Why Nexo

**Experienced Team**
Nexo has an award-winning team whose business has continuously been audited by Deloitte.

**10+ Years of FinTech Success**
Nexo is powered by a leading FinTech group serving millions of people across Europe for over 10 years, while being strictly supervised by multiple European Banking and Financial Services Regulators.

**Reputable Advisors**
The Nexo Advisory Board includes prominent industry experts such as the founders of TechCrunch and Deloitte.

**Compliant Asset-backed Token**
The NEXO Token is the World’s First US SEC-compliant Dividend-paying Asset-backed Token and is backed by the underlying assets of Nexo’s loan portfolio.

**Monthly Passive Income**
NEXO Tokens are a safe haven as they provide passive income in the form of 30% from the company’s profits, distributed monthly to NEXO Token Holders.

**Additional Utility**
NEXO Tokens offer additional utility features such as discounted interest rates on the Nexo Instant Crypto-backed Loans and are also accepted as collateral on the Nexo Platform.

**Live Automated Platform**
Nexo has a fully operational instant lending platform with seamless user experience and military-grade security with 256-bit encryption.

**World Renowned Custodian**
Nexo partners with BitGo to secure all crypto assets. BitGo is trusted by other market leaders such as Kraken, CME Group, Pantera Capital, The Royal Mint and UPbit.

**Rigorous Compliance**
Nexo is using Onfido to adhere to the strictest KYC and AML global compliance standards. Onfido is also trusted by Coinbase, Revolut, HSBC, Nationwide, TransferWise and Bittrex.

**Nexo in Numbers**

- **$1+ billion** in Instant Crypto-backed Loan Requests
- **$52.5 million** raised in an 11x oversubscribed Token Sale
- **53,000+** Community on Telegram and **25,000+** on Twitter
- **30%** of profits paid to NEXO Token holders
- **10+ years** of successful track record in online lending
Over the past 10 years, we have been providing instant loans to millions of people across Europe. We believe that the expanding digital world helps improve our lives. We would like to contribute by providing

**The World's First Instant Crypto-backed Loans**

Nexo - enjoy your crypto wealth today without selling your crypto assets!
Instant Crypto-backed Loans

Don’t sell your crypto. Don’t lose the upside potential. Get an Instant Crypto-backed Loan from Nexo.
Credissimo: Key Highlights

- Credissimo is a leading European FinTech Group founded in 2007 that utilizes innovative proprietary technology to provide:
  - Instant Online Consumer Loans
  - E-commerce Financing
  - Bill Payment Services
- Credissimo is a market leader in the Online Consumer Lending segment in several European countries
- Our competitive advantage is encoded in our business know-how that we have developed in more than 10 years of experience – efficient business model, cutting-edge technology solutions and visionary management are the key drivers of our longstanding success

EU Banking Supervision

Credissimo adheres to the highest regulatory requirements and has been strictly supervised by multiple European Banking and Financial Services Regulators since 2007

Notes: All figures presented relate FY17 unless specifically pointed otherwise
credissimo
Founded
Four entrepreneurs set out to disrupt the inefficient lending market by providing convenient online consumer loan products. This was possible through adoption of the latest technologies

Proprietary Process Automation
Credissimo developed in-house an innovative technology that introduced automated, near-instant credit approval seven days a week

E-Commerce & Utility Bill Payments
Driven by a vision to provide convenient solutions for its customers, Credissimo diversified its products and introduced e-commerce financing and direct utility bill payments – 300+ merchants onboarded

Initial Public Offering (IPO)
On May 7, 2014, Credissimo successfully listed 2.5 million shares on the public markets

Big Data Scoring & Analytics
Adopting Machine Learning and Big Data technology further enhanced Credissimo’s loan scoring algorithms

Bitcoin & Chatbot Integration
Credissimo pioneered a Bitcoin loan repayment option. The company was the first consumer lender in the world to launch an automated lending chatbot, for which it received the “Innovation of the Year” Award that year

FinTech Award
Credissimo reached the Top 10 Alternative Finance in European FinTech Awards 2017¹ and received two Forbes Business Awards 2017² for “Financial Sector Innovations” and “Quality of Services”

Notes:
¹ https://europe2017.fintech.nl/category/alternative-finance
In its historical development, Credissimo has been identifying and successfully solving inefficiencies on lending markets by creating innovative and convenient financing solutions.

By applying blockchain technology, Nexo is Credissimo’s answer to solving the lack of financing for the new digital economy.

Powered by 10 years of Credissimo’s expertise, Nexo is offering the world’s first instant crypto-backed loans.
<table>
<thead>
<tr>
<th>The Problem</th>
<th>Locked Financial Value</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Idle Value of Digital Assets</strong></td>
<td>Investors around the globe currently own digital and crypto assets worth billions of dollars that remain idle. The value of those assets is expected to grow to over $5 trillion by 2025.</td>
</tr>
<tr>
<td><strong>Slow Liquidation Process</strong></td>
<td>Liquidating digital assets is a slow process that might take from a few days up to a couple of months until completion, depending on the asset class.</td>
</tr>
<tr>
<td><strong>Loss of Ownership</strong></td>
<td>It is not possible to conveniently leverage a digital asset in order to pursue a lucrative investment opportunity or meet a short-term liquidity need without having to sell assets with good upside potential.</td>
</tr>
<tr>
<td><strong>Expensive &amp; Tax Inefficient</strong></td>
<td>By selling a digital asset (i.e. Bitcoin), its owner incurs exchange and withdrawal fees and becomes liable to capital gain tax which makes short-term liquidation an expensive and tax inefficient solution.</td>
</tr>
<tr>
<td><strong>Cumbersome Credit Checks</strong></td>
<td>Access to unsecured financing normally requires lengthy and cumbersome credit checks that can result in lower personal credit score.</td>
</tr>
<tr>
<td><strong>Lack of Trust and Transparency</strong></td>
<td>In many cases, transactions involving digital assets are settled through P2P agreements that lack security and transparency on both sides.</td>
</tr>
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</table>
The Solution
Instant Crypto-backed Loans

Unlock the Value of Digital Assets
Clients obtain an instant loan in fiat currency (EUR, USD, etc.) or cryptocurrency by placing their digital assets in an Nexo Wallet.

Quick Access to Cash
Access cash conveniently anywhere around the world via bank transfer, cryptocurrency or the Nexo credit card and seize investment opportunities or meet liquidity needs immediately.

Retain Ownership
Clients retain 100% ownership of their digital assets. Without the need to sell them, the borrowers now keep the full benefit from the assets’ value appreciation.

Cost & Tax Efficient
Crypto overdrafts are an affordable, flexible and efficient solution that also does not incur any tax liabilities or exchange and hidden fees.

No Credit Checks
Nexo offers an instant crypto loan, which eliminates the need for cumbersome credit checks that might lead to credit score deterioration.

Transparent Blockchain Contracts
Ownership of digital assets is secured and guaranteed by transparent blockchain loan contracts.

Repo for Digital Assets
The size of the Repo market for non-digital assets is EUR 5.6+ trillion, Nexo is bringing the Repo agreements to the new digital economy.
### Nexo Clients

#### Cryptocurrency Investors
Cryptocurrency investors can receive immediate funding based on the market value of their Bitcoin, Ethereum or other liquid cryptocurrencies, tokenized assets or utility tokens.

#### Crypto Miners
Covering capital expenses such as computing power needed by Crypto Miners in order to stay competitive and grow their operations, often requires liquidation of mining rewards. This can be avoided by opening an instant crypto loan with Nexo.

#### Hedge Funds
Hedge Funds who have invested in cryptocurrencies, ICO tokens and other digital assets can leverage their portfolio by obtaining instant crypto loan from Nexo and take advantage of new investment opportunities.

#### ICO and Crypto Companies
Instead of directly selling the cryptocurrency raised from an ICO or generated in the course of business, crypto companies can now setup an instant crypto loan to meet their working capital and operating expenses requirements.

#### Cryptocurrency Exchanges
Cryptocurrency exchanges and trading platforms can use Nexo's instant crypto-backed loan to raise necessary funds to finance their margin lending and trading services.

#### Gamers and Virtual Reality Users
There are 2.2 billion gamers and VR users who trade in-game and VR items valued at over $50 billion. Instead of selling the items and losing the opportunity to use them in the future, they can now be used in an Nexo Wallet to meet short-term liquidity needs.
Our Market

**Total Digital Assets Market**
The total market of digital assets is expected to reach over $5 trillion by 2025 as a consequence of the blockchain technology adoption across various industries.

**Tokenized Assets**
It is expected that hard assets such as Real estate and Commodities, as well as all types of Securities and Virtual Assets will continue to get tokenized and become easily tradable for a fraction of the current costs. Assets that are currently being tokenized in 2017-2018 include:
- Securities (ETFs, Equities, Bonds, REITs)
- Commodities (Gold, Oil)
- Real Estate
- Gaming and Virtual Reality Assets
- Loyalty Reward Points

**Cryptocurrencies**
Currently hold the biggest share of all digital assets available today. They are expected to continue their growth and reach over $1 trillion by 2025.

Sources: 5 trillion capitalisation of cryptocurrencies by 2025 - LAtoken Research: http://bit.ly/2AVveYh
Business Model

1. Transfer Crypto to Nexo Wallet
2. Receive Instant Loan
3. Repay Loan
4. Withdraw Crypto from Nexo Wallet

CLIENTS
Nexo Credit Card
Instant Crypto-backed Loan

Features
- Free Credit Card with Flexible Loan Limit
- Multiple Repayment Options
- Additional Virtual Credit Card
- Payments in Local Currencies
- No Monthly/Annual Fees
- No Hidden Fees

Secured by Digital Assets
- Cryptocurrencies
- Nexo Tokens
- Tokenized Assets
- Utility Tokens
- VR/Gaming Tokens

Security
- State-of-Art Technology
- Card and Wallet Encryption
- 24/7 Fraud Monitoring
- 24/7 Live Assistance

Technology
- Mobile Wallet App
- Send/Receive Money Worldwide
- Spending Analytics
- Budgeting Tools
- Enable/Disable Card Remotely

Flexible Loan
Your Loan limit is based on the market value of the crypto assets in your Nexo Wallet. Additional credit is automatically and instantly available on the card upon appreciation of your crypto’s value.

Flexible Repayment
- Repayment in Fiat
  Clients can repay their loans using fiat currencies: USD, EUR and JPY
- Repayment in NEXO Tokens
  Loan repayments using NEXO tokens will result in a discount on the interest
- Crypto Sale
  Should the client consider that his crypto asset has met his price target; he can place an order with the Nexo Oracle to sell a fraction of the crypto assets stored in his wallet to repay his outstanding balance in part or completely
- No Minimum Monthly Payment
  No minimum loan repayment is required if the outstanding loan balance is within the available loan limit
## Nexo Advantages

<table>
<thead>
<tr>
<th></th>
<th>Crypto-backed Loans</th>
<th>Sell Asset &amp; Buy Back Later</th>
<th>Margin Lending / Futures Contract</th>
</tr>
</thead>
<tbody>
<tr>
<td>Speed of Funding</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td>Asset’s Ownership</td>
<td>Yes</td>
<td>No</td>
<td>No</td>
</tr>
<tr>
<td>Yes</td>
<td>No</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td>Benefit from Asset Value Appreciation</td>
<td>Yes</td>
<td>No</td>
<td>Yes</td>
</tr>
<tr>
<td>Exchange Fees</td>
<td>No</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td>Tax Liabilities</td>
<td>No</td>
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<td>Yes</td>
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<tr>
<td>Volatility Risk</td>
<td>Low</td>
<td>N/A</td>
<td>Very High</td>
</tr>
<tr>
<td>Free Credit Card</td>
<td>Yes</td>
<td>No</td>
<td>No</td>
</tr>
<tr>
<td>Accepted Asset Types</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Cryptocurrencies</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td>Tokenized Assets</td>
<td>Yes</td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td>Utility Tokens</td>
<td>Yes</td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td>Gaming Tokens</td>
<td>Yes</td>
<td>Yes</td>
<td>No</td>
</tr>
</tbody>
</table>
Drawing from 10 years of expertise and innovations developed within Credissimo, the Nexo Oracle is an automated independent system that maintains Nexo’s key operating functions.
Loan Contracts
Securing Transactions on Nexo

1. The Client transfers crypto assets to his Nexo Wallet according to the Contract, which has pre-written logic based on computer code
   - Loan Contracts are stored and replicated on the Blockchain, which makes them immutable and verifiable
   - The Client's crypto assets are securely stored and can be unlocked by Nexo only if the Client fails to repay the Loan

2. The Nexo Oracle operates autonomously and constantly checks various data points
   - The predefined conditions written on the Loan Contract are constantly evaluated by the Nexo Oracle through external data sources
   - The value of the Client’s crypto assets is determined in real-time on multiple exchanges in order to minimize risks for both parties

3. Once any of the code-prewritten conditions of the Loan Contract are satisfied, the code triggers an automated action
   - Upon appreciation of the value of the Client’s crypto assets and after each Loan repayment, the Nexo Oracle self-executes and the Loan limits are automatically increased
Business Model - Detailed

1. **Client Transfers Crypto**
   - Crypto Investors
   - Crypto Funds
   - Crypto Miners
   - ICO / Crypto Companies
   - Gamers
   - VR Users

2. **To Nexo Wallet**
   - Cryptocurrencies
   - Nexo Tokens
   - Tokenized Assets
   - Utility Tokens
   - VR/Gaming Tokens

3. **Digital Assets Valuation (6+ Sources)**

4. **Client Receives Loan**
   - On Nexo Credit Card
   - By Bank Transfer:
     - to Personal Account
     - to Business Account
     - to 3rd Party
     - SWIFT/SEPA/ACH
   - In Cryptocurrency

5. **Pay Interest % on Loan**

6. **Open Investment Account**
   - Fiat
     - USD
     - CNY
     - EUR
     - YEN
     - GBP
     - KRW
   - Crypto
     - BTC
     - ETH
     ...

7. **Pay Interest %**

8. **To Nexo Wallet**
   - Nexo Tokens
   - Crypto

9. **Digital Assets Hedging**

10. **Digital Asset Marketplaces**

11. **Accredited Investors**
    - Private Individuals
    - Businesses
    - Institutional Investors
    - Crypto Exchanges

12. **Token Utility**
    - Discounts when used as Collateral
    - Discounts when used for Loan Repayments

13. **Token Holders**
    - Early Adopters
    - Future Borrowers
    - Crypto Funds
Nexo Oracle detects significant decrease in value of Client's crypto assets

1. Client transfers crypto assets to his Nexo Wallet
2. The Nexo Oracle automatically calculates the Loan limits
3. Client agrees to the Loan Contract
4. The Loan limit is instantly available by bank transfer, credit card or cryptocurrency
5. Client makes an Loan repayment
6. The Nexo Oracle updates Loan limits in real-time
7. The Nexo Oracle updates the market value of Client's crypto assets stored in the Nexo Wallet
8. The Nexo Oracle records the repayment on the blockchain
9. The Nexo Oracle adjusts Loan limits based on the market value
10. The Nexo Oracle notifies the Client to add more crypto assets to his Nexo Wallet
11. Client transfers more crypto assets to his Nexo Wallet
Request Access

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Investor Relations: investors@nexo.io
www.nexo.io
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