



**EASYCREDIT**

“Easy Asset Management“ AD

[www.easycredit.bg](http://www.easycredit.bg)

0700 18 100



# About us

- One of the most dynamic and fastest growing nonbank financial institutions in Bulgaria with over 16 years of experience. Easy Credit is founded in 2005. It is owned by Bulgarian entrepreneurs and it is growing as a successful international company. The main principles that the company follows are responsible and transparent lending for all who have limited access to bank services.
- Over 630 000 clients have used our services
- Over 2 600 0000 loans granted
- Over 4 000 credit consultants and employees who take care of our clients in over 195 in the entire country
- International subsidiaries in Romania, Ukraine, Poland, and North Macedonia.
- Over 131 000 loyal clients
- 75% of the population in Bulgaria knows the brand Easy Credit
- 64% of our clients would recommend us
- Special program for loyal clients – EasyBonus



# Mission

To responsibly and transparently provide fast and accessible personal loans directly in the home of the client

# Vision

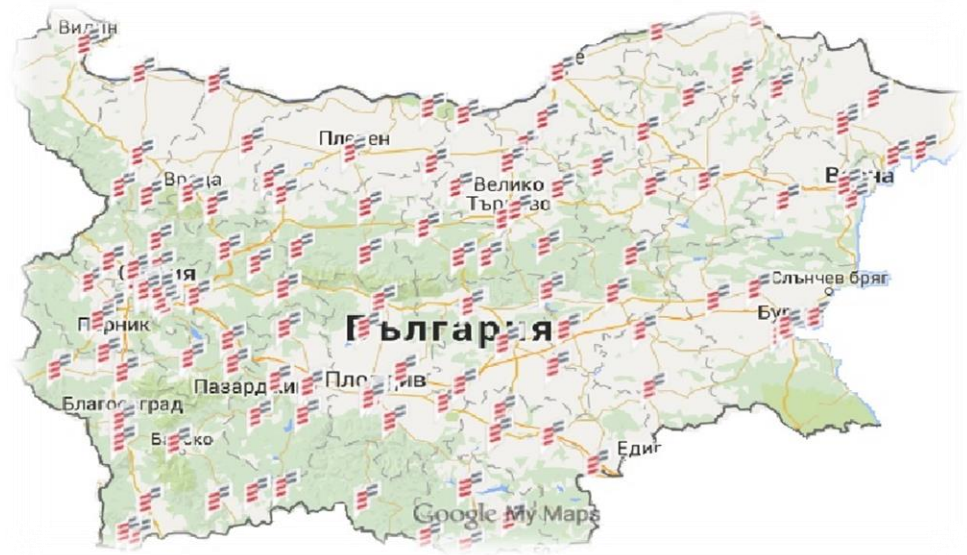
To be leaders in all countries where we operate

# Values

- Moral and ethics
- Responsibility
- Loyalty
- Transparency
- Social Commitment

# Business model

- “Home lending” – the contract is signed and the loan is received directly in the home of the client from a personal Credit consultant in a convenient day and time for the client
- Responsible and transparent lending
- Rich portfolio of various products with amounts between 100 and 9000 BGN
- Weekly, biweekly, and monthly installments, which provide comfort and predictability of the loan repayment



# Partnerships



Long-standing partnership with Bulgarian Posts (BG Posts) to ensure access to financial help and loan repayment in over 2000 of their offices in the entire country



Partnership with Western Union, which makes it easy for our clients to make money transfers in the country and abroad. They can do it fast and conveniently in Easy Credit offices



Partnership with Euroins with which we provide the possibility to each person to get “Life” insurance. The product is specifically created for Easy Credit. It can be done fast and conveniently in our offices. The insurance is not bound with a certain credit product and its characteristics.



Partnership with pension insurance company Future with which we provide an opportunity to transfer your retirement account.



# Products

## **EASYCREDIT**

Accessible cash loan for everyone

up to 3 000 BGN  
weekly installments - 8 to 43

## **EASYMONTH**

Loan for everyone

up to 2 500 BGN  
monthly installments – 4 to 9

## **EASYMAX**

Loan for people on an employment contract

up to 5 000 BGN  
biweekly instalments – 11 to 26

## **EASY VIP**

Loan for loyal clients

up to 8 000 BGN  
weekly installments – 10 to 36

## **CREDITPENSIONER**

Cash loan for retirees

up to 2 500 BGN  
monthly installments – 3 to 12

## **EASYINCREDO**

Loan for working people

up to 9 000 BGN  
monthly installments – 6 to 36

## **EASY2**

Accessible loans for all clients

up to 4 000 BGN  
biweekly installments – 6 to 18

## **EASYSPECIAL**

Accessible loan for all clients

up to 8 000 BGN  
monthly installments – 6 to 18

# Client profile

The typical client is a person that has no access to bank products and would like to have and maintain a normal standard of living



Women

49%

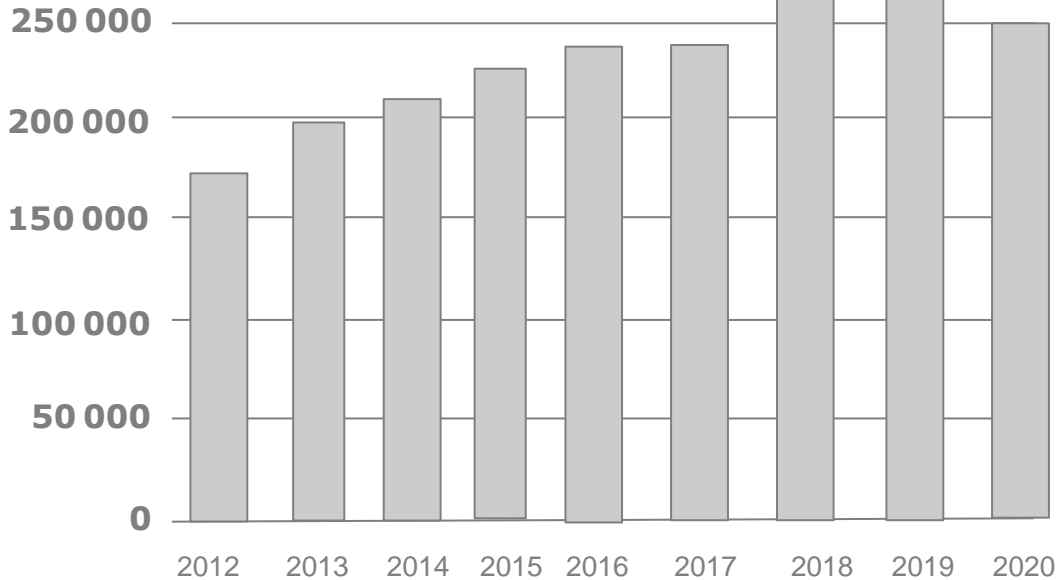
Men

51%

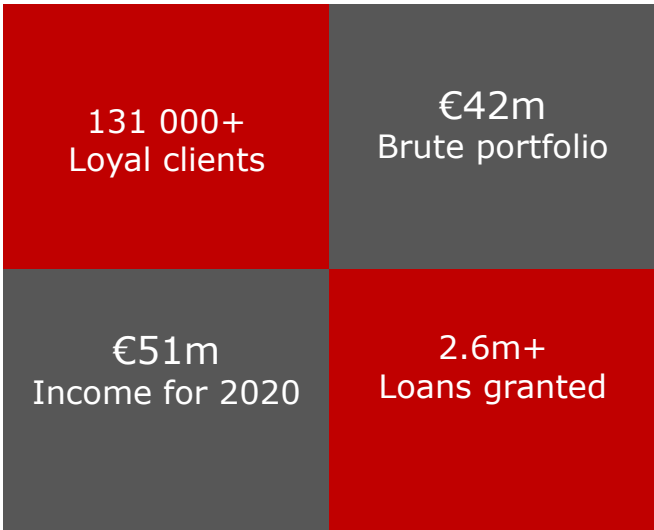
- ✓ unmarried
- ✓ persons with low income
- ✓ 44 years average age
- ✓ secondary education
- ✓ €335 average loan size



# Yearly sales



## Statistics







# EASYCREDIT

Good loans. Good friends