# Viva Credit LTD



office@vivacredit.bg www.vivacredit.bg



## **About Viva Credit**

- Viva Credit is Part of the International financial group MFG with more than 11 years of experience in the consumer lending.
- —— A Leading non-banking financial institution, licensed by BNB.
- Dynamically developing company offering a wide range of financial products to individuals in more than 52 own locations across the country.
- —— Flexible and modern company that puts customer care as main priority for its success.
- Established in 2012.



# Mission, Vision and Values

## OUR MISSION

#### WE CREATE POSSIBILITIES

for our costumers, by financing their plans at every stage in their life.

### **OUR VISION**

### LEADER POSITION

in consumer lending as a technology company with appearance of humans; MORE AND BETTER products and services.

### OUR VALUES

#### **EMPATHY**

on which the whole communication is subordinated, both inside and outside the company.

### RESPONSIBILITY

building brand loyalty with our customers, clients and employees.

#### **TECHNOLOGY**

We are constantly improving the working technology to keep up with the latest trends.



### What makes us different?

The image of Visa Credit is extremely positive, due to long-term socially committed initiatives, responsible lending, transparency and individual attitude to each customer, as well as a response with the products it needs.

- Rich portfolio of products.
- Continuously improve the applying options.
- Continuous expanding of the portfolio.
- Individual approach, attitude.
- Positive image.
- Credibility in the company and services.
- Loyal program.
- Special offers for new and current customers.
- Attractive advertising campaigns.
  - Preferred lender, employer and business partner.



## How do we take care about society?

Every day we invest and support social responsible causes, by following one main purpose -to support society and contribute to its bright future and long well-being. We have a clear idea, that our activities could be the engine to a positive change.

- —— We stand behind clear and purposeful nature conservation efforts together with BSPB.
- We take a part and support of Holidays Heroes to support families in needs.
- —— We encourage volunteering as a personal social responsibility of our employees.
  - Project for environmental protection.



### **Our Products**

The product portfolio of the company is continuously expanding and changing so that we can meet all customer needs in a timely manner. Viva Credit is the company with the largest product assortment of all companies in the MFG Group. We continuously modify and improve the approval algorithm to allow more people to get the desired funding.

- —— Quick approval.
- Repayment schedule in accordance with periodicity of earnings.
- Opportunity to pay on installments.
- Opportunity to pay the amount "to salary".
- Flexible Conditions.
- Individual offers.
- Products similar to bank products.
- Products in connecting customer's goals.



## **Our Products**

### **VIVACREDIT SE**

Money to salary

From 100 BGN to 350 BGN Only ID required

# VIVACREDIT STANDART

For Planed Expenditures

From 100 BGN to 3 000 BGN

Paid by contributions







### **Our Products**

# VIVACREDIT OPTIMA

For uniting obligations

Form 5 000 to 90 000 BNG Approval within 24 hours

### VIVACREDIT AUTO

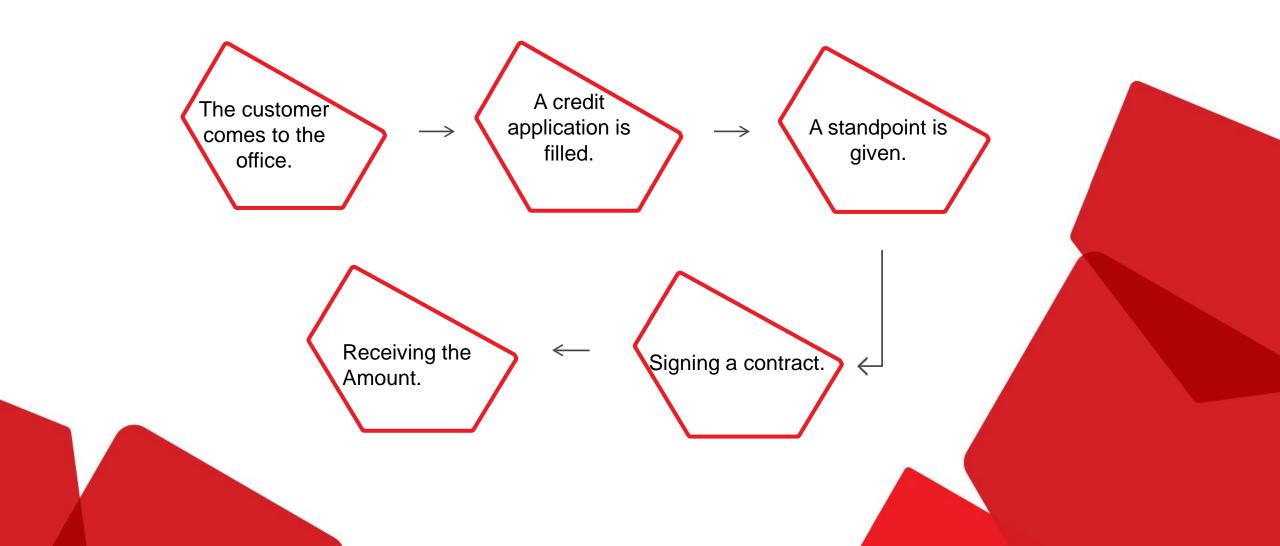
Car credit and Reverse lease From 1250 to 30 000 BGN Approval within 30 minutes.



### Signing a contract



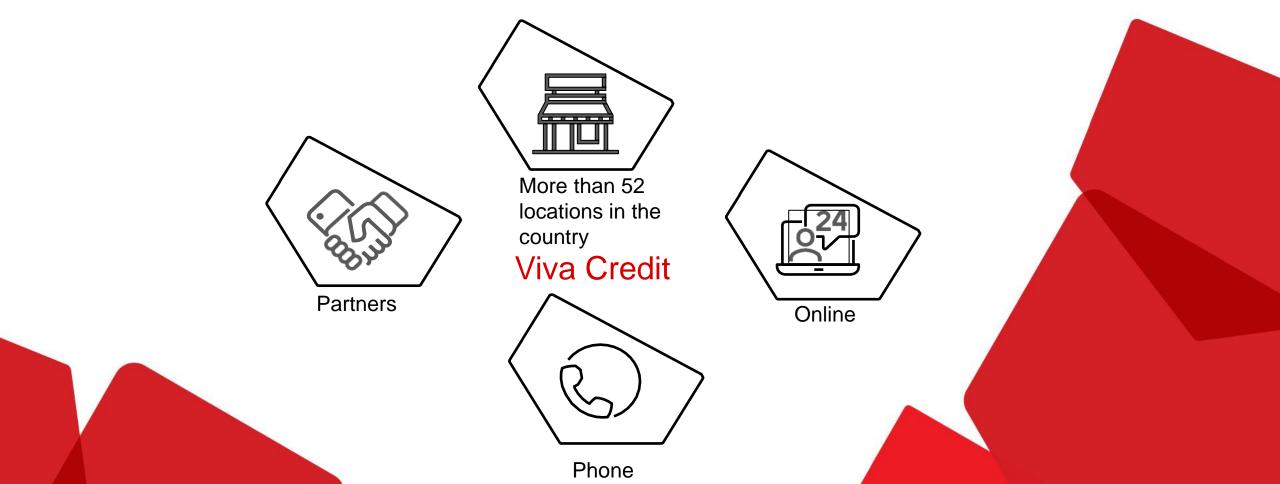
# Application process for credit in an office.





### The Business Model of Viva Credit

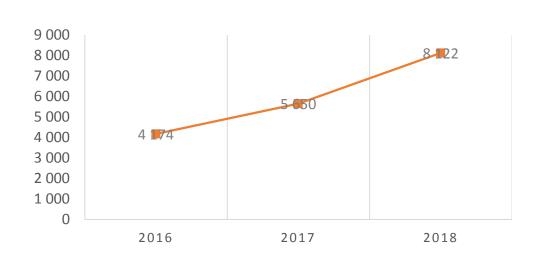
The business model of Viva Credit is unique compared to other companies in the MFG group. We operate in four directions to get as close as possible to our customers.



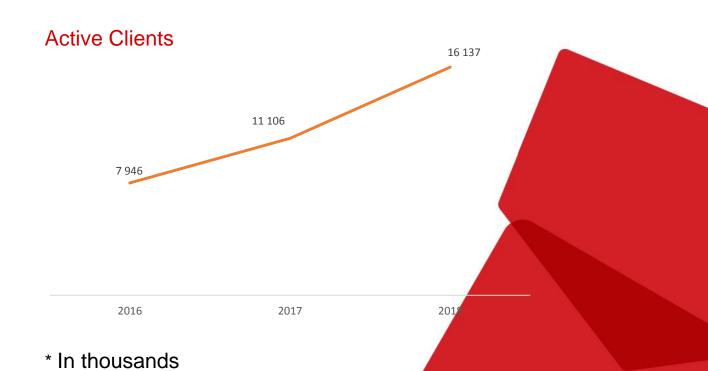


### Our results so far

### **Portfolio**



\* In millions Euros



# Contact us:



Central Office, Sofia city ,Bull Jawaharlal Neru28, Office 73 D

office@vivacredit.bg www.vivacredit.bg 0700 45 245