



Corporate Presentation

Company overview



Founded in
2012



Licensed under the Bulgarian
National Bank as a leading non-
bank financial institution in
Bulgaria.

Currently, Viva Credit provides
loans to over 11 000 active
borrowers



Providing personal, payday,
mortgage & auto loans across
150 locations in Bulgaria



What drives us



Mission



Providing quick, high quality, easy access to credit solutions for everyone at reasonable prices, while striving to do business responsibly.

Vision



Creating a leadership position in consumer lending as a technology company with a human face.

Be as close to our customers as possible and offer more and better products and services.



Values



- ✓ *Honesty*: no hidden fees & commissions;
- ✓ *Responsibility*: we stand behind our actions;
- ✓ *People focus*: we are constantly investing in our employees;
- ✓ *Partner focus*: we believe that united we can do more;
- ✓ *Customer Proximity*: we offer practical solutions according to our specific needs.

Our products



PRODUCT	AMOUNT (in BGN)	PERIOD	UNIQUE SELLING PROPOSITION
EXPRESS	100 to 300	14/30 Days	Fast approval; Payout Period consistent with the periodicity of earnings;
PLAN	300 to 500	3–18 months	Fast approval; individual offers; flexible conditions; Option for bi-weekly and monthly repayments;
OPTIMA	5 000 to 90 000	6–60 months	No requirement to prove income; Collateral loan; Decision in 1 day
INCREDO	1 250 to 5 000	12–36 months	Closest to a bank product offered by a Non-Bank Financial Institution;

The company's products are fully tailored to the needs of all those who appreciate their time, have an urgent need for money and have no opportunity to wait until the next salary.

*1 BGN = 0.51 EUR

Customer benefits

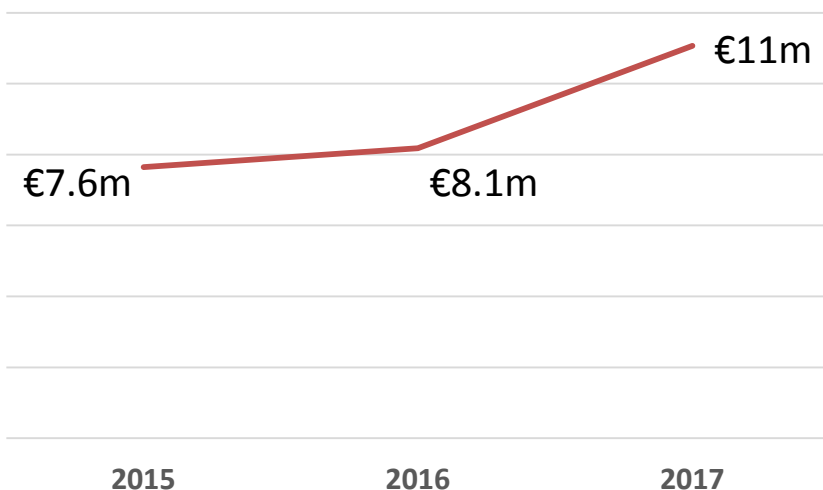


- ✓ *Fast approval /**within minutes**/;*
- ✓ *Loan amounts ranging from **100 BGN** to **90 000 BGN**;*
- ✓ *Straightforward and fast services in all offices across Bulgaria;*
- ✓ *Attractive regular promotions & campaigns*
- ✓ *Diverse product range to meet everyone's needs.*

Our results so far ..



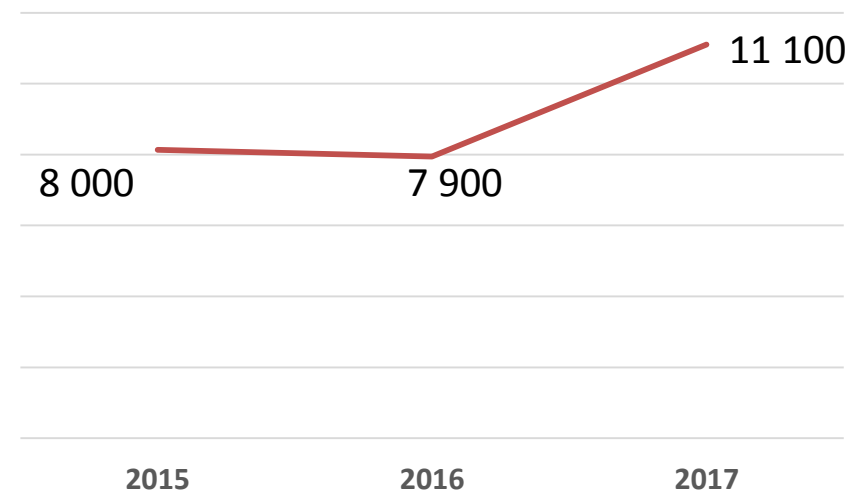
Portfolio



✓ 35% increase from Dec. '16



Active Customers



✓ 40% increase from Dec '16



Thank you!

**Please feel free to contact us for additional information
regarding investments in our loan portfolio.**

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www.vivacredit.bg