





What is KaChing?

KaChing is a platform that offers new creative ways for Brands to engage and provide incentives to their customers

- Invitation to watch a new video
- Gain insight through surveys
- Offer new brand sponsored mobile games.

Customers engaging with KaChing are eligible for a chance to win both the weekly and monthly KaChing jackpot.



KaChing is Device Agnostic



KaChing pulls user interest for content rather than Pushes content to any user. Ads only watched on demand from interested users



KaChing delivers targeted messaging, promotions, coupons and e-commerce



KaChing enables for consumers to benefit from their engagements with brands and content.

ADVERTISING MODEL HAS CHANGED



Current Model

Reward One & All



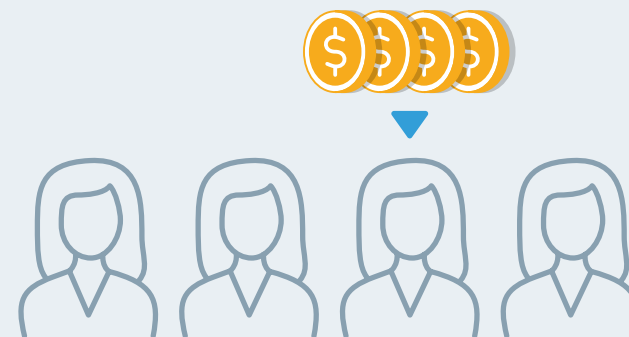
- Crowded Business Model
- Everyone is “Equally Paid”
- Collecting pennies & equivalents like airtime (deflationary commodity)



MARKETING
AD-DOLLARS

Ka-Ching Model

Handsomely rewards consumers



- Untapped potential
- Dreams are realized
- Money goes into lottery from which weekly and monthly winners are drawn



Brand



Pays KaChing for Trailers Viewed (on a per Click or Bulk Purchase)

Ad Spend (CPC)

KaChing



Provides technology and incentive for consumers to view sponsored ads

Facilitation Rev

consumer



On notification of a sponsored ad, the User clicks KaChing to boost its chances of win.

Distribution

=

+

A STAKEHOLDERS PERSPECTIVE



**No more impressions
its all about clicks**



From an intrusive
advertising model to a
voluntary ad-viewing
model

**Awareness, engagement
& trial all at one click**



Unique single click
closed-loop marketing
makes every advertising
dollar work harder

**Awareness, engagement
& trial all at one click**



Dedicated full screen real
estate with a future ready
self learning system
for better sharper
contextual targeting.



**Dreams realized at
zero cost**



Aggregation and
Asymmetric Distribution
model ensures that
cash rewards are
substantial

Deals I Love



Smart distribution of
discount/trial coupons,
call back options helps
get consumers what
they need

**My time makes me
real money**



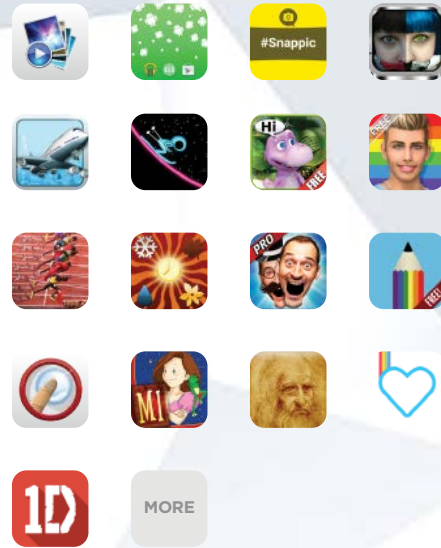
The reward is real cash
and not airtime, virtual coins
and discounts which
I don't need

KACHING PLATFORM

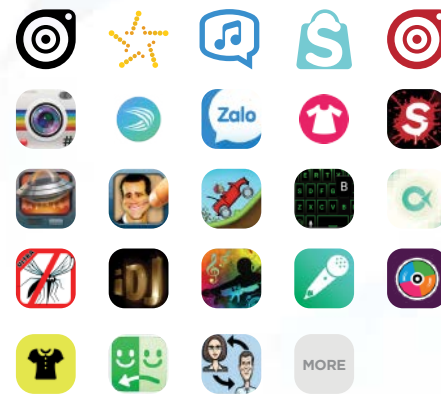
ONLINE TOOLKIT



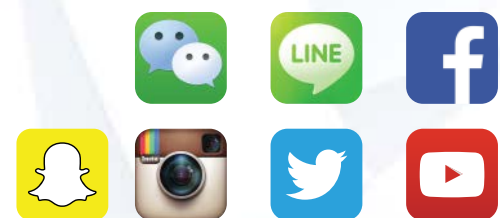
65M+



U Lab. API PLAN



30M+



SDK PLAN



Deep Learning



AGENCIES



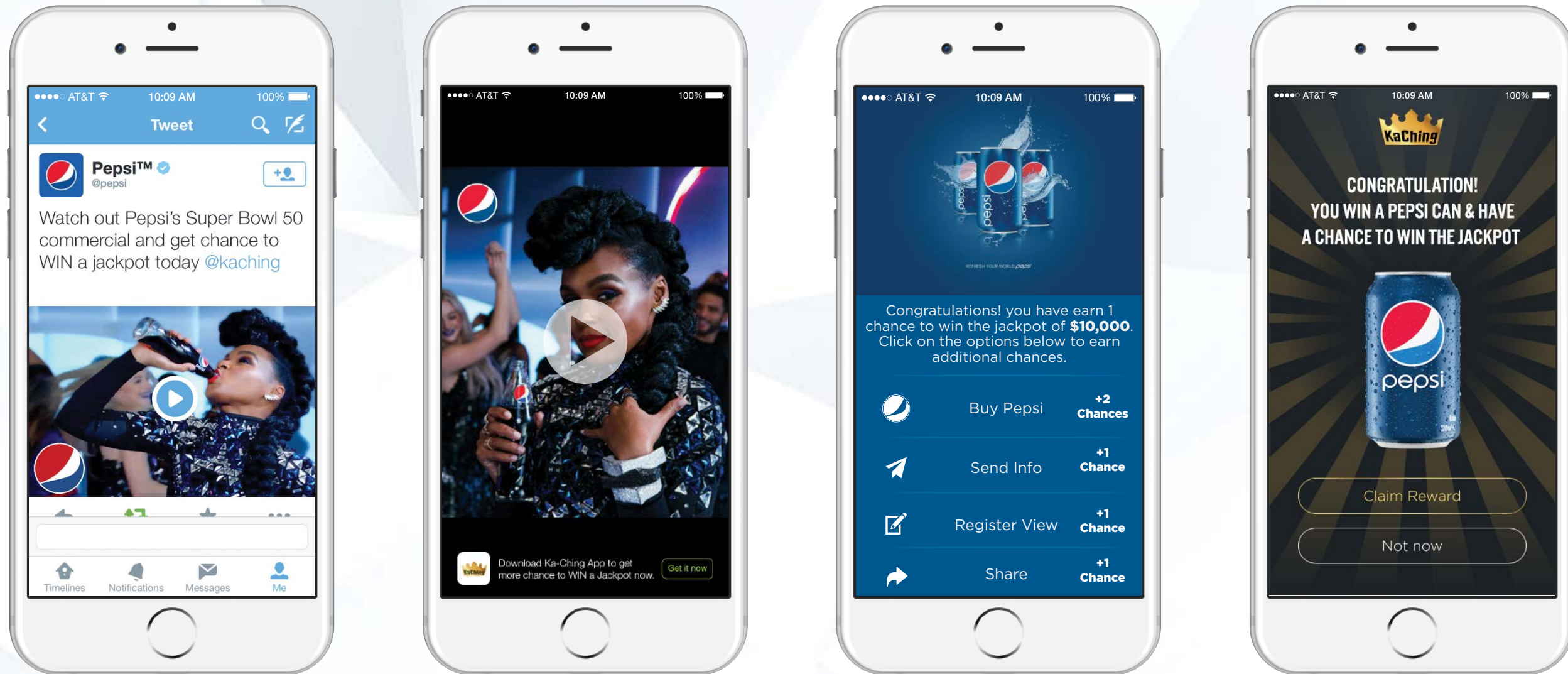
BRANDS



AGGREGATORS

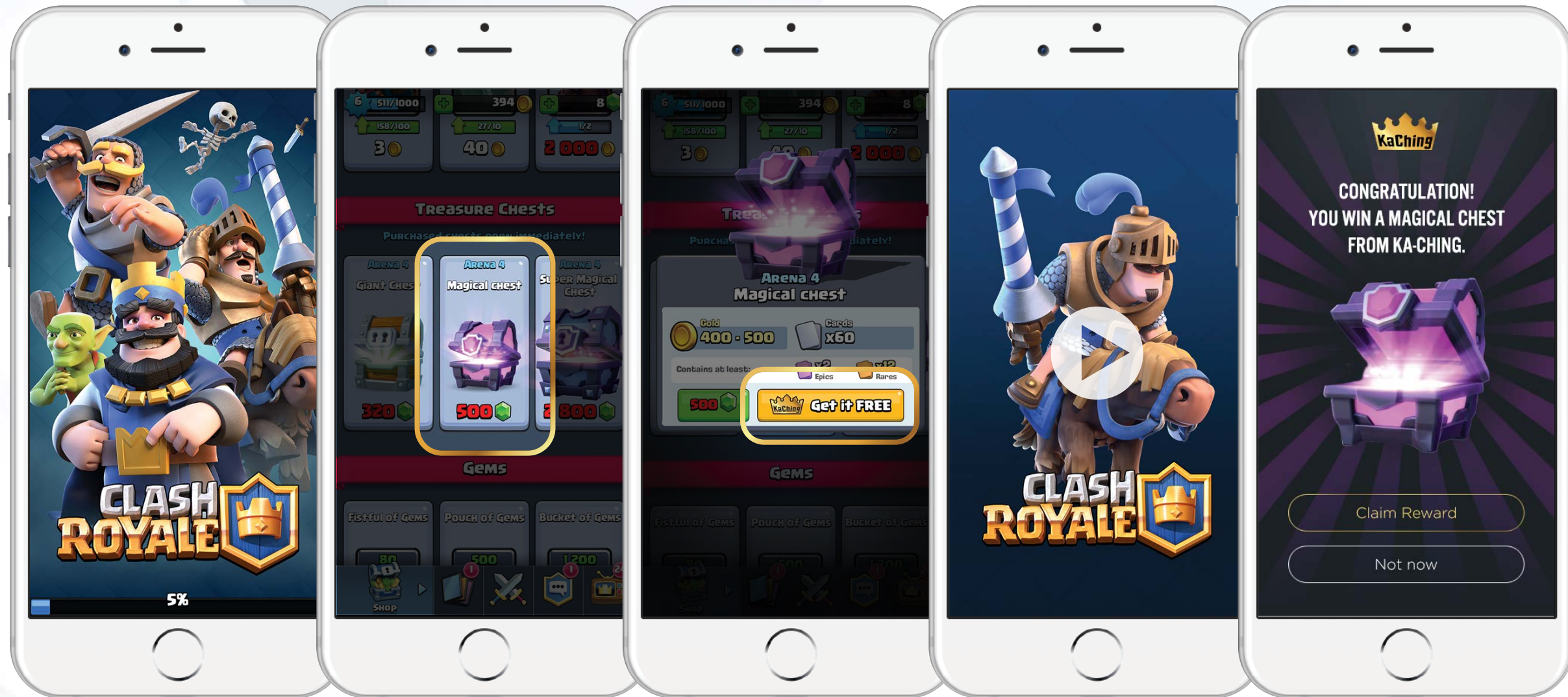


KACHING ACTIVITY - WATCHING VIDEO



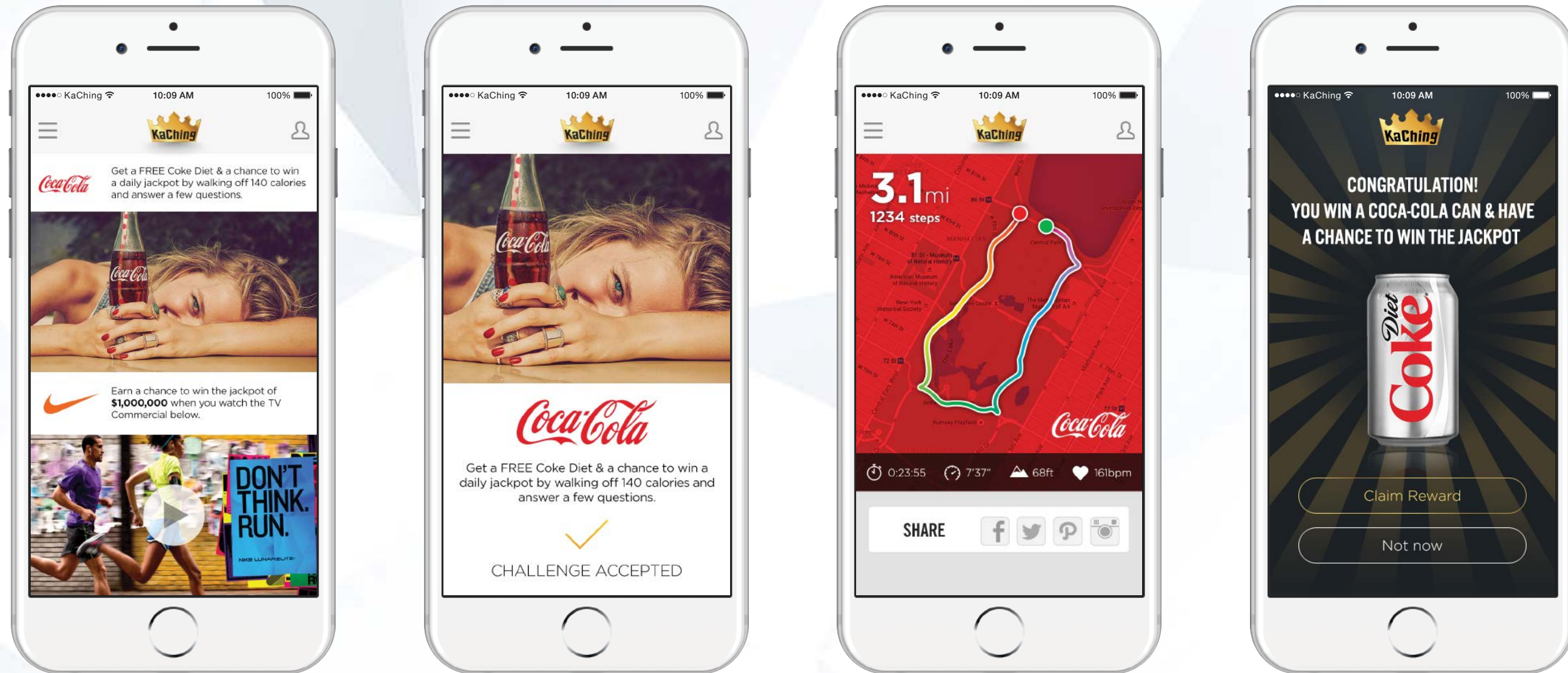
Consumer is rewarded for watching a sponsored video

KACHING ACTIVITY - PROMOTE NEW PRODUCTS FOR GAMING



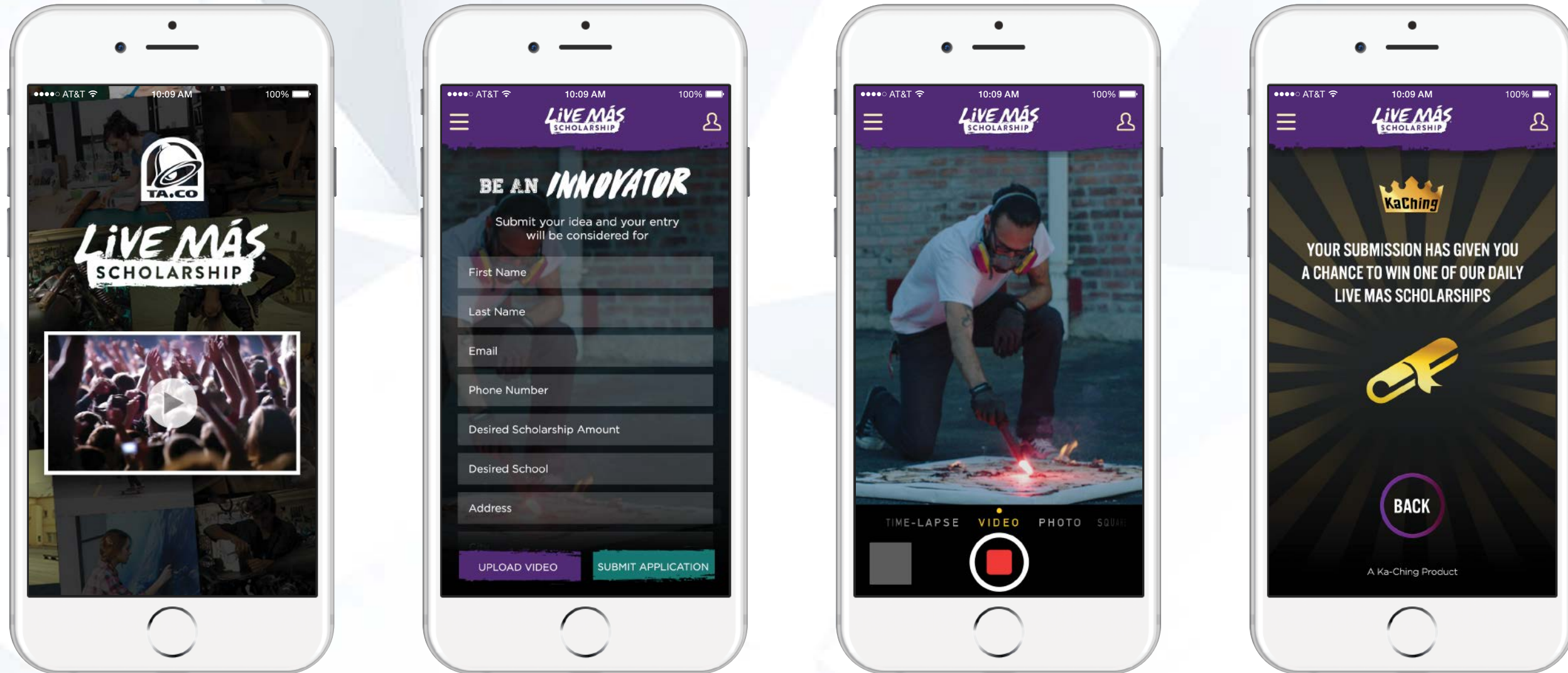
Consumer is rewarded for watching video on new product feature

KACHING ACTIVITY - GEOBASED CHALLENGES



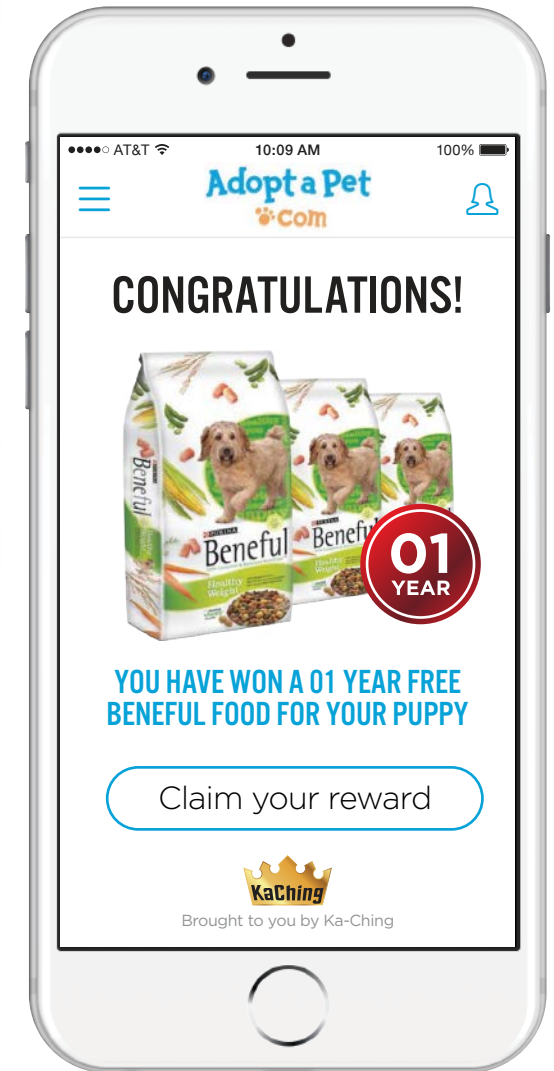
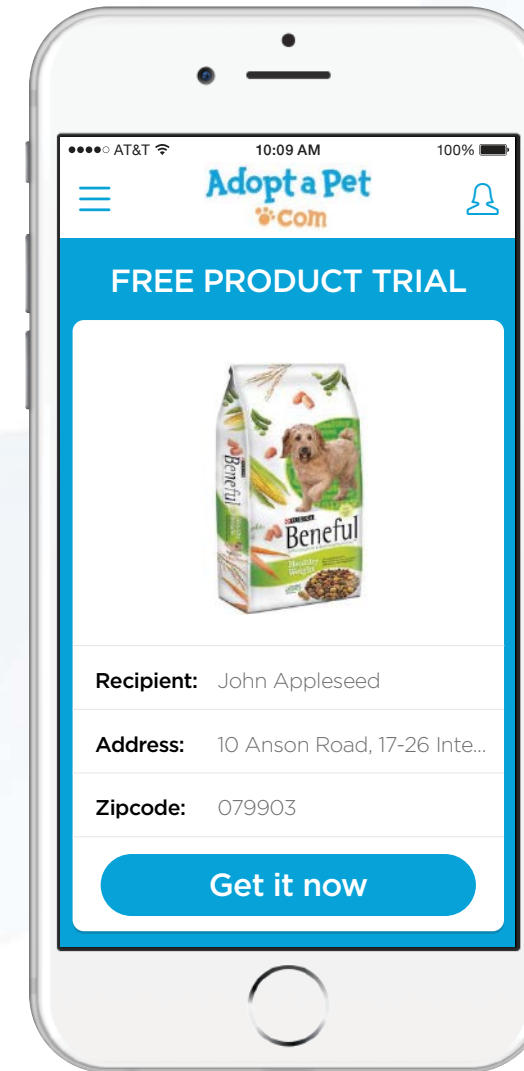
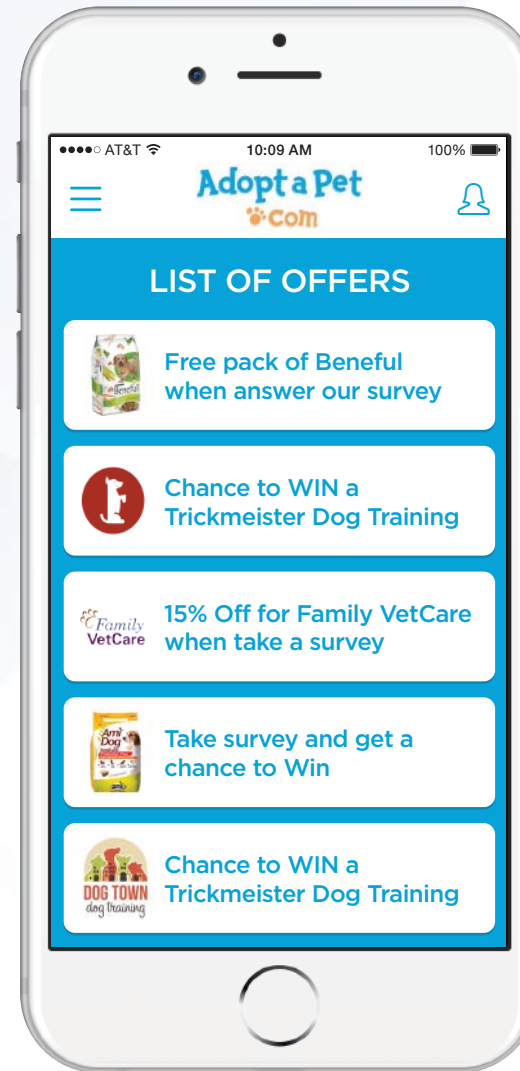
Consumer is rewarded for completing a physical challenge

KACHING ACTIVITY - INCENTIVE BASED CHALLENGES



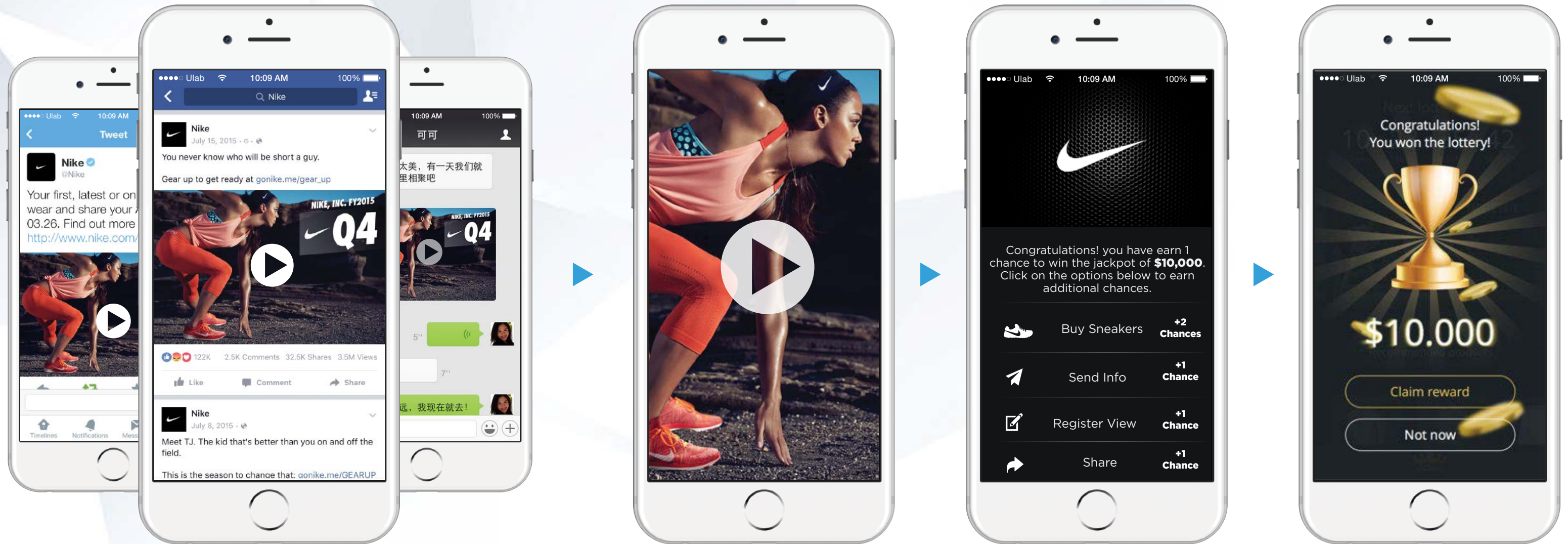
KaChing Jackpot is used as a scholarship tool

KACHING ACTIVITY - PARTICIPATION CHALLENGES



Consumer is rewarded for sampling a new product

ADVERTISING MODEL HAS CHANGED



KaChing ads are available in all social apps/platforms

EARN COINS & DIAMONDS BY WATCHING ADS & BUY A PRODUCT VIA KACHING



VIEW AN AD ON KACHING



RECEIVED A COIN



**ENTER
WEEKLY
DRAW**

COLLECTED 10 COINS



RECEIVED A DIAMOND



**ENTER
MONTHLY
DRAW**

BUY A PRODUCT FROM KACHING



RECEIVED A LOT OF COINS OR DIAMONDS



**CHANCE
TO WIN
MORE CASH**

LOCALIZING COST PER CLICK TO ENSURE ACCURATE CPC PRICING



COUNTRIES WITH KACHING APP DOWNLOADS



Country	CPC Rate	Country	CPC Rate
United States	\$1.00	Singapore	\$0.42
Brazil	\$0.89	Thailand	\$0.42
United Kingdom	\$0.87	Indonesia	\$0.38
Italy	\$0.75	France	\$0.36
Germany	\$0.69	China	\$0.30
Japan	\$0.53	Hong Kong	\$0.30
Sweden	\$0.51	South Korea	\$0.28
Spain	\$0.50	Malaysia	\$0.25
Mexico	\$0.50	Vietnam	\$0.24
Netherlands	\$0.44	Russia	\$0.16

* Rates compared to US Standard CPC Rate



Source: <http://www.wordstream.com/blog/ws/2015/07/06/average-cost-per-click>



QUARTERLY KACHING PARTICIPATION (BY COUNTRY)

Country	CPC Rate Per Country	Watching 1 Ad Per Week	Watching 1 Ads Per Week	Watching 3 Ads Per Week
United States	\$1.00	1,862,000	1,931,000	620,667
Brazil	\$0.89	2,092,135	1,046,067	697,378
United Kingdom	\$0.87	2,140,230	1,070,115	713,410
Italy	\$0.75	2,482,667	1,241,333	827,556
Germany	\$0.69	2,698,551	1,349,275	899,517
Japan	\$0.53	3,513,208	1,756,604	1,171,069
Sweden	\$0.51	3,650,980	1,825,490	1,216,993
Spain	\$0.50	3,724,000	1,862,000	1,241,333
Mexico	\$0.50	3,724,000	1,862,000	1,241,333
Netherlands	\$0.44	4,231,818	2,115,909	1,410,606
Singapore	\$0.42	4,433,333	2,216,667	1,477,778
Thailand	\$0.42	4,433,333	2,216,667	1,477,778
Indonesia	\$0.38	4,900,000	2,450,000	1,633,333
France	\$0.36	5,172,222	2,586,111	1,724,074
China	\$0.30	6,206,667	3,103,333	2,068,889
Hong Kong	\$0.30	6,206,667	3,103,333	2,068,889
South Korea	\$0.28	6,650,000	3,325,000	2,216,667
Malaysia	\$0.25	7,448,000	3,724,000	2,482,667
Vietnam	\$0.24	7,758,333	3,879,167	2,586,111
Russia	\$0.16	11,637,500	5,818,750	3,879,167
Total Users to Launch in 20 Countries		94,965,644	47,482,822	31,655,215

To Reach \$50M EBITDA:

1) Activity:

25% of downloads are active and will look at 1,2 or 3 ads each week

2) Jackpots:

\$100,000 each week in every country

\$1M each month in every country

Total is \$4.2M in every country each quarter

3) Revenue:

75% of revenue is used to fund jackpots

KACHING - HIGH LEVEL REVIEW OF REGULATORY FRAMEWORK IN SELECT JURISDICTIONS

GIBSON DUNN

One Raffles Quay Level #37-01, North Tower
048583 Singapore, Singapore






A. Introduction

Ulab is creating a mobile engagement platform for delivery of promotional digital content by businesses to consumers. This Platform will provide consumers with access to promotional digital content in a targeted manner through mobile applications. The developer will receive revenues from businesses based on consumer engagement, and a part of such revenue will be shared with one / a few of the consumers chosen by means of a lottery. Each week, the consumer will enter a draw, without the payment of any cash consideration. Prizes to be awarded in the lottery include both cash (not exceeding USD 300) and noncash prizes.

A high-level review of the regulation of the Rewards System was undertaken in a number of jurisdictions. A summary of the findings of this review for each jurisdiction is provided below and is based on high-level inputs from and discussions with local counsel in these jurisdictions. Please note that the summary below provides an overview of the regulatory framework in relation to the Rewards System.

B. Jurisdictional Summary






Jurisdiction	Is the Rewards System Permitted?	Is a License/Permit Required for the Rewards System?	Restrictions on the Rewards/Prize	Onerous Conditions	Other Remarks
 Belgium	No	-	-	-	-
 Brazil	Yes	Licenses are only issued for marketing and advertising of a licensee's products and services.	<ul style="list-style-type: none"> Cash prizes are prohibited. Non-cash prizes such as certificate for gold bars permitted up to R\$300. Monthly prize value should not exceed certain financial thresholds of the company and thresholds based on Brazil's minimum wage. 	<ul style="list-style-type: none"> Brazilian subsidiary will be required. Required to be linked to the Federal lottery results. Licensees will have to provide extensive reports in relation to their business and financials. 	The Rewards System will be viewed as the core business of ULabs which requires the Brazilian subsidiary.
 China	Yes	Yes – a value-added telecommunication operation license will be required.	Cash Reward must not exceed CNY 5,000.	50% foreign investment is permitted in value-added telecommunication services.	If the Rewards System is conducted through an off-shore entity, the withholding of tax in relation to any prize would require further review.

KACHING - HIGH LEVEL REVIEW OF REGULATORY FRAMEWORK IN SELECT JURISDICTIONS

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Jurisdiction	Is the Rewards System Permitted?	Is a License/Permit Required for the Rewards System?	Restrictions on the Rewards/Prize	Onerous Conditions	Other Remarks
 France	Yes	No	None	Rewards System should neither alter, nor be likely to materially distort, the economic behavior of a reasonable consumer.	There should be no payment by the user to participate in the Rewards System.
 Germany	Yes	Yes, if products need to be purchased in order to participate in the Rewards System	None	Where the Rewards System involves a purchase-to-play element, a license to operate the Rewards System will be required from each of the 16 German provinces.	-
 India	TBC	-	-	-	-
 Indonesia	Yes	Yes	-	<ul style="list-style-type: none"> Free lotteries are subject to licensing by the Indonesian government. These licenses require extensive filing and interface with the Ministry of Social Welfare. 	The Platform will be considered an e-commerce business and will need to be done as local subsidiary company.
 Italy	Yes	No	No cash prizes	<ul style="list-style-type: none"> The Rewards System and the prizes should be targeted only at the Italian public. The integrity of the results generated through an electronic draw should be certified by an expert. ULab will have to post a guarantee of 100% of the value of prizes offered & provide the terms and conditions of the Rewards System to the Italian government prior to conduct of the draw. 	<ul style="list-style-type: none"> There should be no payment by the user to participate in the Rewards System. Prize winners need to receive their prizes within 180 days of the closure of the promotion. ULab will have to bear all taxes payable in relation to the prizes.

KACHING - HIGH LEVEL REVIEW OF REGULATORY FRAMEWORK IN SELECT JURISDICTIONS

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 Japan	Yes	No	-	-	-
 Korea	Yes	Yes	-	Licenses for lotteries and prize draws are subject to licensing by local authorities in Korea for each Korean jurisdiction.	Online and mobile lotteries and prize draws may be subject to age restrictions.
 Malaysia	TBC	-	-	-	-
 Singapore	Yes, provided it is tied to the purchase of a product or a service.	No	None	<ul style="list-style-type: none"> The customer is required to make a purchase to enter the lottery. Process is required to be open to audit by an independent public accountant. Four-week prior notification to the local authorities. 	-
 Spain	Yes	No	None	Advertisements and publicity relating to the Rewards System will have to comply with provincial advertising laws	<ul style="list-style-type: none"> The Rewards System should be available to the public across Spain. ULab will have to comply with all Spanish tax obligations and general civil and commercial rules of Spain.
 United Kingdom	Yes	No	No consideration for entry into the draw	None	-

KACHING - HIGH LEVEL REVIEW OF REGULATORY FRAMEWORK IN SELECT JURISDICTIONS



Jurisdiction	Is the Rewards System Permitted?	Is a License/Permit Required for the Rewards System?	Restrictions on the Rewards/Prize	Onerous Conditions	Other Remarks
 United States	Yes, if entry is free	No, unless the total prize value for each draw exceeds \$500.	If the prize value exceeds certain thresholds, filings/registrations would be required in certain states. For example, (i) Florida and New York (where the aggregate value of prizes exceeds \$5000 for each draw); (ii) Rhode Island (where the aggregate value of prizes offered by a retail establishment exceeds \$500 in each draw).	Publishing written rules dealing with eligibility, method of entry, value & nature of prizes, start and end date/times, method of selection of winners and limitations of liability.	<ul style="list-style-type: none"> Watching of advertisements or providing sensitive data may be seen as consideration in some states. Hence, an alternative method of entry (such as completing an online form) should be provided to users. Some requirements differ between states.
 Vietnam	Yes	Yes	Only non-cash rewards/prizes.	A foreign entity can provide such a Platform in Vietnam only through a joint venture with a local partner.	50% of the value of any unclaimed prizes is to be contributed to Vietnam's state treasury.

THANK YOU

If you have any requires, please feel free to contact us using the following contact or simply drop us an email

info@ulab.com

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Singapore 079903