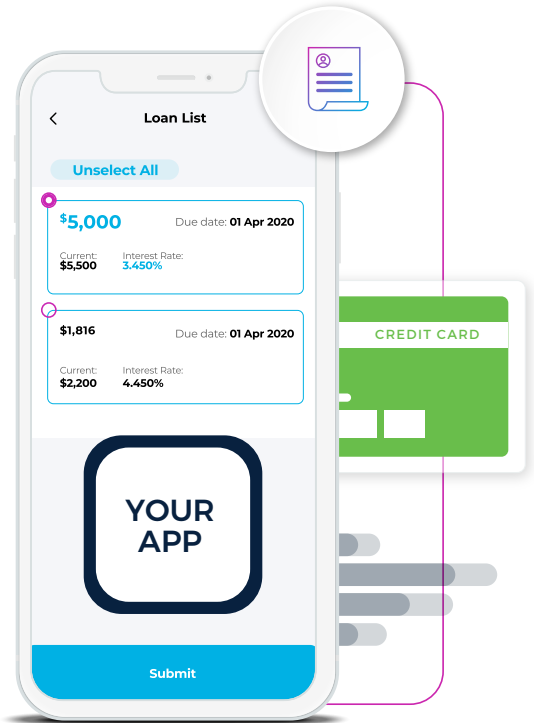


# Personal Loans.

Spinwheel's solution for personal loan lenders provides the tools to:

- 1 **Reach more customers**
- 2 **Originate more loans**
- 3 **Dramatically decrease default risk**



## Opportunity.

Personal loans are currently the fastest growing debt category in the US and are expected to grow by at least 11% and 14% for non-prime and prime borrowers, respectively.

Given this growth, lenders are attempting to differentiate services and offerings in an attempt to attract borrowers, particularly across credit card refinance and debt consolidation, with these two categories alone representing well over half of personal loan originations.

Today, it's challenging to ensure that disbursed funds are paid directly to the appropriate debt and without this assurance, delinquency and default risk skyrockets. Borrowers can use the funds for other purposes, effectively doubling their outstanding debt and leaving lenders with a poorly performing loan portfolio.

## Solution.



### Real-Time Debt PayOff

- 1-Click direct debt payments towards that disburse funds directly to outstanding debt
- Reduces delinquency and default risk by 10% - 50%



### Embedded + Personalized Refi

- 2-Click loan applications embedded in the apps these customers use the most
- Reach customers where they already have their debt connected through Spinwheel
- Surface refi opportunities for customers who might not realize the benefit they can receive (avoided interest, lower monthly payment, etc.)



### Payroll Linked Debt Payment

(Coming Soon)

- Initiate loan repayments directly from the borrowers paycheck
- Increases repayment rates by up to 3x



## Get a Demo.

Scan here or contact us for more information.

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[spinwheel.io](https://spinwheel.io)