



November 2018





2015
\$35b
Gold fund



2016
Started HELLOGOLD
+1 Co-founder

Today
Award winning product
50 FTE



SAY HELLO TO A NEW KIND OF GOLD: **DIGITAL GOLD**

**USEFUL
AFFORDABLE
ACCESSIBLE
...FOR EVERYONE**

WE ADDRESS A BIG PROBLEM

Young and growing population...
but trapped

Can't grow savings
because the little they save they
keep it in cash

Can't access affordable loans
because they can't meet minimal
credit rating criteria

HOW BIG?

\$620B

Annual savings held
in cash

In Asia and Middle East

80%

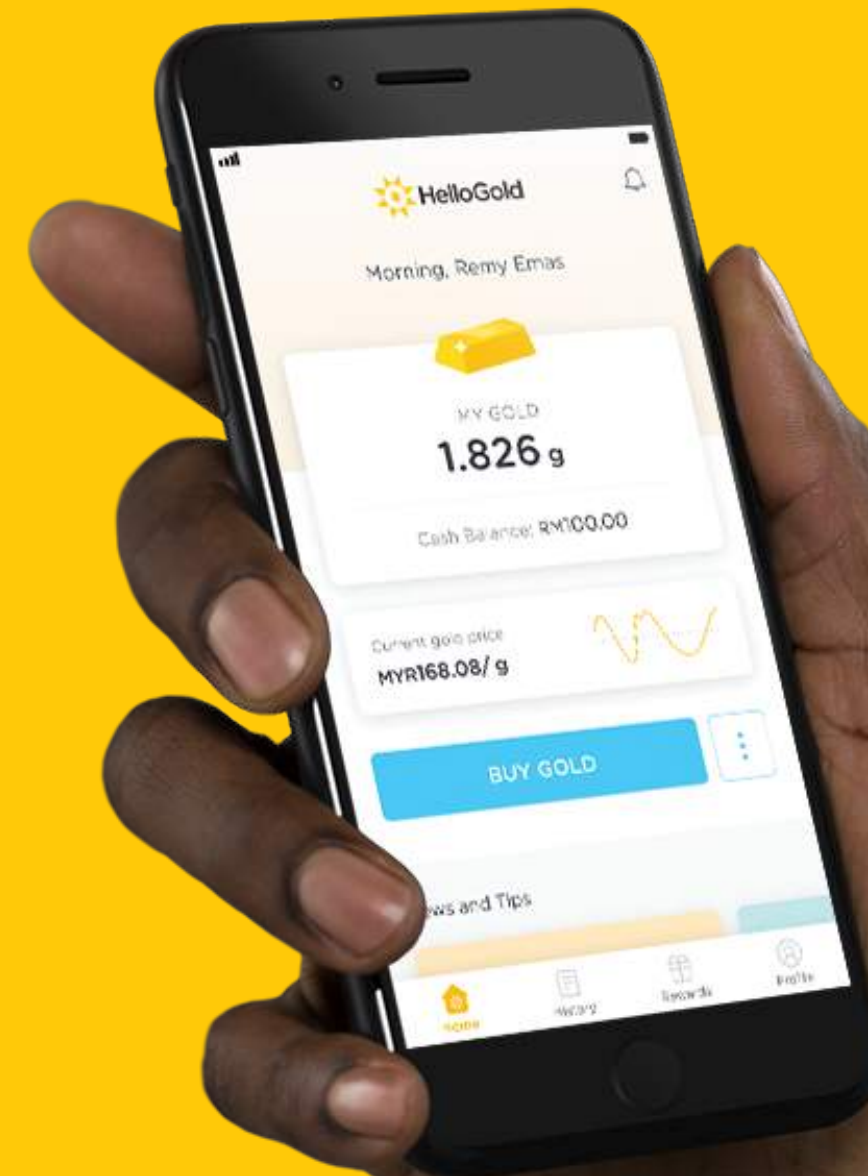
Personal loans
rejected

In Malaysia

THE SOLUTION: A DIGITAL “GOLD BANK”

Save, borrow and send investment grade gold through your mobile app

Anywhere
Anytime
Any amount
...At great prices



HOW WE KNOW IT WILL WORK

MILLIONS OF PEOPLE ALREADY DIVERSIFY INTO GOLD

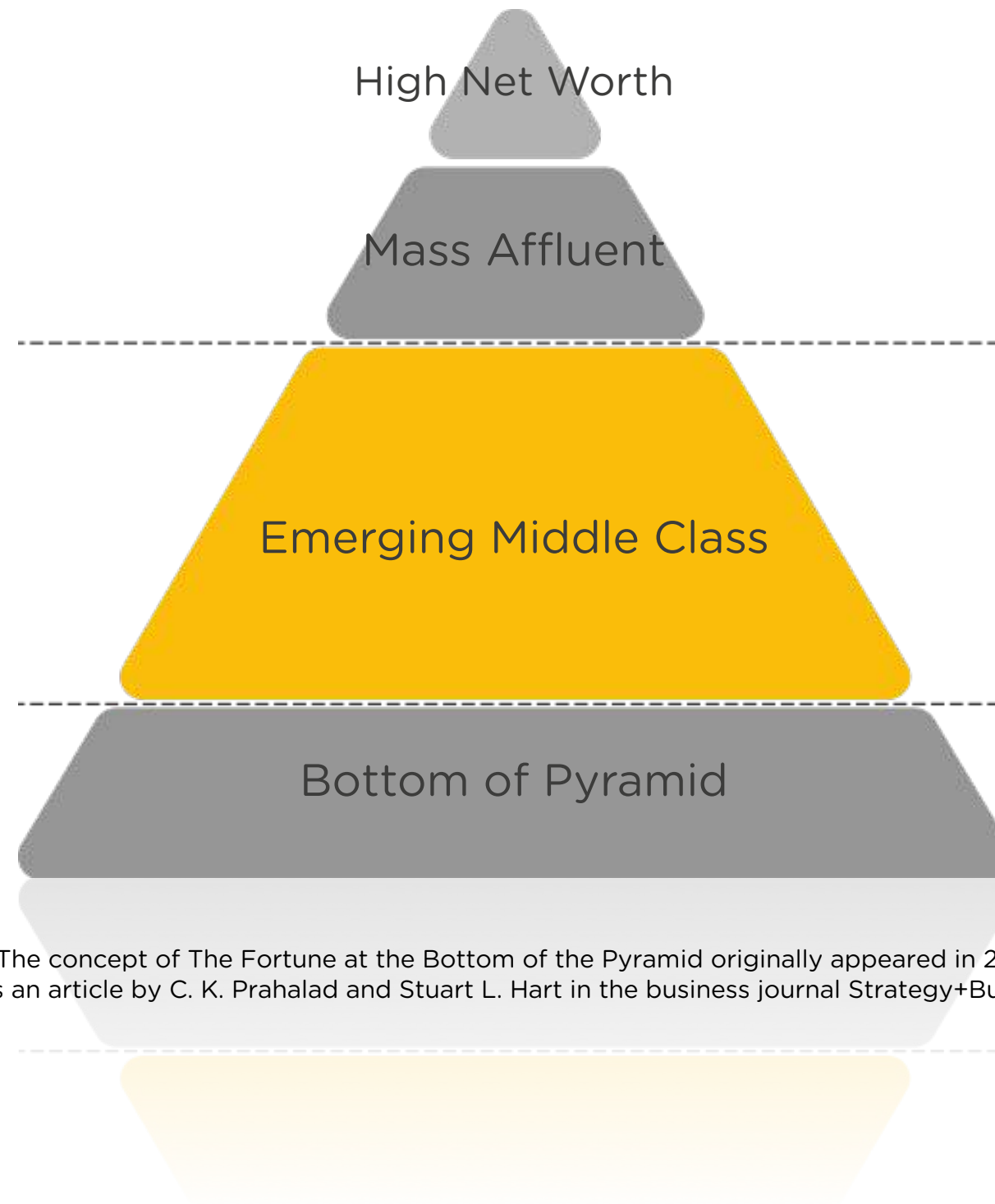
Indian housewives own 11% of
the world's gold (\$1t)

But it's an expensive, risky
and time-consuming way to save



WE ARE TARGETING THE EMERGING MIDDLE CLASS

These account for 650 million people across Asia and the Middle East



Source: World Bank Data, McKinsey

* The concept of The Fortune at the Bottom of the Pyramid originally appeared in 2004 as an article by C. K. Prahalad and Stuart L. Hart in the business journal Strategy+Business.

THEY ARE ASPIRATIONAL AND TECH-SAVVY BUT THEY ALSO WANT GREATER FINANCIAL SECURITY



Lives in the city
with a young family



Median annual household
income of US\$13k



Has internet access and
owns a smartphone



Over-reliance on
cash savings



Lack of access to
personal credit



Traditional remittance
is costly

HELLOGOLD SOLVES THREE KEY PROBLEMS FOR THEM



Lives in the city
with a young family



Median annual household
income of US\$13k



Has internet access and
owns a smartphone



Diversify savings
from cash to gold



Access gold-backed
loans



Cost-free gold
remittance

OUR STORY SO FAR

WE'RE CREATING NEW DEMAND

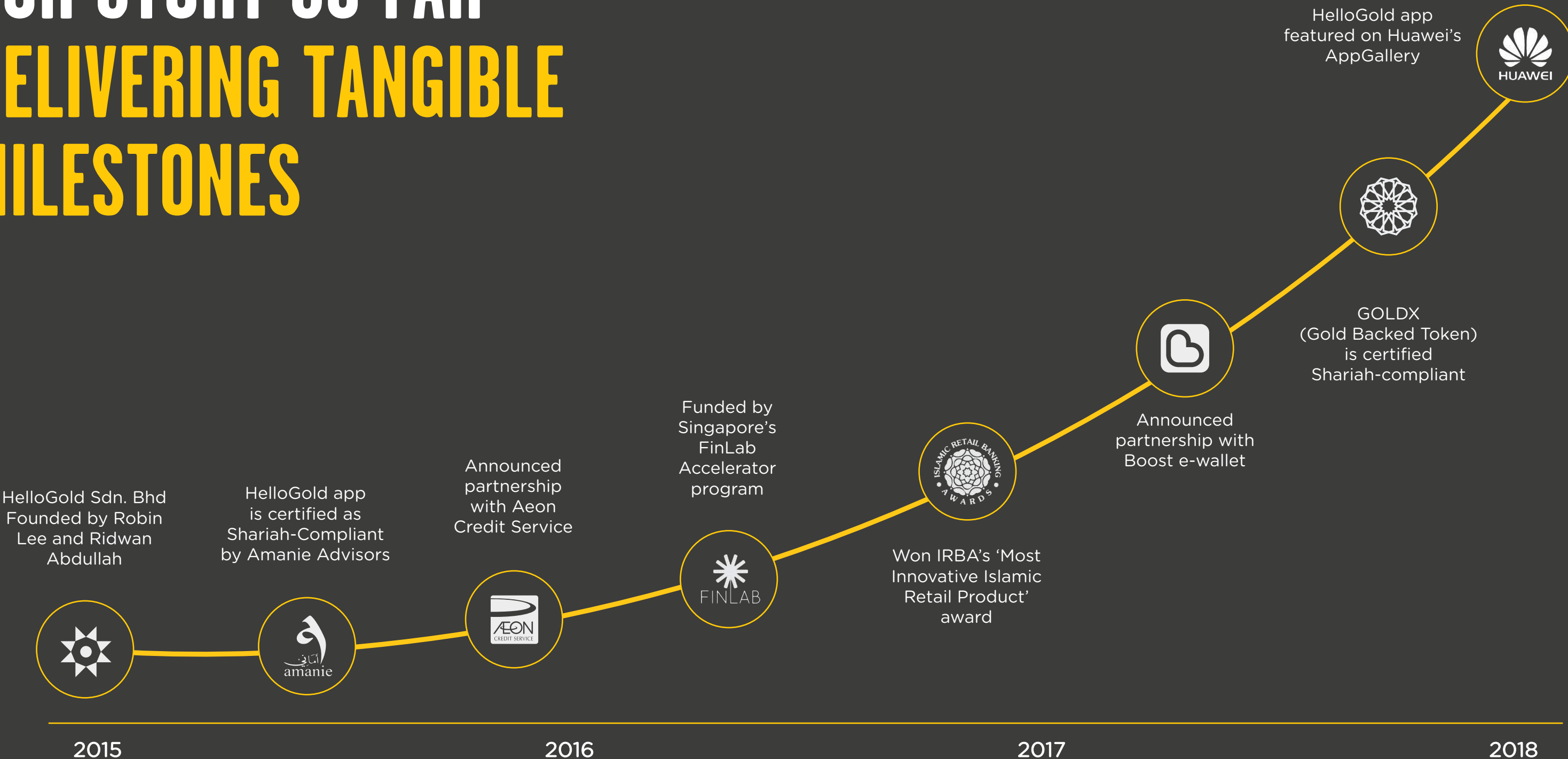


70%

of HelloGold's customers
have never bought gold
before

OUR STORY SO FAR

DELIVERING TANGIBLE MILESTONES



As of 24 November 2018

Over 33,000* Registered users

ACCELERATING GROWTH THROUGH OUR PARTNERS' WALLETS

Partner Customers



Partner Wallet



HelloGold

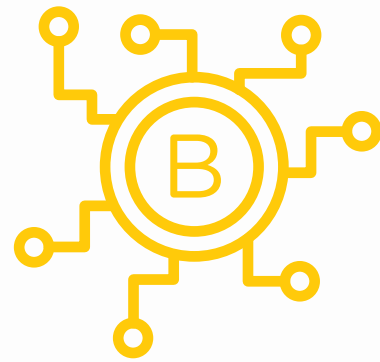


Register and KYC
Buy and Sell Gold



API Integration
In-App / White-labelled

WE USE BLOCKCHAIN AND TOKENISATION TO SCALE FURTHER AND FASTER



Blockchain

- Increased security
- Increased scalability
- Lower cost



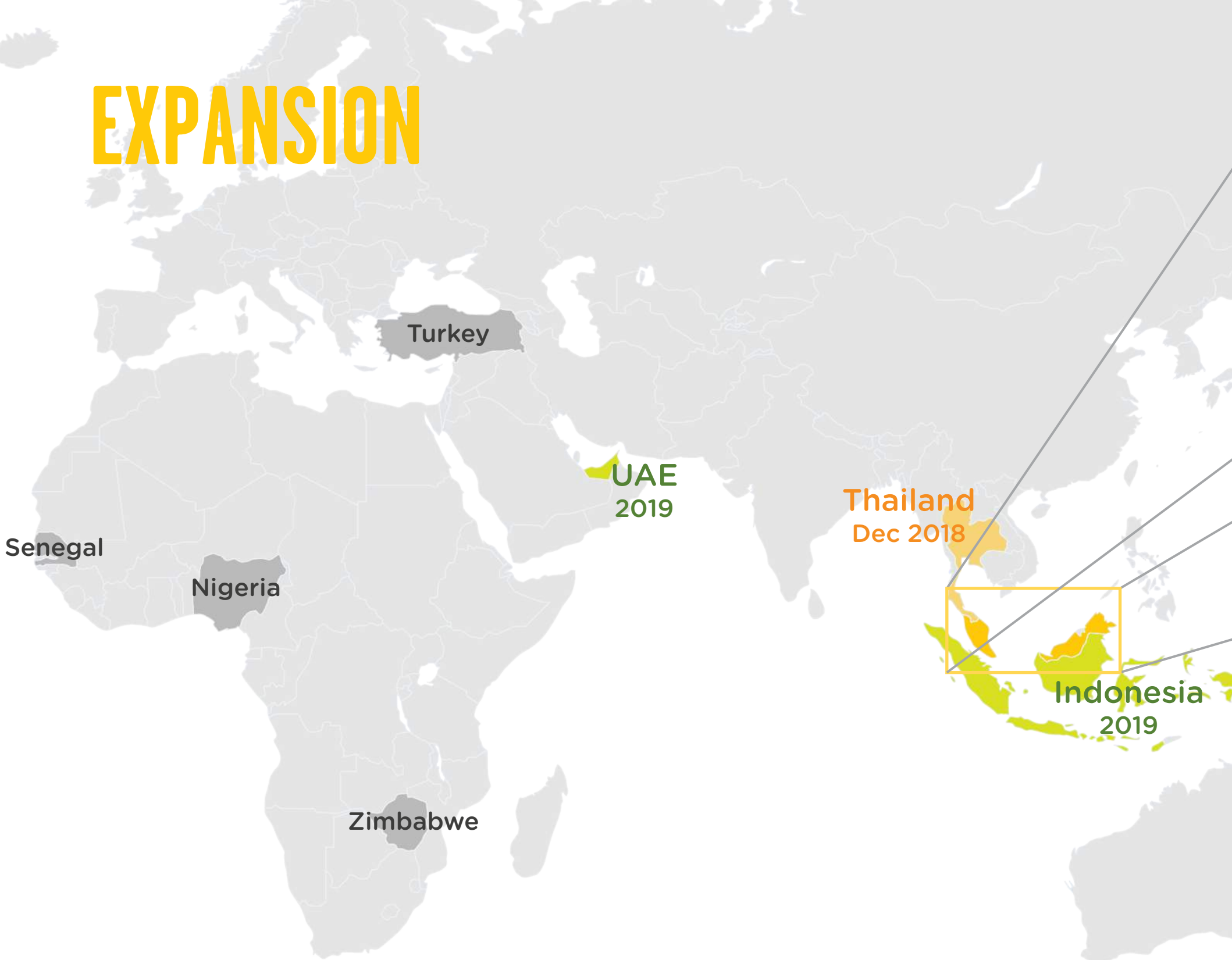
Tokenization

- Greater transparency
- Wider options
- Wider reach

**THE NEXT CHAPTER
IS TO EXPAND
BEYOND MALAYSIA
PARTNERSHIP WILL
BE KEY TO MARKET
ACCESS**



EXPANSION



Malaysia
Over 33,000 KYC'd customers

HelloGold Smart Saver

Outdoor Campaign

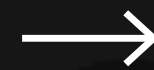
LOOKING TO FUND NEXT PHASE PROOF OF VALUE



Proof of Concept

Proof of Value

B2C



+ B2B2C

App



+ Wallets and Tokens

Save



+ Borrow and Remit

Malaysia



+ Wider Regions

Gold



+ Other Commodities