

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 LINDÉN

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 Andreassen
Chief of partnership



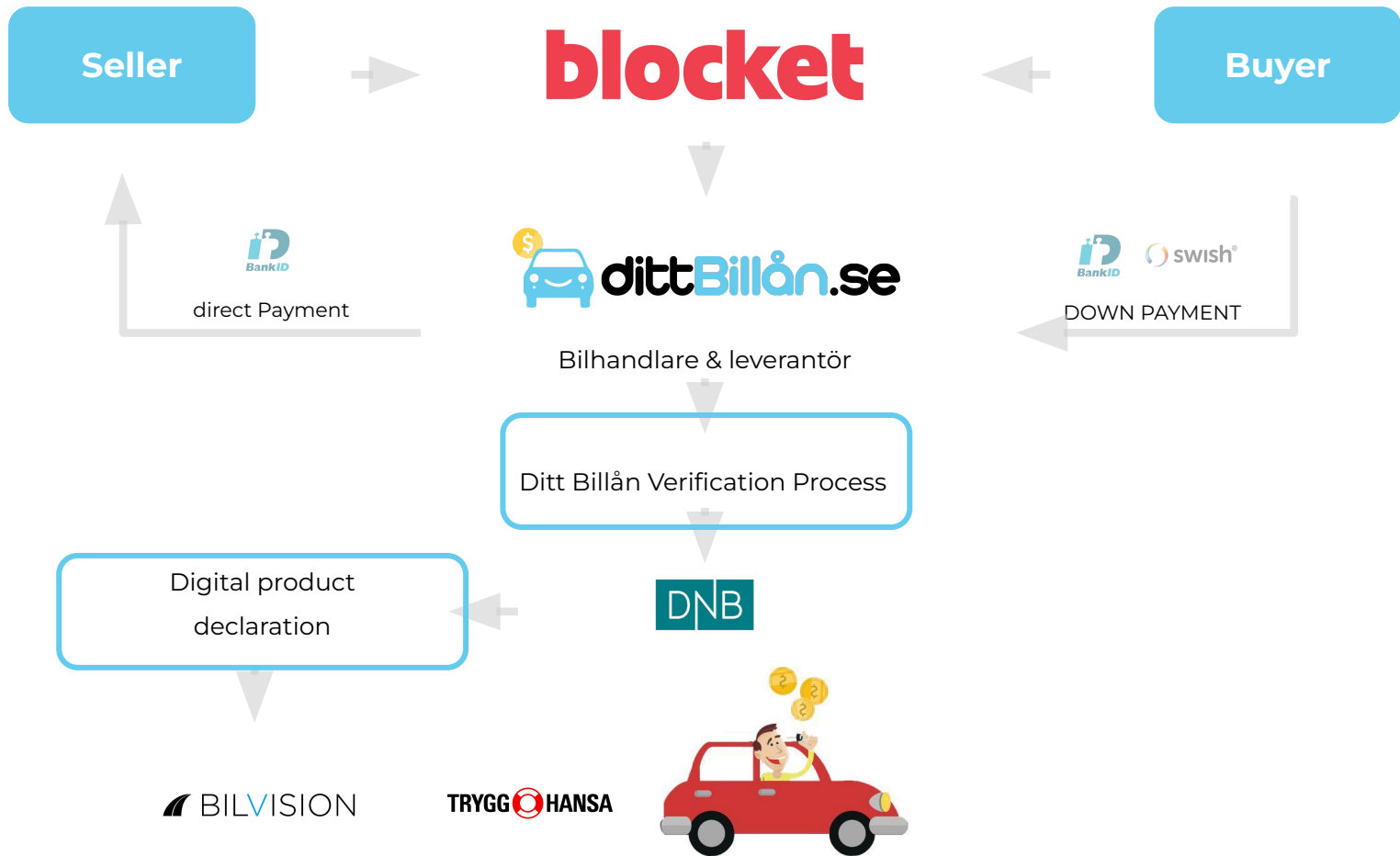
Daniel Soussan
Grundare



Axel Lagercrantz
VD



Martin Fransson
VD



Kontrollprocess



**VEHICLE
CONTROL**

**CONTROL
SELLER**

**CONTROLL
BUYER**

**INFRONT OF
DELIVERY**

DELIVERY

SMART365

SMART365

SMART365

scribe.

 BILVISION

BILVISION

CARFAX

car.info

bilpriser

AUTOVINCLE



VEHICLE CONTROL

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?



**CONTROL
BUYER**

credit check

increase transfer
amount on bank

Digital-ID

Körkort /
Bilvision

Google

Private
Relationship

Mail

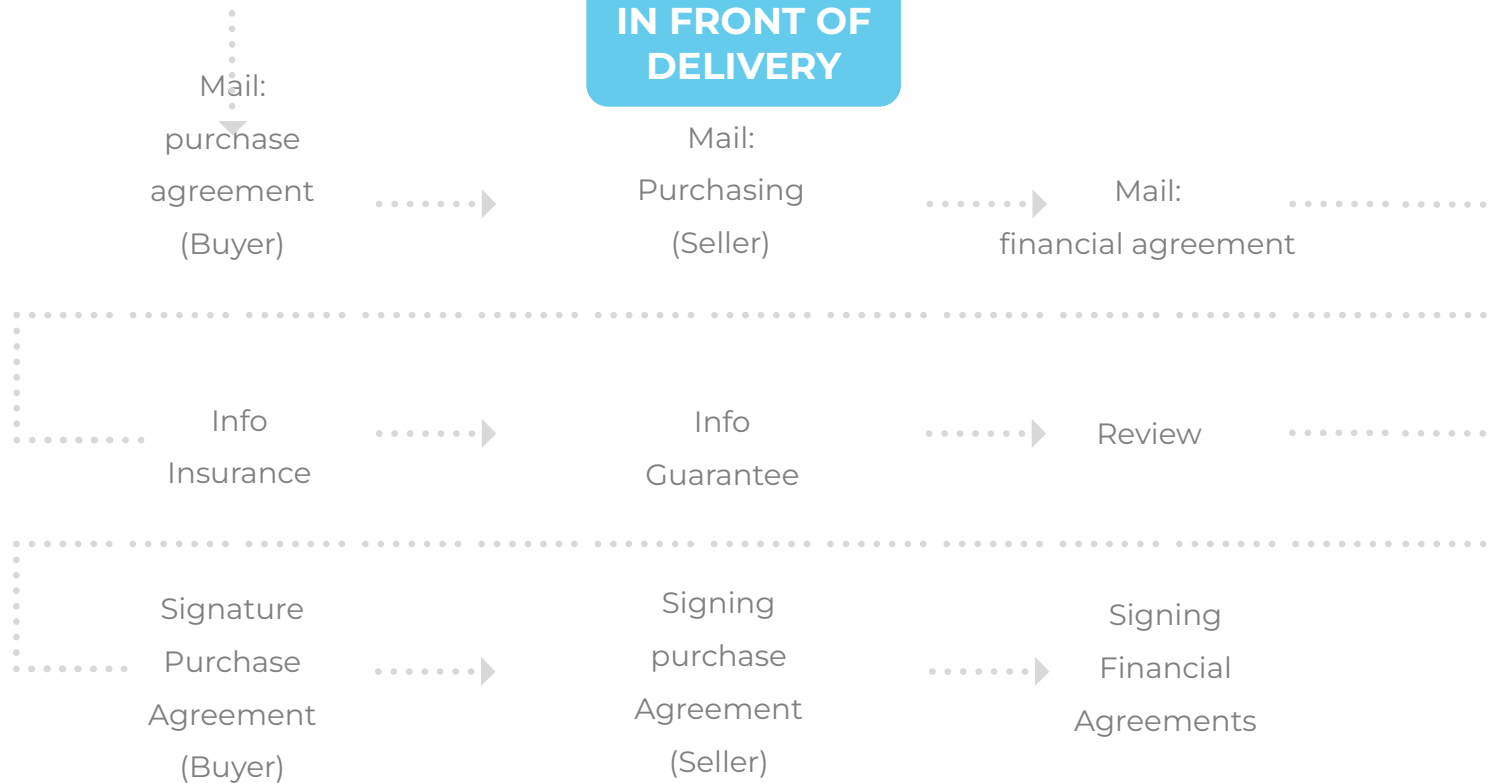
Relationship
to sellers

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



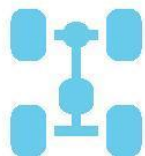
Cooling



function test



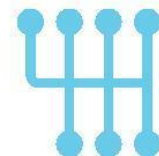
AC



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!



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