

Helping households
save money

Overview

Founded more than 30 years ago to make it easy for people to compare prices for their household bills, today, MONY Group unites powerful, trusted consumer brands across a portfolio of providers and products, underpinned by our leading data and tech architecture.

Our platform provides a springboard for growth and positions the Group favourably to further leverage the opportunities AI presents.

The depth of our competitive moat is strengthened by our leading brands, our product breadth and our regulatory responsibilities.

Our strategy is focused on growing our two-sided marketplace. In 2025, we added a further 1.1 million members to our flagship member-based proposition, SuperSaveClub, which now has over 2.1 million members, with plenty of runway for further growth.

Our provider services also continue to deliver - with revenues increasing 13% in 2025.

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 growth.

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

Headline performance (2025)

Revenue¹ (£m)

£446.3m

2025	446.3
2024	439.2
2023	432.1

Profit before tax (£m)

£110.5m

2025	110.5
2024	108.7
2023	92.1

Adjusted EBITDA (£m)

£145.1m

2025	145.1
2024	141.8
2023	132.9

Basic EPS (p)

15.3p

2025	15.3
2024	15.0
2023	13.5

Adjusted basic EPS (p)

17.9p

2025	17.9
2024	17.1
2023	16.0

Total dividend per share (p)

12.63p

2025	12.63
2024	12.50
2023	12.10

¹ Group revenue of £446m is presented net of inter-vertical eliminations of £10.4m (2024:£10.7m) and includes 11 months of Travel segment results (2024 and 2023:12 months of Travel results).

Our brands

At MONY Group our purpose is to help households save money. We were founded over 30 years ago to make it easy for people to compare prices across hundreds of providers for all their household bills. As our Group has expanded, we've added even more ways to save.

MONY Group unites powerful, trusted consumer brands, and we attract our customers through marketing, advertising and publishing, as well as via external brands to which we offer comparison services.

Our brands include: MoneySuperMarket – the most recommended price comparison site in the UK, MoneySavingExpert – which ranked in the top five most recommended brands in the UK, and Quicdo – one of the top cashback sites in the UK.



SUPERSAVECLUB

Our strategy

Our strategy is focused on strengthening our two-sided marketplace, differentiated by the breadth of our brands, propositions and markets, creating a model that delivers resilient performance.

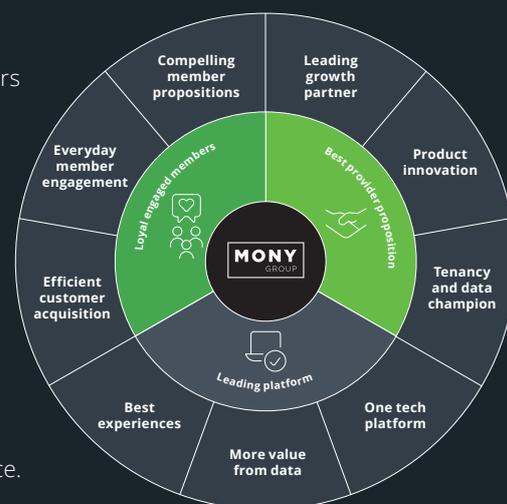
On one side are the products and services we offer to customers; on the other are the services we offer to providers and third-party brands. By connecting both at scale through our trusted brands, we create value for customers and partners, ultimately helping households across the country save more money.

Our leading marketing tools, centralised data and single technology platform mean we can

acquire traffic more effectively, engage users more meaningfully and, in turn, retain and grow our customer base over time.

With these foundations in place, our strategy is increasingly focused on using the scalability of our leading platform to support the selective expansion of new products and services.

This allows us to create more frequent and sustained customer engagement, while continuing to work closely with partners to deliver propositions that meet evolving customer needs and support sustainable growth across both sides of the marketplace.



How we share value with our stakeholders

Our customers

Savings through readily accessible, personalised information

£2.8bn

Estimated customer savings in 2025

Our providers

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

+5,000

Providers and merchants across our sites

Our people

An inclusive place to work where employees feel that they belong

71%

Feel that we work in a trusting and open environment

Our communities

Positive impact through charitable donations and working with social enterprises

£0.3m

Donated to charitable causes in 2025

Our shareholders

Balanced package of returns in line with our capital allocation policy

£96m

Shareholder returns for 2025 comprising ordinary dividend and share buyback

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 excess cash we expect to generate through the year, have enabled us to announce our second consecutive share buyback, with a £25m programme announced in February 2026 to be executed across the year, as we return surplus capital to shareholders. 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.

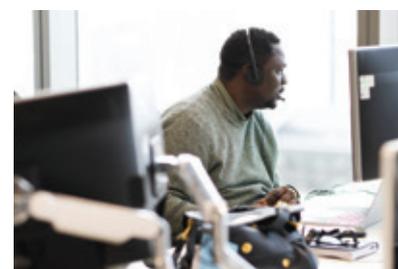
MoneySavingExpert is a highly trusted consumer champion that provides personal finance tips and tools to millions of readers across the UK every year through its app, website and weekly email.



2: Scalable tech platform

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, 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.



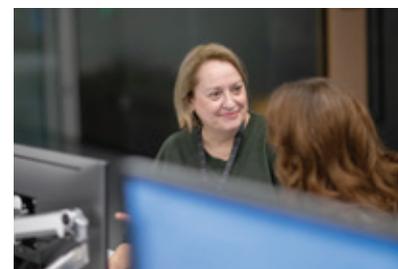
3: Power of our data

Our platform 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.

Our data is centralised, enabling customer-facing innovation and the launch of our membership models which have a growing active member base, spanning MoneySuperMarket, MoneySavingExpert 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 73, 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 MoneySavingExpert App has been named as the third most popular news app in the UK with over 3 million app downloads, and over 9 million people subscribed to the weekly MoneySavingExpert 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. 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.





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