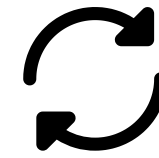




Consumer loans

A loan originator's portfolio consists of two customer types



Repeated Customers

It makes the core of the loan originator's portfolio

Vital for maintaining a healthy business

Lowers acquisition costs

Lower default rate



NEW Customers

The minor part of the loan originator's portfolio

Inevitable precondition of business growth

High attraction costs

High default rate

The main loan originator income comes through repeated customers

Repeated customers are vitally important for maintaining a healthy business.

Customer retention is the most sustainable way to lower customer acquisition costs and reduce the default risk rate to one digit.

Every loan originator is interested in growing the database of repeated quality customers.



**But repeated clients
do not provide the
necessary business
growth**

Expanding the client database by attracting new customers and turning them into repeated ones is a business growth precondition.

For loan originators, new client attraction implies higher costs and increased risk of defaults (20-40%).

The default rate depends on many factors – borrower's income level, credit history, age, occupation, education, loan type, location, etc.

The default rate is linked with the loan originator's strategy for market expansion. The more aggressive it is, the higher the risks.



Risk-Return

Most P2P platforms do not separate two groups of customers – repeated and new ones.

They offer moderate interest rates for their investors, providing buyback options for all customer loans.

To ensure loan buyback, the loan originator has to include costs needed to cover defaults; thus overall interest rate for investors is significantly lower.

CROWDESTOR has implemented an innovative concept of consumer loan lending

We allow investors to receive moderate interest from investing in consumer loans ensured by buyback or get the possibility to reap the rewards by taking higher default risk while investing in new customer loans.



Choose your Risk-Return Type

REPEATED CUSTOMER LOANS

9%-14% p.a.

- ✓ BuyBack
- ✓ Moderate Return

NEW CUSTOMER LOANS

160%-240% p.a.

- ✓ Default Risk 20-40%
- ✓ Profit Sharing
- ✗ BuyBack

CROWDESTOR empowers investors to make informed financial decisions while investing in consumer loans based on their risk-return preferences

