SECURITIES AND EXCHANGE COMMISSION

Washington, D.C. 20549

#### FORM 6-K

REPORT OF A FOREIGN ISSUER PURSUANT TO RULE 13A-16 OR 15D-16 OF THE SECURITIES EXCHANGE ACT OF 1934

For April 12, 2018

#### QIWI plc

12-14 Kennedy Ave. Kennedy Business Centre, 2nd Floor, Office 203 1087 Nicosia Cyprus (Address of principal executive offices)

Indicate by check mark whether the registrant files or will file annual reports under cover of Form 20-F or Form 40-F.

Form 20-F ⊠ Form 40-F □

Indicate by check mark whether the registrant by furnishing the information contained in this Form is also thereby furnishing the information to the Commission pursuant to Rule 12g3-2(b) under the Securities Exchange Act of 1934.

Yes 🗆 No 🗵

If "Yes" is marked, indicate below the file number assigned to the registrant in connection with Rule 12g3-2(b):

EXHIBIT 99.1 TO THIS REPORT ON FORM 6-K IS INCORPORATED BY REFERENCE IN THE REGISTRATION STATEMENTS ON FORM S-8 (FILE NO. 333-190918; FILE NO. 333-212441) OF QIWI PLC AND IN THE OUTSTANDING PROSPECTUS CONTAINED IN SUCH REGISTRATION STATEMENTS.

#### <u>Exhibits</u>

99.1 "QIWI Investor Presentation" presentation dated April 12, 2018

#### SIGNATURES

Pursuant to the requirements of the Securities Exchange Act of 1934, the registrant has duly caused this report to be signed on its behalf by the undersigned, thereunto duly authorized.

QIWI PLC (Registrant)

Date: April 12, 2018

By: /s/ Alexander Karavaev Alexander Karavaev Chief Financial Officer



#### **Cautionary statement regarding forward looking statements**

«Safe Harbor» Statement under the U.S. Private Securities Litigation Reform Act of 1995: the matters discussed in this document may include forward-looking statements, including, without limitation, statements regarding our business strategy, expected growth of Visa QIWI Wallet, payment volume growth, and growth in the Company's distribution network.

These forward looking statements are subject to known and unknown risks, uncertainties, and other factors that may cause the actual results, performance or achievements of QIWI plc. to be materially different from any future results, performance or achievements expressed or implied by such forward-looking statements. Various factors that could cause actual future results and other future events to differ materially from those estimated by management include, but are not limited to, competition, a decline in average net revenue yield, fees levied on QIWI's consumers, changes in regulation, QIWI's ability to grow Visa QIWI Wallet, and QIWI's ability to expand geographically.

The foregoing risk factors are not exhaustive. You should carefully consider the foregoing factors and other risks and uncertainties that affect the business of QIWI described under the caption «Risk Factors» in QIWI's Registration Statement on Form F-1 and in other reports QIWI files with the U.S. Securities and Exchange Commission. QIWI undertakes no obligation to release publicly any revisions to any forward-looking statements, to report events or to report the occurrence of unanticipated events unless QIWI is required to do so by law.

# **QIWI overview**



## QIWI is a Leading Provider of Next Generation Payment and Financial Services



RUB 914 bincash and electronic payments volume going through<br/>our ecosystem in 201720 minactive wallet accounts on an annual basis50+ mincustomers using our network at least once a month

## With a Diversified Ecosystem, Massive Adoption, Trusted Brand and Ubiquitous Presence





Digitalize cash



Kiosks and terminals<sup>1</sup>

13+k

Make and accept payments

and remit money through

secure ecosystem



Use innovative consumer financial servicers

### RUB 1.7+bln

Loan Portfolio<sup>2</sup>



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Strengthen business with new generation SME banking services\*

### **RUB 1+bln**

Client balances<sup>2</sup>

<sup>1</sup> On a 1 month basis <sup>2</sup> As of December 31, 2017

Merchants<sup>1</sup>

\* Small and Medium Business Financial Services are currently developed by Qiwi Bank under Tochka brand together with Otkritie Bank

## QIWI Has a Proven Track-record of Innovation



## Qa

## Underpinned by Favorable Secular Trends

Yesterday	Today	Tomorrow		
High cash usage and the need to digitize cash	Rapid growth in online payments and e-commerce Digital payment transaction volume to double <sup>2</sup> by 2021 and reach 7% <sup>3</sup> of consumer expenditures in	Emergence and expansion of the shared econom and shift towards individual entrepreneurship ar self employment models		
~70% of retail payments in Russia are maid in cash <sup>1</sup>	Russia Increasing smartphone penetration promotes usage of e-services Smartphone penetration in Russia was estimated to reach 55% <sup>4</sup> and is forecasted to reach 62% <sup>5</sup> by 2020	International sharing economy is projected grow with CAGR of 33% to 2025 <sup>6</sup> The size of sharing economy in Russia k increased by 20% in 2017 vs 2016 to reach k 230 billion <sup>7</sup>		
			Share of self employed in Russia have increation from 11% in 2016 to 18% in 2017 <sup>8</sup>	

 <sup>1</sup> NAFI Research Centre data as of 31.12.2016
 <sup>2</sup> Statista, as of December 2017

 <sup>4</sup> Data Insight and PayPal Research, March 2017
 <sup>5</sup> Newzoo's Global Mobile Market Report, April 2017

 <sup>7</sup> RAEC "Sharing Economy, 2017" Study, December 2017
 <sup>8</sup> NAFI Census Study, October 2017

<sup>3</sup> Calculation based on Statista and Euromonitor Forecasts <sup>6</sup> PWC Consumer Intelligence Series "The Sharing Economy", 2015

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## QIWI is Well-Positioned to Benefit from the Secular Trends in the Markets it Serves

QIWI is a platform best suited to service the emerging sharing economy businesses and consumers as well as traditional merchants who need multi use-case platform payment and financial solutions

- **QIWI** builds flexible payment and financial solutions for new generation merchants that service sharing economy
- QIWI penetrates new niches that did not exist before the digital era and surpasses competitors by offering time-efficient development of merchant tailored products with high usability and easy on-boarding
- **QIWI** can offer a broad range of solutions and services to meet the needs of all types of merchants from large companies to individual entrepreneurs
- QIWI provides convenient, tailored services to traditional merchants helping to solve diverse challenges including payment acceptance, repayments as well as building more complicated payment infrastructure







Payment solutions for taxi companies, taxi parks and drivers

"Secure deal" payment solutions for large classified platforms

Interactive Bets Accounting Center (TSUPIS) for betting merchants

## QIWI is Well-Positioned to Benefit from the Secular Trends in the Markets it Serves

## QIWI is a platform best suited to service self-employed individuals, freelancers and individual entrepreneurs

- QIWI builds customized solutions for every stage, scale and activity type of self-employed individuals, individual entrepreneurs and micro businesses
- **QIWI** allows such customers to use a variety of services for their personal and business needs with low on-boarding barriers and at an attractive price
- QIWI has a potential to become a first choice payment and financial services provider in this market offering best in class digital services, easy-to-use interfaces and convenient consumer support
- QIWI is developing new services to build up the consumer life cycle providing access to the full scope of payment and financial offering within the ecosystem and leveraging its' consumer and merchant relations.

<sup>2</sup> Federal State Statistics Service

<sup>1</sup>According to Ministry of Labor and Social Development

15+

RUB trillion<sup>2</sup>







% of GDP<sup>2</sup>

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Self-employed in Russia in 2017

Payment turnover among participants

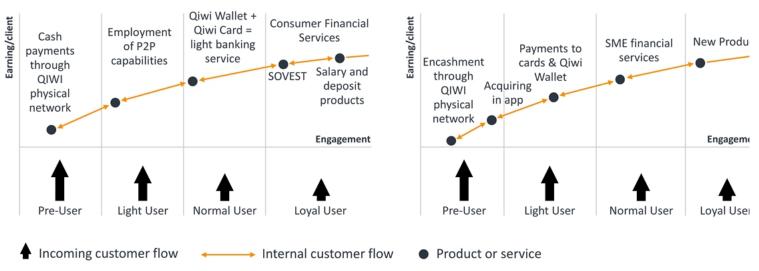
Share of GDP

## QIWI is Well-Positioned to Benefit from the Secular Trends in the Markets it Serves

QIWI aims to offer self-employed and micro business customers a flexible range of payment and financial services focusing on enriching both the consumer and merchant life cycles for such users

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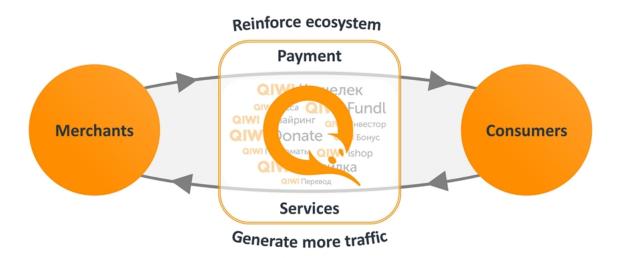
#### Self-employed consumer life cycle



Self-employed merchant life cycle

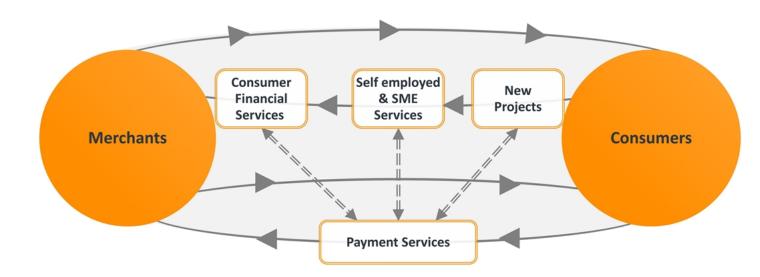
## QIWI is Creating a Multi Use-case Ecosystem

QIWI has created an omnichannel payment infrastructure with powerful network effects that is focused on servicing consumers and merchants and creating value for all participants

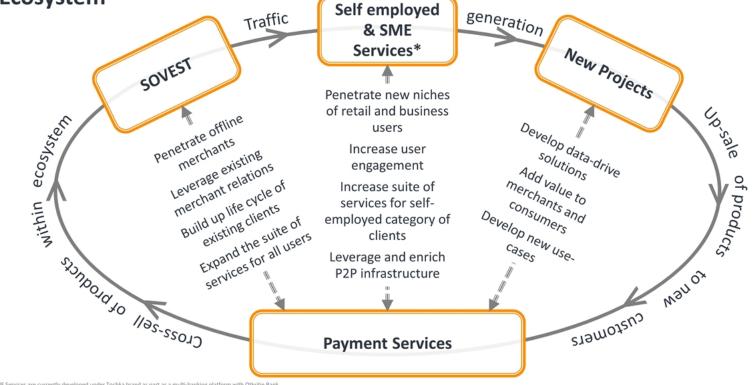


## **Growing Business Through Extended Product Offering**

Today we are expanding our suite of services to further amplify our ecosystem engaging consumers and merchants in more services, generating additional value and reinforcing the ecosystem



## Focusing on Complimentary Financial Services that Enrich Existing



#### With the Goal to Reach the Following Targets

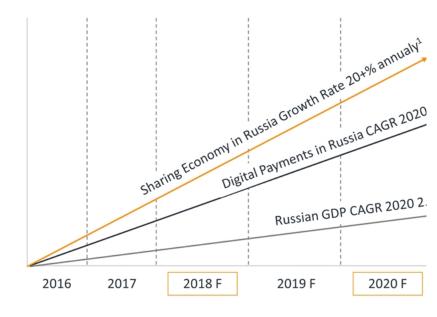
#### 2018 Guidance

- Total Adjusted Net Revenue to increase by 12% to 16% over 2017
- Payment Services Segment Net Revenue is expected to increase by 12% to 16% over 2017

#### 2020 Goals

- Total Adjusted Net Revenue to increase with a CAGR of 20% to 2020
- To sustain operating efficiency and cash generation of the payment services business
- To become a key partner for innovative sharing economy players
- To be one of the largest payment and financial service providers for self-employed, individual entrepreneurs and micro businesses in Russia
- To build first successful at scale multi-banking platform in Russia

ce Series "The Sharing Economy", 2015 2 Statista, December 2017 3 Ministry of Economic Development of the Russian Federation, August 2017



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# Financial and Operating Results Overview



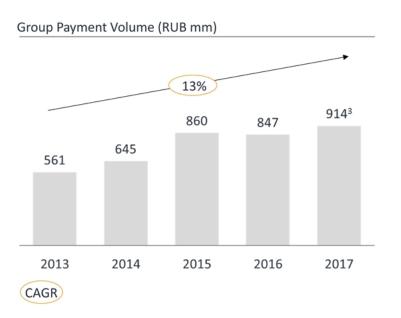
## Segment Presentation of QIWI Group Business and Results of Operations

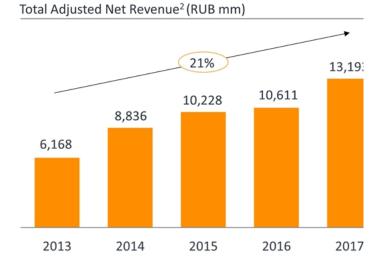
OLD		)	NEW		
QIWI GROUP	Payment Business		Payment Services (PS)	<ul> <li>Virtual distribution services, including QIWI Wall and other QIWI applications, payment channels ar methods</li> <li>Physical distribution, incl. our kiosks, terminals ar other retail PoS, Contact Money Remittance Syster</li> <li>Merchant focused services</li> </ul>	
	Corporate		Corporate & Other (CO)	<ul> <li>Expenses associated with the corporate operation of QIWI Group</li> <li>R&amp;D, projects and emerging business models th we are testing</li> </ul>	
	New Projects and M&A				
	SOVEST		Consumer Financial Services (CFS)	Consumer lending business SOVEST	

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## QIWI Group Key Operating and Financial Indicators for 2017<sup>1</sup>

#### Strong reaccelerating growth of payment volume and Total Adjusted Net Revenue



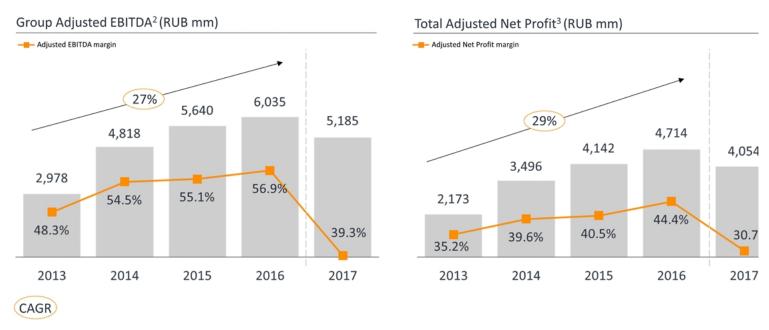


 Including Contact and Rapida financial results starting June 2015.
 Calculated by subtracting cost of revenue (exclusive of depreciation and amortization) from revenue a Including SOVEST Payment Volume of 3,3 bln RUB Qa

### QIWI Group Key Operating and Financial Indicators for 2017<sup>1</sup>

#### Benefiting from high operating leverage we started to invest in the development of new projects in 20

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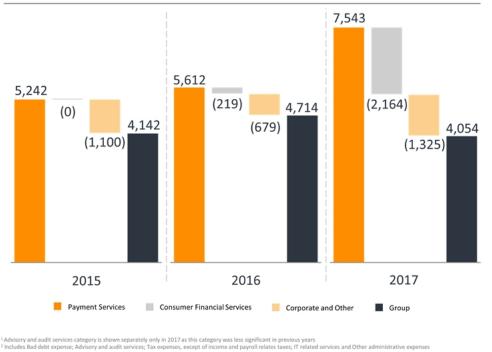
<sup>1</sup> Including Contact and Rapida financial results starting June 2015

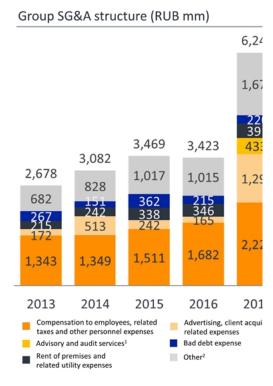
Defined as net profit before income tax expense, interest expense, interest income and depreciation and amoritization, as further adjusted for share of loss of associates, impairment of investment in associates, foreign exchange gain and loss, other expenses, other income, loss of signals of subsidiaries, income from depositary, offering expenses, share-based payment expenses and impairment of goodwill and intangible assets acquired in the business combinations. Defined as net profit excluding amoritation of fair value adjustments, loss on disposite of subsidiaries, share-based payment expenses, offering expenses, impairment of goodwill and intangible assets acquired in the business combinations, income from depositary, foreign expenses and in one into 2014 affective incomeder on a two-income loss of subsidiaries, share-based payment expenses, offering expenses, impairment of goodwill and intangible assets acquired in the business combinations, income from depositary, foreign expenses and income into 2014 affective incomeder on a two-income loss of subsidiaries, share-based payment expenses, offering expenses, impairment of goodwill and intangible assets acquired in the business combinations, income from depositary, foreign expenses and income incomediate and the anfarciate of the antifective data and the antifective data and the anfarciate of the antifective data and the antifective data and the anfarciate of the antifective data and the antifective data and the anfarciate of the antifective data and the ant

### **QIWI Group Key Financial Indicators for 2017**

#### Core Payment Services business continues to generate strong cash flows

Segment Net Profit (RUB mm)



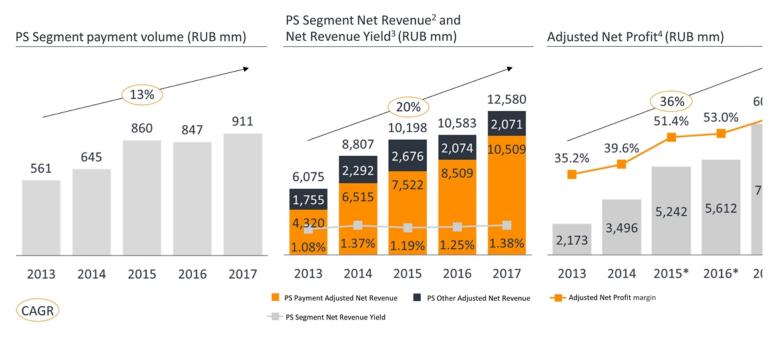


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# **Payment Services**



### **Payment Services Key Operating and Financial Indicators for 2017**<sup>1</sup>



apida financial results starting June 2015. g cost of revenue (exclusive of depreciation a let revenue divided by PS segment payment I – Group data, for the years 2015-2017 – Pay

ed by subtra as PS segme years 2013-

vices Segment data, labeled with a star (\*)

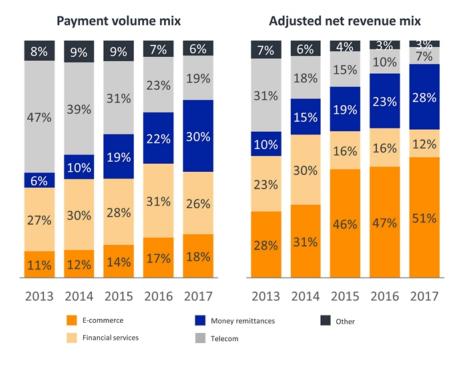
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### **Payment Volume and Payment Net Revenue Mix Evolution**

#### Diversified payment volume and payment adjusted net revenue mix

#### Key trends

- Highly resilient and diversified volume base
- Consistently increasing payment average adjusted net revenue yield
- Increasing share and continued growth of higher yielding E-commerce market vertical
- Expansion of Money Remittance market vertical triggered by secular trends towards the digitalization of payments as well as development of the peer to peer ecosystem
- Opportunities to increase market share in current verticals through better and more diversified service offerings to merchants and customers

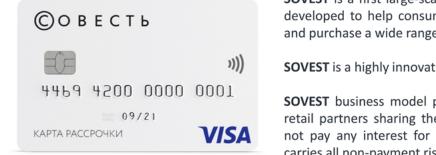


## **Consumer Financial Services**



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#### **SOVEST Overview**



SOVEST is a first large-scale payment-by-installments card system in Russia developed to help consumers to get easy and transparent access to fund and purchase a wide range of goods and services they need

SOVEST is a highly innovative digital consumer financial service

SOVEST business model presumes that the Lender earns money from the retail partners sharing their sales profits with SOVEST, while customers do not pay any interest for making purchases and using SOVEST and Lende carries all non-payment risks

#### One of our key priorities is to develop SOVEST into a first at-scale multibanking service platform



Customer gets an installment card

Shops with the partnered merchant



Repays in 1 to 12 equal installments

- Instant application decision
- Automated scoring models
- Manual verification
- Multiple purchases within approved limit
- Convenient application and personal cabinet
- Free of charge when repaid on time
- Installment period based on th type of merchant
- Partner network covering mo categories of merchants



## **SOVEST Key Operating and Financial Indicators for 2017**

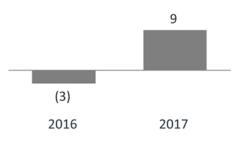
#### Key highlights 2017

- Reached total loan portfolio of RUB 1.7 billion as of December 31, 2017
- Connected 40 000+ retail locations in both offline and online including some of the most well-known Russian retail chains and providers
- Established federal coverage and increased brand recognition
- Build a scalable and efficient distribution model, finding the best mix of distribution channels
- Enriched and developed proprietary scoring and risk assessment models to improve cost of risk

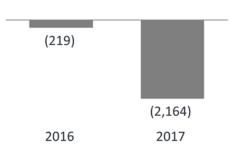
CFS Segment payment volume (RUB mm)



CFS Segment Net Revenue (RUB mm)



#### CFS Segment Net Profit (RUB mm)



## **Corporate and Other**



### QIWI Innovates Through R&D and Development of New Business Models

#### **Emerging business models**

Our experimental projects are focused on expanding our infrastructure and offering technological solutions in new niches

#### **SME financial services**

- We currently develop our SME financial services under Tochka brand together with Otkritie Bank.
- Tocka is a digital banking service focused on offering a broad range of services to small and medium businesses.
- We currently operate Tochka as a multibanking service<sup>1</sup> offering customers an opportunity to open an account in either Qiwi Bank or in Otkritie Bank.

#### **QIWI Box**

A self-pick-up parcel lockers project that allows agents to buy, install and connect compact self-pickup delivery boxes to their kiosks and further use our network to offer customers additional logistics services.

#### QIWI as a fintech innovator

We want to envision the future before anyone else does so we believe it is important to focus on R&D to optimize existing infrastructure and create new innovative solutions.

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We focus on the following fields:

- Leadership in crypto and blockchain technological solutions
- Development of IT-infrastructure and solutions for internal use
- Shipping and delivery integration
- New generation IT-driven scoring models utilizing our massive consumer data

We generate most of our revenues from commissions Otkritie Bank pays us for providing information technology and support services to Tochka clients that have their accounts with Otkritie Bank as well as ustomer commissions for the services rendered by Tochka to customers that have accounts with Qiwi Bank