

BAANX

“WHERE BANKING MEETS CRYPTO”

Solving the problems in achieving a Cryptobank network integrated into the Fiat currency sector; fully regulated with unique products and offering all the services of a traditional bank but - faster, cheaper, with mobile first interface

Market

Online Fiat Banking expected to reach
\$29.97 trillion by 2023

Cryptobank future market of over
\$10 trillion by 2028

Cryptocurrency has currently **6 million** daily active users, growing to **580 million by 2025***

***Deloitte**

Executive Summary

- Baanx is led by an experienced team with over 100 years of Banktech & Fintech experience.
- Baanx's retail platform works like Online & Mobile Banking for consumers but with unique added crypto features.
- The Baanx platform is creating a fast growing blockchain network of secure, insured, user centric cryptobanks with full fiat and cryptocurrency functionality and accepted regulatory compatibility.
- Mass user adoption results in extensive fiat & crypto payment transactions, as well as crucially deposited asset reserves (fiat & crypto); forming the reserve for a highly profitable global lending bank (secured & unsecured) for both fiat currency and stable coin cryptocurrency activities.

Mission

To make user's lives better by disrupting the traditional slow and expensive banking sector.

We take mobile banking to the next level with additional unique features across crypto and fiat; we engage trusted partners to share bank licenses and technology to create a fast growing global network.



"Baanx's decentralised mission enables fast platform user growth and a unique opportunity to challenge the inconveniences and inefficiencies of the banking sector."

Garth Howat, CEO

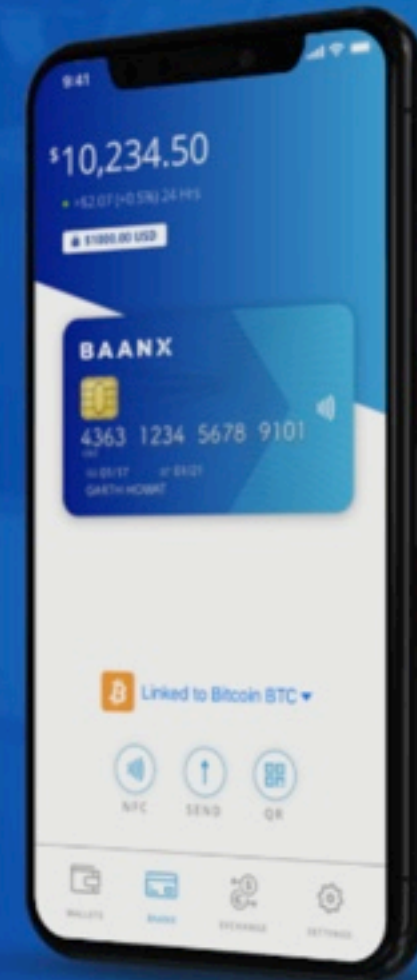
Unique User Focused Products

1. Baanx branded products

- Wallet/debit & credit (Fiat & Crypto) - one of the world's most secure software wallets.
- Impressively sleek App with NFC payment function.
- Unique attractive Features- Insured (up to €100k per user), Price Lock (hedge).
- Multi-crypto exchange access for user convenience.
- Currently Available: Wallet, Cold Storage (London), OTC.

2. Baanx OpenAPI:

Allows brands/FinTechs to provide Baanx services by sharing our products and licenses. Baanx's banking platform network is the 'App Store' for consumer and business crypto needs, users joining the platform under trusted partner brands deposit all assets into the central Baanx platform creating greater reserves. Baanx grows a huge user base through partnerships.



Insured, Hack Insured Wallet & App



- **Mobile First Crypto & Fiat Payment App**
Innovative, low fee token driven products with vicards for merchant and online payments.
- **Price Lock Hedging**
Customers can lock in the fiat value equivalent of cryptocurrencies at the press of a button for set periods of time.
- **Highly Secure Insured Custody Wallet**
\$100,000 "Wallet Insurance" for non-fault loss. First Crypto-Insurance in the market.

Additional Products

London Based Cold Storage

For HNW/UHNW/Family Offices/Hedge Funds/Institutional Investors and complete security for Baanx own insured user deposits.

Crypto-Exchanges - Aggregated

In a market trading \$30 billion per day, Baanx gives customers access to all the best exchanges in one place, with one interface and just one KYC/AML process. Users receive the best prices across the cryptosphere.

Strategy

- The Baanx platform and network enables much faster adoption and user growth than one brand
- Be the Banker for the Crypto & Fiat combined world using existing license and agreed license partnerships
- Enable extensive payment & lending profits
- Positive response from brands so far....one MOU for 1M+ customers already in 2019 with many further enquiries.
- Multiple brand/partner deals in negotiation totalling over 2m customers, combined with 50,000+ Baanx community already.

Major Competitors - Field Wide Open

Name/ location	Investment/Investors	Users	Valuation	Crypto Focused/Products
Revolut (UK)	\$250M	1.5m	\$1.7 Billion	No external transfer of crypto (no real ownership) & just 1 brand strategy limiting fast global expansion
Wirex (UK)	SBI (Japan) \$3m in 2017	1.4m	???	Less than 2 years old, one brand (not a network).
Monzo (UK)	Passion Capital/Thrive/others	500k	£300M+	Fiat first, no crypto element, missing a unique growing market.
Circle (USA)	Goldman Sachs, Accel \$110M raise in May 2018	1-2m	\$3 B	Going for a USA Federal Bank license
Binance (Malta)	\$15m token sale raise	8m	\$2-3Billion	An Exchange, creating a decentralised network. Founder being sued by Sequoia Capital

Profitable by 2020

REACHING \$1/USERS/MONTH IN TOTAL

				start taking deposits		
		2018/19	2019/20	2020/21	2021/22	2022/23
Customers (end of year)		1,000,000	3,000,000	6,000,000	12,000,000	24,000,000
Core Business (wallet, custodial, cards)		\$ 600,000	\$ 5,400,000	\$ 36,000,000	\$144,000,000	\$ 288,000,000
Partners		10	20	40	80	200
Partner('App Store Rev.)		\$ 100,000	\$ 250,000	\$ 5,000,000	\$ 25,000,000	\$ 50,000,000
Total Revenue (net)		\$ 700,000	\$ 5,650,000	\$ 41,000,000	\$169,000,000	\$ 338,000,000
Staff		\$0	\$0	\$0	\$0	\$0
Fixed		-\$5,993,560	-\$11,987,120	-\$23,974,241	-\$47,948,482	-\$95,896,964
Variable(by transaction)		-\$130,000	-\$650,000	-\$2,600,000	-\$7,800,000	-\$11,700,000
Net		\$ -5,423,560	\$ -6,987,120	\$ 14,425,759	\$113,251,518	\$ 230,403,036
	Margin	-775%	-124%	35%	67%	68%

Baanx platform lending returns are expected to start in 2020 and increase profitability and revenues drastically in addition to payments, investments and subscription payments for enhanced functionality (FX & increased insurance levels).

Management team with 100+ years of Banktech

Now is the time to disrupt global financial services by offering greater efficiencies, better functionality and attracting user deposits in both crypto and fiat whilst leveraging our experience to be first to market.

Baanx Group brands have:

- Already completed **millions in consumer loans**, UK FCA regulated.
- Utilised **Automation & AI Technology** to manage the customer journey.
- Made things faster, easier & at lower costs to consumers.

Management Team has over 100yr of banking & experience:

- JP Morgan, RBS, Commerzbank, Union Bank of Switzerland, ING Barings, Shroders, Gemalto, Societe Generale, NatWest, MasterCard, London Stock Exchange amongst others. 10-15 Employees, able to go to 30 within 60 days of investment.
- We know where the 'pain' is and we want to create a new type of bank.



Garth Howat



(CEO) Successful Entrepreneur, Founder of 2 Successful Businesses, including FCA Licensed Consumer Lending Business. CFs Regulated UK. Passionate about Fintech, Blockchain & bringing Cryptocurrency into everyday use.



Sean Salloux



Mobile Expert. MD/COO/Board & Banking. Mobile App Security expert with 25 years global tech experience in US, UK, Europe and Asia. Projects and new product launches for MasterCard, Visa, Bank of America, & other banks/ FinTech in USA, Canada



Mark Evans



(Chief Regulatory Officer & acting-CFO) FCA, MCT approved, UK chartered accountant 25+ years in banking regulation and compliance. CFO finance experience at Senior level. JP Morgan, Commerzbank, Union Bank of Switzerland.



Chris Coulthrust



(CTO) - 25+ years as CTO and CIO with investment banks, lending institutions and software. National Finance Corp., Vistaar. Founder of 40+ staff software company, for PLC, and bitcoin minor.



Barry O'Donohoe



(Raidiam- Co-Founder) Lead Security Architect, Baanx. 20+ years experience. Web & Mobile for retail banking. Open Banking & PSD2, etc. Royal Bank of Scotland (RBS), Tesco Bank, Open Banking. Org & top global banks.



John Van Der Vos



CRO. John Van Der Vos. CRO UK FCA Approved CFs & CF30 within online loans business. Long history in Financial Services and strong compliance knowledge. Passionate about Cryptocurrency & Cryptobank market.



Rob Levine



(Head of HR) - Senior HR roles at major financial services firms and banks including Macquarie, Schroders, Standard Chartered, Gen Re Securities, and ING Barings.



Lance Villaruel



Baanx.com Chief Commercial Architect. Blockchain Architect. Data Scientist. Technical & Cryptocurrency Advisor. Extensive experience within AI, Technology and Blockchain.



Sarah Murray



Communications Manager. Extensive Marketing and Communications experience across many different commercial enterprises.



Dave Campsill



Head Development. Entrepreneurial Developer with extensive track record, including working for the EU Commission and delivering financial sector development services. Passionate about Blockchain, Cryptocurrency and Trading



Rhys Edwards



Head of People at Baanx.com. Cryptocurrency advisor and Specialist focused on acquisition and hiring of key Banking & Cryptocurrency team.



Ed Burnham



Head of Investor Relations at Baanx.com. Strong Financial Services knowledge and extensive track record of achievement within Investment & Networking

LEADERSHIP



David Drake

Top 2 ICO Bench Expert. Founder & Chairman at LDJ Capital. Baanx.com Board Advisor. Leading figure within Cryptocurrency.



Ian Scarffe

Ian Scarffe, top 3 on ICO Bench. Serial entrepreneur, investor and consultant. A leading expert in Blockchain and Crypto industries.



Sean Colopy

Technical Advisor, Co-Founder Pro-Capital Exchange. Visionary in Blockchain community. CMO at the Cryptoconomy Summit.



Karl Johannesson

Non-Executive Director. Key Advisor. Managing Partner. Executive Director Blockchain Usergroup. Extensive experience in Cryptocurrency, FinTech and Consultancy with \$Billion organisations.



Victor Chow

CEO, M&A Advisor, Venture Capital leader, Entrepreneur, NAGA & ICO Advisor, Partner in Blockchain Financial Services Innovation



Benjamin Theobald

Board Advisor Micromoney International, CEO, Co-Founder and Entrepreneur with strong Marketing experience.



Jonathan Chang

Banking Advisor. ANZ Bank, COO Nauticus Blockchain, Cryptobank & Ecommerce Solutions with 300 Cryptocurrencies on their Exchange.



Bryan NG

CEO Nauticus Blockchain. Extensive Banking, Accountancy & Entrepreneurial Experience.



Chen Si Yuan

Chen Si Yuan is the Founder and CEO of the Northern Capital finance company, based on external and internal investment fund marketing cooperation. Co-Founder of the "BlockChainCandyinfo" community.



Preston Junger

Preston is a former early Yelp employee, previously worked for Yahoo!, IAC, Apple and currently is Co-Founder of Mile Square Labs



Simon Choi

Professor Simon Choi, Legal Advisor, International Lawyer, licensed to practice in England & Wales, Hong Kong, China. Simon has been involved with more than 10 ICOs and a highly accomplished lawyer to the blockchain industry.



Max Pogorelov

Max Pogorelov: Blockchain Developer & Smart Contract Expert. Max has been integral in developing our smart contract capability and integrating this into our systems and setup.



ADVISORS

EIS Equity Investment Opportunity into Group Level

**Contact us regarding our current equity round on
admin@baanx.com**

Funds for use in marketing, additional platform development & license capital requirements. Including license passporting across EU countries and a full EU banking application to enable the Baanx platform lending strategy before the next funding round in 2019. (Full details available during a meeting).

- Additional token benefits could make investors liquid in 2019, with their stake intact (enquire for details). This is a subsidiary of Baanx Group running the token sale to eliminate risk.
- Tranches broken down to small amounts as required from £1m to £50,000

UK- EIS approved

Get in touch to discuss investment



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