



 NordCard

About Us

- FinTech lending company
- On the market since 2016
- 13 employees
- 170k online applications
- 4000 active clients
- 2.9m EUR credit portfolio
- 4 cycles of product development



Latvia
Population 1.9m
Economically active citizens 930k

2021
Competitives: 42
Overall credit portfolio: 770m EUR
Marketing cost per client: up to 100 EUR

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 5 000 EUR
- Repayment term up to 60 months
- Payment card
- 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 270 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/Spending, Credit History/Debt and other important checks

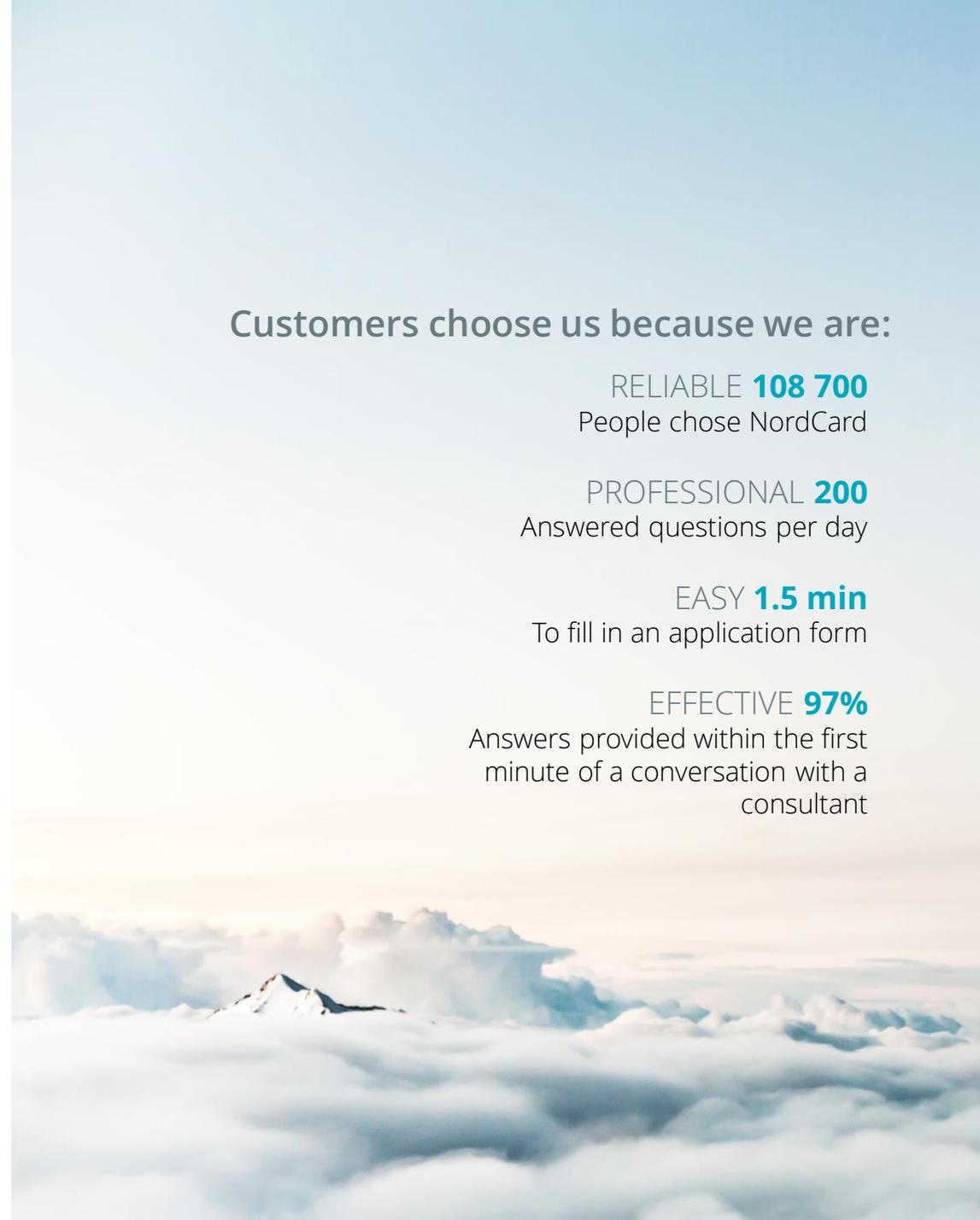
Customers choose us because we are:

RELIABLE **108 700**
People chose NordCard

PROFESSIONAL **200**
Answered questions per day

EASY **1.5 min**
To fill in an application form

EFFECTIVE **97%**
Answers provided within the first
minute of a conversation with a
consultant



Customer Profile

- Female **44%** / Male **56%**
- Average age **38**
- Average income **780 EUR**
- 3 most popular industries
 - **Manufacturing**
 - **Retail and wholesale**
 - **Government**
- Higher education **47 %**
- NordCard payment card **20 %**

Product Statistics

- Average Creditlimit amount **750 EUR**
- Utilization rate **75%**
- Average repayment age **600 days**
- One-time loan **70%** / Constant creditline use **30%**
- Debt rate **15%**
- Default rate **5%**
- 3 most popular spending categories
 - **Consumer goods**
 - **Home repair**
 - **Health care**

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

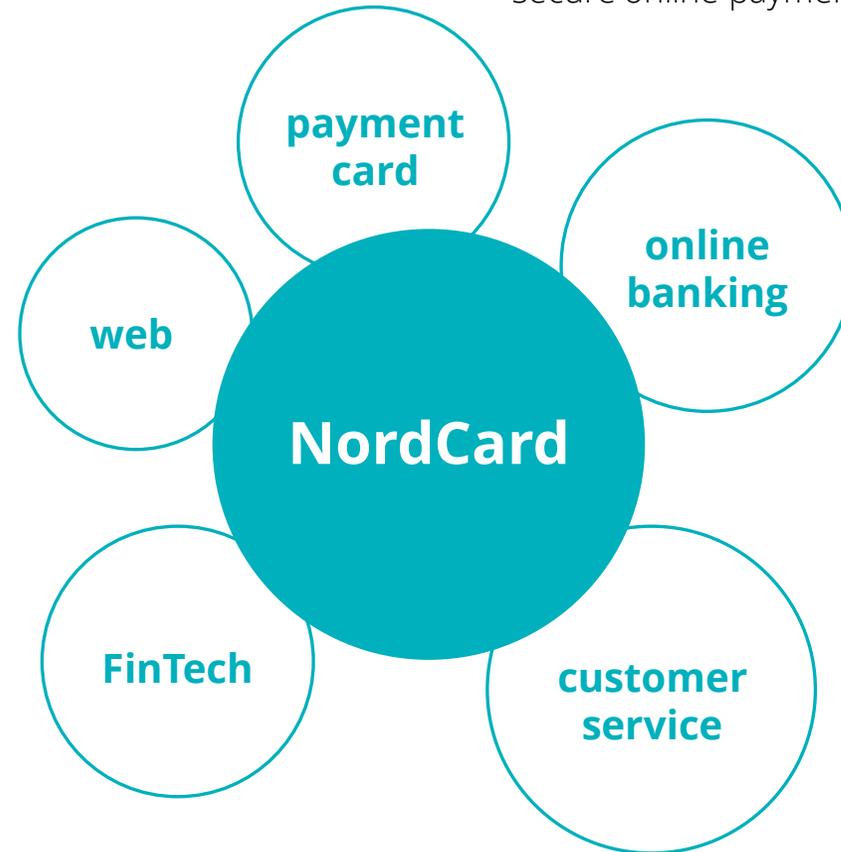
- Pay a loan within 60 month
- Divide repayment in smaller parts
- With each payment interest gets smaller

Business Model

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

- brand
- marketing & SEO
- online applications
- FAQ

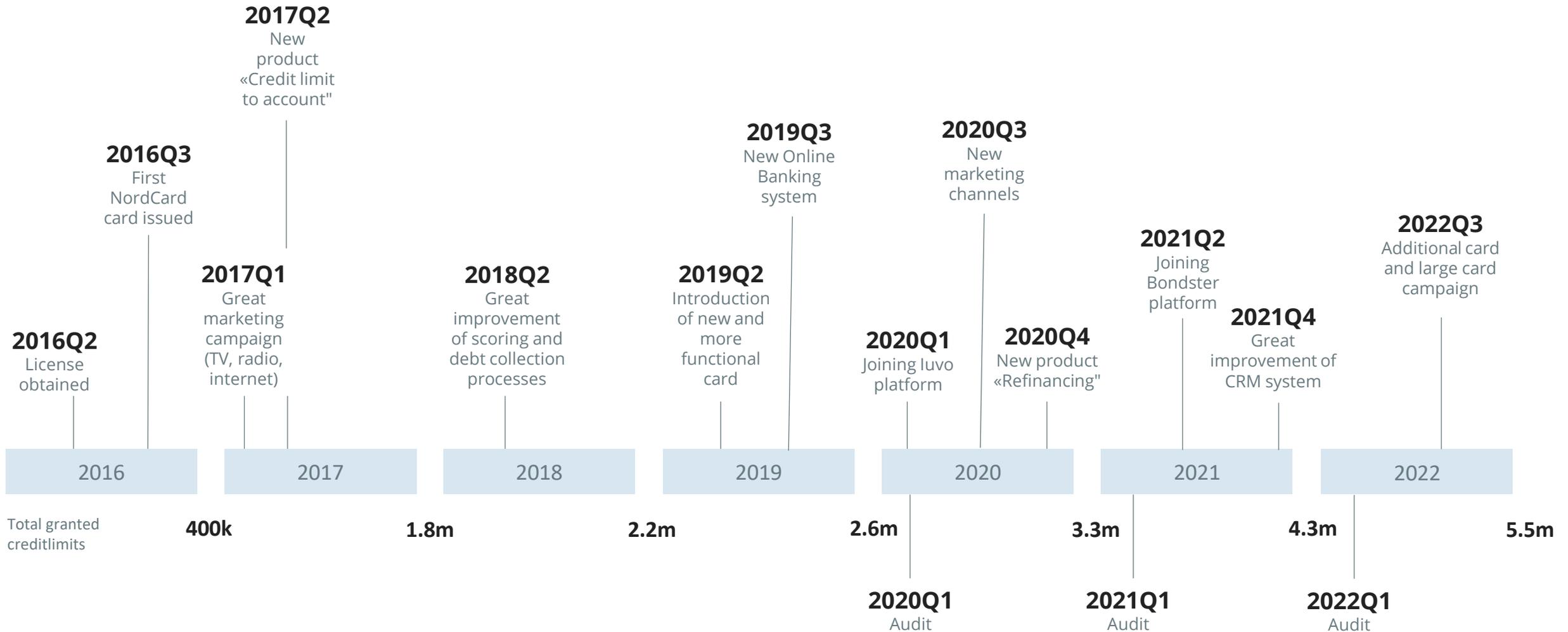
- technology driven approach
- extensive automation
- "All-in-Online" principle
- fully integrated infrastructure



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

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

Timeline



Management Team

Business entrepreneur with over 10 years experience in business management and varied experience in strategic planning, finance and operations in the banking and brokerage industry.

- M.Fin.M. from the School of Business and Finance
- B.Fin from the School of Business and Finance



Andrejs Saricevs
Board Member

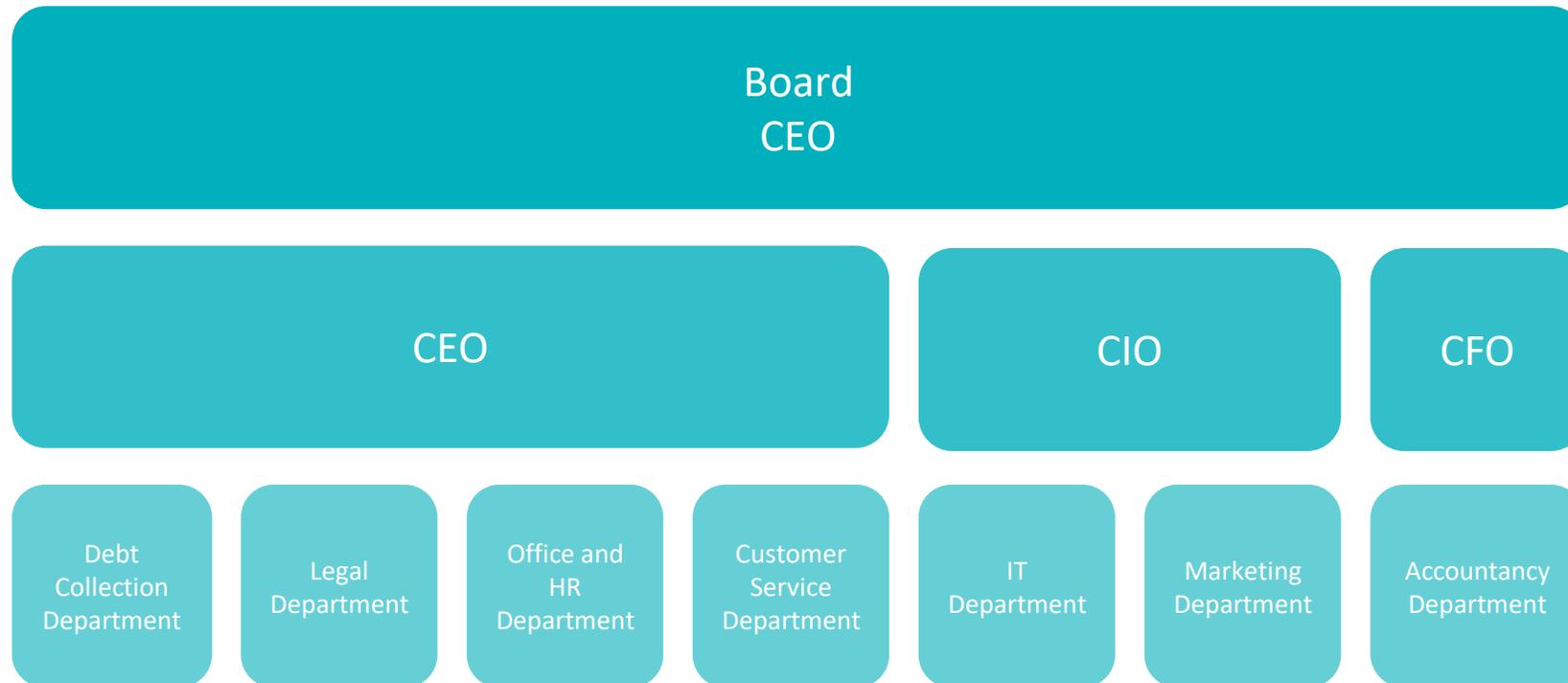


Daniels Jukna
CEO

Executive manager with varied experience in business development, finance, economics, jurisprudence, IT and operations management.

- M.Econ. from the University of Latvia
- B.Fin.Eng. from Riga Technical University
- economics lecturer
- CAMS certified

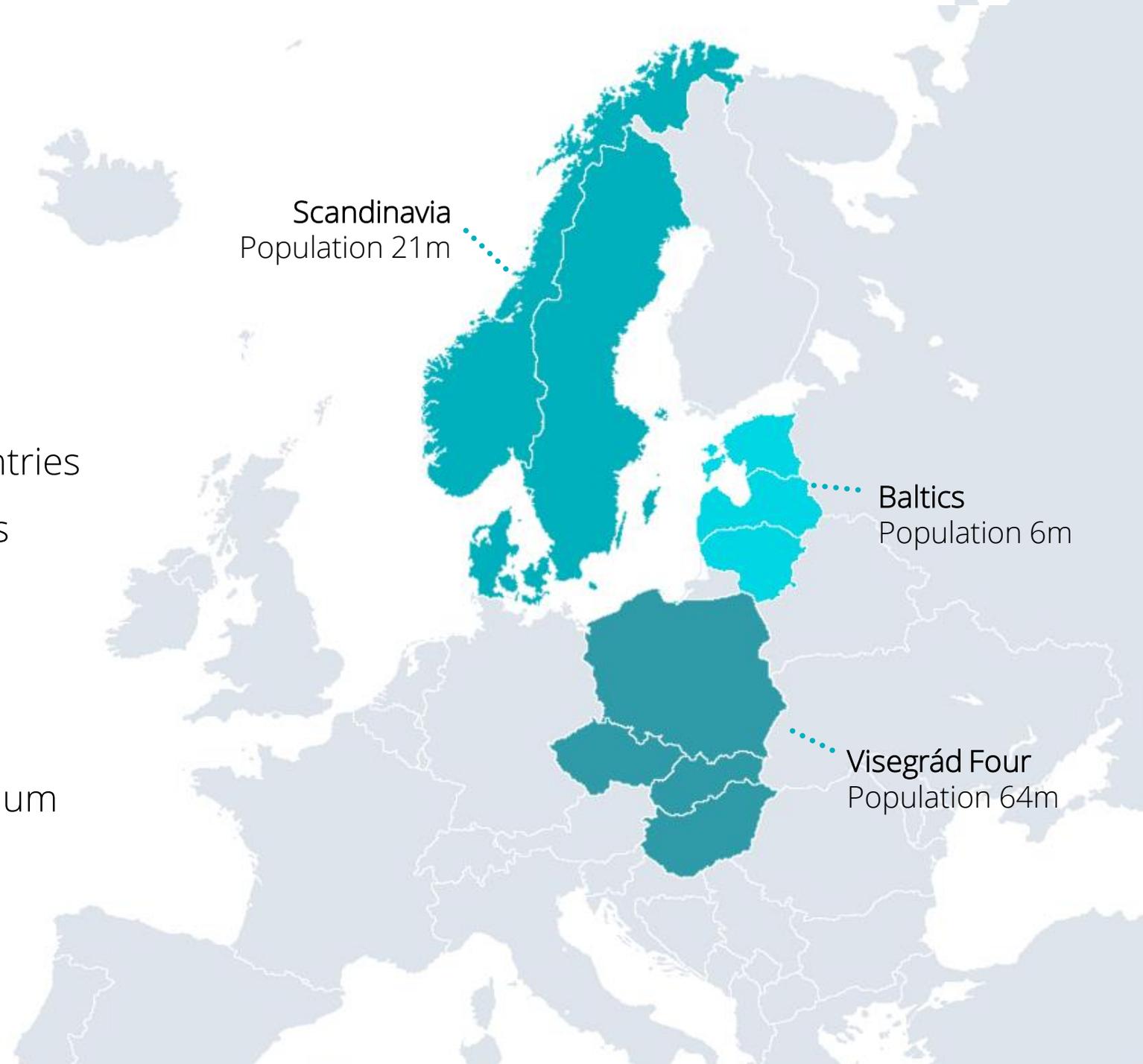
Organizational Structure



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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