

# Corporate Presentation

***iCredit***

**Market leader in the micro-credit industry**

[www.icredit.co.ro](http://www.icredit.co.ro)

***iCredit***

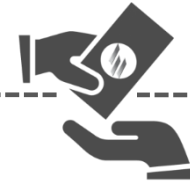
# Company Profile



Established in 2011



Currently iCredit is a major MFI in Romania



Providing personal loans from 400-6000 RON



Promoting Friendliness



Repaid weekly/monthly



Approval within 24 hours



Promoting Speed



Promoting Ease of Access



**iCredit**

# Coverage & Network



1 000+  
professionals



serving over  
50 000  
customers



with HQ in  
Bucharest



and 90+ offices  
across Romania



*iCredit*

# Products & Customer Profile

## **iCredit**

Non-collateral loans up to 6000RON with weekly repayments.

## **Pensioner**

Non-collateral loans up to 3000RON for pensioners repaid monthly

## **iCredit Bilunar**

Non-collateral loans up to 4000RON repaid bimonthly.

## **iCredit Plus**

Collateral loan up to 400 000RON repaid monthly with up to 5 years loan period.



- Married
- Low to medium income individuals
- Averaging at 45 years
- Secondary education

\*4.6 RON = 1 EUR



***iCredit***

The logo for iCredit, featuring the word "iCredit" in a bold, italicized, sans-serif font. A thick red curved line arches over the text from the left side of the page.

# Business Model

- iCredit offers personal loans for **employees on a labor contract** as well as **pensioners**;
- **Home Collected Credit** model means scoring, contract signing and disbursement take place at the client's home, ensuring a **personal touch** and a **strong relationship** between the customer and his/her assigned Credit Consultant;
- Our credit consultants offer free financial consultancy at the doorstep of our clients and help each customer choose a loan that they will be able to pay comfortably;
- Our main objective is to **approve credits responsibly** and in the interest of the customers;

The logo for iCredit features a thick red curved line above the text. The text "iCredit" is written in a bold, italicized sans-serif font, with the "i" in red and "Credit" in dark grey.

***iCredit***

# Thank You!

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