



# Helping households save money

## Factsheet

### Overview

MONY Group is a tech-led savings platform, with the clear purpose of helping households save money.

We were founded 30 years ago to make it easy for people to compare prices across hundreds of providers for their household bills.

Today, MONY Group unites powerful, trusted consumer brands. We enable consumers to save money, along with connecting our providers with consumers, helping them to grow.

We are a leading, scale player with strong ESG credentials, differentiated in our product breadth, brand portfolio, technology and data capabilities.

MONY Group's business model is highly profitable, cash generative and asset light. Diversified revenue streams and leading positions across a broad set of markets create unique opportunities for the Group.

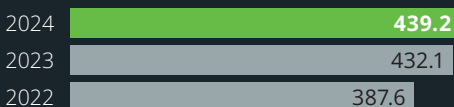
Our proprietary savings platform enables us to efficiently scale and deliver best in class customer experience. When combined with our leading tech platform and data-rich environment, we offer more ways to save for providers and consumers.

The Group is led by a highly experienced Board and Executive team, and employs a disciplined approach to capital allocation.

### Headline performance (2024)

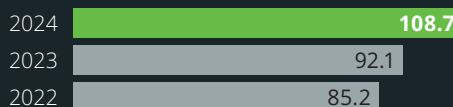
Revenue (£m)

**£439.2m**



Profit before tax (£m)

**£108.7m**



Adjusted EBITDA (£m)

**£141.8m**



Operating cash flow (£m)

**£115.6m**



Adjusted basic EPS (p)

**17.1p**



Total dividend per share (p)

**12.5p**



# Our brands

## MONEYSUPERMARKET

Our financial products comparison site MoneySuperMarket is the most recommended price comparison website and makes it easy to find great deals. Customers can use it to save money on household bills and financial products, from car, pet, travel and home insurance to credit cards, loans, savings, pensions, mortgages, bank accounts, broadband and TV packages.

## MoneySavingExpert

MoneySavingExpert was ranked second most recommended brand in the UK by YouGov in 2024, and one of the UK's top 10 best brands. The MSE website and app are packed full of money saving tips and tools and information to help people take control of their finances. Over 9.3 million people receive the MoneySavingExpert Tip email each week.

## Quidco

Quidco is one of the top cashback sites in the UK. Quidco customers earn free cashback from over 5,000 online retailers including household brand names in travel, fashion, DIY and health and beauty. Quidco now has comparison services powered by Group technology, helping customers save on their car, home and other insurance needs.



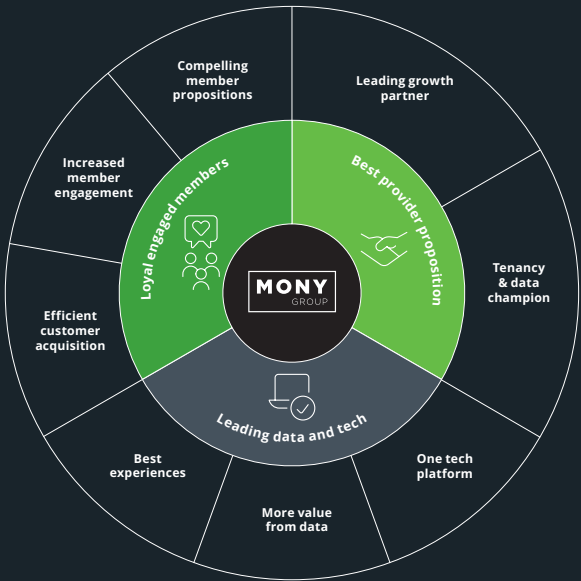
Our travel comparison sites TravelSupermarket and Icelolly help people save on their holidays. We filter through a huge range of travel deals from the UK's leading travel companies and find customers the deal that suits them. We compare prices on a broad range of holiday options including thousands of individual package holidays, hotels, low-cost and charter airlines and car hire providers.

# Our strategy

Our strategy is focused around growing our two-sided marketplace. On one side of the marketplace, we have the services we offer to our customers and on the other, the services we offer to our providers and third-party brands.

In focusing on this two-sided marketplace, we rely less on paid traffic, and grow revenue per user by improving cross-purchasing, repeat purchasing and customer loyalty with our already trusted brands. Both strategies will ultimately help households across the country save more money with us.

Our leading marketing tools, centralised data and single tech platform mean we can now acquire traffic to our sites more effectively, talk to our users more effectively, and, because of this, have an opportunity to retain and grow these customers more effectively too.



# How we share value with our stakeholders

## Our customers

Savings through readily accessible, personalised information.

**£2.9bn**

Estimated customer savings in 2024 (2023: £2.7bn)

## Our providers

Cost-effective customer acquisition via access to millions of informed customers.

**5,000+**

Providers and merchants (2023: 5,000+)

## Our people

An inclusive place to work where employees feel that they belong.

**78%**

Employee diversity and inclusion score (2023: 76%)

## Our communities

Positive impact through work experience, charitable donations and volunteering.

**£0.3m**

Donated to charitable causes in 2024 (2023: £0.2m)

## Our shareholders

£30m share buyback announced in Feb 2025, alongside a 3% increase in our full year dividend.

**£67m**

Cash return to shareholders (2024) (2023: £65m)

# Disciplined approach to capital allocation

The Group's Capital Allocation Policy reflects its high cash generation and strong balance sheet, and has enabled us to invest organically in the business, to pay dividends to our shareholders, and to fund acquisition activity.

The strength of our balance sheet and the cash generated in the year, have now put us in a position to consider returning surplus capital to shareholders, and announced a share buyback programme of up to £30m, to be executed in 2025. This reflects our commitment to deliver returns to shareholders through a combination of earnings per share growth and cash distributions, and preserves our ability to create further value through strategically aligned acquisitions.

1.

Organic growth

2.

Ordinary dividends

3.

Acquisitions

4.

Enhanced distribution

# Why invest in MONY Group?

**We are a tech business with a purpose: helping households save money. We have leading consumer finance brands powered by our proprietary tech-led savings platform.**

When combined with our data-rich environment, we offer more ways to save for providers and consumers. The business model is highly profitable, cash generative and asset-light, with opportunities for growth across the breadth of our markets.

## Our fundamentals

### 1: Clear social purpose

Our purpose is to help households save money. All our brands support users to make significant savings on their household bills and purchases, with additional consumer benefits from our member-based services. MoneySavingExpert is a

highly trusted consumer champion that provides personal finance tips and tools to millions of readers across the UK every year through its app, website and weekly email.



Discover more about our membership propositions online

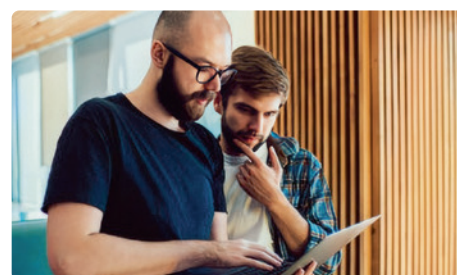
### 2: Scalable tech platform

We have a scalable tech-led savings platform serving customers and providers. Our Group comprises a price comparison site, cashback, a consumer finance content-led brand and specialist services for our partner providers.

We have two sides to our business, matching consumers to providers in an efficient way. New and existing customers can come to a single site, answer a simple question set and let us do the work of providing them with a wide choice of

deals to compare and switch to. For providers, it is a cost-efficient and flexible way to access millions of customers.

Our comparison platform is scalable to support our own sites and apps and leading third-party brands. Our B2B proposition extends both our reach and market share, leveraging our technology investment and increasing our customer base as we scale to power comparison technology and market insights for the industry.



### 3: Power of our data

Our data creates links between the wealth of data that customers provide, which we use to help get them the best deals.

We are improving the customer experience of comparison through our proprietary "Dialogue" platform, designed to shorten and simplify the information requested from the user across different products, helping make journeys as simple as possible for customers.

Our data is centralised, enabling customer-facing innovation and the launch of our membership models which have a growing active member base, spanning MoneySuperMarket (the SuperSaveClub), MoneySavingExpert (the MoneySavingExpert App) and Quidco.

Consolidating our data has given us a single source of rich, real-time data and improved our efficiency. This data is available operationally to drive growth and increase marketing efficiency.



### 4: Leading and trusted brands

We have a Group net promoter score of 72, a customer loyalty and satisfaction measurement indicating the likelihood of customers to recommend our brand services to others.

MoneySuperMarket is a trusted "go-to" brand for price comparison and the most recommended price comparison website in the UK.

The MSE App has been named as the fourth most popular news app in the UK with 1.8 million app downloads and 460,000 monthly active users, and over 9.3 million people receive the weekly tip email.

Quidco is one of the UK's leading cashback sites, offering an increasingly personalised user experience which is key to driving repeat engagement, customer loyalty and enhanced conversion.

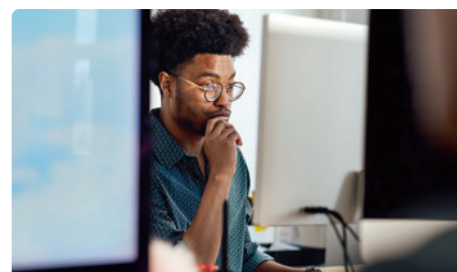


### 5: Strength in breadth

MONY has an unmatched breadth of products and services from insurance, money, home services, travel comparison and cashback; we have strength in our breadth. This breadth means we have more ways to help households save more money and provide an attractive marketplace for providers to acquire new customers in a cost-effective way.

Our membership-based customer propositions put us on a path to shift from transactional based interactions towards creating a loyal and engaged customer base.

We also have a growing B2B business, which allows leading brands in our industry to utilise our Group platform to provide switching services to third-party brands, extending our reach.







## For further information, please contact

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