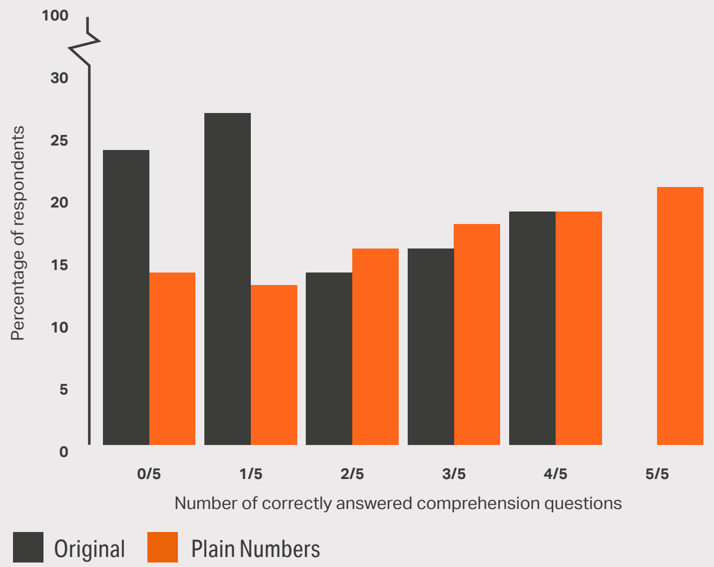
Trial 1 Results: ClearScore

Difference in number of questions answered correctly between original and Plain Numbers versions



Percentage answering at least 4 questions correctly:

19%
Original version

40%
Plain Numbers version

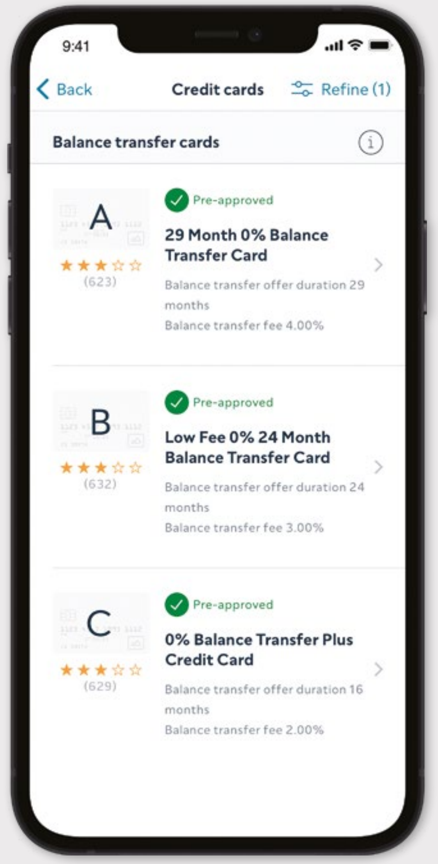
Comprehension questions

Participants were asked to consider the following scenerio before answering the questions below: *We would like you to imagine that you have £2,000 of debt on your credit card. The APR on the credit card is 18.03%. You want to pay this all off and decide to switch to a balance transfer card. There is a fee to transfer the balance of £2,000 to the new card but then you don't have to pay any interest for a set number of months. You intend to pay off equal amounts each month for the interest free period without spending any more on the card and can choose from three different cards.*

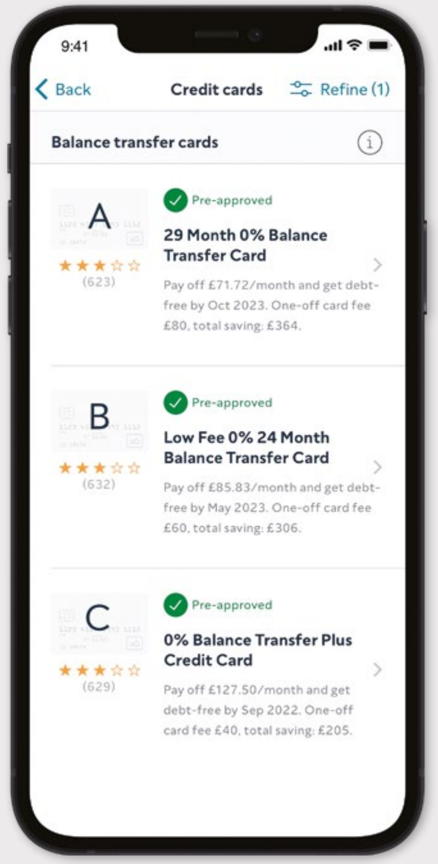
	Original correct*	Plain Numbers correct*
What is the cost - in pounds - to transfer your debt to Card B?	38%	**57%**
What is the total - in pounds - that you now owe if you transfer to Card B (your total debt + the fee)?	39%	**37%**
Assuming you pay off your debt in equal amounts each month for the interest free period, how much interest would you save over the next 29 months if you transferred to Card A?	0%	**49%**
Assuming you can afford the monthly payments, which card enables you to pay off your debt the soonest?	62%	**63%**
If you can only afford to pay £75 a month to pay off your debt, which card is best for you?	41%	**72%**

*the percentage of respondents who correctly answered this question for each version.

The original version of the offer



The Plain Numbers version of the offer



Numbers themselves

Doing the maths by converting a percentage fee to the specific cash amount and providing the total saving.

Numbers in context

Replaced the context-specific term 'Balance transfer offer duration' with the month the offer ends.

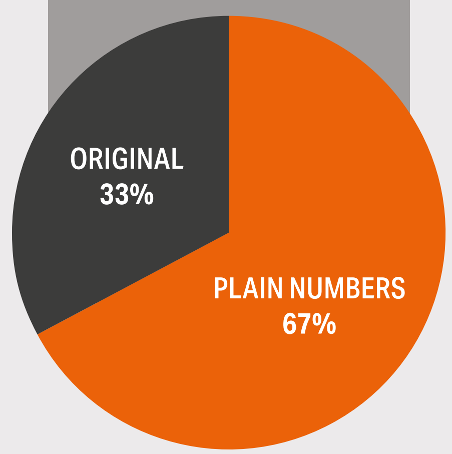
How we think

Enabled customers to make an informed choice by ensuring the key information for each card was presented in the same way.

"I wish I had this option when I was in and out of getting credit cards.. I think if it was like this before I had an IVA it would have helped me a lot!"

Partner qualitative research.

The number of ClearScore customers who preferred the Plain Numbers version*



*ClearScore internal research with over 6,000 users

See the Appendix on page 24-25 for overview of the Plain Numbers Approach