

Corporate Presentation

iCredit

Market leader in the micro-credit industry

www.icredit.co.ro

iCredit

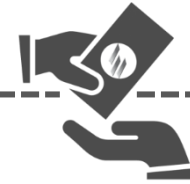
Company Profile



Established in 2011



Currently, iCredit is a major MFI in Romania



Providing personal loans from 400-6000 RON



Promoting Friendliness



Repaid weekly/monthly



Approval within 24 hours



Promoting Speed



Promoting Ease of Access



iCredit

Coverage & Network



1 000+
professionals



serving over
65 000
customers



with HQ in
Bucharest



105+ offices
across Romania



iCredit

Products & Customer Profile

iCredit

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

Pensioner

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

iCredit Bilunar

Non-collateral loans up to 4000RON repaid bimonthly.



- Married;
- Low to medium income individuals;
- Averaging at 45 years;
- Secondary education;

*4.7 RON = 1 EUR



iCredit

The logo for iCredit, featuring the word "iCredit" in a bold, italicized sans-serif font. A thick red curved line arches over the text from the left side of the page.

Business Model

- iCredit offers personal loans for **employees on a labor contract** 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;

The logo for iCredit, featuring a red curved line above the text. The text "iCredit" is in a bold, italicized, sans-serif font, with the "i" in red and "Credit" in dark blue.

iCredit

Thank You!

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