



ACCESS
FINANCE

“Access Finance” Ltd



Sofia, 1 Balsha Str., Fl. 2



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We are “Access Finance” Ltd

Non-banking Financial institution, established in 2013.

Entered in the register at BNB under № BGR00332.

The main activity of Axes Financial Ltd. is to provide cash loans with its own funds, under the Credit Institutions Act.



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Part of Management Financial Group

a constantly evolving fintech ecosystem with a common mission and values

Our values



HUMANITY

Work openly
in an environment of closeness,
recognition and trust



INOVATION

We are led by the energy
of youth and childlike
curiosity



RESPONSIBILITY

Guided by our responsibility
to people - colleagues,
partners, customers



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We are growing

"We were two kids in a 4 sqm room and today we are in 4 markets with a team of 200.

My team and I are delighted to work with our clients for long-term relationships."

Tsvetan Krastev, co-founder and CEO of
Access Finance Ltd



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We are evolving

Establishment: Issuance of the first White Card

2013

Entering the Polish market with AXI Card

2018

Planned entry to a second continent - the USA

2022

Expansion on the Romanian market under the AXI brand

2017

Business expands in Spain with AXI Card

2020



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Our products:

Card Products:

Affordable card products with easy application, quick approval and activation.
Presence in 4 markets.



bialakarta.bg

axi-card.bg

axi-card.ro

axi-card.pl

axi-card.es

a1.bg/a1-credit-card

bialakarta.bg

Instalment products:

Variety of consumer loans. Possibility to obtain fully online.



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Our undisputed advantages



We find flexible solutions for a diverse portfolio of clients.



We are continuously investing in advanced technology solutions to improve the user experience.



Our clients prefer us because of the lack of administrative fees and our transparent conditions.



Over 80% of White Card cardholders said they would recommend it to friends.



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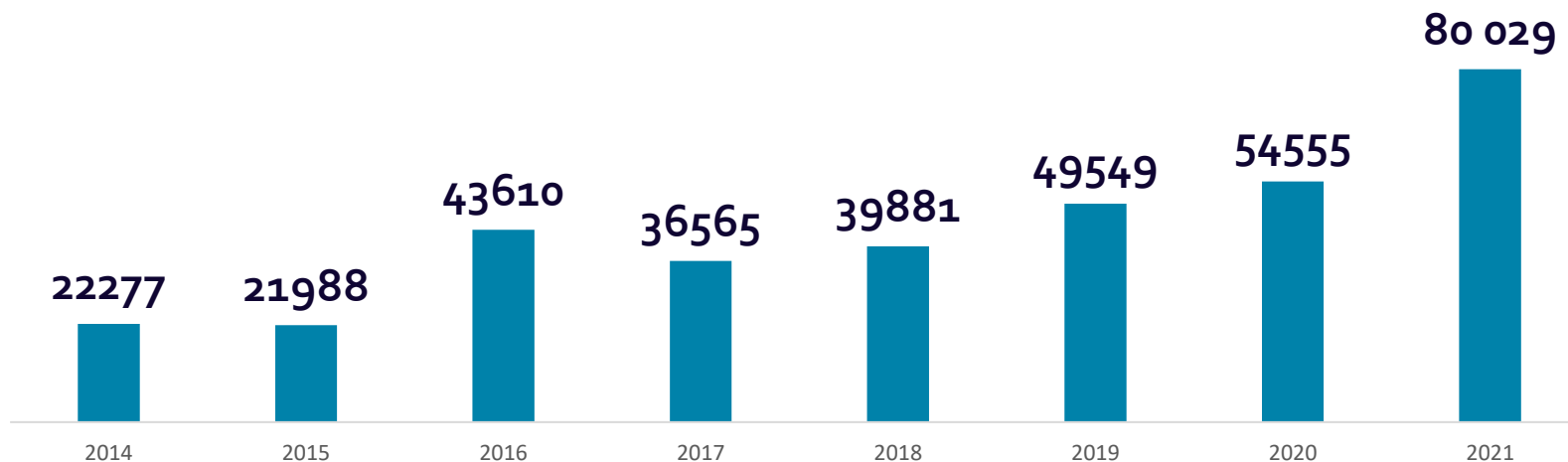


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Today we can boast of...

- **White Card is an absolute leader** among non-bank credit cards on the Bulgarian market*
- **More than 135 000** unique users have a credit card from Access Finance
- **Over 9 000** unique customers have an active instalment loan
- **Presence in Romania, Poland and Spain**
- **Over 140 000** satisfied customers

Approved Credit Products:



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* According to a nationally representative 2018 survey of 1,500 GFK respondents.



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Financial Statement 2021



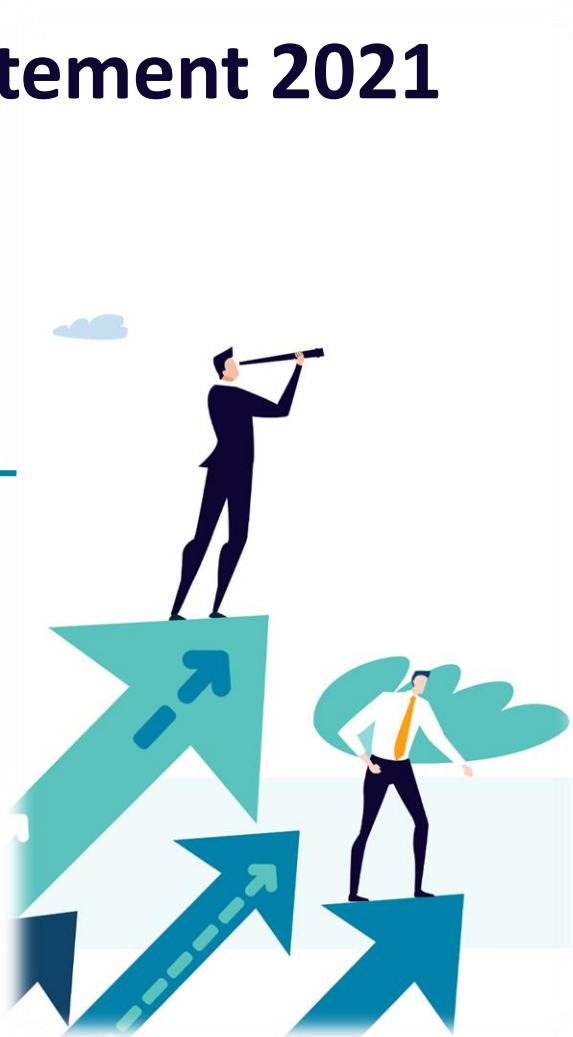
Net portfolio

42 668 000 BGN



Granted amounts

209 139 000 BGN



Revenue

40 011 000 BGN



Gross Profit

7 606 000 BGN



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Thank you for your trust!



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