

Flexi-Fi - Giving you power to do more!



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 **APPLY FOR FLEXI-FI**

 **BECOME A PARTNER**

 **GET IN TOUCH**

 **APPLY FOR FLEXI-FI NOW**

* Fees, terms, conditions and minimum credit criteria apply.

FLEXI-FI - EASY WAY TO GET YOUR BUDGET GOING

About

- Flexi-Fi is a market leading **point of sale finance**, providing customers with an alternative way to purchase goods/services.
- Flexi-Fi is part of a large finance organisation called Flexigroup which is an **Australian ASX listed company**.
- Flexigroup has been providing finance solutions to Retailers and Customers for **over 25 years**.
- It is a Retail Instalment Payment Plan Facility, whereby Flexi Fi pays the retailer directly for the cash price of the goods/services selected by the customer using a Flexi-Fi payment plan.

The customer has full control over their payment plan options. The customer simply;

- ✕ **Selects the amount & goods;**
- ✕ **Selects the plan;**
- ✕ **Selects their payment terms**

The customer gains full access to their Flexi-Fi account via their very own self-serve portal. Each store will have access to the Flexi Fi portal.

How far we've come

x 254 Partners
x 6,123 Buyers

Two plans available:
Interest Free Terms
Interest Bearing



Customers can make **one purchase only** with approval limit



October, 2017
Diversify in the market.
Adding cycle stores, kitchens & energy



November, 2017
Customers can make **multiple purchases** with approval limit



Age **criteria reduces** to 18 years



Flexi-Fi v2 launches to the Irish market.

August, 2018

June, 2017

Flexi-Fi launches to the Irish market.

x 5 Partners
x 2 Buyers

Available in furniture & electrical stores **only**



September, 2017
Fully digital
First shopping cart integration



Income criteria reduces to 21k



Diversify further
Available for:
Dental, cosmetic, furniture, electrical, motorbikes, energy, bathrooms, leisure, home improvements, DIY, jewellery, security, cycling, bathrooms, energy, windows/doors, optical



Four plans available:
No Interest Ever (**First ever to the Irish Market**)
Low Interest
Interest Free Terms
Interest Bearing



Why Flexi-Fi ?

' There's just something painful *about taking money out of your wallet* '

- Professor, New York University

- Give your customers choice & flexibility
- Larger deal size
- Meet competition
- Tackle Brexit - Encourage your customer to shop in Ireland

'The drop in value of sterling after Brexit has had a negative effect on Irish retailers. In a time when “two-thirds of consumer spending online is fulfilled by businesses operating outside Ireland”, a weak sterling can continue to attract Irish consumers to UK businesses.' - FDW

(FDW: <https://www.fdw.ie/irish-retail-growth-brexiteffect/>)

Why Flexi-Fi ?

- ✘ When it comes to retail (point-of-sale) credit - a revolution is under way. Over half of the top 100 retailers now offer credit options to their customers. Thousands of smaller merchants have also introduced consumer financing in the last few years. (*dekopay*)
- ✘ Retailers who leverage payment technology to offer point of sale finance, both in store and online, are seeing improved revenue, enhanced bottom-line profitability, and long-term brand value (*eCommerce Insights*)
- ✘ Research finds that some ways of paying, including by finance/credit , can increase the amount of money people spend—and can lead them to buy more frivolous items. (Consumer reports)
- ✘ Over 80% of customers surveyed, confirmed that offering finance heavily influenced their decision to buy from a specific retailer, with 48% spending more as a result. (*eCommerce Insights*)

Flexi-Fi Plans

This Journey can start in store or in the comfort of the customers home....

- Customers can seek approval on credit from €80 to €30,000
- The customer can apply online preferably using their own phone/tablet or using your PC terminal in-store
- With the right qualifying criteria, finance can be approved in minutes.

No Interest Ever

Available on purchases
up to €499.99

Payment: 20% upfront & 4 equal fortnightly repayments
No fees or interest.

Low Interest

Available on purchases
from €500 - €999.99

Term: 6-12 months
App Fee: €10
Monthly fee: €1
Interest: 3.99%

Interest Bearing

Available on purchases
from €1,000 - €15,000

Term: 24 or 36 months
App Fee: €35
Monthly fee: €3.50
Interest: 6.99%

Interest Free Terms

Available on purchases
from €1,000 - €15,000

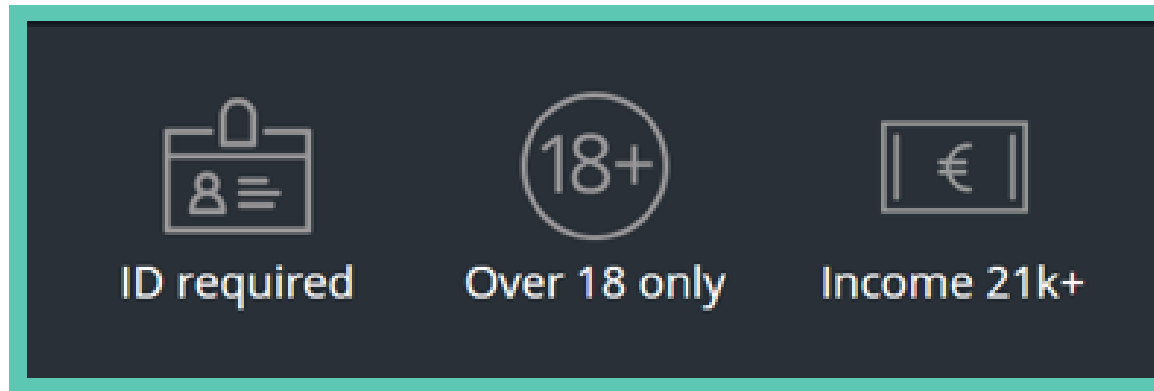
Term: 24 - 72 months
App Fee: €35
Monthly fee: €3.50
Interest: 10.99% after interest fee period

****Interest rates, fees, MSF & terms are all fully configurable***

Eligibility

Customers must meet eligibility criteria before applying for Flexi-Fi:

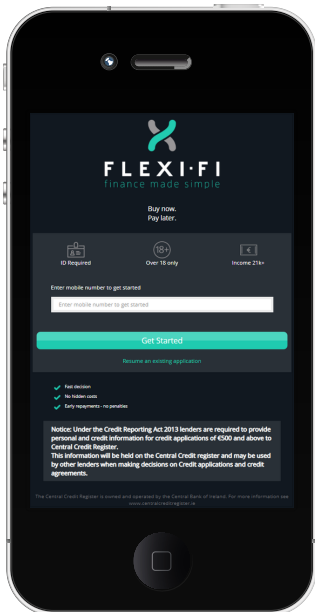
To apply for Flexi-Fi, applicants must have a valid email address, provide their mobile phone number and meet the **following minimum criteria:**



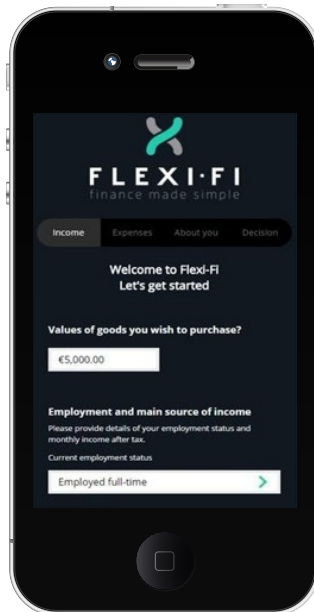
- ✘ Proof of PPS number & Address
- ✘ Be an Irish citizen or permanent resident of Ireland
- ✘ Have a current credit / debit card
- ✘ Have a good credit history

Simple Process

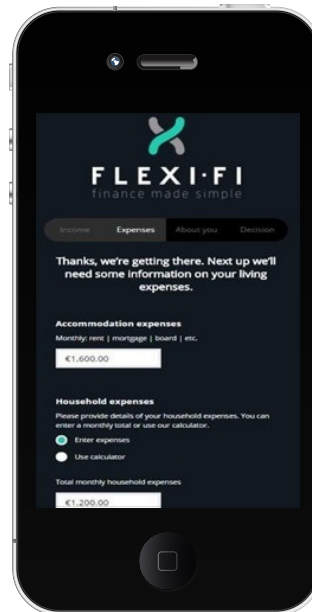
- The customer clicks on the Flexi-Fi apply link and are taken through a series of questions broken down into 4 parts.
- If successful after the first three panels proof of ID will be ask for.
- Once the customer has finished uploading their ID they will be asked to send through proof of address and proof of PPS number.



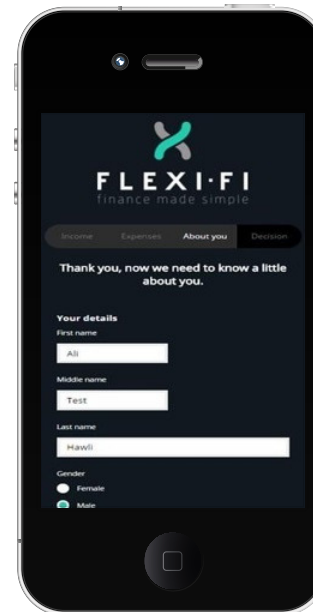
Begin



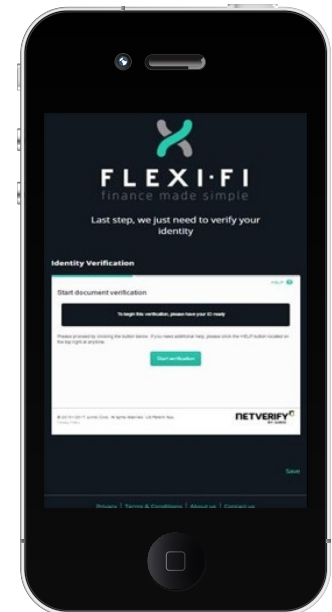
Income



Expenses



About You



Identity Verification

Video

Testimonials



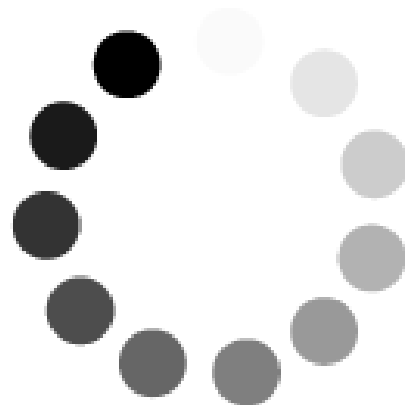
Bikeworld



Base2Race



Questions ??





Thank You

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