



Gold 2.0: Gold's Role in FinTech & The Future of Money

November 3, 2015

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Gold is Money



Revitalizing Gold

Re-establishing the Gold Standard
in global commerce

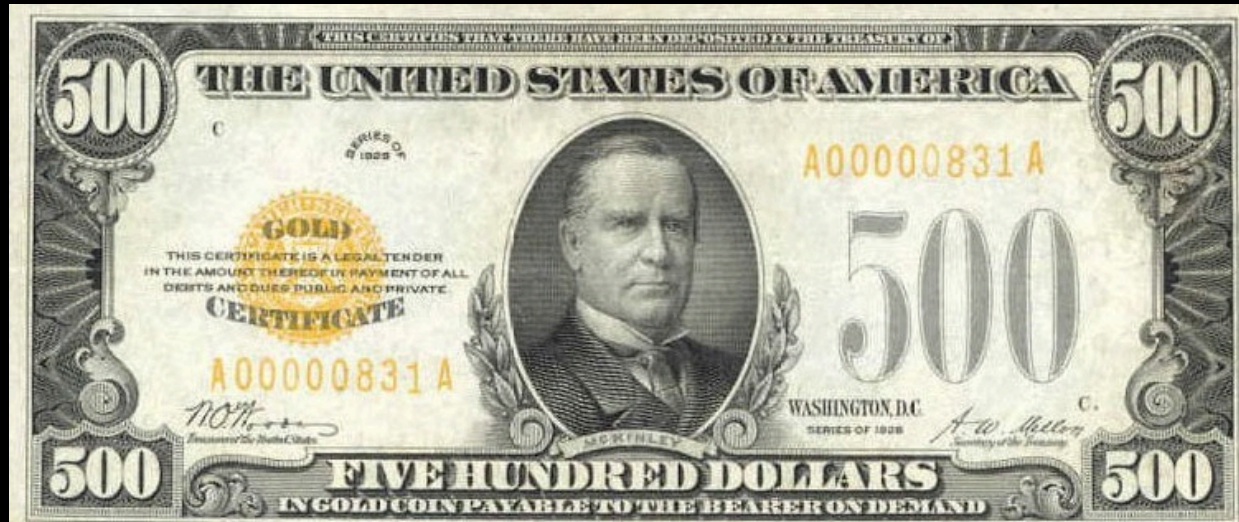


Gold = Money without Borders

*Gold is owned in every country and across every income
segment, but with no modern banking or payment apps
- Until Now*



Money as a Technology



Modern Day Money 1.0

Banknotes backed by Gold



Modern Day Money 1.1

Floating currency – cash backed
by other sovereign cash, debt,
gold



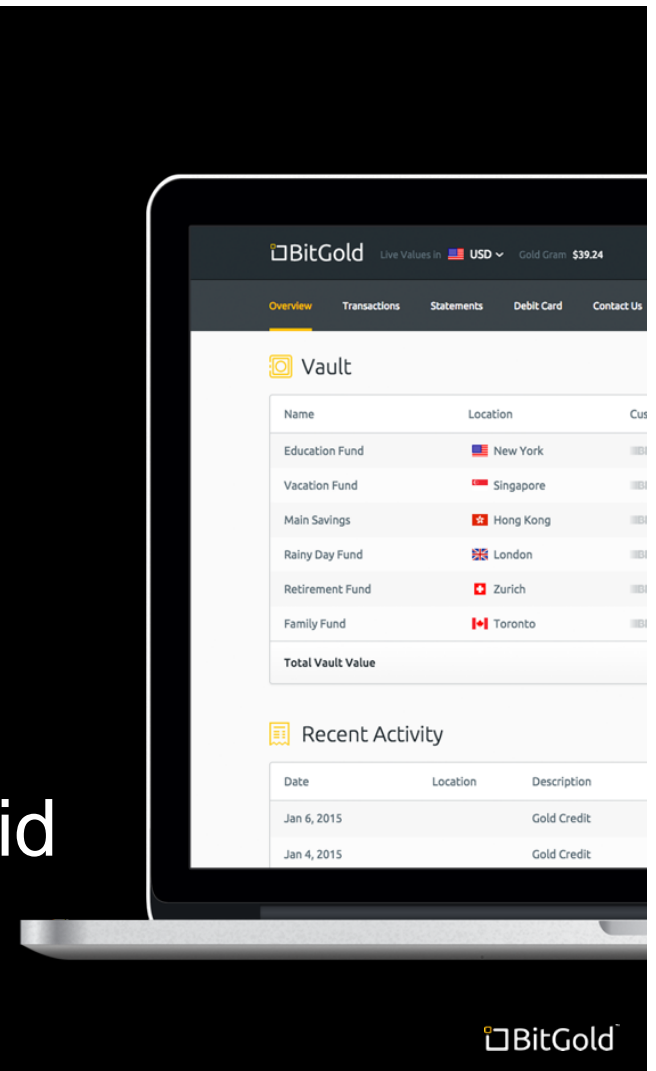
Modern Day Money 2.0

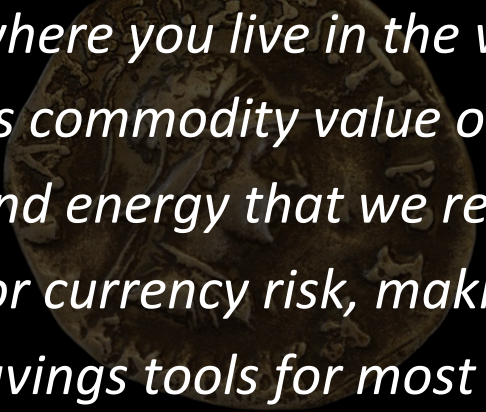
Digital fiat ledgers; fast and convenient,
negligible interest on deposits (zero/negative real):
The rise & rise of #FinTech



Modern Day Money 3.0

Commodity Money & assets, liquid
& circulating in mobile-cloud



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, with no banking or currency risk, making it one the most important savings tools for most of the human population”

Modern Day Money 3.0

An Optimal Currency for Global Commerce

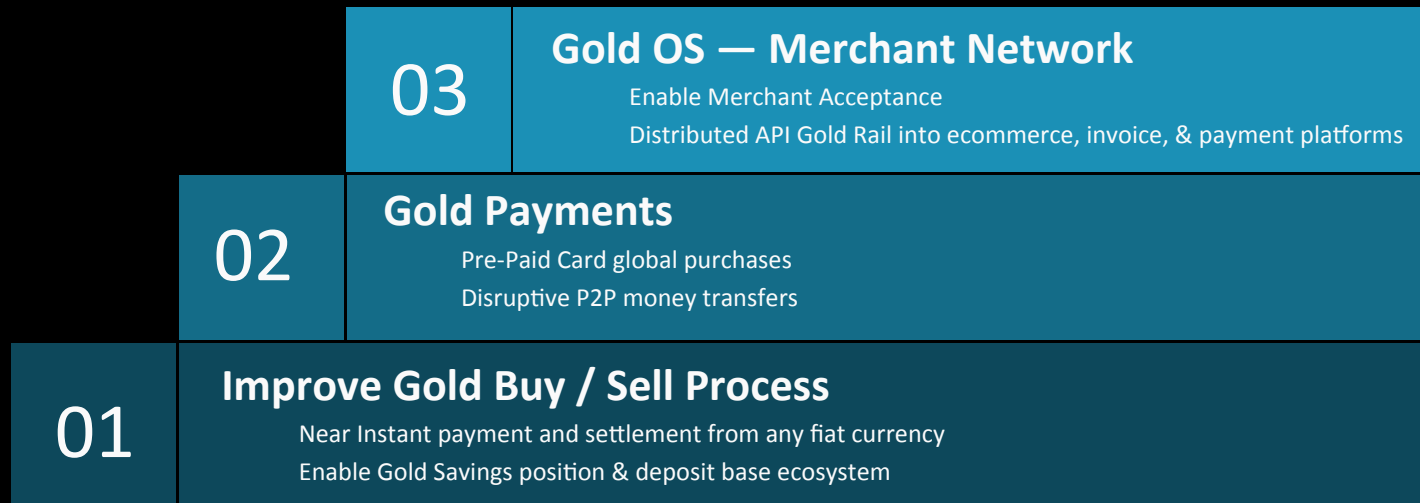
We have this opportunity at **BitGold**

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



Horizon Framework for Disruption & Innovation





EXECUTION

1

Democratize Gold Savings

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

How BitGold Works

Simply Powerful

Funds in
1%

Deposit Funds in a Variety of Ways



Bank Transfer



Bitcoin



Visa Debit



Credit Card



China UnionPay



Interac

Deposit Funds into the Vault of your Choice

Toronto, New York, London, Zurich, Dubai, Hong Kong, or Singapore

How BitGold Works

Simply Powerful

Funds out
1%

Redeem/Sell Physically or Electronically



Bank Wire



Credit Card



Physical Gold



The Friction that exists in Buying Gold



 BitGold™

- Initial purchase fee (0.66%+)
- MER fees (0.4%)
- Generally no ownership of underlying metal
- Not easily transferable
- No payment system
- Liquid
- Costly for average investor
 - Storage
 - Insurance
 - Transpiration
- Long Settlement 5-7 days
Delayed period to ownership
- Premium to spot price
- No payment system

Inefficient, Expensive, ineffective payment system

- Low fee (1% of spot)
- No storage cost
- No Insurance cost
- Affordable – no minimum, fractional amounts
- Redeemable in physical gold
- Payment system
- Liquid

Efficient, inexpensive, Plug-And-Play



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

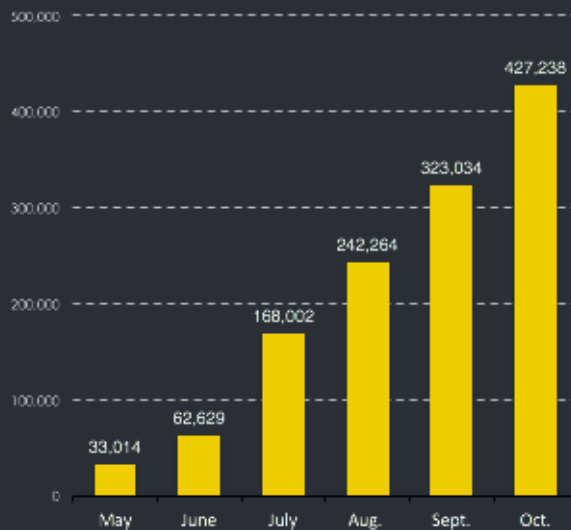
 BitGold™

Removing Friction is Powerful

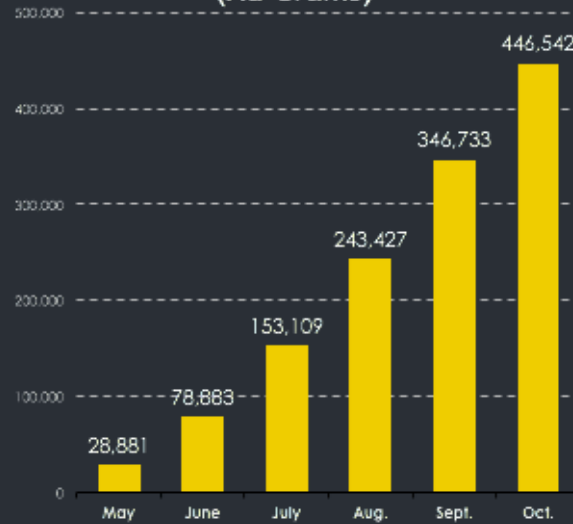
Summary of Monthly KPIs

Last reported numbers has 427K users & nearly \$15 million in Gold Sales in first 6 months

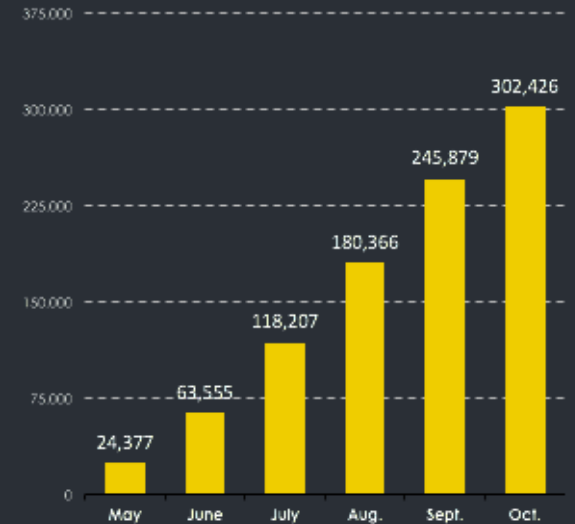
New Users Additions (# of users)



Transaction Volume Buy / Sell (Au Grams)



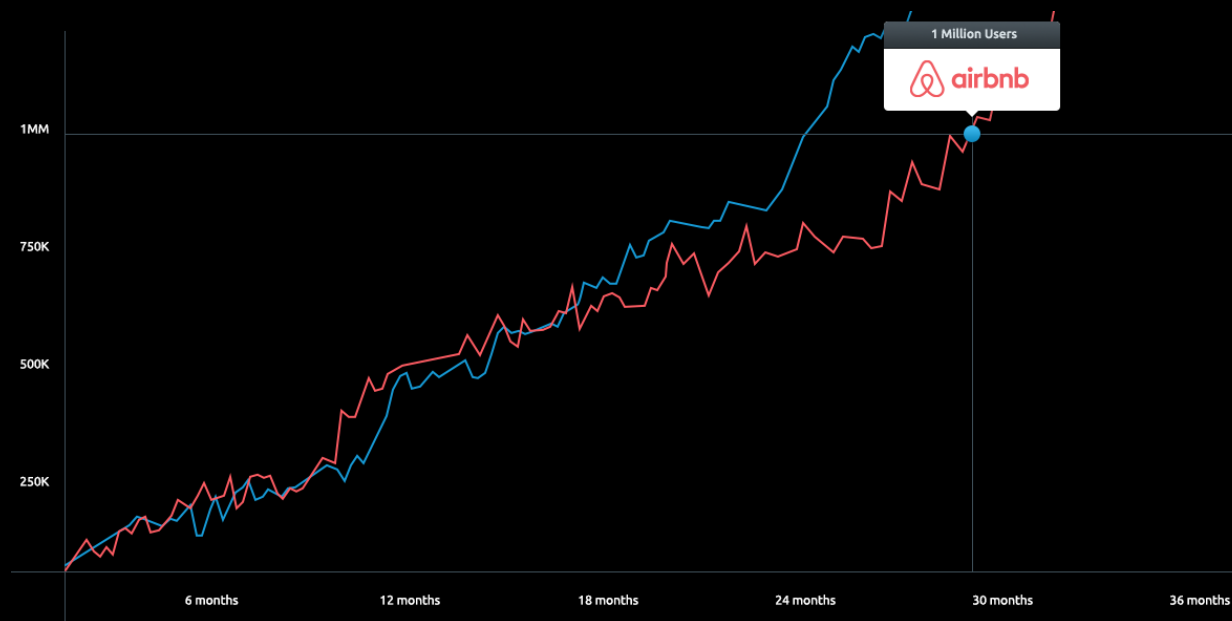
Gold in Vaults (Au Grams)



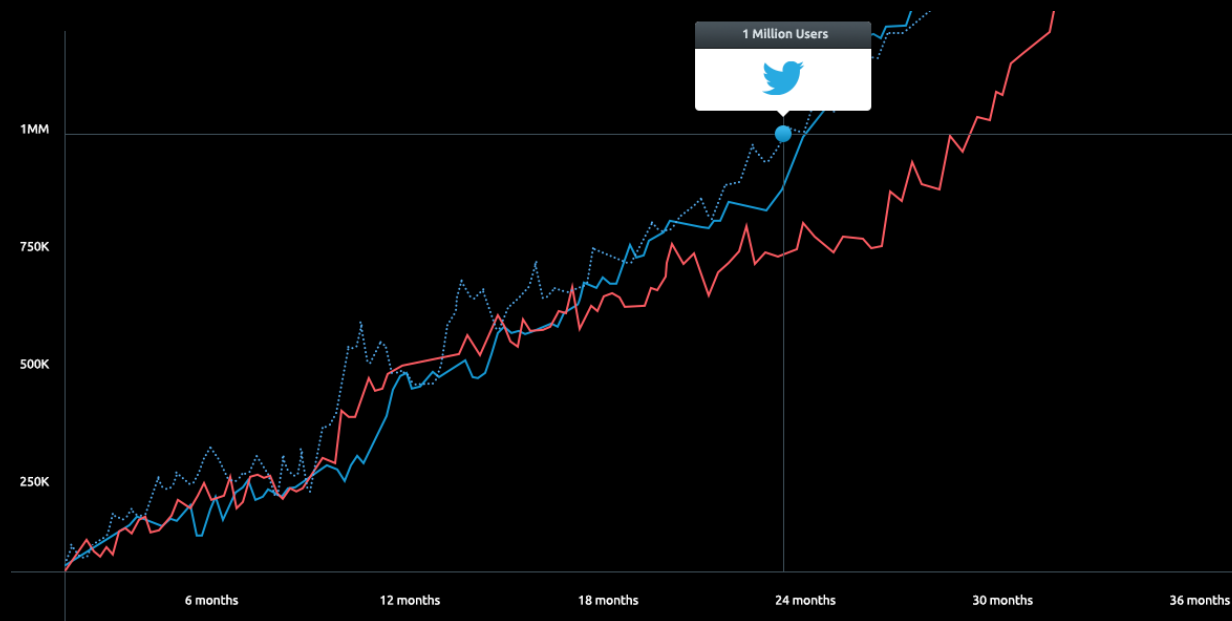
Threshold to Relevance - First 1 Million users



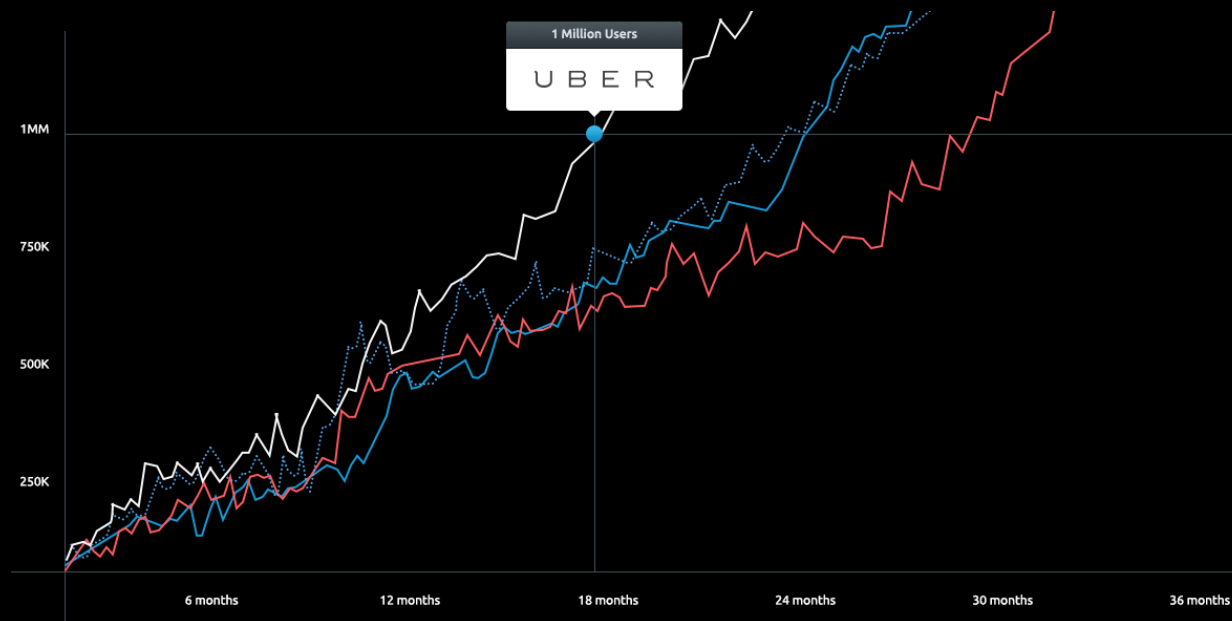
Threshold to Relevance - First 1 Million users



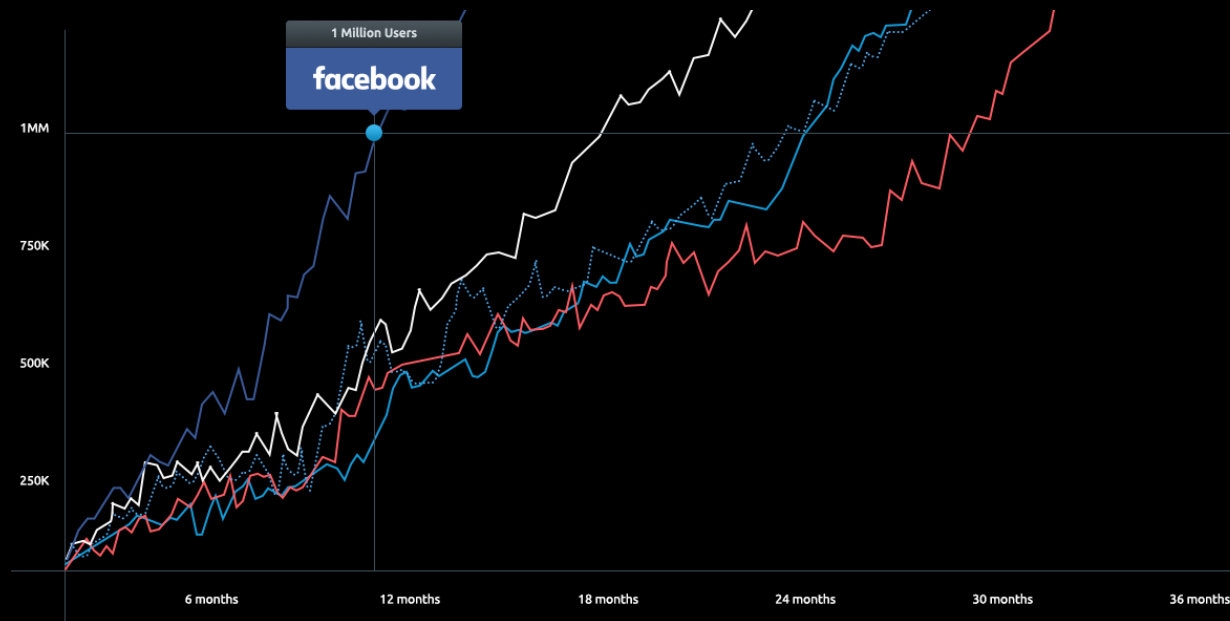
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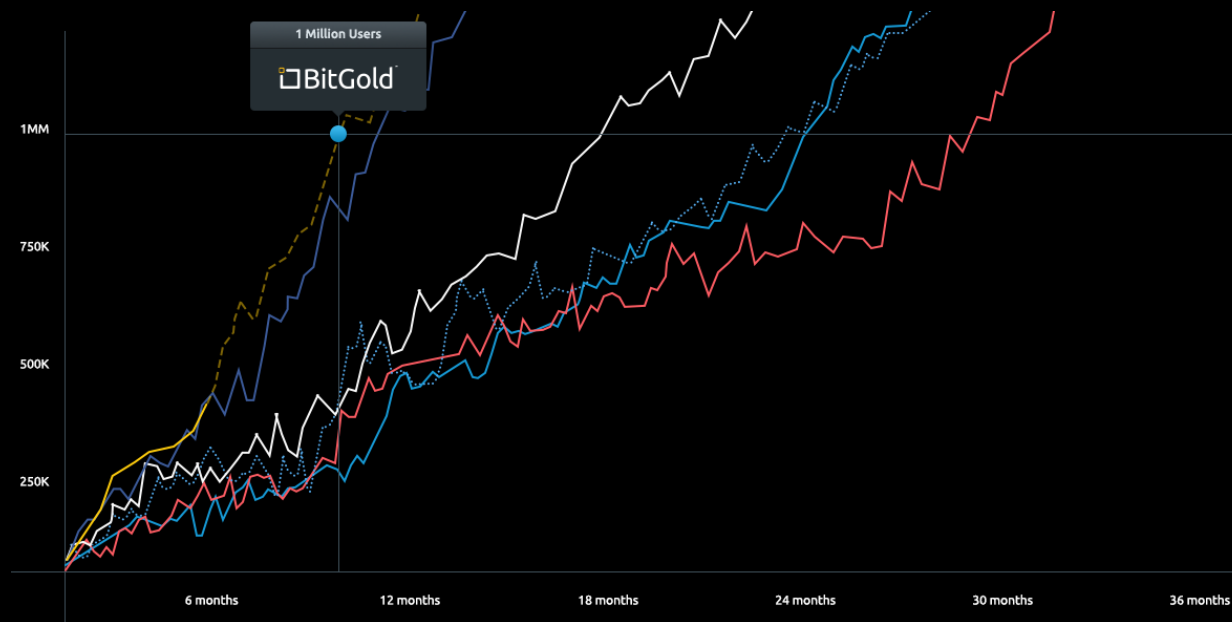
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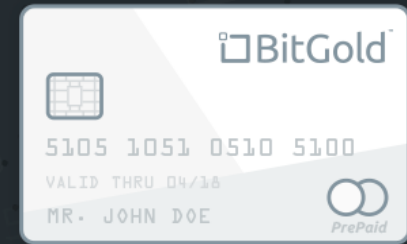
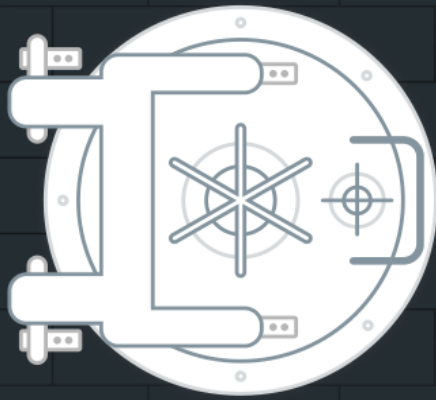
EXECUTION

2

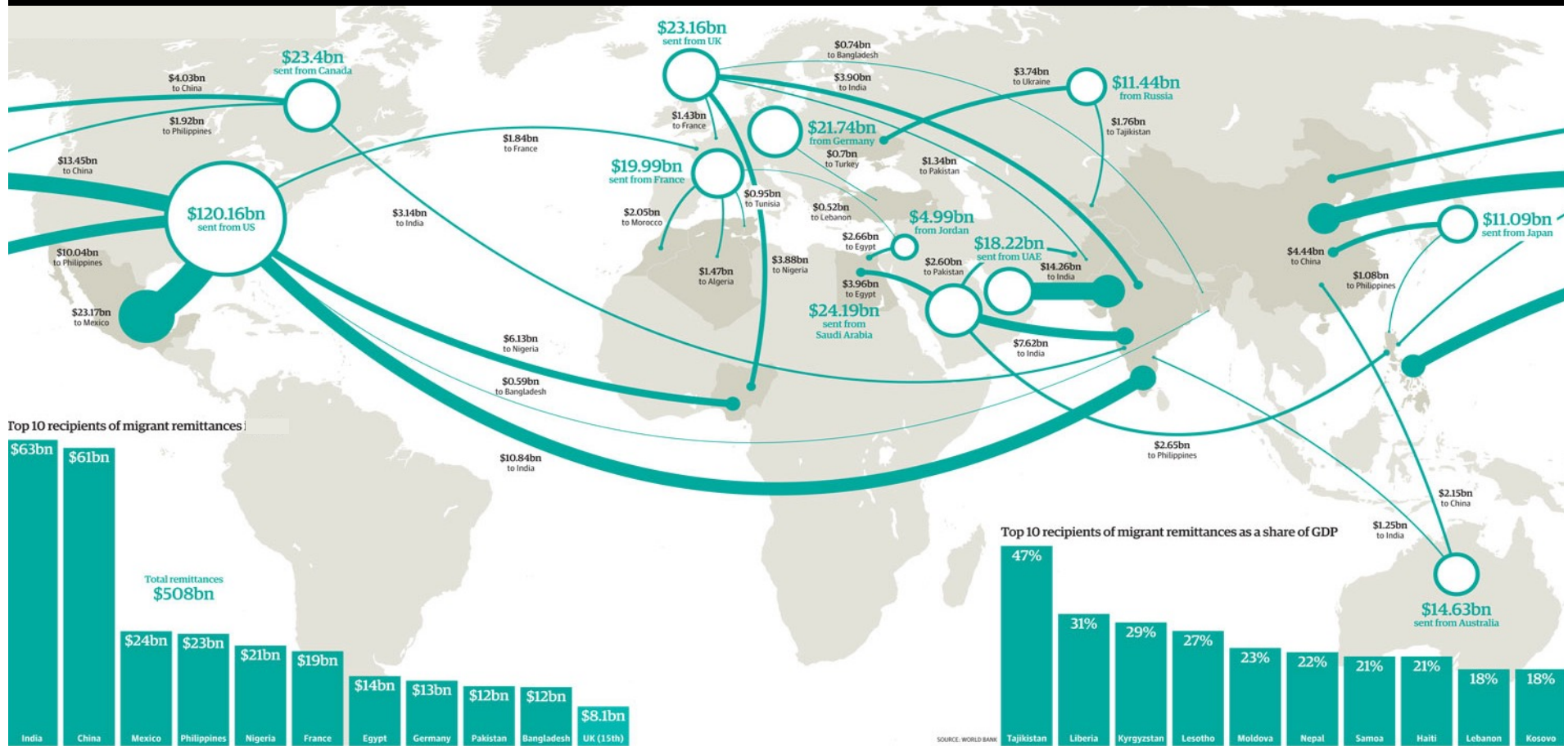
Extend our Value Proposition
to Customers by

**INTRODUCING
PAYMENT OPTIONS**

Driving Ubiquity, Utility and Accessibility of Gold **for Payments**

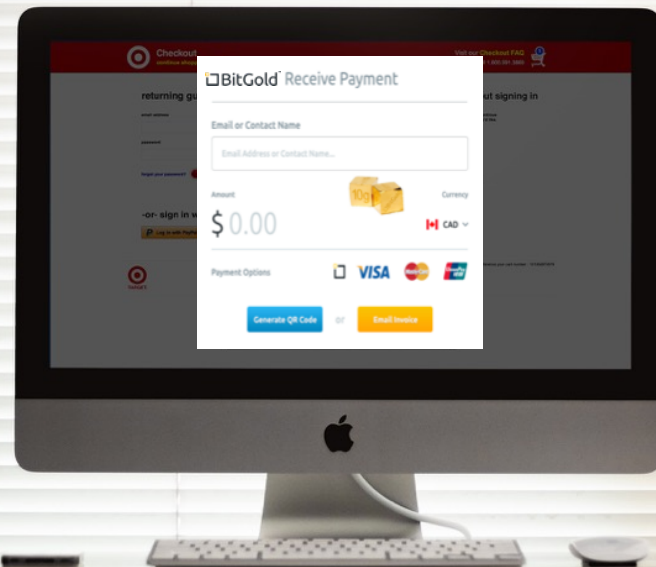


Money Transfers – More than \$600B of remittances money goes around the world.



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%





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 too much friction for global payments. A Gold based ledger is simply a better ledger than fiat currency for global internet commerce.”

Looking to the Future

EXECUTION

3

Become the World's

**GOLD OPERATING
SYSTEM**

BitGold™ "Rail"

Distributed Gold Payment Rail

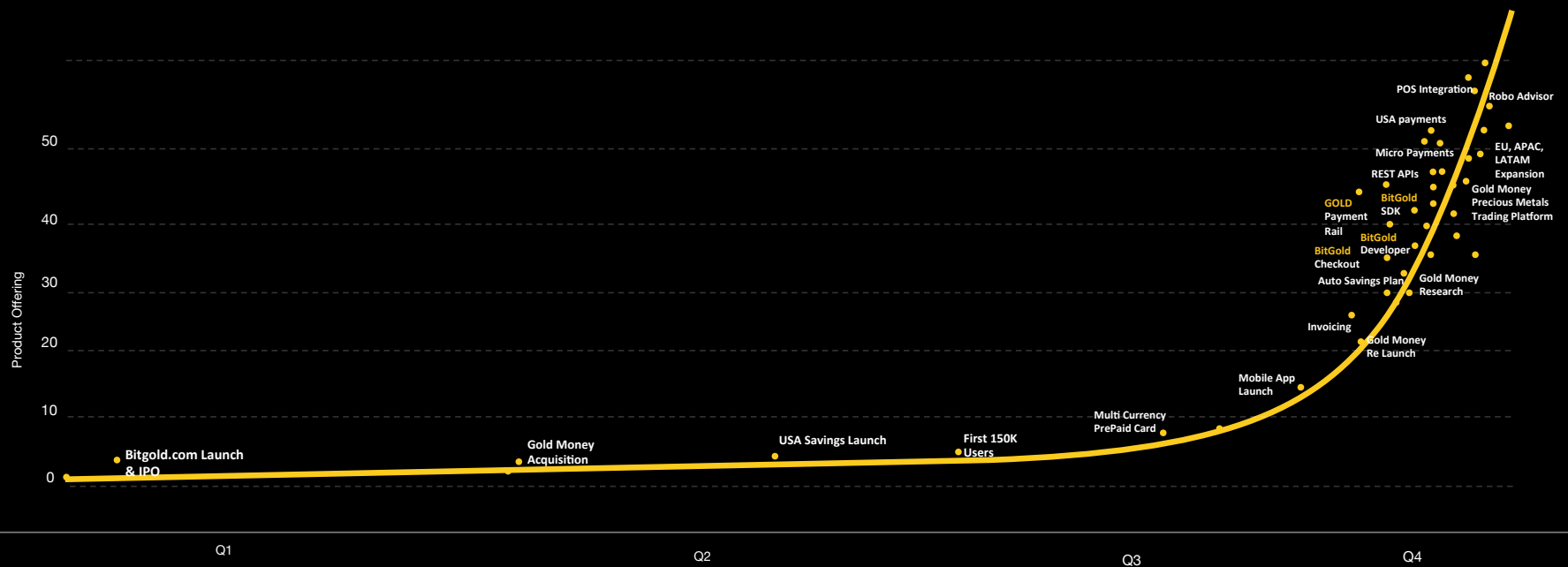
- ✓ Pay Outs/Pay Roll
- ✓ Global Donations
- ✓ Wallet/eCommerce Checkout Integration
- ✓ Invoicing Integration
- ✓ Shopping Cart Integration
- ✓ Marketplaces
- ✓ Cloud Based Point of Sale Systems



Developer APIs



Just getting started...Roadmap

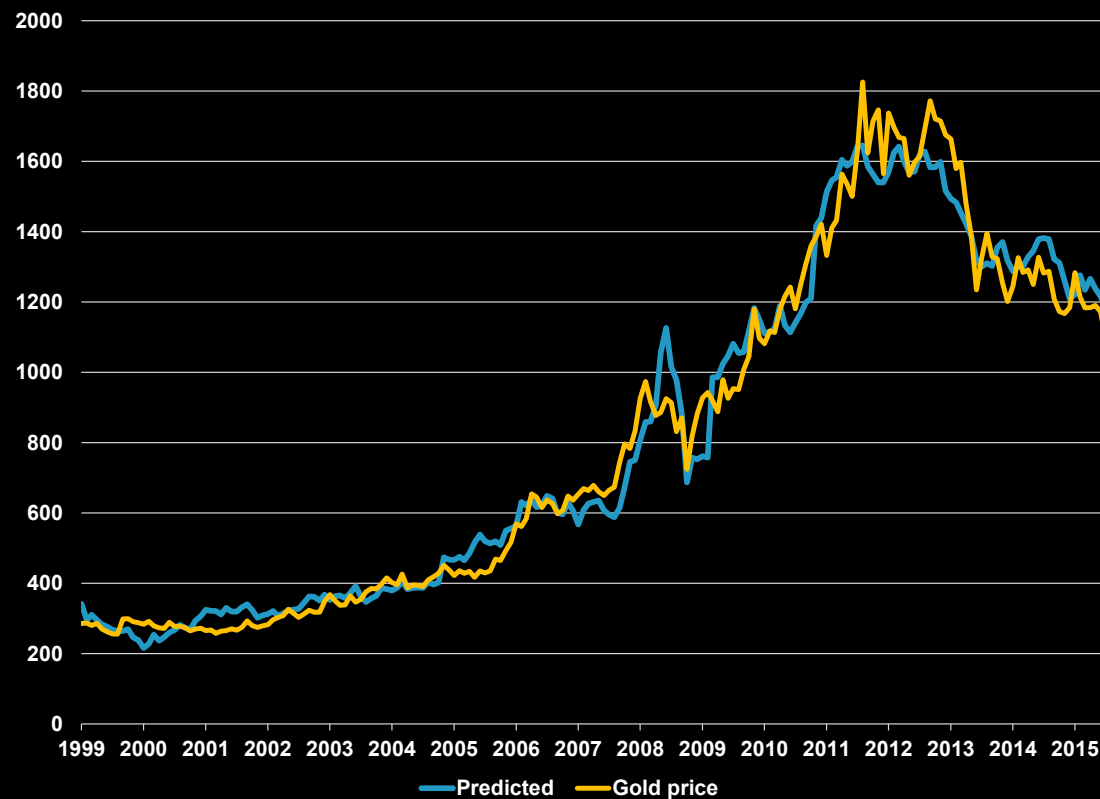


Energy proof of value for gold

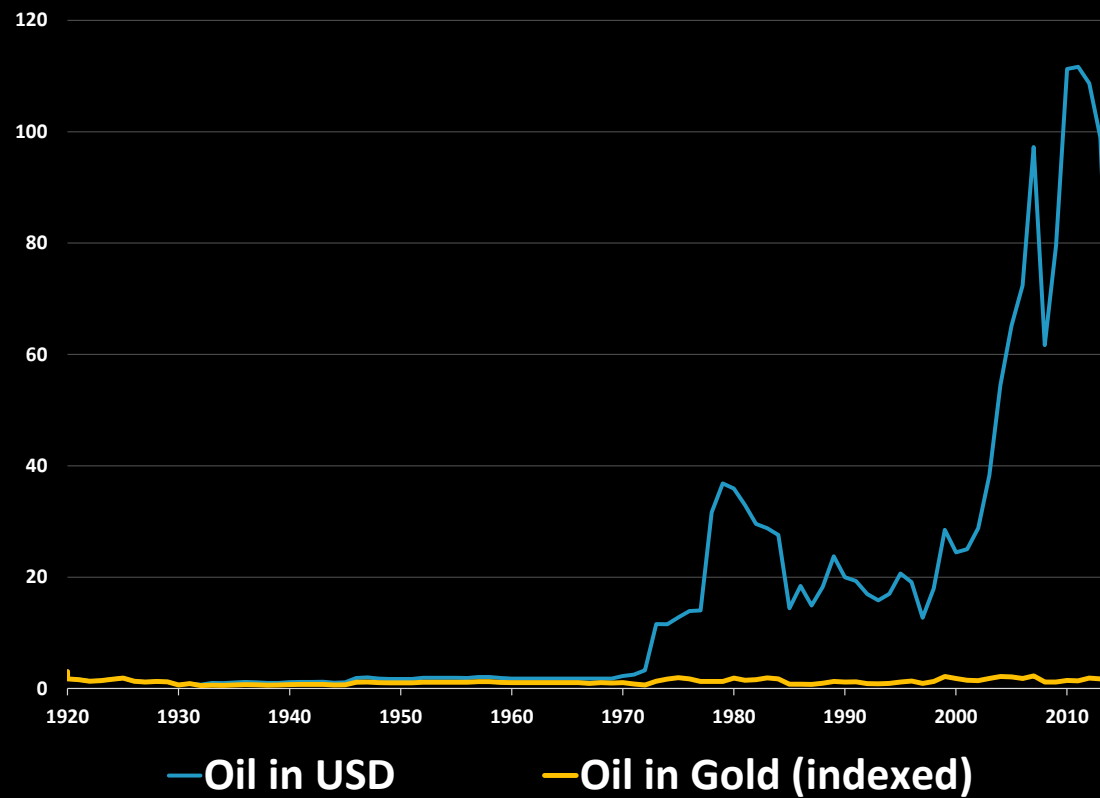
The price of gold in one currency is driven by

- Real interest rates
- Long dated energy prices
- Central bank activities

Energy proof of value for gold



Energy proof of value for gold

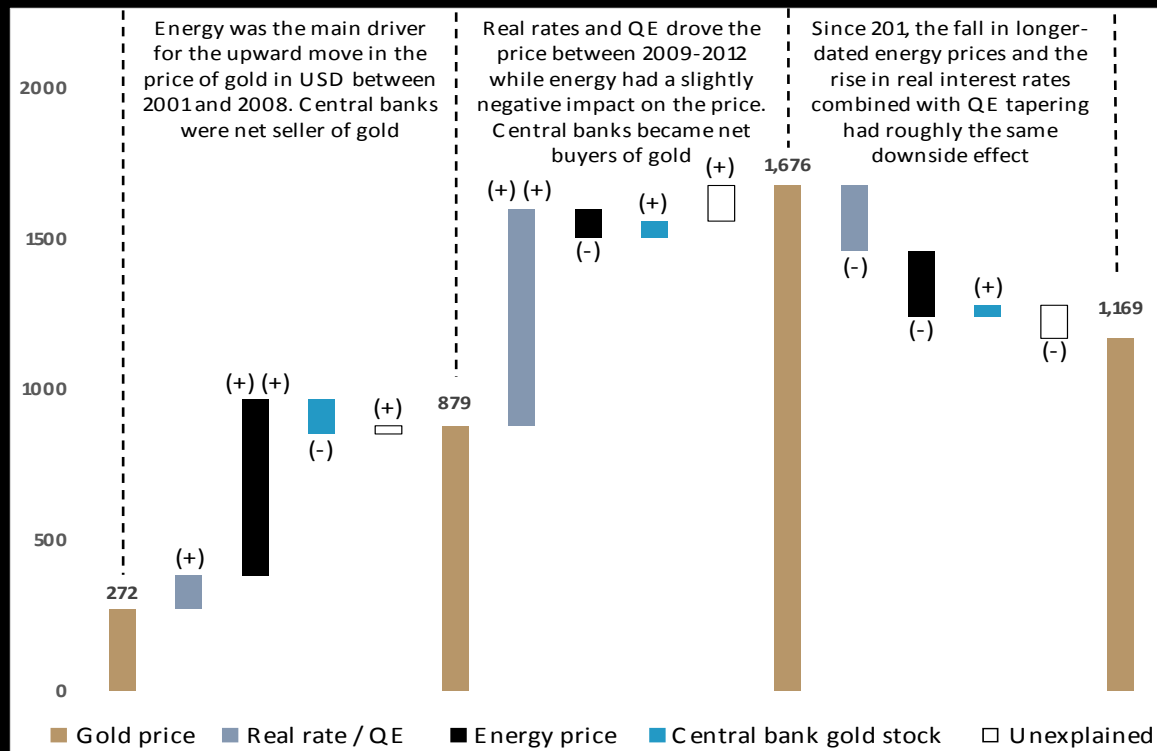


Back to the Future with Gold

		Price in 1985	Price in 2015	How much can Marty buy in 2015	Afford able?*	And if he earned interest and paid taxes?	Afford able?*
Big Mac	In \$	1.60	4.79	33%		89%	
	In grams of gold	0.15	0.13	120%	✓	127%	✓
Gasoline	In \$	1.16	2.51	46%		124%	✓
	In grams of gold	0.11	0.07	166%	✓	176%	✓
Truck	In \$	9,000	27,825	32%		86%	
	In grams of gold	857	739	116%	✓	123%	✓
Movie ticket	In \$	2.75	10.25	27%		72%	
	In grams of gold	0.26	0.27	96%	✓	102%	✓
House	In \$	89,330	325,493	27%		73%	
	In grams of gold	8,502	8,646	98%	✓	104%	✓
Health Care	In \$	1,737	8,987	19%		52%	
	In grams of gold	165	239	69%		73%	
Tuition	In \$	4,563	22,101	21%		55%	
	In grams of gold	434	587	74%		78%	

*If prices for the good /service is not more than 10% higher than in 1985

Fundamental changes in energy (proof of value) & currency (price denominator) through cycle



Opportunities for the Gold 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 in small increments for a very low fee, opening up physical gold ownership to everyone.



“Over the next 15 years, as many of you find, build and operate most of your gold projects, we will have further integrated another 3 billion under-banked people into a connected mobile economy. The vast majority are not focused on faster payments or new-speculative financial products, they are interested in savings products. These will be our shared customers.”



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