

TOC**Upgrade
Brand System
Guidelines
v.1**

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How to use this document

This document was created to guide the application of Upgrade's brand system across the experiences that will define Upgrade's brand.

The brand system is composed of the brand's essential building blocks, covering how we sound, how we look, and how we are experienced. This document explains all of the essential ideas and elements within the brand system, demonstrating their correct use within experiences.

If you have any questions regarding this document, please contact Ashley Rho, arho@upgrade.com, for additional information and support.

Our Brand Foundation

To define the foundation of Upgrade's brand, we answered three important questions: what we do, why we do it, and why it matters. The answers to these questions defined the shape of the brand—from the way we sound to the way we look.

Upgrade's answers to the three questions.

What we do

We give borrowers the best value in an easy, fast, and trustworthy lending marketplace powered by innovative technology.

Why we do it

We believe that for far too long the financial world has favored big banks, and that borrowers deserve an advocate to build a better system.

Why it matters

We are future makers, who give you the freedom to seize opportunity and build the future you want.

Manifesto

We set out to build a better banking system—for the consumer.

And, we know what it's like to be a consumer. In fact, it's what drives all we do. We know how the weight of debt feels—and the relief and freedom once it's gone. We know the way the past can hold us as we try to plot a better future. We know the credit, debt, and finance worlds aren't easy to navigate, or even understand. So, in everything we do—everything we teach, tell, telegraph, and sell—we make sure real-world people are what shapes the future.

With us, people are in good hands. We are proud to be the ones poised to deliver a better finance system.

Thankfully, we're not new at this. We've worked for decades to become leading experts. We understand all the ins and outs of the financial world—the terms, the regulations, and the processes. And, we know the current roadblocks and hurdles—so we're clear on when, why, and how to improve the system.

And this combination is magic and power.

When we combine our empathy for real-world people and our financial system expertise, we can build not just a better platform or tool. We can disrupt banking—and build a better banking system that works for people—real people.

Shaping the Future of Credit

At the heart of our brand, you'll find a simple idea. We are Future Makers—removing barriers and creating platforms for you to seize opportunity—today and tomorrow.

Upgrade's answers to the three questions.

Our Insight

Debt can leave you feeling stuck and shackled to the past.

Our Opportunity

We deliver freedom: freedom to choose the best path forward.

Our Attributes

Possibility	Action	Vibrant
We believe in the art of the possible, approaching the future with optimism.	We believe that people move forward when they take action, and we work hard to empower actions that benefit you.	We believe the world is vibrant and full of opportunity.

—

How We Sound: Our Tone of Voice



Tone of Voice

Introduction

As we develop the Upgrade brand, how we show up in the world must be consistent and resonant. This means how we look, how we sound, and how we behave must all ladder to the core of our brand. How we sound is described by our tone of voice, which includes the idea of the empathetic expert, our principles and guardrails, and the examples that guide their application.

The Upgrade Tone of Voice includes four elements.

The Big Idea

The big idea brings the tone of voice to life, giving us a persona as a point of reference.

Principles

Principles are the pillars of our tone of voice, providing texture, depth, and guidance.

Guardrails

Guardrails tell us what language we should avoid, while helping us center the brand.

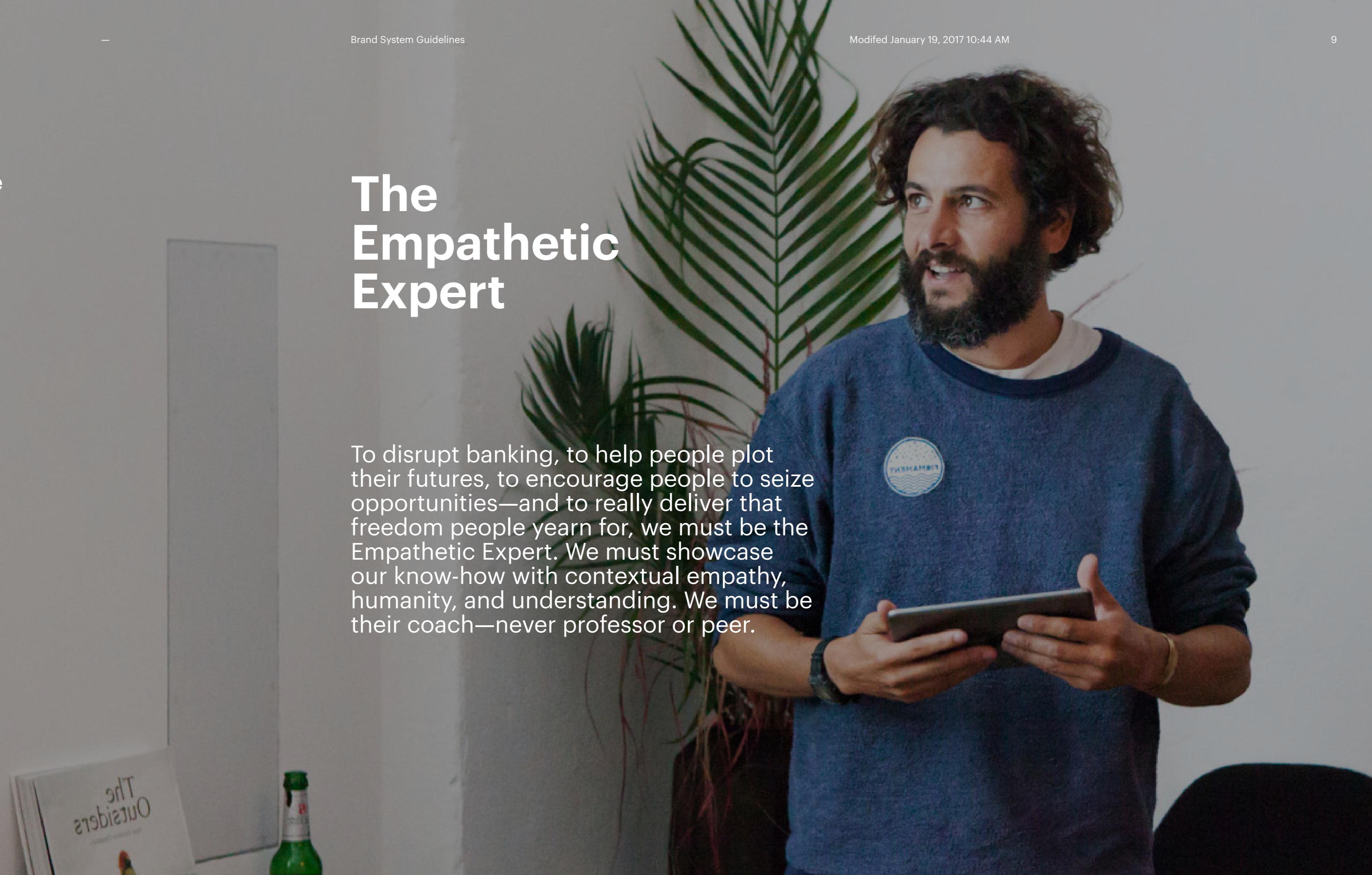
Examples

Examples bring our tone of voice to life—turning theory into practice.

Tone of Voice
The Big Idea

The Empathetic Expert

To disrupt banking, to help people plot their futures, to encourage people to seize opportunities—and to really deliver that freedom people yearn for, we must be the Empathetic Expert. We must showcase our know-how with contextual empathy, humanity, and understanding. We must be their coach—never professor or peer.



Tone of Voice Principles & Guardrails

Encouraging

We must be upbeat, motivating, and inspiring—so people can easily propel forward.

This means we are...

—
Action-oriented
Understanding
Optimistic
Friendly

Never...

—
Pushy
Coddling
Unrealistic
Too easy

Assuring

We must be confident, straightforward, and demystifying—so borrowers trust they've come to the right place.

This means we are...

—
Direct
Simple
Transparent
Sturdy

Never...

—
Condescending
Simplistic
Exhaustive or Complicated
Big Brother

Bright-Eyed

We must see possibility, opportunity, and promise—so our borrowers share our enthusiasm for what's to come.

This means we are...

—
Imaginative
Lively
Smart
Grounded

Never...

—
Fantastical
Erratic or Unpredictable
Superficial
Flighty

Tone of Voice Examples

The future is yours—let's go get it.

Your future starts now.

Imagine if you were freed from your debt and able to plan your future?

Life is a work in progress—you're well on your way.

Let us break it down for you, so you can push forward.

Your future is bright, we're here to help.

Consolidate your debt, start imagining your future.

It can feel overwhelming, but relief is just a few moments away.

Finance your dreams with Upgrade.

Let's build a credit system that puts you at the center.

We've set out to build a better banking system.

How We Look: Our Visual Identity



Brand Identity System

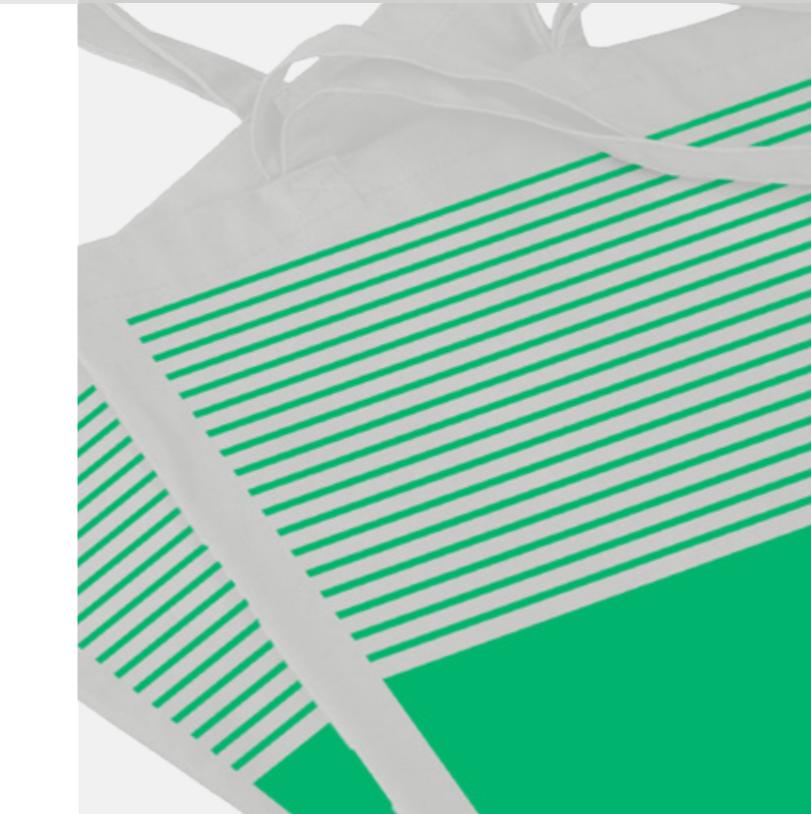
Introduction

At its core, our visual identity is defined by our brand's attributes: a bold sense of possibility, an emphasis on action, and a timeless vibrance. These ideas are underpinned by a system of visual elements that were designed with meaning and intention. Together, these elements come together to create deep experiences, which personify the brand.



This section is a collage of various Upgrade-related images:

- A smartphone displaying the Upgrade mobile app interface with the text "upgrade", "Welcome, Ross!", and "Let us break it down for you, so you can push forward. Applying takes just 3 minutes, then leave the rest up to us."
- A large circular progress bar with the number "780" in the center, accompanied by a green plus sign.
- A person's profile card showing "Ross Gendels" and "Your Profile".
- A vertical stack of icons: a plus sign, a square with a minus sign, a dollar sign, a percent sign, and a lock symbol.
- A person's profile picture with the text "1 Fill Out The Form In Minutes".
- A person's profile picture with the text "2 Get Your Funds In A Day".
- A person's profile picture with the text "3 Keep Track of Your Progress".
- A close-up of a striped shirt with the Upgrade logo.



upgrade

Symbol

The Upgrade logo delivers on the brand's promise by illustrating the opportunity and optimism inherent in the future maker. As we are unshackled from the past, Upgrade helps us lean into the future—partnering with us to seize opportunity.



Symbol Lockups

Two layout options have been defined for the logo—vertical and horizontal. Use these options to maximize the presence of the logo within experiences.

1 /
Vertical Lockup



2 /
Horizontal Lockup



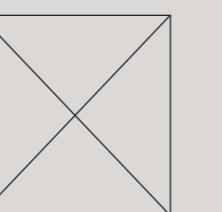
Symbol Spacing

Our logo needs space to breathe in order to maintain visibility within communications. Please follow the minimum clearspace provided here, unobstructed by other text or imagery.

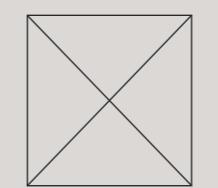
1 /
Vertical Lockup



2 /
Horizontal Lockup



The box (X) is equivalent to the size of the symbol. The clearspace around the vertical lockup should be at least 2X.



The box (X) is equivalent to the size of the symbol. The clearspace around the horizontal lockup should be at least 2X.

Symbol—Outline Lockups

Two layout options have been defined for the logo—vertical and horizontal. Use these options to maximize the presence of the logo within experiences.

The outlined symbol should be used in small-scale applications such as business cards.

1 /
Vertical Lockup



2 /
Horizontal Lockup



Symbol—Filled Lockups

Two layout options have been defined for the logo—vertical and horizontal. Use these options to maximize the presence of the logo within experiences.

The filled symbol should only be used as a last resort.

1 /
Vertical Lockup

The tint used for
the solid symbol is
40% of Credify Green.



2 /
Horizontal Lockup



Symbol

Not Recommended

Applications of the logo within the system have been carefully considered. Please avoid the following scenarios.

1 / Don't add a drop shadow to the symbol.

2 / Don't stretch the symbol.

3 / Don't use opacity on the symbol.

4 / Don't modify the distance between the symbol and the wordmark.

5 / Don't change the weight or type out the wordmark.

6 / Don't use outlined version of the symbol.

7 / Don't change the color of the symbol.

8 / Don't change the size ratio between the mark and the wordmark

1 /



upgrade

2 /



upgrade

3 /



upgrade

4 /



upgrade

5 /



Upgrade

6 /



upgrade

7 /



upgrade

8 /



upgrade

Typography

Primary Typeface

Our experiences rely heavily on content and the use of a consistent typographic voice. Graphik should be used in all Upgrade experiences to accentuate the way we look—projecting a clear and consistent voice. Use a maximum of three type sizes per layout, whenever possible.

Graphik

The Graphik family has a broad range of weights. It is also clear, confident, modern, and friendly.

Regular

A B C D E F G H I J K L M N
O P Q R S T U V W X Y Z
0 1 2 3 4 5 6 7 8 9 \$ % ! & + #

Semibold

**A B C D E F G H I J K L M N
O P Q R S T U V W X Y Z
0 1 2 3 4 5 6 7 8 9 \$ % ! & + #**

Typography

Numeral Typeface

Roboto Mono should only be used in all numeral experiences—projecting a clear and consistent voice.

Roboto Mono

The Roboto Mono numerals are easy to distinguish and pair well with Graphik.

Regular

ABCDEFGHIJKLMN
OPQRSTUVWXYZ
0123456789\$%!&#

7 8 9 -
4 5 6 +
1 2 3 %
0 . = *

Typography

Not Recommended

Applications of the typeface have been carefully considered. Please avoid the following scenarios.

1 / Don't use more than one font style or weight in a sentence unless it is for emphasis.

2 / Don't mix type sizes in a sentence or paragraph.

3 / Only the numerals from Roboto should be used in brand expressions.

4 / Don't stretch the type.

5 / Don't use tight or wide leadings.

6 / Don't apply background colors.

7 / Don't use more than one color for highlighting in a sentence or paragraph.

8 / Don't justify, center, or set any type flush right.

1 /

The future is yours—let's go get it.

2 /

The future is yours—
let's
go get it.

3 /

The future is yours—let's go get it.

4 /

The future is yours—let's go get it.

5 /

The future is yours—let's
go get it.

6 /

**The future is yours—let's
go get it.**

7 /

The future is yours—let's
go get it.

8 /

**The future is yours—let's
go get it.**

Color Palette

The Upgrade color palette was selected to reinforce Upgrade's presence within experience, while projecting our attributes. The palette is simple, and on this page, we've provided guidance regarding the ratio of color within Upgrade experiences.

White	RGB PANTONE CMYK	255/255/255 663 C 0/0/0/0
-------	------------------------	---------------------------------

Cool Gray 4	RGB PANTONE CMYK	189/187/187 Cool Gray 4 C 26/22/22/0
-------------	------------------------	--

Credify Green	RGB PANTONE CMYK	0/173/104 3405 C 100/0/82/0
---------------	------------------------	-----------------------------------

Cool Gray 6	RGB PANTONE CMYK	169/168/169 Cool Gray 6 C 35/29/28/0
-------------	------------------------	--

Gray Scale	RGB PANTONE CMYK	107/191/255 278 C 49/13/0/0
------------	------------------------	-----------------------------------

Credify Blue	RGB PANTONE CMYK	138/138/141 Cool Gray 8 C 48/40/38/4
--------------	------------------------	--

Credify Orange	RGB PANTONE CMYK	249/166/44 130 C 0/40/94/0
----------------	------------------------	----------------------------------

White	RGB PANTONE CMYK	100/101/105 Cool Gray 10 C 61/53/48/19
-------	------------------------	--

40%

White

30%

Credify Green

20%

Gray Scale

5%

Credify Blue

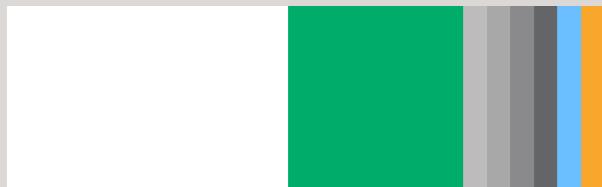
5%

Credify Orange



Color Usage

The application of color is critical within Upgrade's visual identity. Whitespace should be used generously. Upgrade Green should be used to reinforce the brand's equity, while creating hierarchy and areas of focus. Upgrade Blue should be used to highlight important information, and Upgrade Orange should be reserved for error states or messages.



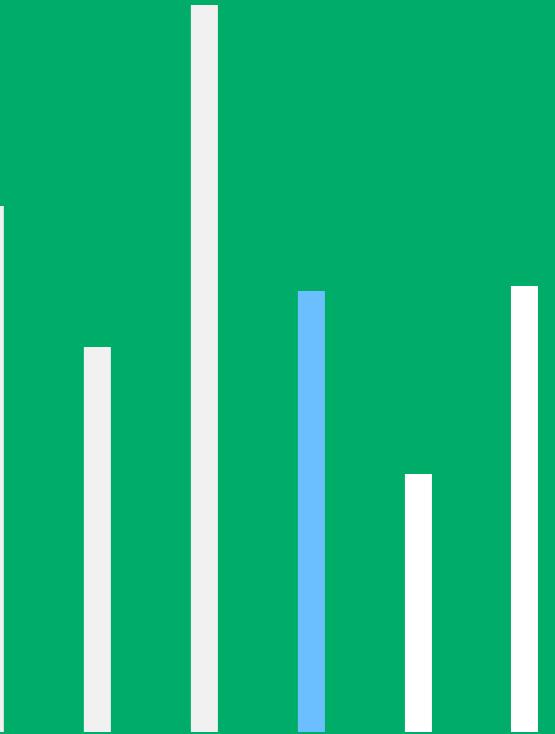
- 1 Fill Out the Form in Minutes
- 2 Get Your Funds in a Day
- 3 Keep Track of Your Progress

Ross
Gendels



Credit
Score

780



Hi, Ross.

Lets get started with basic information

Create an Account

rgendels@form-and.com

....

Password should be at least 8 characters



Color

Not Recommended

We use color to safeguard against design expressions that are not true representations of the brand. Avoid the outlined color choices.

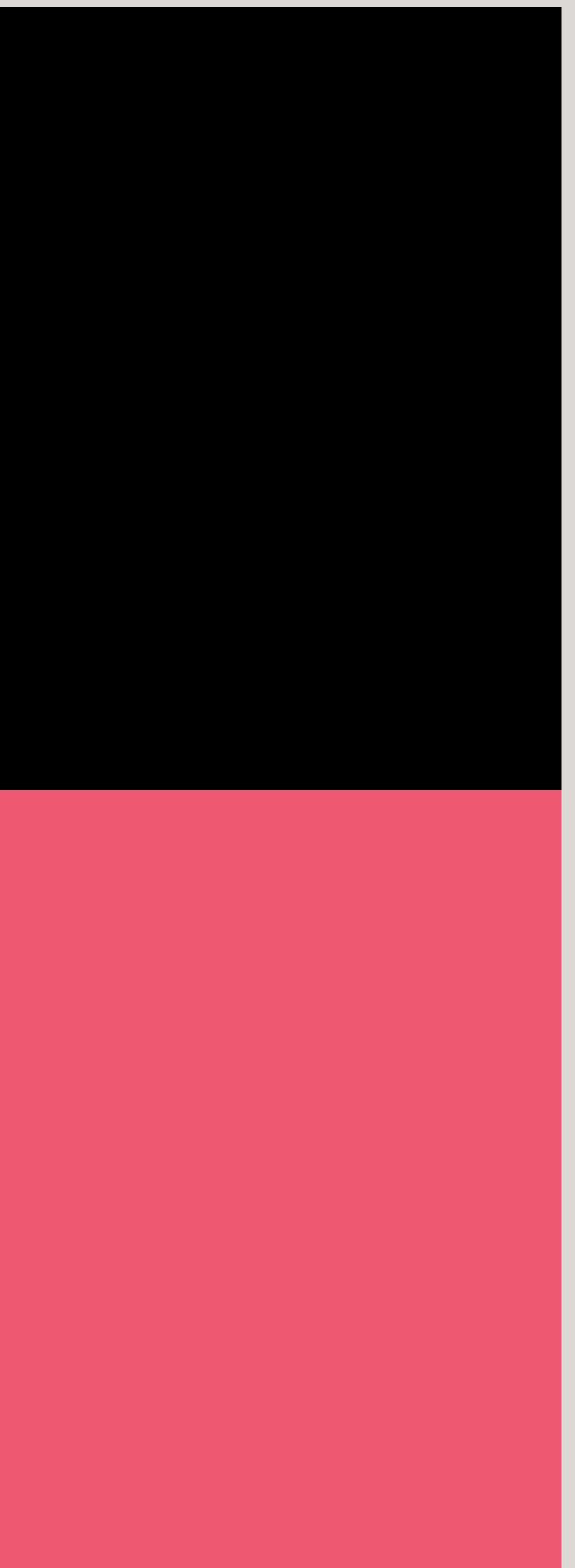
1 / Don't use colors that are not part of the palette.

2 / Don't use alternate values or colors.

3 / Don't overuse the secondary colors; use the percentage ratio on P.21 as reference.

4 / Don't use gradient anywhere.

1 /



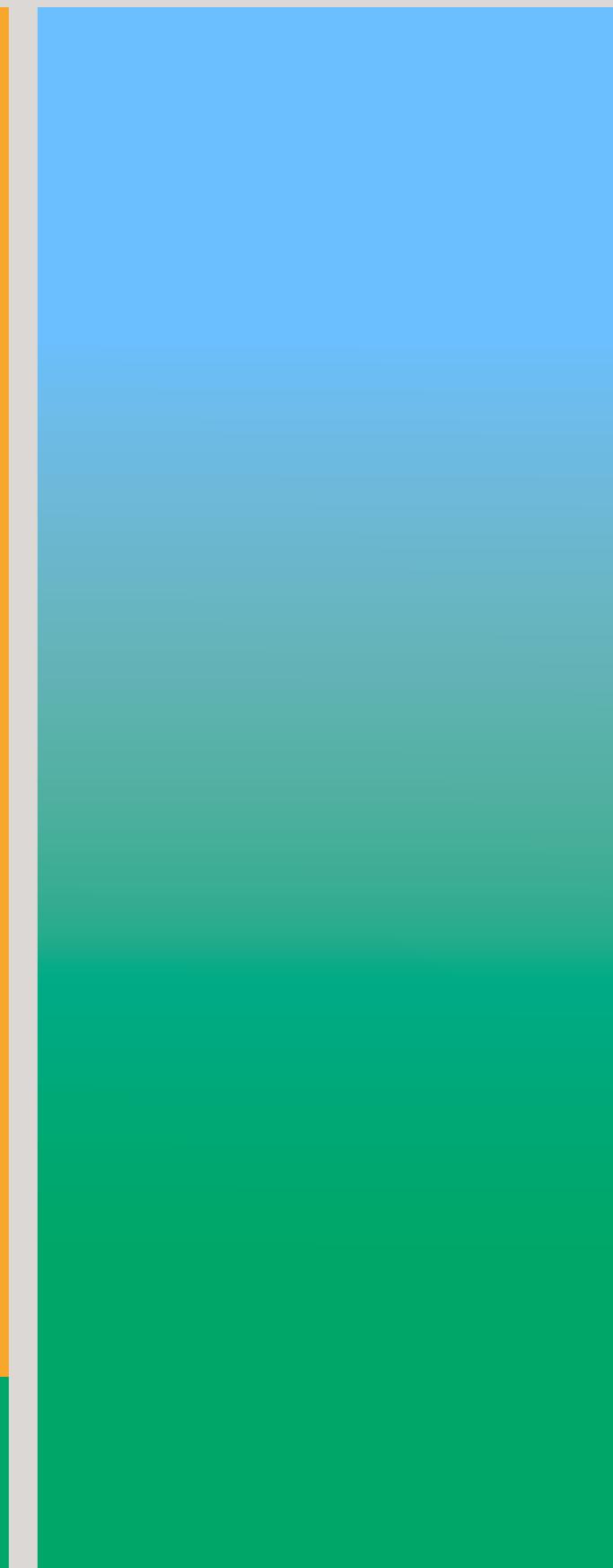
2 /



3 /



4 /



Photography

1 /
Me

Portraits that show the people
Credify serves.

Photography is a powerful element, which can be used to elevate brand experiences. To focus our use of photography, we've recommended three styles that can be used to tell meaningful stories.



2 /
My Life

Lifestyle photography that shows
people seizing opportunity.



3 /
My World

Big-picture photography that
elevates our audiences.



Photography Me

Portraits that show the people Upgrade serves.



Photography is provided for the purpose of illustration only. Rights have not been secured for the photographs featured in this document.

Photography My Life

Lifestyle photography that shows people seizing opportunity.



Photography My World

Big-picture photography that elevates our audiences.



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