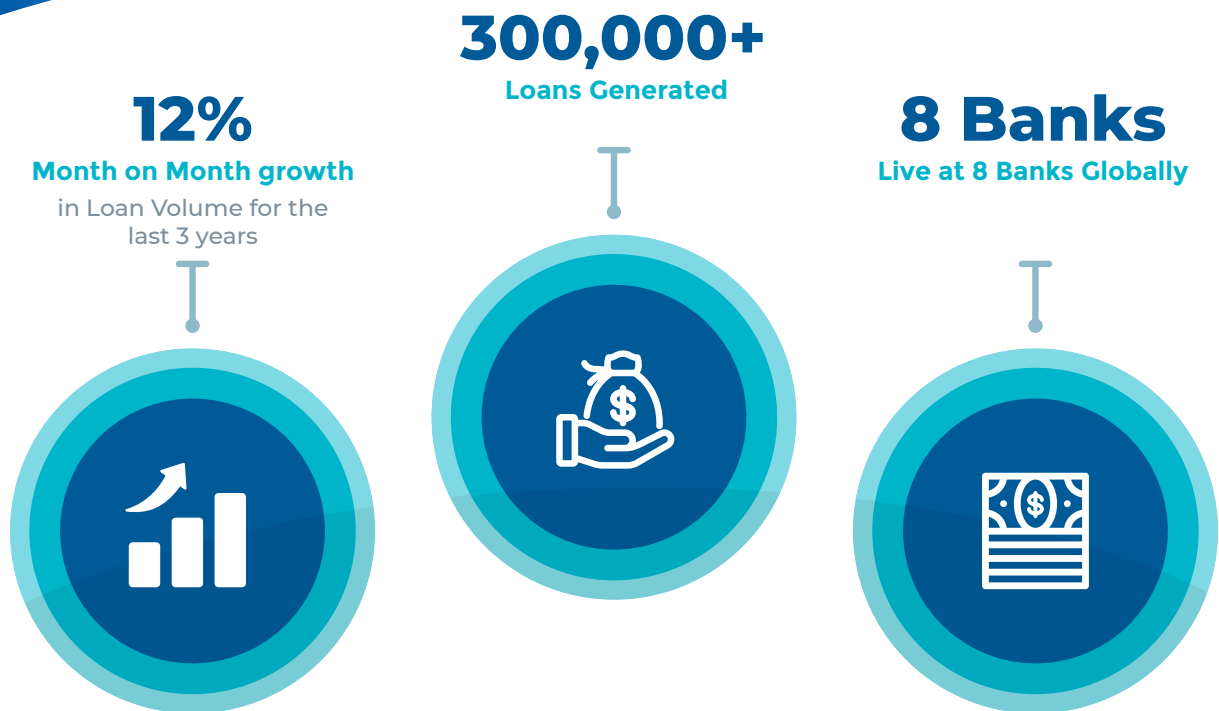


WELCOME TO THE FUTURE OF LENDING

AN END-TO-END DIGITAL LENDING PLATFORM. AN INTEGRATED CREDIT MODEL TRAINED ON 30 MILLION+ CONSUMER AND SME LIABILITY ACCOUNTS

Qarar's AI-based Digital Lending Platform has credit scored over 30 Million consumers and SMEs and powers a loan portfolio growing at 25,000 loans every month. Our unique Liability Account credit scoring provides pre-built support for Open Banking.





FOUR REASONS TO PARTNER WITH QARAR



Our platform powers large Digital Lending Portfolios

- Our Digital Lending Platform globally powers 25,000+ digital loans every month. 300,000+ loans to date.
- We support multiple products in consumer and SME lending from personal loans and credit cards to running finance and supply chain financing.



We enable 100% Digital Customer Journeys:

- 100% digital, real-time credit disbursements.
- Pre-built 60-second customer journeys.
- Fully integrated customer engagement platform and in depth analytics provided out-of-the-box.



Our Credit Scoring Model is unparalleled:

- Our credit scoring model has scored more than 30 Million consumers and businesses to date.
- Based on liability account data with pre-built support for Open Banking.



Our Platform is deeply Integrated and customizable:

- Integration with Core Banking for real-time disbursements and collections.
- Customizable workflows to match specific business needs.

QARAR POWERS CONSUMER AND SME CREDIT PRODUCTS

CONSUMER LENDING:

All of Qarar's Consumer lending products are powered by our best-in-class AI Credit Scoring model which scores and identifies qualified prospects. These prospects are activated through a 100% digital process via omni-channel digital marketing integrated in our Platform.

Our pre-built Digital Customer Journeys deliver real-time loan disbursements to Customers and our Platform enables subsequent collection through integration with Core Banking.

Term Loans:

- Fully configurable multi-month or multi-year installment loans
- Completely digital application that takes less than a minute to disburse loans
- Automated installment recovery and servicing through tight knit integration with Core Banking

Credit Cards:

- Instant qualification for multiple cards based on customer's approved limit from AI Credit Scoring model
- 100% Digital application that takes less than a minute to approve a card
- Immediate processing through integration with CMS

Salary Advance:

- Salaried customers receive instant access to up to 33% of their salary
- Fully digital journey from sign up to disbursement in under 60 seconds
- Automated collection upon detection of salary through seamless integration with Core Banking systems

SME LENDING:

All of Qarar's SME lending products are powered by our best-in-class AI SME Credit Scoring model which scores and identifies qualified SME businesses.

These prospects are onboarded digitally and activated through collaboration with banking partners to verify additional information if needed.

Running Finance:

- Revolving Credit line given to SMEs
- Instant disbursement upon approval
- High utilization rate through completely automated funds utilization flow

Supply Chain Financing

- Easy-to-use application to digitally onboard borrowers in the field using tablet devices
- Powerful, customizable workflows to match bank-specific needs
- 100% Digital disbursement and collection through integration with Core Banking systems for seamless operations

ABOUT US

Qarar is a leading data science and advanced analytics company focused on data-driven decisioning solutions.

Our vision is focused on enabling automation and digital transformation across financial institutions and FinTechs, transforming their operations and critical business decisions, and reshaping consumer and SME credit landscapes.

Headquartered in Saudi Arabia, Qarar has a strong presence in the Middle East, South Asia, and North Africa, providing local insights and tailored business solutions.

Contact:

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Visit us online at www.qarar.org