

AXI Finance IFN (Romania)

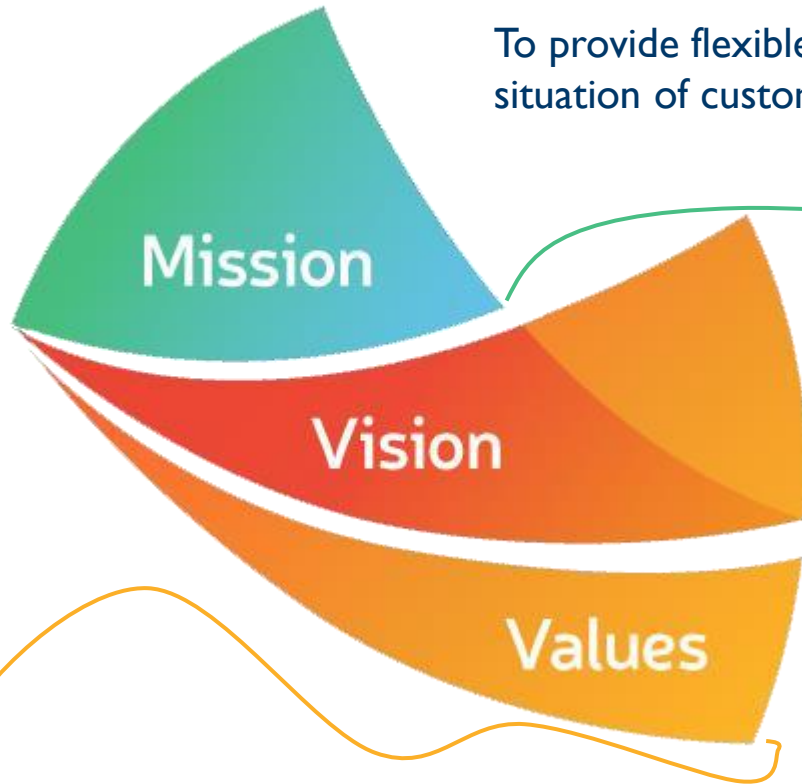




About us

AXI Finance IFN started its business in 2015, with focus on accessibility of the products it offers. It is more than a simple alternative to the current banking offers...

To provide flexible and innovative credit card services, regardless the financial and social situation of customers, while ensuring excellent quality of service



Mission

Vision

Values

To offer an easily accessible credit card, on an international level, for mass use



Trust: We build trust with our clients, partners and employees, by being open, honest and loyal in our interactions with them

Partnership: We believe that a successful business model is based on reliable partnership with the clients

Commitment: We strive to provide excellent customer service and we keep our promises

Innovation: We search for innovative ideas and explore all possibilities for their implementation, in order to increase customer satisfaction.

Servicing: We use individual approach to our clients in order to satisfy their needs



Largest NBF^I* card issuer in the Romanian market

+31,000 active cards (+ 28% YoY)

+EUR 7.3mm approved credit limit (+ 35% YoY)

+80 employees

Positive EBITDA

Programs for customer satisfaction and stimulation of transactions:

- CRM
 - Refer-a-Friend
 - 0% Interest Rate





Accessibility

Unparallel product in the market. Affordable terms and conditions. Individual Approach

Flexibility

Full functionality of a credit card: free of charge online or POS payments; free of charge cash withdrawals (national, or international, at any ATM); contactless & revolving

Digital Client Onboarding

100% online & hassle-free process: online application / e-KYC / e-signing. >27% clients processed completely digital in 2022



Fast, Modern & Personalized Services

Card was created for self-management, using an application for mobiles (IOS and Android). But still, if one needs help, we are with the customer 24/7 through Facebook, Online Chat, Email, WhatsApp, Phone.





AXI Finance – Card Product

Type

Mastercard, Contactless



No Fees

0 issuance fee / 0 cash withdrawal fee
0 monthly fees / 0 delivery charge

Online application



Worldwide usage

Limit

From RON 700 to RON 3,000

Personal profile



Advantages

Affordable



AXI Finance – Acknowledgement

Each month the *LiveHelpNow!* Challenge ranks the top 100 providers of superior customer service. Measured against 12 unique values, Challenge winners are truly the best customer service providers in their field. The achievement reflects the professionalism, skill, concern and quest to provide better service that define companies who rank among the top 100 in a global field of more than 10,000 businesses.



eKomi offers a unique platform where consumers communicate their verifiable experiences to one another. *eKomi* charts one of the most elite, vast Customer Feedback Management teams which personally screens every single review collected, 24/7.

15,025 companies – 41mm reviews – 48 countries



Gold Seal
Rating > 4.8



AXI Finance – Client Profile

Our typical clients are people who have limited access to banking products and want to acquire and maintain a normal standard of living



Women

57%

Men

43%



married (59%)



below average income (EUR 506/month – net)



average age of 39 years



secondary education degree (74%)

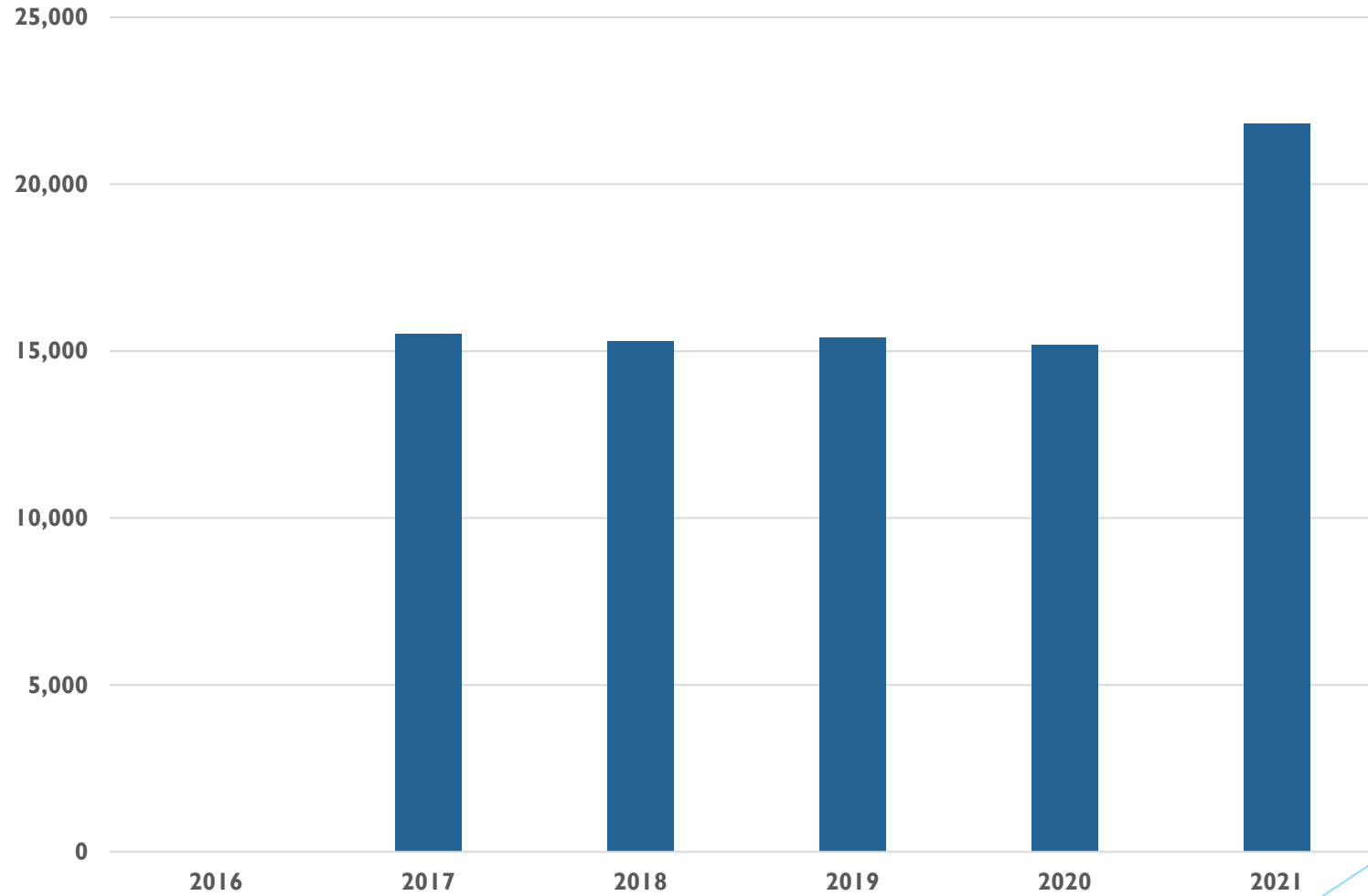


average credit amount of EUR 238



AXI Finance – Sales

Approved Credit Cards





AXI Finance – Financials (2021)



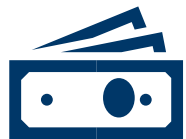
Disbursed amounts

EUR 19,192k



Gross portfolio

EUR 5,414k



New approved credit limits

EUR 3,754k



Revenue

EUR 5,852k



EBITDA

EUR 79k

THANK YOU

