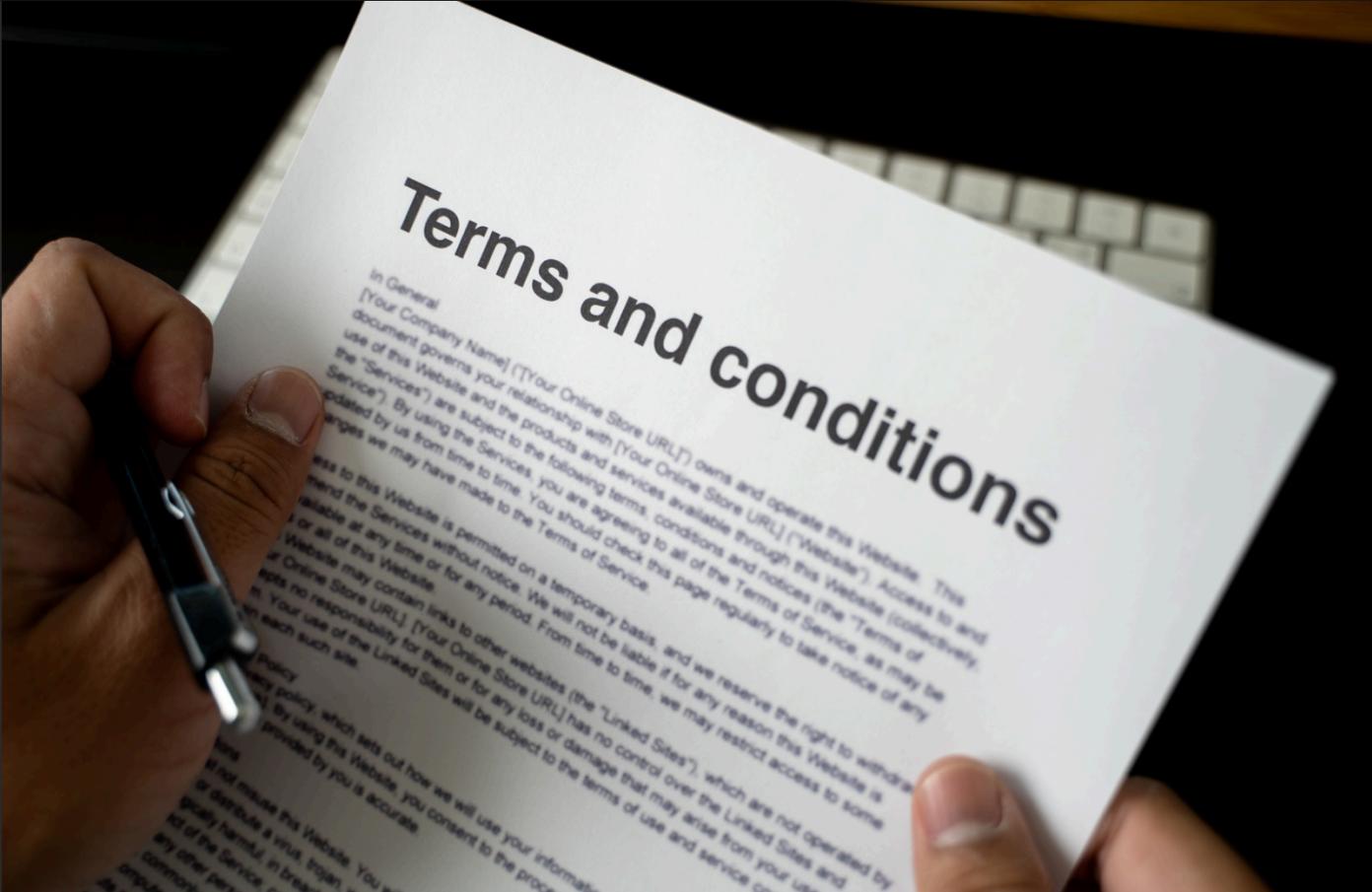




DYNAMIC

DISCLOSURE.



EMPOWERING CONSUMERS, REDEFINING TRUST.

Traditional financial disclosure documents often overwhelm consumers. Research indicates many people either don't read them or don't understand them, leaving customers uninformed and at risk.

At Humbli, we believe there is a better way.



humbli

THE PROBLEM WITH TRADITIONAL DISCLOSURE.



Product disclosure documents like PDSs and General Terms & Conditions often suffer from:

- **High Complexity:** Overly detailed content designed for legal precision, not user understanding.
- **Low Engagement:** Static, outdated formats that fail to hold attention.
- **Low Impact:** Key messages lost in lengthy documents at critical decision-making moments.

These challenges lead to poor consumer comprehension, low trust, and increased regulatory risks for financial institutions.



INTRODUCING DYNAMIC DISCLOSURE.

Dynamic Disclosure transforms static disclosure into a proactive, accessible, and engaging digital experience. Leveraging cutting-edge technology (AI) and insights from digital learning and behavioural science, it delivers critical financial information in a way that:

- Highlights risks and responsibilities.
- Elevates engagement and interaction.
- Increases confidence and understanding.

WHY IT MATTERS.

Dynamic Disclosure reimagines how consumers engage with financial information, placing customer empowerment and understanding at the forefront. It's about creating trust, improving outcomes, and building lasting relationships.



FOR CONSUMERS

- **Empowerment:** Confident decision-making based on an enhanced understanding of financial responsibilities.
- **Support:** Easy access to additional resources when needed.
- **Transparency:** An engaging and user-friendly way to digest critical information.



FOR FINANCIAL INSTITUTIONS

- **Brand Trust:** Position as a forward-thinking, customer-centric organisation.
- **Enhanced Compliance:** Digital records of consumer engagement and interaction.
- **Operational Efficiency:** Reduced enquiries and complaints through proactive communication.
- **Customer Insights:** Data on consumer points of interest.
- **Reduced Risk:** Customers that understand their obligations.

HOW IT WORKS.



Highlight the Moment:
Design focuses attention on the importance of the underlying commitment.



Amplify Critical Information:
Video content draws attention to key concepts and supports better understanding.



Engage Through Interactivity:
Interactive elements enhance usability and engagement with key information.



Adapt to Evolving Needs:
Content updated based on changes in economic conditions or customer needs.

DESIGN PRINCIPLES.

1. **Learner Centricity:** Learning methodology and user experience help consumers digest and comprehend essential information.
2. **Impact:** Engaging, informative content improves retention.
3. **Empowerment:** Empowers consumers toward greater financial autonomy by fostering ownership and clarity.
4. **Adaptability:** Can be tailored for different customer profiles, including vulnerable groups.
5. **Digital Tracking:** Instils confidence that information has been reviewed and acknowledged.
6. **Living Content:** Ongoing updates to support customer journeys.
7. **Accessibility:** Inclusive content that offers multi-language, culturally sensitive options to promote financial literacy universally.



ABOUT HUMBLI.

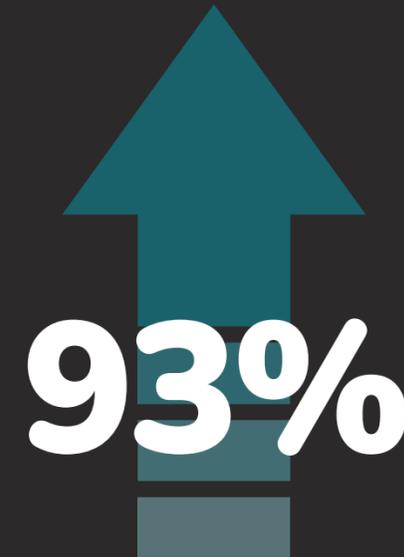
From the very beginning, Humbli's mission has been to empower organisations to build stronger, more meaningful connections with their customers and stakeholders.

Humbli's 90-second digital experiences, called InsightBridges, combine behavioural science, AI, and smart learning design to simplify complex topics and empower confident decision-making.

Trusted in regulated industries like retail banking, general insurance and utilities, Humbli's evidence-backed approach drives smarter customer engagement at scale.

SOCIAL IMPACT IS NOT A BOLT-ON. IT DEFINES US.

Humbli Impact, our largest shareholder, is a philanthropic fund dedicated to addressing critical social issues such as social housing and homelessness. Registered with the Australian Charities and Not-for-profits Commission (ACNC), Humbli Impact underscores our commitment to driving meaningful change.



INCREASING ENGAGEMENT

Using InsightBridges, a leading Australian mortgage lender achieved a 93% increase in engagement across their online broker education platform.



MOTIVATING ACTION

After engaging with InsightBridges, created for a leading Australian energy distributor, four out of five consumers indicated that they planned to take steps to reduce their electricity costs.

TURNING 'BLAH'
INTO 'AHA!'