



Brand Guidelines

MARCH 2023

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Who we are

We're **Vanquis Banking Group**, a FTSE 250 specialist bank offering affordable financial services to everyday people. Through our credit card, loan and vehicle finance products, we help 1.6 million UK customers access financial services when mainstream lenders won't.

While customer needs and financial services have evolved since we began lending in 1880, our Purpose remains as true today as it was back then: we help put people on a path to a better everyday life. On a daily basis, our Purpose shapes what we do and how we do it. It's why we're here.

Our products, for example, are designed responsibly with our customers in mind. It's our job to help people access the credit they need to get on with their lives, whether it's a vehicle for commuting, funds for home improvements or the means to build their credit rating.

The path to a better everyday life isn't an idea reserved for our customers. Our Purpose also guides our approach to investing in communities up and down the country. By working with a range of partner organisations, we aim to address the root causes of financial exclusion through improving education, raising financial awareness and providing the kinds of opportunities that can lead to better everyday lives.

Our brands



We established Vanquis in 2003 to market-test our first credit card for customers unable to access mainstream credit.

In 2005, Vanquis became fully operational, going on to become a key player in the mid-cost credit card market. In 2016, Vanquis piloted a loan product with existing customers, which launched to the open market in 2021.



Established in 1992, we acquired Moneybarn in 2014 to provide responsible vehicle finance to people in the UK not well served by mainstream banks.

Moneybarn uses its decades of experience to make sure customers have access to reliable cars, vans and motorbikes for a better road ahead.

Our Story, Our Strategy

While our Purpose defines what we're here to do and for whom, it's actually one of several guiding principles that help inform our Group strategy and chart of our course into the future.

Our strategic narrative also includes the following:

We're here...

Our Purpose

To help put people on a path to a better everyday life

When we succeed, we imagine a world where...

Our Vision

Everyday people are able to access the financial services they need from us, no matter where they are on their journey

To make this happen, we need to become...

Our Mission

The first-choice bank for people excluded from accessing financial services from traditional lenders

To achieve this, our strategic focus areas are...

Our Strategy

People and Culture

Growth and Sustainability

Customer and Community

Our customers

We help people access affordable financial services when others won't. While the majority of our customers are 'everyday people' with steady jobs and money coming in, mainstream lenders might see them as potential risks for various reasons, including:

- **Limited savings**
Despite earning an average income, they don't have much in the way of savings, meaning unexpected expenses could prove challenging.
- **Variable income**
They might be self-employed, on zero-hours contracts or have several part-time jobs.
- **Life events**
Their circumstances may have changed significantly as the result of divorce, job loss or ill health.
- **No credit history**
They may be new to credit or to the UK, so don't have much to show in terms of their borrowing behaviours.
- **Low credit rating**
They may have had financial difficulties in the past and are now looking to rebuild their credit score.



Leah
Support manager
Stoke-On-Trent
Moneybarn customer



Eric
Charity worker
South London
Vanquis customer



Natasha
Teacher
Basingstoke
Moneybarn customer

[Click here](#) to find out more about our customers and hear their stories on the Vanquis Banking Group website.



Our brand in action

Our logo



This is the Vanquis Banking Group logo.

This is our primary logo and should be used by default, except where spacing or sizing is an issue.



While Dark Blue on White is preferable, the White logo on a Dark Blue background can be used as a secondary option.



To allow it room to breathe, always leave an area of clear space around it equivalent to the height of the Vanquis 'V'. This rule applies to all versions of our logo.

This is our secondary logo, which should only be used in instances where the primary logo is too large, too long or readability is an issue.



In exceptional cases where space is extremely limited, the minimal version of our logo may be used.

**VANQUIS
BANKING
GROUP**

In the digital world of apps and websites, the standalone Vanquis 'play button' may be used provided the full company name is included in the accompanying content.



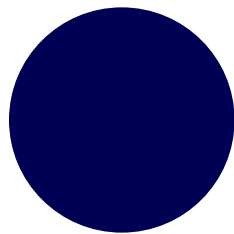
Our brand colours

Primary brand colours

For maximum impact, these colours should be used in full tone without adjustments e.g. darkening, lightening, transparency.

- Dark Blue can be used for text in place of black.
- Avoid using too much Dark Blue for graphic elements; it is best used sparingly for highlights and key callouts.
- The occasional use of Warm Grey in place of White for backgrounds can add visual interest without overwhelming.

Dark Blue



RGB: 0/0/85
CMYK: 100/100/0/67
#000055

Warm Grey



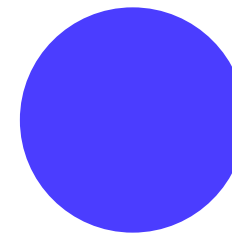
RGB: 239/240/236
CMYK: 0/0/2/6
#eff0ec

White



RGB: 255/255/255
CMYK: 0/0/0/0
#ffffff

Vivid Blue



RGB: 71/71/255
CMYK: 72/72/0/0
#4747ff

Our Group brand

Our corporate brand is designed to be clean and contemporary. For colleagues, it's also been put together with usability and flexibility in mind.

No matter what you're creating, from a presentation to a policy document, the colours, fonts and graphic elements can be adapted to suit any level of formality or complexity.

Font

Our primary Group brand font is **Poppins**:

- We mainly use **Poppins Semibold** for titles, headings and bolding.
- We use **Poppins Regular** for all body copy.
- We occasionally use other font weights, such as **Light** or **Bold**, for titles or in creative projects.

Colours

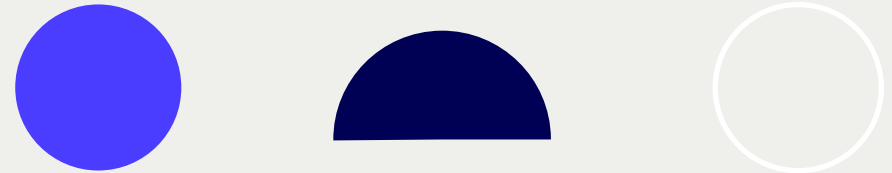
To keep our Group brand clean and professional, we have two main colour palettes for formal and informal usage:

- **Formal** – Mainly Dark Blue, Warm Grey and White, with sparing use of Vivid Blue.
- **Informal** – As above, with Vivid Blue used more widely.

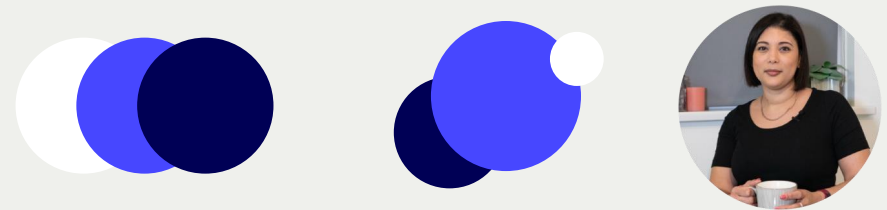
Graphics

The main graphic elements of our Group brand are various types of circle.

- Circles can be whole or partial, filled or outlined.
- Outline circles should be no more than 2pt in PowerPoint.



- Circles can also overlap, appear in various sizes and be used as frames for photos.

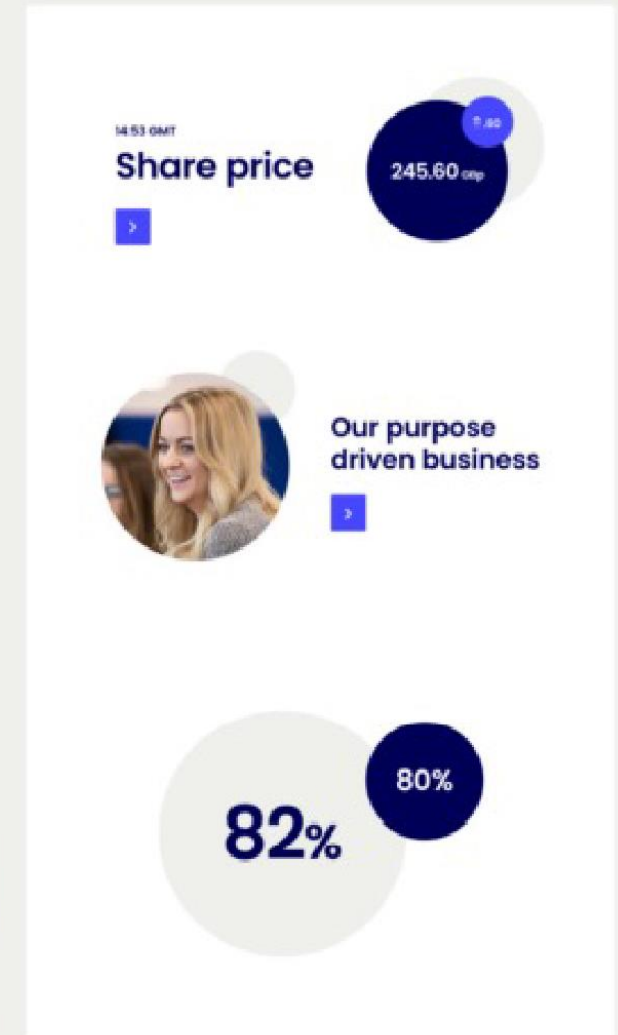
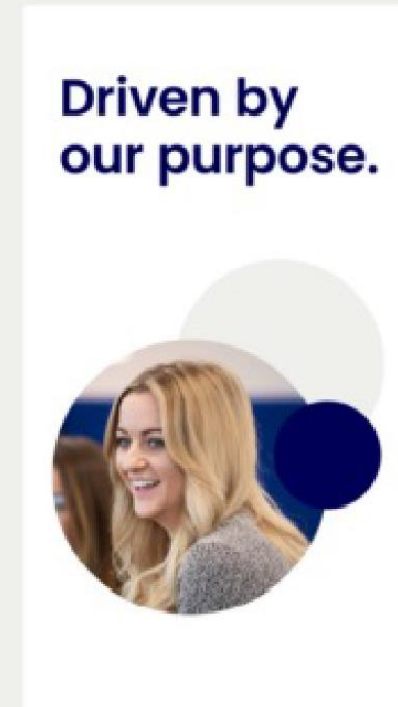
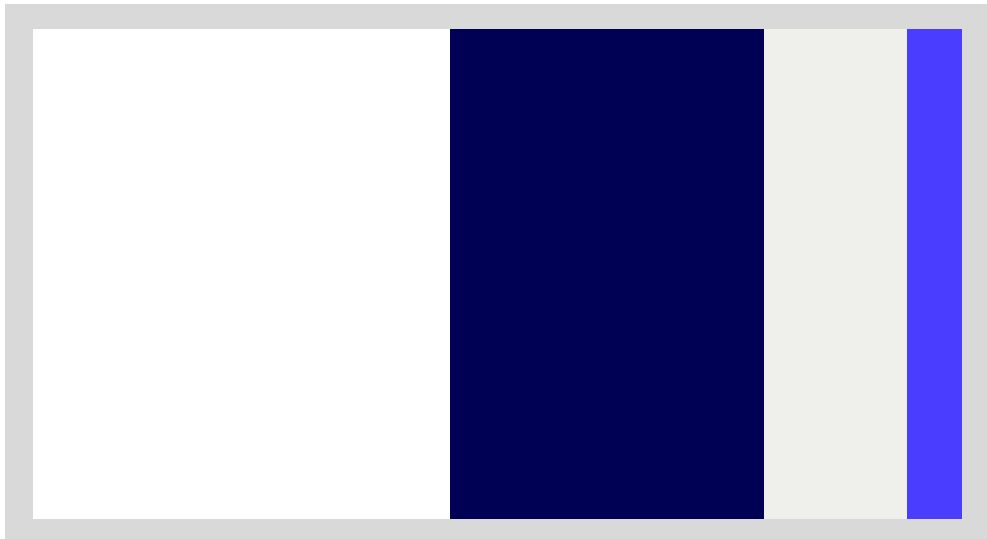


- In keeping with the circular theme, text and callout boxes should also have small rounded corners.

Colour use

Our primary Group colours, used in these volumes, give our brand an understated and pragmatic feel, which works well for formal documents like reports, policies and external communications.


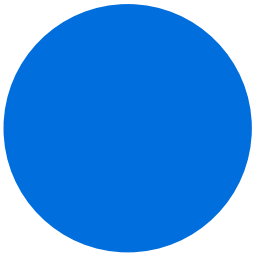
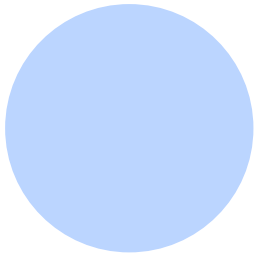
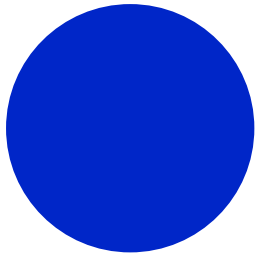
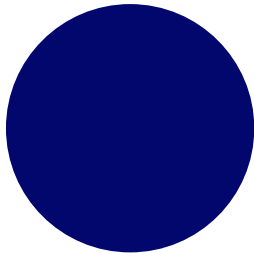

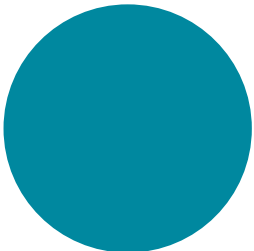
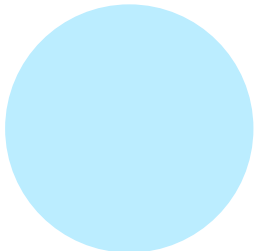
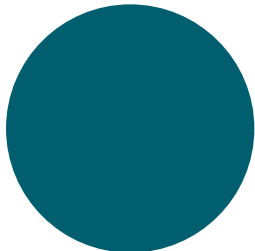
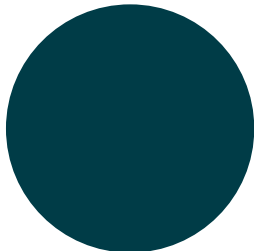
Our low volume palette mainly comprises our primary colours, with a touch of Vivid Blue reserved for highlights.



Our consumer brand colours

Occasionally, you may need to visually represent our Product brands in results charts and other graphics.

In these instances, either refer to the existing Vanquis or Moneybarn brand guideline documents, or use these representative brand colours and tones:

	Brand	Light	Medium	Dark
				
				

Our font

This is Poppins

ABCDEFGHIJKLMNOPQRSTUVWXYZ
abcdefghijklmnopqrstuvwxyz

The font family (or typeface) we use is a key factor when it comes to establishing our brand and maintaining visual consistency in our communications.

Poppins has clear letterforms that are easy to read, whether large or small, in print or on screens. While the font comes in a variety of weights, we suggest sticking with **Regular** for body copy and **Semibold** for headings.

Occasionally, heavier and lighter members of the Poppins font family may be used for titles and creative assets. Similarly, **Montserrat** – the font used for 'Banking Group' in our logo – may occasionally appear in titles or to provide visual consistency in one-off scenarios, such as signage.



Regular



Semibold



Light



Bold



Black



Montserrat
Medium



Montserrat
Semibold

Most Group devices will already have Poppins installed. If you can't see it in your font options, visit the intranet [Brand Centre](#) for instructions on how to install it.

Our photography



As a Group, we're all about everyday people: our colleagues, our customers and the people in our communities.

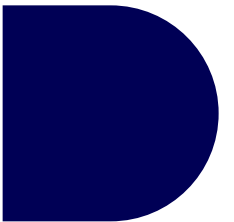
If you're looking to make your document or presentation more human, feel free to add colleague and customer photos from our gallery in the Brand Centre.

To add subtle human highlights, drop in small circular images. You can do this in PowerPoint using:

**Picture Format > Crop > Aspect Ratio > 1:1
> Crop to Shape > Basic Shape Circle**

To create rounded images for full-length left or right borders, you can use the Round Same-Side Corner Rectangle shape (right) then click:

**Picture Format > Format Pane
> Fill > Picture or texture fill
> Picture source (Insert)**





Managing our corporate
and consumer brands

Referencing Group

Whenever our consumer brands make reference to the wider Group, use the following phrasing:

Part of Vanquis Banking Group

There may also be instances where our consumer brands need to highlight their relationship to the Group / Vanquis name through their logo. In these cases, the following lock-up may be used:



This is relevant for Vehicle Finance because it doesn't include the Vanquis name. The Group lock-up can be used in conjunction with the Vehicle Finance brand logo (below) to support activities that drive corporate positioning.



For use in consumer-facing activities, the Moneybarn logo should be used in line with the Moneybarn brand guidelines (see p16).

Our heritage

While the transition to Vanquis Banking Group represents a decisive departure from our historical Provident name, our long-established history of helping everyday people when others won't continues to live on through our Purpose, Mission and future strategic direction.

Where necessary, the following statements can be used to reference our heritage:

- Vanquis Banking Group has a rich history dating back to 1880.
- The company was founded in Bradford as *The Provident Clothing and Supply Company* by Joshua Waddilove who sought to help those turned away by other lenders access credit for everyday necessities.
- The origins of Vanquis Banking Group date back to 1880 when we were founded as *The Provident Clothing and Supply Company*.
- Today, Vanquis Banking Group is a FTSE 250 company listed on the London Stock Exchange with around 1.7 million customers, and we proudly play the same role in people's lives as we did when we were founded over 140 years ago.

Moneybarn info

If you're creating something specifically for Vehicle Finance that needs to reflect the Moneybarn brand, follow the Moneybarn brand guidelines, available on the Brand Centre intranet homepage.

Key brand contact

Amelia Scholey

Moneybarn Brand Centre

[Click here](#)

Moneybarn brand guidelines

[Click here](#)

Vanquis info

If you're creating something specifically for our Credit Card or Loan products that needs to reflect the Vanquis brand, follow the Vanquis brand guidelines, available on the external Brand Hub (login required).

Key brand contact

Kaeleigh Brett

Vanquis Brand Hub

<https://brand.vanquis.co.uk/>

Group info

Key brand contact

Rebecca Kelly (external)
Scott Barnard (internal)

Group Brand Centre

[Click here](#)

Vanquis Banking Group Brand Hub (login required)

<https://brand.providentfinancial.com/>