



Information about the Company

Brand name:	GetBucks
Legal entity:	Cashcorp (Proprietary) Limited
Year of incorporation:	1998
Countries of operation:	Botswana
Web-site:	https://bw.getbucks.com
Number of employees:	35 (as of August, 2017)
Cumulative loan originations:	19 mln EUR (till June, 2017)
Yearly loan origination capacity:	4.2 mln EUR
Short description:	<p>GetBucks Botswana is an online consumer finance company and is an integral part of a broader MyBucks Group. The mission of MyBucks is to offer financial products, transform them into opportunities and help to create financial inclusion. The Company uses big data and advanced AI mechanisms during it's credit scoring process.</p> <p>MyBucks is currently fully operational in 14 geographies (Poland, Spain, Australia, South Africa, Mozambique, Kenya, Uganda, Zimbabwe, Zambia, Tanzania, Botswana, Malawi, Namibia and Swaziland) and is preparing for market entry into more. The MyBucks product portfolio includes banking, insurance, SME loans, consumer microloans and consumer instalment loans.</p>

Information about the product

Key products:	Short-term consumer loan
Average size of the loan:	250 EUR (up to EUR 2000)
Average duration of the loan:	30 days (range from 7 to 30 days)
Collateral:	Unsecured
Interest rates on Mintos:	10% - 12%

Information about the regulations of lending activities

The loan originator has obtained a Non-Bank Financial Institutions Regulatory Authority (NBFIRA) micro lender license to conduct micro lending activities in the Republic of Botswana.