



# **SN FINANCIAL COMPANY**



**[WWW.KREDITICOM.MK](http://WWW.KREDITICOM.MK)**

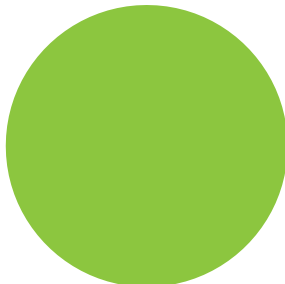


## **GENERAL DESCRIPTION**

The Company has licence from Ministry of Finance issued on 14.12.2016, with number 13-14385/4 for the following financial activities:

- Loan approval
- Credit card issuance and administration
- Factoring
- Letter of Guarantee issuance

# PRODUCTS



 **FAST  
CREDIT**

 **ALL IN ONE**

 **AGRICULTURAL  
CREDIT**

 **CREDIT CARD**

 **TOURIST  
CREDIT**

 **MORTGAGE  
CREDIT**

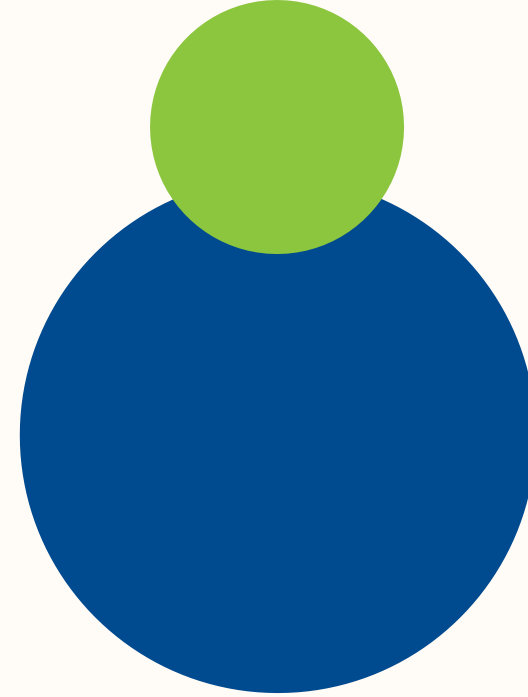


# OUR NEWEST PRODUCT

## SN VISA CARD

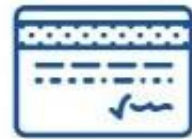
SN VISA is first VISA card issued by Financial company in our country ,which creates a new future in the field of finance in North Macedonia.

It is a card, which customers can get in just 15minutes, which is actually the shortest cash waiting period known in this area.



# EASIEST WAY TO APPLY (FROM EUR 100 TO EUR 3.000)

**WITH JUST THREE STEPS, UP TO A QUICK ONLINE LOAN, WITH ANY SALARY!  
APPROVAL IN JUST 10 MINUTES!**



## How do I apply?

Select the calculator for the desired loan then enter the amount and repayment period and click "Apply".



## What next?

Our credit officer will download the application and will contact you by phone in order to complete it.

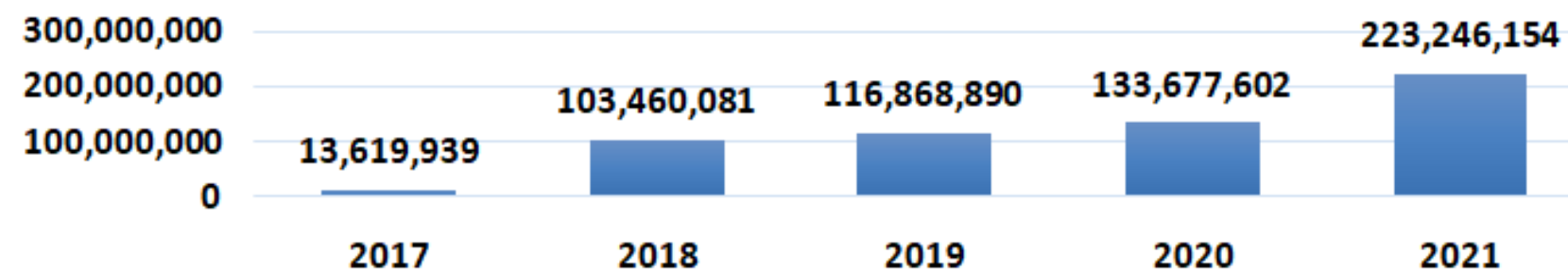


## When payment?

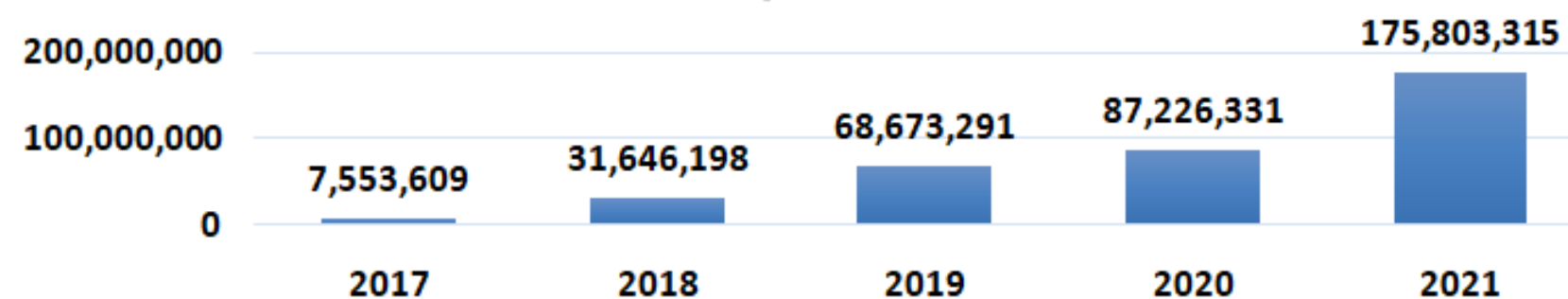
After the loan is approved, you sign an online agreement and then we transfer the money to your transaction account.

# FINANCIAL TRENDS

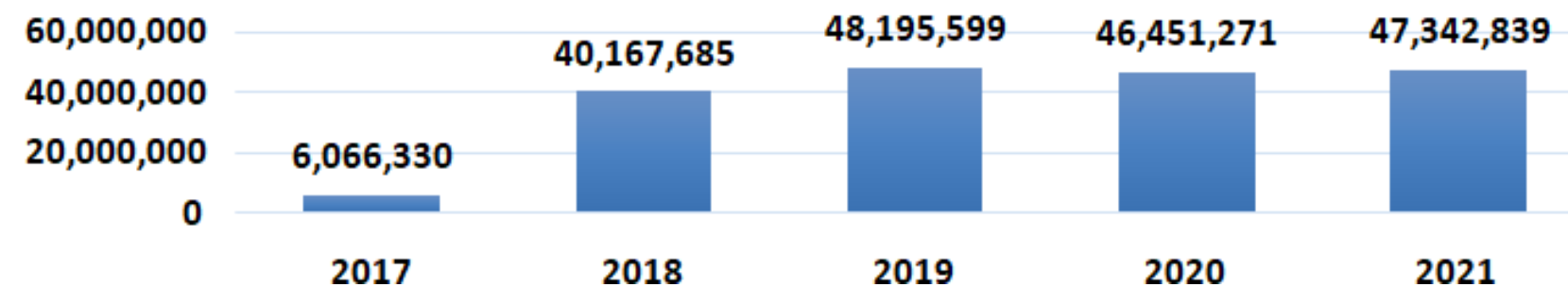
## Operating income



## Expense



## Financial Result



*\*all in MKD*



# OUR PARTNERS



SILK ROAD BANK



MoneyGram



Agrothena



JK Travel



Bozinovski



Kupi Na Rati



RIVERSOFT



WEBIART CREATIVE  
AGENCY

# OUR BRANCHES



14 active subsidiaries in 10 towns in North Macedonia





# DEVELOPMENT PLAN



## Short-term plan

- Providing additional funding to the Company from PEER TO PEER lending platforms,
- Expansion of the client base and the loan portfolio, while preserving the net interest income,
- VISA card for every client,
- Expanding the operations in Albania and Bosnia,

## Long –term plan

- Providing additional and cheaper financing to individuals and companies
  - Expanding the range of services in fintech industry.
- 



## **OUR CONTACTS:**

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