



**THE BIG  
EXCHANGE**

**The financial  
system needs  
to change.**

Cam Bourne  
*Head of Partnerships*

**So we're  
building  
a new one.**

# Tomorrow, today.



We exist because of our mission.

Our mission is to create, promote and advance an **inclusive financial system in the UK**, with the intention that it delivers a **positive social and environmental impact**.

# Why?

There has to be a way to build a **fairer financial system** that is accessible and **works for everyone**

## Inclusion

Those on low incomes pay an average premium of **£490 a year** for access to basic financial services.

**16 million** people have less than **£100** saved for a rainy day.

## Impact

Socially responsible investing has grown **76% over the last 2 years.**

**83%** of investors consider moving into a sustainable fund, but **only 9%** actually have.

## Innovation

The U.K. is leading **FinTech innovation** and using technology to **democratize access** to financial services.

# How do we see tomorrow, today?



## Technology will continue to drive development, price and competition for customers

New challengers can **move at pace** because they have a tech stack and a mentality that allows them to.

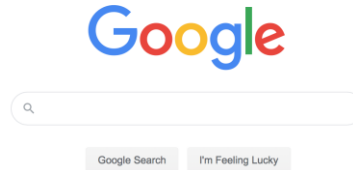
Challengers have shifted from providing products to **building something that customers want**

**95%** of UK adults have a smartphone

A British adult is now spending **50 full days a year** online.

# Information is expected to be free, accessible, and 24/7

People receive information in a way that is  
**personalised,  
and jargon-free**



WIKIPEDIA  
The Free Encyclopedia



Students graduating in 2021 **have not lived in a world without Google.**

# Environment and Climate Change will continue to shape our immediate future

The urgency is real. Sustainability considerations can no longer be seen as extras and must be considered alongside, and integral to, financial considerations.



Three-quarters of Britons attributed most climate change to human activity

Source: HM Gov, "Investing in a Better World"; Ipsos Mori Global Trends

# Consumers will have greater control to choose services based on their values

The majority of **people**, regardless of age, sex, income, gender, when presented with a choice, most people in the UK would **prefer their investments to consider impact on people and the planet**, alongside financial considerations.



**48%** of people below the age of 28 have refused to buy a product because of its negative impact on the society or the planet.



So... what do we think consumers will value most in the financial services of tomorrow ?

Transparency

Technology

**Purpose**

Trust

Simplification

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to join the movement

