

**Re: Trust Science, its people, and its FinTech SaaS ("Credit Bureau 2.0/+")**

Having spent 20+ years working with global market leading providers, innovative upstarts and rock-solid incumbents that support Financial Services & Lending you develop a pattern for assessing the "fiction" from the "reality". Trust Science is "reality". When introduced to Evan and the Trust Science team, I was quickly impressed with their mission and values. While we initially focused on assessing the product and capabilities; we were impressed by the enhanced value-add that came from the partner-first focus that Trust Science exemplifies.

We began our journey as a partner with Trust Science in late 2020 and continue to be impressed by the commitment to our partnership. Delivering cutting edge technology, advanced decisioning and explainable AI is no small feat. The Trust Science team has been extremely thoughtful in guiding us through this every step of the way. Unlike other experiences where the journey ends with the sale, this is where Evan and team really began to create sustainable value. They spent the time learning about our business, our goals, and the problems we were trying to solve. It was never about Trust Science, but only about how they could help us accomplish our goals. They guided us along the way and like any partnership they patiently navigated our organization to help us maximize the opportunity. Their investment in us is what makes the partnership work!

Are AI-based credit models better than a traditional credit model? We started with the hypothesis that an AI-based model will create a meaningful improvement, but not necessarily a full swap out. Trust Science helped us check this box, they have evolved our thinking and augmented our decisioning to help us book better business. We can now dynamically weed through the data noise to approve deals that are performing that we would have otherwise overlooked. The reverse is also true, where we now avoid business that was underperforming with the help of Trust Science.

ConsumerCapital Canada is a digital-first, consumer lending business. There is no shortage of risk and fraud and performance uncertainty. Today, we rely on Trust Science in every application we look at. The Six<sup>o</sup>Scores™ underpin our decisions. In addition to the scores, we feed other data sources such as banking and identity information to Trust Science who in turn provide us understandable attributes from these data sources to complement the already powerful scores.

The exciting part of this journey and partnership is that I believe we are at the beginning. I predict continued success for Evan and the Trust Science team and I look forward (as a customer) to the continued enrichment to the products.

Sincerely,



Richard Evans  
Chief Product Officer,  
ConsumerCapital Canada