

INFO TO SAMUEL:

DittBillan.se is a digital platform that offers car loans to private individuals in Sweden. On Friday next week we will meet a finance company that will help us to scale this up on the Swedish market.

We want a presentation that is clear and trustworthy submission that will fit in to showcase a finance company.

We also want to have nice and simple animations so it really looks thorough and professional.



Carloans between individuals

Agenda

- Presentation Mikael, Annika, Per
- Presentation and background Jonny, Filip
- Market
- Goal Product and service
 - Digital goods declaration
 - Dittbillån control process
- Discussion and partnership



JONNY LINDÈN

Founder



FILIP SAMUELSSON

Market / Sell



SAMY KHATIB

IT

MARKET

450.000 cars / years



Vehicles younger
than 15 years



Sold
between individuals

PROBLEM

Insecurity for sellers
Insecurity for buyers
Hard to finance the car
Hard to get well paid



Easy

to finance his car

Security

for sellers and buyers

Safe

through Digital Bank-ID

GOAL 2021

100 cars / day



8% of
market



36 500 cars
per year

36500 cars / year



100%
Leverage



100%
Guarantee



100%
Insurance

FINANCIAL GOAL
2021

3.650.000.000kr



Loan on average
100.000:- /car



36500 cars per
year



Jonas Bonde
Grundare



Christian Nilsson
Ansvarig utgivare



Knud Andreasen
Chief of partnership



Daniel Soussan
Grundare



Axel Lagercrantz
VD



Martin Fransson
VD

Seller



blocket



Buyer



direct Payment



dittBillån.se

Bilhandlare & leverantör



DOWN PAYMENT



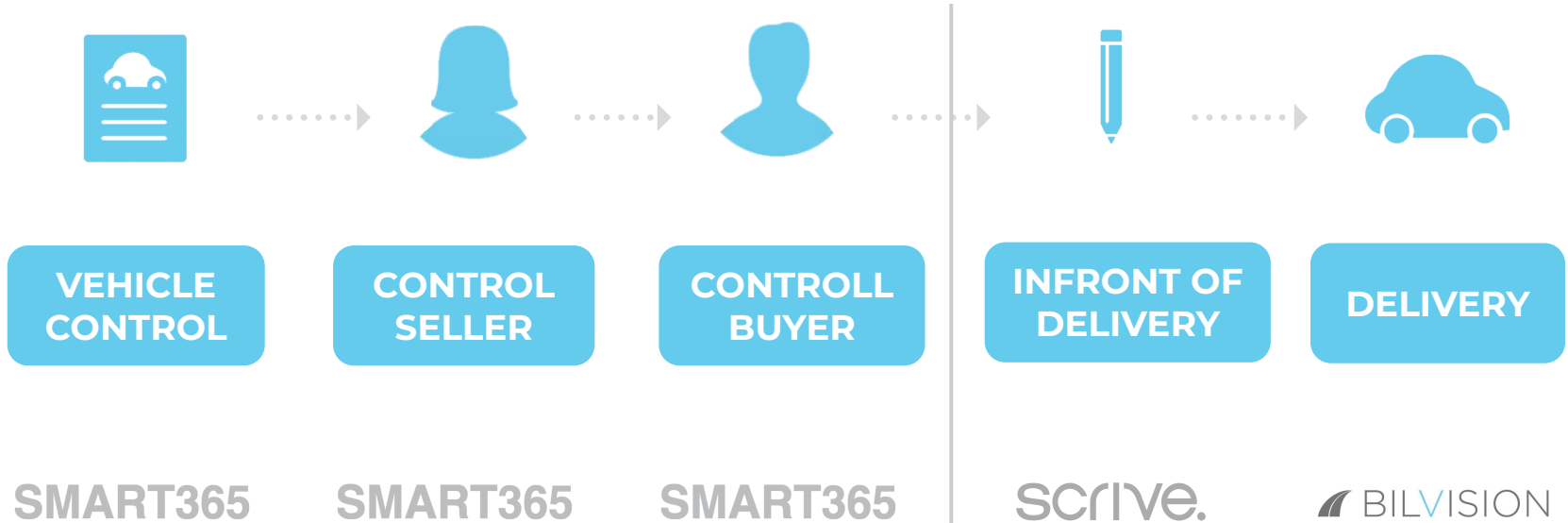
Ditt Billån Verification Process



Digital product declaration



Kontrollprocess



BILVISION

CARFAX

Car.info

bilpriser



VEHICLE CONTROL

AUTOVINCLE



Owner



Credit / Debt



Value



Inspection



Mileage



Import



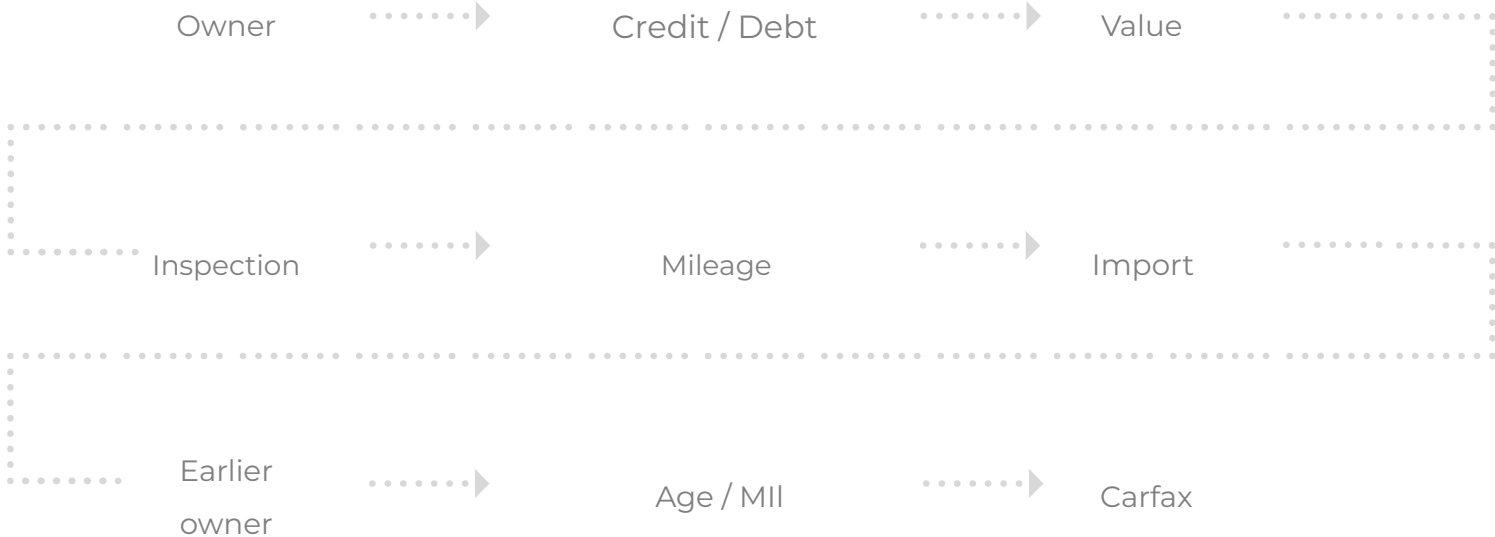
Earlier
owner



Age / MII



Carfax





**CONTROL
SELLER**

Google

Lexbase

Driving license /
Bilvision

Relationship
to Buyer

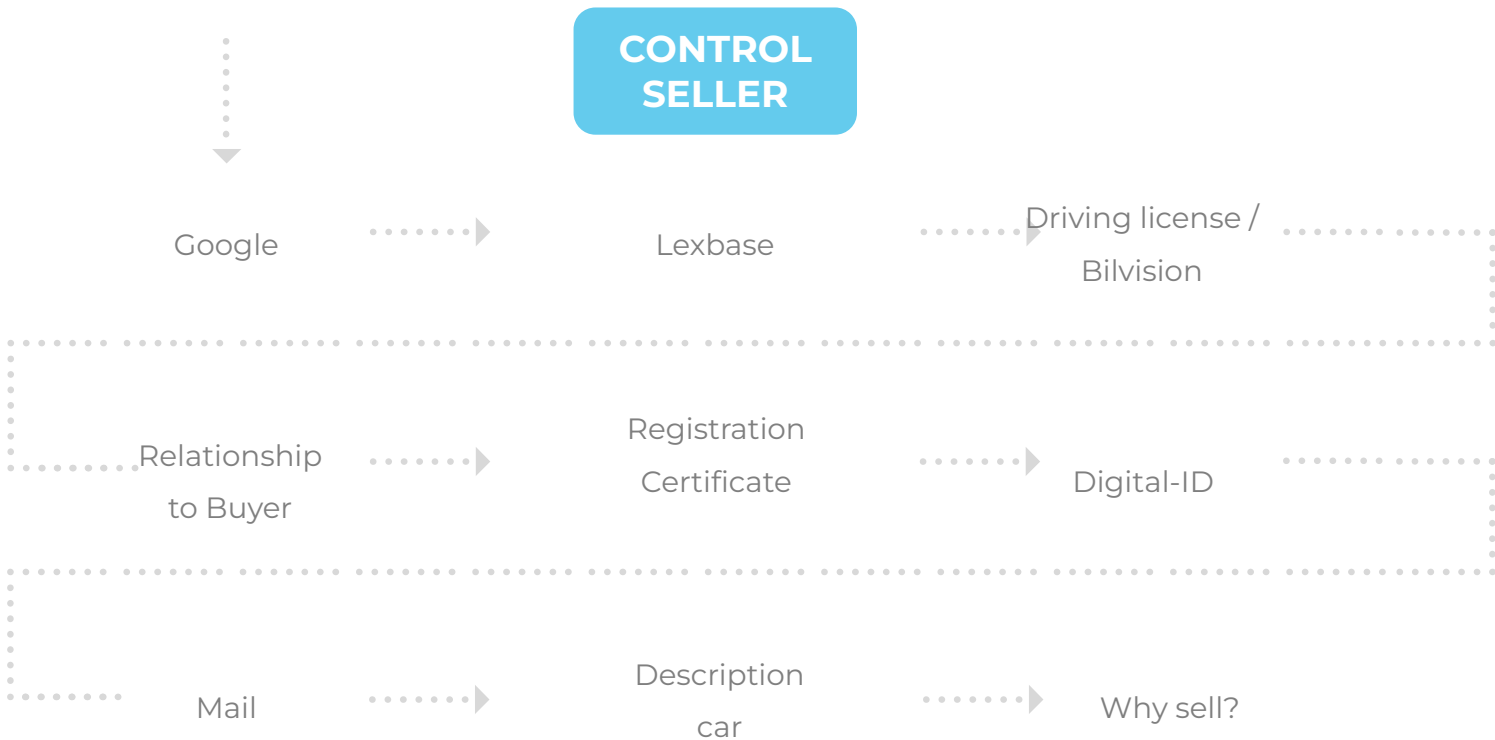
Registration
Certificate

Digital-ID

Mail

Description
car

Why sell?





Lexbase.se



CONTROL BUYER

Nordea



credit check



increase transfer amount on bank



Digital-ID



Körkort /
Bilvision



Google



Private
Relationship



Mail



Relationship
to sellers



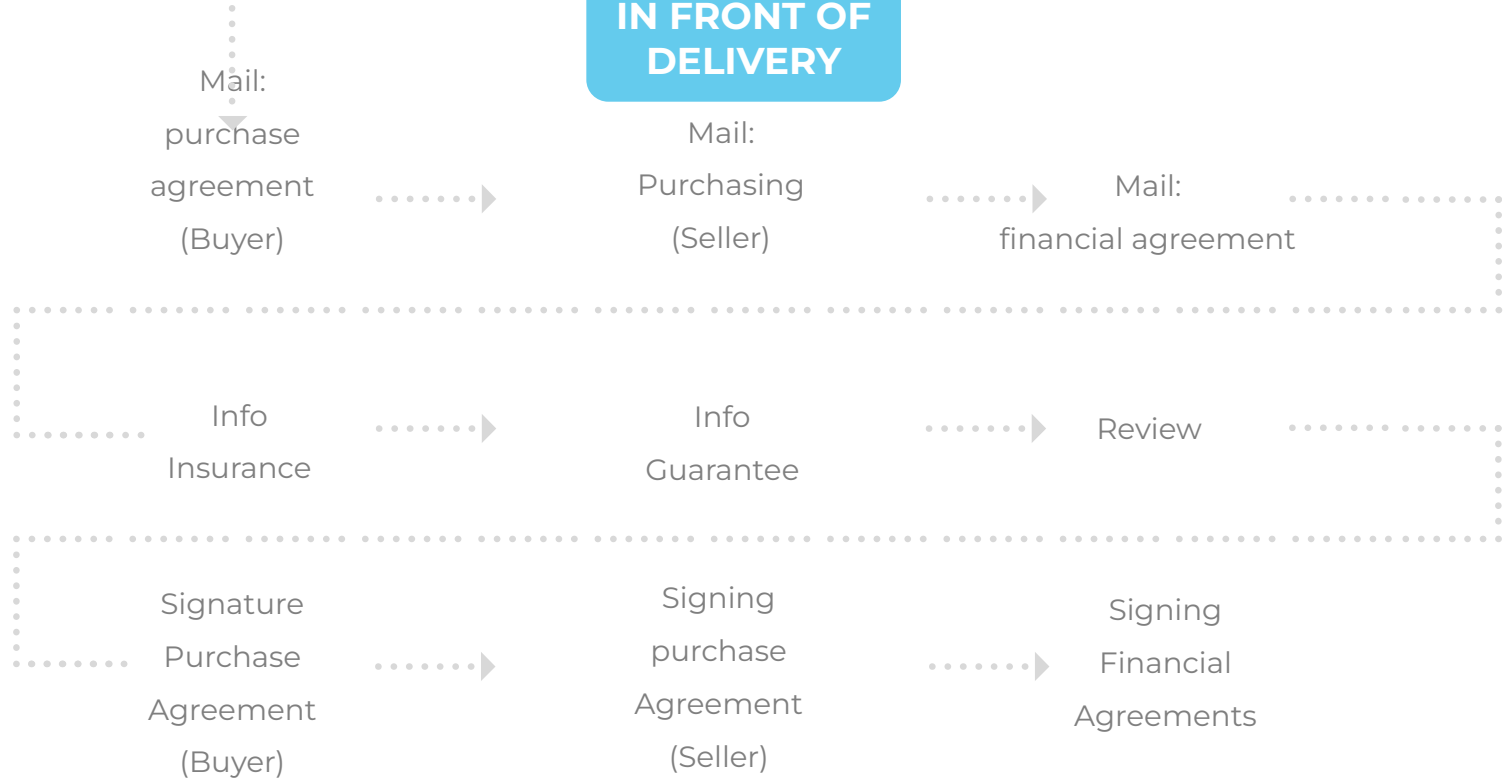
Lexbase



scribe.



IN FRONT OF DELIVERY



BILVISION



Google Hangouts



DELIVERY

Facetime /
Hangout

Digital
varudeklaration

Godkännande /
avslag

Signering
Ditt Billån

Kontantinsats
swish

Inköp /
ägarbyte

Försäljning /
ägarbyte

Mailbekräftelse
Säljare / köpare

Utbetalning



**VEHICLE
CONTROL**

**CONTROL
SELLER**

**CONTROLL
BUYER**

**INFRONT OF
DELIVERY**

DELIVERY

SMART365

SMART365

SMART365

scribe.

 BILVISION





Köpare



Ditt Billån



Säljare



Digital varudeklaration



Garanti



dittBillån.se

TRYGG  HANSA

To fulfill the warranty

1. Product declaration prepared
2. Vehicles no older than 6 years and / or more than 12000 miles
3. Service book available
4. All equipment in the goods declaration is functional test
5. Cam belt change / or not achieved range / cam chain

Digital product declaration



Tread depth



Engine



brake systems



Service



Timing belt



Airbag



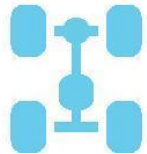
Cooling



function test



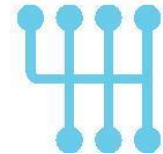
AC



Drive line and steering



Electrical System



Gearbox and coupling

Digital product declaration



BENEFITS FOR BUYERS

Safe car business

Controlled counterparty

Guarantee

Good loan terms

Better conditions than blank loans

Digital signing via Bank-ID

BENEFITS FOR SELLER

Safe car business

Controlled counterparty

Direct payments to all banks

Better paid

Digital signing via BankID

Easier and faster sales

**POSSIBILITY
FOR DNB**

New market

New customer group

New business opportunity that is huge

DISCUSSION

- How do you look at developing your warranty product to gain market share from your private market competitors with a car dealer as a partner?
- Are they able to design a wider offer with cars over 6 years with a higher premium and less warranty commitments?
- What points do you want us to review and achieve to guarantee cars that we do not physically see? The market is huge and the technology is available!



Carloans between individuals