



Unlock Safe Lending to More Individuals

**fair4all
finance®**

You're invited to participate in an exclusive, Fair4All Finance subsidised pilot designed to help you safely increase customer acquisition and further financial inclusion for thin/no credit profile customers through Good With's innovative credit risk assessment methods, risk-free.

What the Pilot Offers:

Readiness Score™ evaluates psychological readiness for credit to assess an individual's financial capability holistically, delivered via API into your existing loan application process.

Deep Financial Insights: Leverage **Good With Open Banking**, which includes sophisticated transaction classification and 23 unique markers of financial capability for each credit applicant, at a 'trial' price.

Enhanced Underwriting Efficiency: easily integrated with your loan management system, providing key data at a glance to streamline and accelerate underwriting

Reduced Integration Costs: F4A Finance is offering a partial subsidy for integration costs, making participation even more accessible.

Good With Delivers:



Smarter Risk Decisions:

Psychometric features deliver 18% greater explainability into individual-level behaviour, over Open Banking data alone.



Superior Predictive Power:

Open Banking ML models improve predictive accuracy by up to 5% versus traditional credit scores.



Minimise Bad Debt:

Identify over 3% of high-risk customers, reducing bad debt write-offs.



Equitable Lending:

Fairer, more transparent assessments based on real-time money management, allowing banks to lend to previously-risky, now reformed, customers, sooner.

in collaboration with:



Join other pioneering lenders
who are working with Good With



Gabriela Isas, CEO & Founder

✉ gabriela@goodwith.co

