

CROWDFUNDING

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**Better
than
your
wallet.**

Curve is an Over-The-Top Banking platform working to simplify and unify the world of personal finance.

We raised £43m (~\$55m) in our Series B from the likes of, Gauss Ventures, Oxford Capital, Connect Ventures, CreditEase, Speedinvest, Breega Ventures, Cathay Innovation, ATW, IDC Ventures, Seedcamp and Santander Innoventures.

This crowdfunding allocation allows our valued customers to invest at the same pre-money valuation as our Series B backers, and to own a part of Curve.

Raise Target £1,000,000

Pre-Money Valuation £201,671,210*

* The Pre-Money Valuation has been calculated as **£158,870,400** Series B pre-money valuation + **£42,800,810** raised in Series B, converted from USD using 28/8/2019 exchange rate of 0.81472.

01

The opportunity.

What does the Fintech sector look like?

On average a 30+
year old uses

**12 Financial
Products**

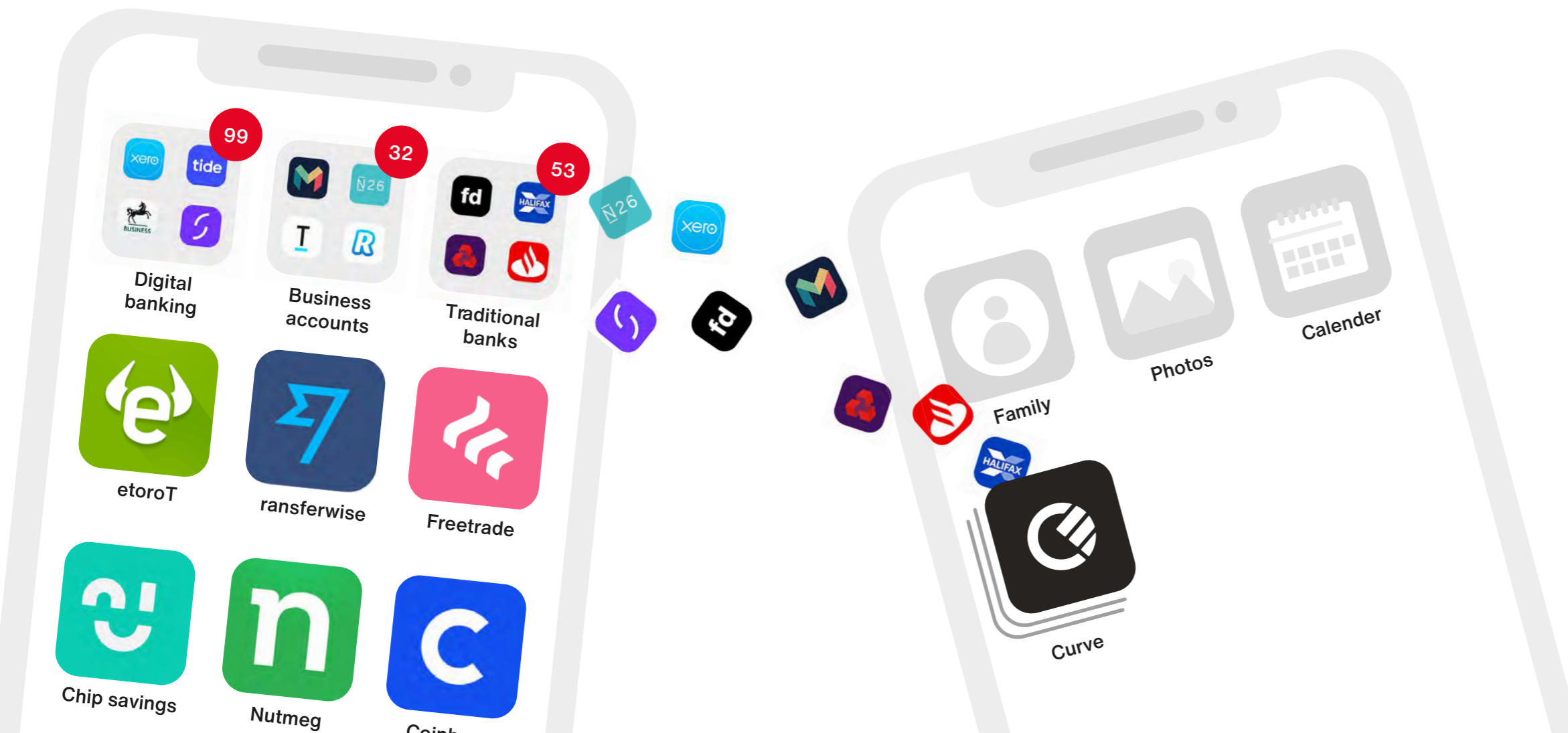
and Services on a
frequent basis.

12k+

Fintechs in market

There are a multitude of fintech products, each solving a specific user need. Choosing and managing the right product or service has become overwhelming and complicated.

Curve is bringing it all together into one OTT Banking Platform.



- 1.** Traditionally, big banks ruled the industry and were the sole gatekeepers to our financial services.
- 2.** Deregulation and digitalisation of the industry has created an abundance of new products to choose from and manage.
- 3.** Curve is collating and simplifying these products by connecting them all to one single platform.

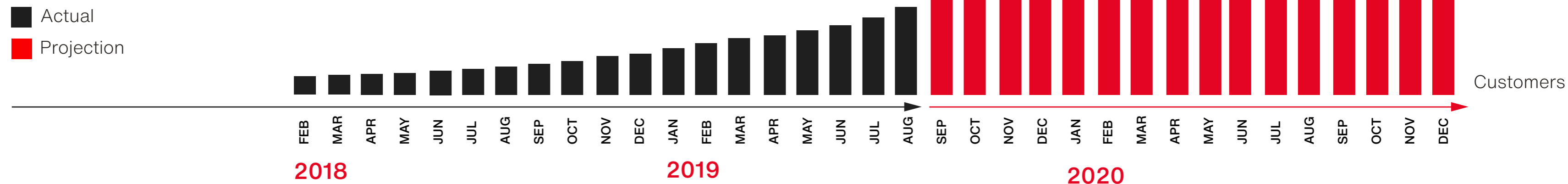
**We are
growing**

 **fast.**

Customer growth.

Curve is on track to hit one million customers by the end of this year*

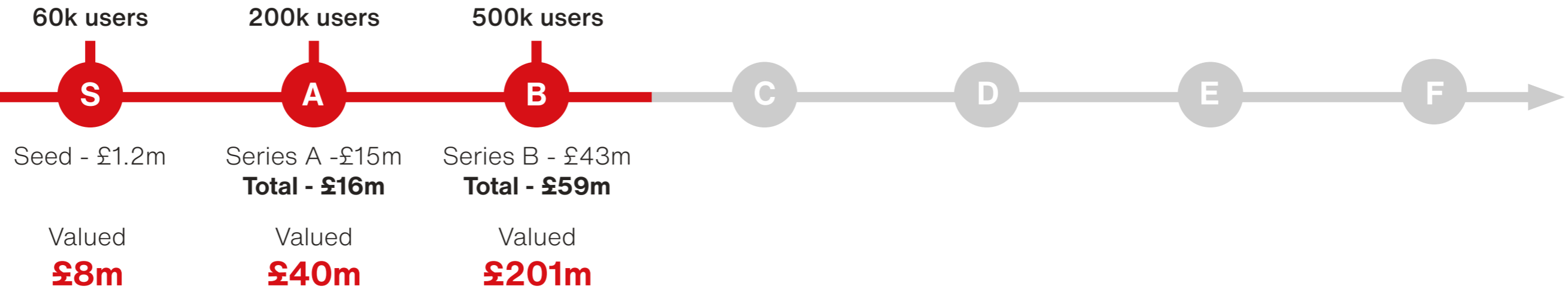
*Projection is based on historical growth and planned business developments.



Curve's approach to the problem — not building a bank — has proven to be far more efficient in use of capital and speed of growth.

Curve.

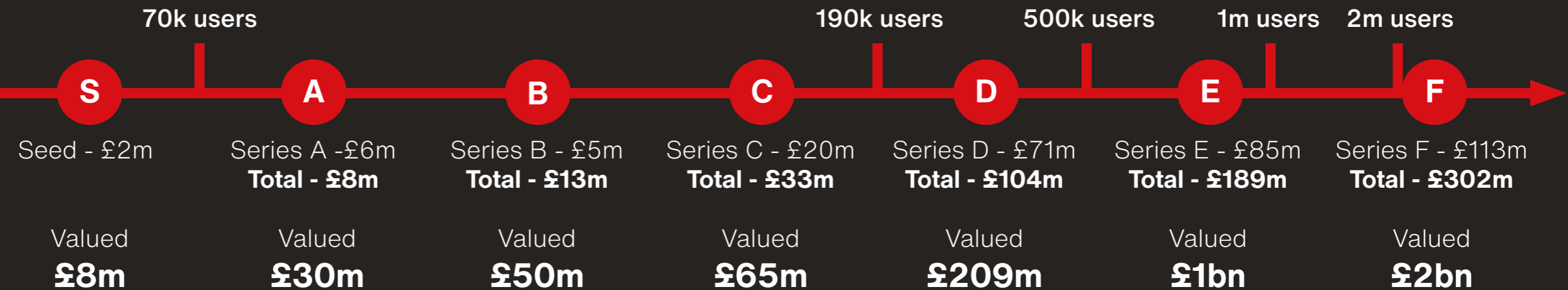
(OTT Banking platform)



Curve's OTT approach is far more efficient than building a new bank. It took Monzo over £104M and ~50% dilution to reach 500k customers. For Curve it took roughly £16M and ~30% dilution to achieve the same.

Monzo.

(Challenger bank)



All valuations amounts are listed in post money terms.

*Monzo funding data retrieved from Crunchbase and Beauhurst.

Our customers can't live without us.

How would you feel if you could no longer use this product?

 CURVE¹  slack²

Very disappointed?

50%

51%

Somewhat disappointed?

43%

39%

Not disappointed?

6%

10%

The Sean Ellis test.

The best way to measure how well a product fits into the market is using the Sean Ellis test.

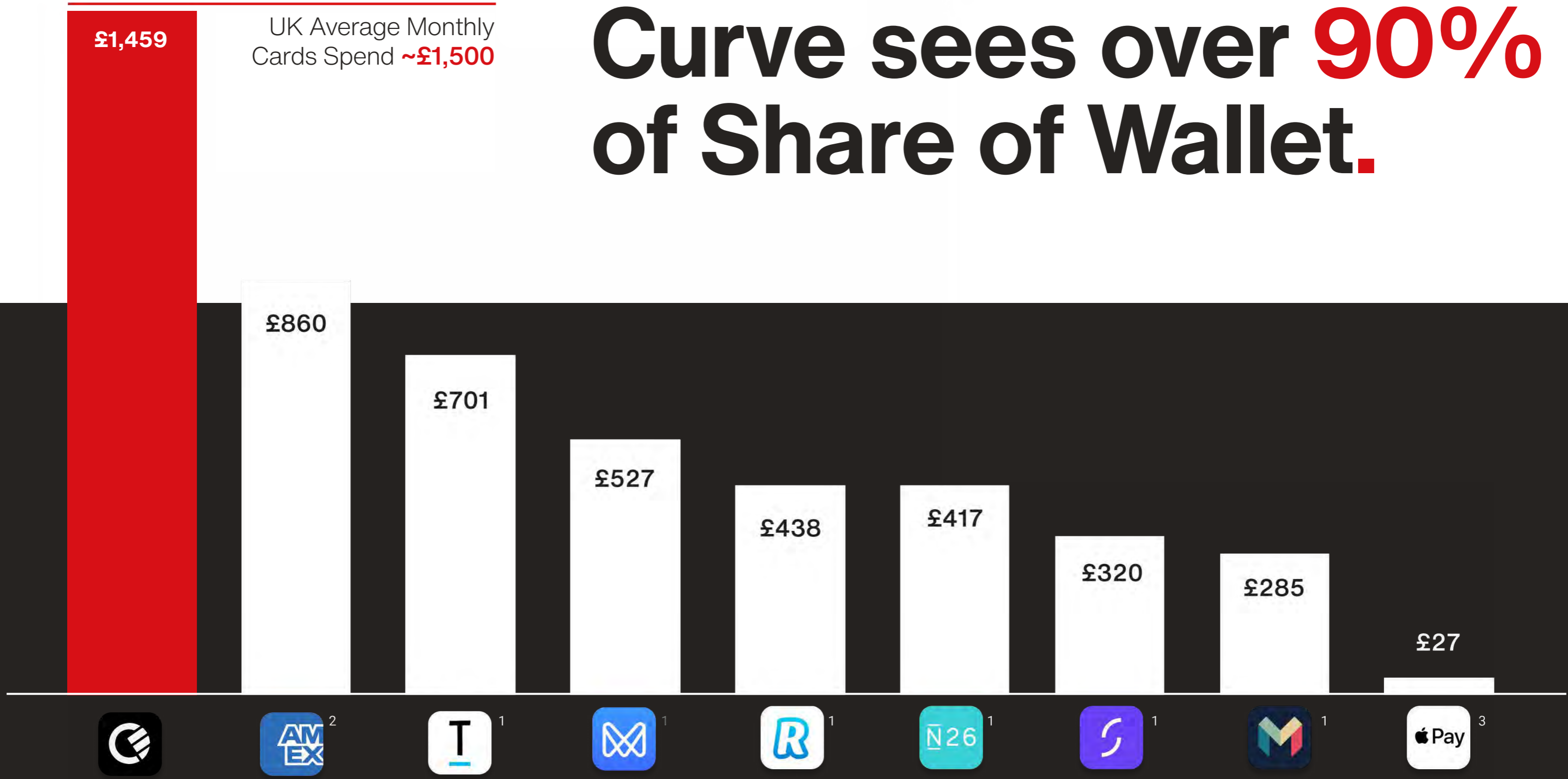
If over 40% answer “very disappointed” then you’re onto a winning product that your customers just can’t do without.

 [Find out more](#)

**IT'S A
DATA GAME
& WE HAVE
IT ALL**

At Curve, we firmly believe in your right to privacy. Of course, we will use your data to operate and improve Curve. But we will never share or sell your data to third parties for marketing or advertising.

Curve sees over 90% of Share of Wallet.



1. Based on Curve's 2018 Data

2. Amex 2016 Annual Report

3. Infoscout 2018 Apple Pay Adoption

With these customer insights
we can offer **better** **products**
and services, that will ultimately
give you **more** **freedom** to do
the things you want.



02

Product features.

MOBILE WALLETS

Fed up with carrying a bulky wallet?
Curve is All Your Cards in One.



CASH BACK

Want to earn enough for a free neck pillow when you buy your next flight? Curve Cash gives you money for nothing. Instantly.



Time Travel

Charged that awkward team building dinner on the wrong card? Use Curve to Go-Back-In-Time and switch the bill to the right card.



Swipe and tap to select the new card to Go Back in Time for this purchase

KILLER FOREIGN EXCHANGE RATES

Want to buy dinner in Paris without a tower of fees? Curve can make all your cards fee free on spending abroad.



insights

Can't figure out where all the money is going? Curve automatically generates things like your transaction history and spending summary from all your cards, right in the Curve app in your smartphone.

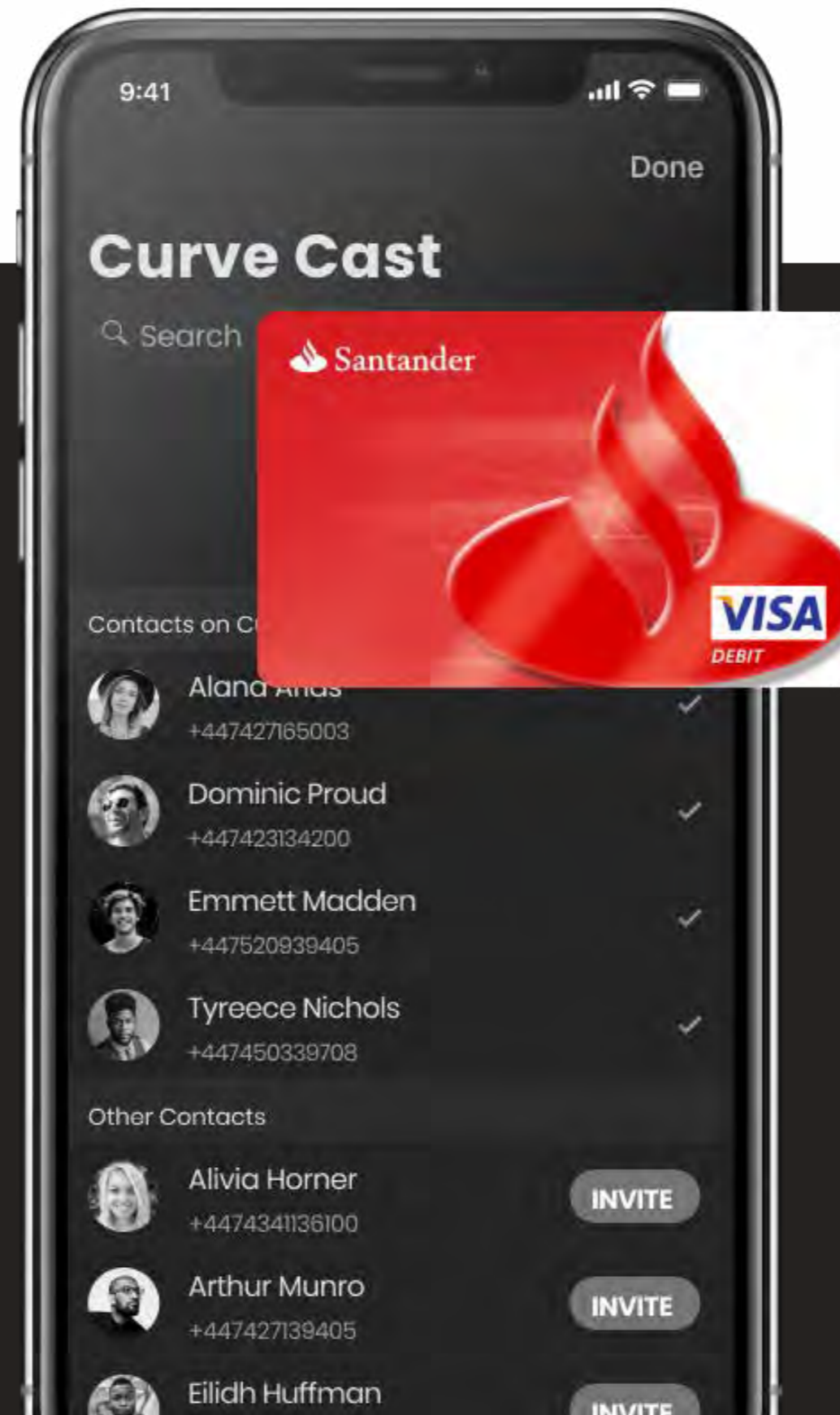


03

In the works.

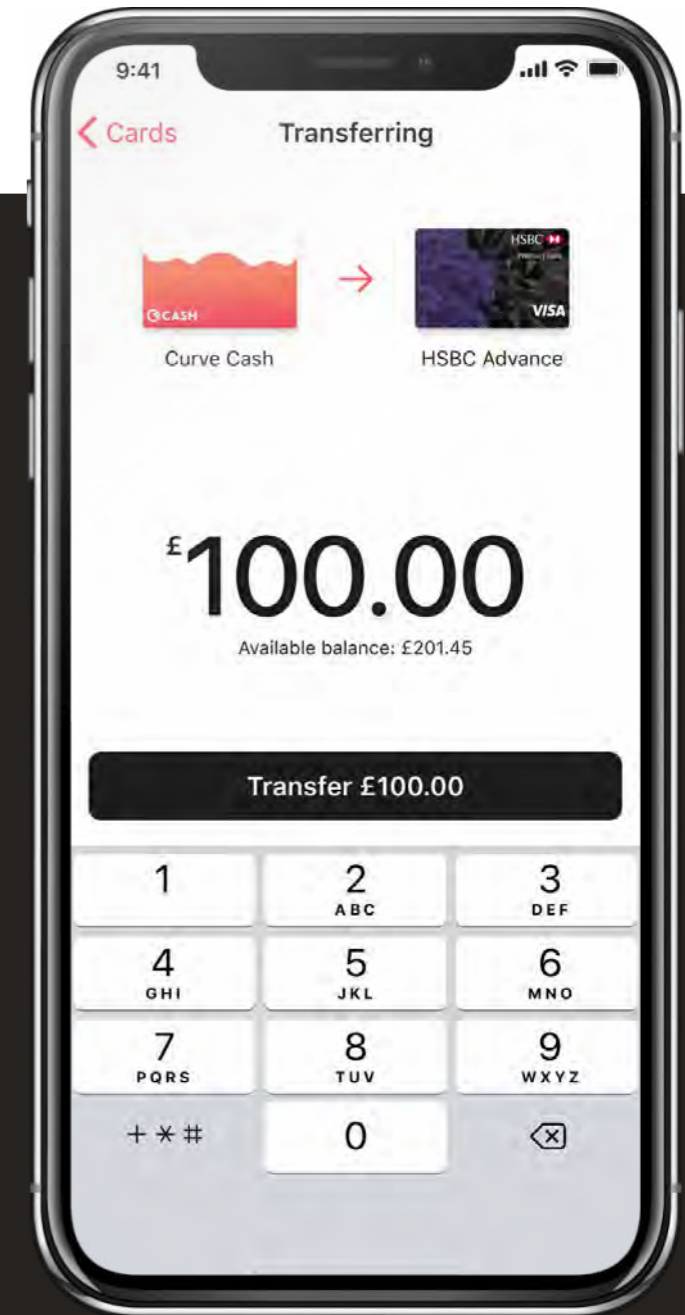
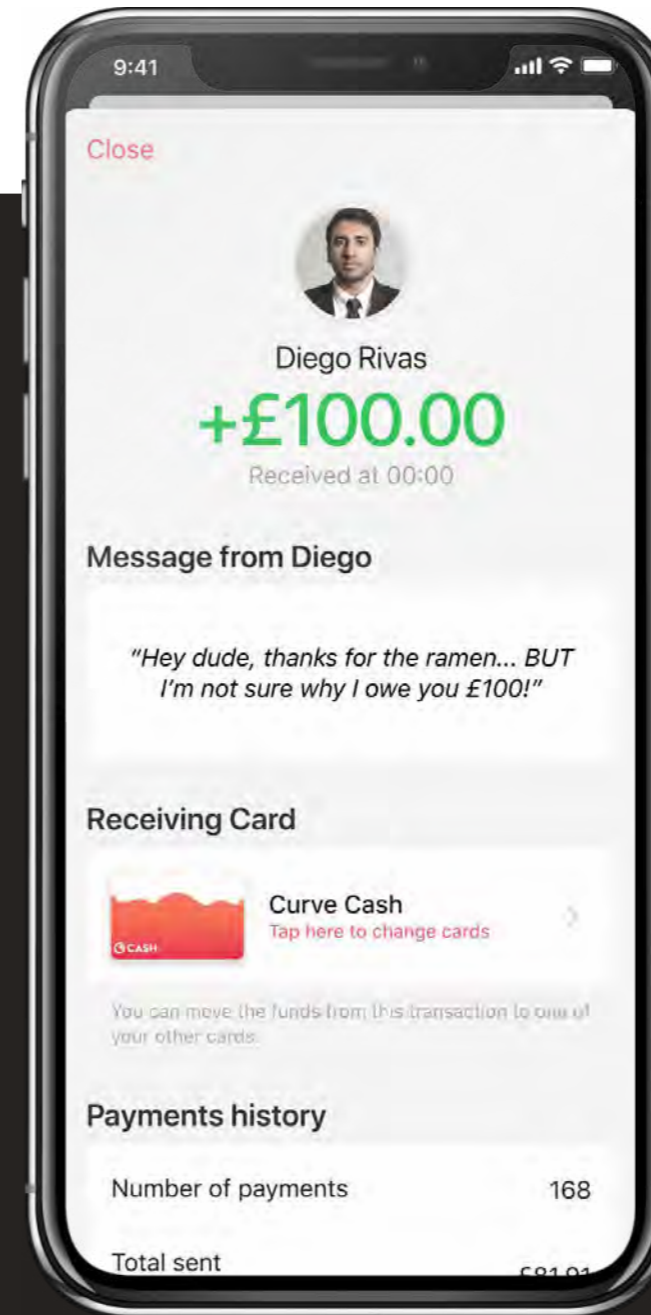
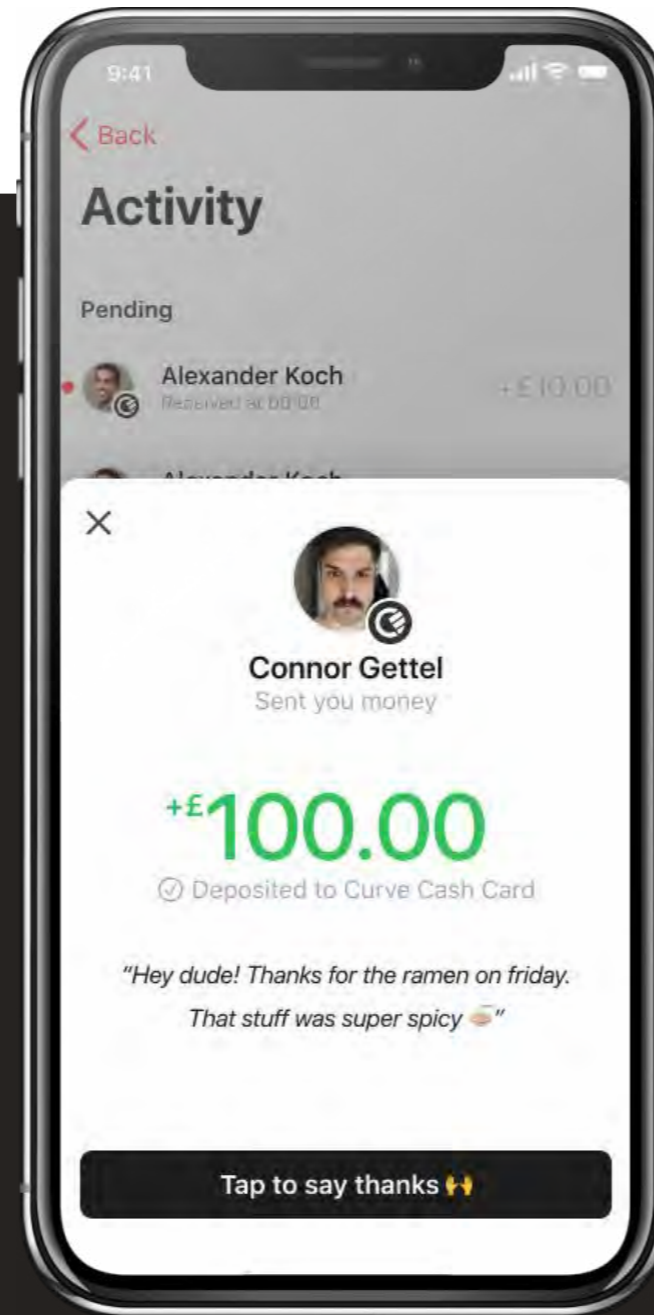
Curve Cast.

Instantly “hand over” your card to another Curve user to make a purchase in a secure, private and controllable way. Share a card with family members for limited amount of time or spend. Or equally share a business card with employees.



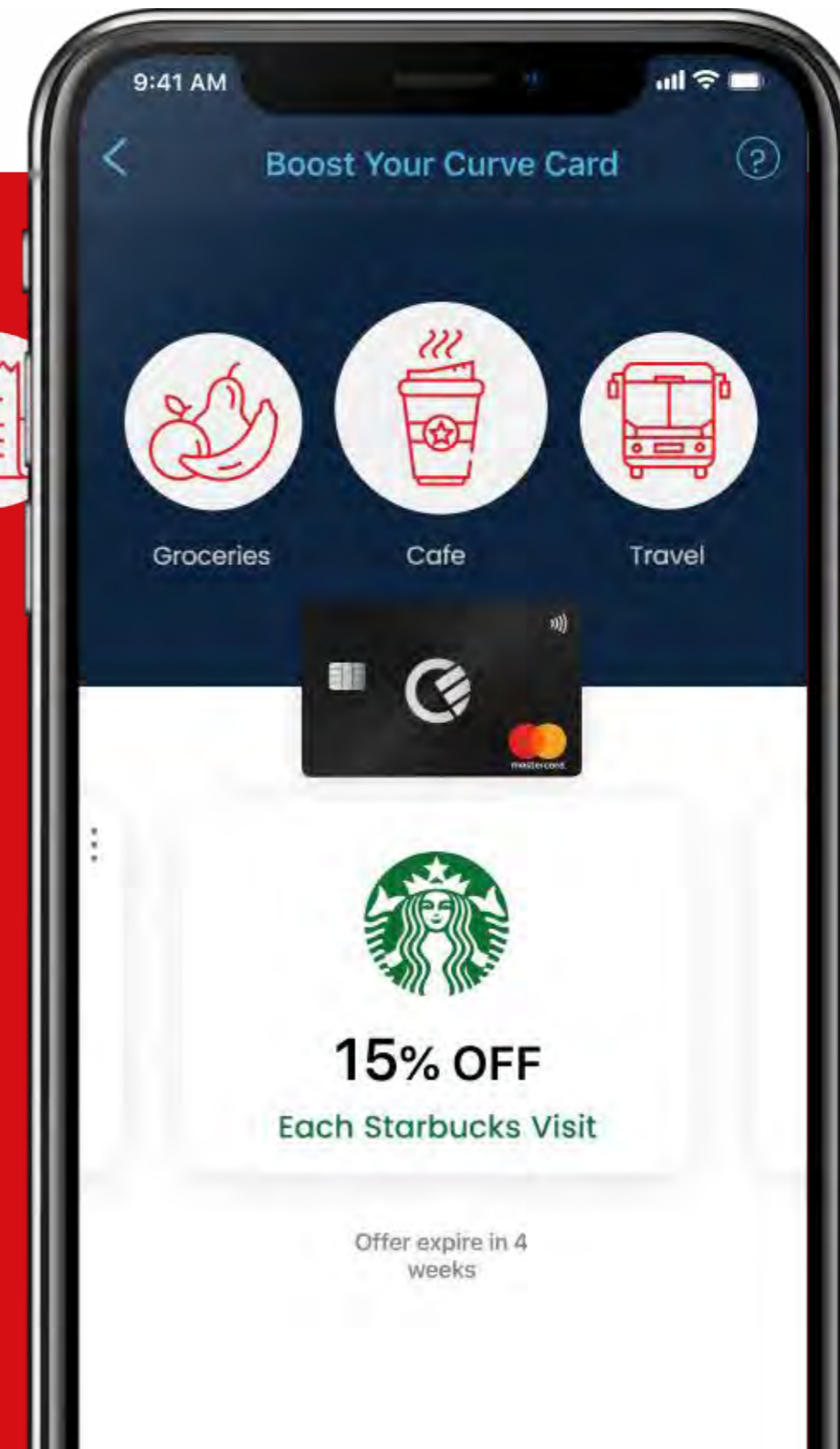
Curve Send.

Send money from any account, to any account.



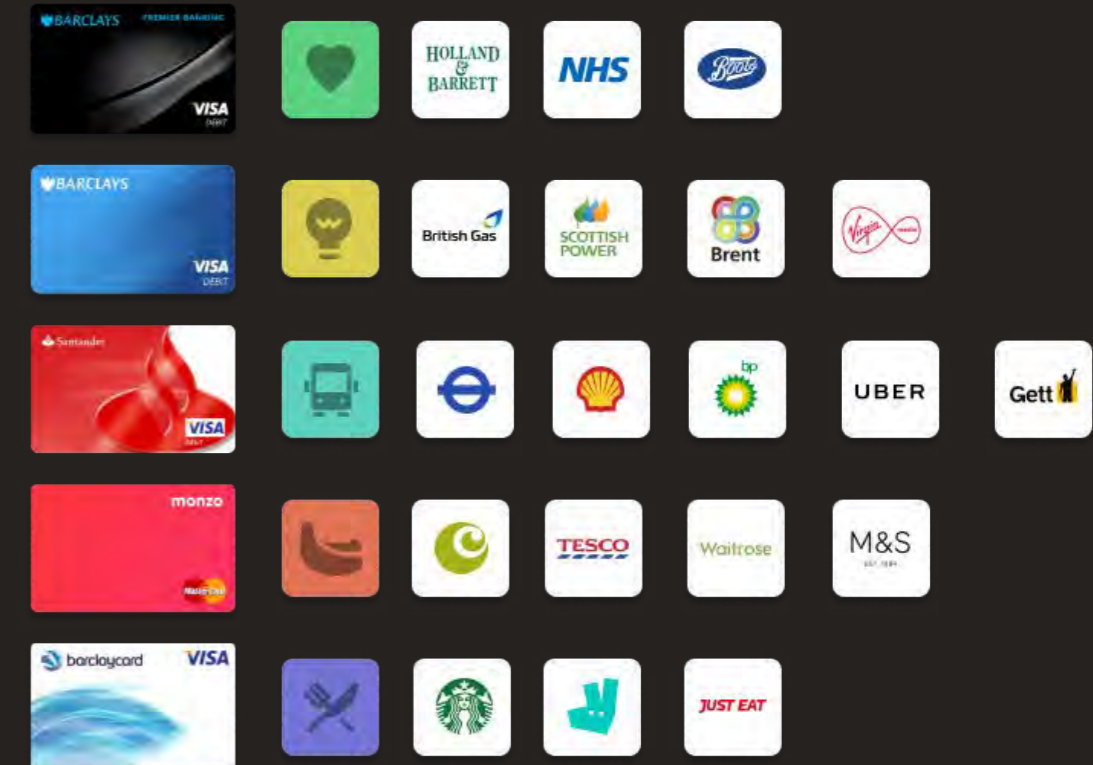
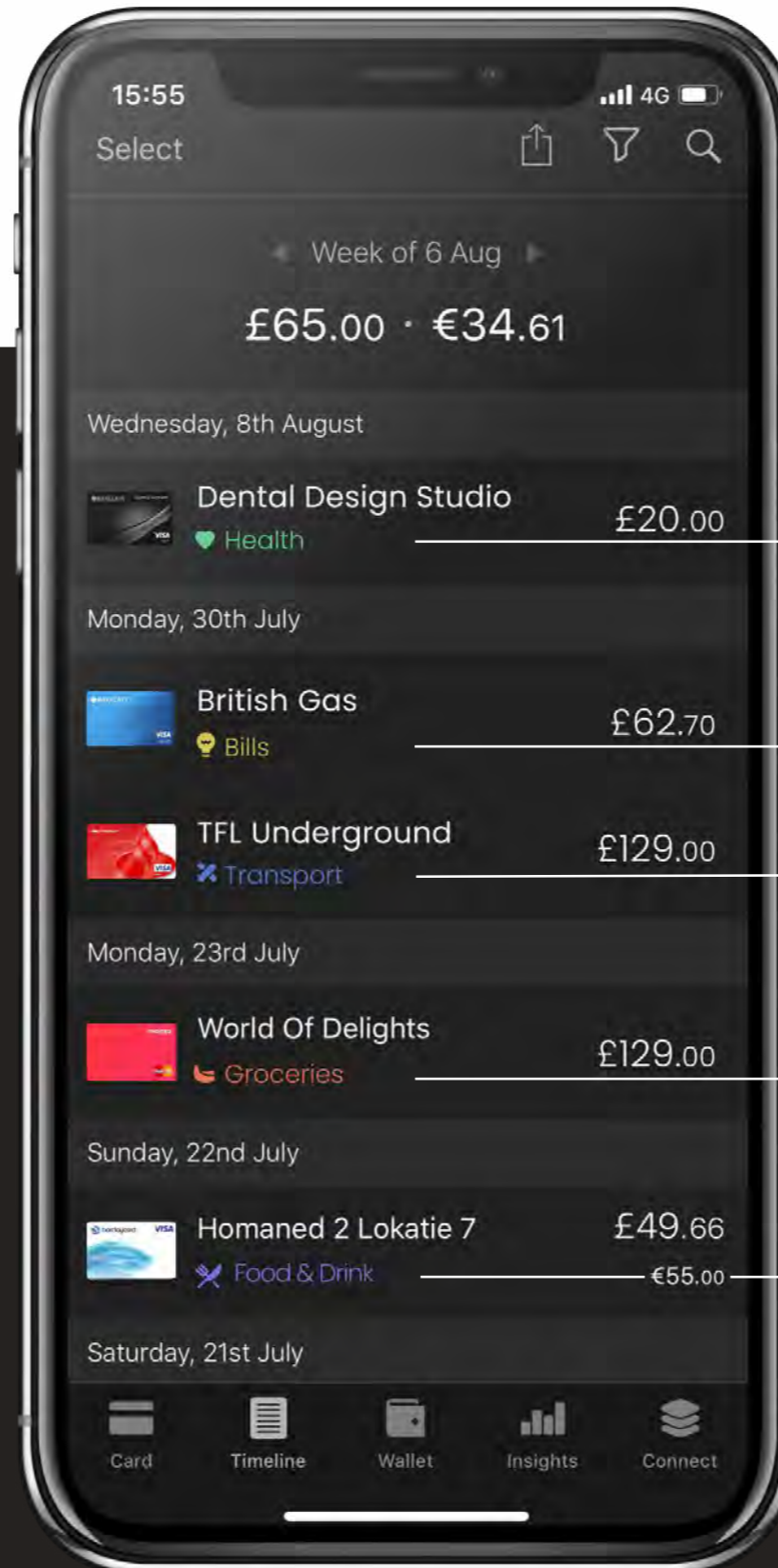
Curve Boost.

Boost your Curve cards with offers hand-picked and tailored based to your spend behaviour.



Smart Rules.

Always selecting the best payment method for each purchase based on your behaviour or rewards.

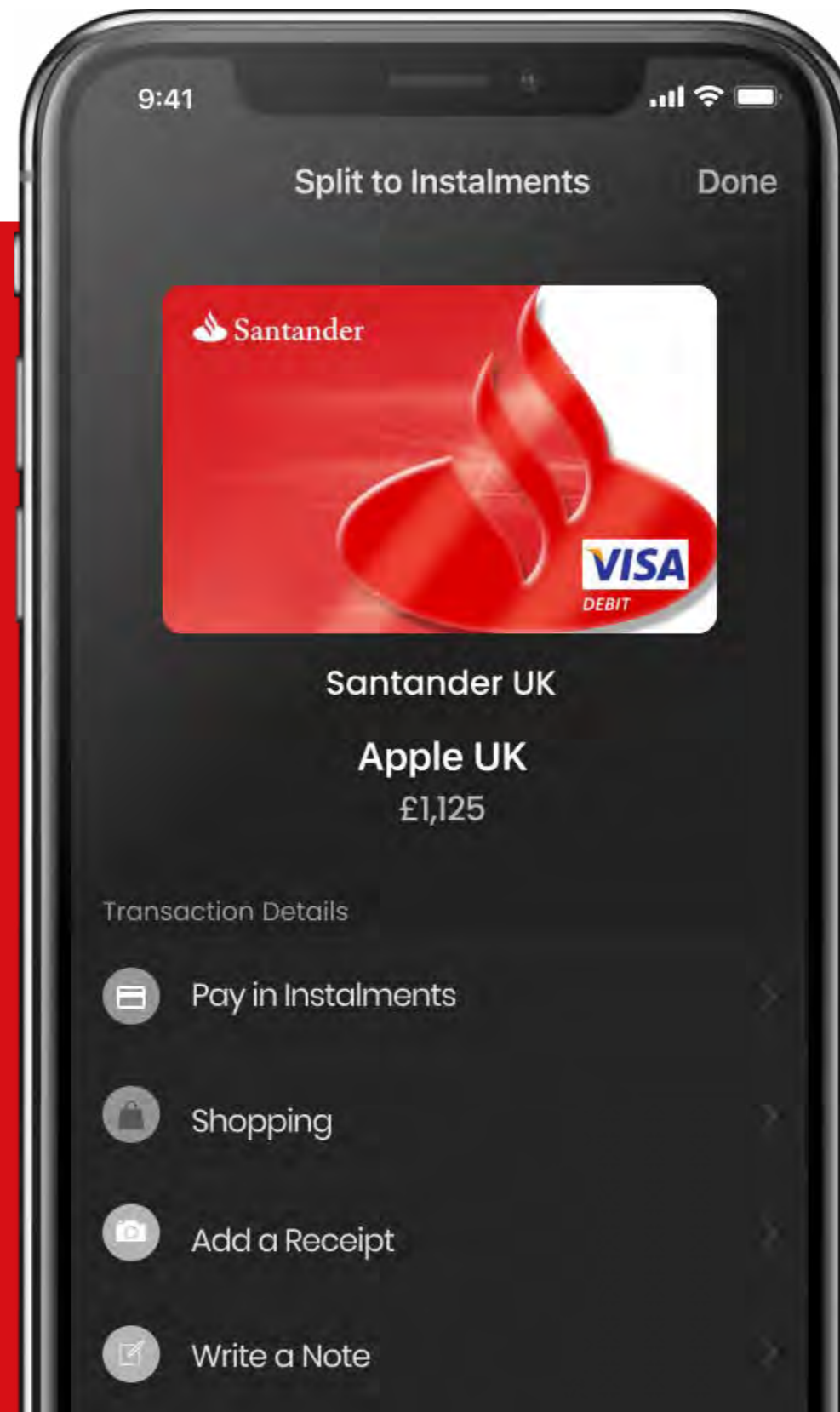


CurveCredit.

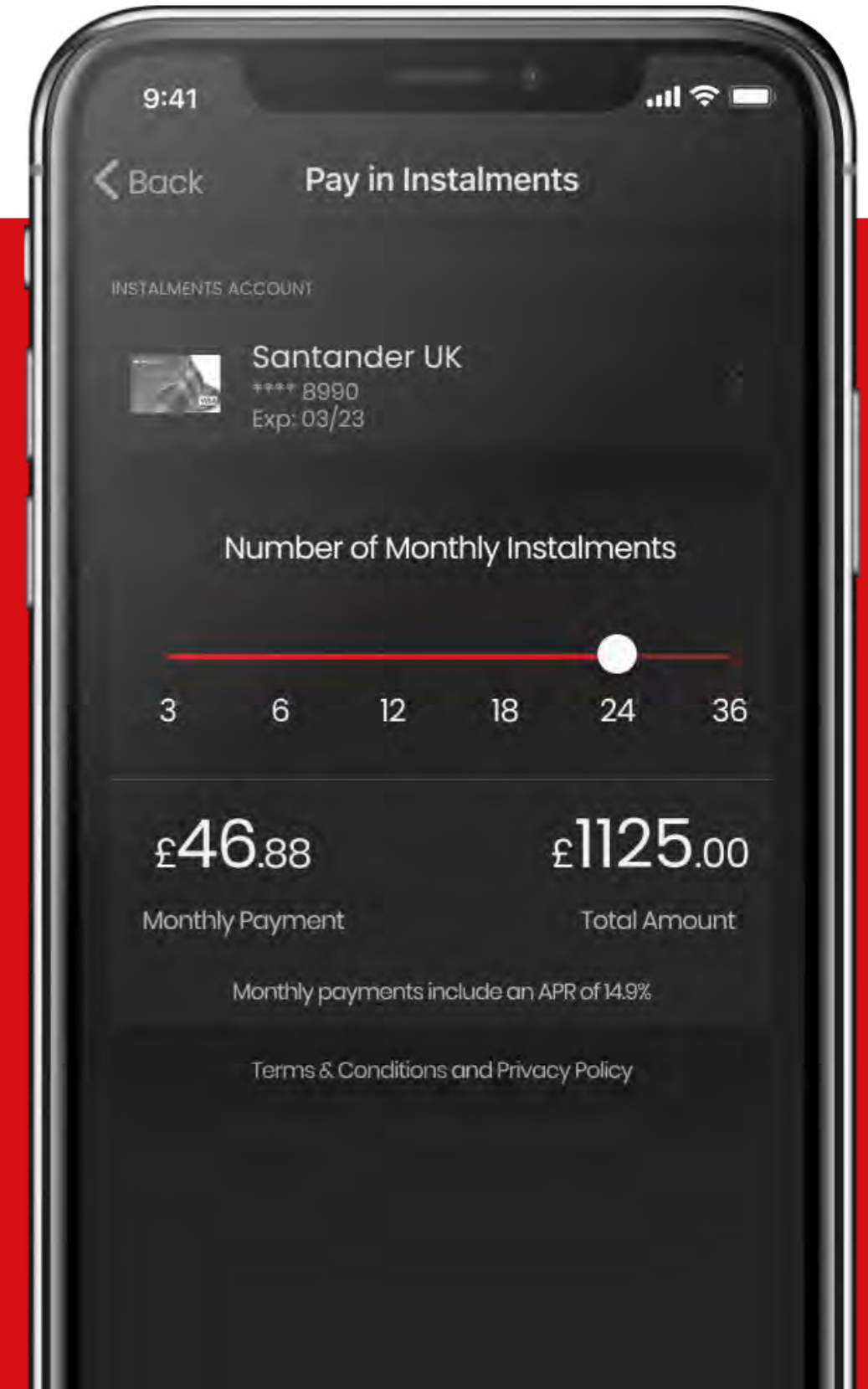
Smooth out your cashflow.

Pay in instalments after making a purchase.

Select the purchase



Split into instalments



04

Financials.

SHOW ME THE MONEY

Interchange.

When the Curve card is used, Curve receives a small fee from the merchant for the transaction.

Rewards.

Curve built the first ever rewards programme that pays you instantly as you spend, not at the end of the month as a kickback. Curve collects a fee from some of the retailers participating in the programme, and will continue to invest in this business model with Curve Boost.

Premium.

While Curve is aiming to maintain a free product, it provides premium products on a subscription basis with additional features.

Credit.

Curve is building a credit proposition that allows you to smooth your cashflow and split your payments into instalments. Curve will work with multiple credit partners, and will make a fee for facilitating the transaction.

05
Team.

Leadership Team.

Includes alumni from INSEAD, Cambridge, St Andrews, Amazon, Betfair, Facebook and McCann Erickson.



Shachar Bialick.
Founder, CEO

Shachar is a serial entrepreneur who has built and led a multitude of companies, across several verticals including healthcare, finance, e-commerce, mobile telecommunications and more. Shachar holds an MBA from INSEAD, LL.B. in Law and Economics (Tel-Aviv University) and a partial B.Sc. in Computer Science (Bar-Ilan, Israel).



Rafael Boker.
VP People

Professional Certified Coach (PCC) specializing in agile training methodologies with 20 years of experience in executive training, coaching and facilitation.



Jon Cumberlege.
VP Operations

Jon has an eclectic mix of work experience over 25 years, as an army officer, investment banker and maths teacher. Jon was part of the founding team at Betfair.com where he ran the operations.



Matthew Collinge.
CTO

19 years experience in applying technology for competitive advantage. Previously at ComparetheMarket growing their technology team from 15 to over 200 across multiple locations.



Matthew Phillips.
VP Business Development

14 years of commercial experience including running Quintessentially's commercial business across 65 markets worldwide, working with brands such as Amex, MasterCard, Ferrari and Gucci.



Amabel Polglase.
Brand & Comms Lead

Helped build Soho-House, Spotify and Netflix brands. 12 years as Managing Partner McCann-Erickson; Built a startup that was acquired by Perfumery Douglas. Global Client Partner at Facebook.



Alistair Houghton.
General Counsel

Alistair has significant in-house financial service sector experience, advising on complex transactions and most recently building and leading a legal team at TSB.



Dave McKenzie.
Head of Finance

Over 10 years experience in fintech, startups and at PrePay Solutions, a joint venture between MasterCard and Edenred.



Diego Rivas.
Product Lead

Diego has 9 years of product experience in startups (having owned one and sold the IP), building products in the consumer electronics space, renewable energy, and software for big construction projects such as Crossrail.



Franz Enzenhofer.
VP Growth

Ranked #1 organic growth specialist in Europe, Franz has built an expertise in SEO related activities over 20 years. Thanks to his practices, companies such as TourRadar have reached unique heights.

BEDYOND

BANK-

ING