



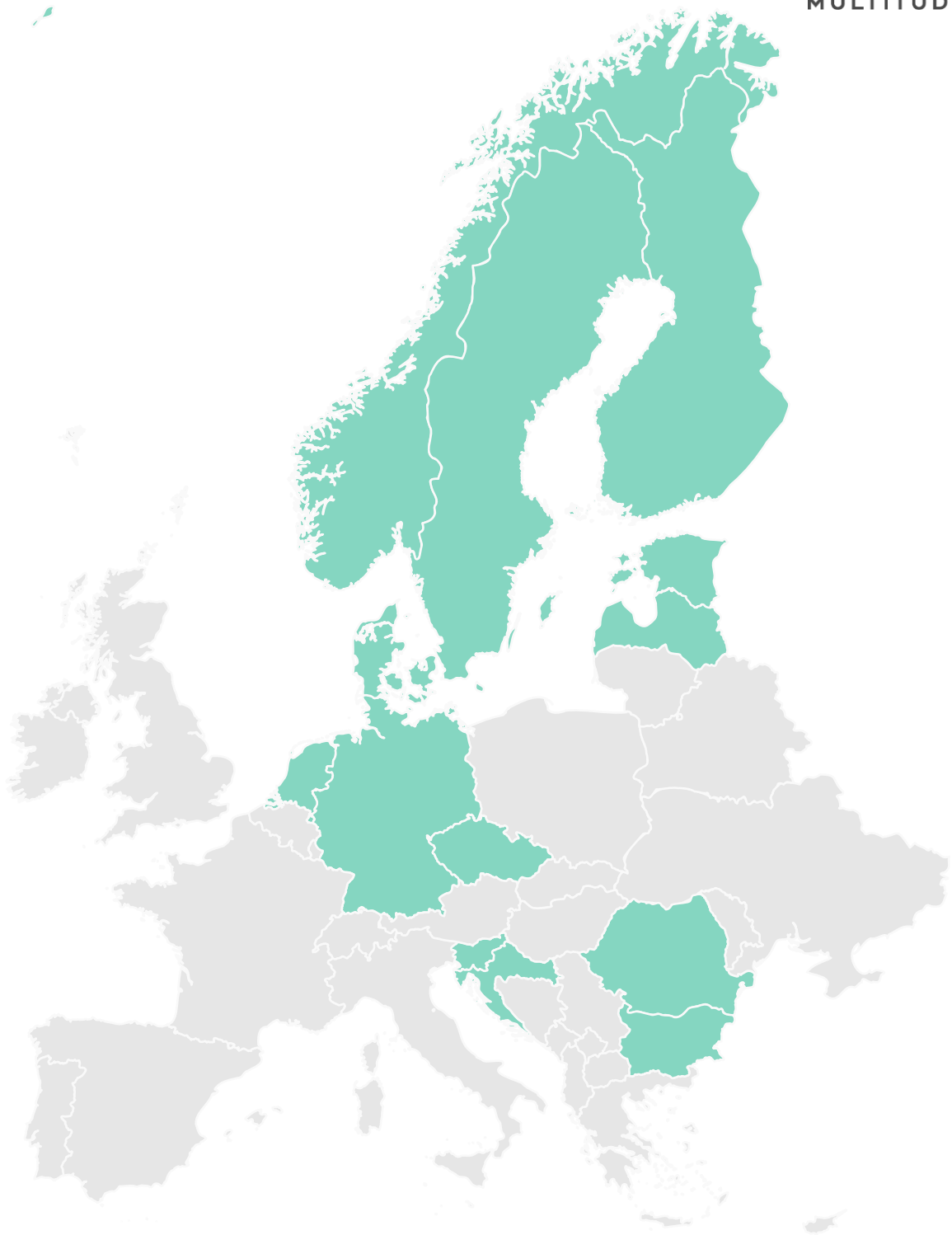
## **FERRATUM - CONSUMER BANKING**

**Kristjan Kajakas**  
**Tribe CEO, Ferratum**

# 18 YEARS OF EXPERIENCE IN DIGITALISING CONSUMER LENDING GLOBALLY



CUSTOMERS	<ul style="list-style-type: none"><li>• Unplanned financial need</li><li>• Tech-savvy and open to new technology</li><li>• Speed and convenience over price</li></ul>
DIGITAL	<ul style="list-style-type: none"><li>• Digital first customer service</li><li>• Instant loan decisions</li><li>• Payouts to own account or third party in minutes</li></ul>
MARKET	<ul style="list-style-type: none"><li>• Operating in 13 markets across Europe</li><li>• Known brand</li><li>• Mature sales channels</li></ul>
PLATFORM	<ul style="list-style-type: none"><li>• Modular technology with rapid release cycle</li><li>• Hybrid Cloud for business scalability and resilience</li><li>• APIs enabling fast third-party service integrations and complementary product offerings</li></ul>



**WE ARE TAPPING INTO ONE OF THE MOST COMMON PROBLEMS IN THE WORLD**



**UNFORESEEN FINANCIAL NEEDS CAN ARISE  
FOR ANYONE, AND CONVENTIONAL LENDERS OFTEN  
FALL SHORT IN PROVIDING SWIFT RESPONSES**

# AMAZING DIGITAL PROCESS TO ACCESS OUR FINANCIAL PRODUCTS

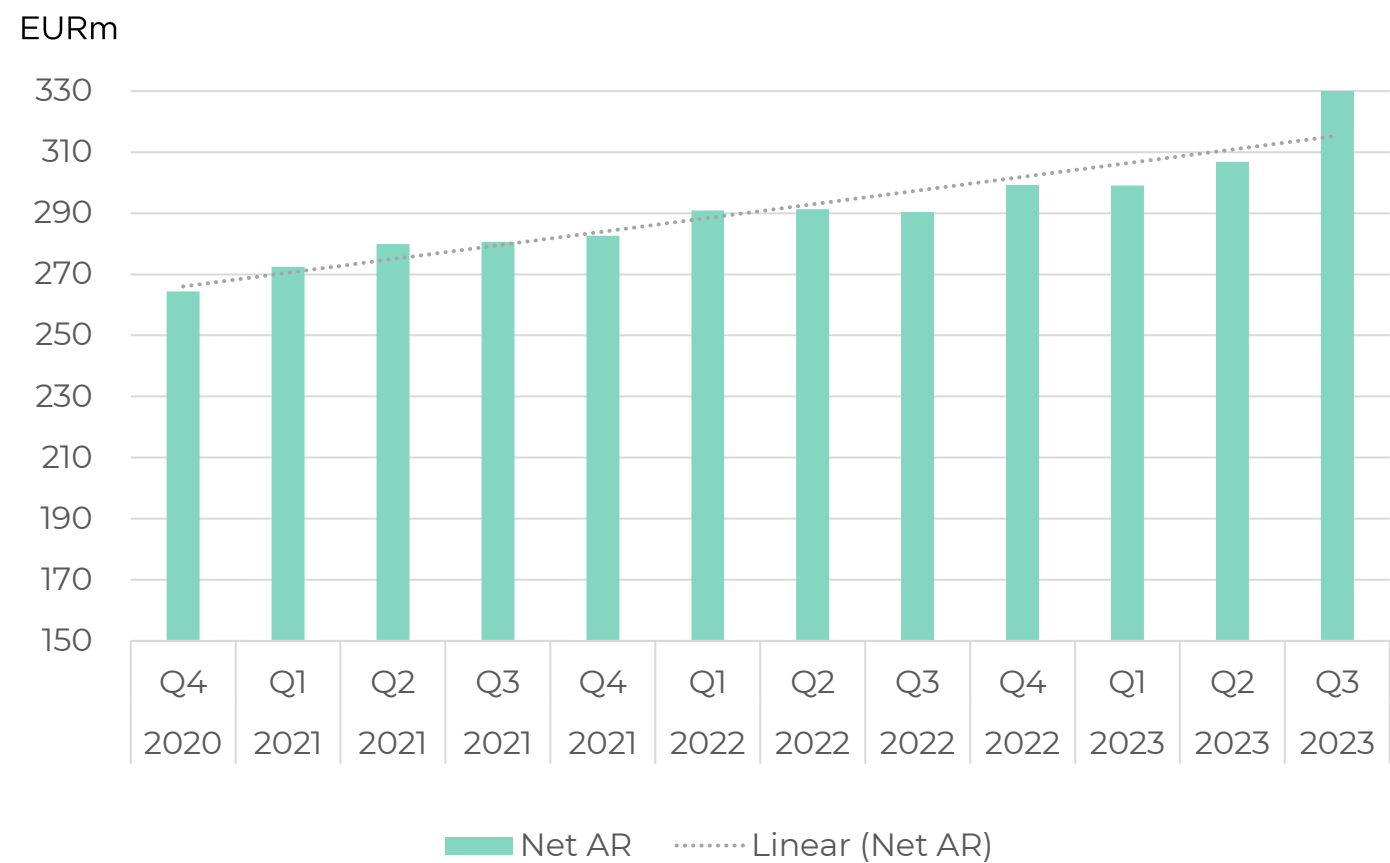


**ferratum**  
BY MULTITUDE

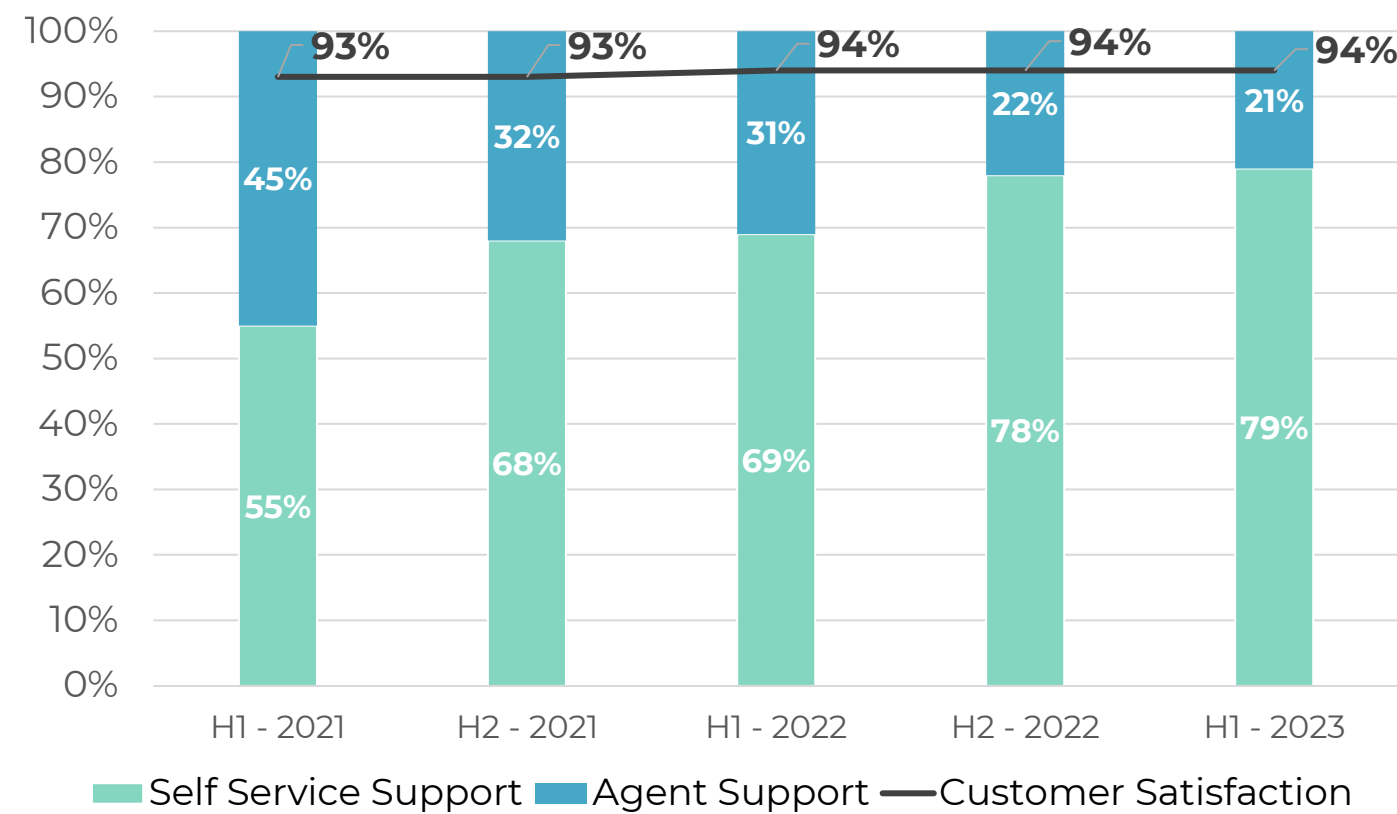
# EMPOWERING GROWTH AND INNOVATION: A RECAP SINCE OUR LAST CAPITAL MARKETS DAY



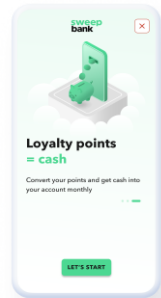
NET AR CONTINUE GROWING WITH GOOD QUALITY



HIGH LEVEL OF DIGITALISATION AND CUSTOMER SATISFACTION



# LEVERAGING ORGANIC GROWTH: INTEGRATING FERRATUM'S CUSTOMER BASE WITH SWEEP TECHNOLOGY



## ENGAGEMENT PROGRAM

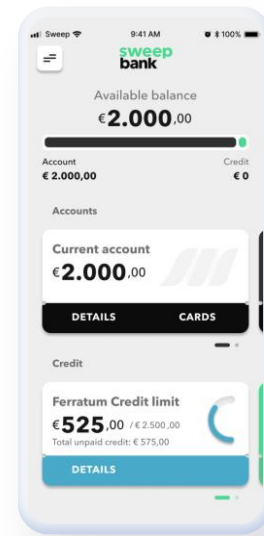
Allowing our app users to earn loyalty points, that can be converted into cash, shopping, purchases, in app actions, payment behaviour, referrals, etc.

## PAYMENT CARDS AND BANK ACCOUNT

A debit account with a virtual Mastercard (ApplePay/GooglePay) and/or physical Mastercard to all our app users without a monthly fee.

## SAVINGS AND DEPOSITS

Start your monthly saving by setting up a savings goal and recurring top-up or get a better interest rate on our term deposits



## SWEEP APP



## WHAT FERRATUM OFFERS

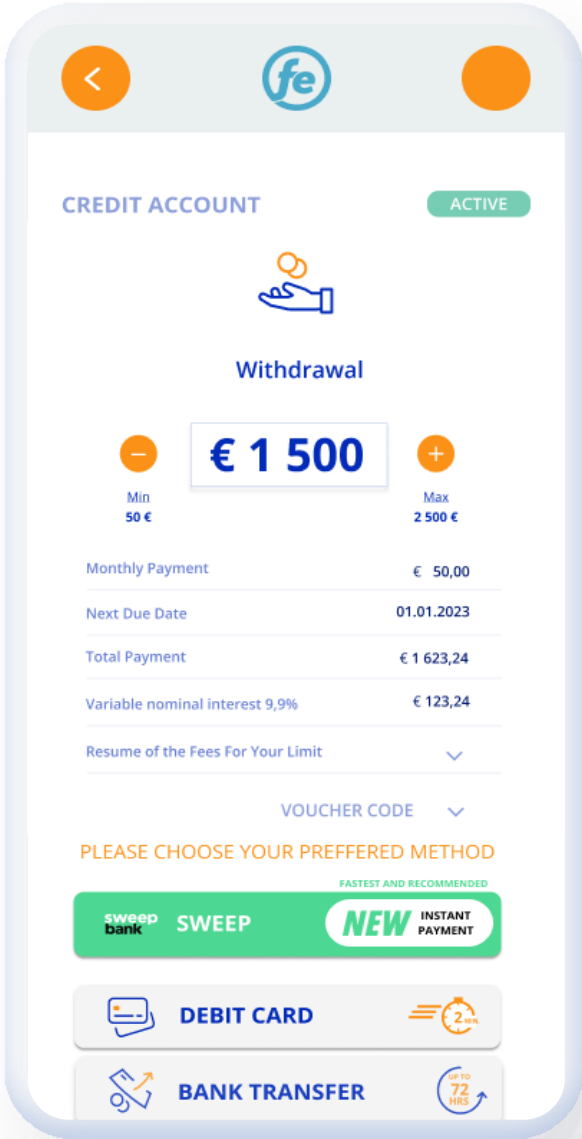
## INSTALMENT LOANS

- Loan amounts up to EUR 15,000 for 6 years
- Fixed monthly payments
- Available in 5 markets

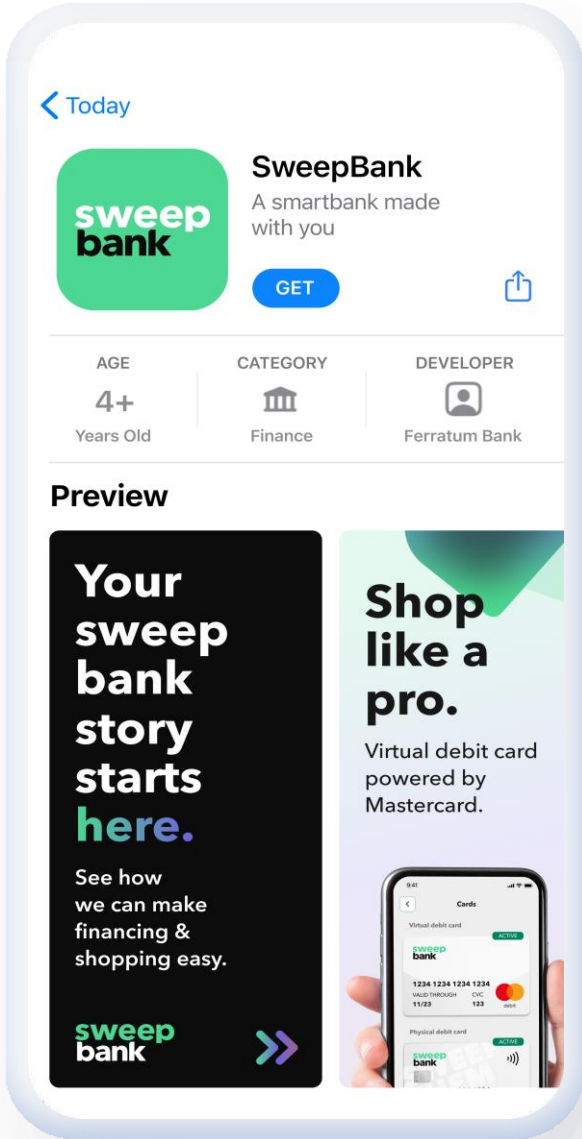
## REVOLVING LOANS/CREDIT CARD

- Amounts up to EUR 5,000
- Flexible monthly instalments
- Unlimited withdrawals used for daily needs
- Available in 9 markets
- Buy now pay later functionality

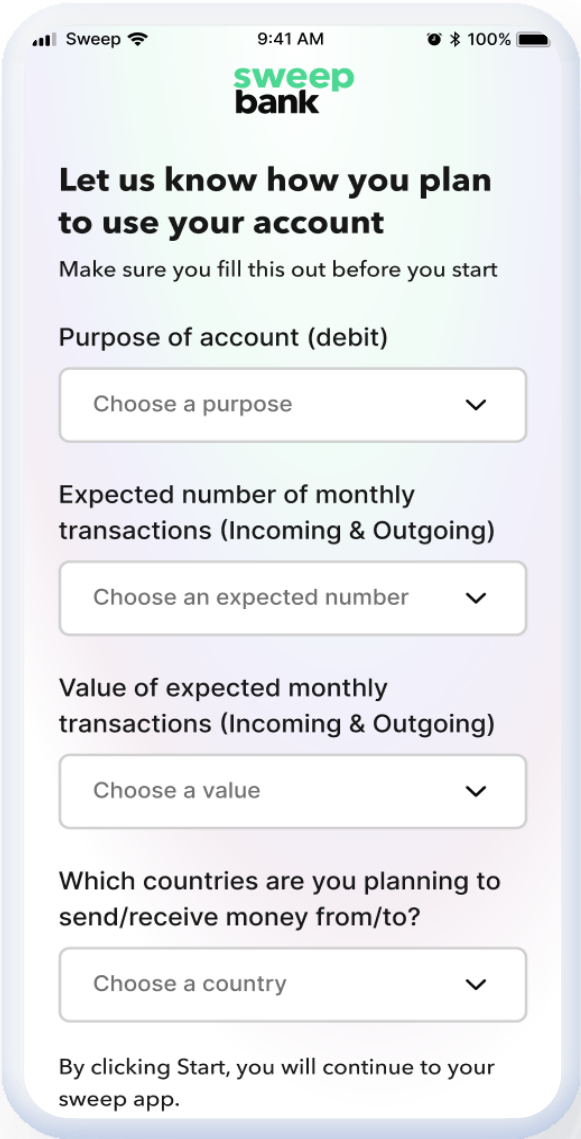
# CONNECT YOUR CREDIT LIMIT TO SWEEP APP FOR INSTANT ACCESS TO WITHDRAWALS



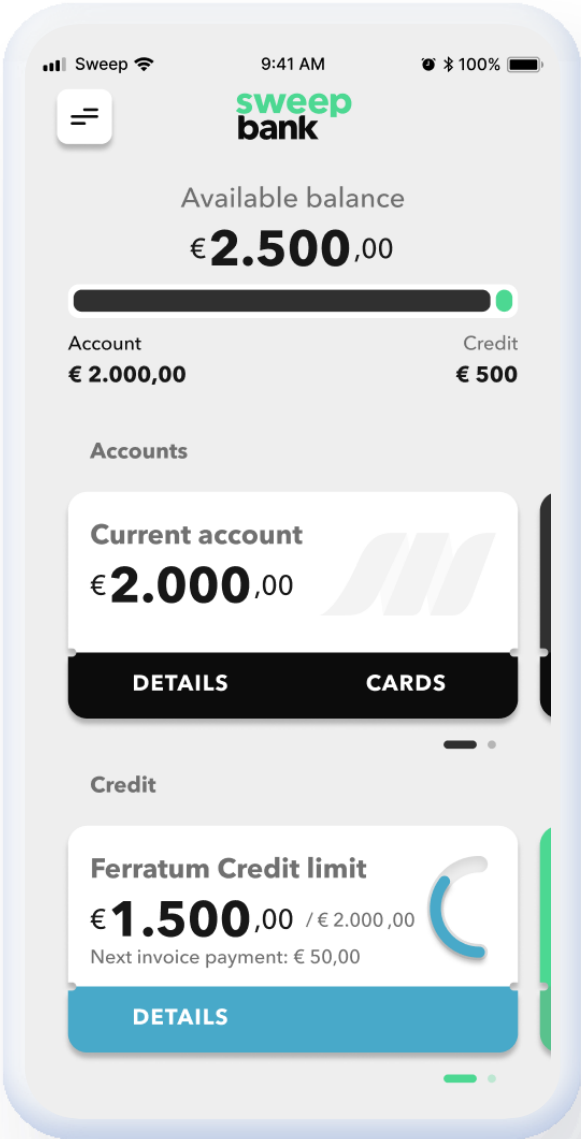
Select Sweep



Install the app



KYC




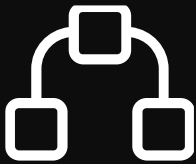

Money instantly available

# ADDING SWEEP PRODUCTS INCREASES ADDRESSABLE MARKET TO EUR 24.9 Bn



## ADDRESSABLE MARKET - EUR 24.9 Bn portfolio

Consumer lending  
13 countries

 ORGANIC GROWTH	 PARTNERS	 M&A
Ferratum and Sweep joint strategy  Digital marketing  Upgrading underwriting	Embedded finance  Sales finance  Expanding services through platform	Growing portfolio  New markets  New products



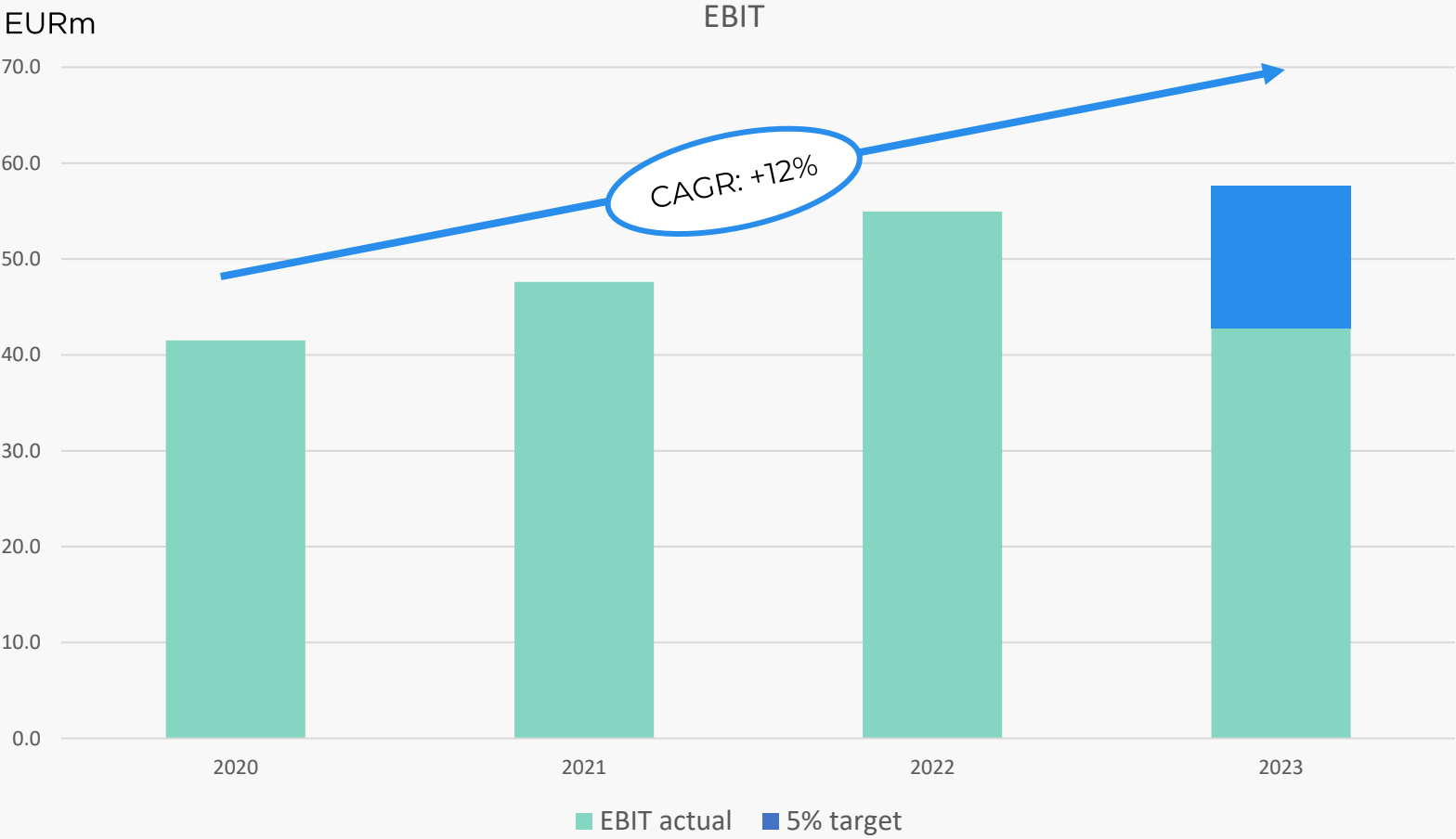
# OUR GOAL IS TO CONTINUE GROWING EBIT 5% YEAR ON YEAR



High customer satisfaction

Solid portfolio growth

Strong asset quality



# THANK YOU

[ir@multitude.com](mailto:ir@multitude.com)

[linkedin.com/company/multitudegroup](https://www.linkedin.com/company/multitudegroup)

MULTITUDE SE  
RATAMESTARINKATU 11 A  
00520 HELSINKI  
FINLAND