

Fairer Finance Ratings Comparison

Feature	Customer Experience Ratings	Product Ratings
PURPOSE – why the rating exists		
<ul style="list-style-type: none"> Assess the quality of a product 	✗	✓
<ul style="list-style-type: none"> Assess a brand’s customer experience 	✓	✗
METHODOLOGY – how the rating is calculated		
<ul style="list-style-type: none"> Analyse the key features of a product 	✗	✓
<ul style="list-style-type: none"> Analyse customer needs to create Red Lines for product features to meet 	✗	✓
<ul style="list-style-type: none"> Analyse the happiness of a brand’s customers using consumer surveys 	✓	✗
<ul style="list-style-type: none"> Analyse the trust of a brand’s customers using consumer surveys 	✓	✗
<ul style="list-style-type: none"> Analyse a brand’s complaints handling record using Financial Ombudsman data 	✓	✗
<ul style="list-style-type: none"> Analyse the transparency of a brand’s communications 	✓	✗
ENDORSEMENT – the result of the rating		
<ul style="list-style-type: none"> Award a Star Rating to all products - from One to Five Stars 	✗	✓
<ul style="list-style-type: none"> Award a rating based on whether product features meet our Red Lines 	✗	✓
<ul style="list-style-type: none"> Award a Fairer Finance Ribbon to top-performing brands - Gold, Silver, and Bronze 	✓	✗
<ul style="list-style-type: none"> Award a rating based on a brand’s performance against the rest of the market 	✓	✗