SCAN HERE

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

BAD CREDIT !
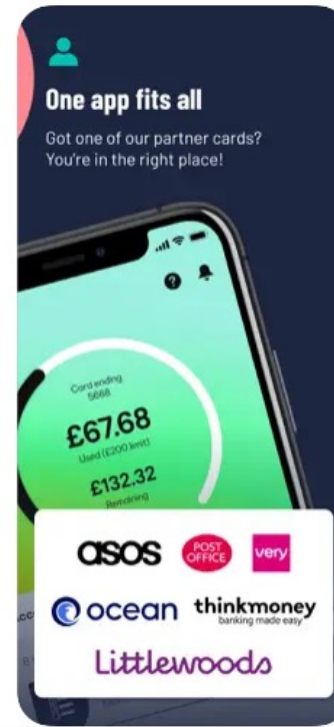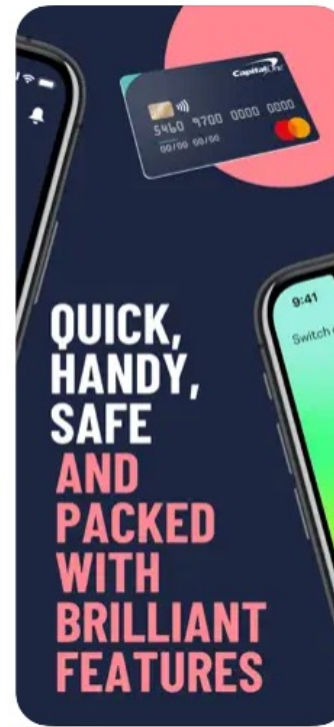
ONE UP APP FEATURE
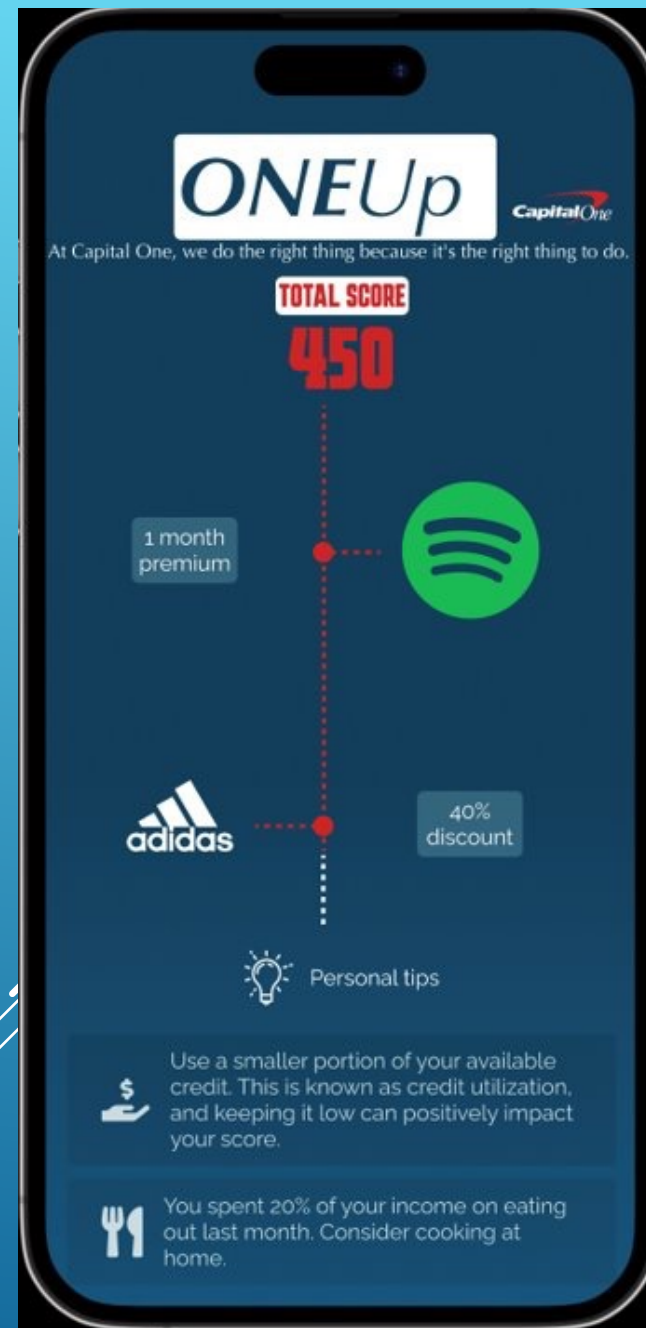
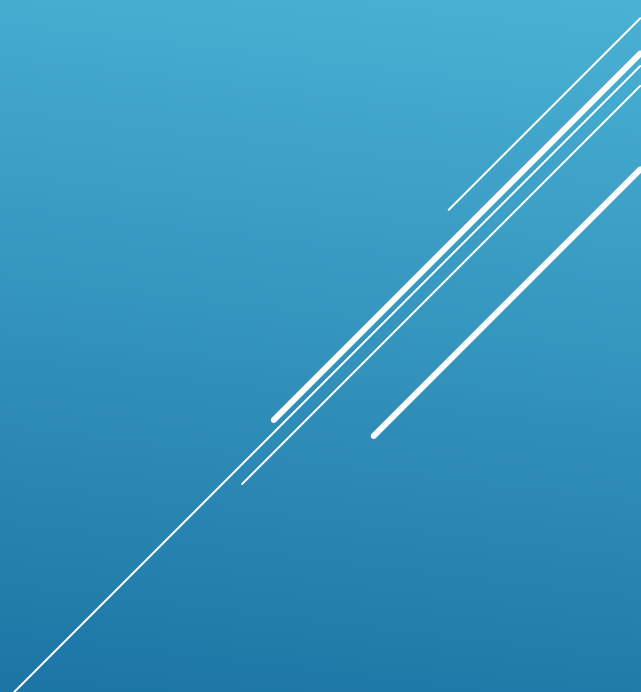# Current Capital one Mobile app

App Overview

WHAT MAKES US DIFFERENT

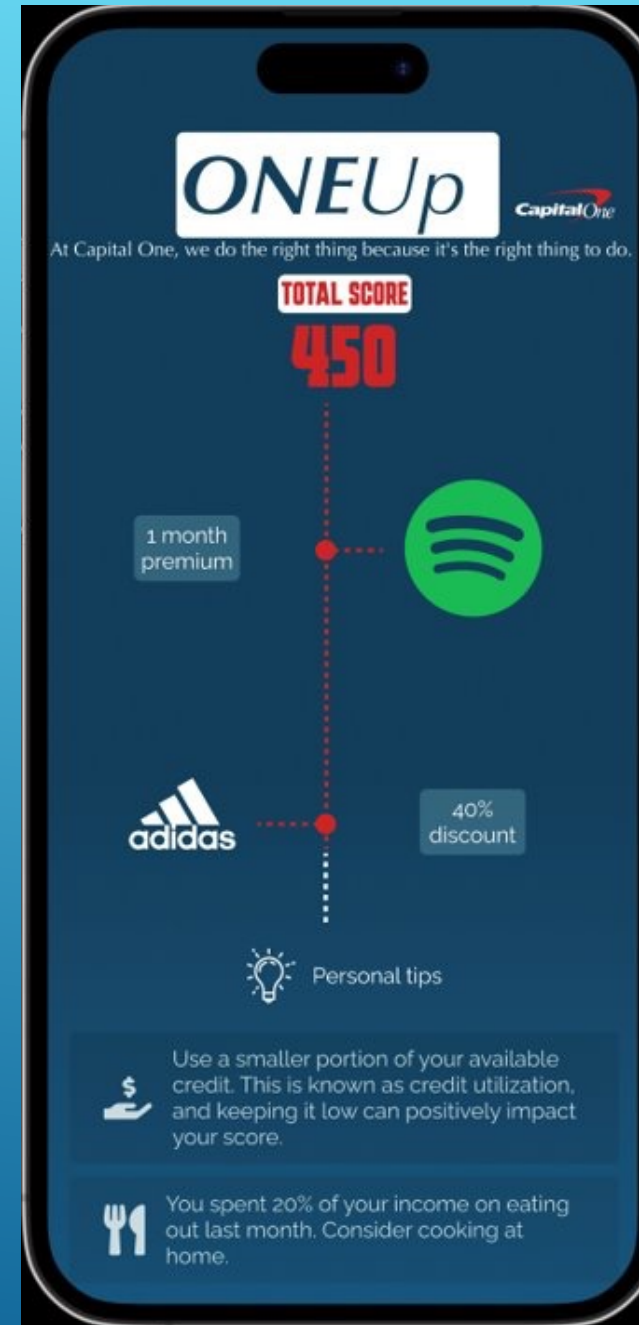- Incentivised the process of making your credit better whilst educating the user.

AUDIENCE

- Our rewards program tailors to everyday people

- Introduces young people tobuilding credit

Figma

FRONTEND

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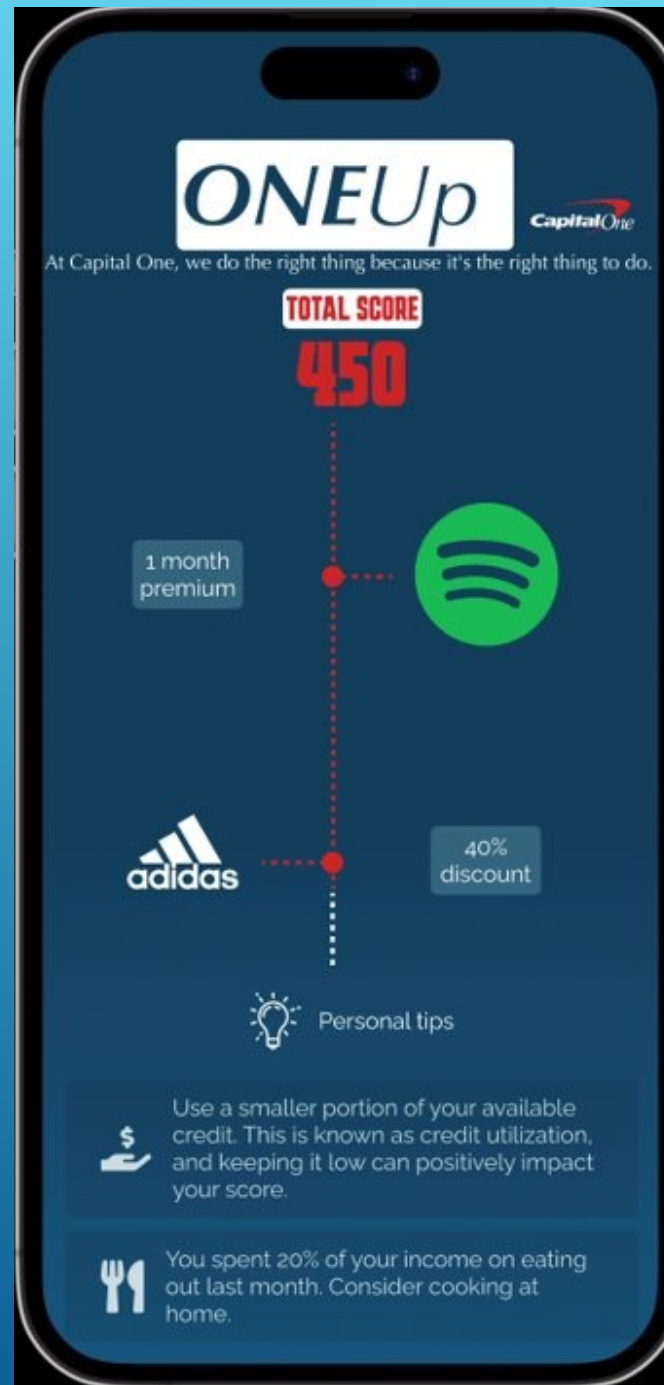
```python
def creditutilization(self,Utilization_rate_list):
    result=0
    for i in range(len(Utilization_rate_list)):
        percent=Utilization_rate_list[0]*100
        if percent> 50:
            result=0
        if percent<50 and percent>30:
            result=1
        if percent<30:
      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

def suggestions(self,result,fee,avg_exp,most_spent):
    if result== 0:
        print("Use a smaller portion of your avaialbe credit. T
    if result==1:
        print("Good job controlling your spending every month.
    if result==2:
        print("Great job with your spending. Your credit utiliz
    print(f"Your Average week expenses is {avg_exp} , You spend

    if fee== 0:
        print("Great job you've paid on time and avoided a late
    if fee!= 0:
        print("Unfortunely you did not pay on time, you should
```
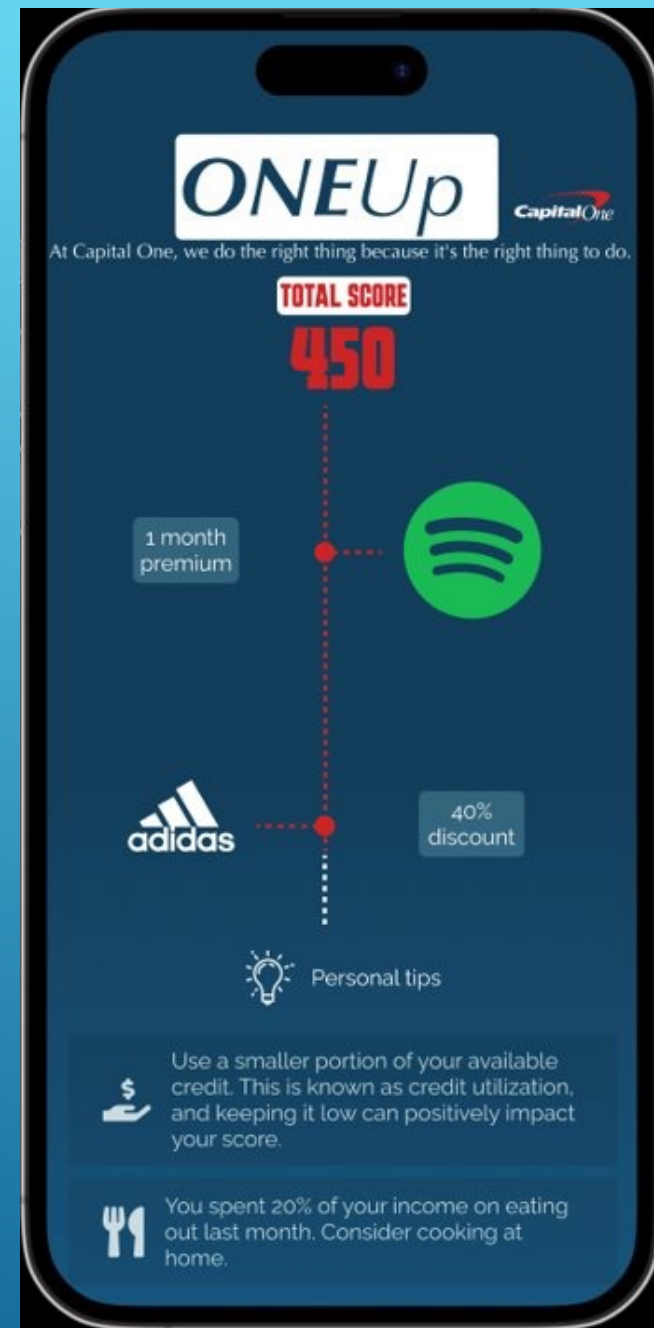
```python
class One_Up:
    def Creditscore(self,credit_score_list):
        credit=credit_score_list[0]
        level= 0
        if credit< 178:
            level= 1
        if credit< 355 and credit>178:
            level=2
        if credit< 542 and credit>355:
            level=3
        if credit< 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