Evidence

Zopa - ad claims verification Claim 1 Zopa does not charge if you go over your credit card limit

Of the UK credit card providers on the open market, Zopa's credit card was benchmarked against a group of 20 credit builder and high APR credit card providers (our peer benchmark pool) in April 2020 by eBenchmarkers. The Zopa credit card launched in late October 2020.

Lender name	Overlimit fee charged	Overlimit fee amount	Evidence URL	Further Evidence URL / link	Section to view	Screen grab link
			https://www.hsbc.co.uk/content/hsbc/gb/en_gb/credit-		Download to doc - summary-box-classic-credit-card	https://drive.google.com/open?id=15B4xog-Seqp_bSe0UOyf7oUjQ-
нѕвс	YES	£12	cards/products/classic/		(1)	9dTLK4&authuser=charlotte.wilkinson%40zopa.com&usp=drive_fs
					Your credit limit is just that – the maximum amount of credit available to you, based on an	
					assessment of your circumstances when you took	
					out your card, or last requested to change your	
					limit.	
					If you go over your credit limit, a charge may	
					apply and your credit score could also be	
		dependent on over			affected, which may make it harder to secure credit again in future.	
		limit amount detailed	haden and the second state of the second state of the second	https://www.lloydsbank.com/assets/media/pdfs/cred		https://drive.google.com/open?id=15BBcA3R9ndvdmhkfapkX2Cvtv
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Lioyus	120				Fees are charged to your credit card as either a	
			https://www.halifax.co.uk/creditcards/help-guidance/apr-interest- rates-and-fees.html		percentage of a transaction or as a default charge of	https://drive.google.com/open?id=15RE80lc01CuSLYgKakaROSNIjjc
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Tandem	NA	NA	https://www.tandem.co.uk/credit-cards		No longer credit card provider	
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					If you go over your credit card limit, not only will you	
					be charged, it could damage your credit score. You could also lose any promotional offers on your credit	
					card account and be charged the standard interest	
					rate instead. If you need to increase your credit card	
			https://www.mbna.co.uk/understanding-credit/managing-		limit, speak to your credit card provider. Default	
MBNA	YES	amount not detailed	credit/fees-and-charges-explained.html		charges	
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		You need to stay within your credit				
		limit, or you'll be				
		charged a fee. We				
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		need to stay within your credit limit as this				
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Zopa - ad claims verification Claim 2 Zopa does not charge if you use your credit card abroad Evidence Of the UK credit card providers on the open market, Zopa's credit card was benchmarked against a group of 20 credit builder and high JAPE, receil card providers (our peer benchmark pool) in April 2020 by elemchmarkers. The Zopa credit card bunched in Iba October 2020.

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Zopa - ad claims verification Claim 3	Zopa will only perform a soft search before you apply, thereby there is no detrimental effect to a consumers' credit file until they are happy to apply fully. Only upon full application will a hard search be performed on the consumers' file.
Evidence	In order to offer a credit product to an applicant, Zopa undertakes a creditworthiness assessment. This assessment makes a decision based on both the affordability and credit risk aspects of an applicant. The outcome of this decision at quotation stage differs based on the product that is quoted for;
	 For credit cards, a binary decision of approve or decline is made at quotation. As part of this, the APR to be charged is defined and offered as a guaranteed rate. For UPL, >85% of applicants receive a pre-approved decision at quotation with the remaining receiving a "95%" score. When looking at applications submitted to Zopa, >97% are from those that received a pre-approved decision.
	Regardless of the product applied for, when an applicant progresses on to make a full application for credit, the information provided is verified. At this point, a hard search is performed on the applicant's credit file.
	Four separate checks are performed at the application stage with the possibility of the applicant being declined if they are unable to verify;
	 The income required to afford the lending in question (this will always be less than or equal to the income the applicant has stated at quotation). That the identity of the applicant exists on official records. That the applicant is the legal owner of the identity for which the application is made (i.e. impersonation fraud is not occurring). That the applicant is not present on an international sanctions list.
	In the situation where an applicant provides evidence at the application stage that indicates they have a potential addiction/issue with gambling, they may be declined at the application stage, or moved to a manual

underwriting check.

Zopa - ad claims verification Claim 4 Zopa is rated Excellent on Trustpilot

Evidence

The Zopa Trustpilot score is publicly available to view at

https://uk.trustpilot.com/review/zopa.com

This trustpilot score was correct at 2022/ 03/09

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