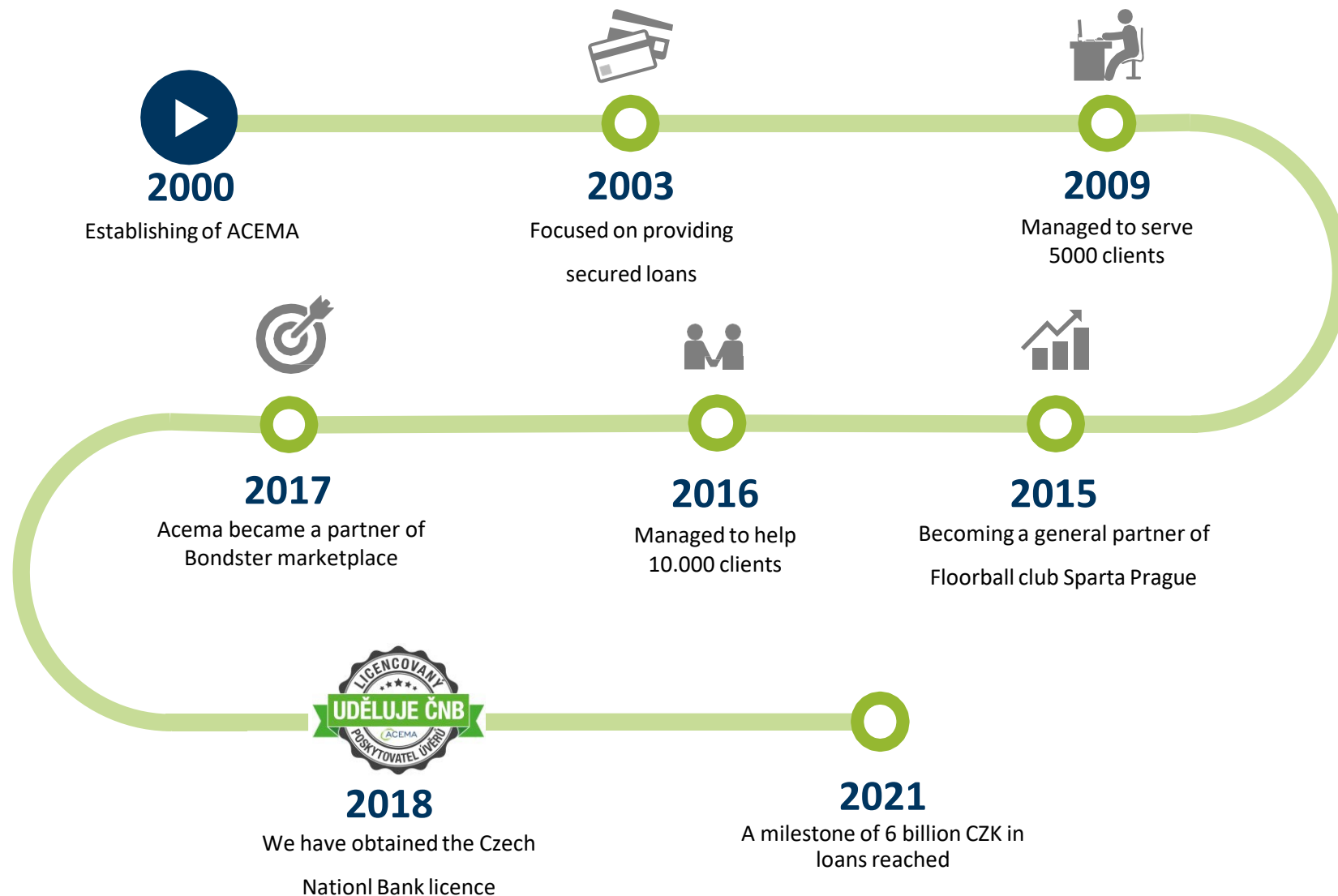


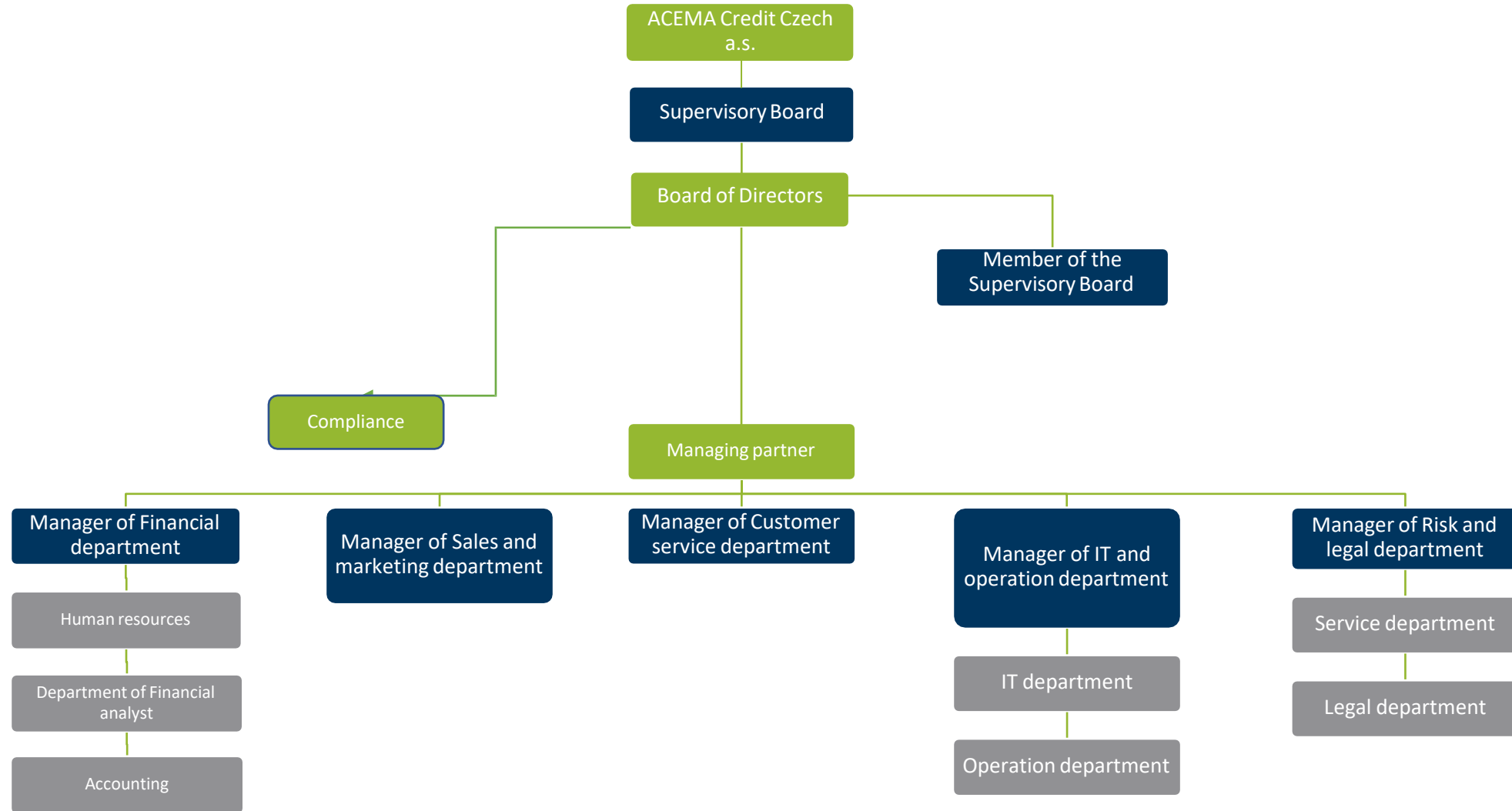
Company presentation



History of ACEMA



Organizational chart



About ACEMA

We are:

Family business that has become one of the most important lenders of secured loans on the Czech market.

Our values

To be able to respond quickly to the demands of our clients and to approach them with maximum personal approach, because clients are not just numbers for us, but above all people.

We are open and fair, helping people to live better. We are not a bank, we are ACEMA.

ACEMA
Jde to i bez banky

Financování ▾ Investice O nás ▾ Externí spolupráce ▾

844 500 550 [Klientská zóna](#)

**PŮJČTE SI,
ZREKONSTRUUJTE,
PRODEJTE**

**Rozjed'te váš realitní projekt,
nebo rekonstrukci nemovitosti
a vydělejte!**

18 284
spokojených klientů

6,5 mld. Kč
objem poskytnutých úvěrů

21 let
zkušeností na trhu

od 8,69 %
poskytovaný úrok p.a.

ČNB
licence

Our advantages



Services

Complex services and complete process of providing secured loans



Knowledges

Capable managing team with a lot of experience



Belief

Respect of ethical behavior and corporate values in relation to clients and partners



Background

Background of an important foreign investor



Position

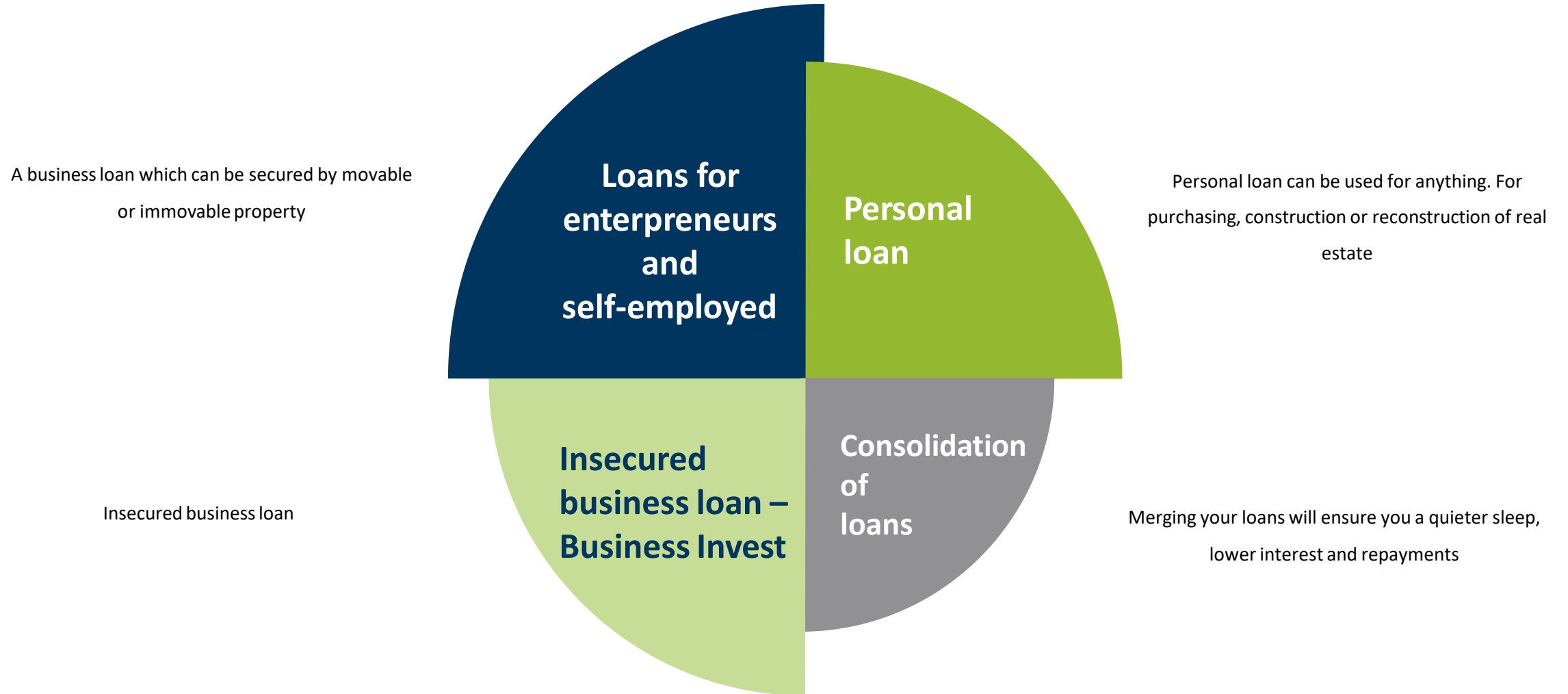
Unique market position



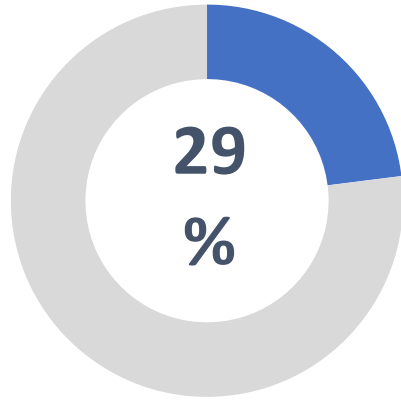
Shareholder's support

Strong capital structure and shareholder support

Our products



Marketshare of **ACEMA** with unsecured loans



Marketshare

In the non-bank lending market, ACEMA has a steadily strong position. This is evidenced by the company's results; in the second quarter of 2017 ACEMA's share of the non-bank loans market was 29%.



Management of delinquent receivables and their recovery

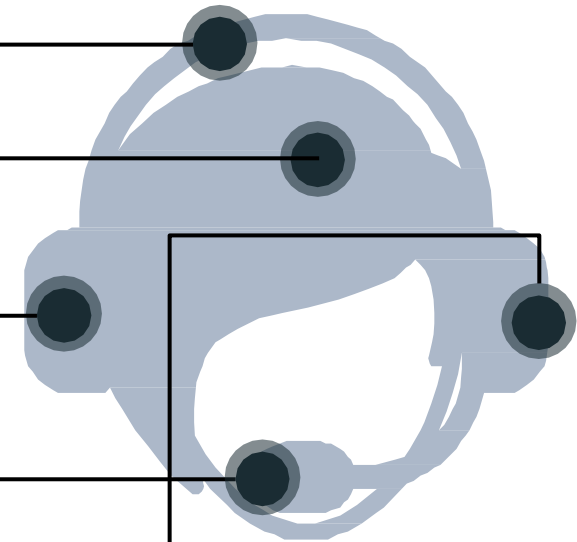
In the event of a 5-day delay by the debtor, the reminders process is commenced. Reminders are sent via SMS and letter. Throughout the process, the creditor is in a telephone contact with clients in default and the debt settlement is settled.

If the delay reaches 95 days, the credit is redeemed and then the receivable is redeemed within 5 days or handed over to the UNIDEBT Czech, SE collection agency for the effective recovery of the claim.

The collection agency carries out all necessary legal acts leading to the recovery of the claim, in particular by lodging an action, an electronic payment order and the like.

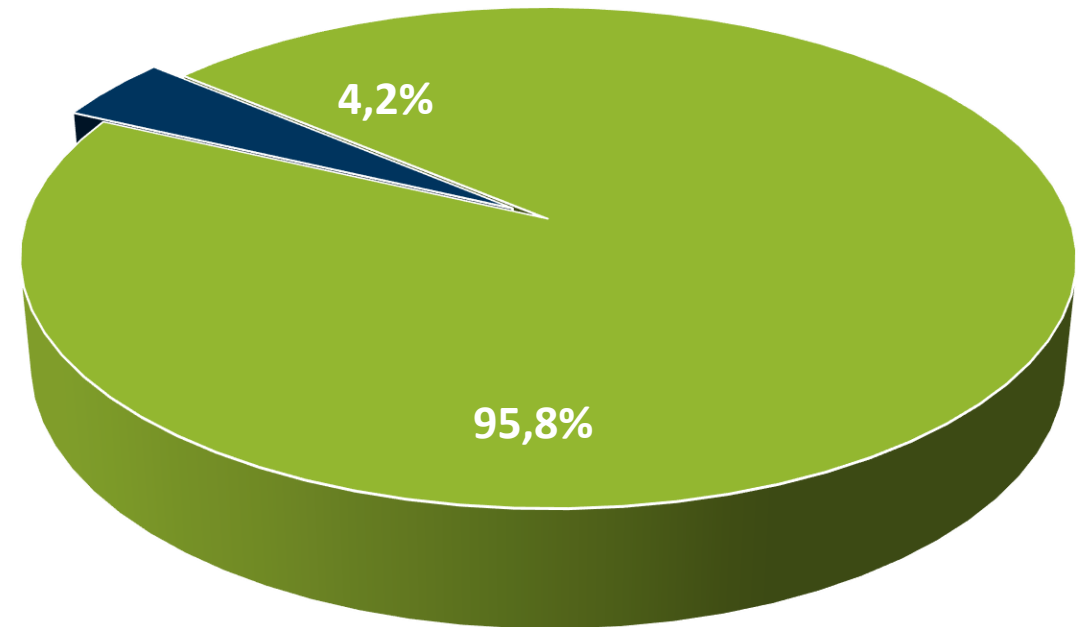
After an enforceable title is issued (usually up to 4 months), either an application for enforcement is filed or the auctioneer is handed over to an involuntary auction. In this case, unpaid debt is usually recovered within 9 months of the first delay.

In the event of insolvency proceedings against the debtor, the collection company monitors the entire course - from the filing of the petition, through the bankruptcy declaration, the filing of the receivable, the reinsurance of the reinsurance until the bankruptcy or the fulfillment of the debts. In the context of insolvency proceedings, recovery of the debt is in the range of 9-18 months depending on the activity of the insolvency administrator and the court.

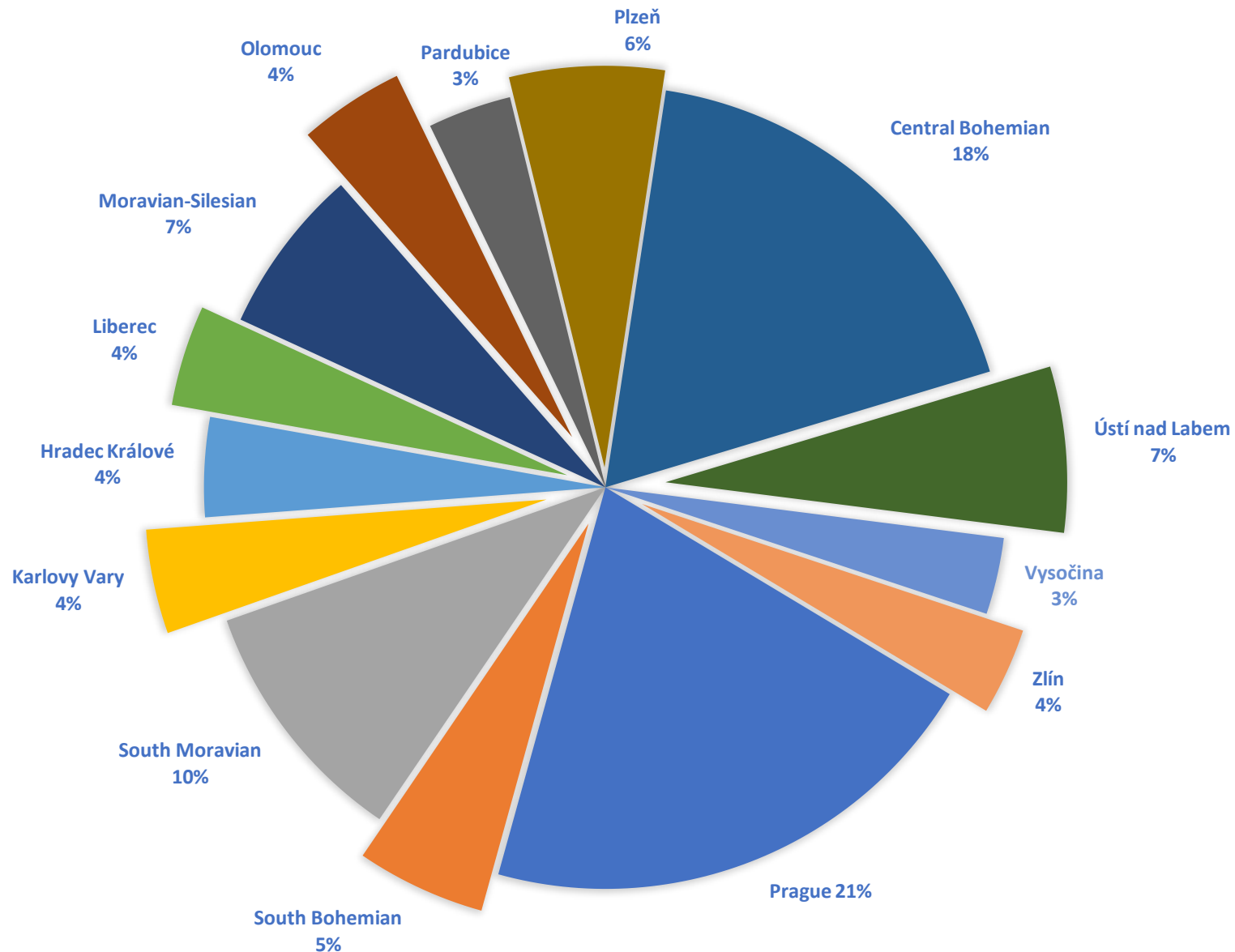


ACEMA delimitation

The delinquency rate for ACEMA is 4.2%.
About 4 out of 100 clients fail to meet their financial obligations.

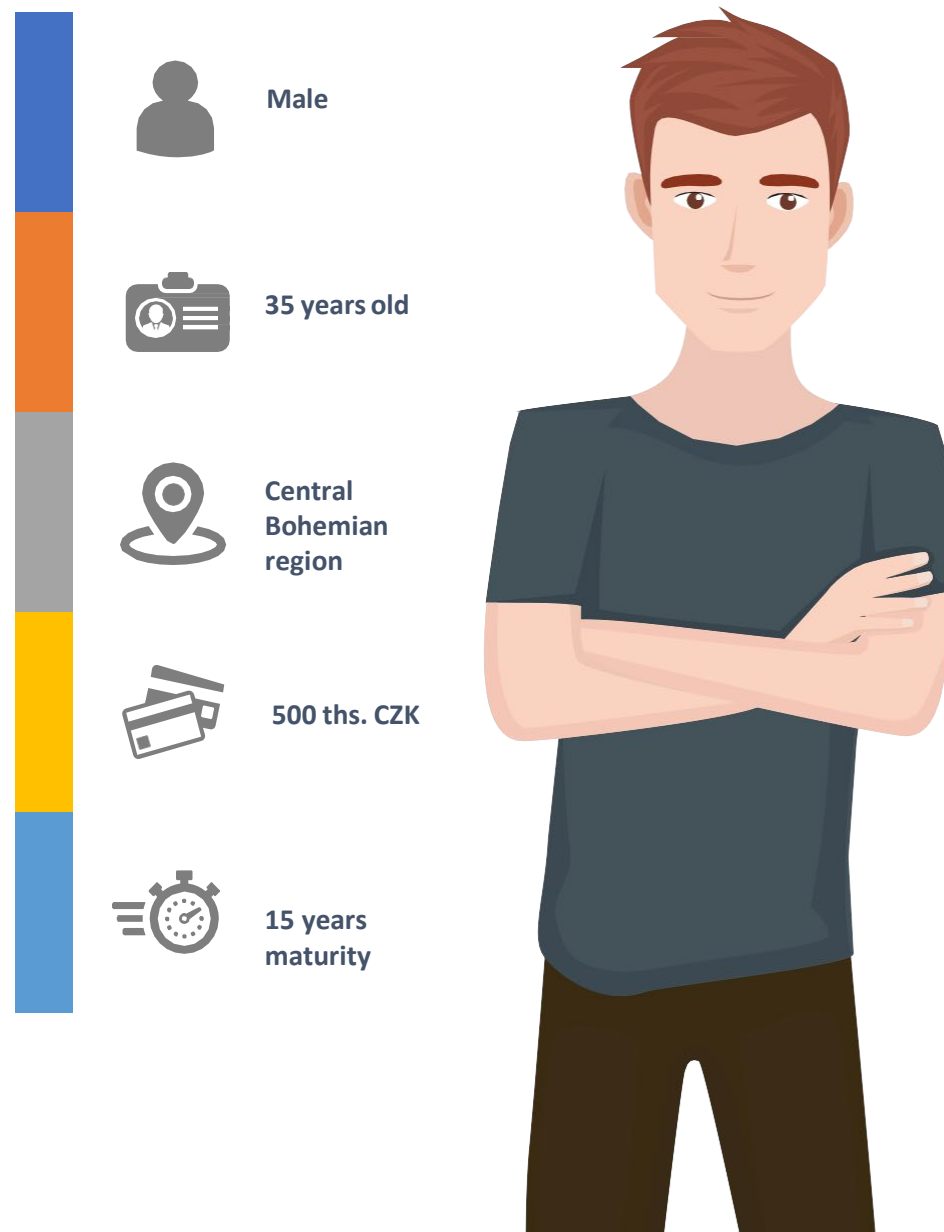


Segmentation of ACEMA clients by regions

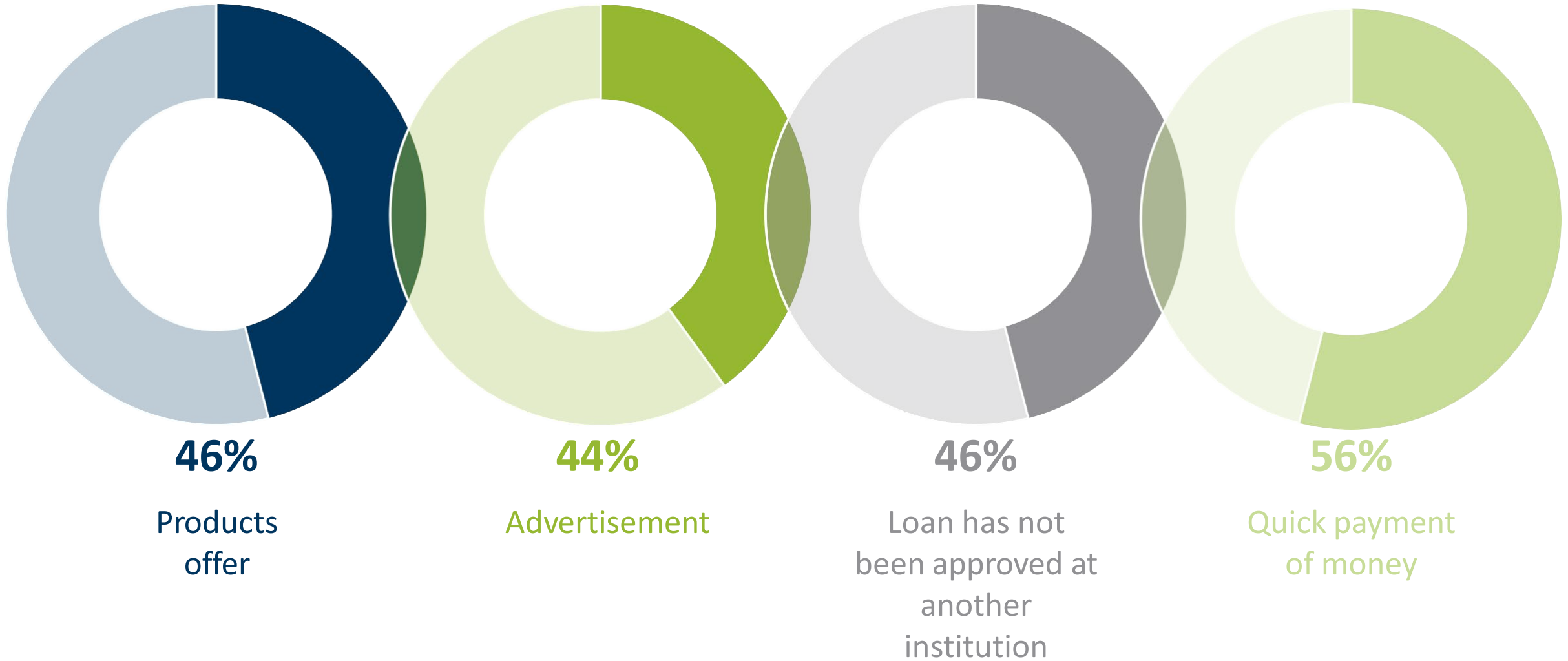


Typical loan applicant of ACEMA

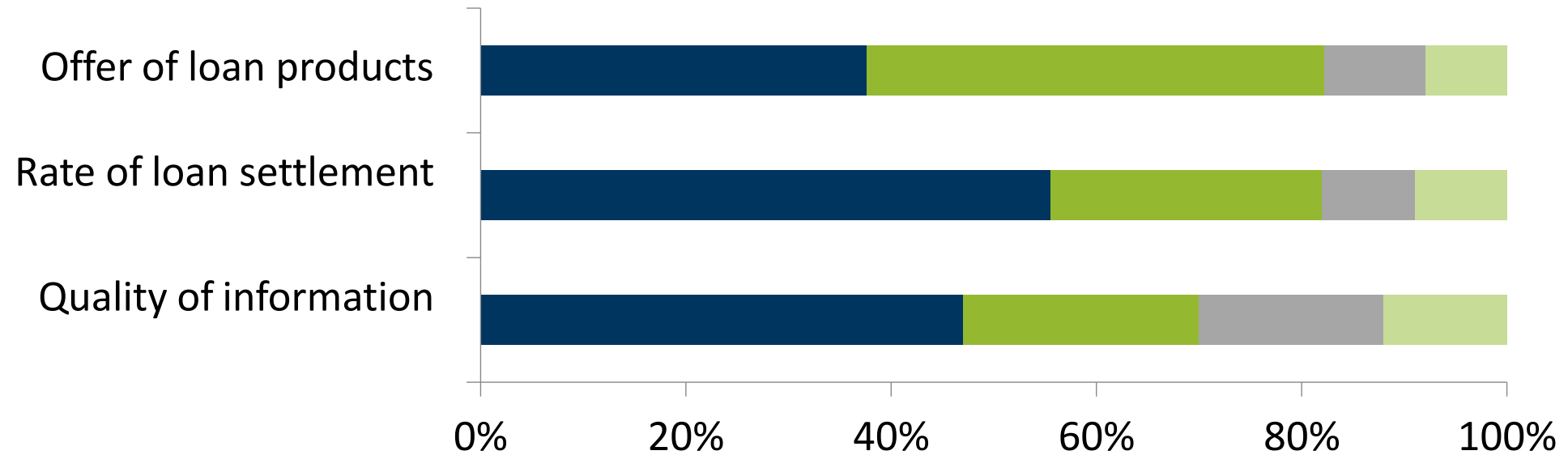
Typical applicant is a man, a entrepreneur living in a larger city or in the Central Bohemian region. He has reached age of 35 or more. He lends from us about 950 thousand CZK with maturity of fifteen years.



Client Motivation Factors at ACEMA



ACEMA's clients rating



Very good



Good



Bad



Very bad

Success of ACEMA



The Czech National Bank has rated us a licensed provider of non-bank loans

After fulfilling the demanding requirements of the Czech National Bank, we were quoted amongst the licensed providers of non-bank loans on May 9th, 2018. We have passed the demanding preparations that lasted 15 months and passed the tests, in this period the Czech National Bank has issued bank licenses to other 40 companies. The stringent requirements of the Czech National Bank included, for example, proof of capital in the amount of 20 million CZK and credibility of the company management. We also complied with business regulations and demonstrated cash provability.

Rating of ACEMA



Subject:

ACEMA Credit Czech, a.s. IČ 26158761

Date of calculation: 27.07.2017

SEMAFOR CRIBIS



SEMAFOR CRIBIS GROUP



PB = 0,051 %

PD = 0,298 %

CZ-NACE: 64920 (Other loan companies)

Short term credit capacity (thousands Kč)

39 924,8

Free short-term capacity (thousands Kč)

39 924,8

Very low risk A4, B+

Score

A stable company with a firm and balanced financial situation. The risk of default is very low.

We support sport

Since 2013 we are the general sponsor of the Floorball Club Sparta Prague.



The screenshot displays the official website of AC Sparta Praha Floorball. The header features the 'SUPERLIGA FLORBALU' logo and various social media links (Facebook, Flickr, YouTube, Instagram). The main navigation bar includes links for 'KLUB', 'A-TÝM', 'DRUŽSTVA', 'SPARTA KIDS', 'HRAJE SE', 'FANZONE', 'GALERIE', and 'PARTNEŘI'. The central content area shows a match report for 'Sparta - Česká Lípa' with a score of 9:6 (3:2, 4:1, 2:3). The headline reads 'Hodně branek a výhra na domácím hřišti, Lípa inkasovala celkem devětkrát'. The text describes the 25th round of the floorball Superliga, where Sparta won at home. A list of links for further reading is provided at the bottom of the article.

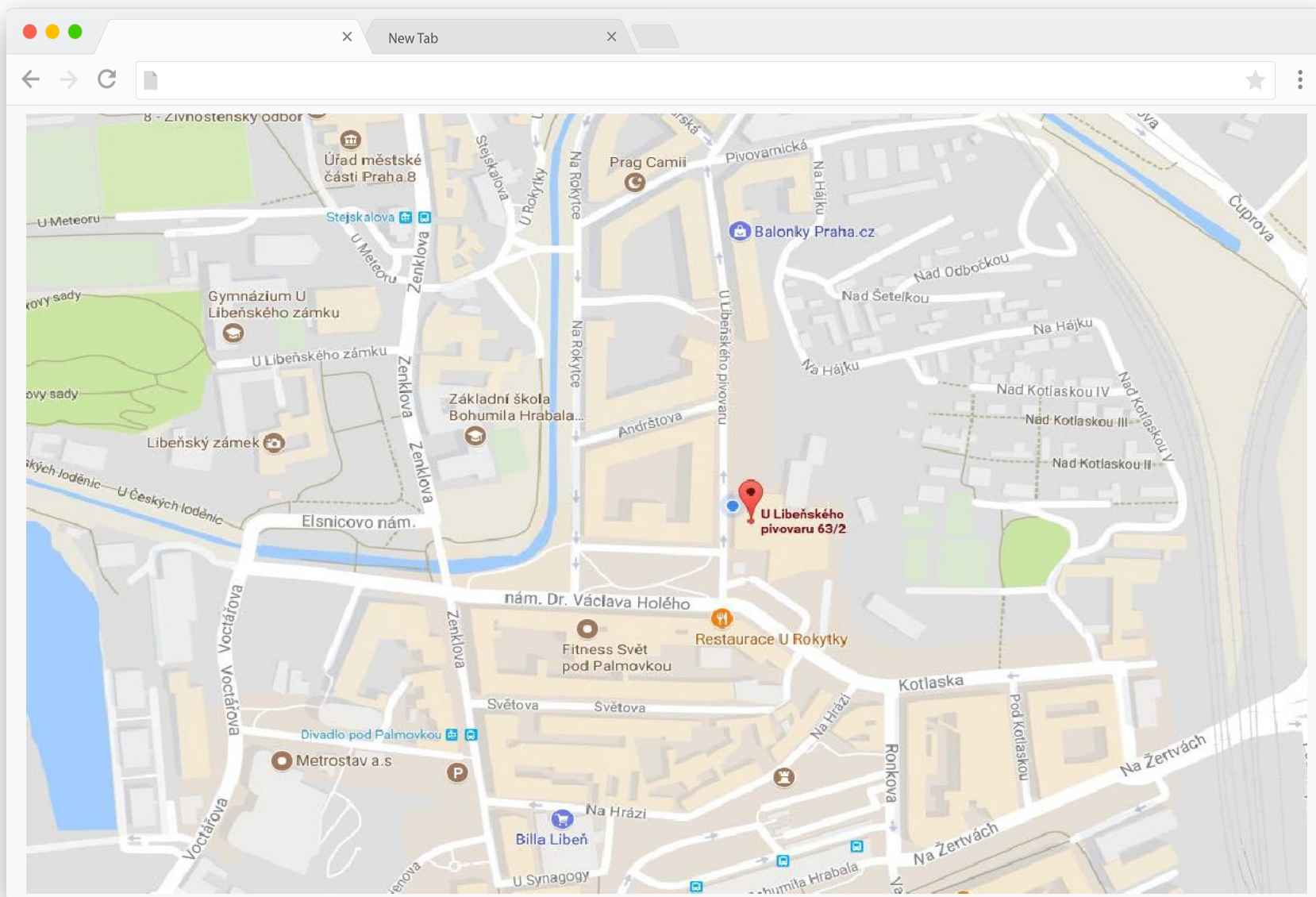
Sparta - Česká Lípa > 9:6 (3:2, 4:1, 2:3) > [záznam](#)

Hodně branek a výhra na domácím hřišti, Lípa inkasovala celkem devětkrát

Pěťadvacaté kolo florbalové Superligy Sparta odehrála doma. Před fantastickým publikem porazila Českou Lípu 9:6 a po třech těžkých porážkách opět slaví výhru.

- > [Přečíst reportáž k utkání Sparta - Česká Lípa](#)
- > [Před playoffy naposledy doma, chceme jednoznačně tři body, říká Zouzal](#)
- > [Sparta se zapojila do podpory spolku HAIMA, která pomáhá onkologicky nemoc...](#)
- > [Třetí třetinu ovládla Boleslav, Sparta se vrací bez bodů](#)

Contact



Address

U Libeňského pivovaru 63/2
180 00 Prague 8 - Libeň



Email

info@acema.cz



Phone

844 500 550

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