

# VIVA CREDIT



За истинските хора

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# About us

**Viva Credit Ltd.** is a nonbank financial institution licensed by the BNB established in 2012.

Leader in consumer lending and part of the international financial group **Management Financial Group**, which incorporates leading financial institutions in Central and Eastern Europe.

The company has a well-developed network of financial centers with **59 own offices throughout the country** and a number of partner sites. In the last year, the company has relied heavily on the development and communication of its alternative application channels - online and telephone.

In addition to its own channels, **Viva Credit works with a wide portfolio of partners** who offer products both in offices and online.

The company's products are tailored to the needs of all who value their time, have an urgent need for money and do not want to wait.



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# Our values

## Our Mission

### **WE CREATE OPPORTUNITIES**

For our clients by financing their plans at every stage of their lives.

## Our Visions

### **LEADERSHIP POSITION**

In consumer lending as a technology company with a human face.  
MORE AND BETTER products and services.

## Our Values

### **PARTICIPATION**

On which all our communication is subordinated, both outside and inside the company.

### **RESPONSIBILITY**

We build trust in our customers, partners and employees.

### **TECHNOLOGY**

We are constantly improving the technologies we work with to meet the latest trends.



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# What sets us apart

The image of **Viva Credit** is extremely positive, which is due to long-term socially committed initiatives, responsible lending, transparency and individual attitude to each client, as well as products tailored to their needs.

- Rich portfolio of products;
- Continues development of new opportunities for application
- Continues expansion of the portfolio;
- Individual attitude;
- Positive image;
- Trust in the company and services;
- Special offers for our new and current customers;
- Attractive ads campaign;
- Preferred lender, employer and business partner.



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# Our products

The company's product portfolio is constantly expanding and changing so that we can meet every customer's needs in a timely manner.

**Viva Credit** is the company with the largest product range of all companies in the **MFG group**. We are constantly changing and improving the approval algorithm so that more people can receive the desired funding.

- Fast approval;
- Term of payment in accordance with the periodicity of income
- Possibility to pay installment
- Possibility to pay the amount “up to salary”
- Flexible conditions
- Individual offers
- Products tailored to the customer's goals



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# Our Products

## VIVACREDIT NOW

Payday loan  
From 100 to 350 BGN



## VIVACREDIT STANDART

For planned expenses  
From 100 to 3 000 BGN





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# Our Products

## VIVACREDIT SMART

Mortgage loan with a long  
period of repayment

From 5 000 to 75 000 BGN



## VIVACREDIT BRIDGE

Mortgage loan with a short  
period of repayment

From 5 000 to 20 000 BGN







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# Our Products

## VIVACREDIT AUTO

Car loan

From 1 250 to 20 000 BGN



FINANCE LEASE

REVERSE LEASING

CONSUMER LOAN FOR CAR





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# More for our clients

## VIVA SUPPORT

Credit Insurance



## HOME INSURANCE

Real estate insurance



## VIVA FUTURE

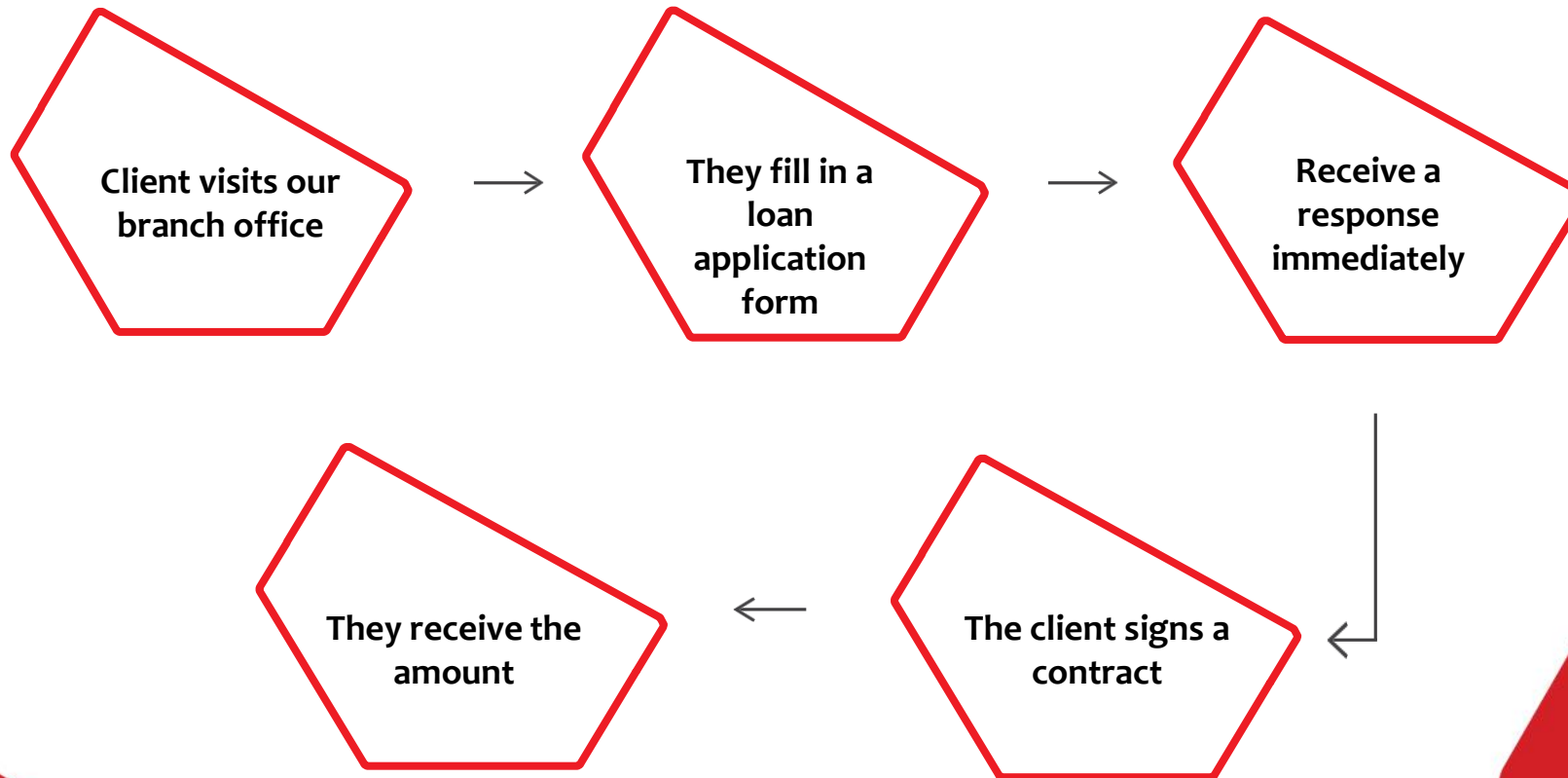
Supplementary pension  
Insurance





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# Office loan Application Process



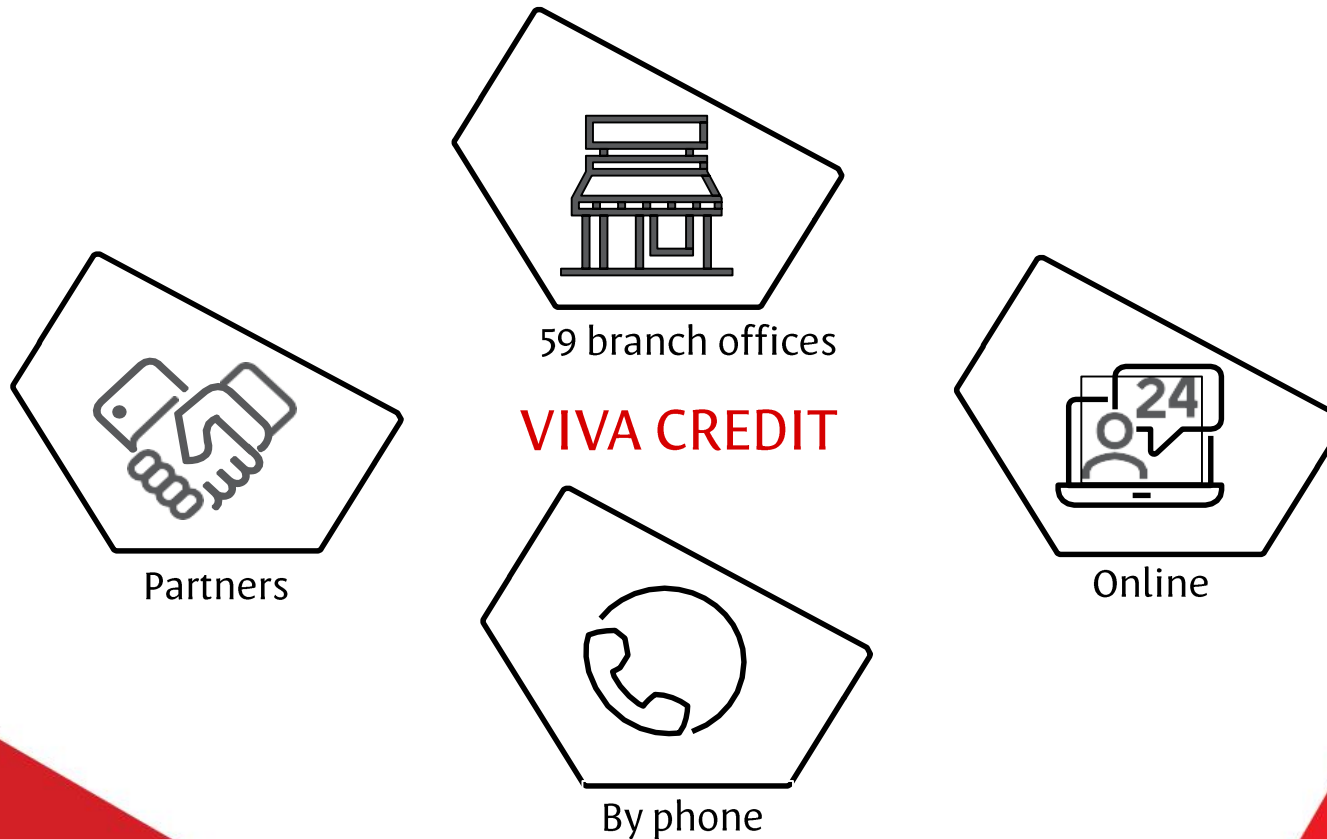


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# Business model of Viva Credit

Viva Credit's business model is unique compared to other companies in the MFG Group.

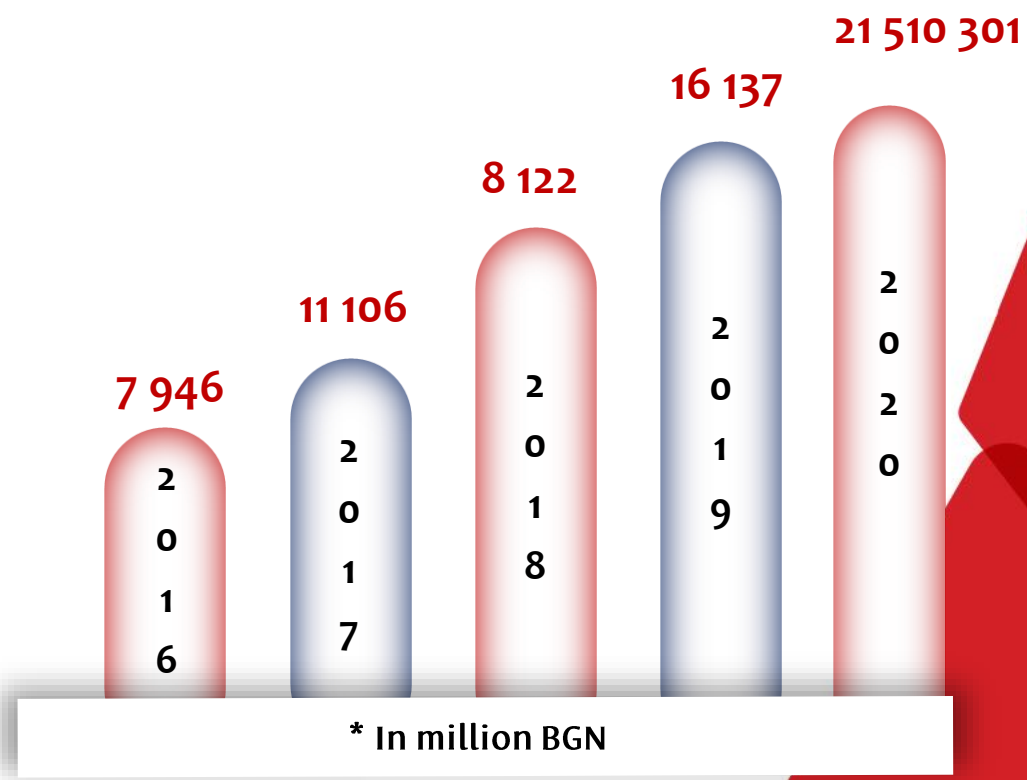
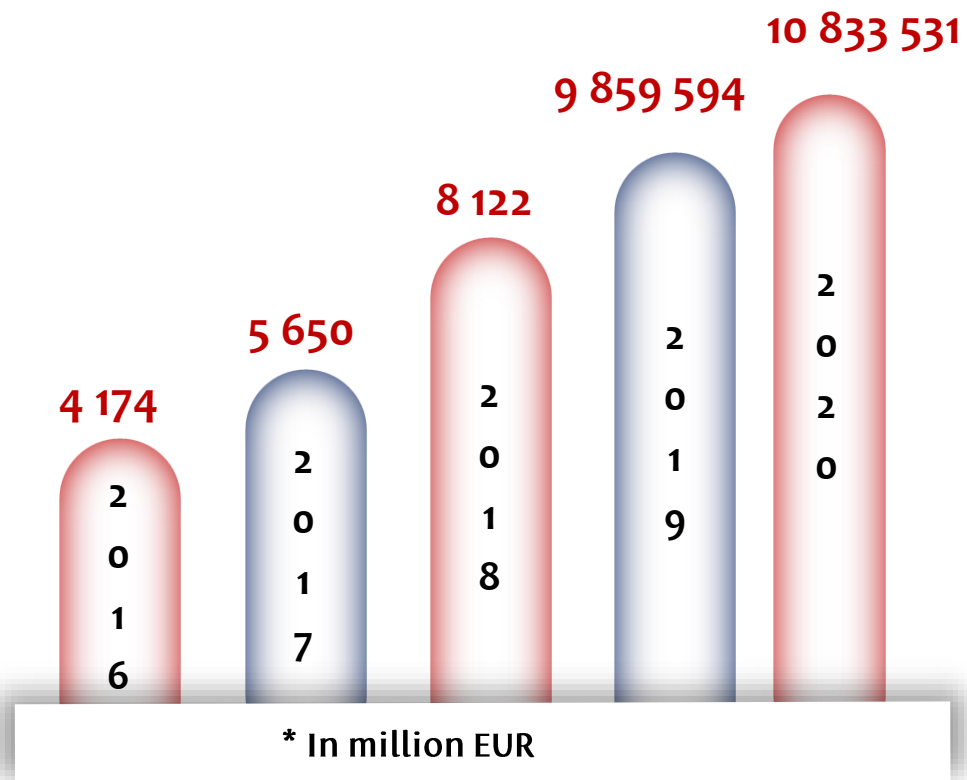
We operate in four directions to be as close as possible to our customers.





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# Our Results



# Our contacts:



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