



# EMPLOYER FINANCE PROPOSITION

JANUARY 2020

[www.getbucks.com](http://www.getbucks.com)



# Who we are

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GetBucks is a South African registered lender, with a twist – it's online, simple and it's flexible.



GetBucks is a fintech company that embraces technology as a means to provide financial products and services to our customers, safely and hassle free.





# We are a responsible lender

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GetBucks is fully compliant with the credit legislative requirements of South Africa (NCR) and promotes responsible lending. GetBucks also strives to provide superior administration and management of client accounts.

The NCR is also tasked with the registration of credit providers, credit bureau and debt counsellors; and enforcement of compliance with the Act.



# Our Offering

GetBucks provides a financial solution for its customers when and where they need it.



**1 - 6 month**  
Short term loan



**7 - 24 month**  
Personal loan



**Retail Mall**  
with fulfilment by Digital Planet

- Range of technology available
- Fulfillment by Digital planet - client is not liable until delivery is confirmed
- Disbursement directly to Digital Planet
- A more affordable way to have access to technology



**Credit report**



**Financial**  
**Education**

GetSure: Changing the way you feel about insurance.



**Credit Life Cover**

- Insurance on credit extended to employees to cover them for death, disability, a dreaded disease or retrenchment.



**Funeral cover**

- R20 000 cover for as little as R65 per month (voluntary)
- Packages for main member, a spouse and up to 5 children, depending on client's circumstances
- Claims paid within 48 hours

# Easily Accessible, and always available

Clients can apply, interact and get assistance through multiple channels.



## Web

Customers can apply for credit online, obtain their credit reports, access financial education, and manage their profiles.



## Mobile

Get quick support through USSD or WhatsApp.



## Phone

Loan application assistance, support and queries through call center agents.



## Regional sales representatives

Sales team educate customers and assist with loan application process and well as ongoing support and customer service.



## Online chat

Clients can chat live with GetBucks staff to assist with loan applications, loan application status or any queries, and get assistance within seconds.



## Internet service points

Customers, in the event that they do not have access to the internet or other channels, can make use of these self help points in order to interact with GetBucks.



## USSD

Clients can request their loan balance or a settlement through the easy to use USSD platform.

VALUE ADDED SERVICES



# Financial Education & Wellness

GetBucks is a responsible lender that not only assists people when they need a little extra financial help, but also believes in educating people to make financially sound decisions.



## Free Credit Report

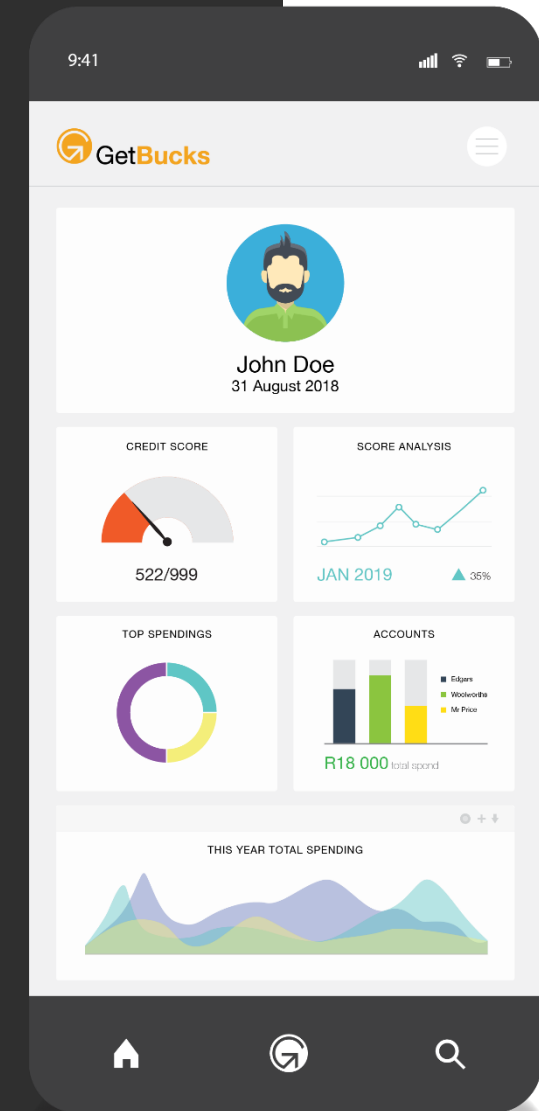
- As a value add to our clients, we offer a free monthly credit report for them to get feedback on credit scores, financial history and spending habits
- Not only is it important for clients to know their financial standing, but GetBucks tries to assist clients with minor changes that will improve their financial status.



## GetBucks Finance Guide

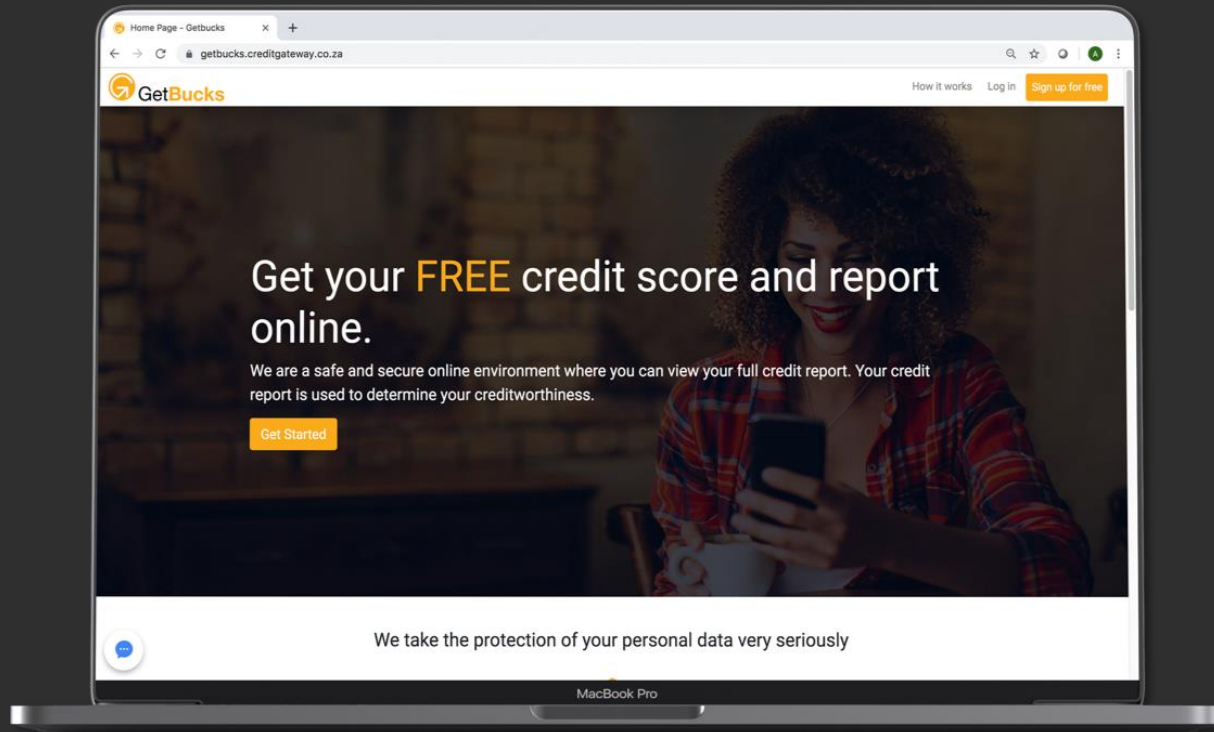
- Available to download from the website or on request, GetBucks clients get access to a quick and easy to understand guide on finance firsts, as well as a simple budget to assist in budget management and planning.

Full view of current and historical personal credit data | Accessibility to your credit profile allows deeper feedback on movement of credit score | Aid financial understanding and education based on spending habits | Help to financially rehabilitate blacklisted clients through our partners



# Credit Rehabilitation

GetBucks has established a debt rehabilitation product that assists clients with over indebtedness, black listings, judgement removals and help getting out of debt review. Through debt restructuring, GetBucks helps overindebted clients get the financial stability they need to get back on their feet.



## How it works



### Sign Up

Sign up on the Platform to reveal your free Credit Score.



### Credit Report

It all starts with your Credit Report. See your Credit Report and Scores from three different Credit Bureaus on your own personalised dashboard.



### Recommendations

See recommended financial products based on the outcome of your credit report to help you with your overall financial health. You can apply for these products straight from your Dashboard.



### Room for Improvement

Learn what affects your credit score and what you can do to improve your credit status.



# Affordable medical cover

Because we care for the well being of your employees, we want to help bridge the gap for those that do have access to medical aid or hospital plans.



GetBucks have partnered with Oyi, a company that provides **simple and affordable cover** for **unexpected medical expenses**.

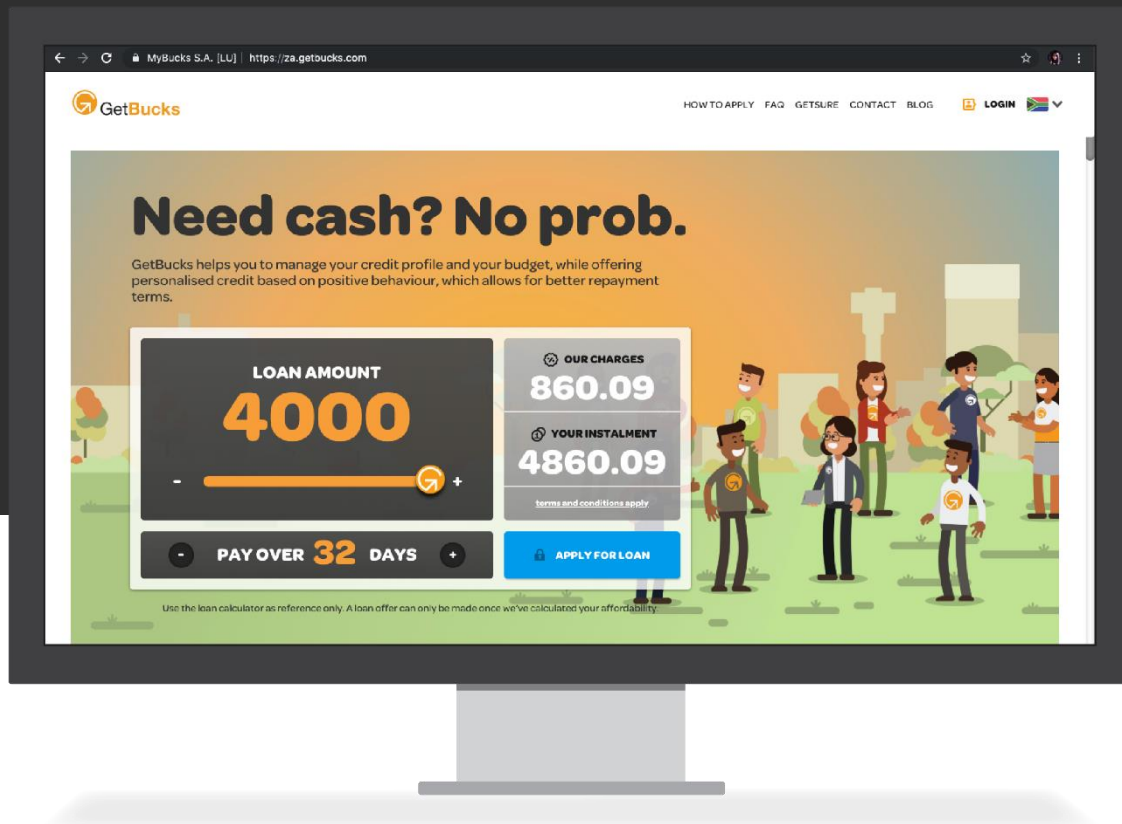
## Benefits to the employee:

- **Instant access**  
To funds for unexpected medical expenses
- **Pay-as-you-go**  
Employees only pay for what they have spent
- **Pre-authorisation**  
Is not required
- **Pay for any family member**  
At no additional cost
- **Full control**  
To spend at any doctor, pharmacy or specialist in South Africa



EMPLOYER CONTROL CENTER





## Employer control center

To assist employers with a more streamlined and controlled process, GetBucks has developed an easy to use online portal where employees can register and apply for personal loans anytime

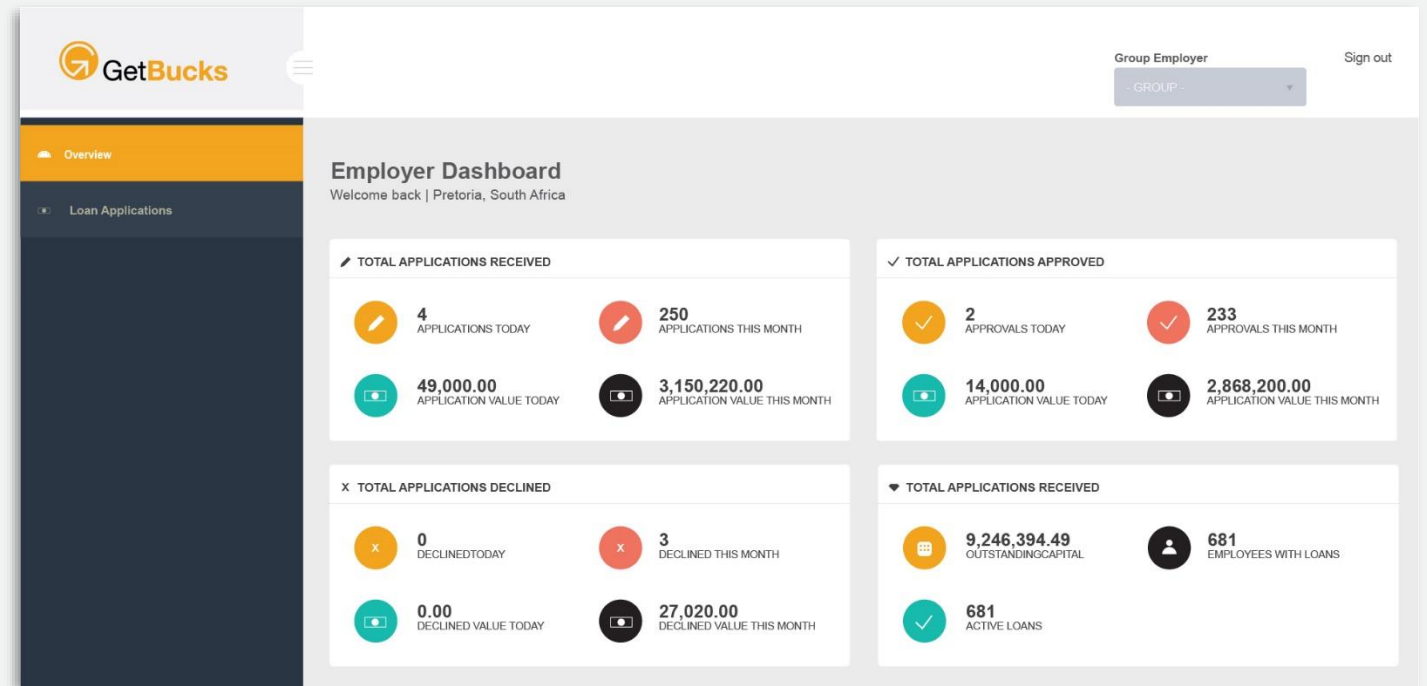
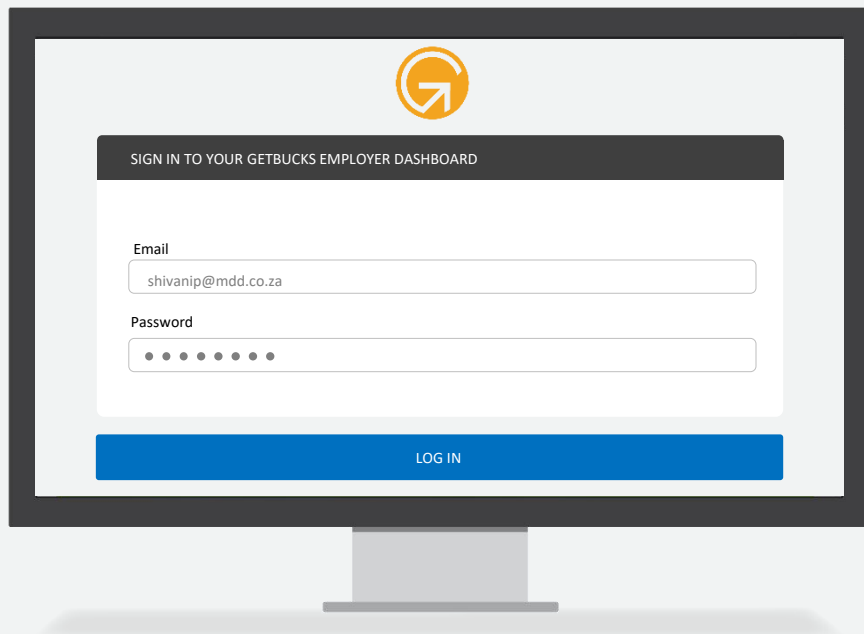
[Check it out >](#)



These will go through the normal affordability assessment process managed by GetBucks.

# Employer Dashboard

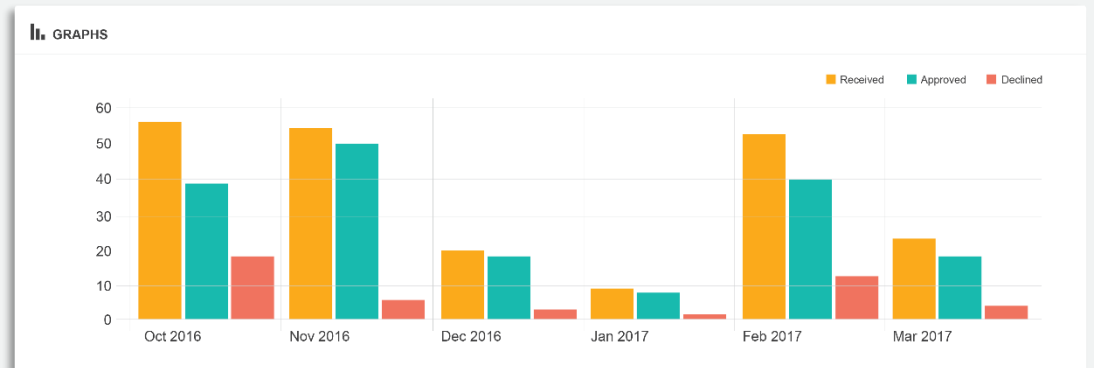
Employers will have the ability to manage and monitor staff loans through a customized dashboard.



# Employer Dashboard

Employer will have access to stats on all active employees

## Credit Record Grouping



GetBucks

Group Employer Sign out

### Employer Dashboard

Welcome back | Pretoria, South Africa

#### LOAN APPLICATIONS

Create Date	ID Number	First Name	Surname	Amount	Term	Instalment Amount	Outstanding Balance	First instalment date	HR Approval	Status
24 Aug 2016 12:28	8710125102083	Roagan	Naiker	6000	24	476.43	11434.21	30 Sep 2016	Approved	Approved
24 Aug 2016 12:17	8810125158089	Theresa	Snyman	20000	24	1507.15	36171.63	30 Sep 2016	Approved	Processing
24 Aug 2016 09:45	7810506818078	Jennieve	Knel	8000	18	614.83	11066.90	30 Sep 2016	Approved	Approved
23 Aug 2016 18:28	8709504310093	Michelle	Ruiter	20000	24	1221.61	29318.60	30 Sep 2016	Approved	Approved
23 Aug 2016 18:02	2036124768012	Simon	Mosiang	5000	12	645.56	7746.73	30 Sep 2016	Approved	Approved
23 Aug 2016 19:20	8809104330098	Vergeline	Daids	20000	18	1221.61	29318.60	25 Sep 2016	Approved	Approved



# Why GetBucks?

GetBucks is not only a credit provider that assists clients with a little financial help, but rather is a credit provider that aims to empower clients to become more financially savvy, and make better financial decisions.



## Safety

We are a registered, accredited and trusted online lender and credit provider.



## Knowledge

We empower clients through financial education and wellness.



## Accessibility

We use technology to allow clients to apply when they need help, from wherever they are. Application is quick and hassle free.



## Wellness

GetBucks aims to assist customers to gain financial stability and assistance when they need it.

GetBucks South Africa

# Thank you

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