

ukrpozyka.com.ua

УкрПозика
Можу собі дозволити



CONSUMER LENDING IN UKRAINE

- Large population with low consumer credit penetration rate compared to Europe

	Ukraine	EU
Population (million)	42,2	512,4
Household internet penetration	71%	85%
GDP growth	3,3%	2%
Consumer lending penetration*	3.3%	6.5%

*Total consumer finance outstanding balances as % of GDP

COMPANY



2019

Started issuance of loans in November 2019



134

Average amount of issued loan in EUR 134



3

Over EUR 3 Million of loans issued in the first month



#3

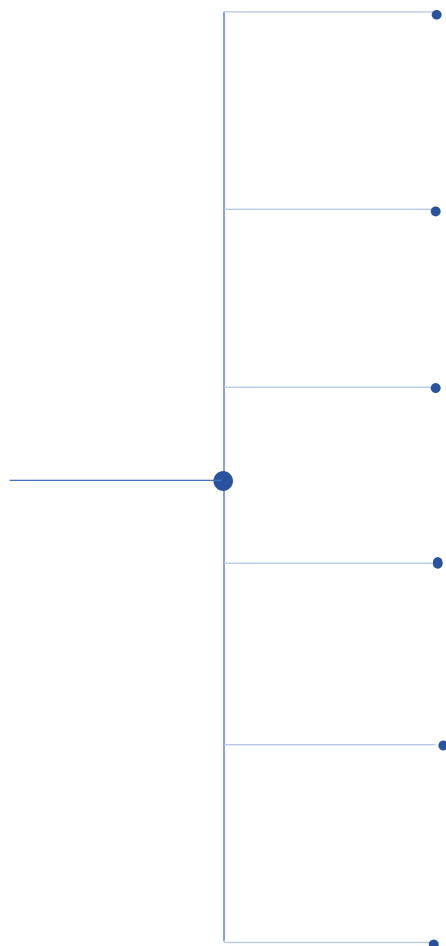
As a result of successful positioning and marketing became the 3rd biggest non-bank online lender in Ukraine within few months from starting operations



PART OF FINKO GROUP



Finko



PRODUCT



Single

payment loan



Maturity:

from 7 to 30 days



Loan limits:

from 300 to 23000 UAH

POSITIONING

1.

Consumers with steady income and underbanked by traditional financial institution



LOWER LOAN AMOUNTS



HIGHER INTEREST RATES



HIGHER PROFITABILITY



HIGHER DEPENDENCY ON BIG DATA

2.

People with little savings

APPLICATION PROCESS ONLINE

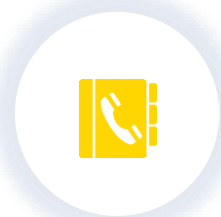
The simplest and the fastest application processes on the market.
80% of applications are processed automatically.

Client can receive a loan within 5 minutes by filling an online application on his smartphone or desktop.

What are the requirements to get a loan?



Bank card



Phone number



Ukrainian passport or ID



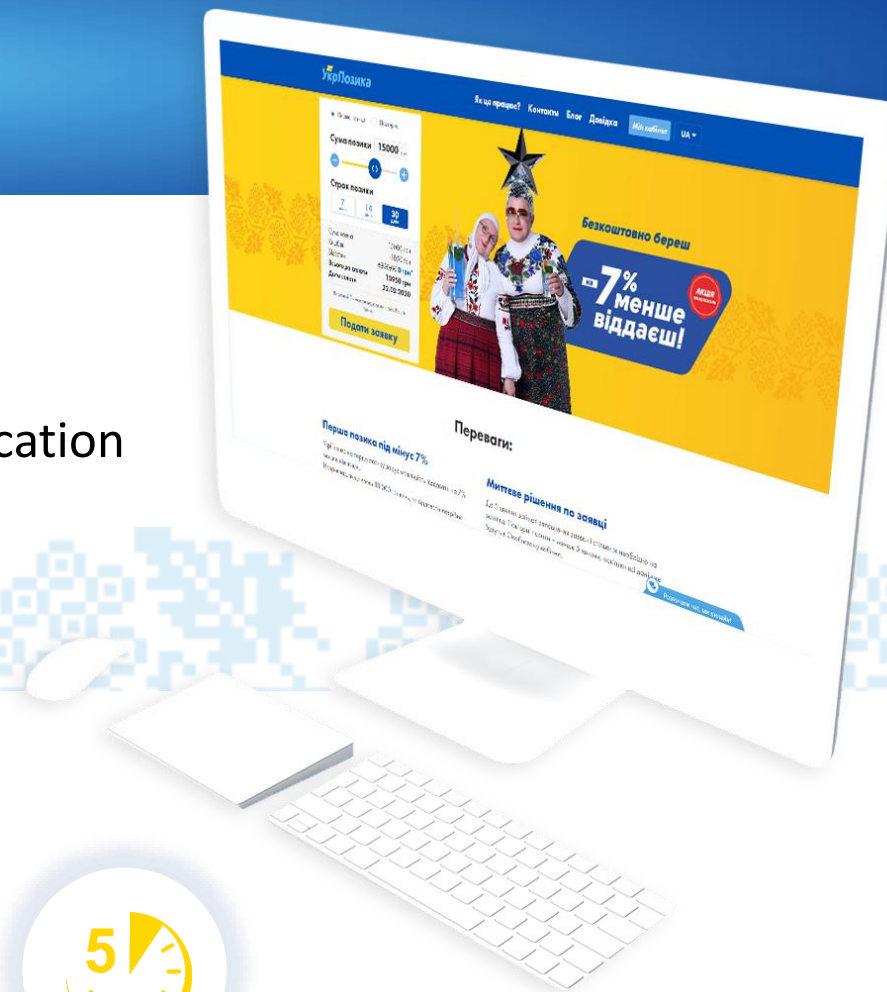
18 years old+



24/7 support



Receive a loan within 5 minutes



ANTI-FRAUD AND CREDIT SCORING SOLUTION

TRADITIONAL DATA

1

Credit history

2

Personal data

+

ALTERNATIVE DATA

3

Internet

4

Social Network

5

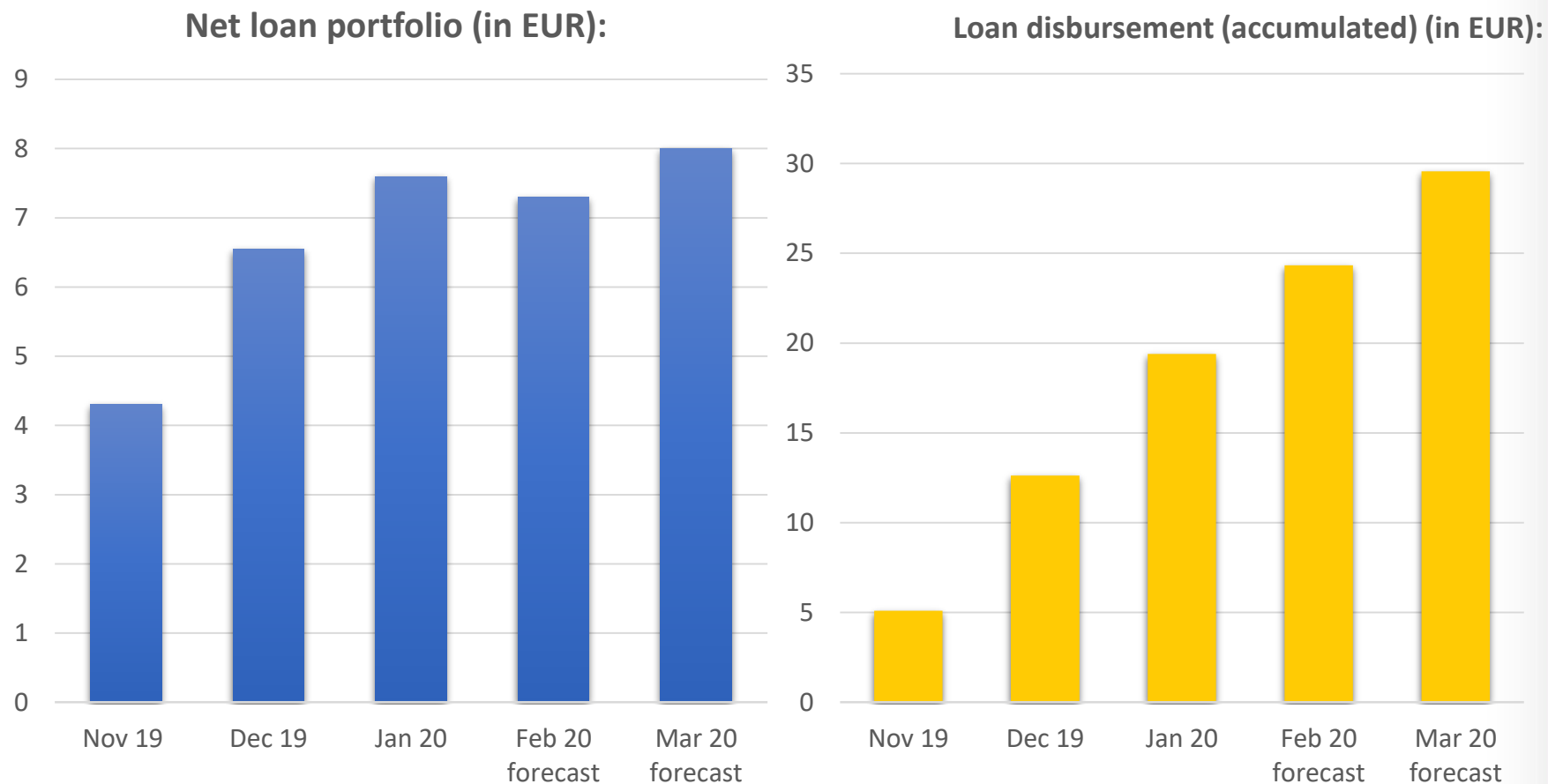
Telco

6

Browsing data

The screenshot shows the UkrPosyka mobile application interface. At the top, there are two buttons: "Створення аккаунту" (Create account) and "Спосіб виплати" (Payment method). Below these is a question: "Ви перший раз звертаєтесь до нас?" (Are you contacting us for the first time?). There are two radio button options: "Так, це перше звернення" (Yes, this is the first request) and "Ні, я вже клієнт компанії" (No, I am already a company client). The next section is "Ідентифікація" (Identification), with a subtext: "Ідентифікуючи свою особистість, Ви значно збільшуєте свої шанси на позитивне рішення по кредиту." (By identifying yourself, you significantly increase your chances of a positive decision on the loan). Below this is a "BankID" button. The final section is "Особисті дані" (Personal data), with a "Прізвище" (Surname) input field and a chat icon.

GROWTH PROFILE



Highly dynamic portfolio growth that at the beginning of 2020 ranked the company as the 3rd biggest non-bank online lender in Ukraine.

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