

Digital mortgages and open banking

Mai Dang
Senior Business Manager





260 Employees across Europe

Local offices in

- Sweden
- Finland
- United Kingdom
- Germany
- Netherlands
- Spain
- France
- Poland



Trusted by the industry leaders

- Natwest
- BNP Paribas Fortis
- ABN AMRO
- PayPal
- Klarna
- SEB

Industry Authority

Member of EU, Berlin Group & Open Banking advisory boards

 ISO/IEC 27001 Certified

 PSD2 Licensed

2,000 +
Platform users



€ 80m +
Funding from



2,500+ FIs in 10 markets

We're connected for access to all types of accounts, from banks, neo-banks, credit cards and more, and bring them together for you via a single, beautiful API.



Lessons from a marketplace





13:45

100%

Swedish 123

You are almost set up! Select your main bank

If you have more banks and
services, you can add them later.



Danske Bank



Handelsbanken



ICA Banken



Länsförsäkringar



Nordea



SEB

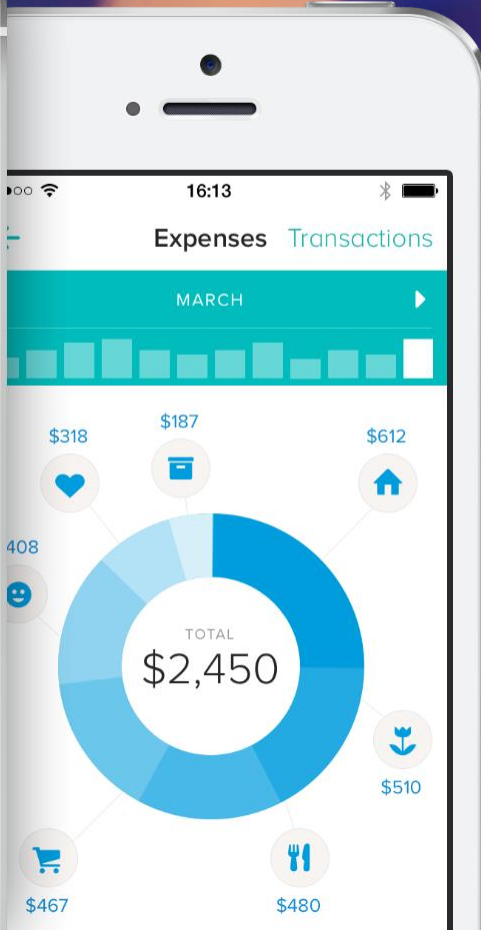
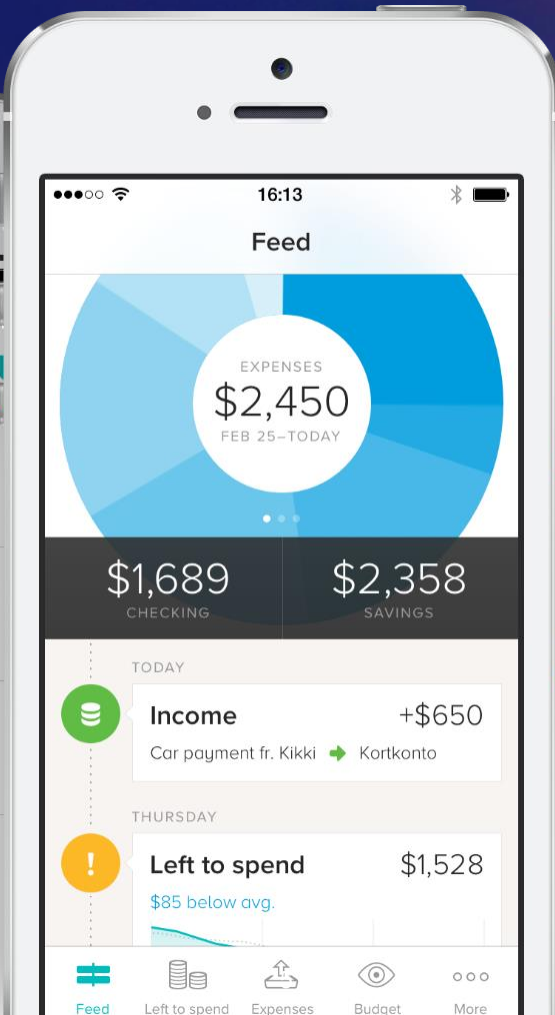
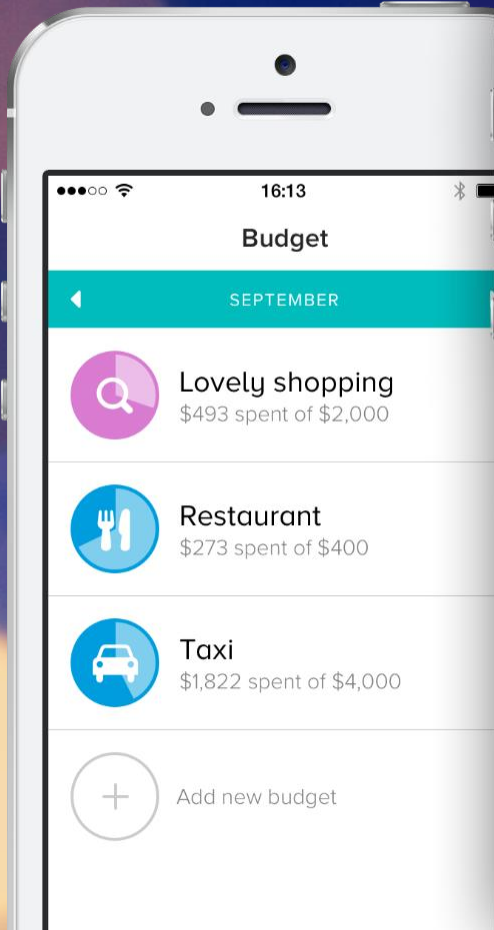


Skandia



Swedbank

[Show more banks](#)



Car payment fr. Kikki → Checking

YESTERDAY

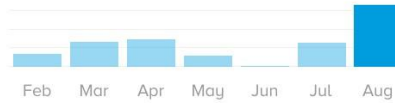


More than usual

\$215



Coffee & Snacks



JUNE 26-29



4 expenses



Starbucks

-\$121

Coffee & Snacks ↕

June 29



Apple Store

-\$255

Electronics

June 27



McDonalds

-\$2.99

Restaurant

June 26



June

LEFT TO SPEND

\$645



FAVORITE ACCOUNTS

12 891 kr

25 500 kr

[Read more](#)

Transfer



From

Checking

23,567 kr



To

Savings account

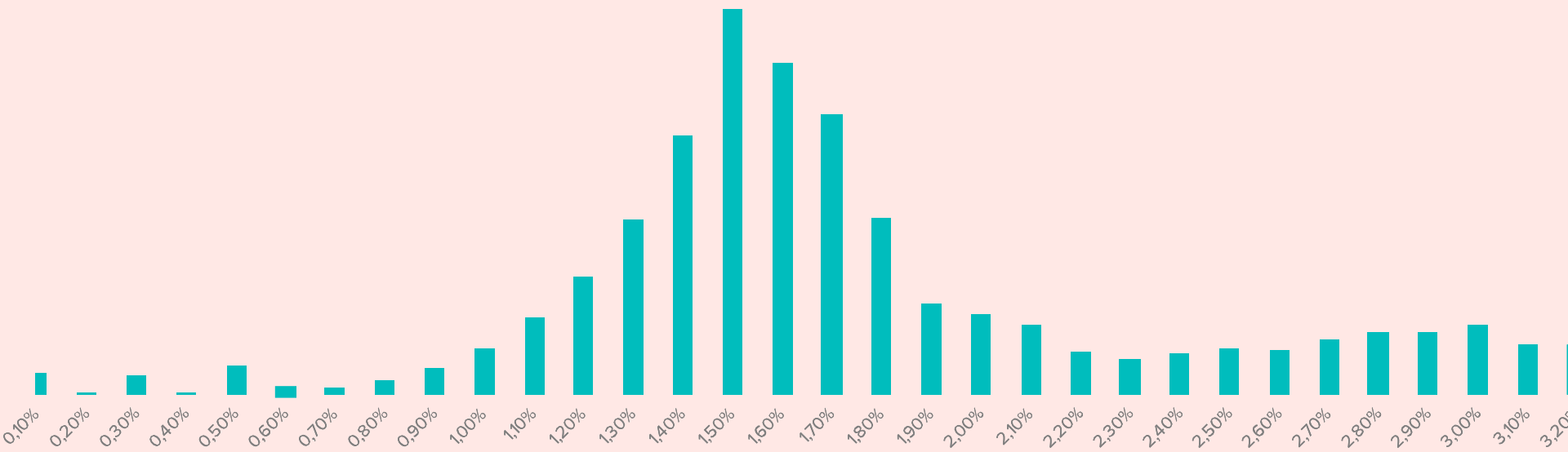
6,891 kr

Belopp

650 kr

Confirm

Not so perfect competition



Not so perfect competition





Q Sök postnummer, område, ort...

Östermalms stadsdelsområde

1.4 %

SEB	1.14 %
Nordea	1.41 %
Swedbank	1.46 %
Danske Bank	1.5 %
Handelsbanken	1.62 %
Länsförsäkringar	1.63 %
SBAB	1.69 %
Sparbanken	1.75 %

3 754 000 kr

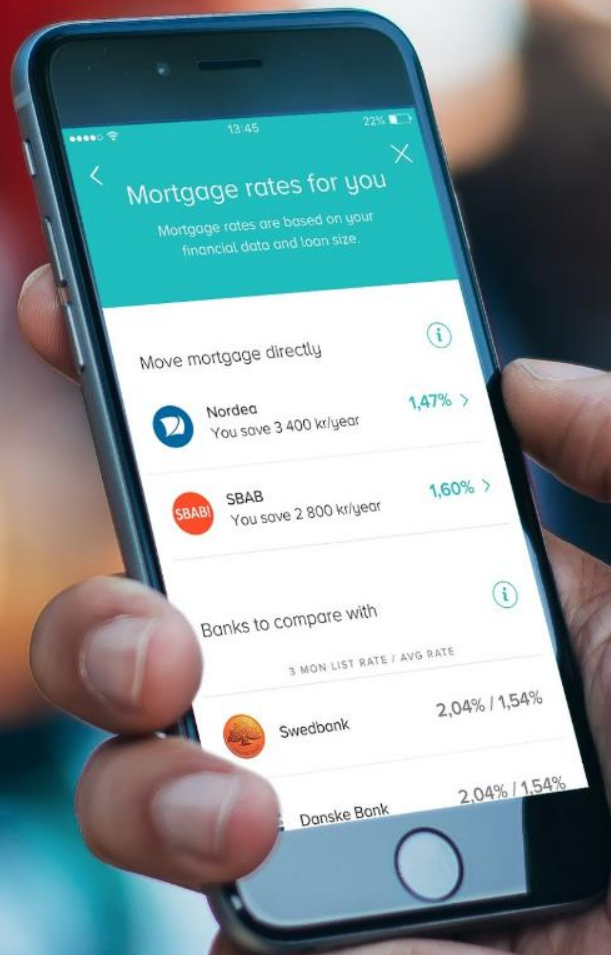
STORLEK LÅN I SNITT

[Mindre information](#)

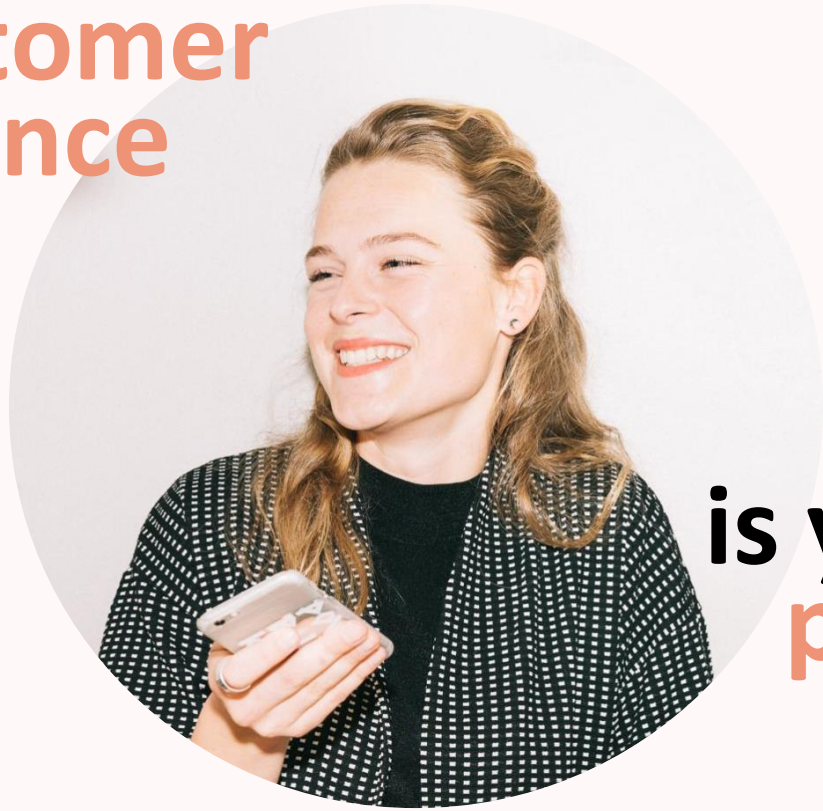
1.5 % 2.0 % 2.5 %

Map data ©2019 Google Terms of Use

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**Your customer
experience**

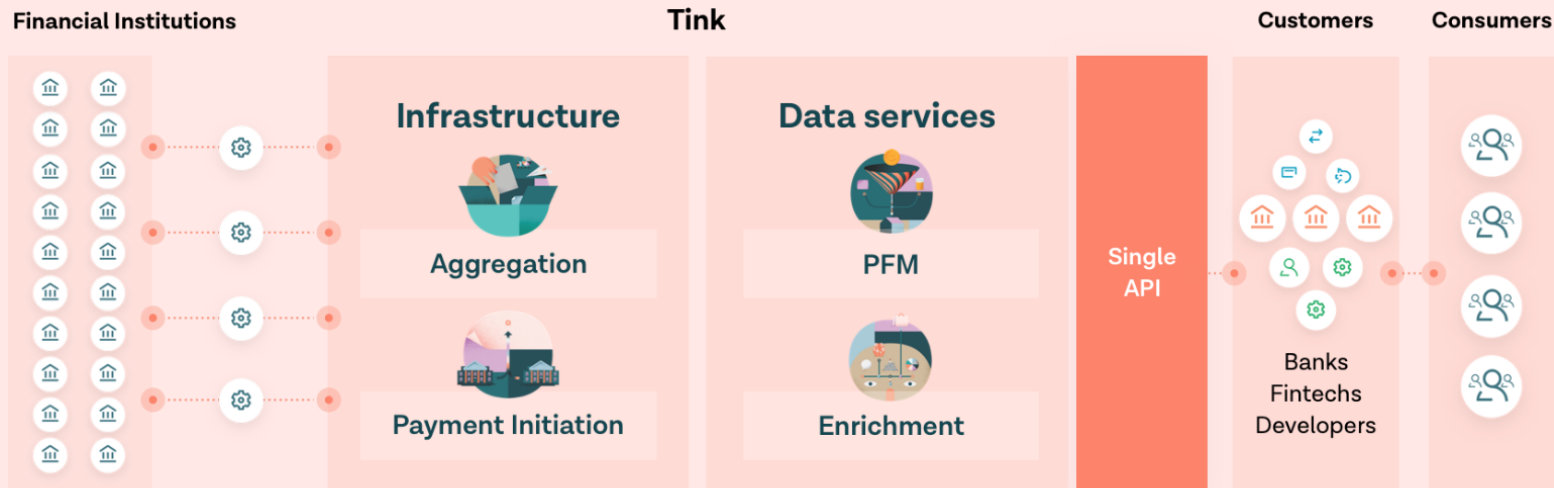


**is your
product**



Turning our
eyes on Europe

The rails and brains of open banking



CHALLENGE YOUR MORTGAGE

Many people pay unnecessarily in interest on their mortgages. With the Interest Rate Match, you can compare your mortgage rate and see if you could earn a move to SBAB.

Challenge the rate now



Start here

Estimated property value

4 150 000 kr

kr

Choose your bank

Handelsbanken



Social Security Number

19800101-0101



Collect mortgage information

11:32



Cancel

Identification



Samuel Parsons

I identify myself at

SBAB

Identify with Face ID



Your result

Handelsbanken 39 245 kr / year

[View loan info](#)

SBAB 31 345 kr / year

[View loan info](#)

You can lower your interest expense with 7 900kr / year

GO TO THE LOAN APPLICATION

A bright, airy room with large windows. On the left, a wooden table holds a laptop, a camera with a strap, and a vase of flowers. A white chair is in front of the table. In the center, a white radiator is covered with various items, including a potted plant and some papers. A person's leg in blue jeans is visible on the right. The text "Transparent" is overlaid in the upper center.

Transparent

User-centric

Collaborative

It's not about you.
It's about the user.

Thank You

Contact us
partnerships@tink.com

