



Presentation

About us



Vivus is a SOFOM licensing lender

Our market **online lending products**

More than 6 years in **Mexico**

More than 800k satisfied customers

Since summer 2020 part of **Digital Finance International** (23 markets with consumer finance products)

Management team with proved **international experience** -8 countries including USA, Argentina, Malaysia, Vietnam, Philippines, Indonesia and Russia



Business Overview



Brand	Vivus
Name	4Finance SA de CV SOFOM ENR
Registration	July 2015
Lending Licensing	CNBV 0694714-2021-95982-NDT
License Expiration	August 2024
Location	México City
Market	México Country
Products	Vivus Single Payment Loan, Vivus Credit Card, Installment Loan (To be launched on 2022)
Portfolio	EoP Oct21 \$3M USD
Loans Originated by Month	7,500 October 21/ estimated 30% monthly growth
Avg Monthly Interest	35.6%
Avg. APR	433%

Mexican Lending Market



50%+

population older than 18 years have no Access to Banking Loans

 **vivus.com.mx**

25M

People that prefers microlending as their 1st option on loans



8%

Avg, Annual increasing on loans demand



85M+

Internet users; the 40% are digital consumers



100M+

Smartphones with internet Access

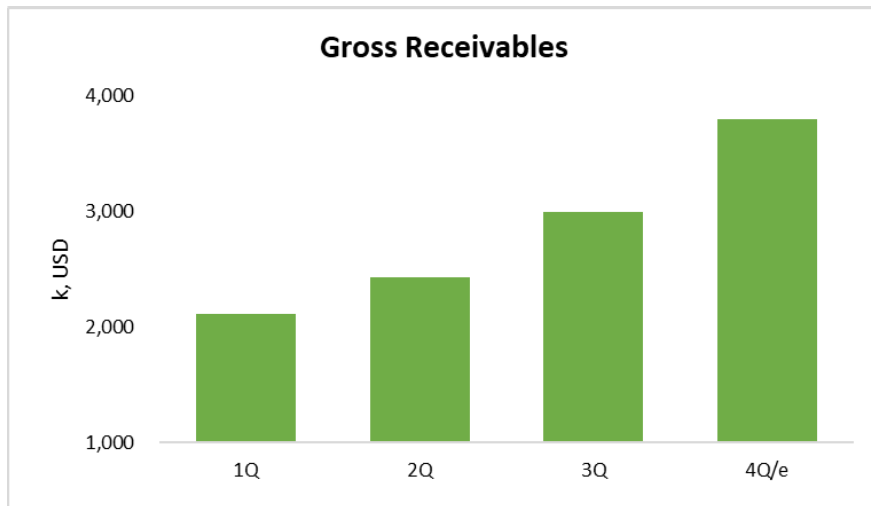
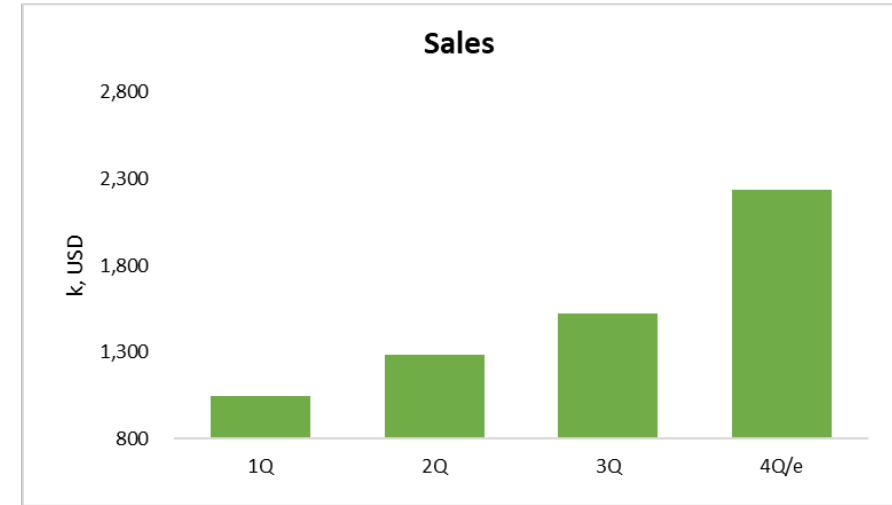
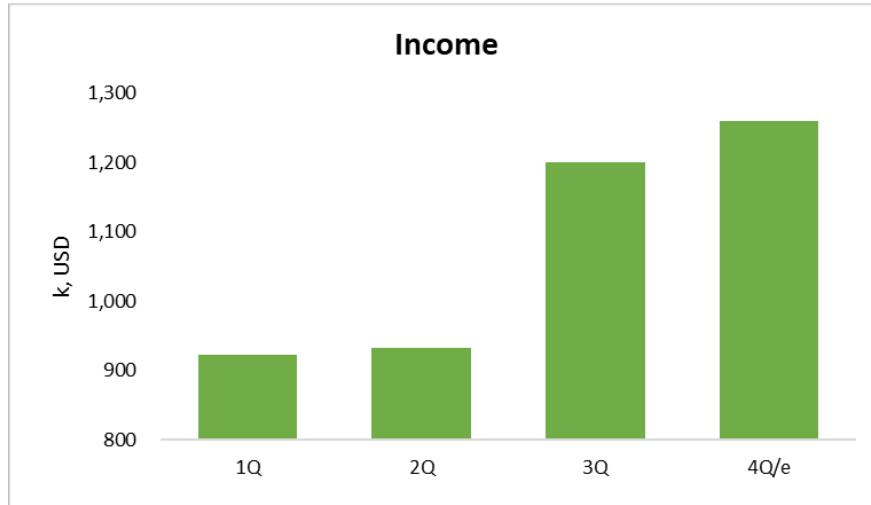


100M+

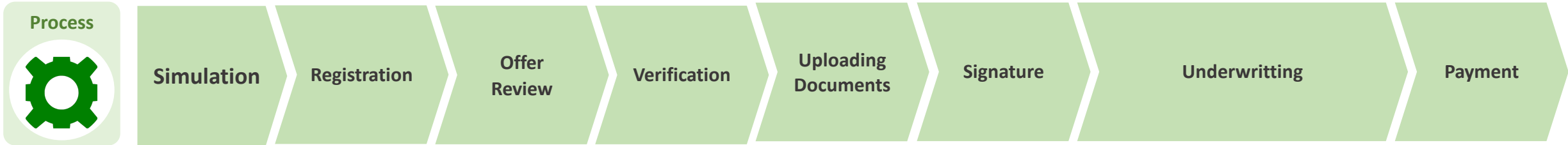
Social Network active users

Source: CONDUSEF, INEGI, We are Social

Business Performance



Digital Process



Look & Feel

- ✓ Verification on Credit Buero
- ✓ Verification on Black Lists
- ✓ Evaluation on Internal Risk Motor

¡Felicidades!, tu préstamo ha sido aprobado. Tu dinero está en camino

En cuanto depositemos el dinero a tu cuenta, podrás acceder al administrador de tu préstamo iniciando sesión en la plataforma

Mi préstamo

Numero de préstamo: 8001257499
Plazo: 7 días
Monto total a pagar: \$480.15 MXN
Fecha de pago: 1/DIC/2021

Timing

9 minutes

Same day

Goals

- Fully online process 24/7
- Unique credit risk management solution
- Flexible IT infrastructure
- SOFOM license with plans to extend to IFT
- Sustainable business model

Strictly Private and Confidential

Our Team



Vladimir Maslik
CEO

- Bs in System Analysis and Management
- Senior banking and fintech professional with +15 years of experience in establishing businesses, credit risk management and product development across several international markets, including US, Asia and Latin America.



Gabriela Gutiérrez
Head of HR

- Bs in Administration.
- Professional with more than 10 years of experience in HR and Organizational Development processes in Service and Financial industries. She is experienced as regional HR Manager on 4Finance International.



Emmanuel Pomar
Head of Legal

- Bs in Law + Risk and Financial Markets Diploma
- Professional highly experienced on compliance process and corporate affairs in Services and financial industries. He has served as advisor in Labor issues and litigation as well.



Martha Lucía Martínez
Head of Finance

- MBA, Public Accountant and Corporate Finance Diploma
- Professional with more than 15 years of experience in Corporate Finance and Strategic Planning in Retail, Services and Financial Industries, serving as CFO for México and Latin America region.



Tyrone Montalvo
Head of Operations

- MBA and BS in Administration.
- Professional with 20 years of experience on Contact Centers and Customer Experience focused on Consumer Credit and Lending Companies. In 4Finance he leads the growth of the sales and the operative improvement strategy.



Ricardo Ayala Palomeque
Head of Risk LATAM

- Bs in Economics.
- Professional with more than 30 years of experience in Risk Credit Products in Financial industry including Banking, Financing and Microlending Companies. He has served as advisor to complete strategies in the most important Banks in Mexico



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