To: Igor Okayev, Farid Abushov   Date: 28 December 2020
CC: Sevda Aliyeva

Simbrella

Simbrella is leading company in microloans in various market around the globe gaining its popularity and wealth from SimKredit product launched in Azerbaijan.

Simbrella is active player on the market of microloans and DaaS solutions, which could benefit to Unibank in the customer acquisition, data quality and data cleansing activities as well as product portfolio enrichment activities.

Simbrella collected a lot of customer data through years and after each credit request Simbrella still gets information about mobile operator client, his balance and other customer profile information.

Unibank can use this information for several purposes:

1. Clean existing data within existing data sources and increase data quality for further data mining activities
2. Use information from Simbrella for further customer segmentation activities and targeted marketing campaigns for that segment
3. Use Simbrella scoring model together with banking data (vice-versa is not allowed by legislation) for provisioning small loans for very short period of time. This possibility should be considered in case if unbanked population is target of the bank.