

PDX COIN – Summary of Investment Opportunity

Investment opportunity – PDX private token sale to accredited investors:

- US\$17-\$22 million raise size

What is PDX?

- PDX is a complete global financial services ecosystem for the digital era, and includes a global digital currency that sits alongside a powerful new regulated and licensed banking, financial services and global mobile crypto-to-fiat payments ecosystem
- The digital asset is a true utility coin, and will also function as a tradable store of value
- Digital currency backed by underlying energy assets and projects in stable locations, with a unique "ecosystem" consisting of:
 - a new global full-stack digital banking network providing a full range of consumer and business banking and credit services with physical branches as well as a global virtual banking platform
 - a blockchain-based merchant payment processing business, driven by a powerful proprietary state of the art crypto-to-fiat and fiat / fiat 2-way mobile-enabled payments app – a full-service bank on a phone. The app is more fully described in the PDX Coin White Paper
 - **Go to market strategy for the payments app:** Exploring partnership arrangements with POS terminal providers that will bring us millions of merchants and vendors globally and very quickly, while downloading it directly to all PDX Coin holders and marketing to holders of other top-tier cryptocurrencies, via wallets and partnerships, in addition to partnership with global card issuer.
Built on a global scale, designed to be simple and to function as a usable day-to-day cryptocurrency in its primary role, as well as a store of value.

A massive growth environment:

- Mobile and digital payments experience exponential growth and are forecast to double by 2023
- Crypto-led payments will continue to grow exponentially and are increasingly at the core of Central Banks' policy discussions
- Crypto global population penetration in 2020 is around 1% and we anticipate a rise to 10% by end of the decade – driven by utility, ease of use, increased merchant adoption, and growing infrastructure
- In the past decade, global cross-border payments volumes increased over 40 x, while the legacy cross-border payments system (SWIFT, Western Union, etc.) made essentially zero progress and no real improvement in technology, speed, costs and fees, service quality and offerings

- Businesses around the world are beginning to seek the advantages of payments made via an entirely new, digital, global and interoperable infrastructure that enables low-cost transfers anywhere nearly instantly
- Exploring partnership arrangements with POS terminal providers that will bring us millions of merchants and vendors globally and very quickly
- Massive opportunities globally to provide consumer banking and payments services, including to the underbanked and unbanked, and credit-challenged populations. . In addition, global forex transfers for consumers and small businesses with a fraction of the fees they pay today, 1% or less above our own interbank FX rates. Comp: Airwallex, with US\$1.8 billion valuation after latest funding round.
- Company projects 5-7 million direct PDX Coin token holders, all of whom will have access to the payments app. As the payments app will also accept other major cryptocurrencies such as Bitcoin and Ethereum, app users could increase to 30 million or more, greatly magnifying the revenue potential for the banking and payments business, irrespective of PDX Coin itself, while exposing PDX Coin to a bigger potential adoption base.
- Virtual banking business could sign up more than 100 million additional customers in first 5 years after full launch. All are revenue points, most can be migrated to the PDX payments app, and a proportion of these can also be migrated into PDX Coin.

PDX to date:

- Supported by a strong team of management and advisors with backgrounds in banking and finance, law, technology, energy and corporate management
- PDX AG is a company registered in Zug, Switzerland
- EMI (electronic money institution) pre-approved by Lithuanian Central Bank, for operation across entire EU, with global consulting firm PwC now project managing and filing the formal license application on behalf of PDX
- Blockchain development completed and PDX now exists on the public Ethereum Blockchain as an ERC20 token
- Team has executed and delivered flawlessly and is now ready to take PDX Coin public
- Pending applications in Hong Kong for Money Service Operator (“MSO”) and Stored Value Facilities (same as EMI) licenses, enabling us to provide banking services out of Hong Kong to retail and business accounts

Next steps:

- Close current funding round and continue towards completion of EU and Asia licenses, complete development and testing of the payments app, and continue executing towards a global public offering of the PDX Coin digital asset
- Beginning with Asian investor roadshows over 4 months expected to commence by March 2021 (but depending on coronavirus lockdowns situation) and the public sales commencing around August 2021 - or as soon as possible in light of coronavirus-based delays
- Price range in public token sale is upwards of \$75 per token
- Relationship and arrangements with several top-tier exchanges for listing will be active immediately upon the Closing of the public sale

- PDX can be expected to have a strong liquidity profile due to its size and the exchange listing strategy
- We have and are continuing to develop multiple defensive “moats” to PDX Coin and its value; protected with proprietary IP, that put up overwhelming barriers to entry to our potential competitors, and that reinforce significant token pricing upside
 - A review of the valuations (revenue / EBITDA multiples) of some of our closest peers both public and privately owned, including the likes of Paypal, Global Payments, Stripe and First Data, make us believe that our payments platform and processing capability should drive PDX token value to \$200 – conservative estimate
 - Mass merchant and consumer adoption is driven by the simplicity and ease of use of the proprietary payments platform, combined with drastically lower processing fees (being rolled out by late-2021)

For widespread crypto adoption to take hold, it has to be as easy to use as cash or a Visa card is today and we are uniquely providing that solution