



"Easy Asset Management" Jsc

www.easycredit.bg

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About



- One of the most dynamic and rapidly growing non-bank financial institutions in Bulgaria, with over 17 years of experience. Easy Credit was founded in 2005. It is owned by Bulgarian entrepreneurs and is developing as a successful international company. The main principles the company follows are responsible and transparent lending to all who have limited access to banking services.
- Over 635 000 customers have used its services
- Over 2 800 0000 loans granted
- More than 4 200 credit consultants and employees care for our clients in over 205 offices nationwide
- > There are international subsidiaries in Romania, Ukraine, Poland and North Macedonia
- More than 150 000 loyal clients
- > 97% of the population knows the Easy Credit brand
- > 78% customers would recommend us
- There is a special program for loyal customers EasyBonus









Business model



- "Home lending", where the contract is signed and the loan is obtained directly at the client's home by a personal Credit Consultant, at a convenient day and time for the client
- Responsible and transparent lending
- A wide portfolio of diverse products, with amounts from 100 to 9 000 BGN.
- Weekly, biweekly and monthly payments providing comfort and predictability of loan repayments









Partnerships





Long-standing partnership with Bulgarian Post (BG Post) to provide access to finance and payment of loan instalments at over 2 000 of their sites across the country



Partnership with Western Union, making it easier for our customers to make money transfers at home and abroad. They can do it conveniently and quickly at our Easy Credit offices



Partnership with Euroins, whereby we give everyone the opportunity to take out life insurance. The product is specially developed for Easy Credit. It can be done conveniently and quickly at our Easy Credit offices. The insurance is not tied to a specific loan product and its parameters.



A partnership with pension insurance company Future whereby we give everyone the opportunity to transfer their pension account.









Products



EASYCREDIT

from 200 to 5 000 BGN weekly instalments

CREDITPENSIONER

from 100 to 4 000 BGN monthly instalments

EASY VIP

from 500 to 8 000 BGN weekly instalments

EASYMONTH

from 200 to 2 500 BGN monthly instalments

EASYMAX

from 600 to 9 000 BGN biweekly instalments

EASYINCREDO

from 1 000 to 9 000 BGN monthly instalments

EASYSPECIAL

from 500 to 9 000 BGN monthly instalments

EASY2

from 400 to 4 000 BGN biweekly instalments

EASYPLAN A

from 500 to 5 000 BGN biweekly instalments

EASYPLAN B

from 500 to 5 000 BGN biweekly instalments













The typical client is a person that has no access to bank products and would like to have and maintain a normal standard of living



Female Male 49% 51%



- ✓ persons with low income
- ✓ average age 44 years
- ✓ secondary education
- ✓ €335 average loan amount



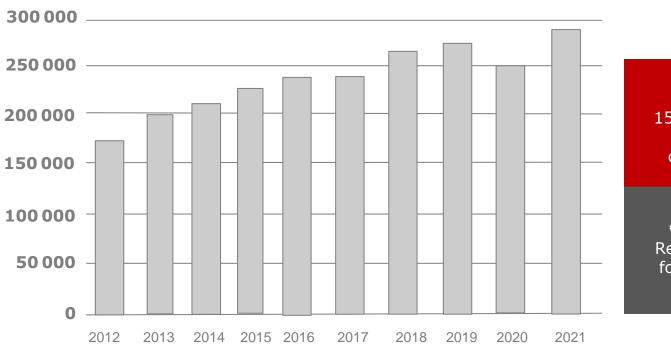






Annual sales





Statistic













Good consultants. Good loans.



