

**The impact banking
app that turns your
everyday spending
into a force for good**



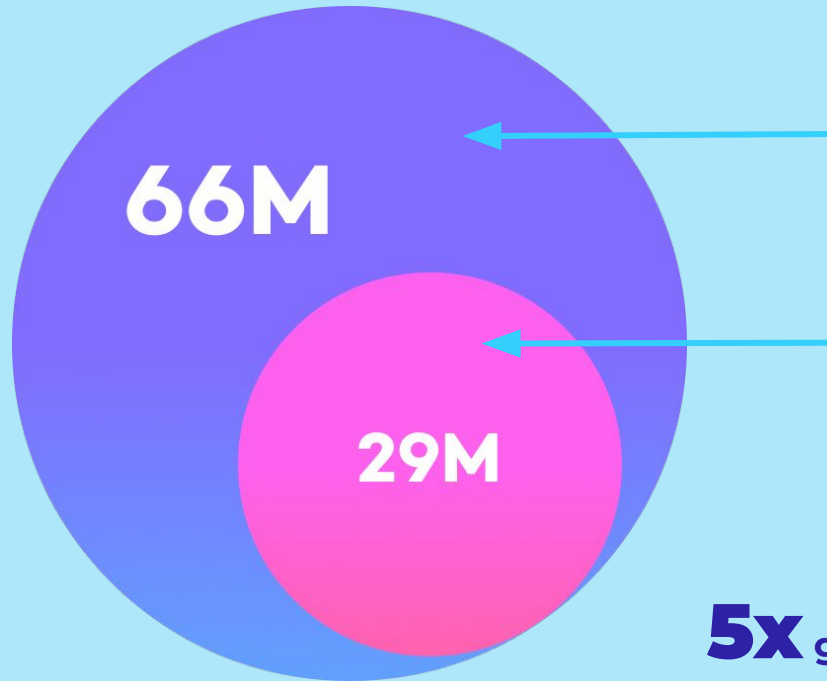
 Novus

now

You spent £11.99 at Netflix. With this payment Novus donated 1 book 📖 to increase literacy!



Over 29 million people in the UK are already looking to adopt a more sustainable and impactful lifestyle



UK Market

Rapid acceleration in environmentally friendly, sustainable, or ethical financial decisions.

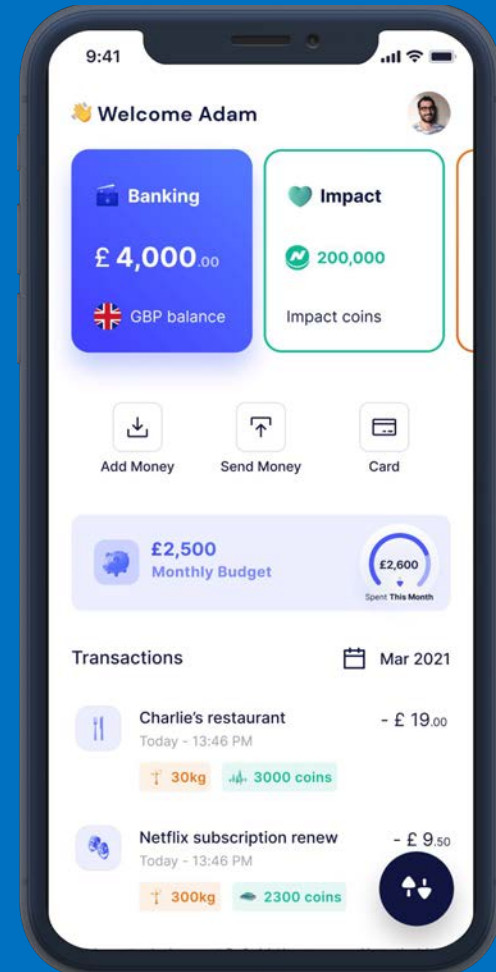
Growing conscious consumer segment

Prepared to change their lifestyle and pay more to benefit society and environment, or are already doing so

5x growth rate of ethical spending
vs general household spending in last two decades



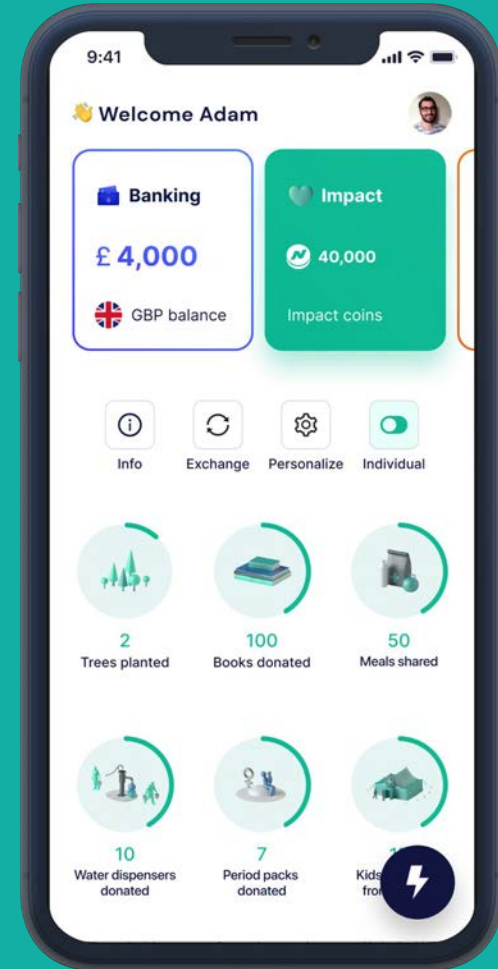
Where other UK digital banks players are focused on ease of use, **with Novus you can enjoy a digital banking experience that makes it easy to manage your money and create positive impact.**





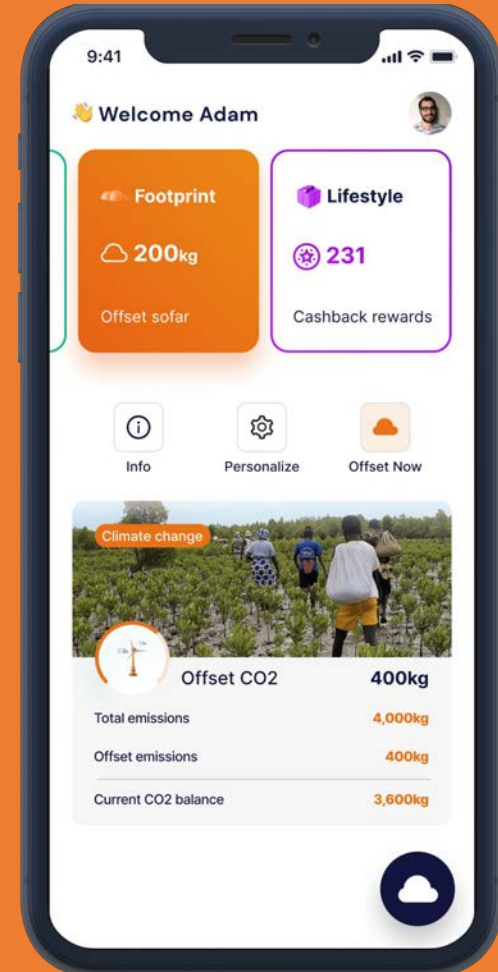
Where others take control of your money, **with Novus you can have an active role in restoring, nurturing and creating the world you want to live in.**

A renewed, better world.



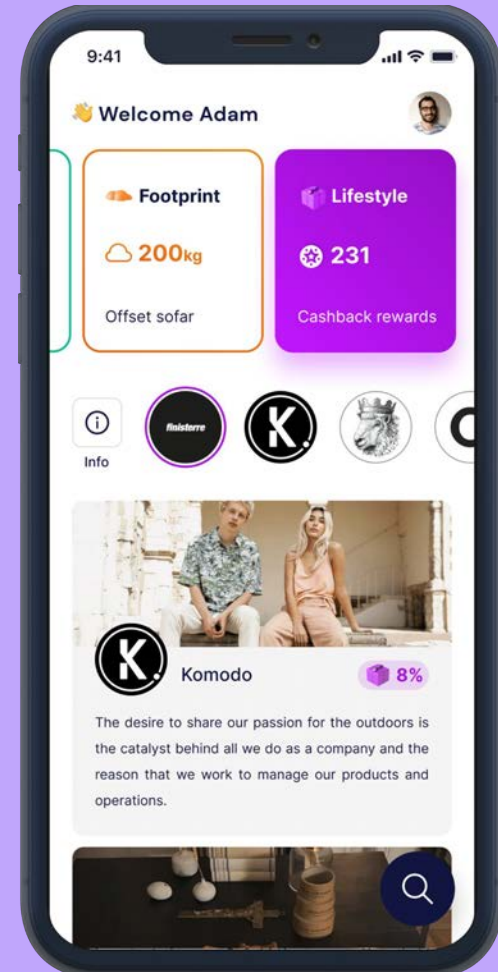


Where other digital banks talk about sustainability, **with Novus individuals can directly connect with projects that can help them lead a carbon neutral lifestyle.**



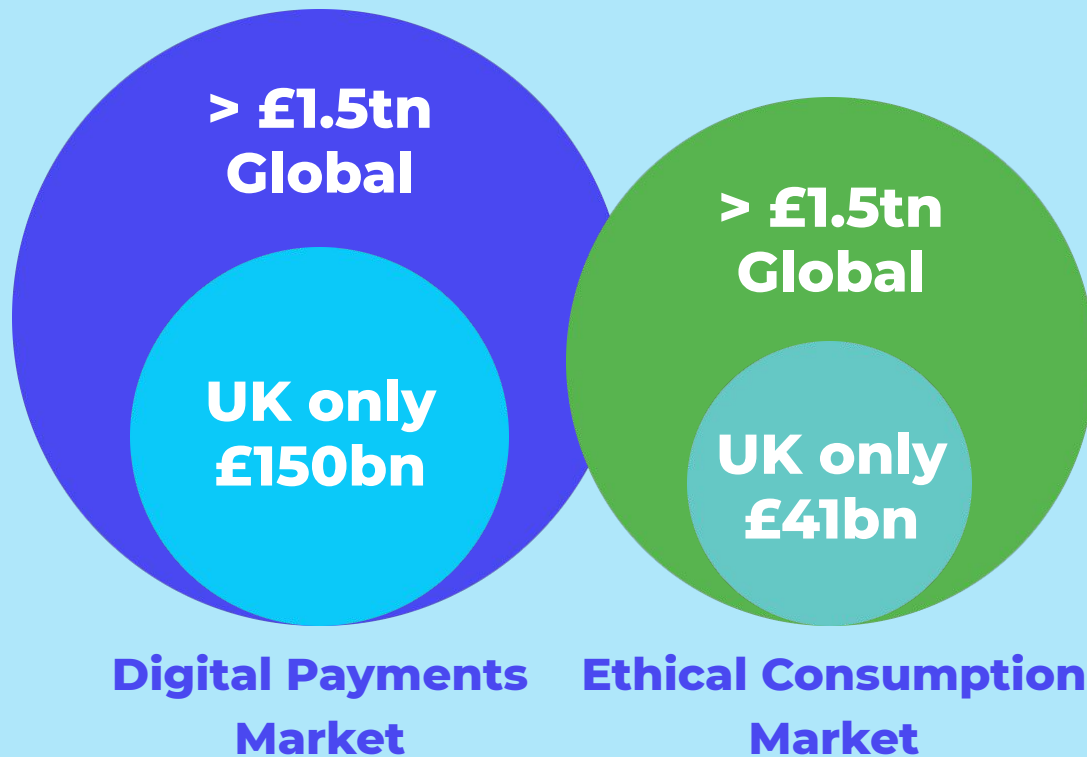


Where others offer a 'closed', finance-focused experience, **with Novus you can discover more brands working to build a better world, and have your spending rewarded.**





Massive UK (and global) fintech and sustainable-consumption market opportunity



72%

Of Gen Z would spend more money on a service if it was sustainably relevant

9/10

Of young adults are willing to switch to brands associated with a cause

84%

Of millennials want to have an impact



Sign-ups to date

25,000+



Monthly Growth Rate

38%



Brands on the platform

100+



Willingness to pay

75% users open to pay a monthly fee.

35% of users ready to pay a monthly fee of £5 and above.

STARTUPS
MAGAZINE

Finextra

THE  TIMES

BusinessLeader

FINTECH
CIRCLE

UK NEWS Group. The Home of Regional Business News

FINTECH
FINANCE 

THE ~~FINTECH~~ TIMES

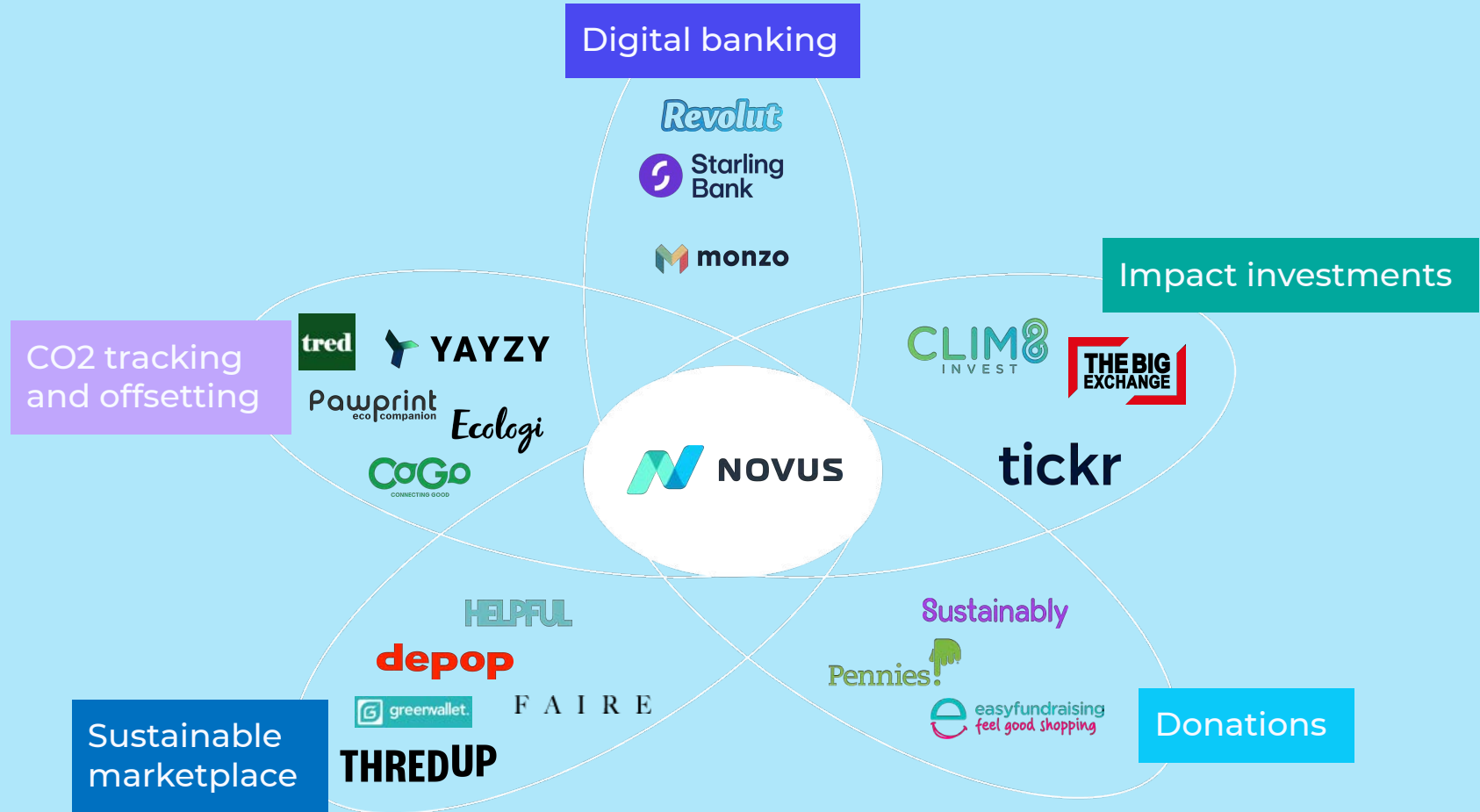
BusinessCloud
faster growth through tech

Finance
DIGEST



Building an ecosystem for the conscious consumer

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Consumer expectations from the brands of the modern world are changing

From doing less harm to **doing more good**

83% of consumers agree that brands should focus on a positive impact, rather than just doing less harm to the planet and its people

From giving updates to **giving agency**

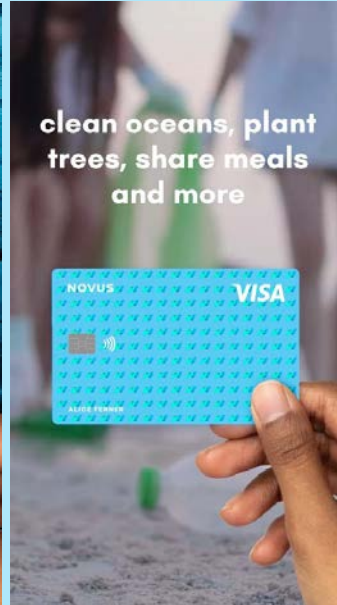
75% of consumers expect brands to help them be more green

From me to **we**

63% of consumers prefer brands that make the world a better place, over brands that make them a better person

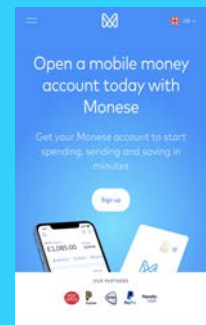
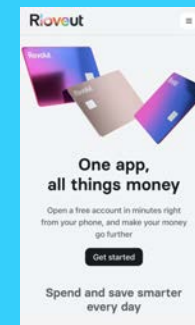
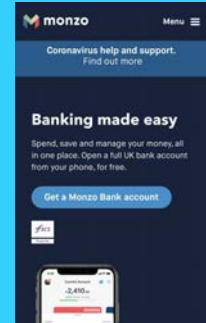
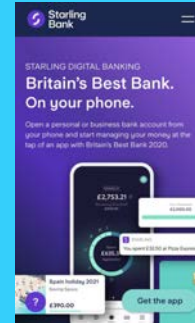
Strong brand positioning and differentiation aligned with today's social agenda

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“ In a category (digital banking) fixated on rational promises of better banking, only Novus bears an emotional promise of something so much bigger.

- SAATCHI & SAATCHI



High tech focus for scalable and cost-efficient operations built on composable banking approach

Grade A NASA principles for code maintainability, cyclomatic complexity, readability and full test coverage underpin our unique platform integrating banking, impact and a sustainable lifestyle marketplace.

Sustainable Lifestyle Partners

100+ Brands



NGO Partners

10+ NGO Partners



Connector and Settlement Service

Account and Card

IDV and KYC

Transact and Deposit

Authorization PAYGW

Budget and Save

Ledger Infrastructure

Track Impact and Donate

Impact Contribution Engine and Analytics

Explore, Learn, Shop, Share

Sustainable Lifestyle Marketplace and Cashback Platform

Invest in ESG+I products

Investment Service

Q4 2021

Connector

EMI license & BIN



ID Verification



Open Banking



Card Network



CO2 calculation



Issuer Processor



KYC and AML



FX



Payment Rails



Investments



Driven team with complementary skills

13



Hris Nedyalkov
CEO



Andoni Piña
Ops & Impact



Shruti Rai
Growth



Noah Bernet
Product & Tech



Alisa Gabay
UX/UI



Marco Wolf
B2B Partnerships



Nicola Mitchell
Digital Marketing



Alex Korolev
IT Architecture

Diverse team (+20) with past experience across Fintech, Sustainability and Software development



Partners Group
REALIZING POTENTIAL IN PRIVATE MARKETS



Remitly



ripple

70x



Currencycloud

Google

FASHION
FOR
D



Starling
Bank

HOLVI

bunq

tymit



ZIGLU

moneybox

HSBC



citi



UBS

BlueCrest

DE Shaw & Co



barclaycard



- > Launch Live Beta App
- > Launch Lifestyle Onboarding & Portal WebApps



- > Secure FCA E-Money Directive Agency License
- > Secure FCA Open Banking Agency License
- > Submit B Corp application



- > Expand team (5 to 20) across Tech, Product, Growth, Operations and Lifestyle
- > Setup Support Office in readiness to blitz-scale operations in low cost EU jurisdiction (BG)



- > Exceed 25k+ waitlist from 3k+ in March
- > Onboard 100+ sustainable lifestyle brands
- > Onboard 10 NGO partners

“Indeed, the bank of the future will not only be one that creates a human-centric digital banking experience that bridges the physical and digital.

The bank of the future will also be a digital lifestyle enabler that has an eco conscience to retain and grow its customer base.”

- ‘A benchmark for sustainable banking’ report by Mobiquity (2021)