

Media release
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Q Mastercard launches ‘Bosley’ - New Zealand’s first credit check chatbot

- Customer driven credit check through Bosley a ‘chat dog’
- Customers can instantly find out if they are eligible for a Q Mastercard
- Hundreds of Kiwis already chatting with Bosley

Q Mastercard® has launched ‘Bosley’, the first chatbot in New Zealand to help customers figure out if they are likely to be approved for a credit card by answering just a few quick questions.

Modelled as a five year old Newfoundland dog, the ‘Ask Bosley’ function lives on the Q Mastercard website where Bosley is ready to answer a range of questions and help customers understand whether a Q Mastercard is right for them.

Driven by cutting edge artificial intelligence technology developed by Ambit, a New Zealand AI company, Bosley has the ability to let people know how likely they are to be approved if they choose to apply for a Q Mastercard. This is done via a short online chat in which the customer is asked a couple of simple questions which allows Bosley to quickly run a credit check and determine if the individual is eligible for a Q Mastercard.

Information shared with Bosley includes name, address, date of birth and driver licence number, all of which is automatically deleted and is not stored. If Bosley advises that an individual isn’t eligible at that point in time to apply for a Q Mastercard, it does not negatively impact the customer’s credit file.

FlexiGroup New Zealand Chief Customer Officer, Tim McFarlane says customers are looking for simplicity, transparency and peace of mind when applying for a credit card and Bosley is a helpful tool for people considering their options.

“For some people there is a certain level of anxiety around the process of applying for a credit card, and before going through what can be a time-intensive application process, many customers simply want to know if they are eligible to apply or not. That’s where Bosley is happy to help.

“It’s an end-to-end online application process, giving the customer the control and confidence to get it done on their terms and the assurance that if they choose to apply it will be approved based on their financial position at the time they chat with Bosley - all customers are credit checked as part of our application process to ensure they are in a position to manage a credit card along with a number of other checks to verify identity.

“We know that the term ‘credit check’ can be a scary concept for some people which is why we’ve introduced Bosley - a friendly, non-judgemental chat dog, who can suss it out for

people and let them know where they stand without having the pressure of committing to a full application process. Bosley lets people figure out their options on their terms,” says McFarlane.

Launched less than a month ago, Bosley has already chatted with hundreds of Kiwis and has been developed to get smarter and more intuitive as he chats with more people. In the future Bosley will be able to help customers with account queries, account management, card benefits, terms and conditions and promotions.

Josh Comie, CEO of Ambit says: “Bosley represents one of the most engaging chatbots in the market. While it is technically sophisticated, it is also easy and fun to use. It was a pleasure to work on such an innovative and creative solution.”

You can have a chat with Bosley here: <https://www.qmastercard.co.nz/benefits/>

ENDS

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