



MOYLA[®]

VISUAL IDENTITY GUIDELINES

v.01 October 2013

INTRODUCTION

Our brand image is the collective perception that our customers, peers and competitors have of our business, our expertise and our industry standing.

Everything we do either strengthens or diminishes our brand image. The image we portray to our customers, peers and competitors is important to the ongoing success of our business.

Our visual identity, which includes our Brandmark, represents how we want to be portrayed to our customers, peers and competitors. Every impression we make contributes to the perception of our brand image.

The purpose of these guidelines is to help us build a strong and consistent brand image. This will be achieved through the consistent use and reproduction of our visual identity, whether it be via marketing collateral, corporate publications, stationery, business presentations, operational forms, signage or our website.

It is vital that everyone involved in the preparation of communications for our brand understands and adheres to the guidelines outlined in this manual.

BRANDMARK USE

The Moula Brandmark must appear in all Moula corporate and marketing executions and must be used in accordance with guidelines set out in the Brandmark Guidelines.

ARTWORK

All logos and Microsoft templates have been labelled appropriately and filed accordingly. Where applicable, all AI files have been saved as Adobe CC files and EPS files have been saved in Adobe CS6.

USE OF COLOUR

A minimum of one corporate colour, must be used in all Moula produced materials. Please refer to the examples provided in this manual for guidance.

QUESTIONS?

If you have any questions about how to use the files listed in this manual and the application of the above principles, please contact the Moula Brand Guardian.

MOULA BRAND VALUES

The Moula brand identity is the foundation of the Moula brand strategy. It defines what Moula must become in order to capitalise on strategic business opportunities, and will drive all aspects of the Moula brand experience.

The following values lie at the heart of the Moula brand. They are what we stand by, and what underpins the behaviour of our staff and our business.

FAST & FAIR

Growing a business is stressful. You need working capital now and you deserve to know if you can borrow some money straight away! We give our clients 24-hour access to working capital at a fair and reasonable cost. We live in an online world where we expect everything to be faster, smarter and easier. So, why wait weeks for traditional banks to make a decision on your borrowing capacity? We're like you. We like to think differently! We think it's only fair that you be assessed on the strength of your historical cash flow, not the value of your assets. By fully integrating ourselves into the e-commerce ecosystem, we can give you peace of mind and a yes or no decision in minutes.

HONESTY & INTEGRITY

We stand by what we say – everything is up-front so you know exactly where you stand. Our business beliefs mean the language used and the processes outlined to our clients are honest, up-front and transparent. We ensure there are no hidden fees. Our fees and charges are explained clearly and concisely in plain language so there can be no misunderstanding.

SAFE & SMART

Privacy and security are our top priorities. Working with proven security partners, we ensure client information remains safe and secure using the highest level of encryption available. Our smart e-commerce platform allows us to quickly analyse the online businesses of our clients and calculate appropriate and responsible funding levels to help grow their businesses within the online merchant community.

TRUSTED PARTNER

We want to see you succeed! We think like you and know that your business is just as viable as the shop front down the road. Just because you do business online doesn't mean you live in a cloud and are invisible. We believe that the online merchant space is very poorly supported by traditional banking products and we think this should change. The proven banking experience and fresh thinking of our founders, means that you now have a trusted financial business partner in your online world. Trust us to give you business certainty by making quick decisions so you know exactly where you stand.

MOULA BRAND PERSONALITY

This is the style, attitude and personified attributes of the brand. The brand values are complemented by the following personality traits.

Whenever we portray ourselves to customers, peers and competitors we must always look and communicate in a way that is consistent and reflects our brand values and personality.

**WE ARE ALWAYS PROFESSIONAL,
CONFIDENT, SMART, INFORMATIVE,
FRIENDLY, OPEN AND HONEST.**

RESPONSIBLE

We only lend money responsibly! It's in no one's interests to make irresponsible business decisions or be irresponsible lenders. We are a responsible business partner to online business merchants and will only lend what you can afford to repay, based on the historical cash flow of your business and the length of our business relationship.

SPECIALIST

We live and breathe in the online world – therefore we are players in your world! We have created and built a focussed e-commerce platform for the online merchant community that specialises in helping online merchant businesses to grow. We are market leaders in the provision of working capital. We provide continuing thought leadership for emerging trends around financing options in the online space.

TRANSPARENT

We are open, honest and like to be up-front with everything! Our e-commerce platform is completely transparent. Fees are spelt out up-front and will not be changed during the term of the loan and reporting can be done instantly from this platform to satisfy online merchant requirements.

SIMPLE

Life is busy enough, so why make things more complicated than they need to be. Sign into Moula, link your online store and let our fully integrated financing platform source all the relevant details from the e-commerce ecosystem. Simple and easy to use you have an answer in minutes on whether you can borrow business capital, how much you are able to borrow responsibly and the agreed terms for the finance, including fees. It's that simple! With automated financing and repayments you can get back to working on what you do best.

**WE ARE YOUR PERFECT
BUSINESS PARTNER BRINGING
SMART, SIMPLIFIED THINKING
TO RESPONSIBLE LENDING SO
YOUR BUSINESS CAN GROW
WITH CONFIDENCE. WE PLAY
IN YOUR WORLD AND WE WANT
TO SEE YOU SUCCEED.**

REASONS TO BELIEVE

- : Proven banking experience of founders
- : Belief in the success of the online merchant space
- : Fast, fair & responsible lending practices
- : Safe & smart lending process
- : Specialised in the online merchant space

**MOULA IS WHAT YOU NEED.
MOULA IS WHAT WE DO.**

MOULA BRANDMARK

The Moula Brandmark elements of wordmark and 'Donkey mnemonic have been specially developed to create our Moula Brandmark, and must always appear together as shown in these guidelines.

POSITIVE (GREY) BRANDMARKS

The positive Moula Brandmark versions is the preferred version and should be placed on solid white or very light backgrounds only. This Brandmark must be reproduced in Pantone Spot, 4 colour process (CMYK) or RGB.

REVERSED (WHITE) BRANDMARKS

In certain circumstances, using the reversed (white) version of the Moula Brandmark on a darker background can be more appropriate.

PLEASE NOTE

Colour for all reproduction methods (vinyl, paint, fabrics, cotton, plastics, etc.) must be matched as closely as possible to CMYK and RGB colours prior to printing and production.

All digital media (TV, electronic devices, etc.) should use RGB values as a guide only, as adjustments may need to be made to compensate for lighting or technology-specific variances. Visually match all digital imagery to RGB colours where possible.



DO NOT ATTEMPT TO REDRAW, RESCALE OR RECONFIGURE THE MOULA BRANDMARK IN ANY WAY.

When reproducing the Moula Brandmark, it is essential that the appropriate supplied digital format is used. Digital files are supplied in AI, EPS, PNG and JPG formats.

MOULA BRANDMARK

MINIMUM SIZE / CLEARSPACE

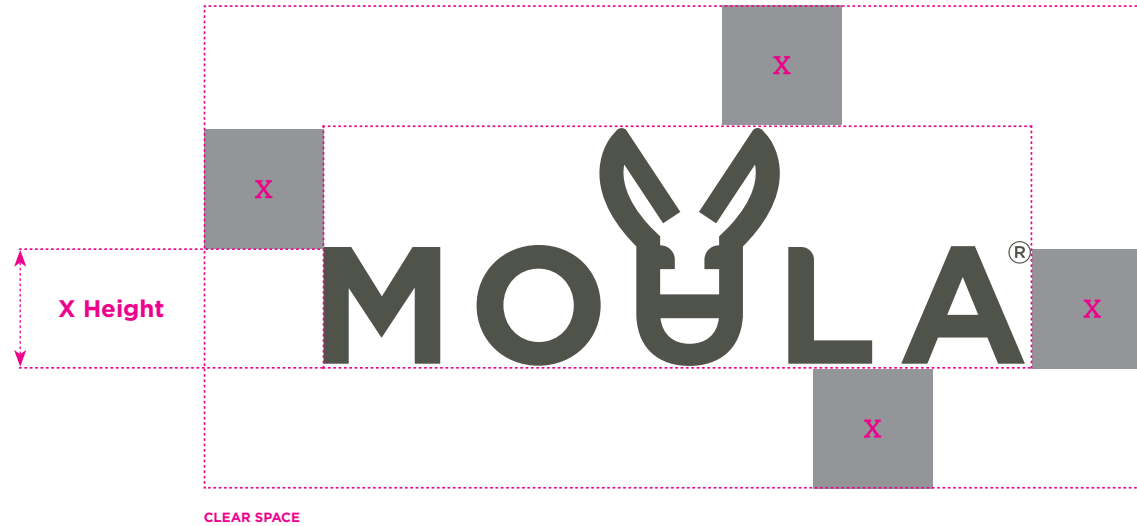
The following guidelines have been prepared to ensure that the Moula Brandmark is presented consistently in every application.

CLEARSPACE

To maintain the integrity and maximise the impact of the Moula Brandmark, a clearspace has been defined. No other graphic elements or type should be positioned inside the clearspace area. Shown here is the basic formula for calculating the minimum clearspace – where 'X' equals the height of the letter 'M'. This can be used to determine clearspace for the Brandmark at any size. Wherever possible, apply more clearspace than the minimum specified here.

MINIMUM SIZE

To avoid any possible reproduction problems, the Moula Brandmark must never be reproduced at a size where the height of the 'Donkey' is less than 10mm. Wherever possible, reproduce the Brandmark at a size larger than minimum, especially where there is any question of the quality of reproduction.



CLEAR SPACE



MINIMUM SIZE

DIGITAL ARTWORK

BRANDMARK VERSIONS

The matrix to the right describes the file types supplied for each Brandmark.

FILE TYPES

The Moula Brandmark has been supplied as AI, EPS, PNG and JPG files. All file versions are suitable for use with both PC and Macintosh systems.

The PNG and JPG versions are RGB file types and most suited to all Microsoft software, email and web based applications. The PNG file format allows for files to be saved with a transparent background. These have been supplied in large and small file sizes. Do not use the small versions in large applications as image quality will be diminished.

The AI and EPS versions are CMYK or RGB colour file types that are mostly used by professional publishers, printers, advertising and design agencies. EPS files are unable to be viewed unless your computer runs the appropriate software.

All files have been named in a logical manner and are explained in the Brandmark matrix to the right.

FILE NAME	DESCRIPTION	FORMAT
MOULA_BRAND_SPOT_PMS 417	PRINT USE ONLY (Positive Grey) Pantone Spot Colour	AI / EPS
MOULA_BRAND_CMYK	PRINT USE ONLY (Positive Grey) 4 colour process (CMYK)	AI / EPS
MOULA_BRAND_REV_WHITE	PRINT USE ONLY (White)	AI / EPS
MOULA_BRAND_RGB	ELECTRONIC USE ONLY (Positive Grey) Vector format for suppliers of digital specialities to use to scale Brandmark without compromising image quality.	AI / EPS
MOULA_BRAND_RGB_72dpi	ELECTRONIC USE ONLY (Positive Grey) LOW RESOLUTION RGB - Most suited to all Microsoft software, email and web based applications.	PNG / JPG
MOULA_BRAND_REV_WHITE_72dpi	ELECTRONIC USE ONLY (White) LOW RESOLUTION RGB - Most suited to all Microsoft software, email and web based applications.	PNG
MOULA_BRAND_RGB_150dpi	ELECTRONIC USE ONLY (Positive Grey) MEDIUM RESOLUTION RGB - Most suited to all Microsoft software, email and web based applications.	PNG / JPG
MOULA_BRAND_REV_WHITE_150dpi	ELECTRONIC USE ONLY (White) MEDIUM RESOLUTION RGB - Most suited to all Microsoft software, email and web based applications.	PNG
MOULA_BRAND_RGB_300dpi	ELECTRONIC USE ONLY (Positive Grey) HIGH RESOLUTION RGB - Most suited to all Microsoft software, email and web based applications.	PNG / JPG
MOULA_BRAND_REV_WHITE_300dpi	ELECTRONIC USE ONLY (White) HIGH RESOLUTION RGB - Most suited to all Microsoft software, email and web based applications.	PNG

MOULA BEST PRACTICE

The Moula Visual Identity is confident and friendly in appearance and distinguished by using a balanced combination of carefully selected elements.

The elements within the Moula Visual Identity have been developed to represent our brand values and personality. Each element comes together to create a confident, professional and consistent Moula look.

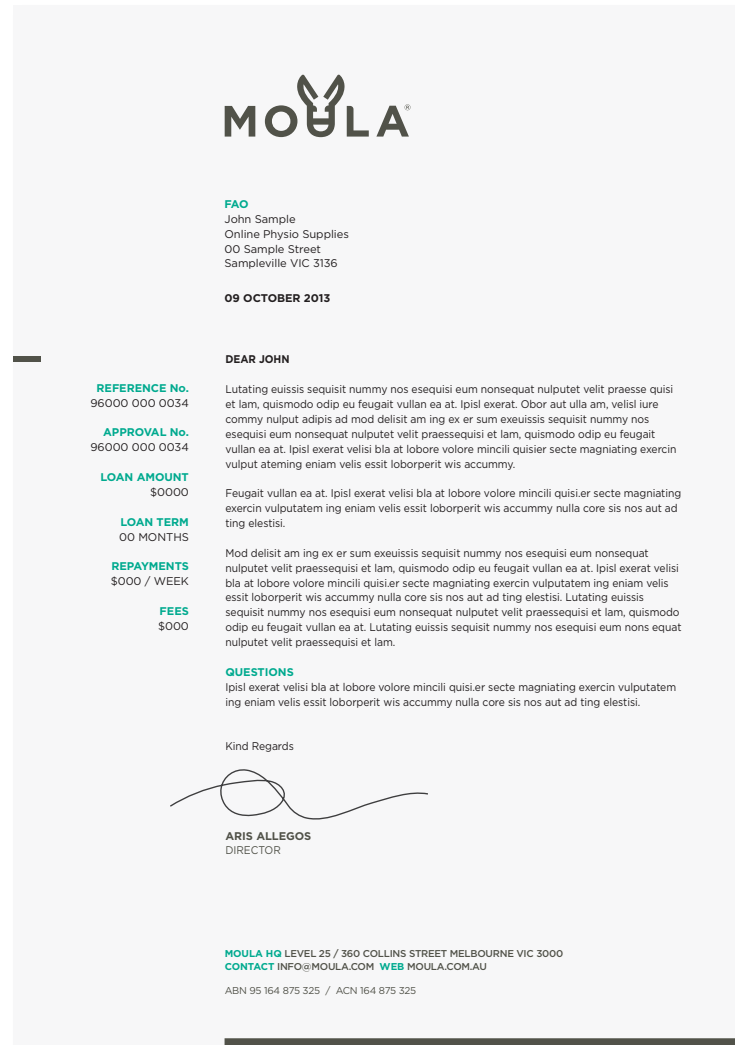
The elements that ensure a consistent Moula Visual Identity system include:

- : BRANDMARK
- : TYPOGRAPHY
- : COLOUR PALETTES
- : GRAPHIC ELEMENTS
- : ILLUSTRATION STYLE

The Moula Visual Identity is embodied in all digital and online applications, communication collateral, including stationery, corporate profiles, reports, newsletters and Powerpoint presentations.

The examples presented on the following pages represent best practice examples and demonstrate how the Moula Visual Identity elements should be used.

STATIONERY





WEBSITE
(VISUAL ONLY)



TYPOGRAPHY

GOTHAM

Typography plays an essential part in creating a consistent visual identity. It is important to use the Moula typefaces consistently as they help set the tone for communications.

Gotham is modern sans serif font that has been selected for use on all printed material and for all electronic and digitally printed where available and applicable. It is available in a variety of weights that enables copy to be clear and legible at all sizes. All weights have corresponding italic alphabets (not shown) to use as and when applicable.

Please Note: Gotham is a 'custom' font that is not loaded as a system (standard) fonts on computers. It must be installed before use.

- : DO NOT CONDENSE, STRETCH OR DISTORT THE TYPEFACE OR RUN TEXT ON A CURVE
- : DO NOT USE LARGE AREAS OF BOLD TEXT
- : DO NOT USE DIFFERENT POINT SIZES IN THE SAME SENTENCE

GOTHAM LIGHT

USE FOR LARGE SCALE HEADINGS IN UPPERCASE OR SENTENCE CASE

ABCDEFGHIJKLMNOPQRSTUVWXYZ
abcdefghijklmnopqrstuvwxyz
0123456789 “!@#\$%&(*)?/><:;”

GOTHAM BOOK

USE FOR BODY COPY IN SENTENCE CASE

ABCDEFGHIJKLMNOPQRSTUVWXYZ
abcdefghijklmnopqrstuvwxyz
0123456789 “!@#\$%&(*)?/><:;”

GOTHAM MEDIUM

USE FOR SUB HEADINGS IN UPPERCASE OR HIGHLIGHTED BODY COPY IN SENTENCE CASE

ABCDEFGHIJKLMNOPQRSTUVWXYZ
abcdefghijklmnopqrstuvwxyz
0123456789 “!@#\$%&(*)?/><:;”

GOTHAM BOLD

USE FOR HEADINGS & SUB HEADINGS IN UPPERCASE

ABCDEFGHIJKLMNOPQRSTUVWXYZ
abcdefghijklmnopqrstuvwxyz
0123456789 “!@#\$%&(*)?/><:;”

EXAMPLE

Gotham and its varied weights can be used as section headings, headings and body (as shown in example below).

NEED MOULA
TO GROW
YOUR ONLINE
BUSINESS?

Moula is the simple friendly way
to get working capital to grow
your business.

[APPLY NOW](#)

HOW DO WE STACK UP

Why wait weeks
for a decision?

See how we compare to other
traditional lenders. Lorem ipsum
dolor sit amet, consectetur adip
iscing elit, sed do eiusmod.

[READ MORE](#)

TYPOGRAPHY

ARIAL

The Arial typeface has been selected as the secondary typeface for Moula. It is to be used for electronic material when our primary front of Gotham is unavailable.

Arial is the substitute font for Gotham and will mainly be used in the body copy of internal material extending to letter content, proposals, submissions, forms, emails, PowerPoint presentations, charts & graphs.

Arial is a system font available on both PC and Macintosh systems. Arial is available in regular and bold weights with corresponding italic alphabets to use as and when applicable.

: DO NOT CONDENSE, STRETCH OR DISTORT THE TYPEFACE OR RUN TEXT ON A CURVE

: DO NOT USE LARGE AREAS OF BOLD TEXT

: DO NOT USE DIFFERENT POINT SIZES IN THE SAME SENTENCE

ARIAL REGULAR

ABCDEFGHIJKLMNOPQRSTUVWXYZ
abcdefghijklmnopqrstuvwxyz
0123456789 “!@#\$%&(*)?/><:;”

ARIAL REGULAR ITALIC

ABCDEFGHIJKLMNOPQRSTUVWXYZ
abcdefghijklmnopqrstuvwxyz
0123456789 “!@#\$%&()?/><:;”*

ARIAL BOLD

ABCDEFGHIJKLMNOPQRSTUVWXYZ
abcdefghijklmnopqrstuvwxyz
0123456789 “!@#\$%&(*)?/><:;”

ARIAL BOLD ITALIC

ABCDEFGHIJKLMNOPQRSTUVWXYZ
abcdefghijklmnopqrstuvwxyz
0123456789 “!@#\$%&(*)?/><:;”

EXAMPLE

Arial and its varied weights can be used as sub headings, sub-sub headings and body copy (as shown in example below).

NEED MOULA
TO GROW
YOUR ONLINE
BUSINESS?

Moula is the simple friendly way
to get working capital to grow
your business.

[APPLY NOW](#)

HOW DO WE STACK UP

Why wait weeks
for a decision?

See how we compare to other
traditional lenders. Lorem ipsum dolor
sit amet, consectetur adipiscing elit, sed
do eiusmod.

[READ MORE](#)

COLOUR PALETTE

Primary and secondary colour palettes have been developed for the Moula Visual Identity. Consistent use of these colours on all communication materials is important in creating and maintaining our look. Foremost, the primary colour palette is a mandatory on all corporate communications.

The secondary colour palette has been selected to compliment the primary colour palette. Secondary colours should be used sparingly or as highlight colours. Do not introduce any new colours to the support these colour palettes.

Colours can be used at 100% opacity or varying percentages to add visual interest. Recommended values of opacity are: 100%, 70%, 40% and 10% (as shown).

In addition to the Pantone colours specified, the Moula colour palette can also be successfully reproduced using CMYK, RGB and HTML colours.

Do not refer to print-outs or screen representations of this document for colour matching and allow for variations between coated and uncoated stocks, websafe, projected and screen colours.

PRIMARY COLOUR PALETTE



PANTONE 418
 CMYK C.63 M.53 Y.63 K.36
 RGB R.81 G.83 B.74
 HTML #51534a

PANTONE 7539
 C.46 M.38 Y.42 K.3
 R.142 G.143 B.137
 #8e8f89

PANTONE 427
 C.18 M.12 Y.12 K.0
 R.208 G.211 B.212
 #d0d3d4

SECONDARY COLOUR PALETTE



PANTONE 349
 CMYK C.90 M.33 Y.99 K.25
 RGB R.0 G.105 B.56
 HTML #006938

PANTONE 361
 C.75 M.4 Y.100 K.0
 R.61 G.175 B.44
 #3daf2c

PANTONE 382
 C.30 M.0 Y.100 K.0
 R.195 G.214 B.0
 #c3d600



TINT VALUES
 100 / 90 / 70 / 50 /
 30 / 15 %

PANTONE 3268
 CMYK C.90 M.3 Y.57 K.0
 RGB R.0 G.169 B.144
 HTML #00a990

PANTONE 3242
 C.50 M.0 Y.22 K.0
 R.108 G.219 B.214
 #6cddb6

GRAPHIC ELEMENTS

ICONOGRAPHY

A simple and clean graphic style has been developed for our iconography.

Icons can be shown in any of the flat colours from our colour palette. When developing new icons to add to the icon library keep the shapes simple and fuss-free.



GRAPHIC ELEMENTS

ILLUSTRATION STYLE

A simple and clean graphic style has been developed for our brand illustrations.

Illustrations are developed using simple geometric shapes. Simple patterning and shading can be added for visual interest.

All colours for Moula illustrations must come from the Moula colour palette. The tonal percentage values set up for our colour palette can be used for extra detail.



GRAPHIC ELEMENTS

TABLES

A simple and clean graphic style has been developed for information tables.

Flat colours and their tonal values from our colour palette are used. Keep all boxes the same. Do not use different shapes. Left align text and bullet points. Use bold to define important sections.

EXAMPLES ONLY

YEAR	TOTAL ONLINE EXPENDITURE	ANNUAL GROWTH	PERCENTAGE OF TOTAL RETAIL SALES
2010	12.0	13.5%	4.9%
2011	13.9	16.0%	5.6%
2012	16.0	15.0%	6.3%
2013	18.4	15.0%	7.0%
2014	21.0	14.0%	7.7%
2015	23.8	13.5%	8.3%

ADVANCE REQUESTED : \$15,000
AVERAGE MONTHLY REVENUE : \$35,000

CREDIT QUALITY : HIGH
PERCENTAGE MONTHLY AVERAGE : 43%

MONTH	TOTAL OUTSTANDING	MONTHLY REPAYMENT (PRINCIPAL)	MONTHLY REPAYMENT (INTEREST)	INTEREST PERCENTAGE	TOTAL INTEREST
01	\$15,000	\$2,500	\$450	3.0%	\$450
02	\$12,500	\$2,500	\$188	1.5%	\$638
03	\$10,000	\$2,500	\$150	1.5%	\$788
04	\$7,500	\$2,500	\$113	1.5%	\$900
05	\$5,000	\$2,500	\$75	1.5%	\$975
06	\$2,500	\$2,500	\$38	1.5%	\$1013

SIMPLE INTEREST (p.a) 20%

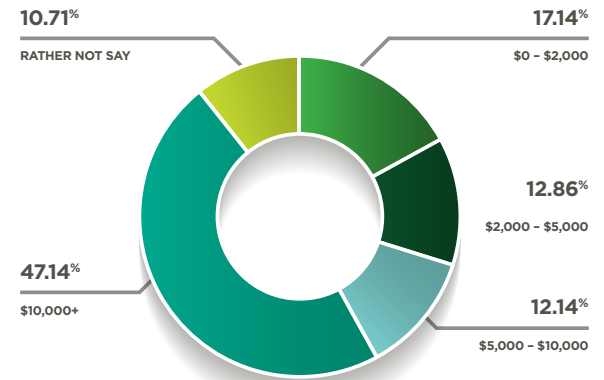
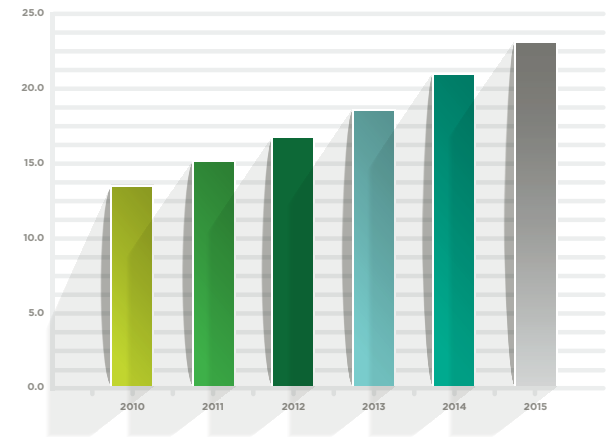
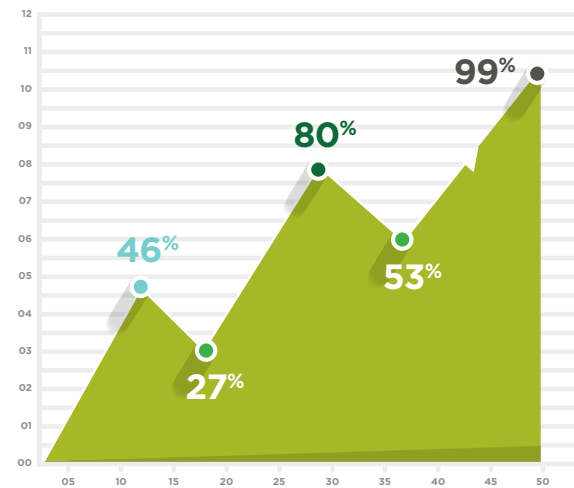
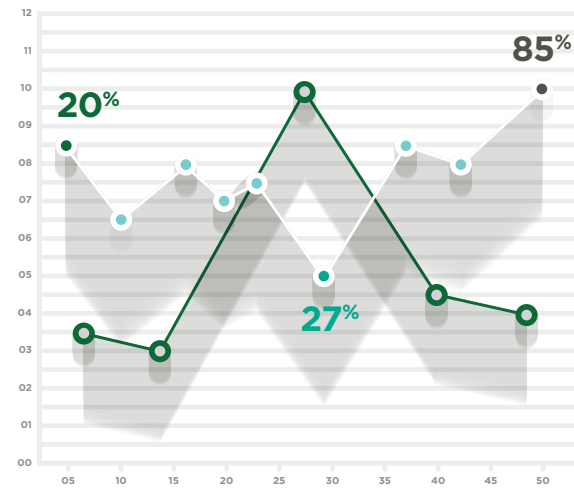
GRAPHIC ELEMENTS

GRAPHS & CHARTS

A distinctive graphic style has been developed for graphs and charts.

The style is simple and clean with added details in the drop shadowing to add depth and interest. We use flat colours from our colour palette with tonal gradients when and where applicable. Keep all boxes the same. Do not use different shapes. Left align text and bullet points. Use bold to define important sections.

EXAMPLES ONLY





MOULA®

THANK YOU

IF YOU HAVE ANY QUERIES
REGARDING THIS STYLEGUIDE PLEASE
DO NOT HESITATE TO CONTACT US.

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ANDREW WATT ANDREW@MOULA.COM.AU