



Consumer Junction

A black and white photograph of a person kneeling on a dark, flat horizon. The person is silhouetted against a bright, cloudy sky. The word 'WE' is superimposed in large, bold, black letters over the upper part of the image.

WE

THEM
ME
WE

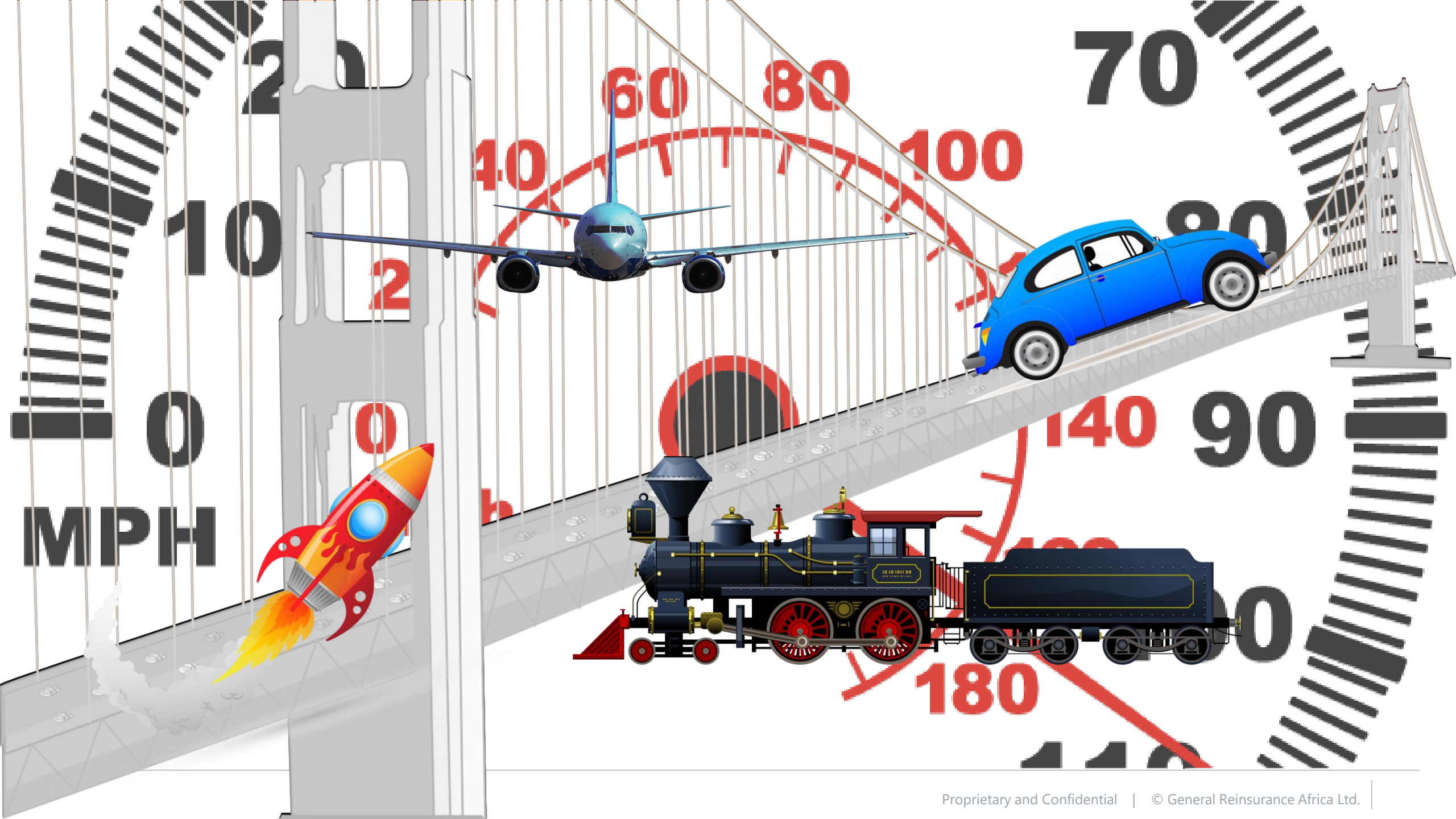


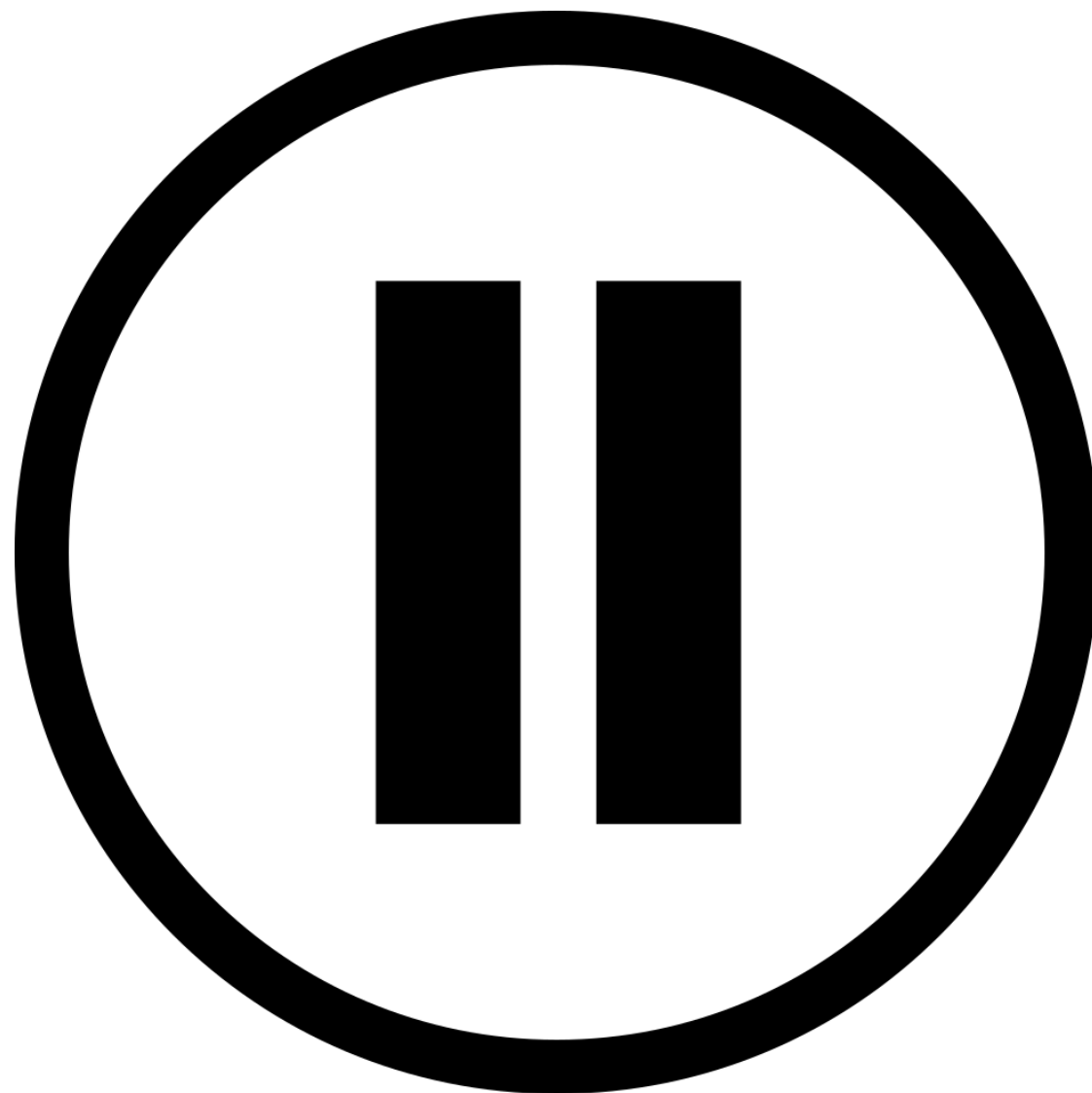
Slide 1

Slide 2

Slide 3





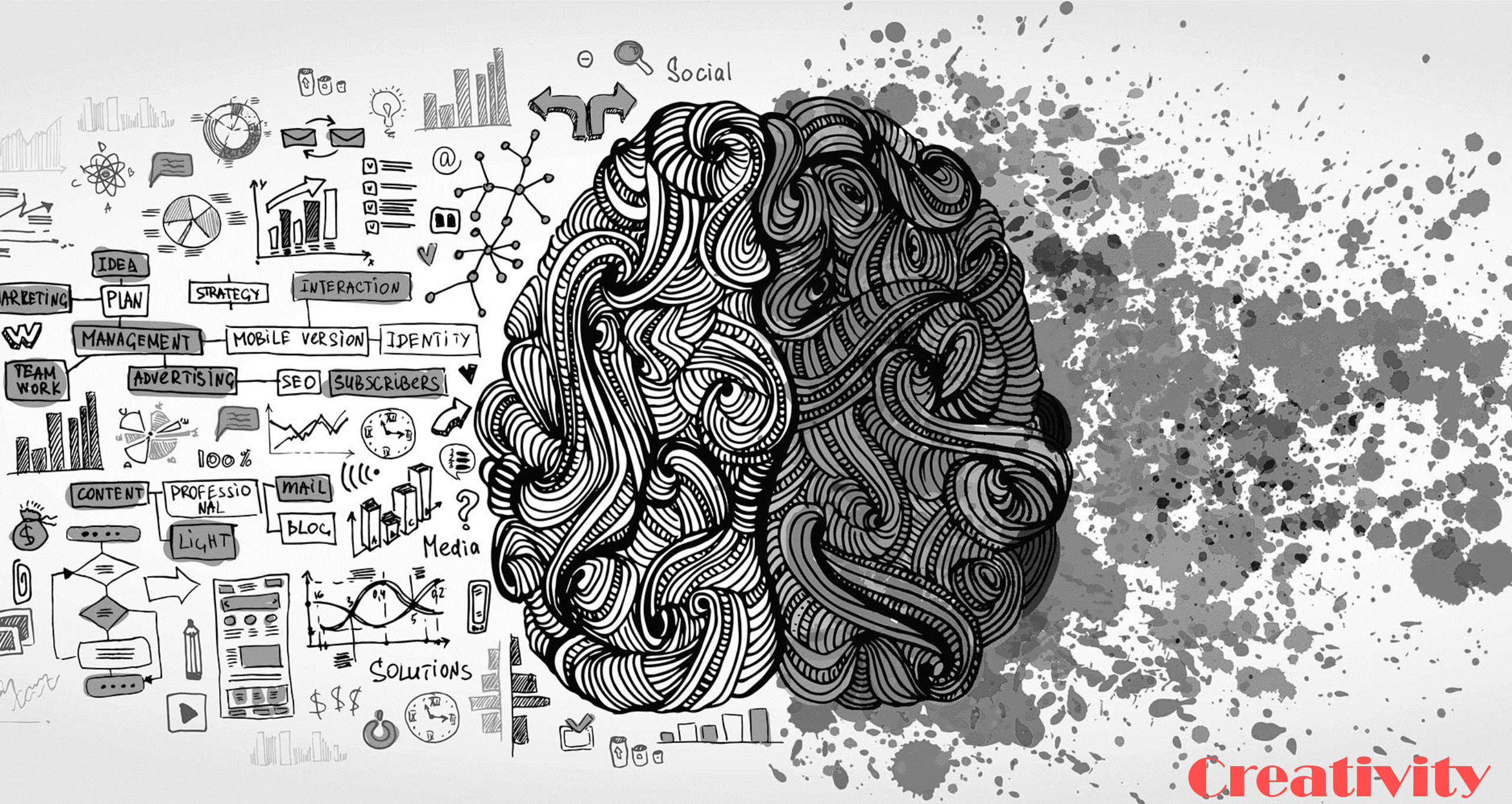


A word cloud visualization of the text 'Me' and 'My Challenges'. The words are arranged in a circular pattern, with 'Me' and 'My Challenges' repeated multiple times in various sizes and orientations. The words are colored in a light blue/teal shade. The background is white. The words are arranged in a circular pattern, with 'Me' and 'My Challenges' repeated multiple times in various sizes and orientations. The words are colored in a light blue/teal shade. The background is white.

Creativity

Collaboration



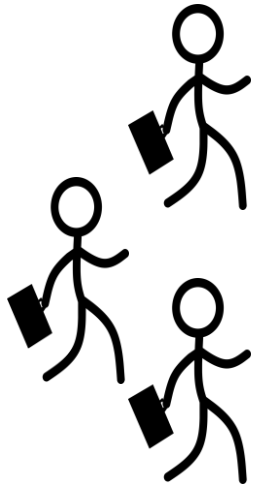


Creativity

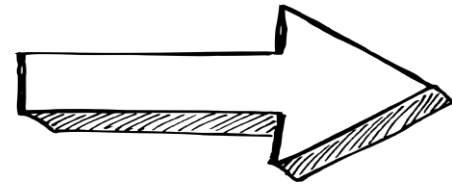
The Credit Value Chain



Originations/ Scoring



Policies/loans/accounts



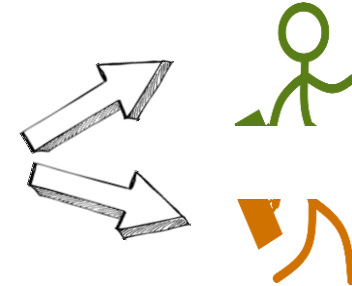
12 months



Portfolio Management

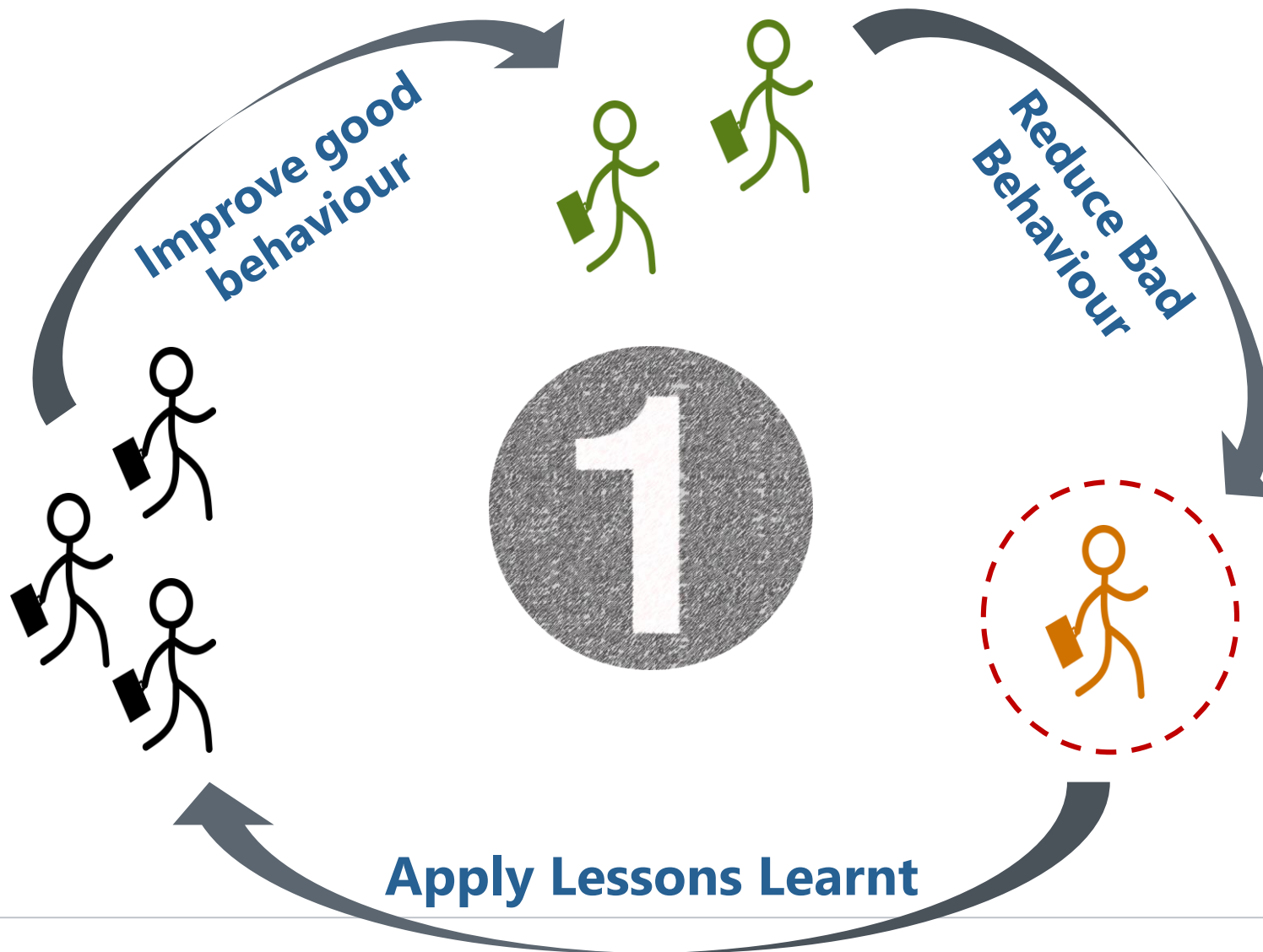


Collections



Creativity

The Credit Value Cycle



Creativity

Apply Lessons Learnt



Come chat



May cost time/money

Idea

sas



R
Model(s)



Creativity

Engagements



Teamwork / Collaboration / Trust



Save Time

New Perspective



Creativity

Allows for more creative people to get involved

Empowers others

**Enriches
collaboration**

Creativity





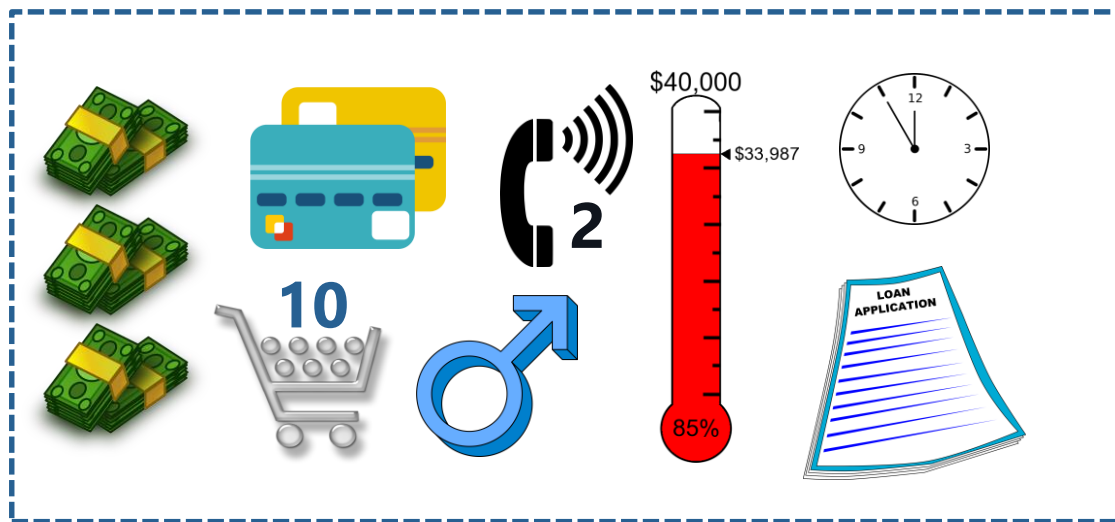
Creativity Collaboration



Creativity Collaboration

Loan application for a high income individual, 10 products including two credit cards, currently in arrears. Answers phone between 11h00 and 12h00. Been called twice before, missed a total of 1 payment historically, male, credit card is almost fully utilised.

VS.

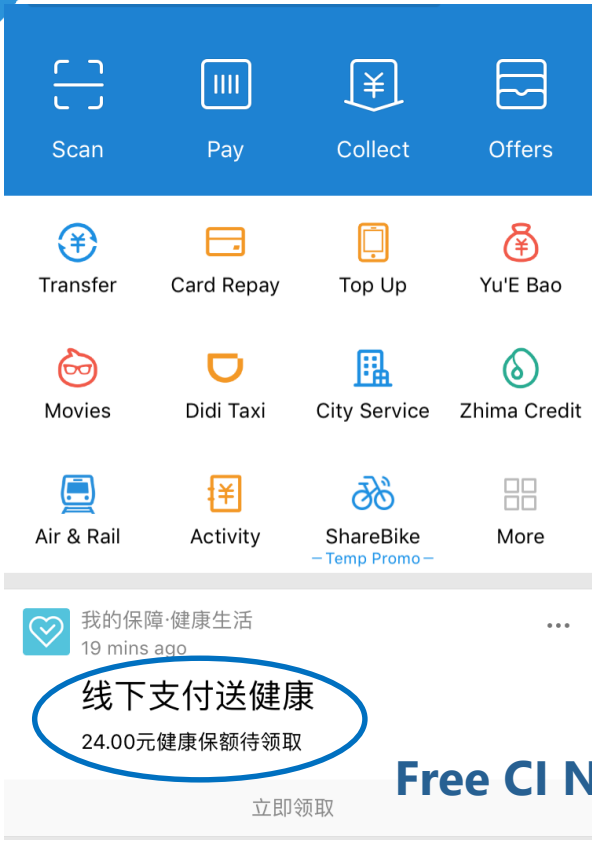


Information Processing

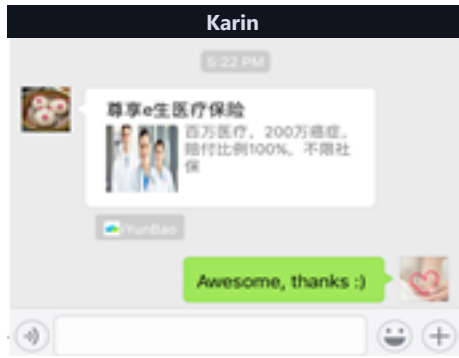
Creativity

Collaboration

How do we engage?



Score at Point of Sale



Recommend via WeChat



Creativity
Collaboration

Think about serving others

Make it fun

Be different

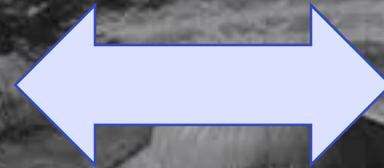


Creativity
Collaboration

Creativity
Collaboration
And ... not at all there yet !



Creativity
Collaboration
And... not at all there yet !



Inclusion

*Mountain setting
with trees*



“Actuary at the Kraal”

Endless possibilities are out there

Keep our audiences in mind



Creativity

Collaboration

And ... not at all there yet !

**The world isn't only about us but we have a role to play in it
and a responsibility to act correctly...**

...even if it feels awkward



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