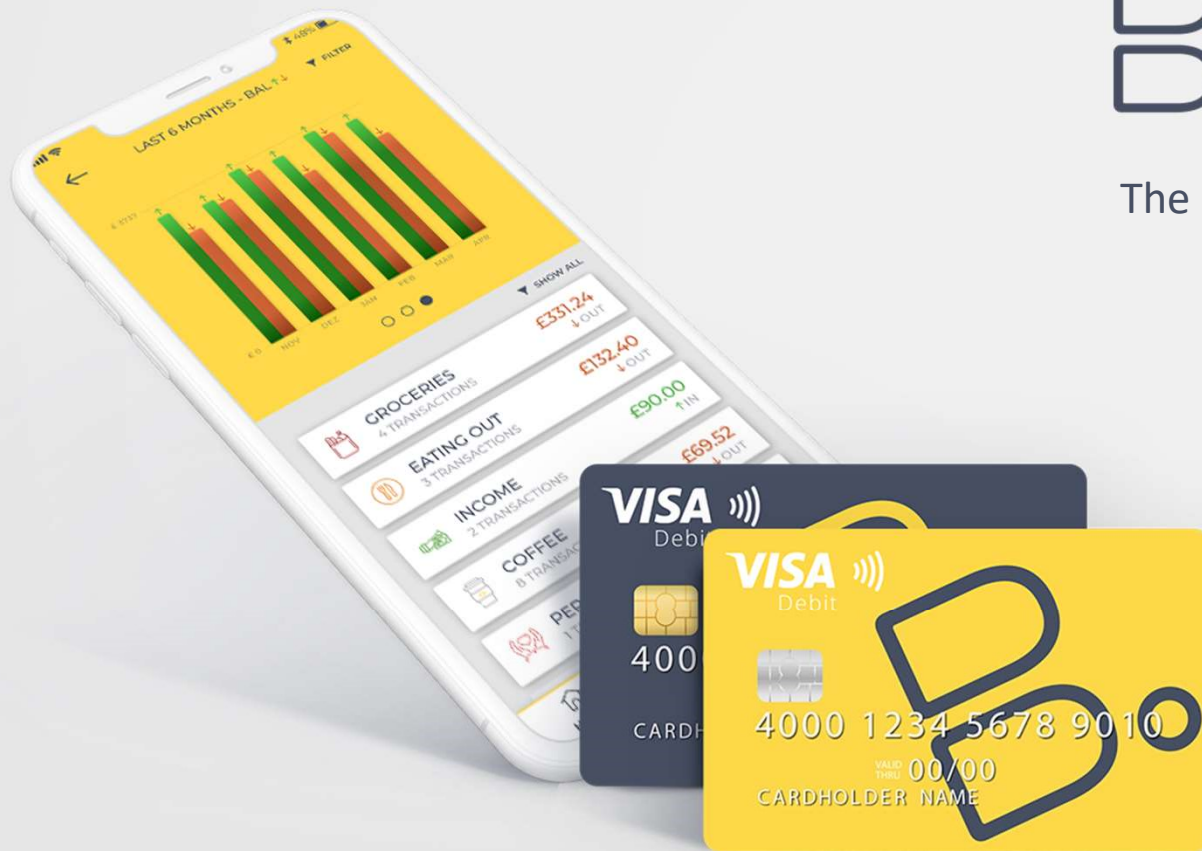
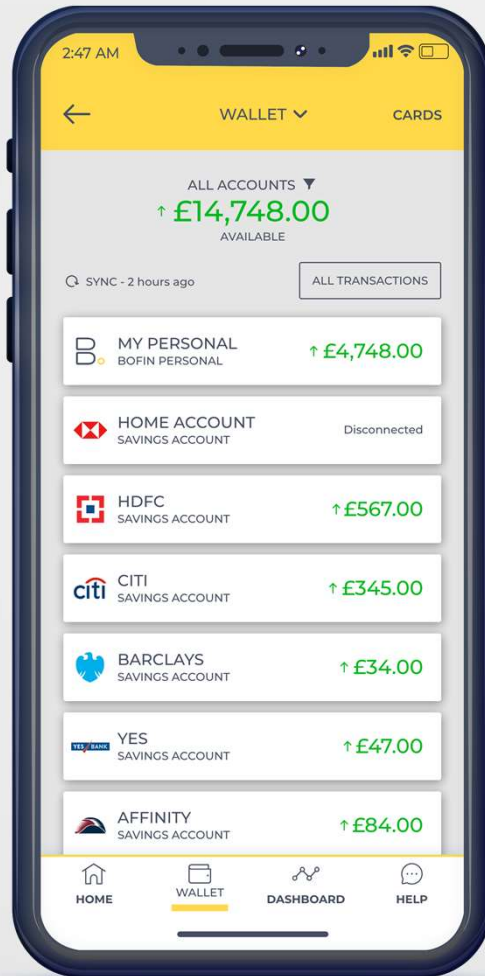


BOFIN

The only banking App you need



INTRODUCING BOFIN



“

Bofin is a technology driven platform that provides businesses and consumers with a suite of banking and financial services in a single, unified, seamless mobile-App.

- The Bofin platform integrates a range of financial products, focused on customer-needs
- Customer acquisition through highly incentivised partners
- In development for 18 months: now in advanced beta-testing
- Full launch October 2018
- Revenue generating from launch; cash-positive by Q2 2019
- Currently closing £5m funding round

THE PROBLEM

Banking legislation dictates that it is a human right to have a bank account yet there is a considerable underserved market that exists across the globe

- ⦿ Immigrant works with no credit history experience (3.5m/yr) difficulties and delays in opening a bank account in Europe
- ⦿ Foreign workers are paid into “friends or family” accounts, leaving them at the mercy of another individual (known as “modern day slavery”)
- ⦿ Newly formed UK companies (600k/yr) experience delays and inefficiencies to open a business bank account (up to 3 months)
- ⦿ Foreign students (450k/yr) experience difficulties opening a bank account when they first enter the country
- ⦿ Foreign workers and international students are often exploited with high-cost to send money back home to their families and using their UK card abroad
- ⦿ Managing cross-border finances is another real challenge faced by foreign workers

“

Any innovation that has occurred in the fin tech industry has led to fragmentation of the market; each app optimising for a different service offering.

Users need multiple accounts with various providers to access the best rates and terms only adding to the complication and inefficiency for the user.



THE SOLUTION

Bofin leverages the recent Open Banking legislation to bring together providers and negotiates at scale to provide the best terms on behalf of their users:

- ⦿ “Plug and play” the best providers for each services across the customer value chain
- ⦿ If a better option becomes available, Bofin swaps them into the platform
- ⦿ The products and services are white-labeled under the Bofin brand so the users get a seamless experience
- ⦿ Bofin becomes a “one-stop-shop” focused on optimising the customer experience and meeting all their needs in the most efficient way possible

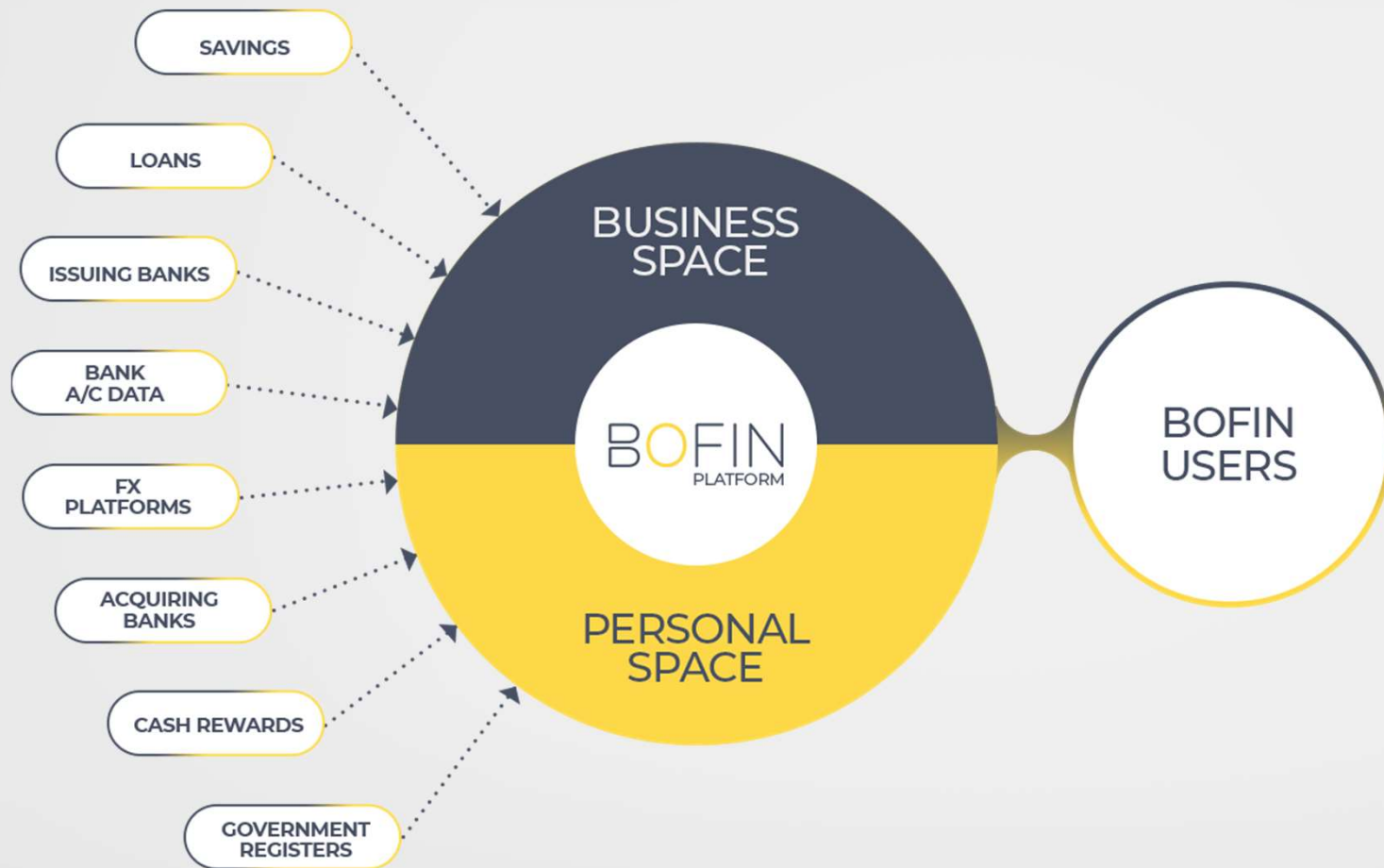
FX Rates:
3x cheaper than
TransferWise
24x cheaper than
high street
banks



World's first
**global account
aggregator**
see all your account
balances in one
place

Only banking
platform to offer
instant transfers
between GBP & EUR
across Europe

Platform
continuously
evolves to offer
new products
& services at the
best terms



BOFIN PLATFORM

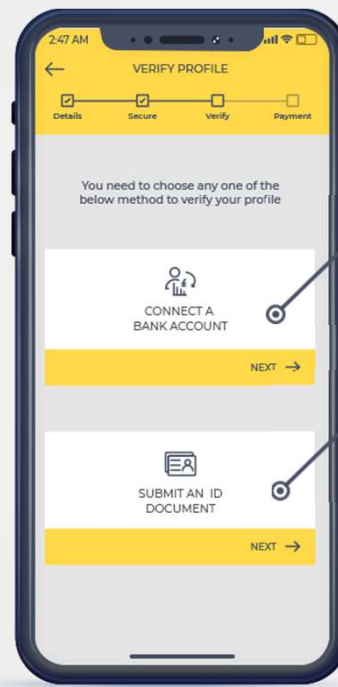
“

Bofin's model centres on its technology interface, which aggregates financial products and offers these to end-customers in a seamless, intuitive mobile-App.

OPEN A BOFIN CURRENT ACCOUNT. PERSONAL, BUSINESS OR BOTH.



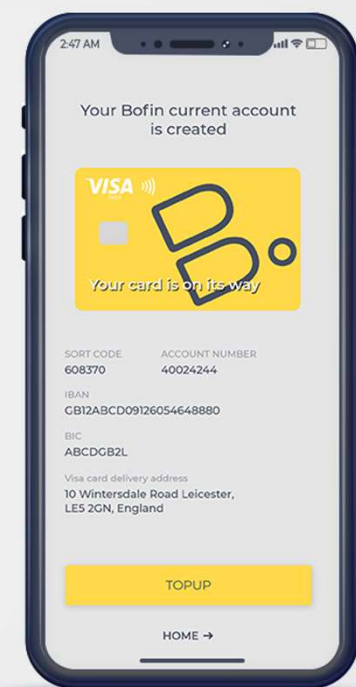
Facial Recognition System



Verify Profile

Identity-verification through financial institutions

Identity-verification through face liveness detection and government-issued IDs



Account Successfully Created

Powered by



Companies House

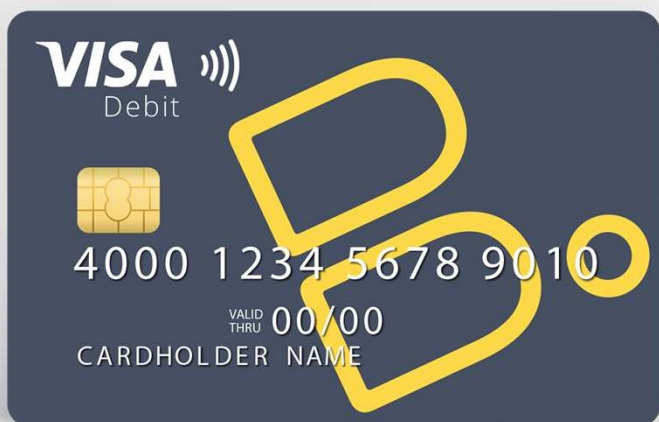


BOFIN VISA DEBIT CARD



Open a UK personal current account
from anywhere in the world

- ◉ Set up an account in minutes on your mobile
- ◉ Get your new VISA Debit card delivered to any address in the EEA
- ◉ Use your account abroad as at home with no hidden fees

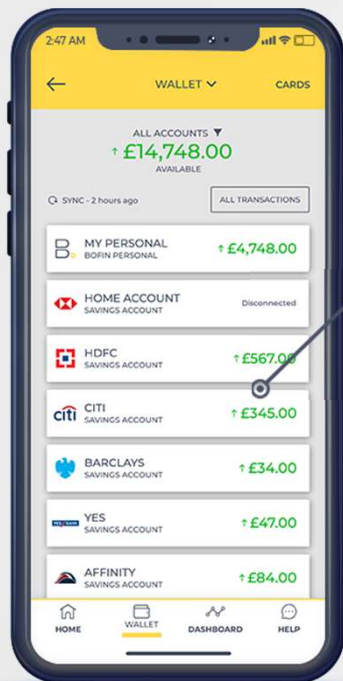


Got a business in the UK?

- ◉ Open an instant director's account with no credit checks or paperwork
- ◉ Get an internationally accepted VISA Debit card in a couple of days
- ◉ Manage your business and personal finances together in one easy app



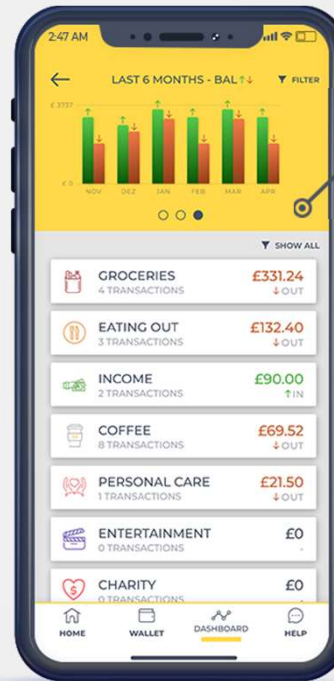
ALL YOUR MONEY ON ONE SCREEN



Bofin Wallet

Connect and access all your accounts and cards in the Bofin Wallet

View your money in any currency and easily work out exchange rates



Bofin Dashboard

Track your payments, transfers and spending habits on the Bofin Dashboard

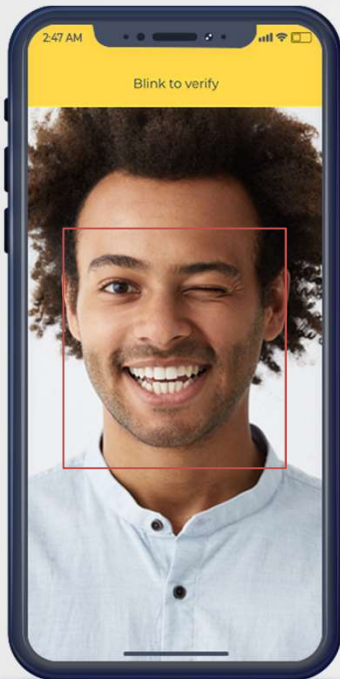
Categorise your expenses and plan your spending on the go

Powered by

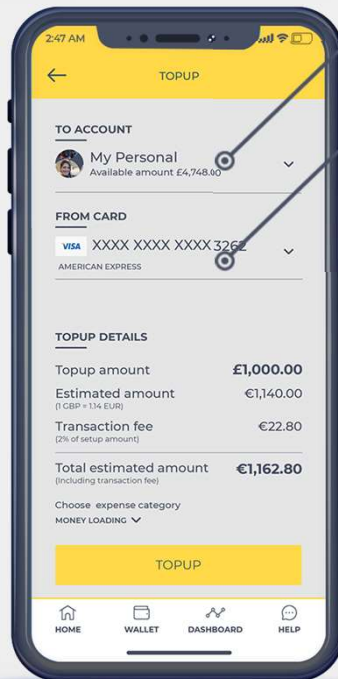


BOFIN MONEY TRANSFERS

Blink to authorise payment



Money INTO your Bofin account

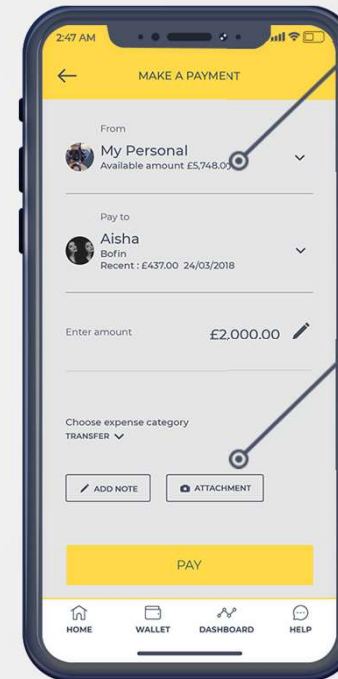


Instant transfer through Bofin money-loading facility

From any international bank account (VISA & MasterCard)

With Apple Pay and Android Pay

Money OUT of your Bofin account



Instant UK domestic money-transfers through Faster Payments Service facility

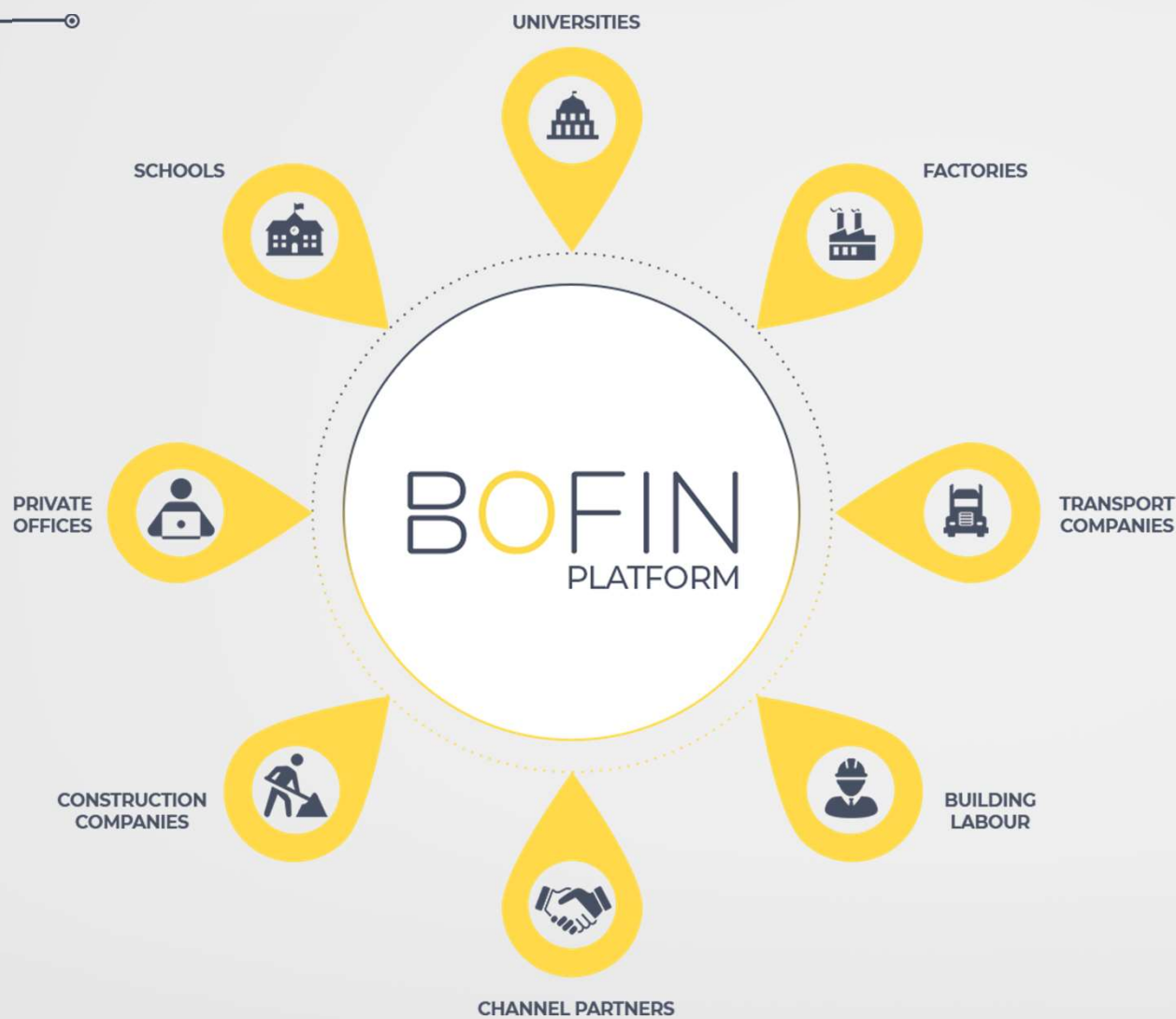
Instant international money-transfers through Money Transfer- and FX platforms (coming soon)

Make your payments personal with a picture or message

Powered by



(Royal Bank of Scotland platform)



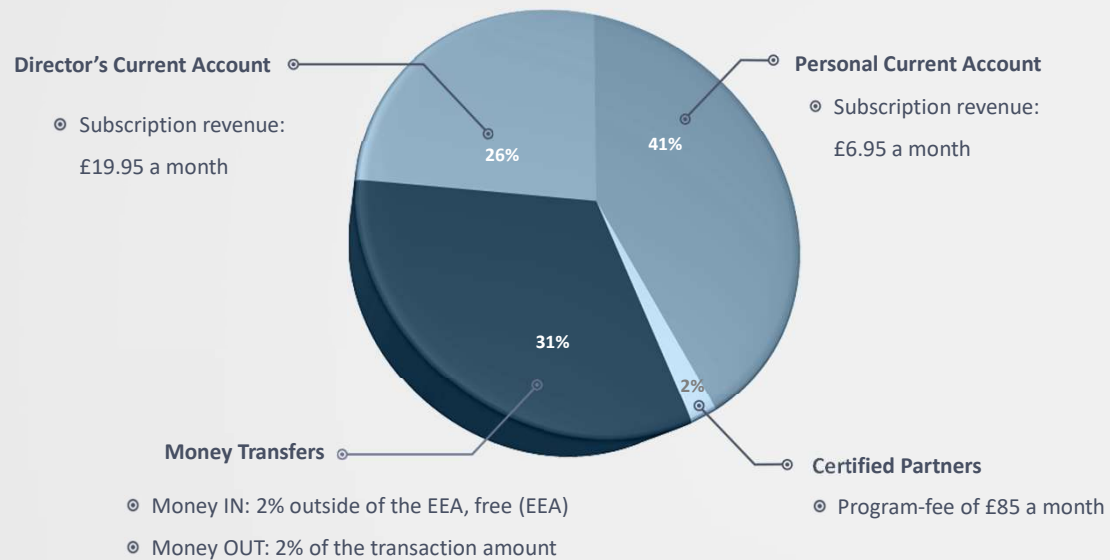
CUSTOMER-ACQUISITION

“

Bofin sells its solutions to Certified Partners (distributors) who benefit from Bofin's solutions in their dealings with end-customers

- ⦿ Bofin's customer acquisition strategy is low-cost and will enable rapid growth in substantial markets
- ⦿ Bofin solves a problem, both for its Certified Partners and their end-customers
- ⦿ Recruitment agencies, company formation agencies, accounting service providers, foreign workers, new businesses, students etc.
- ⦿ Profit-share to promote distribution model

BOFIN REVENUE STREAMS



You can download the Bofin App for **FREE**

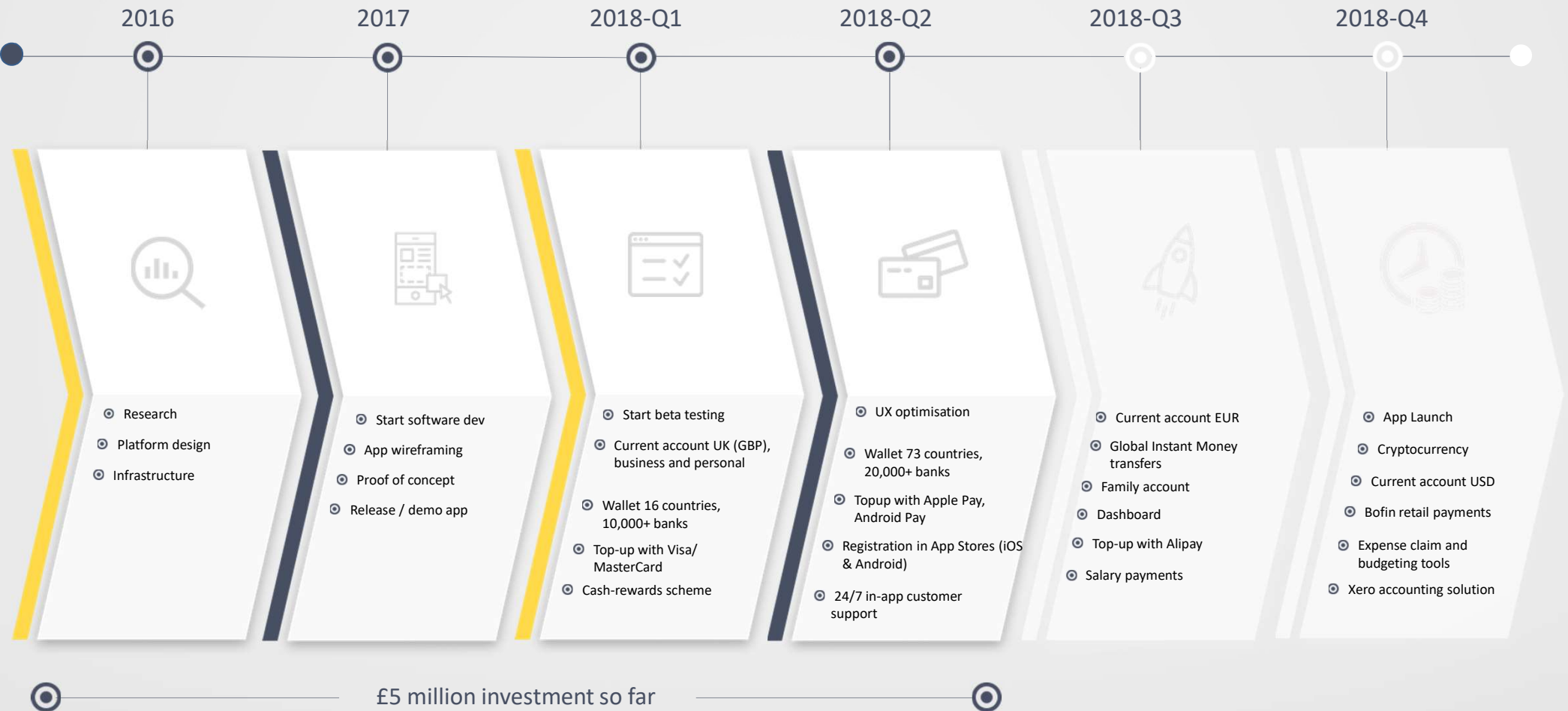


This allows you to:

- Connect and access all your finances and cards in the Bofin Wallet
- View your money in any currency and easily work out exchange rates
- Track your payments, transfers and spending habits in the Bofin Dashboard
- Manage your business and personal finances together in one App through one profile

BOFIN PRODUCT-ROADMAP

Financial products and services completing the end-to-end customer journey



BOFIN LEADERSHIP TEAM



Mohamed Dafea
Chief Executive

- ◉ Founder and visionary of Bofin
- ◉ Chartered Engineer with background in risk-modelling, mathematics and process-automation
- ◉ Original architect behind Souq, the Middle East's marketplace



Michiel Schrama
Managing Director

- ◉ Co-founder of Bofin
- ◉ UK Head at Ingenico, the leading payments provider
- ◉ Chairman of £10+ billion Escrow-Fund
- ◉ Corporate Lawyer at Tier 1 Law Firm in the Netherlands



Sumaya Shukur
Product Innovation Director

- ◉ Co-founder of Bofin
- ◉ Product Management at Swedish bank SEB
- ◉ Process migration expert at HSBC



Annabel Treon
Strategy

- ◉ Vice President at BlackRock
- ◉ Strategy at Deutsche Bank and Morgan Stanley
- ◉ Management Consultancy at Booz & Co



Clinton Browne
Chief Information Officer

- ◉ CTO at Payment Cloud Technology (PCT)
- ◉ Head of Global and Mobile Development, Electronic Arts (EA)
- ◉ Over 20 years of IT experience in the banking and payments industry



Tina Sheikh
Finance Director

- ◉ Tax Associate at PWC



Constant van der Merwe
General Counsel

- ◉ Legal Head at Ingenico



Simon Bailey
Sales Director

- ◉ Managing Director at Maxipay

BOFIN EXPERIENCED ADVISORY BOARD



Anoup treon

Chairman: chartered accountant & seasoned entrepreneur with 30+yrs experience building, growing, exiting numerous £200m+ revenue businesses



Simon-Pierre de La Seiglière

Former Managing Director EMEA and Vice-President Tech Disruptor of Ingenico; Payment expertise & strong successful track record in online financial services



Marc Sibony

Former Chairman of Merrill Lynch (Spain & Monaco), esteemed lecturer on financial markets. Former HSBC banker with considerable expertise in financial instruments



Viren Doshi

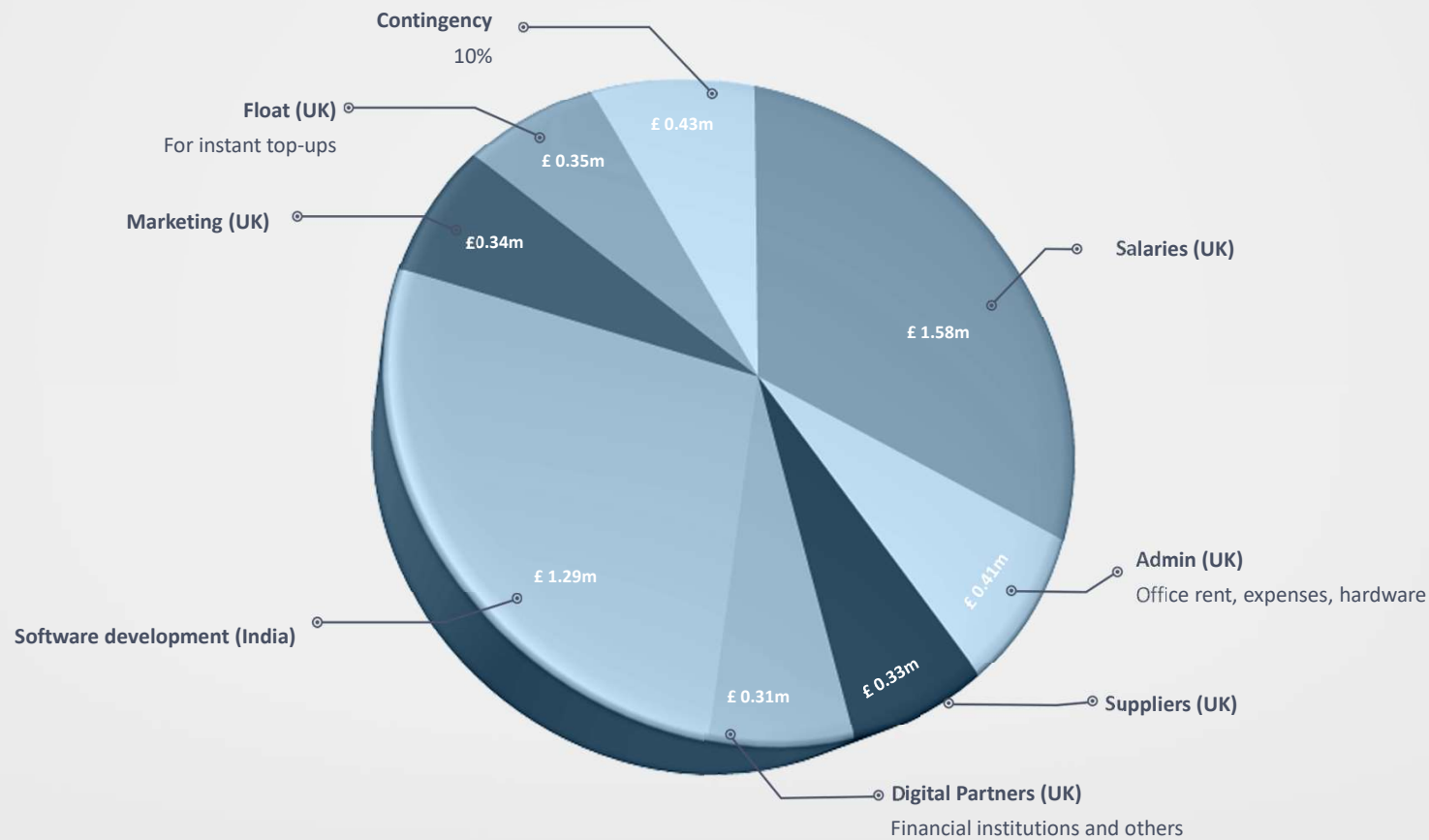
Former Senior Partner at leading consulting firm Booz & Company, providing strategic direction and leadership to world's largest public & private companies



David Jimenez

Former Group Executive at Chase Paymentech & Chief Commercial Officer of Ingenico; expertise & connectivity in payments & financial services industry

BOFIN IS RAISING £5M TO FUND 12 MONTHS OF OPERATIONAL FIXED COSTS



TARGET MILESTONES



Projected
customers (2019)

393,000



Break-even point

66,000

customers



Projected
Break-even date

Q1 2019

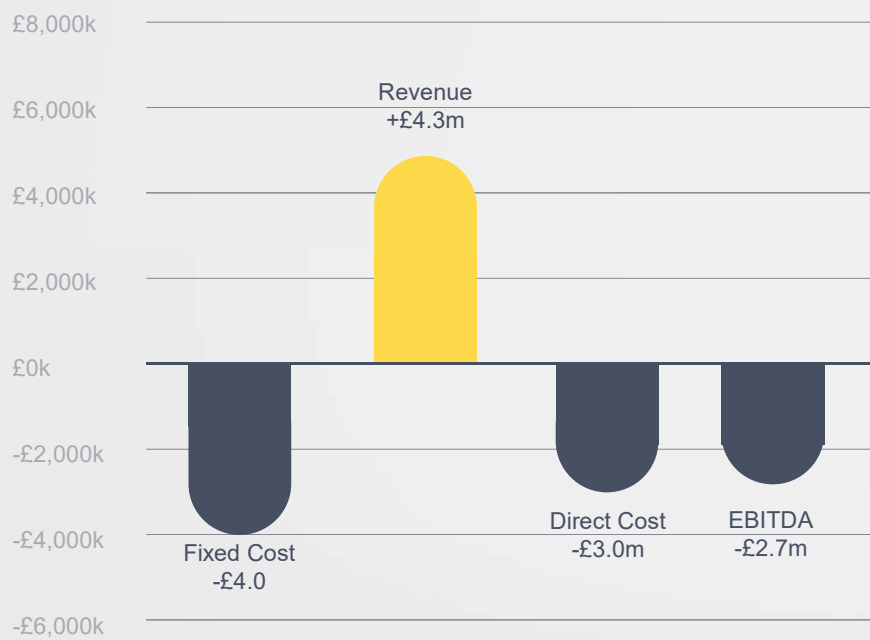


Projected
EBITDA (2022)

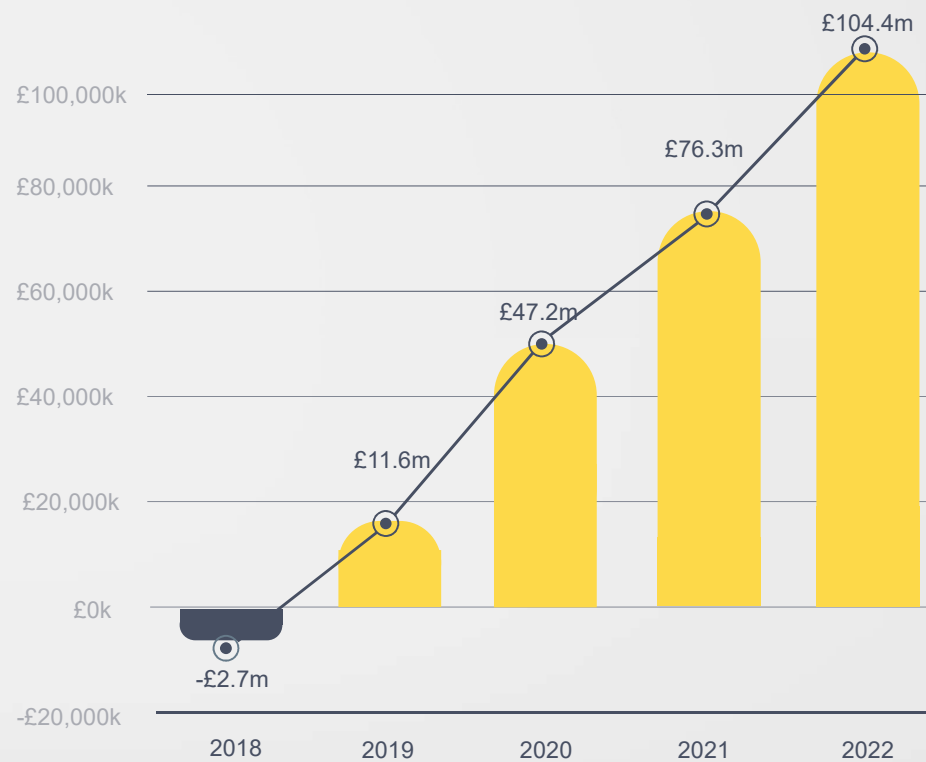
>£ 104m

TARGET PROJECTIONS

YEAR 1 (Jan – Dec 2018)



5 Years EBITDA (2018-2022)





BOFIN