KN GROUP

An Innovative Global Fintech Company
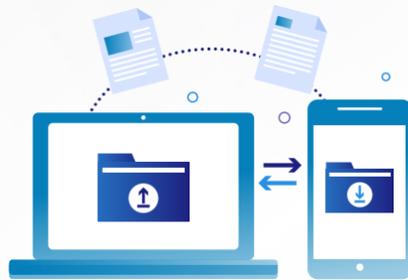
kn.group

Nationwide Credit, Delivered Fast

KN GROUP

Through our proprietary platform, our customers receive the financing they need within 1 day nationwide
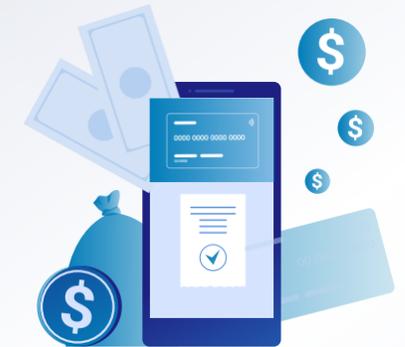

For individuals seeking fast, reliable financing for daily needs or major life expenses

Consumers can upload their identification and required documents directly via the KN Group mobile app.
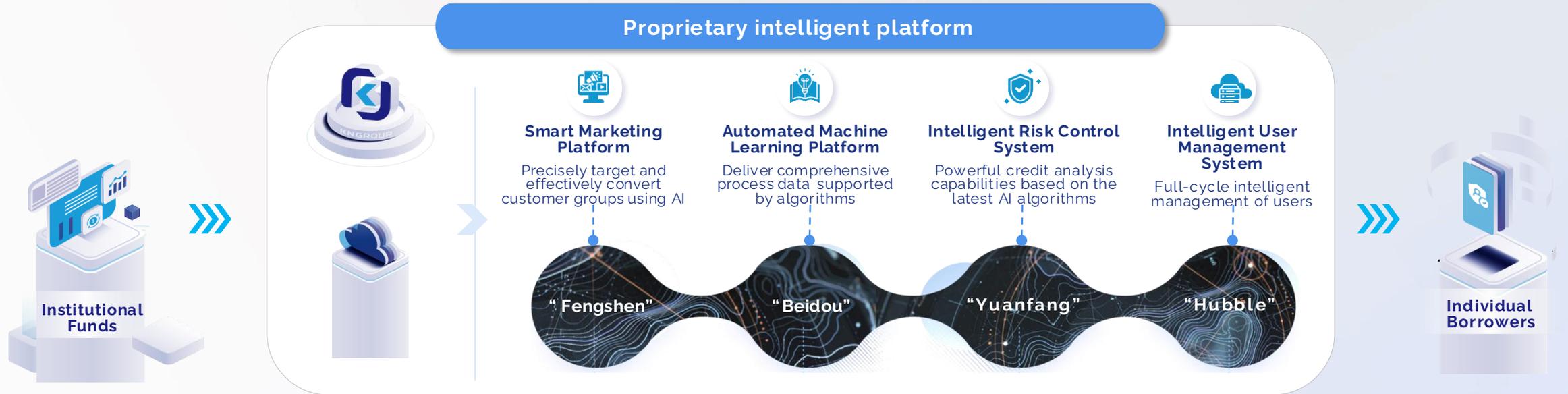

AI-driven risk assessment ensures fast, data-rich credit decisions at scale.

Consumers receive loan offers within 1 day, with adaptive credit limits that grow with responsible use.

Proprietary full-chain intelligent platform connects institutional funds with individual borrowers

Proprietary intelligent platform

Institutional Funds

Smart Marketing Platform
Precisely target and effectively convert customer groups using AI

Automated Machine Learning Platform
Deliver comprehensive process data supported by algorithms

Intelligent Risk Control System
Powerful credit analysis capabilities based on the latest AI algorithms

Intelligent User Management System
Full-cycle intelligent management of users

"Fengshen"   "Beidou"   "Yuanfang"   "Hubble"

Individual Borrowers

100+ Institutional partners worldwide[1]	**9 billion +** Risk assessment computations processed[1]	**24/7/365** 100% online and automatic with high availability	**60 seconds** Average time takes for a transaction[1]	**160 million+** Customers served globally[1]

Note:
1. Data as of Jun 2025

Fengshen: smart sourcing ensures efficient and effective customer acquisition

We established premium relationship with major sourcing channels thanks to our leading market positions. With deep understanding of local markets / ideal user profile, we proactively adjust and achieve the ideal sourcing outcome

Diversified customer acquisition channels

- Mainstream media
- Mobile app market
- E-wallets
- E-commerce
- Telecom operators

Google
Google Play
TikTok
This shop
indosat

Customers
Ideal user persona
Premium services
Sourcing strategy

Quantity
Quality
Cost-effective

Model-based proactive sourcing strategy

Advanced risk management model identifies quality customers and feeds the persona to channels

In-house experienced sourcing professionals monitor and adjust the strategy on a daily basis

Yuanfang: proprietary and patented models drive our intelligent risk control process

KN GROUP

We leverage advanced data architecture and behavioural modelling for high-precision pre-lending risk modelling

Data from diversified external and internal sources

- Licensed credit bureau
- Authorized user data
- Risk modeling scores

CREDIT INFORMATION CORPORATION · **CLIK** *CRIF Lembaga Informasi Keuangan* · **afpi**

BEMOBI · **TASDEEQ** · **DataCheck**

círculo de crédito · **mobilewalla** · **FlashMoney**

NCB *National Credit Bureau*

Continuously supplement data sources

Social data · Transaction data

2,000+
Labels used in risk modelling

LBS data[1] · Credit data

Pre-lending risk modelling

Collect data

Identify risk

Machine learning & data model

Classify customers

1,500+
Risk management strategies

>0.47
KS score of our risk models

600+
Intelligent assessment models

<0.9%
Default rate for top 20% scored customers

First-time users
Approval & terms based on model results

Renewals
Calculate credit scores and adjust terms dynamically

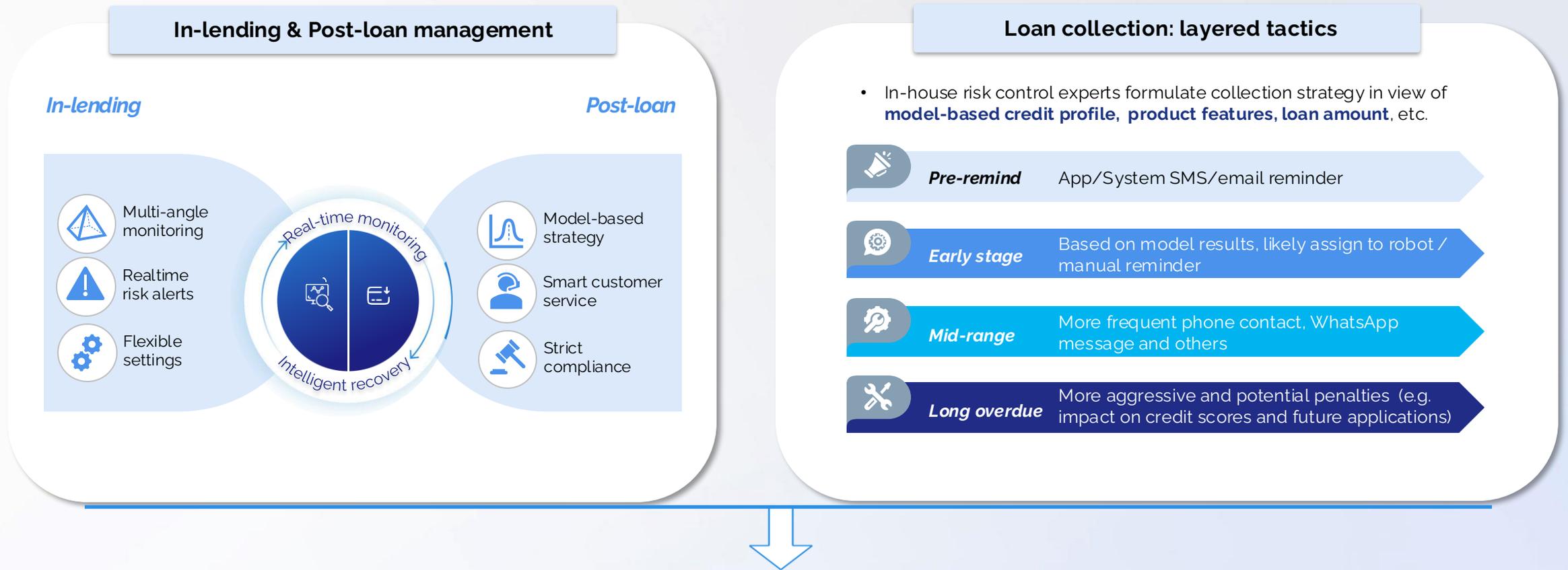**Fraud detection / risk-based credit scores & loan terms**

Note: data as of June 2025
1. Refers to "location-based services data"

4

Yuanfang: proprietary and patented models drive our intelligent risk control process (cont'd)

Through our advanced models, we monitor and predict the collection difficulty of individuals, and implement differentiated strategies and tactics so as to enhance user experience, minimize delinquency rates, and reduce costs

In-lending & Post-loan management

In-lending

- Multi-angle monitoring
- Realtime risk alerts
- Flexible settings

Real-time monitoring

Intelligent recovery

Post-loan

- Model-based strategy
- Smart customer service
- Strict compliance

Loan collection: layered tactics

- In-house risk control experts formulate collection strategy in view of **model-based credit profile, product features, loan amount**, etc.

Pre-remind	App/System SMS/email reminder
Early stage	Based on model results, likely assign to robot / manual reminder
Mid-range	More frequent phone contact, WhatsApp message and others
Long overdue	More aggressive and potential penalties (e.g. impact on credit scores and future applications)

Early warning for overdue and churn / recovery prediction / collection strategy & tactics

Thank you!

kn.group

6