

dineocrédito

Way more than advantages



Our Origin.



Dineo was born in Spain (Madrid) in 2014 as a Social Limited Company.



We are the only loan originator which gives hand to hand cash along our **75 selling point network**. Allocated in **Cash Converters stores**, Dineo provides offline financial solutions for non-digital users.



Dineo also covers the **digital market** needs through it's amazing **online platform**, allowing users to request, extend or pay back their loans at any time they need it.



Both channels are complemented with an **excellent CRM system**, allowing us to be closer to our customers.



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Our Vision



Responsible and Sensible

Dineo's vision relies on **transparency and sensible responsibility**. Our success depends entirely on our customers, making **their satisfaction our corner store**. Our main is to help them to find the best cash solution available.



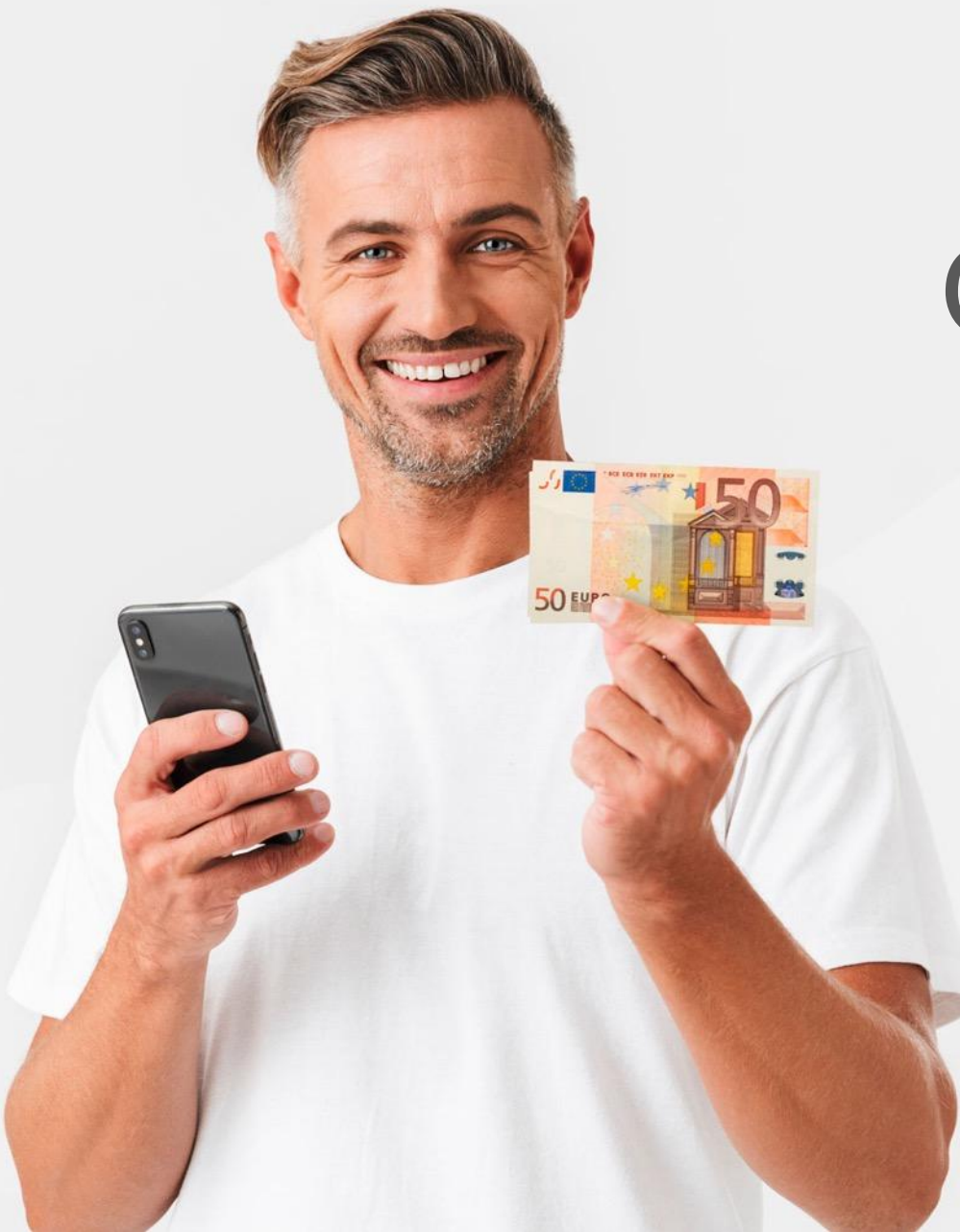
We protect our customers

Dineo is not a long term loan, neither a financial problem solution. In order to **protect customers vulnerability**, we only grant a cash advance at the same time.



Transparency

Every single **payment is 100% transparent** and announced before the loan request. Customers know how much money they will payback since the beginning. Besides, those **quantities are fixed** and will not change except if the loan is extended over time.



Our Mission



Our mission relies on **solving temporary economic needs** from our customers.



In that order, **Dineo** loan requests are responded as quick as possible, transferring money to customers in a couple of minutes.



AEMIP Associated



We love to do things well, and being associated with **AEMIP (Spanish Microloan Association)** subscribes our commitment.

AEMIP mission is to protect customers from the sector, generating a confident climate along the microloan market environment. **We are obliged and proud of accomplishing every single rule they state.**

You can find, check and download **AEMIP code** [here](http://aemip.es/codigo-de-buenas-practicas/).
(<http://aemip.es/codigo-de-buenas-practicas/>)

aemip
Asociación Española
de Micropréstamos.



About Us



We are a young company which wants to do things professionally and sensibly for keep growing in the market.



Our team is composed by more than 50 people, integrating different departments: Customer Care, Store Commercial, Product & Data, Marketing, Finance, Risk and Recovery.

Our Channels



The **75 stores** spread along the territory allow Dineo's and Cash converters network



to **provide personal and direct service** adjusted to each customer.



Our web allows every customer to **manage** and monitor **loan status**.

What do we offer?



Small cash amounts
from 50 to 600 euro.



Payback period goes
from 5 to 30 days,
always extendable in
case of need



Our IR oscillates between
6% and 35%, depending on
the amount and payback time
requested.



Response is given
in few minutes.



No paperwork.



**Seriousness, transparency
and professionalism.**



Our Advantages

0%

**Get your first loan
with no commissions**



Up to 500€
for our recurrent customers



You can request and receive hand
to hand cash in any of our
**75 selling points in Cash
Converters stores**



100% Safe online platform
(Hallmarks: Online Confidence,
AEMIP, SSL Secure Connection)



**Personalized
customer attention**



**Constant communication with our
customers through different
channels:**
sms, email, phone, our stores and
APP (coming soon)



Lendermarket Data

Since foundation, Dineo has kept more than **195,000 clients**.

Dineo has issued more than **1,4 million loans** and this activity has created a principal issued of circa **335 million EUR**

Social Networks

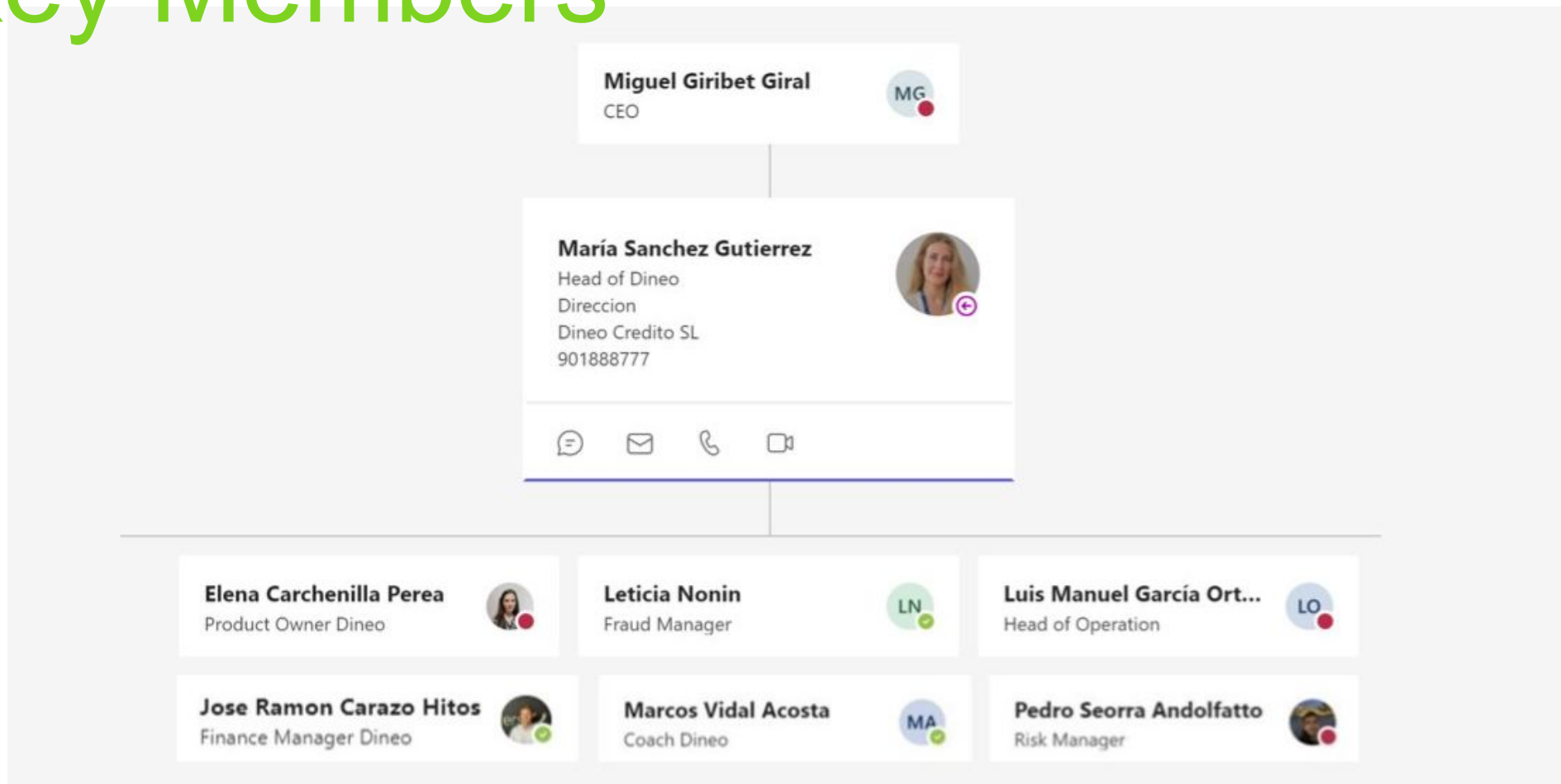


Cash Converters



Dineo Crédito

Key Members



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