INTELLABRIDGE

Intellabridge Technology Corporation

Investor Presentation
July 2021

CSE: INTL **OTCQB**: CRBTF **FRA:** 98AA

Forward Looking Information

Certain statements contained in this Investor Presentation constitute forward-looking information or forward-looking statements (collectively, "forward-looking statements") within the meaning of applicable Canadian and United States securities laws. Forward-looking statements include statements concerning the Company's current expectations, estimates, projections, assumptions and beliefs. All statements other than statements of historical facts contained in this Investor Presentation are forward looking statements. These statements involve known and unknown risks, uncertainties and other important factors that may cause the Company's actual results, performance or achievements to be materially different from any future results, performance or achievements expressed or implied by the forward-looking statements. We have based the forward-looking statements largely on our current expectations, estimates, assumptions and projections about future events and financial trends that we believe, as of the date of such statements, may affect our business, financial condition and results of operations. Such expectations, estimates, assumptions, and projections, many of which are beyond our control, include, but are not limited to: projections of future financial and operational performance; statements with respect to future events or future performance; anticipated operating costs and revenue; estimates of capital expenditures; and future demand for and prices of digital currencies. Forward-looking information is necessarily based on estimates and assumptions that are inherently subject to known and unknown risks, uncertainties and other factors, many of which are beyond our ability to control, that may cause our actual results, level of activity, performance or achievements to be materially different from those expressed or implied by such forward-looking information. Such factors include, without limitation: digital currencies demand and price volatility; risks and uncertainties associated with the digital currency industry; adapting to technological change, new products and standards; increased competition that adversely affects business; additional competition from new or existing technologies that adversely affect business; continued growth in key markets; the effectiveness and efficiency of advertising and promotional activities; political, economic, regulatory and other uncertainties in respect of digital currencies; that the Company's software products and/or services may contain undetected errors or "bugs", vulnerabilities or defects; damage or failure of our information technology; cybersecurity risks associated with data security and hacking; risks associated with potential violations of applicable privacy laws; fraud; risks resulting from interruptions or delays from third-party processors and service providers upon which we rely; risks associated with any continued sales growth; the on-going COVID-19 global pandemic, including the rapidly evolving reaction of governments, private sector participants and the public to the pandemic and/or the associated economic impact of that pandemic and the reaction to it that have impacted our operations and plans and will continue to impact our operations and plans for a period of time that remains uncertain; risks related to compliance with laws and regulations and the effect of changes in law and regulatory environment; fluctuations in foreign currency exchange rates; ability to obtain additional financing; loss of key personnel and our inability to attract and retain qualified personnel; potential losses, liabilities and damages related to our business which are uninsured or uninsurable; risks associated with litigation or dispute resolution; volatility of global financial conditions; taxation, including changes in tax laws and interpretation of tax laws; as well as other risks, uncertainties and other factors, including, without limitation, those referred to in the Company's annual information and elsewhere herein. Although we have attempted to identify important factors that could cause actual results to differ materially from those contained in the forward-looking statements, there may be other factors that cause actual results to differ materially from those which are anticipated, estimated, or intended. There can be no assurance that such information will prove to be accurate, as actual results and future events could differ materially from those anticipated in such statements. Readers are cautioned not to place undue reliance on the forward-looking statements or the assumptions on which the Company's forward-looking statements are based. Readers are further cautioned that the foregoing list of risks and assumptions is not exhaustive and prospective investors should consult the more complete discussion of the Company's business, financial condition and prospects that is included in this Investor Presentation. The forward-looking statements reflect current expectations regarding future events and operations and speak only as of the date of this Investor Presentation. The Company assumes no obligation to update publicly or otherwise revise any forward-looking statements to reflect actual results, changes in assumptions or changes in other factors affecting forward-looking statements, except to the extent required by applicable securities laws. If the Company does update one or more forward-looking statements, no inference should be drawn that the Company will make additional updates with respect to those or other forward-looking statements. The forward-looking statements contained in this Investor Presentation are expressly qualified in their entirety by the foregoing cautionary statements and those made in our other filings with applicable securities regulators in Canada and the United States.

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About Intellabridge

We are a blockchain technology company dedicated to bringing decentralized financial solutions to global markets, by leveraging blockchain protocols that support stable programmable payments and open financial infrastructure development.

Our Mission

*To **make** it **easy** for people to **save**, **invest** and **spend** with decentralized **cash***

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Legacy banking

Financial infrastructure and monetary policies are negatively impacting the financial options of people globally.

- High inflation in emerging markets erodes local market purchasing power, reduces the desire to hold local currency, and discourages investment and savings.
- Low interest rates in developed markets is hurting savers, reducing the incentive to save, and build wealth to be prepared for financial emergencies
- Legacy Payment Rails results in slow transaction settlements between banking institutions with the global average settlement time 2-3 days.
- High Transaction Costs according to the World Bank sending remittances costs an average of 6.51% of the amount sent.

Country / Territory	Inflation rate (consumer prices) (%)
Venezuela	200,000.00
Zimbabwe	161.8
Argentina	54.80
South Sudan	48
Congo, Democratic Republic of the	41.50
Sudan	32.40
Angola	31.70
Libya	28.00
Iran	26.00
Syria	25.50
Suriname	22.00
Sierra Leone	18.00
Burundi	16.60
Nigeria	16.50
Mozambique	15.30
Haiti	14.70
Pakistan	14.56
Zambia	13.9
Azerbaijan	13.00

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The future of banking is decentralized

Kash

Currently in Beta Version 1.00

- **Developed market customers** to be able to save and build wealth with high interest savings accounts and more financial options.
- **Emerging market customers** to give them financial freedom to securely save, invest and spend, and protect them against inflation and local currency devaluation.

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Blockchain Neobanking

CHECKING

Multi-currency stablecoins to protect against inflation and local currency devaluation.

SAVINGS

High-interest savings accounts to build save money and build wealth.

INVESTMENTS

Tokenized traditional financial and physical assets to improve accessibility to markets

CARDS

Remittance and merchant solution with real-time settlement at a fraction of the cost

REMITTANCE

Remittance and merchant solution with real-time settlement at a fraction of the cost

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Checking Account

A faster and cheaper way to send money

Our mission is to give people financial freedom with a USD stablecoin and the power to decide how to save, invest, send and spend with decentralized cash.

Powered by Terra UST

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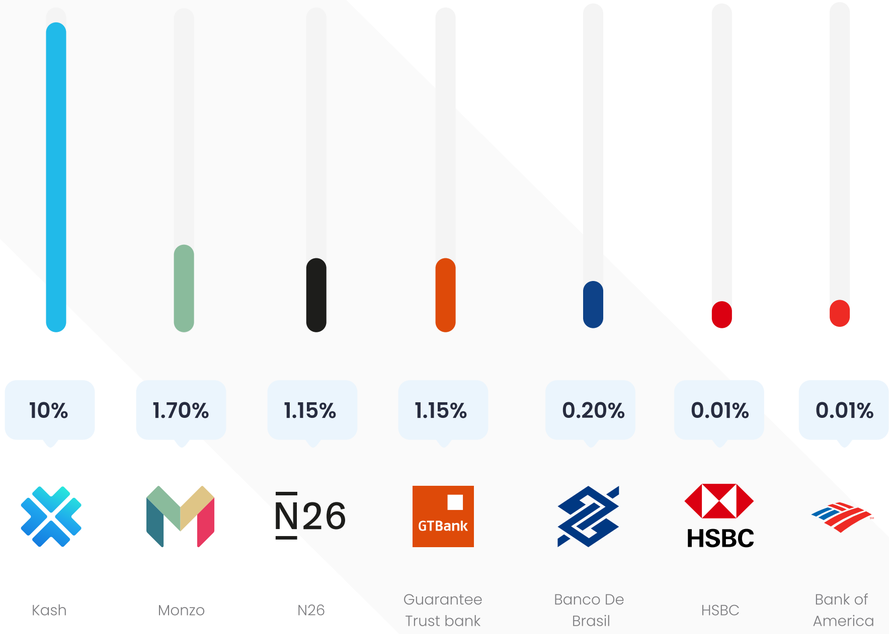
Savings Account

- Grow your money with a high-interest savings account earning a stable 10% interest annually.
- Open a free account in seconds, deposit funds and watch your savings grow.
- A simple and secure way to save in United States dollars and earn interest at rates above inflation.

Powered by Anchor Protocol



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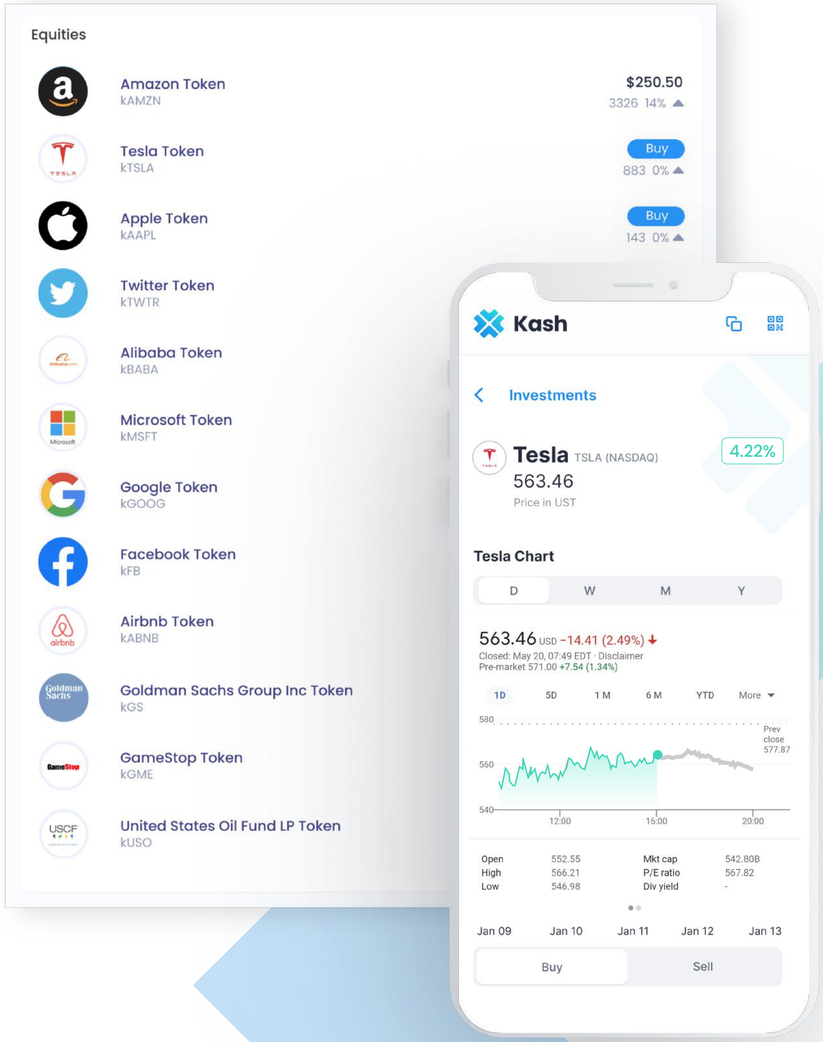
Investment Account

Improved access to investment opportunities globally

The Kash Investment account offers tokenized traditional financial assets such as stocks, bonds, and investment funds, as well as physical assets, such as commodities, precious metals, and other illiquid assets.

Designed to reduce friction between geographical boundaries and eliminate the costs associated with intermediaries, as well as to improve asset liquidity, efficiency and accessibility through fractional ownership.

Powered by Mirror Protocol



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Card Services

The easy way to spend your stablecoins

Kash Card Services is expected to offer customers a seamless mobile payment experience with physical and virtual multi-currency debit cards that offer a global payment solution, ATM withdrawals, Apple and Google Pay, lower transaction fees and instant settlement.

Fully licensed and compliant for major global card schemes.

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Kash Treasury for business

Certificate of Deposit Accounts

Kash Treasury Accounts offer stable Certificate of Deposits (CDs) based on UST, a digital dollar stablecoin, deposited in the Anchor Protocol to generate a secure and stable high-yield interest rate of 10%.

Minimum Opening Deposit: $100,000
Available Terms: 6, 12, 18, 24, 36 month CD
Annual percentage yield (APY): 9.45% - 11.25%
Additional deposits allowed? Yes
Early withdrawal penalty? None

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Business Model

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Market Validation

Developed Markets with low interest rates

1 **Billion People**

Total Available Market of people living in developed markets with low interest rates

33 **Countries**

Advanced economies with low interest rates

500 **Million People**

Serviceable Available Market of people who have excess income to put into a savings account.

Emerging Markets with high inflation

1 **Billion People**

Total Available Market of people suffering from inflation higher than 10%

24 **Countries**

With inflation rates above 10%

200 **Million People**

Serviceable Available Market of people holding USD instead of local currencies

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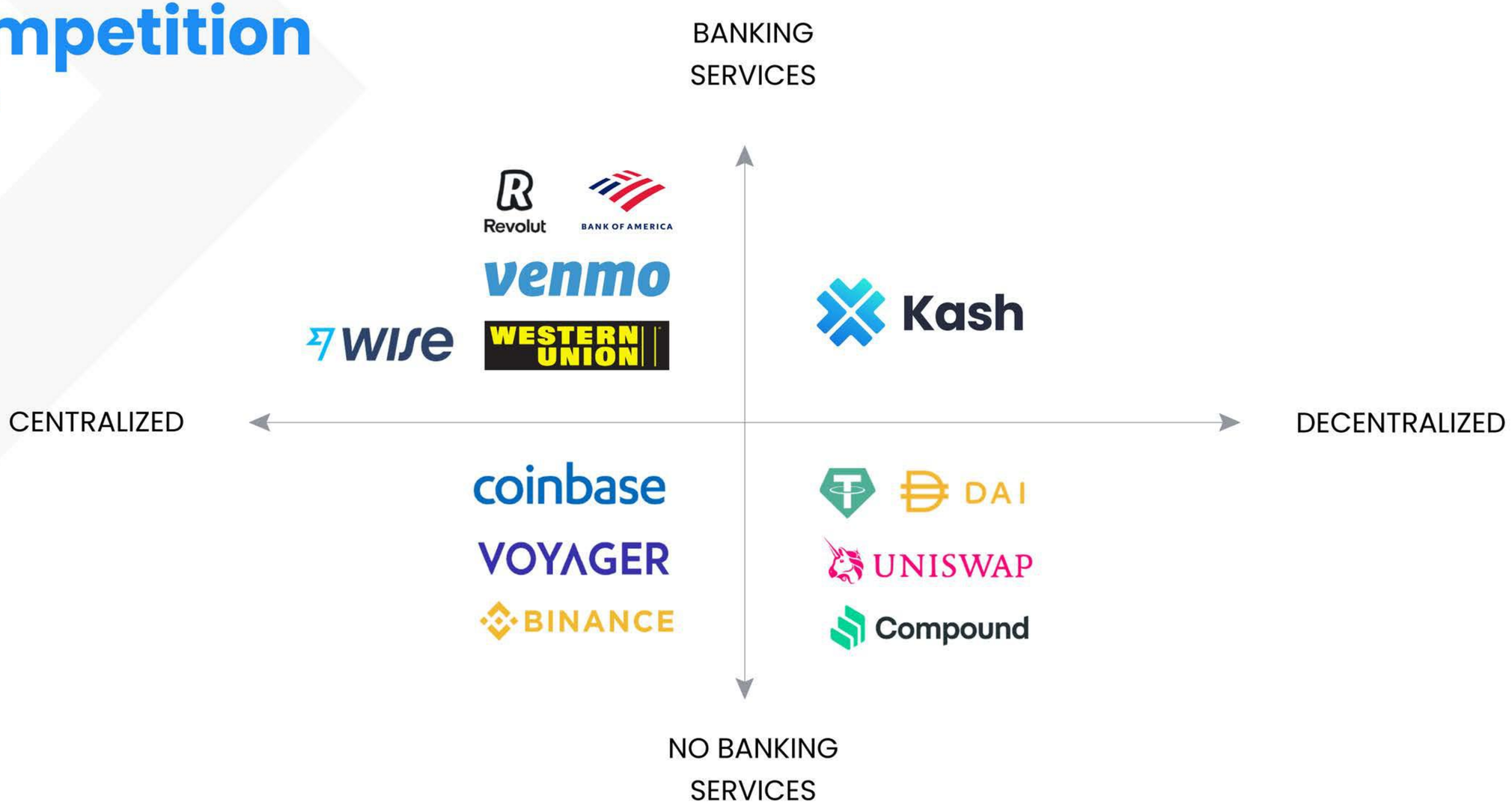
Competition



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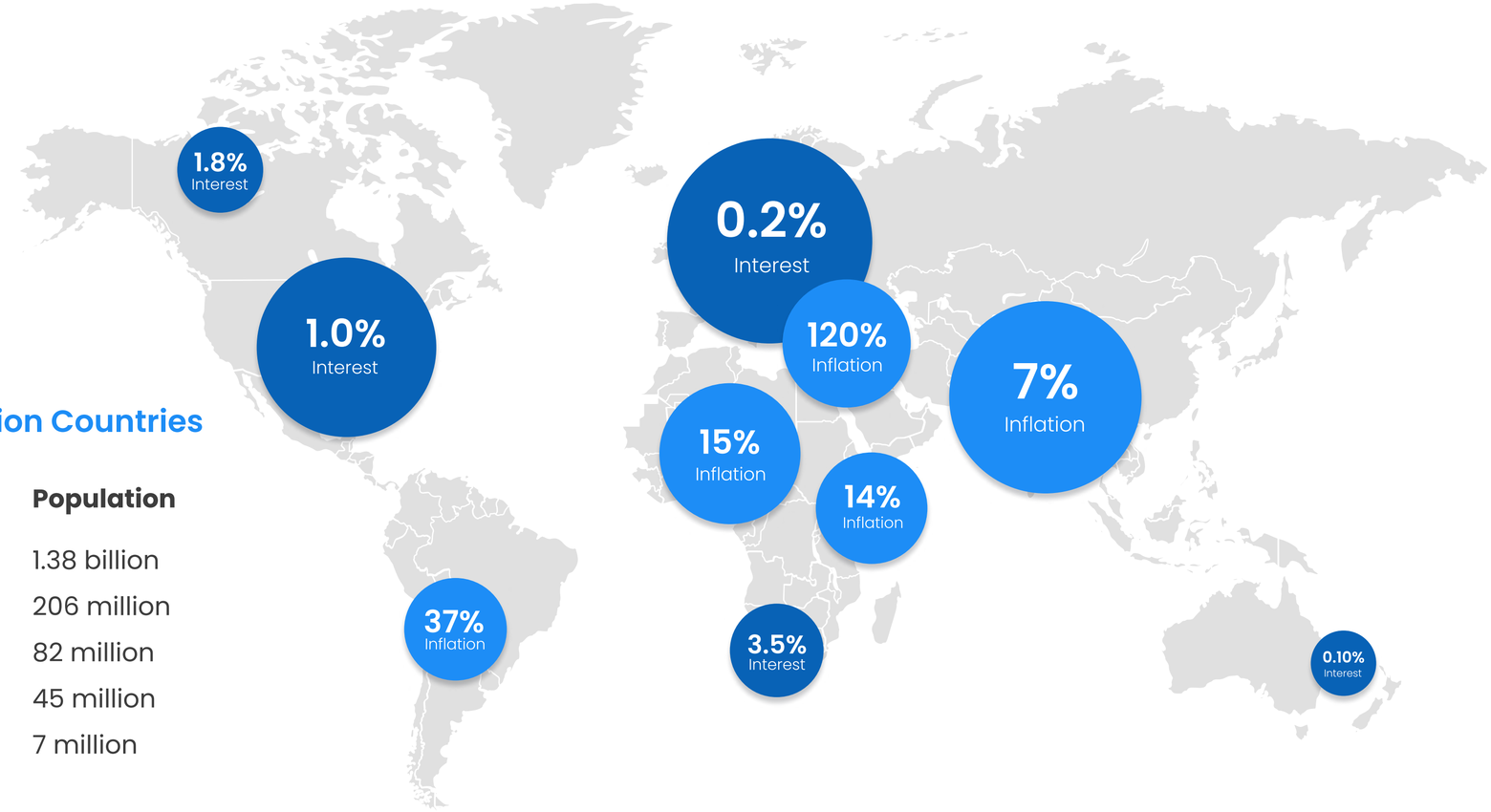
Go to Market Strategy

Addressing the highest problem markets first where we have strategic local market relationships



Low Interest Countries

Country	Population
Europe	746 million
United States	328 million
South Africa	58 million
Canada	37 million
Australia/ New Zealand	29 million

High Inflation Countries

Country	Population
India	1.38 billion
Nigeria	206 million
Turkey	82 million
Argentina	45 million
Lebanon	7 million

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Product Roadmap

Targeting 700 million people in the Serviceable Available Market

2020	Q1	Q2	Q3	Q4
R&D Prototype design and business development	**Alpha Version** Prototype March 31 2021 app.kash.io 4,000 new customer accounts in the first 10 days	**Closed Beta** Audit and security testing. Market testing in the Americas, Europe, Africa and Asia. New features and on-ramps.	**Open Beta** Focus on traction in Europe, Canada, the United States, and select emerging market countries.	**Corporate Banking** Through strategic B2B partnerships in e-commerce, telecom and foreign exchange markets with a focus on remittance and payments

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Our Team

17 PEOPLE

EXECUTIVE TEAM: 3
DESIGN & ENGINEERING TEAM: 7
MARKETING: 3
OPERATIONS, LEGAL, FINANCE TEAM: 4

JOHN EAGLETON

Chief Executive Officer

John graduated from Georgetown University and started his career at the U.S. Department of State, Bureau of Intelligence and Research, Office of Economic Analysis. He has also worked in capital markets at BNP Paribas and Bankers Trust (Deutsche Bank) as Vice President of the Emerging Markets Fixed Income Trading Desk. During the dot-com days, he co-founded Investars, one of the leading companies for research performance analytics on Wall Street and has been quoted in dozens of leading publications as well as a guest on CNBC.

MARIA EAGLETON

Chief Financial Operating Officer

Maria has experience in CxO roles in international public and private organizations. Focused on operational effectiveness, product strategy, governance and growing value. She is also respon- sible for scaling and developing cross-functional teams, multi-jurisdictional human resources, sustainable financial strategies, financial management & reporting and fundraising. She also has experience in operational management and has an educational background in International Finance. Maria has experience teaching “Operational Management” at the Unit Business School and has been featured in the **Wall Street Journal** and **Authority Magazine**.

CRAIG MELTZER

Head of Engineering

Craig has more than 20 years experience in the technology sector in senior engineering and CTO roles including Big5 Games, a leading games and esports service provider in emerging markets, co-founder of one of the first e-learning studios delivering interactive training material to healthcare professionals across South Africa. Craig also consulted throughout the UK on many successful ERP implementations, particularly in the manufacturing sector. For the Kash application, Craig manages the project and architecture, coordinating with the business and development teams to implement business logic and requirements.

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Key Investment Highlights

01

Opportunity

Opportunity to invest in one of the few publicly traded DeFi companies and global decentralized banking solution

02

Market

Strategically positioned with business develop-ment in international markets

03

Scalable

Scalable revenue model with web and mobile applications for both consumer and businessmarkets

04

Upside

Product can be used in the $930 Billion USD remittance market and trillion dollar local payments market.

05

Team

Strong team of fintech and capital market executives with fintech and blockchain experience

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Thank you!

Please feel free to contact us if you have questions

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