

ACQUISITION OPPORTUNITY PROJECT SHORE



Kroll has been retained to seek a purchaser for the digital technology of the Company. All communications, enquiries and requests for information should be addressed to the following professionals:

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To find out more about Kroll (Gibraltar) Ltd and other businesses available for sale visit www.kroll.com/en-gb/services/restructuring-advisory.

BUSINESS DESCRIPTION

An opportunity exists to purchase a **digital bank and wealth management IT platform** targeting digitally affluent customers and high net worth individuals, who are self directed and digitally empowered ("Digital Bank").

The Digital Bank was developed to meet the new generation of customers' expectations being new generation solutions matching their lifestyles as well as providing an **enhanced customer experience**, which is now one of the most important assets and differentiators.

The Digital Bank offers **completed and tested technology** to exploit this burgeoning market which is **mobile first, low cost and digital only**.

The Digital Bank has benefitted from significant investment in the development of the **owned technology** over the past 5-plus years. The technology of the Digital Bank is complete and **investment is required to bring the Digital Bank to market**. The Digital Bank has developed a number of strategic partners.

KEY INVESTMENT HIGHLIGHTS

- **Unique Value Proposition** - The Digital Bank has created the first all-in-one financial ecosystem bringing banking and wealth management together under one platform. This platform has four components:
 1. Multifunctional front-end customer experience;
 2. Core banking services;
 3. Smart wealth management investment platform; and
 4. Video support centre & business process management functions.
- **Scalable, Reliable and Accessible** – the Digital Bank uses innovative and novel Private Cloud technology to ensure 24/7 platform accessibility which is scalable for use by a worldwide customer base. Platform access is delivered with a high level of infrastructure security; the Digital Bank has data centres located in Amsterdam and London as well as core banking services in Warsaw.
- **Innovative Technology** – The Digital Bank has spent the past few years developing a platform built by a team of experts, ready to support a full range of financial products and services, from simple banking products to sophisticated investments.
- **Strategic Relationships** – The Digital Bank has developed a number of strong relationships with strategic partners.

INFORMATION IN DATAROOM

Access can be granted to a comprehensive data room. The data room includes the following:

Historical financial information
Financial forecasts & models
Market analysis
Marketing information
Banking & regulatory information
Technical information
Contracts with strategic partners
Corporate information

EXPRESSIONS OF INTEREST

All interested parties will be required to sign a non-disclosure agreement and initial expressions of interest should be sent to Kroll by noon on **02 July 2021**.

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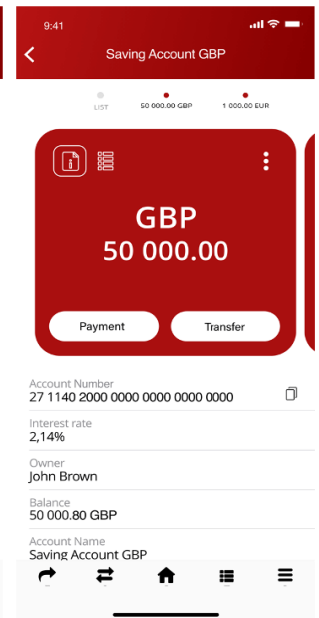
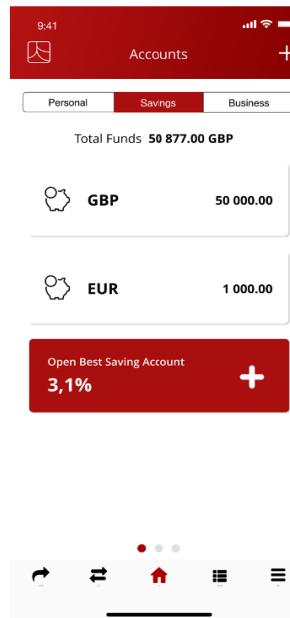
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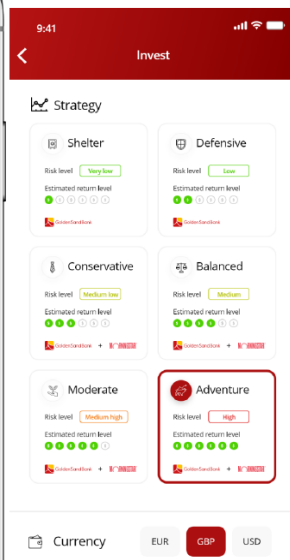
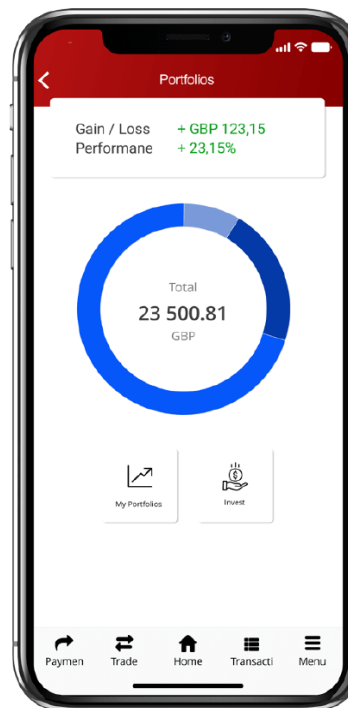
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INDICATIVE EXPERIENCE: DEBIT CARD SERVICES

All-in-one digital banking and wealth management



INDICATIVE EXPERIENCE: MANAGED PORTFOLIO SERVICES



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