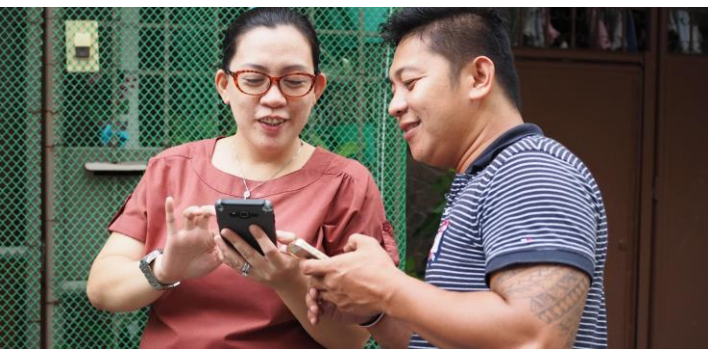
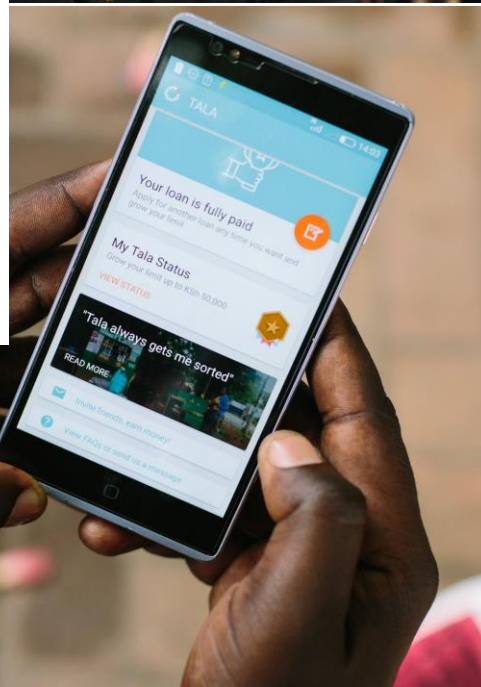






September 2018

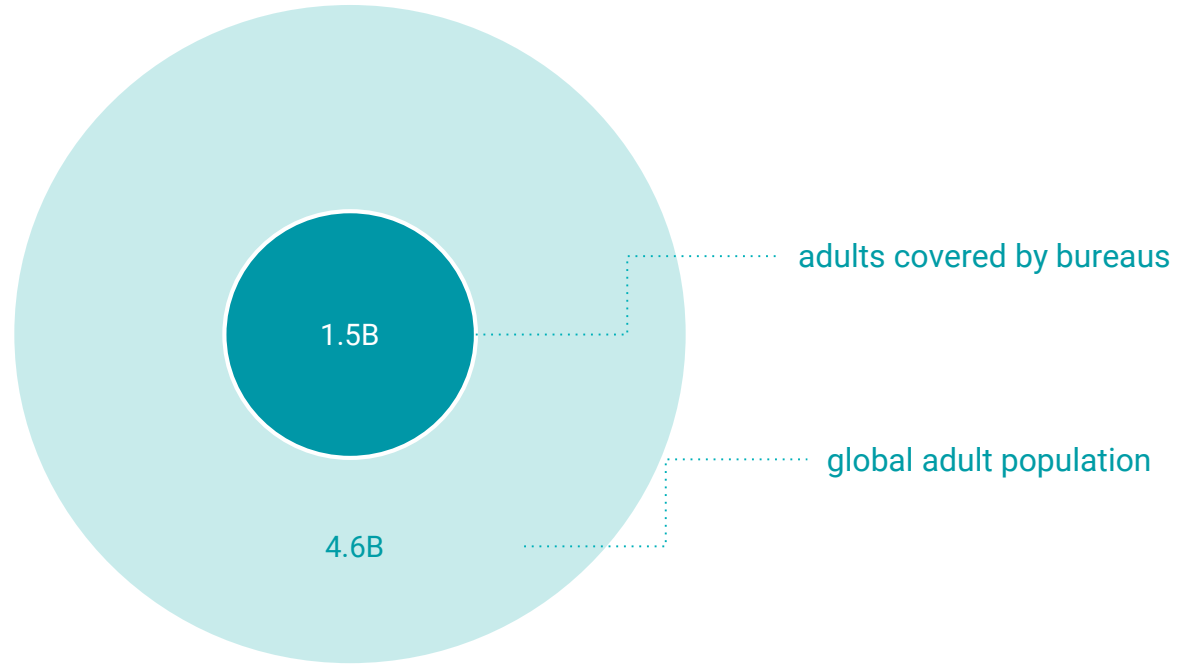




Tala's mission is financial
access, choice and control for
underserved people globally.



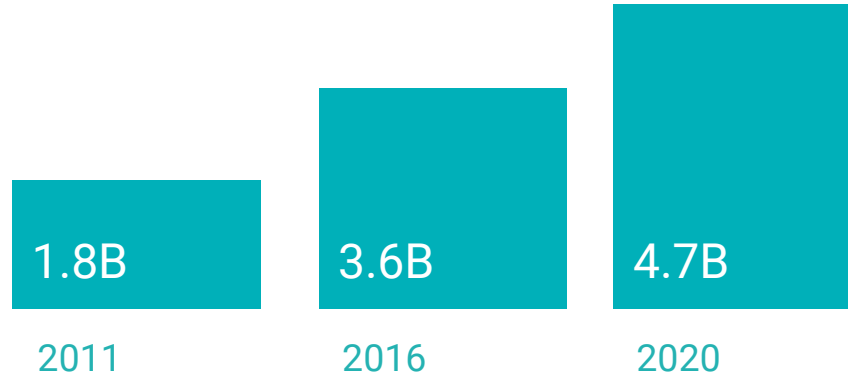
Only 31% of the adult population worldwide is covered by credit bureaus



Capturing a \$2.1T unmet need for credit

In 2017, the number of unique mobile subscribers passed 5 billion globally.

PEOPLE ACCESSING INTERNET ON MOBILE



Tala: Modern credit for the mobile world

Our first product is a lending app that underwrites customers instantly using alternative data.



DOWNLOAD

Download app from Google Play Store



APPLY

Fill out simple loan application



RECEIVE

Loan disbursed through choice of payment rails



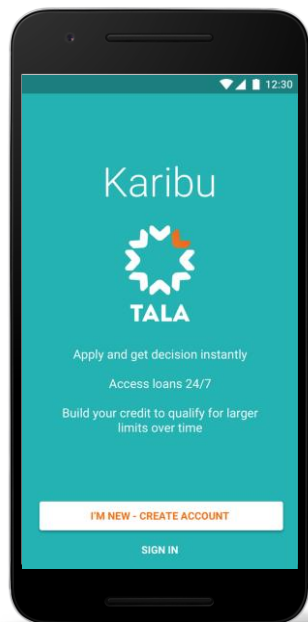
REPAY

Repay from choice of payment rails

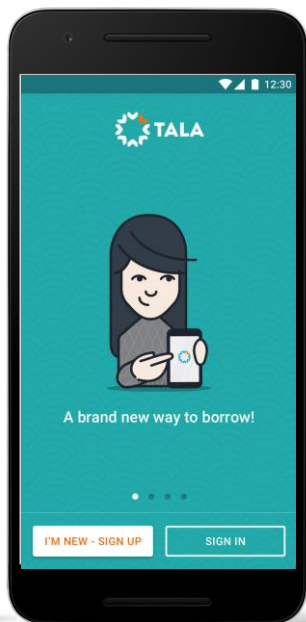


- \$10–\$300
- 3–4 weeks
- 11–15% fee

A growing footprint on 3 continents



KENYA



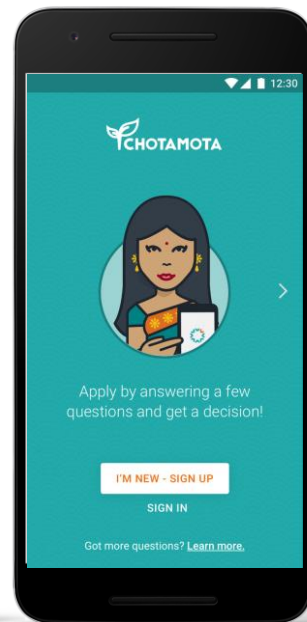
PHILIPPINES



TANZANIA



MEXICO



INDIA



A customer story: Sylvester Segereti

Decision 1: What did I do to get enough money to travel to Dar?

1. Borrow from one of my relatives
2. Take a loan from street lender
3. Sell my phone

Decision 2: What did I do to gather ~\$3500?

1. Work as security guard during nights
2. Quit my job and get a higher payment job
3. Start a side business at construction site selling food
4. Borrow from FINCA (MFI) that supports small microentrepreneurs

Decision 3: Among all the bills, what did I decide to pay first?

1. Pay off Tala loan which is about to be due in two days
2. Pay my bills first, otherwise my water and electricity will be disconnected
3. Renew car insurance, otherwise I can't drive my truck



Tala is a leader in responsible lending



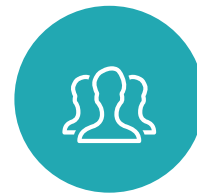
Guard against
overindebtedness



Transparency on fees



Credit education at
multiple touchpoints



Fair & empathetic
collections practices



Thank you.

