



nudge FAQs

Impartial, financial education



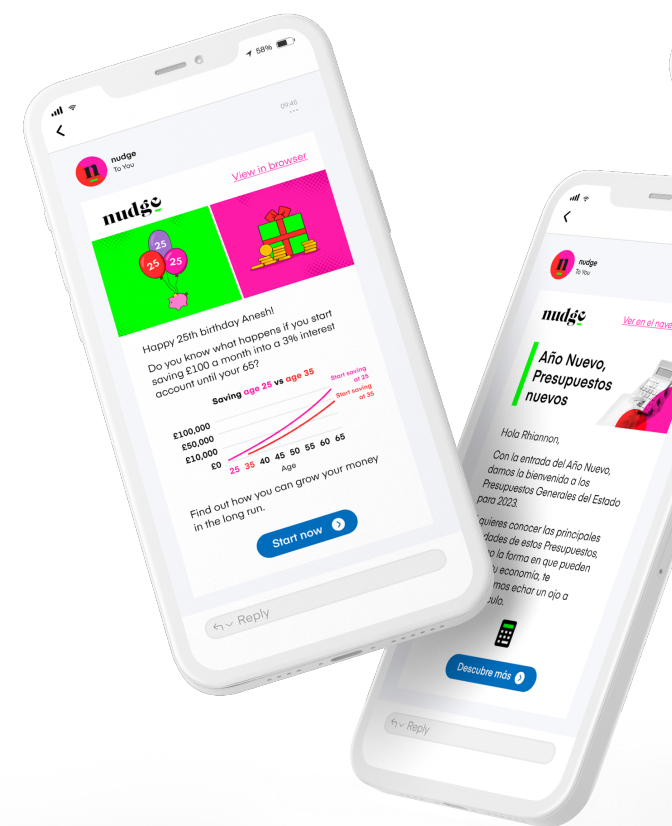
What is nudge? nudge is a leading financial wellbeing platform that combines education with personalised, timely, unbiased prompts to help you better understand your finances, take action and plan your future.

Who owns nudge? nudge is completely independent meaning the financial education they provide is transparent – there is no product promotion or distribution. nudge is owned by their founders and employees.

What will the information I provide be used for? The organisation providing nudge to you will be reviewing aggregated information (never specific to individuals) to help us to identify how we can develop future features and benefits that will be useful for users like you.

How does nudge work?

- **Notifications or 'nudges'** When there's something you need to know, or a financial action you should take, we send you a personal, timely, nudge using your preferred method of communication.
- **A personalised financial feed** A personalised feed full of bite-sized, easy-to-understand financial education posts and articles curated to help you reach your goals.
- **Financial education stories** Whether you're buying a home or paying off loans, our interactive resources and tools help you reach your financial goals.
- **Simple money management tools** Interactive tools that help you plan, prepare, and organise your finances, including budgeting, borrowing, and saving. Part of our financial education stories, these tools include on-demand learning modules and actionable next steps to help you make the best financial decisions.
- **Financial health checkup** Helps you understand where you're thriving and where there's room for improvement - from saving and spending to borrowing and planning.



What has my personal finances got to do with anyone else? The organisation providing nudge to you believes that as a socially responsible company, they should be underpinning all services with the right wellbeing resources to help improve their people and customers' lives, which includes financial wellbeing.

Why nudge? Your nudge provider completed a thorough due-diligence process to select nudge and choose nudge because their service is:

- Completely unbiased giving you peace of mind that there is no product or provider bias and that you won't be sold to.
- All content is created in-house through a global team of personal finance experts.
- Inclusive with something for everyone regardless of age, wealth, experience or interests.
- Available across any internet connected device so you can use it at work or at home with your family.

As a result of the thorough process, we believe that nudge provide a market leading service.

How will nudge receive my information and how secure is it? nudge are fully certified with the information security accreditation, ISO27001. Any data provided to nudge is stored in a secure, 'closed-system' with no data leaving the platform or being passed to any other organisation. It is used purely for the provision of the nudge service. The data held within the platform is fully encrypted and the processing of data is fully compliant with the GDPR (General Data Protection Regulations).

Your nudge provider will also not get any personal information about the interests you select or the content within the personalised nudges that you receive.

As part of the process of selecting nudge to provide the service, your nudge provider has undertaken a strict due diligence process which looks at all aspects of data security to make sure that your information remains safe at all times.

What types of things will nudge support me with? There are over 800 topics you can receive information on. These are split across 30+ categories including: Budgeting, Children & Family, Debt, Borrowing, Divorce & Separation, Holidays & Travel, Insurance, Investing, Life after Work, Mortgages, Retirement, Savings and Tax. You'll receive targeted nudges based on the information you provide in the nudge platform. The more you add to your profile, the more relevant the nudges will be for you, as when something happens in the world of finance that impacts the areas you selected you will be notified.



When can I expect to receive a nudge? There are a number of triggers that result in you receiving a nudge:

- Lifestyle events: for example, moving home or reaching a milestone age.
- Legislative events: for example, a change in Government policy that affects you.
- Provider sponsored posts: your provider may want to notify you of relevant support available.

How many nudges should I expect? You can expect around 5 or 6 nudges a year if you don't add any information to your profile. Or around 12 -15 nudges if you complete your profile. nudge is not a news service, so won't contact you daily or weekly. However, you can get more regular updates by logging in to check out your personalised feed.

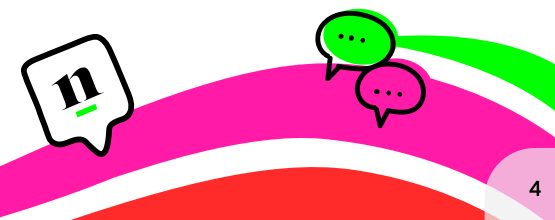
How are my nudges received? By default, nudges will be delivered to your preferred email address.

Will I be in trouble if I have personal financial problems? Absolutely not. The data that you choose to provide to nudge is completely confidential. Analytics which are provided to your nudge provider by nudge will be aggregated so that individuals are never identified.

Will nudge affect my finances in any way outside of my consent? This is purely an educational tool for you to use and benefit from. It's not related to any financial products that you may have. Consequently, this service cannot make any changes to the financial products that you choose to share with us. If you want to manage your money differently after using this service, you will need to contact the provider with whom you have the financial product with.

How do I tell nudge about a change of personal details? Some information that nudge will hold about you (e.g. a unique identifier or your email address) may be provided by your nudge provider. The level of information shared will depend on the contractual agreement that nudge have with the company who provide nudge for you. There are a range of other data items that can be added and amended by you, such as date of birth, salary additional sources of income, dependents etc, and you can do this by completing your profile in nudge.

Can I share my password with others? Your password's security will be your responsibility to remember and protect. We would never suggest you share this with anyone. If you misplace your password or fear that it may have got into the wrong hands, you can reset your password on the log-in page.



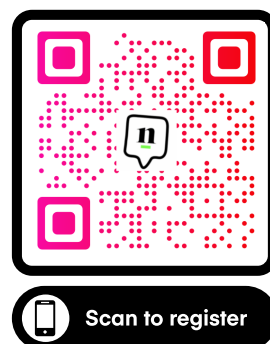
Does nudge come as an app for my mobile or tablet? nudge operates as a web-app which means it is a website that automatically optimises for the specific device that you access it on. You don't need to go to any App store or download anything.

If I want advice, who do I speak to? This is a financial education service, not an advice service. If you need more financial support than the nudge service provides, we encourage you to seek an Independent Financial Adviser, and there is lots of help in nudge to help you do so.

What happens when I no longer have access through my nudge provider? All personal data will be deleted from nudge's systems at this point, in compliance with your nudge provider's requirements.

How does nudge make their money? nudge is paid for by your nudge provider. This means that there is no cost to you as well as no advertising, commissions, product sales or data selling.

Are nudge (registered as "Nudge Global Limited") FCA approved? nudge do not provide financial advice and therefore there is no need for this approval.



Something not covered?

We are always on hand to help and guide you so your nudge users can get maximum benefit from nudge. If you or anyone else have any further questions, please do not hesitate to email us at support@nudge-global.com and a member of the team will be happy to help.