



SmartCredit.io

Take back control over your
money

DeFi Crypto Lending + Crypto Credit
Score + DeFi Fixed Income Funds

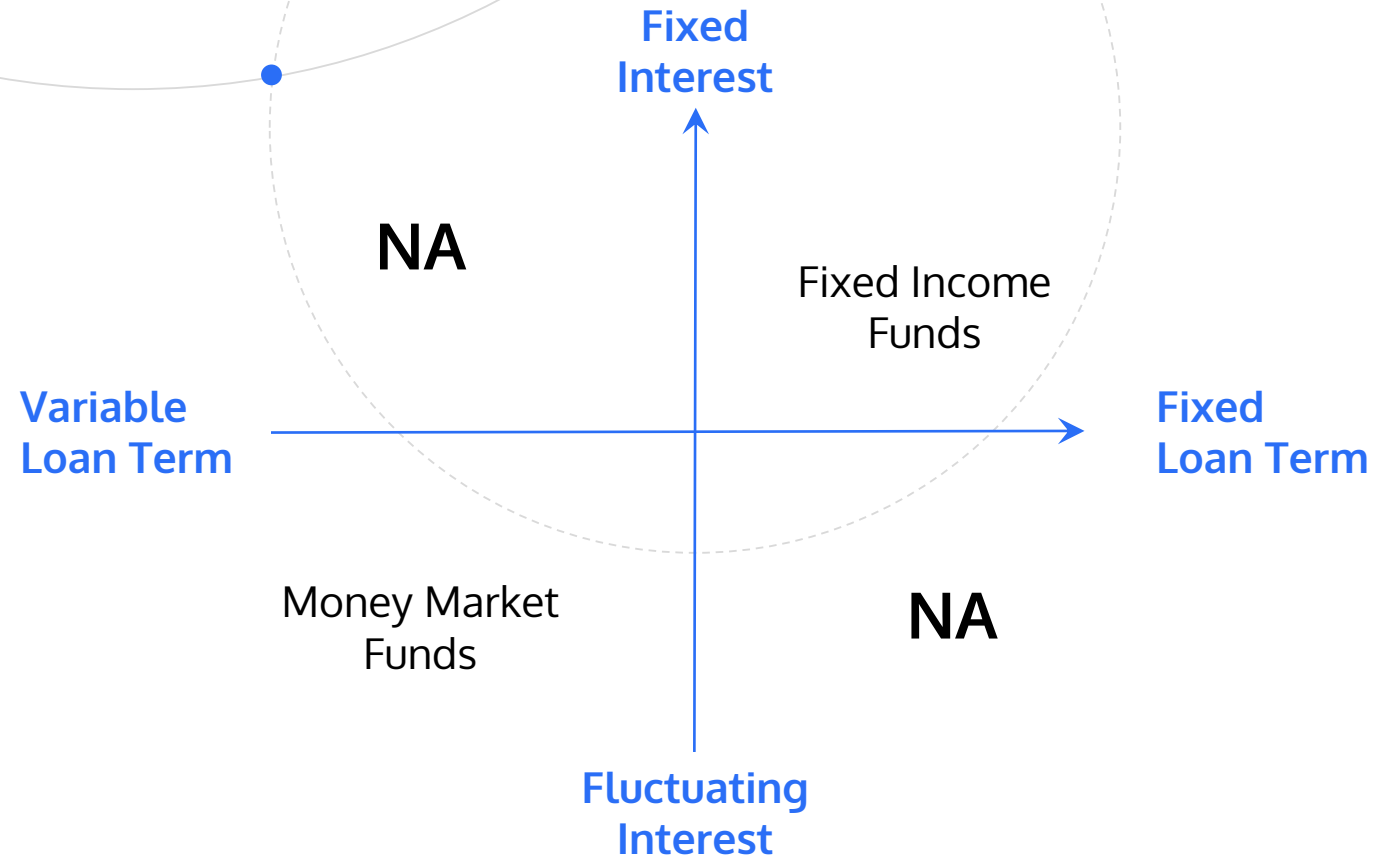


Problem - Issues with DeFi lending now

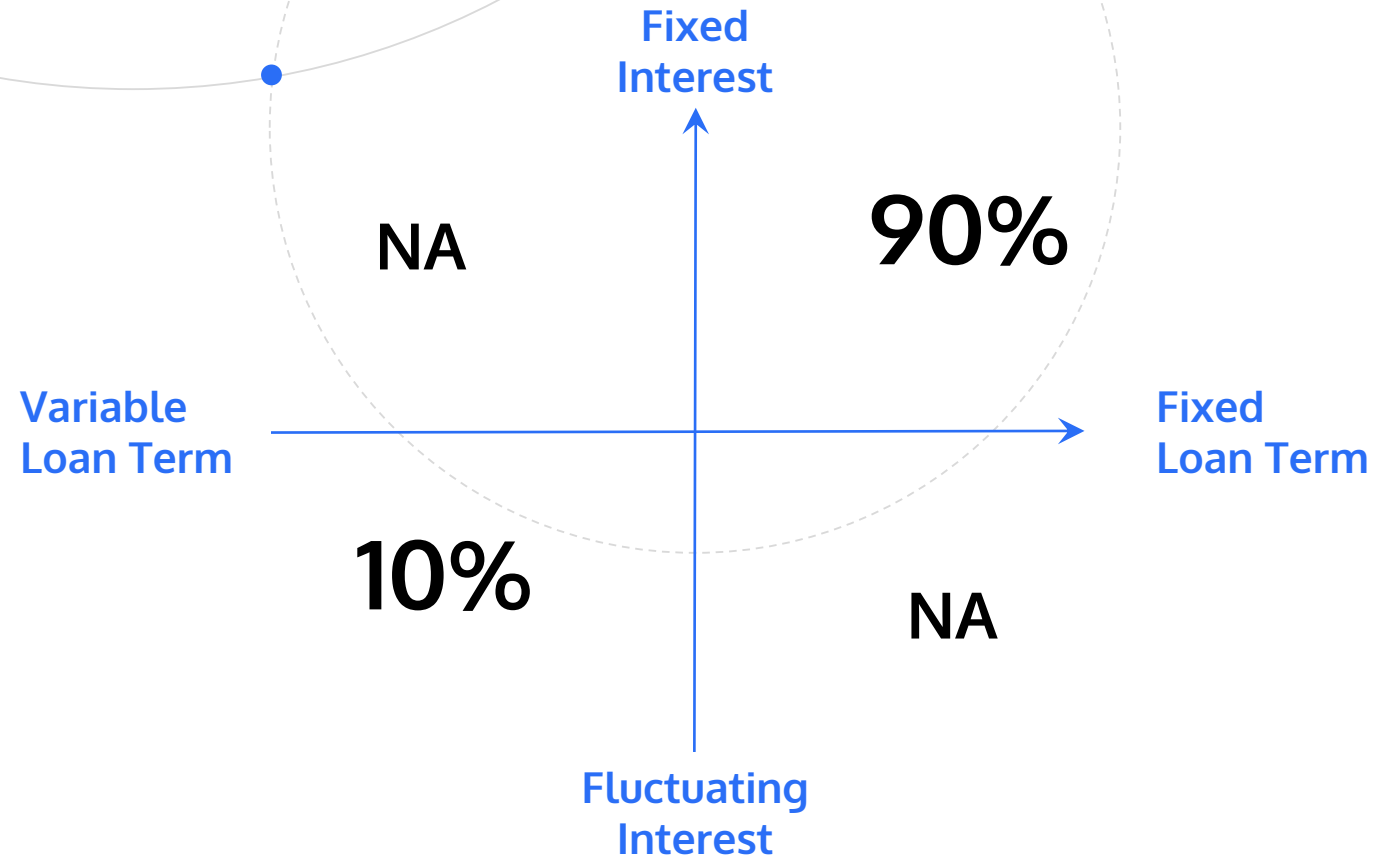
01. High collateral ratio for the borrower's because of variable loan term
02. Missing fixed-interest-rate, fixed-term loans
03. Missing DeFi Fixed Income Funds
04. Regulatory challenges because of asset pooling



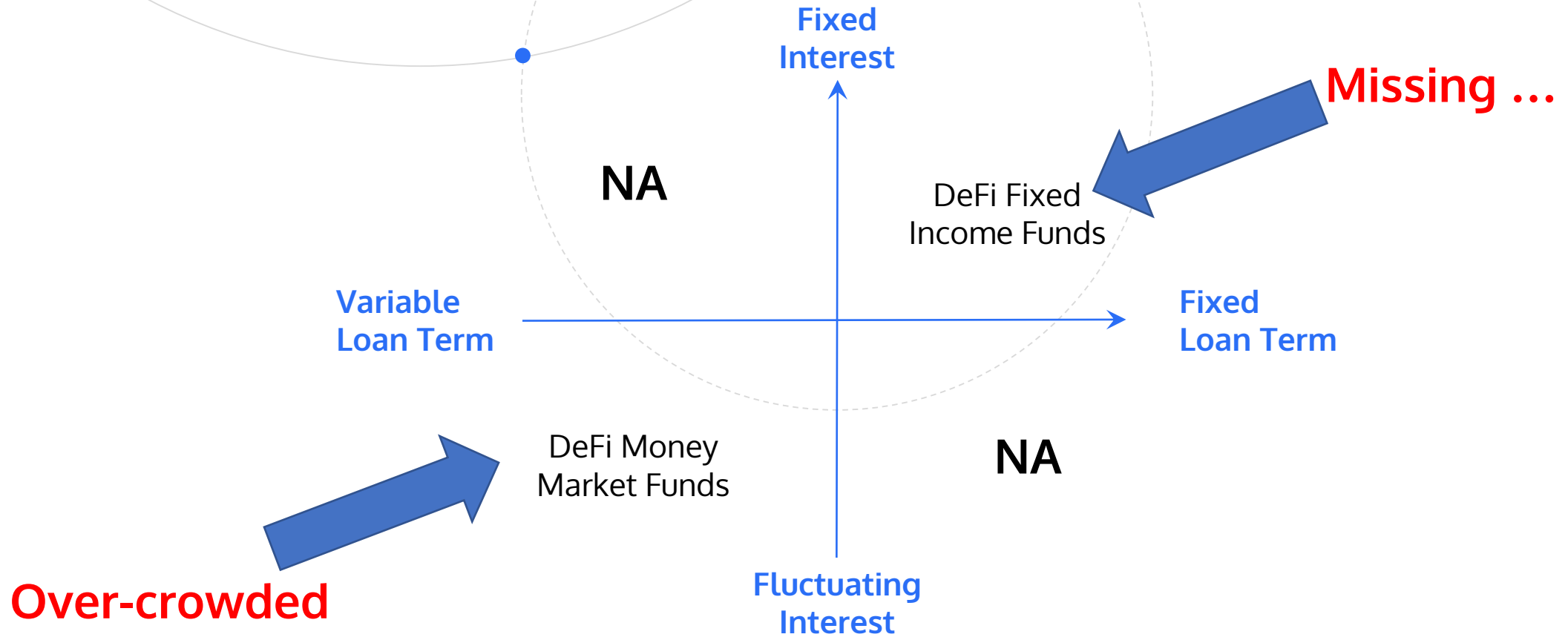
Problem - Variable or Fixed Loans ?



Problem - Variable or Fixed Loans ?

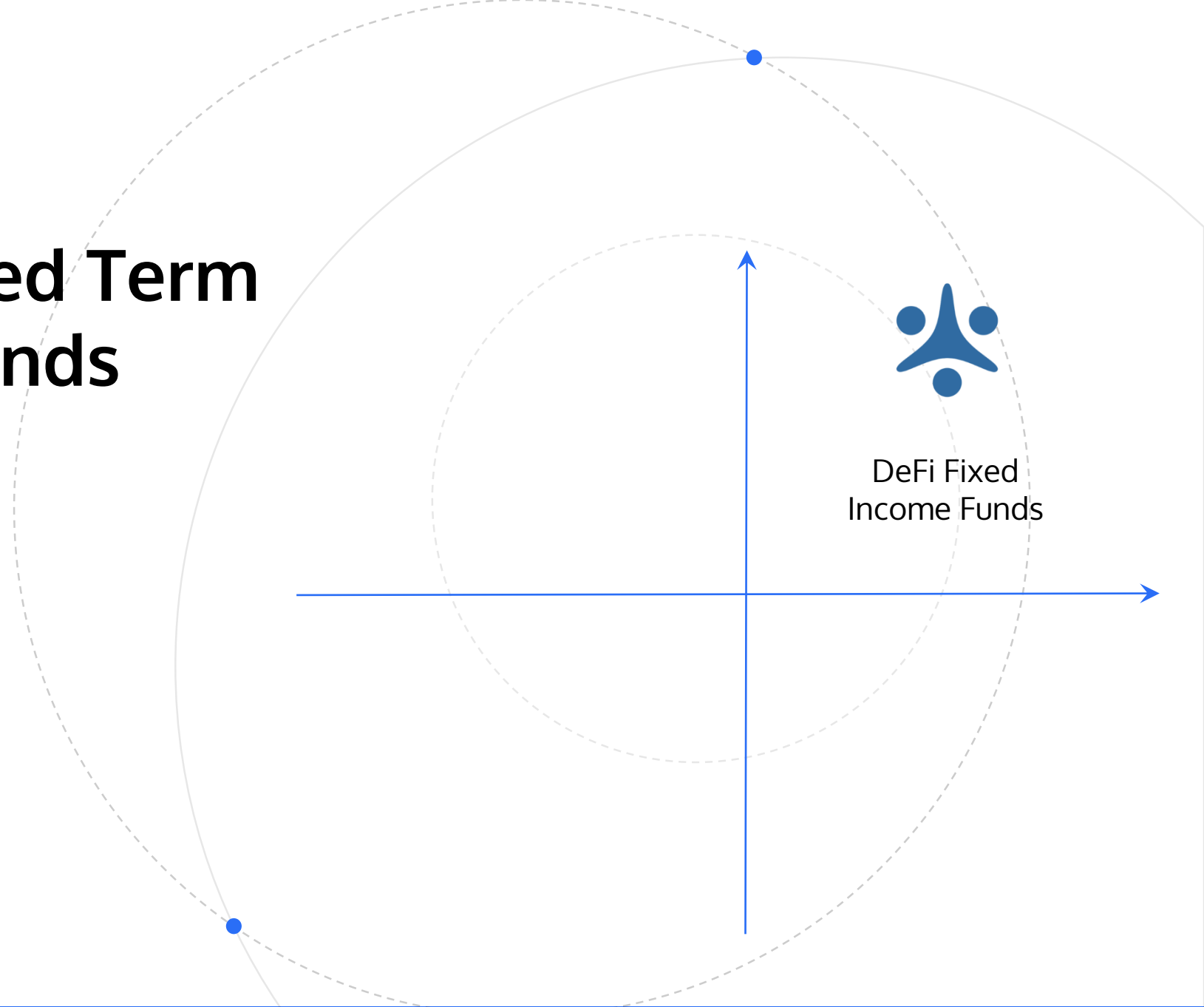


Problem – Where are DeFi Fixed Income Funds?

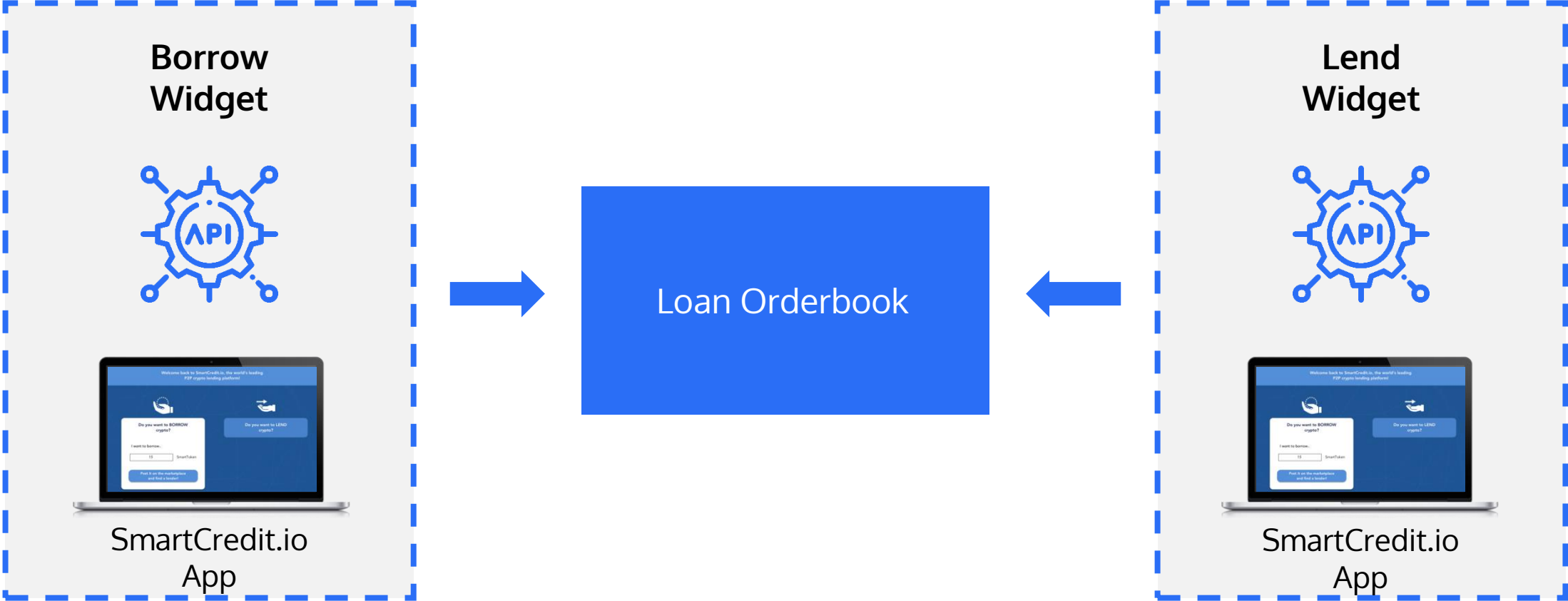


Opportunity – Fixed Term + Fixed Income Funds

- 01. Fixed Income Funds
- 02. Fixed interest loans
- 03. Fixed term loans
- 04. Low collateral ratio
- 05. Regulatory compliance



Solution – How does it work?



Benefits for the users

01. Borrower

- Low collateral ratio
- Wide choice of collateral
- No fluctuating interest rate

02. Lenders

- Better return via Personal Fixed Income Funds
- No fluctuating interest rate

03. Partners

- Earn revenues on loan origination
- Earn rewards in SMARTCREDIT



Business Model

0.5% Fee
From every transaction



Growth via



4'000 registered users!

Integration via API & Widgets:

01. Crypto Wallets
02. Crypto Exchanges
03. Crypto Payment Providers
04. Crypto Online merchants



Thank YOU!



Martin Ploom



Martin@smartcredit.io