



Meet Access Finance



WELCOME



Tsvetan Krastev

CEO



We are committed to expanding access to financial services for those who have been left without them, ensuring everyone can participate in the modern financial ecosystem regardless of economic background. By breaking down barriers and building inclusive platforms, we work to bridge the financial divide, empowering individuals to reach their goals and improve their quality of life. Our commitment goes beyond transactions; it is about building a future where financial inclusion is a reality for everyone.



Celebrating a Decade of Distinction

As we mark the 13th anniversary of Access Finance AD, we take a moment to reflect on our journey and the milestones that have defined us. From our humble beginnings, we have grown exponentially, driven by a team of top-tier experts who have been the backbone of our success. Today, we stand proud as Bulgaria's leading credit card provider, a testament to our commitment to excellence and innovation.

Our reach has expanded beyond borders, with operations now spanning three European countries. Moreover, our footprint on two continents signifies our global vision and the strides we've made in bringing our services to a broader audience.

This decade has been more than just numbers and locations; it's been about impact, trust, and forging a path in the financial sector. As we celebrate ten years of growth and success, we remain grateful to our team, partners, and customers who have been instrumental in our journey. Here's to the next decade and the continued pursuit of excellence!

About Us

Access Finance AD started its activity with a clear Mission to be a measurable alternative to banks in the direction of accessibility to financial products and services internationally.



Established in 2013

A trusted non-banking financial institution, registered and supervised by the Bulgarian National Bank.



Headquarters

Strategically located in the heart of Sofia, Bulgaria, we're positioned to serve our clients efficiently.

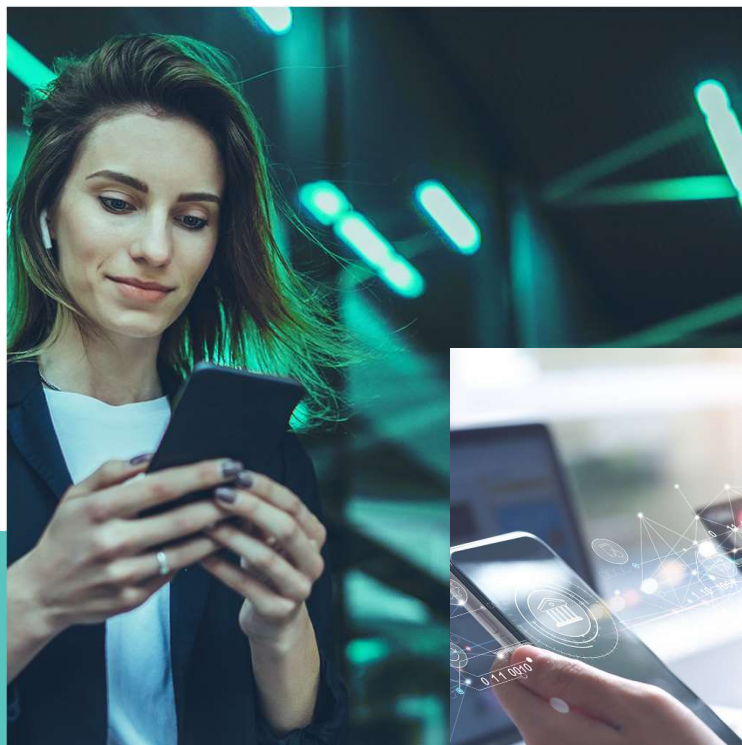


Focus

Access Finance AD is an international consumer finance provider with operations in 5 countries. We focus on responsible lending primarily to people with little or no credit history. Our services are simple, easy and fast.



Whatever you want wherever you are!



Our Vision

We aim to become a top non-banking financial institution, pioneering and revolutionizing the transformation of credit accessibility, transiting our customers from the subprime to the prime segment enabling them to focus on what truly matters.

Our Mission

Access to credit is a fundamental tool for personal and economic empowerment. By making credit cards available to everyone, regardless of their financial and social status, we work to democratize financial opportunities, foster financial literacy, and drive economic growth. In a world where financial tools can be the gateway to better opportunities, we are committed to ensuring that no one is left behind. We are reshaping the economic landscape through innovation, education, and partnership, making it more inclusive, equitable, and forward-thinking.



Meet Our Awesome Management Board Team



Tsvetan Krastev
Co-founder/ CEO



Stanimir Vassilev
Co-founder/ Investor



Nedelcho Spasov
Co-founder/ Investor

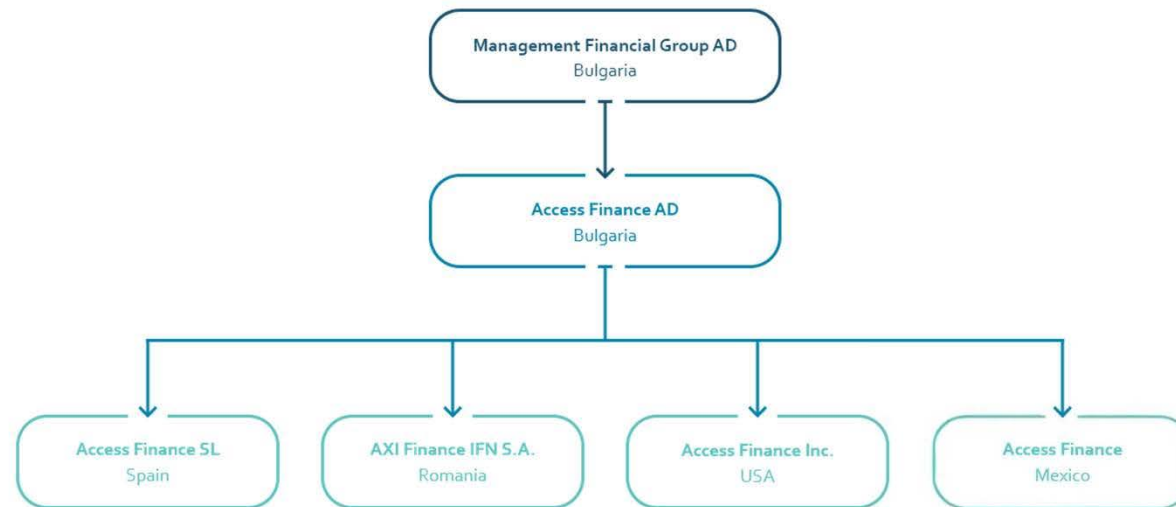


Ivan Arnaudov
CSO

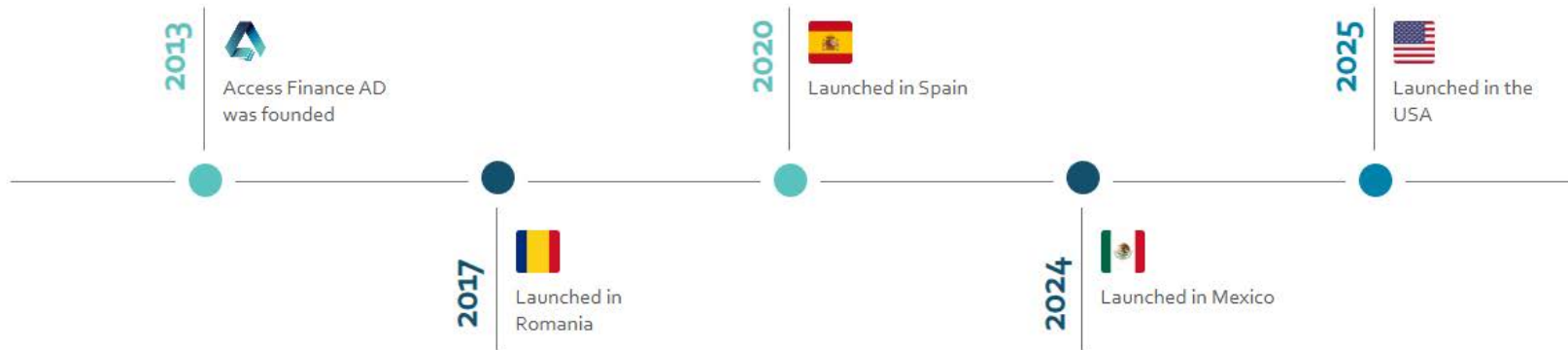


Velko Kamenov
CRO

Legal Structure



The Timeline



Key Numbers



74 M

Consolidated Revenue



260K

Customers



206K

Cards/ Credits



5

Countries

*Source 2025



*2025/ Euro	Customers	Cards & Loans	Revenue	Disbursed Cash	EBITDA
Bulgaria	160 120	200 470	41.7 million	-220.7 million	19.7 million
Romania	49 538	49 538	31.6 million	-61.1 million	13.3 million
Spain	26 642	26 867	10.9 million	-58.8 million	-1.5 million
USA	6053	6053	1.82 million	-1.5 million	-3.09 million
Mexico	18 460	18 460	1.2 million	-5.4 million	-2.1 million



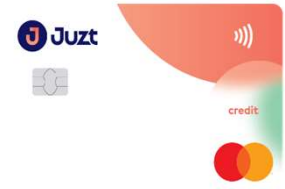
OUR PRODUCTS



Automated Approval



Omnichannel Support



Digital First



Customer Excellence

Our Business Model

Team of Top Experts

At the heart of Access Finance AD is a team of industry-leading professionals.

Data-driven Strategy

Automated decision and predictive models run by AI & ML tools.

Customer Excellence

At Access Finance AD, the customer is at the core of everything we do. We strive to provide services that not only meet but exceed customer expectations.



Proven Track Record

Access Finance AD's journey is marked by consistent growth, innovation, and a reputation for excellence.

Advanced MarTech Infrastructure

Our custom-made integration platform ensures all our systems communicate effectively, allowing for streamlined operations and scalability.

Scale and Growth

By continuously updating our processes, integrating cutting-edge technologies, and expanding our reach, we aim to scale our operations and achieve sustainable growth.

The Problems

1

Limited Access to Credit

Without a bank account or a credit history, it's challenging for unbanked individuals to access loans, mortgages, or other forms of credit.

2

Limited Financial History

Being unbanked means not building a credit history, making it harder to engage with financial institutions in the future.

3

Transaction Difficulties

Paying bills, receiving wages, or making purchases online becomes challenging without a bank account or credit/debit card.

4

Exclusion from the Digital Economy

As the world becomes more digital, many services, from shopping to job applications, require electronic payments or online transactions, excluding the unbanked.



Our Solutions

By integrating our solutions, we can provide unbanked individuals with a comprehensive financial offering that gives them access to credit, helps them enter the broader financial ecosystem, build a credit history, and improve their overall financial well-being.



Digital Credit Card

- Financial Inclusion
- Digital Application
- Digital Onboarding
- Customer's Excellence



Data-Driven Scoring

- Alternative Data Sources
- Machine Learning Systems
- Dynamic Behavioral Scoring
- Automated Approval



Credit Building

- Access to Credit
- Gradual Credit Increases
- Financial Behavior Incentives
- Predictive Churn Model

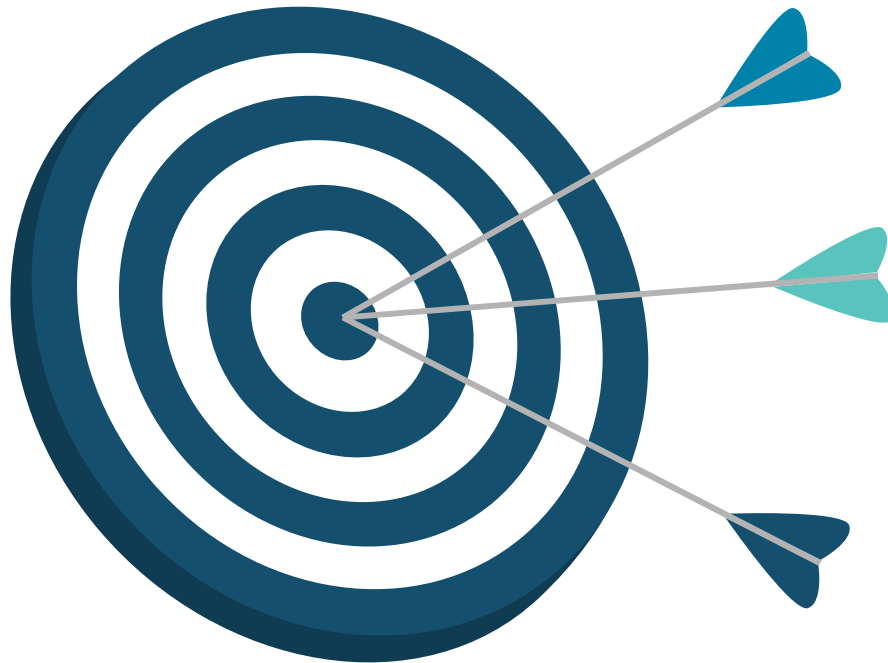


Global Inclusion

- Financial Education
- Global Accessibility
- Financial Empowerment
- Improved Financial Health



Our Target



Unbanked People



Sub-prime People



Near-prime People

Reach Out Today!

We Are Always Ready To Meet

At Access Finance, we believe in the power of connections and the stories they bring. We're always eager to meet fantastic individuals who share our passion and Vision. Whether you have a groundbreaking idea, seek collaboration, or want to chat about the future of finance, our doors are always open. And remember, we always have a bottle of fine wine ready to be uncorked and shared. Let's toast to new beginnings and fruitful conversations.



Our Address

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Sofia -1408
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Our Numbers

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- +359 884 224 956



Our Emails

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- cfo@accessfinance.eu



Thank you!

Your trust and belief in our Vision drive us.

www.accessfinance.eu