



GlobeOne®

Powered by the Global Community.

- **What is GlobeOne?**

Headquartered in Santa Monica, CA., GlobeOne was established in 2012 by a group of socially minded entrepreneurs who believe mobile technology enables everyone to have simple, affordable financial tools, regardless of where they live or how much they make.

GlobeOne is a technology platform that provides an intuitive and engaging mobile-based front-end interface for a worldwide community of networked financial institutions. The platform includes a holistic suite of banking services designed specifically for the GlobeOne members.

For a flat monthly fee of \$9.95, GlobeOne gives members the tools to meet all their financial needs: a Checking account with no minimum balance, a Security account with a line of credit that allows a member to invest in and borrow from, international and domestic money transfers at no extra charge. All with no hidden charges and no fine print.

When a member signs up for a GlobeOne account, they get access to our unique patent pending **SocialBoost** program that helps build a potential income stream for the members themselves. By inviting others to join GlobeOne, they can instantly enjoy program benefits. When their invited friends and family join the community, they earn money—for life. GlobeOne's bank network gives back 25% of the credit balance interest from the member's personal community—and a weighted-proportion of 25% accrued by the GlobeOne community worldwide. That's a total of almost 50% of credit balance interest accumulating in the members account every month.

- **What is the Vision of GlobeOne?**

We believe in giving every single human being their natural-born right to control their own financial future.

We believe that when our members can take back their financial future, their world is limitless. They can do more than make ends meet: they can make plans and set goals. They can listen to your dreams—and to the dreams of others. They can eliminate boundaries and make an impact. GlobeOne gives our members the tools to build their own credit and secure their financial well-being.

- **What is the Mission of GlobeOne?**

GlobeOne's mission is to transform global financial inequality by creating a supportive community that gives everyone, everywhere in the world, access to the tools and resources to take control of their financial future.

- **When are you launching?**

GlobeOne will be launching in the first quarter of 2015 in the United States and Latin America. It will continue to grow in international markets throughout the year.

- **Who are the Current Banks/Financial Institutions in the network?**

GlobeOne will not disclose specific financial institutions at this time but currently is in discussions with more than 20 banks in 12 countries in preparation for a first quarter 2015 launch. The goal is to establish beachheads in the six continents and expand to 30 countries with 25 million members by 2020.

- **Who is the CEO?**

There is no CEO. The company is managed by an Executive Committee that are each leaders of their individual divisions within the company. The team collectively operates under the Guidance of the Advisory Board and Investment Group.

- **Who are the additional Advisory Board Members?**

We are currently in conversations with other international Advisory Board members but as yet have not determined the full formal Advisory team.

- **What is the Company Exit Strategy?**

There is no exit strategy for the company. The investment group is backing GlobeOne as a legacy project and has no intention of taking the company public or selling.

- **What is the Marketing Strategy?**

GlobeOne will take a very focused and structured approach to the marketing and brand awareness campaign. The strategic goals of the initiative will be to generate consumer awareness and develop a connected relationship with our members. A grass-roots approach will concentrate on P2P interactions, social media engagement and PR brand awareness. This strategy is a holistic approach that will most effectively appeal to our target demographic.

Based on the dynamic structure of the GlobeOne program, the aim is to build enrollment through the exponential power of crowd marketing.

Concurrent with a grass-roots marketing campaign will be a sales approach that focuses on seeding the community through payroll and benefits services

providers, employers and key strategic partners. This will seed communities from a trusted source, introduce GlobeOne to a targeted audience, and create a more organic avenue for exposure.

- **What are the costs to be a GlobeOne member?**

\$9.95 a month. Period. By inviting a single member, participating in the Social Boost program will more than offset the annual cost of membership.

- **How do I become a GlobeOne member?**

Simply visit www.GlobeOne.com and request an invite, then begin introducing your friends and family.

- **What are the credit balance interest rates?**

Interest rates vary by country but are very competitive with current market rates.

- **What are the foreign exchange rates for international transfers?**

Member banks will have a nominal exchange rate not to exceed 2% of market rates.

- **Is there a minimum balance on the checking account?**

No.

- **What is required to become a Member Bank?**

Every bank in the network will be expected to sign a GO Member Bank License Agreement, customized for local market conditions and regulatory issues. The License Agreement will authorize each bank to be a member of the network and confirm their acceptance of the GO Operating Regulations Manual.