




ACCESS
FINANCE

AXI Finance IFN (Romania)

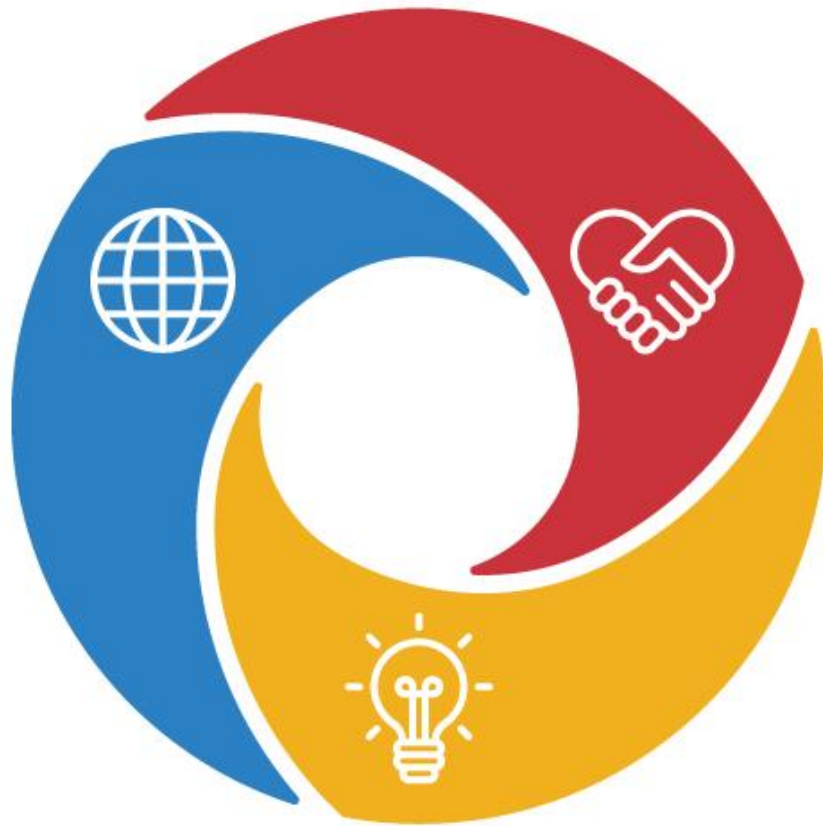
We are axi finance ifn

We started our business in 2015, with a focus on the accessibility of the products we offer. Our mission is to provide flexible and innovative credit card services, regardless of our customer's financial and social status, while ensuring excellent quality of service.



We are part of management financial group – a constantly evolving fintech ecosystem with a 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

Axi finance in digits

- Largest NBFIs card issuer* in the Romanian market
- + 31 K active cards
- + EUR 4.6M in 2022 (+18.89% vs. 2021)
- Positive EBITDA
- + 60 employees
- Programs for customer satisfaction and stimulation of transactions:
 - CRM
 - Refer-a-Friend
 - 0% Interest Rate

* In collaboration with a partner company

AXI Finance – Business Model

Accessibility

Unparallel product on the market. Affordable terms and conditions. Individual approach.

Flexibility

Full functionality of a credit card: free of charge online or POS payments; free of charge cash withdrawals (national, or international, at any ATM); contactless & revolving

Digital Client Onboarding

100% online & hassle-free process: online application / e-KYC / e-signing. >27% of clients processed completely digitally in 2022

Fast, Modern & Personalized Services

The card was created for self-management, using an application for mobiles (IOS and Android). But still, if one needs help, we are with the customer 24/7 through Facebook, Online Chat, Email, WhatsApp, Phone

AXI Finance – the product

Type

Mastercard, Contactless

No fees

0 issuance fee/0 cash
withdrawals/
0 monthly fees/0 delivery
charges

Worldwide
usage

Online
application



Limit

From RON 700 to RON 3,00

Axi-card.RO

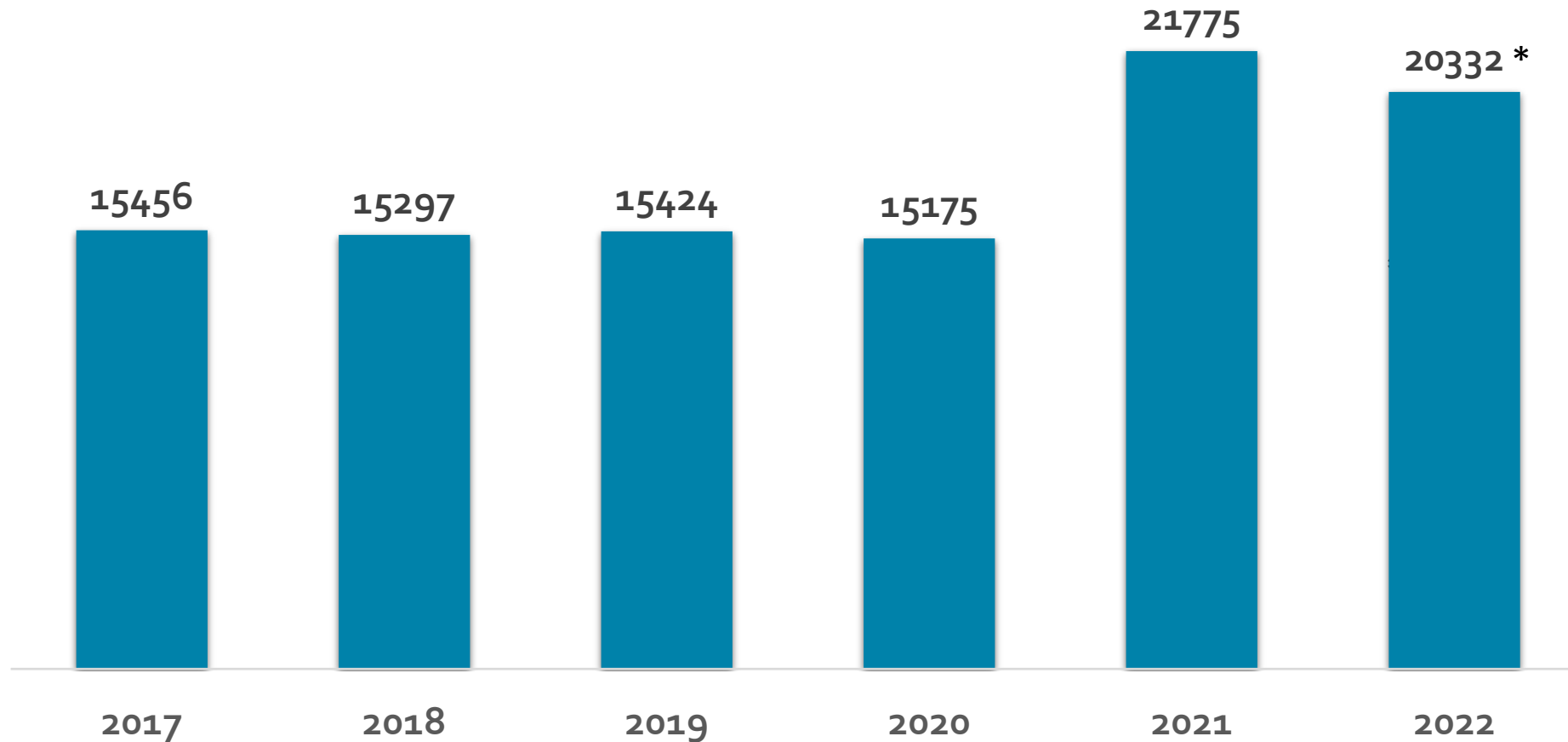
Advantages

Accessible to everyone

Personal
profile

Axi card financials

Approved credit cards

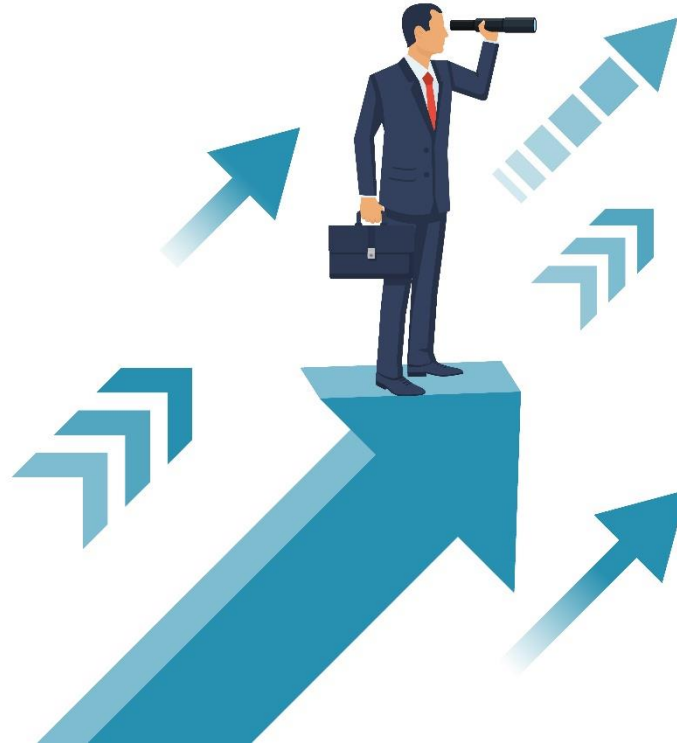


*In 2022 we focused on the client's portfolio improvement

Financials 2022 (in EUR)*

Net portfolio
4 800 000

revenue
9 000 000



Disbursed amounts
27 000 000

EBITDA
300 000

*Management's report data



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Thank you for trusting us!