

aro^{ai}

The Aro Marketplace

Seamlessly deliver personal credit
solutions for your customers 24-7





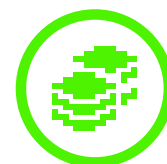
ABOUT US

Delivering personal credit solutions 24-7

Aro is the largest consumer lending marketplace and the go-to embedded finance provider in the UK. Our data-driven platform accurately matches customers to the right credit products, at the right time, giving us the power to deliver personal credit solutions 24-7.

We do this for more brands than anyone else. Our marketplace can be embedded into any digital environment via an API, giving your customers a seamless end-to-end branded experience within your digital journey.

Ensuring good customer outcomes is at the heart of what we do. Our lending panel is broader and deeper than any other on the market, allowing us to say yes to more customers, more of the time.



24-7
personal credit solutions



Over 7.5 million
eligibility checks



MARKET INSIGHTS

Your customers are already looking for finance

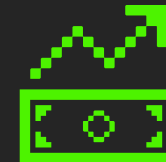
The cost of living is affecting everyone's finances. 93% of people in the UK have seen their spending increase since the pandemic, and 14.3 million households consider their financial situation to be worse than before. By giving your customers access to fair, affordable credit in an FCA regulated environment, you can help them to effectively manage their finances and improve their situation, whilst increasing loyalty to your brand.

By embedding our marketplace into your platform, you can seamlessly bring your customers personal credit solutions whilst unlocking additional revenue streams.



14.3 million

consider their financial situation worse than before



6.8%

The rate of inflation for July 2023



93%

of people in the UK have seen their spending increase since the pandemic



Aro's consumer lending marketplace is the largest in the UK. We offer personal loans, credit cards, homeowner loans and auto finance, enabling you to offer your customers a full range of personal credit solutions. It means that we can say yes, more of the time, ensuring more customers find finance products within a fully FCA regulated environment.

By working with Aro, you will benefit from our industry knowledge, expertise and state of the art platform, while your customers enjoy a seamless end-to-end brand experience.

The right product at the right time

When it comes to finance, there's no one-size-fits-all solution. We're saying goodbye to old fashioned segmentation models and harnessing datasets to provide your customers with more tailored credit solutions that meet their individual needs. Our data platform analyses application form data, behavioural data, Credit Bureau and Open Banking data to make sure your customers receive a personal credit offer that suits their needs.



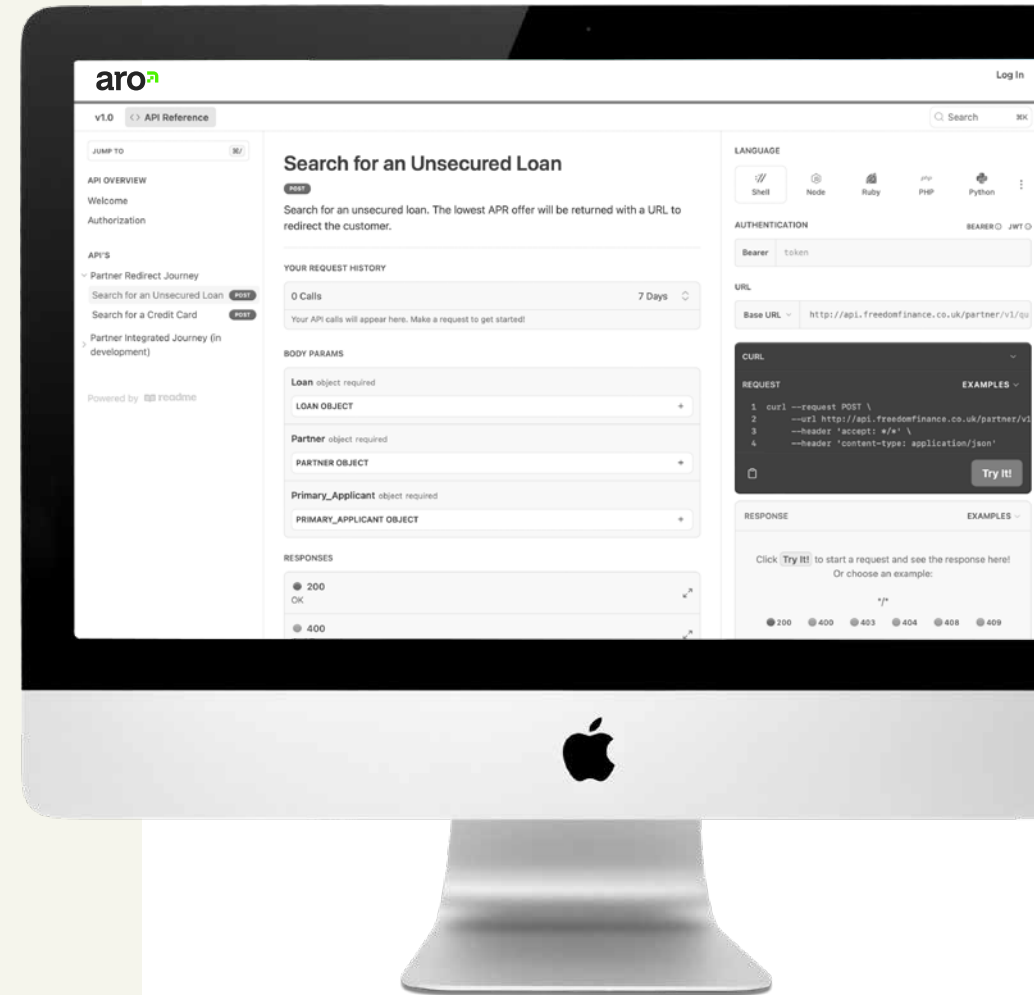


THE BENEFITS OF ARO

Our embedded finance solution

We can add to your existing product offering or provide something completely new. Our marketplace is designed to fit seamlessly into your customer journey.

- Offer your customers personal credit solutions 24-7 with the UK's widest borrowing marketplace
- Create a seamless end-to-end brand experience using APIs to deliver financial solutions in your digital environment
- Tailor your marketplace to deliver the right financial products for your brand
- Harness a multitude of datasets in real time to accurately match customers to the right personal credit solution for their needs
- Offer a frictionless customer journey and deliver good customer outcomes in the shortest possible time
- Minimal start-up costs and regulatory blockers. Get up and running in weeks, not months
- Deliver good customer outcomes in line with Consumer Duty and help more of your customers fulfil their financial objectives
- Access our self-serve reporting suite and gain valuable insights into your customer base



[View our API specifications](#)



INDUSTRY EXPERTS

We hold ourselves to the highest regulatory standards

We only do things one way – and that’s the right way. We are an FCA registered company, ISO 27001 certified and hold ourselves to the highest regulatory standards.

If you already have your own FCA credit broking permissions, you can carry on using them without a hitch. Don’t have FCA broking permissions? No problem. Our team can assess the best pathway for your brand, whether that’s becoming an Introducer Appointed Representative (IAR) or something else entirely.

Our experienced team can help you navigate delivering credit products, whether it’s complying with Consumer Duty rules or reviewing your marketing material.

Bring your customers personal credit solutions today

We’re waiting to hear from you, partnerships@aro.co.uk



Authorised and regulated by the

