

**EASY ASSET
MANAGEMENT JSC**



**EASY
CREDIT**

www.easycredit.bg

Overview

- The most dynamically developing non-bank financial institution in Bulgaria, with more than 14 years of experience, fully-owned by Bulgarian entrepreneurs;
- Specialized in providing short-term loans since 2005;
- Over 4000 credit consultants who care for our clients in more than 181 offices in Bulgaria;
- 130 000+ loyal customers;
- 90% of the population recognizes the brand Easy Credit;
- 64% of our clients would recommend Easy Credit.

Mission

- To provide responsible and transparent, fast and affordable credits directly to our clients' homes.

Vision

- To be a market leader in all the countries that we operate in.

Values

- Morality & Ethics
- Responsibility
- Loyalty
- Transparency
- Social Engagement

Business Model

- HCC (Home Collected Credits) model, where disbursement, contract signing and scoring take place at the client's home;
- Responsible Lending;
- Weekly, bi-weekly and monthly repayments ensuring customer comfort & predictability of repayment;

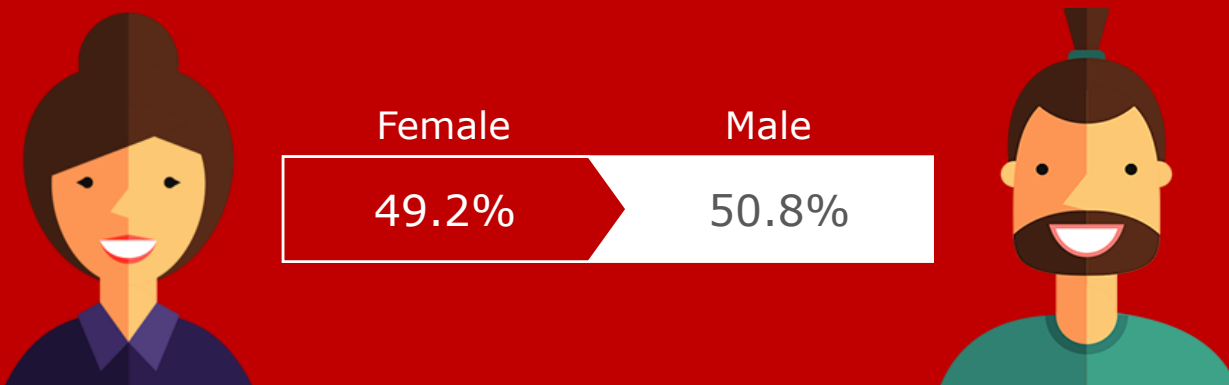
Partnerships

- Partnering with the Bulgarian Postal services (BG Post) to provide access to financial facilities in more than 2100 post offices in Bulgaria.



Customer Profile

Our typical customer is an un(der)banked individual looking to acquire & maintain a normal standard of living.



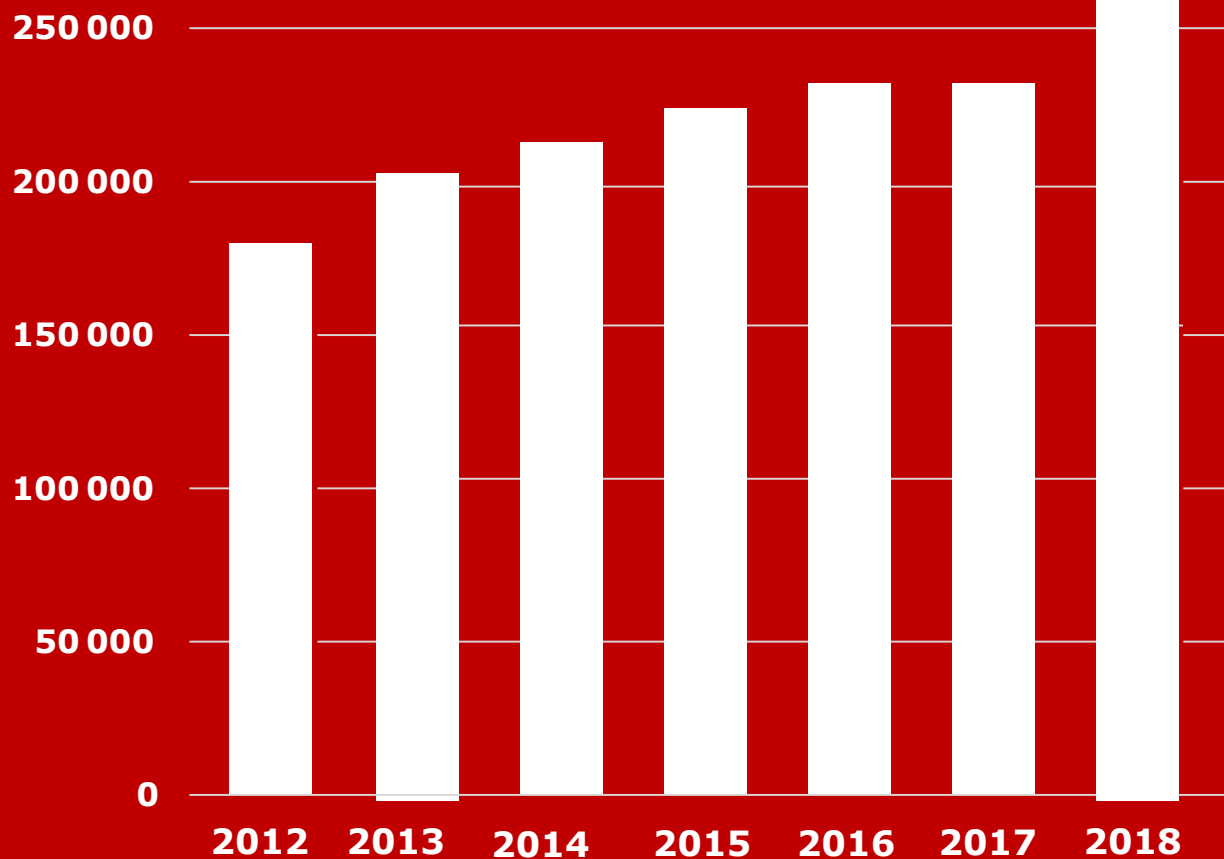
- Single/Unmarried;
- Low income individuals;
- Average age of 44 years;
- Completed secondary education;
- €314 Average loan size.

Products

EASY CREDIT	Non-collateral loans up to 3000BGN with weekly repayments
CREDIT PENSIONER	Non-collateral loan up to 2500BGN tailored for pensioners
EASY MONTH	Personal loan up to 2500BGN repaid in monthly instalments
VIPEASY	Personal loan up to 8000BGN for loyal customers
EASYMAX	Personal loan up to 5000BGN tailored for workers on a labor contract
EASY INCREDO	1250BGN to 8000BGN loan with period between 1 to 3 years

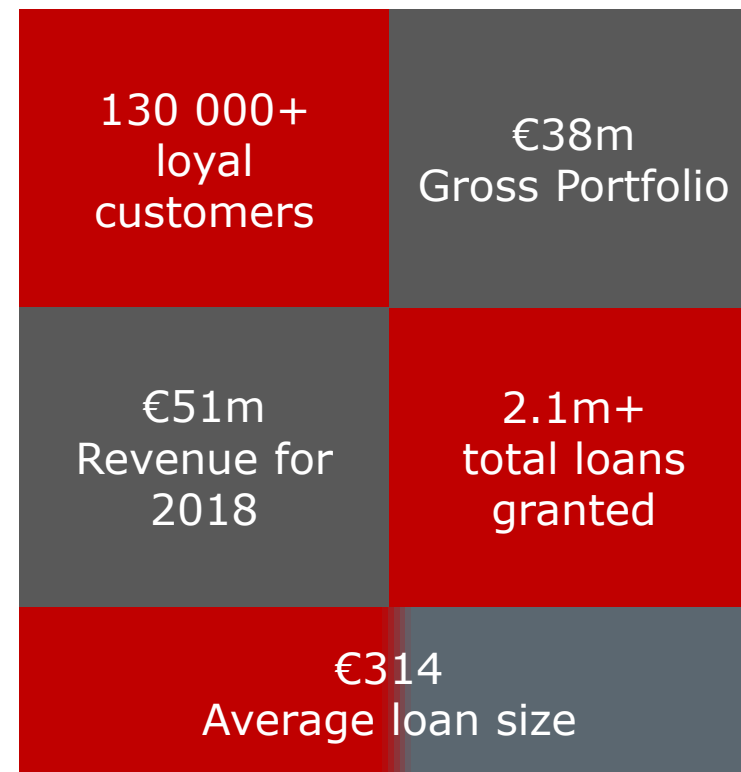
*1 BGN = 0.51 EUR

Yearly Sales



■ Реални продажби

Statistics





EASY
CREDIT

Financial Services from
door-to-door

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