

iCredit

**iCredit Romania
Corporate Presentation
www.icredit.ro**

Mission, Vision and Values

MISSION

Our **mission** is to support and help our clients by offering fast, convenient and transparent loans.

VISION

Our **vision** is to become leaders in every market we operate in

INTEGRITY – We respect, value and understand our employees and customers.

INNOVATION – We strive to deliver responsibly our products and services, taking into account our customers' needs and possibilities.

VALUES

PERFORMANCE – We motivate and support our employees to achieve the highest standards of professionalism.

CUSTOMER ORIENTATION – We build long term relationships with our employees and customers, based on mutual trust and support.

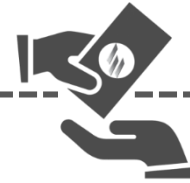
Company Profile



Established in 2011



Currently, iCredit is a major MFI in Romania



Providing personal loans from 500-10000 RON



Promoting Friendliness



Repaid weekly/monthly



Approval within 24 hours



Promoting Speed




Promoting Ease of Access

Coverage & Network



1 200
professionals



serving over
80 000
customers



with HQ in
Bucharest



105 offices
across Romania



Products & Customer Profile

iCredit

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

iCredit Bilunar

Non-collateral loans up to 4000 RON repaid bimonthly.

Pensioner

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

iCredit Premium

Non-collateral loans up to 4000 RON with weekly instalments and zero commissions

iBusiness

Non-collateral loans up to 15000 RON repaid weekly, with zero commissions for PFA*

iCredit VIP

Non-collateral loans up to 10000 RON with weekly instalments and zero commissions



- Married
- Urban residents
- Low to medium income individuals
- Averaging at 45 years
- Secondary education (highschool)

*PFA = Physical authorized person

Business Model

- **iCredit offers personal loans for employees on a labor contract, of self employed persons(PFA) 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;**

iCredit

THANK YOU!

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