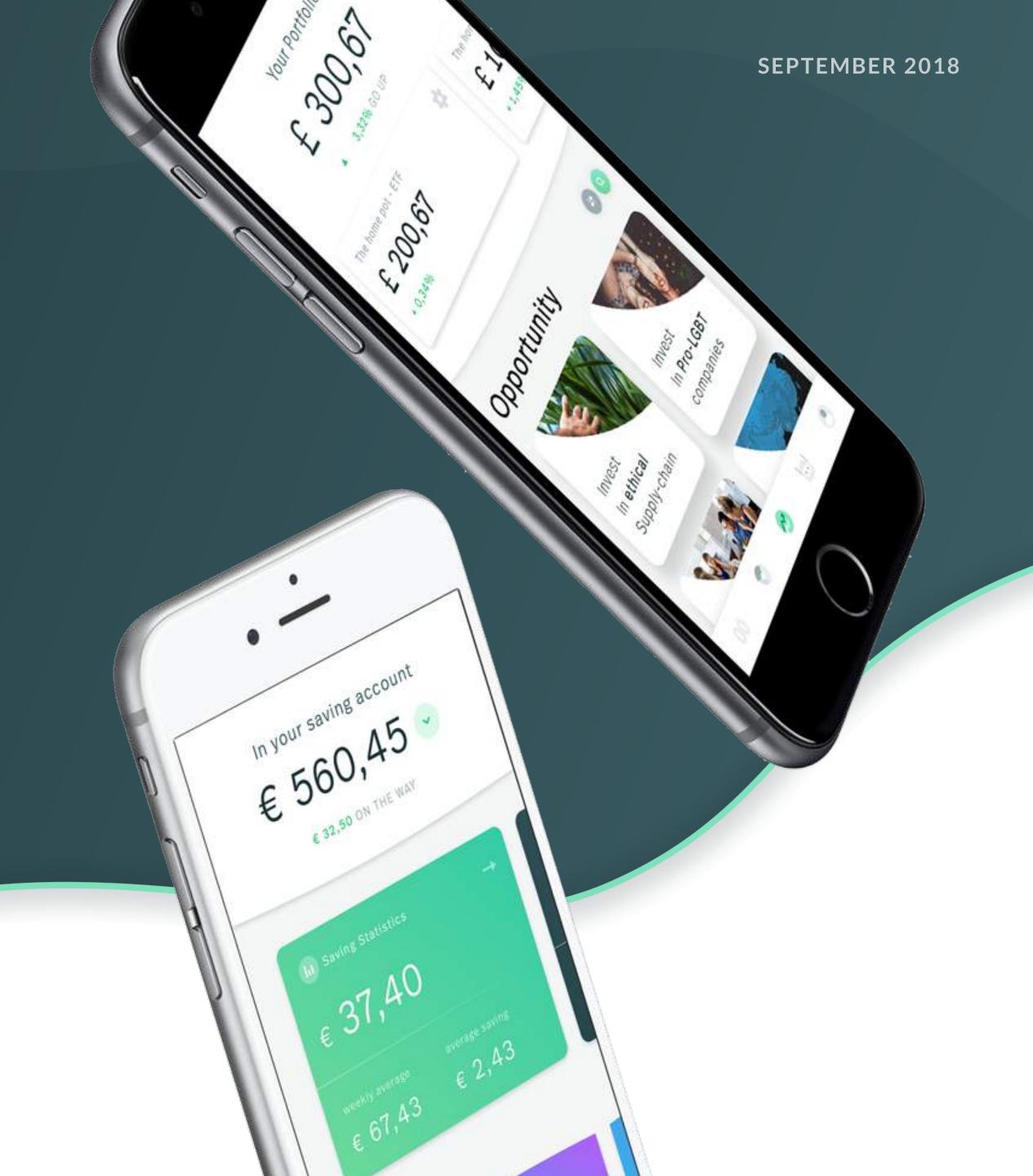
## OVal

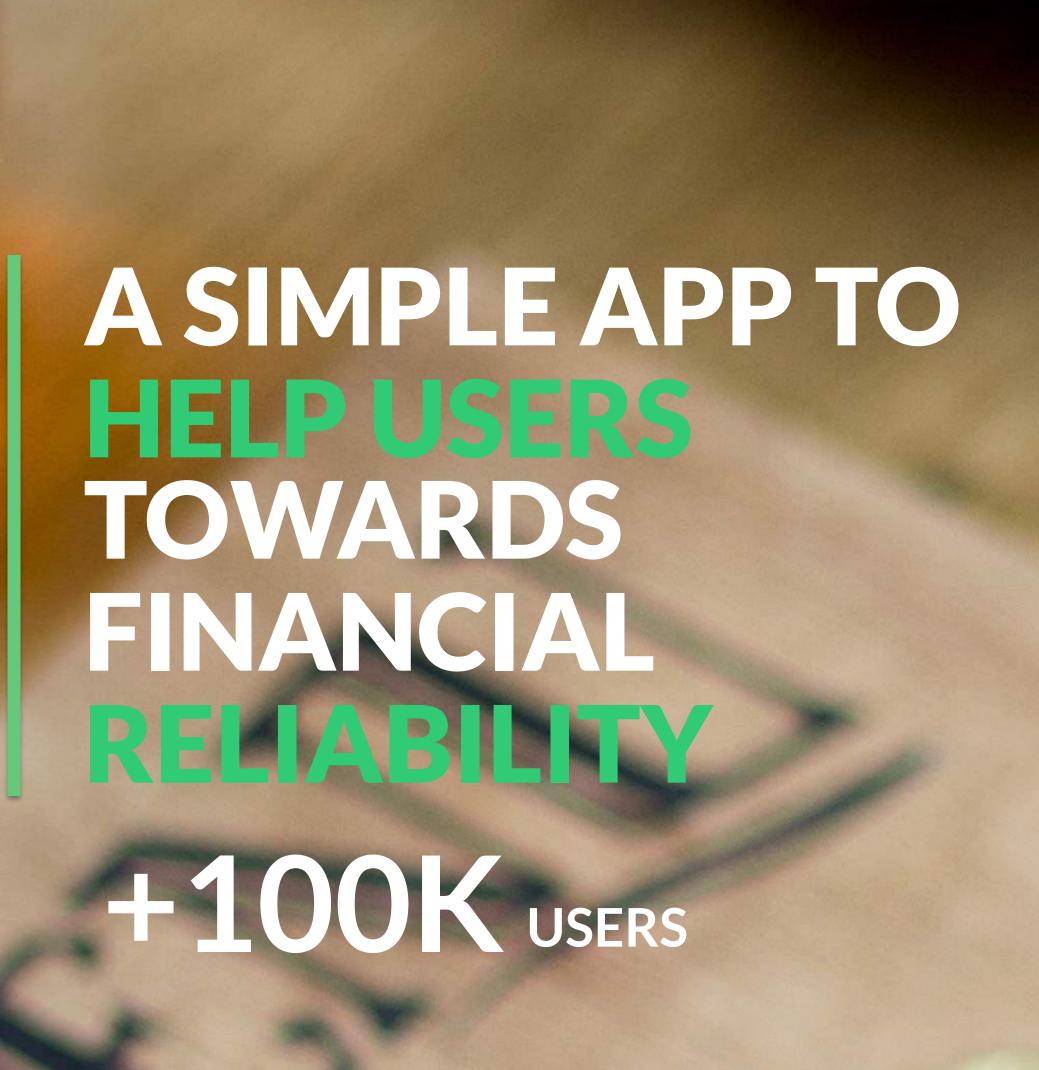
LEARN, SAVE AND INVEST, AUTOMATICALLY





70% OF NON-INVESTORS SAID THAT NOT HAVING ENOUGH MONEY WAS A REASON THEY HADN'T STARTED INVESTING

CNBC for BoA and tangerine.ca research

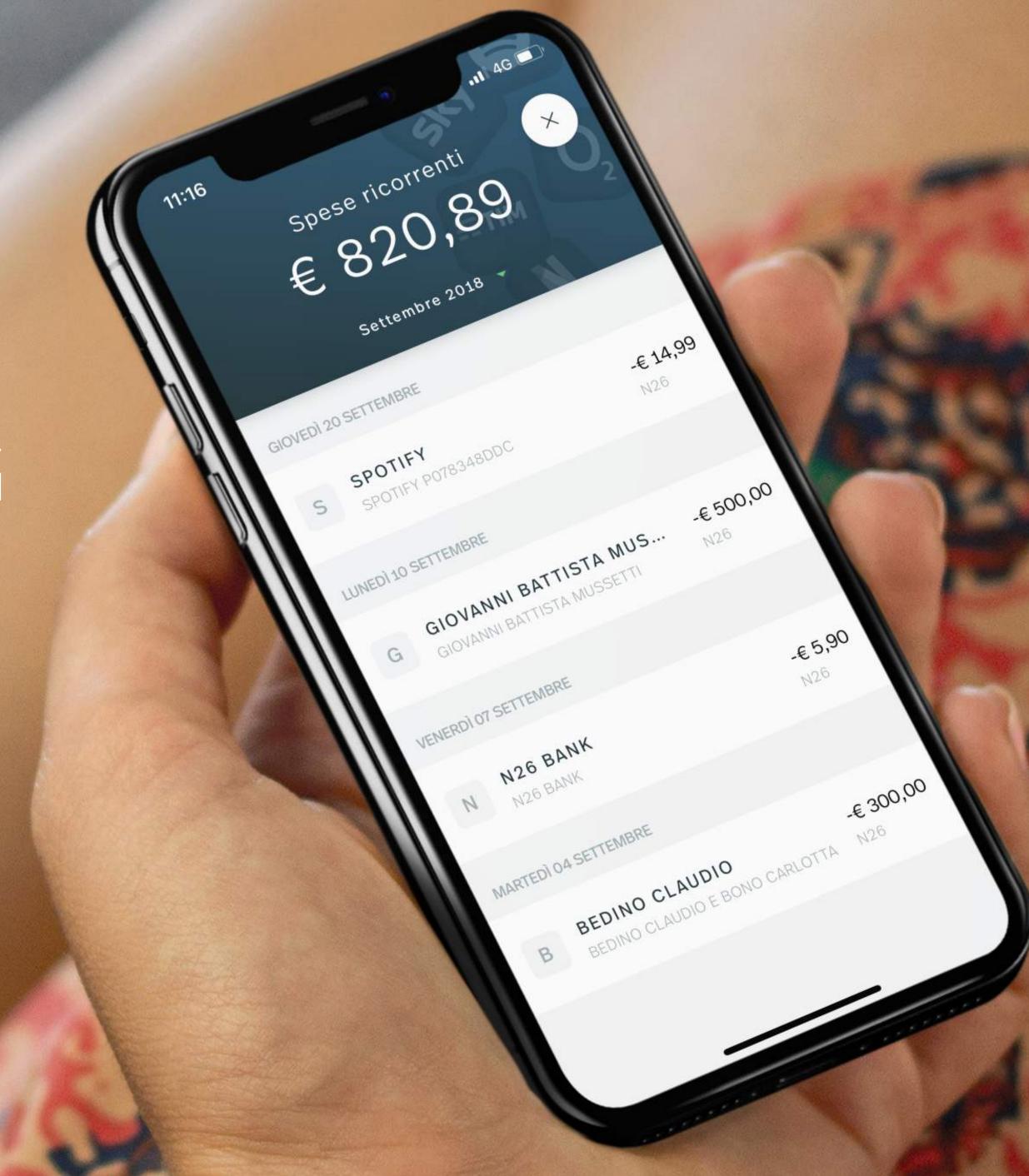






## INSIGHTS TO HELP USERS ON IMPROVING THEIR FINANCIAL HABITS

+148K RECURRING GROUP FUNDED





## ALLOWS AUTOMATIC SAVING THROUGH STEPS POWERED BY API INTEGRATIONS

+£135 AVG. SAVING (USER/MONTH)

AEUROPEAN PERSONAL FINANCE MANAGEMENT PLATFORMITHAT BRINGSTOGETHER 'INVESTORS' AND 'FINANCIAL PRODUCTSAND SERVICE PROVIDERS' TO FORM A MULTI SIDEDMARKET

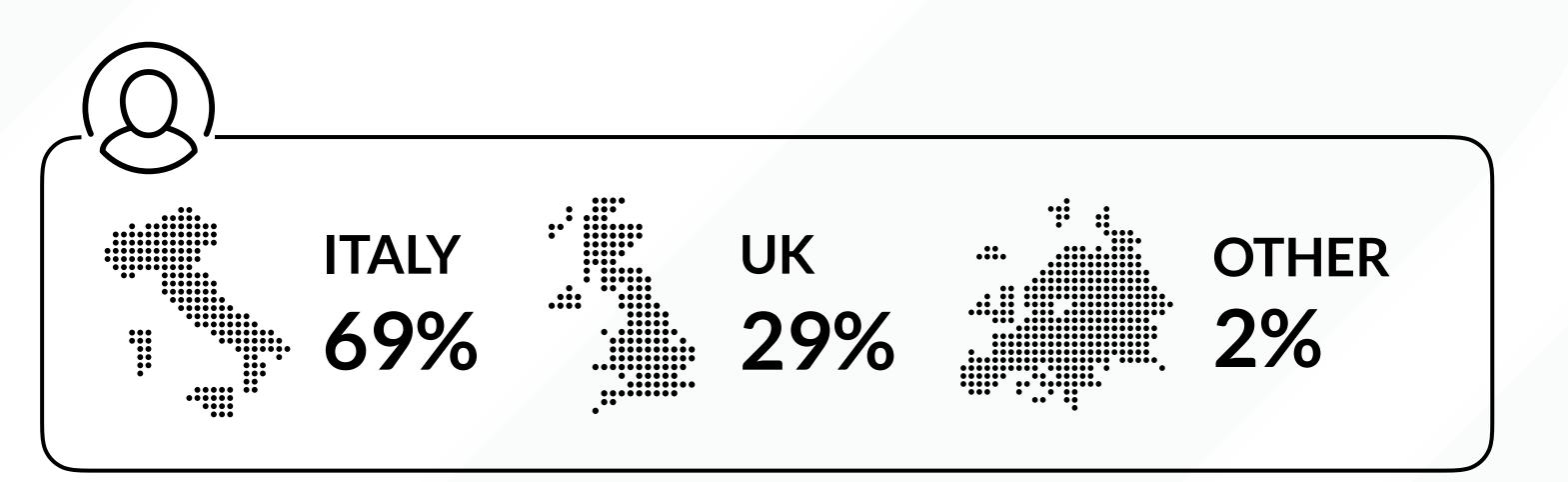


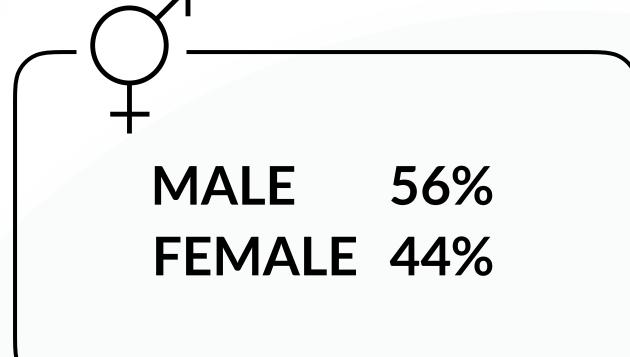


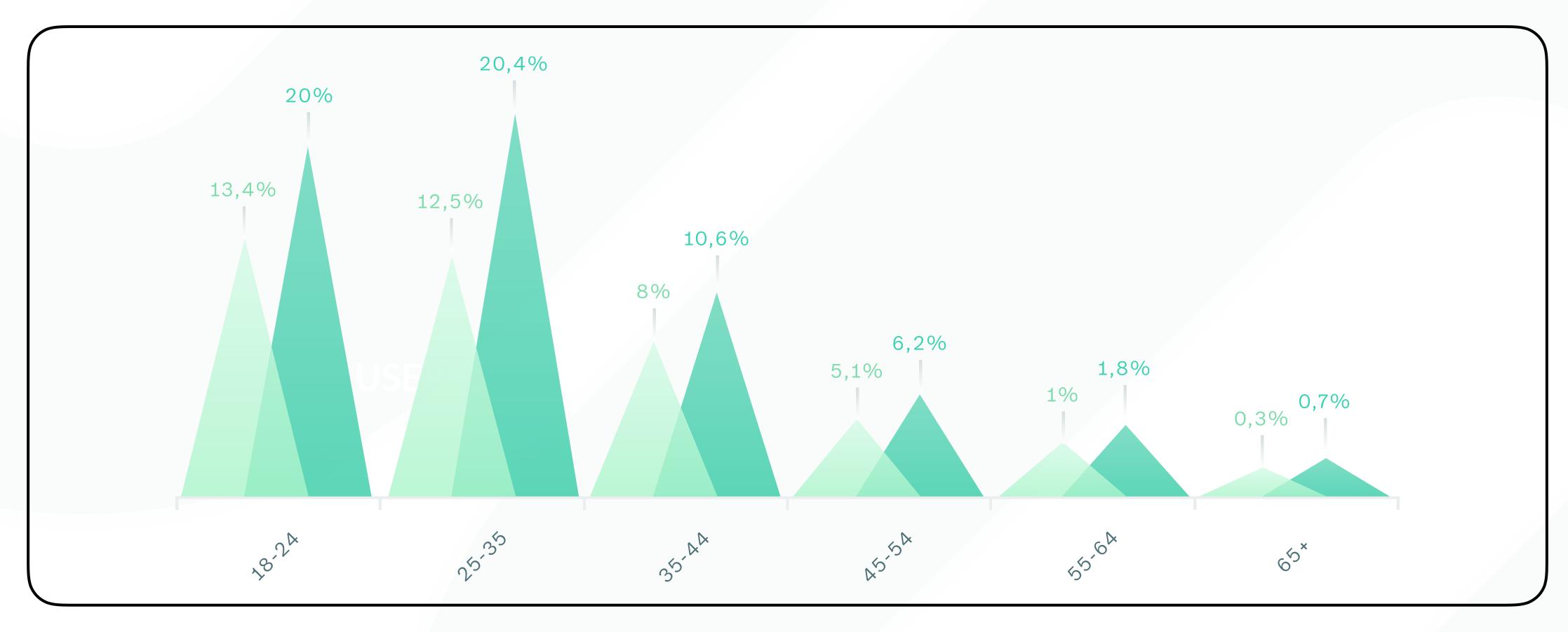
OVAL IS A NEW AND INNOVATIVE DIRECT DISTRIBUTION CHANNEL TO THOUSANDS OF ENGAGED INVESTORS LOOKING FOR PRODUCTS IN WHICH TO ALLOCATE THEIR ACCUMULATED SAVINGS ON A RECURRING BASIS.

ACCESS BY A GROUP OF SMALL
INVESTORS TO THE BEST FINANCIAL
SOLUTIONS GENERALLY AVAILABLE FOR
INVESTORS WITH GREATER CAPITAL ON
HAND THANKS TO POOLING

ONE-CLICK SOLUTION TO INVESTMENT AS KYC/ AML AND MIFID WILL BE HELD IN OVAL AND TRANSFERRED FOR EACH INVESTMENT







**PLATFORM** STRATEGY INTERSECTS THE GROWING POOL OF INNOVATIVE AND TRADITIONAL FINANCIAL **PRODUCTS GROWING IN** THE MARKET



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