oneleasing

COMPANY OVERVIEW

RELIABLE LEASING PARTNER IN NORTH MACEDONIA

SUPERVISED BY THE MINISTRY OF FINANCE • REGISTERED 2018

COMPANY SNAPSHOT

2018	FOUNDED
10+	EMPLOYEES
800+	CLIENTS
2	BRANCHES
EUR 750,000+	PORTFOLIO SIZE
A	CREDIT RATING

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ABOUT ONE LEASING

Licensed Finance Partner

ONE LEASING DOO Skopje is a certified financial leasing institution operating in North Macedonia since 2018. We provide structured vehicle solutions tailored to domestic capital markets.

ONE LEASING DOO Skopje is a non-banking financial institution operating in North Macedonia since 2018, offers financial leasing for used cars for individuals and businesses. We specialize in flexible, same-day car financing,
Committed to exceptional customer service, our experienced team provides tailored financial solutions to help clients achieve their goals.

Our business model focuses exclusively on high-liquidity, low-risk vehicle collateral. Unlike traditional lenders who take on complex equipment liabilities, we specialize deeply to protect institutional and private investor capital.

By combining localized credit scoring, dealership integrations, and digital-first monitoring processes, we ensure a safe and highly optimized leasing lifecycle.

OPERATIONS CYCLE

Capital Sourcing

Private & institutional liquid channels provide funding pools.

Underwriting & Title

One Leasing purchases the vehicle, retaining legal ownership.

Monthly Installments

Vetted domestic borrowers remit capital + interest yield.

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ASSET FOCUS

Supported Assets

We restrict our business exclusively to highly liquid, secondary-market asset classes that facilitate quick resale in the event of default.

- ✓ **Passenger Cars (Primary):** Vetted consumer models with strong resale demand and low historical depreciation.
- ✓ **Commercial Transport (Secondary):** Light delivery vans and SME transit units supporting stable domestic logistics.
- ✓ **Target Portfolio Share:** 100% Auto & Van collateral.

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WHY ONE LEASING

STRONG BACKING

Fully supported by committed domestic equity and deep institutional partnerships, driving steady financial expansion.

CAPITAL SECURITY

We maintain full legal title ownership of all underlying assets, providing a 100% protected fallback position.

PROVEN TENURE

Operating continuously since April 2018 with deep network roots, auto-dealer integrations, and stable market history.

Financial Lease - Individual

- Clients
  Individuals
- Required Documents
  ID, Bank Statement
- Timeline
  Approved within 1day

- Finance Amount
  EUR 1,000 - EUR 10,000
- Finance Term
  12 - 72 months
- Yearly Nominal Rate:
  18.0% - 25.2%

- Administrative fee
  1% (minimum EUR 50)
- Early repayment fee
  0.5% - 1% of remaining principal
- Termination fee
  5% of remaining principal

Application	Credit Check	Document Check	Vehicle Assessment	Vehicle Physical Check	Leasing Approval	Agreement Signing	Loan Issuance
• Web • Dealers • Social Media •Calls • Branch Visit	• Automatic credit check due to API connection with the Credit Registry of North Macedonia •Certain applications may be automatically refused based on our risk matrix.	• Check whether the client possesses the necessary documents. • The payment to income ratio is automatically calculated by the ERP.	• Automatic and manual vehicle assessment within ERP. • Assessment is made based on data obtained through web crawling and the given assessment algorithms.	• We check the physical condition of each vehicle. • The vehicle must pass a checklist of different parameters.	• The credit committee reviews the application and decides whether to approve or refuse the financing. • Co-borrower may be required.	• Documents are automatically generated from the ERP. • Client signs the relevant documents.	• Money transfer towards the dealership. • Vehicle title transfer to One Leasing. • Authorization for the client to use the vehicle.

Financial Lease - Business

- Clients
  Businesses
- Required Documents
  ID, Bank Statement,
  Business Documents
- Timeline
  Approved within 1day

- Finance Amount
  EUR 1,000 - EUR 15,000
- Finance Term
  12 - 72 months
- Yearly Nominal Rate:
  18.0% - 25.2%

- Administrative fee
  1% (minimum EUR 50)
- Early repayment fee
  10% of remaining principal
- Termination fee
  5% of remaining principal

Application	Credit Check	Document Check	Vehicle Assessment	Vehicle Physical Check	Loan Approval	Agreement Signing	Loan Issuance
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RISK MANAGEMENT

CREDIT RISK

Rigorous local credit bureau screening paired with guarantor checking processes.

OPERATIONAL

Automated software tracking minimizing administrative latency and contract registry errors.

COMPLIANCE

Full regulatory alignment under Macedonian Finance Ministry licenses and supervision.

OWNERSHIP

Retention of asset deeds ensures immediate repossession capability in worst-case default scenarios.

RECOVERY

Vast localized legal pathways and dealer partnerships ensure swift vehicle liquidation.

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Reliable Leasing Partner

SECURE AUTO FINANCING SOLUTIONS IN MACEDONIA

Contact & Inquiries

Email Address

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