

Lime Loans South Africa



Who are we?

Lime Credit Group

Lime founded in Russia in 2013

2018 loan originations of EUR 80m in four

Countries: Poland, Russia, South Africa, and Mexico

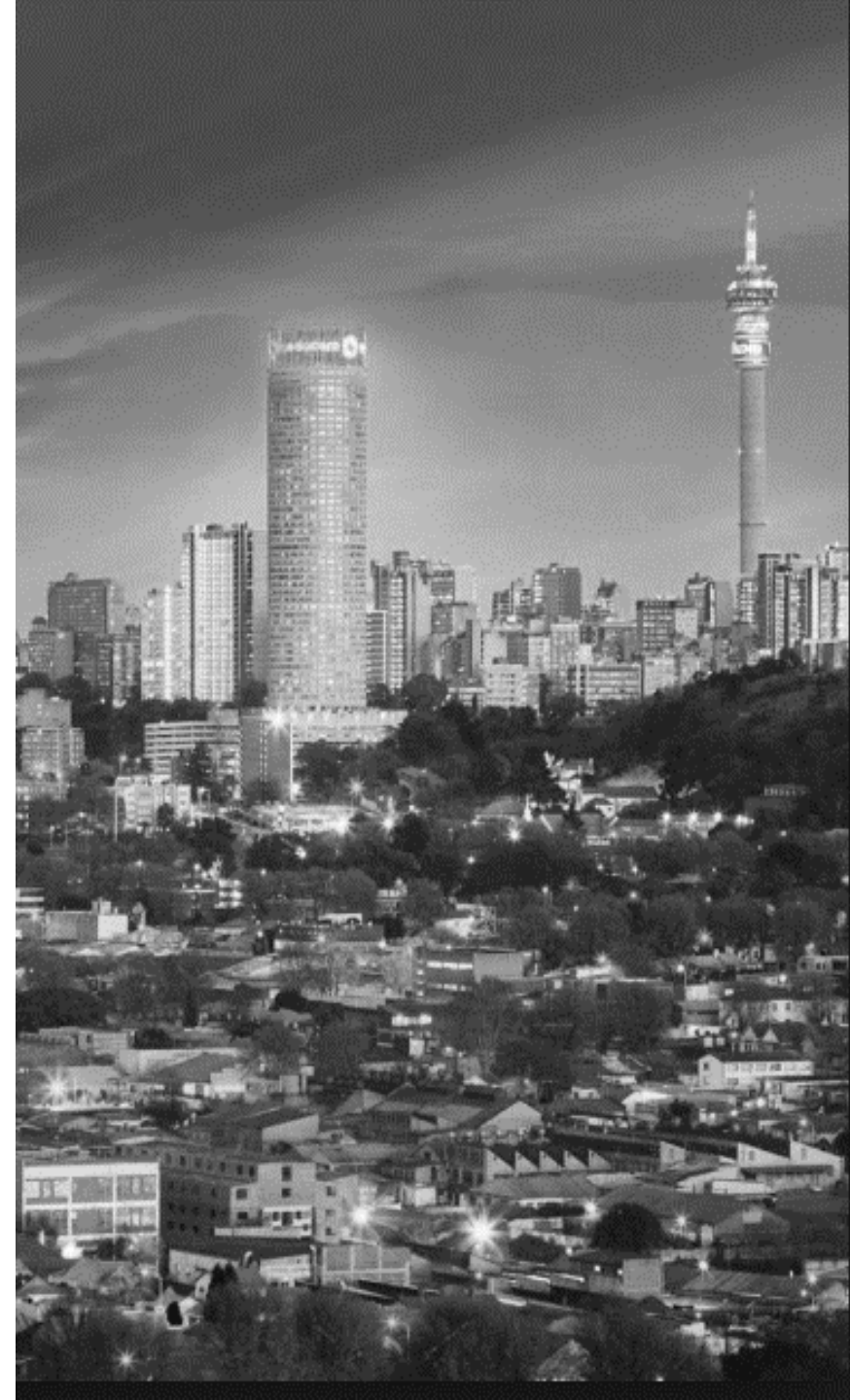
Lime Loans South Africa

Established July 2015, lending operations launched July 2016

Loan Portfolio: Euro 720k

Monthly Originations: Euro 500k

10 employees



Our team



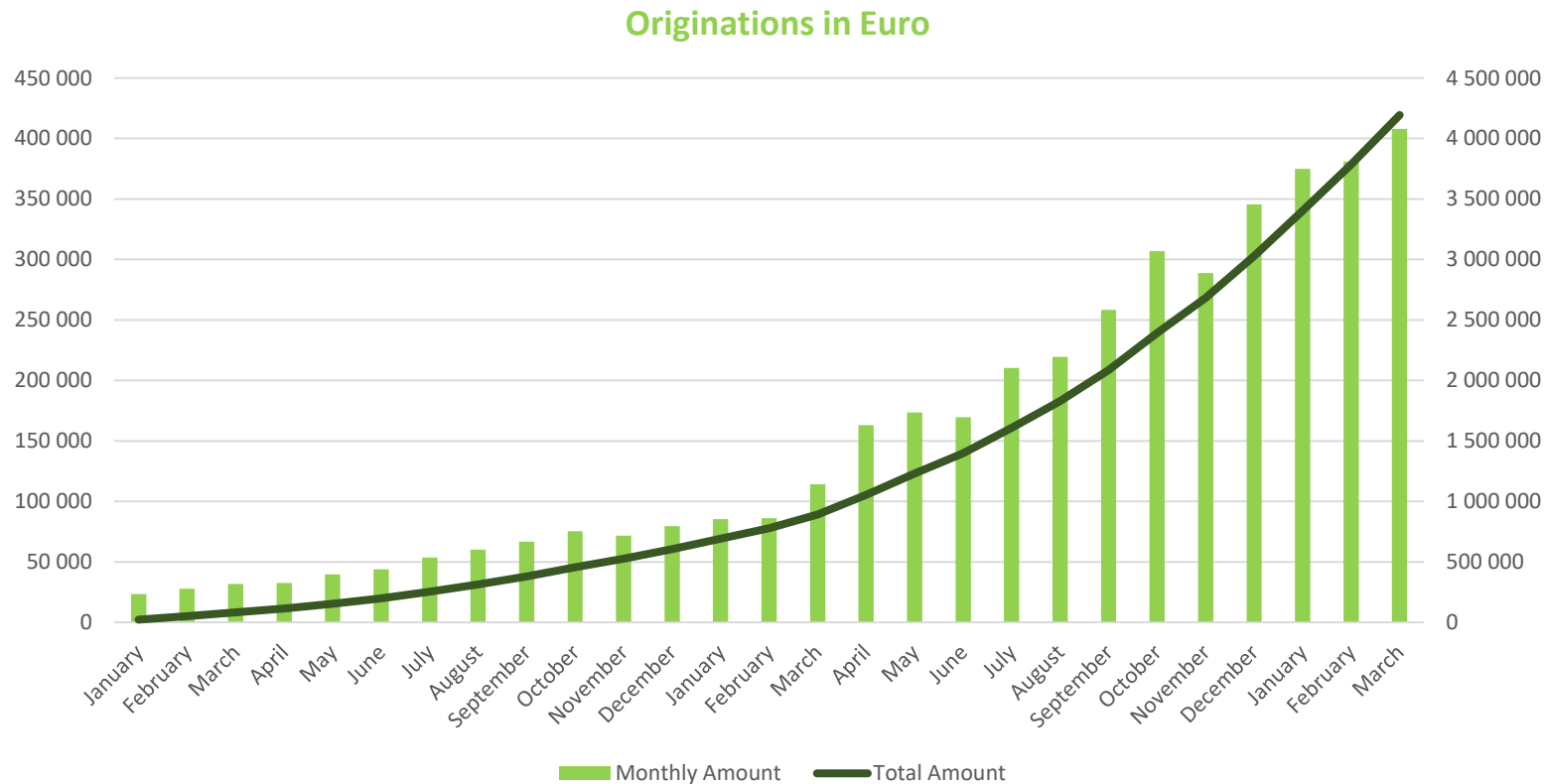
Product targeted to the market

- Instant cash loans from 5 to 35 days
- Loan principal ZAR 300 – 5,400 (EUR 20 – 300)
- APR ranging from 270% to 1,200%
- More than 4,000 loans monthly
- Over 75% of loans issued to returning clients



Financial Performance

More than Euro 5m and 40,000 loans since initiation of lending operations in July 2016



Smart Marketing

- Active online marketing
- Automated client acquisition and registration
- Effective loyalty programme with discounts up to 50% on interest for subsequent loans



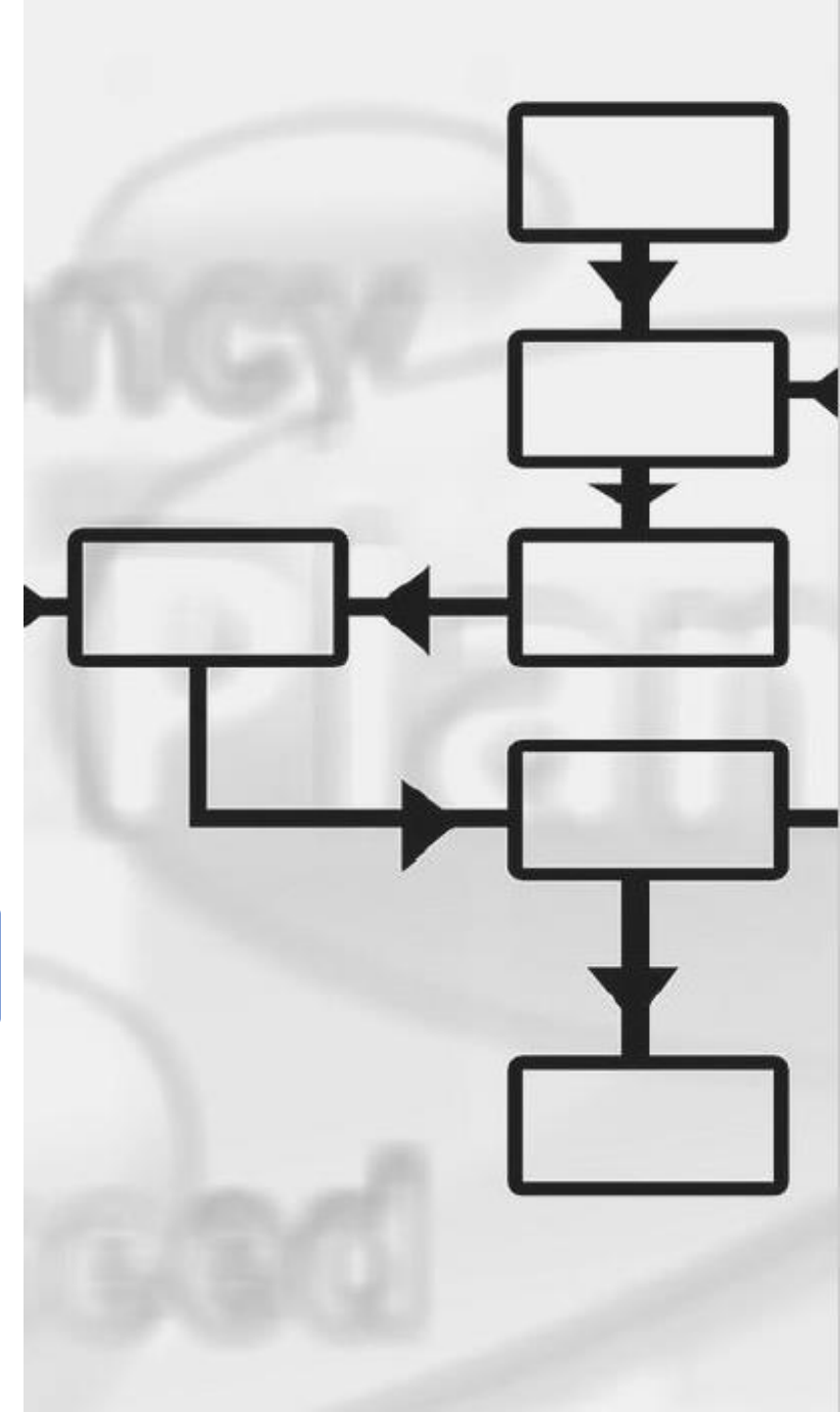
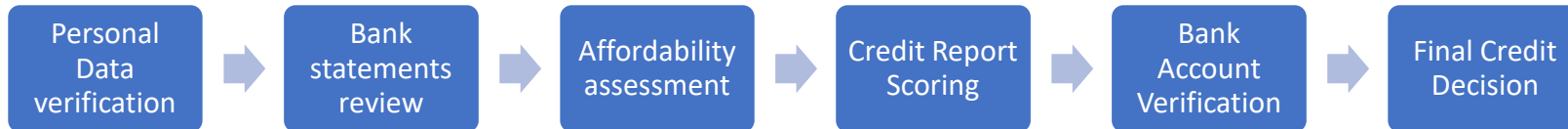
Cutting edge technology

- Credit bureau data verification
- Triggers and Alerts
- Automated loyalty programme benefits (increased loan amount, longer loan terms, and decreased interest rate) on subsequent loans



Underwriting process

At each point in the underwriting process, automated queries seek data from relevant sources, improving accuracy and saving time for the human underwriters who make final credit decisions.



External data sources

- South Africa Credit Risk and Reporting Association – www.sacrra.org.za
- Compuscan Credit Bureau – www.compuscan.co.za
- National Loans Register
- South African Police Services (Fraud Database)



Industry leading effectives

- Strong internal debt collection department
- 120% M+6 recovery
- Current total monthly growth 18+ per month
- Constant improvement of UX/UI
- New improved software Q3 2019
- Integration with industry leading partners planned for Q3 2019



Let's do it

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National Credit Regulator Number NCRCP8077

Company registration number 2015/239349/07