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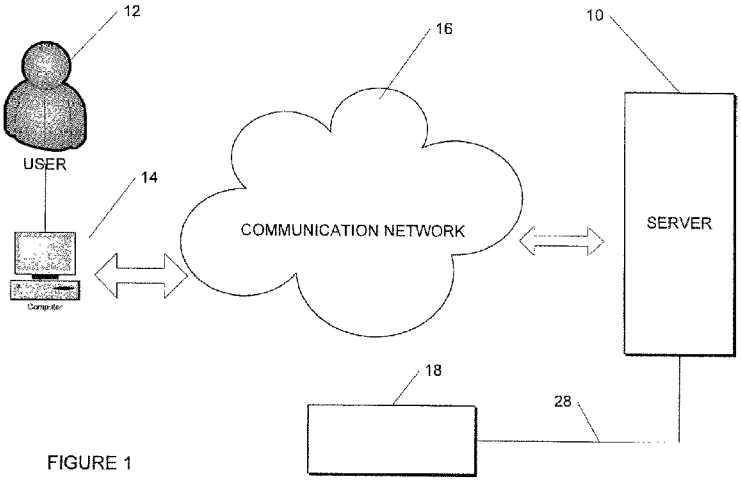


FIGURE 1

(57) Abstract: A system and method of calculating the pricing of credit based on engagement with a wellness programme includes monitoring the compliance of a person with a wellness programme and storing data relating to the compliance of the person with a wellness programme. The stored wellness data is used 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.

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