Early Warning System

EBRD-56948

U Consumer Finance (ValU)

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Quick Facts

Countries	Egypt
Financial Institutions	European Bank for Reconstruction and Development (EBRD)
Status	Approved
Bank Risk Rating	FI
Voting Date	2026-03-11
Borrower	U Consumer Finance
Sectors	Energy, Finance, Technical Cooperation
Investment Type(s)	Loan
Investment Amount (USD)	$ 12.70 million
Project Cost (USD)	$ 11.57 million

Project Description

According to bank provided information, the investments involves the provision of a senior unsecured loan of up to EGP 600 million (ca. USD 12.7 million) in favour of U Consumer Finance (the "Company" or "ValU") for green investments in Egypt. The loan will facilitate investments in green, eligible technologies aimed at climate change mitigation for individuals. The aim is to expand green consumer finance lending to retail customers by improving access to financing for climate-resilient products and environmentally friendly technologies.

The loan will focus on projects in the residential sector and electric vehicles that enhance energy efficiency, promote small-scale renewable energy adoption, and support the deployment of eligible technologies as listed in the EBRD Green Technology Selector (GTS), contributing to a sustainable, low-carbon emissions pathway.

Investment Description

- European Bank for Reconstruction and Development (EBRD)

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.

- U Consumer Finance (Financial Intermediary)

Private Actors Description

U CONSUMER FINANCE

U Consumer Finance (the "Company" or "ValU"), a majority owned subsidiary of EFG Holding based in the MENA region, is a new client of EBRD and one of the leading consumer finance and fintech players in Egypt, with a total market share of 23% in Buy Now Pay Later (BNPL) and total assets amounting to USD 302m as of September 2025. The Company debuted on the Egyptian Exchange (EGX) in June 2025.

Private Actor 1	Private Actor 1 Role	Private Actor 1 Sector	Relation	Private Actor 2	Private Actor 2 Role	Private Actor 2 Sector
-	-	-	-	EFG Holding S.A.E.	Parent Company	Finance

Contact Information

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ACCESS TO INFORMATION

You can request information by emailing: 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 or you can submit a complaint online using an online form at: 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