

# Permitted FinTech Inside KSA - SAMA

## Faster & Easier

Personal Loans



Bank Account



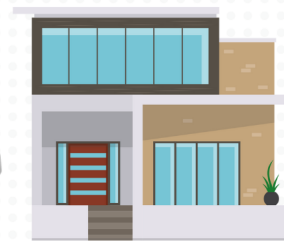
Credit Cards



Car Finance



Home Finance

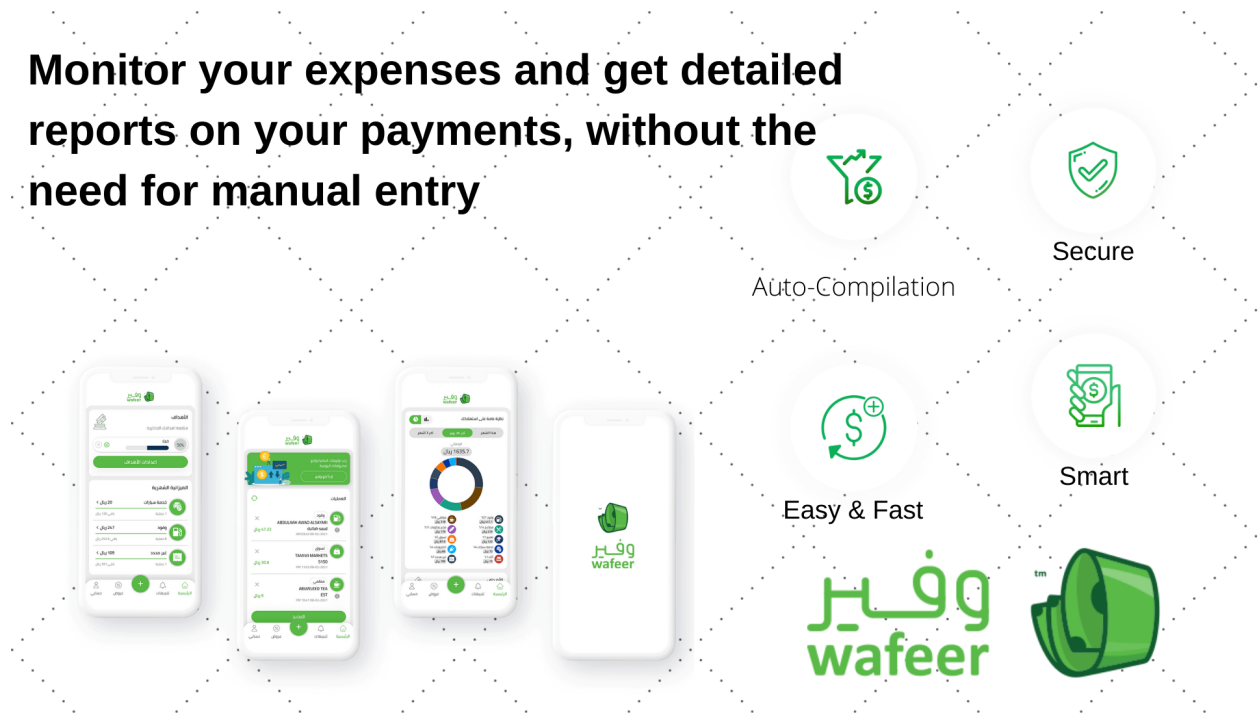


كردتلي  
creditley

## Creditley

As we can notice, the rise the financial services and products sometimes feel overwhelming and confusing. Creditley is a retails banking and E-broker, and aggregator. This means individuals can open an account free of charge, explore the financial services provided, and compare and use those services on the same platform.

**Monitor your expenses and get detailed reports on your payments, without the need for manual entry**



## Wafeer

Saving, planning, and investment financially for individual behavior are not wide separate. However, as the 2030 vision plan, financial services are encouraged to provide services to the average person. As a result, saving, behavior, and planning will be followed and adopted in society. Wafer provides simple, initiative, and innovative mobile applications that users can track incomes and expenses.

**Getting instant bill  
financing just got  
easier!**



**Instant cash!**

- Now you can receive your payments in advance through the Lendo crowdfunding platform, what are you waiting for?

Investors



SME



## Lendo

About 90% of Middle Eastern enterprises consider adopted small to median; however, only 7% take a loan. It seems that the traditional banks failed to provide solutions that attract SMEs. One of the solutions that come up is to disintermediation of the bank. This solution will connect the investors and the SMEs directly.

## Conclusion

In my opinion, Creditly seems to provide a creative and extremely helpful for the end-users. For example, user A can have Alahli Bank credits card and request Car finance from Riyad Bank and home financing from another bank, all from one platform. The user doesn't need to have an account in any of them. Just create an account in their forum and go shopping for the best service,