



International Personal Finance

Understanding and responding to customer needs to **deliver growth**

7 December 2023



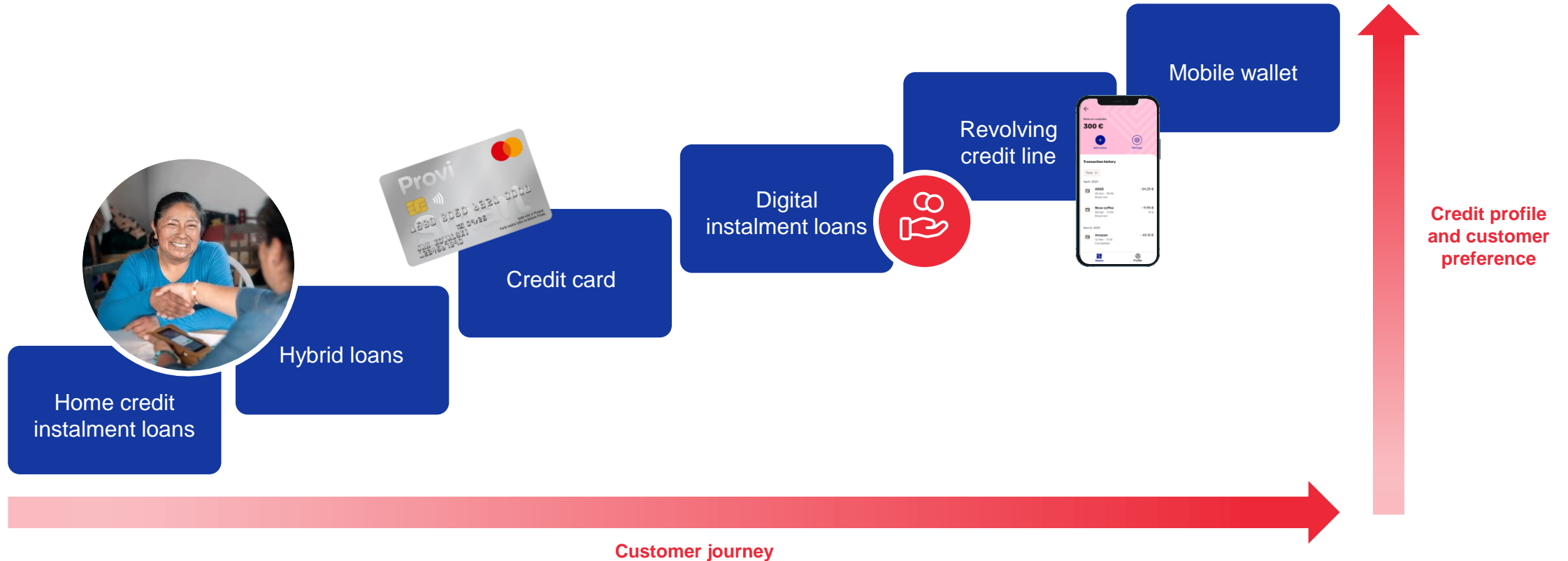
Delivering long term competitive advantage

Our deep experience and segment knowledge has allowed us to create and enhance an approach to products and marketing that is difficult to replicate and brings sustainable competitive advantage.

25+
years building a better world
through financial inclusion



Building financial inclusion



Serving a broad range of **customers**

235 million

people in the markets in which we operate

70 million+

in our target segment

Our vision is to serve **2.5 million** customers

Low to medium income

Underserved by other lenders

In socio economic groups C/D

Broadly 30 - 50 years old



Propositions designed for our segments

Worries	Financial concerns	Future plans	Wants and needs
<ul style="list-style-type: none">• Inflation• Health• Broader Economy• Personal Data	<ul style="list-style-type: none">• Increased expenditure• Harder to budget• Unexpected expenses	<ul style="list-style-type: none">• Spending time with family• Looking after health• Providing for children• Home renovation• Supporting a business	<ul style="list-style-type: none">• Transparency• Fairness• Feeling appreciated• Ease and convenience• Reliability• Speed

Simple, fair, affordable and reliable products with flexible forbearance features that help with budgeting and financial resilience

Purpose-driven products and services

Addressing core borrowing needs

- ✓ Instalment loans
- ✓ Credit line
- ✓ Credit cards



Making life easier

- ✓ ProviGo
- ✓ Mobile wallet
- ✓ WhatsApp
- ✓ Live chat

Increasing financial and personal resilience

- ✓ Health and medical insurance
- ✓ Life insurance
- ✓ Income protection
- ✓ Education benefits

100k

new credit cards issued in Poland

2/3

have never had a credit card



2 million

WhatsApp conversations
in Mexico in 2023



9,000+

language classes sold in Poland



1,200+

customers in Mexico took eye
wear benefits

Case study

New credit card in Poland



100k +

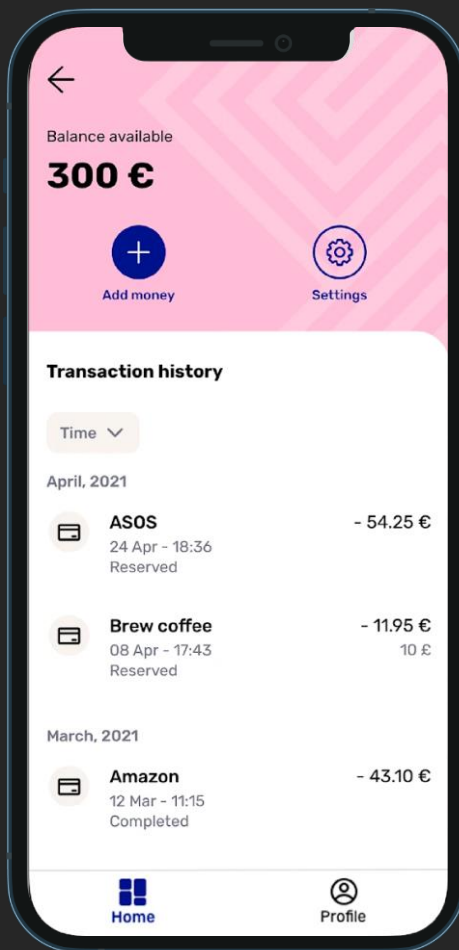
issued in first year

12 month

amortisation of transactions
to eliminate persistent debt

- ✓ Uses customer representative network for distribution
- ✓ Free ATM withdrawals
- ✓ Able to take the first draw from a customer representative in cash
- ✓ No penalty fees

Creditea mobile wallet



3x growth

in users in 2023

Lite and full mobile
wallet versions available

Lower cost to serve

50%

fewer calls from
mobile wallet users



Higher utilisation

11%

higher lending value in
the Baltics vs non-users



Greater stickiness

Higher lifetime value



Case study

Core customer representative channel

17,000
customer
representatives

70m +
visits made to customers
in their homes every year

25%
of development manager
positions in Mexico now held by
former customer representatives

- ✓ Live and work in the same communities as our customers – and often a customer previously
- ✓ Take a sympathetic, flexible approach to those facing repayment difficulties
- ✓ Rewarded primarily on customer repayments made
- ✓ More prudent than our centralised credit scoring
- ✓ We do not rely on penalty fees or late payment charges

Fair, affordable and transparent customer pricing

- ✓ Customer affordability is key
- ✓ Price caps and affordability regulations in most markets
- ✓ Access to build credit profile and open opportunity for cheaper finance
- ✓ Broadening price options
- ✓ APR can be misleading – focus on revenue yield
- ✓ Any price increases consider affordability

Typical APRs



56%-170%



38%-82%



Mexico home credit

378%

Strong product growth opportunities in Europe

 Poland

Home credit	Value added services
Digital loans	Hybrid loans
Mobile app	Credit card

 Czech Republic

Home credit	Value added services
Digital loans	

 Hungary

Home credit	Value added services
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 Romania

Home credit	Value added services
Retail finance	

Strong product growth opportunities in Europe

Poland

Home credit	Value added services
Digital loans	Hybrid loans
Mobile app	Credit card
Retail finance	

Czech Republic

Home credit	Value added services
Digital loans	Hybrid loans
Mobile app	Credit card
Retail finance	

Hungary

Home credit	Value added services
Digital loans	Hybrid loans
Mobile app	Credit card
Retail finance	

Romania

Home credit	Value added services
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● Existing offering
 ● Opportunities
 ● Launching soon

How we attract more customers



Build and maintain
strong brands



Sophisticated
digital channels



Efficient conversion
of demand



c.75% brand awareness



emerging brand

8m+

website visits
per year



IPF is a Preferred
Google Partner

70%

of home credit leads in Europe
contacted within 15 mins

17mins

loan approval time down from
2 days with ProviDigital app

Build and maintain strong brands



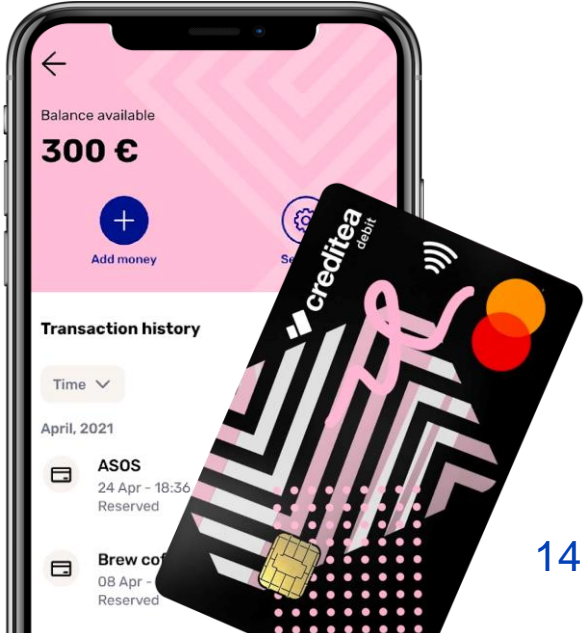
A strong and established brand



A street-level and social brand



A distinctive, emerging brand



Build and maintain strong brands



Efficient conversion of demand



Customer acquisition

- ✓ Well-recognised brands
- ✓ Targeted marketing and word of mouth recommendation
- ✓ Repeat lending offers to existing customers

Application

- ✓ Simple, straightforward
- ✓ Online decision in principle

Credit decision

- ✓ Stringent affordability checks
- ✓ External and internal databases and models

Loan remittance

- ✓ Loan delivered to customer's home or bank account

Repayment / Collection

- ✓ Active reminder process
- ✓ No refinancing or extension of delinquent loans

In as little as 15 minutes from application to receipt of loan

Case study

Instant messaging transforming lead management

Leveraging customer' preference for Facebook and WhatsApp to transform our lead management processes

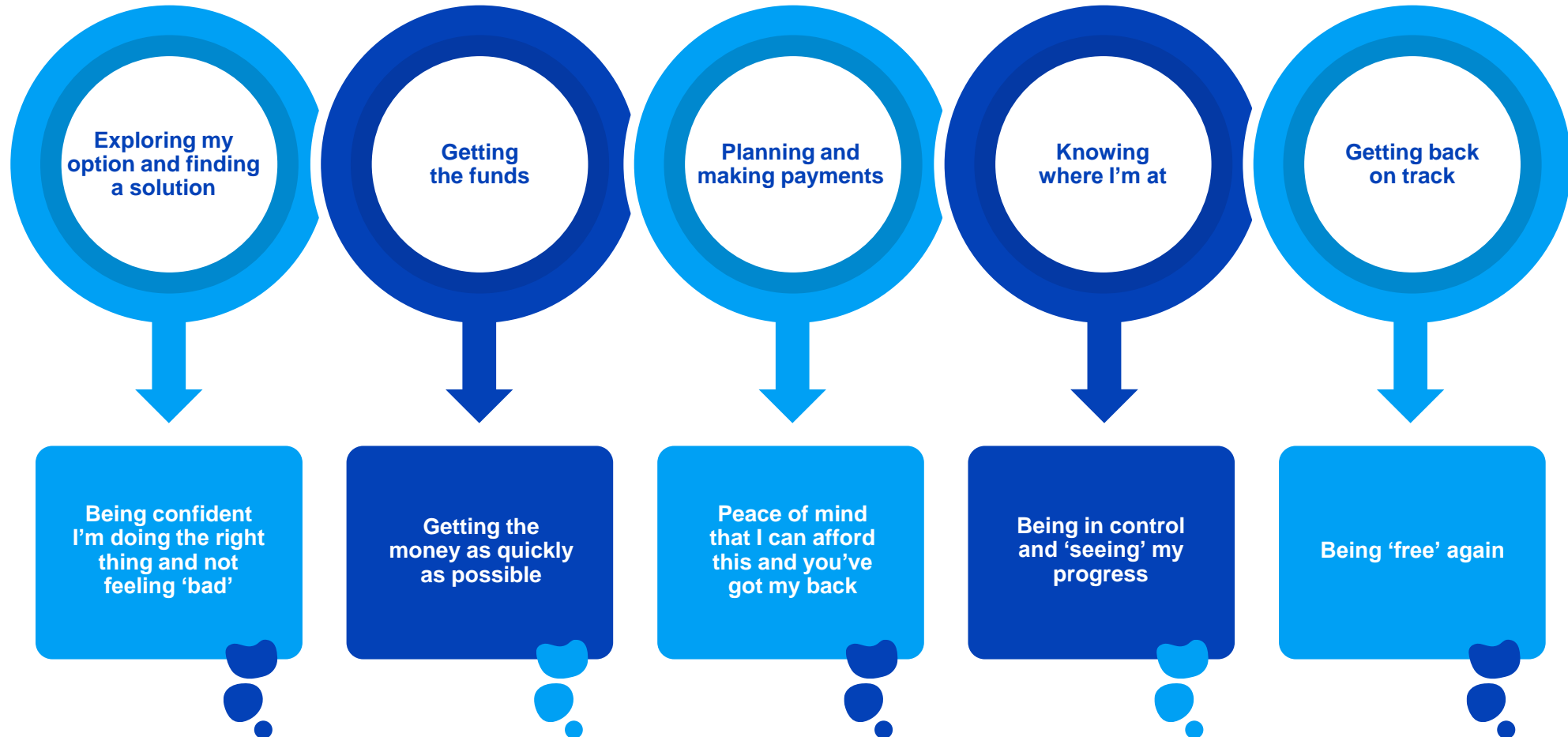
166%
increase in leads from Facebook

2m+
WhatsApp conversations in 2023



- ✓ Account verified with META
- ✓ 24-hour service
- ✓ Interactive chatbot
- ✓ 8 questions to check eligibility
- ✓ Sale of integral insurance
- ✓ 5 minutes average time to apply

Customer experience: Understanding customer needs



Customer experience: Continuous improvement

Our scale gives us additional benefits and generates insight that can be rapidly deployed across our markets

+69

Net Promoter Score

91%

customer satisfaction

Speed of customer
call-back improved from

4 hours

to

29 mins

72%

of customers contacted within
15 minutes of submitting enquiry

86%

of customers feel their loyalty
is appreciated and rewarded

Think Customer Heroes



Delivering growth through customer insight

- Unparalleled experience and segment knowledge infuses approach to product and proposition development
- Leveraging digital to deliver product and process improvements and reach new customers
- Significant opportunity to expand our product footprint
- Always employ a human approach and deliver improving customer experience



Questions



Contacts



Rachel Moran

Investor Relations

Mobile: +44 7760 167637

Email: rachel.moran@ipfin.co.uk

Krzysztof Adamski

Group Treasurer

Mobile: +48 600 400 394

Email: krzysztof.adamski@ipfdigital.com