





Bill Gates

"In the early days of Microsoft, I felt like I was explaining something completely foreign to people when I would talk about our business plan. They didn't understand how a company built entirely around software could be profitable.

The idea today that anyone would need to be pitched on why software is a legitimate investment seems unimaginable, but a lot has changed since the 1980s."

The Past is our Future



BiDMe is Key



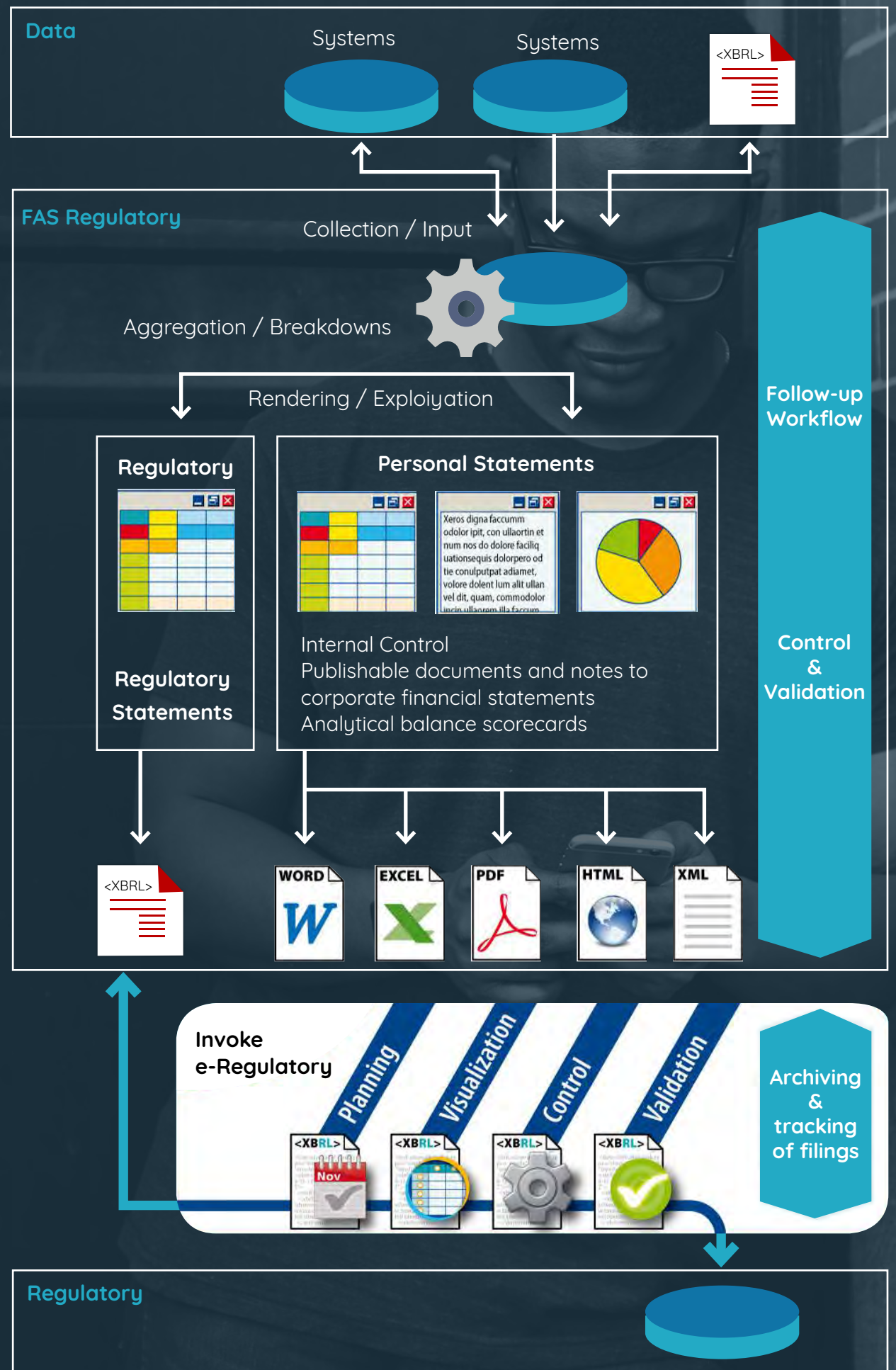
- The first Reg-Tech / Fin-Tech Hybrid
- First of its kind globally
- Fully transparent pricing platform
- Fully digital application ecosystem
- Pricing model disrupter



BiDMe Compliance Future

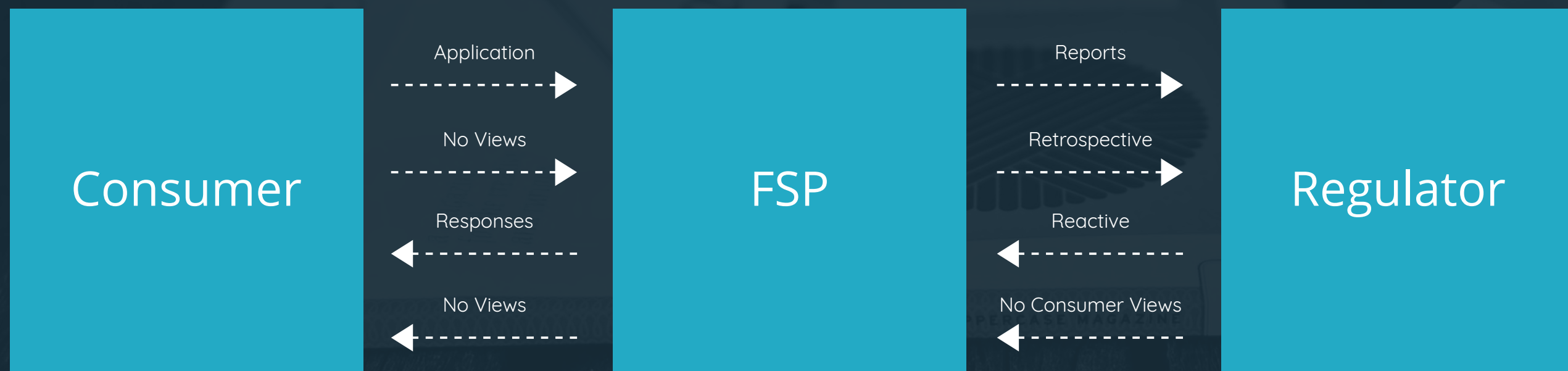
- The first Open Banking platform (**PSD2**), leapfrogging Europe and America
- Real Time NCR monitoring, without the need for Commercial Banks to submit their monthly credit granting reports.
- BiD-Me will ensure Fair Credit Lending, Credible Credit Lending and Compliant Credit Lending with real-time monitoring.
- BiDMe is 2017 **FSR Act**. Compliant, with the technological ability to give the **Prudential Authority** oversight over each financial institution.
- Fully digital application ecosystem, with the ability to see each and every credit lending agreement with each financial institution in real-time.
- Be **FSR Act**. Compliant, without exposing your bank's API to start-ups.

- Standard Data Inputs
- Highly Isolated data management
- Highly manipulative data collection
- Loss of critical data
- No real accountability to the end data
- Data for the sake of data
- Dead data
- Retrospective data
- Inadequate data

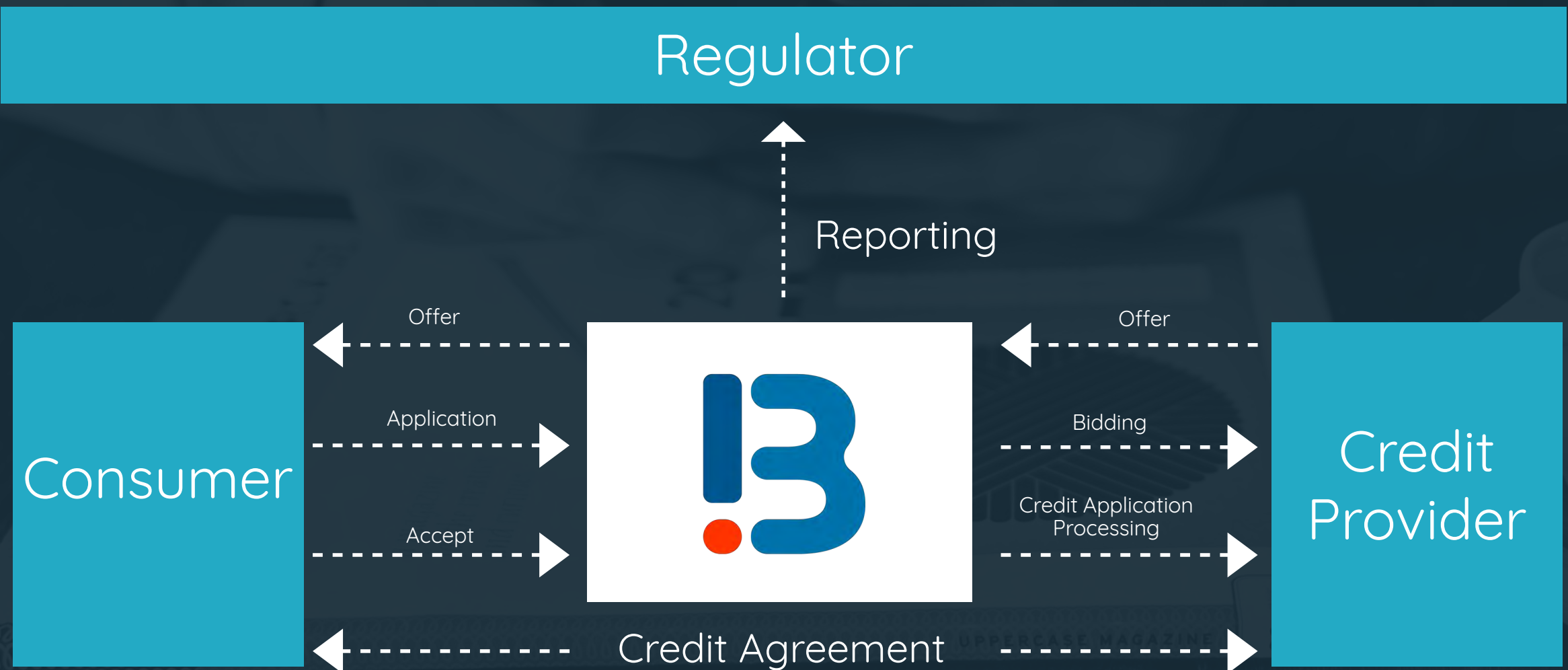


Regulatory As-Is to To-Be State

Current State



BiDMe Future State



Regulator Reports:

- CP - National
- CP - Provincial
- CP - Municipal
- CP - Branch
- CP - Consultant
- CP - Consumer

Benefits

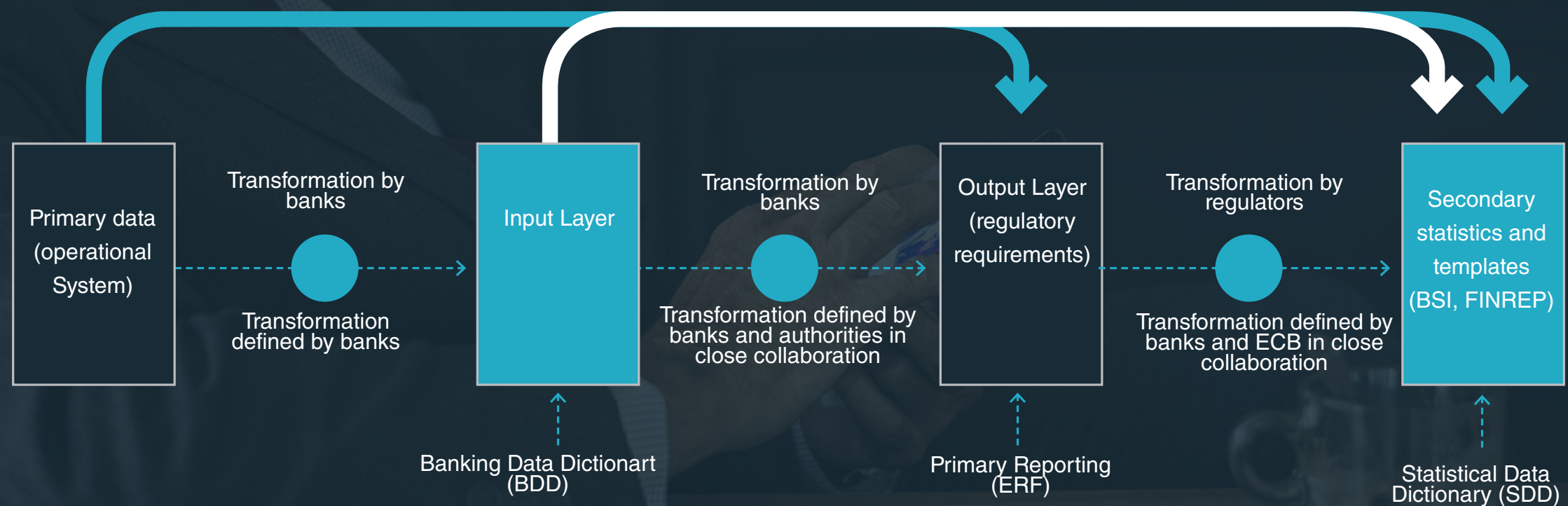
- Real-time
- Drill-Down Option
- Decision Matrix

BiDMe Drill-Down Stats

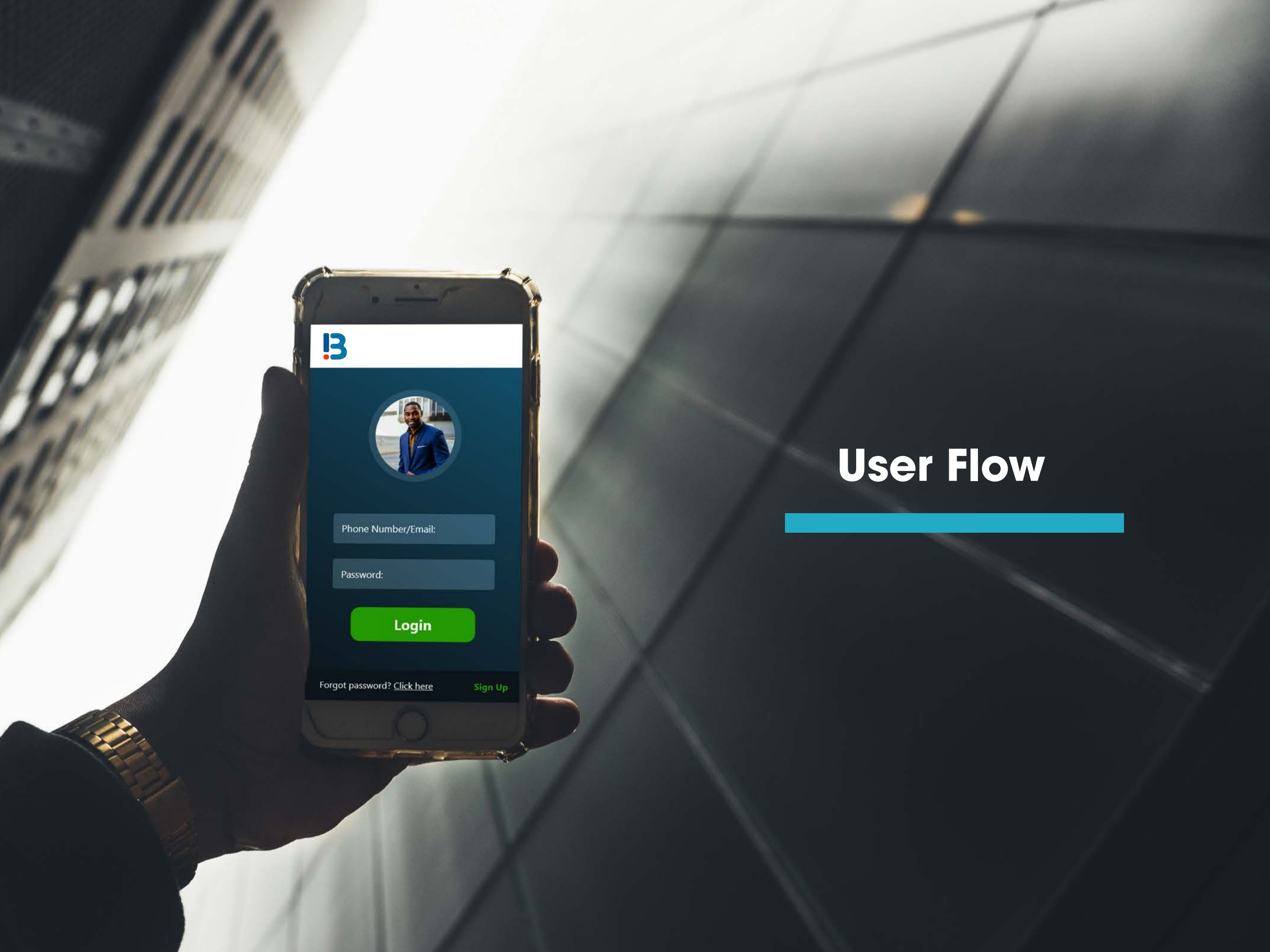
- National Stats
- Provincial Stats
- Municipal Stats
- Branch Stats
- Consumer

BiD-Me the Reg-Tech enabled Fin-Tech

- The Regulatory world has fallen back with the creation of Digitally driven financial institutions.
- This challenge has not gone unchallenged by the South African SMME world, as we have seen case study after case study of how FSP have circumvented the current statuesque with very little recourse of regulatory oversight.
- The regulatory framework of BiD-Me will see Regulators leap interms of capability.
- The leap will be enabled only if the Regulators of South Africa take a page from the 2005 bold move that lead us in the creation of the NCR.

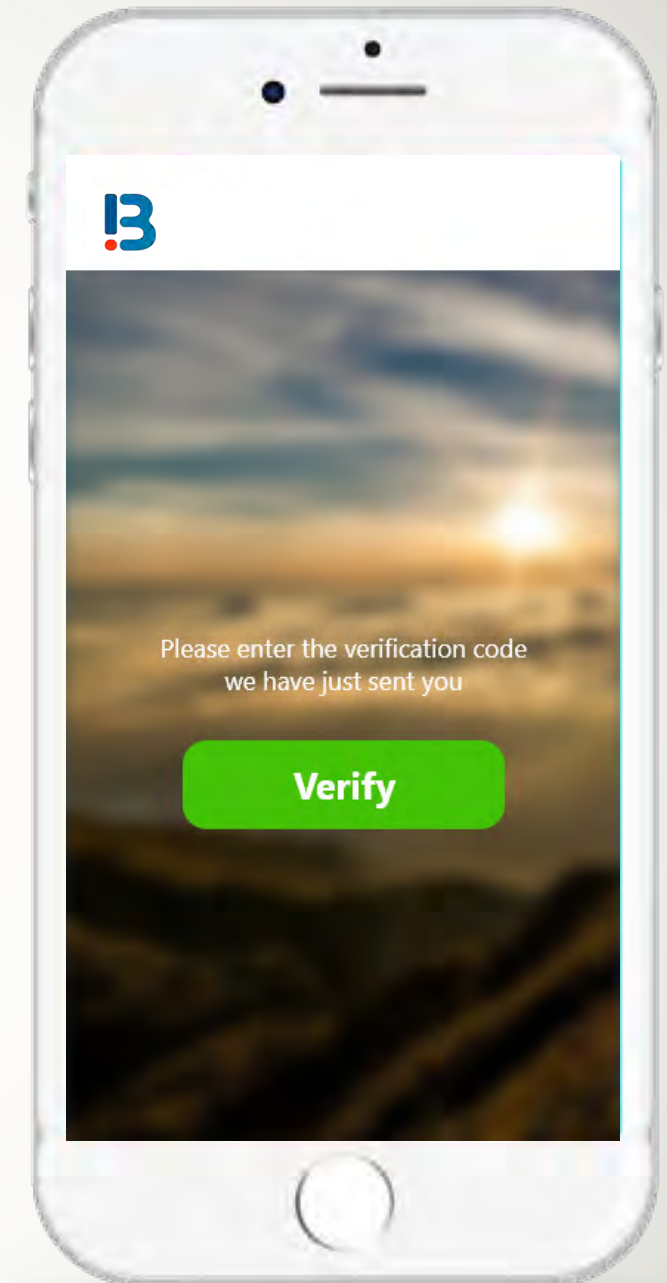
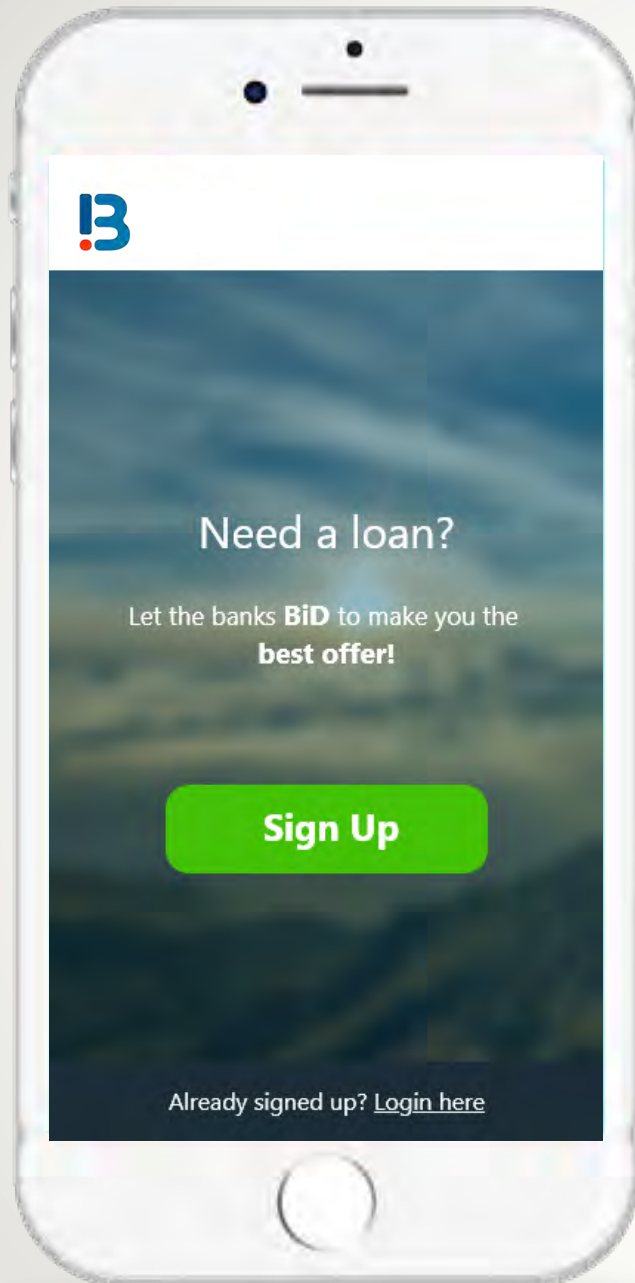


The European regulatory framework demands increasingly granular data reporting Regulatory reporting data transformation and collaboration



User Flow

New User - Part 1

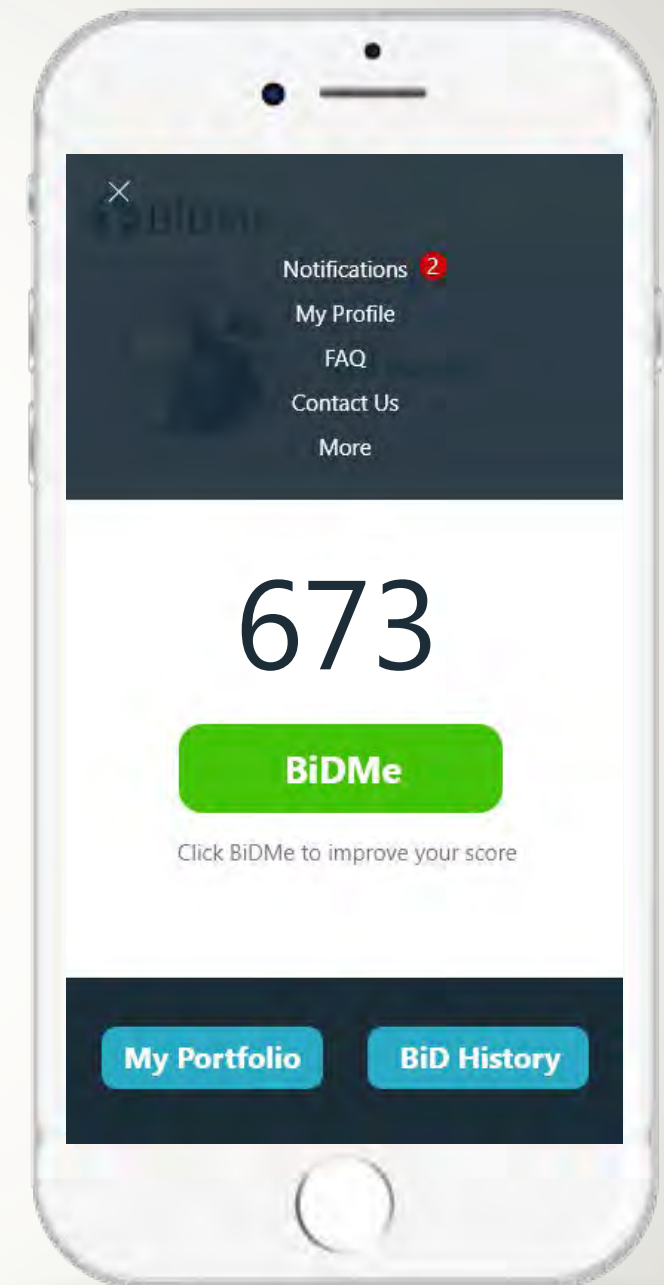
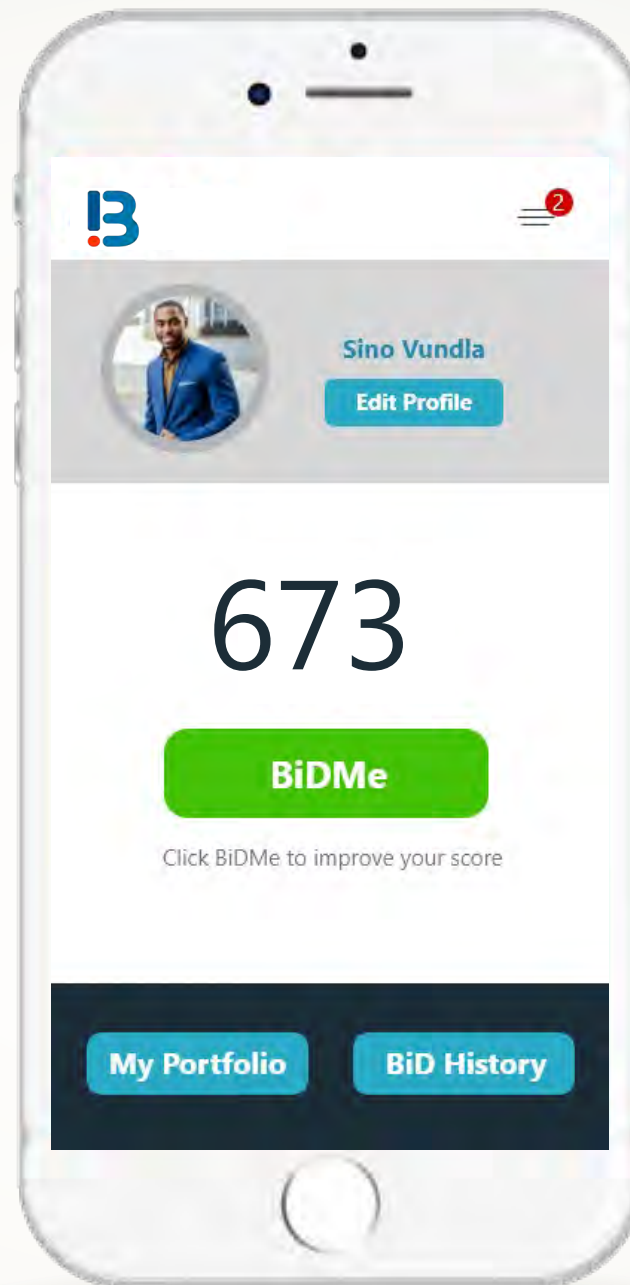
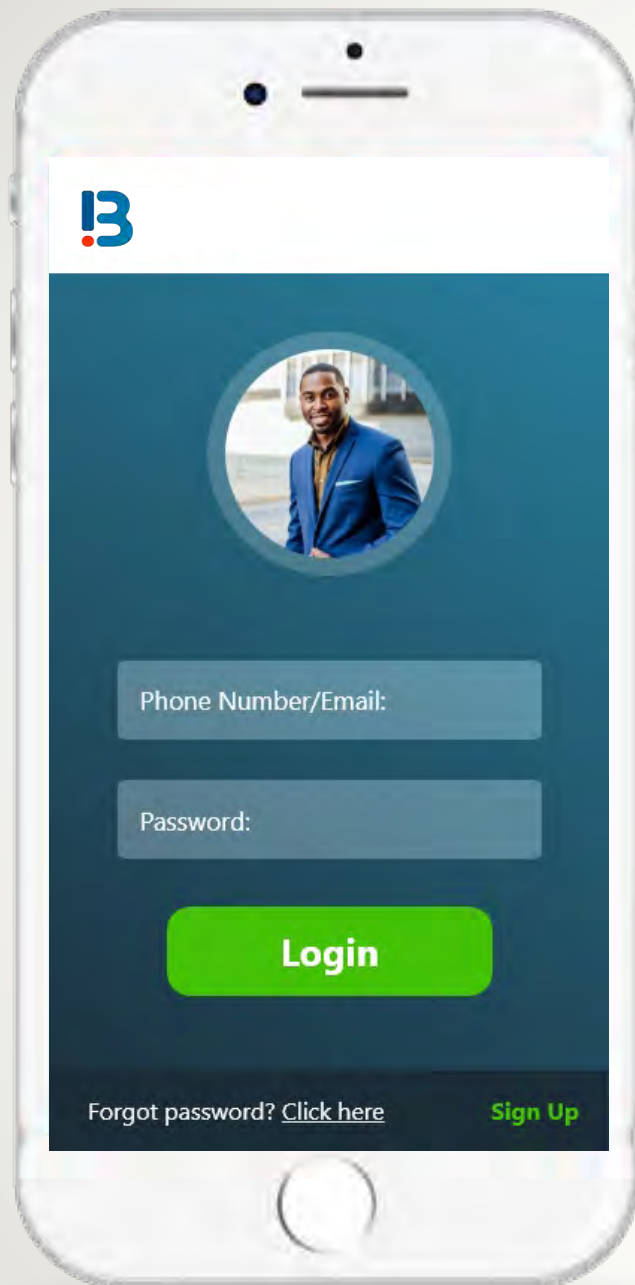


New User - Part 2

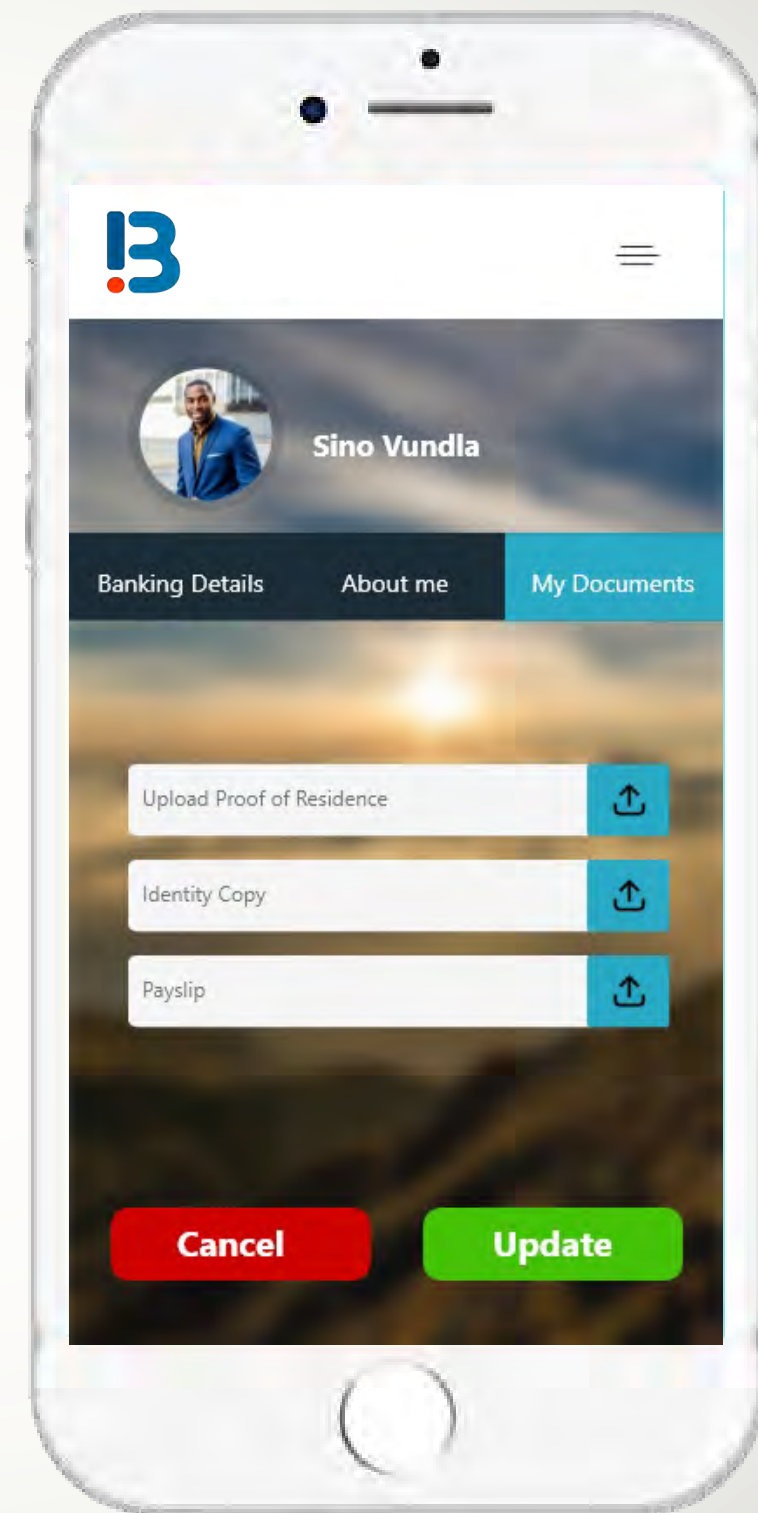
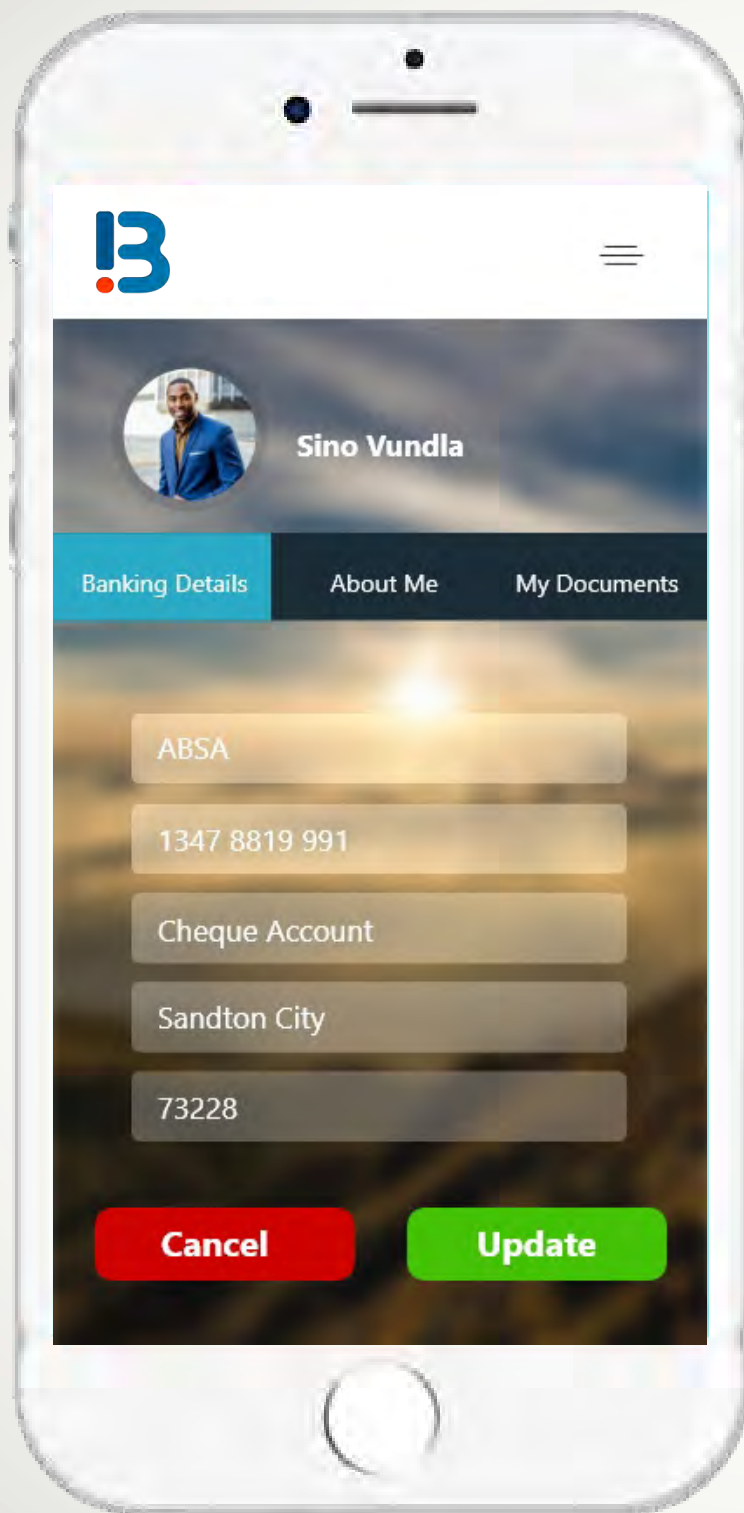
The image shows a sequence of five mobile app screens for a new user registration process, displayed as if on a smartphone. The screens are:

- Set a password**: The first screen shows a password entry field with a hint: "Your password must be at least 8 characters long. You must have at least one number and a special character." A green "Next" button is at the bottom.
- User Details**: The second screen shows fields for "Full Names:", "Surname:", "ID Number:", and "Gender:". Below these are social media login options for Facebook and Google. A green "Next" button is at the bottom.
- Banking History**: The third screen shows fields for "Primary Bank:", "Bank Account Number:", "Account Type:", and "Branch:". A green "Next" button is at the bottom.
- Income & Expenditure**: The fourth screen shows a tabbed interface with "Income", "Expenses", and "Surplus" tabs. The "Income" tab is selected, showing fields for "Gross Income", "Other Income", "Total gross income", and "Less total salary deductions". A green "Next" button is at the bottom.
- Income & Expenditure**: The fifth screen shows the "Expenses" tab selected, with a "Total" field and a checkbox for "I consent to a credit check to be conducted". A green "Next" button is at the bottom.

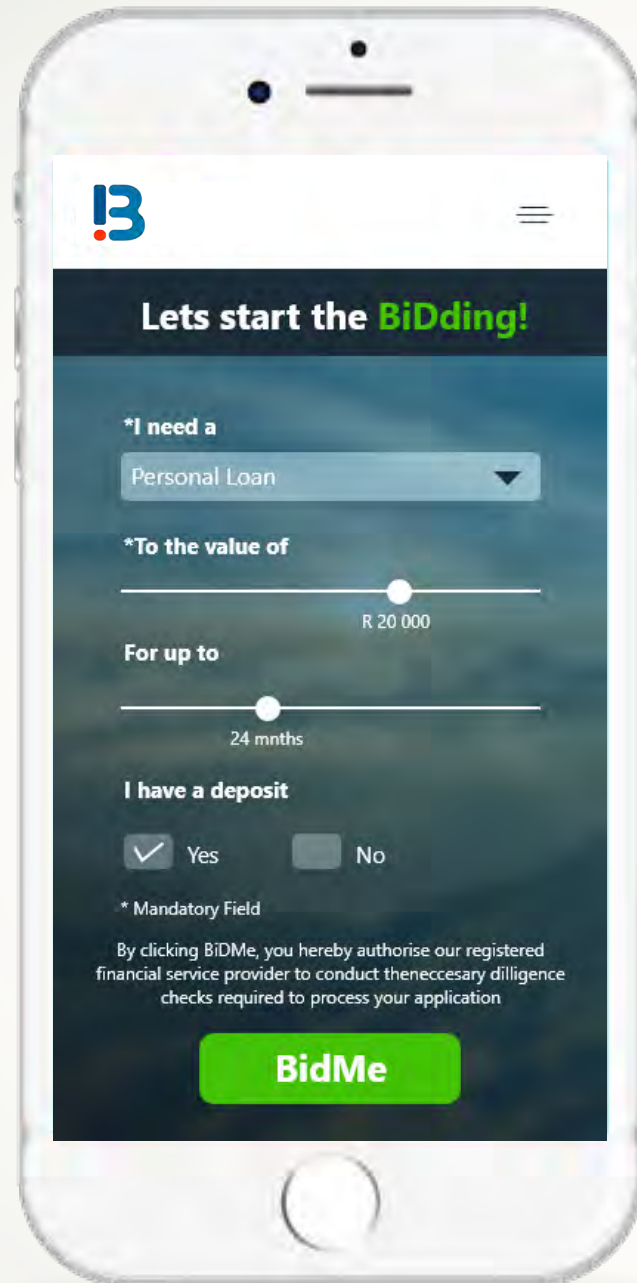
User Login & Profile Landing Page



Profile Update



BiDding Process



The smartphone screen shows the 'BiDding' process start interface. At the top is the 'B' logo and a menu icon. The main heading is 'Lets start the BiDding!'. Below this, there are three sections: 1. '*I need a' with a dropdown menu showing 'Personal Loan'. 2. '*To the value of' with a slider set to 'R 20 000'. 3. 'For up to' with a slider set to '24 mnths'. Below these is a section 'I have a deposit' with 'Yes' selected (checked) and 'No' unselected. A small note says '* Mandatory Field'. At the bottom, there is a green 'BidMe' button and a disclaimer: 'By clicking BiDMe, you hereby authorise our registered financial service provider to conduct the necessary diligence checks required to process your application'.

B

Lets start the **BiDding!**

*I need a
Personal Loan

*To the value of
R 20 000

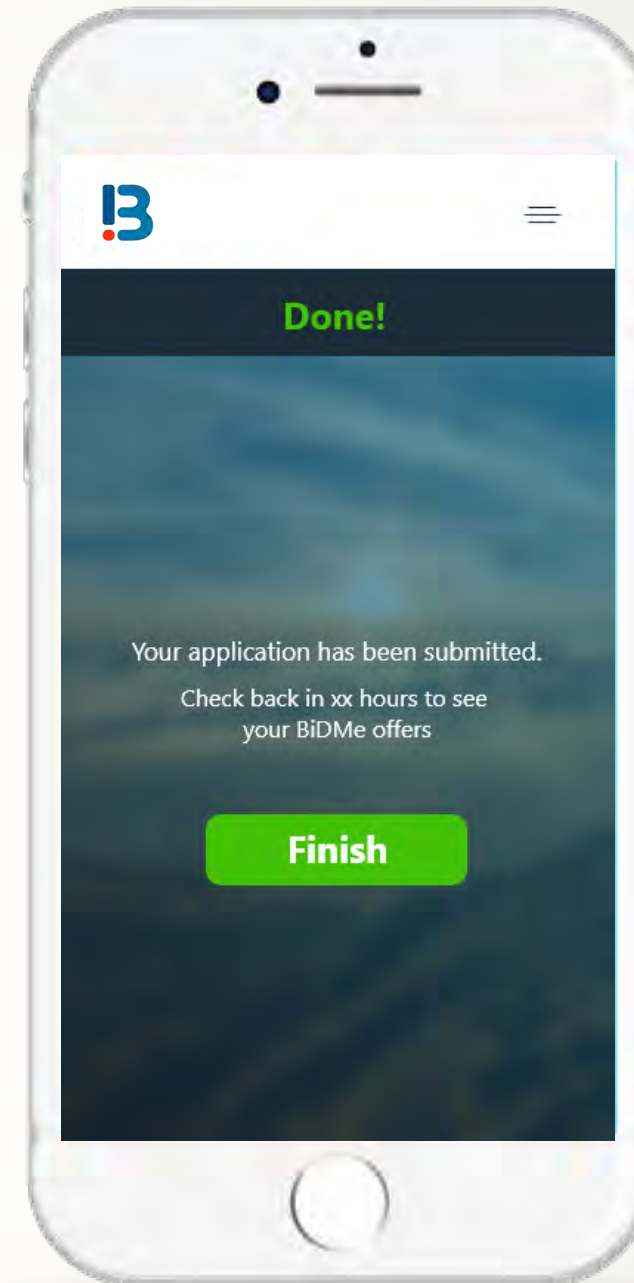
For up to
24 mnths

I have a deposit
☒ Yes ☐ No

* Mandatory Field

By clicking BiDMe, you hereby authorise our registered financial service provider to conduct the necessary diligence checks required to process your application

BidMe



The smartphone screen shows the 'BiDding' process completion interface. At the top is the 'B' logo and a menu icon. The main heading is 'Done!'. Below this, the text says 'Your application has been submitted. Check back in xx hours to see your BiDMe offers'. At the bottom, there is a green 'Finish' button.

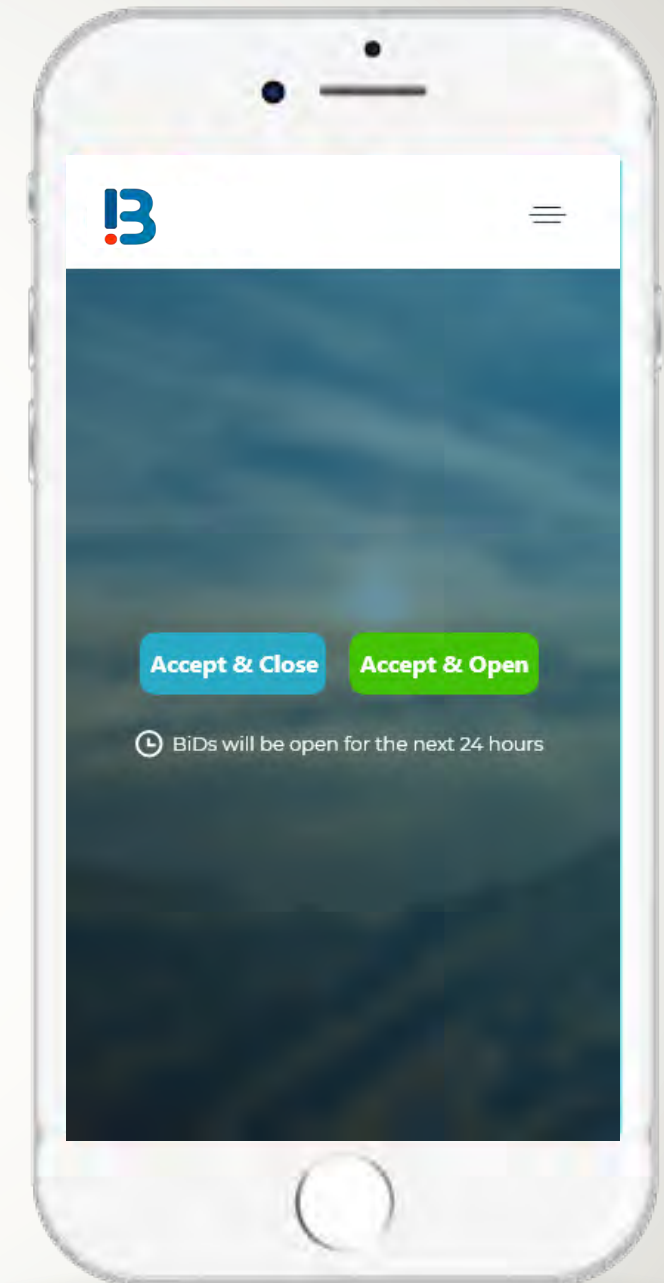
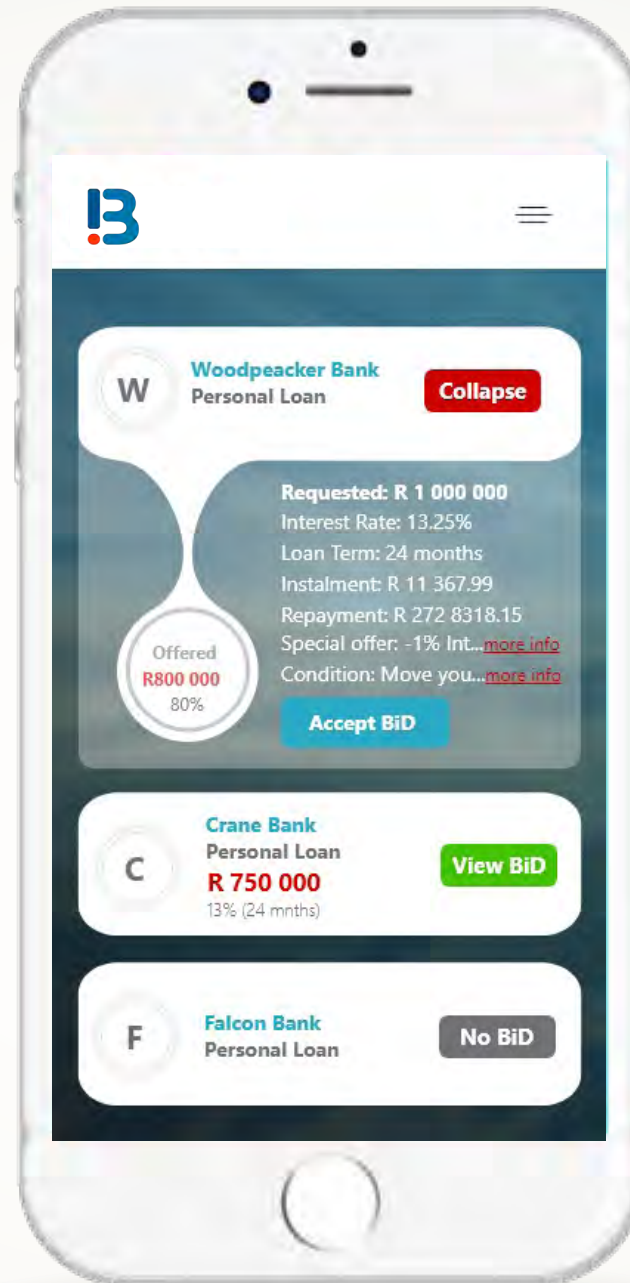
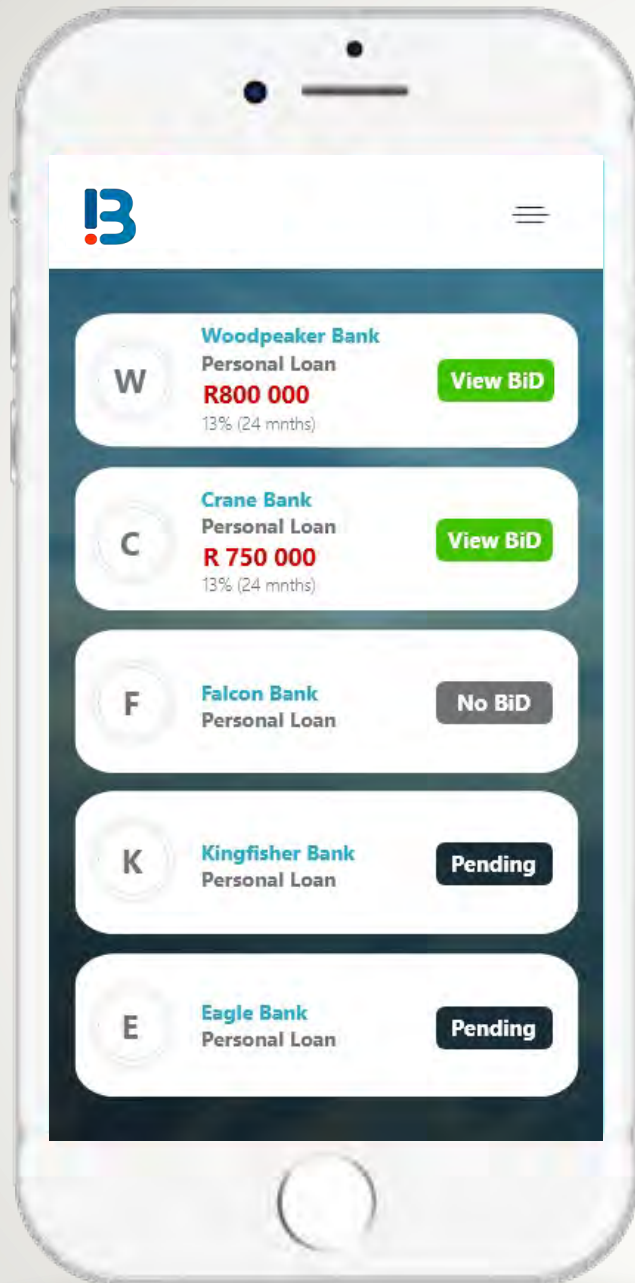
B

Done!

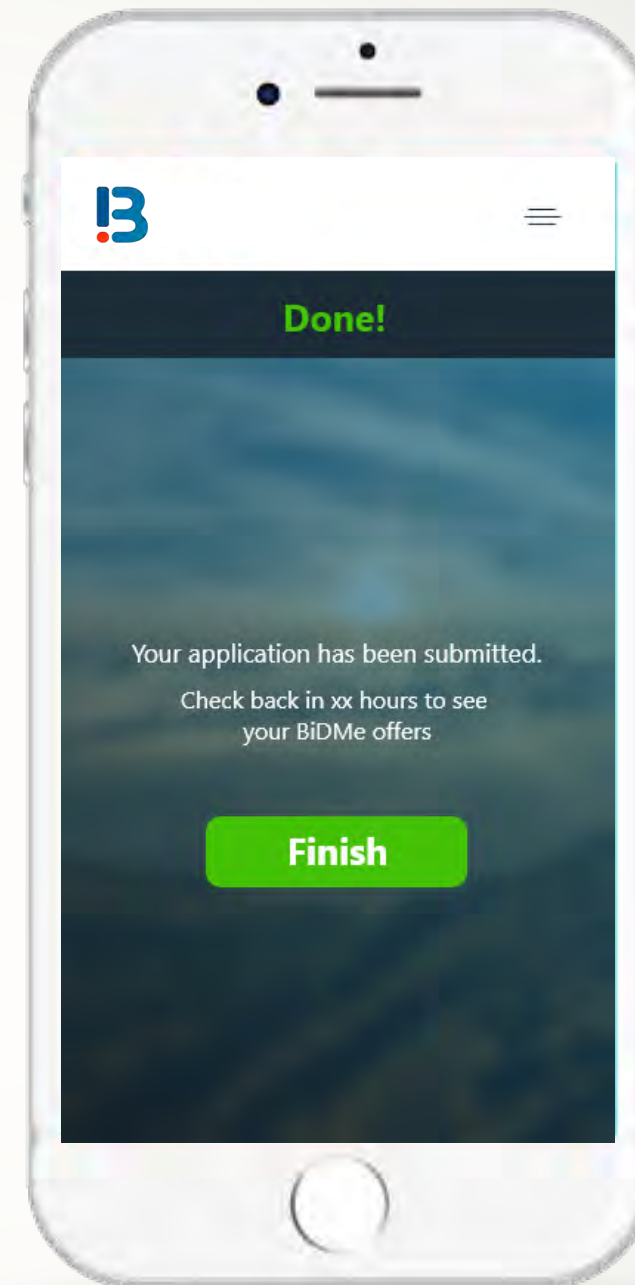
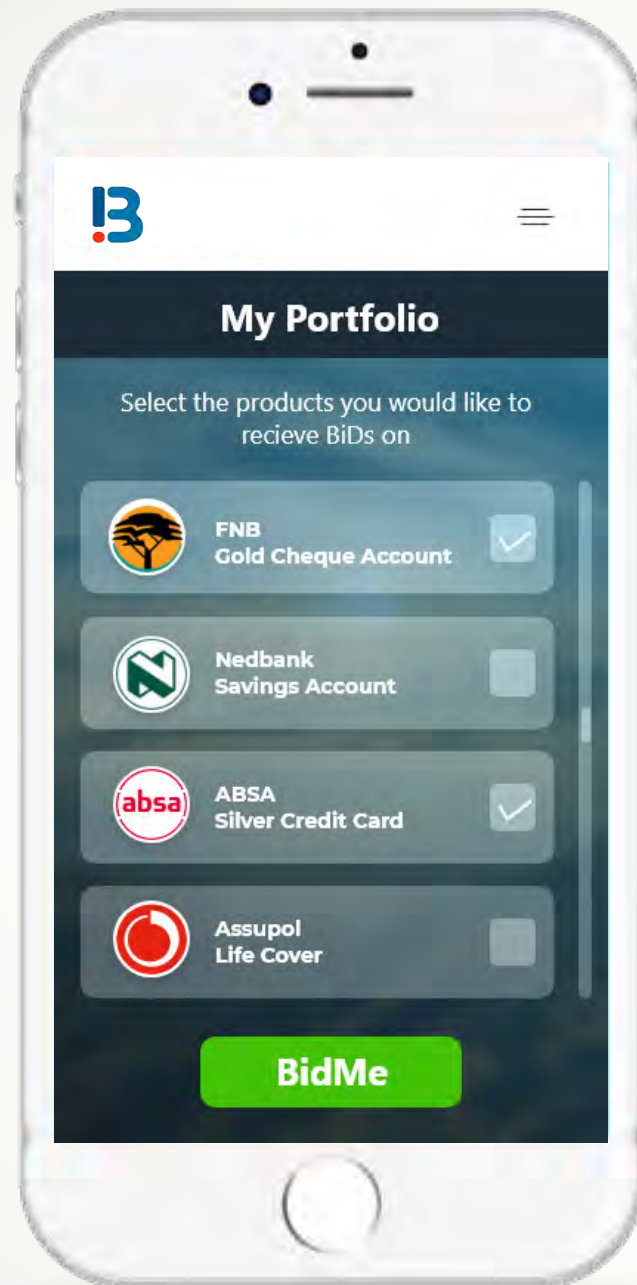
Your application has been submitted.
Check back in xx hours to see
your BiDMe offers

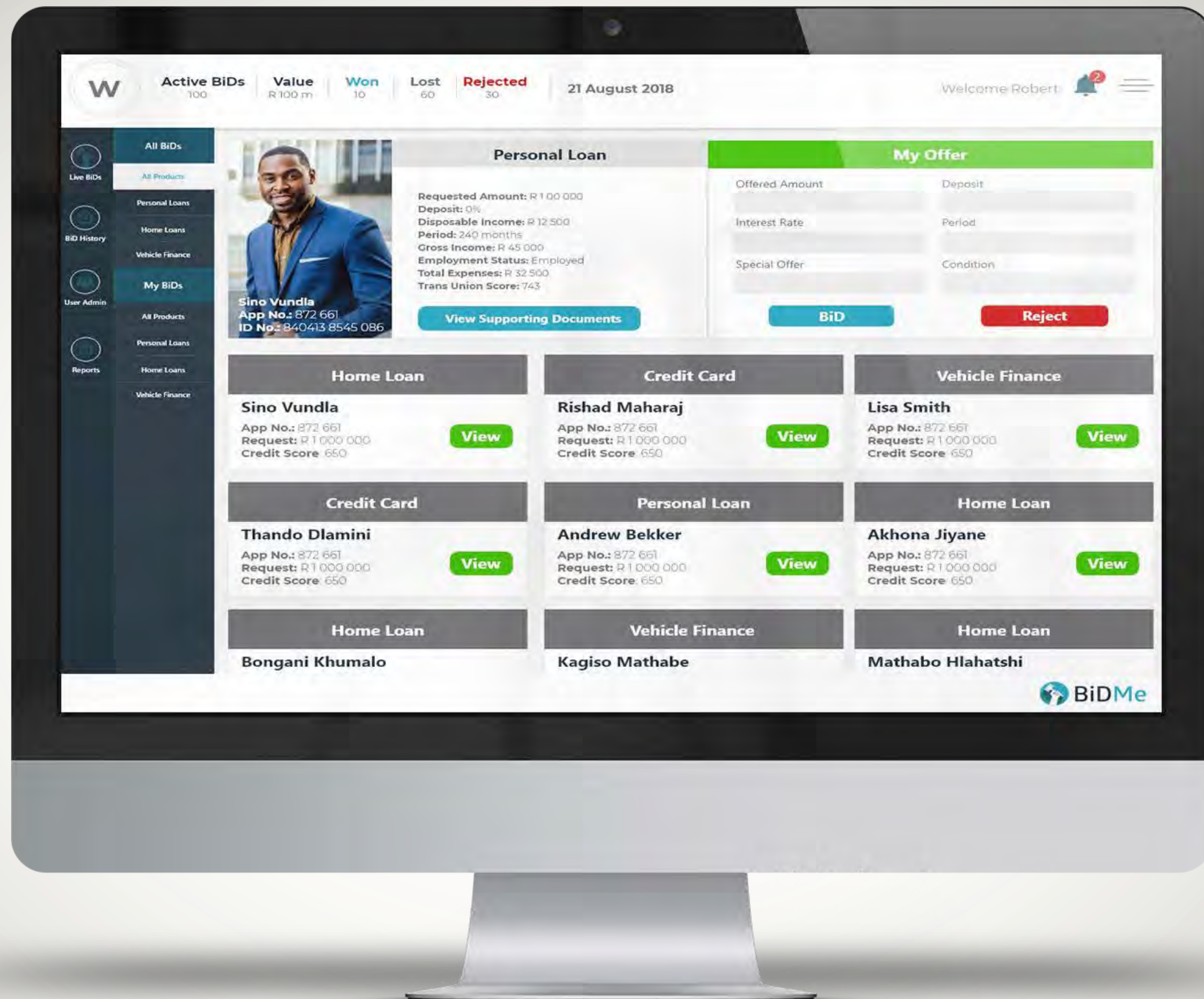
Finish

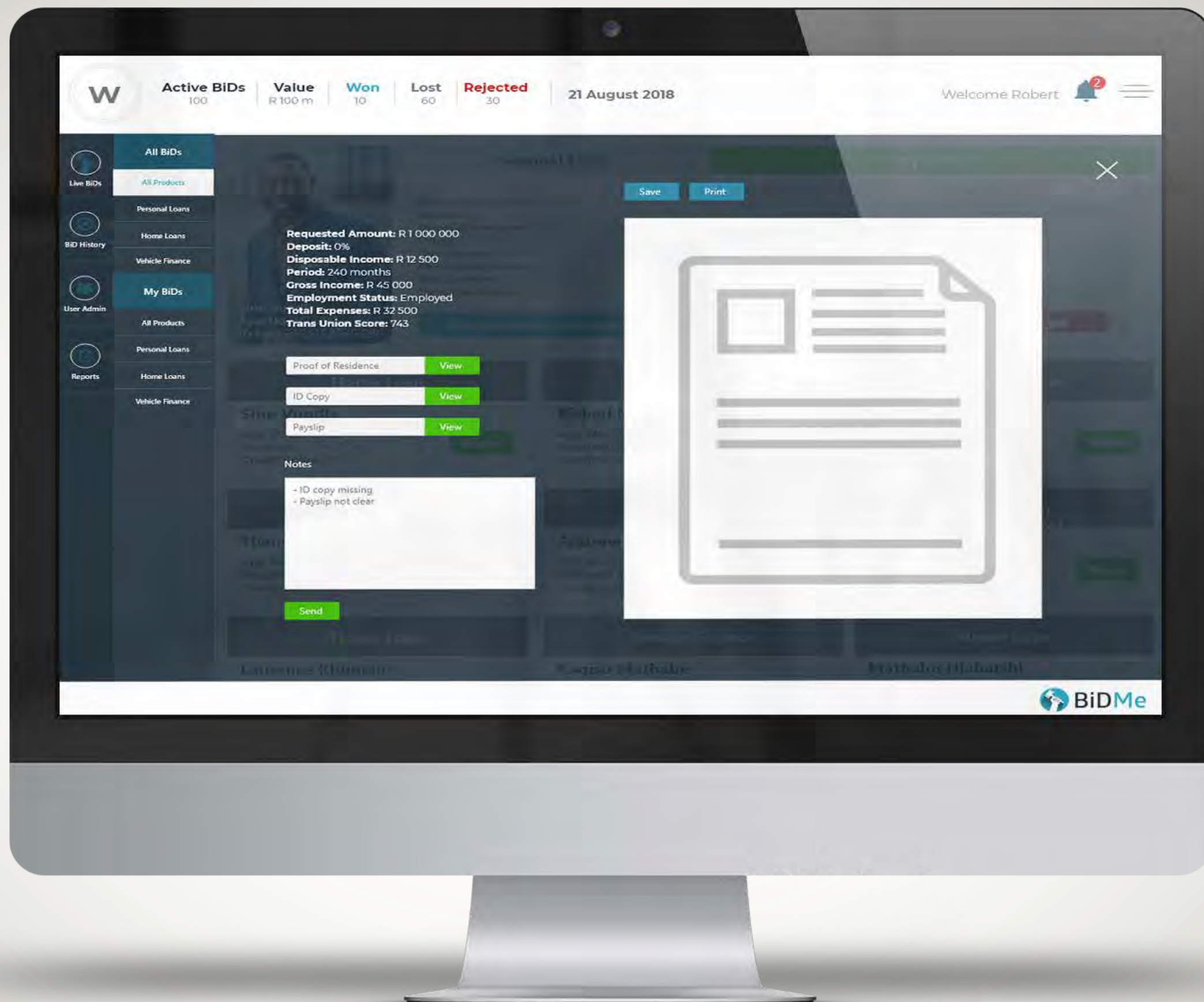
BiD Response View



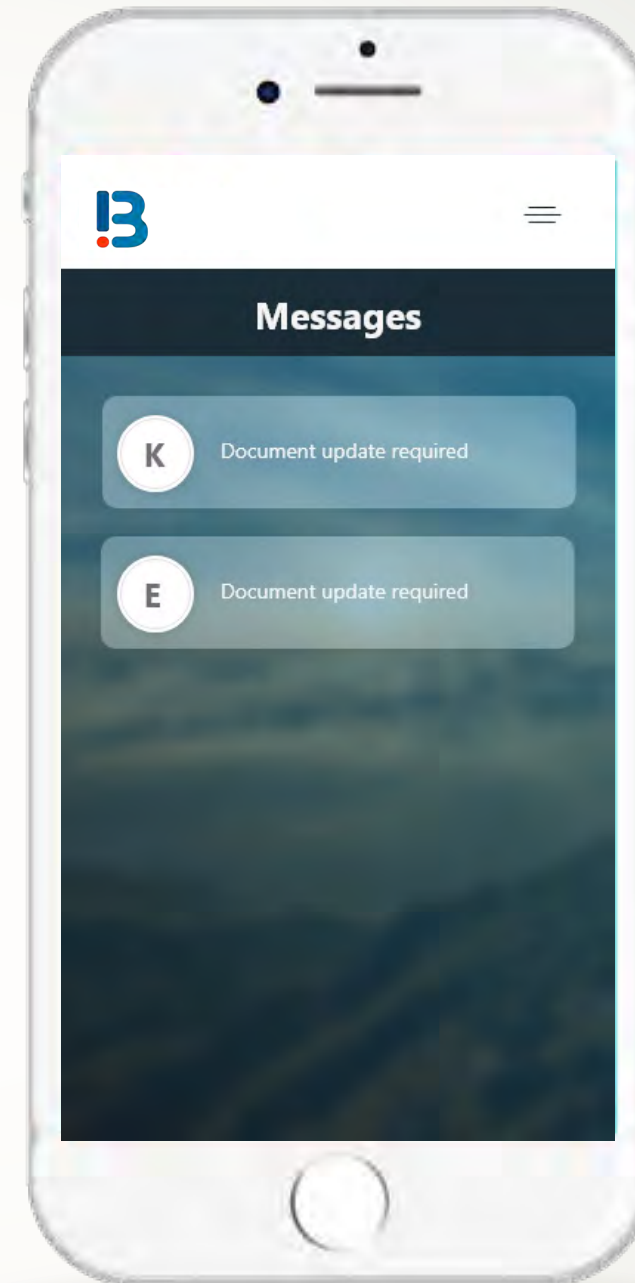
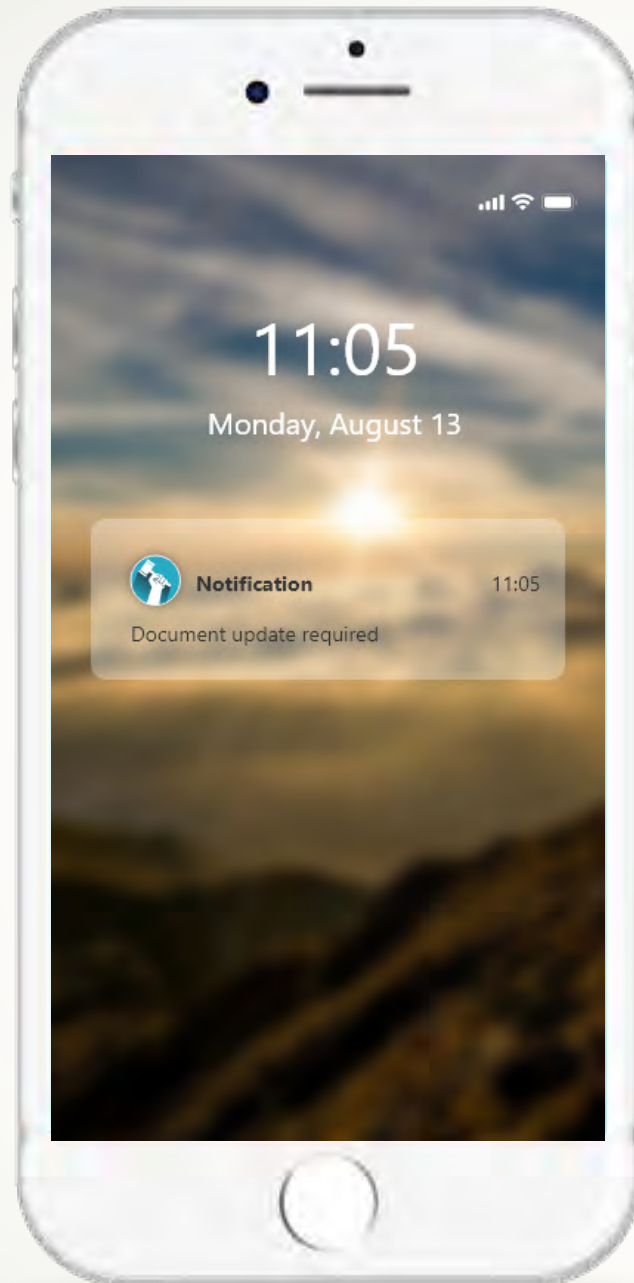
BiD Profile



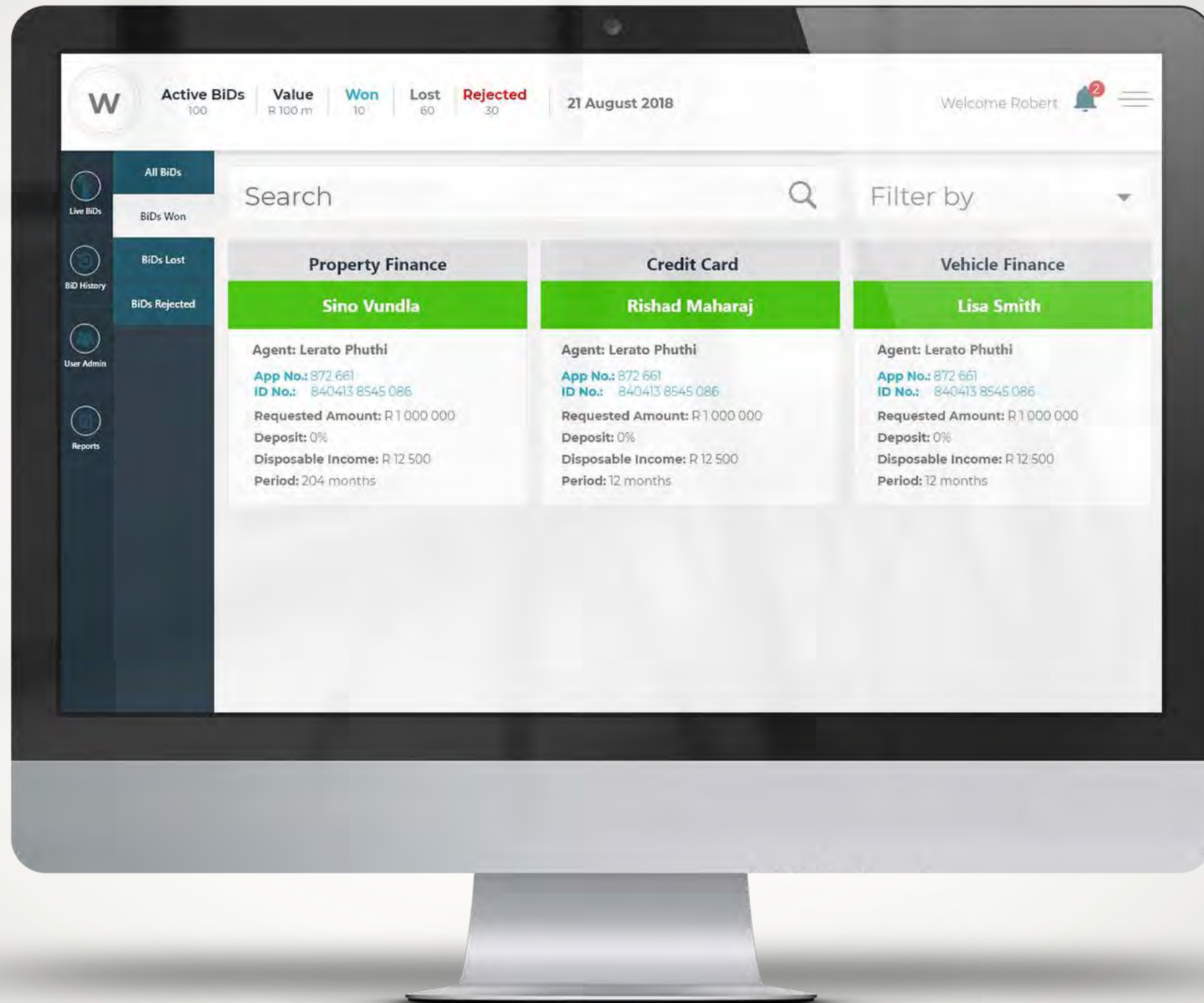




Push Notifications



BiDs Won



Banking is having an UBER Moment...



A man with glasses is looking at his smartphone. The background is a brick wall. The right side of the image is overlaid with a dark teal color.

Why Join?

Credit Provider

- Bankable Leads
- Real time intelligence into product demand
- Real-time credit exposure
- Cost Saving on huge sales, marketing and cold calls teams
- Real-time performance of sales and lost sales
- Agility enablement in credit financing

The Client

- Transparent and convenient
- Real-time view of all their credit applications
- Lowest credit price – Guaranteed
- 1 Credit Bureau Call -> Multiple BiDs -> Counted as 1 Credit Check Score

Benefits

Marketing

- Gross Budget of R1.5b annually
- Brand Awareness
- Market Relevance
- New Product Launch
- Sponsorships

**Billions per
Annum**

Conversion

- Sales Call (R2500)
- Account Opening
- Card Embossing
- Card Delivery
- Account Contract Enforcing

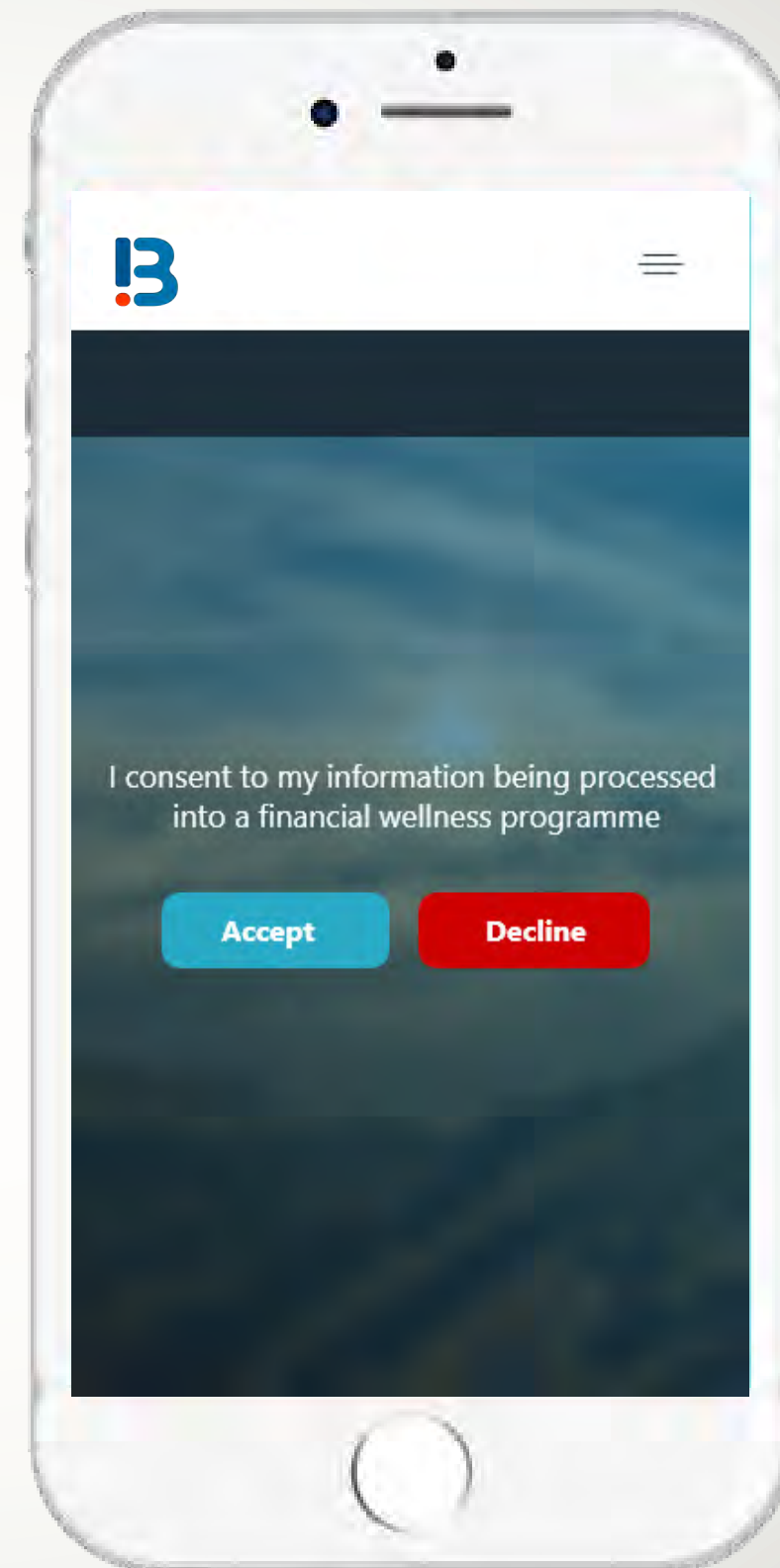
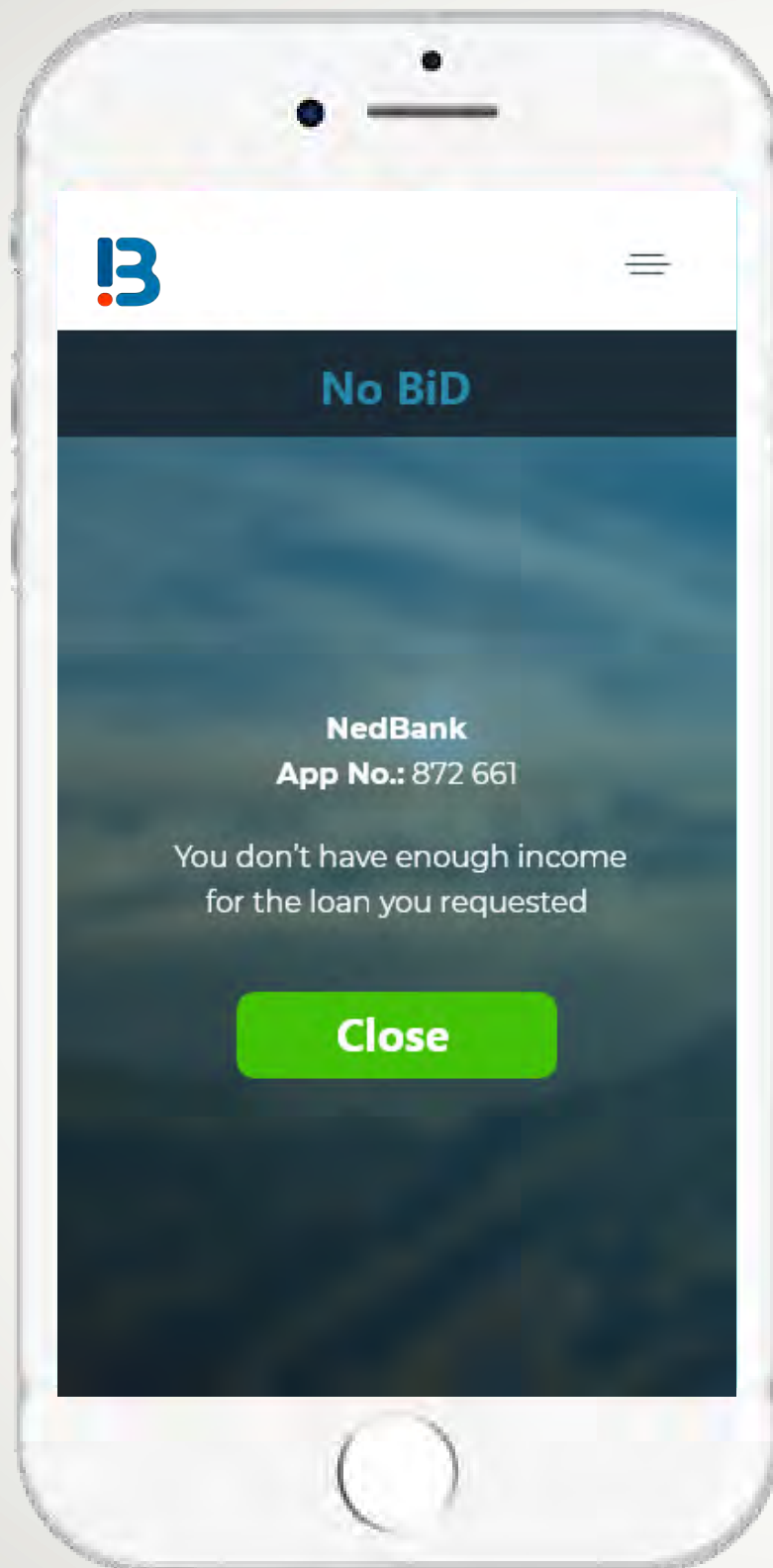
Intelligence

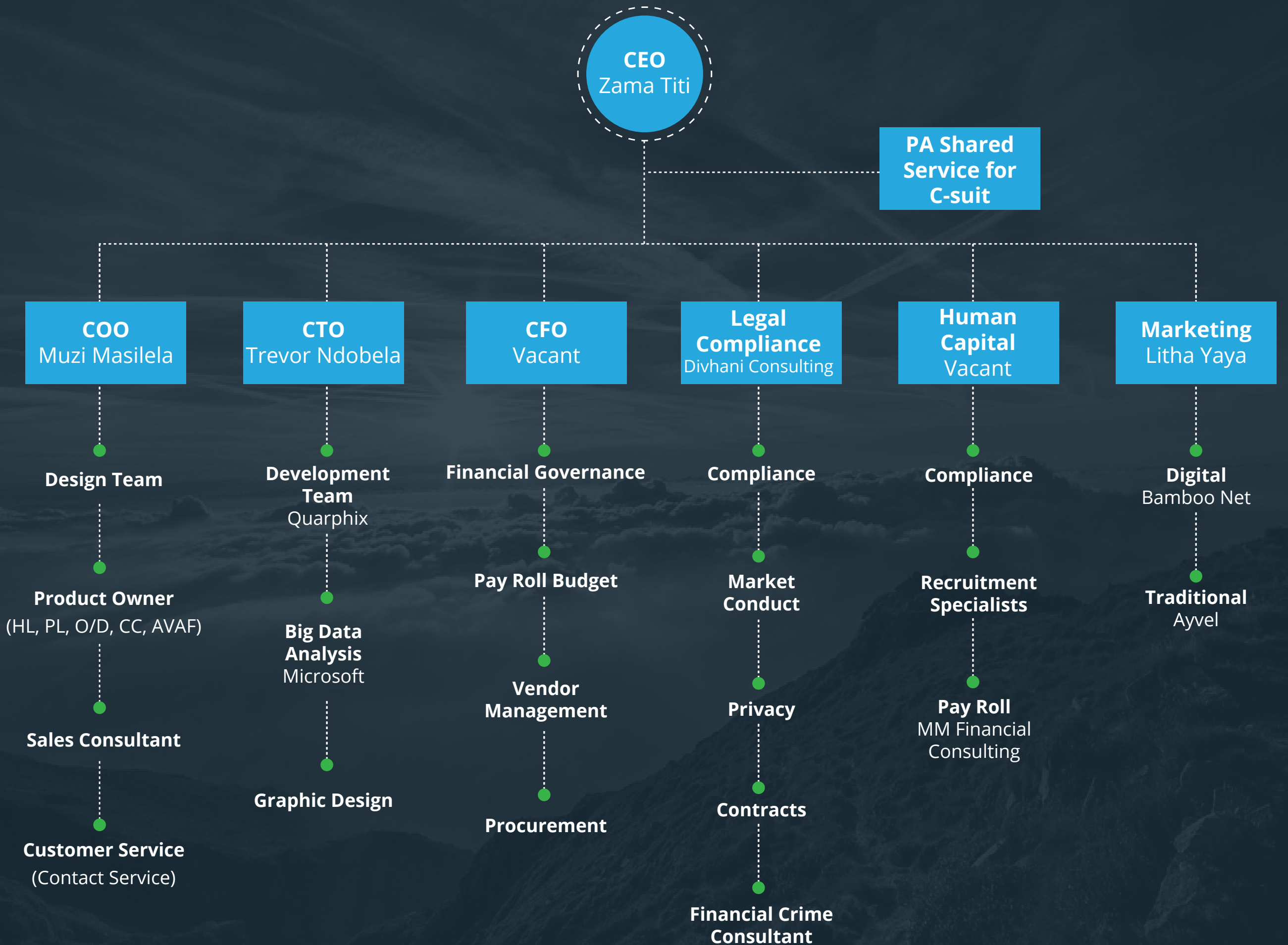
- Market Research (R1b Market)
- Trend Product Design Analysis
- Product Test Analysis
- Data Gathering
- Competitor Analysis

Performance

- Market Penetration (Google Searches)
- Product Relevance
- Functionality Targeting (Digital Platforms)

BiDMe Rehabilitation

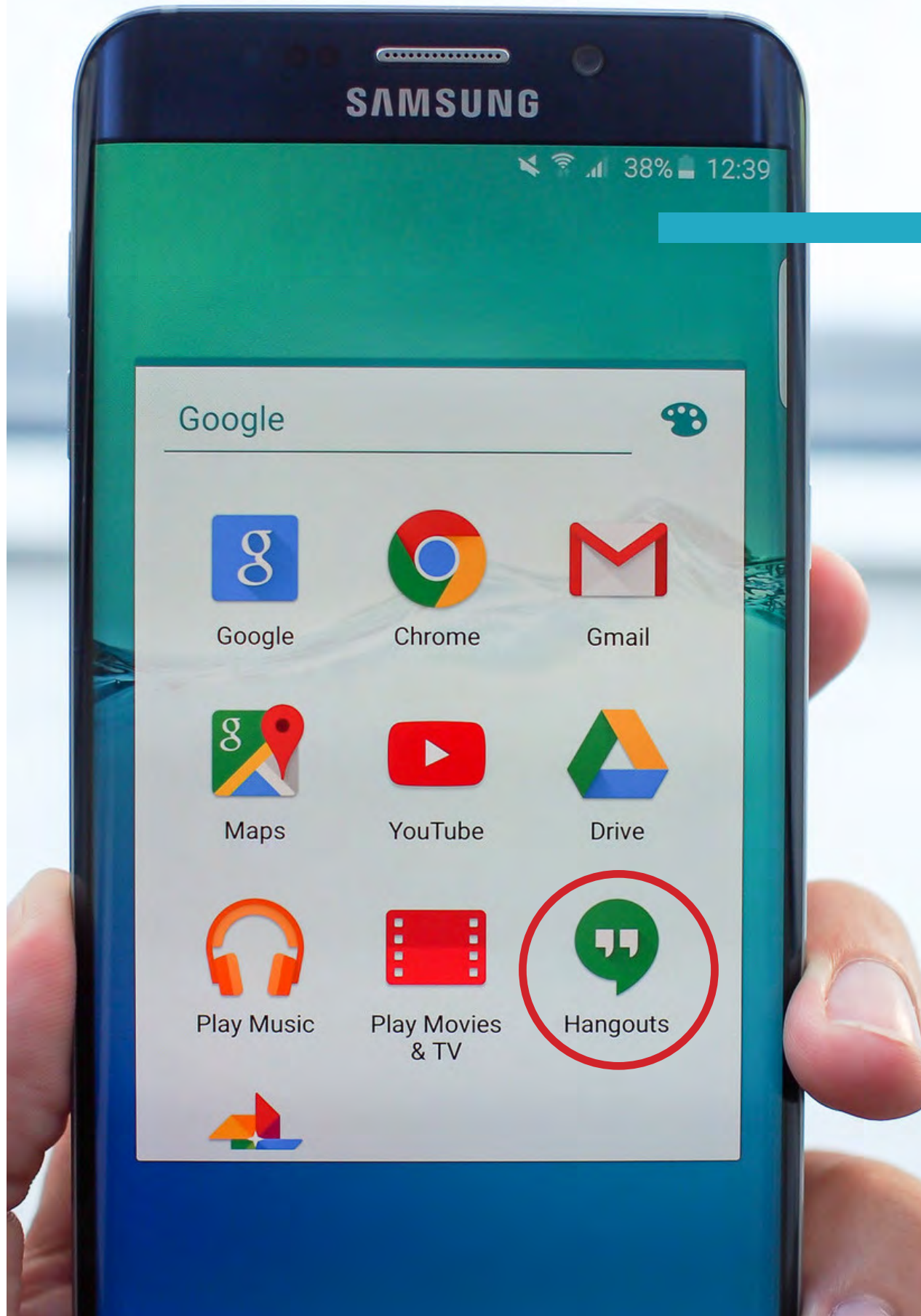




Banking is having an UBER Moment...

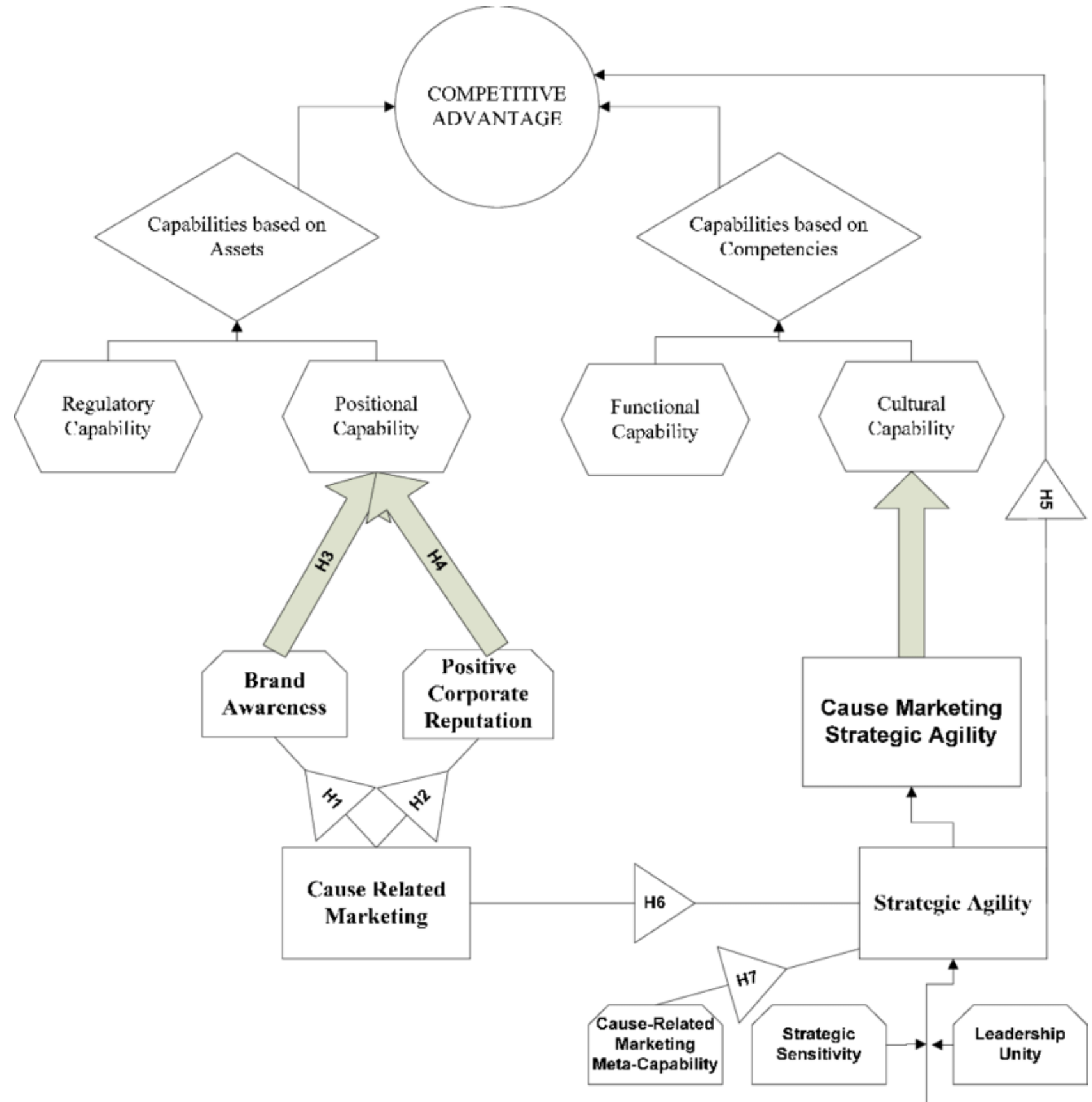


The Unbanked Millennial

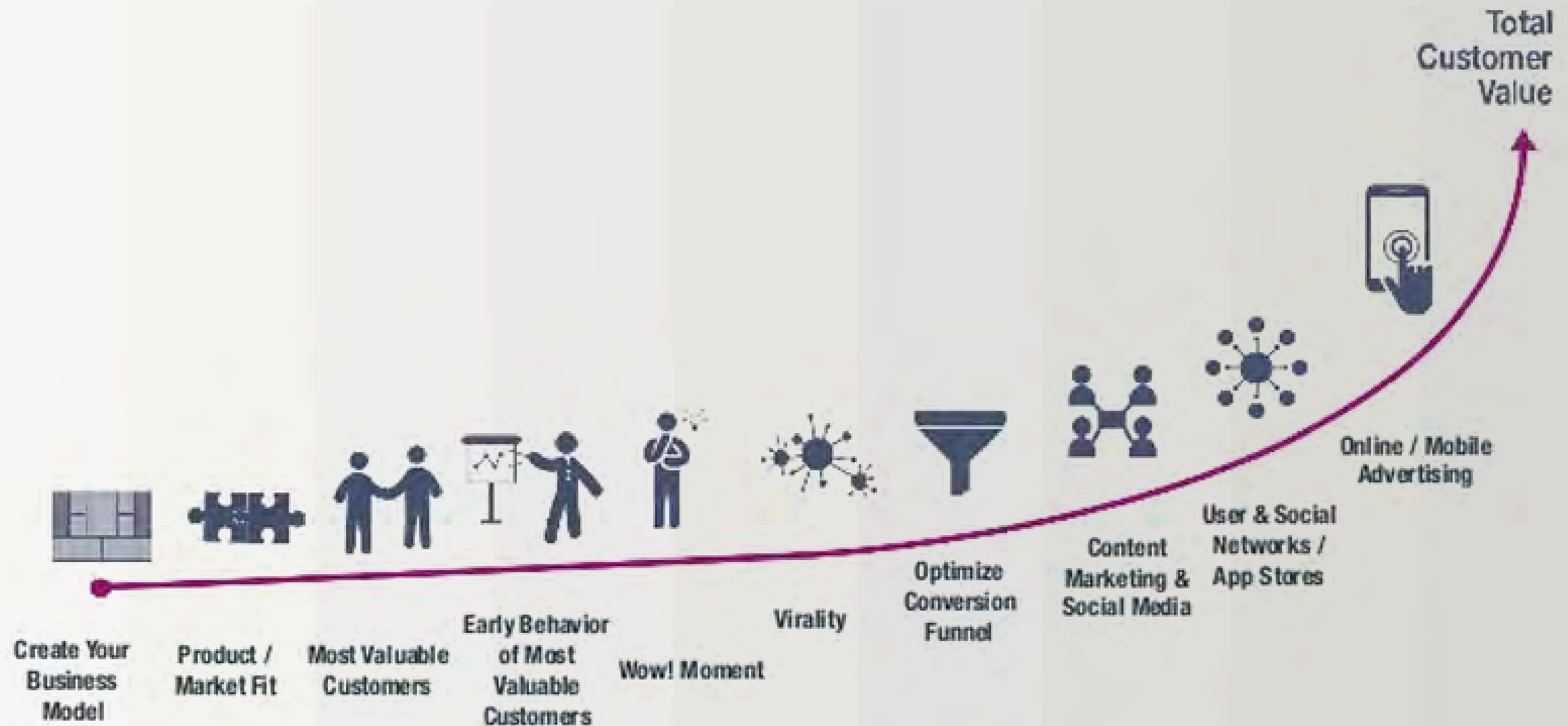


- A Tech Savy, Facebook Teened into University, twittering native 25-30 year old
- They don't print, they think the FAX machine is a myth or story of legends and argue about the true existence of one, and how and why people will send each other pages of information.
- They don't know what a phonebook (they think it's a code for 40 year old facebook users) is, or why Yellow pages was a thing to be used.
- If you send them anything that cannot be done on the phone, you lose them completely.
- What are the characters of these natives?
- They actually use Google Hangouts, the RED cycle if you don't know what that was in your factory fitted apps by Google.
- This is the world of BiD-Me and its prime users.
- We need an image of this person.

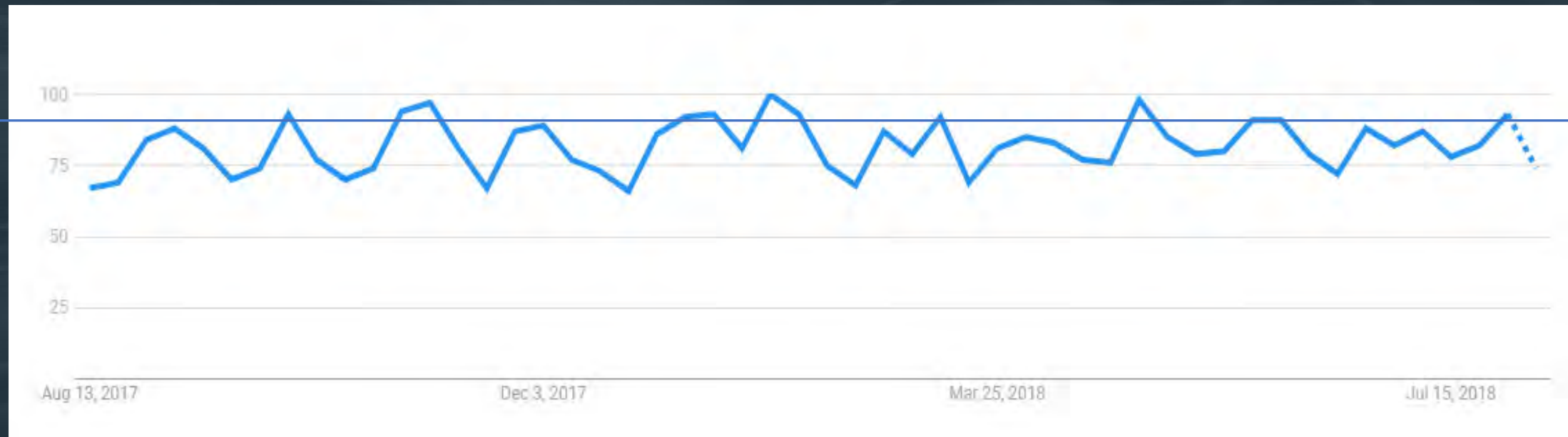
Understanding Purpose Marketing



Growth Hacking Roadmap for Tech Startups



Loan Search Frequency



Loan Search Regional



1	Northern Cape	100	<div><div></div></div>
2	Mpumalanga	99	<div><div></div></div>
3	Gauteng	88	<div><div></div></div>
4	Limpopo	86	<div><div></div></div>
5	North West	83	<div><div></div></div>



1	Brakpan	100	<div><div></div></div>
2	Soshanguve	86	<div><div></div></div>
3	Rustenburg	83	<div><div></div></div>
4	Emalahleni	80	<div><div></div></div>
5	Midrand	80	<div><div></div></div>

Costing Model

A photograph of a man with short dark hair and glasses, wearing a dark grey t-shirt. He is looking down at a smartphone held in both hands. He is standing next to a red brick wall. A horizontal teal bar is positioned below the 'Costing Model' text on the left side of the image.

Client

Free Registration

Free Bidding

Free Product Report

Free Credit Scoring

Insurance & Credit Providers

Free Registration

Free Product Purchase Report

Free Product Demand Report

Free Client Interaction Report

1% of the Bid sale

Questions

The background of the slide is a dense, abstract composition of various 3D geometric shapes in shades of dark blue and teal. These shapes include cylinders, rectangular prisms, and curved, organic forms, creating a complex, textured surface. A large, bright white question mark is positioned in the lower-left quadrant, standing out prominently against the darker background. In the top-left corner, the word "Questions" is written in a clean, white, sans-serif font. A solid light blue horizontal bar is located directly beneath the text.

A close-up photograph of a person's hand holding a dark-colored smartphone. The hand has red nail polish and a gold ring on the ring finger. The background is blurred, showing what appears to be a desk with a laptop. A solid blue rectangular overlay is positioned on the right side of the image, containing white text for contact information.

Contacts

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