



AKTIVA

FINANCE GROUP

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Contents

VERBAL IDENTITY

Aktiva Finance Group is a one-stop shop for businesses looking for a **comprehensive financial infrastructure**.

About Us

Aktiva Finance Group is a collection of successful and innovative financial services companies. With nearly 30 years of experience, we are committed to ensuring our customers and partners can quickly and conveniently manage their finances.

At the heart of all our companies are hard-working, talented and ambitious people. We work fast and don't settle for mediocracy. Although we already provide industry-leading financial solutions, we're always looking for the next groundbreaking innovation.

All-in-one financial solutions for businesses.

With our products, companies can streamline their processes and focus on what's important - their clients.

Vision

Aktiva Finance Group's vision is to be the **leading financial infrastructure company in the region**.

Financial infrastructure plays an essential role in economic and social development, determining the availability of capital and its conditions.

We contribute to the development of the financial sector by helping our customers assess the credit scores of individuals, developing efficient payment solutions, and reducing their credit losses.

We do everything in our power to ensure that our services are easily accessible, understandable and cover the varying needs of businesses.

Mission

We are the backbone of our customers' financial infrastructure.

We help make their lives easier by creating innovative, convenient, and uncomplicated services that free up resources to grow their businesses.

HOW DID WE GET HERE?



1995

Start of operations
in Estonia

2000

€1 million principal
debt to collection

2005

Start of operations
in Latvia

2006

€100 million principal
debt to collection

2008

Start of operations
in Lithuania

2013

Taust.ee
is founded

2015

Acquisition of Castovanni
debt collection company

2018

Aktiva Finance Group
becomes the parent
company of the group

Accountscoring.com is
established

2019

Acquisition of Lowell
Estonia debt collection
company

2021

Acquisition of Viena
Sąskaita

Tarkpay.ee launches
operations

2022

Start of operations in
Poland

€1 billion principal debt
to collection

2023

Perfi is launched in
Estonia and Latvia

BRAND VOICE

We value our customers' time and money, which also shines through in how we talk to them. We act fast, make complicated topics easy to understand, offer guidance, and keep our promises.

Our style is confident, honest, and trustworthy. As professionals, we get straight to the point and base our decisions on our experience and facts. We are open to communication - even when times get tough.

We talk person-to-person without overcomplicating. We ensure everyone has the same information, no matter the job title. The better the understanding, the stronger our relationships with our partners and customers.

Aktiva Finance Group buys debt portfolios, offers innovative financial services and invests in progressive companies.

Lifelong Trust

We always have your best interest in mind. We help you succeed from ideation to exit.

Valuing Time & Money

We don't waste time with small talk. We get things done.

Fearless Integrity

We work by the book with the door open. We place integrity at the forefront.

BRAND MOODBOARD

The inspiration behind Aktiva Finance Group's visual representation is derived from our brand's archetypes, Ruler and Outlaw. The images we use are **urban, dynamic and bold**. Just as we keep our customer's money in circulation, our images also represent a sense of movement.

Photos used in our communication should feature people and local landmarks to create a sense of **connection with the audience**. Using familiar places and real people helps build trust and allows our customers to feel closer to the brand.

Using images of people going about their day-to-day lives humanizes our brand and makes us more relatable. After all, people are always at the center of our business.

We use a gradient overlay of the Prussian Blue and Malachite to tie different visuals together. Using vibrant colours helps us stand out.



1.0

Verbal Identity

2.0

Colour

3.0

Logo

4.0

Typography

Colour

2.0

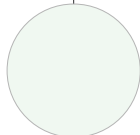


| | | | | | |
|-------------------------|--|-------------------------------|--|---------|--|
| R 239 G 249 B 239 | | C 4 M 0 Y 4 K 2 | | #EFF9EF | |
| R 41 G 225 B 50 | | C 66 M 0 Y 100 K 0 | | #29E132 | |
| R 33 G 115 B 255 | | C 87 M 55 Y 0 K 0 | | #2173FF | |
| R 18 G 52 B 86 | | C 100 M 78 Y 39 K 34 | | #123456 | |
| R 45 G 45 B 47 | | C 1 M 1 Y 0 K 82 | | #2D2D2F | |

BRAND COLOURS

The Aktiva Finance Group colour palette is bold, modern, and distinctive. The vibrant bright green and blue colours represent wealth, trust, and vitality. To help achieve greater brand recognition, our colour palette must be applied consistently.

Different combinations of colour can dramatically change the tone and appearance. That's why we consistently use brand colours in all our communications to create a strong and unified look. The colours help to build recognition and bring our brand to life.



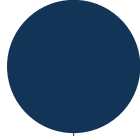
LIGHT GREEN



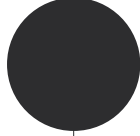
MALACHITE



BLUE CRAYOLA



PRUSSIAN BLUE



JET BLACK

1.0

Verbal Identity

2.0

Colour

3.0

Logo

4.0

Typography

Logo

Brand Logo

Our logo is an important asset to our organisation and should serve as a foundation for all visual communications.

The identity can only make a positive impact if used consistently and correctly throughout all brand communications.

To maintain a strong brand image, it is important that the logo is always applied consistently wherever it appears. It should never be manipulated or distorted. Its colour, position and size are all specified within this document.

You can use the logo in black on light backgrounds, or white on dark backgrounds, or in contrasting brand colours.



PRIMARY LOGO



SECONDARY LOGO



SUBBRAND LOGO

Logo with Subbrands

Aktiva Finance Group is the parent company of many successful businesses. To create a stronger sense of unity, you should always use the Aktiva Finance Group logo with the subbrand's logos.

The Aktiva Finance Group logo is added as a very small compliment piece under the subbrand logo.

You should not crop and add the logos yourself but only use the ones presented in the brand book.



Primary Logo

You should use the official primary logo of Aktiva Finance Group in most instances related to this brand.

Our logo depicts a colourful letter A that also represents a mountain. The meaning behind our logo comes from our mission to help our partners conquer new heights and achieve success.

The Aktiva Finance Group logo is a symbolic representation of the brand. The position and proportions of the logo are strictly fixed. You should not alter it in any way under any circumstances.



Secondary Logo

The secondary logo highlights the logo's versatility making it easy to use in smaller spaces.

The Aktiva Finance Group's secondary logo is a symbolic representation of the brand. It should not be altered in any way under any circumstances.



**AKTIVA
FINANCE
GROUP**

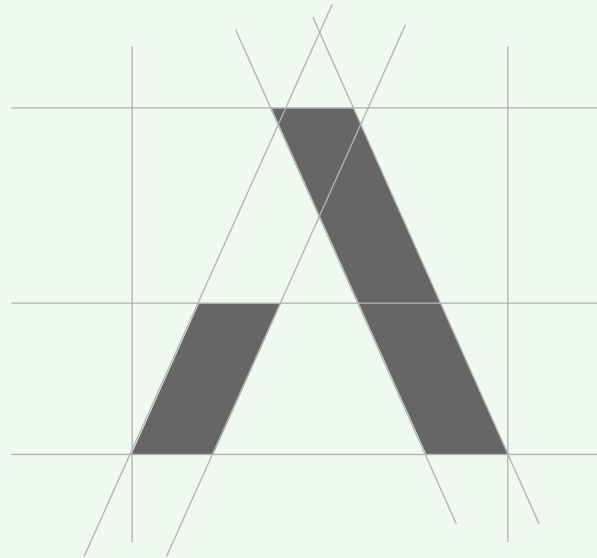


Logo- mark

Our logomark is vibrant, minimal, premium, and timeless.

The logomark can only be used alone in social media profile pictures, app icons, favicons, and photographs or slides where the full logo has been previously used.

Please contact us for any other use of the logomark.



Exclusion Zone

The exclusion zone is essential to clearly distinguish the logo from other graphic elements. Please avoid positioning elements closer than the defined exclusion zone.

The exclusion zone for our logo is the width of the logomark on each side for the logomark and primary logo. When using the secondary logo, it's the width of the secondary logo's mark on each side. When in doubt, leave more space.



Logo Size

To ensure visibility and legibility, our logo should never be presented in sizes smaller than the requirements shown on this page.

100 pixels is the minimum size for the primary logo.

STANDARD SIZES



100 PIXELS MINIMUM SIZE

Logo on Back-grounds

Where possible, use the logo on a white, Light Green, Blue Crayola, Prussian Blue, Malachite, Jet Black, or on a suitable photo background to keep brand recognition high.

With any other colors choose the logo that stands out from the background the most.

Place the logo in less crowded or busy areas of any visual. If it's not possible to use the primary logo, try to use the white or black variations to have contrast. Always prefer the Primary or Secondary logo instead of only the mark.



Unacceptable Usage

To preserve the logo's integrity, please avoid executions that misuse, amend or trivialize the identity of our brand.

Here are some examples of what **not to do**.
If you're ever in doubt, please come back to this page.



⊗ DO NOT DEFORM THE LOGO



⊗ DO NOT FLIP OR ROTATE THE LOGO



⊗ DO NOT CHANGE THE DISTANCE



⊗ DO NOT CHANGE THE FONT WEIGHT



⊗ DO NOT APPLY A DROP SHADOW



⊗ DO NOT MOVE ANY PARTS OF THE LOGO

Typography

HEADER

Proxima Nova

01 ABCDEFGHIJKLMNOPQRSTUVWXYZ
abcdefghijklmnopqrstuvwxyz
1234567890!@#\$%^&*()+
ÆÇÈÉØŁ×ßàæç

02 **ABCDEFGHIJKLMNOPQRSTUVWXYZ**
abcdefghijklmnopqrstuvwxyz
1234567890!@#\$%^&*()+
ÆÇÈÉØŁ×ßàæç

PARAGRAPH

Roboto

01 ABCDEFGHIJKLMNOPQRSTUVWXYZ
abcdefghijklmnopqrstuvwxyz
1234567890!@#\$%^&*()+
ÆÇÈÉØŁ×ßàæç

02 **ABCDEFGHIJKLMNOPQRSTUVWXYZ**
abcdefghijklmnopqrstuvwxyz
1234567890!@#\$%^&*()+
ÆÇÈÉØŁ×ßàæç

Proxima Nova

Headings and Subheadings

Proxima Nova Light

Proxima Nova Regular

Proxima Nova Bold

Aa

ABCDEFGHIJKLMNOPQRSTUVWXYZ

PQRSTUVWXYZ

abcdefghijklmnopqrstuvwxyz

rstuvwxyz

0123456789

Use of Type

The use of a typographic hierarchy is one of the most essential techniques for effectively communicating content relevance.

Typographic hierarchy is a system for organizing type that establishes an order of importance within the data, allowing readers to quickly find what they are looking for and navigate the content. It helps guide the reader's eye to where a section begins and ends while enabling the user to isolate certain information based on the consistent use of style throughout a body of text.

It is important to maintain this system. This allows for clarity, consistency, and a strong hierarchy for all communications.

01 Proxima Nova Bold
02 Proxima Nova Regular

Heading One

AaBbCcDdEeFf

- Usage: Headings
- Font: Proxima Nova
- Weight: Bold

Heading Two

AaBbCcDdEeFf

- Usage: Headings
- Font: Proxima Nova
- Weight: SemiBold

Heading Three

AaBbCcDdEeFf

- Usage: Subheadings
- Font: Proxima Nova
- Weight: Regular

Heading Four

AaBbCcDdEeFf

- Usage: Subheadings
- Font: Roboto
- Weight: Regular

Body

AaBbCcDdEeFf

- Usage: Body
- Font: Roboto
- Weight: Light

Complimentary Typeface

Playfair Display is only used in graphic visuals to highlight specific information. You can find examples of its use on the brand introduction and values pages in this guide and on our website.

Aa

Playfair Display

ABCDEFGHIJKLMNOPQRSTUVWXYZ

abcdefghijklmnopq
rstuvwxyz

0123456789

Graphic Elements

We use geometrical shapes like rows of dots with the primary colours, Malachite, Prussian Blue, and Blue Crayola.

Linear gradients can also be added to make more space for text or to highlight a specific part of an image.

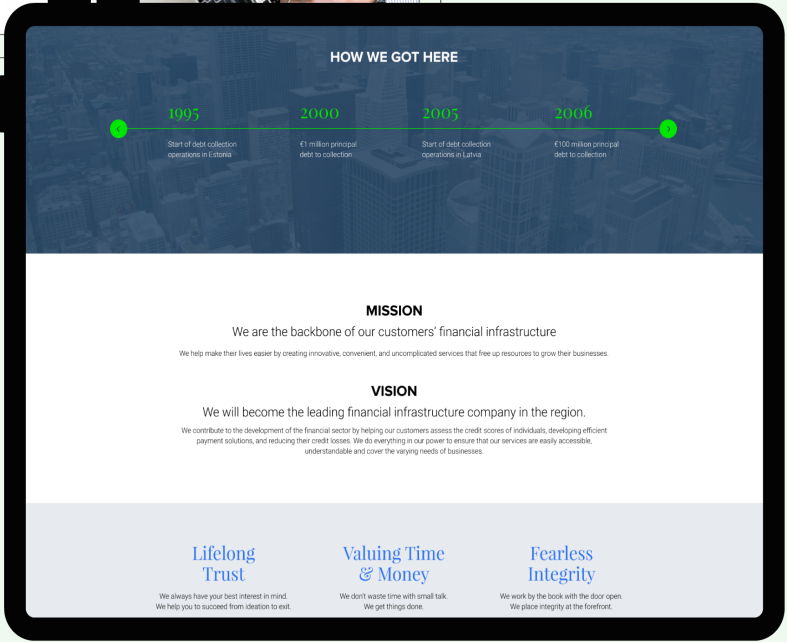
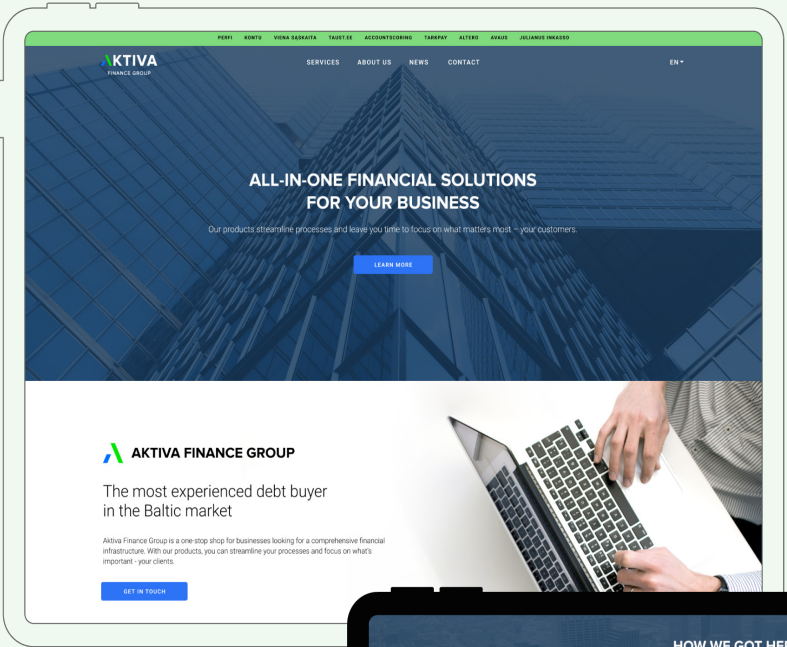
For photographs, we use a gradient of 80% Prussian Blue or Malachite.

On this page, the Prussian Blue color scheme is used as an example.



Digital

This is an example of our website and how our branding is applied to maintain consistency of look and feel on different devices.



ALL-IN-ONE FINANCIAL SERVICES YOUR BUSINESS NEEDS

Aktiva Finance Group

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Posts

Aktiva Finance Group
November 30 at 6:34 PM · 🌐

Art Andresson, the CEO of the payment default database Taust.ee, went on Trinitri radio last week to talk about private individuals' payment defaults and problems related to disclosing debt data.

ALL-IN-ONE FINANCIAL SERVICES YOUR BUSINESS NEEDS



Aktiva Finance Group

2 likes · 2 followers

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Intro

Save time and money with clever and convenient financial solutions.

- 📄 **Page** · Financial service
- 📍 A. Weizenbergi tn 20, Tallinn, Estonia
- ✉️ info@aktivafinance.eu
- 🌐 aktivafinance.eu/en

Posts

Aktiva Finance Group
November 30 at 6:34 PM · 🌐

Art Andresson, the CEO of the payment default database Taust.ee, went on Trinitri radio last week to talk about private individuals' payment defaults and problems related to disclosing debt data.

What's changed in the Data Protection Inspectorate's new guide on disclosing payment irregularities? Where is the balance between protecting a person's data and assessing their creditworthiness? And how is creating a positive credit register coming along? Listen to the recording to ... [See more](#)

7:20

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Aktiva Finance Group
100 followers
2w · 🌐

Time for a celebration! Aktiva Finance Group placed 29th on Äripäev's TOP 100 successful ...see more



8

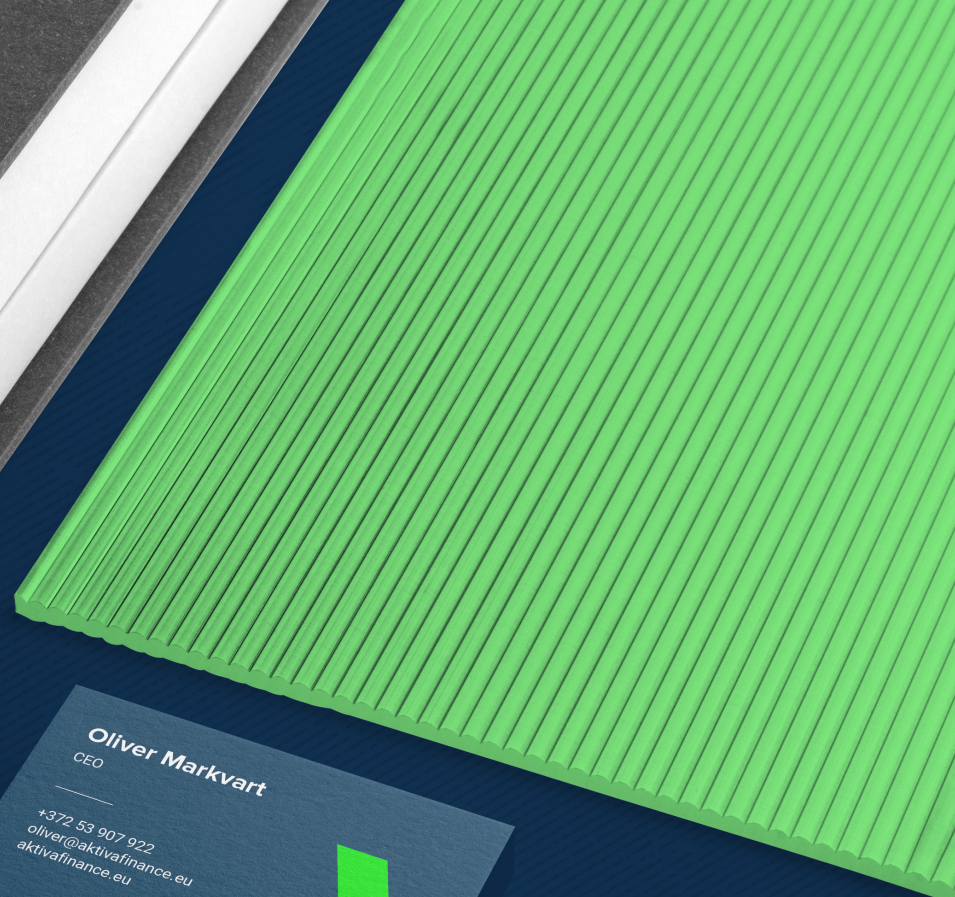
1 repost



All-in-one financial
services your
business needs.

WWW.AKTIVAFINANCE.EU

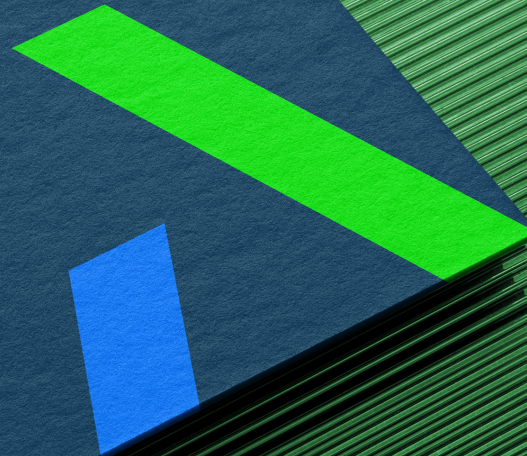




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PRIMARY LOGO

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SECONDARY LOGO

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SUBBRAND LOGO

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aktiva@aktiva-finance.eu
aktiva-finance.eu

Standard | Special | Commercial | Real Estate | Insurance
Accounting | HR | Legal | IT | Marketing | Finance

AKTIVA
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BRAND COLOURS

Our brand is underpinned with a colour palette designed to be consistently. To help achieve greater brand recognition it is important that different combinations of colour can dramatically change the document so it is important to consider how they work together.

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HOLMSTUDIO.COM

