



100% secured. 0% sleepless nights.
**12% yield — backed by cars, contracts, and a
team that has never missed a payment**

AIFFIN CORPORATE BONDS **2025**

12% FIXED YIELD | QUARTERLY PAYOUTS | SECURED BY REAL VEHICLES

aiffin.com

**When your savings are stuck in neutral,
we put them in gear**

The opportunity

This isn't just another bond issue — it's a chance to own a piece of Europe's mobility engine

Europe's safest high-yield bond.
Every euro backed by real vehicles
you see on the streets of France.



Issued under EU law. Managed by a team with zero defaults in €17M* of bonds.

**combined amount of bonds issue in UA ESKA Capital and SK ESKA Finance*



Each leased car or van becomes part of a secured portfolio generating stable and predictable cash flows under long-term (LLD) leasing contracts.

The opportunity

- ▶ France alone has **4.4 million entrepreneurs** who live on the road. VTC drivers, couriers, artisans, and small fleets
- ▶ Banks reject 80% of mobility entrepreneurs.
- ▶ We offer them leasing products —profitably, safely, and backed by vehicles you can touch.
- ▶ Every euro you invest is backed by a real, insured, income-generating asset.

**Not abstract credit. Not payday loan.
Not invoice financing. Not crypto tokens.**

Steel, engines, contracts — and your quarterly interest.

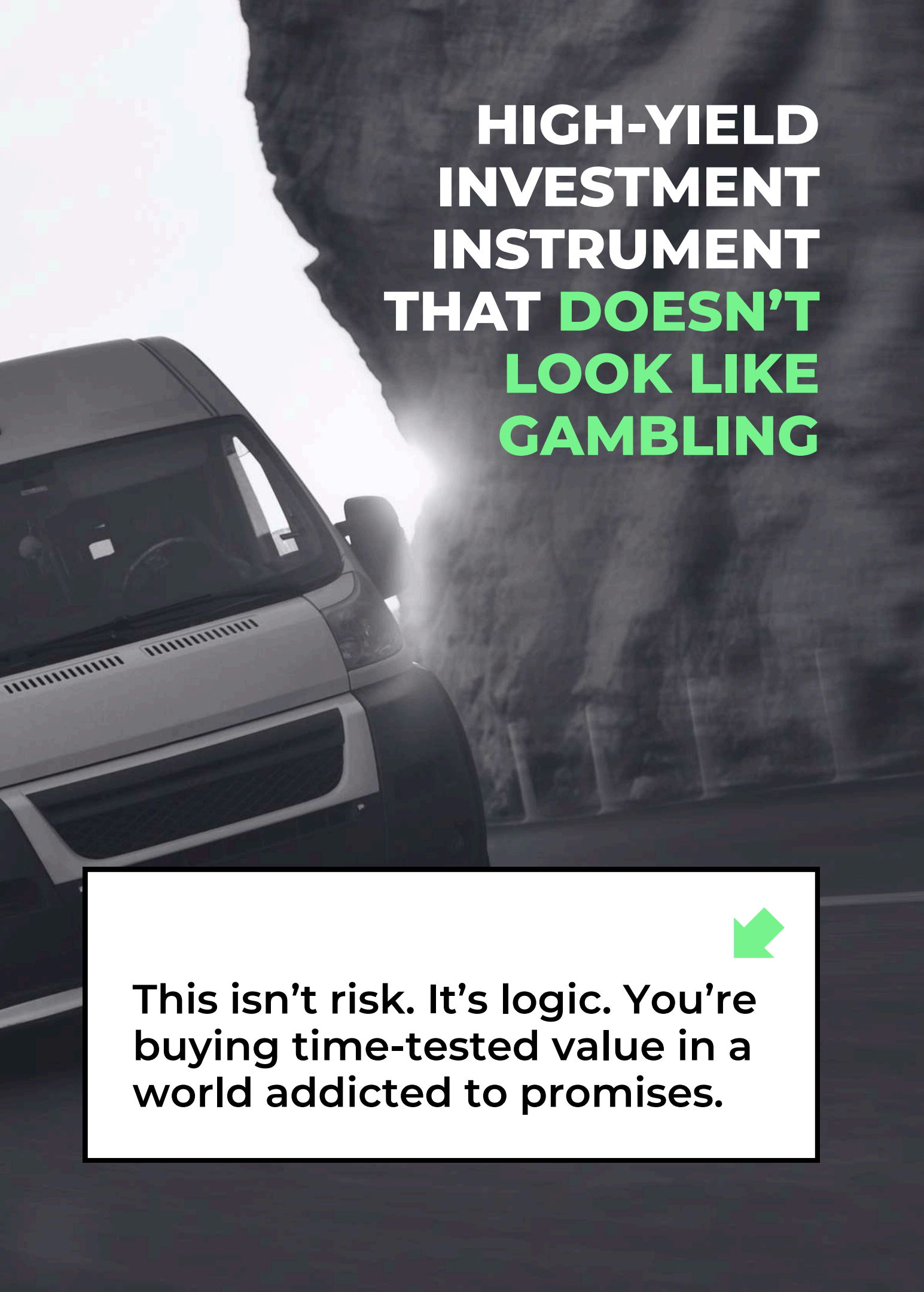


Why investors LOVE IT

Earn from something useful — not from speculation.

- **12% Fixed Annual Return** — triple most bank savings, four times EU bonds.
- **Quarterly Interest** — cash flow that beats inflation and deposits.
- **Fully Secured** — every bond backed by physical cars and signed lease contracts.
- **Zero Leverage, Zero Guesswork** — we don't speculate; we know who and what we lease.
- **EU Legal Structure:** the bonds are issued by a French SPV, ensuring full investor protection under EU law.
- **Stable Cashflows:** recurring lease payments, predictable depreciation, and insured assets.
- **Diversified Portfolio:** passenger cars, LCVs, trucks — diversified risk base across sectors.
- **Experienced Team:** 15+ years in auto finance and leasing across EU, ex-Société Générale, ex-ESKA Capital /ESKA Finance, ex-BMW
- **No hype** — just real assets producing real returns.

**HIGH-YIELD
INVESTMENT
INSTRUMENT
THAT DOESN'T
LOOK LIKE
GAMBLING**



**This isn't risk. It's logic. You're
buying time-tested value in a
world addicted to promises.**

Who we are

A team of lenders, operators and builders



SERGII VASKOV

Product, Structured Finance

15+ years building a market-leading SME vehicle financier (ESKA Capital).

Key proof points: Founder of ESKA Capital & ESKA Finance Slovakia. Raised funding from 20+ banks; led multiple bond issuances. Strong track record of UA/SK portfolios



KHALIL ARAM

Operations, Sales Network

10+ years in B2B development and SME financing.

Key proof points: Ex-director of Sales @ Aiways & Fest – automotive & mobility sectors. Past roles at Cofidis, Crédit Agricole Auto Bank (ex-Sofinco) & Emil Frey. Expert in go-to-market, client acquisition & commercial execution



IGOR NIKOLAEV

Tech Lead

10+ years in Fintech, AI & Blockchain.

Key proof points: Launched Wirex (web3 platform). Ex-Wirex, Velitech CTO. Expert in scalable platforms, API integration & product delivery. Led teams up to 40 people across Europe

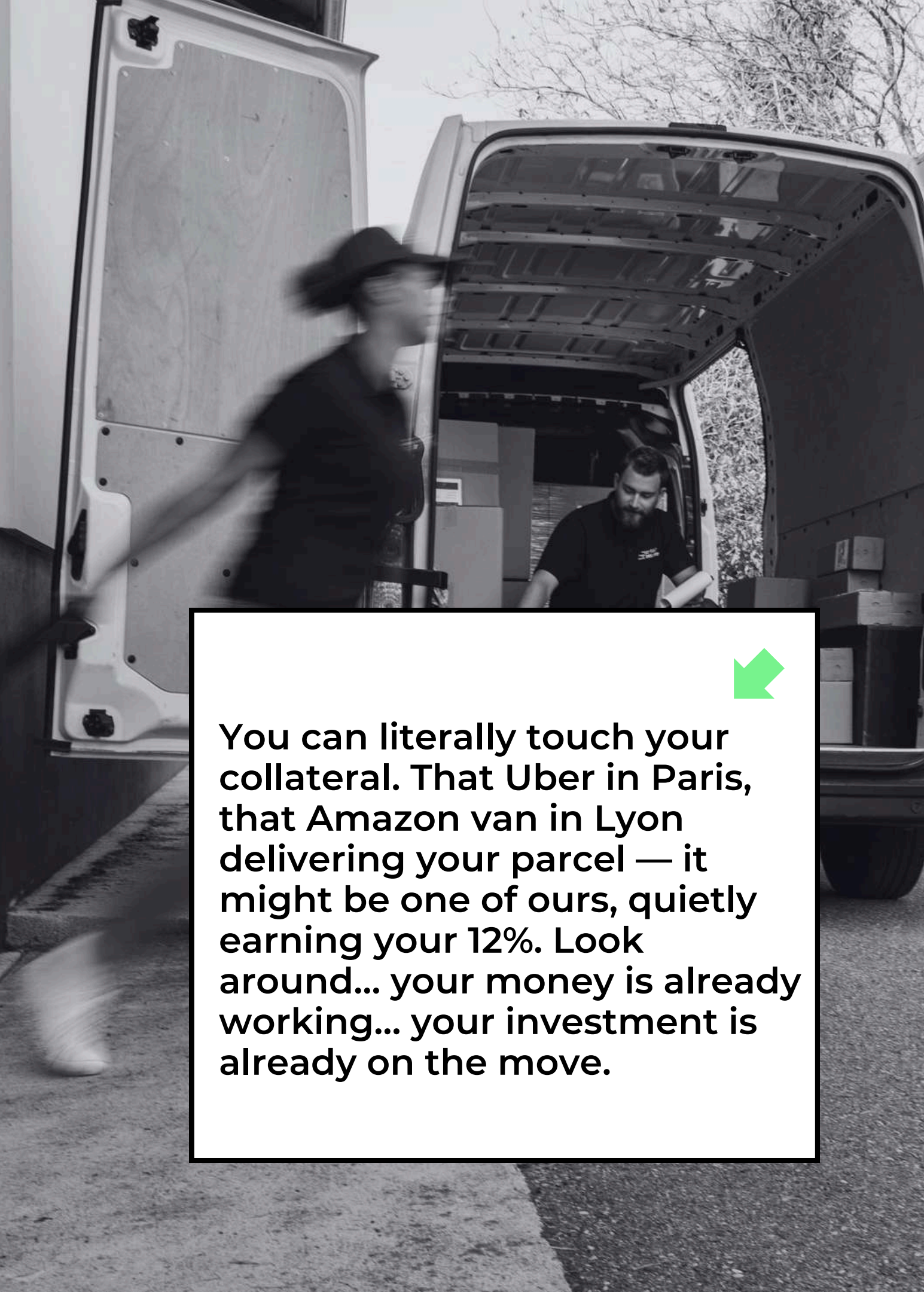
Security structure

Every euro secured by horsepower — and you've probably ridden in it.

Each Aiffin Bond is backed by real, insured assets — and an independent Security Trustee ensures that investors' rights are protected at every stage.

Your capital is protected by:

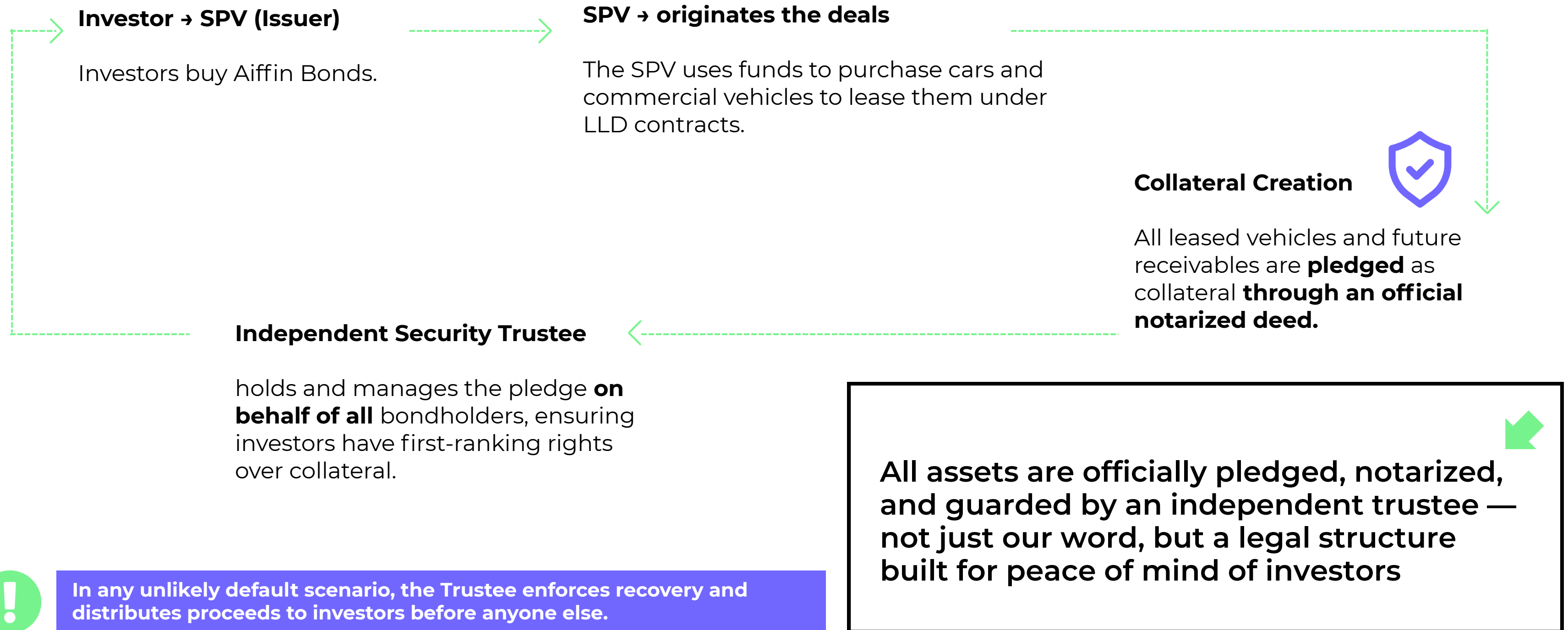
- **Cars and commercial vehicles legally owned by Aiffin** until contracts end.
- **LLD receivables** — long-term leasing contracts generating fixed income.
- **Full coverage Insurance on every vehicle**
GPS tracking
- **Diversified across VTCs, couriers, artisans, small fleets.**
- **Market value cushion:** each vehicle worth minimum 120% of the financed amount



You can literally touch your collateral. That Uber in Paris, that Amazon van in Lyon delivering your parcel — it might be one of ours, quietly earning your 12%. Look around... your money is already working... your investment is already on the move.

Security mechanism

Every euro secured by horsepower — and verified by a notary



Why cars and commercial vehicles?

Because wheels are Europe's most liquid assets

Core facts & analytics:

Vehicle assets hold residual value better than most collateral.

According to Eurostat and ACEA data, the **average resale value of commercial vehicles remains above 60% after three years**, outperforming industrial machinery and electronics.

Repossessable within days.

Cars are mobile, traceable, and easy to seize compared to real estate.

Strong secondary market.

Over **6 million used vehicles sold annually** in France — the largest market in the EU.

Inflation hedge.

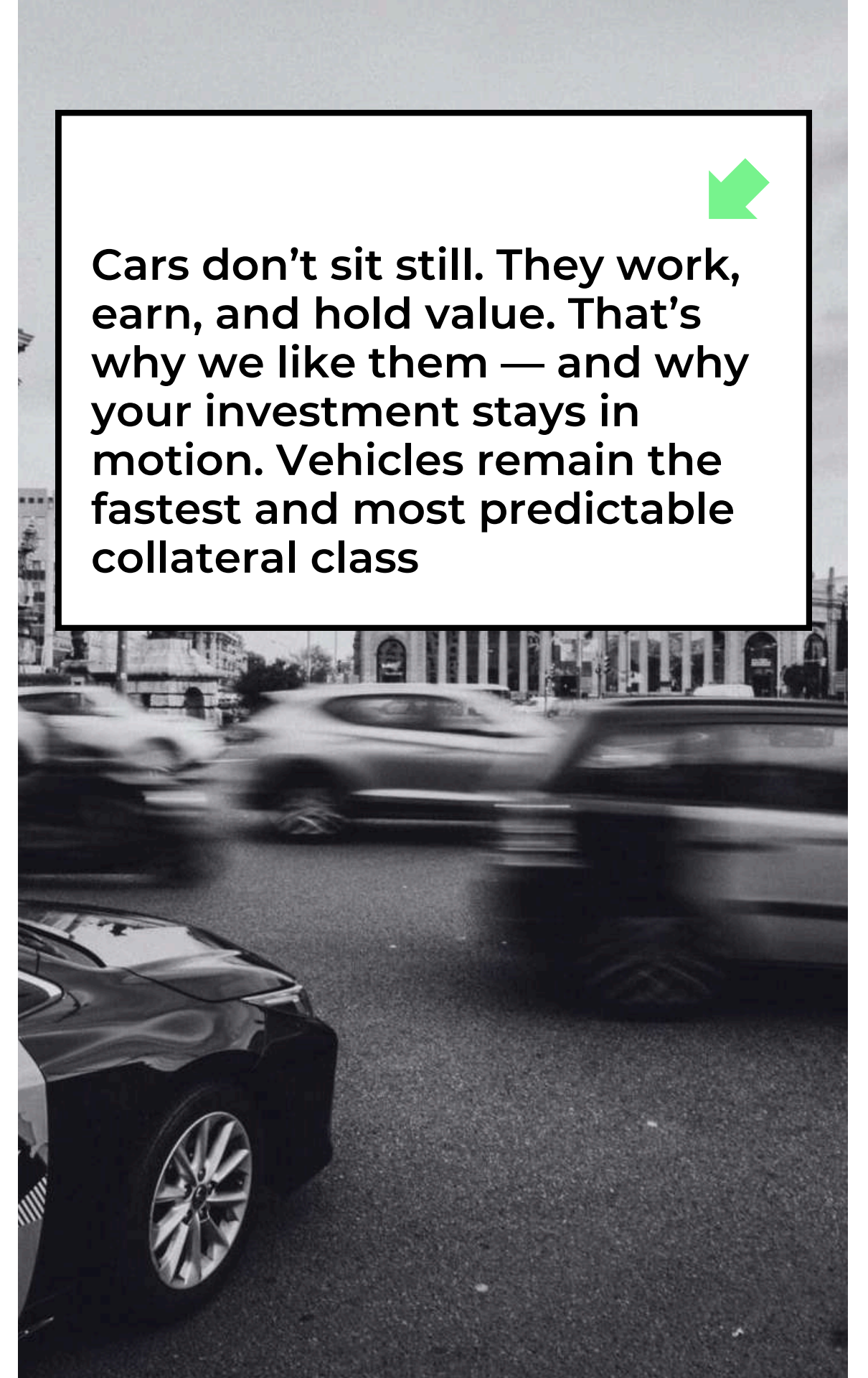
Vehicle values adjust naturally with replacement cost inflation.

Stable demand.

E-commerce, logistics, and ride-hailing platforms sustain year-round utilization.



Cars don't sit still. They work, earn, and hold value. That's why we like them — and why your investment stays in motion. Vehicles remain the fastest and most predictable collateral class



Comparative returns

When everyone else pays 10%, we pay 12%
And we can prove why

Issuer	Yield	Collateral	Status
Creditstar	7.5–10.5%	Unsecured consumer loans	Ongoing
Carlton Bonds	8–10%	Real estate	Ongoing
Heavy Finance	9–11%	Agri loans	Ongoing
Aiffin	12%	Vehicles + LLD receivables	Backed by assets, track record, and AI risk engine

Aiffin’s bonds deliver the highest secured yield in the EU, at a risk level typically associated with mature, asset-based issuers.

Our rate isn’t risky — it’s a **startup premium** for a team with institutional mileage.



Why settle for 10% with more risk when 12% here is fully secured?

How your money works

Simple. Transparent. Predictable



Nothing exotic. Just
modern leasing done right



You invest in Aiffin Bonds.

The funds go to a
bankruptcy remote SPV to
lease cars and commercial
vehicles.

Every vehicle is insured, GPS-
tracked, and remains Aiffin's
property until full
repayment.

Our clients repay under LLD
contracts. Lease payments
feed back into the SPV,
covering coupon payments
to investors.

You receive interest every
quarter.

Vehicles remain under Aiffin
ownership until full
repayment.

In case of client default vehicles can be repossessed
and resold at 120% of net exposure value

Better than deposits. Safer than hype



Why 12% makes sense

High yield without high blood pressure.

BECAUSE SAFETY SHOULDN'T MEAN LOW RETURNS.

Traditional Bond issuers provide yields 6–8% for mature firms.

We can offer 12% and still be profitable. Automation cuts cost.

AI scoring reduces risk.

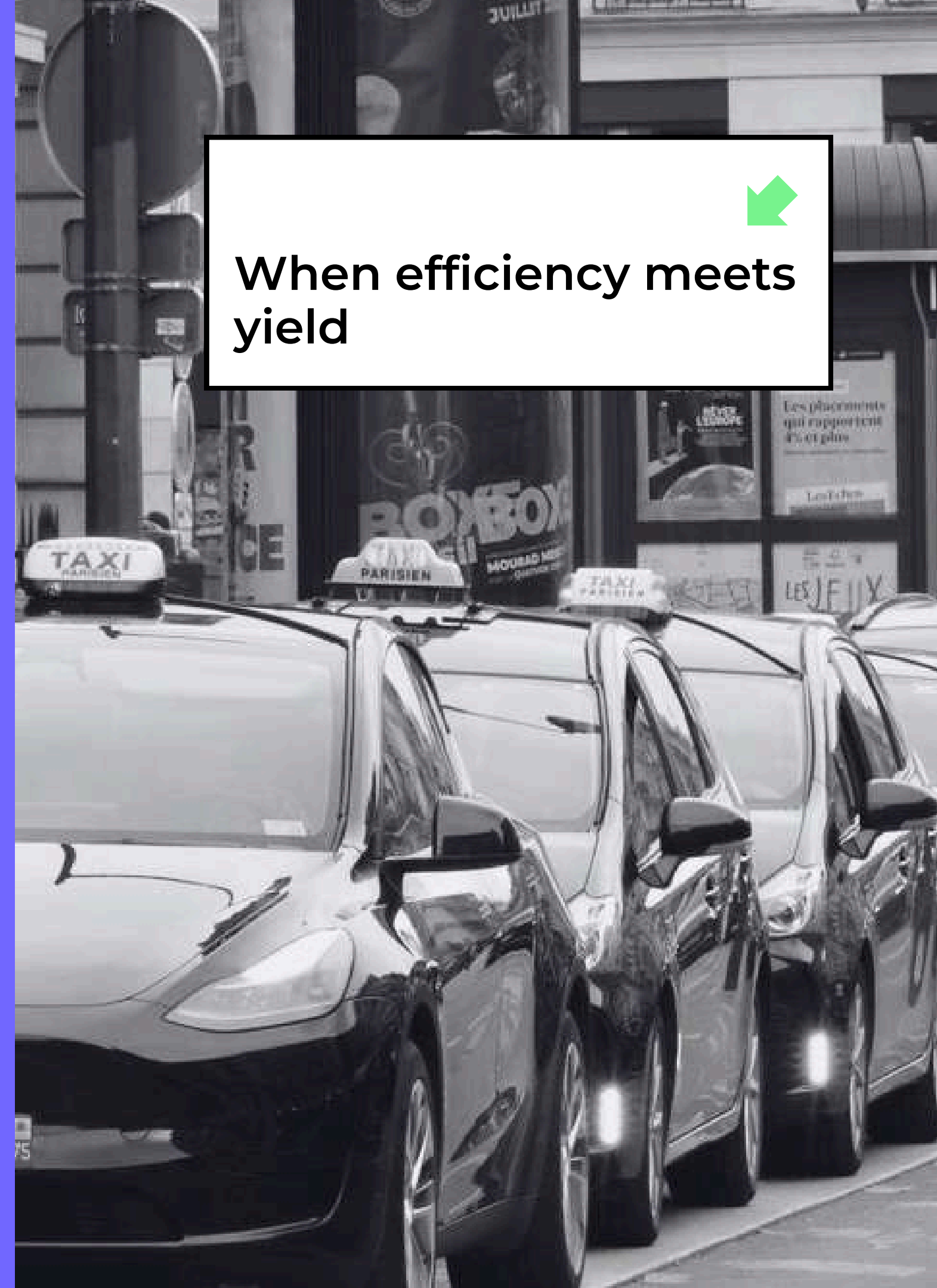
Aiffin adds innovation—AI risk models, automation, zero branch overheads.

The result: better efficiency = better yield for investors.

12% is not “high risk.” It’s high performance.



When efficiency meets yield

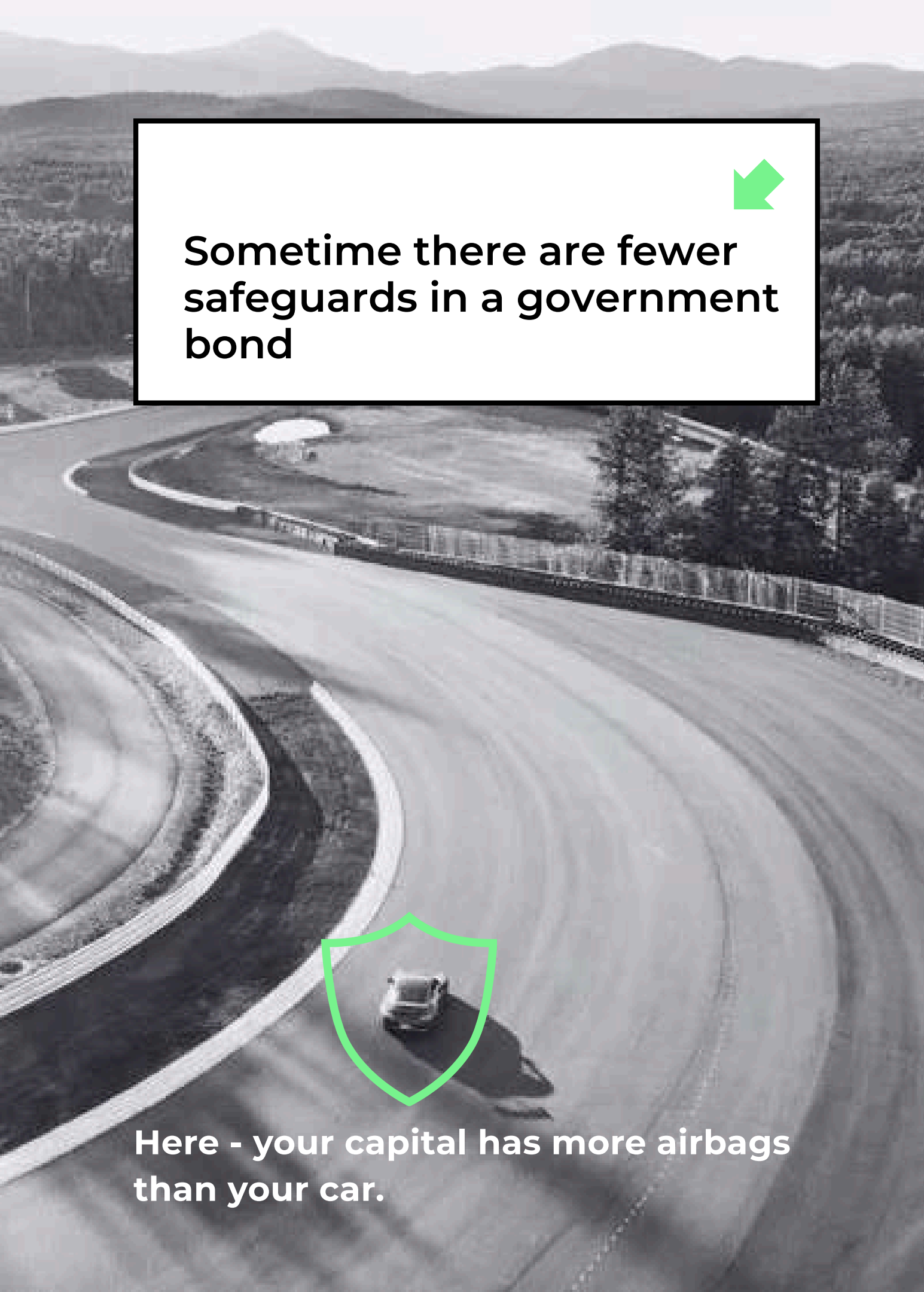


Risk management

Protection is not a slogan—it's a system

- **Real-time risk monitoring and AI-powered** credit scoring (OrbitScore) for client performance.
- Legal ownership of all leased assets.
- **Average downpayment:** 20–40%.
- Market value of vehicles exceeds **120% of financed amount**
- Diversified portfolio across sectors and vehicle types.
- Continuous **GPS tracking**.
- Continuous residual value checks.
- **100% insurance coverage.**
- **Historical NPL rate:** 0% across all previous portfolios

Better than deposits. Safer than hype

An aerial, black-and-white photograph of a winding road that curves through a landscape. A small car is visible on the road, and a green shield icon is superimposed over it. In the upper right, a white box with a black border contains text and a green arrow pointing towards the road.

Sometime there are fewer safeguards in a government bond

Here - your capital has more airbags than your car.

Market momentum

Europe's mobility economy is exploding



Over **€5B** annual LLD demand in France and growing fast.



Aiffin is already embedded with dealers, agents, and platforms for zero-CAC origination



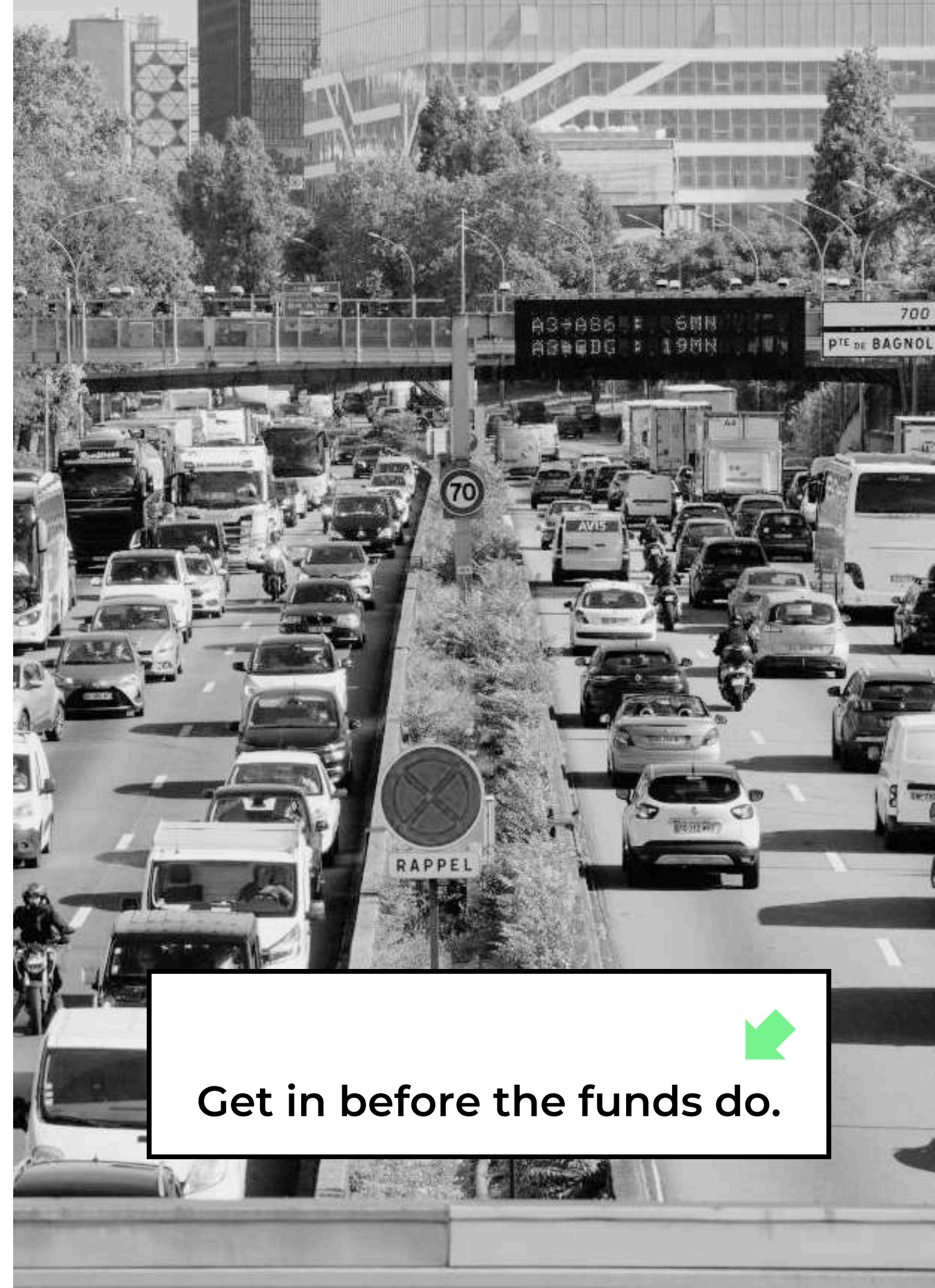
Transition to mobility-as-a-service creates huge financing gap.



Institutional capital is chasing yield again



Get in before the funds do.



OUR INVESTORS — PEOPLE LIKE YOU

**Different lives. One goal: make their money move.
Here are some testimonials from investors in our
previous company**

Good day

I want to share my experience of investing in the team behind Aiffin.

I invested in 2024 - I have received coupon payments on time. Everything was on time, without delays. Communication is clear, issues are resolved promptly. I recommend them as reliable partners.

Yevhenii Riabyi

*Good day everyone!
I can share my experience of investing with the team behind Aiffin.*

*I have always received coupon payments on time so far. Despite the fact that the processes of signing documents and transferring funds was new to me, the company's team promptly get involved in the process and calmly explain what needs to be done to achieve the result. I thank them for their patience and wish the team further development!
I'm sharing my feedback to support Ukrainian business in the EU and worthy people who are trying to work conscientiously in harsh realities.*

I am satisfied with everything so far, I hope it will remain so in the future. I wish the company success!

Denys Kastornyi

Good afternoon, community!

With great pleasure, I will leave a review based on my experience of investing in the team behind Aiffin.

I invested summer 2024. I have already received three quarterly coupon payments on time. Everything was resolved quickly and efficiently. I recommend them as reliable entrepreneurs.

I can answer reasonable questions in PM.

Sergii Shchurenko

Good afternoon! I'm sharing my experience: I invested in the Aiffin's team previous company bonds in 2024.

In general, I have a portfolio of stocks and bonds. If we take bonds - ESKA occupies the largest share of corporate bonds, because it is not so easy to find a company with a high-quality history and transparent business. Communication is also good.

Bohdan Hordiichuk



**Aiffin Bonds are built for
investors who value stability,
purpose, and performance.**

The exit

Liquidity meets maturity



5-year term with secondary market option via partner platform.



Principal repaid in full at maturity.



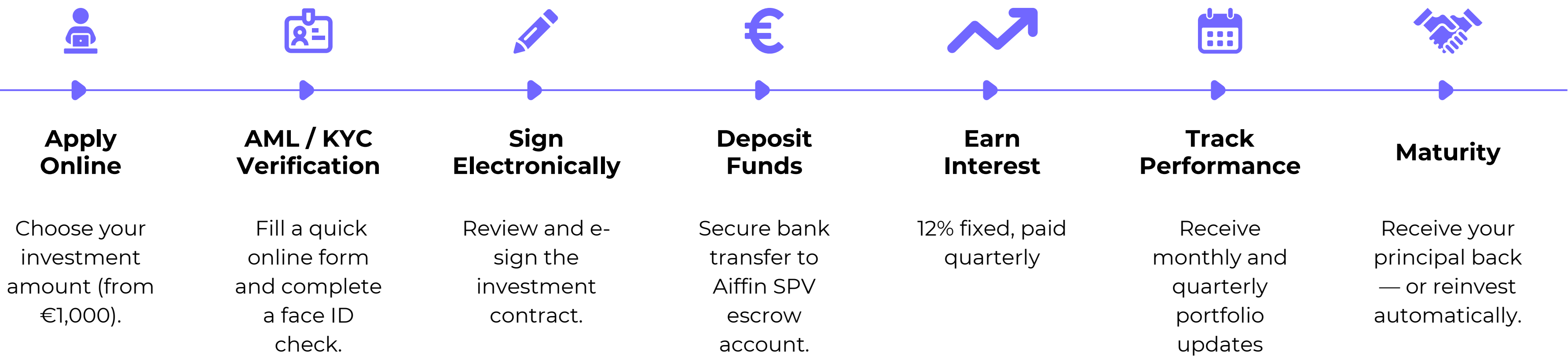
Quarterly interest = continuous liquidity.



Option to reinvest in next series with loyalty bonus.

How to get started

From click to coupon



No paperwork. No branches. Just modern finance — simple, transparent, and rewarding.

When others dream of
passive income, you'll already
be earning it.

**12% ANNUAL
YIELD**

**QUARTERLY
PAYMENTS**

**ZERO MISSED
PAYMENTS IN HISTORY**

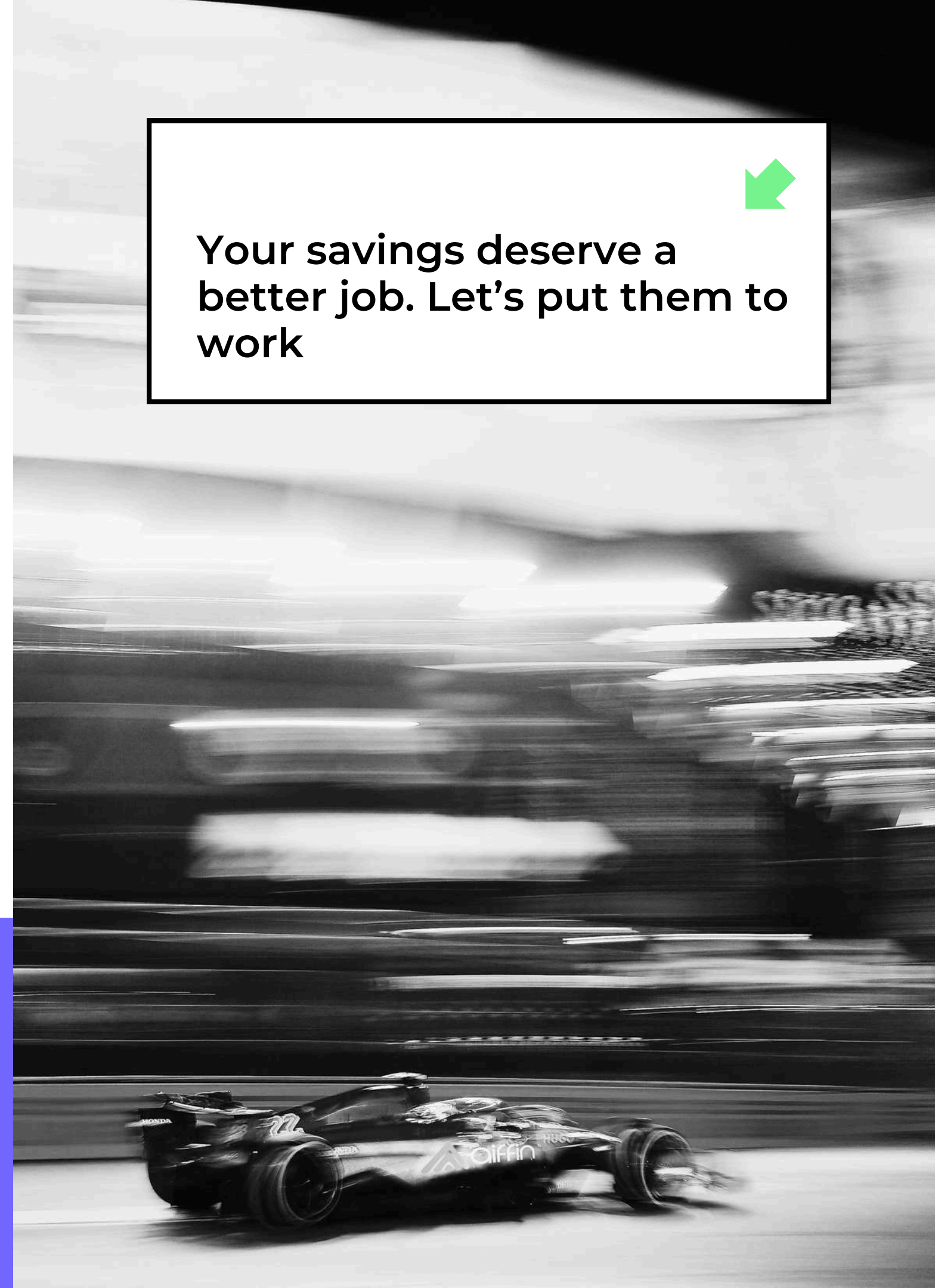
**100%
ASSET-BACKED**

Join the Aiffin Bond Program

Minimum: €1,000



Your savings deserve a
better job. Let's put them to
work



FAQ

Smart questions deserve clear answers

Is my investment safe?

Yes. Each bond is fully secured by vehicles and lease receivables, pledged through a notary and held by an independent trustee. You hold first-ranking security rights.

What if Aiffin defaults?

The Security Trustee liquidates the assets and distributes proceeds to investors. Vehicles are insured and easily sold on the secondary market.

Why such a high yield (12%)?

It's a startup premium, not a risk premium. Aiffin uses AI automation and direct origination to generate higher margins without higher risk.

Can I exit early?

Bonds are issued for 5 years, but we plan a secondary market for early liquidity. You also receive quarterly cash flow from interest.

Who audits and oversees Aiffin?

All operations are within the EU legal framework, with an independent trustee, external auditors, and full transparency through quarterly reports.

How is my interest taxed?

According to your personal tax jurisdiction. Aiffin provides all required documentation for your local filing.

Why not just keep my money in the bank?

Banks offer 2–3%. We offer 12%, fully backed by insured, working assets. It's the difference between parking money and making it move.

Is this securitization or direct lending?

It's a securitization, with a dedicated SPV issuing bonds and legally holding pledged assets under the trustee's supervision.

Why not invest in real estate instead?

Real estate used to be the holy grail. Today it's slow, expensive, and illiquid. French rental yields: 3–5% gross, often 1–2% net after taxes and charges. Property value growth (France 2019–2024): barely 2% per year, trending downward in 2025. Aiffin Bonds: 12% yield, no tenants, no brokers, no headaches. You don't wait for the market — your income lands quarterly.

Why cars and commercial vehicles — not apartments or offices?

Cars move. Apartments don't.

Vehicles are:

- Easy to repossess — within days, not months.
- Easy to sell — France has over 6M used-vehicle sales a year.
- Always needed — logistics, delivery, mobility, ride-hailing.
- Try selling a half-empty office block in a downturn. We'll sell a van before you finish your espresso.

Why France? Because France is the largest mobility market in Europe —

- 4.4M self-employed professionals use vehicles for income.
- 80% can't get financed by banks.
- Over €5B in annual unmet vehicle-financing demand.
- Also: strict consumer and investor-protection law, stable economy, and a deep secondary vehicle market.
- Simply put — France combines **demand, regulation, and liquidity.**

Who can invest?

Anyone over 18 from the EU, UK, EEA or UA who passes our online KYC/AML check.

You don't need to be a professional investor — just someone who wants their money to work.

We accept individuals, joint investors, companies, and family offices.

FAQ

Do I have to pay any fees to invest? Zero. No entry fee. No management fee. No “performance” fee.

Aiffin earns only from the margin on leasing operations — **your yield is your yield.**

When will I receive my interest? Every quarter.
Like clockwork — paid directly to your bank account.
We send you a statement showing your earnings, asset-backed coverage, and the vehicles generating your return.

Can I top up my investment or add extra funds later?
Absolutely.

Each bond series remains open for a limited time — you can add new capital anytime during the offer period.
Minimum top-up: **€1,000.**

What happens if Aiffin goes bankrupt?
That’s why we built a Security Trustee structure. The SPV is a bankruptcy remote structure. If Aiffin goes bankrupt - SPV will continue operations under Security Agent management - repayin gall investors in full.

All vehicles and receivables **are notarized and pledged** to an **independent trustee** who acts for bondholders.

If Aiffin fails, the trustee seizes, sells, and redistributes the proceeds to investors first — before anyone else gets a cent.

What if clients don’t pay their leasing contracts?

We take their keys.
Seriously — every vehicle is GPS-tracked, fully insured, and repossessed within 60 days.
We sell it, cover the balance, and move on.

Our historical **non-performing loan rate is 0%.**

Isn’t 12% too good to be true?

Not when it’s earned, not promised.
Traditional leasing companies earn similar yields — they just keep most of it.
We operate lean, tech-driven, without branches or overhead.

You get the same return they do.

How do I know the vehicles actually exist?
Every financed vehicle is registered in Aiffin’s name, insured, GPS-tracked, and available for audit.

Investors receive periodic reports including asset IDs and categories.
It’s not abstract — your capital literally sits on four wheels.

What currency are the bonds issued in?

Euros (€) — issued by a French SPV under EU regulation.

No forex risk, no offshore gimmicks.

How liquid is my investment? Can I sell it early?

Bonds are fixed for five years, but we’re setting up a secondary trading platform in collaboration with our partner.

Meanwhile, you still receive quarterly cash flow — real liquidity while you hold.

Are the bonds rated?

At this stage, no. They’re fully secured, which typically places them at investment-grade level.

As our portfolio grows, we plan to obtain an official rating — but the real rating is our zero-default record.

How are you different from a P2P platform?

P2P platforms scatter your money across small unsecured loans.

Aiffin issues true corporate bonds, backed by pledged assets, governed under notarial deeds, and overseen by a Security Trustee.

This is securitization, not crowdfunding roulette.

FAQ

Can institutions invest?

Yes — we accept professional and institutional investors.

Special terms are available for investments above €100K.

What's your edge over traditional leasing firms like BNP Paribas Leasing or Lizy?

They're built for large companies.

We're built for **mobility entrepreneurs** — VTC drivers, delivery fleets, artisans — using AI to underwrite them faster and cheaper.

That's why our margins are wider — and your yield is higher.

What's the worst-case scenario?

Worst case, Aiffin stops operating — but your capital remains tied to **insured, saleable vehicles** pledged to a trustee.

In real terms, the liquidation of assets would cover principal and unpaid interest.

We designed this so that even bad news pays out cleanly.

In reality - we didn't default on bonds and banks loans in Ukraine even during the full scale war. We know how to manage risk and underwrite clients.

Can I visit or audit Aiffin?

Absolutely. We're headquartered in Paris.

Investors can visit by appointment, review our reports, and even see the vehicles financed under the program.

What happens after the five-year term?

You'll receive your full principal back to your account — or roll it into the next series at a loyalty bonus rate.

Either way, you'll have five years of 12% yield already in your pocket.

What makes you confident you can sustain payouts?

Because our leasing book generates cash flow monthly from hundreds of small contracts.

We don't rely on one big client or one market cycle — our risk is granular, diversified, and constantly monitored by OrbitScore, our AI underwriting system.

What's your long-term vision?

To build the largest asset-backed mobility lender in Europe — a €1B portfolio of financed entrepreneurs powering the real economy.

When that happens, early investors will have been there from the start — collecting 12% every year while watching us scale.

