



ACCESS
FINANCE

“Access Finance” Ad



Sofia, 1 Balsha Str., Fl. 2



ACCESS
FINANCE

We are “Access Finance” Ad

Access Finance AD is the legal successor of Access Finance Ltd. – a non-banking Financial institution, established in 2013.

Entered in the register at BNB under № BGR00332.

The main activity of Access Finance AD is to provide cash loans with its own funds, under the Credit Institutions Act.



Sofia, 1 Balsha Str., Fl. 2



ACCESS
FINANCE

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



Sofia, 1 Balsha Str., Fl. 2



ACCESS
FINANCE

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 AD



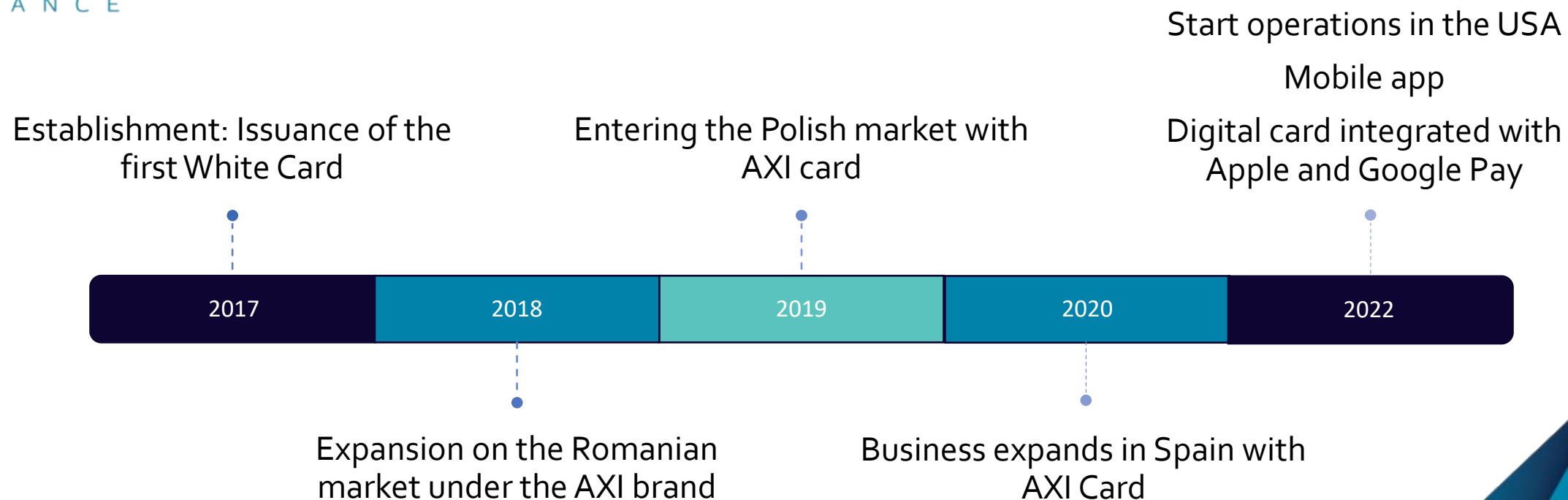
Sofia, 1 Balsha Str., Fl. 2





ACCESS
FINANCE

We are evolving



Sofia, 1 Balsha Str., Fl. 2



ACCESS
FINANCE

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.



Sofia, 1 Balsha Str., Fl. 2



ACCESS
FINANCE

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.



Sofia, 1 Balsha Str., Fl. 2

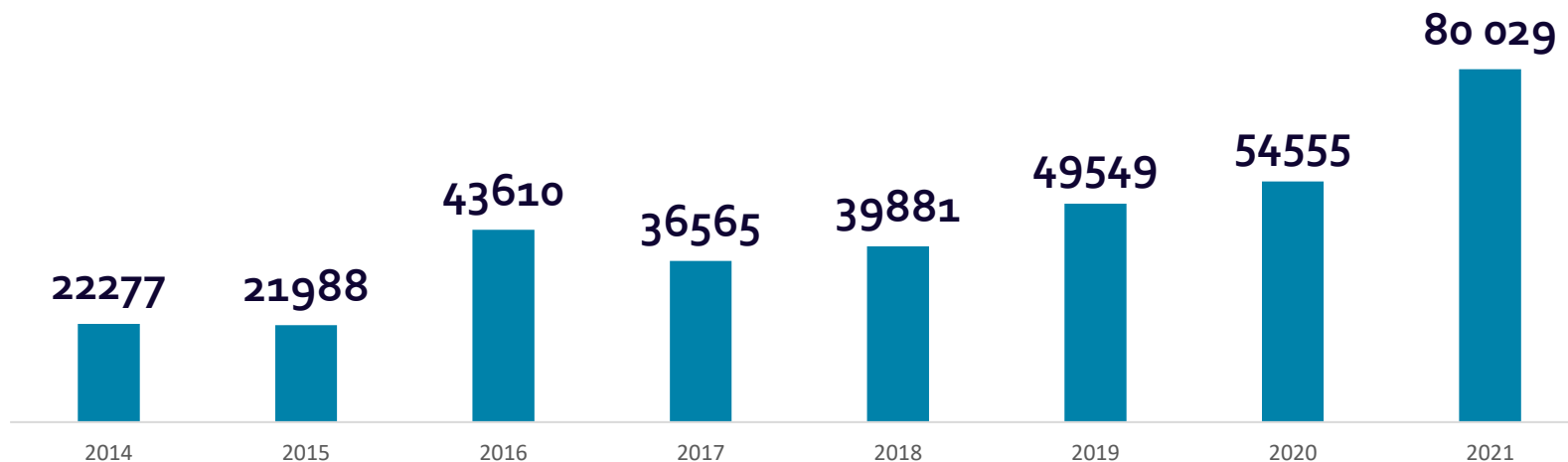


ACCESS
FINANCE

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
- **Operations in Romania, Poland and Spain**
- **Over 200 000** satisfied customers

Approved Credit Products:



Sofia, 1 Balsha Str., Fl. 2

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



ACCESS
FINANCE

Financial Statement 2021



Net portfolio

42 668 000 BGN



Issued amounts

209 139 000 BGN



Revenues

40 011 000 BGN

Gross Profit:



7 606 000 BGN



Sofia, 1 Balsha Str., Fl. 2



ACCESS
FINANCE

Thank you for your trust!



Sofia, 1 Balsha Str., Fl. 2