

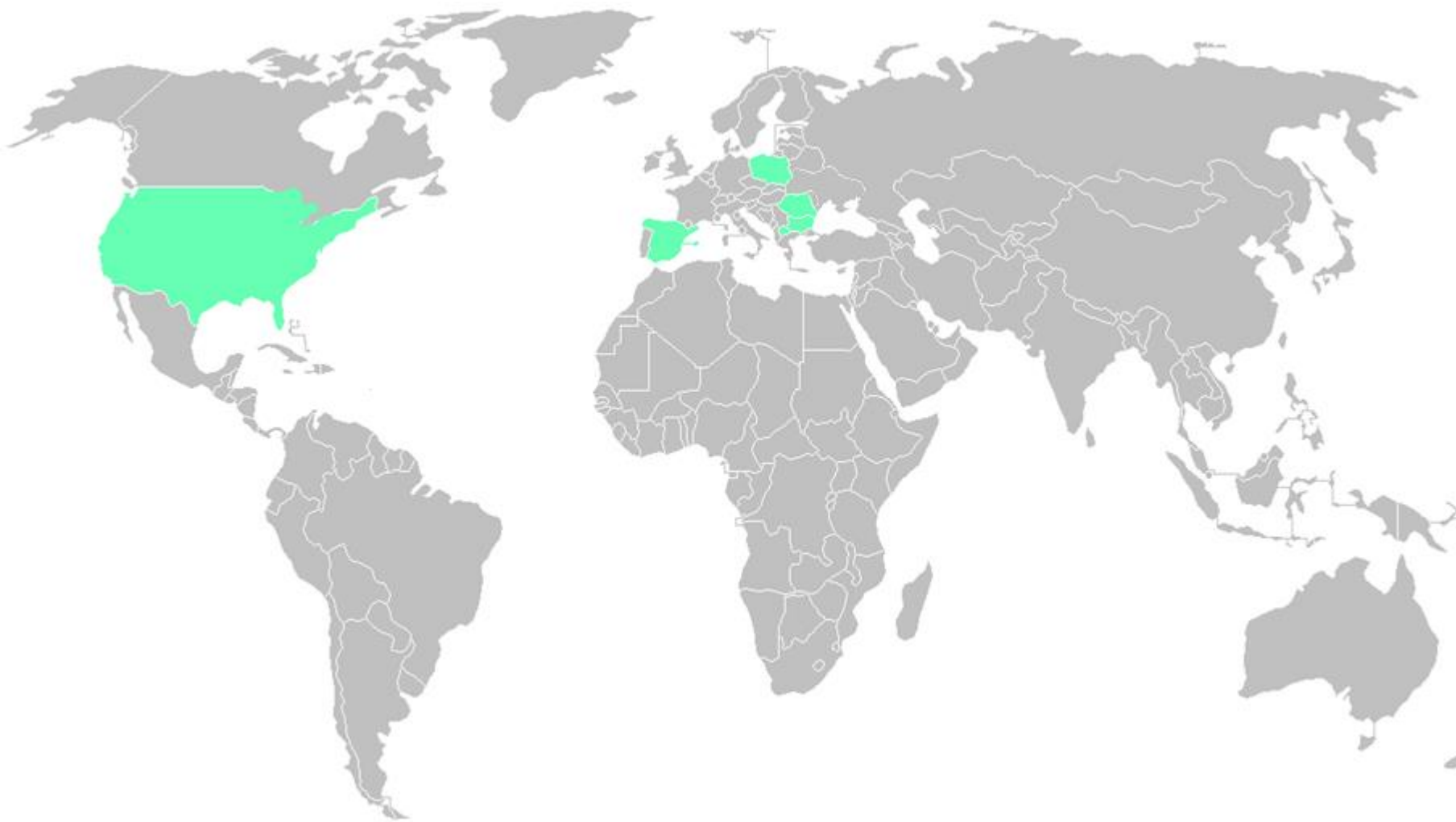


ACCESS
FINANCE

WE ARE ACCESS FINANCE LTD

„Access Finance“ Ltd is a non-banking financial institution, established in 2013, as part of Management Financial Group AD (MFG). Management Financial Group comprises leading companies specialized in the provision of non-banking financial services, business and consumer credits, payment instruments, alternative financial products and services. The main activity of "Access Finance" Ltd is to provide money loans with own funds, according to the Law for Credit Institutions.

INTERNATIONAL DEVELOPMENT

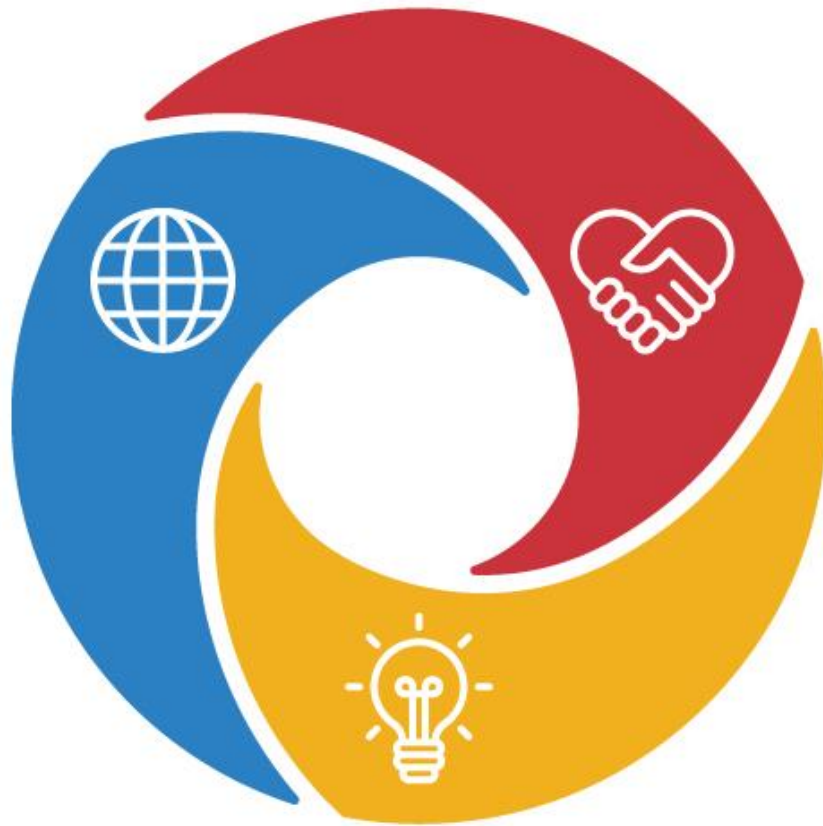


„Access Finance“ Ltd is operating in Bulgaria, Romania, Poland* and Spain. In 2021 the company opened an office in the USA, and in 2023 will launch its active business operations on the American market. Abroad, the company operates under its brand AXI Card.

**in collaboration with a partner company*

WE ARE PART OF MANAGEMENT FINANCIAL GROUP – CONSTANTLY EVOLVING FINTECH SYSTEM WITH COMMON MISSION AND VALUES

OUR VALUES



HUMANITY

We work openly in an environment of closeness, recognition, respect and trust



INNOVATION

We are guided by the energy of youth and child-like curiosity



RESPONSIBILITY

We are guided by our responsibility to people - colleagues, partners, clients

WE GROW

“In the beginning, we were just two kids in a small room. Look at us today – operating in 4 markets with a team of 200 people. For me and my team, it’s a pleasure to work with care for our clients and to build our long-term relationships”.

Tsvetan Krastev, co-founder and Managing director of “Access Finance” Ltd



WE GROW FURTHER

Establishment.
The first Biala
Karta was issued.

2013

Expansion on
the Polish
market with
the brand
AXI.

2018

Starting operations in USA.
Mobile application and
digital card, integrated
with Apple Pay and Google
Pay.

2022

Expansion on the
Romanian
market under the
brand AXI.

2017

Expanding the
business in
Spain with AXI
brand.

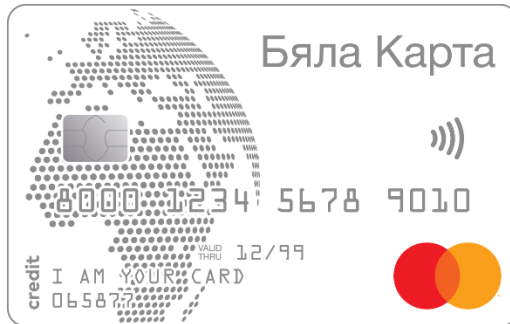
2020



OUR PRODUCTS

Credit cards

BIALAKARTA.BG



BIALAKARTA.BG



A1.BG/a1-CREDIT-CARD



AXI-CARD.PL

AXI-CARD.RO

AXI-CARD.ES



Consumer credits

Consumer credits from Biala Karta

A1 Consumer credit

A1 Fast credit

OUR INDISPUTABLE BENEFITS



We find flexible decisions for a diverse client portfolio.



We constantly invest in modern technologies to improve our client's experience.



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

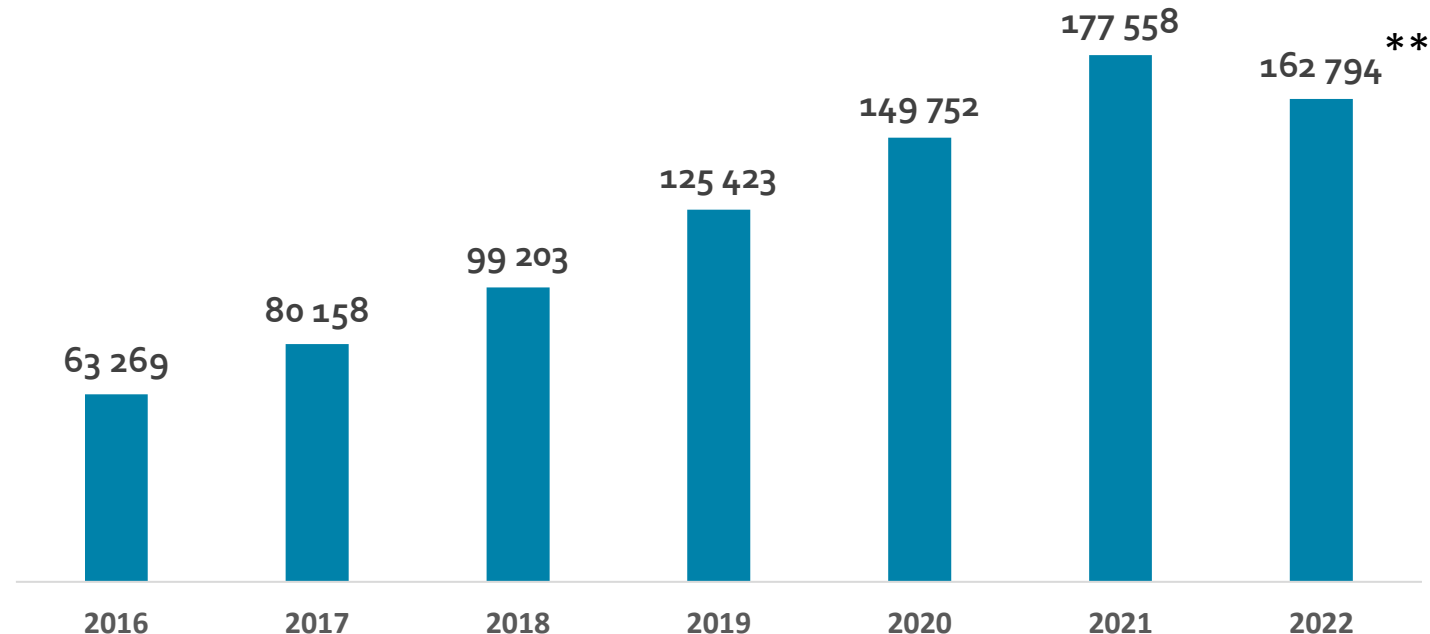


More than 80% of Biala Karta holders would recommend the product to their close ones.

TODAY WE ARE PROUD THAT...

- Biala Karta is an absolute leader among NBFIs in the Bulgarian market*.
- Over 135 000 unique customers owe credit cards from Access Finance.
- We have business operations in Romania, Poland, and Spain.
- We have more than 200 000 happy clients.

NUMBER OF ACTIVE CREDIT PRODUCTS



* According to a GfK nationally representative survey among 1500 respondents.

** In 2022-a the main focus of the company was on portfolio improvement.

FINANCIAL REPORT 2022* (BGN)

NET PORTFOLIO
46 548 000



REVENUE
51 661 000

DISBURSED AMOUNT
279 684 000

EBITDA
14 864 000

*Management reports



ACCESS
FINANCE

Thank you for trusting us!