

Intrum and Spendido

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Intrum is the market-leading credit management company in Europe, with a wide-ranging expertise in debt collection services.

Key facts

An aerial, high-angle photograph of a city street. The street is dark asphalt with white lane markings and numbers '47' and '48'. Buildings line both sides of the street. On the right, a light-colored building has multiple windows and balconies. On the left, a darker building is visible. A red car is parked on the right side of the street, and a black car is on the left. The overall scene is captured from a high perspective, looking down into the street.

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Intrum in brief.

24

Countries in Europe

160

Partner countries

>9,000

Employees

13,4

Proforma Revenue
2018 (SEKm)

~80,000

Clients

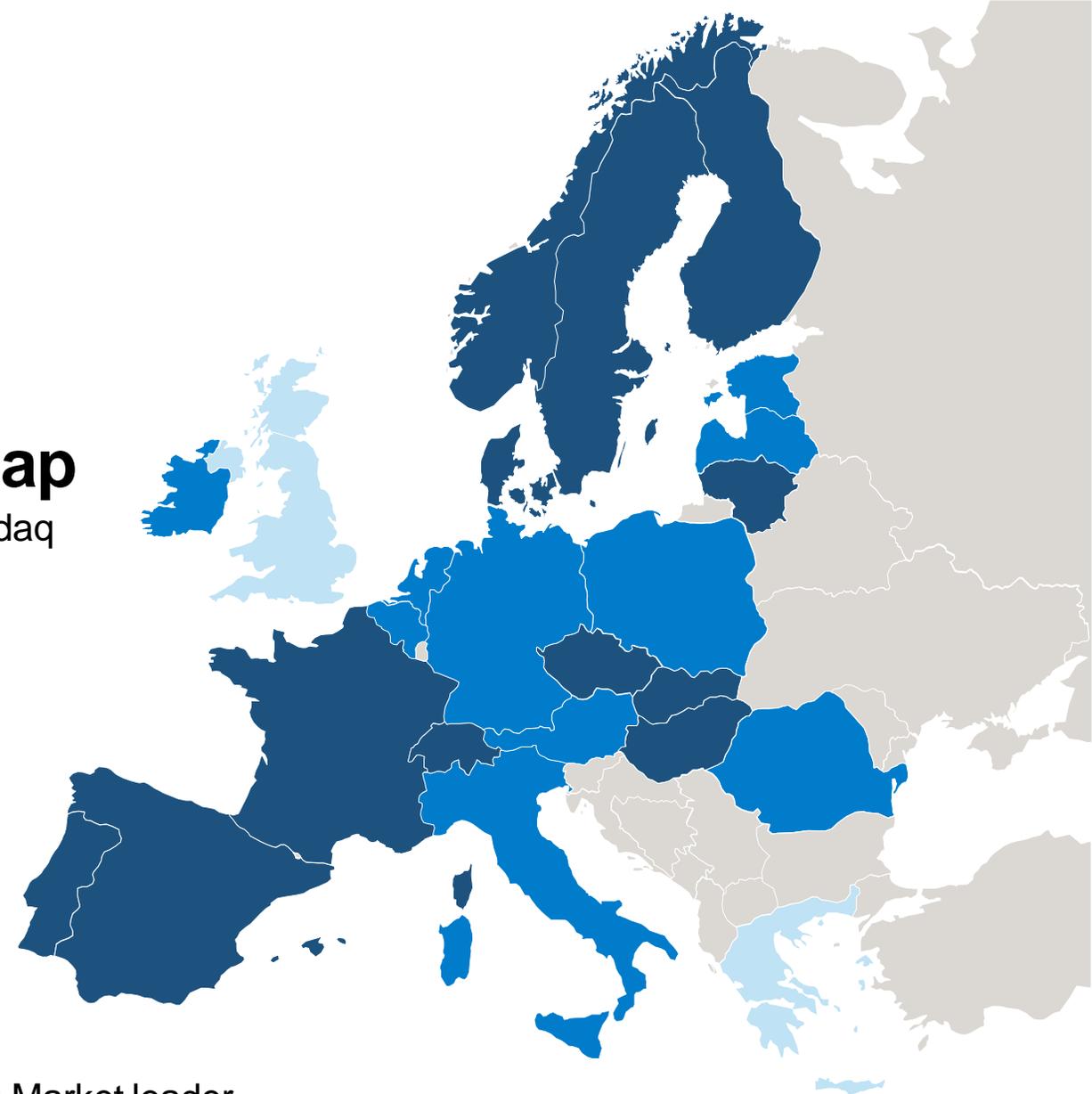
>250,000

Calls with consumers on
daily basis

Large Cap

Listed on Nasdaq
Stockholm

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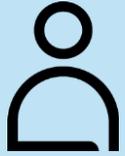
- Market leader
- Top five
- Other

Our business creates multiple wins. For individuals, companies, society and employees.

Our purpose

**Leading the way
to a sound
economy.**

The purpose explains the many wins that our business creates.



Individuals
get rid of their debts and feel better.



Companies
get paid and can grow, invest, employ and flourish...



...which in turn is positive for the whole **society.**



Our **Employees** get the chance to grow by making a difference.



SPEND!DO

- an interactive lesson for
students in personal
finance

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The history behind Spendido

- **Schools and teachers** started to approach us and ask for guidance to teach about credits and personal finance
- We started off **simple with a PPT**
- In **2016**, we decided to develop the service into a **digital interactive lesson**
- A **separate brand** with no connection to Intrum to avoid **commercial links**
- Targeting pupils **15-17 years old**

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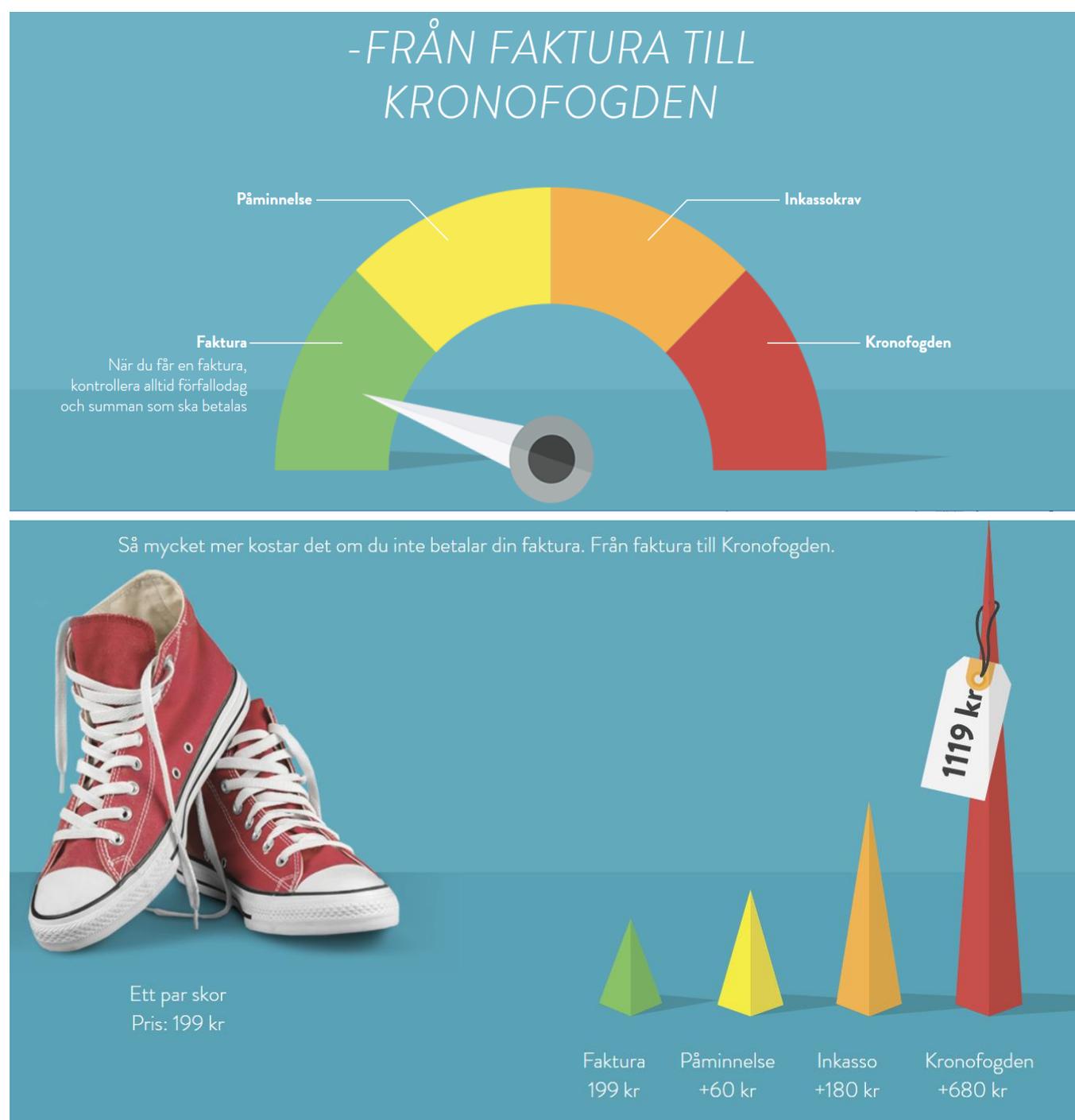


Varans pris (kr)			
5000			
			
Ränta %	Avbetalningstid (mån)	Fakturaavgift (kr)	Uppläggningsavgift (kr)
12.7	24	29	199
Kostnad / månad	Varans totala pris	Effektiv ränta	
291	6556	34%	

Very practical approach

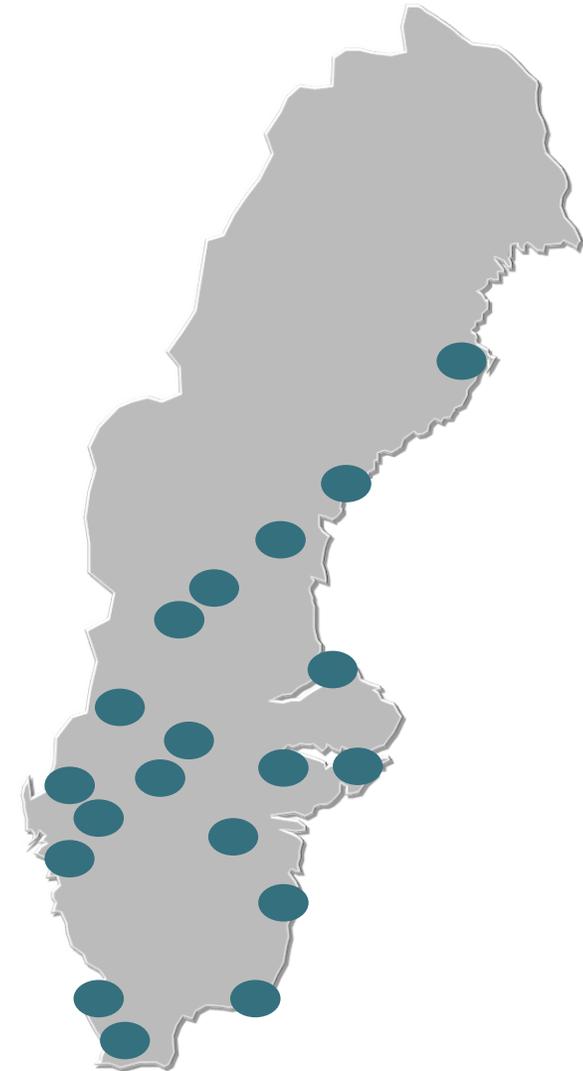
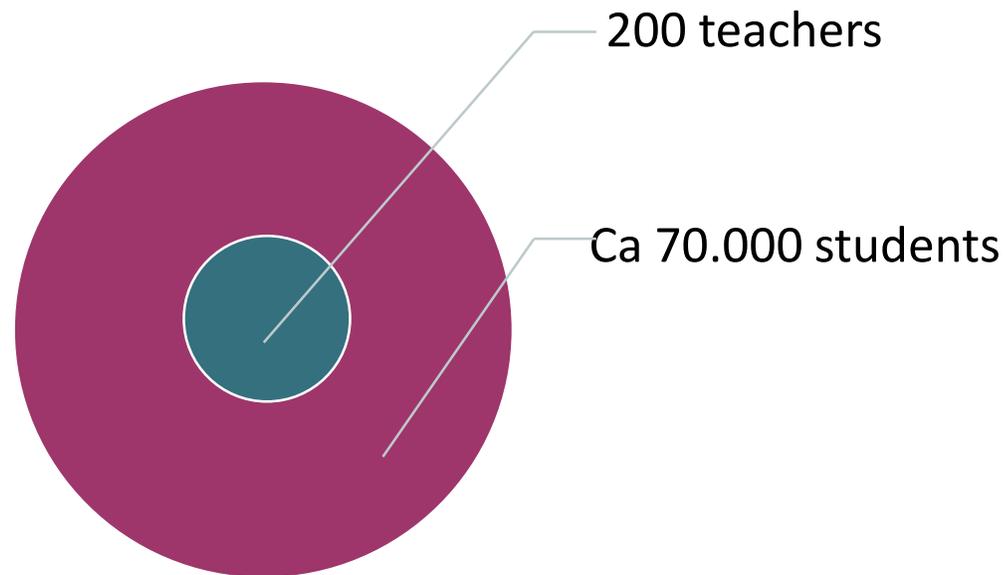
- A digital, on-line, modern tool
- Self-instructive lesson or...
- ...possible to hire a tutor
- Realistic examples
- Takes ca 1 hour
- Developed together with teachers
- Fulfills the Swedish school curriculum
- Complemented with multi-language function, first step new languages for immigrants

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Key figures for Spendido – so far

- About **200 teachers** have so far registered as a user of the lesson
- Spendido has reached ca **7.000 students** in Sweden



Why is Financial education relevant for Intrum?

- Intrum **can act as expert** with deep knowledge within credit management, both from the +250 000 daily **customer contacts** we have, and our **annual reports**
- The **European Payment Report** regularly points to **consumers' need for financial education** across Europe
- **Financial education** is prioritized in Intrum's **sustainability work** – one way for us to **contribute to a sound economy**
- Intrum **benefits from corporate cash flowing** and when **consumers can afford paying**
- Spendido enables Intrum to **give back to society** and creates **pride and engagement** internally

Other financial education initiatives

Intrum is engaged in a range of initiatives around Europe to provide financial education.

A selection of initiatives:

Zsebpénzügyes in Hungary

National financial education contest for high school students.

The task is to solve a financially complicated situation, and a jury awards one winning team.

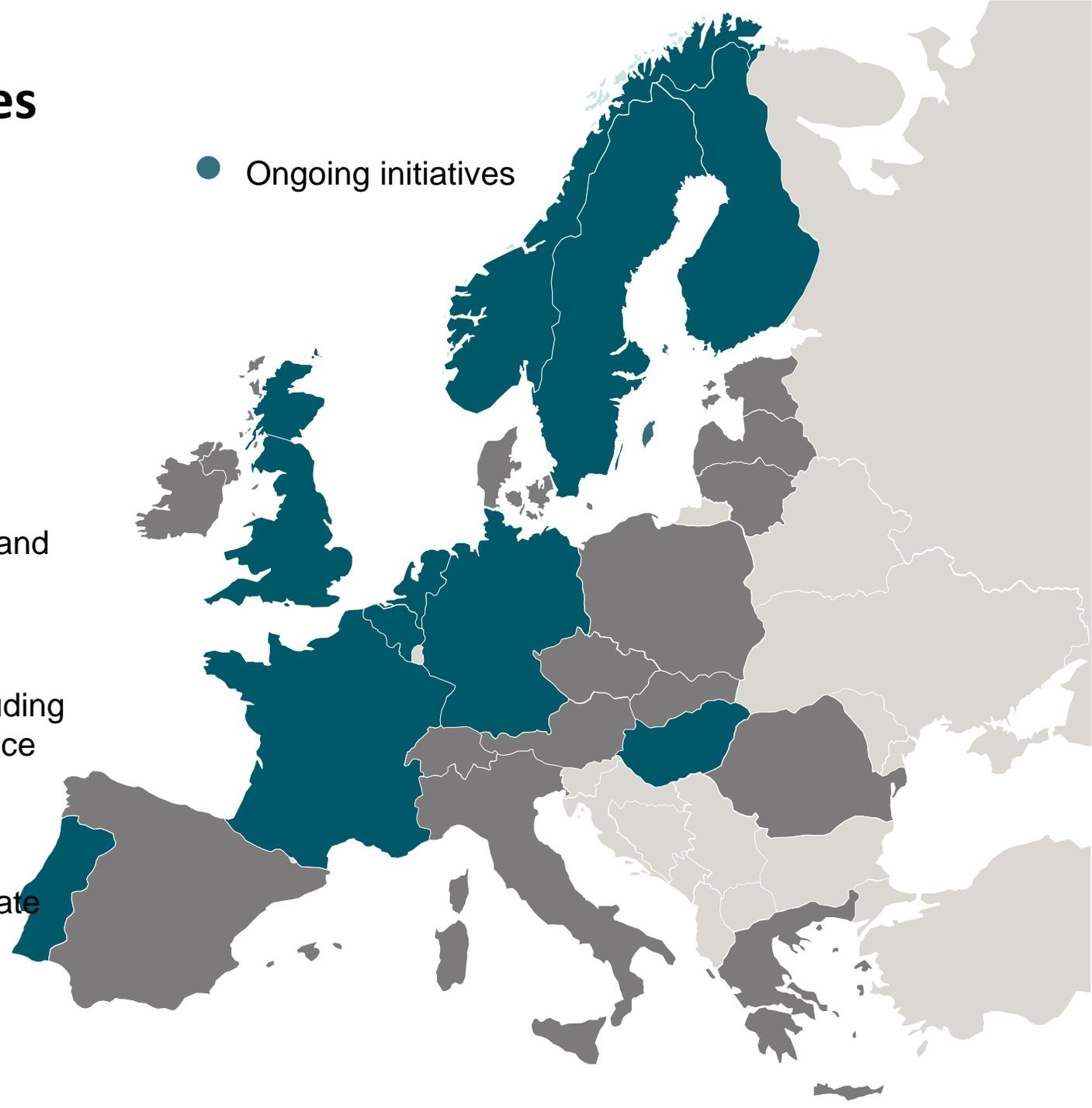
Creditwise in United Kingdom

Educating young adults on financial management, including private finances, understanding credit and the importance of sensible borrowing and repayment.

Elderly telephone line, Norway

Supporting a telephone service line for elderly with private financial advise.

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Leading the way to a sound economy

