



**VIVA CREDIT**

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ABOUT US

# Viva Credit Ltd. is a nonbank financial institution licensed by the BNB established in 2012.

- ◆ Leader in consumer lending and part of the international financial group **Management Financial Group**, which incorporates leading financial institutions in Central and Eastern Europe.
- ◆ The company has a well-developed network of financial centers with **62 own offices throughout the country** and a number of partner sites. In the last year, the company has relied heavily on the development and communication of its alternative application channels - online and telephone.
- ◆ In addition to its own channels, **Viva Credit works with a wide portfolio of partners** who offer products both in offices and online.
- ◆ The company's products are tailored to the needs of all who value their time, have an urgent need for money and do not want to wait.



## Our Mission

### **CREATING OPPORTUNITIES**

Helping our clients by financing their plans at every stage of their lives.

## Our Visions

### **LEADING POSITION**

We are a technological company with a human face and a leading position in consumer credits. We consistently strive towards more products & better services.

## Our Values

### **HUMANITY**

We work transparently in an environment of affinity, acknowledgment and trust.

### **INNOVATION**

We are being led by the energy of the youth and the child's curiosity.

### **RESPONSIBILITY**

We are guided by our responsibility towards the people – colleagues, partners, and clients alike.



# WHAT SETS US APART



The image of **Viva Credit** is extremely positive, which is due to long-term socially committed initiatives, responsible lending, transparency, and individual attitude to each client, as well as products tailored to their needs.

- ◆ Rich portfolio of products;
- ◆ Continuous development of new opportunities for application;
- ◆ Continuous expansion of the portfolio;
- ◆ Individual attitude;
- ◆ Positive image;
- ◆ Trust in the company and services;
- ◆ Special offers for our new and current customers;
- ◆ Attractive advertising campaigns;
- ◆ Preferred lender, employer, and business partner.





OUR PRODUCTS

# OUR PRODUCTS



## VIVA CREDIT STANDART

Loan for planned expenses  
from 100 to 3 000 BGN



## VIVA CREDIT NOW

Loan to help until payday  
from 100 to 350 BGN



## VIVA CREDIT SMART

A mortgage loan with long  
period of repayment  
from 5 000 to 75 000 BGN



## VIVA CREDIT BRIDGE

A mortgage loan with short  
period of repayment  
from 5 000 to 20 000 BGN



# OUR PRODUCTS



## VIVA CREDIT PREMIUM

Customer loan with a long period of repayment from 300 to 5 000 BGN



## VIVA CREDIT INCREDO

Customer loan based on monthly installments from 1 250 to 8 000 BGN



## VIVA CREDIT VIP

Loan based on monthly installments from 300 to 5 000 BGN



## VIVA CREDIT HORIZON 14 & 30

Customer loan based on monthly installments from 200 to 3 000 BGN



# MORE FOR OUR CLIENT



## VIVA SUPPORT

Credit Insurance



## VIVA INSURANCE

Real estate insurance



## VIVA FUTURE

Supplementary pension  
insurance



# OUR BUSINESS MODEL

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Viva Credit's business model is unique compared to other companies in the MFG Group. We operate in four directions to be as close as possible to our customers.

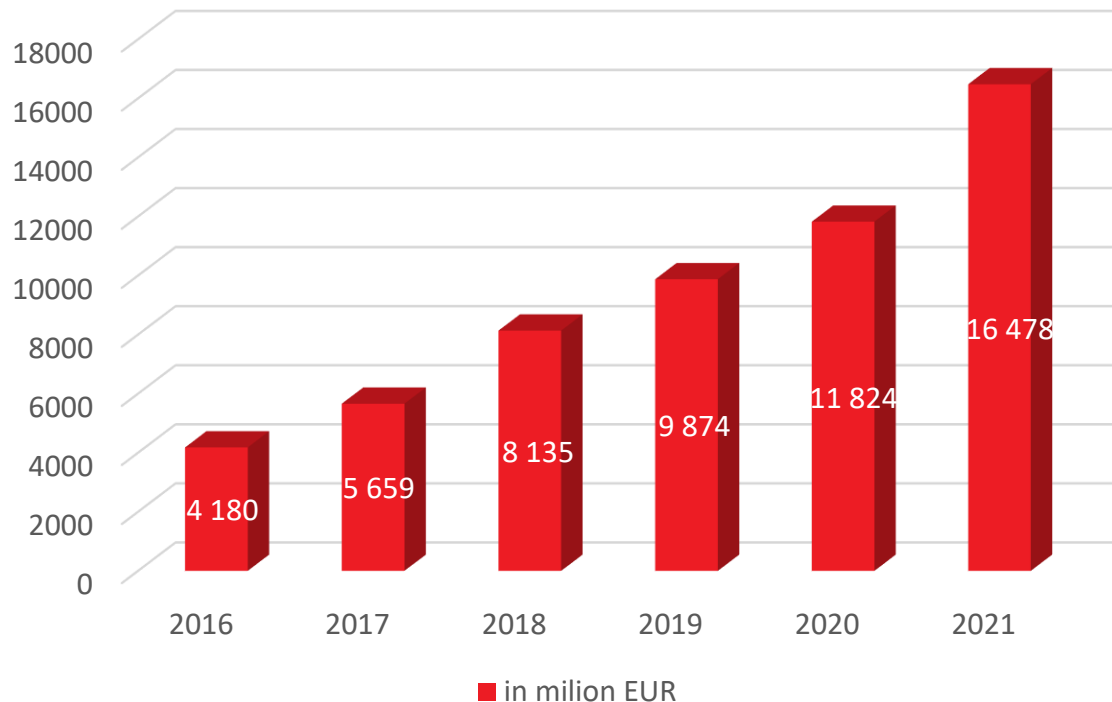


# OFFICE LOAN APPLICATION PROCESS

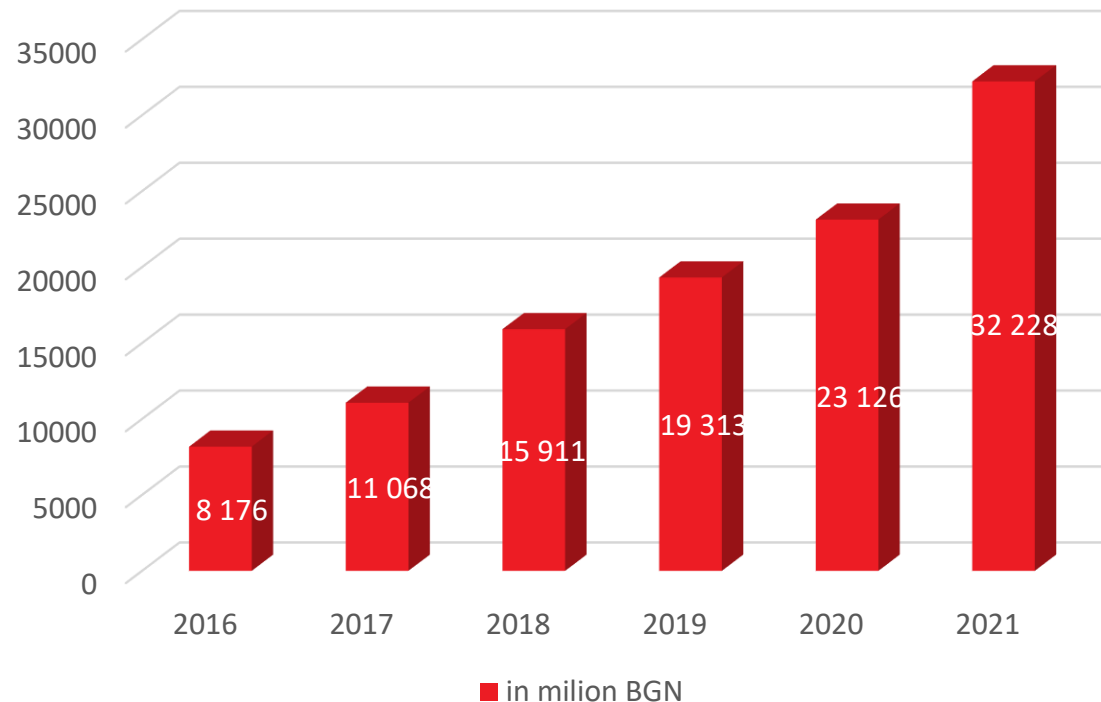


# OUR RESULTS

## PORTFOLIO in EUR



## PORTFOLIO in BGN



# OUR CONTACTS



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