

save*my*bacon

Brand Book

SAVEMYBACON.CO.NZ

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Brand Promise

**A brighter way
to borrow**



Our Mission

In all its glory ...

To make borrowing brighter,
through advanced technology
and authentic customer
service

In a nutshell ...

Bright online loans

Our Why

005

We help financially responsible Kiwis get access to funds when they need it most.

We ensure their loan is affordable and it suits their needs, without going beyond their means.

We believe in a brighter way to borrow.

Not all lenders do, so we want to shed some light on brighter borrowing. We have shiny transparent fees and we don't like small print.

We are a responsible lender, who care about your credit score.

We were the first short-term lender to report positive repayment data to the credit-bureaus, so you can grow your finances and your credit score.

We don't just want to loan you money.

We want to help you manage it and really save your bacon. That's why we share money tips and team tricks to help Kiwis live their best life on a budget.

We want to give back.

We spend a big chunk of our marketing budget giving back to everyday Kiwis through giveaways and promotions.

Positioning Statement



Save My Bacon offer
bright affordable loans
100% online, for everyday
financially responsible
Kiwis in need of funds

Service so bright, you'll need shades on

‘WE ARE LOAN CHAMPIONS!’





We're FUN!

“Honestly amazing! Paige was the most efficient, fun person to deal with. I turned to Save My Bacon in a pretty desperate moment - they had me sorted and the money in my account 5 hours after I first logged in and started the process. Kind, supportive, genuine and even had me laughing. I hope I don't need another loan but if I ever do I won't use anybody else”
_____ Lauren 🥰



Our customers

Target audience

- 1) Everyday financially responsible Kiwis who need funds quick
- 2) ‘Just Getting By’ living paycheck to paycheck

Top loan reasons

- Vehicle Repairs
- Holiday Leisure
- Medical/ Dental
- Personal Items/ Gifts
- Maintenance/ Repairs
- Household Goods

Top 4 industries

(These make up 15% of open loans)

- Trades & Services
- Construction
- Healthcare
- Transport & Logistics

Most common job

(With open loans)

- Teacher
- Manager
- Labourer
- Truck driver



Customer Persona

Andrew, Male 26. Lives in Auckland.

Works as a tradie, started building at an early age, and likes working outdoors. Wants to build his own house, still financially disorganised, looks for ways to learn. Single but has a kid which puts a little strain on finances as well.

Andrew eats out regularly and enjoys meeting up with friends on the weekends. He travels often and that makes it harder to save, current living paycheck to paycheck, wonders if should take on more hours to increase pay.

Main objective with taking a loan is paying credit card and other urgent bills due to poor financial skills. But tries his best to stay on top of bills, has an OK credit score of 500.

Some of Andrew's pains related to finance are not knowing how to save and invest his money to start building and eventually get out of the rent cycle. Heard about us on the radio, Googled SMB on his phone. Looks at social to be entertained and keep in touch with mates. Checks Stuff for latest news updates.



Customer Persona

Cris, Female 28. Based in Christchurch.

Graduated in health studies, she has just started a new degree to further her knowledge, she values her career and wants to be accomplished. She is not married and is in no hurry because she feels happy and in love with her boyfriend. She is down to earth.

She loves clothes, values comfort, design and colours, prefers to buy something when she feels value for money. She likes to feel feminine and stylish. Travels whenever she can and usually posts photos of her adventures on Instagram. The main objective is to finance a new car, she is going to use a lot now with her new course and work. Due to missing some repayments in her early 20's she has a near prime credit score of 450.

Cris goes to the movies frequently and enjoys family reunions. Some of Cris's pains surround her wardrobe and shopping. She often buys online and doesn't like her purchases so has to return them, she finds it difficult to pack her suitcase for travel and has difficulties assembling a travel itinerary on a budget. She Googled loans after a weekend away and saw our ad.



Rachel, Female 25 years, based in Wellington.

Rachel is a teacher who loves her job and is quite creative. She has multiple short-term loans open and struggles to stay on top of her finances. She lives pay cheque to pay cheque believing that life is not about the money, but about the experience.

She has a poor credit rating after defaulting on loans previously which she used in an emergency and due to irresponsible lenders ended up missing payments. Now Rachel can't get a loan when she needs one. Also uses buy now pay later and would benefit from financial education, needs financial education on how to manage finances.

Rachel is renting and lives with flatmates, they like to go out and do activities on the weekends, sometimes living beyond their means, sweeping finances under the rug. Credit score is 300 due to low credit balances and defaults. Able to get a Mini loan with us to build SMB credit history because of good recent spending behaviour.

Customer Persona



Steve, 69.

Hamilton.

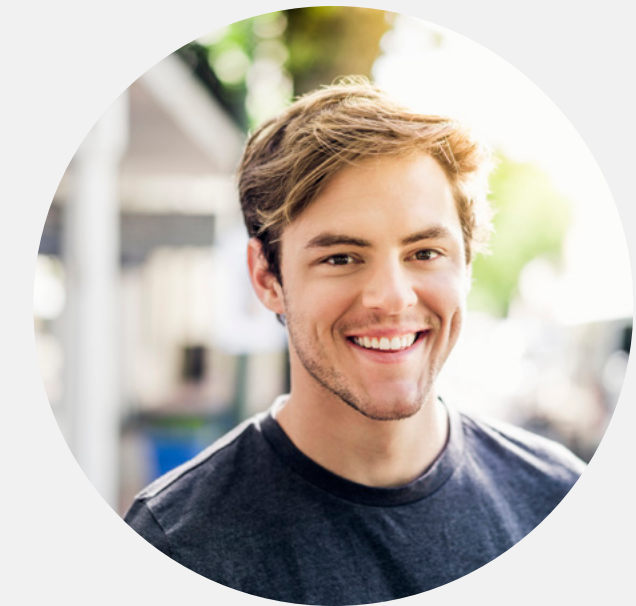
Retired. Enjoys playing golf and taking care of the garden. Needs more money occasionally, mostly related to medical bills and to help kids/grandkids. Started borrowing when he needed a root canal. Now relies on Save My Bacon when he needs; topping up is easy and fast.



Mia, 35.

Christchurch.

Mia worked in the healthcare sector for a while, but now she's on WINZ benefit and a stay at home Mum. She works casually for extra cash when she can. Started borrowing money when her car broke down, now whenever bills get tight, she tops up. Likes how fast it is and how convenient since she doesn't have many sources of income, other than WINZ benefit and child support.



Mitch, 28.

Wellington.

Tops up whenever he needs to travel when things are hard financially and is out of cash to hang with friends, buy his kids what they need or unexpected expenses. Wants to make more money, so he is also studying to improve his skills and get a promotion at work. That also makes finances tight, so topping up from time to time is an option.



Priyanka, 29.

Palmerston North.

Newly a resident in NZ. Works part-time and is self-employed for the rest of the time. Bought a better car lately now needs to repair his deck improving the backyard. That is why he started taking a loan, now he tops up whenever he is tight with money, especially during/post covid which made his total income drop drastically for a time.

Customer Personas

Brand Pillar

Responsible

“Very informative across every requirement.
Didn't let me over commit myself financially.
Friendly and courteous and very efficient in the time
it took to process the application. Highly recommend!”
——— Mark 😊



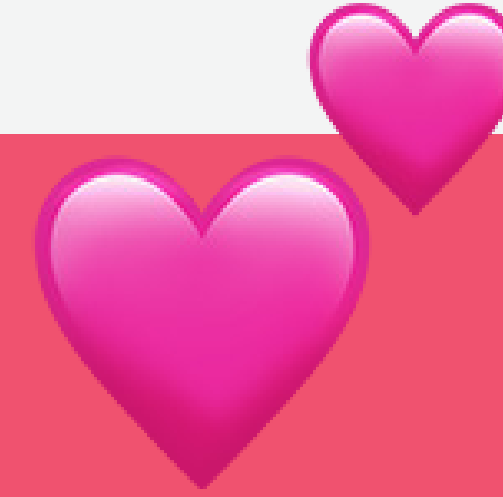
EVIDENCE

Responsible Lending
Code Advisory Group



HEADLINES

We're the good guys!



KEY STATS

Only 2% revenue
comes from
dishonour fees



EXAMPLE PHRASES

We don't like fine print

Shiny transparent fees

Choose a brighter lender

Lending responsible
for over 10 years



Brand Pillar

Personal

“Friendly and knowledgeable staff that go above and beyond to help you. I had Maria and she was fantastic. Will definitely refer to friends and family.”
_____ Jane 🧑

HEADLINES

Saving your bacon
since 2010

Here to help



EXAMPLE
PHRASES

Truspilot Quotes

We love our customer

VIPs not statistics

Go the whole hog



KEY STATS

4.9/5 Stars from
+1.5K reviews

EVIDENCE

Trustpilot Customer
feedback



Brand Pillar

Growth & Credit building

“SMB is a really helpful company who can help you out when extra cash is needed. Also impressed that now Save My Bacon helps your credit score if you make payments on time! Thanks guys.”
_____ Gareth 🙌



HEADLINES

Flex your finances
& strengthen your
credit score



EXAMPLE
PHRASES

Grow your finances

Strengthen
your credit score

You're more than
just a credit score

KEY STATS

35% Kiwis can't
access mainstream
funds

96% data positively
helped customer
scores

EVIDENCE

Equifax partnership

Brand Pillar

Fast & Flexible

“I really needed the money in a hurry. It was last minute on Friday. And at 4.58pm I got the approval text. I got the money in time even though they were really busy. Unreal effort. Thanks Save My Bacon.”
———— Johnno 🙌



HEADLINES

Loans for when
life strikes

EVIDENCE

Machine learning,
tech efficiencies

EXAMPLE PHRASES

Life strikes at lightning
speed and sometimes
you just need a
little help!

Power up your plans!

Powered by bacon

Loans for when life
strikes



Brand Pillar

Give back

“I’m literally speechless right now, I’m so excited and so overwhelmed, I really thank you so very much you’ve really changed my year 💖💖 My 3 kids will be so over excited to get away for the school holidays. Thank you. I really don’t know how to thank you enough I’m in tears with joy 💖💖”
_____ Tori 😊💖




EVIDENCE

Monthly financial literacy newsletter & regular promotions



HEADLINES

Give back bacon
Bacon bits newsletter



KEY STATS

\$\$ CASH
& hundreds of financial tips given back as bacon

EXAMPLE PHRASES

Helping you bring home more bacon

Bacon on us!

Helping you brighten up your plans

Saving Kiwis Bacon!



Tone of voice

Psst! We like emojis



Fun, quirky and
honestly human!
Juxtaposition of
approachability and
fun with traditional
(stereotypical) financial
services companies.

Words that
describe us

funny
Humourous Different
Happy
Bold
quirky
friendly
fun
eccentric
Odd
Alternative
Helpful



How do we talk?



Do! 😊

Have feelings!

Use punctuation!
Use exclamation marks &
CAP LOCKS when needed.

Use short, to the point,
sentences.

Make it easy to digest
in a hurry.

Shorten words,
we can keep it informal.

Have a laugh
and be humorous
(pig puns intended).

Be honest and trusting.

Be friendly.

Use symbols such as '&'.

Use numbers in
number form '6'.

Don't 🙄

Don't write in extra-long
fancy words.

Don't make things difficult
to understand.

Don't write long captions
(unless capturing a blog).

Don't use legal jargon or jargon
that no one understands...
unless explaining that jargon.

How do we talk?

Phrases we like

For when life strikes

Life strikes at lightning speed

Life happens we get it

Power up your plans

Grow your finances



More phrases to think of

Saving for a rainy day

Money doesn't grow on trees

Cost an arm and a leg

Emojis

We love emojis.



We love a pigpun!

“

You're bacon me crazy

Don't go bacon my heart

What's shakin' bacon

Wake up & smell the bacon

I love you to the moon
& bacon

I like pig butts
& I cannot lie

Getting piggy with it

Bring home the bacon

Powered by bacon

Happy as a pig in mud

”



Important words in our values

SAVE MY BACON

Transparent

Honest

Ethical

Collaborative

Diverse

Encouraging

LOVE OUR COSTUMERS

Relationship

Trusting

Satisfaction

Empathy

Respect

Humility

THE CIRCLE OF TRUST

Trust

Attitude

Honest

DATA

Ensure

Information

Insights

Strategies

Innovative

LEAN, MEAN, BACON MACHINE

Lean

Machine

Quick

Curious

Engagement

Technology

GO THE WHOLE HOG

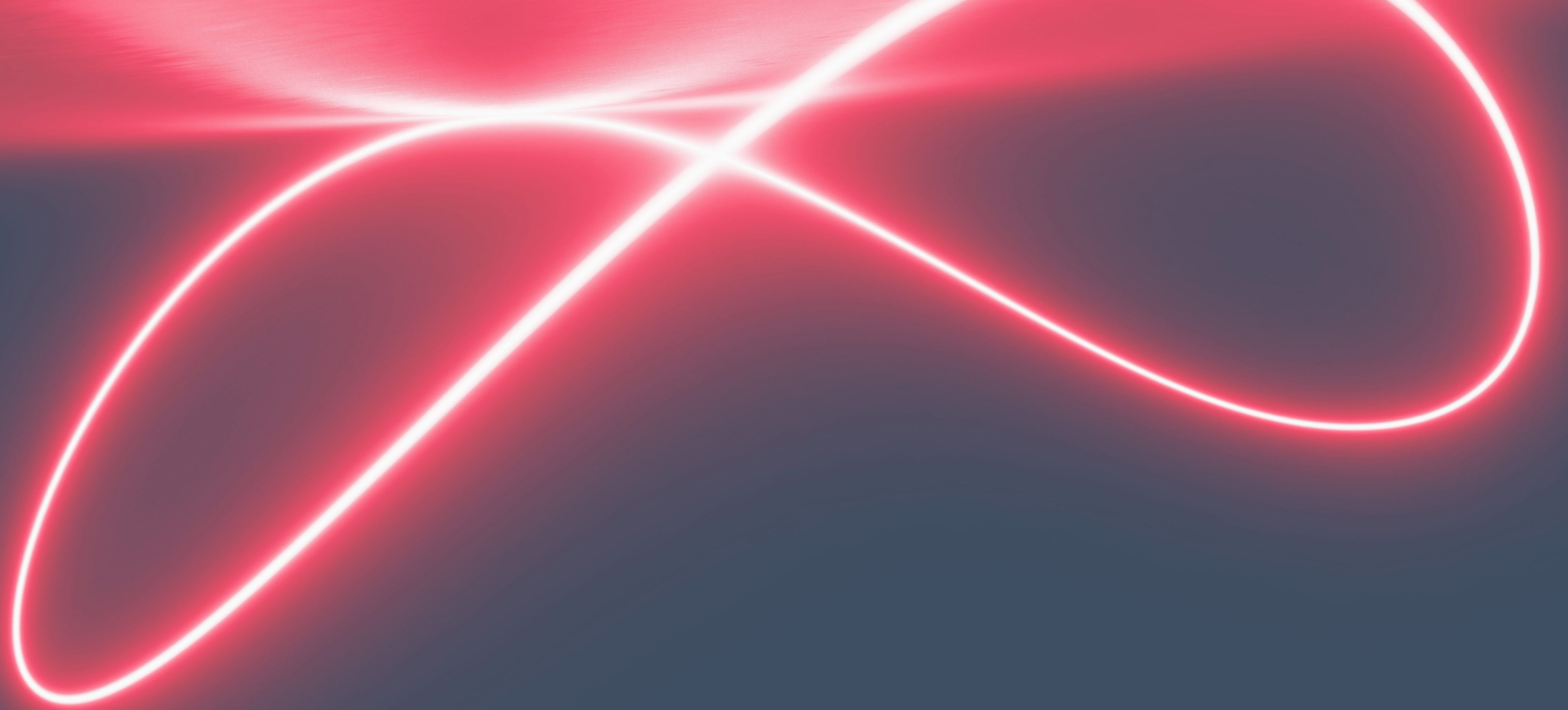
Ideas

Questions

Betterment

Approaches

Shine



Thanks!

Now go & pig out on cupcakes.