

iCredit

iCredit Poland
www.icredit.pl

Mission, vision, values

MISSION

Our mission is to help clients in temporary financial difficulties by providing quick, responsible, cash loans. We want to become a company that customers first turn to when seeking solutions to their financial problems.

VISION

Become a leader in all countries in which we operate!

VALUES

Morality and Ethics;

Loyalty;

Social commitment;

Transparent rules;

Responsibility;

We believe in



Morality and ethics -
we always approach our clients and employees with moral and ethical standards. At work, we are guided by mutual respect and understanding.

Responsibility -
We always take thoughtful and informed actions, taking into account the needs and capabilities of our partners and clients. We are fully responsible for our actions and their effects.

Transparency -
We make every effort to ensure that the terms of our contract, repayment tables or cooperation with employees are clear, legible, without concealing important facts.

Loyalty -
The goal of our activities is to build long-term relationships with our clients and employees to strengthen trust.

Company Profile



Established in 2014,
28th of January



Providing personal loans
from 700-11500 PLN



Repaid
weekly/monthly



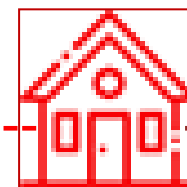
Approval within
24 hours



Each customer
approached
individually.



Proper installment amount. Credit Advisor will
help to choose the best repayment system
taking into account the financial capabilities
and low weekly installments adapted to the
budget



Personalized
Customer
Advisor
service

iCredit

Coverage & Network



390+ professionals

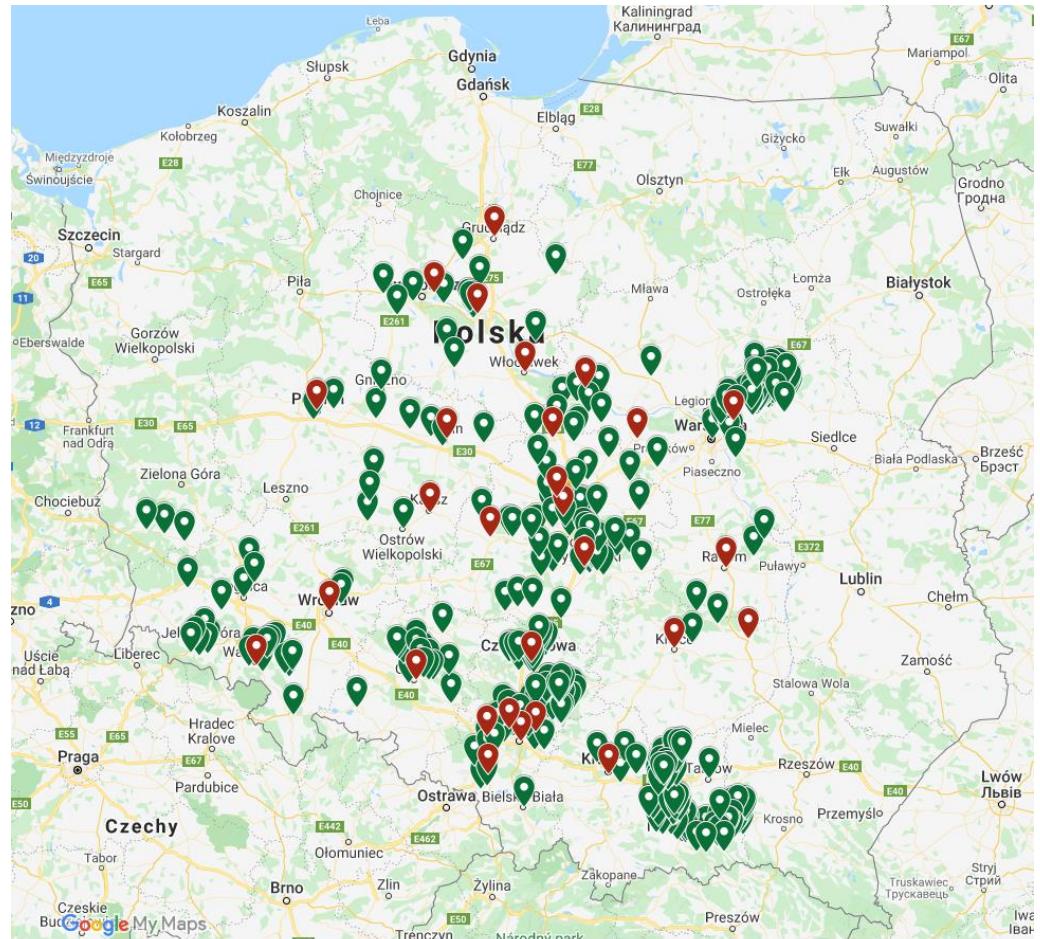


sold over 83 000
loans



with HQ in
Lodz

29 offices



Membership in ZPF

- *From March 22nd 2019 we are a member of **The Association of Financial Companies in Poland**. More information: www.zpf.pl*
- *This organization brings together over 100 recognized companies representing the financial market in Poland - banks, loan companies, debt collection companies, financial advisors and intermediaries. **ZPF** is a member of the prestigious European self-government organization **EUROFINAS**, associating seventeen national organizations representing over 1,200 financial institutions.*
- *Granting **iCredit** membership in **ZPF** is a huge distinction for **iCredit Sp. z o.o.**, but also serious responsibility. As a member of **ZPF**, **iCredit Sp. z o.o.** is obliged to comply with standards of conduct common to all members. **These are The Principles of Good Practice***
- *As a member of **The Association of Financial Companies in Poland**, in our activities we have committed ourselves to apply the **Good Practice Principles**, so each of our clients can submit their complaint to the **ZPF Ethics Committee**.*

iCredit Credit Weekly up to PLN 11 500 in stock for any purpose!

The flagship product of the "iCredit Weekly" company, which has been trusted by customers for years. Take advantage of our offer today, which will allow you to solve temporary financial problems.

The iCredit loan is:

Easy, Flexible, Fast, Convenient, Available

iCredit iCredit Senior up to 8500 PLN for any purpose!

The "iCredit Senior" loan was developed with the financial needs and capabilities of pensioners in mind.

We were able to create an offer that is:

Easy, Flexible, Fast, Convenient, Available

- ✓ *Fast and convenient*
- ✓ *On clear terms*
- ✓ *With the possibility of determining the amount of installments*
- ✓ *Given by a company you trust.*

Customer Profile

Product Characteristics

Business Model



69.85%

30.15%



- Single/Married
- Low/ medium income individuals;
- Average age of 48 years;
- Completed secondary education;
- €284 Average loan size.
- 8.07 months – Average loan period

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

Yearly Sales

	Count of credits	Principal
2014	1 113	297 250
2015	4 100	792 863
2016	12 168	3 080 474
2017	14 091	3 760 295
2018	16 975	4 708 432
2019	16 978	4 272 909
2020	18 141	7 616 658
Total	83 566	24 528 881

Statistics

83 000+
loyal
customers

€7m +
Gross
Portfolio

Over
€24m
Principal in
Total

€284
Average
loan size

iCredit

THANK YOU!

www.icredit.pl