



ACCESS
FINANCE

AXI Card Spain

Accessible credit for every Spanish consumer





FOUNDED IN 2021

Access Finance SL

Established with a clear mandate: to deliver a responsible and accessible alternative to traditional banking for Spanish consumers.

Core focus: responsible lending to individuals with limited or no formal credit history.



THE PRODUCT

AXI Card

A Mastercard-backed credit card, offering high approval rates and a credit limit of up to €1,500.

100% online application and full account management via mobile app.



OUR MISSION

Democratise Finance

To democratise access to quality financial services for a broader segment of Spanish consumers.

Delivering a product that is simple, transparent, and genuinely useful in everyday life.

Our Value Proposition

Designed Around Customer Needs



Accessibility

Inclusive credit access for underserved consumers, with a straightforward application designed to maximise approval rates.



Digital Experience

Fully digital onboarding, e-signature, and account management, no branch visits required.



Flexibility

Revolving credit and repayment options tailored to individual financial needs and lifestyles.



Personalized Service

Multichannel customer support: phone, WhatsApp, chat and email, staffed by dedicated specialists.

Market Positioning

Bridging the gap between traditional banks and consumer needs



The Opportunity

A significant segment of Spanish consumers faces barriers when accessing mainstream credit products, whether due to limited credit history, digital only lifestyles, or the complexity of traditional bank processes.

AXI Card is positioned to serve this underserved market.



Accessibility High approval rate onboarding removing friction from credit applications.



Simplicity End-to-end digital journey with e-signature and instant decisioning, in minutes from any device.



Flexibility Revolving credit with different repayment options, designed to adapt to diverse financial situations.



Convenience Full self-service account management via mobile app and web, with multichannel customer support.

Product Overview

A Modern Digital Credit Card



Online application

End-to-end digital application with electronic signature, completed in minutes



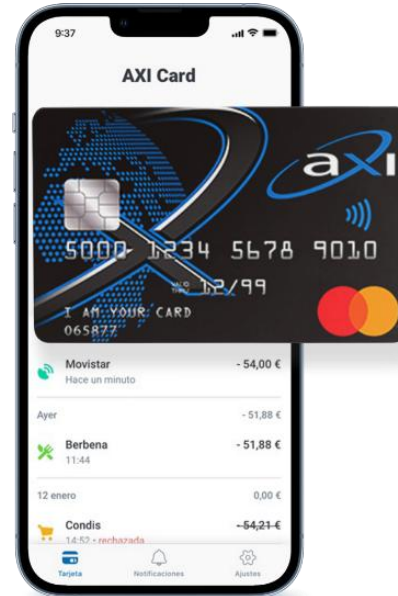
Mastercard worldwide

Accepted at millions of merchants worldwide, online and in-store



Dedicated support

Phone, WhatsApp, live chat and email — available in Spanish



Transparent Pricing

€0 card issuance and annual maintenance fee



Mobile App

Real-time account monitoring, card control, and transaction history



Flexibility

Revolving credit with customisable repayment options to suit each customer

Flexible Credit

€300 – €1,500



Key Numbers



+25K

Customers

Active cardholders



€835

Avg. Credit Limit

Per active cardholder



€21M+

Credit Disbursed

Total since launch



€2.3M

Revenue

Spain 2022



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THANK YOU!
GRACIAS!