

Peer to Peer (P2P) Lending Market Report by Loan Type (Consumer Lending, Business Lending), Business Model (Marketplace Lending, Traditional Lending), End User (Consumer (Individual/Households), Small Businesses, Large Businesses, Real Estate, and Others), and Region 2024-2032

Market Report | 2024-03-02 | 145 pages | IMARC Group

AVAILABLE LICENSES:

- Electronic (PDF) Single User \$3999.00
- Five User Licence \$4999.00
- Enterprisewide License \$5999.00

Report description:

The global peer to peer (P2P) lending market size reached US\$ 188.1 Billion in 2023. Looking forward, IMARC Group expects the market to reach US\$ 1,223.0 Billion by 2032, exhibiting a growth rate (CAGR) of 22.4% during 2024-2032. The market is experiencing steady growth driven by the increasing digitization of financial services, which enhances user accessibility and convenience, the rising shift in consumer behavior favoring personalized financial solutions, and the growing acceptance of alternative financing among both individual and business borrowers.

Peer to Peer (P2P) Lending Market Analysis:

Market Growth and Size: The market is witnessing significant growth, emerging as a prominent component in the alternative finance sector. This growth is driven by the increasing adoption of digital platforms for financial transactions and the expanding base of users seeking alternatives to traditional banking. Current estimates suggest a continued upward trajectory in market size, fueled by technological innovation and evolving consumer preferences.

Technological Advancements: Technological innovation remains a cornerstone of the market's expansion. The integration of AI and machine learning for credit assessment, the use of blockchain for transaction security, and the proliferation of mobile technologies have collectively enhanced platform efficiency and accessibility. These advancements are enabling platforms to offer more tailored and efficient services, attracting a broader user base.

Industry Applications: They have diversified their offerings, catering to various segments including personal loans, small business financing, and student loans. They are increasingly being leveraged for debt consolidation, home improvement projects, and even in niche sectors such as renewable energy financing.

Scotts International. EU Vat number: PL 6772247784

tel. 0048 603 394 346 e-mail: support@scotts-international.com

www.scotts-international.com

Key Market Trends: A notable trend in the market is the increasing focus on serving underbanked or credit-challenged individuals. There's also a growing interest in green and social impact lending, reflecting a broader societal shift towards sustainability. Furthermore, partnerships between traditional financial institutions and P2P platforms are becoming more common, signaling a blend of conventional and innovative finance.

Geographical Trends: The P2P lending market exhibits distinct geographical trends, with strong growth in regions such as Asia-Pacific, driven by high digital penetration and supportive regulatory environments. Europe and North America also show significant market activity, attributed to technological advancements and an evolving regulatory landscape. Emerging markets are displaying potential for rapid growth due to increasing internet usage and financial inclusivity efforts.

Competitive Landscape: The market is characterized by a mix of established players and emerging startups. Competitive strategies include technological innovation, user experience enhancement, and market-specific adaptations. Collaboration with traditional financial institutions is another key strategy for gaining a market foothold and expanding the user base.

Challenges and Opportunities: The market faces challenges such as regulatory compliance, risk management, and maintaining borrower and lender trust. However, these challenges present opportunities for innovation in risk assessment models, development of regulatory technologies, and education initiatives to build market trust. The evolving financial landscape and the shift towards digital finance also offer ample opportunities for market expansion and diversification.

Peer to Peer (P2P) Lending Market Trends: Continual technological advancements

The exponential growth in the market is significantly attributed to rapid advancements in technology. Additionally, the integration of artificial intelligence and machine learning algorithms is streamlining the lending process, enhancing the efficiency and accuracy of credit assessments. These technologies enable platforms to analyze vast amounts of data, including non-traditional credit indicators, offering a more comprehensive risk assessment. In addition, blockchain technology is increasingly being adopted for its ability to ensure secure and transparent transactions, fostering trust among users. Moreover, the advent of mobile technology and user-friendly applications is making P2P lending more accessible, allowing a broader range of borrowers and lenders to participate. This technological evolution is improving the user experience and expanding the market reach, attracting a diverse demographic of participants.

Changing consumer behavior

The rise in the market is closely linked to a shift in consumer behavior. Modern borrowers are increasingly seeking alternatives to traditional banking and financial institutions, driven by the desire for more simplified, faster, and more personalized financial services. They cater to this demand by offering a more streamlined and convenient borrowing experience. They provide quicker loan approvals, competitive interest rates, and a more straightforward application process compared to conventional banks. Furthermore, these platforms often serve niche markets and individuals with lower credit ratings, who might otherwise struggle to secure loans from traditional sources. Along with this, the trend towards digitalization in personal finance, coupled with a growing awareness and acceptance of fintech solutions among consumers, is fueling the expansion of the sector.

Continuous regulatory developments

The evolution of regulatory frameworks across various regions plays a critical role in shaping the P2P lending landscape. Governments and financial regulatory bodies are increasingly recognizing the importance of P2P lending in the financial ecosystem. In response, they are developing and implementing regulations that ensure a balance between fostering innovation and protecting the interests of borrowers and lenders. These regulatory measures are essential in maintaining the integrity and stability of the market. They provide a structured environment that mitigates risks such as fraud and defaults, thereby enhancing consumer confidence in these platforms. Furthermore, clear regulations help legitimize P2P lending as a credible alternative to traditional financing, encouraging more participants to enter the market.

Scotts International. EU Vat number: PL 6772247784

tel. 0048 603 394 346 e-mail: support@scotts-international.com

www.scotts-international.com

Peer to Peer (P2P) Lending Industry Segmentation:

IMARC Group provides an analysis of the key trends in each segment of the market, along with forecasts at the global, regional, and country levels for 2024-2032. Our report has categorized the market based on loan type, business model, and end user.

Breakup by Loan Type:

Consumer Lending
Business Lending

Business lending accounts for the majority of the market share

The report has provided a detailed breakup and analysis of the market based on the loan type. This includes consumer lending and business lending. According to the report, business lending represented the largest segment.

The business lending segment, which constitutes the largest portion of the P2P lending market, targets small and medium-sized enterprises (SMEs) seeking capital for various business purposes such as expansion, inventory purchase, or working capital management. This segment addresses a critical gap in the market, as SMEs often struggle to secure financing from traditional financial institutions due to stringent credit requirements and lengthy processes. P2P platforms offer a more accessible and flexible financing solution for these businesses, often with less bureaucratic hurdles and a more tailored approach to loan structuring. Business lending through P2P platforms supports the growth and sustainability of SMEs and contributes significantly to economic development.

On the other hand, the consumer lending segment encompasses personal loans availed by individuals for various purposes such as debt consolidation, home improvement, medical expenses, or education. This segment is gaining popularity due to its simplified application processes, quick loan approvals, and competitive interest rates compared to traditional banks. Consumer lending through P2P platforms appeals to a broad demographic, including those who might have lower credit ratings or are underserved by conventional financial institutions. Along with this, the flexibility and convenience offered by these platforms, coupled with the ability to secure smaller loans that might not be viable in a traditional banking context, contribute to the steady growth of this segment. While consumer lending is significant, it is typically smaller in loan size compared to business lending and caters to individual financial needs.

Breakup by Business Model:

Marketplace Lending
Traditional Lending

Traditional lending holds the largest share in the industry

A detailed breakup and analysis of the market based on the business model have also been provided in the report. This includes marketplace lending and traditional lending. According to the report, traditional lending accounted for the largest market share.

Traditional lending, as applied in the context of the market, refers to a model where the P2P platform operates more such as a conventional financial intermediary. In this segment, the platform itself might use its capital to fund loans, essentially acting as a bank, or it might work with institutional investors or financial entities to fund loans, instead of individual retail investors. This model offers the benefits of P2P lending, such as easier application processes and potentially quicker loan approvals, but with a structure more akin to traditional banking. This segment tends to be larger due to the higher level of trust and stability associated with established financial practices and the involvement of institutional funding.

Scotts International. EU Vat number: PL 6772247784

tel. 0048 603 394 346 e-mail: support@scotts-international.com

www.scotts-international.com

On the contrary, marketplace lending segment of the market represents a model where borrowers are directly matched with lenders through an online platform. This model embodies the true essence of P2P lending by facilitating a decentralized financial exchange, bypassing traditional financial intermediaries. Marketplace lending platforms typically leverage advanced technology for credit evaluation, often using algorithms and big data analytics to assess borrower risk. This model is characterized by its efficiency, streamlined processes, and often lower operational costs, making it attractive to a tech-savvy audience and investors seeking direct lending opportunities.

Breakup by End User:

Consumer (Individual/Households)

Small Businesses

Large Businesses

Real Estate

Others

Small Businesses represents the leading market segment

The report has provided a detailed breakup and analysis of the market based on the end user. This includes consumer (individual/households), small businesses, large businesses, real estate, and others. According to the report, small businesses represented the largest segment.

Small business is the largest in the market, addressing the financing needs of small and medium-sized enterprises (SMEs). This segment fills a crucial gap left by traditional financial institutions, which often perceive SMEs as high-risk due to their smaller size and limited credit history. They offer these businesses an alternative avenue for securing capital for various purposes like expansion, inventory management, or bridging cash flow gaps. In addition, the appeal of this segment lies in its tailored approach to loan structuring, relatively straightforward application processes, and quicker funding compared to conventional banking channels.

On the other hand, the consumer segment caters to individuals and households seeking personal loans. This segment typically includes loans for debt consolidation, home renovation, medical expenses, education, or other personal investments. Consumers are drawn to P2P lending due to its convenience, speedier loan processing, and often more competitive interest rates compared to traditional banking.

In the large business segment, they cater to the financing needs of bigger corporations with substantial capital requirements. While not as common as small business lending in the P2P market, this segment serves companies seeking alternative financing routes, often for large-scale projects, expansion, or significant operational expenditures. The involvement of large businesses in P2P lending highlights the versatility of these platforms, capable of handling substantial and complex financial transactions.

In addition, the real estate segment involves loans for property purchases, development, or renovation. This sector has become increasingly popular, offering an alternative to traditional real estate financings methods such as mortgages or commercial property loans. P2P platforms in this segment attract investors and developers seeking more flexible terms, quicker fund disbursement, and potentially higher returns on investment.

Moreover, the 'Others' segment in the market encompasses various niche markets and specialized loan types that do not fit neatly into the aforementioned categories. This can include loans for educational purposes, renewable energy projects, medical financing, and other unique or emerging market needs. This segment is significant for its ability to cater to specialized and often

Scotts International. EU Vat number: PL 6772247784

tel. 0048 603 394 346 e-mail: support@scotts-international.com

www.scotts-international.com

underserved markets, demonstrating the adaptability and innovative potential of the P2P lending model.

Breakup by Region:

North America

United States

Canada

Asia Pacific

China

Japan

India

South Korea

Australia

Indonesia

Others

Europe

Germany

France

United Kingdom

Italy

Spain

Russia

Others

Latin America

Brazil

Mexico

Others

Middle East and Africa

North America leads the market, accounting for the largest peer to peer (P2P) lending market share

The market research report has also provided a comprehensive analysis of all the major regional markets, which include North America (the United States and Canada); Asia Pacific (China, Japan, India, South Korea, Australia, Indonesia, and others); Europe (Germany, France, the United Kingdom, Italy, Spain, and others); Latin America (Brazil, Mexico, and others); and the Middle East and Africa. According to the report, North America accounted for the largest market share.

North America, particularly the United States, represents the largest segment of the market. This dominance can be attributed to a combination of factors including high technological adoption, a mature financial market, and a regulatory environment that, while complex, has gradually evolved to accommodate P2P lending models. The region has a significant number of P2P platforms, with a broad user base ranging from individual consumers to businesses. The market is characterized by its innovative approaches to lending, high consumer digital literacy, and the presence of a well-developed credit system.

Additionally, the Asia Pacific region is a rapidly growing segment in the market, driven by high digital penetration, an expanding middle class, and supportive government policies in countries such as China and India. This region is characterized by its vast population, which includes a significant number of underbanked or unbanked individuals, presenting a massive potential user base for P2P platforms. The market is also bolstered by regional innovations in mobile technology and digital payment systems.

In addition, Europe's market is marked by a high degree of diversity due to varying financial regulations and market maturity

Scotts International. EU Vat number: PL 6772247784

tel. 0048 603 394 346 e-mail: support@scotts-international.com

www.scotts-international.com

levels across different countries. The European market benefits from a generally favorable regulatory stance towards fintech innovations, particularly in the European Union, which has been working towards harmonizing regulations across member states. Countries such as the UK have established themselves as leaders in the P2P lending space, with a well-developed ecosystem of lenders and borrowers.

Apart from this, the Latin American segment of the P2P lending market is in a relatively nascent stage but shows significant growth potential. This growth is driven by the need for alternative financing options in a region where a large portion of the population is unbanked and where traditional banking systems are often inaccessible or unaffordable for many. The region's increasing internet penetration and mobile phone usage are key factors supporting this growth.

Moreover, the Middle East and Africa (MEA) region, while currently smaller in terms of P2P lending market size, presents a unique growth opportunity. The market is being driven by increasing technological adoption, a young and rapidly growing population, and efforts to improve financial inclusion. Africa's market potential is underscored by its large unbanked population and the success of mobile money platforms, indicating a readiness for alternative financial services.

Leading Key Players in the Peer to Peer (P2P) Lending Industry:

Key players in the market are actively engaging in strategies to enhance their market presence and meet the evolving needs of borrowers and investors. Many are leveraging advanced technologies like artificial intelligence and blockchain to improve risk assessment models and ensure secure, transparent transactions. Additionally, they are also expanding their service offerings to cater to diverse market segments, including specialized loans for small businesses and real estate. Strategic partnerships with traditional financial institutions are becoming increasingly common, aimed at combining the strengths of conventional banking with the innovative approaches of P2P lending. Moreover, these players are focusing on global expansion, particularly in emerging markets, while navigating the complexities of varied regulatory environments.

The market research report has provided a comprehensive analysis of the competitive landscape. Detailed profiles of all major companies have also been provided. Some of the key players in the market include:

Avant Inc.
Commonbond Inc.
Funding Circle Ltd.
LendingClub Corporation
Lendingtree Inc. (InterActiveCorp and Tree.com Inc.)
On Deck Capital Inc.
Prosper Marketplace Inc.
Retail Money Market Ltd.
Social Finance Inc.
Upstart Network Inc.
Zopa Limited

(Please note that this is only a partial list of the key players, and the complete list is provided in the report.)

Latest News:

August 08, 2023: Avant Inc. announced its plans to create a true edge-native distributed supercomputer that will transform the market for businesses that create AI software and other applications that need massively scalable processing power, such as big data processing, climate modelling, protein folding analysis, and scientific simulations.

March 22, 2023: Upstart Network Inc. announced the Upstart Macro Index (UMI) to be available. UMI is a first for the industry; it is intended to calculate the influence of shifting macroeconomic factors on the credit performance of Upstart-powered loans,

Scotts International. EU Vat number: PL 6772247784

tel. 0048 603 394 346 e-mail: support@scotts-international.com

www.scotts-international.com

including unemployment, inflation, and personal savings rate.

October 13, 2020: Enova International announced that it has finished acquiring On Deck Capital, Inc. With combined originations of roughly \$5 billion in 2019 and about seven million clients, the purchase establishes a company with tremendous size and broad product offerings in consumer and small business market sectors.

Key Questions Answered in This Report

1. How big is the global Peer to Peer (P2P) lending market?
2. What is the expected growth rate of the global Peer to Peer (P2P) lending market during 2024-2032?
3. What are the key factors driving the global Peer to Peer (P2P) lending market?
4. What has been the impact of COVID-19 on the global Peer to Peer (P2P) lending market?
5. What is the breakup of the global Peer to Peer (P2P) lending market based on the loan type?
6. What is the breakup of the global Peer to Peer (P2P) lending market based on the business model?
7. What is the breakup of the global Peer to Peer (P2P) lending market based on the end user?
8. What are the key regions in the global Peer to Peer (P2P) lending market?
9. Who are the key players/companies in the global Peer to Peer (P2P) lending market?

Table of Contents:

- 1 Preface
- 2 Scope and Methodology
 - 2.1 Objectives of the Study
 - 2.2 Stakeholders
 - 2.3 Data Sources
 - 2.3.1 Primary Sources
 - 2.3.2 Secondary Sources
 - 2.4 Market Estimation
 - 2.4.1 Bottom-Up Approach
 - 2.4.2 Top-Down Approach
 - 2.5 Forecasting Methodology
- 3 Executive Summary
- 4 Introduction
 - 4.1 Overview
 - 4.2 Key Industry Trends
- 5 Global Peer to Peer (P2P) Lending Market
 - 5.1 Market Overview
 - 5.2 Market Performance
 - 5.3 Impact of COVID-19
 - 5.4 Market Forecast
- 6 Market Breakup by Loan Type
 - 6.1 Consumer Lending
 - 6.1.1 Market Trends
 - 6.1.2 Market Forecast
 - 6.2 Business Lending
 - 6.2.1 Market Trends
 - 6.2.2 Market Forecast
- 7 Market Breakup by Business Model
 - 7.1 Marketplace Lending

Scotts International. EU Vat number: PL 6772247784

tel. 0048 603 394 346 e-mail: support@scotts-international.com

www.scotts-international.com

- 7.1.1 Market Trends
- 7.1.2 Market Forecast
- 7.2 Traditional Lending
 - 7.2.1 Market Trends
 - 7.2.2 Market Forecast
- 8 Market Breakup by End User
 - 8.1 Consumer (Individual/Households)
 - 8.1.1 Market Trends
 - 8.1.2 Market Forecast
 - 8.2 Small Businesses
 - 8.2.1 Market Trends
 - 8.2.2 Market Forecast
 - 8.3 Large Businesses
 - 8.3.1 Market Trends
 - 8.3.2 Market Forecast
 - 8.4 Real Estate
 - 8.4.1 Market Trends
 - 8.4.2 Market Forecast
 - 8.5 Others
 - 8.5.1 Market Trends
 - 8.5.2 Market Forecast
- 9 Market Breakup by Region
 - 9.1 North America
 - 9.1.1 United States
 - 9.1.1.1 Market Trends
 - 9.1.1.2 Market Forecast
 - 9.1.2 Canada
 - 9.1.2.1 Market Trends
 - 9.1.2.2 Market Forecast
 - 9.2 Asia Pacific
 - 9.2.1 China
 - 9.2.1.1 Market Trends
 - 9.2.1.2 Market Forecast
 - 9.2.2 Japan
 - 9.2.2.1 Market Trends
 - 9.2.2.2 Market Forecast
 - 9.2.3 India
 - 9.2.3.1 Market Trends
 - 9.2.3.2 Market Forecast
 - 9.2.4 South Korea
 - 9.2.4.1 Market Trends
 - 9.2.4.2 Market Forecast
 - 9.2.5 Australia
 - 9.2.5.1 Market Trends
 - 9.2.5.2 Market Forecast
 - 9.2.6 Indonesia
 - 9.2.6.1 Market Trends

Scotts International. EU Vat number: PL 6772247784

tel. 0048 603 394 346 e-mail: support@scotts-international.com

www.scotts-international.com

- 9.2.6.2 Market Forecast
- 9.2.7 Others
 - 9.2.7.1 Market Trends
 - 9.2.7.2 Market Forecast
- 9.3 Europe
 - 9.3.1 Germany
 - 9.3.1.1 Market Trends
 - 9.3.1.2 Market Forecast
 - 9.3.2 France
 - 9.3.2.1 Market Trends
 - 9.3.2.2 Market Forecast
 - 9.3.3 United Kingdom
 - 9.3.3.1 Market Trends
 - 9.3.3.2 Market Forecast
 - 9.3.4 Italy
 - 9.3.4.1 Market Trends
 - 9.3.4.2 Market Forecast
 - 9.3.5 Spain
 - 9.3.5.1 Market Trends
 - 9.3.5.2 Market Forecast
 - 9.3.6 Russia
 - 9.3.6.1 Market Trends
 - 9.3.6.2 Market Forecast
 - 9.3.7 Others
 - 9.3.7.1 Market Trends
 - 9.3.7.2 Market Forecast
- 9.4 Latin America
 - 9.4.1 Brazil
 - 9.4.1.1 Market Trends
 - 9.4.1.2 Market Forecast
 - 9.4.2 Mexico
 - 9.4.2.1 Market Trends
 - 9.4.2.2 Market Forecast
 - 9.4.3 Others
 - 9.4.3.1 Market Trends
 - 9.4.3.2 Market Forecast
- 9.5 Middle East and Africa
 - 9.5.1 Market Trends
 - 9.5.2 Market Breakup by Country
 - 9.5.3 Market Forecast
- 10 SWOT Analysis
 - 10.1 Overview
 - 10.2 Strengths
 - 10.3 Weaknesses
 - 10.4 Opportunities
 - 10.5 Threats
- 11 Value Chain Analysis

Scotts International. EU Vat number: PL 6772247784

tel. 0048 603 394 346 e-mail: support@scotts-international.com

www.scotts-international.com

- 12 Porters Five Forces Analysis
 - 12.1 Overview
 - 12.2 Bargaining Power of Buyers
 - 12.3 Bargaining Power of Suppliers
 - 12.4 Degree of Competition
 - 12.5 Threat of New Entrants
 - 12.6 Threat of Substitutes
- 13 Price Analysis
- 14 Competitive Landscape
 - 14.1 Market Structure
 - 14.2 Key Players
 - 14.3 Profiles of Key Players
 - 14.3.1 Avant Inc.
 - 14.3.1.1 Company Overview
 - 14.3.1.2 Product Portfolio
 - 14.3.2 Commonbond Inc.
 - 14.3.2.1 Company Overview
 - 14.3.2.2 Product Portfolio
 - 14.3.3 Funding Circle Ltd.
 - 14.3.3.1 Company Overview
 - 14.3.3.2 Product Portfolio
 - 14.3.3.3 Financials
 - 14.3.4 LendingClub Corporation
 - 14.3.4.1 Company Overview
 - 14.3.4.2 Product Portfolio
 - 14.3.4.3 Financials
 - 14.3.4.4 SWOT Analysis
 - 14.3.5 Lendingtree Inc. (InterActiveCorp and Tree.com Inc.)
 - 14.3.5.1 Company Overview
 - 14.3.5.2 Product Portfolio
 - 14.3.5.3 Financials
 - 14.3.6 On Deck Capital Inc.
 - 14.3.6.1 Company Overview
 - 14.3.6.2 Product Portfolio
 - 14.3.6.3 Financials
 - 14.3.7 Prosper Marketplace Inc.
 - 14.3.7.1 Company Overview
 - 14.3.7.2 Product Portfolio
 - 14.3.8 Retail Money Market Ltd.
 - 14.3.8.1 Company Overview
 - 14.3.8.2 Product Portfolio
 - 14.3.8.3 Financials
 - 14.3.9 Social Finance Inc.
 - 14.3.9.1 Company Overview
 - 14.3.9.2 Product Portfolio
 - 14.3.10 Zopa Limited
 - 14.3.10.1 Company Overview

Scotts International. EU Vat number: PL 6772247784

tel. 0048 603 394 346 e-mail: support@scotts-international.com

www.scotts-international.com

- 14.3.10.2 Product Portfolio
- 14.3.10.3 Financials
- 14.3.11 Upstart Network Inc.
 - 14.3.11.1 Company Overview
 - 14.3.11.2 Product Portfolio
 - 14.3.11.3 Financials

Scotts International. EU Vat number: PL 6772247784

tel. 0048 603 394 346 e-mail: support@scotts-international.com

www.scotts-international.com

Peer to Peer (P2P) Lending Market Report by Loan Type (Consumer Lending, Business Lending), Business Model (Marketplace Lending, Traditional Lending), End User (Consumer (Individual/Households), Small Businesses, Large Businesses, Real Estate, and Others), and Region 2024-2032

Market Report | 2024-03-02 | 145 pages | IMARC Group

To place an Order with Scotts International:

- Print this form
- Complete the relevant blank fields and sign
- Send as a scanned email to support@scotts-international.com

ORDER FORM:

Select license	License	Price
	Electronic (PDF) Single User	\$3999.00
	Five User Licence	\$4999.00
	Enterprisewide License	\$5999.00
		VAT
		Total

*Please circle the relevant license option. For any questions please contact support@scotts-international.com or 0048 603 394 346.

** VAT will be added at 23% for Polish based companies, individuals and EU based companies who are unable to provide a valid EU Vat Numbers.

Email*	<input type="text"/>	Phone*	<input type="text"/>
First Name*	<input type="text"/>	Last Name*	<input type="text"/>
Job title*	<input type="text"/>		
Company Name*	<input type="text"/>	EU Vat / Tax ID / NIP number*	<input type="text"/>
Address*	<input type="text"/>	City*	<input type="text"/>
Zip Code*	<input type="text"/>	Country*	<input type="text"/>

Scotts International. EU Vat number: PL 6772247784

tel. 0048 603 394 346 e-mail: support@scotts-international.com

www.scotts-international.com

Date

2026-03-04

Signature

A large, empty rectangular box intended for a signature.

Scotts International. EU Vat number: PL 6772247784

tel. 0048 603 394 346 e-mail: support@scotts-international.com

www.scotts-international.com