

# chocolate

## BRAND BOOK



# TABLE OF CONTENTS

Welcome to the chocolate brand guidelines. You should read and understand these guidelines in full and ensure that all execution adheres to the rules contained in this document.

Any queries should be directed to:

[walter@chocfin.com](mailto:walter@chocfin.com)

<b>1.0 How Our Brand Fills A Market Need</b>	<b>3</b>	<b>11.0 Brand Identity</b>	<b>26</b>
<b>2.0 Our Brand Objectives</b>	<b>5</b>	11.1 Name	27
<b>3.0 The MasterBrand Blueprint</b>	<b>7</b>	11.2 Logo	28
<b>4.0 Purpose</b>	<b>9</b>	11.3 Symbols	29
<b>5.0 CSR platform</b>	<b>11</b>	11.4 Colors	30
<b>6.0 Target Audiences</b>	<b>13</b>	11.5 Monochromatic	31
<b>7.0 Category</b>	<b>17</b>	11.6 Usage on backgrounds	32
7.1 Category Dogma	18	11.7 X-height	33
7.2 Category Opportunities	19	11.8 Clearspace	34
<b>8.0 Organizing Idea</b>	<b>20</b>	11.9 Tagline	35
8.1 The 3 benefits of an Organizing Idea	21	11.10 Scalability	36
<b>9.0 Brand Personality</b>	<b>22</b>	11.11 App icon	37
9.1 Archetype	23	11.12 Avoid	38
<b>10.0 Tone of Voice</b>	<b>24</b>	<b>12.0 Sub-brands</b>	<b>39</b>
		<b>13.0 Typography</b>	<b>41</b>
		13.1 Brand typeface	42
		<b>14.0 Secondary Graphics</b>	<b>43</b>
		14.1 Illustrations	44
		14.2 Animation	45

# HOW OUR BRAND FILLS A MARKET GAP



For most people, managing money can be a complex, expensive and time-consuming task. What makes matters worse, is that their portfolio is spread across different platforms and entities.

Chocolate is a global neo-bank that allows almost anyone, almost anywhere in the world, to manage, spend and trade their money, stocks, crypto and savings.

Starting with an account that aims to provide better returns than what traditional banks offer, chocolate allows super convenient stocks and crypto trading for as little as \$1, all in one place, from the palm of your hand.

With a rewards program that saves the planet. Send money to anyone, almost anywhere.

Our belief is this. When your money is happy, you're happy, too.

So, say goodbye to complexity and high fees and hello to simplicity great returns.

The logo consists of the word "chocolate" in a bold, lowercase, sans-serif font. The letters are dark brown, except for the letter "i" which has a small pink vertical bar through its middle.

A close-up photograph of a dartboard. A single pink feathered dart is embedded perfectly in the bullseye. The dartboard has concentric rings with numbers 1 through 20. The background is blurred with warm, bokeh-style lights.

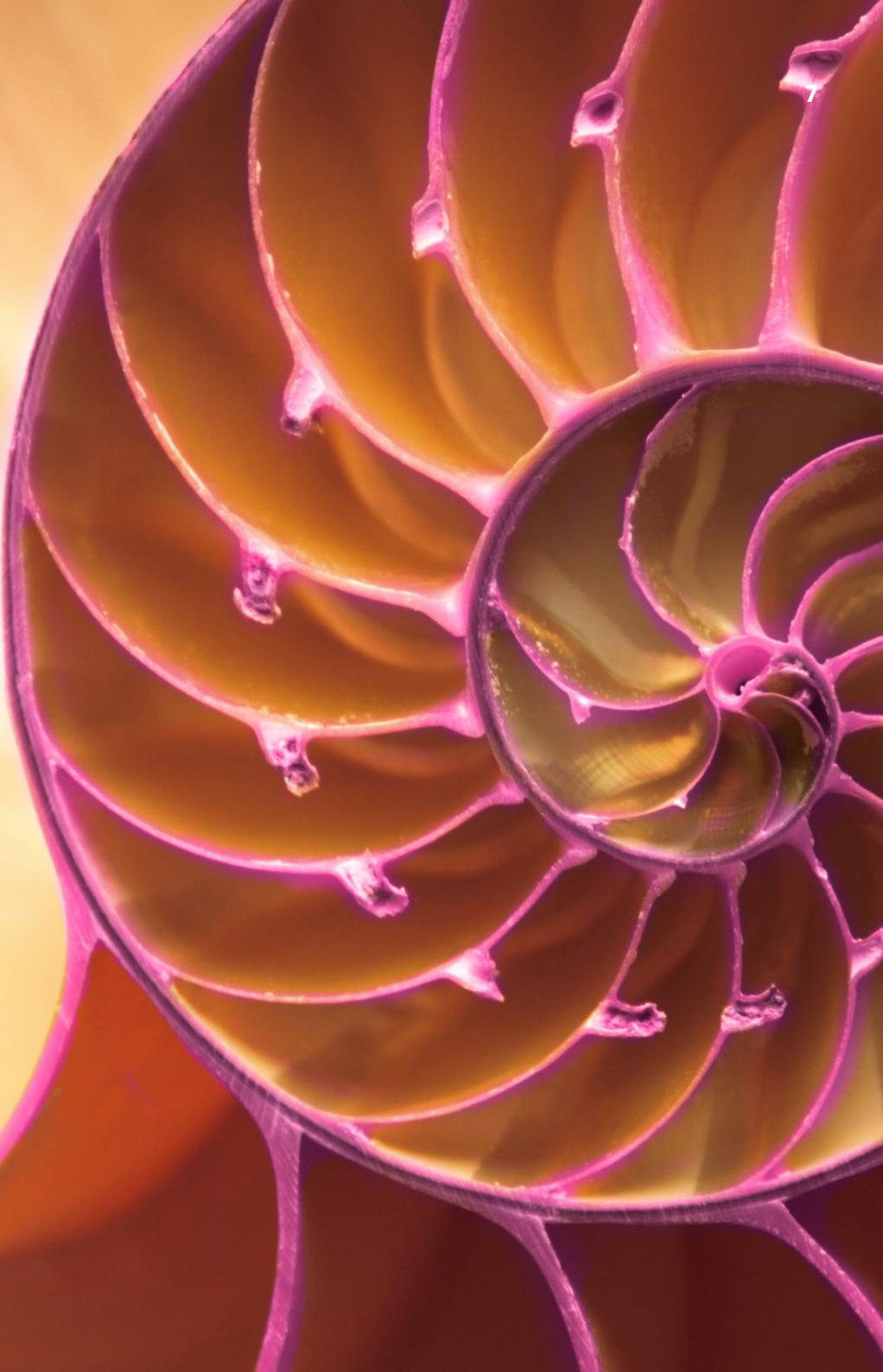
# OUR BRAND OBJECTIVES

There are three main objectives we want to achieve.

1. **Chocolate Finance** aims to become a household name. We want to be known as the global finance super-app that makes investing simple, painless and accessible to everyone.
2. We don't want to be a **niche brand**. We want to have mass appeal. We want young professionals to sign up to our app, as well as seasoned investors – and everyone in between: students, retirees, middle income and high income.
3. By 2025, we want to manage **\$5billion** in assets globally.

# THE MASTERBRAND BLUEPRINT

The MasterBrand Blueprint guides our thinking around what we want our brand to be. It helps us mould a brand strategy that helps us differentiate ourselves. And as such, compete successfully in the marketplace. Here is the completed MasterBrand Blueprint for chocolate. The following sections explain each component in more detail.



# MASTERBRAND BLUEPRINT

<b>BRAND PURPOSE:</b> We make it exceedingly easy for you to invest and manage your finances, so you can make your money work harder for you	<b>KEY VALUES:</b> Customer first mindset. Innovative. Collaborative. Simplicity seekers.	<b>CSR PROGRAM:</b> We believe you can make money and save the planet. For every \$300 you invest with us, we'll plant a tree in your name.
<b>BRAND IDENTITY:</b> <p>Name: chocolate finance</p>  <p>Logo: chocolate FINANCE</p> <p>Colors: </p> <p>Symbols: </p> <p>Tagline: Make Life Richer</p>	<b>TARGET AUDIENCES:</b> <p>We are talking to anyone who has money to invest or save. These can be broken down by psychographics. There are 3 main groups we will be targeting:</p> <ol style="list-style-type: none"> <li><b>Lazy savers.</b> 25 to 50 years old. Professional male and females who would like to invest, but find investing a chore. They're too lazy to put in the effort of researching their investment options. They don't have time, nor the inclination, to jump from platform to platform trying to work out their investment strategy. If they were offered a simpler, quicker approach - one that promises a single view of their finances in one place, with access to advice - they might give it a try. Especially if they have an avenue to good products.</li> <li><b>Young maximisers.</b> 20 to 35 years old. Young professional people who are looking for a better, more convenient financial ecosystem. They have too little money for brokers and private bankers to bother with. They want to start small but grow their portfolio as their careers progress and make money by trading on their own accord. They're looking for a platform that has a low barrier to entry. Simplicity and speed is key for them. They are digitally savvy and want to be in control. They don't want to be ripped off but are willing to experiment.</li> <li><b>Internationals.</b> 25 to 60 years old. They are early adopters. Active investors who are looking for a global solution to their global money needs. Access and simplicity is key. Investing to them is like a game. Their risk appetite can sometimes be quite high. They want to expatriate money and investments around the world. They need foreign currency and the ability to send and spend internationally.</li> </ol>	<b>CATEGORY:</b> Financial services  <b>CATEGORY DOGMAS:</b> <p>Even though many banks and financial institutions have adopted digital practices, there is a long way to go before they meet true consumer needs.</p> <p>Moreover, financial services are segregated. Investors have to go to different providers to secure different services. Which often means different logins to view different parts of a portfolio.</p> <p>Crypto is becoming mainstream but needs seamless integration with traditional finance.</p> <b>CATEGORY OPPORTUNITIES:</b> <p>Chocolate will be one of the few digital platforms to offer a diverse selection of financial services to a global audience - all in one place. Endowus and Stashaway are competitors but we offer more and better.</p> <p>We see the opportunity to combine the best of cash savings, investing, budgeting, trading, crypto, insurance, community and advice, into one integrated experience.</p> <p>Chocolate will provide people with the best cash return rate in town of 2% - 3%.</p> <p>There will be the lowest entry barrier. People can invest as little as \$1 in stocks and crypto.</p>
<b>BRAND PERSONALITY:</b> <p>A combination of <b>SAGE + CREATOR</b></p> <p>The sage is wise, intelligent and expert. He helps you make the right choices. The creator is creative, imaginative and playful. Because finance is serious, but it shouldn't be dull. Together, they create a trustworthy, insightful and energetic brand.</p>	<b>TONE OF VOICE:</b> <p>We talk in a simple but engaging way. We use simple words and phrases and avoid financial jargon and gobbledegook. We are interesting and witty. Because we know you can't bore people into investing. They have to be inspired.</p>	
<b>ORGANISING IDEA:</b> Make Life Richer		

# PURPOSE



Successful brands have a clear purpose. That purpose guides everything the brand does. It becomes the North Star for the organization. It has been said that, "Brand Purpose is a higher order reason for a brand to exist other than making a profit."

A clear purpose fills a gap in the world. It's a statement of intent. It's inspiring, compelling and magnetic. A force for good. Our purpose statement is this:



*"To build a global savings and investment platform so that anyone, anywhere can manage their savings, stocks and crypto effortlessly from the palm of your hand."*

# CSR PLATFORM

We want to be a brand that has a positive impact on the world. Apart from inspiring people to make life richer, we want to help them save the planet. This is our CSR mission.



*“The more you use your chocolate account, the more trees you plant”*

# TARGET AUDIENCES



Chocolate Finance aims to become a household name. We want to be known as the finance app that makes investing simple, painless and accessible to everyone.

Here are the 3 key targets we want to address:

1. **Lazy savers.** 25 to 50 years old. Professional male and females who would like to invest, but find investing a chore. They're too lazy to put in the effort of researching their investment options. They don't have time, nor the inclination, to jump from platform to platform trying to work out their investment strategy. If they were offered a simpler, quicker approach – one that promises a single view of their finances in one place, with access to advice – they might give it a try. Especially if they have an avenue to good products.



Chocolate Finance aims to become a household name. We want to be known as the finance app that makes investing simple, painless and accessible to everyone.

Here are the 3 key targets we want to address:

2. **Young maximisers.** 20 to 35 years old. Young professional people who are looking for a better, more convenient financial ecosystem. They have too little money for brokers and private bankers to bother with. They want to start small but grow their portfolio as their careers progress and make money by trading on their own accord. They're looking for a platform that has a low barrier to entry. Simplicity and speed is key for them. They are digitally savvy and want to be in control. They don't want to be ripped off but are willing to experiment.



Chocolate Finance aims to become a household name. We want to be known as the finance app that makes investing simple, painless and accessible to everyone.

Here are the 3 key targets we want to address:

3. **Internationals.** 25 to 60 years old. They are early adopters. Active investors who are looking for a global solution to their global money needs. Access and simplicity is key. Investing to them is like a game. Their risk appetite can sometimes be quite high. They want to expatriate money and investments around the world. They need foreign currency and the ability to send and spend internationally.



# CATEGORY

17



**CATEGORY DOGMA**

We are clearly in the financial services category. It's a crowded sector, both online and off. So we have to go to market with a proposition that is fresh, compelling and distinctive.

Even though many banks and financial institutions have adopted digital practices, there is a long way to go before they meet true consumer needs.

Moreover, financial services are segregated. Investors have to go to different providers to secure different services. Which often means different logins to view different parts of a portfolio.

Crypto is becoming mainstream but needs seamless integration with traditional finance.

**CATEGORY OPPORTUNITIES**

We are clearly in the financial services category. It's a crowded sector, both online and off. So we have to go to market with a proposition that is fresh, compelling and distinctive.

**Here are some of the ideas we believe can help us own the category we're in and drive our growth in the region.**

**Create a distinctive brand that cuts through the clutter and resonates with our audiences. A brand that is visible.**

**Give people a super financial app that gives more than anything else out there: combine the best of cash savings, investing, budgeting, trading, crypto, insurance, community and advice.**

**Give the best returns in the market for cash savings.**

**Give easy accessibility and low entry barrier.**

**Deliver an integrated and seamless approach. Let consumers make life richer and take control of their financial destiny.**

**Make it global and accessible to almost anyone.**



# ORGANIZING IDEA

**THE 3 BENEFITS OF AN ORGANIZING IDEA**

The Organizing Idea is the bedrock for every successful brand and marketing campaign. It acts as the springboard for a creative breakthrough. The foundation upon which long term growth is built.

**ORGANIZATION**

A strong Organizing Idea ensures the brand message is consistent throughout all channels. Whether that's TV, online, outdoor, print, in-store and more. It can also help create a strong employee culture too, acting as a North Star for the company.

**MEANING**

A strong Organizing Idea gives a brand purpose. A reason for being. It helps create affinity with its customers. Makes a connection.

**DISTINCTION**

A strong Organizing Idea helps your brand cut through the clutter and stand out against its competitors. It makes the brand distinctive and resonant.

Our Organizing Idea is:

# **MAKE LIFE RICHER**

This statement is an invitation for people to create wealth for themselves – and as a result make their life richer. By richer, we mean modern luxury, not old. Wealth today means more than just hoarding money. It means experiences, whether that's food, culture or adventure.

# BRAND PERSONALITY



Strong brands have a strong personality. We turned to Jung's Archetypes to help us find a personality that is right for us.

A starting point for Chocolate is the **Sage**:  
wise, intelligent and expert.

But we are more than just an intelligent brand. We believe in life and getting the most out of it.

Money for the sake of money is meaningless. Money is not there to be collected, but to empower us. Give us the opportunity to experience the things in life that are quite often out of our grasp.

There is an element of **Creator** in our brand. Imaginative and playful, wanting to explore and live life to its fullest. A richer life.

That led us to a unique space.

Our Brand Personality is a combination of

**SAGE** and **CREATOR**

# TONE OF VOICE



## TONE OF VOICE

How we talk to people is an essential part of the brand persona. This is the Tone of Voice for Chocolate.



*We always talk in a simple, yet friendly way.*

*We avoid, as much as possible, financial jargon and language which is unnecessarily complex.*

*We talk about the benefits of money, how it can help enrich your life, rather than the technical aspects of finance.*

*We're helpful, informative and, at the same time, inspiring.*

# BRAND IDENTITY

A brand identity is made up of many brand assets. Used consistently over time, they create a unique brand image. Instantly recognizable and loved. Below we've outlined our brand's unique assets.



NAME

A brand identity is made up of many brand assets. Used consistently over time, they create a unique brand image. Instantly recognizable and loved. Below we've outlined our brand's unique assets.

# chocolate

**LOGO**

Our logo uses a distinct typeface that is modern, simple and bold. The pink bar is iconic and symbolizes finance.

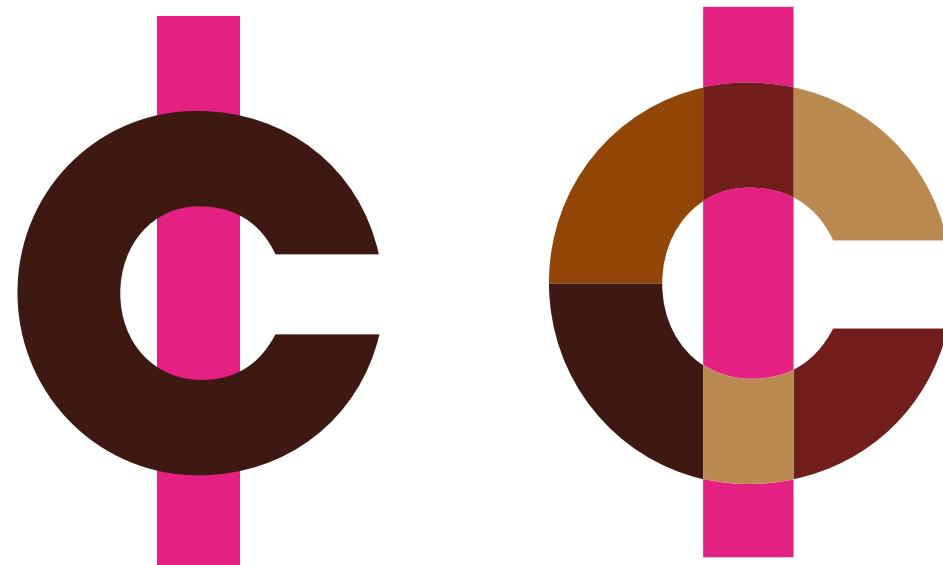
chocolate

finance

**chocolate + c  
= chocolate**

**SYMBOLS**

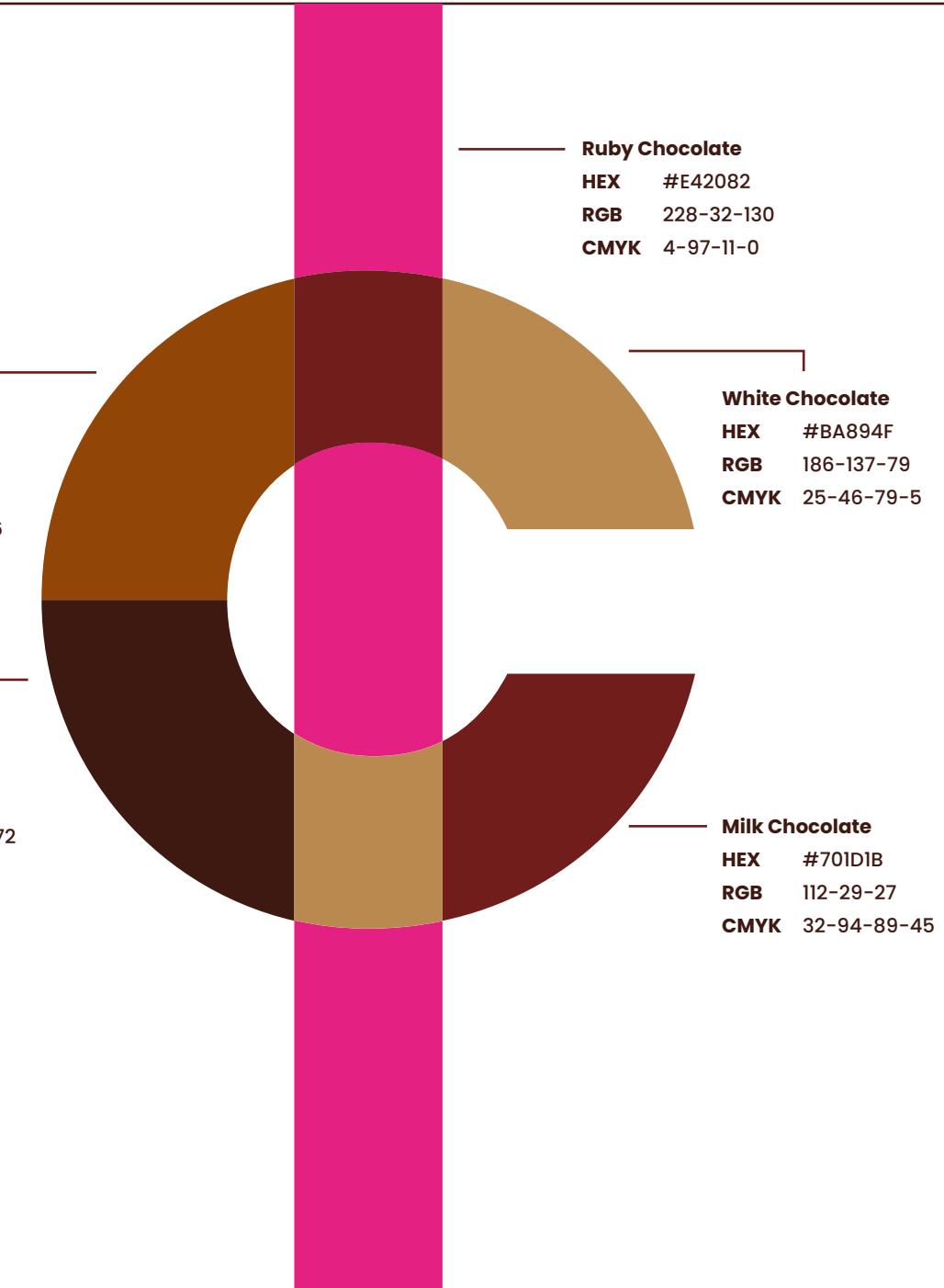
We make use of both solid colour and shades to deliver a visual richness, distinct look and rich visual experience.



## COLOURS

Primary colors help consumers to quickly identify our brand. Chocolate's two primary colors reflect our personality and unique story and are used in our logo, app and virtually all of our marketing materials. These are the core colors of our brand.

The main body of our logo is Dark and Ruby chocolate. This indicates happiness, trust and richness of purpose.



## MONOCHROMATIC

Use the Monochromatic logo and lockup when you need to go old-school just in case the full colored versions can't be used.

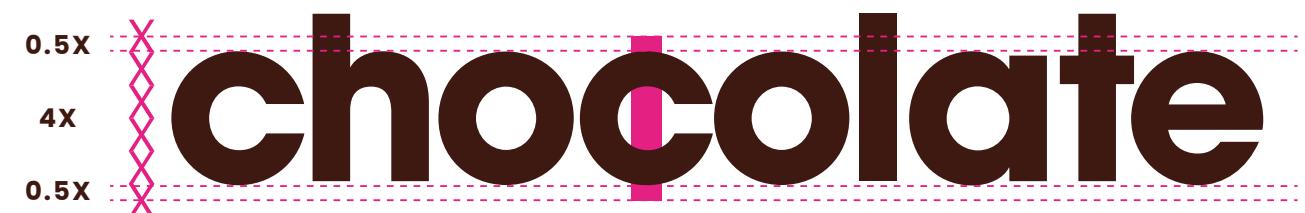


## USAGE ON BACKGROUNDS

**FULL COLORED****MILK CHOCOLATE****WHITE CHOCOLATE****ESPRESSO CHOCOLATE****MILK CHOCOLATE****PHOTOGRAPHY**

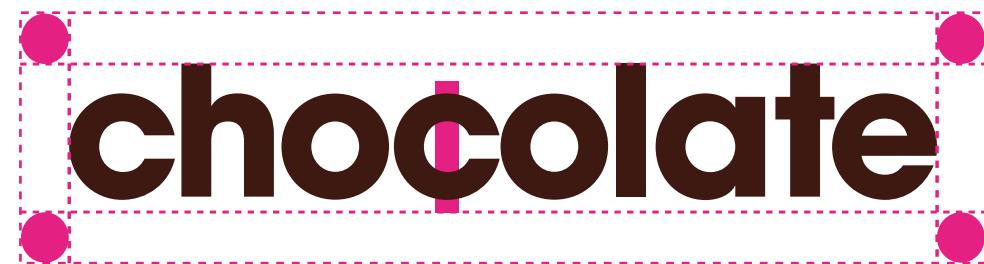
**X-HEIGHT**

Our x-height guidelines make sure our logo is in proportion wherever it is used.



**CLEARSPACE**

Clearspace around the logo is equivalent to the inner white space of the o (represented by the pink dots). The reason for clearspace is to ensure the logo can breathe, is visible and has maximum impact.



## TAGLINE

This a line that sits with the logo. It is the thought that sums up the brand. A continuous thread through our communications. A tagline holds all our campaigns and content together, so that we have consistency in communication.

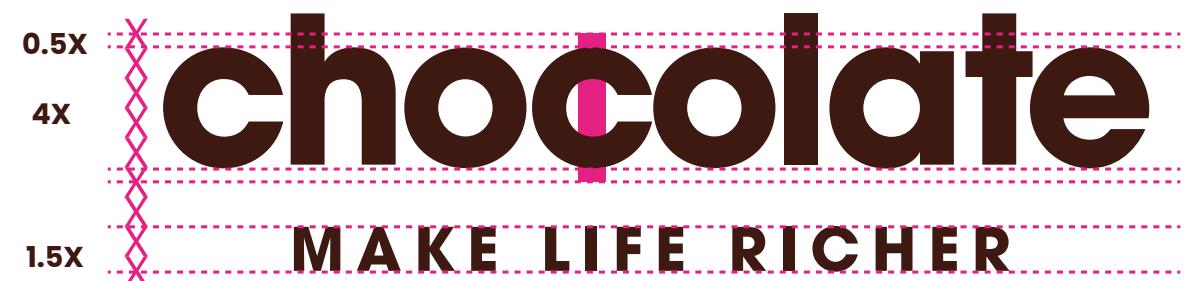
Our tagline is:

**Make Life Richer**

It's a rallying cry. It speaks to people who want to make life richer with their investments. It inspires them to do more with their money. Embrace a better way.

We kindly ask that you adhere to the following:

- Use the tagline wherever possible. Specifically, it should be used in all communication which talks about our brand, products and services.
- Do not use the tagline when our logo is small and the tagline becomes difficult to read or becomes illegible.
- For example, do not use the tagline when the logo is used as an icon on digital platforms.



tag line is 1.5x below bottom of  
logo tracking of tag line is set  
at 200

**SCALABILITY**

We love our logo and we want everyone to be able to see it as a whole. However in certain cases, when our logo is not able to be viewed in its full glory, we will just use our symbol.

Our logo is designed to scale to small sizes on print and screen. Smallest size: 30 pixels wide/0.40 inch wide/1.016 centimeter wide.



chocolate

100 %

TAKE CONTROL



chocolate

75 %



chocolate

50 %



30 %

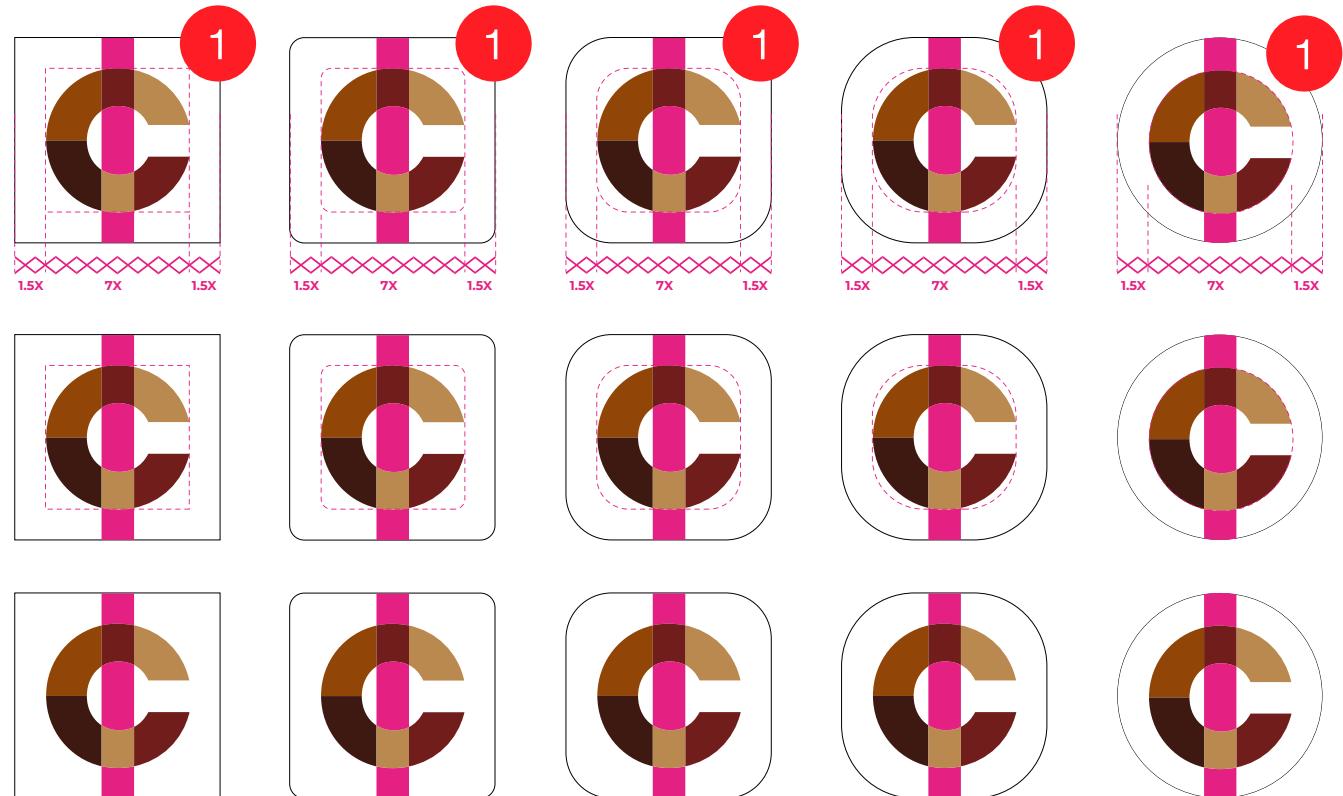
## APP ICON

App icons are individually designed based on specifications. They are an exception to the clearspace guidelines and are sized optically to best fit each shape.

The mark should always be 70% of the container size.

iOS guidelines are [here](#).

Android guidelines are [here](#).



## AVOID

A logo where the word "chocolate" is written in a bold, sans-serif font. The letter "o" is colored purple, while the rest of the letters are black.

Change the colour of the logo

A logo where the word "chocolate" is written in a bold, sans-serif font. The letter "o" is black, while the rest of the letters are brown. The letters appear slightly stretched horizontally.

Don't stretch or manipulate the logo.

A logo where the word "chocolate" is written in a bold, sans-serif font. A pink five-pointed star is placed to the left of the letter "c".

Don't pair the logo with marks that may be confused as logos.

A logo where the word "chocolate" is written in a bold, sans-serif font. The letter "o" is black, while the rest of the letters are brown. The font style is different from the original logo.

Don't type out chocolate in any other fonts.



Don't put our logo on a messy background.

A logo where the word "chocolate" is written in a bold, sans-serif font. The letter "o" is black, while the rest of the letters are brown. A vertical magenta line is drawn through the middle of the letter "C", extending from its top to its bottom.

Don't adjust the line in the C.

# SUB-BRANDS

As we introduce sub-brands to our business, we need to ensure they are recognized easily. This is how new sub-brand identifiers will sit with the logo.



tag line is 1.5x below bottom of logo  
tracking of tag line is set at 200

## EXAMPLES OF SUB-BRANDS





The word "Typography" is rendered in a 3D perspective, appearing to float in space. It is composed of individual letters made of a dark brown material, possibly wood or stone, with a visible grain or texture. The letters are a vibrant red color, which stands out against the neutral background. The letters are slightly tilted and overlap each other, creating a sense of depth and dimensionality. The overall composition is clean and minimalist, focusing on the form and color of the text.

Typography

## BRAND TYPEFACE

**Poppins**

Poppins is the brand typeface of Chocolate and is used as our primary font across all content and communications. It is a versatile sans-serif typeface with 18 styles and 9 weights, allowing a full range of creative expression. Clean, distinctive and legible, it is designed for use in multiple domains such as websites and print. Available for free from Google Fonts at [fonts.google.com](https://fonts.google.com).

**Poppins Bold**

**AaBbCcDdEeFfGgHhIiJjKkLlMm  
NnOoPpQqRrSsTtUuVvWwXxYyZz  
0123456789.:;/(@\$#)\|**

**Poppins Regular**

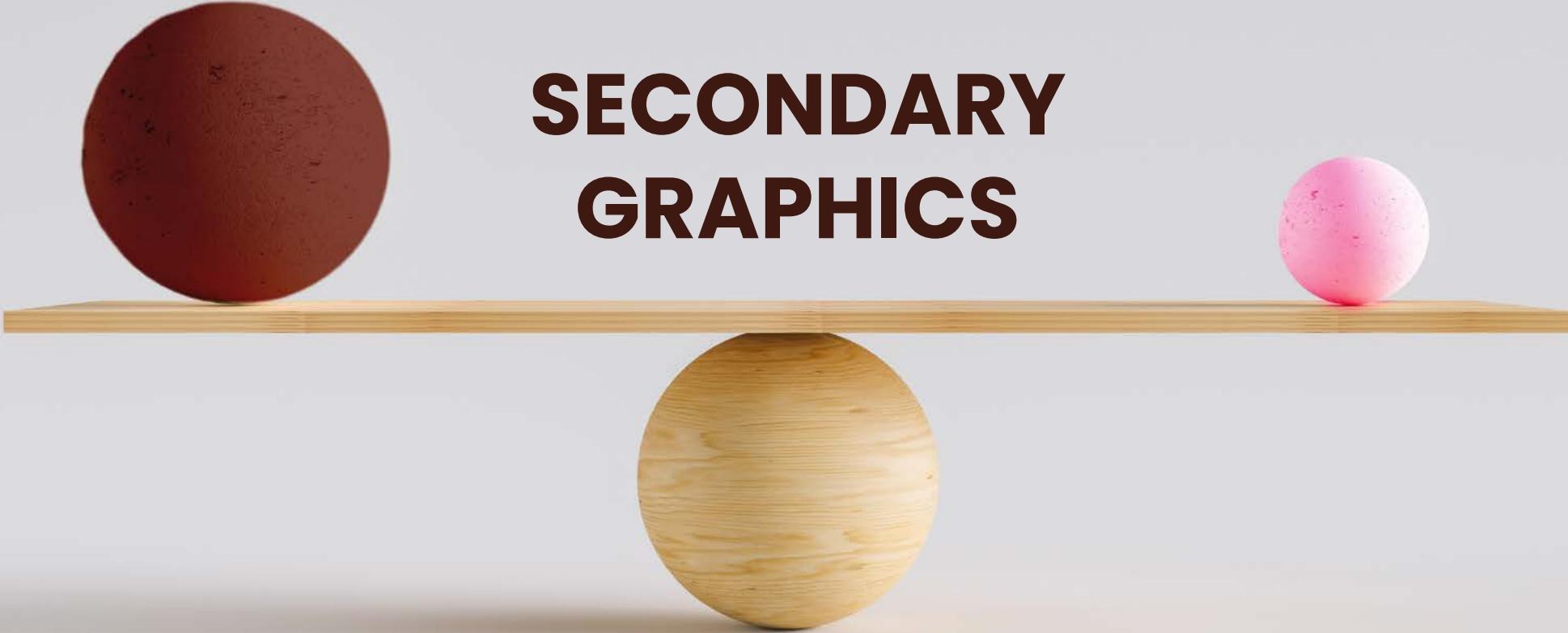
**AaBbCcDdEeFfGgHhIiJjKkLlMm  
NnOoPpQqRrSsTtUuVvWwXxYyZz  
0123456789.:;/(@\$#)\|**

**Poppins Bold Italic**

**AaBbCcDdEeFfGgHhIiJjKkLlMm  
NnOoPpQqRrSsTtUuVvWwXxYyZz  
0123456789.:;/(@\$#)\|**

**Poppins Regular Italic**

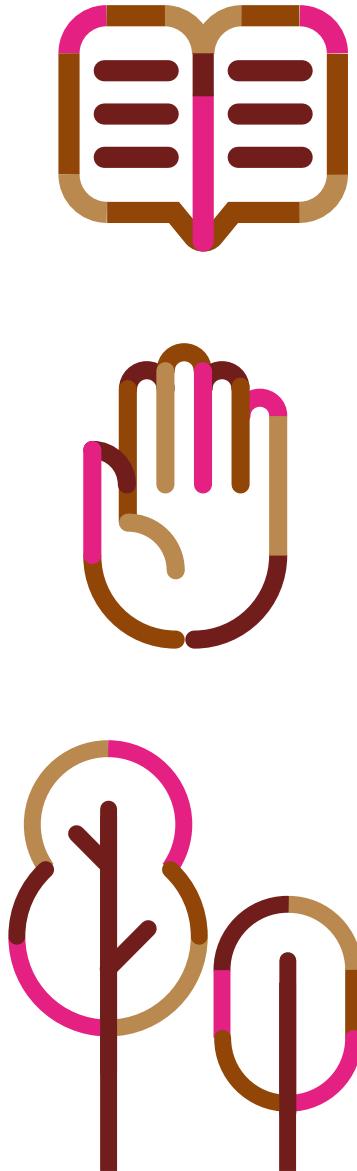
**AaBbCcDdEeFfGgHhIiJjKkLlMm  
NnOoPpQqRrSsTtUuVvWwXxYyZz  
0123456789.:;/(@\$#)\|**



# SECONDARY GRAPHICS

**ILLUSTRATIONS**

These graphics help to create a rich and dynamic brand identity. They can be used to enhance various marketing materials such as our website, content, social media and the app. The elements are born out of the logo and are intrinsically linked to its DNA.



**ANIMATIONS**

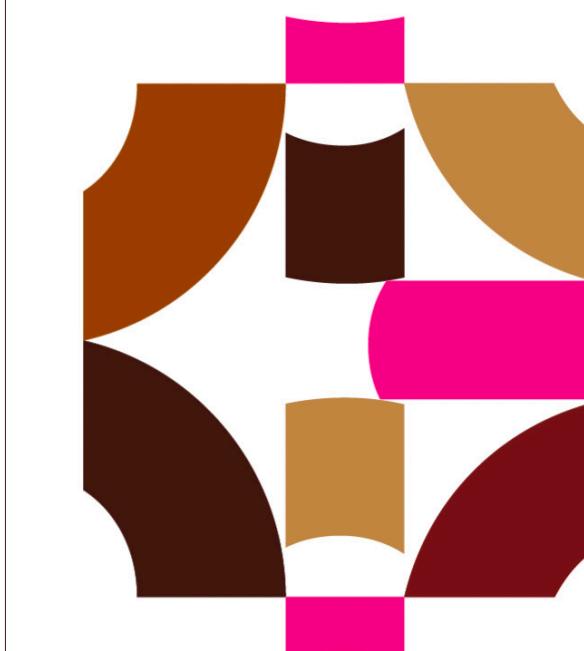
In the digital world, movement is essential. Which is why we've created animations. They are visually born out of the same stable as our static graphics – and have been designed to create interest and delight among our consumers.

Click on the links to watch the animation come to life.

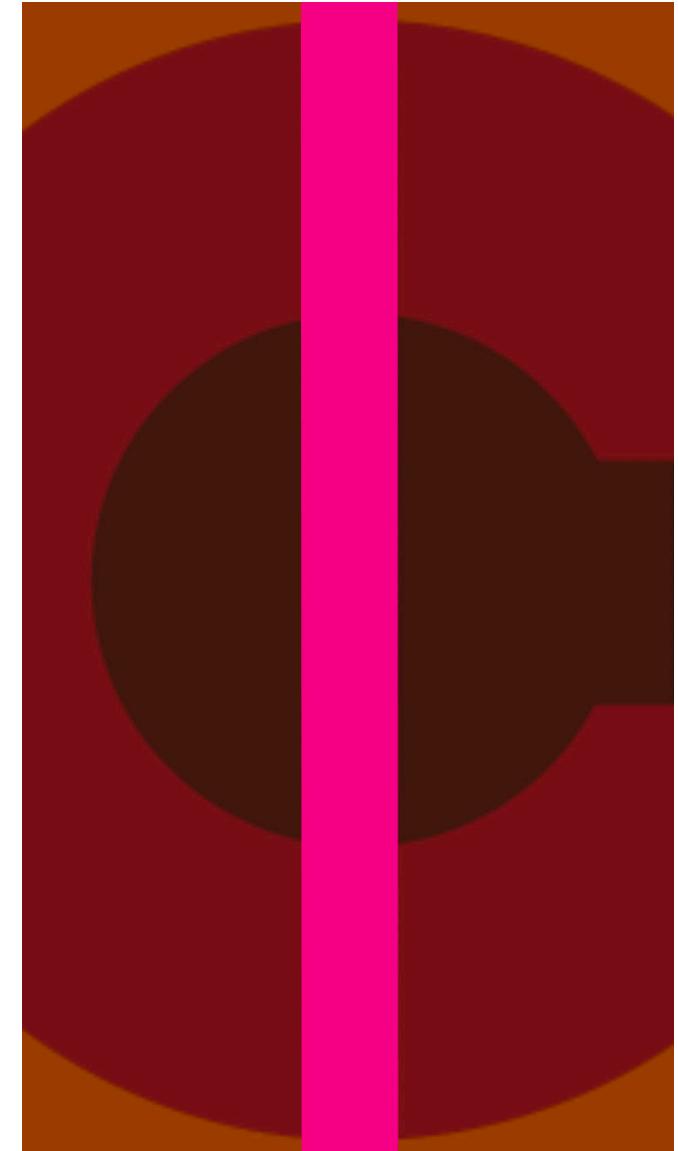


**chocolate**  
FINANCE

<https://youtu.be/cryhKUJjeRk>



<https://youtu.be/eXcyVdpaggc8>



<https://youtu.be/61xz4RflvKo>

**ANY QUERIES SHOULD  
BE DIRECTED TO:**

**[walter@chocfin.com](mailto:walter@chocfin.com)**

