

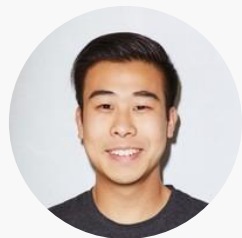
twenty / twenty

跑动英伦
CUKRUN



Introduction

- Personal History
- Work History
- Currently: Director @ twenty--twenty



**Pete
Huang**



**Holly
Simmons**

twenty/twenty

In everything we do, we believe in doing our life's best work. We balance modern methods with timeless principles.

We don't just sign a cheque and pray for growth 🙏, we suit up 👤, build the platform 🔧, and light the rocket fuel 🚀

We are Venture Catalysts. We invest our time in companies of great talent 🙌, heart ❤️ and aspiration 🌐

If that's you, let's chat. ⚡



**Raj
Kohli**



Overall service quality

We asked customers how likely they would be to recommend their personal current account provider to friends and family.

Ranking

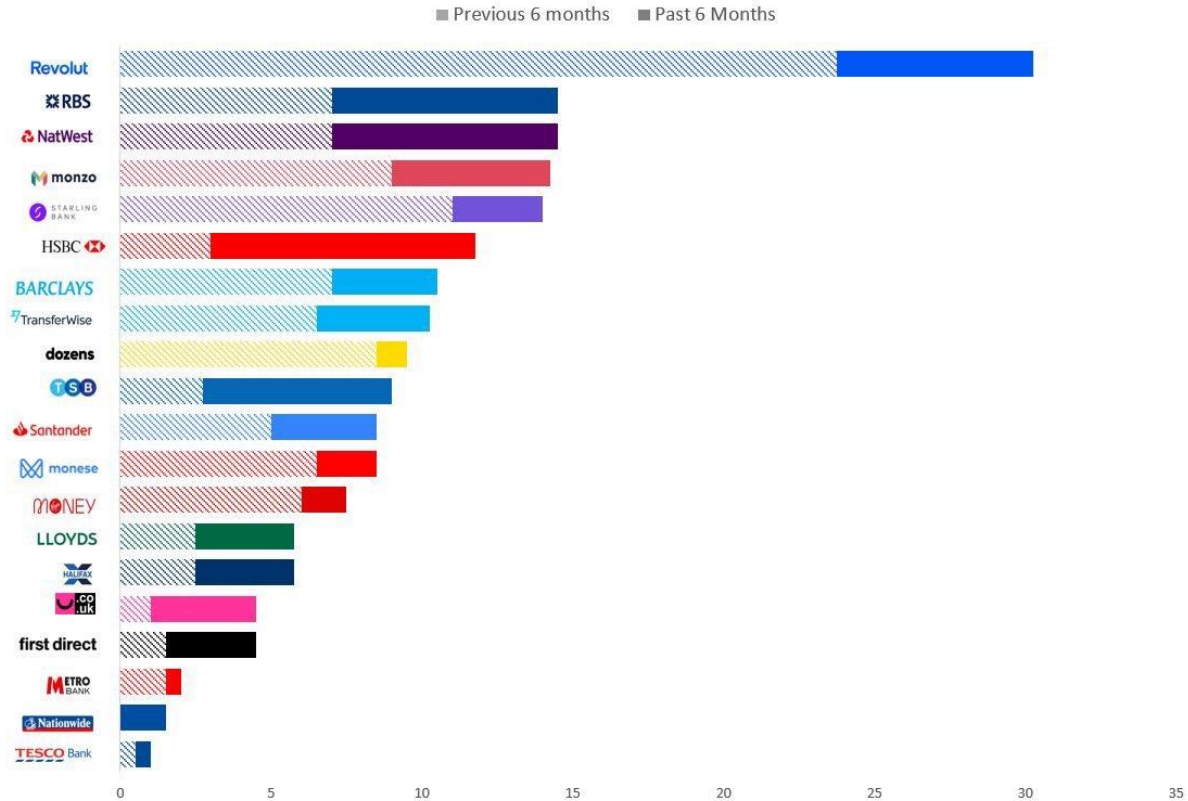




The Market and Competitors

- Market
 - 73m current accounts, 4m business accounts
 - £1.5tn deposits, £1.4tn mortgages, £198bn credit
- Traditional Retail Banks vs Challenger Banks

Average number of features added (12 months) Q3 2019 – Q3 2020





The Company - Monzo

- How does it make money?
 - Similar products!
 - Additional products
- How does it grow?
 - Account switches
 - New accounts
- Advantages / Strengths
- Disadvantages / Threats



The Future

For Monzo:

- New Leadership
- USA
- Credit card
- Business banking
- Integrations & Marketplace
- UX focus
- Web banking

For the Market:

- Regulatory Control
- Open Banking

Thanks! Any questions?

LinkedIn:

<https://www.linkedin.com/in/petejayhuang/>

Email: pete@twenty--twenty.com

WeChat: petejayhuang