

# dineocrédito

Way more than advantages



# Our Origin.



Dineo was born in Spain (Madrid) in 2014 as a Limited Company.



We are the only loan originator which gives hand to hand cash along our **74 selling point network**. Allocated in **Cash Converters stores**, Dineo provides offline financial solutions for non-digital users.



Dineo also covers the **digital market** needs through it's big **online platform**, allowing users to request, extend or pay back their loans at any time they need it.



Both channels are complemented with an **excellent CRM system**, allowing us to be closer to our customers.



# Our Vision



## Responsible and Sensible

Dineo's vision relies on **transparency and sensible responsibility**. Our success depends entirely on our customers, making **their satisfaction our cornerstone**. Our main is to help them to find the best cash solution available.



## We protect our customers

Dineo is not a long term loan, neither a financial problem solution. In order to **protect customers vulnerability**, we only concede one cash advance at the same time.



## Transparency

Every single **payment is 100% transparent** and announced before the loan request. Customers know how much money they will payback since the beginning. Besides, those **quantities are fixed** and wont change except if the loan is extended over time.

# Our Mission



Our mission relies on **solving temporary economic needs** from our customers.



In that order, **Dineo** loan requests are responded as quick as possible, transferring money to customers in a couple of minutes.



# AEMIP Associated



We love to do things well, and being associated with **AEMIP (Spanish Microloan Association)** subscribes our commitment.

**AEMIP's** mission is to protect customers from the sector, generating a confident climate throughout the microloan market environment. **We are a proud member that protects customers and proactively approach regulatory bodies to regulate the business.**

You can find, check and download **AEMIP code** [here](http://aemip.es/codigo-de-buenas-practicas/).  
(<http://aemip.es/codigo-de-buenas-practicas/>)





# About Us



We are a young company that wants to do things professionally and sensibly to keep growing in the market.



**Our team is made of more than 50 talented individuals**, from different departments: Customer Care, Store Commercials, Product & Data, Finance, Marketing and Recoveries.

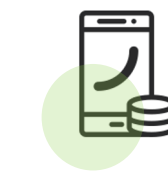
# Our Channels



The **75 stores** spread along the territory allow Dineo's and Cash Converter's network



to provide **personal and direct service** tailored to each customer.



Our web allows every customer to **manage and monitor their loan status.**



# What do we offer?



Small cash amounts  
from 50 to 500 euro.



Payback period goes  
**from 5 to 30 days**,  
always extendable in  
case of need



Our APR oscillates between  
**6% and 35%**, depending on the  
amount and payback time  
requested.



Response is given  
in **few minutes**.



**No paperwork, no cost**  
payback ahead of time.



**Seriousness, transparency and**  
professionalism.





# Our Advantages

0%

**Get your first loan  
with no commissions**



**Up to 500€  
for our recurrent customers**



You can request and receive hand to hand cash in any of our **75 selling points in Cash Converters stores**



**100% Safe online platform**  
(Hallmarks: Online Confidence, AEMIP, SSL Secure Connection)



**Personalized  
customer attention**



**Constant communication with our customers through different channels:** sms, email, phone, our stores and APP (coming soon)



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