



 NordCard

# About Us

- FinTech lending company
- On the market since 2016
- 18 employees
- 100k online applications
- 3600 active clients
- 2.3m EUR credit portfolio
- 4 cycles of product development



# Our Values

NordCard strives for a world in which every person has a chance to implement all intentions.

Our aim is to grant this chance by creating a stable and reliable financial product that provides excellent customer service.

## CLIENT - With care and respect

We equally respect all our clients and are proud that they have chosen NordCard

## TEAM - We like, what we do

A joint aim and joint interests make NordCard a joint team

## DEVELOPMENT - Our future is in development

We invest resources in ideas that perfect our product, job, and ourselves

## TRANSPARENCY - Without hidden rules

We honestly lay out all the rules governing our collaboration and always inform about changes

## EXCELLENCE - Every detail is important

To provide impeccable product, we tirelessly work on every detail

## SECURITY - Collaboration relies on trust

We exclude all the risks that may arise to the safety of our clients and business



**We are proud of having created a product with excellent customer service that has managed to attain our clients' appreciation and that opens new opportunities for them to implement their wishes!**



# NordCard Creditlimit

Apply for NordCard Creditlimit just once but use it when and as often as you want. Open up new opportunities with NordCard!

- Creditline up to 3 000 EUR
- Payment card
- Interest-free period
- Flexible repayment options
- Online Banking system
- Individual scoring process and unique offers

NordCard Creditlimit Is Always by Your Side

- Keep track of your card transactions in Online Banking system
- Receive your card free of charge by post
- Withdraw money from ATMs and pay around the world
- Shop online safely



# How Our Clients Apply

1

## Fill in our simple one-step application form

Less than 15-field online-application form makes the application process very easy, transparent and fast

Mandatory Requirements:

- Customers in the 18-75-year-old age group
- Official net income starting from 345 EUR per month
- Personal bank account in one of the banks of Latvia
- Declared address in the Republic of Latvia

2

## Confirm registration

Transfer of 0.01 EUR from private bank account to the NordCard bank account assures the required level of Online identification

3

## Get scored and get a loan

We make quick yet profound processing of applications and scoring of each new customer, making AML/KYC, Income/Spendings, Credit History/Debt and other important checks

Customers choose us because we are:

**RELIABLE 84 300**

People chose NordCard

**PROFESSIONAL 200**

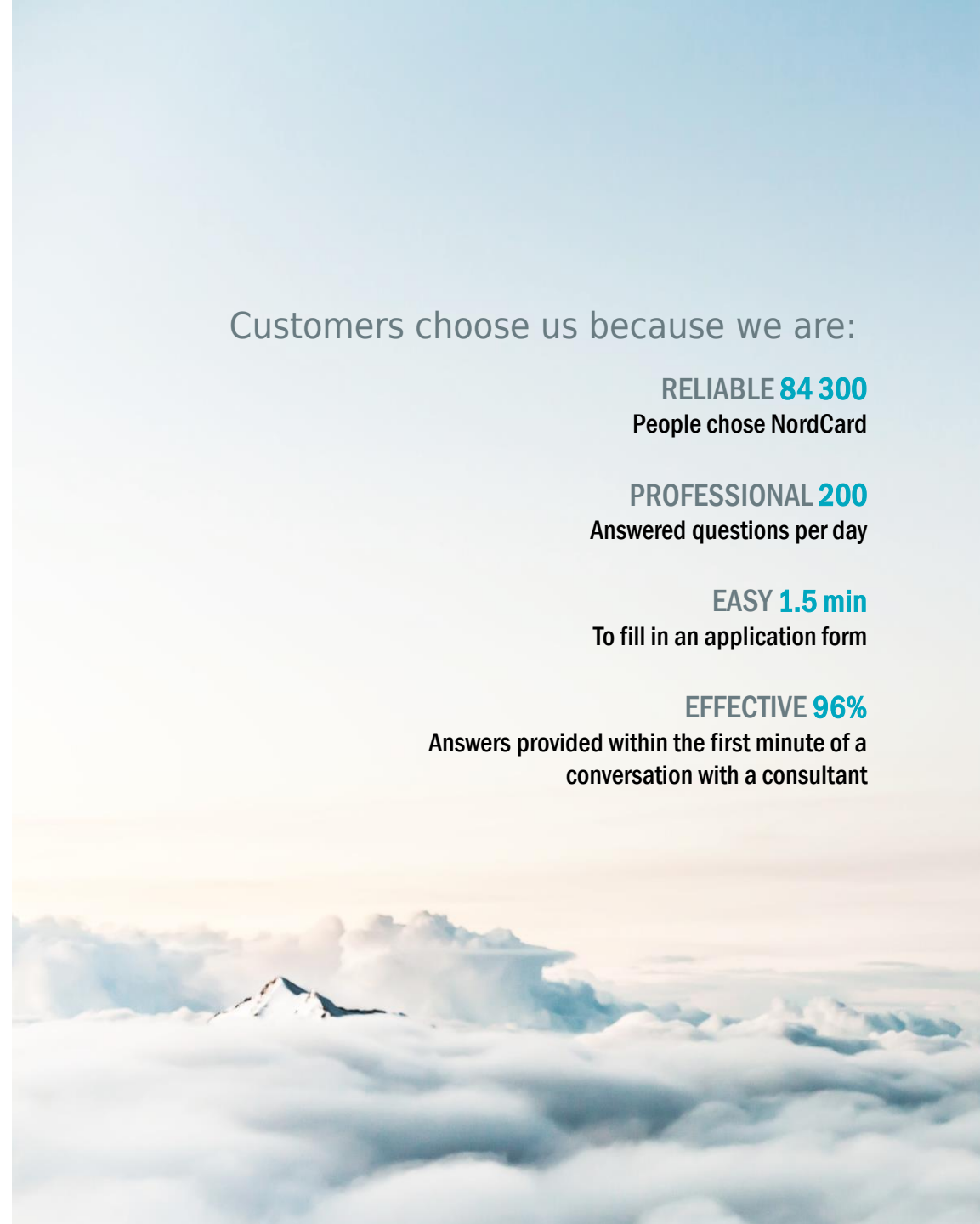
Answered questions per day

**EASY 1.5 min**

To fill in an application form

**EFFECTIVE 96%**

Answers provided within the first minute of a conversation with a consultant



# Customer Profile

- Female **43%** / Male **57%**
- Average age **38**
- Average income **790 EUR**
- 3 most popular industries
  - **IT**
  - **Finances**
  - **Government**
- Higher education **58.5 %**
- NordCard payment card **30 %**

# Product Statistics

- Average Creditlimit amount **700.0 EUR**
- Utilization rate **70%**
- Average repayment age **450 days**
- One-time loan **70%** / Constant creditline use **30%**
- Debt rate **20%**
- Default rate **5%**
- 3 most popular spending categories
  - **Consumer goods**
  - **Health care**
  - **Home repair**



# How Our Clients Use the Product



## As a short-term loan

Suited for people who want to borrow in the short term. It is advantageous, fast, and don't charge a loan extension fee

- Apply just once, but use when needed
- Have benefits of interest-free period
- Return in the long term and forget about paying extension fees



## As money reserves

Use a credit line like money reserves that are always available to cover both unexpected and desired spending

- Apply now, but use when you want
- Start to repay, only when start to use it
- No fee for account opening and maintenance



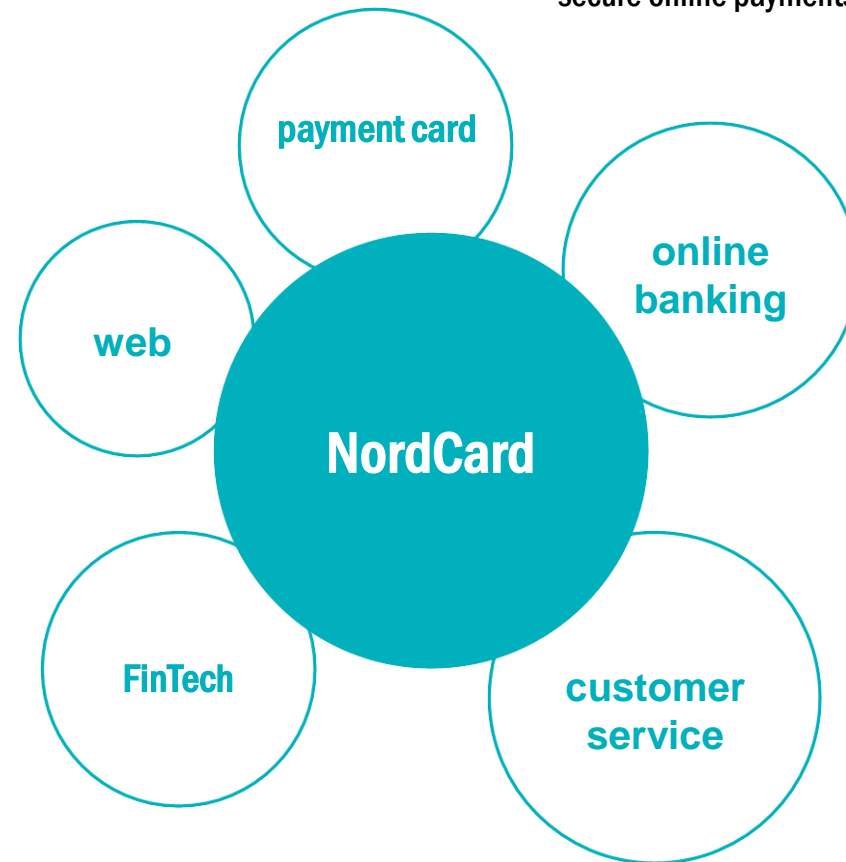
## As a long-term loan

There is always an option of repaying the loan over a longer period, and thus benefit from flexible repayment options

- Pay a loan within 50 month
- Divide repayment in smaller parts
- With each payment interest gets smaller

# Business Model

- mastercard
- payments all over the world
- ATM cash withdrawals
- secure online payments



- brand
- marketing & SEO
- online applications
- FAQ

- self service
- invoicing
- account statement
- communication
- profile settings
- payments
- notification settings
- paid-service administration

- technology driven approach
- extensive automation
- “All-in-Online” principle
- fully integrated infrastructure

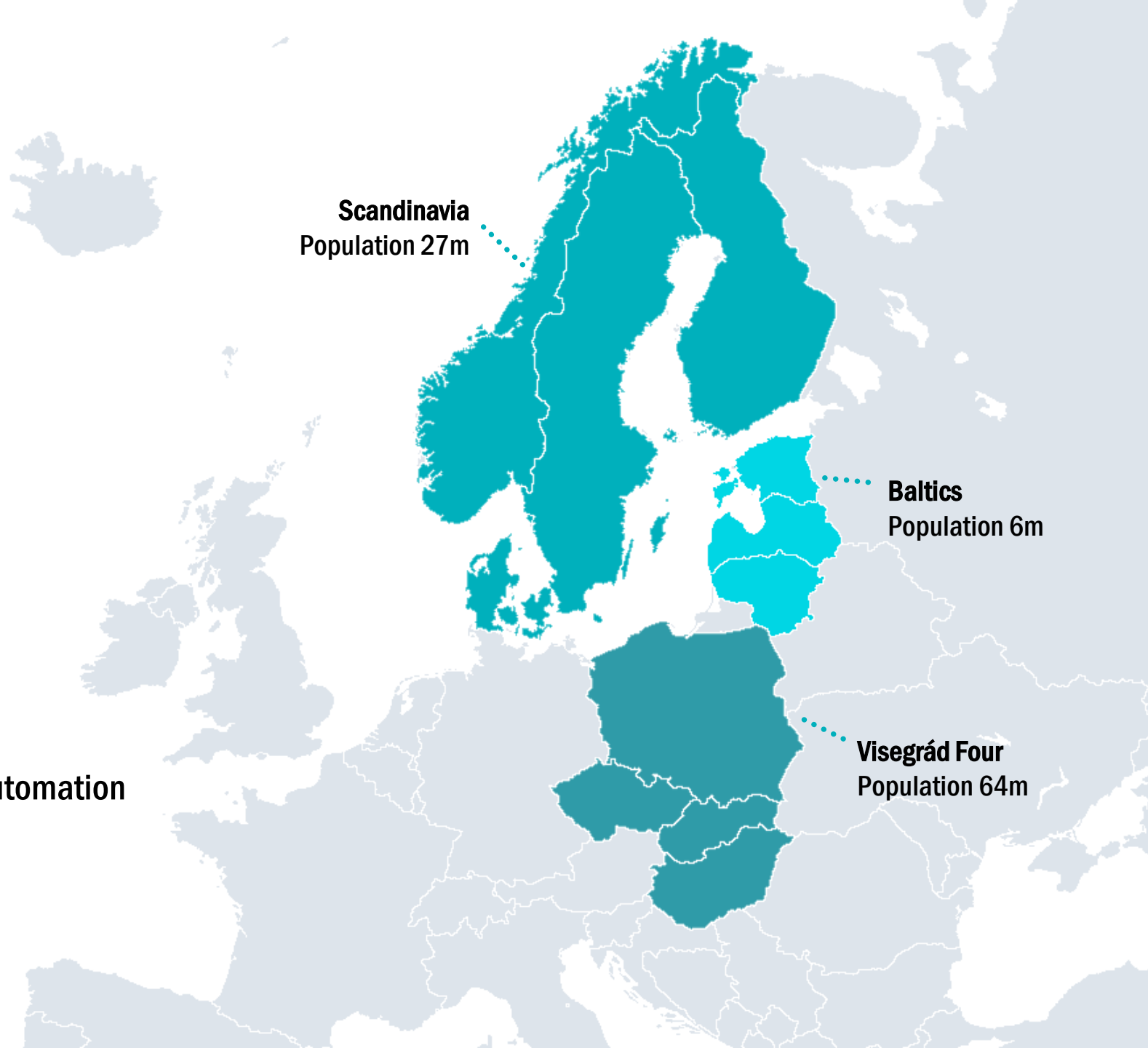
- applications (AML, KYC, scoring)
- professional customer service
- debt collection



# Future Scale Up

## Neobanking is simple

- Expand business to other EU countries
- Product with core banking services
- Mobile APP
- 3m clients
- 1m payment cards
- Infrastructure scale up and maximum automation





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