

## **Press Release**

**March 24, 2016**

### **Vostok Emerging Finance invests into FinanZero, a marketplace for consumer loans in Brazil**

Vostok Emerging Finance (VEF) today announces that it has concluded its first investment of 2016 and its first in Latin America into FinanZero.com.br. VEF is investing USD 1.2 mln for a minority stake of the company. The investment is made in parallel with the Swedish VC-firm Webrock Ventures, which is specialized in rolling out internet companies in Brazil.

FinanZero is a pioneer marketplace for consumer loans in Brazil. The business is an independent broker for loans, negotiating the customer's loan with several banks and credit institutions, to find the loan with the best interest rate and terms for the consumer. FinanZero handles the lending process from start to finish, with the customer and the bank fully integrated into FinanZero's system. The business combines aspects of comparison, lead generation and consumer loan brokerage.

This is a business model we have seen scale and succeed in other markets. FinanZero has a very strong founding team with a successful track record and experience from a leading consumer loan broker in Sweden.

Vostok Emerging Finance Managing Director Dave Nangle comments:

"I am very happy to announce our first investment of 2016 and our inaugural investment in Latin America. We are very excited by the large opportunity in Brazil and in due course the broader continent for this model. It is the combination of the structural market opportunity, combined with a dynamic experienced team behind what is a proven business model elsewhere that convinced us to back FinanZero."

Dave Nangle, Managing Director

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*Vostok Emerging Finance is an investment company with the goal of investing in early stage modern financial services companies across emerging and frontier markets. VEF trades in Sweden on Nasdaq First North under the ticker VEMF SDB.*

*Vostok Emerging Finance's Certified Adviser on Nasdaq First North is Pareto Securities AB.*