

iCredit

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

Mission, Vision and Values

OUR VALUES

WE INNOVATE THE FUTURE RESPONSIBLY



HUMANITY

We work openly in an environment of closeness, recognition and trust.



INNOVATION

We are guided by the energy of youth and child-like curiosity, which make us free, innovative, experimenting, challenging ourselves and the status quo.



RESPONSIBILITY

We are guided by our responsibility to people - colleagues, partners, clients, and the environment in which we live and surrounds us.

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

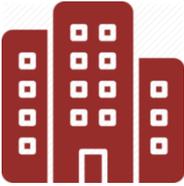
Coverage & Network



1 500
professionals



serving over
91 000
customers



with HQ in
Bucharest



108 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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