

With over 10 years of experience in the financial sector, BEST CREDIT IFN offers accessible and flexible lending solutions, specializing in consumer loans for individuals. Led by independent Romanian entrepreneurs, the company follows an innovative strategy focused on digitalization and the long-term support of a healthy customer portfolio, which are just a few of the actions that reflect our commitment to growth and innovation.

With strong leadership and an entrepreneurial vision, BEST CREDIT demonstrates its ability to understand market dynamics and adapt its products to meet the changing needs of its customers.

**BEST CREDIT's vision** is to accelerate digitalization, as well as the diversification and flexibility of lending conditions and the long-term support of a healthy portfolio of customers, in order to transform BEST CREDIT into a leader in the lending market.

**<u>BEST CREDIT's mission</u>** is to meet the financing needs of its customers and to professionally offer credit products and services tailored to their needs, while ensuring the financial stability of its customers.

### The values that define us

*Professionalism* – we have high quality standards that define every action and relationship with our customers and partners.

*Trust* – lending services are traditionally based on mutual trust. Trust is the basis of the relationships built over time with our customers and partners.

*Honesty* – the financial solutions, proposed in a direct and transparent way, aim to correctly satisfy the financing needs of our clients.

Flexibility – in a dynamic, constantly changing market, we are flexible and adaptable to the needs of our customers, offering them dedicated products.

*Timeliness* – Time is money. The promptness with which we treat each request of our clients generates efficiency and effectiveness on both sides.



# **Working principles**

## Partnership with the client

We are close to our customers to offer them financial solutions tailored to their financing needs. The specialized consultancy offered to clients brings added value to the partnership with them.

#### Result orientation

The purpose of the financing is to generate the results expected by the clients for their material and spiritual well-being. The expertise of the BEST CREDIT IFN team offers an advantage in analyzing the requests and needs of our clients and leads us to the desired result: satisfying their financing desires.

### Flexibility and creativity

The optimal lending solutions offered to our customers often require flexibility in approach. We are creative in building financing solutions adapted to the client's needs.

## **Teamwork**

Success is easier to achieve when we are a team. The values, attitudes, skills and behavior of each of us are put to the benefit of our team and our clients. We use every opportunity to share the experiences we have gained, to develop personally and professionally.