



nexo

POWERED BY
credissimo

A Leading FinTech Group serving millions of people
across Europe for over 10 years

Why Nexo

Experienced Team

Nexo has an award-winning team whose business has continuously been audited by

Deloitte.

10+ Years of FinTech Success

Nexo is powered by a leading FinTech group serving millions of people across Europe for over 10 years, while being strictly supervised by multiple European Banking and Financial Services Regulators.

Reputable Advisors

The Nexo Advisory Board includes prominent industry experts such as the founders of

TechCrunch and **POLYMATH**

Compliant Asset-backed Token

The NEXO Token is the World's First US SEC-compliant Asset-backed Token and is backed by the underlying assets of Nexo's loan portfolio.

Monthly Passive Income

NEXO Tokens are a safe haven as they provide passive income in the form of 30% from the company's profits, distributed monthly to NEXO Token Holders.

Additional Utility

NEXO Tokens offer additional utility features such as discounted interest rates on the Nexo Instant Crypto-backed Loans and are also accepted as collateral on the Nexo Platform.

Live Automated Platform

Nexo has a fully operational instant lending platform with seamless user experience and military-grade security with 256-bit encryption.

World Renowned Custodian

Nexo partners with **BitGo** to secure all crypto assets. BitGo is trusted by other market leaders such as Kraken, CME Group, Pantera Capital, The Royal Mint and UPbit.

Rigorous Compliance

Nexo is using **Onfido** to adhere to the strictest KYC and AML global compliance standards. Onfido is also trusted by Coinbase, Revolut, HSBC, Nationwide, TransferWise and Bittrex.

\$1+ billion

in Instant Crypto-backed
Loan Requests

\$52.5 million

million raised in an 11x
oversubscribed Token Sale

Nexo in Numbers

60,000+

Community on Telegram and
30,000+ on Twitter

30%

of profits paid to
NEXO Token holders

10+ years

of successful track record
in online lending

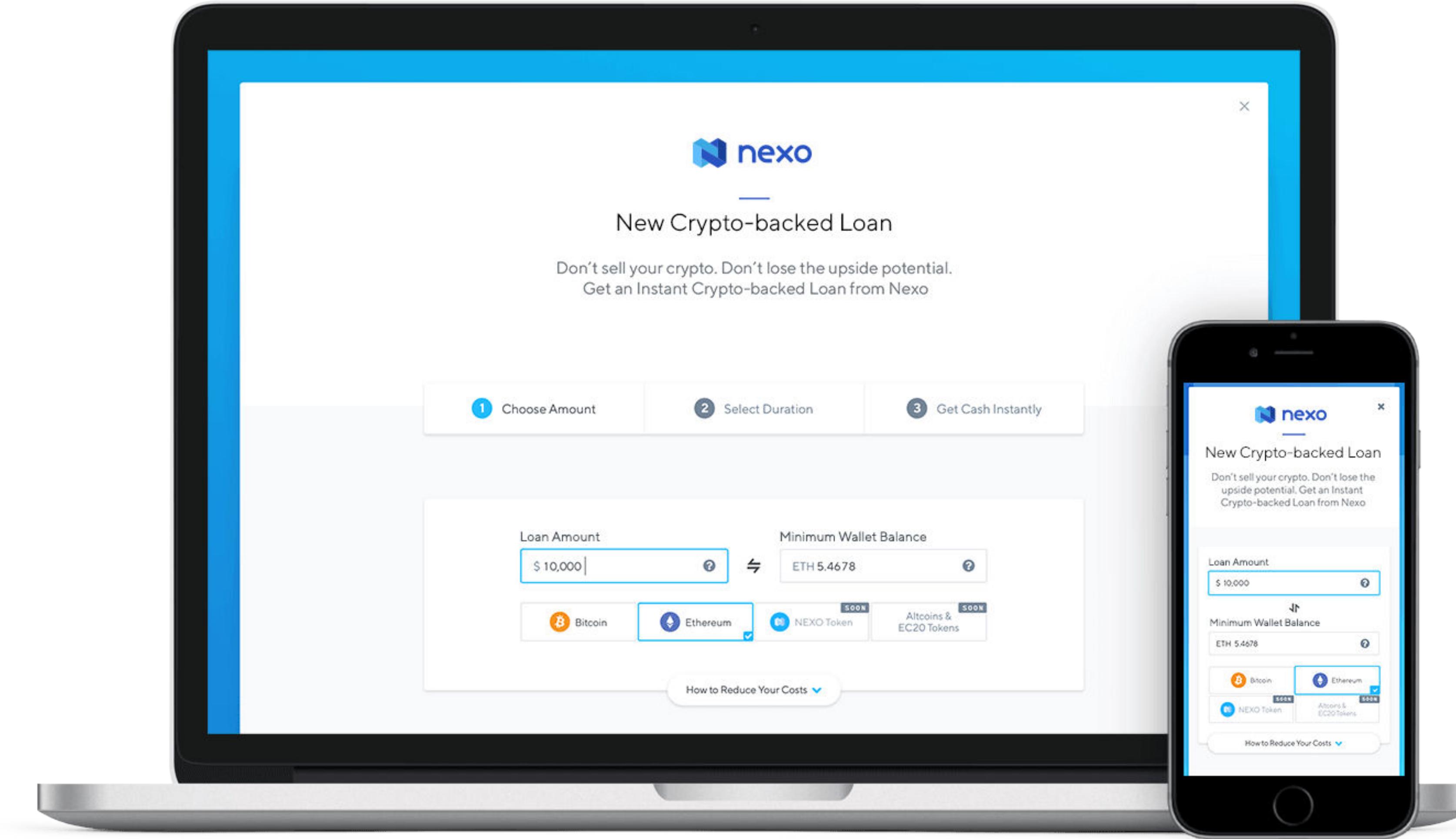
Our Mission

Over the past 10 years, we have been providing instant loans to millions of people across Europe. We believe that the expanding digital world helps improve our lives. We would like to contribute by providing

The World's First Instant Crypto-backed Loans

Nexo - enjoy your crypto wealth today without selling your crypto assets!

Instant Crypto-backed Loans



Credissimo: Key Highlights

- Credissimo is a leading **European FinTech Group founded in 2007** that utilizes innovative **proprietary technology** to provide:
 - Instant Online Consumer Loans
 - E-commerce Financing
 - Bill Payment Services
- Credissimo is a **market leader** in the Online Consumer Lending segment in **several European countries**
- Our **competitive advantage** is encoded in our business know-how that we have developed in **more than 10 years of experience** - efficient business model, cutting-edge technology solutions and visionary management are the key drivers of our longstanding success



EU Banking Supervision

Credissimo adheres to the highest **regulatory requirements** and has been **strictly supervised by multiple European Banking and Financial Services Regulators** since 2007

 **1,000,000**
Loan Applications

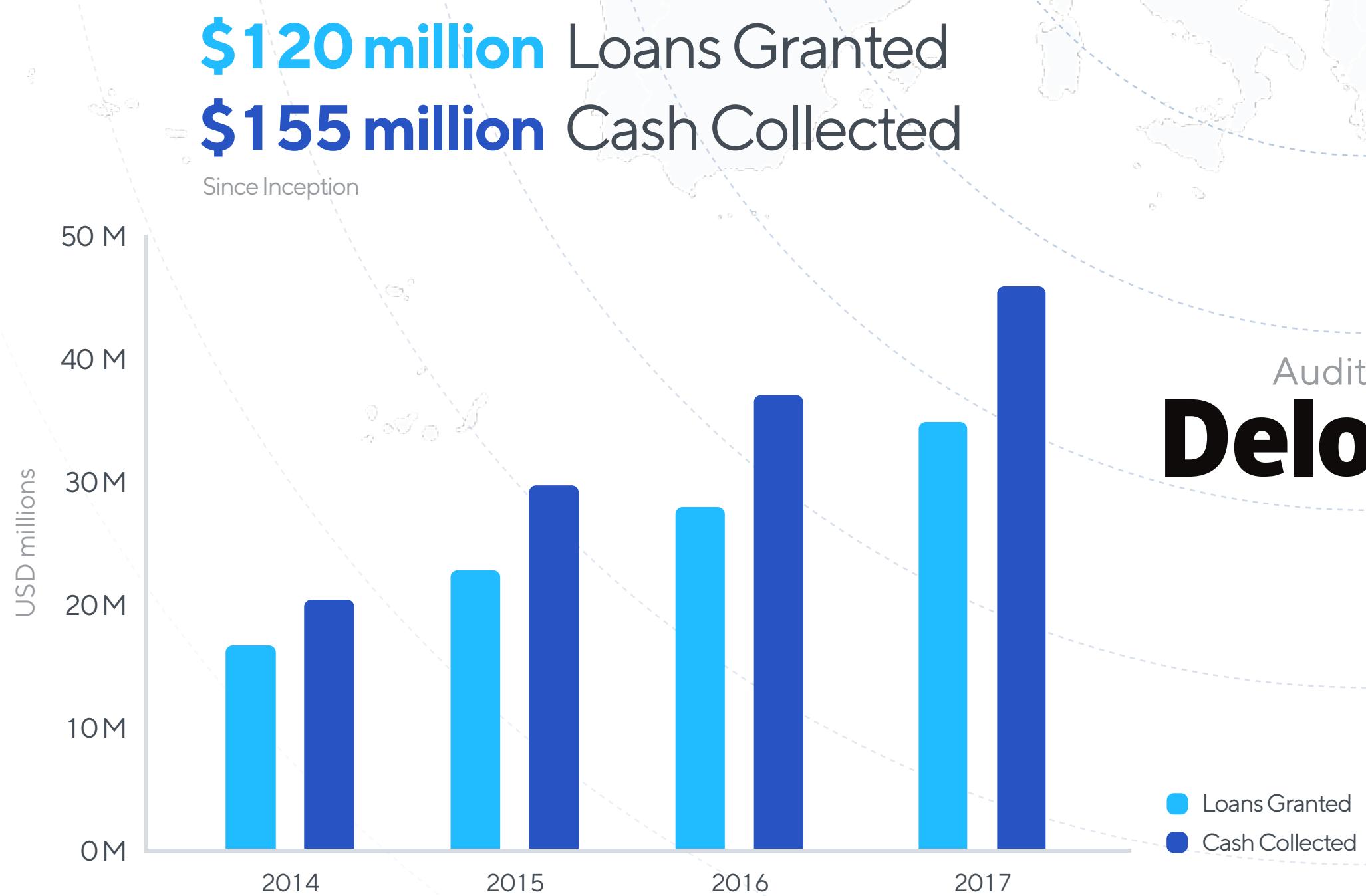
 **79,000**
Loans Granted in 2017

 **130**
Employees

 **35%**
Net Income Margin

 **78%**
Returning Customers

 **BBB-**
Credit Rating Upgrade
(Stable Perspective)



10 Years of FinTech Success

Credissimo

Founded

Four entrepreneurs set out to disrupt the inefficient lending market by providing convenient online consumer loan products. This was possible through adoption of the latest technologies

2007

2010

2013

2014

2015

2016

2017

Proprietary Process Automation

Credissimo developed in-house an innovative technology that introduced automated, near-instant credit approval seven days a week

E-Commerce & Utility Bill Payments

Driven by a vision to provide convenient solutions for its customers, Credissimo diversified its products and introduced e-commerce financing and direct utility bill payments - 300+ merchants onboarded

Mobile Adoption

The development of a user-friendly mobile website and iPhone/Android apps allowed the company to process over 1,000,000 online loan applications

Initial Public Offering (IPO)

On May 7, 2014, Credissimo successfully listed 2.5 million shares on the public markets

Big Data Scoring & Analytics

Adopting Machine Learning and Big Data technology further enhanced Credissimo's loan scoring algorithms

Bitcoin & Chatbot Integration

Credissimo pioneered a Bitcoin loan repayment option. The company was the first consumer lender in the world to launch an automated lending chatbot, for which it received the "Innovation of the Year" Award that year

FinTech Award

Credissimo reached the Top 10 Alternative Finance in European FinTech Awards 2017 and received two Forbes Business Awards 2017 for "Financial Sector Innovations"¹ and "Quality of Services"

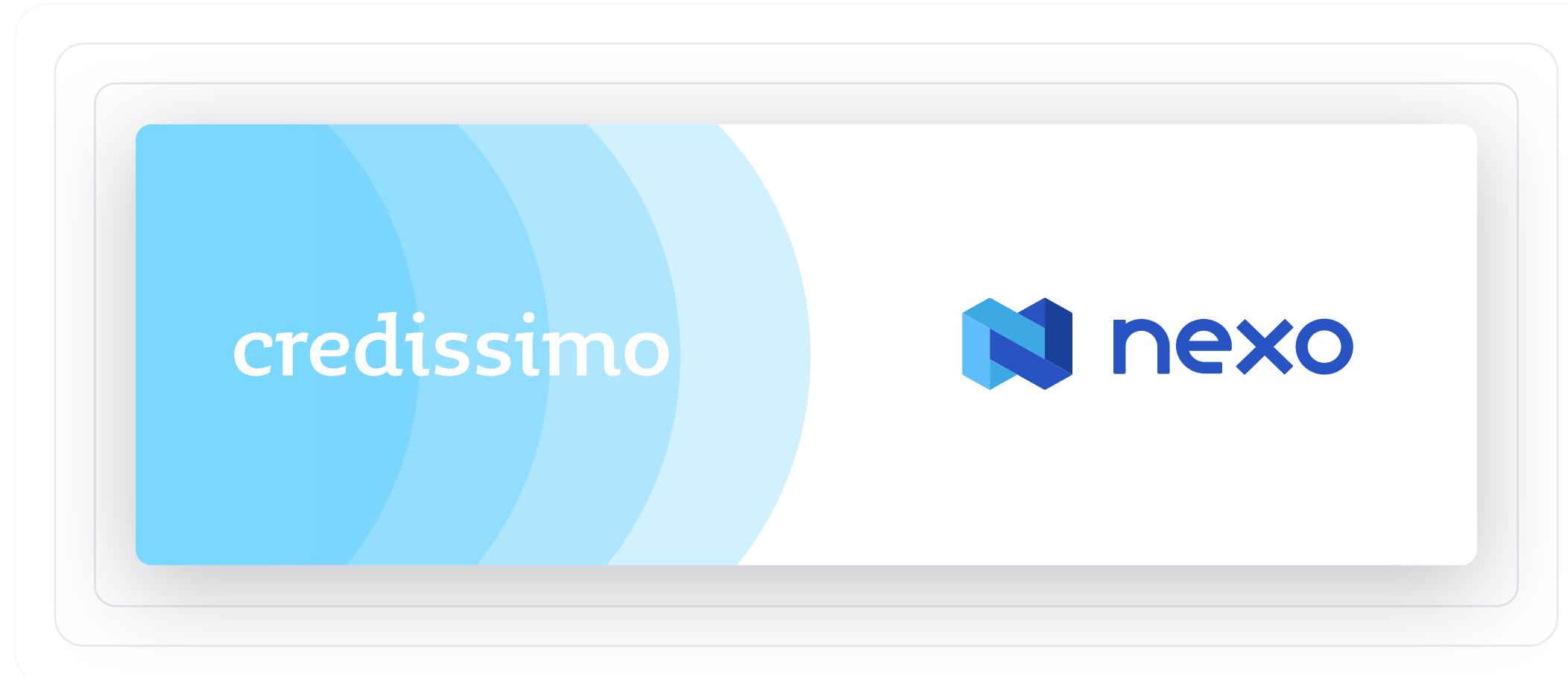


By continuing to work at the technological frontier, Credissimo is powering the world's first instant crypto-backed loans

Nexo: Powered by Credissimo

In its historical development, Credissimo has been identifying and successfully solving inefficiencies on lending markets by creating innovative and convenient financing solutions.

By applying blockchain technology, Nexo is Credissimo's answer to solving the lack of financing for the new digital economy.

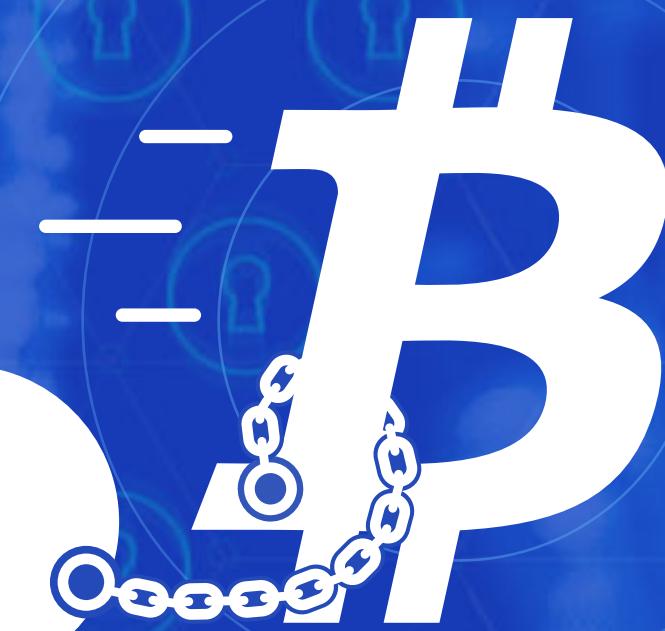


Powered by 10 years of Credissimo's expertise, Nexo is offering the world's first instant crypto-backed loans.



The Problem

Locked Financial Value



Idle Value of Digital Assets

Investors around the globe currently own digital and crypto assets worth billions of dollars that remain idle. The value of those assets is expected to grow to over \$5 trillion by 2025



Slow Liquidation Process

Liquidating digital assets is a slow process that might take from a few days up to a couple of months until completion, depending on the asset class



Loss of Ownership

It is not possible to conveniently leverage a digital asset in order to pursue a lucrative investment opportunity or meet a short-term liquidity need without having to sell assets with good upside potential



Expensive & Tax Inefficient

By selling a digital asset (i.e. Bitcoin), its owner incurs exchange and withdrawal fees and becomes liable to capital gain tax which makes short-term liquidation an expensive and tax inefficient solution



Cumbersome Credit Checks

Access to unsecured financing normally requires lengthy and cumbersome credit checks that can result in lower personal credit score

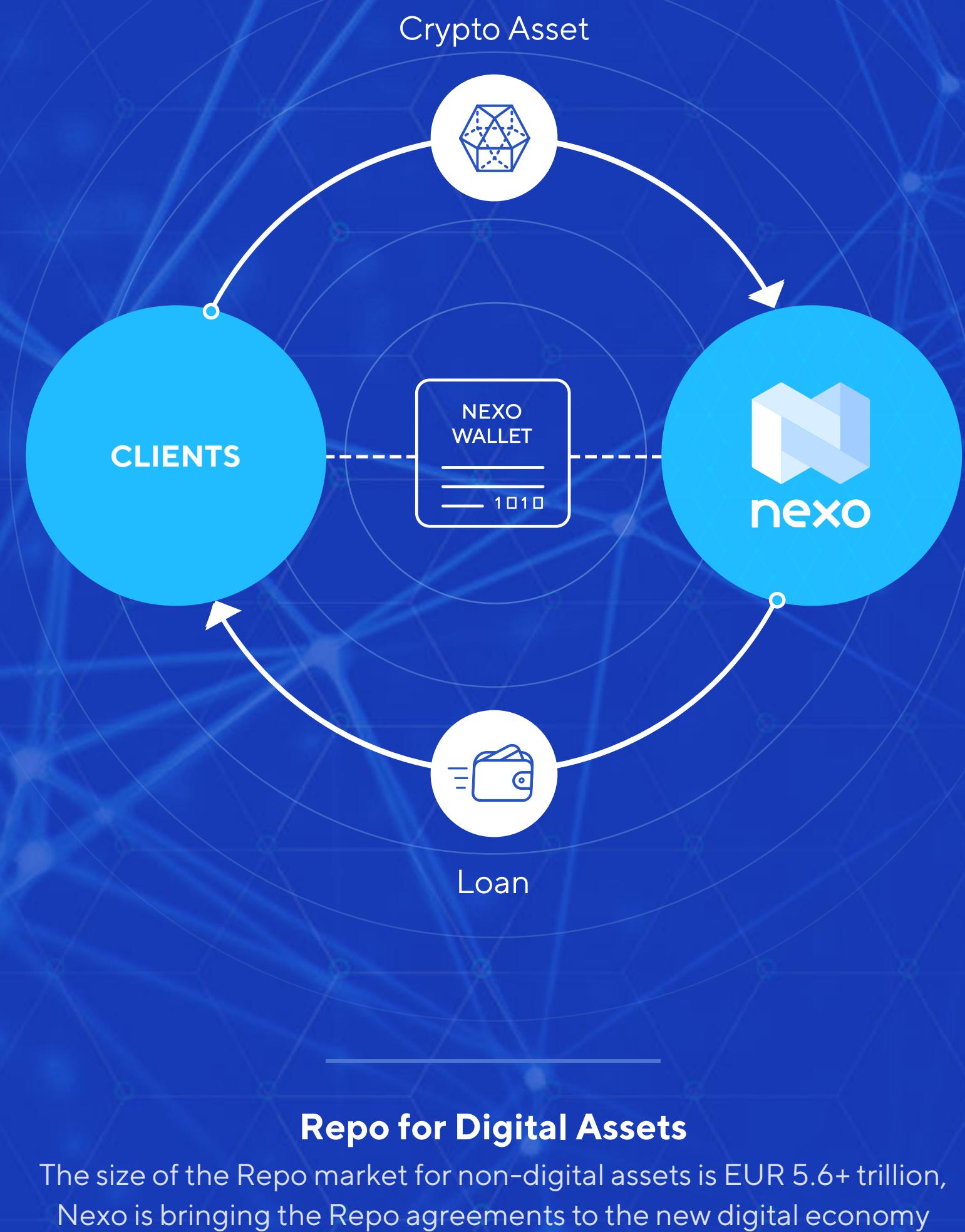


Lack of Trust and Transparency

In many cases, transactions involving digital assets are settled through P2P agreements that lack security and transparency on both sides

The Solution

Instant Crypto-backed Loans



Unlock the Value of Digital Assets

Clients obtain an instant loan in fiat currency (EUR, USD, etc.) or cryptocurrency by placing their digital assets in an Nexo Wallet



Quick Access to Cash

Access cash conveniently anywhere around the world via bank transfer, cryptocurrency or the Nexo credit card and seize investment opportunities or meet liquidity needs immediately



Retain Ownership

Clients retain 100% ownership of their digital assets. Without the need to sell them, the borrowers now keep the full benefit from the assets' value appreciation



Cost & Tax Efficient

Crypto overdrafts are an affordable, flexible and efficient solution that also does not incur any tax liabilities or exchange and hidden fees



No Credit Checks

Nexo offers an instant crypto loan, which eliminates the need for cumbersome credit checks that might lead to credit score deterioration



Transparent Blockchain Contracts

Ownership of digital assets is secured and guaranteed by transparent blockchain loan contracts

Nexo Clients



Cryptocurrency Investors

Cryptocurrency investors can receive immediate funding based on the market value of their Bitcoin, Ethereum or other liquid cryptocurrencies, tokenized assets or utility tokens



Hedge Funds

Hedge Funds who have invested in cryptocurrencies, ICO tokens and other digital assets can leverage their portfolio by obtaining instant crypto loan from Nexo and take advantage of new investment opportunities



ICO and Crypto Companies

Instead of directly selling the cryptocurrency raised from an ICO or generated in the course of business, crypto companies can now setup an instant crypto loan to meet their working capital and operating expenses requirements



Crypto Miners

Covering capital expenses such as computing power needed by Crypto Miners in order to stay competitive and grow their operations, often requires liquidation of mining rewards. This can be avoided by opening an instant crypto loan with Nexo



Cryptocurrency Exchanges

Cryptocurrency exchanges and trading platforms can use Nexo's instant crypto-backed loan to raise necessary funds to finance their margin lending and trading services



Gamers and Virtual Reality Users

There are 2.2 billion gamers and VR users who trade in-game and VR items valued at over \$50 billion. Instead of selling the items and losing the opportunity to use them in the future, they can now be used in an Nexo Wallet to meet short-term liquidity needs

Our Market

Total Digital Assets Market

The total market of digital assets is expected to reach over \$5 trillion by 2025 as a consequence of the blockchain technology adoption across various industries¹

Tokenized Assets

It is expected that hard assets such as Real estate and Commodities, as well as all types of Securities and Virtual Assets will continue to get tokenized and become easily tradable for a fraction of the current costs. Assets that are currently being tokenized in 2017-2018 include:

- **Securities (ETFs, Equities, Bonds, REITs)**
- **Commodities (Gold, Oil)**
- **Real Estate**
- **Gaming and Virtual Reality Assets**
- **Loyalty Reward Points**

Cryptocurrencies

Currently hold the biggest share of all digital assets available today. They are expected to continue their growth and reach over \$1 trillion by 2025¹

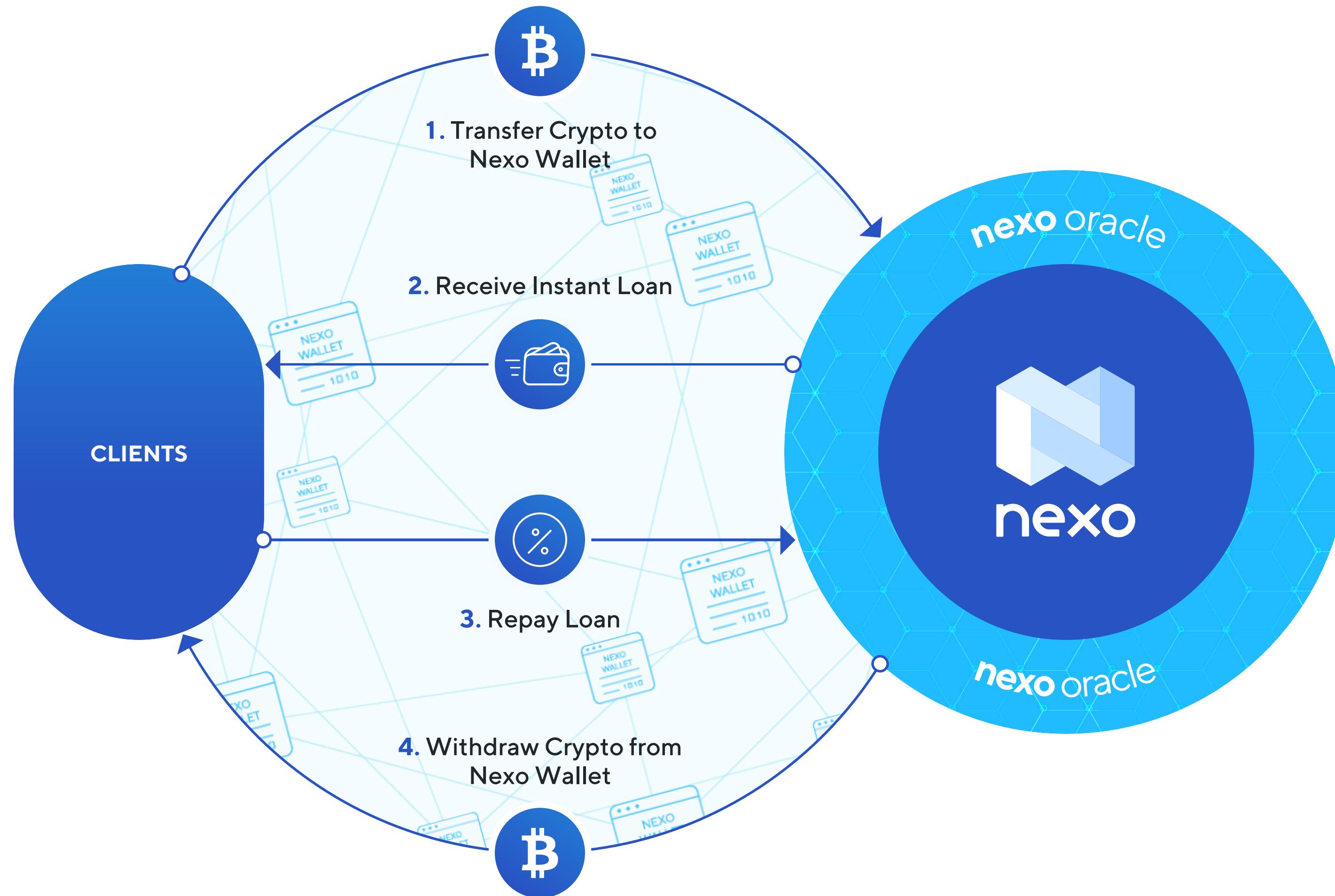
\$5 trillion
Total Digital Assets Market

\$4 trillion
Tokenized Assets

\$1 trillion
Cryptocurrencies

By Year 2025

Business Model



Nexo Credit Card

Instant Crypto-backed Loan



Features

- Free Credit Card with
- **Flexible Loan Limit**
- Multiple Repayment Options
- Additional Virtual Credit Card
- Payments in Local Currencies
- No Monthly/Annual Fees
- No Hidden Fees



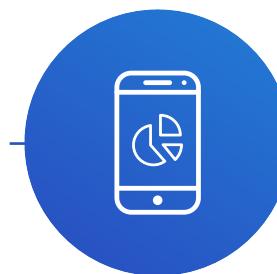
Secured by Digital Assets

- Cryptocurrencies
- Nexo Tokens
- Tokenized Assets
- Utility Tokens
- VR/Gaming Tokens



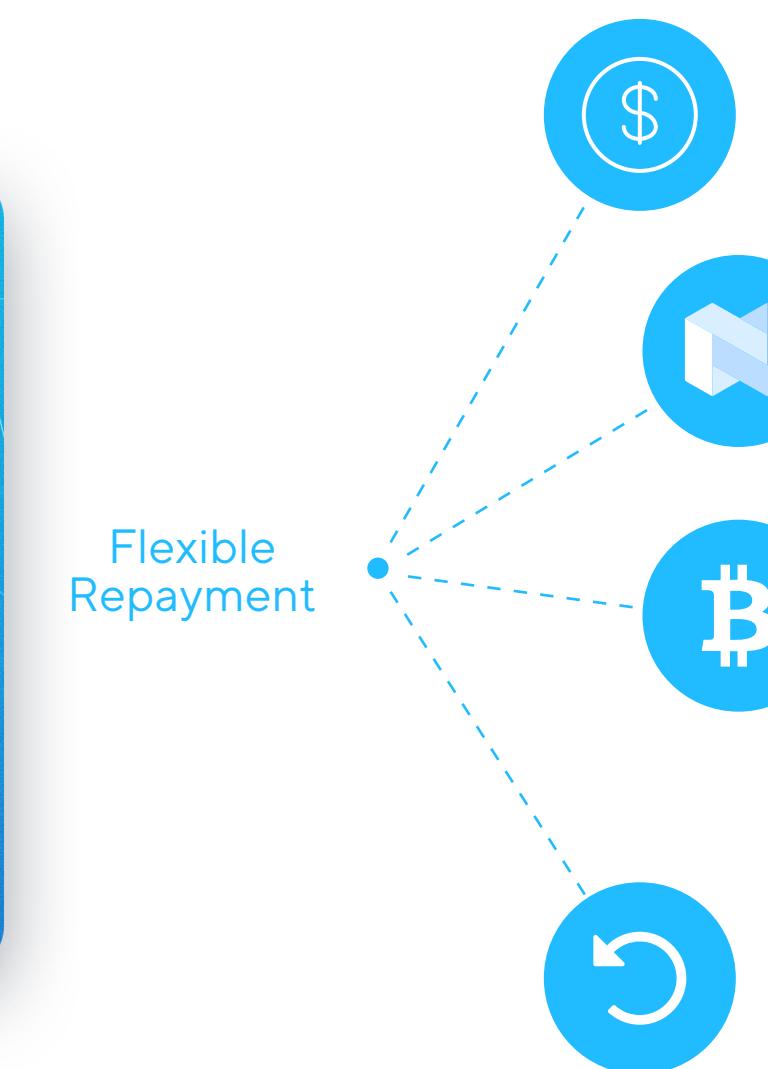
Security

- State-of-Art Technology
- Card and Wallet Encryption
- 24/7 Fraud Monitoring
- 24/7 Live Assistance



Technology

- Mobile Wallet App
- Send/Receive Money Worldwide
- Spending Analytics
- Budgeting Tools
- Enable/Disable Card Remotely



Repayment in Fiat

Clients can repay their loans using fiat currencies: USD, EUR and JPY

Repayment in NEXO Tokens

Loan repayments using NEXO tokens will result in a discount on the interest

Crypto Sale

Should the client consider that his crypto asset has met his price target; he can place an order with the Nexo Oracle to sell a fraction of the crypto assets stored in his wallet to repay his outstanding balance in part or completely

No Minimum Monthly Payment

No minimum loan repayment is required if the outstanding loan balance is within the available loan limit

Flexible Loan

Your Loan limit is based on the market value of the crypto assets in your Nexo Wallet. Additional credit is automatically and instantly available on the card upon appreciation of your crypto's value

Nexo Advantages

Speed of Funding
Asset's Ownership
Benefit from Asset Value Appreciation
Exchange Fees
Tax Liabilities
Volatility Risk
Free Credit Card
Accepted Asset Types:
○ Cryptocurrencies
○ Tokenized Assets
○ Utility Tokens
○ Gaming Tokens

nexo Crypto-backed Loans



	Instant	Yes	Yes	No	No	Low	Yes							
Speed of Funding	✓													
Asset's Ownership	✓	✓												
Benefit from Asset Value Appreciation	✓	✓	✓											
Exchange Fees	✓	✓	✓	✓										
Tax Liabilities	✓	✓	✓	✓	✓									
Volatility Risk	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Free Credit Card	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Accepted Asset Types:	○	○	○	○	○	○	○	○	○	○	○	○	○	○

Sell Asset & Buy Back Later

- ✗ Slow
- ✗ No
- ✗ No
- ✗ Yes
- ✗ Yes
- N/A
- ✗ No
- ✓ Yes
- ✓ Yes
- ✓ Yes

Margin Lending / Futures Contract

- Depending on Asset
- ✗ No
- ✓ Yes
- ✗ Yes
- ✗ Yes
- ✗ Very High
- ✗ No
- ✓ Yes
- ✗ No
- ✗ No
- ✗ No

Nexo Oracle

Drawing from 10 years of expertise and innovations developed within Credissimo, the Nexo Oracle is an automated independent system that maintains Nexo's key operating functions.

Wallet Maintenance

- Placement
- Hedging positions
- Release
- Maintenance of loan safety levels
- Increase of loan limits
- Liquidation



Real-time Asset Monitoring

- Multiple (6+) exchanges
- Digital Asset Marketplaces



Funds Distribution

- Loan setup
- Wallet withdrawals
- Dividend to token holders



Data Analytics

- Big data analysis
- Self-regulating algorithms
- Prediction modeling



Automated Notifications

- Repayment reminders
- Reached minimum wallet balance
- Liquidation warnings
- Administrative notifications

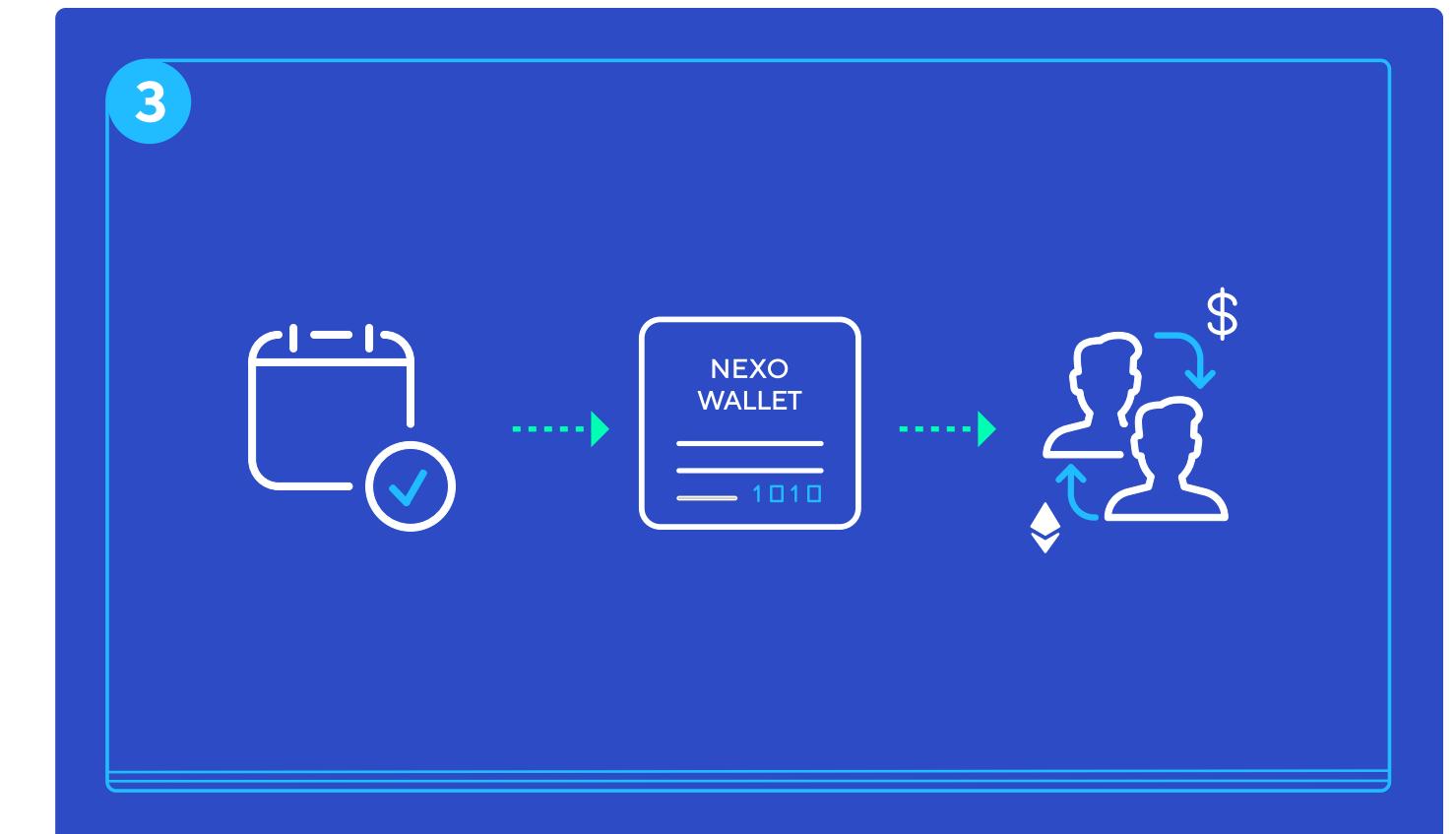
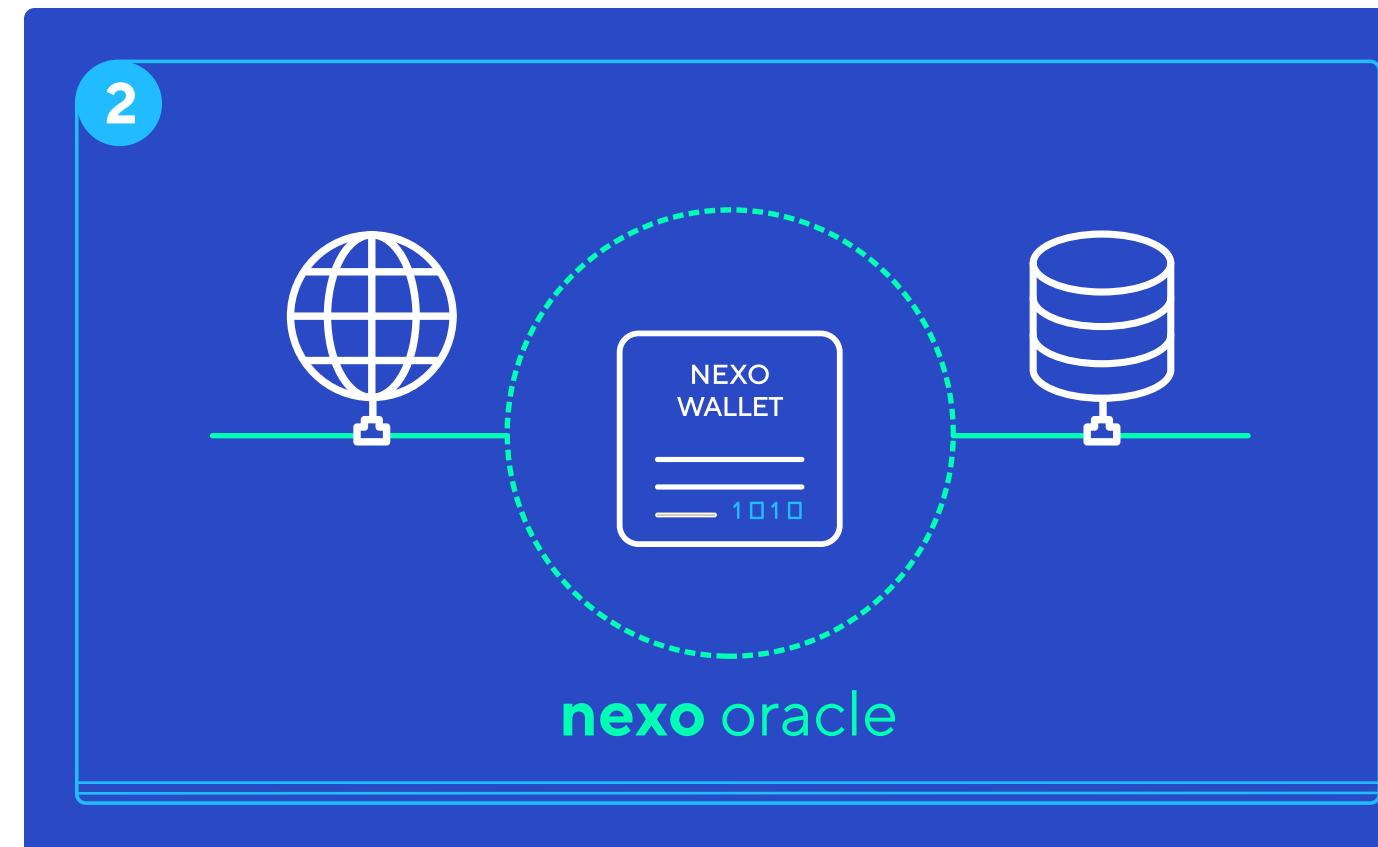
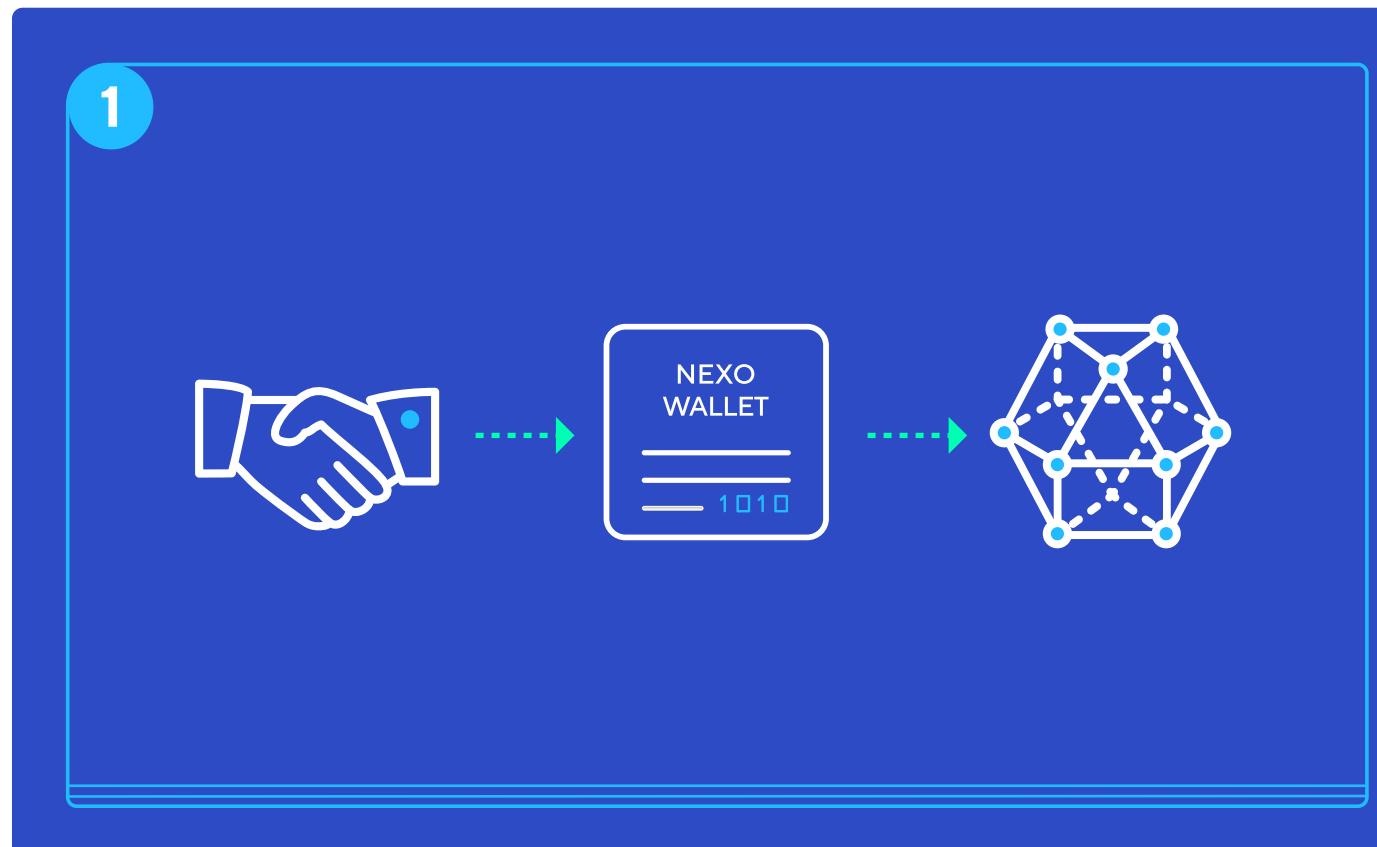


Repayment Analytics

- Interest repayment
- Loan repayment
- Delays and defaults

Loan Contracts

Securing Transactions on Nexo

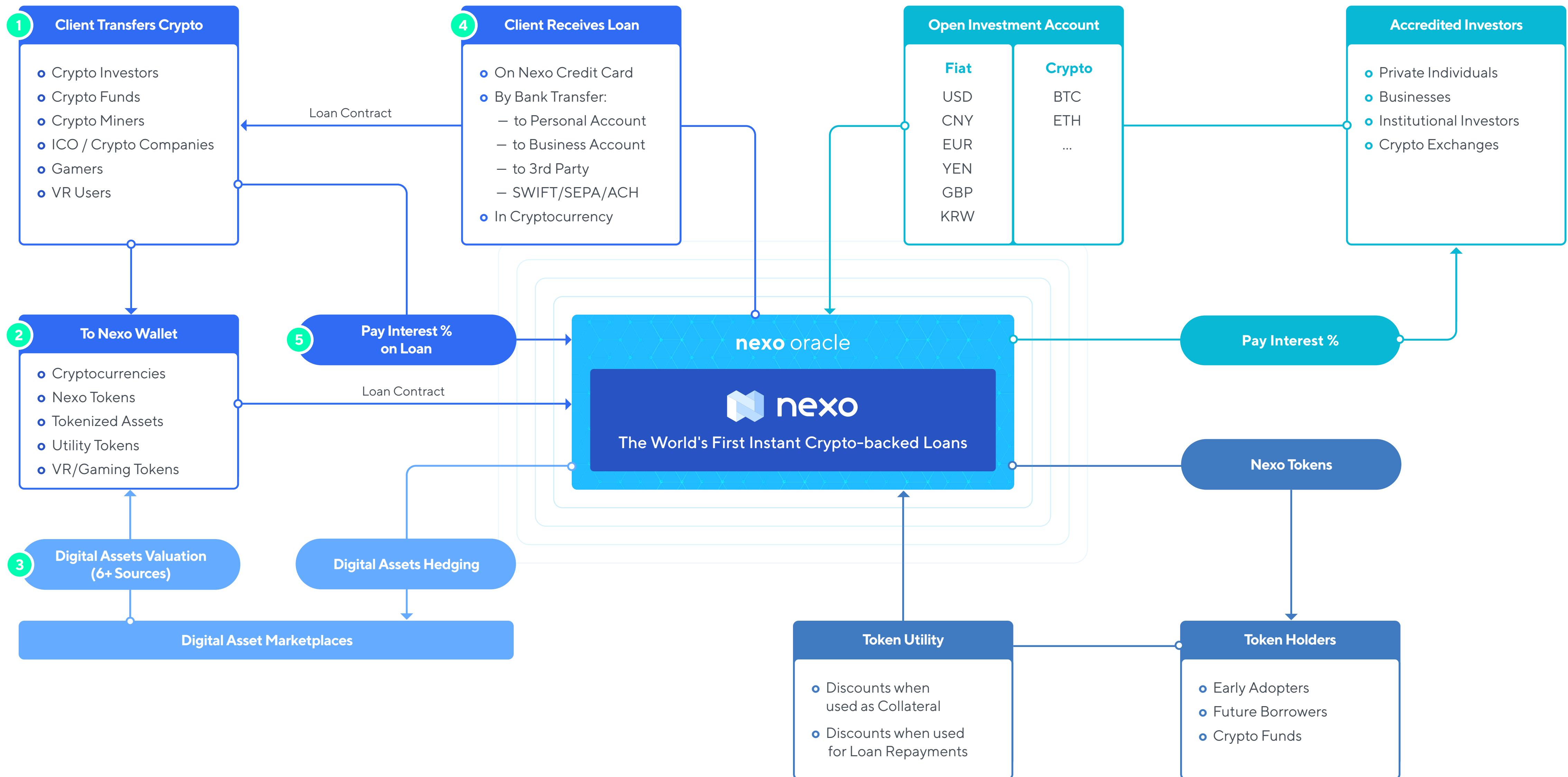


- The Client transfers crypto assets to his Nexo Wallet according to the Contract, which has pre-written logic based on computer code
- Loan Contracts are stored and replicated on the Blockchain, which makes them immutable and verifiable
- The Client's crypto assets are securely stored and can be unlocked by Nexo only if the Client fails to repay the Loan

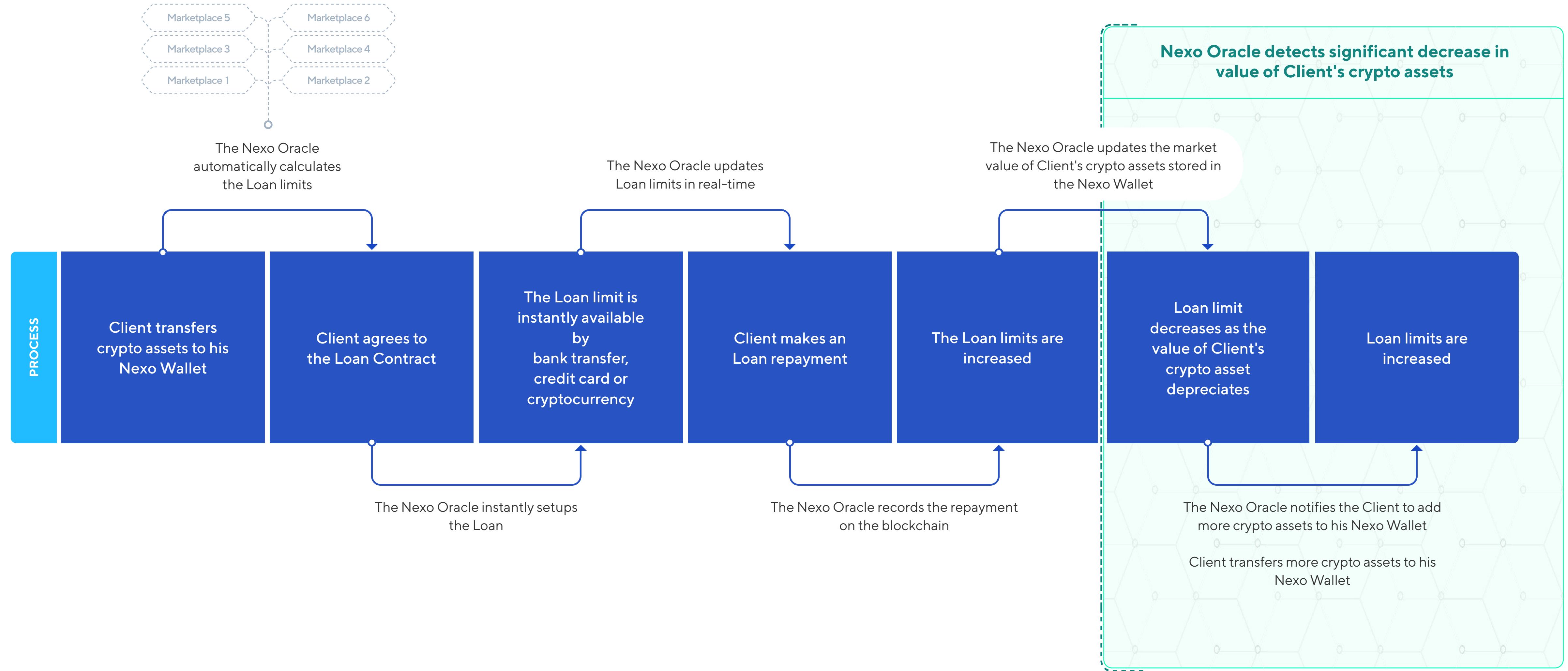
- The Nexo Oracle operates autonomously and constantly checks various data points
- The predefined conditions written on the Loan Contract are constantly evaluated by the Nexo Oracle through external data sources
- The value of the Client's crypto assets is determined in real-time on multiple exchanges in order to minimize risks for both parties

- Once any of the code-prewritten conditions of the Loan Contract are satisfied, the code triggers an automated action
- Upon appreciation of the value of the Client's crypto assets and after each Loan repayment, the Nexo Oracle self-executes and the Loan limits are automatically increased

Business Model - Detailed



Process Map



Request Access



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www.nexo.io

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