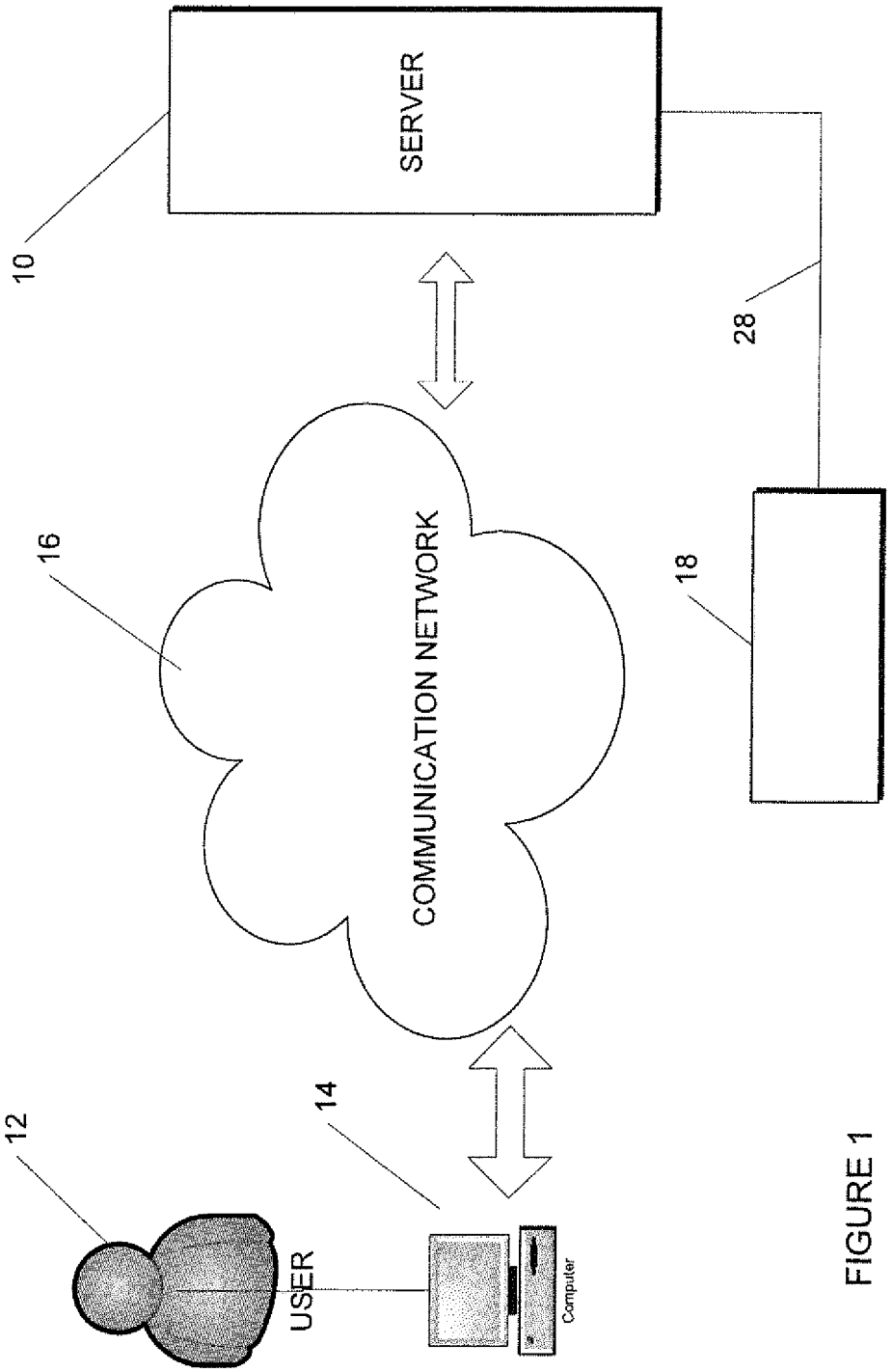

SERVER
10
28
COMMUNICATION NETWORK
16
18
12
14
USER
Computer

FIGURE 1

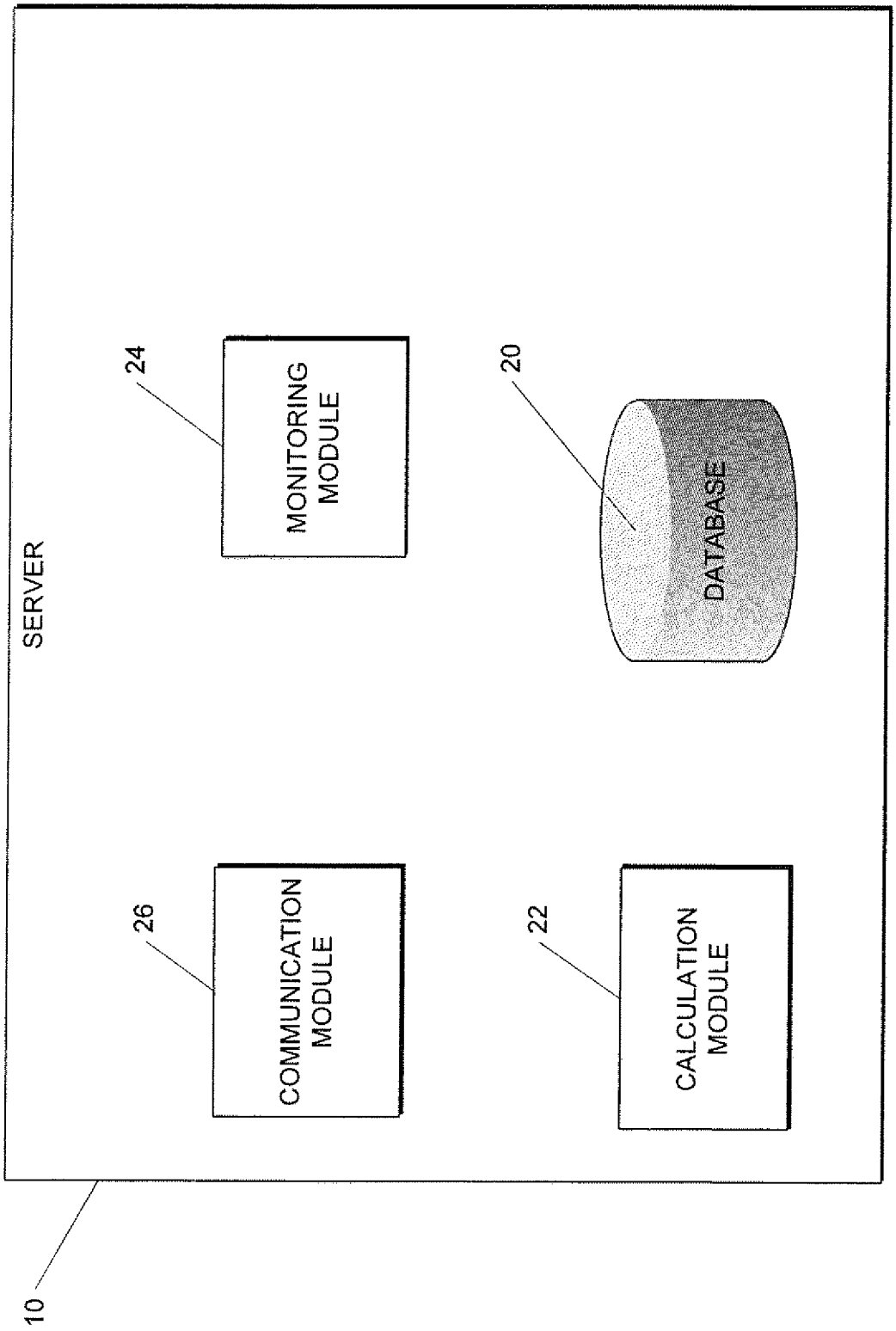

SERVER
MONITORING MODULE
24
DATABASE
20
COMMUNICATION MODULE
26
CALCULATION MODULE
22
10

FIGURE 2

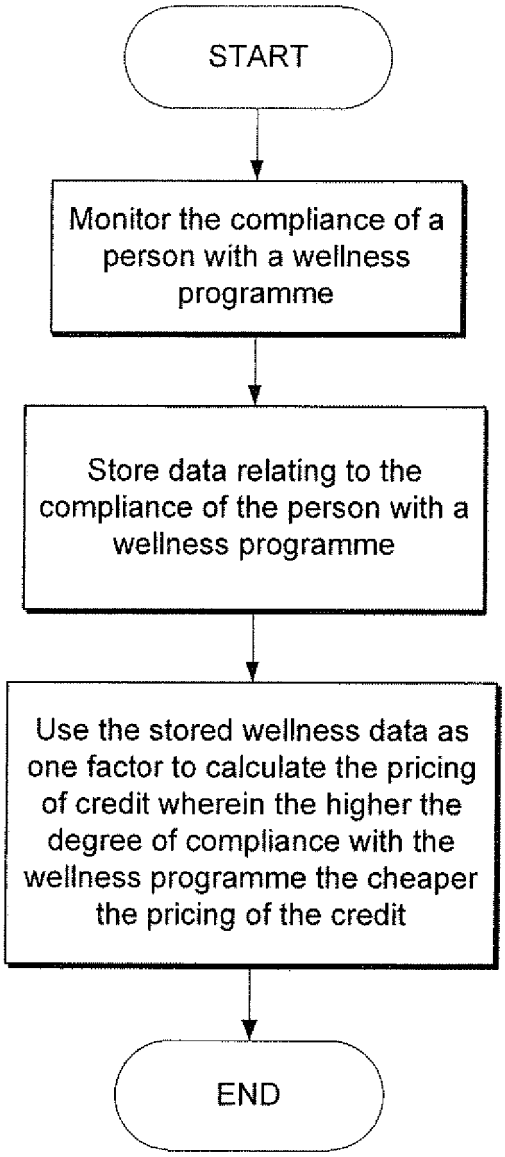

START
Monitor the compliance of a person with a wellness programme
Store data relating to the compliance of the person with a wellness programme
Use the stored wellness data as one factor to calculate the pricing of credit wherein the higher the degree of compliance with the wellness programme the cheaper the pricing of the credit
END

FIGURE 3