

Investor presentation

Q1 2019

CASH ON GO

Executive Summary

July 2010 – Cash On Go Ltd is established by Kristjan Novitski, www.cashongo.co.uk

Main activity

Online short-term credit in the UK.

Trading name Peachy.co.uk, www.peachy.co.uk

Peachy.co.uk

Key Aspects

- Provides short term instant loans from £100-£1000 with up to 12 instalments.
- Custom made in-house lending platform and 24/7 fully automated processing
- Pioneer lender in the UK to introduce multiple repayment loan and fully adjusted website for smartphones
- Company has the potential and team to take the spot in top three short-term online lenders on UK market

Peachy.co.uk

- Peachy.co.uk is regulated and authorized by the Financial Conduct Authority, the Information Commissioners Office and loan agreements are made under the Consumer Credit Act 1974. They comply with the Data Protection Act 1998 and the Privacy and Electronic Communications Regulations Act 2003 with no personal data being passed on to another source.
- We have been a member of the CFA (Consumer Finance Association) since 2013 and are fully compliant with the code of practice, ensuring responsible lending and treating customers fairly.
- Of the 1,000 requests for loans we receive daily, Peachy only approve approximately 10% to ensure that we are giving it to people who are responsible and the loans are affordable.

Peachy.co.uk

- **June 6th 2011** – company issues it's first loan and starts trading as Peachy.co.uk issuing 307 loans on first month
- **September 2011** – Peachy.co.uk is the first online lender in the UK to introduce fully functional mobile website.
- **March 2012** – Peachy.co.uk is the first online lender in the UK to introduce application for Android
- **April 2012** – Peachy is the first online lender in the market to introduce multiple repayment option with highest flexibility to customer
- **December 2012** – Peachy is launching its first offline campaign all over UK
- **February 2016** – Cash On Go is amongst the first online short-term lenders in the UK to receive a full authorisation form the FCA (Financial Conduct Authority)

Peachy.co.uk- homepage & mobile view



HOW IT WORKS? BLOG FAQ CONTACT



Short Term Loans

Choose your loan here!

Amount £1000

Payments 12

LOAN DETAILS

Credit amount: £1000.00
Number of payments: 12
First payment date: 01/06/2018
Each payment: £163.05
Total repayable: £1956.55

Enter promocode

Promo code Terms & Conditions

Exact repayment dates, amounts and interest may change slightly subject to your pay date.

Representative example: Borrow £400 for 6 months. Total repayment: £750.78 in 6 monthly payments of £125.13. Interest p.a: 259.33% (fixed). Representative 947%APR.

Warning: Late repayment can cause you serious money problems. For help, go to moneyadvice.service.org.uk
We appear at AllTheLenders.org.uk

WHY CHOOSE PEACHY?



Peachy is a Direct Lender



Tailor made short term loans to suit You!



No hidden fees – never had, never will!

1000+ REVIEWS

OUR CUSTOMERS SPEAK



TRUSTPILOT



TRUSTSCORE 8.5 | 1,263 REVIEWS

See some of the reviews here.

movistar 09:35 95%

Cash on Go Ltd



Choose your loan!

Amount

Payments

Each payment: £125.76
Total repayable: £754.53

Enter promocode

Promo code Terms & Conditions

Exact repayment dates, amounts and interest may change slightly subject to your pay date.

Representative example: Borrow £400 for 6 months. Total repayment: £750.78 in 6 monthly payments of £125.13. Interest p.a: 259.33% (fixed). Representative 947%APR.

Warning: Late repayment can cause you serious money



Market overview

- In April 2014 the Financial Conduct Authority (FCA) took over regulation of consumer credit, prompting dramatic changes in the short-term loan industry including considerable market consolidation.
- New regulations were introduced with the goal of raising the trust towards short term lenders and give to the clients assurance that they are all treated fairly.
- As a result the short-term credit market now looks dramatically different to how it appeared before the regulations came into effect in 2015. The changes have had a significant impact. No other financial sector is so heavily regulated.

What is the core of Peachy?

Peachy differs from competitors due our sophisticated technology that allows us to offer to our clients really personal, tailor made loans that suit them the best taking into account their background, affordability, financial history etc.

We always communicate with **positive and optimistic messages**. We never start our communication with negative emotions like “I can’t afford it”, quite the opposite we start our communication with a positive outlook.

Peachy will remove the worry from life and will make it easier. Life is Peachy.

Who are we? Who we want to be?

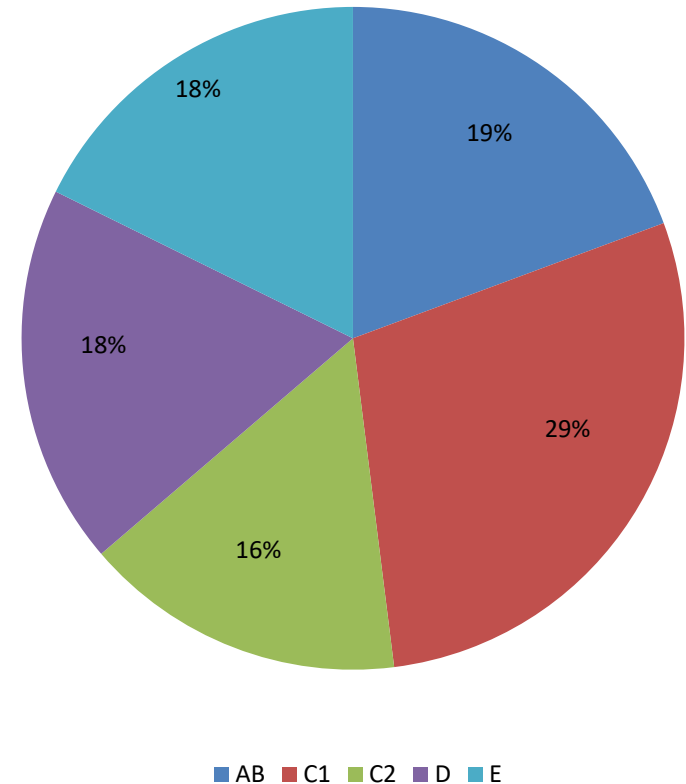
For customers and partners

- We are technology advanced financial company, young, vital, joyful, rebels, want to be innovative, easy, passionate, we want to learn and develop, we want a better life and better solutions to everybody whether it is David Beckham, Elle Macpherson, Oscar Wilde, we know who we are, sincere- no games, straightforward.
- We are **NOT** a traditional financial company

Our client

- Male/female (50/50)
- 25-34 years old (33%)
- Single (42%)
- Monthly income £2000 (36%)
- Non-executive position (24%)
- Living in London or South East of England (28%)

Social Class Segmentation



Our client

- Travels quite a lot
- Gets news from internet and TV, less from newspapers and radio
- Reads about sports, fashion and style, health, domestic and international news from the newspapers



- Likes music, reading, cooking
- Favourite sports: football, swimming, rugby
- When online, reads e-mails, visits news, music and sport sites
- Active on social media

Our client

Loan taking habits

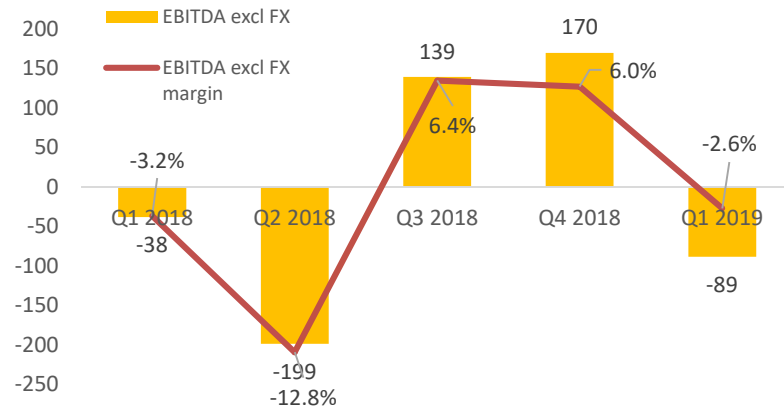
- The most popular way to apply is via smartphone (80%)
- Mostly to cover their unforeseen costs (61%)
- Well-known other short-term lenders are: QuickQuid, Mr.Lender and Sunny.
- The most important factor when taking out a loan is the total cost of loan, followed by the possibility to repay in multiple repayments.

Satisfaction with Peachy

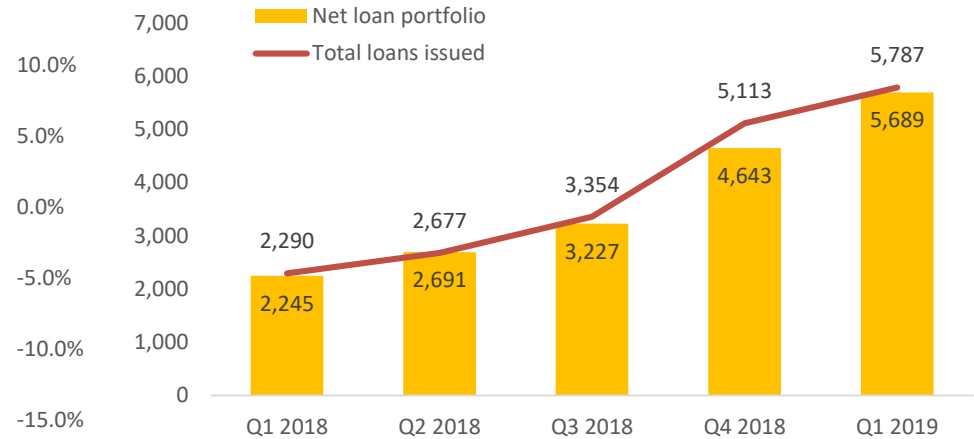
- 45% wouldn't change anything in Peachy
- 11% would like to see lower APR and interest
- 8% would like to see more people accepted for a loan
- 7% would like to see wider range of loans and have a top-up as an option
- 7% say we need to improve and modernise our webpage
- 5% would like see more loyalty discounts

Financial highlights

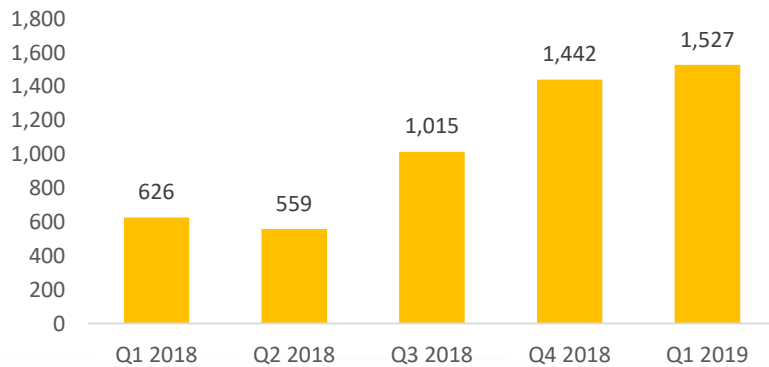
On the way to improved profitability but renewed focus on marketing for growth



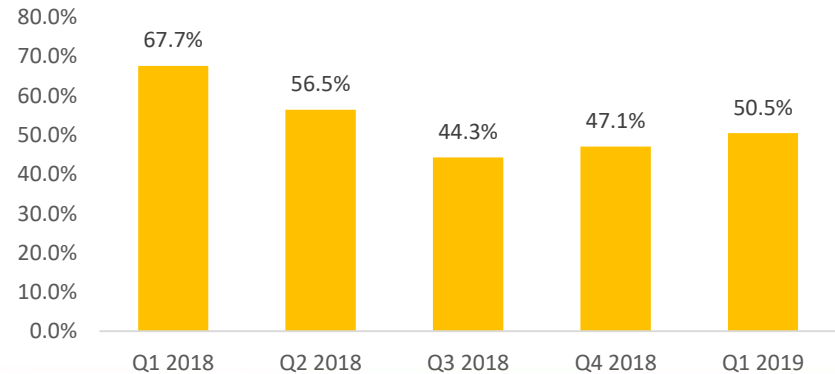
Growing Net Portfolio



Growing Gross Profit above L-T cost base



Improving & stable cost base





peachy
.co.uk