

Tengo.kz

INVESTOR

PRESENTATION 2019



# KAZAHSTAN'S MARKET OVERVIEW



Population of over **18 million** people



GDP growth in last 5 years is between **1.46% - 6.25%\***



Consumer (household) debt constitutes **9.2% of GDP**, showing high growth capacity\*\*

\*Source: World bank

\*\*Source: CEIC

# TENGO.KZ MANAGEMENT

Managing Director for the Kazakhstan market with **executive experience** from **short term lending** and **microfinance sector**, MBA in Marketing. Has overseen activation and development of the short-term lending market in Kazakhstan.

VITALIY NIZHEGORODTSEV, KZ MANAGING DIRECTOR



# TENGO.KZ OVERVIEW



**Tengo.kz is a non-bank lender-friendly organization** that helps to take an online loan to cover unforeseen expenses



**First loan was issued in December 2017,** company has seen strong growth ever since



Tengo.kz operates solely **online**



# PRODUCT / PAYDAY LOAN

**Payday loan** with **maturity of maximum 30 days** and **loan amount** range from **13 EUR** to **650 EUR**.

## Conditions for loan issuance:



**Must be a citizen of the Republic of Kazakhstan**



**Active mobile phone number**



**Bank account**



**No previous debt term violations**



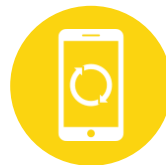
# ADVANTAGES OF USING TENGO.KZ SERVICES



**Convenient, fast** and **easy** registration, which is available around the clock



**Prompt loan application** review and quick loan payout



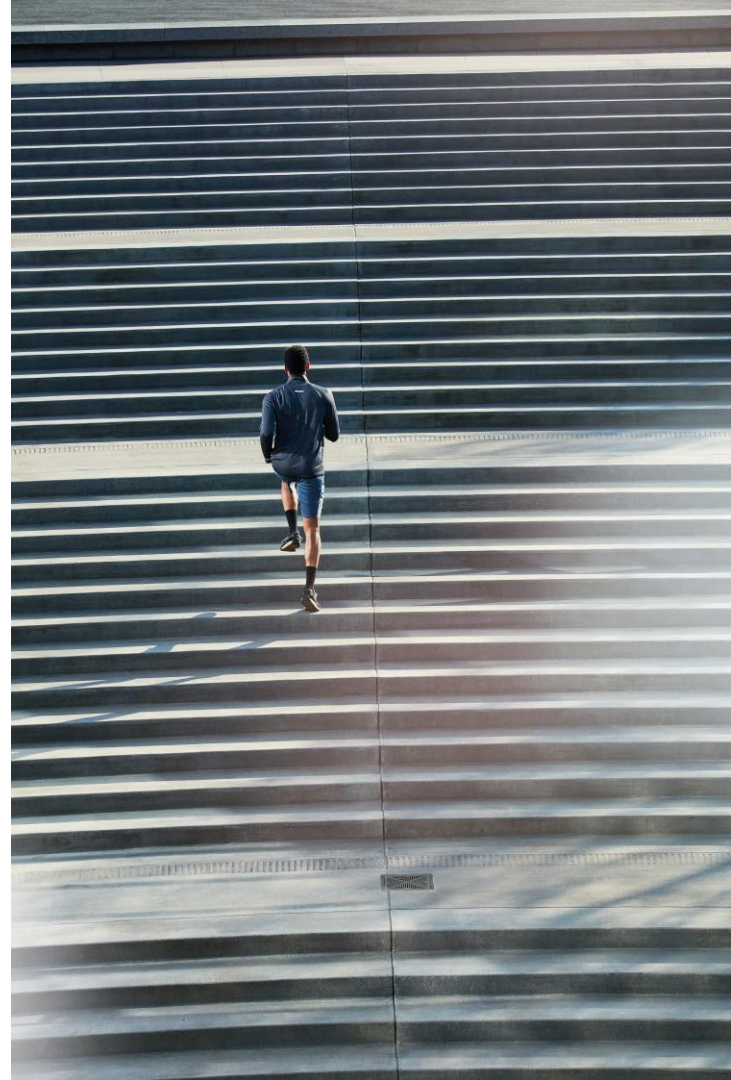
The **ability to extend** the loan repayment period



**Low** fees

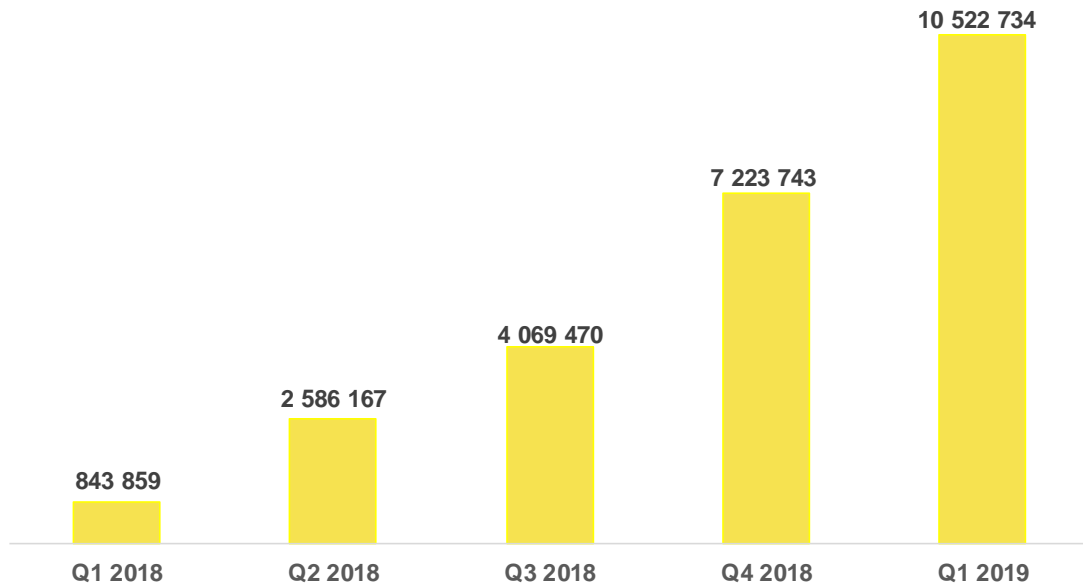


**Professional** customer service





# NET PORTFOLIO (EUR)



# DISCLAIMER

- This document has been compiled by Capvia TOO (the "Company"). The Company has attempted to ensure that the information in this document is accurate, however the information is provided "AS IS" and on an "AS AVAILABLE" basis and may not be accurate or up to date.
- The Company does not guarantee the accuracy, timeliness, completeness, performance or fitness for a particular purpose of the document or any of the information in it.
- The Company is not responsible for any third party content which is set out in this document. No responsibility is accepted by or on behalf of the Company for any errors, omissions, or inaccurate information in the document. No action should be taken or omitted to be taken in reliance upon information in this document.
- The Company accepts no liability for the results of any action taken on the basis of the information in this document. All implied warranties, including but not limited to the implied warranties of satisfactory quality, fitness for a particular purpose, non-infringement, compatibility, security and accuracy are excluded by the Company to the extent that they may be excluded as a matter of law. Further, the Company does not warrant that the document is error free or that any defects will be corrected.
- To the extent permitted by applicable law, the Company expressly disclaims all liability howsoever arising whether in contract, tort (or deceit) or otherwise (including, but not limited to, liability for any negligent act or omissions) to any person in respect of any claims or losses of any nature, arising directly or indirectly from: (i) anything done or the consequences of anything done or omitted to be done wholly or partly in reliance upon the whole or any part of the contents of this document; and (ii) the use of any data or materials in this document. Information in this document is not offered as advice on any particular matter and must not be treated as a substitute for specific advice. In particular information in the document does not constitute professional, financial or investment advice and must not be used as a basis for making investment decisions and is in no way intended, directly or indirectly, as an attempt to market or sell any type of financial instrument. Advice from a suitably qualified professional should always be sought in relation to any particular matter or circumstances.
- The contents of this document do not constitute an invitation to invest in shares of the Company, or constitute or form a part of any offer for the sale or subscription of, or any invitation to offer to buy or subscribe for, any securities or other financial instruments, nor should it or any part of it form the basis of, or be relied upon in any connection with any contract or commitment whatsoever.
- Tengo.kz and the Tengi.kz logo are registered trade marks of Capvia TOO. Other logos, organizations and company names referred to may be the trade marks of their respective owners.



A light gray world map serves as the background. The country of Kazakhstan is highlighted in a solid yellow color. The text 'Tengo.kz' is centered over the map.

**Tengo.kz**