

2024

# Customised Solutions





# About Us

Access Financial is a leading global provider of Employer of Record (EOR), outsourced payroll and umbrella services. We offer customised and compliant solutions to corporate clients, recruitment agencies and employees/contractors. We specialise in mitigating tax liability, fully subscribing to labour law and supporting immigration.

The numerous benefits of partnering with Access Financial as your trusted provider include the following:

01

Twenty years of profitable operations, providing a full range of legal and compliant solutions – Employment, Self-employment, EOR and Limited Company in 60+ countries.

02

We hold federal and cantonal labour-leasing licences in Switzerland (SECO) and Germany (AuG).

03

We ensure up-to-date compliance through our in-house R&D department, staffed by qualified accountants holding FCCA, FCA, FIAI, CPA, ADIT, and MBA qualifications.

04

In support of client immigration requirements, we operate thirty subsidiary companies and have our own in-house Immigration department to sponsor work visas.

05

We ensure accurate and speedy payments through our automated payroll portal.

06

We have approximately 80 multilingual employees, located in 9 countries, dedicated to serving our clients.



# Our Services



Partnering with Access Financial as your dependable provider offers a multitude of advantages, such as:



We're all set up in-country so onboarding takes days, not months;



We have an in-house team of immigration specialists and lawyers, who have years of proven experience in business visa processing across many sectors;



Our end-to-end payroll management services cover both temporary and permanent staff placement. We take care of all the details so that you don't have to;



We provide complete 360° solutions for timesheet management and reporting;



Our customised software is designed to manage payroll more efficiently, saving clients time and avoiding errors.

## For Recruiters

When it comes to engaging international employees and contractors, all parties must abide by various payroll and immigration regulations based on local laws.

By leveraging Access Financial, recruitment agencies can focus on their core business, finding and placing candidates.



# Our Services



**Access Financial takes the burden off the corporations and facilitates all of the formalities:**



Providing Employer of Record (EOR) service to hire in countries where you have never operated or where you do not own an entity;



Processing of Work Permit and Visas for short and long term assignments;



Payroll management for temporary and permanent staff placement;



Tax and legal compliance, and more.

## For Corporates

Hiring employees from other countries or transferring existing employees to another country is a complicated subject – every country has different taxes, different social contributions, and different immigration rules that apply to employees.



# Our Services



Just some of the advantages of choosing Access Financial as your trusted partner:



Reduced administration;



We ensure that you will retain the maximum amount of your salary, thanks to our efficient tax planning services that utilise all legal and compliant options available;



Immigration assistance and visa sponsorship in over 20 countries, ensuring a seamless transition to countries where we operate;



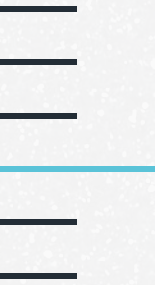
Our cloud-based software is designed to help manage your payroll more efficiently, saving your time and reducing errors.

## For Contractors

Working as an independent contractor attracts a unique set of challenges.

Access Financial has solutions for these challenges.





# Country Solutions

As the demand for contract workers increases worldwide, we are continuously expanding our global coverage. The following list displays the countries where we offer our services frequently. However, if you want to obtain detailed information about our solutions in any country that is not included in the list, please don't hesitate to [contact us](#).

Country	Employment	Self-Employment	PSC / Limited Company	Immigration Services
Armenia		89%		
Austria		54%		
Belgium	38-52%	50%	67-72%	✓
Bulgaria	80%			
China	47-69%			✓
Cyprus	60-78%	63%	70-75%	✓
Czech Republic		75%		
Denmark	55%		62-73%	✓
Finland		67%		
France	42%	50%	67%	
Germany (AUG Licence holder)	45-52%	67-75%		✓
Greece		60-63%		





Country	Employment	Self-Employment	PSC / Limited Company	Immigration Services
Hong Kong	82-85%			✓
Hungary	57-60%		71%	
India	65%	70%		✓
Ireland	52-55%		78%	
Italy		48-69%		
Japan	62-64%			✓
Luxembourg	62-70%	55-63%	70%	✓
Malaysia	61-75%			✓
Malta		68-70%		
Netherlands	47-61%		68-80%	✓
Norway	50%		75%	✓
Poland		70%		
Portugal		51-67%		
Qatar	90%			✓
Romania		82%	87%	





Country	Employment	Self-Employment	PSC / Limited Company	Immigration Services
Saudi Arabia	75%			✓
Singapore	57%, locals only			
Slovakia		49-69%		
Spain		64-66%		
Sweden	45-50%		60-70%	✓
Switzerland (SECO Licence holder)	65-77%			
United Arab Emirates	92%			✓
United Kingdom	54%		70-75%	
Africa (Kenya, Nigeria, Ghana)	✓			✓

\* Notes

% - this is the approximate net retention rate, after allowing for all taxes, social charges and management fees;

Illustrations pertain to €500/day pay rate, for 21 days/month, for a 12 month based contract;

For employment solutions, local residents will not qualify for any expat allowance and retention may be lower than reflected above;

Certain allowances/tax rates are based on level of income and net retentions may be more/less than indicated above;

In some countries, services related to obtaining a work permit and/or sponsoring a work permit may be impaired by domestic legislation. Thus, our immigration services are provided on a case-by-case basis;

From time to time, according to and as a result of country specific developments locally, changes to work permit quotas and immigration criteria/process times, some solutions may not always be available.





# Workforce Management Portal

WFM Portal is a web-based client service system designed to automate and boost international employment. The portal is mobile-friendly and accessible from anywhere in the world.

We have combined contract management, compliance, contractor payments and payroll management into a single, user-friendly platform.

[Learn more](#) →

Employee Onboard

Tax Compliance

Employer tax: 19.6%

Employer tax: 20%

Employer tax: 13.8%

01

Cloud-based and optimised for mobile devices

03

Onboarding service in just 15 minutes

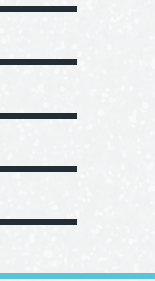
02

Includes all the necessary tools for working with contracts, timesheets, expenses, invoices, and so on.

04

Available 24/7/365





# Our Global Presence

## Switzerland (Head office)

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