

## GE Capital Bank AUSTRIA

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GE Capital Bank in Austria is the market leader in the retail sales finance business segment, with 70 % of the market share. By offering our retail partners speed, simplicity and quality class service, we can differentiate ourselves from our competitors. Our major clients are in the furniture, electronics, do-it-yourself (DIY), car services and telecommunications business. With our unique ePOS application and underwriting system, we serve around 1,000 retail outlets in the country.

The Austrian RSF business also offers a closed-end product with various terms, including a "Buy Now, Pay Later" program. The customer has the advantage of cashless purchases (from €350.- to € 11,000.-) at the retailer, and can defer payment by financing a closed-end loan with repayments between 6-60 months. This program has received very positive reviews from customers and is established under the registered brand called "Teilzahlung."