



zilch





Game-changing business. Life-changing impact.

Zilch's vision is to eliminate the cost of consumer credit. For good.

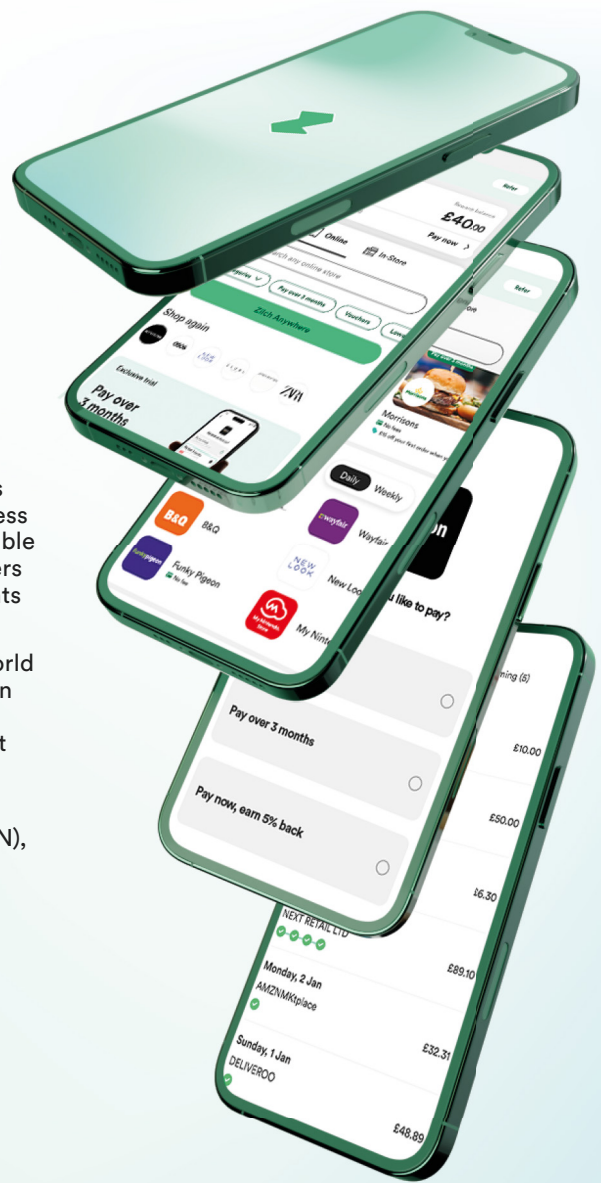
Zilch is a multi award-winning direct-to-consumer ad-subsidised payments network. Leveraging its unique vertically integrated, first party data business model to set itself apart from the incumbent fintech industry with a profitable global revenue source, bringing unrivalled value to customers and marketers alike. Today Zilch is revolutionising the \$50 trillion advertising and payments industries by merging the very best of debit, credit, and savings.

Zilch provides millions of customers the freedom to go anywhere in the world (online or offline) and when they pay, earn up to 5% cashback & rewards on debit payments ('Pay Now') or spread interest-free credit repayments over six weeks ('Pay in 4 over 6 weeks') and in the process help build their credit profiles with the major credit agencies. Within 36 months since launch in 2020, Zilch amassed more than 3.5 million registered customers.

With the launch of its proprietary Ad-Subsidised-Payments Network (ASP), Zilch allows retailers worldwide instant connection with millions of Zilch's first-party data, closed loop network of high intent customers. Offering customers personalised savings, deals and discounts codified to their habitual spend.

In January 2023, Zilch struck a ground-breaking reporting agreement with the UK's prime credit reference agencies, transforming the UK lending ecosystem by enabling 50m+ adults to build their credit records using interest-free credit rather than high-cost revolving credit products.

Since April 2020, Zilch has been regulated by the Financial Conduct Authority (FCA), obtaining a consumer credit licence through the Regulatory Sandbox Programme.



Industry recognition. ↑

2021

British Business Awards - Great British Entrepreneur of the Year
British Business Awards - Scale up Company of the Year

2022

Credit Awards - Credit Card Provider of the Year
Payments Awards - Disruptive Payments Technology
Lending Awards - Best Alternative Consumer Lender
Fintech Times - Fintech 250
Tech Nation - Tech Nation Future Fifty
Awin - Awin 100
EY - EY Entrepreneur of the Year

2023

Leadership Awards - Business Leader Alternative Consumer Finance
Credit Awards - Alternative consumer credit provider of the Year
Awin - Awin 100
Global Payment and Innovation - Best Credit Card 2023
Women in Credit - Mentor of the Year

Zilch by numbers.

Up to 5% back in Zilch Rewards on all debit payments

0% interest on credit

3.5M + registered customers

4.6/5 'Excellent' TrustPilot score

\$300M+ given to customers in Zilch Rewards and savings

~\$45tn total addressable market

Over 7,000 online merchant partners

Data from 37M merchants where Zilch owns the customer journey

Timeline.

2023

- 3.5 million registered customers
- Pioneering partnership signed with, leading UK debt charity, StepChange
- First in sector to have payment data reported to all major UK credit referencing agencies and utilised in determining scores

2022

- 2 million registered customers
- Series C extended by £42 million bringing total to £122 million
- USA launch of Beta product

2021

- 1 million registered customers
- Series C funding £80 million
- Goldman Sachs debt facility closed £125m
- Series B funding £83 million
- In-store purchasing launched through Tap and Pay

2020

- Official launch of the product in the UK
- App launched
- Series A funding £15 million
- FCA authorisation granted for consumer credit

2019

- Beta version of product launched to external customers
- Launched waitlist for customers to trial the Beta version of the product
- Accepted to regulatory sandbox to test product

2018

- Founded Zilch Technology Limited