





MASTERCRAFT®
KITCHENS



Q-Card

Opportunity



Flexible finance that moves with you

ThinQ Possible

Mastercard

MASTERCRAFT

PLAYING TO WIN

Conference 2025 Adelaide

At Q we believe in the power of possibility and having a little fun along the way. Life isn't just about the big milestones; it's about the everyday moments, the spontaneous splurges, and the little wins that make it all worthwhile. We're here to make life affordable for all New Zealanders, with simple, flexible finance that fits into your world - whether it's your morning flat white, a long-awaited getaway, or a fridge that finally stops making that weird noise.

We think beyond today, always looking ahead to what's possible tomorrow. Our people are fun, smart, progressive, and always up for a challenge - just like our brand. We keep things real, with a voice that's fun, punny, and as relatable as a friend who knows the best deals in town.

With Q in your wallet, you've got more than a way to pay, you've got the freedom to move forward, make things happen, and build the life you've always imagined.

ThinQ Possible

Why Q is the Ideal Partner

- **1 in 3 new credit cards in New Zealand** is issued by hummgroup (Centrix, Aug 2024).
- Helping Kiwis for **20+ years**, from home essentials to life's big moments.
- Trusted by **NZ's biggest brands**, driving real customer and merchant value.

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Q's Customer Base

Our 230,000+ Q Customers at a Glance...



Core Age Group:
31-50
(Average: 34 years old)



55% Male



High % of Homeowners, but **renters transact more frequently**, making them a key growth opportunity.



40% are married



40% Have Dependents
(QMC origination data)



Income Bracket:
41% earn $60K-$120K
23% earn $120K+

Home Improvement: A Key Spend Category for Q Customers

Q customers already spend big in home & furniture.

Home improvement ranks among top spending categories, providing **demand for financing in this space.**

Customers using finance for **home-related purchases increase their basket size by 114% (AU benchmark).**

32% increase in premium home product adoption when financing is available.