



Moving **You** In the Right Direction

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Brand Story

MyBond started when Josh needed to move during the COVID-19 pandemic and realised that the biggest expense associated with moving was the rental bond. This is where he reached out to both Matt and Ray to solve this problem. Initially, we started with the idea that we would just offer a traditional personal loan. However, this path to market would require significant CapEx associated with regulation. So we had to find a different method to solve this pain point. We then had this insight that because all rental bonds are held in trust by the state government why should a tenant need to pay us back? When we can just get the refund when they move into their next property? So we launched a product that is not a loan, it is simply put a fee for service, a customer pays MyBond a fee of one week's rent, we then pay the rental bond directly to the rental bond board and we receive the bond refund when the customer moves out. In Australia, there is over \$4.6B worth of bonds being held in trust at any given time.

Vision

To empower renters with an ecosystem that provides safe & secure options

1 Year

National expansion

1 x new product

Rebrand and realign

Money

Exploring UK

3 Years

Global expansion

ESG (to be an impact company)

Renters' ecosystem

5 Years

1 stop shop for moving needs

To become a Bank

To provide an ecosystem which empowers renters to be socially mobile

Making renter's lives easy

To empower people to move along their journey to becoming homeowners

To provide an ecosystem that empowers renters with financial options

Promise & Values

Promise:

To help people, Providing speed, flexibility and convenience,
Empowering tenants, Reduce stress during the moving process.

Values:

Trustworthy

Caring

Reliable

Bold

Supportive

Mission Statement

To empower people with their home journey and reduce the stress load so that they can continue to thrive.

To support the moving process and to empower people on their journey to becoming a home owner.

Brand Personality & Voice



The Hero:

We are a brand wanting to leave a legacy and our mark on the world.



Characteristics:

- Informative
- Knowledgeable
- Empathetic
- Genuine
- Approachable

MyBond's personality is a reliable, trusted Hero, who wants to leave their mark on the world. Consisting of Masculine energy and intention to be the provider of services for the renters and tenants of Australia.

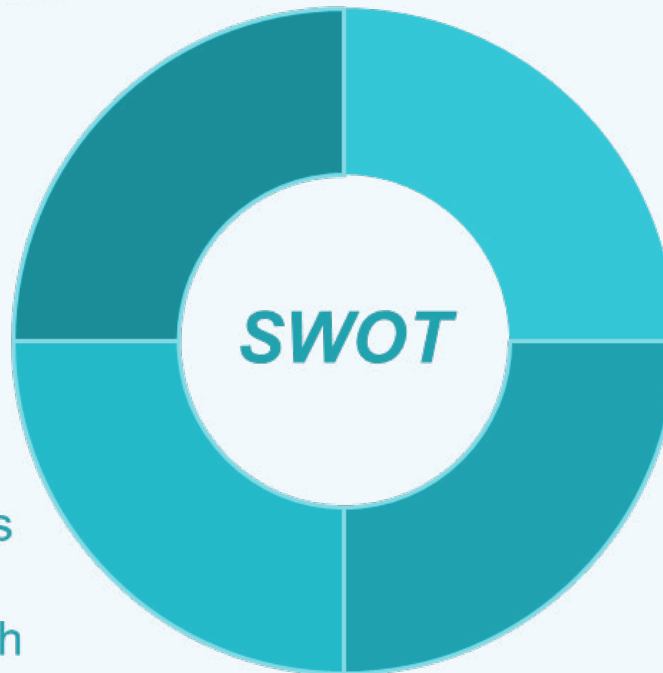
Problem Identification

STRENGTHS

- New and superior business model
- IT, administration, finance capabilities
- Own risk underwriting
- Experienced team
- Debt collections

OPPORTUNITIES

- Reaching out to real estate agents
- Expansion beyond NSW
- Consumer preference to hold cash
- Partnerships including NFP sector
- Additional products and services



WEAKNESSES

- Limited Debt
- Cash flow
- Experience in real estate
- Bond - Insurance
- IP Protection

THREATS

- Loss of key staff
- Competitors actions
- COVID19
- Fall in rent prices
- Market demand slowing
- Bond recovery
- Regulatory change

Market Position



Target Audiences

Sell your bond



Tradie Jim

Location: Western Sydney

Age: 28

Gender: Male

Education: Qualified Tradie

Hobbies: Traveling, seeing friends and family, Live Sports

Job Title: Brickie

Income: \$65,000

Relationship Status: In a committed relationship, no kids

Goals: Needs \$1,500 to pay for rego for his ute

Challenges: Limited disposable income, due to poor financial literacy.

Summary: Jim is a bricklayer based in Western Sydney. He owns his own ute which he uses to travel to his work sites. He has forgotten that his rego is due and needs his ute to ensure he can go to work next week. He is generally a law abiding citizen, and does not want a fine for driving an unregistered vehicle.

He has a long term partner who is a hairdresser with limited disposable income, and is a renter in a two bedroom house in blacktown. He is the occasional gambler, specifically on live sport.

Target Audiences

Sell your bond



Middle Management Amelia

Location: Sydney, Newtown

Age: 32

Gender: Female

Education: Bachelors

Hobbies: Bars, Movies, Traveling, Playing Touch Rugby Fitness

Job Title: Account Manager

Income: \$120,000

Relationship Status: Single

Goals: To invest in the stock market, so she can buy her first property.

*Is the goal related to the product opportunity?

Challenges: Her pet has been hit by a car.

Summary: Emelia, is a 32 year old account executive who is looking to get onto the property market. She has savings which she wants to keep in the stock market until she has accumulated enough wealth to purchase her first property.

She owns a small dog that has recently been hit by a car and has unexpectedly received a vet bill. She does not want to sell any of her positions and is currently renting.

Target Audiences

Sell your bond



Executive Jerry

Location: Sydney

Age: 37

Gender: Male

Education: Masters in Commerce

Hobbies: Traveling, seeing friends and family, Restaurants, kids

Job Title: Senior Executive

Income: \$250,000

Relationship Status: Divorced, with 2 kids

Goals: Wants to make sure his children have access to the needed resources and support for a happy, healthy and fulfilling future. *Needs \$7,500 for one off school expenses.

Challenges: Children are expensive.

Summary: Jerry is a divorcee with 2 kids, who are aged 12 and 8 both attending private schools, and have very active social lives including sport, music, and tutoring.

Jerry has a property where he pays \$2,600 a week in rent with a bond of \$10,400. His ex-partner has asked him for help to pay the children's school fees, and sporting registration fees and child support

Target Audiences

Fund your bond



Young Professional Lisa

Location: Bondi

Age: 24

Gender: Female

Education: Bachelors of Marketing

Hobbies: Traveling, seeing friends and family, Restaurants

Job Title: Junior Marketing Consultant

Income: \$63,000

Relationship Status: In a committed relationship, no kids

Goals: Move into her own home.

Challenges: Has savings but doesn't want to spend them.

Summary: Lisa is a 24 year old female who has just graduated from university. She currently lives in a sharehouse in Bondi. She owns a second hand hatchback, and loves to go travelling. She is currently saving money for her next trip overseas.

She is currently looking to move closer to the city due to work and doesn't want to spend her hard earned savings and doesn't want to go to the bank of Mum and Dad.

Target Audiences

Fund your bond



Apprentice Cary

Location: Punchbowl

Age: 24

Gender: Male

Education: High school

Hobbies: Traveling, seeing friends and family, Surfing.

Job Title: Apprentice electrician

Income: \$38,000

Relationship Status: Single

Goals: Move into his own place.

Challenges: Has no savings, and family isn't able to help financially

Summary: Cary is a 24 year old 2nd year apprentice looking to move out of home. To be closer to work. He is employed but only earning enough to get by and as a result does not have any savings. To move into a new rental property he needs to find money to help him move houses.