

Access Finance SL
AXI Card
(Spain)





Access Finance SL, with AXI Card brand, is part of the portfolio of Management Financial Group, which is behind the success on White Card brand in Bulgaria and AXI Card in Bulgaria, Romania, Poland and Spain since the beginning of 2021.

Access Finance SL focused 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

To offer an easily accessible credit card, on an international level

Vision

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

Values

Partnership: We believe that a successful business model is based on reliable partnerships 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 provide a personalized approach to each of our clients in order to help them and satisfy their needs



10M sub-near prime Spanish population

Main competitors:

Welp, Tarjeta YOU, Bondora, Moneyman,
Vivus

15% immigrant population with
difficulties to access traditional banking.

Access Finance SL - In Numbers



Fast growth as offers the best conditions in the Credit Card industry in the Spanish market

+8,500 active cards (+ 73% YoY)

+EUR 3.461.801 approved credit limit (+ 79% YoY)

+30 employees

** Non-Banking Financial Institution*

Access Finance SL – Business Model



Accessibility

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

Flexibility

Free Online and Offline payments; contactless & revolving

Digital Client Onboarding

Online & hassle-free process: online application and contract e-signed



Fast, Modern & Personalized Services

Mobile app available (IOS and Android) for self-management of the card. If clients needs help our Customer Service department is there to help through Facebook, Online Chat, Email, WhatsApp, Phone.



Access Finance SL – Card Product



Type

Mastercard, Contactless



No Fees

0 issuance fee / 0 maintenance fee
0 monthly fees / 0 delivery charge

Online application



Worldwide usage

Limit

From EUR 300 to EUR 1,200

Online Client profile



Advantages

Affordable

Access Finance SL – Acknowledgement



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 > 4.68



Access Finance SL – Client Profile



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



Women

34%



married (38%)



below average income (EUR 1500/month – net)



average age of 44 years



Average credit amount of EUR 386

Men

66%



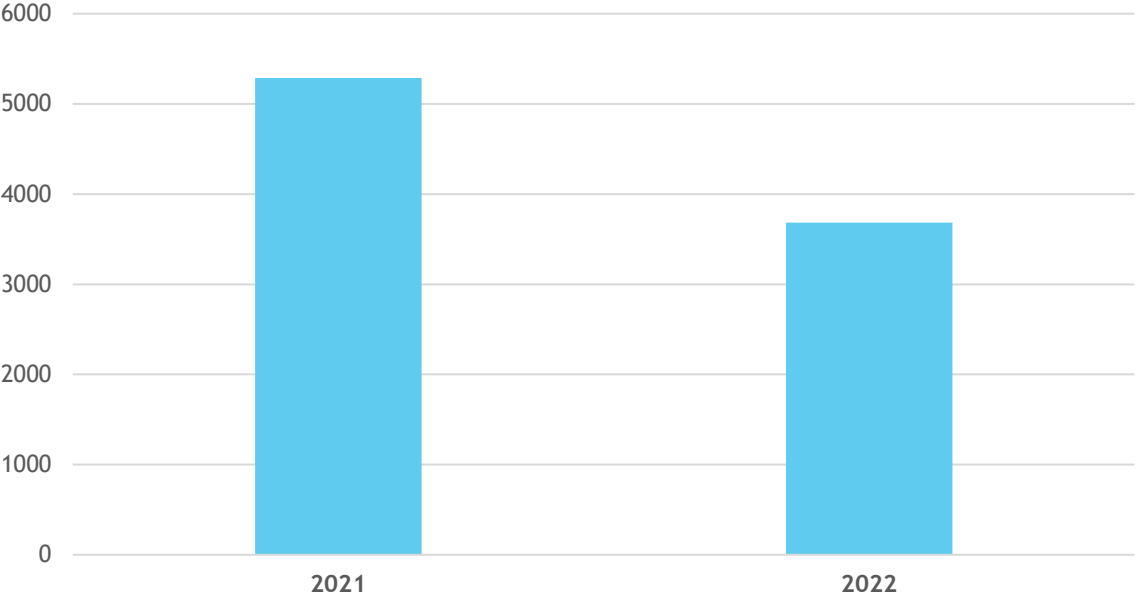
Access Finance SL – Sales



On the first year of business (2021) we approved over 5,200 cards.

In the first 5 months of 2022 we have approved over 3,600 cards already.

Approved Credit Cards



THANK YOU



BULGARIA



ROMANIA



SPAIN



POLAND

