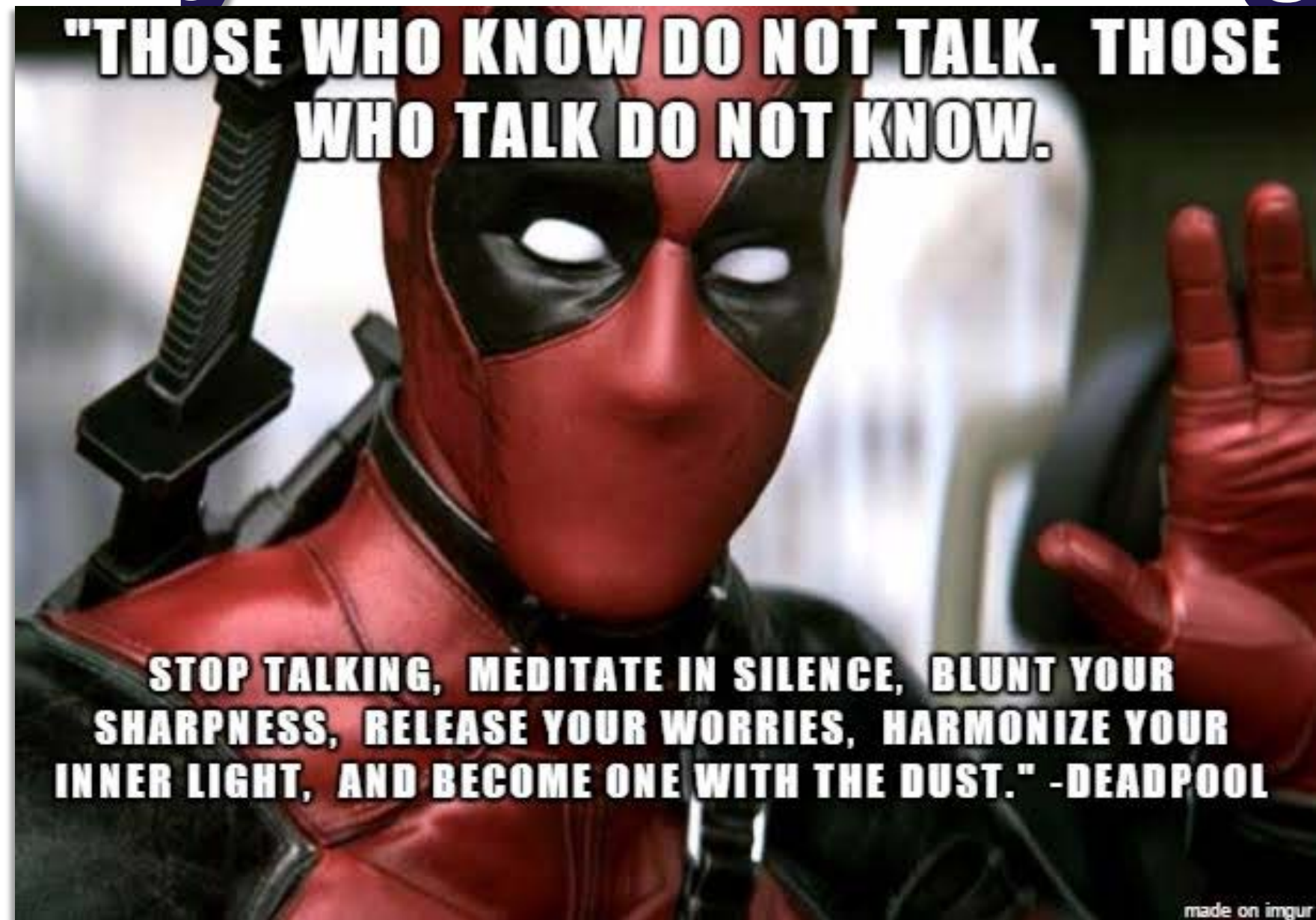




IF 2020 & BEYOND



Why am I talking?



IF 2016



- *“My focus will be to improve SERVICE LEVELS, TRANSPARENCY and COMMUNICATION..”*
- *...get alignment on EXPECTATIONS*



Team IF



Team IF

- Johan Deysel – Discounting
 - Courtney Jackson: ISP's & Large deals
 - Lisa Wagner: Back Office / Payouts
- Ndumiso Mthombeni – Inhouse
- Lynette Van Der Walt &
- Kgaugelo Mashamaite – Collections



IF Values (Extract)



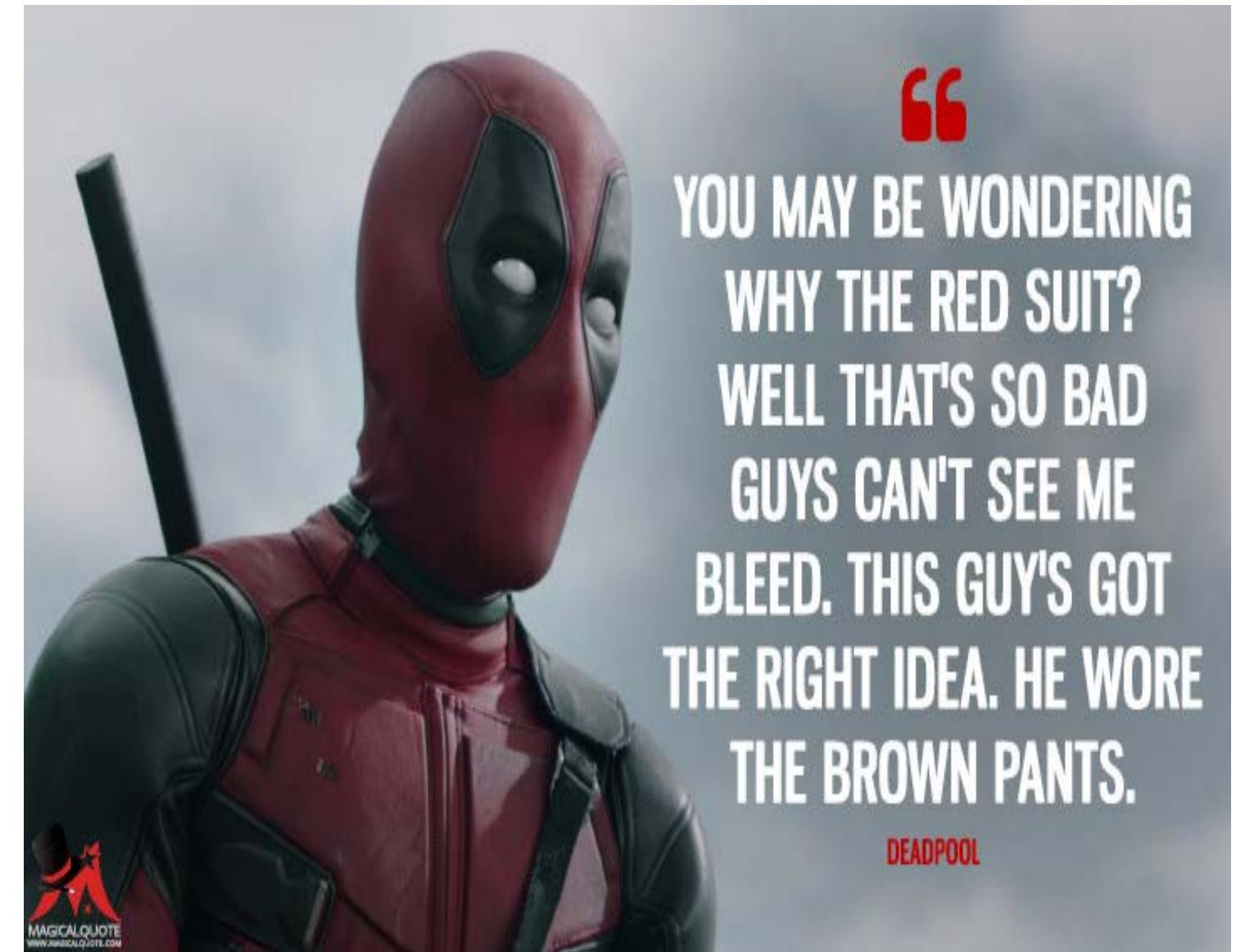
Customer Focus & Service

- We value our *relationships*. We will support *our dealers as our primary clients*.
- We will always strive for *service excellence*.
- We will try to make it *easier* to get *deals done*.



IF 2020

- Credit environment – *It's been better...*
- East Vs West philosophy on problems
- West: Uncomfortable
- East: Solve one and move on to the next
- *We are here to solve problems...*



Service First!

- Objective: Get every deal funded
- Finding funding solutions in a tough environment
- Inhouse capability & book
 - Software
 - High risk facility
 - Complex deal structures & risk sharing
- Available for client visits as well as for staff training



Complex Deals Concluded

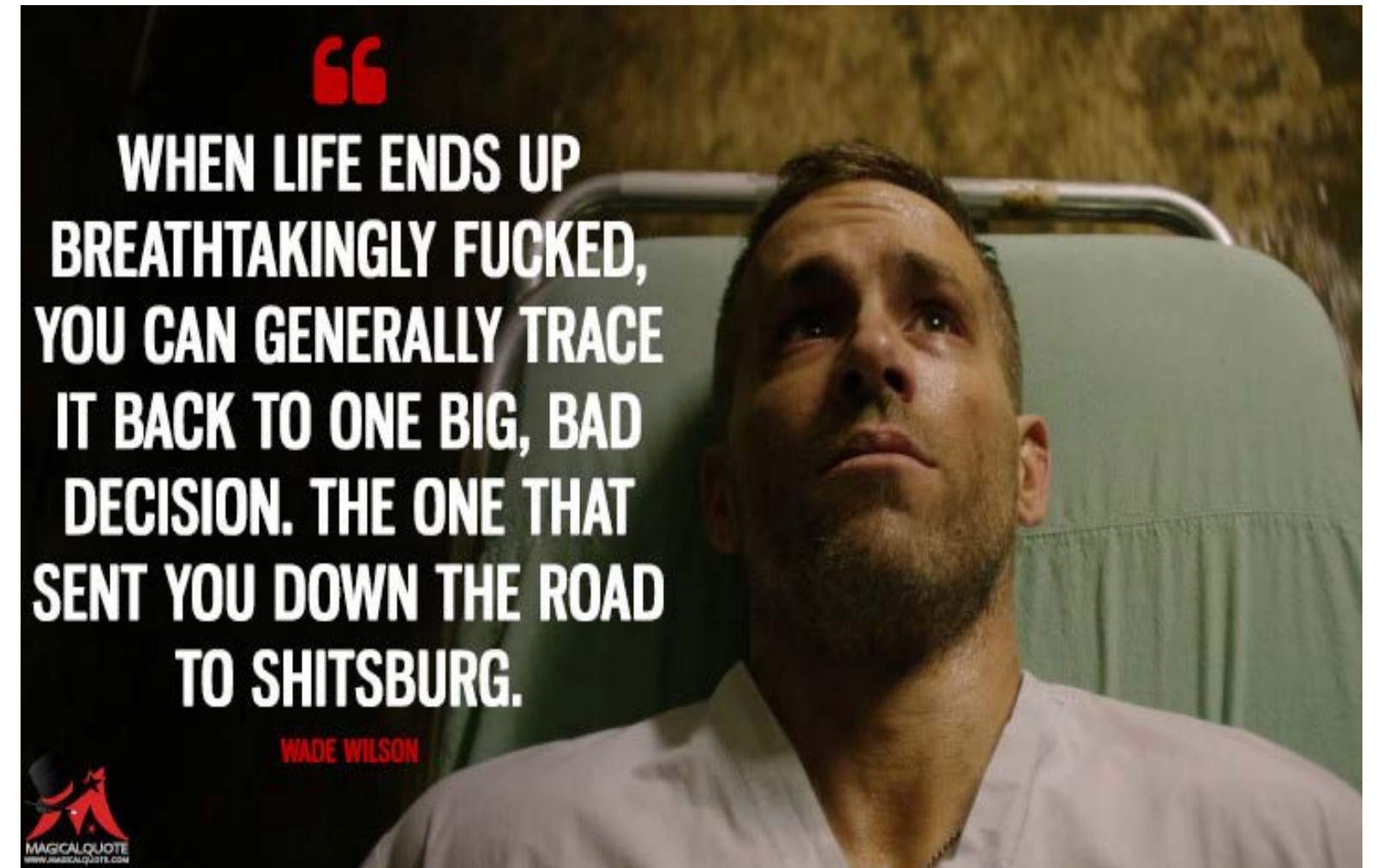
- Deals structured and risk sharing models implemented
 - AA
 - Putco
 - Municipalities



What we've learnt...

- Several legal cases
- Compliance is critical
- Get the right paperwork...

...and get the paperwork right



- In weak economy clients will roll the dice on legal matters to not pay



Looking forward...

- Digital contracting
 - *Significant benefits [delete]*
- Dealer Portal
- Greater engagement





Thank You

