

VIVA CREDIT LTD.



За истинските хора

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www.vivacredit.bg



За истинските хора

About Viva Credit

Viva Credit Ltd. is a leading nonbank financial institution, licensed in BNB, founded in 2012.

— A leader in consumer lending and part of the international **Management Financial Group**, alongside with other leading nonbank financial institutions in Central and Eastern Europe.

— The company has a well-developed network of financial centers with **46 offices in the entire country** and plenty of partners. In the past year the company has started being seriously focused on developing alternative ways of receiving loan applications – online and via phone.

— Besides its own channels, **Viva Credit is working with a wide portfolio of partners**, that offer our products in offices and online.

The products of the company are compliant with the needs of all people that value their time, need help urgently, and do not want to wait.



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Mission, vision, values

Our Mission

WE CREATE OPPORTUNITIES

for our clients, as we finance their plans in every state of their lives

Our Vision

A LEADING POSITION

in consumer lending as the technological company with human face;
MORE AND BETTER products and services.

Our Values

EMPATHY

on which is based our entire communication with our clients and colleagues

RESPONSIBILITY

we build trust in our clients, partners, and employees

TECHNOLOGY FOCUSED

we constantly upgrade the technology we work with in order to
be able to follow the latest trends



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What makes us different

The image of **Viva Credit** is really positive, which is owed to the social initiatives that we take part of, responsible crediting, transparency, and individual approach towards each client, and products that are compliant with its needs.

- Rich product portfolio;
- Constant development of new ways for loan applications;
- Constant expansion of our portfolio;
- Individual approach;
- Positive image;
- Trust in the company and the service;
- Loyal program;
- Special offers for new and current clients;
- Attractive advertising campaigns;
- A preferred credit company, employer, and a business partner;



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How do we take care of society

On daily basis we initiate and support socially responsible causes, as we follow one main goal – to help society and to contribute to its better future and better way of living.

We know that our service can help in making positive change.

- We support clear and purposeful environmental causes together with BSPB
- We support and encourage activities of Holiday Heroes in support of families in need
- We stimulate volunteering as a personal responsibility of our employees
- Project for environmental protection



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Our products

The product portfolio of the company is continuously expanding and changing so that we can meet all customer needs in a timely manner. Viva Credit is the company with the largest product assortment of all companies in the MFG Group. We continuously modify and improve the approval algorithm to allow more people to get the desired funding.

- Quick approval
- Payment schedule according to the periodicity of income
- Possibility to pay installments
- Possibility for payment “per salary”
- Flexible terms
- Individual offers
- Products similar to a bank
- Products that are compliant with the goals of the client



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OUR PRODUCTS

VIVACREDIT NOW

Payday loan
From 100 to 350 BGN



VIVACREDIT STANDARD

For planned expenses
From 100 to 3 000 BGN





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OUR PRODUCTS

VIVACREDIT SMART

Mortgage loan with a
long-term payment schedule

From 5 000 to 75 000 BGN



VIVACREDIT BRIDGE

Short-term mortgage loan

From 5 000 to 20 000 BGN





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OUR PRODUCTS

VIVACREDIT AUTO

Automobile loan

From 1 250 to 20 000 BGN



FINANCIAL LEASING

REVERSE LEASING

PERSONAL LOAN FOR
BUYING AN AUTOMOBILE



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MORE ABOUT OUR CLIENTS

VIVA CREDIT SUPPORT

Loan insurance



MY HOME

Real estate insurance



VIVA FUTURE

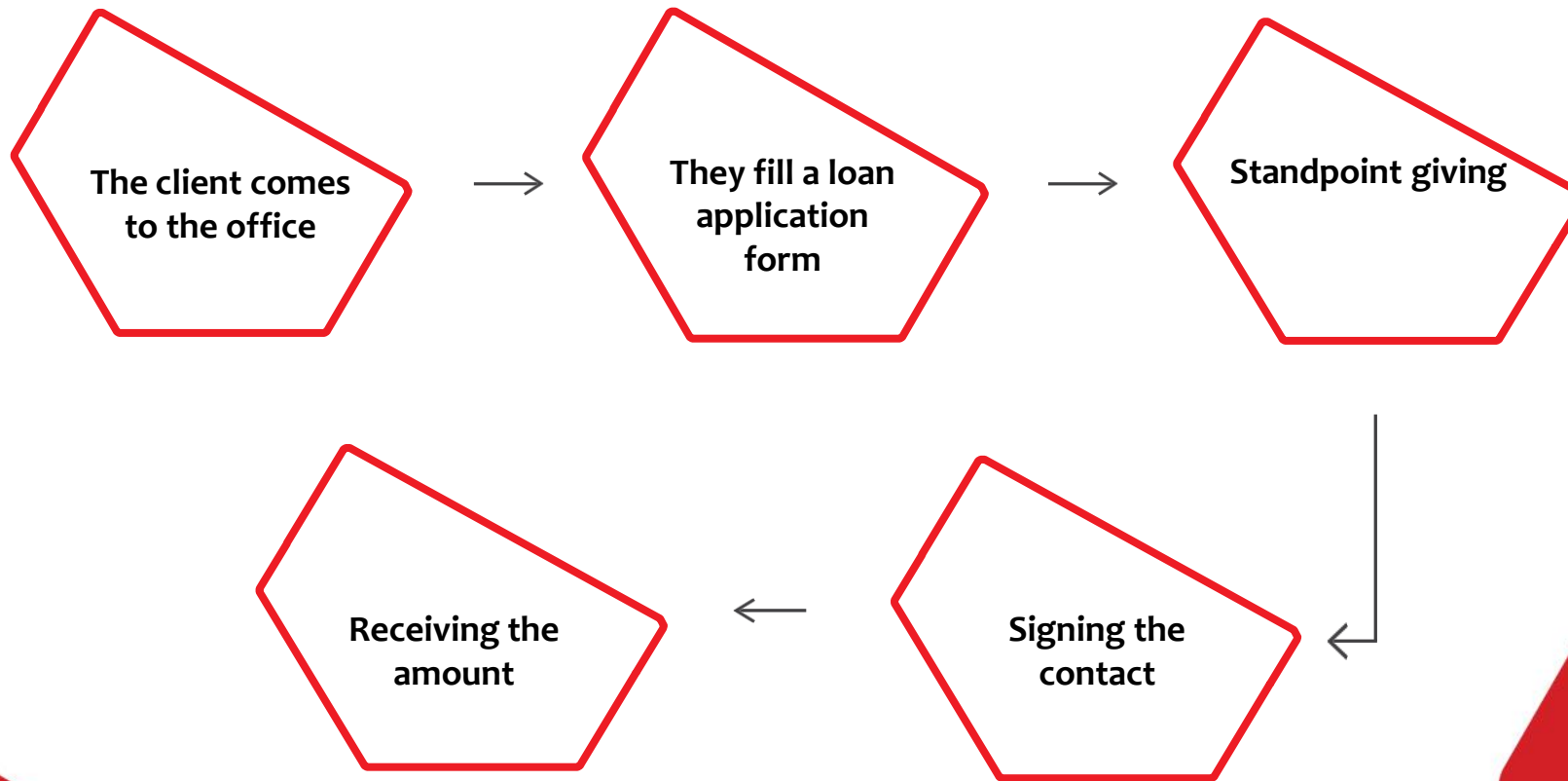
Supplementary pension
insurance





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Loan application process

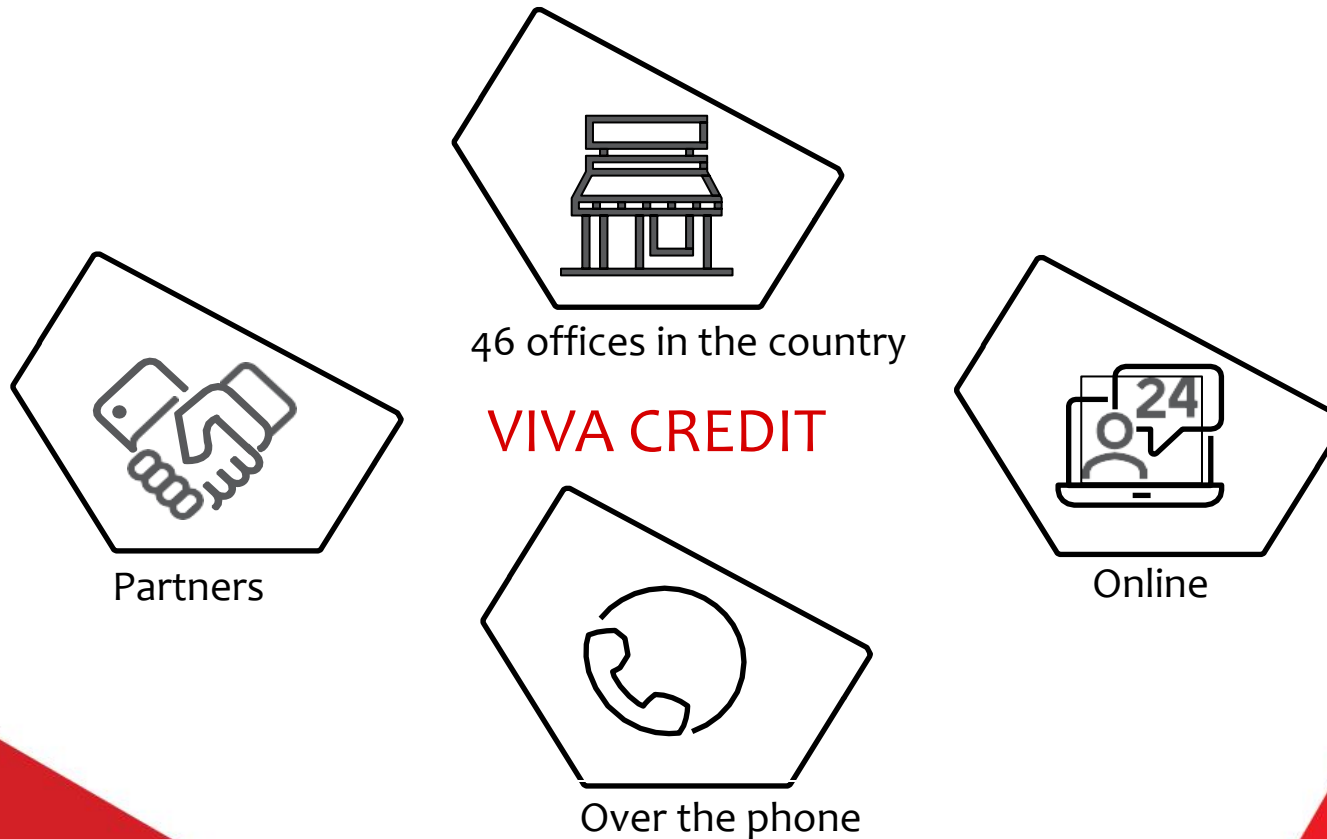




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Business model of Viva Credit

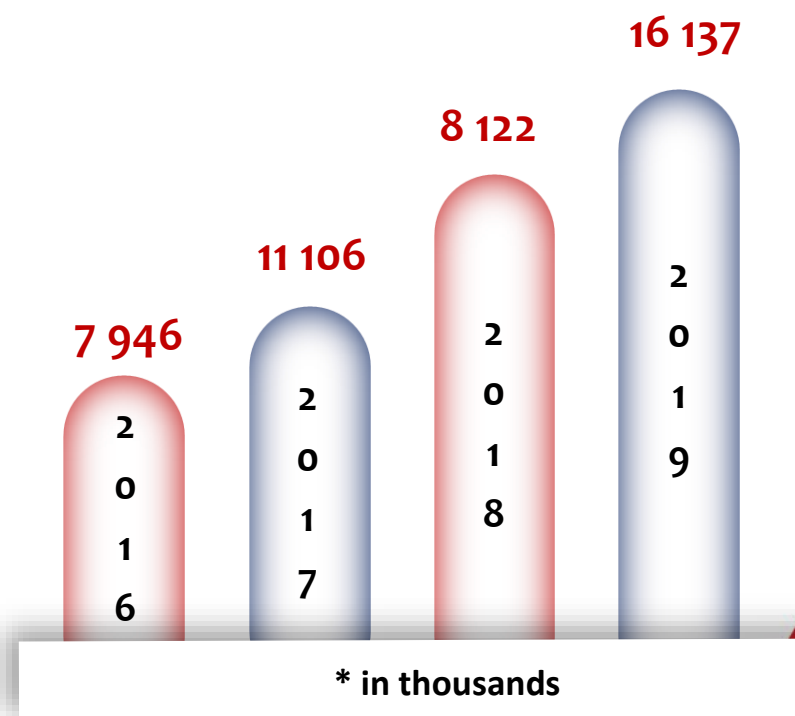
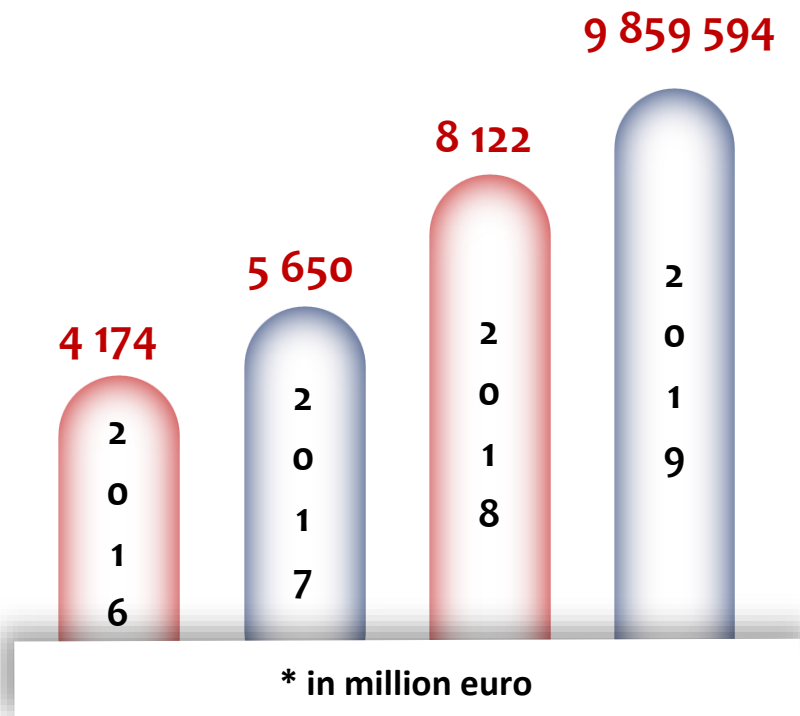
The business model of **Viva Credit** is unique in comparison with the other companies in MFG. We operate in four different directions in order to be as close to the client as possible.





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Our results to this moment



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