



**LENDING SOLUTIONS**





DAILY CREDIT is an independent financial institution providing personal loans in Poland. The company has an established position in the market offering a comprehensive package of financial services, which primarily includes payday and instalment loans.

Personal loans are issued to individual who meets the following requirements:

- is a citizen of the Republic of Poland;
- has official monthly income;
- is aged between 18 and 75;
- has an active mobile phone;
- has an active personal bank account;
- don't have current debt in BIG InfoMonitor S.A.

# Our Products

Loan Type



Payday loans;  
Personal instalment  
loans.

Loan Term



From 15 days to 30 months.

Loan Amounts



From 300 zł (70 EUR) till 10 000 zł (2 300 EUR);

1<sup>st</sup> credit – max 3 000 zł (700 EUR);

2<sup>nd</sup> credit – max 4 000 zł (930 EUR);

3<sup>rd</sup> credit – max 5 000 zł (1 160 EUR);

4<sup>th</sup> credit – max 7 000 zł (1 632 EUR);

5<sup>th</sup> credit and more – max 10 000 zł (2 300 EUR).

# Verification process



## Verification procedures involve:

- Borrower check in BIG Infomonitor base of debtors;
- Payment history of previous loans;
- Borrower's personal information: phone number, home address, registration address, employer name, address and contact person.
- Information about borrower from wide network of agents;
- Public information about borrower online;
- Multiple websites with personal debts for sale;
- Agents scan and add to the system the following files for verification:
  - ID card;
  - Evidence of salary – document verification;
  - Income statements for the last 3 months.
- Final check is completed by Daily Credit employee.

# Verification process



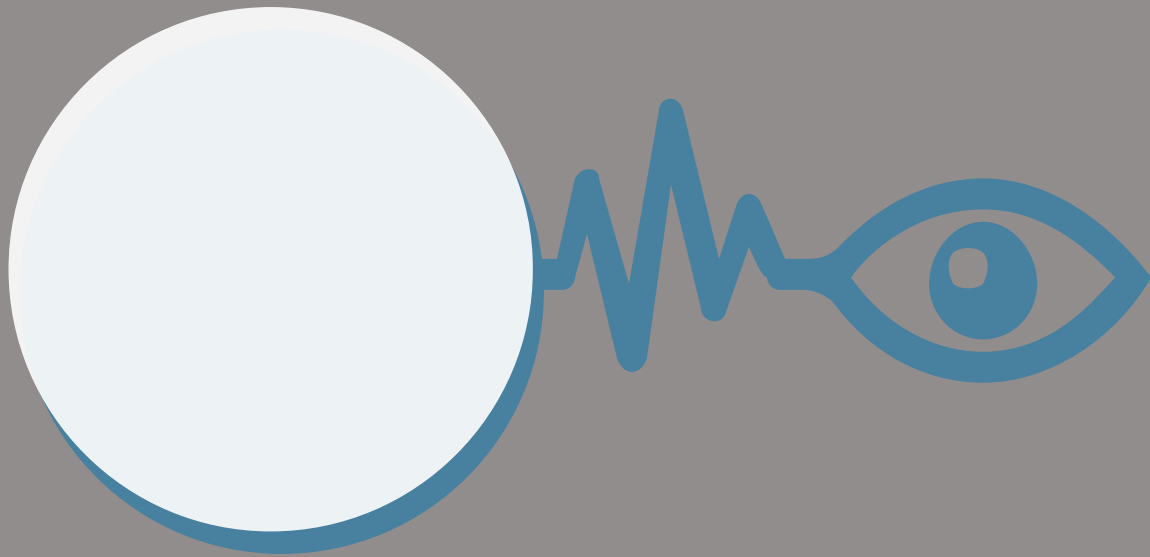
## Daily Credit services customers with the following source of income:

- Full time employment;
- Retirement;
- Disabled;
- Individual activity;
- Farming;

Administration of loan after issuance currently include vindication process only if customer is late with payments. If customer pays on time, no extra actions are required.

Customers receive reminders via SMS and email.

# Recovery process

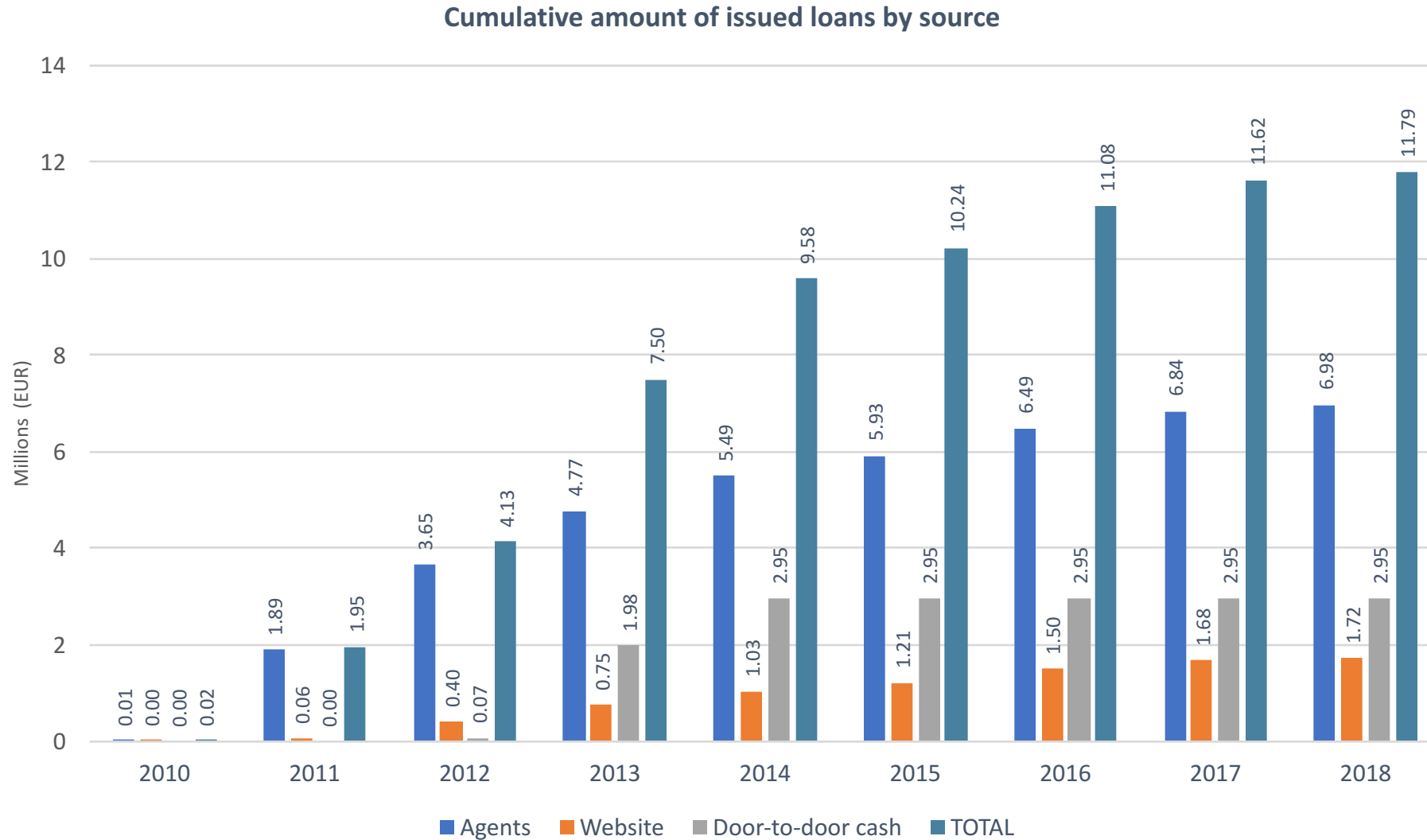


Unlike competitors' business models, which are usually limited only to risk assessment and loan issuance, the business model of Daily Credit covers the whole cycle from issuance of the loan to full recovery management.

## **Recovery process involves:**

- phone calls
- SMS remainder
- Emails
- fine letters be post
- rejection of agreement,
- publishing borrower's data in the debtors' database BIG Infomonitor,
- publishing debtors' data for sale on website dluznicy.pl,
- field vindication
- court process
- bailiff execution.

# Portfolio growth



# Daily Credit Team

