

 Early Warning System

EIB-20240909

VEHIS LOAN FOR SMES AND MIDCAPS AND GENDER



Quick Facts

Countries	Poland
Financial Institutions	European Investment Bank (EIB)
Status	Approved
Bank Risk Rating	U
Voting Date	2025-07-01
Borrower	Vehis Finanse Sp. z o.o.
Sectors	Finance, Industry and Trade, Transport
Investment Type(s)	Loan
Investment Amount (USD)	\$ 198.69 million



Project Description

According to the Bank's website, the operation involves a cash securitisation of Polish auto leases, wherein the EIB will purchase a part of the senior tranche of an ABS, to increase the intermediary's capacity to generate new funding to support small and medium-sized enterprises (SMEs) and mid-caps in Poland.

The aim is to enhance access to finance to the final beneficiaries. The operation is expected to have a significant contribution to gender equality.



Investment Description

- European Investment Bank (EIB)

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.

- [Vehis Finanse Sp. z o.o.](#) (Financial Intermediary)



Private Actors Description

VEHIS is a car platform that allows customers to select and purchase a vehicle along with the relevant financing options. The offer encompasses all car brands available on the Polish market from key dealers, along with financing options in the form of leasing.

VEHIS provides full support throughout the period of vehicle use, including a special insurance package, GPS monitoring and service support for the car, as well as handling traffic damage claims.

VEHIS advisors working in 18 VEHIS branches across Poland support customers in choosing a car, its financing and insurance. The entire process can be completed online through the website or with the remote assistance of an advisor.

The platform offers a selection of over 10,000 cars at competitive prices from 200 dealers. These offers are updated almost in real time, thanks to IT tools developed by VEHIS.

VEHIS' strategic investor is Enterprise Investors, one of the oldest and largest private equity firms in Central and Eastern Europe.



Contact Information

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ACCESS TO INFORMATION

You can submit an information request for project information at: <https://www.eib.org/en/infocentre/registers/request-form/request-form-default.htm>

ACCOUNTABILITY MECHANISM OF EIB

The EIB Complaints Mechanism is designed to facilitate and handle complaints against the EIB by individuals, organizations or corporations affected by EIB activities. When exercising the right to lodge a complaint against the EIB, any member of the public has access to a two-tier procedure, one internal - the Complaints Mechanism Office - and one external - the European Ombudsman. A complaint can be lodged via a written communication addressed to the Secretary General of the EIB, via email to the dedicated email address: complaints@eib.org, by completing the online complaint form available at the following address: <http://www.eib.org/complaints/form> via fax or delivered directly to the EIB Complaints Mechanism Division, any EIB local representation office or any EIB staff. For further details, check: http://www.eib.org/attachments/strategies/complaints_mechanism_policy_en.pdf

When dissatisfied with a complaint to the EIB Complaints Mechanism, citizens can then turn towards the European Ombudsman. A memorandum of Understanding has been signed between the EIB and the European Ombudsman establishes that citizens (even outside of the EU if the Ombudsman finds their complaint justified) can turn towards the Ombudsman on issues related to 'maladministration' by the EIB. Note that before going to the Ombudsman, an attempt must be made to resolve the case by contacting the EIB. In addition, the complaint must be made within two years of the date when the facts on which your complaint is based became known to you. You can write to the Ombudsman in any of the languages of the European Union. Additional details, including filing requirements and complaint forms, are available at: <http://www.ombudsman.europa.eu/atyourservice/interactiveguide.faces>



Media

- Poland: EIB Group backs car platform VEHIS to boost SME financing, inclusion and green mobility



Other Related Projects

- EIB-20220538 EU PROGRAMME LOAN FOR ABS OPERATIONS