

Bitbond | STO

EU compliant security prospectus available at
www.bitbondsto.com

This document represents solely a nonbinding preliminary information which serves exclusively advertising purposes and is not a prospectus in the sense of the European Securities Prospectus Act, the German Investment Act or the German Investment Code or a corresponding foreign law. The content is neither an offer nor a solicitation of an offer to purchase token or securities. The information in this document does not constitute investment advice or investment recommendation. The greatest possible care has been taken in the preparation of this document, but errors and omissions remain reserved. The statements made are based on evaluations, economic data, own assessments and are forward looking statements at the time of preparation of the document and can be subject to changes. This document may not be reproduced in whole or in part, distributed to other persons or published without consent of Bitbond Finance GmbH. Persons who come into possession of this document must inform themselves of and comply with all applicable laws and regulations.

Table of Contents

- 01 About Bitbond
- 02 Bitbond's business model
- 03 Bitbond team & investors
- 04 BB1 Token returns
- 05 BB1 Token sale
- 06 Use of funds raised
- 07 BB1 Token liquidity
- 08 Partnerships & press
- Contact

01 About Bitbond

Bitbond is the first global business lending platform



Bitbond was founded in 2013 and is based in Berlin, Germany

€5M

in equity financing from venture capital funds and business angels

€13M+

worth of SME loans funded in over 80 countries



Over 3,000 loans have been funded on the platform



Retail and institutional investors finance business loans globally



Germany's first BaFin regulated blockchain company

Pipeline:

50

Grow our team to 50 people in 2019

€1B

Expected annual loan volume by 2022: €1 billion

 Bitbond | STO

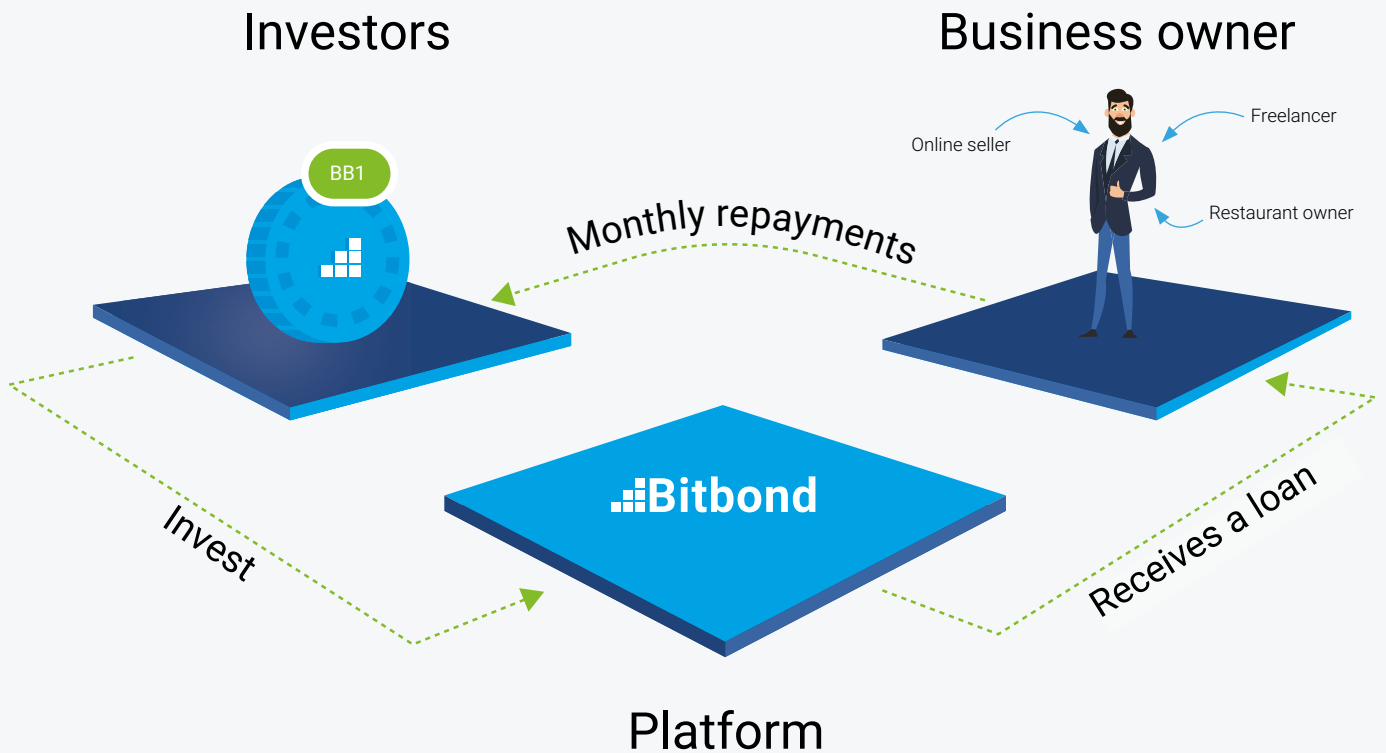
FOR MARKETING PURPOSES

02

Bitbond's business model

Bitbond makes revenue by charging origination fees to borrowers and repayment fees to investors.

The origination fees range from 2-3% of the loan amount. The repayment fee ranges from 0.5-1.5% of the total repayments.



03

Bitbond team & investors

Team

Total team of 26 employees from 13 countries.



Radoslav Albrecht
FOUNDER & CEO

Radko is passionate about finance and crypto. Previous to Bitbond he advised banks at Roland Berger and was a trader at Deutsche Bank.



Jarek Nowotka
CTO

Jarek has spent the last 16 years building products with hassle-free user experiences enabled by technologies like web/mobile/AR/blockchain.



Michael Pinkus
CFO

Michael is a seasoned professional with nearly two decades of experience in the financial sector with IKB and KPMG.

Investors



Point Nine Capital
THE ANGEL VC

Point Nine is an early-stage Venture Capital firm from Berlin, invested in companies like Delivery Hero, Revolut or Zendesk amongst many others.



Sky Level Group
GROUP OF INVESTORS

Sky Level is a group of experienced and serial investors who have invested in companies like Moilike.

Nelson Holzner
CO-FOUNDER, BILLPAY

Christian Vollmann
ANGEL INVESTOR

Alexander Graubner-Müller
CO-FOUNDER, KREDITECH

04 BB1 Token returns

SECURITY TOKEN

BB1 is a security token issued by Bitbond Finance GmbH, a 100% subsidiary of Bitbond.

Bitbond Finance's STO prospectus is fully compliant with EU Prospectus Regulation.

RETURNS*

Token holders receive:

1. 1% of the invested amount 4x per year (4% p.a.)
2. A variable component paid out annually (60% of the pretax profits of Bitbond Finance)

ISSUE

The hard cap is set at 100 million tokens. Tokens are only generated if they are bought.

*An investment into the BB1 Token carries a risk of loss up to the total invested capital.

05 BB1 Token sale

ACCEPTED CURRENCIES:

Euro (SEPA)  Stellar (XLM)  Bitcoin (BTC)  Ether (ETH) 

DISCOUNT TIERS

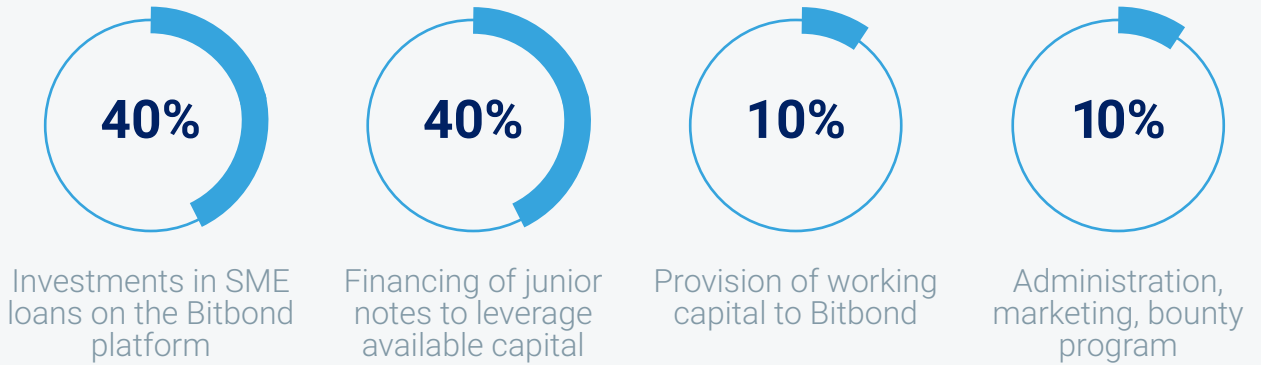
PERIOD	TOKEN PRICE
Discount tier 1 11.03.–01.04.2019 or up to €1M	EUR 0.70 (30% discount)
Discount tier 2 02.04.–08.04.2019 or up to €3M	EUR 0.90 (10% discount)
Discount tier 3 09.04.–15.04.2019 or up to €5M	EUR 0.95 (5% discount)
Discount tier 4 16.04.–22.04.2019 or up to €9M	EUR 0.97 (3% discount)
Regular price 23.04.–10.05.2019 or up to €100M	EUR 1.00 (Regular price)

MATURITY

Bitbond Finance will buy back the token at the original price of €1 after 10 years.

06 Use of funds raised

USE OF FUNDS RAISED*



*Actual percentage of use may vary

RELATION BETWEEN BITBOND AND BITBOND FINANCE



07 BB1 Token liquidity

Bitbond Finance leverages the Stellar blockchain to provide efficient and instant international transactions.

As a Token holder you will benefit from:

1. Instant transferability

The BB1 is distributed to the investors' wallets when the STO subscription period concludes and becomes immediately transferable

2. Efficient transactions

Stellar is more efficient than other blockchains, drastically reducing the cost of global payment transactions.

3. Easy setup

When purchasing the BB1Token, Token holders will automatically receive a Stellar Wallet. Holders can also use existing Stellar wallets.

EXAMPLES OF COMPATIBLE STELLAR WALLETS

The logo for LOBSTR, featuring the word "LOBSTR" in a bold, teal, sans-serif font. The letter "O" is stylized with a white circle inside it.

08

Partnerships and press

PARTNERS OF BITBOND GMBH



Bitbond provides financing to Jumia sellers



Since partnering up with Bitbond in 2016, BitPesa has been facilitating payments to African borrowers



With the help of Tempo borrowers and investors on Bitbond can deposit and withdraw money via their bank account in 30+ countries



Bitbond provides financing to restaurant owners through the Delivery Hero platform

PRESS



REUTERS



LEND ACADEMY

Forbes

Bloomberg

GIGAOM

We look forward to
working with you.

Get in touch:

invest@bitbondsto.com

+49 30 2555 53838

Invest here:

www.bitbondsto.com