



Smartphone Financing Platform

Unlocking Digital Inclusion at Scale

Enabling people to access smartphones through AI-powered credit decisioning and secure device financing



Emerging Markets



Proven Impact



100% Digital

Financial Inclusion • Device Financing • Digital Economy

The Smartphone Affordability Gap

2.2 Billion People Still Offline — Cost is the Primary Barrier

2.2B

People Offline Globally



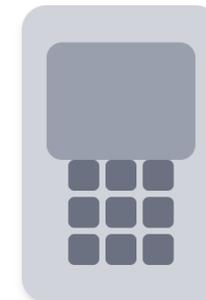
High upfront device cost



No formal credit history



Limited repayment enforcement



Feature Phone
Limited Access



Upgrade



Smartphone
Full Connectivity

Emerging Markets Journey

A Massive Untapped Opportunity



2.2B

Offline Globally



100M+

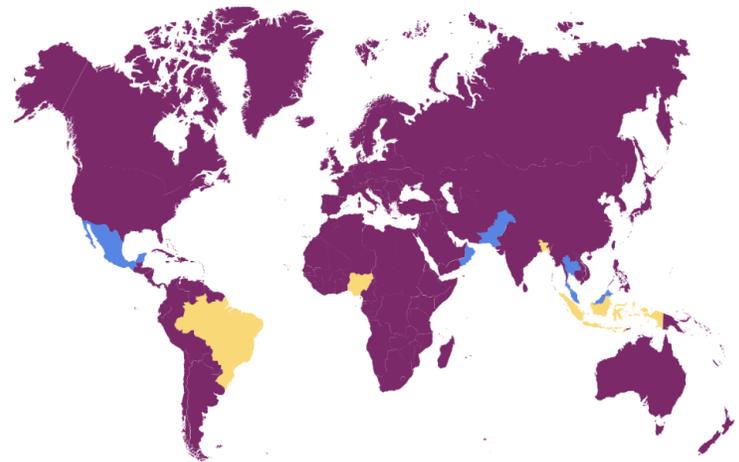
Transitioning from feature phones annually



\$9B → \$28B

Mobile financing market today → 2033

High Opportunity Markets



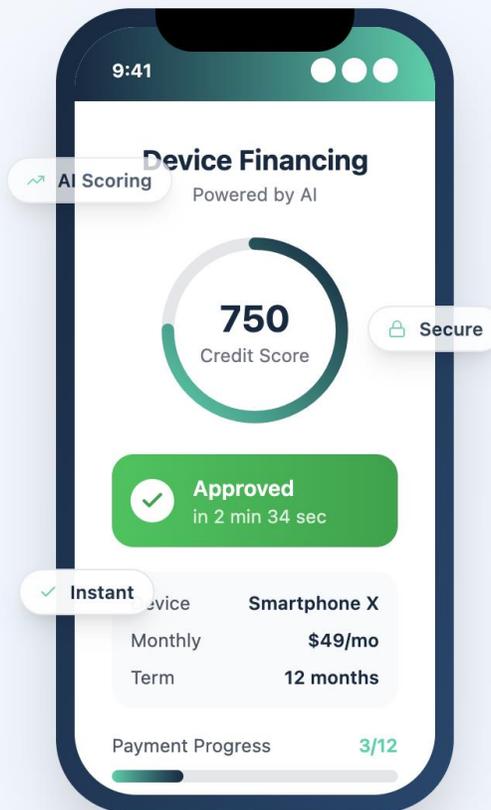
Smartphone access is the gateway to digital finance, education, and economic inclusion.

Smartphone Financing, Reinvented



AI-Powered Credit Decisioning

- Alternative data scoring
- Instant approval (under 5 minutes)



OEM Device Lock Technology

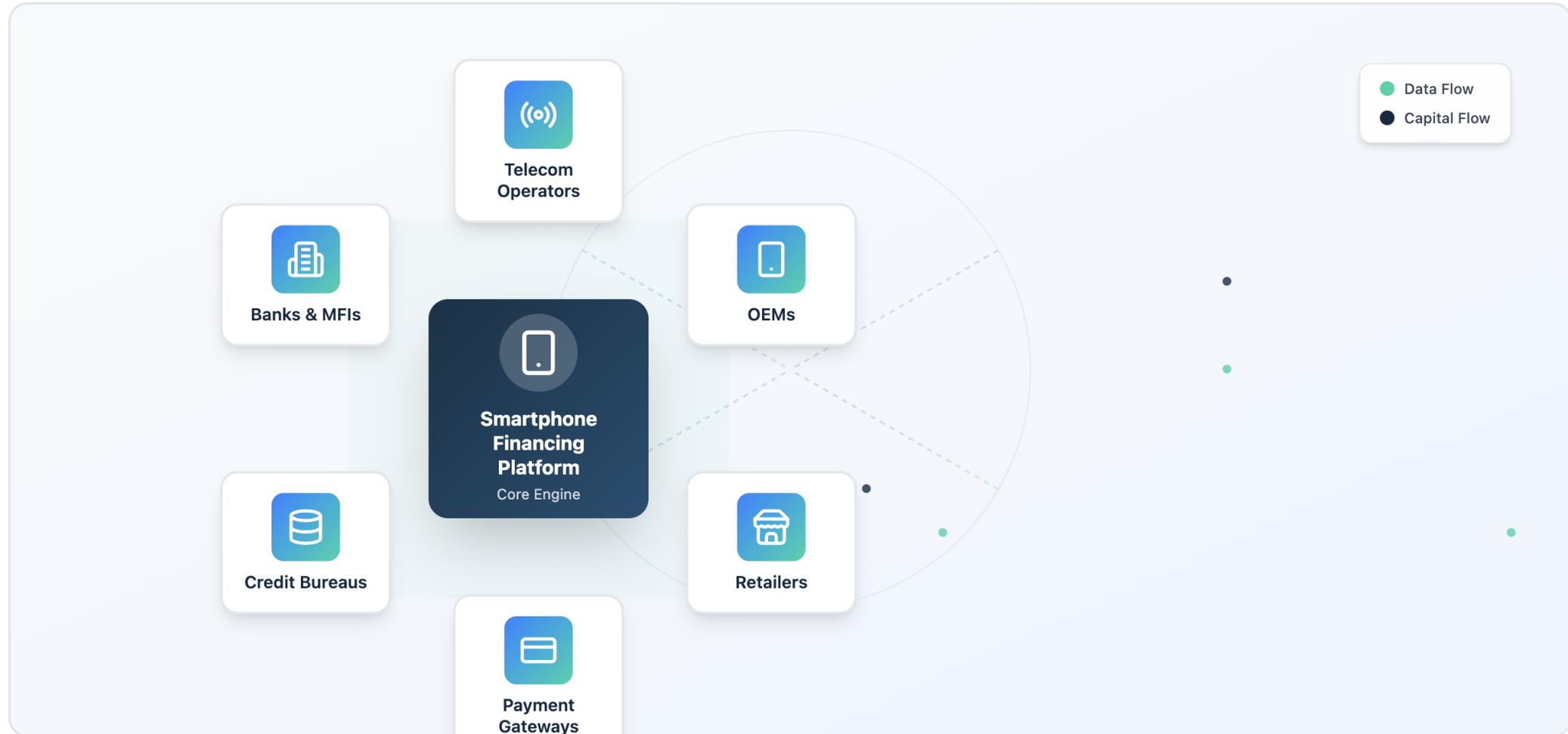
- Remote lock/unlock
- Built-in repayment enforcement



Fully Digital, Omni-Channel

- Retail, telco, online
- Paperless onboarding in under 10 minutes

An Integrated Financing Ecosystem



One unified platform. Multiple stakeholders. Seamless execution.

Proven Impact & Performance



<1%

NPL

Non-Performing Loans



50%+

First-Time Borrowers

New to credit



100%

Digital Process

Fully paperless



10-40%

Down Payment Model

Flexible entry

IMPACT

Financing smartphones unlocks access to digital banking, gig work, education, and e-commerce.

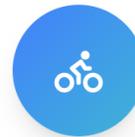
SERVING UNDERSERVED COMMUNITIES



Woman Entrepreneur



Farmer



Gig Worker



Micro-Retailer

Beyond Devices: Enabling Financial Inclusion at Scale

Every Smartphone Financed is a New Digital Citizen.



Financial Access



Digital Literacy



Economic Empowerment

✦ Scalable

🛡️ Secure

🌐 Inclusive