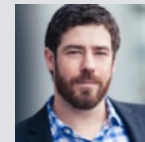


**Darrell MacMullin**  
Chief Executive Officer of BitGold

@DMACMullin



**Josh Crumb**  
Co-Founder - Chief Strategy Officer

@JoshCrumb

Gold is Money



## Caution Regarding Forward-Looking Information

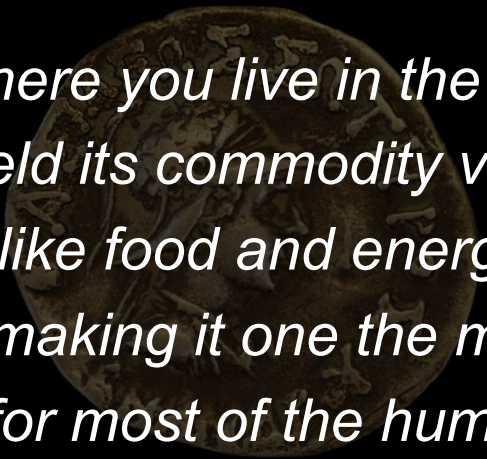
These Slides contain certain “forward-looking information” within the meaning of applicable Canadian securities laws that are based on expectations, estimates and projections as at the date of these Slides. The information in these Slides about the future plans and objectives of the Company are forward-looking information. Other forward-looking information includes but is not limited to information concerning the intentions, plans and future actions of the Company. Any statements that involve discussions with respect to predictions, expectations, beliefs, plans, projections, objectives, assumptions, future events or performance (often but not always using phrases such as “expects”, or “does not expect”, “is expected”, “anticipates” or “does not anticipate”, “plans”, “budget”, “scheduled”, “forecasts”, “estimates”, “believes” or “intends” or variations of such words and phrases or stating that certain actions, events or results “may” or “could”, “would”, “might” or “will” be taken to occur or be achieved) are not statements of historical fact and may be forward-looking information and are intended to identify forward-looking information.

This forward-looking information is based on reasonable assumptions and estimates of management of the Company at the time it was made, and involves known and unknown risks, uncertainties and other factors which may cause the actual results, performance or achievements of the Company to be materially different from any future results, performance or achievements expressed or implied by such forward-looking information. Such factors include, among others: the Corporation’s limited operating history; future capital needs and uncertainty of additional financing; the competitive nature of the industry; currency exchange risks; the need for the Corporation to manage its planned growth and expansion; the effects of product development and need for continued technology change; protection of proprietary rights; the effect of government regulation and compliance on the Corporation and the industry; network security risks; the ability of the Corporation to maintain properly working systems; theft and risk of physical harm to personnel; reliance on key personnel; global economic and financial market deterioration impeding access to capital or increasing the cost of capital; global economic climate; dilution; and volatile securities markets impacting security pricing unrelated to operating performance. Although the Company has attempted to identify important factors that could cause actual results to differ materially, there may be other factors that cause results not to be as anticipated, estimated or intended. There can be no assurance that such statements will prove to be accurate as actual results and future events could differ materially from those anticipated in such statements. Accordingly, readers should not place undue reliance on forward-looking information. The Company undertakes no obligation to revise or update any forward-looking information other than as required by law.

No stock exchange, securities commission or other regulatory authority has approved or disapproved the information contained herein. The Slides and the accompanying verbal presentation are confidential and are being supplied to you solely for your information and may not be reproduced or distributed to any other person or published, in whole or in part, for any other purpose.

### Important Notice

These presentation slides (the “Slides”) do not comprise a prospectus or other form of offering document relating to BitGold Inc. (the “Company”), and do not constitute an offer or invitation to purchase or subscribe for any securities of the Company or any other company and should not be relied on in connection with a decision to purchase or subscribe for any such securities. The Slides and the accompanying verbal presentation do not constitute a recommendation regarding any decision to sell or purchase securities of the Company or any other company. Your attention is drawn to the risk factors set out below.

A gold coin with a globe design is centered behind the text. The globe shows continents and oceans in a dark, textured style.

*“No matter where you live in the world gold has effortlessly held its commodity value over time relative to costs like food and energy that we require as humans, making it one the most important savings tools for most of the human population”*

# Reinventing Gold

Revolutionizing and Innovating the Gold Standard  
for a new Global Commerce Standard

Gold = Money without Borders







# Modern Day Money 1.0

Cash



## Modern Day Money 2.0

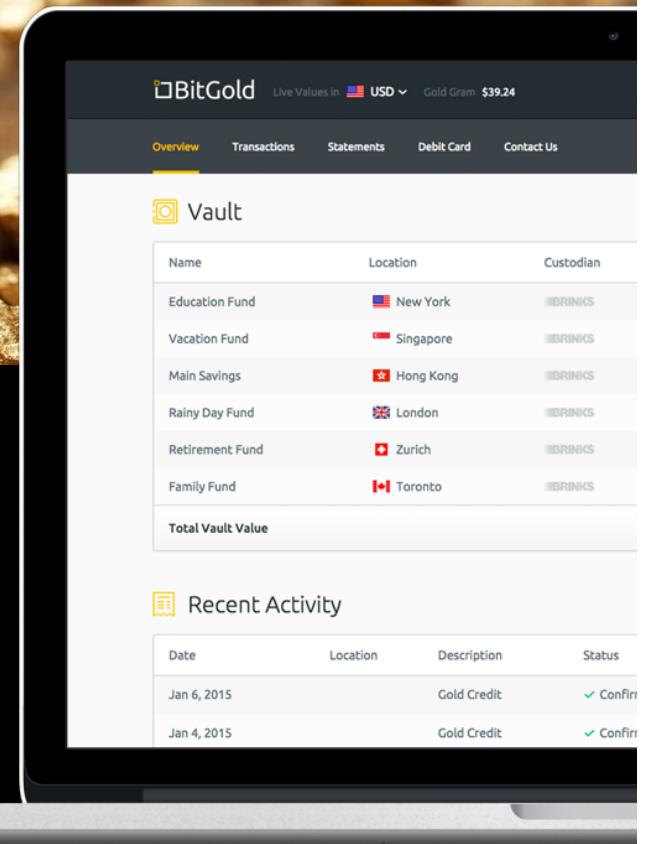
Plastic



# Modern Day Money 3.0

## An Optimal Currency for Global Commerce

*“Gold is a significant percentage of global base-money, owned in every country & across every income segment, but with no modern ‘banking’ or payment apps.”*





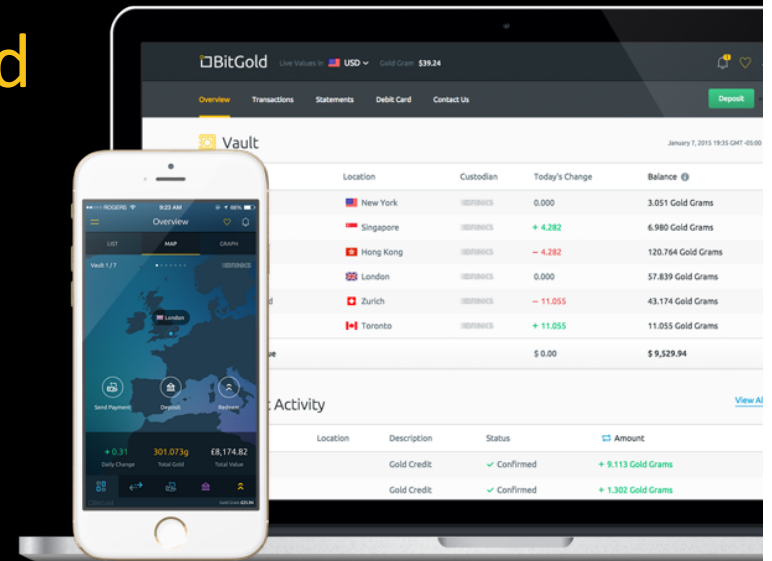
# Modern Day Money 3.0

An Optimal Currency for Global Commerce

We have this opportunity at **BitGold**

A digital platform that connects global users physical-gold to international payment rails with real time settlement – enabling self directed savings and payments...

...A Global Operating System for Gold



# Corporate Overview – GoldMoney Inc.

GoldMoney Inc. is a mission-driven Canadian Corporation traded on the Toronto TSX Venture Exchange. GoldMoney Inc. owns and operates two client facing services in GoldMoney® and BitGold™, delivering full-reserve financial services powered by our innovative real-time gold settlement technology.

- **GoldMoney Inc. (TSX-V:XAU) (“GoldMoney”)**, is a global full-reserve and gold-focused financial services business
  - On July 20, 2015 BitGold Inc. completed C\$59.4MM acquisition of GoldMoney Network Limited
  - Following the amalgamation, the company's name was changed from BitGold Inc. to GoldMoney Inc.



Focus Matters



The Convergence of Gold and Technology  
to become one of the fastest growing FinTech companies globally of 2015





*The World's Most Trusted Precious Metal Custodian*

Through **GoldMoney®** the company offers precious metals custody, trading and execution, wealth management and research to individual investors and institutions.

✓ Vaulted Precious Metals Savings

✓ Wealth Management

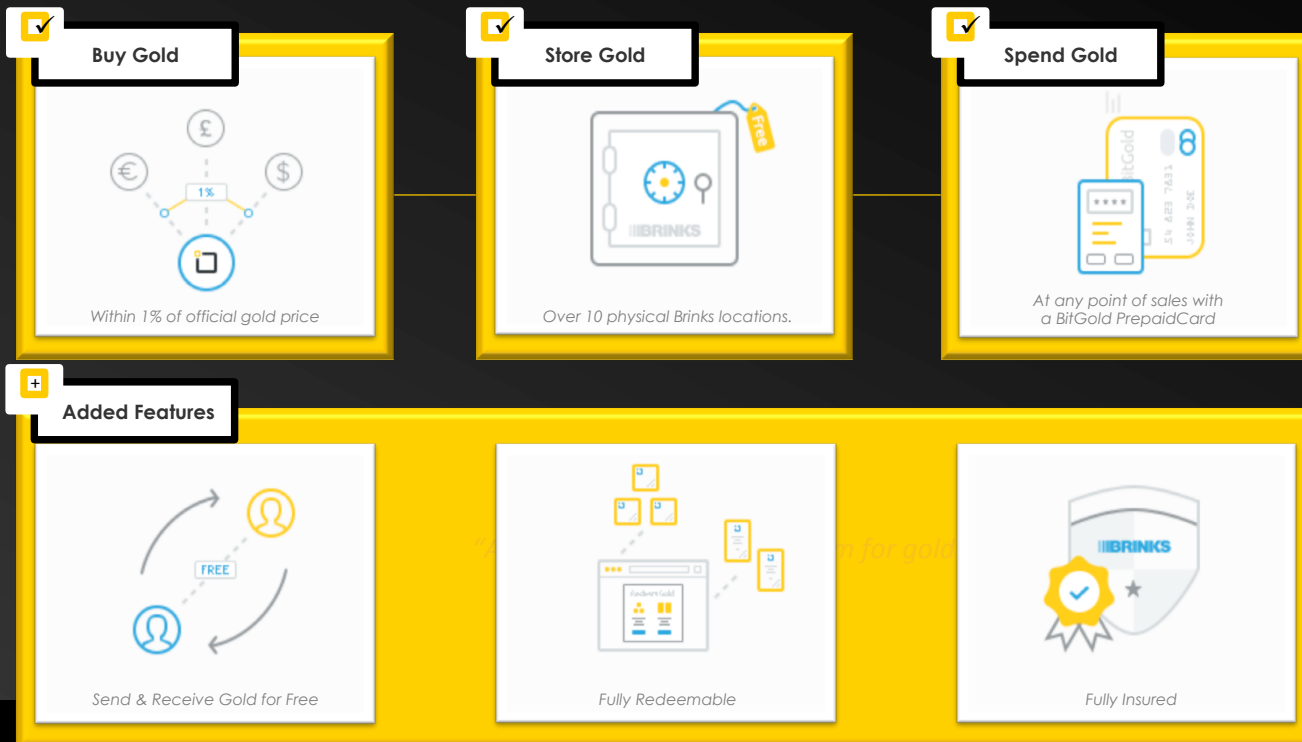
✓ Research

✓ Trading & Execution

- GoldMoney Ltd. founded in 2001 by Geoff and James Turk
  - Innovative leader & unmatched reputation in regulated vaulting services for gold, silver, PGMs – the first regulated gold payment/transfer service
- Over 20,000 active wealth customers
- Over \$1.5 Billion in Client Assets under Administration
- GoldMoney provides the best full-service way to trade allocated precious metals online and arrange their secure storage in specialized bullion vaults in Canada, Hong Kong, Singapore, Switzerland and the United Kingdom
- Wealth management services to be added in 2016
- Former Goldman Sachs Commodities Head of Energy Research, Stefan Wieler brought in to head Research and Corporate Treasury Sales; co-leading research in gold, energy, FX and social & political economy analysis with GoldMoney's Alasdair Macleod

# BitGold™

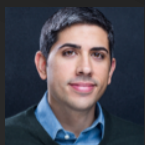
BitGold users can **purchase gold instantly**, make and receive free gold payments, and spend gold on a prepaid card





# Multi-Disciplinary Team

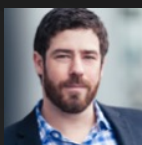
The GoldMoney teams builds on decades of experience in financial services, investment management, e-commerce & payments, software engineering, UX/UI design, cryptography, digital security, compliance, commodity market trading & macroeconomics



**Roy Sebag**

Co-Founder – CEO Gold Money

⌚ Former Portfolio Manager  
Long/Short Equity, Essential Equity



**Josh Crumb**

Co-Founder - Chief Strategy Officer

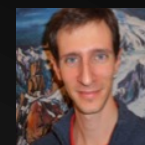
For purpose Businesses,  
Former Sr. Metals Strategist at  
Goldman Sachs



**Darrell MacMullin**

CEO BitGold

⌚ Former Head of PayPal Canada,  
FinTech Advisor



**Alessandro Premoli**

Chief Technology Officer

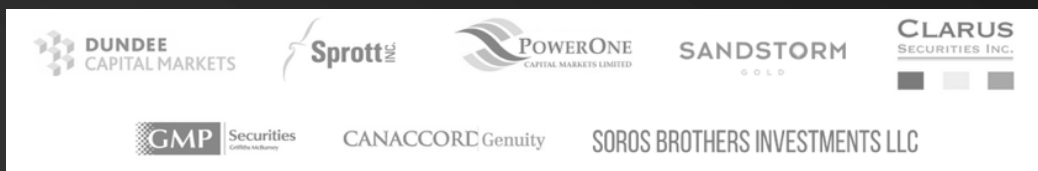
Decade+ experience in encryption,  
cryptography, digital signatures

# Capital Structure & Financings

- 54.5mm shares O/S following completion of GoldMoney acquisition and June financing
  - 7mm warrants & options (3.9mm warrants forceable at C\$1.35 strike)
- Founders own and control over 20mm shares and continue to invest in GoldMoney  
(and continue to work without salary - both founders are independently successful from previous ventures and are extremely passionate about GoldMoney potential)
- \$21.0mm in bought deal financing in June 2015, backed by Albert Fridedberg, Co-Book Leads: GMP, Clarus, Dundee, CannaccordGenuity
- Completed \$59.4mm acquisition (11.1mm shares issued) of GoldMoney in July 2015
- First consolidated BitGold-GoldMoney operating financials in Sep 30 quarter

## Capital and Liquidity as of July-GoldMoney Consolidation

- ~\$30 million in cash & liquid assets (~\$5 million additional post warrant exercise)
- BitGold pre-marketing cash expenditures of ~\$250k/month can service first 250,000 customers due to scalable infrastructure; GoldMoney has established revenue base
- No material liabilities, obligations or encumbrances





## Central Bank

- ✓ Protections,
- ✓ Regulations, AML, KYC
- Global Currency FX Friction
- Counter Party Risk (money leveraged - credit)
- Open networks
- Inflation / Value Risk



## Bitcoin

vs.

- ✓ Digital Ledger (Decentralized)
- ✓ Global Currency
- ✓ Developer Friendly
- No regulation
- No protections
- No reversibility of transactions
- No physical underlying asset

\$4 Billion  
Bitcoin Total Value



## BitGold

vs.

- ✓ Gold outperforms every Fiat Currency
- ✓ Digital Ledger
- ✓ Global Access and Very liquid
- ✓ Closed loop network efficiency
- ✓ Reversibility of transactions
- ✓ KYC / AML regulation friendly
- ✓ No banking counter party risk
- ✓ Buyer / Seller protections
- ✓ Real insured physical value of goods

\$6.5 Trillion  
\$70 Billion traded daily  
Gold Total Value

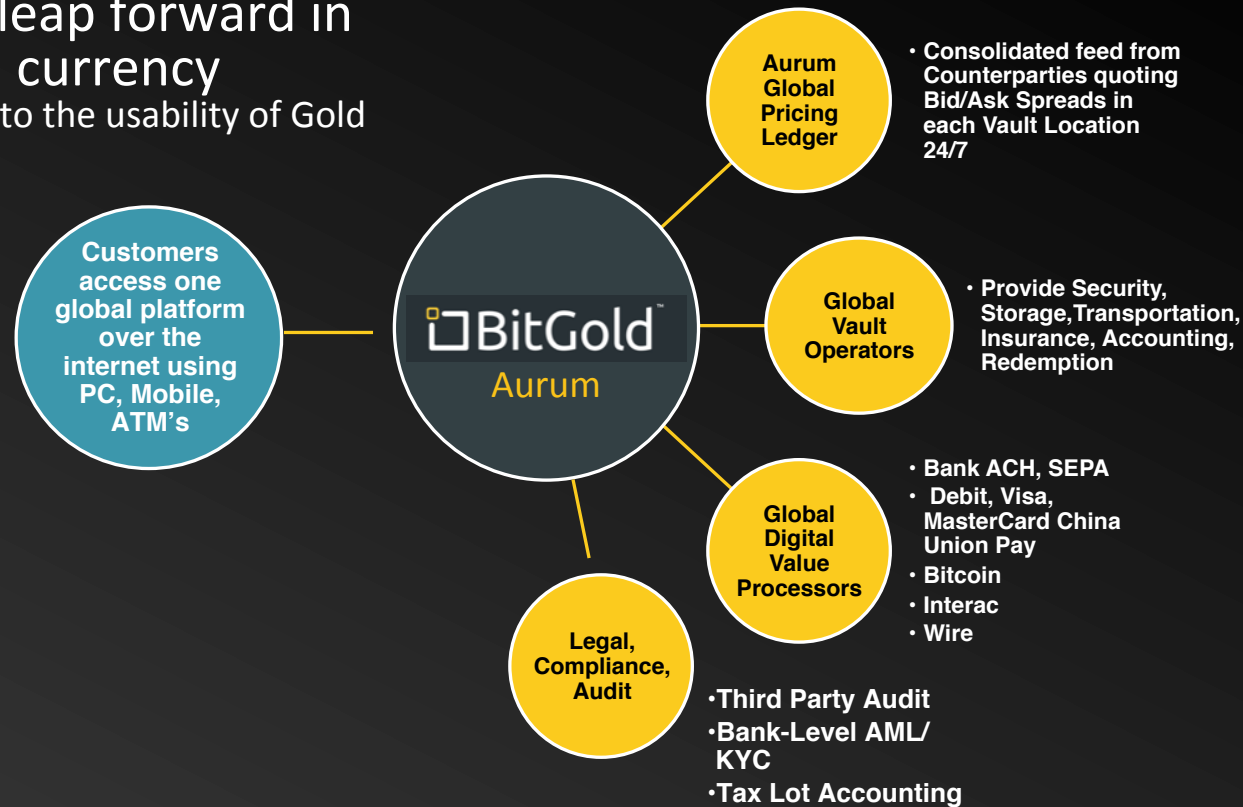
*“With BitGold, you are not outside of the regulatory system, but you do move outside of the banking system that provides less friction for global payments. A Gold based ledger is a better ledger than fiat currency for global internet commerce.”*



# BitGold “Aurum” Digital Ledger

## Patent-Pending Technology – Gold Reinvented

BitGold is a leap forward in  
Global currency  
Removing friction to the usability of Gold






EXECUTION

1

## **Democratize Gold Savings**


- Remove friction to Buy / Sell
- Establish turnkey Gold Savings
- Provide real utility as a currency

# The Friction that exists in Buying Gold



Physical Gold	ETFs / Bullion Funds	Gold Certificates
<ul style="list-style-type: none"> <li>• Costly for average investor                             <ul style="list-style-type: none"> <li>• Storage</li> <li>• Insurance</li> <li>• Transportation</li> </ul> </li> <li>• Delayed period to ownership</li> <li>• Premium to spot price</li> <li>• No payment system</li> </ul>	<ul style="list-style-type: none"> <li>• MER Fees (0.40%) + Brokerage Fees</li> <li>• Generally no ownership of underlying metal</li> <li>• No payment system</li> <li>• Liquid</li> </ul>	<ul style="list-style-type: none"> <li>• Premium to spot price</li> <li>• Minimal storage and insurance costs</li> <li>• Initial purchase fee (0.66%+)</li> <li>• Not easily transferable</li> <li>• Relatively illiquid</li> <li>• No payment system</li> </ul>

VS




- Low fees (1%)
- No storage costs
- Affordable – can own gold in small quantities (ie. Grams, fractional ownership)
- Redeemable in physical gold
- Payment system
- Liquid

VS


**Efficient, Inexpensive, Plug-And-Play**

**Inefficient, Expensive, Illiquid. Ineffective Payment System.**




Buy Gold Easily

Within 1% of Official Gold Price




Store Gold For Free

10 Brinks Locations



Fully Redeemable

As 10g Gold Cubes or 1kg Bars



Fully Insured

Insured by Lloyds of London against theft or loss

# How BitGold Works – Simply Powerful

1%  
Funds in

Deposit Funds to Vault

1 Choose Funding Option

Bank Transfer Bitcoin Visa Debit

Credit Card China UnionPay Canada Interac

Next →

Deposit Funds to Vault

3 Select Amount and Enter Billing Information

Amount: \$ 50 Currency: CAD

ENTER CARD NUMBER... EXPIRY MM / YY CVV JOSH CRUMB

Back Process

Deposit Funds to Vault

2 Select Vault Location

Toronto London New York Zurich Dubai Hong Kong Singapore

Vault Location Details

Select Vault Location...

Back Next →

1%  
Funds Out

1 Choose Redemption Type

Bank Wire Credit Card

Physical Gold Wallet

Next →

*Redeem physically or electronically*





# Removing Friction to access the world best performing currency.

## Making Gold Accessible

### Unprecedented Pricing

Own physical gold at within 1% of the official gold price

### Multiple Deposit Options

Cash via BitGold ATM, Bank Wire Transfer, All Major Credit and Debit Cards, China UnionPay, INTERAC, and SEPA

### Storage Fees on Us

Free storage at private vaults secured by Brinks in Dubai, Hong Kong, London, Singapore, Toronto, and Zurich, among others

### Fully Insured

100% insurance coverage on your gold value through the London market by The Brinks Company

## True Gold Ownership

### It's Your Gold

Every gram of gold in your account is your property: fully reserved, allocated, and redeemable under Bailment Law in Canada as per our Customer Agreement.

### Many Redemption Options

Redeem gold value back to your bank account, credit card, INTERAC, or SEPA at within 1% of official gold price.

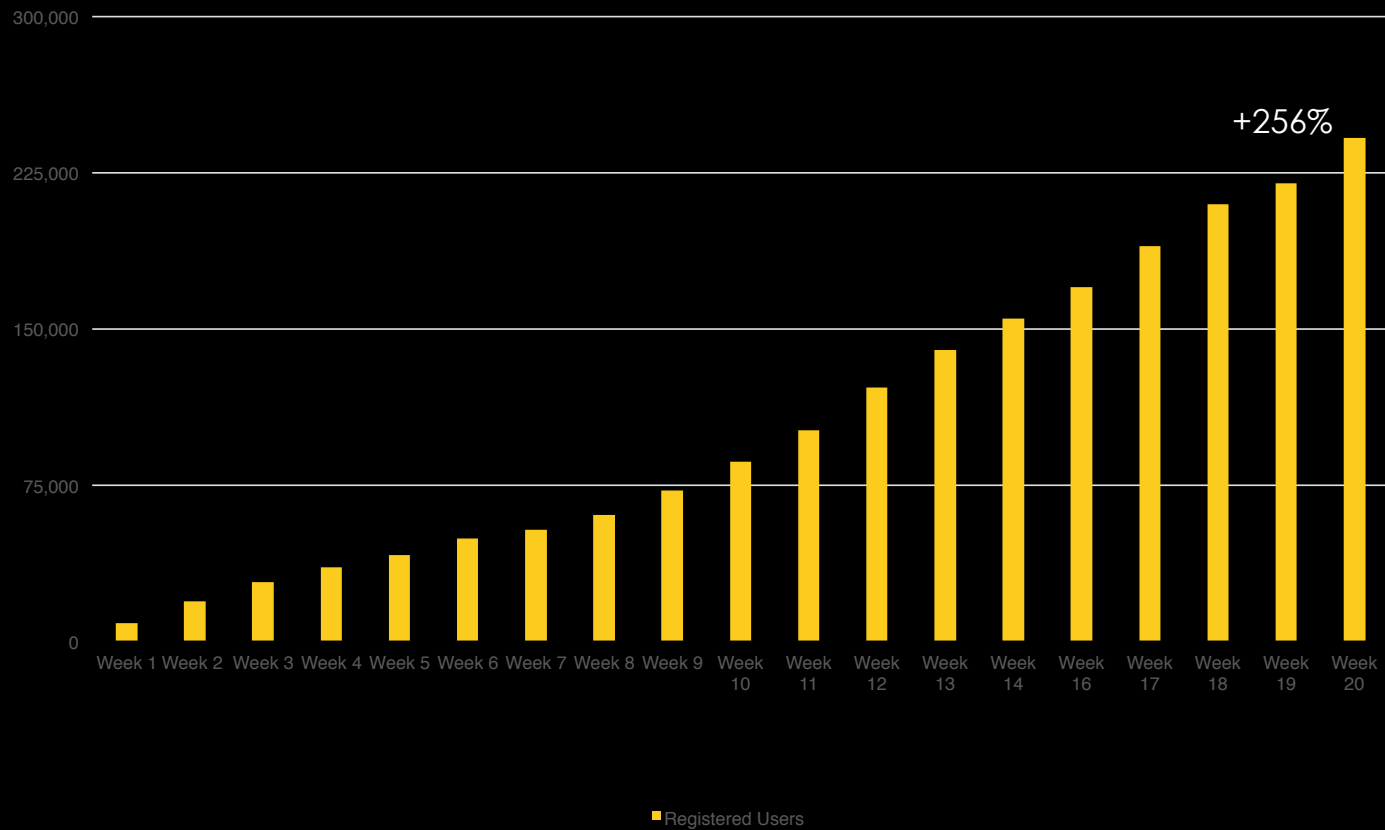
### Physical for Everyone

We made it easy for anyone to own physical gold. Redeem your gold as physical 10g GoldCubes ® or 1kg Bullion bars

### Tax Tools

Using gold for payments may generate a taxable gain or loss depending on your country of residence. We provide a tax tool for end of year accounting in local currency

# ...Removing friction is powerful

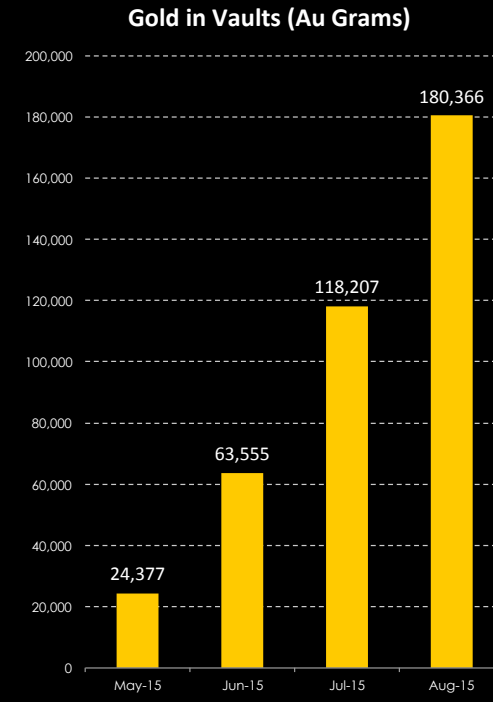
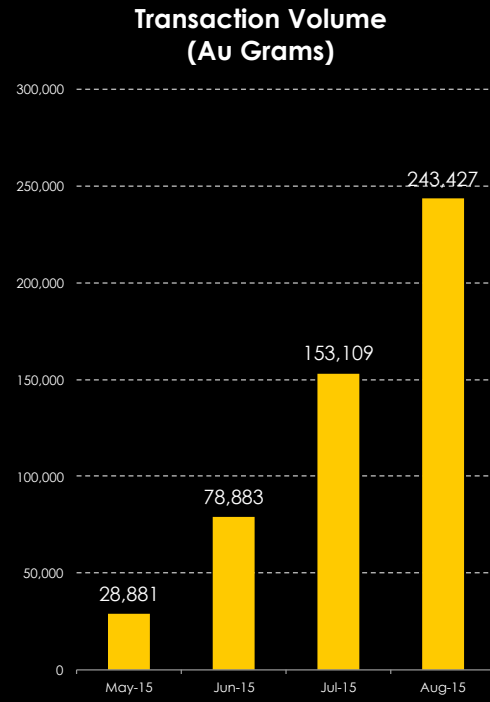
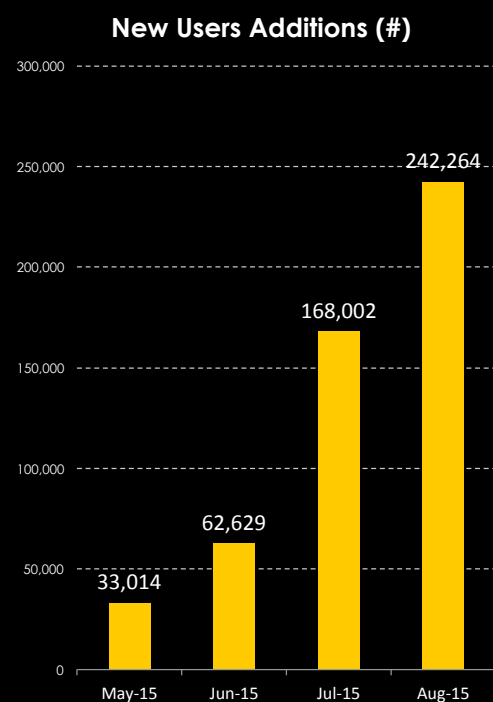


# Rapid Growth in Key Performance Metrics

## What Matters to BitGold

- Deposits onto the platform already above \$10 million within the first 4 months In Y1, the company's primary focus will be to grow and expand its user base with a target of 1 million users within Year 1.
- Performance across all key performance indicators has been strong and believe these will accelerate as we roll out new utility for the platform ( mobile apps, debit cards, invoicing)

Summary of Monthly KPIs – Cumulative Figures



EXECUTION






2

Extend our Value Proposition  
to Customers by

**INTRODUCING  
PAYMENT OPTIONS**




# Driving Ubiquity, Utility and Accessibility of Gold for Payments

 Live Values in  CAD  Gold Gram \$46.15  

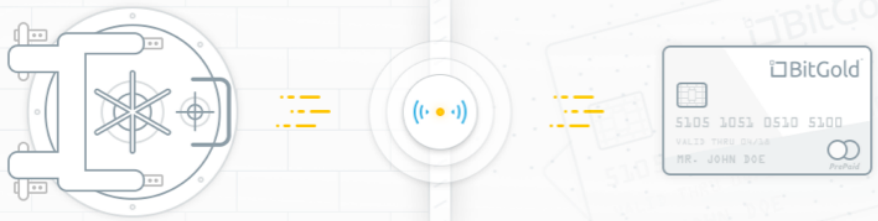
OverviewTransactionsSend PaymentRequest PaymentContactsPrepaidCardStatementsDeposit

## Request Your BitGold PrepaidCard

Have your gold, and spend it too. You are only a few simple steps away from your BitGold PrepaidCard.

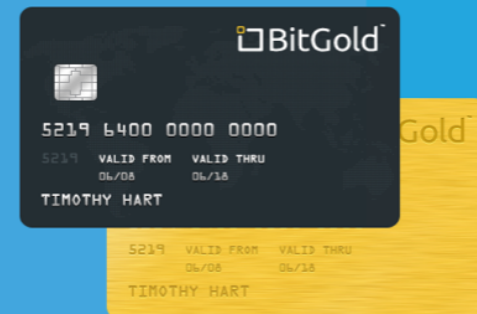
Select Card Currency 

Request Card



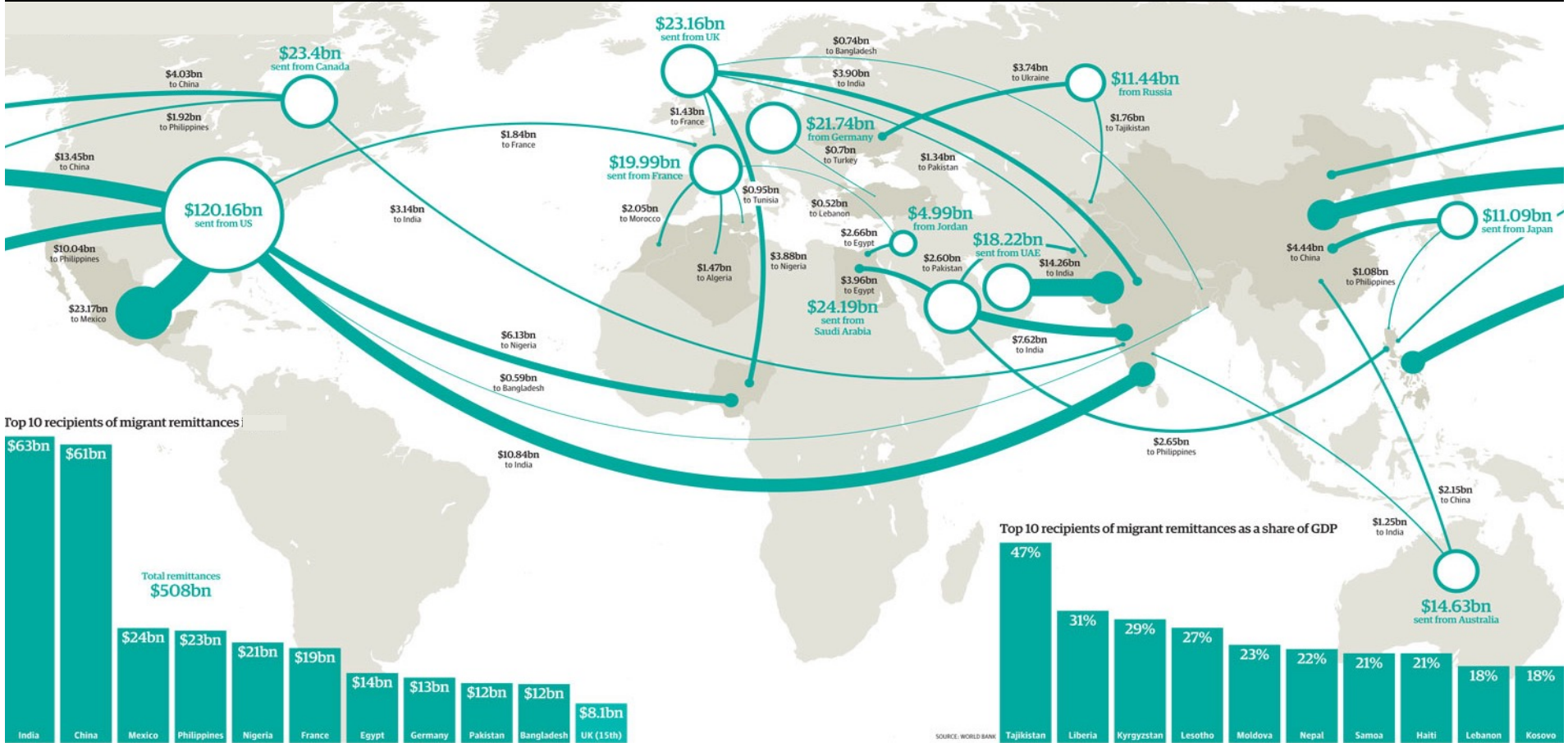
## BitGold for Payments

Send & Receive gold as payment to & from any BitGold user or seller for free.  
We also make it possible for you to send gold as payment to non BitGold users with email or mobile phone.




Spend gold with the BitGold PrepaidCard. Accepted anywhere globally that accepts major credit cards, including ATM machines to withdraw local currency.

## Money Transfers – More than \$600B of remittances money goes around the world.



## Send Payment

Toronto 

Toronto, Canada

Vault Balance  
**\$317.07**

Gold Amount  
**6.751g Gold**

Payment Recipient 

wendysmith@gmail.com x Email Address, Phone Number or Contact Name... 

Amount

**\$ 100**

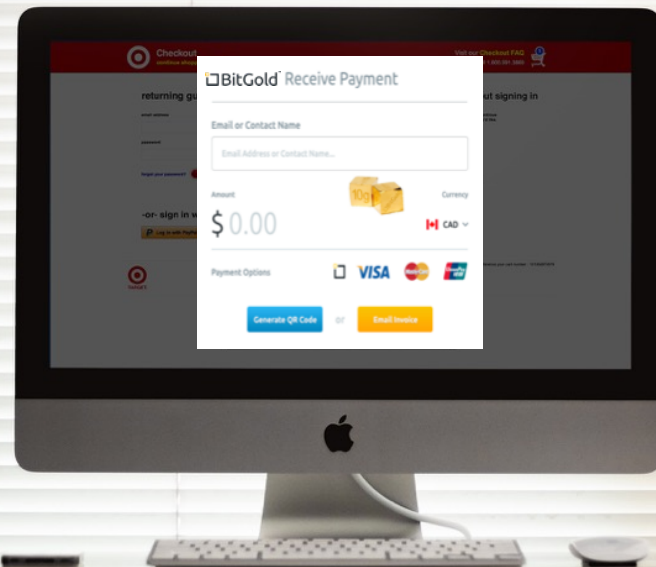
Currency

 CAD 

Send Payment

# BitGold Payments

- Sellers can get paid in Gold.
- Merchants can get send an invoice to anyone in the world for your goods, services or labor.
- Accept Credit / Debit cards globally with no FX risk.
- Processing cost for any transaction globally = 1%



EXECUTION

3

Become the World's  
**GOLD OS**

# Looking to the Future





# BitGold<sup>™</sup> Rail

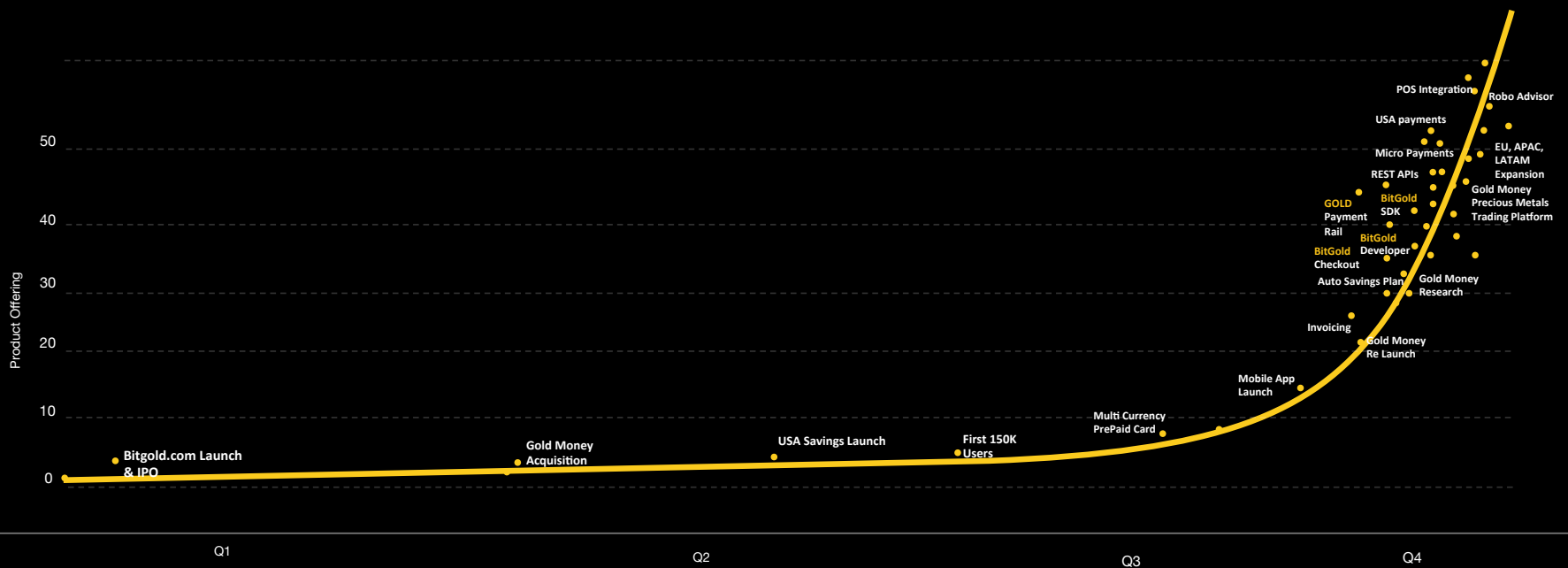


## Distributed Gold Payment Rail

- ✓ Pay Outs / Pay Roll
- ✓ Global Donations
- ✓ Wallet / eComm Checkout Integration
- ✓ Invoicing Integration
- ✓ Shopping Cart Integration
- ✓ Marketplaces
- ✓ Cloud Based Point of Sale Systems



# Just getting started...Roadmap



# Opportunities for the Mining Industry

Wider acceptance and use of gold as a medium of payment and transaction can be positive for gold demand and positive for the industry as a whole

Opportunity to buy gold easily and for a very low fee. Can also buy in small increments, opening up physical gold ownership to smaller investors



**Dividend payment solutions** (reward your shareholders with an option for dividend payouts in digital or physical gold)

Marketing opportunities (branded 10g BitGold, other promotional campaigns, contests)

# Bringing it All Together

# BitGold - A Great Standalone Business

- ✓ A large and growing opportunity in Gold Buying and Savings
- ✓ Global Framework to address a Global market opportunity
- ✓ A strong leadership position
- ✓ Technology Competitive advantages in platform, pricing and global scale

## Strong Business Model

- ✓ Large market opportunity
- ✓ Transaction-based revenues
- ✓ Efficient customer acquisition
- ✓ High operating leverage
- ✓ Low capital requirements



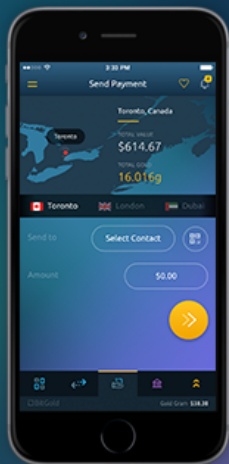
**Rapid User and transaction growth**

**Exponential transaction utility**

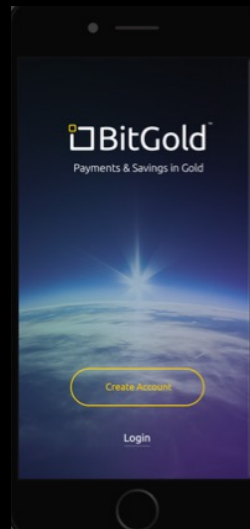
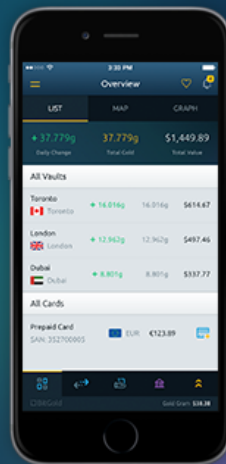
GoldMoney + BitGold = unparalleled operating system for Gold

# Modern Day Money 3.0 Global, Digital, Personal

Send & Receive Payments  
in Gold Instantly



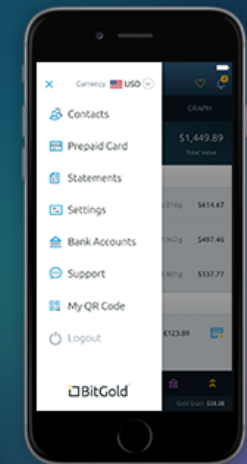
Easily Manage Your Gold  
and Prepaid Cards



Deposit & Redeem  
Gold On The Go



Seamlessly Manage  
All Account Activity



The internet is transforming from an internet of communication to an internet of value, or “internet of money”. This transformation will have profound effects on the financial services industry by democratizing access to the global economy, potentially integrating up to 4 billion un-banked and under-banked over the next 25 years. This transformation provides opportunity for leadership in linking the growing market for digital-transactions to gold, a globally neutral asset uniquely positioned to secure digital values and empower individuals.

- Roy and Josh

 BitGold<sup>TM</sup>

Are You In?

 BitGold



## GoldMoney Inc.

334 Adelaide St. West 3<sup>rd</sup> Floor  
Toronto, Ontario  
M5V 1R4 Canada

Investors

[ir@bitgold.com](mailto:ir@bitgold.com)

1-800-854-7418

[ir.bitgold.com](http://ir.bitgold.com)





# Common Values & Network Principles

To execute on our mission and grow a long term business sustainably, thus maximizing long-term shareholder value, we must always invest in our clients and the security and integrity of our network

The GoldMoney network and the shared business architecture through the platform is designed to follow 3 core principles:

## Putting client interest first

- We seek a network-growth business model where we deliver more value to each customer than we expect to earn in return; where the long term return on investment in customers provides returns to all network stakeholders with increasing efficiency, productivity, and scaling transaction income growth

## Know our clients, protect from money laundering, protect clients & the network

- The GoldMoney network is a closed network built with decentralized checks and balances
- Unlike bitcoin or other crypto currency networks, the closed ledger network of BitGold allows for KYC protections that help prevent money laundering, fraud, and consumer
- The closed network approach allows GoldMoney to operate within regulatory requirements and integrate safely with partners in banking, dealing, payment networks and vault services

## Full-asset reserve services, minimize exogenous risk for all users of the network

- We believe core savings and payments services can operate using gold and technology without the need for fractionally reserved deposits or securitized IOUS

## Intellectual Property

- US Patent Application Pending for **“Securely and Instantly Converting Digital Wallet Value to Physical Gold Bullion”** – First-mover in identifying how to combine all the moving parts utilizing a proprietary algorithm.
  - Five additional patents being filed before publication date
  - GoldMoney Ltd. patent portfolio around digital gold payments dating back to early 2000’s
- Technology built for scale: BitGold is built on Scala programming language which is used by LinkedIn/Twitter and has a high barrier to entry. Scala is a functional programming language that was designed specifically for scalable web applications. Extremely difficult to find talent that is versed in Scala, leading to most of these developers being in high-demand
- Invaluable name and real-estate: BitGold – [www.bitgold.com](http://www.bitgold.com) domain name acquired opportunistically by Roy Sebag before bitcoin reached critical mass. Substantial and free daily traffic due to relevance of name - original paper on bitcoin was entitled: “Bit Gold” by Nick Szabo - who many believe is Satoshi Nakamoto
- US & Canadian Trademarks Pending for “BitGold” – Broad Financial Services Usage. Company was first to trademark on August 14, 2014. Term is now being used broadly by others. Company views the verbalization of the term as a net positive given it owns the key intellectual property but more importantly the key internet properties (real estate).