

# Annual general meeting 2021

*CEO Carolina Brandtman*

*19 May 2021*



# Qliro – the number one challenger in the Nordics for larger merchants

- The number one challenger within payment solutions in the Nordics for larger e-merchants with a modern checkout solution and a top digital post-purchase experience
- True understanding of the needs among large- and mid-sized merchants and consumers has been the strength of Qliro since it was founded in 2014.
- Geographic focus is on the Nordics where Qliro's pay-after delivery products are available. The checkout supports 34 countries in total for Nordic merchants who aims to grow internationally.
- Digital banking services which includes personal loans and savings available in Sweden
- Largest owners Rite Ventures 26% and Mandatum Private Equity (Sampo) 10%. Spin-off from Qliro Group listed on Nasdaq Stockholm in Oct 2020 with market cap of approximately 800 MSEK.

**2.5 m**

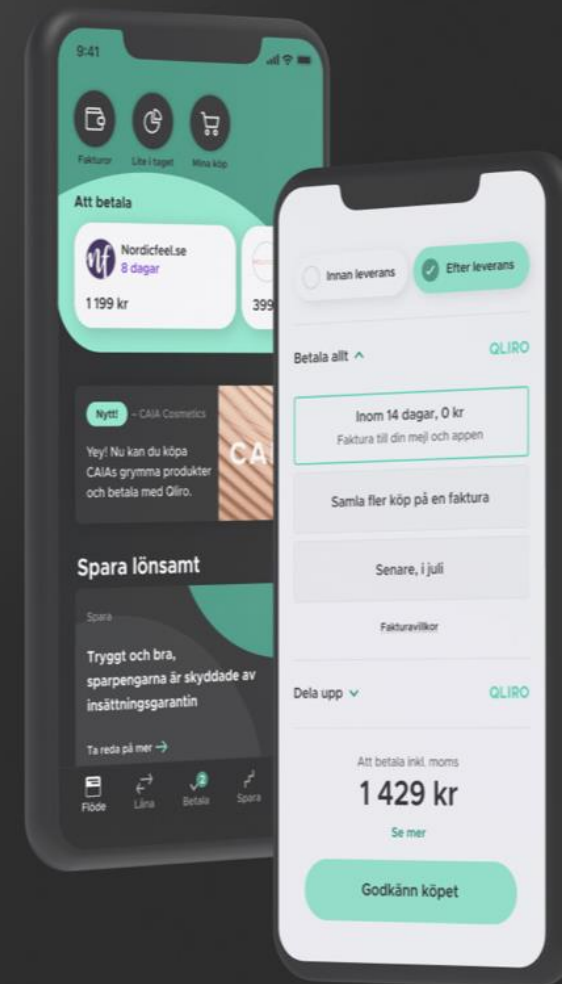
Active consumers<sup>1)</sup>

**7.4 m**

transactions<sup>2)</sup>

**6.6 bn**

Pay-after delivery  
volume<sup>3)</sup>



# Qliro, a top tier payment solution that simplifies the online shopping experience



**Pay after delivery** **QLIRO**

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**PayPal payment**

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**Direct payment**

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**Card**

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**Invoice**

### Qliro Checkout

36 Countries

9:41

When do you want to pay?

Before delivery
  After delivery

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Pay all ^ **QLIRO**

Within 14 days, 0 kr

Invoice to your mail or the app

Multiple purchases in one invoice

Pay later, in july

Terms & conditions

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Part pay v **QLIRO**

To pay

## 1 429 kr

[View details](#)

**Confirm**



### Qliro Digital Platform

+

9:41

Invoices
  Part pay
  Purchases
  Returns

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To pay

Nordicfeel.se

10 days

1 199 kr

Nelly.com

8 days

249 kr

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**New!** - Returns

Find out how you can make your shopping smarter.

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### Easy payments

Pay

Activate important notifications

[Take a look →](#)

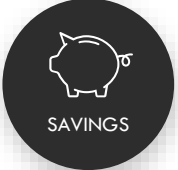
Pay

The part payment is paid in full

[To part pay →](#)

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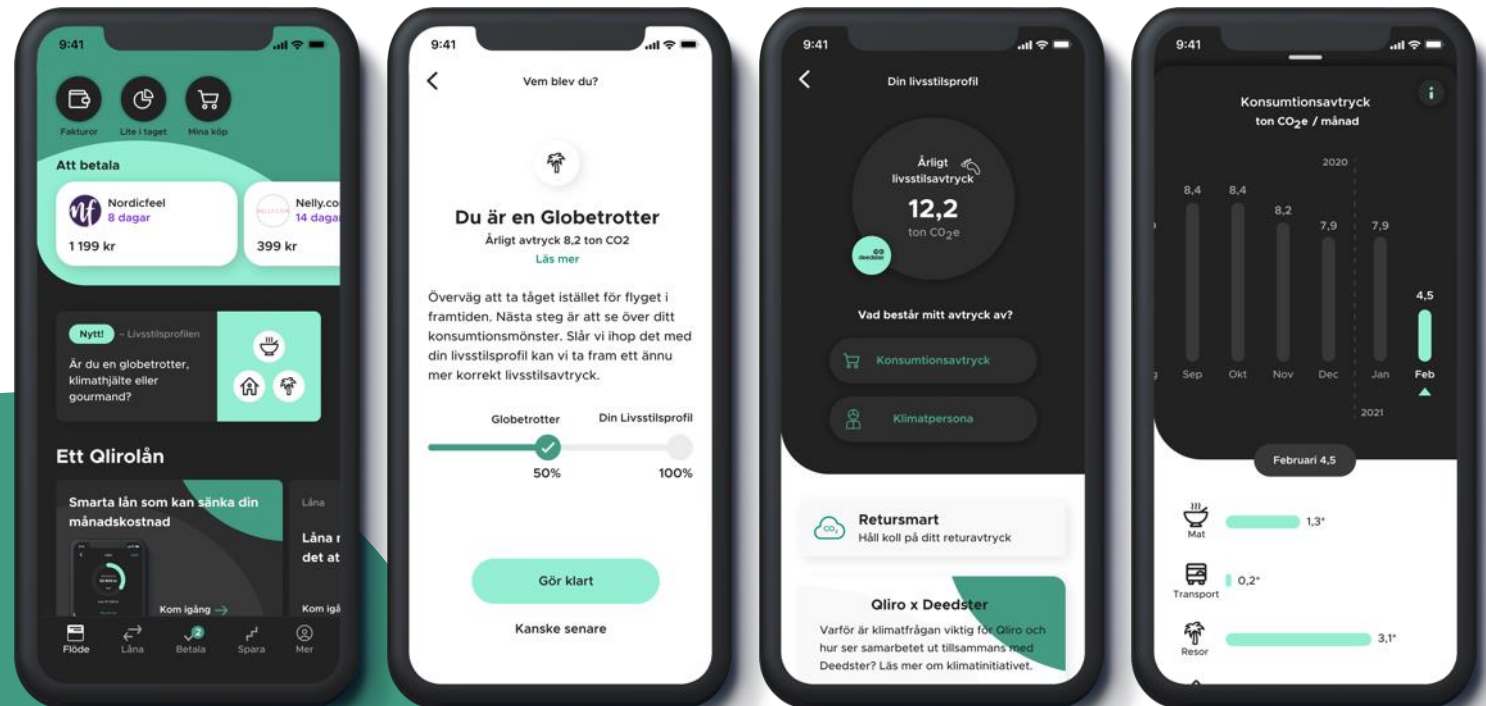
Feed
  Loans
  Pay
  Savings
  More



# SUSTAINABILITY

## Lifestyle Profile – Next step in our sustainability journey

- As with Retursmart the service Lifestyle Profile was co-created with Deedster, a tech and data driven company focused on inspiring consumers to make more sustainable choices
- Lifestyle profile is a unique solution combining answers from customers with transaction data powered by technology from Tink, enabled by PSDII/Open Banking
- With the information, we provide the customer with a yearly CO<sub>2</sub>e footprint with details about their monthly shopping behavior



# We have developed our services to create a seamless payment experience from purchase in checkout to payment in app and web

From checkout...



Purchase complete – we will notify the customer as soon as the order is activated



Invoice with a clearly marked due date are easy to spot in the app – the customer won't miss the payment



Clear purchase overview and possibility to pause the invoice if a return is made



The customer can pay easily with just one click – without having to enter card details or log into their bank

... to one-click payment



The customer has finalised the payment

# Active notifications together with a simple and clear post checkout experience are key to reach high customer satisfaction in PAD

The invoice has evolved from a paper you send when a purchase has been activated to a complete digital experience. In Qliro's digital platforms the consumer can manage their purchases in an easy way, schedule the payment and be notified when to pay



Multiple reminders through push notifications and e-mail to prevent reminder fees



Prolong the due date with up to 10 days without any extra cost



Pause the invoice easily during 30 days if the good(s) are returned



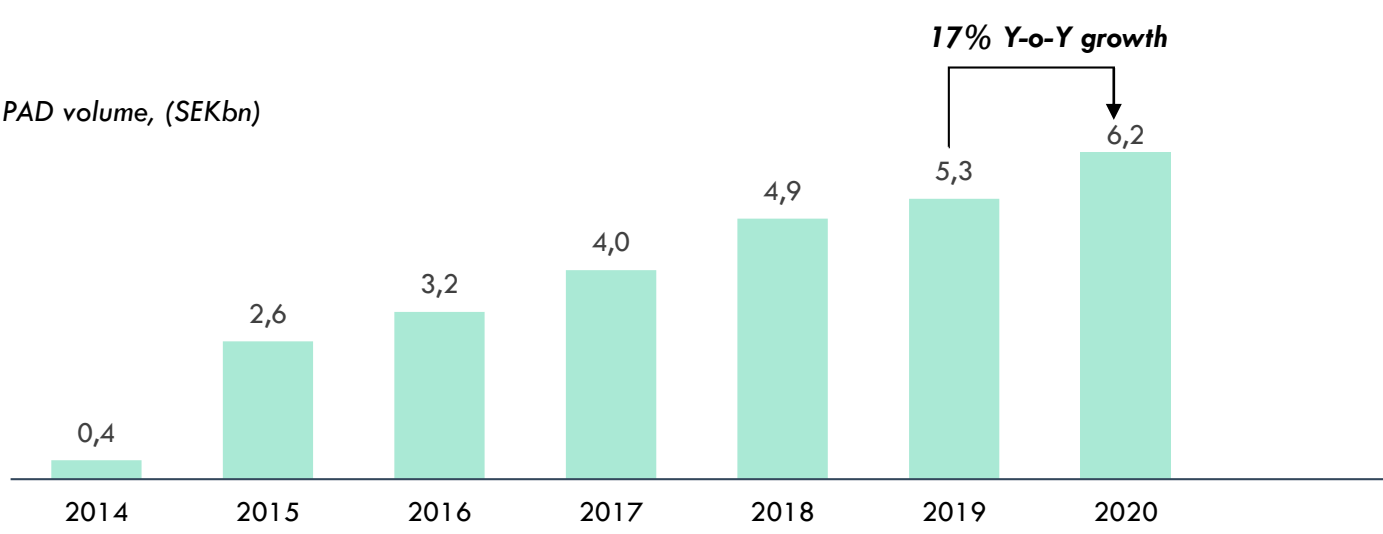
Automated payment at due date or pay directly in the app by a click

# Recent efforts has expanded payment volume significantly...

Development of merchant network and PAD volumes



PAD volume, (SEKbn)



## Major signed merchants to be onboarded during 2021

• Q2 2021

**BILTEMA**

Major Nordic Merchant

**blush**

First pure Norwegian merchant

• Q3-Q4 2021

**STRONGER**

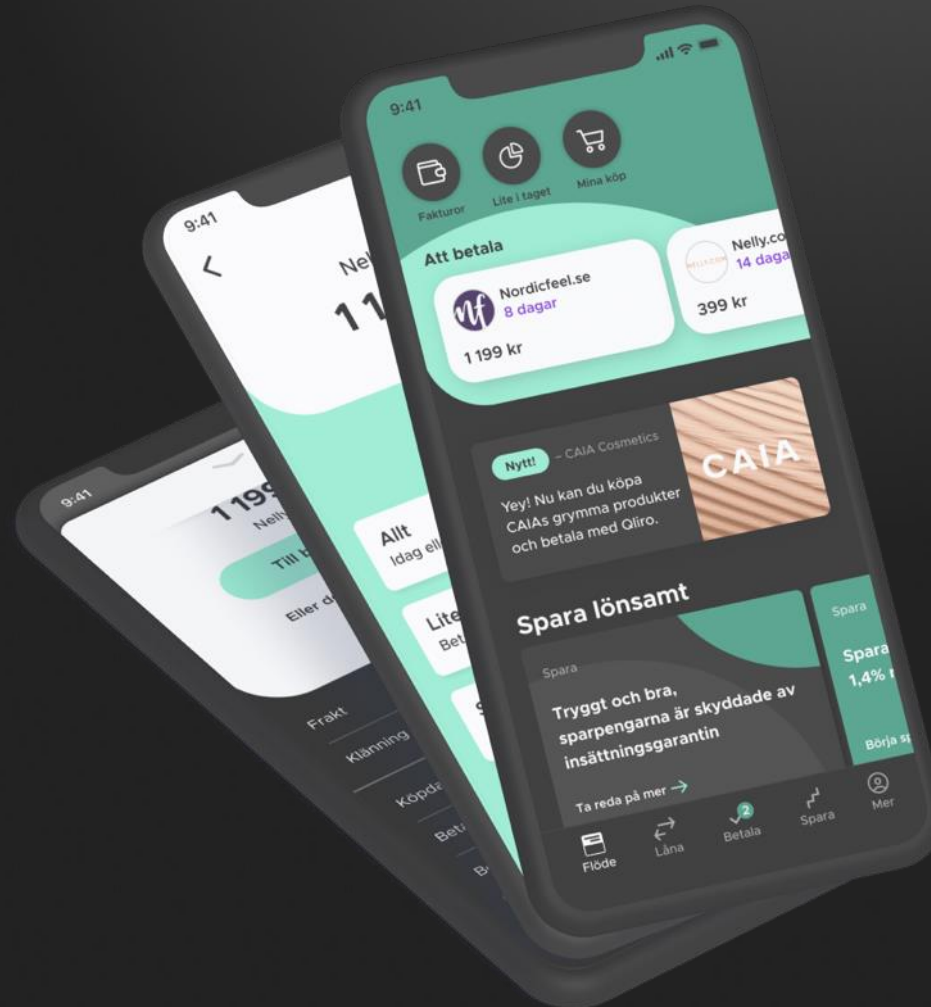
High growth rate and strong brand

**TWISTSHAKE**  
with passion for babies

New segment and high growth rate

# HIGHLIGHTS

2<sup>nd</sup> most downloaded financial App in 2020  
after Swish\* - One year with the new App!



4.4

iOS rating in  
App-store

8.3 m

App Loggins L12m Q1  
2021

+44%

App logins L12m Q1  
2021



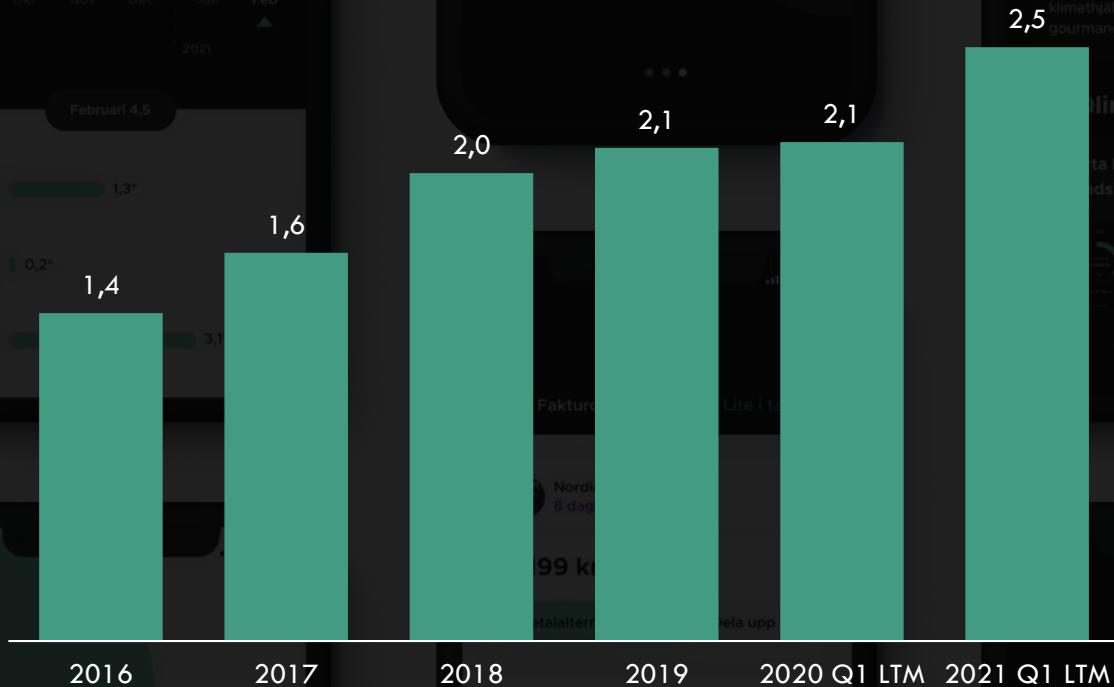
# Building relationships with millions of consumers

Large and growing database of active consumers...

Active consumers (million)<sup>1)</sup>

5 million unique consumers<sup>2)</sup> all time

2.5 million active consumers LTM Q1 2021

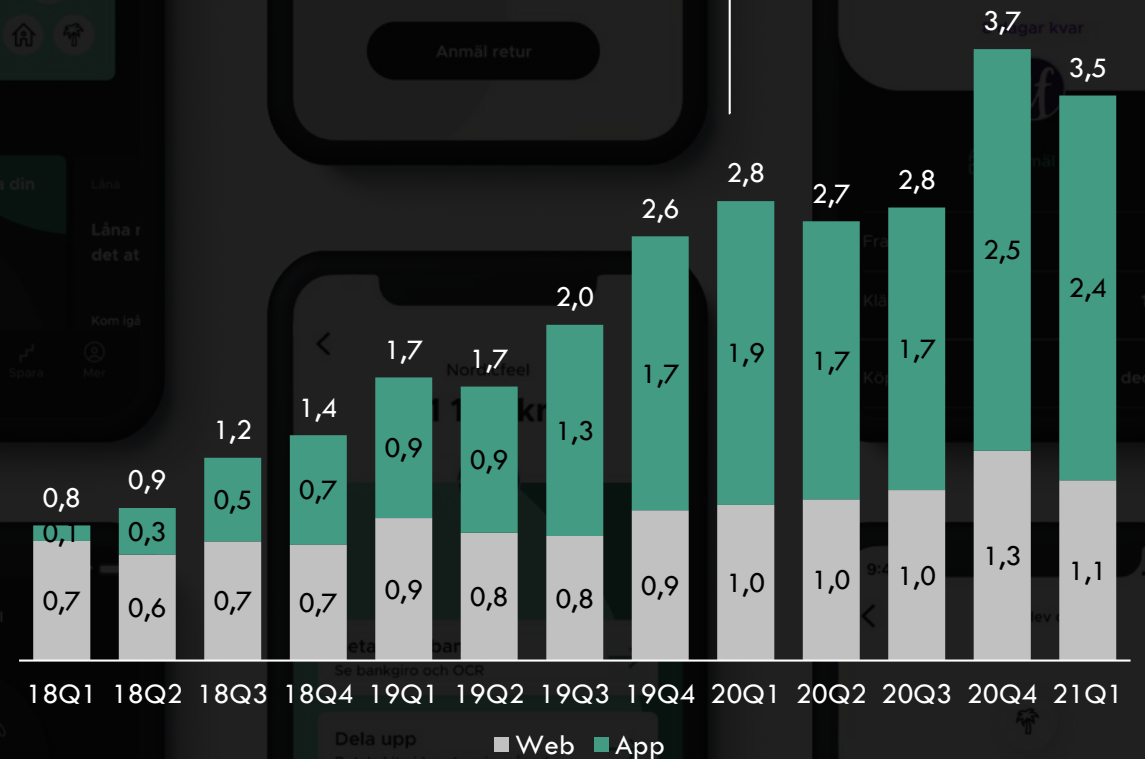


...with strong customer interaction

Number of web and app logins per quarter in Sweden (million)

2.4 million mobile app logins during Q1 2021

27% Y-o-Y growth in app logins



# Next steps

- Continue to strengthen our position as no 1 challenger for larger and mid-sized merchants in the Nordics by organic growth of the merchant base
- Potential for add-on acquisitions to strengthen offering or accelerate growth
- Ambition: Grow income faster than cost
- Q2 report: 20<sup>th</sup> of July



**QLIRO**