

DOES A STAR RATING MAKE A DIFFERENCE FOR YOUR CUSTOMERS?

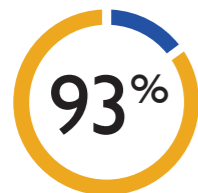
Nobody has been doing it longer.

With over 35 years of innovation, Moneyfacts is the trusted, 100% independent source of impartial, accurate and whole of market product data for the retail financial industry. Our data and analytics experts constantly monitor the market to provide unrivalled data and insight across the vast range of mortgages, savings, credit cards, loans, business banking, insurance and investment products in the UK.

Moneyfacts research discovered:



9/10 people agree that an independent product rating is important when taking out a financial product.*



93% of people agree that a product rating from an independent and impartial company could influence their decision when taking out a financial product.*

(*Source: Moneyfacts Group plc, Financial Services online consumer survey 2/25)

PLEASE CONTACT OUR FRIENDLY EXPERT



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Moneyfacts[®]
Group plc

YOUR GUIDE TO GETTING THE BEST OUT OF MONEYFACTS ANNUAL STAR RATINGS

Your Moneyfacts Annual Star Rating is just the beginning of the story.

OUR STAR RATINGS CATEGORIES



The Moneyfacts Annual Star Ratings for Personal Savings Easy to Open and Personal Current Accounts Easy to Open assess the ease of opening for savings and personal current accounts at an overall provider level. The rating is assessed using customer and provider feedback, provider data and Moneyfacts' expert analysis.



YOUR GUIDE TO GETTING THE BEST OUT OF MONEYFACTS ANNUAL STAR RATINGS



1 Our robust process starts

Moneyfacts monitors product data all year round and follows a strict timeline to assess and provide an impartial and independent Annual Star Rating for products in a market sector.

Things to do

Don't forget that awareness of Moneyfacts Annual Star Ratings is important for Product Management, Marketing, Press, Internal Communications and Senior Executives.

- ▶ Firstly, it is important that Moneyfacts is always updated with your team contact details.
- ▶ Provide all relevant details to stars@moneyfacts.co.uk
- ▶ For any questions call 01603 476307 to talk to Samantha Owens, Star Ratings & Personal Finance Analytics Manager.

2 Two months before results

The Moneyfacts Research Experts will contact product management teams to check the data that we hold. This important opportunity ensures we have all your up-to-date product features and benefits for assessment.

Things to do

It is never too early to start planning. At the start of the Annual Star Ratings process we will email the product information we hold.

When you receive the email, there are two important things to do:

- ▶ Make sure you add any new products and confirm all changes to existing product features and benefits.
- ▶ Set up an internal working group, ready to plan and co-ordinate your activity.

3 Start your planning early

It is critical to discuss the Star Ratings internally as soon as possible with all key stakeholders to plan how to make the most of an Annual Star Rating to stand out to your customers.

Things to do

Your internal Star Ratings Working Group now needs to:

- ▶ Work on a list of customer touchpoints and channels that need to make use of the Star Ratings logo.
- ▶ Meet Customer Marketing teams to discuss the benefits of using the Star Rating in acquisition and retention campaigns.
- ▶ Discuss with the Digital Team about using the logo across all websites, landing pages, emails and social media.
- ▶ Brief Internal Communications to ensure a plan is in place to create a buzz among the business.
- ▶ Involve the Press Team to prepare a proud announcement press release.

4 Announcement day arrives

Your early planning has paid off! Let the world know today is the day to shout about your achievements and your marketing campaign takes off.

Things to do

It's time to shout, share and celebrate as Moneyfacts officially announces the Star Ratings on its website and issues national and regional press releases to journalists.

Your hard pre-planning work means today is the day you can publicly launch your marketing activity.

- ▶ Add the official Star Ratings logo across all customer channels and touchpoints.
- ▶ Ensure third-party marketing agencies are briefed to use the logo in campaigns.
- ▶ Don't forget to plan a special announcement for the Board and Senior Executives.

5 Ongoing customer engagement

Repetition, repetition, repetition – the rule of seven shows that people need to see a message at least seven times before it sinks in.

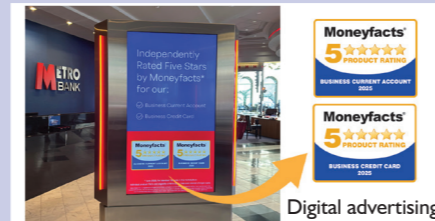
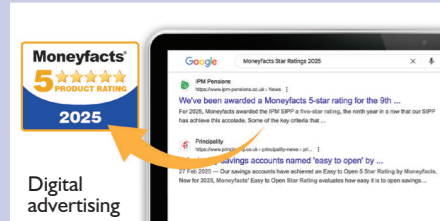
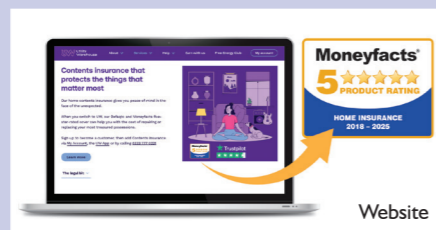
Things to do

Make the most of the Star Ratings licence, which runs for 12 months.

Moneyfacts Consultants can support Product Development teams with what changes to products could be needed to maintain or increase the Star Rating for the following year.

- ▶ Check all channels are featuring the Moneyfacts Annual Star Ratings logo and description of what it means to customers.
- ▶ Review the impact of the logo on acquisition and retention campaigns.
- ▶ Did you remember to include your success in Annual Report and Accounts for stakeholders, shareholders and customers to see?

Practical ideas for marketing:



Moneyfacts Star Ratings 2027 Modeller

The essential product to help your product development and support Consumer Duty 'fair value' assessments.

The Moneyfacts Modeller allows you to analyse and adjust your own products to benchmark these changes against your competitor product features and benefits.

- **Full market data** for quick product comparison for competitor products, essential for supporting product review processes.
- **Modelling page** for product development to see how any changes you make to your product will impact your Star Rating.
- **Easy to use** Excel based output, great for sharing with other teams internally.

Car Insurance

Home Emergency Cover

Home Insurance

Landlord Home Insurance

Personal Credit Cards

Pet Insurance

Travel Insurance

Unsecured Personal Loans