



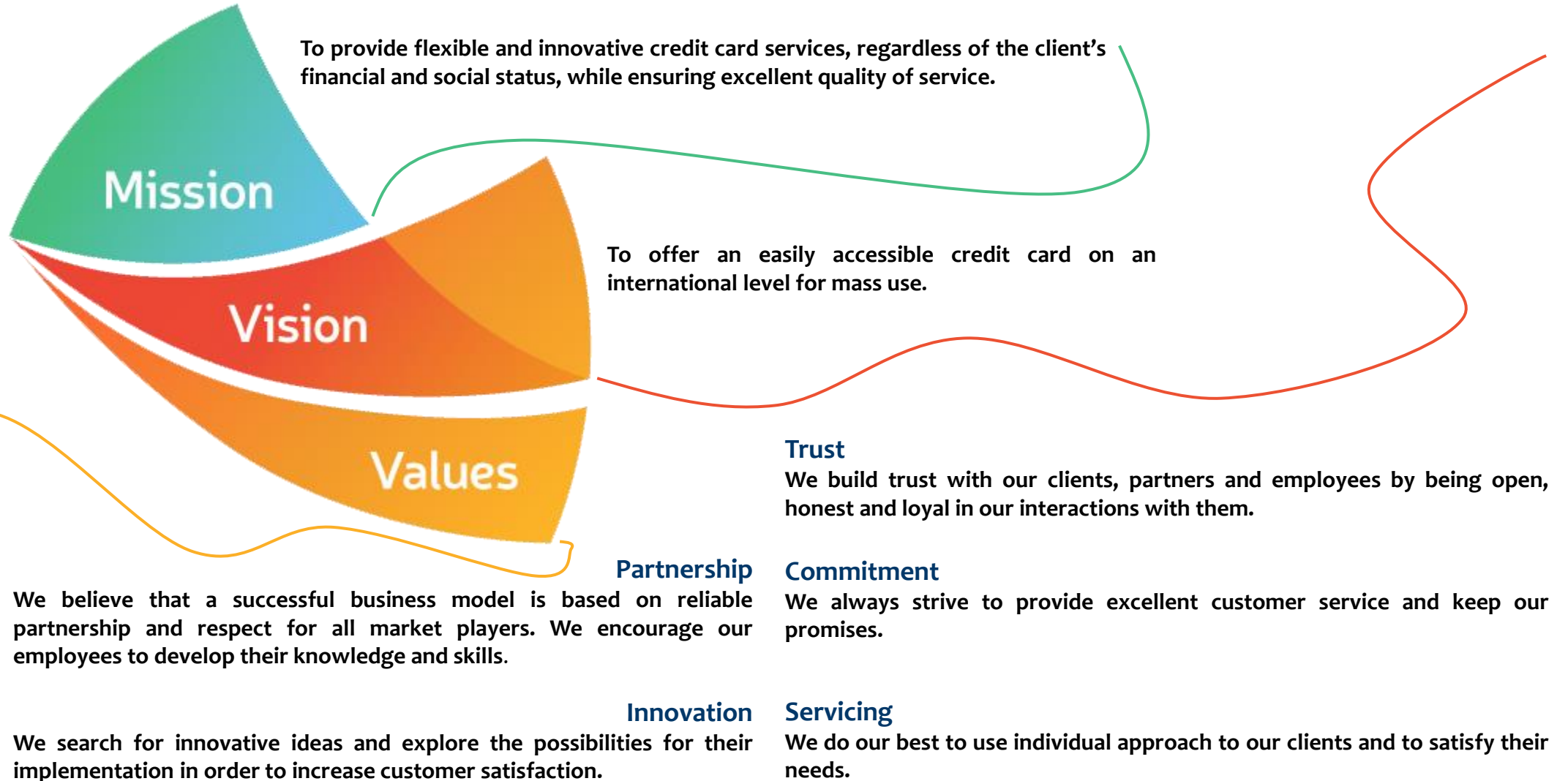
Access Finance

Whatever you want, wherever you are



About us

Access Finance started its business in 2013 with its product **White Card**. Since then the main advantage of the company is the **accessibility** of the products it offers. White Card is for everyone – to have whatever they want, anywhere they are.





Access Finance - in numbers

More than 146,000 unique card clients

More than 19,000 unique clients with active credit

More than 200 employees in Bulgaria take care of our customers

Representation in Romania, Poland and Spain

More than 160,000 clients

Programs for customer satisfaction and stimulation of transactions:

CRM, Refer-a-Friend, 0% interest rate, etc.





Business Model

Card Products

Affordable card products with an easy application procedure, rapid approval and activation. Available on 4 markets.

Installment products

A variety of fast consumer loans. An option to receive the loan entirely online.

Accessibility

Unparalleled product on the markets where the company operates. Affordable terms and conditions, responsible lending, individual approach.



Spain



Bulgaria



Romania



Poland



Company Products

Card Products:



Limit

From BGN 100 to BGN 3,000

Available in

Bulgaria

Advantages

Affordable, no fees to own it, package discounts for partners

Limit

from BGN 600 to BGN 3,000

Available in

Bulgaria, Romania, Poland and Spain

Advantages

International brand with good terms and conditions

*The terms and conditions may vary depending on the market



Limit

From BGN 100 to BGN 3,000

Available in

Bulgaria only

Advantages

Unique price for a fast loan



Installment Products:

Limit

From BGN 100 to BGN 5,000

Validity period:

from 1 to 36 months

Available in

Bulgaria

Advantages

Three types: AXI credit 2, 3 and 4. Wide range of credit amounts and repayment periods. An option to issue a card product.



credit

Limit

From BGN 100 to BGN 3,000

Validity period:

from 1 to 12 months

Available in

Bulgaria

Advantages

Joint product with a partner.





Acknowledgement

Each month the **LiveHelpNow Challenge** ranks the top 100 providers of superior customer service.

Measured against 12 unique values, Challenge winners are truly the best customer service providers in their field.

The achievement reflects the professionalism, skill, concern and quest to provide better service that define companies who rank among the top 100 in a global field of more than 10,000 businesses.



Over the years, White Card has strengthened its reputation as one of the best products on the market, by being in the ranking every single month.



In August 2016, for the first time White Card entered the top 100 of the best services.



To date, White Card continues to be rated as one of the best products.



More than 50 partners providing permanent discounts to White Card holders

Partnerships



Our partnership with Euroins allows each of our clients who has an active White Card or AXI card not to be anxious about his/her liabilities in case of unforeseen circumstances.

In addition, we offer an innovative product that insures card purchases for up to 30 days in case of any damage, defect or theft.



Our partnership with Boleron provides additional discounts to all cardholders who pay their insurance with their White Card, A1 or Axi card.



Our partnership with A1 has brought significant growth in sales of card and installment products. Since August 2018 we successfully offer A1 Card, and since September 2020 - A1 Credit.

Long-term operational partnerships:



Money transfers
Payment services



Decisions for your tomorrow





Client Profile

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



Women

46%

Men

54%



unmarried



with low income



average age of 44 years



with secondary education degree

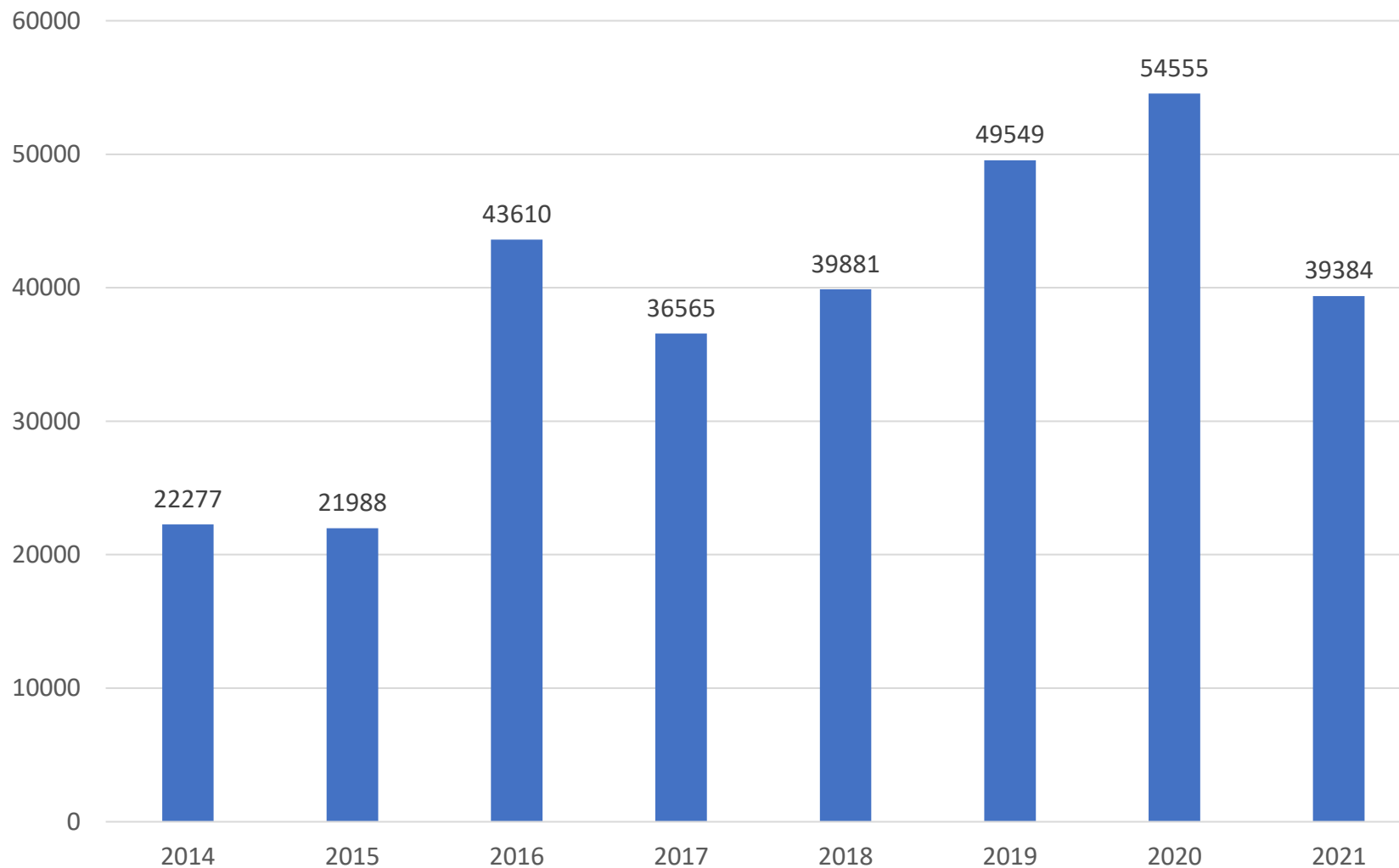


average credit amount of BGN 464





Approved Credit Products





Financial Statement

2020





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