

Investor Day

15 April 2010

Helping every
household to make
the most of their
money



Agenda

Looking forward through 2010 and beyond

- Objective

- Introduce the team and outline key growth opportunities

- Agenda

- | | |
|---|---------------------|
| – Introductions: meet the team | All |
| – Current trading | Paul Doughty |
| – Industry/Market overview: headroom for growth | Peter Plumb |
| – Marketing: leading the industry | David Osborne |
| • Questions | |
| – Break for refreshments | |
| – Money: returning to growth | Tobias Van der Meer |
| • Questions | |
| – Insurance: more than motor | Graham Donoghue |
| • Questions | |

Our management team

Great mix of skills and experience



Annie O'Grady,
CTO



Peter Plumb,
CEO



Paul Doughty,
CFO



Tobias Van der Meer,
MD Money



Alan Cairns,
HR Director



David Osborne,
Marketing Director



Ian Williams,
PR & Communications
Director



Graham Donoghue,
MD Travel, Insure and
Home Services





Paul Doughty - CFO

CURRENT TRADING



Q1 2010 IMS

Solid Start to 2010



- Q1 2010 revenues 6% ahead of Q1 2009 (9% excluding Travelsupermarket.com)
 - January slow across all verticals with trading improving in February and March
 - Visitors down circa 4% on Q1 2009 (4% ahead excluding Travelsupermarket.com)
- Money
 - Revenues 7% ahead
 - Visitors 15% lower but transaction count more than 8% higher
 - Q1 2009 researchers rather than buyers given number of base rate changes and uncertainty in wider financial market
 - Availability of credit products stable to improving and banks less reliant on consumer retail deposits
 - Change in sales mix towards credit based products away from general banking (Savings and Current accounts)
- Insurance
 - Revenues 10% ahead
 - Visitors broadly flat although improving throughout quarter
 - Growth across all other major insurance channels
 - Motor, Home, Travel and Life Insurance

Q1 2010 IMS

Solid Start to 2010



- Travel
 - Revenues approx 18% down on lower visitor volumes
 - Continued to manage to margin in weak trading environment
- Home services
 - Revenues approx 20% ahead
 - Stronger utilities performance
 - Visitors approx 62% ahead of last year largely from shopping and vouchers
- Front end investment in Q1
 - Media
 - Airtime and production costs
 - Technology
 - Site launches in Motor and credit cards with more to follow
 - Expected to continue for at least balance of H1
- Trading in line with Boards expectations
 - Good base for Q2 and beyond
 - Confident in the Groups prospects for the year



Peter Plumb - CEO

INDUSTRY/MARKET OVERVIEW: Headroom for growth

Agenda



- Summary of our current position
- Our Business Model
- Our Market
- Our Customers
- Our Industry

Current situation summary

H109 stabilised and H209 invested for growth



- H1 2009
 - Cut costs and stabilised the business
 - Marketing focus 'more for less'
 - Systems and technology review building systems for the next 3 years
- H2 2009
 - Invested £4M for growth
 - Built and launched new Motor, Cards and Voucher site
 - Built brand through Peter Jones 'Saving Money On Household Bills' campaign
- Jan – Feb 2010
 - Launched new 'Haggle Hero' campaign
 - Started with +120 fee paying providers vs Jan 2009
 - Slow Jan but momentum building in Motor and Cards
 - Investments in systems and brands to continue

Our Business Model

Matching customers to the right product and right provider



Our Business Model: How we make money

Efficient customer acquisition costs to providers



	CPA (Cost Per App)	CPC (Cost Per Click)	CPL (Cost Per Lead) PAA	Commission (£ per sale) SAS	Display Advertising
Insurance	✓	-	✓	✓	✓
Money	✓	-	✓	✓	✓
Home Ser	✓	✓	-	-	✓
Travel	✓	✓	-	-	✓
Rev % (09)	79%	11%	5%	1%	4%

Our Market

We estimate we have 3% of our major markets

Equivalent new transaction market size £3,655mm



Money
£1352m (37%)



Insurance £457m (12%)



Home Services
£1113m (30%)

Provider
online &
aggregators

£630mm
(17%)

Money includes:

Credit cards, mortgages, loans, savings and current accounts

Insurance includes:

Motor, home, travel and life insurance

Home services includes:

Energy, broadband and mobile

Market size estimates based on

Volume of all new transactions x
MS commission rates

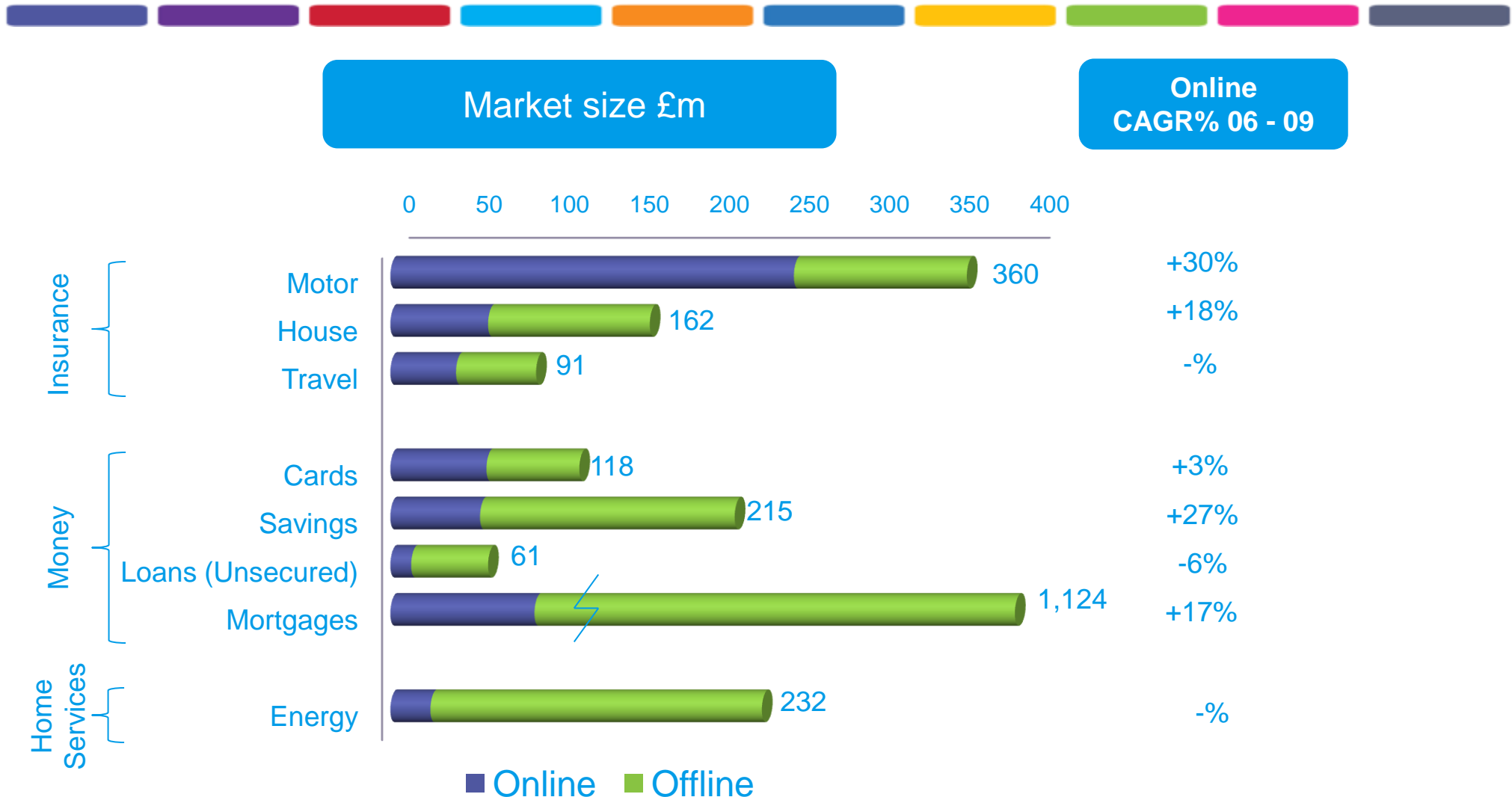
Moneysupermarket.com
£108m (3%)

← Offline £2,922mm (80%) → Online £733mm (20%) →

Moneysupermarket.com
£108m (3%)

Our Market: Online transactions continue to grow

We estimate our share as circa 15% of the online market



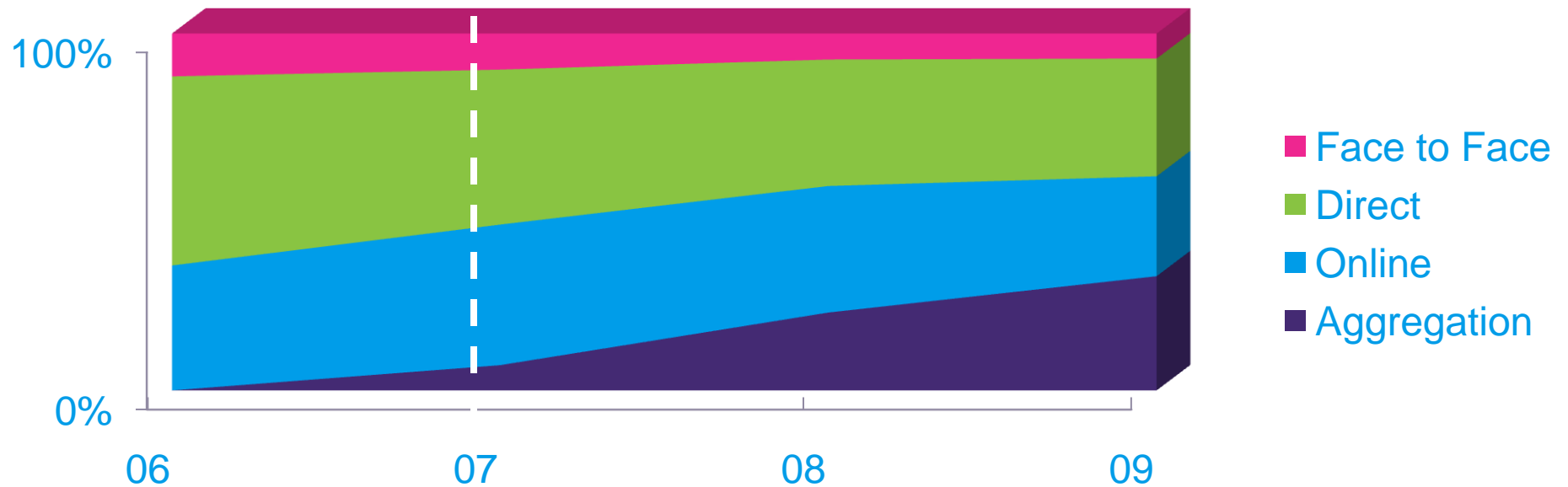
Our Market: Aggregation lags online adoption

Credit cards are 2 – 3 years behind Motor Insurance



How customers buy Motor Insurance

Credit Cards



Our Industry: Barriers to usage for money products are falling

Customers increasingly make decisions without financial advisors

People who have tried comparison sites say....

I am more confident using comparison sites than I was a year ago

86%

I make more decisions on my own (eg. without financial advice) about which financial products to buy than I did a year ago

75%

Comparison sites have made it easier to buy financial products

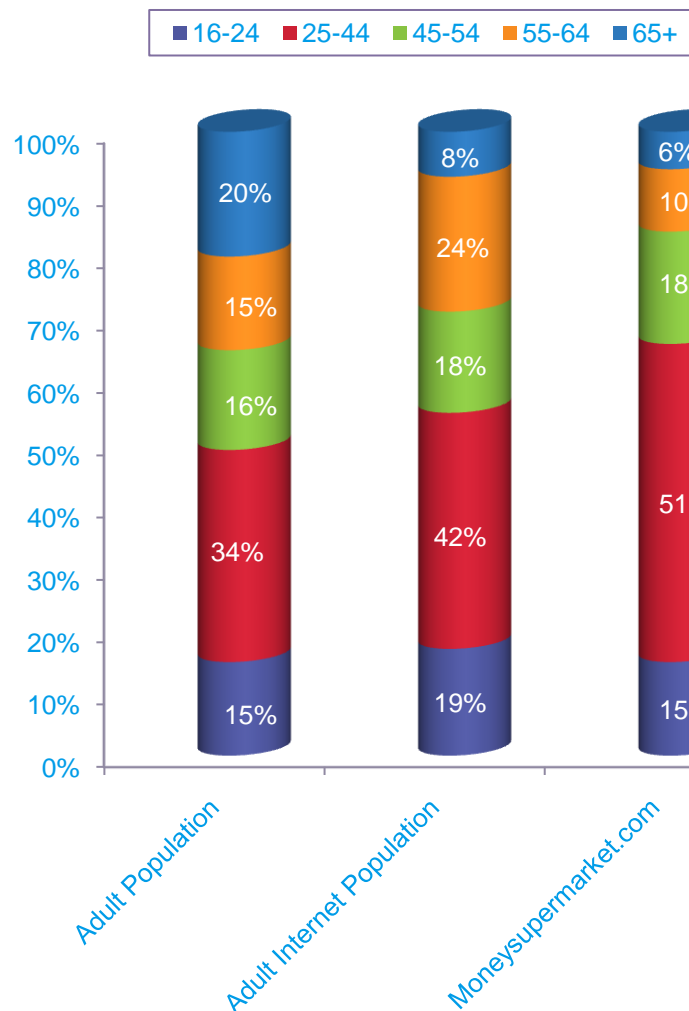
47%

Comparison sites have made it easier to research financial products

52%

Our Customers:

Makeovers in 09 saved customers an average of £1800



**Teachers, Keith and Brenda
save almost £1,500**

Credit card: saving £460
Home insurance: saving £315
Car insurance: saving £230



Esme is £4,800 better off

Savings & ISA: saving £4,220
Car insurance: saving £227
Utilities: saving £174



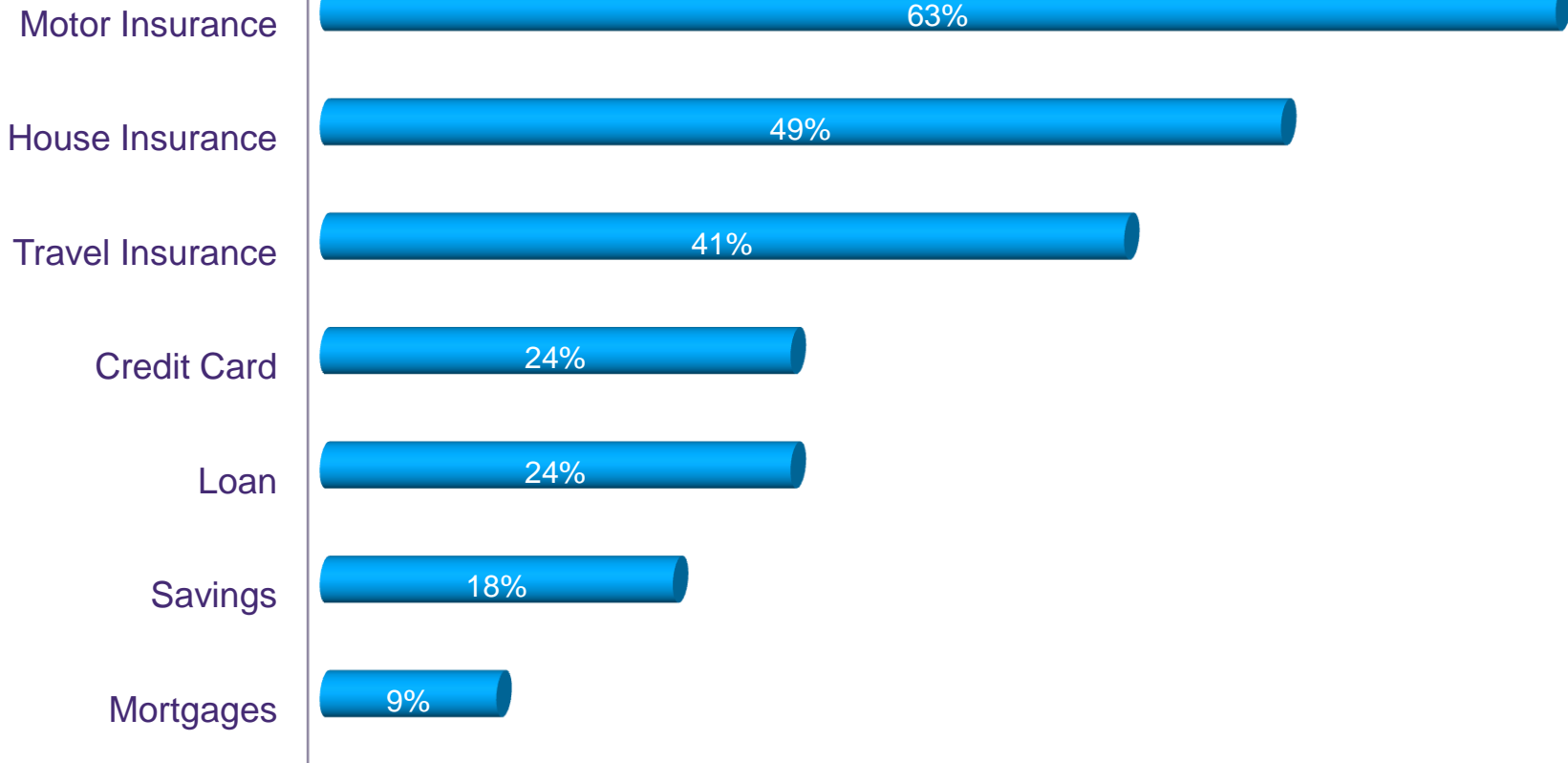
Matt and Jessica save £1,300

Utilities: saving £420
Current account: saving £390
Home insurance: saving £230

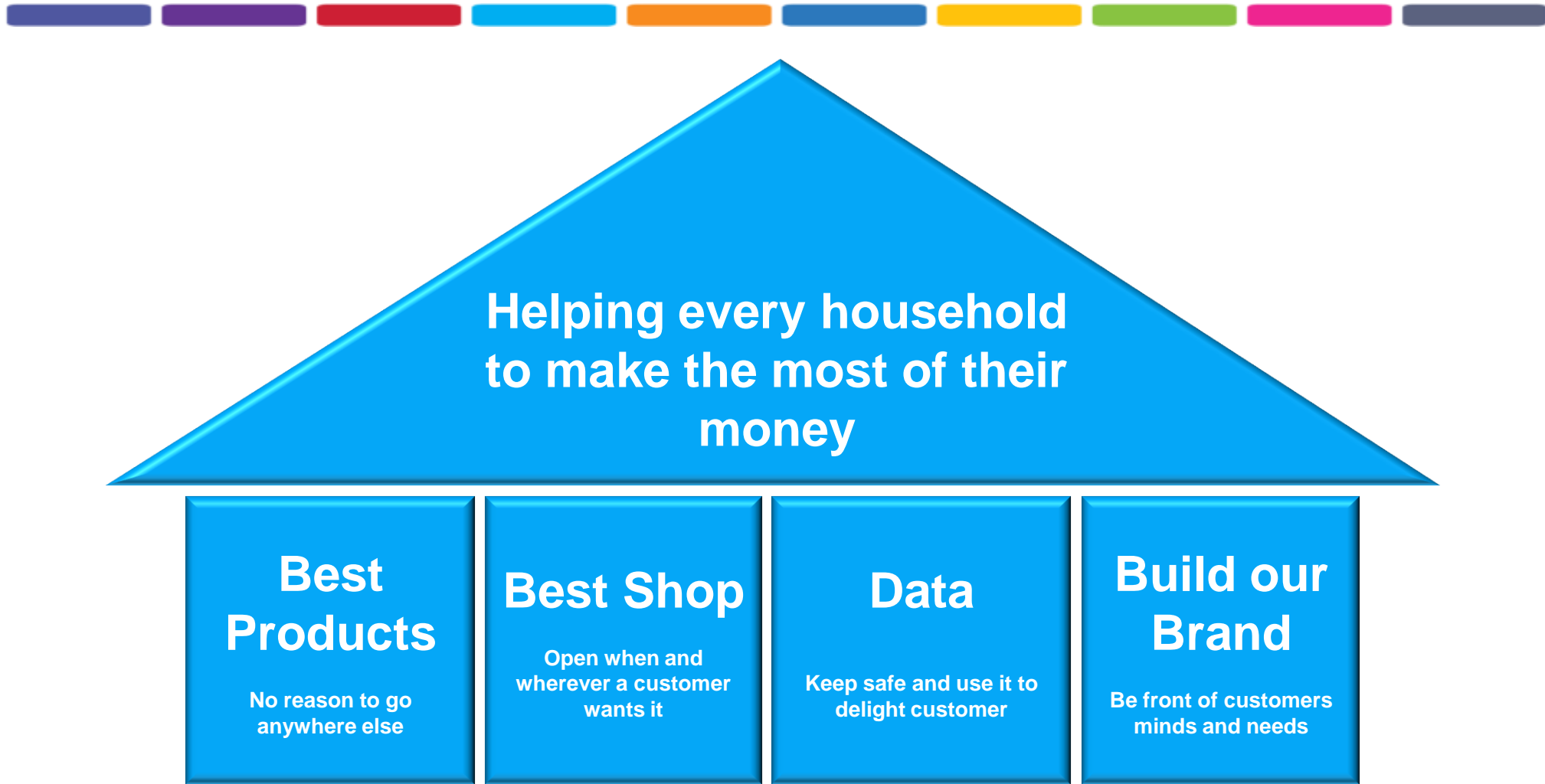
Our Industry

Opening the door for cross sell of money products

Financial product purchases: bought through comparison sites



House Model



Summary

We have headroom for growth



- Our Team: right mix of skills and experience
- Our Business model: delivers value to our providers
- Our Market: we are circa 15% share of the online market
- Our Customers: have a growing comfort/enthusiasm for aggregation



David Osborne, Marketing Director

MARKETING: Building a strong brand

Agenda

Marketing: building a strong brand



- Overview
- Approach
 - Direct to Site (DTS)
 - Search Engine Marketing (SEM)
 - Portal Partners
- Summary

Overview: our vision

Helping every household to make the most of their money



Overview: Britain's no.1

Consumers favourite comparison website, with best reputation

Favourite Comparison Website



Best reputation (net positive)

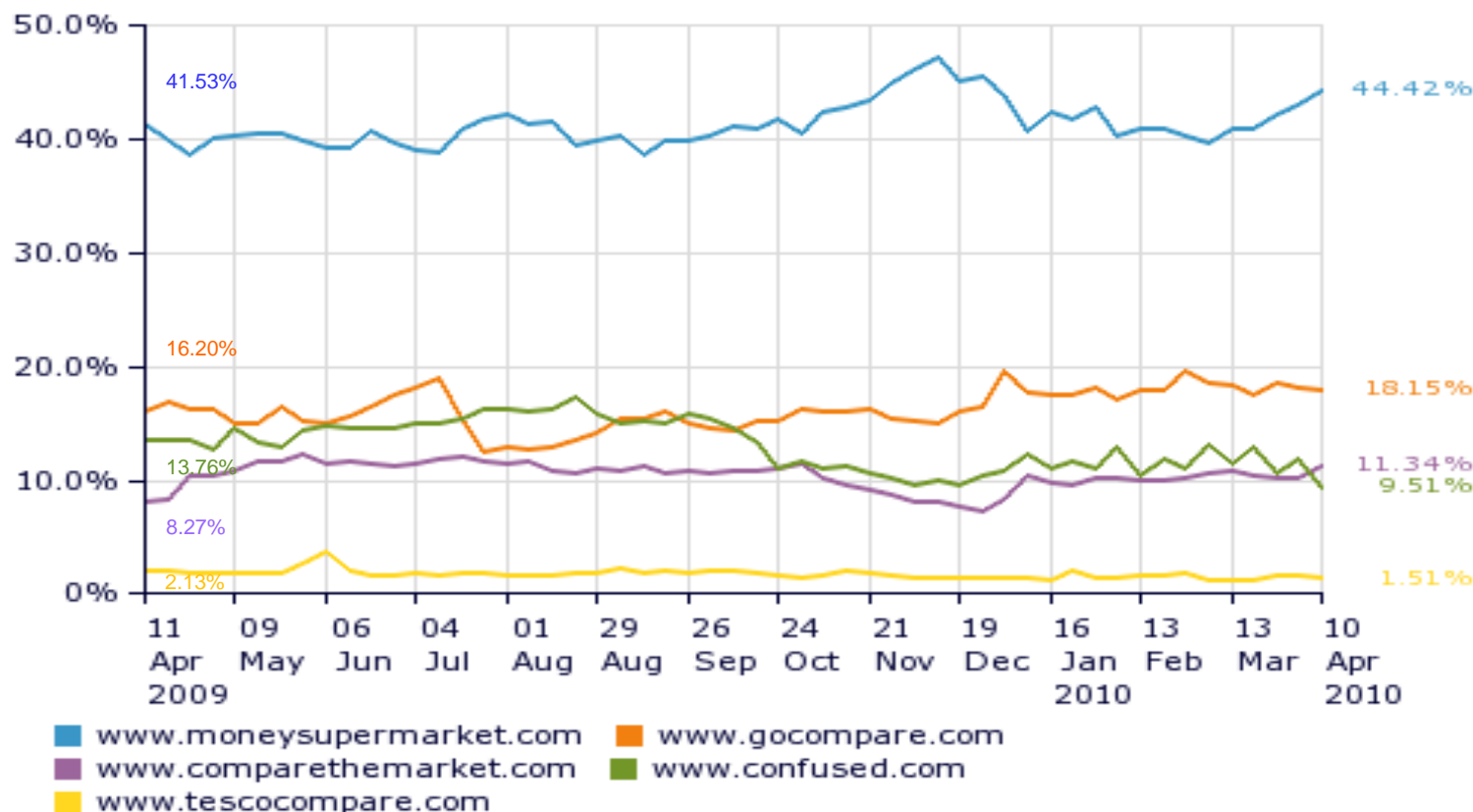


Source: YouGov Comparison Check - Q: What is your favourite comparison website overall? AND On a scale of 1 to 5 where 1 is 'bad reputation' and 5 is 'good reputation, how would you rate the reputation of each of these comparison sites?

Base: all browsed for or bought product through a comparison site (only showed sites respondent had browsed on/ bought through): sizes variable

Overview: a dominant market position

Britain's no 1 and over 2x bigger than next biggest



Weekly market share in 'City' (Cust. Cat.), measured by visits, based on UK usage.

Created: 12/04/2010. © Copyright 1998-2010 Hitwise Pty. Ltd. Source: Experian Hitwise UK

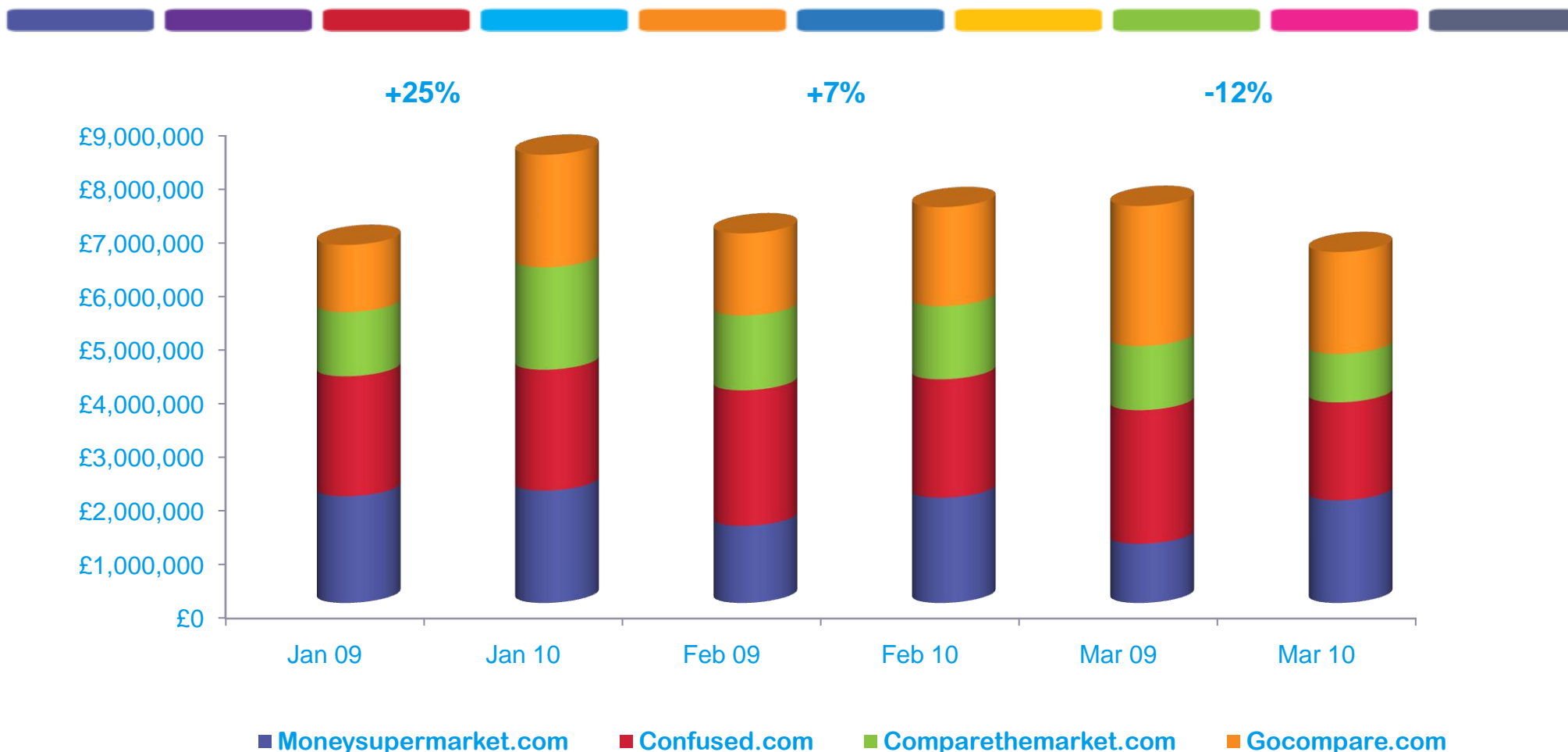
Overview: 2009 was about getting more for less

Cost per visitor £0.48 with no loss in number or quality of visitors

	2007		2008		2009	
	£m	%	£m	%	£m	%
Online	46.1	73%	56.8	75%	42.4	73%
Offline	17.0	27%	19.0	25%	15.6	27%
Total	63.1	100%	75.8	100%	58.0	100%
Visitors (M)	91.0		120.1		120.5	
Cost per visitor	£0.69		£0.62		£0.48	
Margin per visitor %	59%		57%		58%	

Overview: £22.3m spent by big 4 on broadcast media in Q1

Media spend from leading comparison sites estimated +6%



Source: **All Media** Nielsen Media Jan 2009 – Mar 2010 ex TV sponsorship / Online / VOD. Neilson Mar 2010 figures are not final. All spends are gross. MS spends are all gross actual and inc TS spends.

Approach: increase % of revenue from DTS to open margin

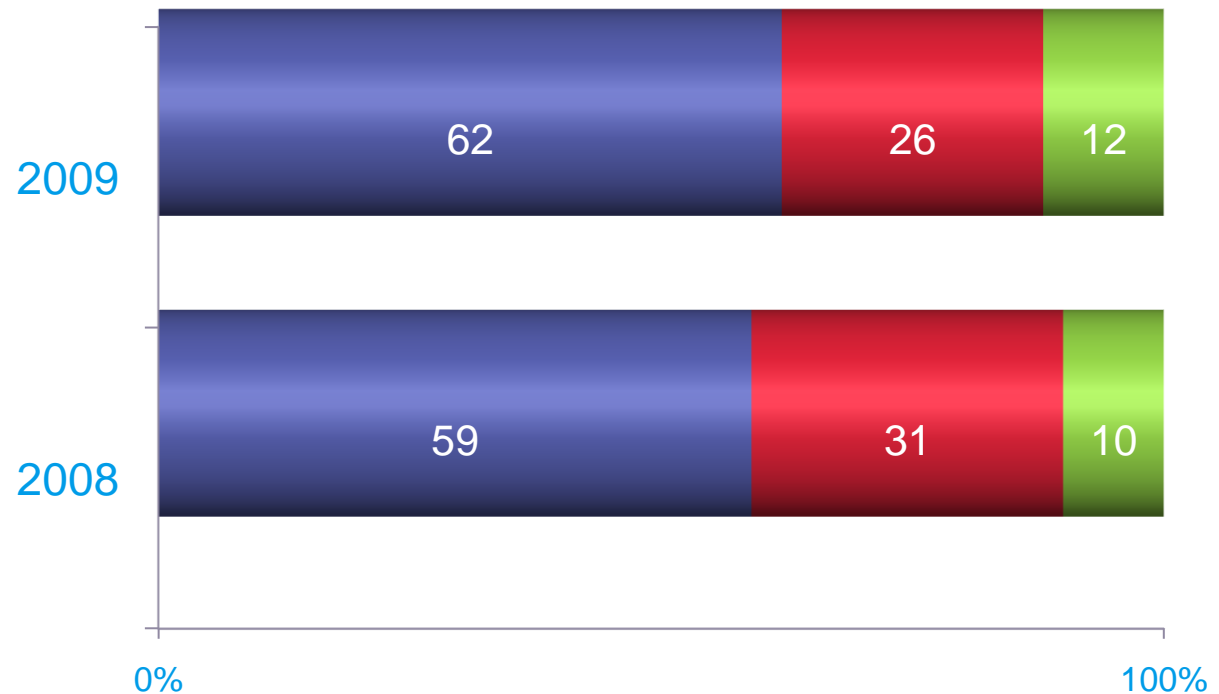
Visitors come from three sources



Revenue by source

3 sources of traffic

- Direct to site (DTS*) 2009
- Paid search (SEM)
- Partnerships



*DTS combines CRM, natural search (SEO) and brand paid search SEM visitors

Approach: Direct to site (DTS) provides better quality customers

A DTS customer more likely to buy than a paid search or partner visitor

Car Insurance conversion (actual purchase) by source (Paid search "car insurance" = 100)	
Typing moneysupermarket.com into browser	466.7%
Paid Search - Brand	282.5%
CRM	250.9%
SEO - NonBrand	215.8%
Paid Search - "car insurance"	100.0%
Partnerships	43.9%

Approach: providing the antidote to a British malaise!

- 68% of Britons still feel “uncomfortable” negotiating a price
- AND
- 90% never/only occasionally do it
- EVEN THOUGH
- 85% who do so are successful

***moneysupermarket.com is the British way to get
a great deal
(i.e. haggle free)***

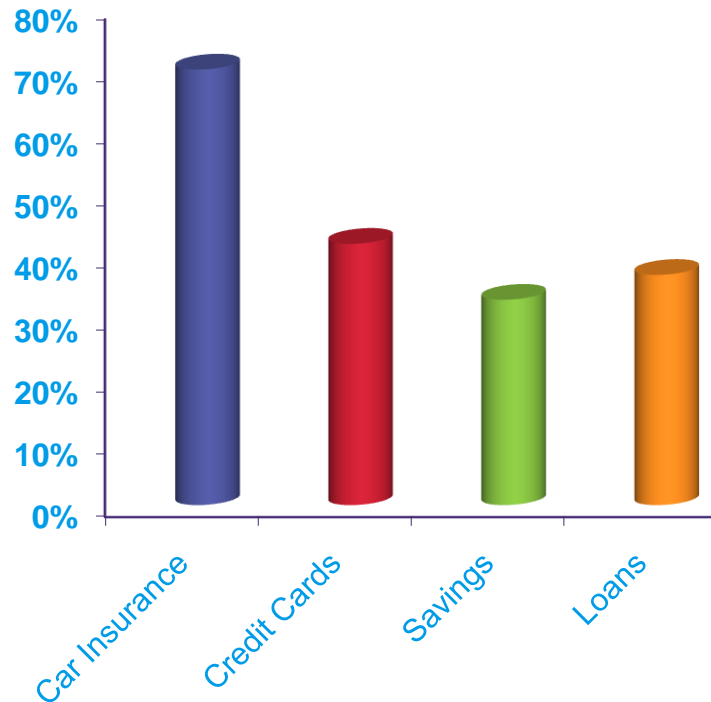


Approach: our 'haggle hero' will drive brand preference

Approach: building penetration beyond car insurance

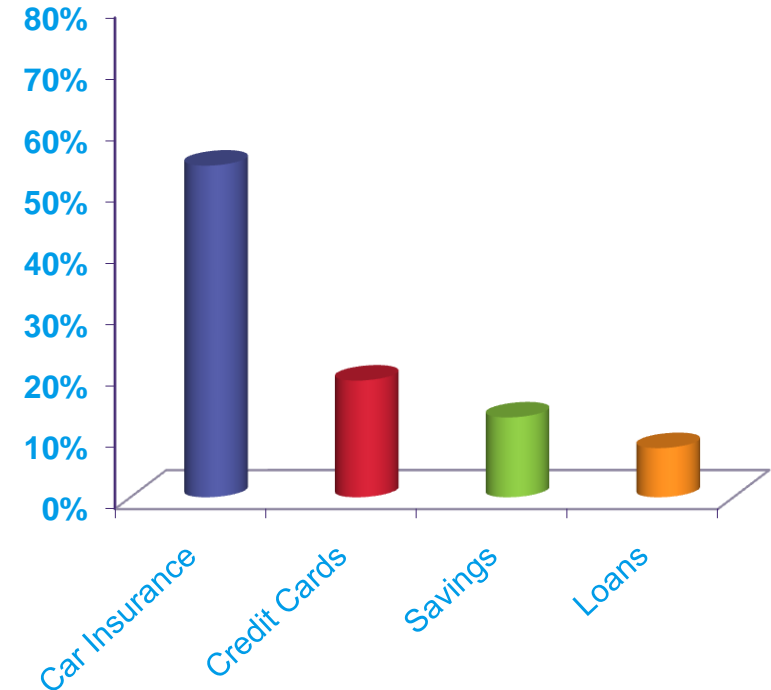
Less than 45% of internet users realise we compare money products

Prompted awareness of moneysupermarket.com comparing...



Source: HPI moneysupermarket.com brand and advertising tracker Feb 2010

Used comparison as an information source - All those that purchased



Source: GfK FRS 12 months ending Dec 09



Approach: advertising money comparison on TV

New money campaign broke March 19th

Approach: make advertising spend work harder

Peter Jones built trust, Omid Djalili is delivering cut through



Spontaneous Awareness (%)

June

35

Nov

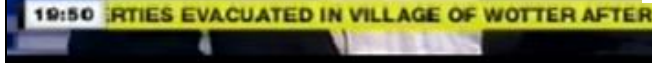
43

Jan

48

Source: Internal HPI Branded Advertising Tracker

Question: What is the 1st price comparison site you can think of, combined with;
Question 2: Which other price comparison sites are you aware of

[illegible]

Sources: www.moneysupermarket.com

Approach: be very visible at the point of purchase

Visits from natural links are free, yet we pay to appear in sponsored links



Search: ☒ the web ☐ pages from the UK

Web [+ Show options...](#) Results 1 - 10 of about 28,100,000 for **compare car insurance**. (0.22 seconds)

[Compare Car Insurance](#)

[Moneysupermarket.com/Car-Insurance](#) Haggle Free Deals. Save an Average £141 on your **Car Insurance** today!

[Go Compare Car Insurance](#)

[GoCompare.com/CarInsurance](#) **Compare** 120+ insurers & save £212 Comparing more quotes than ever!

[Confused Car Insurance](#)

[www.confused.com](#) Find your cheapest! 1 form compares up to 89 **car insurance** companies.

Sponsored Links

Sponsored
Links (SEM)

[Car Insurance | Compare Cheap Motor Insurance Quotes ...](#)

Compare Car Insurance quotes and cover from all the major players like: ... Our **car insurance** comparison site helps you to **compare** quotes from more than 100 ...

[www.moneysupermarket.com/car-insurance/](#) - [Cached](#)

[Car Insurance | Compare Cheap Car Insurance - Compare the Market](#)

Let **Compare the Market** search a range of **car insurance** policies, to make sure you get the best deal possible. Go online and get a great deal on your car ...

[www.comparethemarket.com/](#) - [Cached](#) - [Similar](#)

[Car Insurance >> Compare Cheap Car Insurance Quotes | Gocompare.com](#)

Our customers save an average of £211.94 on **car insurance** by comparing cheap **car insurance** quotes from over 120 insurance companies. See if you could save!

[www.gocompare.com/car-insurance/](#) - [Cached](#) - [Similar](#)

Natural Links (SEO)


Approach: be no.1 in natural listings on most popular terms

A team of 24 search experts in house



 Money	
Keyword	Position
credit cards	1
credit card	1
loans	1
cheap loans	1
mortgages	1
savings	1
savings accounts	1
bank accounts	1

 Insurance	
Keyword	Position
car insurance	1
cheap car insurance	1
home insurance	1
house insurance	1
travel insurance	2
cheap travel insurance	2
life insurance	1
cheap insurance	1

 Travel	
Keyword	Position
flights	2
flights to Paris	2
flights to Majorca	2
UK breaks	2
cheap car hire	1
car hire in Malaga	4
car hire in Portugal	2
package holidays	2

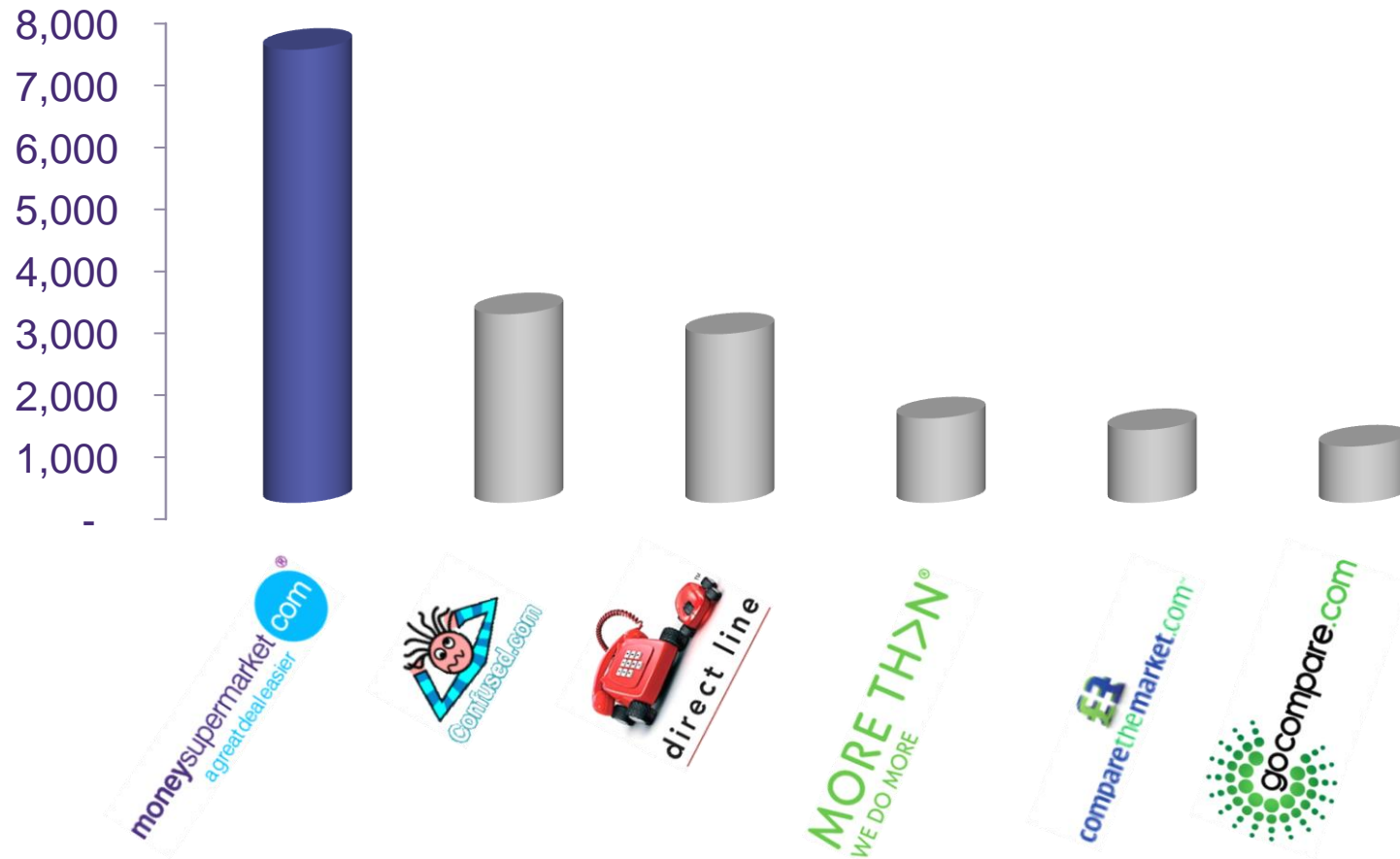
Other	
Keyword	Position
vouchers	11
restaurant vouchers	9
game consoles	11
digital cameras	8
cheap broadband	1
compare gas prices	1
cheap electricity	1
mobile phones	9

Approach: actively build inbound links from other websites

c.7k unique websites have links to us



Unique websites linking to domain



Approach: build pages with relevant content

Engines like Google search for popular, trusted and relevant content

Optimised copy
visible to Google

moneysupermarket.com
a great deal easier

Sign in to view your previous quotes

HOME MONEY **INSURANCE** TRAVEL UTILITIES MOBILE PHONES SHOPPING BROADBAND VOUCHERS NEWS & COMMUNITY

CAR INSURANCE
COMPARE CHEAP CAR INSURANCE QUOTES TODAY
Insurance costs are rising, so compare prices now
GET A NEW QUOTE »
VIEW YOUR PREVIOUS QUOTES

Over 100 companies to choose from... Compare Car Insurance quotes and cover from all the major players like:

Swirecover Admiral Churchill esure swirecover Shellas' Wheels LVE Hastings DIRECT.com KwikFit AA

Car Insurance Guides & Tips
Community
Compare Car Insurance by make
Car Insurance companies
More Car Insurance options
Why use moneysupermarket.com?

Read our car insurance guides
Need help finding cheap car insurance? Read our car insurance guides to learn how to find the cheapest motor insurance quotes and obtain the cover that best suits your motoring needs.
Understand how UK car insurance companies operate and how your personal circumstances affect the cost of your insurance. Learn how to lower your premiums and compare the market to find the best car insurance quotes.
Car Insurance guide
Read our car insurance guide.
Car Insurance policy types
Choose the right type of policy.
Your no claims discount
Save money with your no claims bonus.
» Read our car insurance guides

Read our top tips for cheaper car insurance
Save even more money on your car insurance with our top money saving ideas. Learn how you can minimise your risk in the eyes of UK motor insurance companies and benefit from lower premiums.
» Read our car insurance tips

Contact Us - Investor Relations - Awards - Careers - News - Terms & Conditions - Security - Affiliates

Approach: create value from 10.3m opt-in email addresses

E-mail marketing drives trial, repeat purchase and cross-sell

moneysupermarket.com
a great deal easier

To display this email in a browser, please click [here](#)

HOME MONEY **INSURANCE** TRAVEL UTILITIES MOBILE PHONES SHOPPING BROADBAND VOUCHERS NEWS & COMMUNITY

Renew your car insurance for just £190.25 today




Hurry, great prices like this won't last forever

BUY YOUR INSURANCE NOW

Dear Nicola

Yes, it's almost renewal time, but rather than wait until the last minute to frantically search for a good deal why not get a great deal on your car insurance right now.

We've made it nice and easy by searching over 100 leading insurers to find you the cheapest prices for your . Here's your top 6 prices, go on claim your premium today.

Provider	Annual Premium	View results & buy
 Alliance & Leicester	£190.25	Buy Now
 privilege	£220.50	Buy Now
 Kwik-Fit insurance	£253.05	Buy Now

Remember!
Insurers update their prices frequently so to guarantee these prices buy today.

moneysupermarket.com
a great deal easier

To view this email in a web browser, click [here](#)

HOME MONEY **INSURANCE** TRAVEL UTILITIES MOBILE PHONES SHOPPING BROADBAND VOUCHERS NEWS & COMMUNITY

UK's longest 0% balance transfer & purchase card

+ Exclusive to moneysupermarket.com customers
 + 0% for 12 months & a great range of Virgin discounts


View virgin card details »

Whether you are looking for a credit card to spread the cost of purchases or looking to switch an outstanding debt to a 0% balance transfer card, we can help you find the best card for your needs.

To make life easier, we've checked over 170 credit cards to find 4 of the best deals on the market - take your pick...

Four of the best - credit cards


0% Balance transfer
Barclaycard Platinum



0% for 15 months on balance transfers
15.9% Typical APR 2.90% transfer fee

Continue »

0% Purchase
Virgin Credit Card Exclusive

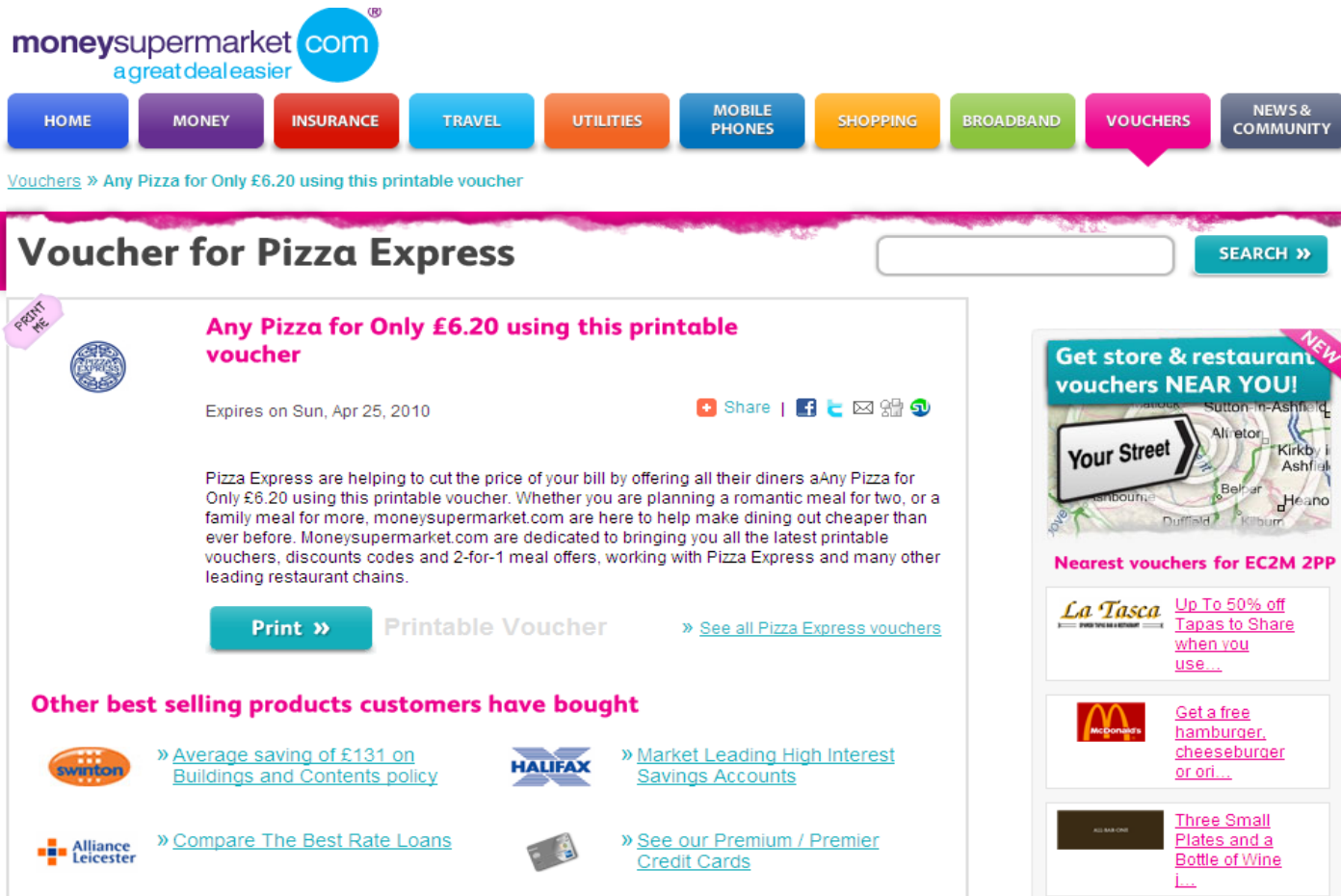


0% for 12 months on purchases
18.9% Typical APR 2.98% transfer fee

Continue »

Approach: vouchers keep us front of mind

Through local tool we offer relevant and rich voucher content



The screenshot shows the moneysupermarket.com website with a navigation bar containing links for HOME, MONEY, INSURANCE, TRAVEL, UTILITIES, MOBILE PHONES, SHOPPING, BROADBAND, VOUCHERS, and NEWS & COMMUNITY. The VOUCHERS link is highlighted. Below the navigation bar, a breadcrumb trail reads: Vouchers » Any Pizza for Only £6.20 using this printable voucher.

Voucher for Pizza Express





Any Pizza for Only £6.20 using this printable voucher

Expires on Sun, Apr 25, 2010

Pizza Express are helping to cut the price of your bill by offering all their diners aAny Pizza for Only £6.20 using this printable voucher. Whether you are planning a romantic meal for two, or a family meal for more, moneysupermarket.com are here to help make dining out cheaper than ever before. Moneysupermarket.com are dedicated to bringing you all the latest printable vouchers, discounts codes and 2-for-1 meal offers, working with Pizza Express and many other leading restaurant chains.




[Print »](#) [Printable Voucher](#) [» See all Pizza Express vouchers](#)

Other best selling products customers have bought

-  [» Average saving of £131 on Buildings and Contents policy](#)
-  [» Market Leading High Interest Savings Accounts](#)
-  [» Compare The Best Rate Loans](#)
-  [» See our Premium / Premier Credit Cards](#)

Get store & restaurant vouchers NEAR YOU!

Nearest vouchers for EC2M 2PP

-  [Up To 50% off Tapas to Share when you use...](#)
-  [Get a free hamburger, cheeseburger or ori...](#)
-  [Three Small Plates and a Bottle of Wine](#)

Approach: money-off vouchers anytime, anywhere

Voucher site accessible from all handsets



Approach: extracting value from paid search (SEM)

We bid on over 2m keywords and pay to appear on sponsored links

Google [Advanced Search](#)

Search: ☒ the web ☐ pages from the UK

Web [+ Show options...](#) Results 1 - 10 of about 79,700,000 for **house insurance**. (0.24 seconds)

1 →

[Direct Line House Cover](#) Sponsored Links
[Directline.com/Home-Insurance](#) 12 Months for the Price of 9 Plus Free Home Emergency Cover

[Cheap House Insurance](#)
[Moneysupermarket.com/House](#) Find a cheap **house insurance** deal. 65+ leading insurers covered.

[Go Compare Home Insurance](#)
[www.GoCompare.com/Home-Insurance](#) Compare **house insurance** prices, get a home **insurance** quote in minutes.

[Home Insurance Comparison | Compare Cheap House Insurance Quotes ...](#)
Compare **home insurance** quotes from leading insurers including: ... Learn about leading UK **home insurance** companies and see our top tips for help obtaining ...
[www.moneysupermarket.com/home/](#) - [Cached](#) - [Similar](#)

[Home Insurance | Compare Home Insurance, Home Insurance Quote ...](#)
With so many **home insurance** options around, Compare the Market makes it easy to compare **home insurance** policies online.
[www.comparethemarket.com/home-insurance/](#) - [Cached](#) - [Similar](#)

[Cheap Home Insurance Quote UK | Online House Insurance Quote ...](#)
Buy **Home Insurance** Online from MORE TH>N and enjoy FREE contents cover in the **home** when you take out Buildings **Insurance** at the same time.
[www.morethan.com/Pages/.../Home/HomeHomepage.aspx](#) - [Cached](#) - [Similar](#)

Sponsored Links

[Home Insurance](#)
• 15% Online Discount
• Claim Free for 1Yr? Get Extra 30%
[www.co-operativeinsurance.co.uk](#)

[Quote Me Happy Insurance](#)
Quote now and get 2 months free
Save up to £73 on **house insurance**
[www.Aviva.co.uk/House_Insurance](#)

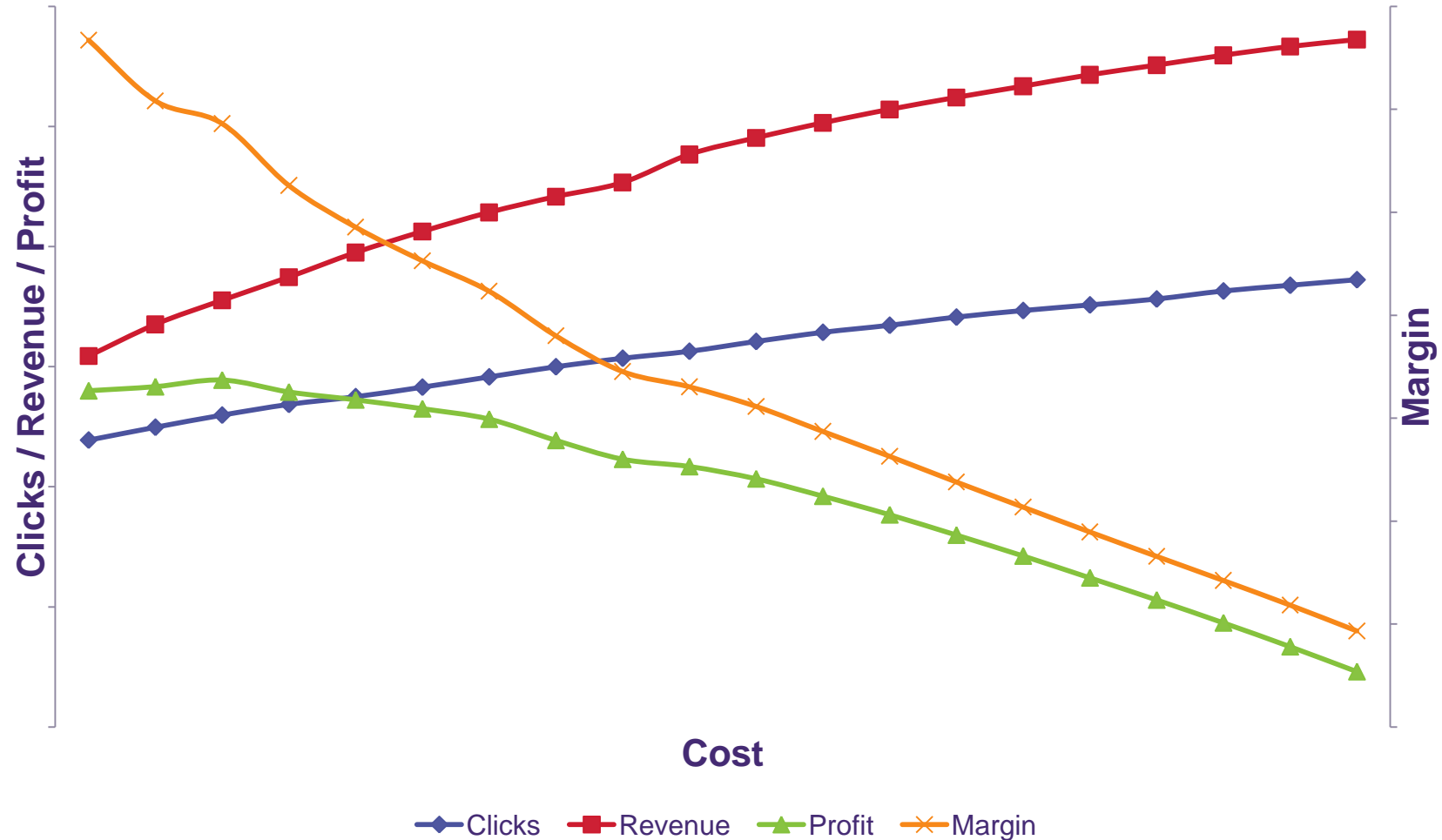
[50+ House Insurance](#)
See How Much You Could Save With
The Over 50s **Insurance** Specialists
[www.CastleCover.co.uk](#)

[Free Contents Insurance](#)
Get Up to £75,000 Free Contents and
£200 Home Emergency Assistance.
[MoreThan.com/House-Insurance](#)

[Half Price Insurance](#)
Count on Churchill for 50% off
if you have 5 years no claims
[www.churchill.com/home](#)

Approach: bid tool allows us to make informed decisions

A bid tool gives management and control



Note: For illustration purposes only

Approach: taking our product to partner sites

We operate a revenue share model with partners, built up over 10 yrs!

cars entertainment money news click for more

uk msn money

Home Markets Funds Mortgages Property Loans Credit Cards Insurance Banking Pensions Tax Guides Community

Loans Home Compare Calculate Best Buys Articles & Guides

Powered by **moneysupermarket.com**
the price comparison site

Loans

Over 550 personal loans, secured loans, consolidation loans & car loans

Compare Loans

Find the **cheapest loan** from over 550 products

Loan Amount (£)

Loan Period

Residential Status

☒ Quick Search Compare the cheapest loans in the market by APR.

☐ Smart Search Find the best loans to suit your individual credit profile and increase your chance of being accepted.

[Compare Now](#)

Compare over 150 Secured Loans

Homeowner Loans can be ideal to sort out your finances by consolidating debts. They offer higher loan amounts, longer repayment terms and could increase your chance of being accepted.

[Compare Now](#)

Other loan options and comparisons

[Personal Loans Guide](#) [Secured Loans Guide](#)

[Debt Consolidator](#) [Declined for Credit?](#)

[Car Loans](#) [Secured Loans](#)

Best Selling Loans

Unsecured Loans **Secured Loans**

Loan	Typical APR	Min Loan	Max Loan	
Sainsbury's Personal Loan	7.9%	£7500	£15000	Proceed
Alliance & Leicester	7.9%	£7500	£15000	Proceed

Monday Jun 29 2009 All times are London time

SEARCH [Go](#) QUOTES [Go](#)

FT.com FINANCIAL TIMES

COMPARE AND APPLY **Credit card finder**

FT Home > > Your money > > Compare and apply > > Credit card finder

mark.donnan@ft.com

[Your account](#)
[About subscription](#)
[Log out](#)

Powered by **moneysupermarket.com**
the price comparison site

23 WAYS TO FIND THE BEST CREDIT CARD – COMPARE 300+ CARDS

The credit card finder allows you to compare more than 300 credit cards from UK banks and building societies. Select a credit card from our quick comparison tables below or use the search options below to choose the type of card that best meets your needs. you can select regular, gold and platinum cards, as well as features including introductory rate for new purchases or balance transfers, standard APR, loyalty scheme, or no annual fee.

☒ Regular
☒ Gold
☒ Platinum

☐ Do you expect to pay the credit card off in full each month? Yes No

☐ Have you ever had any County Court Judgements or been in arrears or defaulted upon a loan agreement? Yes No

E-mail (optional):

We can email you updates on the latest rates.
[See privacy policy](#)

[Search](#)

BEST SELLING CREDIT CARDS YOU CAN APPLY FOR NOW

0% Balance Transfer Cards

Provider	Balance Transfer Rate	Term	Purchases Rate	Term	Typical APR	Annual Fee	
BT Exclusive	0%	9 mths	0%	9 mths	15.9%	£0	Details
Virgin Credit Card	0%	16 mths	0%	3 mths	16.6%	£0	Details
MBNA Platinum	0%	13 mths	0%	3 mths	15.9%	£0	Details
Barclaycard Platinum	0%	Until 01/07/2010	0%	3 mths	12.4%	£0	Details
Sainsbury's Credit Card	0%	10 mths	0%	3 mths	16.9%	£0	Details
Halifax All In One	0%	9 mths	0%	9 mths	15.9%	£0	Details

0% Purchase Cards

Provider	Purchases Rate	Term	Balance Transfer Rate	Term	Typical APR	Annual Fee	
Halifax All In One	0%	9 mths	0%	9 mths	15.9%	£0	Details
Bank of Scotland All In One	0%	9 mths	0%	9 mths	15.9%	£0	Details
Virgin Credit Card	0%	3 mths	0%	16 mths	16.6%	£0	Details
Sainsbury's Credit Card	0%	3 mths	0%	10 mths	16.9%	£0	Details
Barclaycard Platinum	0%	3 mths	0%	Until 01/07/2010	12.4%	£0	Details



guardian.co.uk

TIMESONLINE

Telegraph.co.uk

thisismoney.co.uk
ESTABLISHED 1999

Summary

Marketing: building a strong brand



- Strategic approach to marketing with understanding of tactical levers
- Unparalleled brand strength, reputation and distribution
- Learning to monetise significant and valuable database
- Launching new functionality to drive onsite cross-sell
- Driving penetration in categories beyond car insurance



Tobias van der Meer - MD Money

MONEY: Returning to growth



Agenda

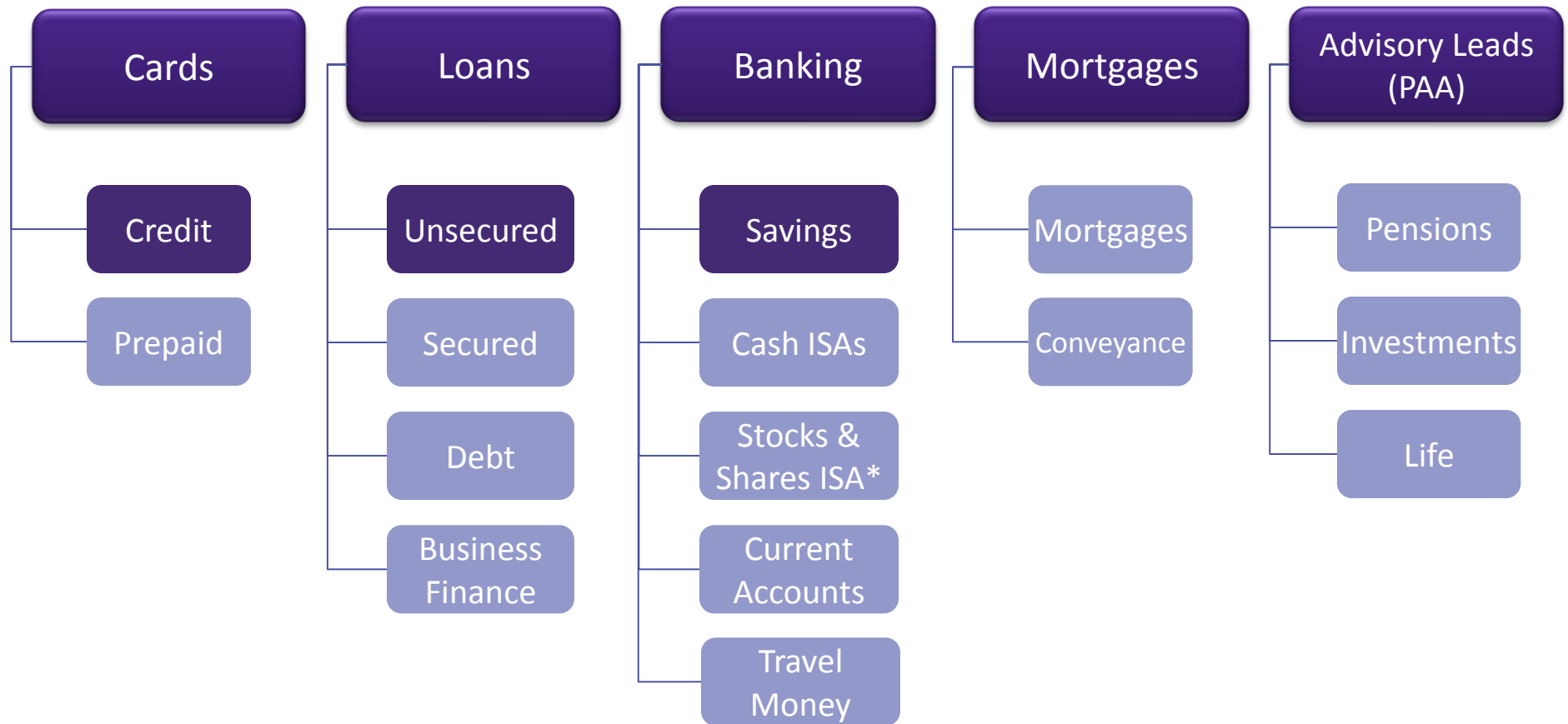
Money: returning to growth



- Money overview
- What makes us different
- The growth opportunity
- Building on market leadership
- Summary






Money overview

More than 15 ways to help customers save



* New listings channel, under development

A rich proposition for consumers

Easy Access Account								
Provider	AER	Notice Period	Minimum Investment	Branch	Post	Telephone	Internet	Apply
 <p>Halifax Web Saver Extra</p>	2.80%	Instant	£1	✗	✗	✗	✓	Pronoted
<p>Our Expert Says: "Great rate which does not include a bonus. However, only one penalty free withdrawal is allowed each year – additional 30 days' loss of interest. Halifax and Bank of Scotland can receive preferential rates for 12 months, conditions apply."</p>								
 <p>Birmingham Midshires Telephone Extra (Issue 2)</p>	2.75% bonus, 1st 12 mths	Instant	£1	✗	✗			
<p>Our Expert Says: "Great rate on balances of £1.00 or more. Withdrawals are allowed but the rate does include a 12 month account is managed by telephone although you can apply online."</p>								
 <p>Alliance and Leicester Plc Online Saver Issue 7</p>	2.75% Bonus, 1st 12 mths	Instant	£1,000	✗	✗			
<p>Our Expert Says: "Highly flexible account with a competitive rate."</p>								
 <p>Norwich & Peterborough Building Society E-Saver (Issue 3)</p>	2.75% 1.55% bonus, 1st 12 mths							
<p>Published: 24 March 2010 Topic: Video, Money, ISA, Savings</p> <p>Danny Cox of independent financial advisers Hargreaves Lansdown top five tips on how to get the best out of your ISA...</p>								
 <p>ING Direct Savings Account</p>	2.50%							

Top five ISA tips

Published: 24 March 2010 Topic: Video, Money, ISA, Savings

Danny Cox of independent financial advisers Hargreaves Lansdown, gives his top five tips on how to get the best out of your ISA...



money.com.au
HARGREAVES LANSDOWN

00:28

Too slow? [Play a dial-up friendly version](#)
[Email a friend](#)

How much we save an average customer

Motor Insurance
£218

Cards
£282

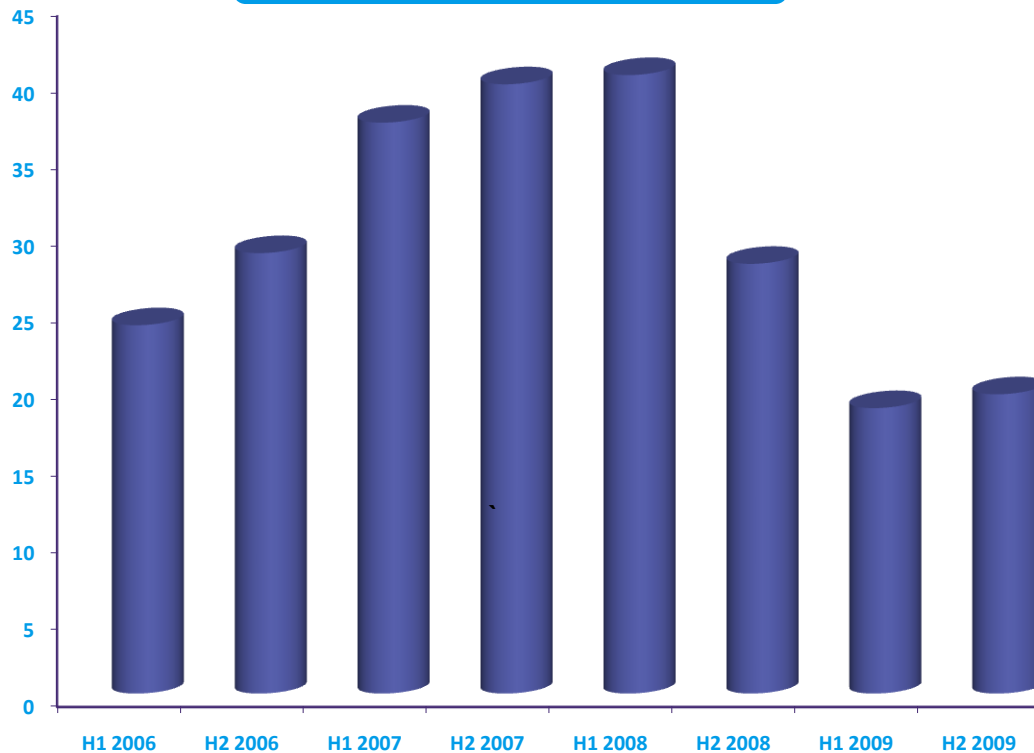
Savings
£210

Loans
£495

Money overview

Stability achieved in 2009

Money Revenues 2006-2009



- Significant reduction in loans business in 2008 due to PPI changes, FirstPlus (£13.2m revenue in 2008) and tighter lending criteria
- However, visitor volumes maintained during 2008-2009
- 2009 focus on getting the basics right – creating a business that’s ready for market growth when it comes
 - Costs
 - Marketing optimisation
 - Website changes – ‘retail is detail’ ethos
 - RPV/providers
 - Money Team

Money overview

Fragmented competition, mainly from niche players

Money Specialists



Insurance Players



Large Corporate Entrants



What makes us different

The brand consumer trust most for Money products



The most trusted Money brands



Source: YouGov Omnibus March 2010

Q. Which, if any, of the following do you trust to find the best money products for your needs (by money products we mean credit cards savings current accounts loans mortgages etc.)? [Please tick all that apply]

What makes us different

Unmatched distribution

#1 Brand (Direct to Site)

#1 brand awareness

#1 brand trust



#1 Natural Search Positions

Credit Cards: # 1

Savings: # 1

Loans: # 1

Mortgages: # 1

Sophisticated Paid for Search

670k Money keywords

10/10 quality score

Largest CRM/Email Base



Brand Building Through Press BBTs

Savings	
Best 1 Year Fixed Rate	4.50%
Best 2 Year Fixed Rate	4.75%
Best 3 Year Fixed Rate	4.75%
Best 4 Year Fixed Rate	4.75%
Best 5 Year Fixed Rate	4.75%
Best 1 Year Variable Rate	3.50%
Best 2 Year Variable Rate	3.50%
Best 3 Year Variable Rate	3.50%
Best 4 Year Variable Rate	3.50%
Best 5 Year Variable Rate	3.50%

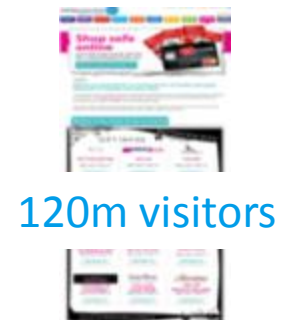
PR (+1000 articles/month)



Partners



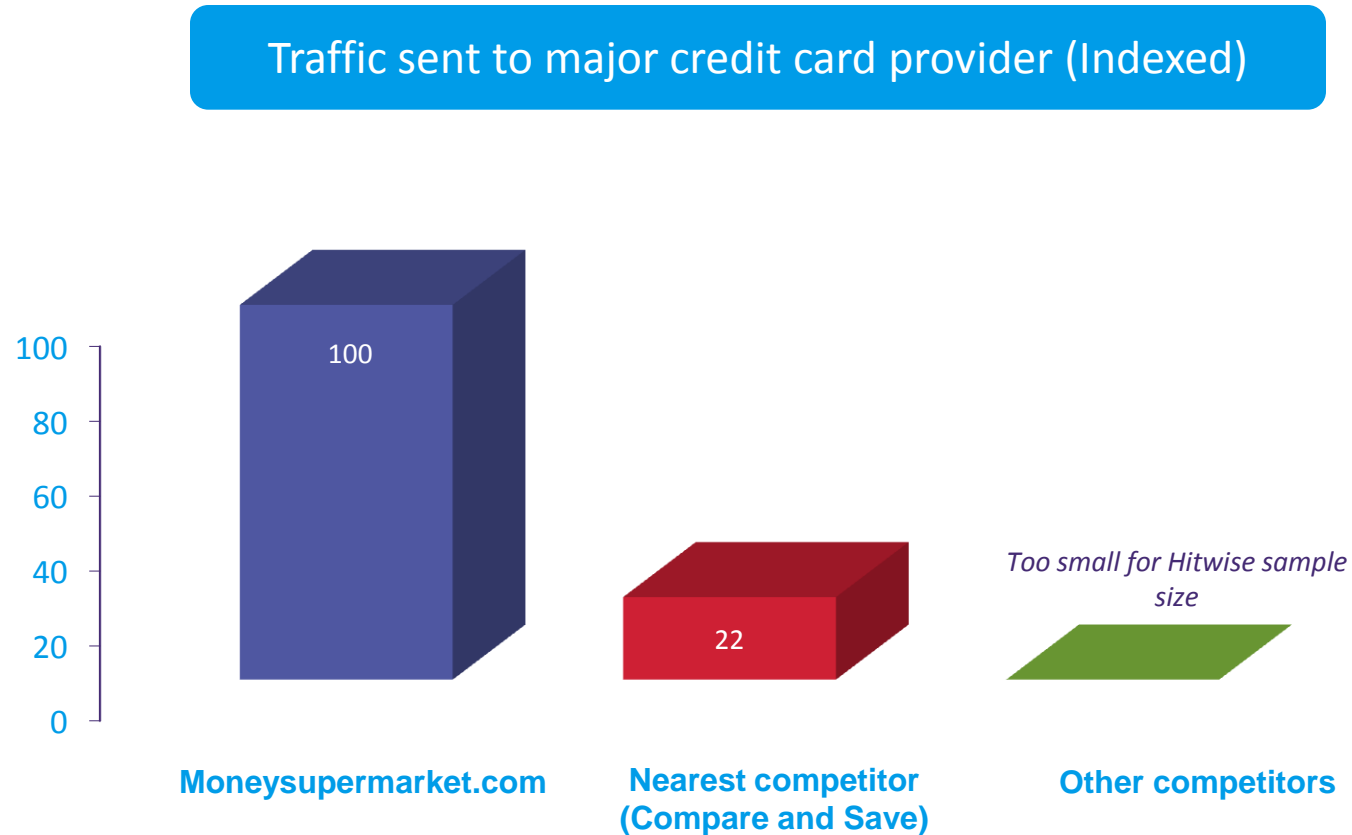
Site X-sales



120m visitors

What makes us different

Market leadership & a strategic partner to providers



The growth opportunity

Money providers see online / price comparison as a strategic priority

Online now a major source of new business

Traditional acquisition channels falling in effectiveness for providers

Banks increasingly looking for success based marketing – lower risk appetite

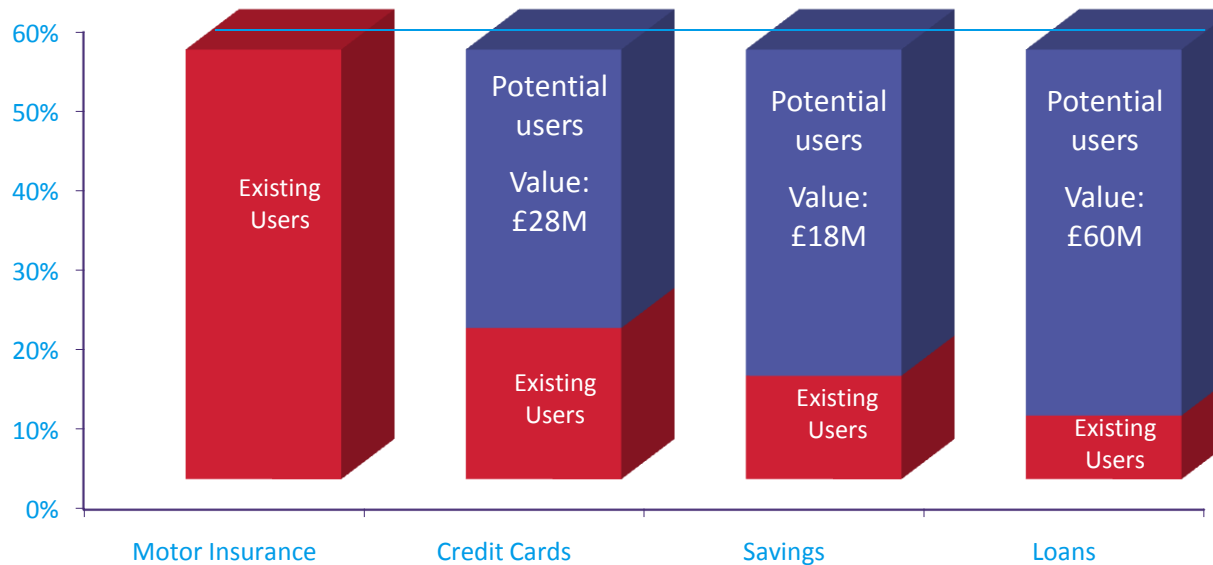
Cost per Sale (Indexed, Selected Provider)

Price Comparison	100
Search	103
Outbound Telephony	190
Direct Mail	241
Branch	379
Inbound Telephony	414

The growth opportunity

Money consumer adoption; a significant value opportunity

*Bringing Money consumer adoption to motor insurance levels: a £106m+ revenue opportunity
(at constant Moneysupermarket share)*



The growth opportunity

Traditional barriers to adoption are falling

People who have tried comparison sites say....

I am more confident using comparison sites than I was a year ago

86%

I make more decisions on my own (eg. without financial advice) about which financial products to buy than I did a year ago

75%

Comparison sites have made it easier to buy financial products

47%

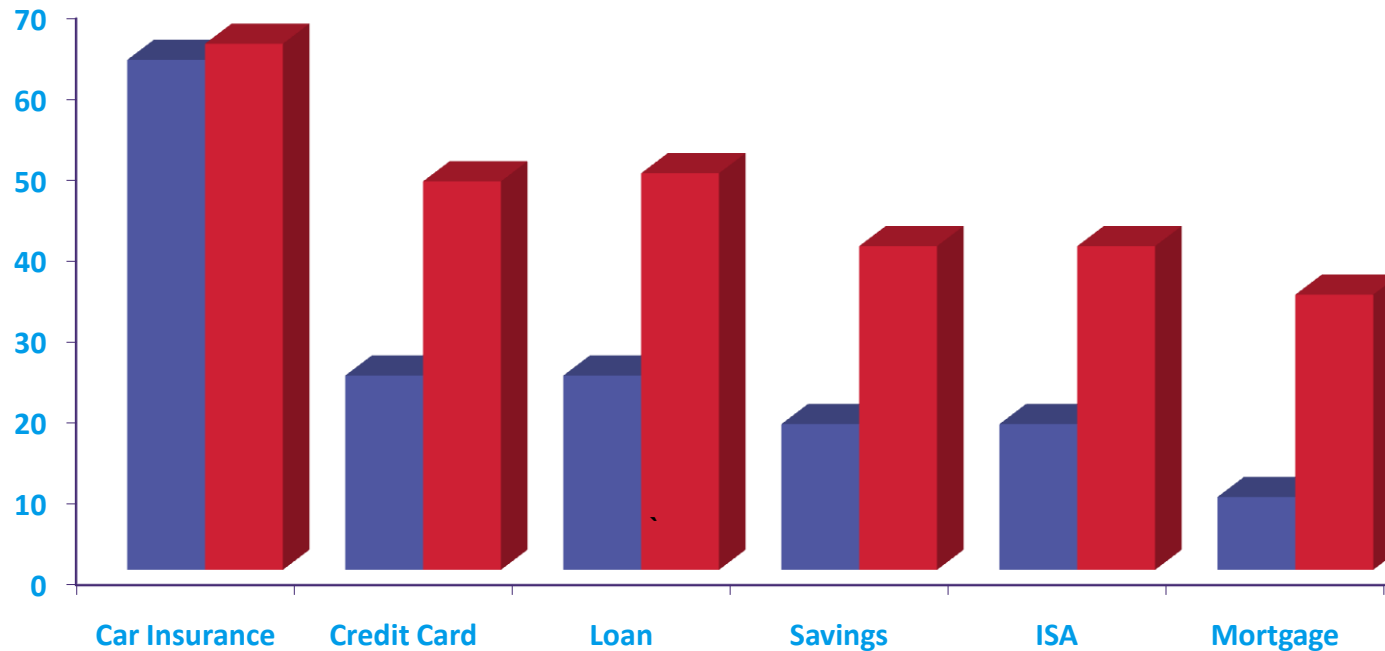
Comparison sites have made it easier to research financial products

52%

The growth opportunity

Traditional barriers to adoption are falling

Consumers who have tried price comparison are changing the way they buy Money products



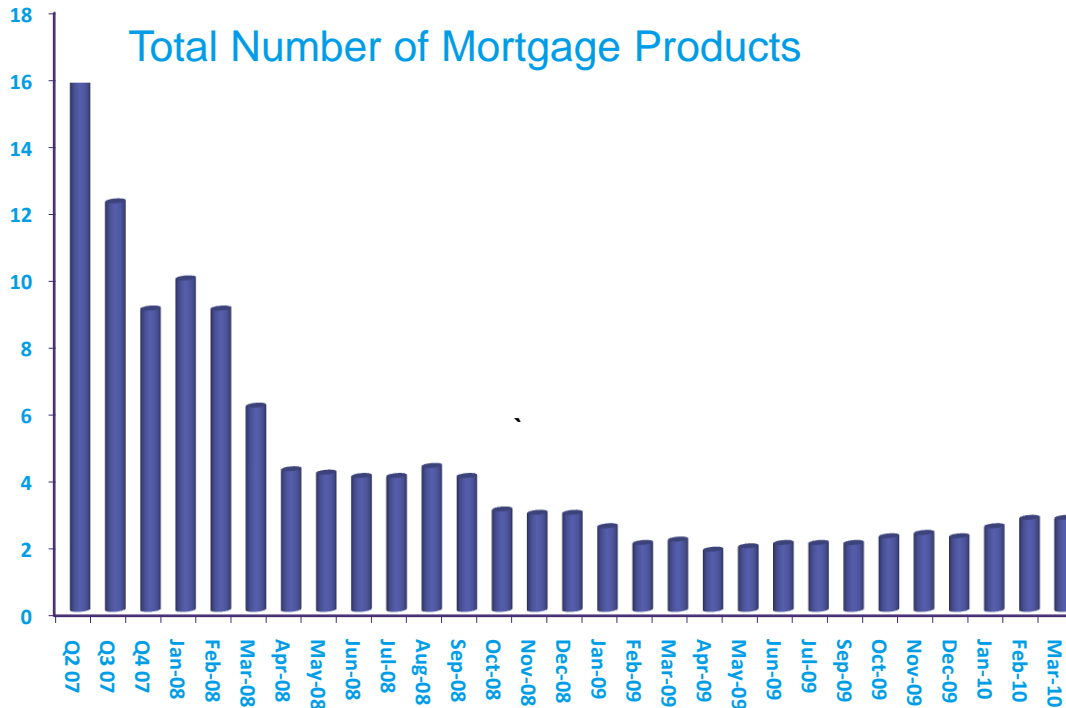
■ Have bought through comparison site ■ Intend to buy through comparison site for next purchase

The growth opportunity

Macro trends impact consumer behaviour

Lending (Mortgage) Market

Total Number of Mortgage Products



of UK mortgage products with > 80% LTV:

Q1 2009: 654

Q1 2010: 820

Other Key Market Drivers

- Rising house prices
- Liability/funding pressures on banks
- Bank of England rate changes
- Market changes
 - New entrants
 - Regulation
 - Policy/tax changes
- Consumer confidence

Delivering growth

Driving consumer awareness of Money price comparison



- TV and media
- Leverage 120m Moneysupermarket visitors
- PR campaigns
- Continue to build natural and paid for search positions

Delivering growth

Best Shop: A new approach to our Money sites, starting in cards



A new generation of Money sites:

- Customer led designs
- New technology – content management and databases
- New tables, showcasing more products than ever
- Richer information for customers, including reviews
- Test and learn flexibility

Delivering growth

Best Product: making Moneysupermarket consumers' preferred destination for all Money products

High Street Banks



2 Cards

Competitors



46 Cards

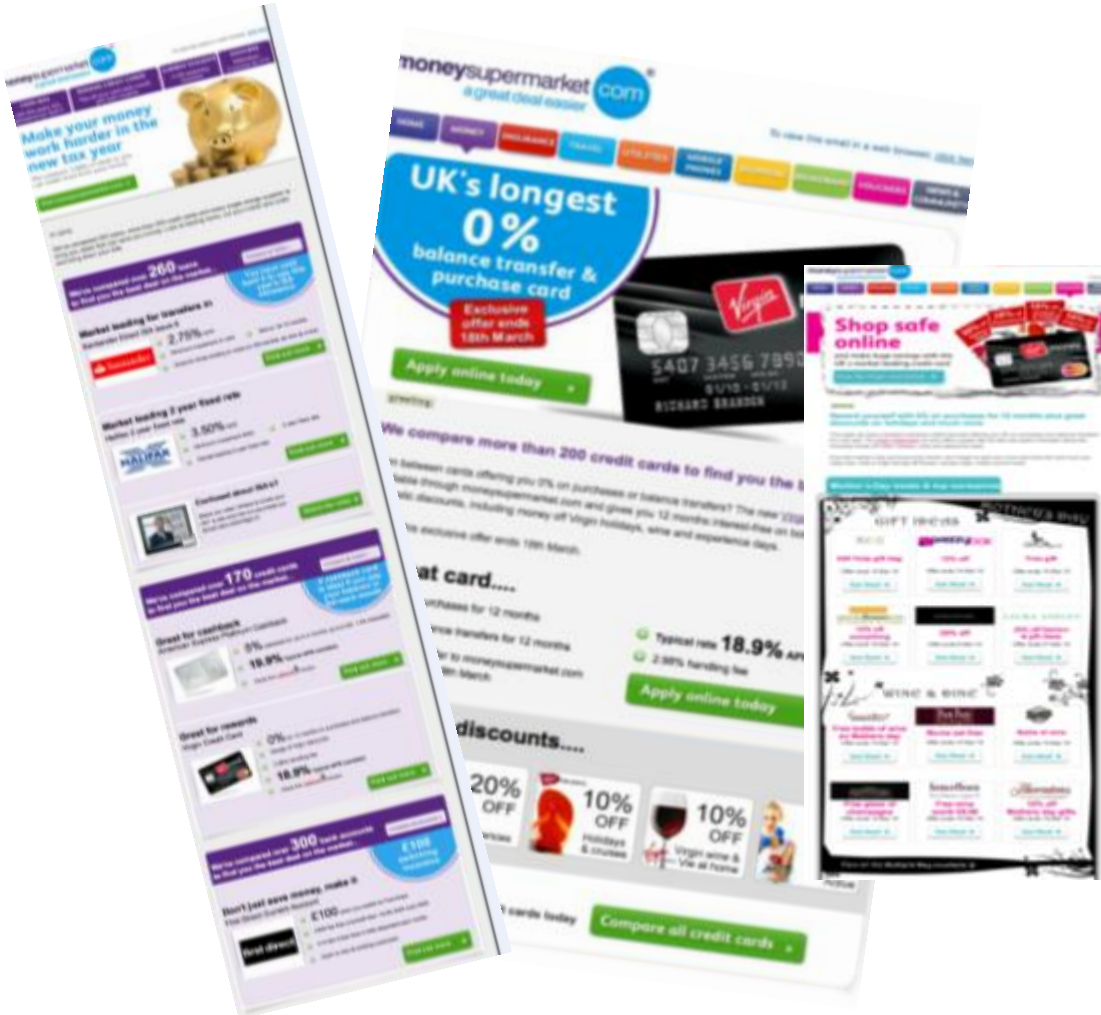
Moneysupermarket



All UK Cards (180) plus Exclusives

Delivering growth

Best Product: working with providers to create new solutions for consumers



From:

- Commercial deal (cost per click)
- Online/product manager

To:

- Partnerships
- New commercial structures (cost per sale)
- CEO/Marketing Director engagement
- Sharing data/insight
- Joint work on product design, marketing campaigns, etc

Delivering growth

Investments in our proposition are paying off



New cards site launched Jan 2010

10% improvement in conversion

Twice as many products on our site as Q1 09

15% more budget from providers

And...

Improved customer satisfaction (NPS)

Bounce rate reduced (from 15% to 4%)

Halved page loading times

5 major site enhancements Q1 vs 4 in whole of 2009

Other product areas to follow (e.g. Savings underway)

Summary



- Unique market leading position – rich proposition for consumers
- Stability achieved
- Cautious optimism about lending environment
- Significant room for consumer growth



Graham Donoghue - MD Insure, Home Services & Travel

INSURANCE: More than motor

Agenda



- Insurance overview
- Market headroom
- Creating the Best Shop
- The role of value and data
- Summary

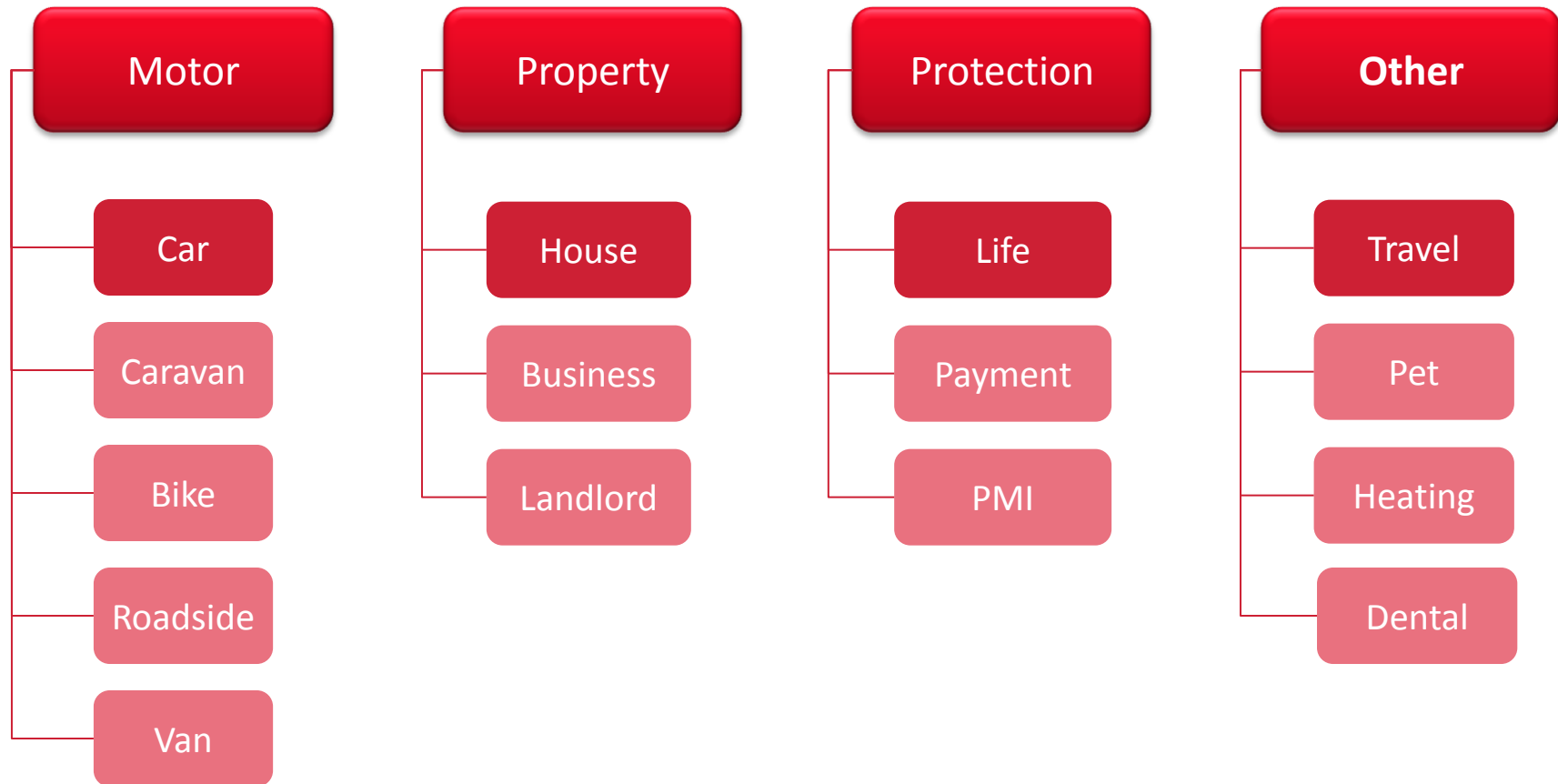
Our winning vision

Creating the best shop & filling it with the best products



We sell over 2.7m policies a year

We are more than just motor insurance

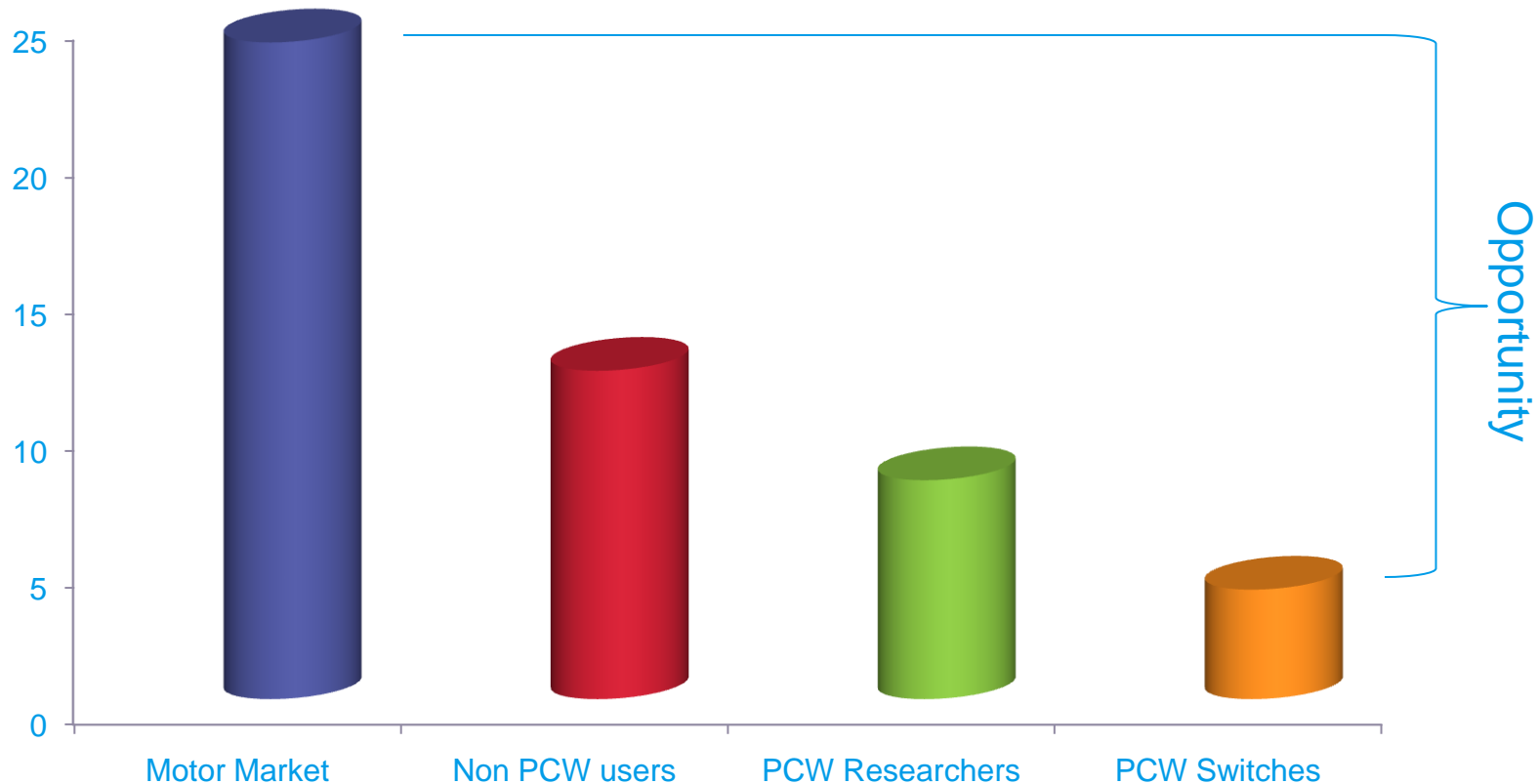


Significant headroom for growth

Only 20% of cars in the UK are insured via price comparison



UK Motor Market (m)



Creating the Best Car Insurance Shop

Better for Customers
Time to get a quote reduced by 25%

Better for providers
Its not just about price

1


About the car

2

About the driver






3

Results






Graham, we've found 91 quotes from £221.76

This quote is based on a MERCEDES-BENZ A 1992cc, Comprehensive cover, £300 Voluntary Excess and No Claims Not Protected for Graham Donoghue (Main Driver) valid until 16 April 2010

Provider	Premium	Excess	Wind screen	Courtesy Car	Break down	Personal Accident	Legal Cover
 Hastings essential	Pay Annual £221.76 Pay Monthly 1 x £22.28 11 x £20.62 Total: £249.10	Total: £295.00 Voluntary: £0.00 Compulsory: £295.00	✓	✓	from £79.00	£19.99	for £26.99
Go to site Call More details							
Price Exclusive You won't find this Hastings price cheaper							
 Hastings DIRECT.COM	Pay Annual £223.34 Pay Monthly 1 x £22.41 11 x £20.77 Total: £250.88	Total: £400.00 Voluntary: £300.00 Compulsory: £100.00	✓	✓	from £79.00	£19.99	for £26.99
Go to site Call More details							
1/2 Price MOT 1/2 price MOT voucher							
 swiftcover	Pay Annual £223.96 Pay Monthly 1 x £36.35 10 x £21.00 Total: £246.35	Total: £300.00 Voluntary: £300.00 Compulsory: £0.00	✓		for £17.99	from £35.99	for £24.99
Go to site Call More details							
 insure	Pay Annual £225.44 Pay Monthly 1 x £33.82 11 x £20.29 Total: £257.01	Total: £400.00 Voluntary: £300.00 Compulsory: £100.00	✓	✓	from £30.00	✗	for £24.50
Go to site Call More details							
 Likewise	Pay Annual £226.36 Pay Monthly 1 x £33.95 11 x £20.38 Total: £258.13	Total: £400.00 Voluntary: £300.00 Compulsory: £100.00	✓	✓	from £30.00	✗	for £24.50
Go to site Call More details							

Big Brand Price Check

The Big Brand insurers closest to your cheapest price of £221.76

 Hastings essential	£221.76	View
 Hastings DIRECT.COM	£223.34	View
 swiftcover	£223.96	View

[Why are we showing these prices?](#)

Adjust your quote

Insurance type
Comprehensive

Voluntary excess
£300

Protect your no claims
☐ Yes ☒ No

[Update Results](#)

Filter your results

Only show quotes with a total excess up to:
Any

Only show quotes that include:

- ☐ Windscreen cover
- ☐ Courtesy car
- ☐ Breakdown cover
- ☐ Personal accident
- ☐ Legal cover

[Filter results](#)

FAQs



THE TYPICAL CUSTOMER JOURNEY

CAR INSURANCE

COMPARE CHEAP CAR INSURANCE QUOTES TODAY

Insurance costs are rising, so compare prices now

GET A NEW QUOTE >>

VIEW YOUR PREVIOUS QUOTES



Over 100 companies to choose from... Compare Car Insurance quotes and cover from all the major players like:



1 About the car

2 About the driver

3 Results



About the car

Do you know?

☒ Yes

☐ No

Roughly, how often do you use the car?

Enter the number of times per week

Does the car have a valid MOT?

☒ Yes

Using the car

When did you buy the car?

From

Are you the main driver?

☒ Yes

What do you do for a living?

Social only

Roughly how many miles do you drive per year?

Where is your car parked?

About the policy holder

First name

Surname

What is your gender?

☐ Male

☐ Female

Date of birth (dd/mm/yyyy)

DD/MM/YYYY

For example: 30/10/1984 or 21.9.82 or 19 Mar 1978

Marital status

-- Please Select --

How many children under 16 do you have?

0

Are you a homeowner?

☒ Yes

☐ No

House number or name

Postcode

Find address

Phone number

What do you do for a living?

Type the first few letters...

For example: Teacher, Receptionist, Retired, Student, etc

Our site is protected by VeriSign



Our site is protected by VeriSign

Your name
We'll use your first name to talk you through the rest of the site.

Day 1

1 About the car

2 About the driver

3 Results



Graham, we've found 91 quotes from £221.76

This quote is based on a MERCEDES-BENZ A 1992cc. Comprehensive cover, £300 Voluntary Excess and No Claims Not Protected for Graham Doughty (Main Driver) valid until 16 April 2010

Provider	Premium	Excess	Windscreen	Courtesy Car	Breakdown	Personal Accident	Legal Cover
Hastings Direct	Pay Annual: £221.76 Pay Monthly: £18.48 11 x £20.82 Total: £246.90	Total: £295.00 Voluntary: £300.00 Compulsory: £295.00	✓	✓	from £79.00	for £19.99	for £26.99
Go to site	Call	More details					
Hastings Direct	Pay Annual: £223.34 Pay Monthly: £18.61 11 x £20.77 Total: £250.88	Total: £400.00 Voluntary: £300.00 Compulsory: £100.00	✓	✓	from £79.00	for £19.99	for £26.99
Go to site	Call	More details					
Swiftcover	Pay Annual: £223.96 Pay Monthly: £18.66 11 x £20.80 Total: £246.36	Total: £300.00 Voluntary: £300.00 Compulsory: £0.00	✓	for £17.99	from £35.99	✓	for £24.99
Go to site	Call	More details					
Insure	Pay Annual: £225.44 Pay Monthly: £18.79 11 x £20.29 Total: £257.81	Total: £400.00 Voluntary: £300.00 Compulsory: £100.00	✓	✓	from £30.00	for £24.50	for £24.50
Go to site	Call	More details					
Swiftcover	Pay Annual: £226.36 Pay Monthly: £18.86 11 x £20.80 Total: £257.86	Total: £400.00 Voluntary: £300.00 Compulsory: £100.00	✓	✓	from £30.00	for £24.50	for £24.50
Go to site	Call	More details					

Big Brand Price Check

The Big Brand insurers closest to your cheapest price of £221.76

Hastings Direct	£221.76	View
Hastings Direct	£223.34	View
Hastings Direct	£223.96	View

Why are we showing these prices?

Adjust your quote

Insurance type

Comprehensive

Voluntary excess

£300

Protect your no claims

☐ Yes ☒ No

Update Results

Filter your results

Only show quotes with a total excess up to:

Any

Only show quotes that include:

☐ Windscreen cover

☐ Courtesy car

☐ Breakdown cover

☐ Personal accident

☐ Legal cover

Filter results

moneysupermarket.com
a great deal easier

HOME MONEY **INSURANCE** TRAVEL UTILITIES MOBILE PHONES SHOPPING BROADBAND VOUCHERS NEWS & COMMUNITY

Hi graham,
Your cheapest car insurance quote is **£221.76**

[VIEW MY QUOTES >>](#)



Thanks for using our market leading comparison service to find your car insurance. To make it easier for you, out of the 91 quotes returned we've listed the top 6 for your MERCEDES-BENZ A

When you're ready, all you need to do is click and buy.

Your top 6 prices

Provider	Price	
Hasfitings essential Hasfitings Essentials	£221.76	View quote
Hasfitings DIRECT Hasfitings Direct	£223.34	View quote
Hasfitings Hasfitings	£223.96	View quote
insure insure.co.uk	£225.44	View quote
Likewise Likewise Insurance	£226.36	View quote
industrial industrial	£241.74	View quote

There are a total of **91** quotes returned [VIEW MY QUOTES >>](#)

Quote Summary
Policy Start Date
16/04/2010
Car
MERCEDES-BENZ A
Cover type
Comprehensive
Voluntary excess
£300
Protected NCD
No
Policy holder
graham donoghue

moneysupermarket.com
a great deal easier

HELLO GRAHAM! (Not you?)
Your Account | Send us feedback | Sign Out

HOME MONEY **INSURANCE** TRAVEL UTILITIES MOBILE PHONES SHOPPING BROADBAND VOUCHERS NEWS & COMMUNITY

1 About the car 2 About the driver 3 Results

Graham, we've found 91 quotes from £221.76

This quote is based on a MERCEDES-BENZ A 1992cc. Comprehensive cover, £300 Voluntary Excess and No Claims Not Protected for Graham Donoghue (Main Driver) valid until 16 April 2010

Provider	Premium	Excess	Windscreen	Courtesy Car	Breakdown	Personal Accident	Legal Cover
Hasfitings essential	Pay Annual: £221.76 Pay Monthly: 1 x £22.18 11 x £20.62 Total: £246.10	Total: £295.00 Voluntary: £300.00 Compulsory: £295.00	✓	✓	from £75.00 to £19.99	for £26.99	✓
Hasfitings DIRECT	Pay Annual: £223.34 Pay Monthly: 1 x £22.41 11 x £20.77 Total: £250.88	Total: £400.00 Voluntary: £300.00 Compulsory: £100.00	✓	✓	from £75.00 to £19.99	for £26.99	✓
Hasfitings	Pay Annual: £223.96 Pay Monthly: 1 x £23.26 10 x £21.60 Total: £254.26	Total: £300.00 Voluntary: £300.00 Compulsory: £0.00	✓	✓	from £17.99 to £35.99	for £24.99	✓
insure	Pay Annual: £225.44 Pay Monthly: 1 x £23.82 11 x £20.29 Total: £257.41	Total: £400.00 Voluntary: £300.00 Compulsory: £100.00	✓	✓	from £30.00 to £24.50	for £24.50	✓
insure	Pay Annual: £226.36 Pay Monthly: 1 x £23.82 11 x £20.29 Total: £257.41	Total: £400.00 Voluntary: £300.00 Compulsory: £100.00	✓	✓	from £30.00 to £24.50	for £24.50	✓

Big Brand Price Check
The Big Brand insurers closest to your cheapest price of £221.76

Adjust your quote
Insurance type: Comprehensive
Voluntary excess: £300
Protect your no claims: Yes ☒ No ☐
[Update Results](#)

Filter your results
Only show quotes with a total excess up to: Any
Only show quotes that include:
☐ Windscreen cover
☐ Courtesy car
☐ Breakdown cover
☐ Personal Accident
☐ Legal cover
☐ Filter by...

Day 3

moneysupermarket.com
a great deal easier


HOME MONEY **INSURANCE** TRAVEL UTILITIES **MOBILE PHONES** SHOPPING BROADBAND VOUCHERS NEWS & COMMUNITY

WELCOME BACK GRAHAM!

Top 2 prices of your quote valid until 16 April

Hasfitings essential	£221.76 for 11 months, £22.25 deposit Total: £246.10
Hasfitings DIRECT	£223.34 for 11 months, £22.41 deposit Total: £250.88

[GET QUOTES NOW >>](#)



Rise above the high street
Watch our new TV ad starring Omid Djalili

Over 100 companies to choose from... Compare Car Insurance quotes and cover from all the major players like:

moneysupermarket.com
a great deal easier

HELLO GRAHAM! (Not you?)
Your Account | Send us feedback | Sign Out

HOME MONEY **INSURANCE** TRAVEL UTILITIES MOBILE PHONES SHOPPING BROADBAND VOUCHERS NEWS & COMMUNITY

Welcome to your account Graham

[Your recent quotes](#) [Edit your details](#)

Your recent activity

Expires	Quote Summary	Cheapest Price
APR 16	MERCEDES-BENZ A Drivers: graham (36, Main Driver) Excess: £300, Cover Type: Comprehensive Quoted on 13 April 2010 at 13:07pm	£221.76 View prices Reuse details Delete quote

Expired quotes

Expired	Quote Summary	Cheapest Price
APR 1	MERCEDES-BENZ A Drivers: graham (36, Main Driver) Excess: £250, Cover Type: Comprehensive Quoted on 23 March 2010 at 21:24pm	£216.95 Refresh prices Reuse details Delete quote
APR 1	BMW 650 Drivers: graham (36, Main Driver) Excess: £250, Cover Type: Comprehensive No claims discount protected Quoted on 18 March 2010 at 7:35am	£615.43 Refresh prices Reuse details Delete quote
APR 1	MERCEDES-BENZ A Drivers: graham (36, Main Driver) Excess: £250, Cover Type: Comprehensive	£220.91 Refresh prices Reuse details

Get a fresh car insurance quote
Need to change some details?
Click here to start again.
[Start quote now >>](#)

Get a fresh home insurance quote
Need to change some details?
Click here to start again.
[Start quote now >>](#)

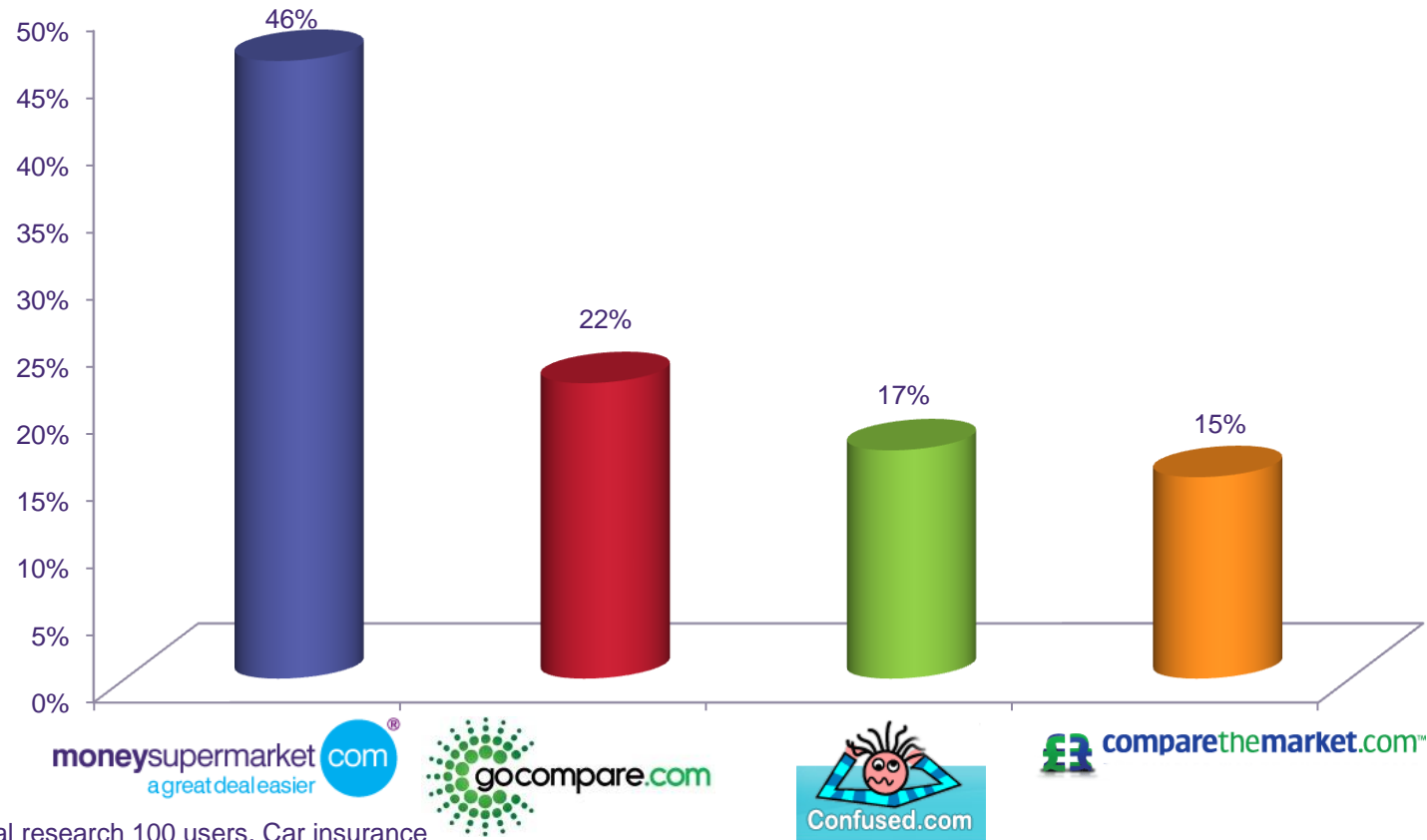
Manage account

From this area you can manage the following details on your account.

- [Edit your details](#)
- [Change your password](#)
- [Change your email address](#)

Our new shop has clear leadership in motor insurance

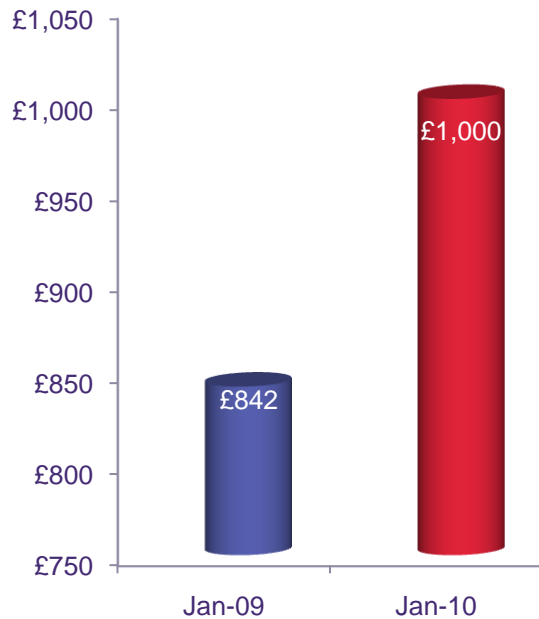
Motor Insurance site preference



Source: eDigital research 100 users, Car insurance
march 2010, based on usage
Question - Based on usage, which motor insurance site
do you prefer

We are saving customers more than ever

Prices have risen 18% in the last year



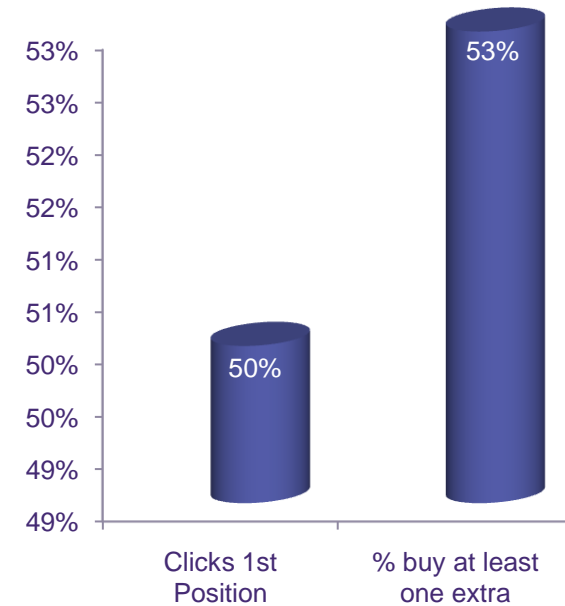
Car insurance comprehensive average price, AA price index

We are saving people £64 more on average



Moneysupermarket.com, average savings on car insurance, measured by consumer intelligence

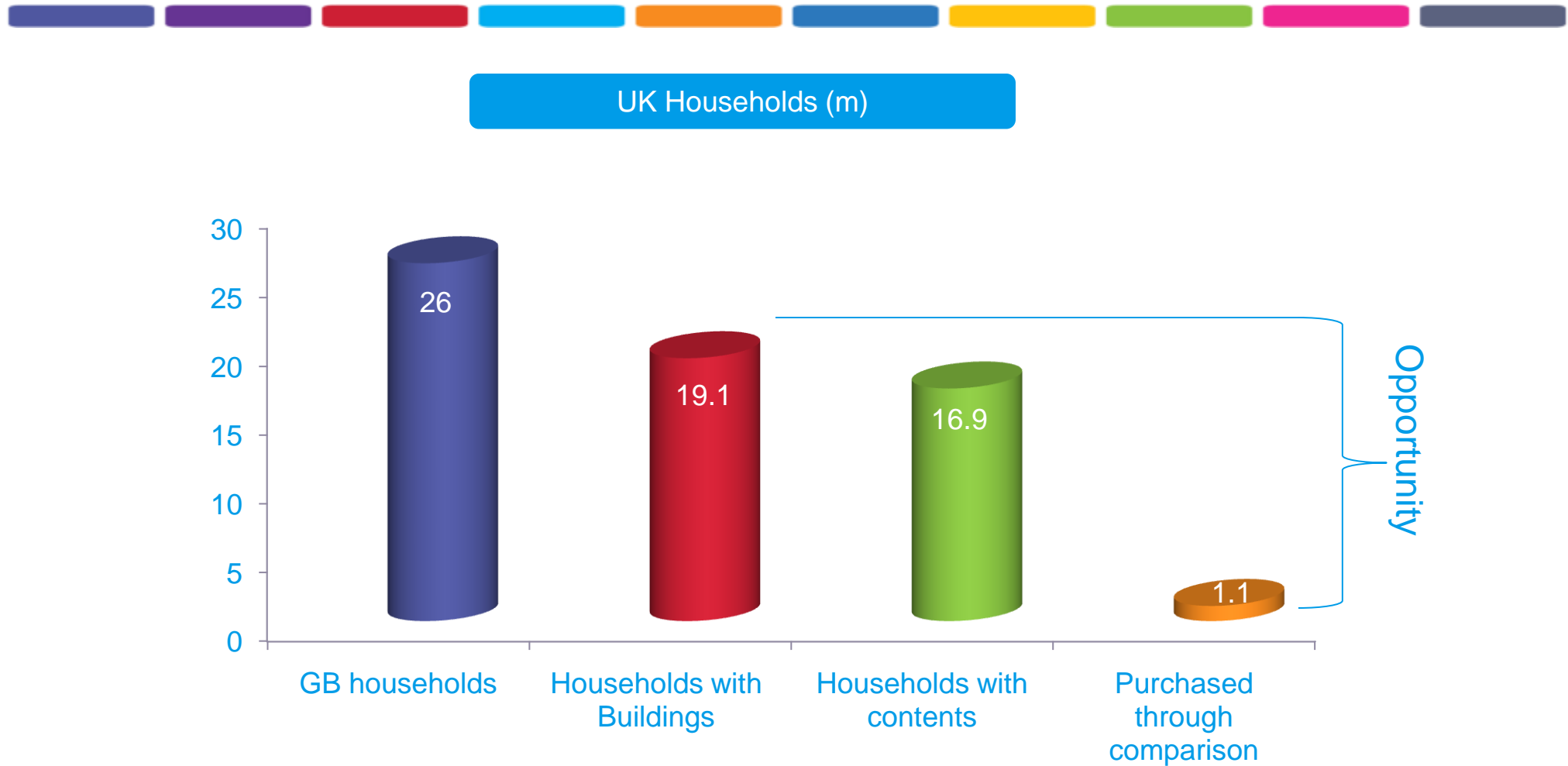
Value plays a bigger role in purchase



Internal measure, number of customers clicking on 1st position and % who buy at least one extra

Home lags behind motor and holds huge growth

Home Insurance in the UK and Policies Sold



Same smart approach to home insurance

Smart tools for Customers

moneysupermarket.com
a great deal easier

Hello graham! (Not you?)
Your Account | Send us feedback | Sign Out

HOME MONEY **INSURANCE** TRAVEL UTILITIES MOBILE PHONES SHOPPING BROADBAND VOUCHERS NEWS & COMMUNITY

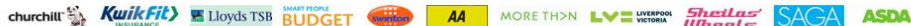
WELCOME BACK GRAHAM!
Top 2 prices of your quote valid until 01 April

	£228.06	£19.02 for 12 months, £0.00 deposit Total: £228.24
	£229.40	£21.75 for 9 months, £45.65 deposit Total: £244.63

GET QUOTES NOW >>

Rise above the high street
Watch our new TV ad starring Omid Djalili

Over 60 companies to choose from... Compare Home Insurance quotes and cover from all the major players like:



- Home insurance Guides & Tips
- Community
- Flood risk
- Home insurance companies
- Why use moneysupermarket.com?

Read our home insurance guides

Need help getting a cheap home insurance policy? Read our home insurance guides and learn how to find the cheapest buildings and contents insurance to meet your personal requirements. Learn about leading UK home insurance companies and see our top tips for help obtaining cheaper house insurance quotes.



Home insurance guide
Find the right home insurance policy at the best price.



Home insurance policy tips
Select the correct level of cover for your needs.

Read our top tips for cheaper home insurance

Save even more money with our top tips to obtaining a cheaper home insurance quote. Learn how you can lower the risk of claiming on your policy, minimise your risk in the eyes of UK home insurance companies, and benefit from lower premiums.

» [Read our home insurance tips](#)

Landlord Insurance



Search for low cost cover on buildings and contents insurance for your properties and buy your policy online.

Get a Quote Now

Smart question, open up conversion, reducing dropout

1 The policyholder 2 The property 3 About security 4 The policy 5 Results

Your insurance

What would you like the insurance to cover?

☒ The building and its contents ☐ The building only ☐ The contents only

When would you like the policy to start?
01/04/2010

How would you like to pay for the insurance policy?
☐ One annual payment ☐ Monthly installments

In the past 5 years, has anyone living at the property made any home insurance claims?
☐ Yes ☒ No

Type of cover
Please select the type of cover you're looking for.

What is covered?

- Buildings** - buildings insurance covers the main building of your home and its decorations including fixtures and fittings. It also covers external property such as drives, patios, garages, walls and fences.
- Contents** - contents insurance covers your household goods e.g. furniture, carpets, curtains, clothes, valuables and personal belongings within the home. These items must belong to you or a member of your family who permanently live with you.

Building insurance details

What's the current market value of the property?

£ 900,000.00

Please enter the rebuilding cost of your home

£ 400,000

[How is this calculated?](#)



The BCIS estimates the rebuilding cost for your property is £232,000. Depending on the size and quality of your property, the rebuilding cost could be as low as £151,000 or as high as £331,000. Please change the rebuilding cost if you feel the estimate does not meet your expectations.

Would you like accidental damage cover?

☐ Yes ☒ No

How many years no claim discount do you have for building insurance?

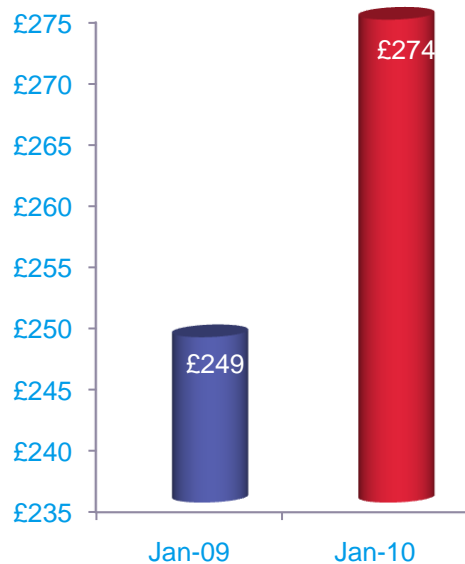
5+

If you need to claim, what voluntary excess will you pay?

£150

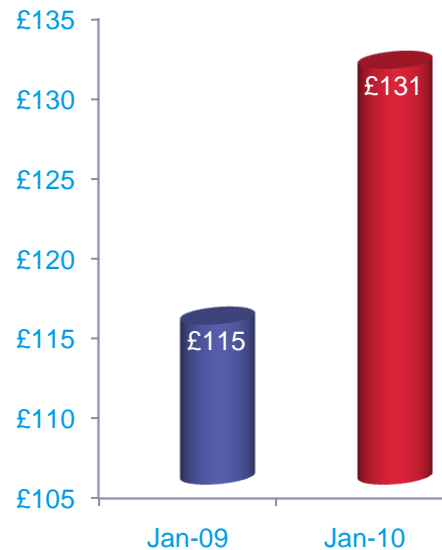
Value plays a more significant role in the home

Prices have risen +11% for combined home & buildings



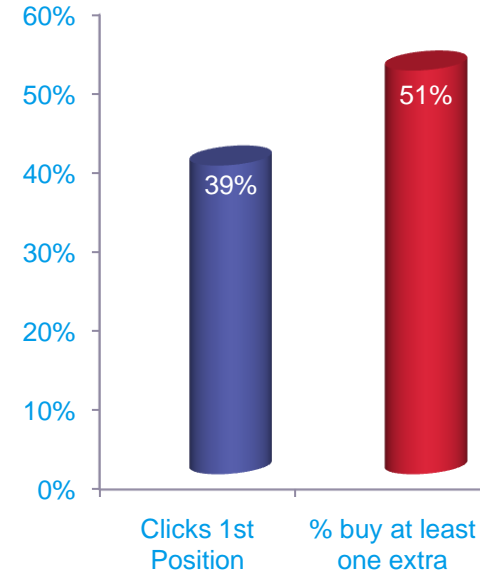
Buildings and contents average price, AA price index

We are saving customers 14% more



Moneysupermarket.com, average savings on home insurance, measured by consumer intelligence

Home is more value driven than motor

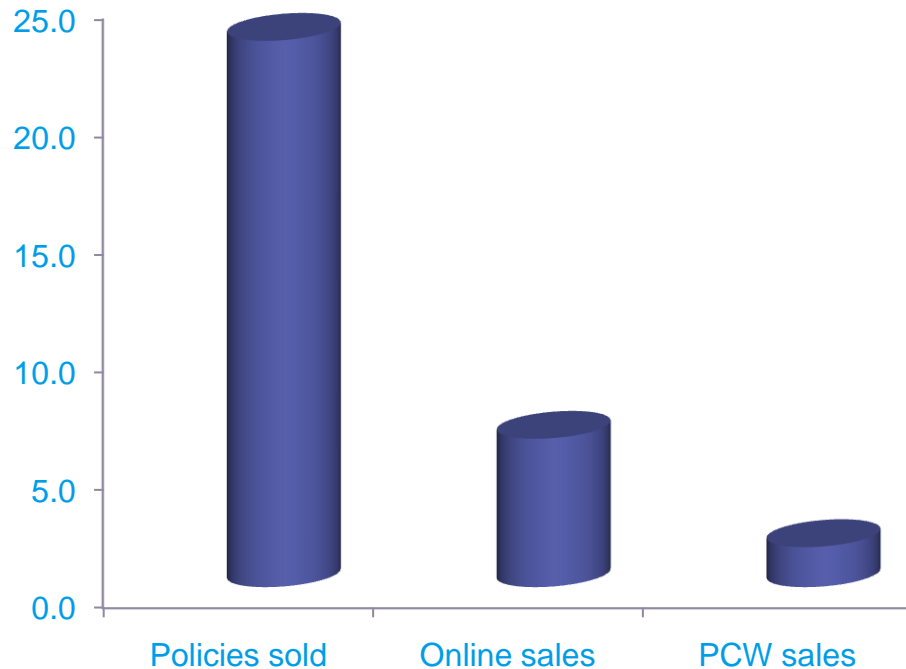


Internal measure, number of customers clicking on 1st position and % who buy at least one extra

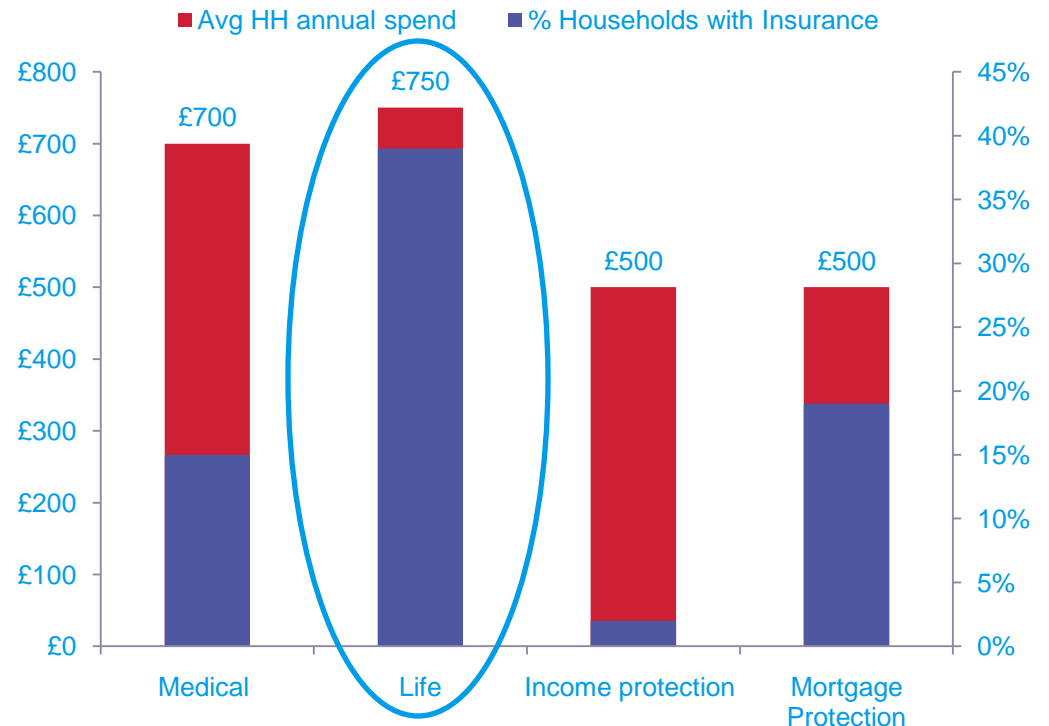
We are more than just car insurance

Significant opportunity in travel & Life insurance

UK travel policies sold (m)



£380m GWP opportunity in life insurance
Growing at 12% per year



Summary

Insurance: More than Motor



- Significant headroom for growth in Motor and Home
- We have built the Best Shops and are filling it with the Best Products
- Value helps plays a more significant role to open up commercials
- We are using our data to drive smart CRM initiatives
- We are more than Motor; we see further growth in other insurance channels

Summary

