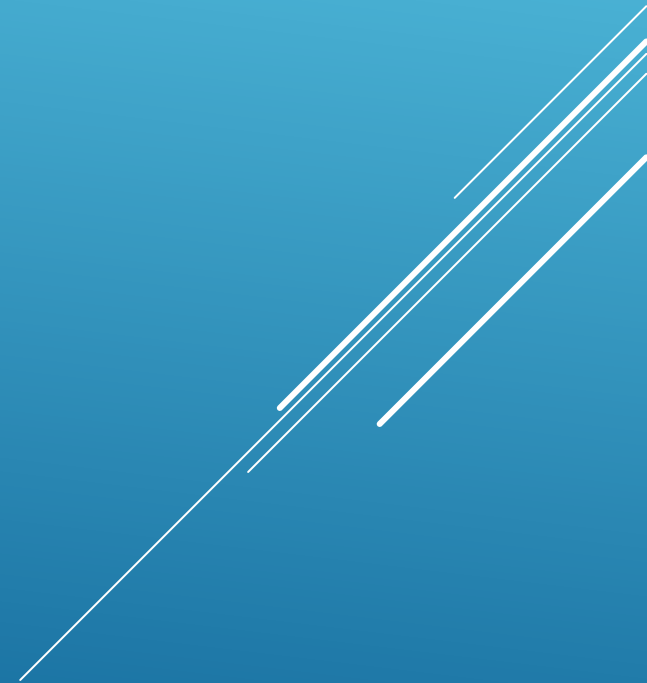


SCAN HERE



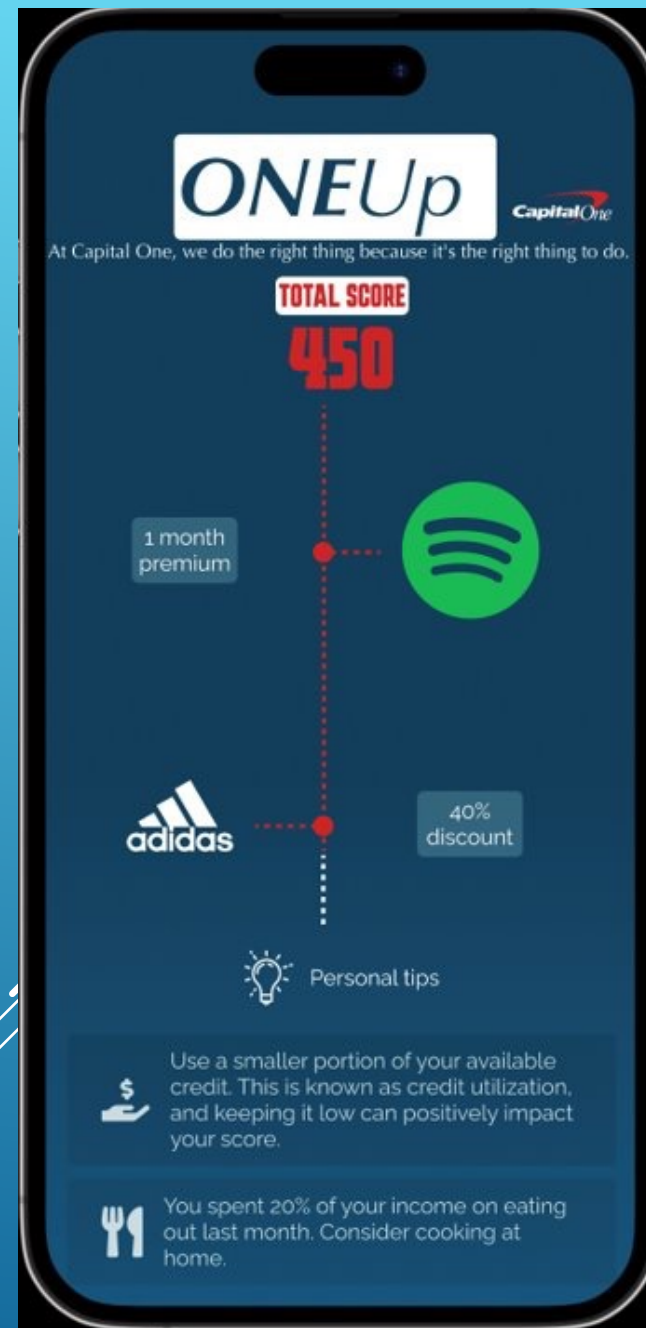
What hurts people the most
during a cost of living crisis?

Several thin, white, parallel diagonal lines are positioned in the bottom right corner of the slide, extending from the right edge towards the center.

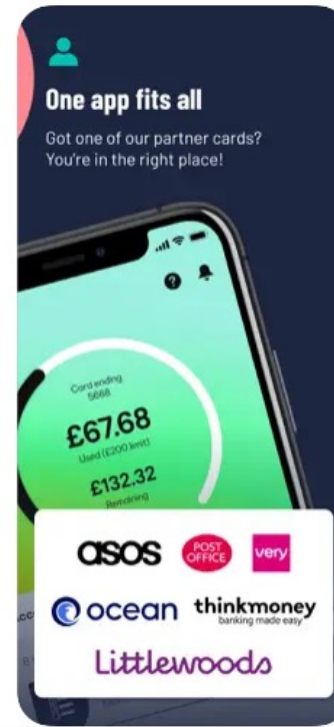
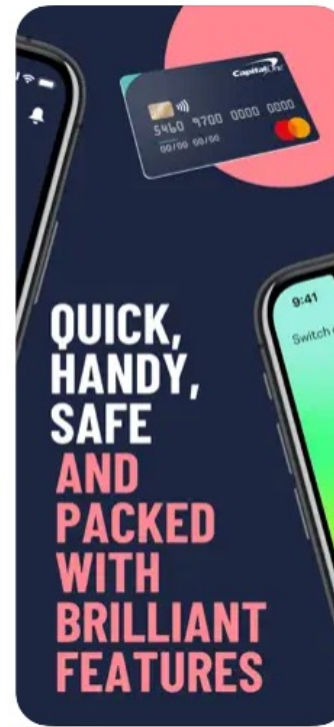
BAD CREDIT !



ONE UP APP FEATURE



Current Capital one Mobile app

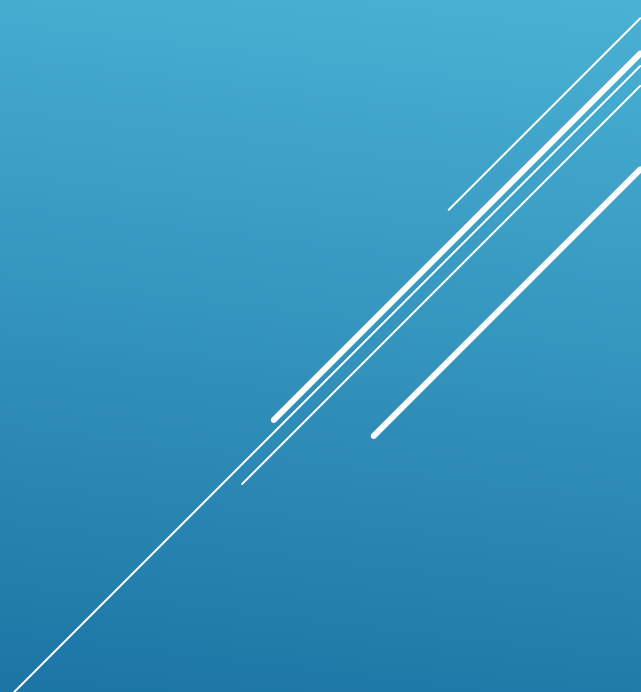


App Overview




WHAT MAKES US DIFFERENT

- Incentivised the process of making your credit better whilst educating the user.



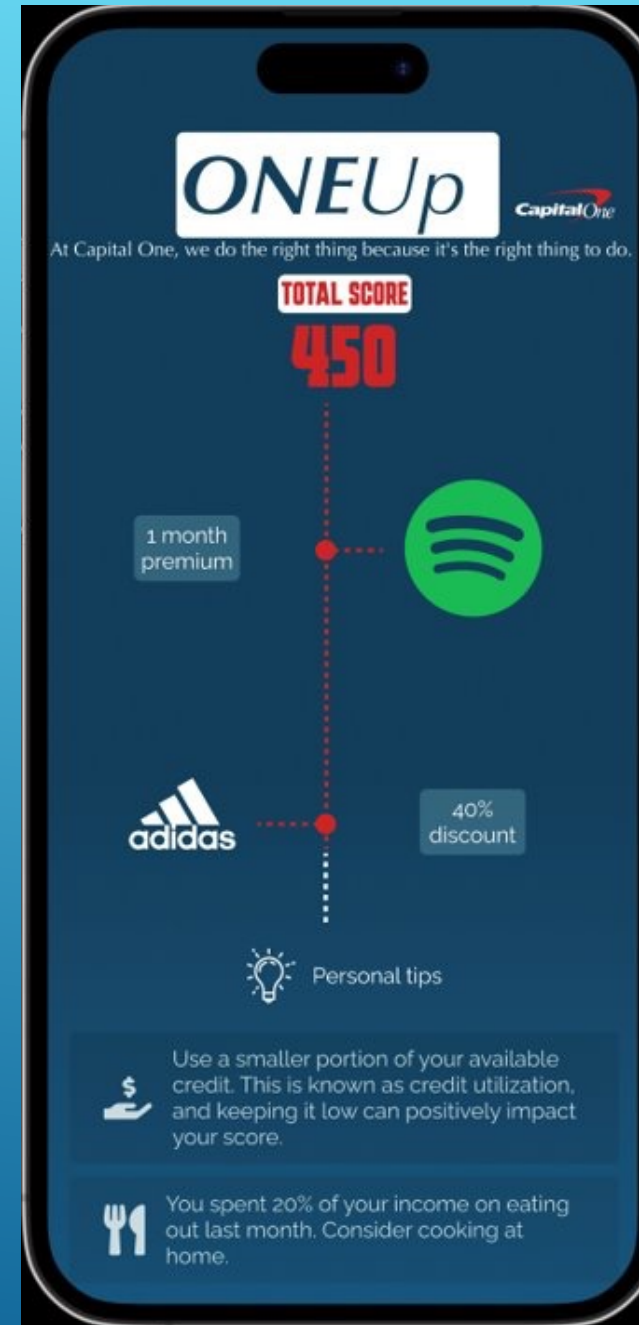
AUDIENCE

- Our rewards program tailors to everyday people
 - Introduces young people to building credit
- 
- Several thin, white, parallel diagonal lines are positioned in the bottom right corner of the slide, extending from the bottom edge towards the right edge.

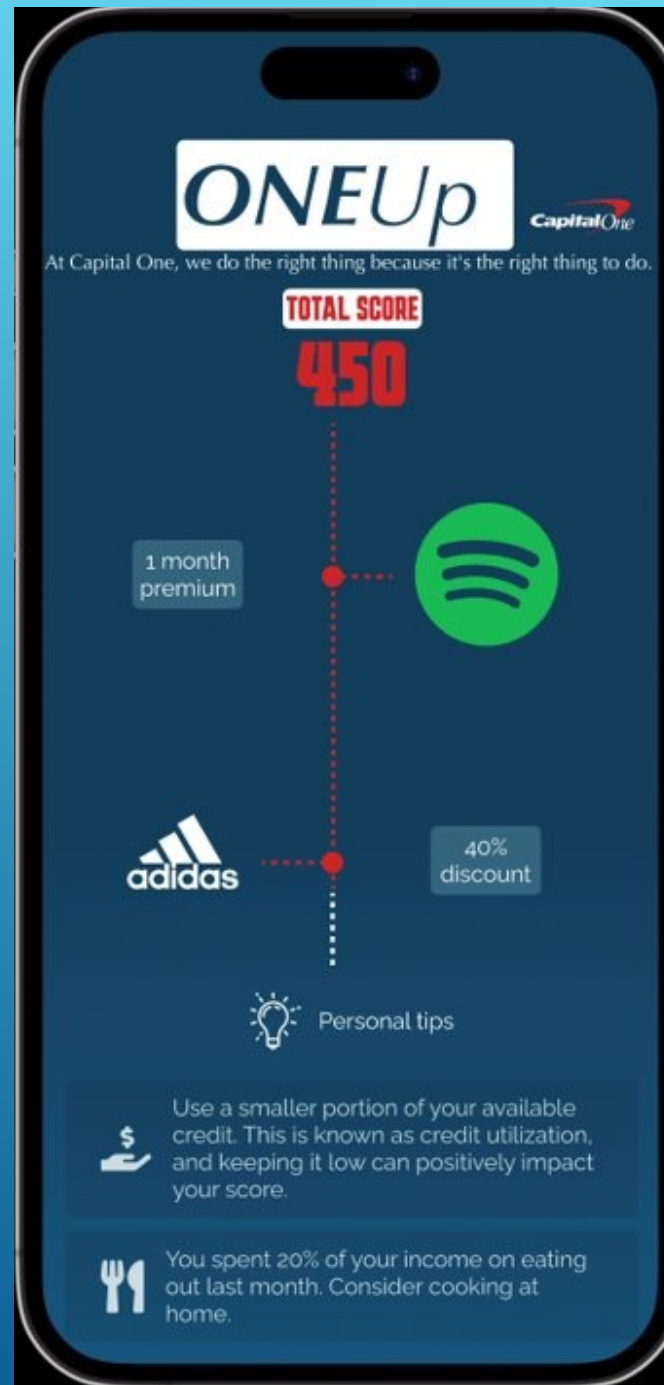


Figma

FRONTEND



BACKEND



file://uol.le.ac.uk/root/student/home/j/j
g535/Downloads/Python_code.slides%2
0(1).html#/

```
def creditutilization(self, Utilization_rate_list):
    result = 0
    for i in range(len(Utilization_rate_list)):
        percent = Utilization_rate_list[0] * 100
        if percent > 50:
            result = 0
        if percent < 50 and percent > 30:
            result = 1
        if percent < 30:
            result = 2
    return result

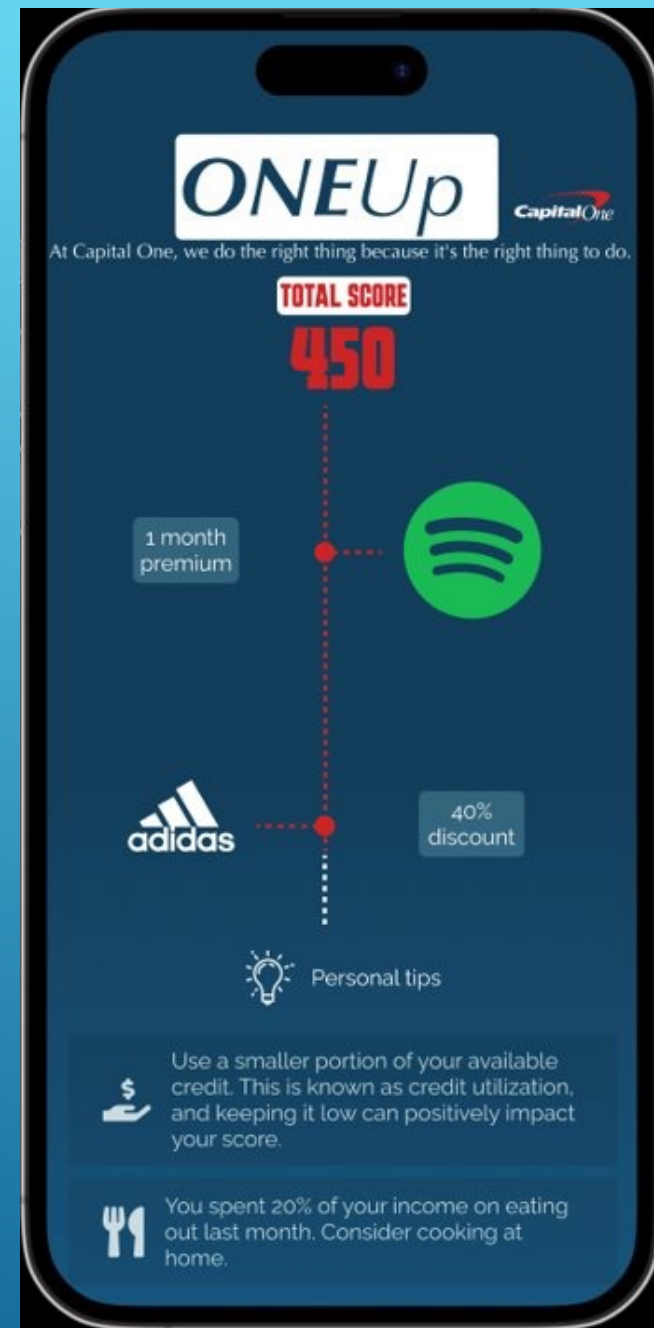
def suggestions(self, result, fee, avg_exp, most_spent):
    if result == 0:
        print("Use a smaller portion of your available credit. This is known as credit utilization, and keeping it low can positively impact your score.")
    if result == 1:
        print("Good job controlling your spending every month. Consider cooking at home.")
    if result == 2:
        print("Great job with your spending. Your credit utilization is low.")
    print(f"Your Average week expenses is {avg_exp} , You spent {most_spent} on {most_spent}")

    if fee == 0:
        print("Great job you've paid on time and avoided a late fee.")
    if fee != 0:
        print("Unfortunately you did not pay on time, you should have paid on time to avoid a late fee.")
```


```

class One_Up:
    def Creditscore(self, credit_score_list):
        credit = credit_score_list[0]
        level = 0
        if credit < 178:
            level = 1
        if credit < 355 and credit > 178:
            level = 2
        if credit < 542 and credit > 355:
            level = 3
        if credit < 710 and credit > 542:
            level = 4
        return level
    def Ontime(self, missed_list, fee_list):
        credit_reduction = 0
        fee = 0
        if missed_list[0] == True:
            credit_reduction = 45
            fee = fee_list[0]
        return fee

```



BETTER CREDIT BETTER LIVING

- More people are using CapitalOne
 - Providing financial resources to everyday people
 - Keeps customers coming back to CapitalOne
 - Partners also benefit from more customers
- 
- A series of white lines of varying lengths and orientations are positioned in the bottom right corner of the slide, creating a modern, abstract graphic element.