

A nighttime aerial view of a city, likely Dubai, featuring numerous illuminated skyscrapers and a multi-lane highway with light trails from traffic. The scene is dark, with city lights providing the primary illumination.

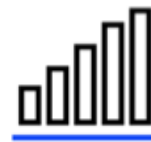
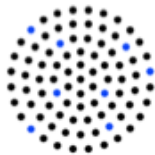
Rápido

**We apply advanced decisioning to help
customers access the credit they deserve**

About Us

Rápido

- Rápido Finance S.L.U. is a specialist consumer finance provider, offering flexible loans to qualified customers in Spain.
- We are a team of customer service specialists, technologists, decision scientists and credit risk experts.
- We apply our proprietary Artificial Intelligence technologies to create powerful financial solutions for underserved consumers.
- We collaborate and share best practice with our sister companies, developing world-class collections and credit risk solutions.
- Our LunaCredit and LunaCard products provide consumers with access to credit in minutes using their smartphones.



How We Help

How We Help

Rápido

- Today's same-day delivery services provide consumers with almost instant access to a wide range of products and services. So why should underserved consumers have to wait weeks to access credit?
- Rápido Finance provides people with access to credit in a way that's faster, smarter and better.
- We are a team of technologists, data scientists and credit risk specialists, applying our expertise to deliver credit solutions for underserved consumers.
- We use Artificial Intelligence and predictive data analytics to gain a broad and deep understanding of potential and existing customers.
- Our insights and technology enable us to originate new customers through targeted marketing and retain existing customers by providing tailor-made products they can afford.



Our Customers

Who We Help

Rápido

- We have over 500,000 registered users and every month help 1000s of customers to access the credit they deserve.
- Our customers work hard, earning a regular income. Over 80% are employed, with the remainder self-employed or earning a retirement income.
- All our customers have a bank account and can typically access a limited range of financial services. Rápido enables them to access credit and card products for some extra financial flexibility.



Our Products

Our Products

Rápido

We aim to provide our customers with fast access to credit so that they can buy the goods and services they need for their day-to-day lives.

LunaCredit

LunaCredit is our short term credit product, giving consumers easy access to a line of credit via their smartphone.

Customers can access a line of credit from €300 to €1,000, in less than 15 minutes, anytime of day or night.

To learn more, please visit the [LunaCredit](#) website (Spanish language only currently).

Para más información, por favor visite el sitio web de [LunaCredit](#)



Our Products

We aim to provide our customers with fast access to credit so that they can buy the goods and services they need for their day-to-day lives.

LunaCard

- A MasterCard preloaded with up to €1,000.
- Card is accepted at over 40 million merchants around the world.
- Customers can apply anytime, anywhere via the LunaCard app.
- Money are instantly available to spend wherever you see the MasterCard sign.

Rápido



Advanced Decision Making

Advanced Decision Making

Rápido

Our proprietary technology uses alternative approaches to identify prospective customers by using hundreds of data points collected from traditional and non-traditional sources.

We use AI and predictive data analytics to gain a deep and broad understanding of potential and existing customers.

This enables us to allocate a personalised predictive risk score to every customer and identify those with the highest probability of repaying their loan on time.

This allows us to underwrite customers that banks and other traditional financial institutions either won't underwrite or can't underwrite.



Advanced Decision Making

Rápido

We know where the gaps are in the payments and lending space, and we know how to fill those gaps by developing online consumer payment products that credit-worthy customers want and need.

Our technology strongly positions the EuroOne companies to acquire new credit-worthy customers through targeted marketing and retain existing customers by providing tailor-made products they can afford.



Our People

Our People



Rápido people are the key to our success.

Our team has decades of experience in the financial services industry - as board members, CEOs and directors. They have led large teams across the world for big banks and technology companies.

They joined Rápido to make a difference for our customers and work in a fast-moving and agile environment.

Our team has a passion for developing faster, smarter and better online consumer-lending products and services.

We are always looking for great people to join our team. We've recently hired data scientists, engineers, product specialists, marketers and technologists.

Mintos

"We are proud to be part of the Mintos marketplace. This is a great opportunity for Mintos investors as Rápido offers a valuable alternative for today's underbanked segment in Europe. The vast experience of the management team with artificial intelligence gives Rápido an advantage over its competitors, as we make smart decisions in real-time."



Rápido loans available for investment on the Mintos marketplace range from EUR 300 to EUR 1,000, with a repayment period of up to 30 days. The average net annual return to investors ranges from 11% to 13%. EuroOne loans will be supplemented with a buyback guarantee covering loans delinquent for more than 60 days. EuroOne will keep at least 10% of each loan on the Mintos marketplace on its balance sheet.

A nighttime photograph of a city skyline with several illuminated skyscrapers. In the foreground, a multi-lane highway shows long-exposure light trails from cars, creating streaks of white and orange light. The sky is dark, and the overall scene conveys a sense of speed and urban activity.

Rápido

Thank you