



MOMBO

iCapital

Make Today Pay



We are proud to
do things differently.

<http://mombo.africa>

Make Today Pay

Mombo iCapital was founded to make money simple and fair for you. Our loans help you, they do not tie you down. And our investments are rewarding and easy to track, with no headaches or uncertainty attached .

We provide a new source of fixed income for investors compared to stocks and bonds. We guarantee less volatility and low correlation.

We exist to make money simple and fair for everyone – to enable people to do more with their money and take control of their finances.

Take loans with confidence and be rewarded for your investments.

Enroll with MOMBO App



How Mombo iCapital works

We are proud to do things differently.

The Mombo model directly matches people looking for a low loan rate with investors looking for a higher return.

It's efficient and digital. It lowers our overheads and allows us to pass on the rewards to our customers, so everyone is better off.

We've earned our reputation as an innovator by obsessing about tech, data and delivering exceptional customer experience



How We Make Money?

We believe in transparency, so our fees are displayed clearly to our customers when they take out a loan or invest their money.

We charge 4 types of fees. These fees will enable us to provide the service our customers will identify and love.

a) Loan Customers

- We charge a service charge to help cover the cost of setting up the loan which is deducted directly from the principal during loan drawdown.
- We also apply a loan servicing fee and Provision Fund fee to each loan contract which will be deducted directly from each borrower repayment before the principal and interest is passed on to investors. The loan servicing fee and Provision Fund fee will be included in the loan APR

b) Investors

We charge a 5% fee if an investor wants to sell their loans to access their money quickly without notice. Its fee-free to withdraw at the end of the term.

How Mombo iCapital Manages Risk

The main risk to investors will be that borrowers do not repay their loans. Mombo iCapital seeks to mitigate the risk in a number of ways:

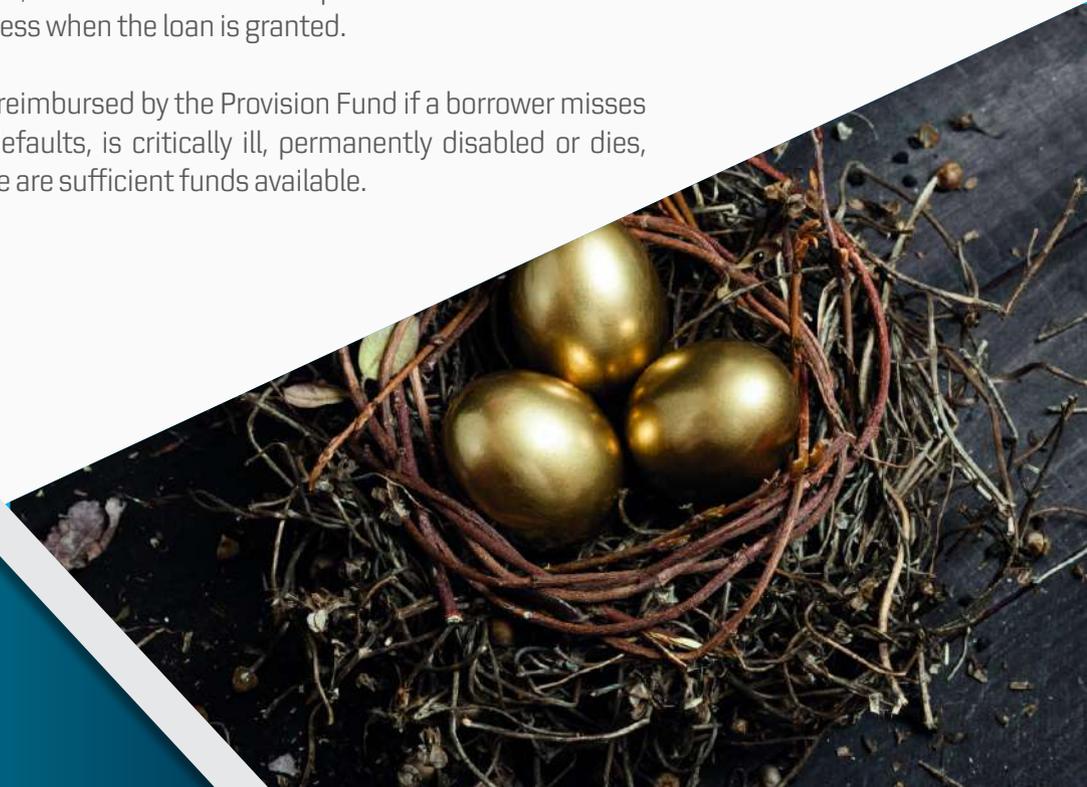
- **Excellent underwriting:** robust credit and affordability checks on all borrowers.
- **Portfolio management:** Our loan book is diversified across many borrowers of different types and channels.
- **The Provision Fund:** If a borrower misses a payment, the Provision Fund reimburses investors; if the loan goes into default, the Provision Fund takes over the loan and repays outstanding capital to the investors.
- **Credit Life Insurance:** All loans issued are insured against death, permanent disability and critical illness. In case a borrower dies The Provision Fund settles the outstanding loan and follows up payment from insurance.

The Provision Fund

Investments with Mombo iCapital are protected by the Provision Fund which provides a buffer against poorly performing loans. Mombo iCapital aims to maintain the Provision Fund at a level intended to cover all expected future loan defaults.

The Provision Fund is made up of payments received from every borrower, based on Mombo iCapital assessment of their creditworthiness when the loan is granted.

Investors are reimbursed by the Provision Fund if a borrower misses a payment, defaults, is critically ill, permanently disabled or dies, provided there are sufficient funds available.



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Active Default Management

For the small proportion of borrowers that miss payments, our specialist arrears management team has a 3-step plan designed to help things get back on track:

1. Debt review and affordability analysis to assess borrower's unique situation.
2. Consolidation strategy offer to reduce debt repayments.
3. Repayment plan adjustments to increase likelihood of full payment.

Security and Recoveries

a) Security

In addition to contributing to the Provision Fund, we require some borrowers such as small and medium sized business borrowers to provide security against their loan. This includes things like cars or financial assets. If one of these borrowers were to default, the Provision Fund would reimburse investors as usual but it would also use the security to recover the outstanding debt.

b) Recoveries

- The Provision Fund will take on non-performing loans and reimburse investors. However, after a loan is transferred to the Provision Fund, we will continue making efforts to recover the unpaid balance. This cash flow will be seen as an asset of the Fund.

Why Take a Loan with Mombo iCapital?

- 1. Convenience** - Access credit facilities whether small or large from your smartphone.
- 2. Confidence** - No hidden costs, you are made aware of all costs before submitting an application. Safety of your data and reliability of our services is our highest priority.
- 3. Control** - Take back control over your borrowing and repayments. Decide how much and when you want to borrow then when and how much you want to repay back. There's a discount on early instalment settlement!

<http://mombo.africa>



Why Invest with Mombo iCapital?

- 1. Clarity** - No investment fee and investors receive their rewards quarterly until maturity of their investment.
- 2. Convenience** - Getting started is easy and an investors money start earning on the following day.
- 3. Rewards** - We offer higher returns of up to 16%



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Terms & Conditions Apply!

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