

 Early Warning System

EBRD-56023

FIF - PRAGMAGO II



## Quick Facts

Countries	Poland
Financial Institutions	European Bank for Reconstruction and Development (EBRD)
Status	Approved
Bank Risk Rating	U
Voting Date	2025-03-18
Borrower	PragmaGo S.A.
Sectors	Finance, Industry and Trade
Investment Type(s)	Loan
Investment Amount (USD)	\$ 10.94 million
Project Cost (USD)	\$ 10.94 million



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## Project Description

According to the Bank's website, the project consists of the provision of a senior secured loan of up to EUR 10 million (or PLN equivalent) to PragmaGo S.A. under the Financial Intermediaries Framework.

PragmaGo will use the loan's proceeds to extend financing to an underserved segment of the private sector, namely micro, small and medium-sized enterprises ('MSMEs') in Poland, thanks to its innovative online product suite offering fast and convenient access to funding.



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## Investment Description

- European Bank for Reconstruction and Development (EBRD)

A senior secured loan of up to EUR 10 million (or PLN equivalent).

## Financial Intermediary

Financial Intermediary: A commercial bank or financial institution that receives funds from a development bank. A financial intermediary then lends these funds to their clients (private actors) in the form of loans, bonds, guarantees and equity shares. Financial intermediaries include insurance, pension and equity funds. The direct financial relationship is between the development bank and the financial intermediary.

- [PragmaGo S.A.](#) (Financial Intermediary)



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## Private Actors Description

*PragmaGo S.A.* is one of the largest independent Polish FinTech lending companies operating in the MSMEs segment.



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## Contact Information

### COMPANY CONTACT INFORMATION

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### ACCESS TO INFORMATION

You can request information by emailing: [accessinfo@ebrd.com](mailto:accessinfo@ebrd.com) or by using this electronic form:

<https://www.ebrd.com/eform/information-request>

### ACCOUNTABILITY MECHANISM OF EBRD

The Project Complaint Mechanism (PCM) is the independent complaint mechanism and fact-finding body for people who have been or are likely to be adversely affected by an European Bank for Reconstruction and Development (EBRD)-financed project. If you submit a complaint to the PCM, it may assess compliance with EBRD's own policies and procedures to prevent harm to the environment or communities or it may assist you in resolving the problem that led to the complaint through a dialogue with those implementing the project. Additionally, the PCM has the authority to recommend a project be suspended in the event that harm is imminent.

You can contact the PCM at: [pcm@ebrd.com](mailto:pcm@ebrd.com) or you can submit a complaint online using an online form at:

[http://www.ebrd.com/eform/pcm/complaint\\_form?language=en](http://www.ebrd.com/eform/pcm/complaint_form?language=en)

You can learn more about the PCM and how to file a complaint at: <http://www.ebrd.com/work-with-us/project-finance/project-complaint-mechanism.html>



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## Bank Documents

- [PSD Translation \(Polish\)](#)