



imagin ranked as the neobank with the best user experience

- **The AQMetrix ranking acknowledges the platform with the highest rating among neobanks in Spain.**
- **The commission-free services, the platform's design and imagin's commitment to sustainability are some of the aspects best rated by 'imagers'.**
- **imagin currently has a community of more than 3.7 million 'imagers' and a 16% share of active users in Spain in the mobile banking category, according to data from the latest Smartme Analytics report.**

imagin, the digital and lifestyle services platform promoted by CaixaBank, has been ranked as the the neobank with the best quality service in Spain by AQMetrix, the independent consultant specialising in rating mobile applications and digital banking services of entities worldwide, who conducted a specific assessment on the quality of neobanks in Spain.

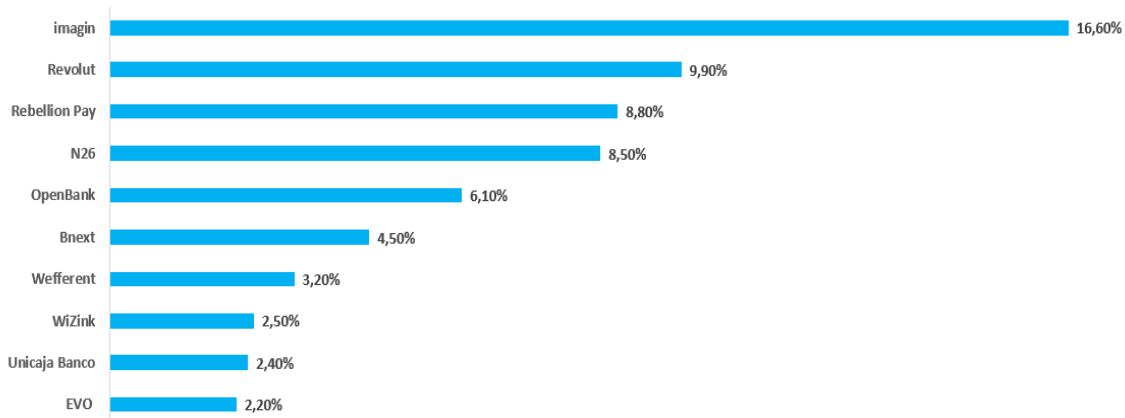
The ranking acknowledged imagin with the highest rating, AA, among neobanks. In its studies AQMetrix analyses aspects such as the app's availability, performance and functionalities.

1	Imagin	AA
2	N26	AB
3	Revolut	BA
4	Monese	BA
5	Rebellion Pay	C
6	Bnext	C

Neobanks general score. Source: AQMetrix (Q3 data).



Currently, imagin boasts upwards of 3.7 million users. The platform is the leader among the top neobanks and fintech companies in terms of customers, with a 16% share of active users, as the latest Smartme Analytics study shows.



Active users ranking of mobile applications in new digital banking and fintech. Source: Smartme Analytics (November 2021 data).

This data strengthens imagin's leadership as a digital financial services player. According to data from imagin, 'imagers' especially rate aspects such as the commission-free maintenance, transfer and cash withdrawal services.

imagin's growth comes in response to the user loyalty boosting strategy arising from the creation of digital, financial and non-financial services, which, unlike traditional banking do not necessarily involve somebody registering as a banking customer. During the past year, a huge amount of digital content and services has been launched on the platform that have attracted a great deal of interest among the imaginer community, based on six major subject areas: sustainability (imaginPlanet), solidarity (imaginChangers), music (imaginMusic), videogames (imaginGames), trends (imaginCafé) and technology (imaginShop).

Solid commitment to sustainability

Among the imaginer community, sustainability is one of the fields that generates the most interest, interaction and involvement of users. Through imaginPlanet, imagin implements a full line of sustainability-based products, services, agreements and initiatives that create a positive impact for the planet and society as a whole. As a result of such actions, imaginPlanet has succeeded in boosting tree plantations to offset upwards of 100 tons of



CO2, collecting 1,000 kilograms of plastics and more than 40,000 imaginers have joined in saving on food waste through the partnership with “Too Good To Go”.

This commitment to sustainability, which is part of imagin's strategy and is delivered across the entire business model, has earned the platform a B Corp certification. This guarantees the company's compliance with the highest standards of social and environmental performance, public transparency and corporate responsibility to balance economic benefit with social purpose.

Besides supporting environmental causes, one of the projects that has had the greatest impact on the imagin community is imaginChangers, the programme that enables imagin users to take part in digital volunteering actions through their mobile devices and support charity projects with financial donations.

Digital financial services

At the financial level, the imagin application develops digital products offered to meet the saving and financing needs of users. In all cases, imagin has the key features for the *digital native* public: mobile only banking (the services are provided exclusively through the app, with no branches and no website, which solely fulfils an informative purpose), with no fees for the user and its own simple and clear language, especially suited to directly communicating with young people.

The imagin offering includes two further applications according to the age of users: imaginKids (intended for children from 0 to 11 years of age and highly focused towards financial education through games), imaginTeens (designed for adolescents between 12 and 17 years of age, with content and services intended for young people who are beginning to require solutions for their first purchases and to start out in managing their personal finances).