

## Home Credit presents its new logo, a symbol of its innovative and people-centric philosophy

**Amsterdam, 29 November 2016 – After 20 years of operations, Home Credit Group is changing its logo. A unique smiley makes up one of the letters of the new typeface, referencing the Group’s people-centric approach, its focus on responsible lending and its strong bent towards creating innovative products. The new logo reflects changes in the approach to customers and those in the company’s product portfolio.**

Home Credit has grown over the last 20 years. What started as a small business based in a southern province of the Czech Republic has evolved into a global consumer finance group, one of the largest of its kind, offering loans in stores and shopping outlets as well as online. The original red rectangular logo was made up of the company’s name and a stylised white refrigerator – a symbol of the availability and ease of buying white goods on credit from the company. Group CEO Jiri Smejck, commenting on the business repositioning, contemplated how far the company has come: *“The market has changed significantly over the past few years. Today, simple, easy and fast loans are widely available – a standard which we established. Our footprint keeps expanding throughout Asia and in the United States, where new clients are impressed by our customer centricity. They also feel secure in borrowing from us because of our responsible approach to lending, particularly towards first-time borrowers. Our innovations in products and services also break new ground in our eleven markets around the world. That’s why we wanted our logo to properly reflect today’s customer experience with Home Credit. We are a Group that is more than just a financial institution – we believe in people-to-people interaction, which sets us apart from our competitors.”*

**Home Credit rolls out its new logo into its eleven markets gradually, starting from the Czech Republic and Slovakia, followed by the new operations in the U.S., and continuing with its Asian operations next year.**

The new font and the unique smiley in the letter O in the Group’s name attract attention at first sight. The smiley expresses the Group’s basic values that include people-centric approach, fairness, transparency and responsible lending. Replacing the refrigerator with a smiley shows that we are people too, we understand our customers, and we can be relied on in both good times and bad. We have been focusing intensely on perfecting our customer experience and building in a number of ‘safety features’ like a revised and simplified lending contract, a cooling-off period, enhanced transparency and an ‘assistance in need’ promise, which make our loans unbeatably safe. Where local regulation permits, we have already introduced an ombudsman who handles customers’ feedback should we fail to deliver on our charter. We are confident that our customers will see that our new Home Credit’s logo portrays all these things taken together.

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**Logo Home Credit:** Two-line variant



The logo consists of the words 'HOME' and 'CREDIT' stacked vertically in a bold, red, sans-serif font. The letter 'O' in 'HOME' is replaced by a white smiley face (:) with a red outline, which is the unique element of the new logo.

Logo Home Credit: One-line variant

# HOME CREDIT

**Notes for editors:**

**Home Credit B.V. ("HCBV" or 'the Group')** is an international consumer finance provider with operations in 11 countries with high potential to grow. Founded in 1997, we focus on responsible lending primarily to people with little or no credit history. Our services are simple, easy and fast. We operate in highly attractive markets with significant barriers to entry. We are a leading provider of consumer finance in selected countries. It is our experience and knowledge across the different markets, which sustainably puts us ahead of our competitors. We drive and broaden financial inclusion for the unbanked population by providing a positive and safe borrowing experience – the first for many of our customers. We promote higher living standards and meet borrowers' financial needs. Our 86.8 thousand employees have so far served 59.9 million customers through the vast distribution network comprising 217,597 points of sale, loan offices, branches and post offices. HCBV's total consolidated assets reached EUR 10.9 billion as at 30 June 2016.

More information is available at [www.homecredit.net](http://www.homecredit.net)

The majority shareholder (88.62% stake) of Home Credit B.V. is PPF Financial Holdings B.V., a 100% subsidiary of PPF Group N.V. ("PPF"). PPF invests into multiple market segments such as banking and financial services, telecommunications, insurance, real estate, metal mining, agriculture, retail and biotechnology. PPF's reach spans from Europe to Russia, the USA and across Asia. PPF Group owns assets of EUR 21.6 billion (as at 31 December 2015). More information on PPF Group N.V. is available at [www.ppf.eu](http://www.ppf.eu).

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A minority stake (11.38%) of Home Credit B.V. is held by EMMA OMEGA LTD, an investment holding company ultimately owned by Mr. Jiri Smejč.