



Credit Intelligence (CI1)
and YOZO Finance (YOZO)
together are:

**An integrated system (using AI)
for SME debt management,
lending and payment
needs.**

Developed in collaboration with UTS Sydney, a
leading Australian university.



THE OPPORTUNITY

The COVID-19 pandemic has created substantial growth in finance, loan and payment sectors, as SMEs and individuals are compelled to cope with the ongoing economic uncertainty. Changing times call for changing needs of SMEs.



Decline in personal finances as a result of the COVID-19 pandemic and ongoing mortgage stress and the eventual reduction of government stimulus



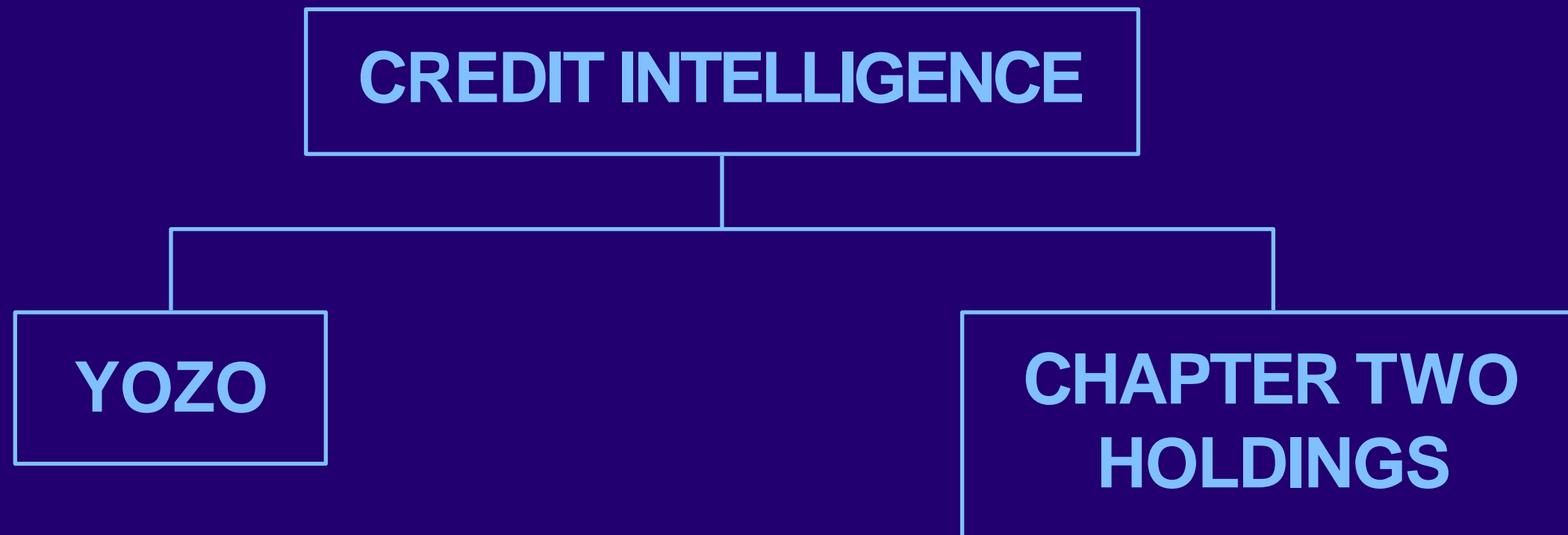
Established banks are reluctant to issue credit or negotiate debt repayments where the law does not require it



Increased necessity for debt and loan agreements and buy now pay later (**BNPL**) arrangements outside established banks

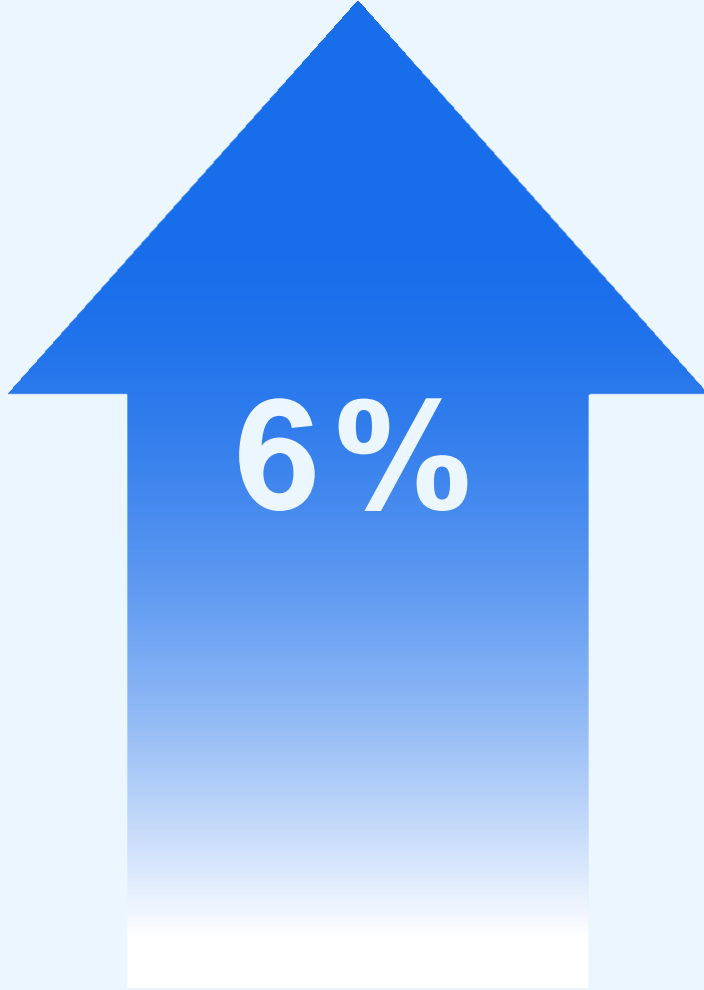
THE SOLUTION

Credit Intelligence (CI1) has capitalised on SME's increasing need for flexible finance, quick online loans and approvals, BNPL arrangements and management of defaults by expanding its platform through strategic investments in fintech YOZO Finance and Chapter Two Holdings.



THE MARKET

The global lending market is expected to witness a compound annual growth rate (CAGR) of 6% from 2021 and reach \$7929 billion in 2023



6%



\$7929
Billion

CI1's expansion

Credit Intelligence (CI1) is traditionally a diversified debt restructuring and personal insolvency management businesses within the credit funding sector. CI1 with the acquisition of fintech YOZO using the YOZO tech is now expanding into credit funding, factoring and debt management, and BNPL platforms tailored for SMEs (also with possible applications for individuals). This is all made possible by the YOZO platform and YOZO's proprietary artificial intelligence (AI).

CI1's approach differs to the incumbent BNPL and other lenders in the space through the acquisition of YOZO and the integration of the YOZO tech and proprietary AI to target solutions for SMEs. The AI has been developed in collaboration with **Professor Dr Guangdong Xu, who leads the Computer Science & Advanced Analytics Institute at UTS Sydney.**

YOZO

YOZO having been acquired (60%) by CI1 is now positioned as a fintech loan and BNPL platform for SMEs. CI1 is reinventing how SMEs can take the first step in removing financial roadblocks in their pursuit of new opportunities and the growth of their business.

The YOZO proprietary AI allows for rapid loan qualification and dramatic reduction of back office staff normally required to qualify loans. CI1 is also considering opportunities that may exist to license parts of this cutting edge tech to banks and other lenders, or alternatively maintain exclusivity for CI1's own lending and debt management/ factoring platforms.



By using an intuitive machine learning algorithm, loan applications can be approved in as little as 30 minutes.

YOZO offers one of the best user experience for applicants throughout the finance application. The applicant's status can be managed and monitored via desktop or app in realtime.



‘YOZO,’

Redefining lending for small business

THE OPPORTUNITY

Many small businesses are looking to grow but find it challenging to secure finance



Access to finance for start-ups is very limited



Banks are reluctant to extend finance without real estate as collateral



The process of obtaining finance is lengthy and onerous



Large businesses impose onerous payment terms

YOZO,

THE CHALLENGES FOR SMEs:

Cash flow: the silent killer of SMEs



Cash flow problems increase the likelihood of business failure



Failure to pay invoices on time causes cash flow problems for suppliers



Poor cash flow restricts business growth and leads to missed opportunities



Late invoice payments lead to poor relationships with suppliers and a poor credit rating

‘YOZO,

THE SOLUTION

YOZO SME

Fast, hassle-free business loans, available 24/7 with significantly less back office processing cost:

- ✓ Access to finance for start-ups
- ✓ Finance extended without real estate as collateral
- ✓ Quick: application takes ~10 minutes, while approval takes ~30 minutes
- ✓ Simple: applicants fill out a few details, upload their bank feed & our AI does the rest
- ✓ Long contract: customers have up to 24 months to pay back their loan

YOZO Pay

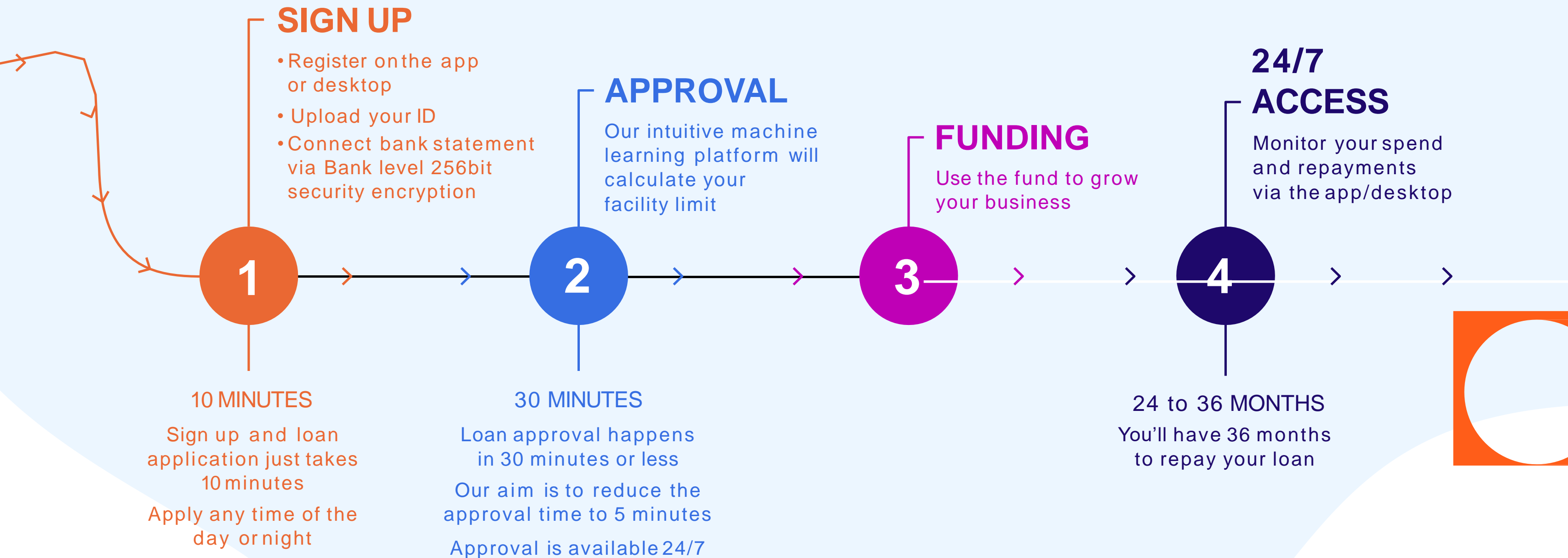
A BNPL solution designed specifically for SMEs versus most incumbents leading BNPL providers focusing on individuals:

- ✓ On-demand lending allows customers to pay their invoices & bills on time
- ✓ YOZO Pay can be used to make purchases online & in-store
- ✓ Loan repayment is split into four installments
- ✓ Simple, fast sign-up, requiring only a personal guarantee, identification & credit card details
- ✓ Suppliers are paid the full amount immediately, at the time of purchase

YOZO,

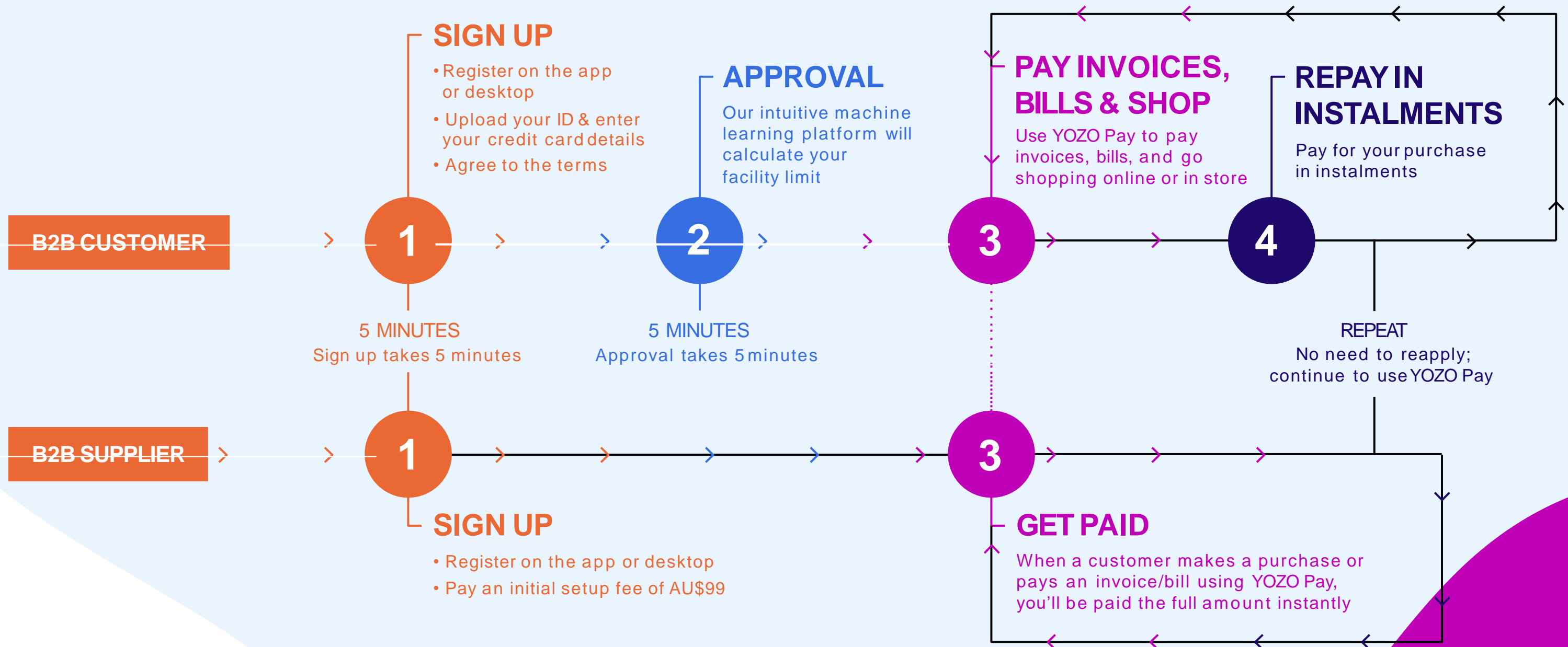
HOW IT WORKS

YOZO SME



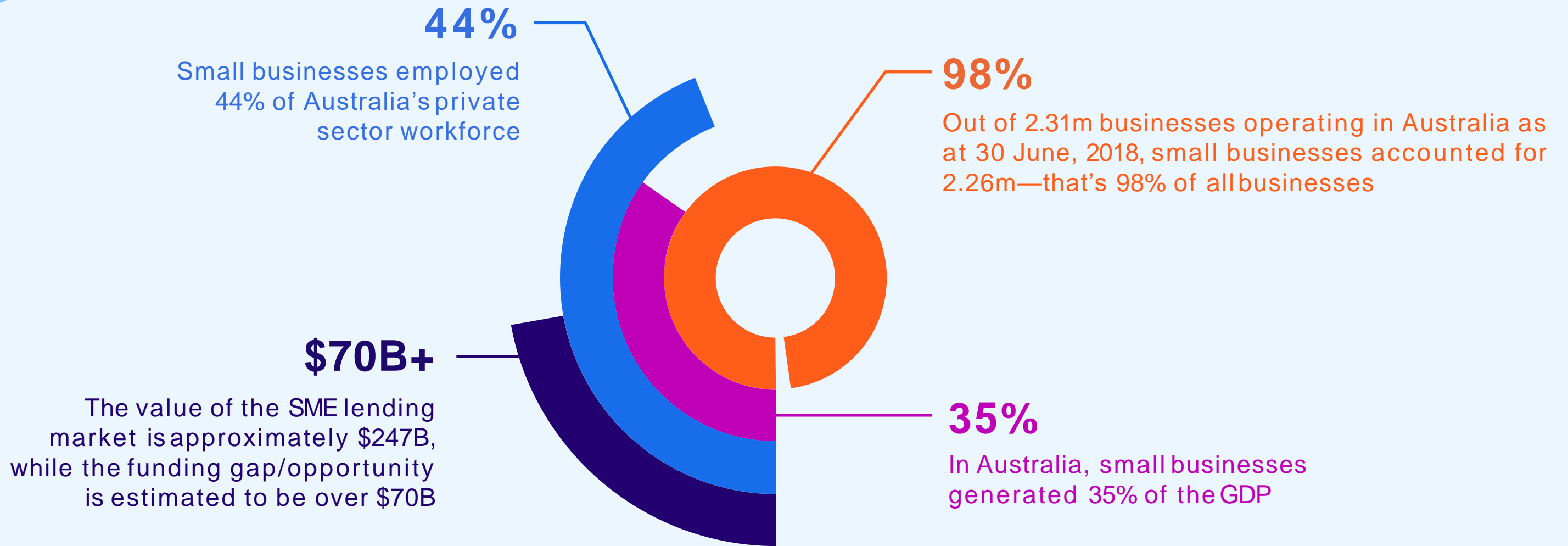
HOW IT WORKS

YOZO Pay



YOZO,

THE MARKET



AUSTRALIA

KEY MILESTONES

Since initial development in May 2019, YOZO in Beta testing trials has helped 300 clients access finance and has a total loan book of approx AU\$3M. This small sample helped refine YOZO's tech and was not a wide scale commercial rollout. Rapid commercial rollout will now occur in 2021 thanks to the CI1 acquisition.

2018

The YOZO finance idea was born and development commenced

YOZO collaborated with UTS and utilised their experience in AI and machine learning to build an AI data-driven credit matrix

2019

YOZO team launches Beta testing and refinement of the tech

2020

YOZO Pay is born

THE FUTURE

Completed tech – now time for commercial rollout with CI1

CHAPTER TWO HOLDINGS

CI1, through their investment in Chapter Two Holdings (CTH), offers a diverse range of debt solutions and mortgage broking services



SMEs have issues with late repayments or defaulting on loans. Chapter Two Holdings (CTH) creates opportunities to repair customer credit

CTH offers customers informal debt arrangements without suffering any of the consequences of a Part 9 debt agreement or bankruptcy;



Full and final settlement by negotiating a reduced agreement with creditors



Long term repayment strategies and agreements with creditors

PRESENTATION END & LEGAL DISCLAIMER

Investor Presentation
December 2020

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