

***iCredit***

**iCredit Romania  
Corporate Presentation  
[www.icredit.ro](http://www.icredit.ro)**

## Mission, Vision and Values

### MISSION

Our **mission** is to support and help our clients by offering fast, convenient and transparent loans.

### VISION

Our **vision** is to become leaders in every market we operate in

**INTEGRITY** – We respect, value and understand our employees and customers.

**INNOVATION** – We strive to deliver responsibly our products and services, taking into account our customers' needs and possibilities.

### VALUES

**PERFORMANCE** – We motivate and support our employees to achieve the highest standards of professionalism.

**CUSTOMER ORIENTATION** – We build long term relationships with our employees and customers, based on mutual trust and support.

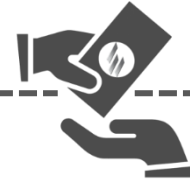
## Company Profile



Established in 2011



Currently, iCredit is a major MFI in Romania



Providing personal loans from 400-10000 RON



Promoting Friendliness



Repaid weekly/monthly



Approval within 24 hours



Promoting Speed



Promoting Ease of Access

## Coverage & Network



1 000+  
professionals



serving over  
**65 000**  
customers



with HQ in  
Bucharest



**105** 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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