The world's largest and most trusted lending institution in the digital finance industry
Why Nexo

Compliant Asset-backed Token
The NEXO Token is the world’s first compliant token and is backed by the underlying assets of Nexo’s loan portfolio.

Regular Passive Income
NEXO Tokens are a safe haven as they provide passive income in the form of 30% from the company’s profits, distributed 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.

The World’s Leading Custodian
Nexo partners with BitGo to secure all crypto assets. BitGo is backed by Goldman Sachs and is CCSS Level 3 and SOC 2 compliant.

Rigorous Compliance
Nexo uses Jumio to adhere to the strictest KYC and AML global compliance standards. Jumio is also trusted by Microsoft, Oracle, Monzo, and HSBC.

Nexo in Numbers
$1+ billion in Instant Crypto-backed Loan Requests
$52.5 million raised in an 11x oversubscribed Token Sale
40,000+ Community on Telegram and 38,000+ on Twitter
30% of profits paid to NEXO Token holders
Nexo is the world's largest and most trusted lending institution in the decentralized finance space and has already processed more than $3 billion for 1,000,000+ clients in 200+ jurisdictions.

The World's First Instant Crypto-backed Loans

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

How The Nexo Instant Crypto Credit Line Works

1. Deposit Crypto Assets to Your Secure Nexo Account
2. A Credit Line Becomes Instantly Available. No Credit Checks
   Receive an instant flexible credit line using our fully automated process
3. Spend Money Instantly by Card or Withdraw to Bank Account
   Spend from the credit line at any time. From 8% per year APR on what you use

No Minimum Repayments, No Hidden Fees
Interest is debited from your available limit. Make repayments at any time

Available Credit Line Limit: $27,671.31
Total Credit Line Limit: $68,871.78

Balance | Market Value | Credit Limit | Increase Credit Limit | Withdraw Assets
---|---|---|---|---
BTC 1.2479 | $160,485.45 | $6,235.48 | Receive | Send
ETH 123.45 | $160,485.45 | $80,242.5 | Receive | Send

Repay
By Bank Transfer or Crypto

Buy NEXO Tokens
Discounts & Dividends

Earn Interest
High-Yield Interest
<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>
</tbody>
</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 Account.

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.
<table>
<thead>
<tr>
<th><strong>Nexo Clients</strong></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Cryptocurrency Investors</strong></td>
<td>Cryptocurrency investors can receive immediate funding based on the market value of their Bitcoin, Ethereum or other liquid cryptocurrencies, tokenized assets or utility tokens.</td>
</tr>
<tr>
<td><strong>Crypto Miners</strong></td>
<td>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.</td>
</tr>
<tr>
<td><strong>Hedge Funds</strong></td>
<td>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.</td>
</tr>
<tr>
<td><strong>Cryptocurrency Exchanges</strong></td>
<td>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.</td>
</tr>
<tr>
<td><strong>ICO and Crypto Companies</strong></td>
<td>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.</td>
</tr>
<tr>
<td><strong>Gamers and Virtual Reality Users</strong></td>
<td>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 a Nexo Account to meet short-term liquidity needs.</td>
</tr>
</tbody>
</table>
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.

Business Model

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

CLIENTS
Nexo Card
Instant Crypto-backed Loan

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

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

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

Technology
- Mobile 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 Account. Additional credit is automatically and instantly available on the card upon appreciation of your crypto's value.
# 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>□ Instant</td>
<td>× Slow</td>
<td>Depending on Asset</td>
</tr>
<tr>
<td>Asset’s Ownership</td>
<td>□ Yes</td>
<td>× No</td>
<td>No</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>
<td>× Yes</td>
<td>× Yes</td>
</tr>
<tr>
<td>Volatility Risk</td>
<td>□ Low</td>
<td>N/A</td>
<td>× Very High</td>
</tr>
<tr>
<td>Free Payment 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>□ Yes</td>
</tr>
<tr>
<td>Utility Tokens</td>
<td>□ Yes</td>
<td>□ Yes</td>
<td>□ Yes</td>
</tr>
<tr>
<td>Gaming Tokens</td>
<td>□ Yes</td>
<td>□ Yes</td>
<td>□ Yes</td>
</tr>
</tbody>
</table>
The Nexo blockchain oracle is an automated independent system that maintains Nexo’s key operating functions.
The Client transfers crypto assets to his Nexo Account 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.

The Nexo blockchain oracle operates autonomously and constantly checks various data points.

The predefined conditions written on the Loan Contract are constantly evaluated by the Nexo blockchain 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.

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 blockchain 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 Account
   - Cryptocurrencies
   - Nexo Tokens
   - Tokenized Assets
   - Utility Tokens
   - VR/Gaming Tokens

3. Digital Assets Valuation (6+ Sources)

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

5. Pay Interest % on Loan

Nexo blockchain oracle
The World’s First Instant Crypto Credit Lines

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

Accredited Investors
- Private Individuals
- Businesses
- Institutional Investors
- Crypto Exchanges

Pay Interest %

Token Utility
- Discounts when used as Collateral
- Discounts when used for Loan Repayments

Token Holders
- Early Adopters
- Future Borrowers
- Crypto Funds

Digital Asset Marketplaces
**Process Map**

The Nexo blockchain oracle detects significant decrease in value of Client’s crypto assets

- **Client transfers crypto assets to his Nexo Account**
- **Client agrees to the Loan Contract**
- **The Loan limit is instantly available by bank transfer, credit card or cryptocurrency**
- **Client makes a Loan repayment**
- **The Loan limits are increased**
- **Loan limit decreases as the value of Client’s crypto asset depreciates**
- **Nexo blockchain oracle automatically calculates the Loan limits**
- **The Nexo blockchain oracle updates Loan limits in real-time**
- **The Nexo blockchain oracle updat es the market value of Client’s crypto assets stored in the Nexo Account**
- **The Nexo blockchain oracle notifies the Client to add more crypto assets to his Nexo Account**
- **Client transfers more crypto assets to his Nexo Account**
Get Your Instant Loan Today

General Inquiries: info@nexo.io
Investor Relations: investors@nexo.io
www.nexo.io
General and Utilities Disclaimers

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