



SmartCredit.io

P2P crypto lending, low collateral, tokenized and transferable

Patent pending



“For 5’000 years,
societies have
been built on
decentral credit
and credit-money”





TODAY

OVER 85% OF GLOBAL SPEND IS
ON CREDIT

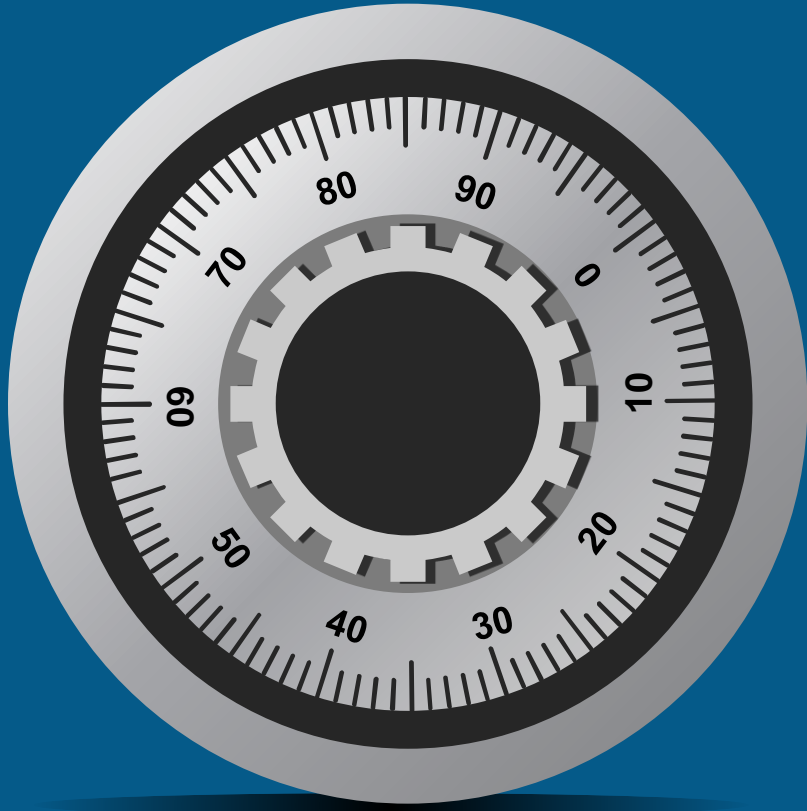
Crypto LENDING BUSINESS HAS EMERGED

But

- 80% of solutions control your keys ...
- Low capability to borrow for borrowers
- No transferability of loans for lenders
- No credit ratings
- No “Credit As A Service” API for integration



SOLUTION



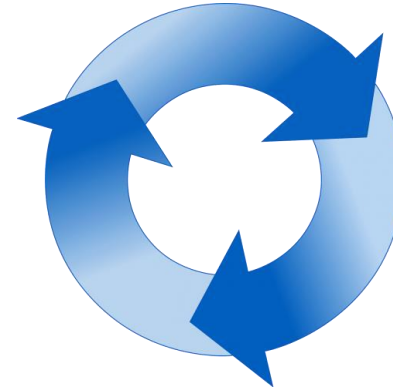
4 Steps Ecosystem



SmartCredit.io

Take back control over your money

Solution- 4 Steps Ecosystem



01 Low Collateral for Borrowers

02 Credit Tokenization +
Transferability for Lenders

03 Private fixed income funds
for passive Investors

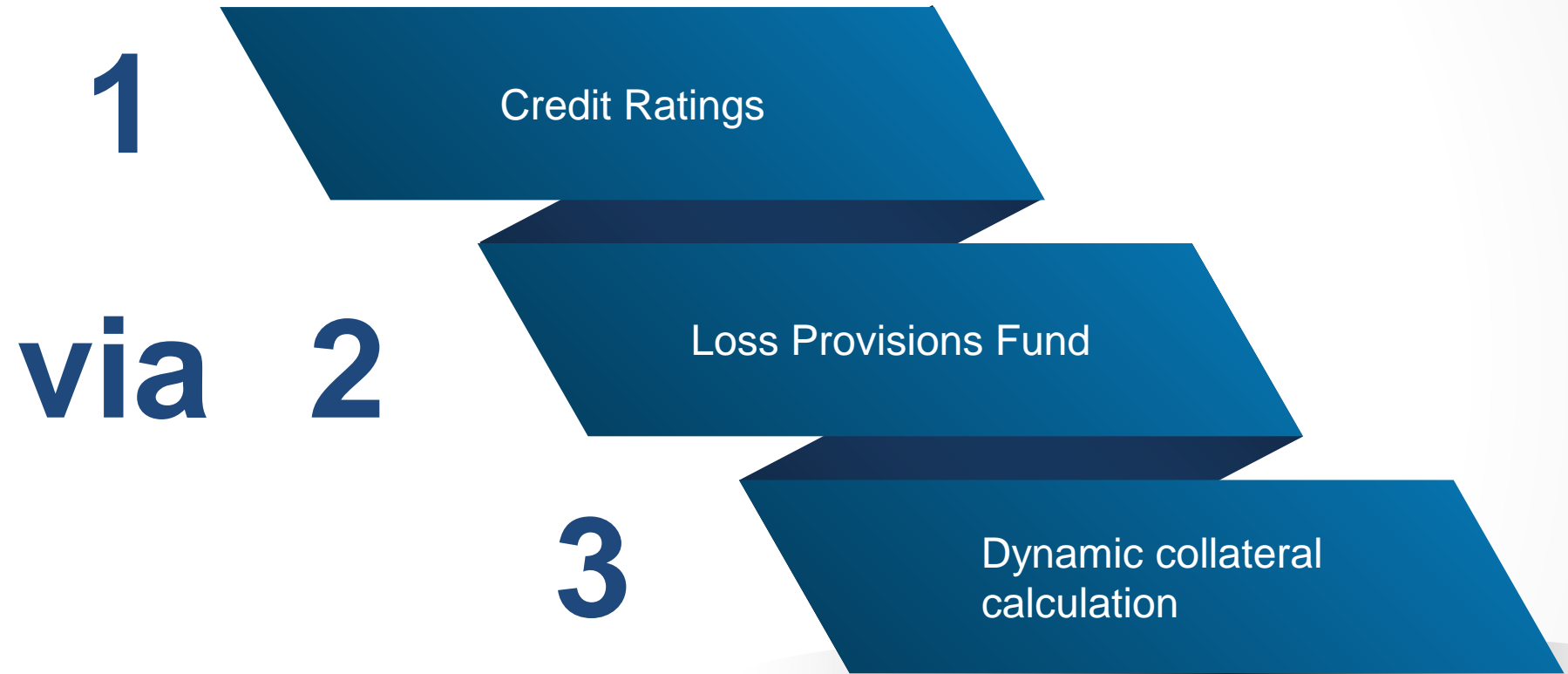
04 Credit As A Service API
for other Platforms



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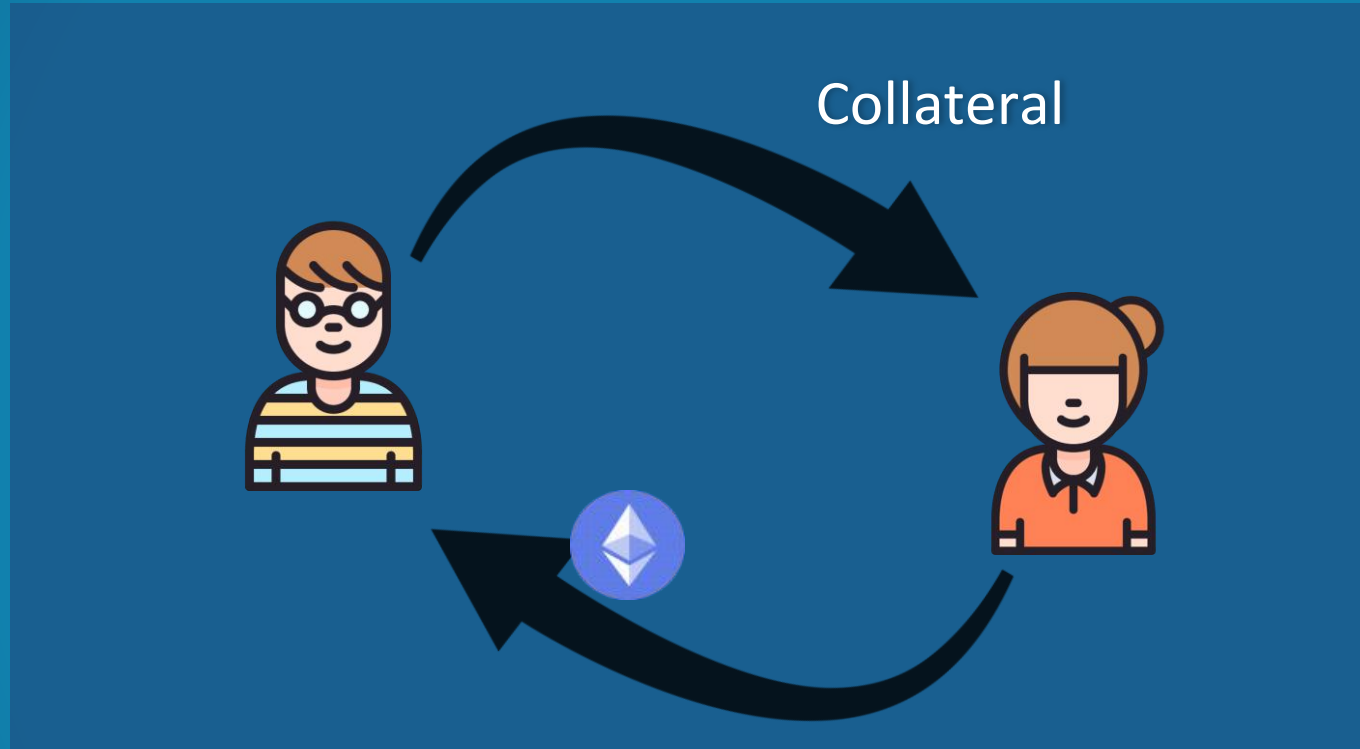


For Borrowers - Low Collateral / High Capability to Borrow



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For Lenders - Others just offer a marketplace



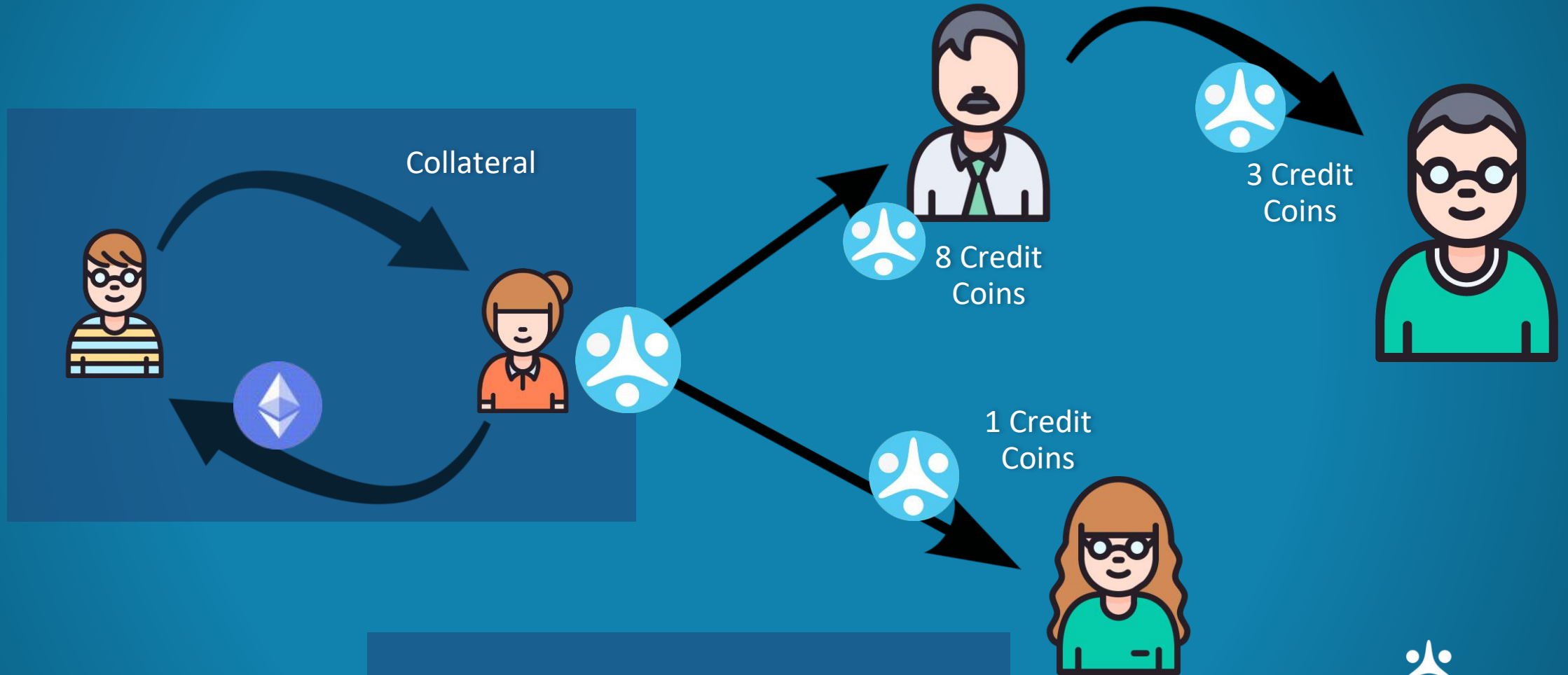
This is what all other lenders do



SmartCredit.io

Take back control over your money

SmartCredit.io = Marketplace + Transferable Tokenized Credit



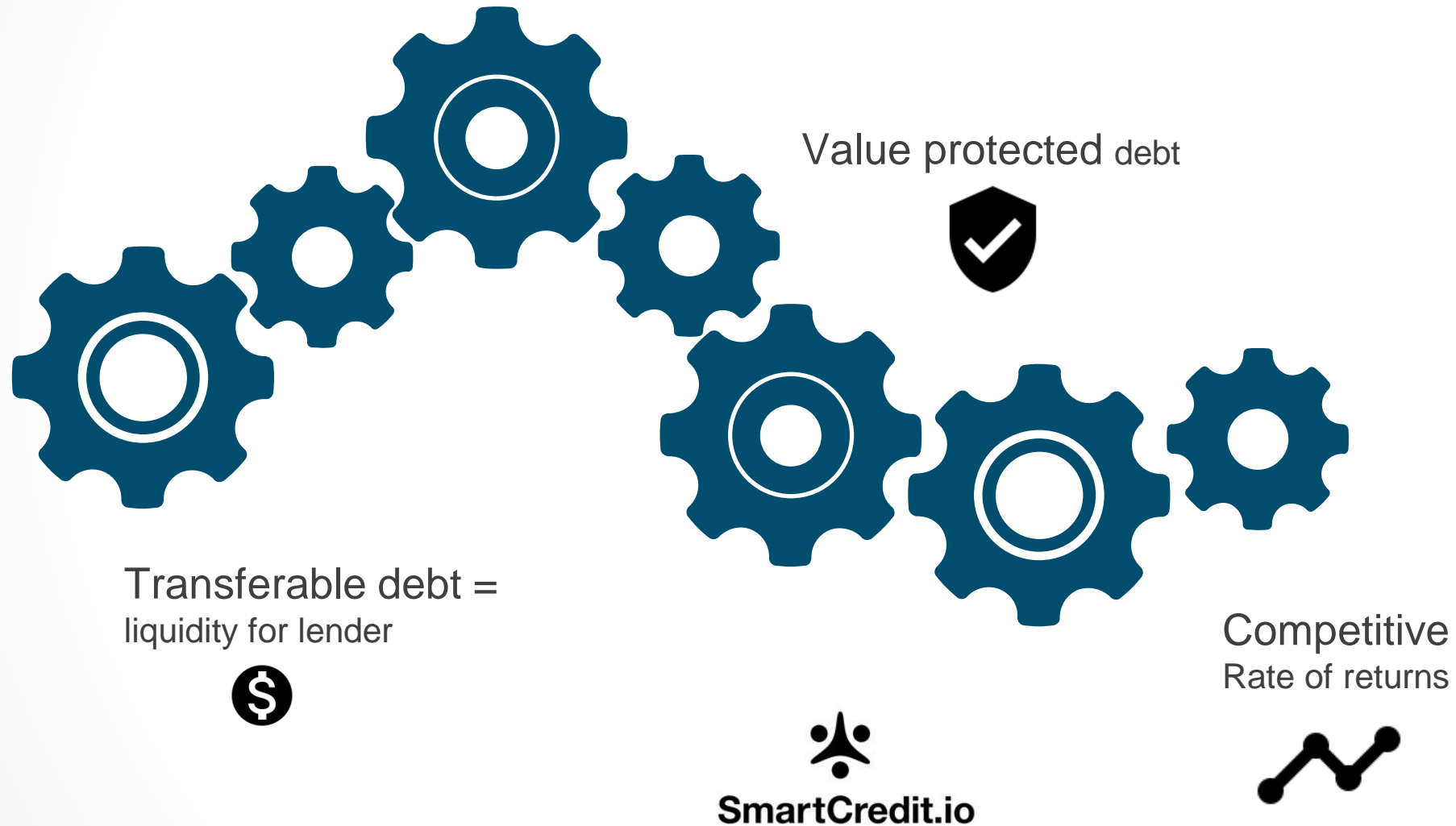
This is what we do



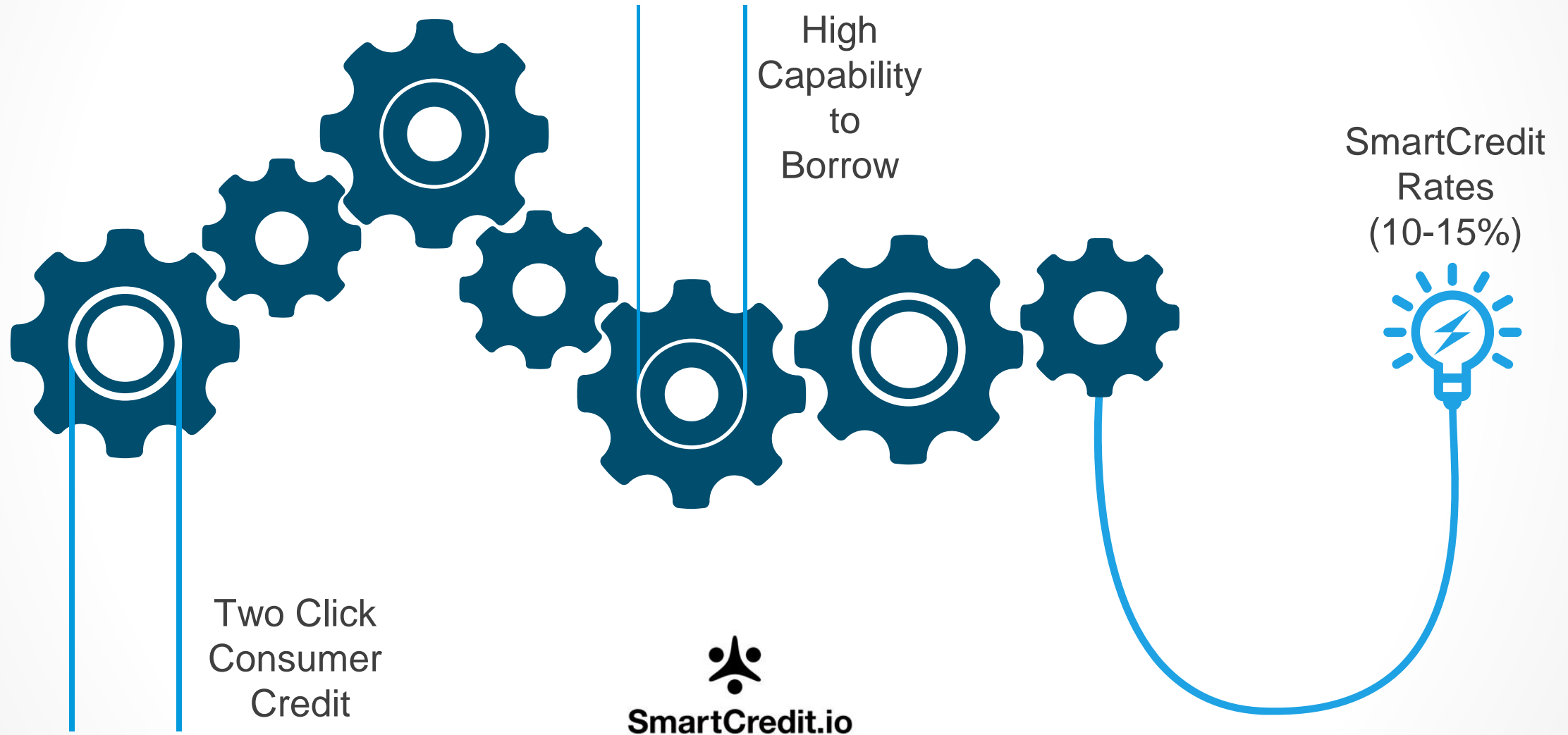
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Take back control over your money

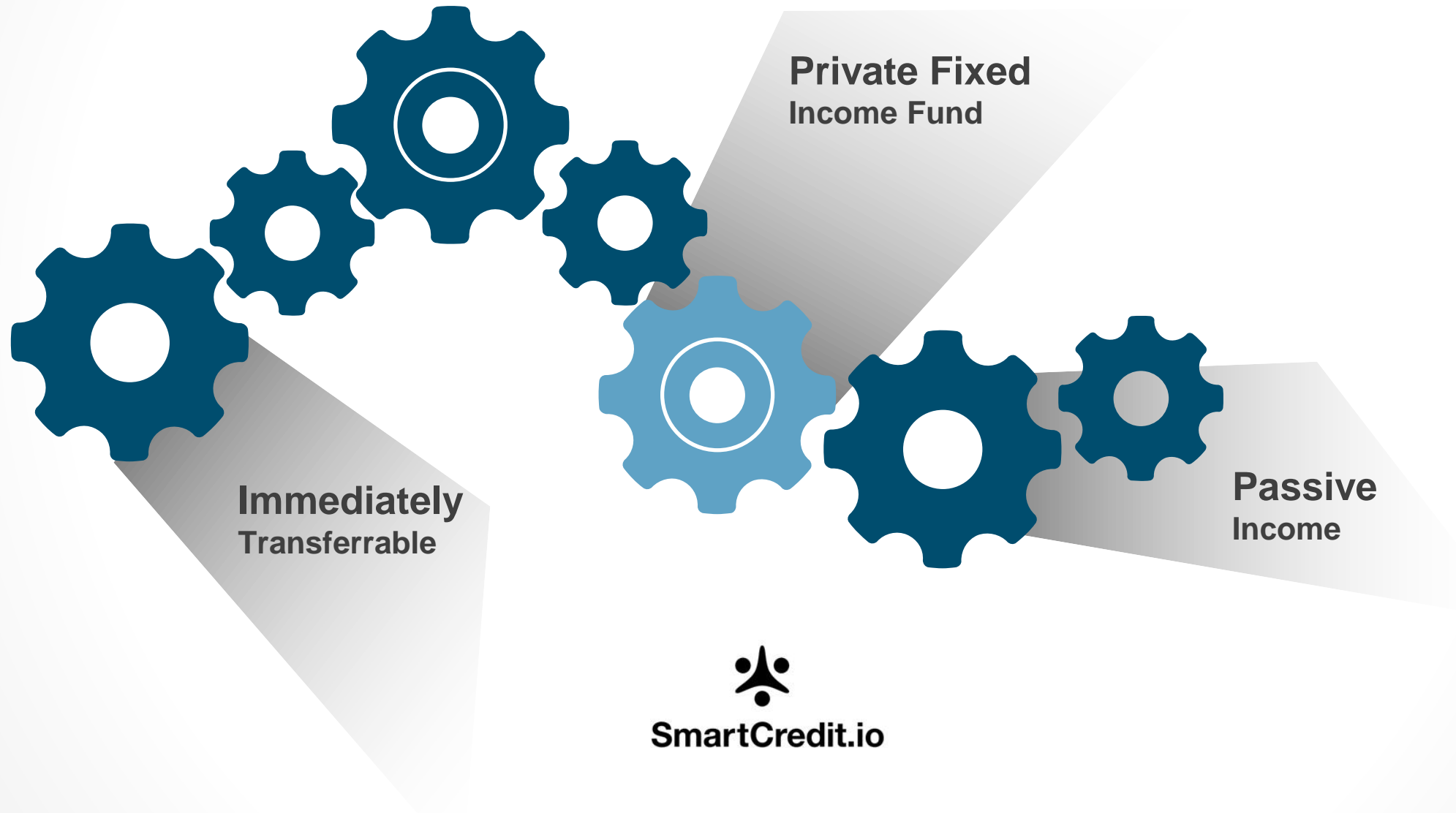
Benefits - Lenders get liquidity and safe investments



Benefits - Borrowers get low collateral requirements



Benefits - Investors will get passive income



Benefits – Other Platforms get Credit As A Service API

Benefits for Platforms

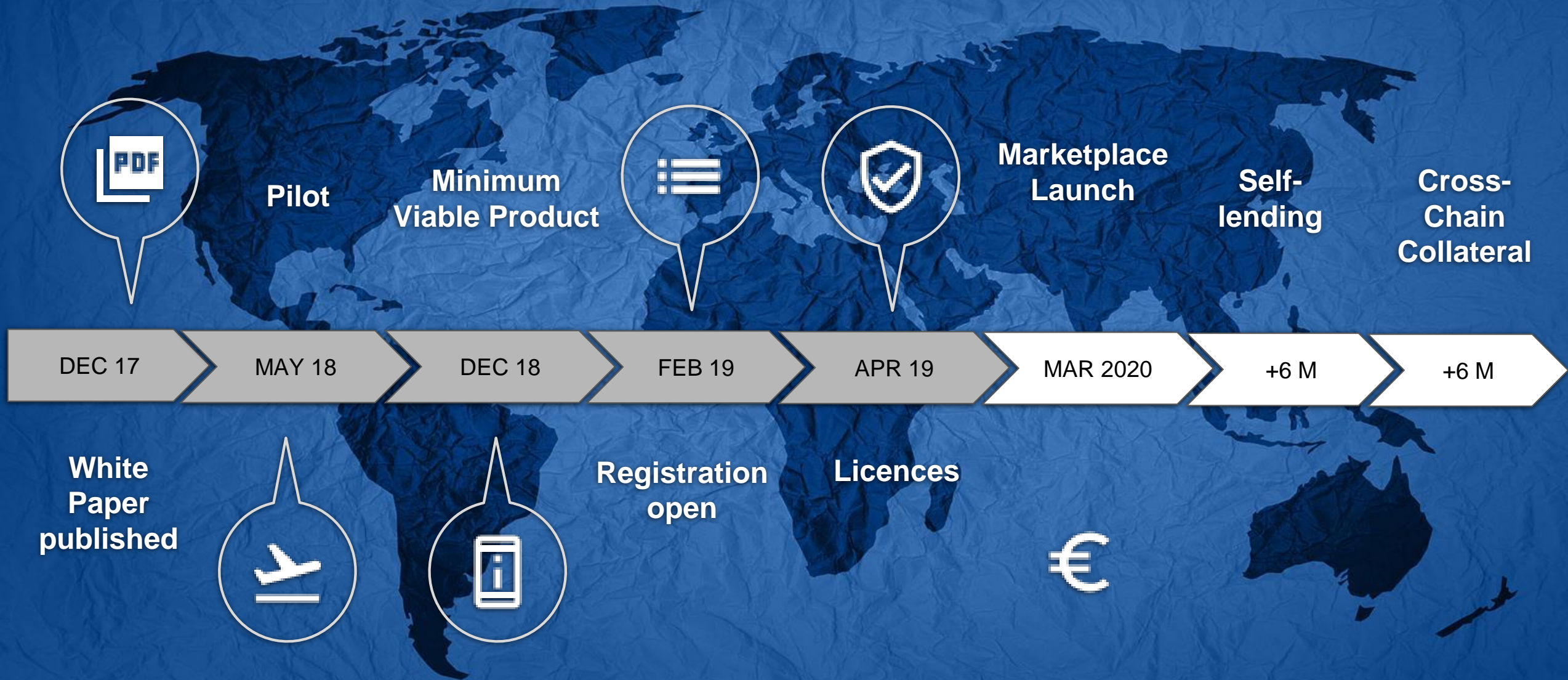
- Earn revenues
- Value added services to users
- Users will be bound to the wallet



Benefits for Users

Single workplace
for the users –
transactions,
exchange
and credit

Global Roadmap



TEAM✧

EXPERTS EXPERIENCE

Martin Ploom, CEO

Former VP of Credit Suisse, built 3 AI-based products, 3 masters degrees + EMBA + CFA III



Tarmo Ploom, PhD, CTO

Credit Suisse, Distinguished IT Architect (OpenGroup), 3 masters degrees + MBA + CFA + CAIA



TEAM

EXPERTS EXPERIENCE

Jon Matonis

Founding director of the Bitcoin Foundation

Asse Sauga

Founding director of Bitcoin Foundation Estonia

Daniel Burgwinkel, PhD

Former dept head for Credit Suisse, wrote thesis on digital contracts & law before bitcoin whitepaper

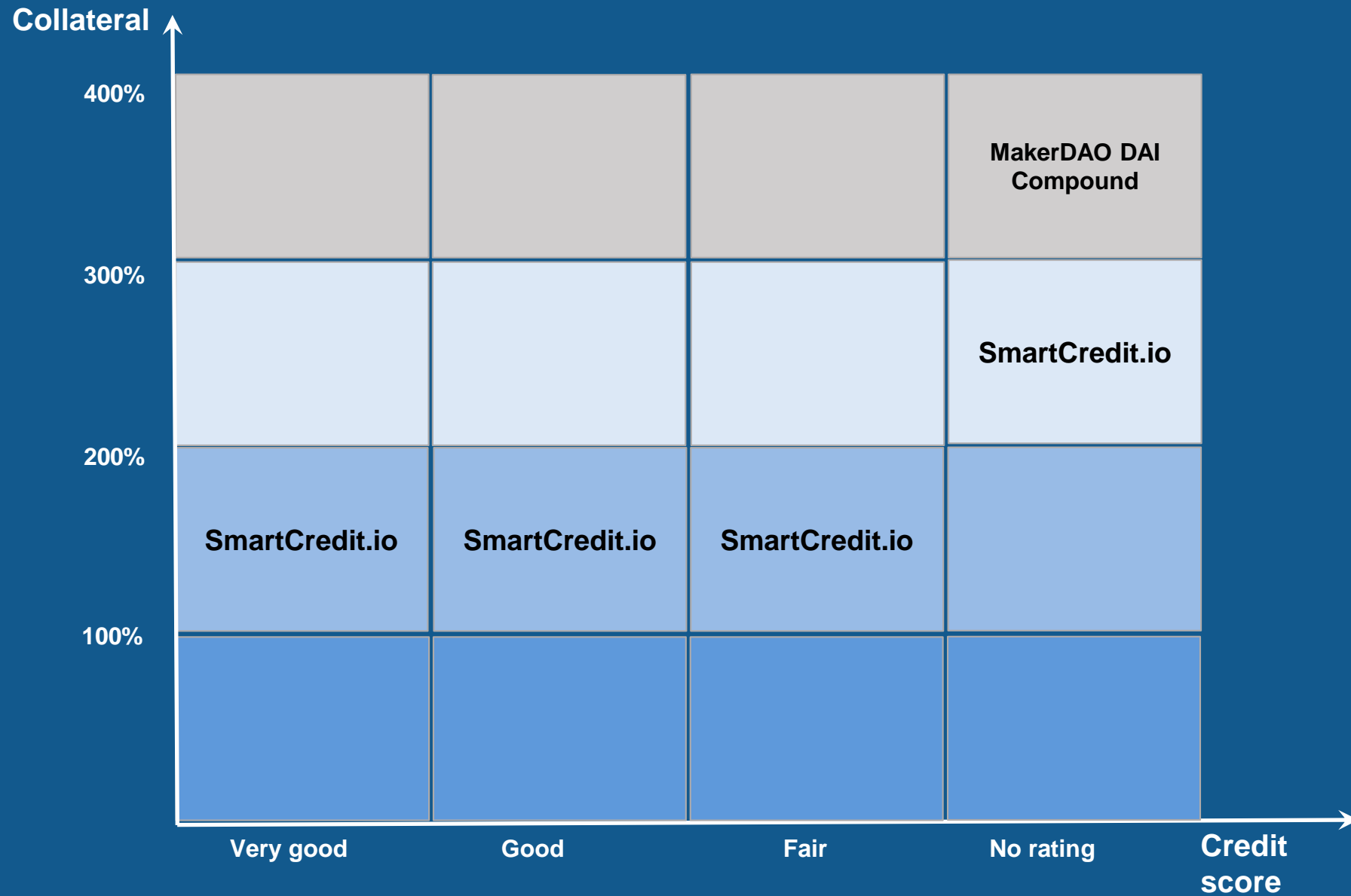
Norbert Perrot

Head of Credit Risk for the biggest consumer lending bank in Switzerland

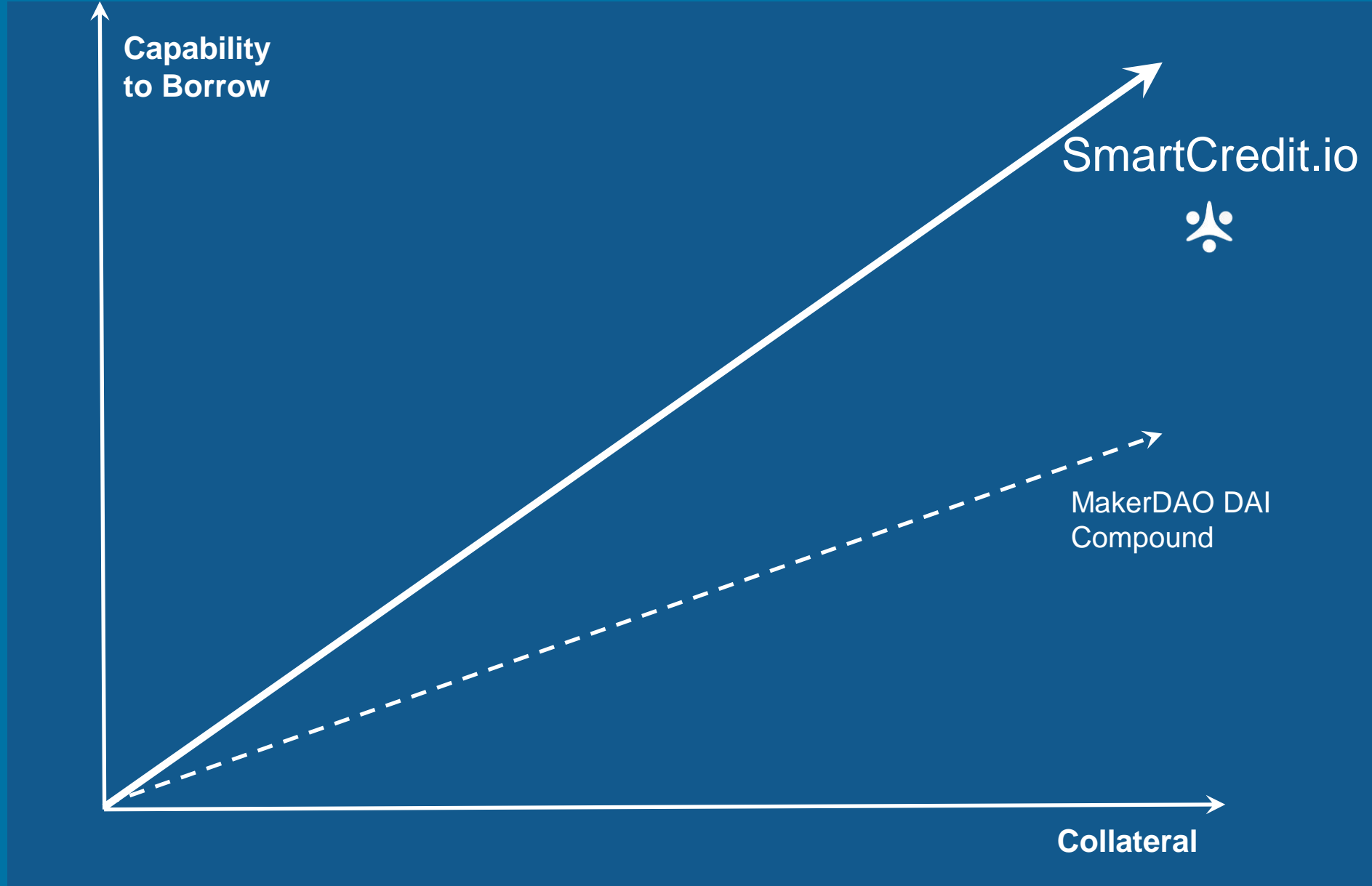
Bodo Näef, PhD

15 years in Credit Suisse private banking

Risk versus Collateral Matrix



Capability to Borrow versus Collateral



JOIN THE REVOLUTION!



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