

**AFLUENTA PRESENTS A NEWEST AND REVOLUTIONARY VERSION  
OF ITS OPERATING SYSTEM**

**"Aconcagua" is the largest technological and operational change made by Afluenta since it opened in Argentina in 2012.**

**BUENOS AIRES – April 7, 2015 -- Afluenta** ([www.afluenta.com](http://www.afluenta.com)), the largest peer-to-peer lending company in Latin America, introduces "Aconcagua", the newest, innovative and efficient version of its platform. This renewed operational process are faster and more effective, taking the process to apply and invest into a whole new dimension: 100% online, nationwide, 7/24. Also this big upgrade improves returns for lenders while response faster to applicants.

**Afluenta** also introduce new lenders categories, widening them into 3 classes: retailers, plus and institutional. Thus allow the lenders, according there founds and experience, to invest their money on a quicker way into the people's loans. Also, **Afluenta** launch the largest change in finance in centuries: the "Provident Fund" to give the peer-to-peer system more strength and stability.

"Over 2,200,000 people have already visited [www.afluenta.com](http://www.afluenta.com). Our lenders generated 110,000 investment transactions to originate loans worth of US\$4,000,000 and up to 240 lenders invested within a single loan, demonstrating the power of peer-to-peer financing among Latinos. People invest their money on other people's loans because they obtain much better yields than those offered by the banks and –when doing so- they embody a personally fulfilling experience," commented Alejandro Cosentino, founder and CEO of **Afluenta**.

Likewise, the company is also introducing a new and easy way to navigate design of its platform. As of now, **Afluenta** is now lightweight and agile. It properly adapts to multiple screens such as tablets and smartphones, allowing people to apply for a loan or invest their money wherever and whenever they feel like doing it.

**Afluenta** a is a peer-to-peer lending system who works through an client segregated account in a ordinary administrative trust ruled by specific local law, where investors act as trustors and Afluenta acts as trustee. Loans are granted thru a trust with contributions made by lenders in accordance with their instructions. Afluenta is registered with the Public Ordinary Trustees Registry (Registro de Fiduciarios Ordinarios Públicos) of the National Securities Commission (Comisión Nacional de Valores). That Resolution allows Afluenta to provide public fiduciary services, while being monitored by the National Securities Commission, an entity which neither authorizes nor monitors any fiduciary agreement executed by the trustee\*.

## **PRESS RELEASE**

### **About Afluenta**

Afluenta ([www.afluenta.com](http://www.afluenta.com)) is a Latin FinTech company based in Buenos Aires, Argentina in process to expand its services to the rest of Latin American markets with the mission to promote an easy, safe and transparent financial culture. It develops innovative products and experiences, which help people handle their finances in an easy and more human way. It seeks to become a solid investment alternative for lenders and best loan conditions for creditworthy borrowers.

**Afluenta** is founded and led by Alejandro Cosentino who combines a vast experience in successful financial services innovation (AmEx and Santander) and as an Internet entrepreneur (StarMedia/Gratis1, VOY Music). The rest of team have experience from a different range of industries including Financial Services, Banks, Telecoms, Software Factories, and Advertising Agencies among others, which help us to create better customer experiences. It's backed by private equity investors and was incubated by NXP Labs part of Global Accelerator Network (GAN).

**Afluenta** does not financial intermediation, because it would mean to do two different and inseparable business: receiving deposits from people and undertaking the risk of giving them back under the conditions agreed while undertaking the risk of default of loans using those funds. The connections of those business and associated related risks have clear legal implications, which cannot be separated from the banking business. On the other hand, Afluenta neither intermediates nor faces such risks as banks do because it is neither the depository nor the sole owner of the funds: trustors are investors (neither depositories nor creditors) who invest their money by stating the amount, destination and opportunity of the funds and understand the risk they undertake when they expect to receive profit as a result of the fiduciary activity.

For further information visit [www.afluenta.com](http://www.afluenta.com) or please contact:

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[\*] Lenders are hereby notified that, pursuant to Section 5 of Law N° 24.441, the existence of the Public Ordinary Trustees Registry (Registro de Fiduciarios Ordinarios Públicos) does not imply that all trusts in which they are involved are subject to the monitoring of the Comisión Nacional de Valores (CNV), which is only empowered to monitor public financial trusts issued under public offer.