

# Goldmoney<sup>®</sup>

The World's Most Trusted Name in Precious Metals

# 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 Goldmoney 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.

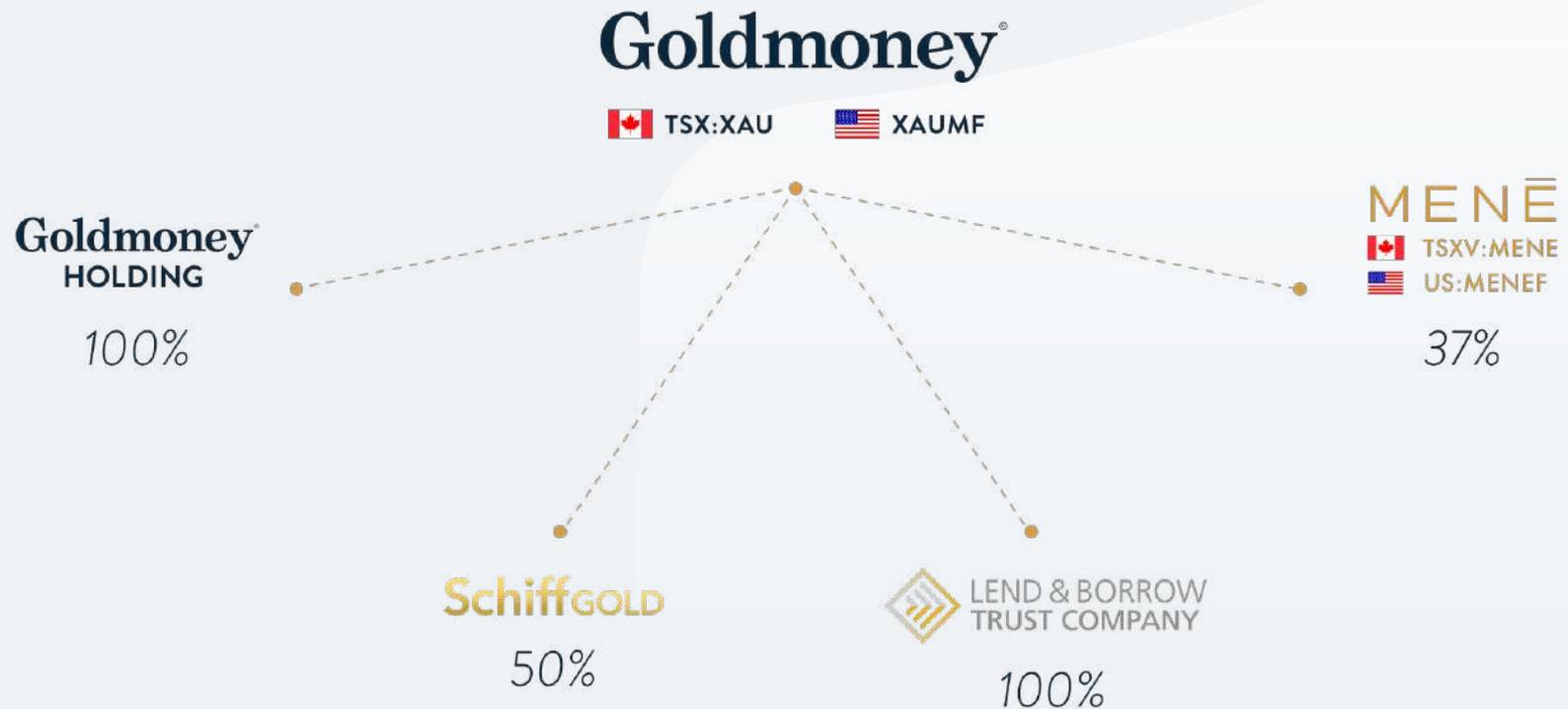
# The Goldmoney Founding Mission

Our world is being transformed by technology and innovation, but it's also rife with financial and economic uncertainty.

Our mission:

1. Harness financial technology to build the world's safest financial service.
2. Build lasting relationships with a global base of clients by making precious metals-backed savings accessible to all.

# A Precious Metal Focused Family



# The Goldmoney Economy – Subsidiaries & Investment in Associates

When possible, we make strategic investments in ventures that help to demonstrate the commercial viability of the Goldmoney “Economy”. These business ventures help to broaden access to physical gold or engage in the monetization of precious metals earning a return on metal weight (ROMW).



## **SCHIFFGOLD, LLC (100% OWNERSHIP, 50% PROFIT JV)**

SchiffGold is one of the leading direct-to-consumer coin and bullion dealers in the U.S. and was founded by legendary gold investor Peter Schiff. SchiffGold’s experienced relationship managers handle all Goldmoney Holding non-vault deliveries into coins, bars, and other bullion-grade products.



## **LEND & BORROW TRUST COMPANY LTD. (100% OWNERSHIP)**

Lend & Borrow Trust (LBT) is an FCA regulated peer-to-peer precious metal lending service founded by James Turk and Eric Sprott. LBT has an exclusive dealing and storage agreement with Goldmoney. This agreement means that LBT’s growth and success contributes to the growth of Goldmoney assets under custody and transaction fees.



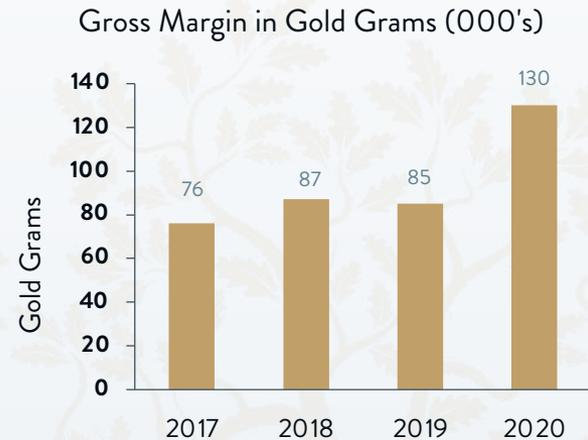
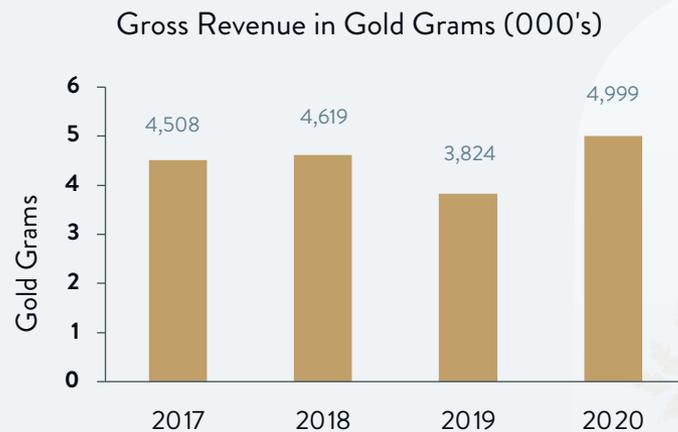
## **MENĒ (37% OWNERSHIP)**

Menē Inc. (pronounced “meh-nay”) is a disruptive new jewelry venture founded by Roy Sebag (Goldmoney Inc. founder) and Diana Widmaier-Picasso. The company manufactures and retails 24K pure gold and platinum jewelry which is transparently sold by gram weight at the prevailing daily precious metal prices on Mene.com. The company purchases its precious metals from Goldmoney under an exclusive agreement.

# ROMW Model

The Goldmoney business model provides unique exposure to a ROMW (Return on Metal Weight) financial model similar to that employed by precious metal streaming companies; however, unlike most of those companies, Goldmoney accumulates the precious metals it earns above its working capital requirements.

Like a golden tree, Goldmoney Inc.'s precious metal position grows with each passing day. If we are moderately successful, stakeholders can expect Goldmoney to outperform the precious metal markets over time. This is due to the compounding nature of our growing precious metal position.



**2.31 Grams**  
Tangible Capital in Gold Grams  
Per 100 Goldmoney Shares

# Goldmoney Inc. Consolidated Financial Results

Q2 2021 RESULTS (July 1, 2020 – September 30, 2020)

“As I forecast in my annual shareholder letter published on June 29, 2020, the rich harvests for Goldmoney continue. Fiscal second quarter 2021 performance was outstanding, establishing new all-time records in revenue and earnings per share.”

Roy Sebag, CEO



# Financial Highlights

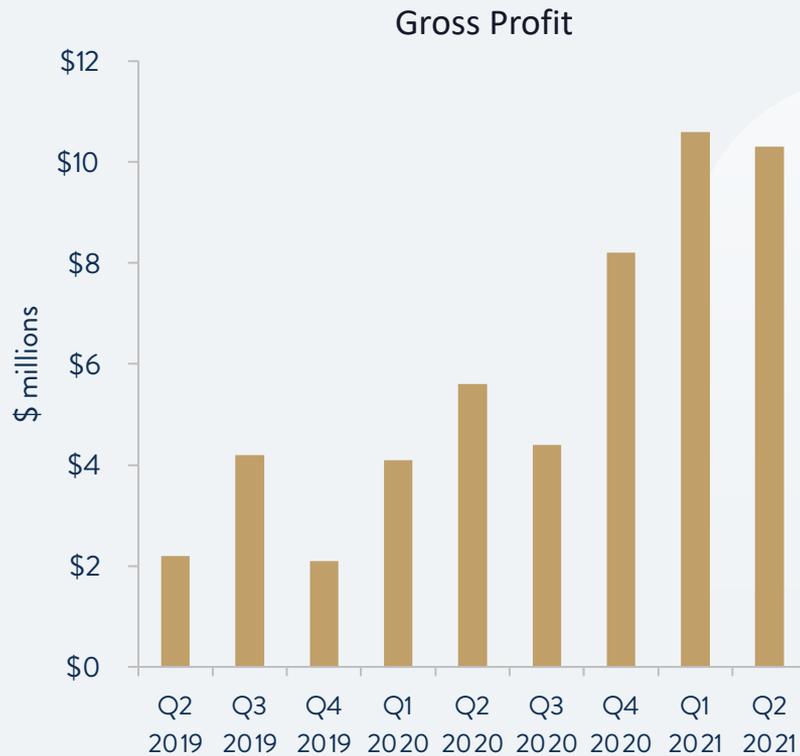
## A RECORD-BREAKING QUARTER

- **Record IFRS Quarterly Revenue** of \$243.6 million, an increase of 40% QoQ and 92% YoY.
- **Record IFRS Quarterly Net Income** of \$7.5 million, an increase of 24% QoQ and 612% YoY.
- **Record Goldmoney.com Group Client Assets** of \$2.59 Billion, an increase of 13% QoQ.
- **Record Corporate Metal Position** of \$46.5 million, an increase of \$7.6 million, or 20% QoQ.
- Basic and Diluted Earnings per share of \$0.10, or **1.24 grams of gold per 1,000 Goldmoney shares.**



# Financial Highlights

ROBUST GROWTH IN ALL BUSINESS LINES



- Goldmoney.com reported a 37% increase in Revenue, 197% increase in Gross Margin and 131% increase in Operating Income YoY.
- SchiffGold continued to generate strong growth with a 273% increase in Revenue, 219% increase in Gross Margin and 589% increase in operating income.
- Investee Company Menē Inc. reported a \$1 million (40%) YoY increase in Revenue, and a \$0.3 million (53%) increase in Gross Profit during its quarter ended June 30, 2020.
- Tangible Capital increased 3% QoQ to \$123.2 million.

# Selected Key Financial Information

	Q2 2021	Q1 2021	Q2 2020
Revenue (\$000s)	243,609	173,500	127,154
Gross Margin (\$000s)	7,566	5,981	2,501
Gross Profit (\$000s)	10,421	10,615	5,636
Fee Revenue (\$000s)	1,776	2,351	599
Client Asset Under Custody (\$ billion)	2.59	2.29	1.80

Please visit our SEDAR profile to view the consolidated financial statements and MD&A.

## FROM Q2 2021 PRESS RELEASE

“We remain laser-focused on the strategic goals we have set, and these results confirm that we are navigating the long-term path with great operational discipline. Going forward, we see our precious metal position growing by a minimum of 5,000-7,500 gold equivalent troy ounces in fiscal year 2022.”

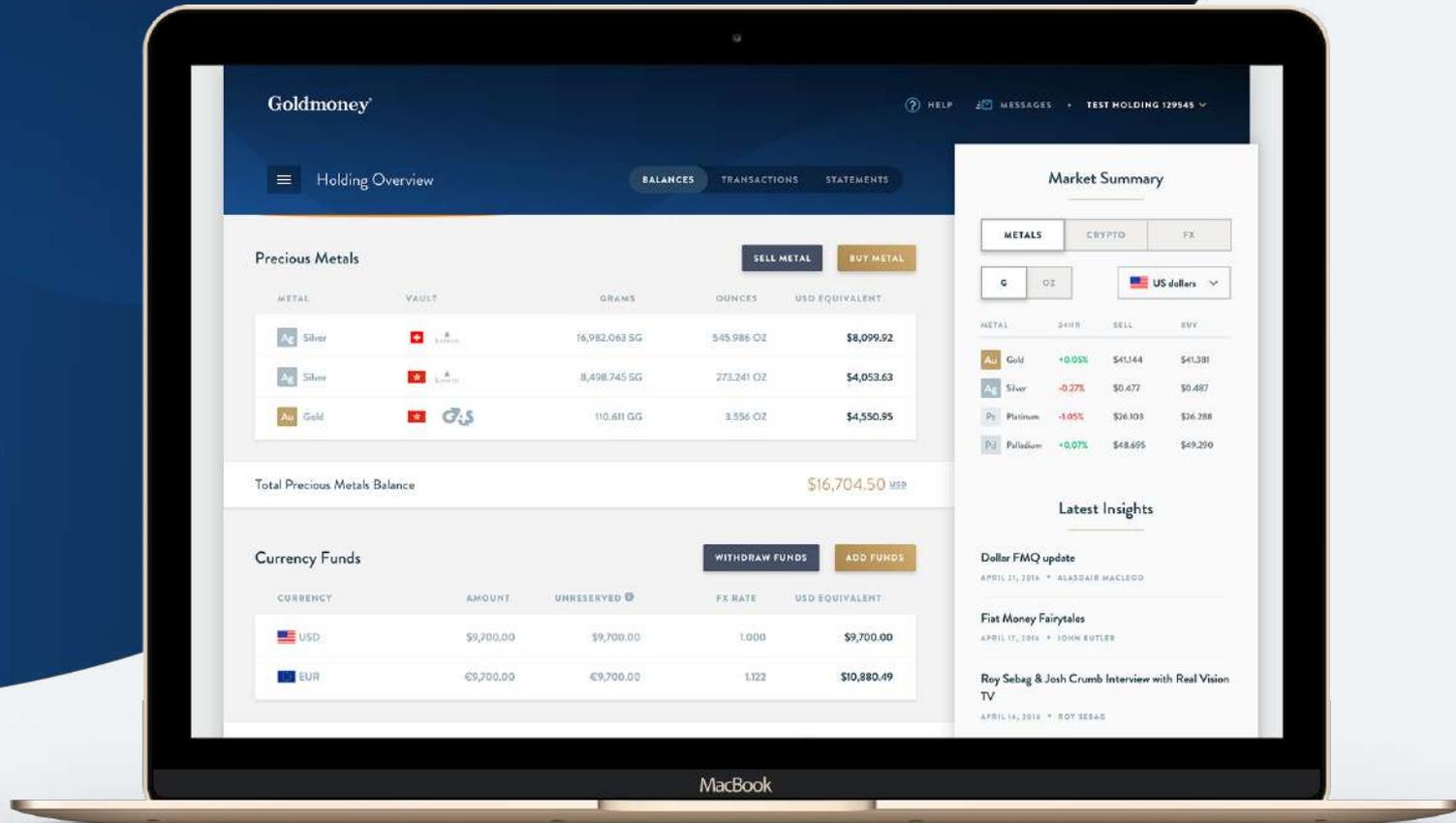
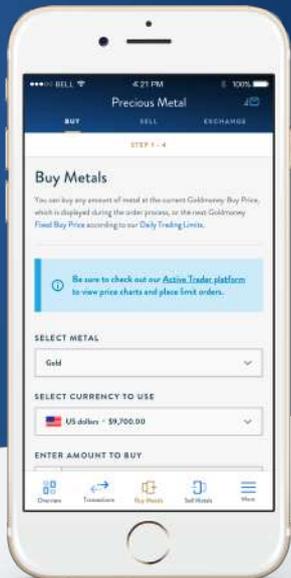
ROY SEBAG, FOUNDER & CEO

# The Goldmoney® Holding

ONE POWERFUL ONLINE ACCOUNT.



BUY    SELL    HOLD    EARN    SPEND    SEND    REDEEM



Goldmoney®

HELP    MESSAGES    TEST HOLDING 129545

Holding Overview

BALANCES    TRANSACTIONS    STATEMENTS

### Precious Metals

SELL METAL    BUY METAL

METAL	VAULT	GRAMS	OUNCES	USD EQUIVALENT
Ag Silver		16,982.063 SG	545.986 OZ	\$8,099.92
Ag Silver		8,498.745 SG	273.241 OZ	\$4,053.63
Au Gold		110.611 GG	3.556 OZ	\$4,550.95

Total Precious Metals Balance **\$16,704.50 USD**

### Currency Funds

WITHDRAW FUNDS    ADD FUNDS

CURRENCY	AMOUNT	UNRESERVED	FX RATE	USD EQUIVALENT
USD	\$9,700.00	\$9,700.00	1.000	\$9,700.00
EUR	€9,700.00	€9,700.00	1.122	\$10,880.49

### Market Summary

METALS    CRYPTO    FX

G    OZ    US Dollars

METAL	34HR	SELL	BUY
Au Gold	+0.05%	\$41.144	\$41.381
Ag Silver	-0.27%	\$0.477	\$0.487
Pt Platinum	-1.05%	\$26.103	\$26.288
Pd Palladium	+0.07%	\$48.695	\$49.290

### Latest Insights

Dollar FMQ update  
APRIL 21, 2016 • ALASDAIR MACLEOD

Fiat Money Fairytales  
APRIL 17, 2016 • JOHN BUTLER

Roy Sebag & Josh Crumb Interview with Real Vision TV  
APRIL 14, 2016 • ROY SEBAG

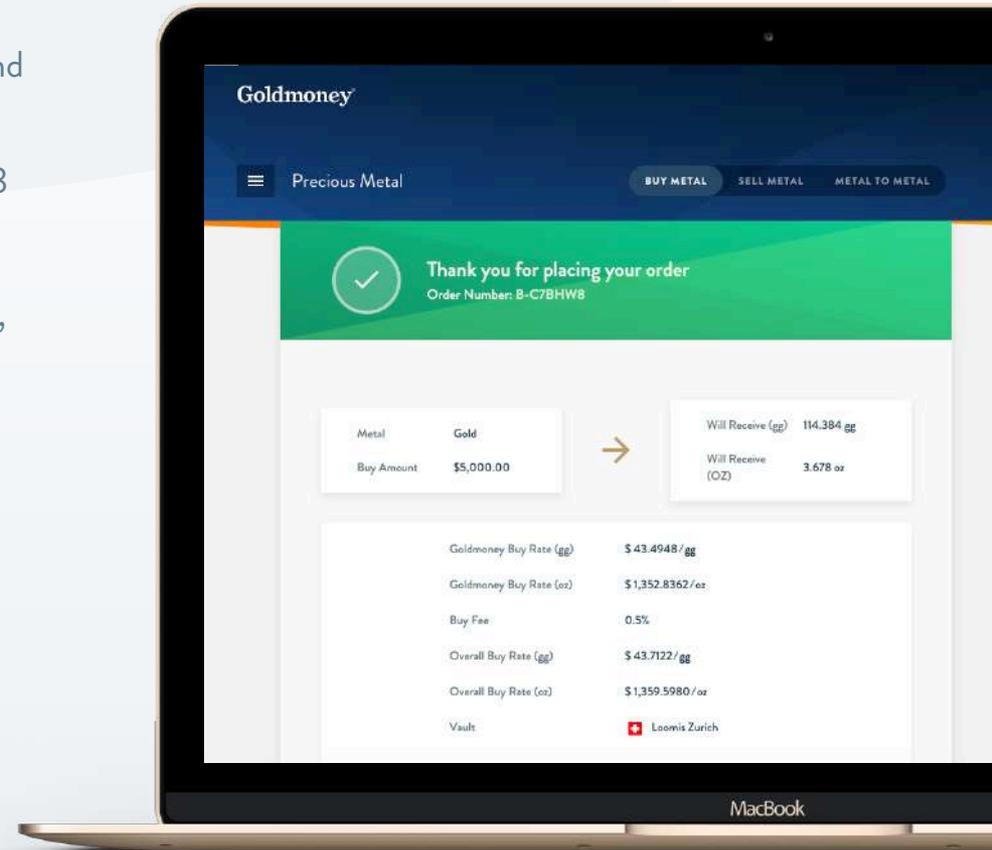
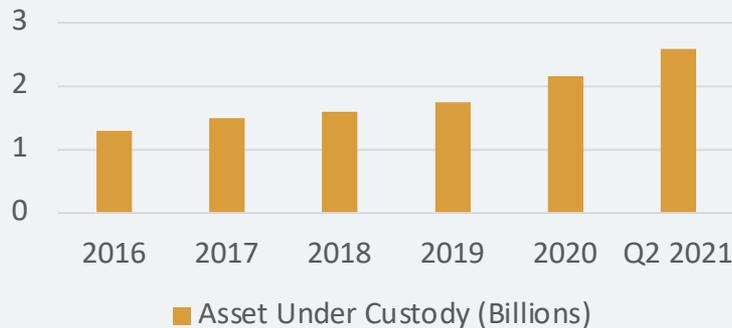
MacBook

# Goldmoney Holding Overview

The only financial service offering of its kind, the Goldmoney Holding is a fully-reserved precious metals holding that provides everyday accessibility, custody, and transfer services.

Our clients are in over 150 countries and hold nearly \$3 billion in precious metal assets. Through an innovative and secure online experience, Goldmoney provides an array of powerful services such as custody arrangement, dealing, managing and unrivaled research.

Group Client Assets (Billions)



# Global Vaults

All precious metal held by Goldmoney clients are stored in secure and fully insured vaults operated by leading professional vault operators including Loomis International (Nasdaq OMX: LOOM), Brinks (NYSE: BCO), G4S (LSE: GFS), Malca-Amit, Rhenus Logistics, and the Royal Canadian Mint.

Clients may choose where to store their metal from our network of 15 vaults in 8 countries around the world. Moving metals from one vault location to another is easy and secure with the Goldmoney Vault-to-Vault Metal Exchange feature.

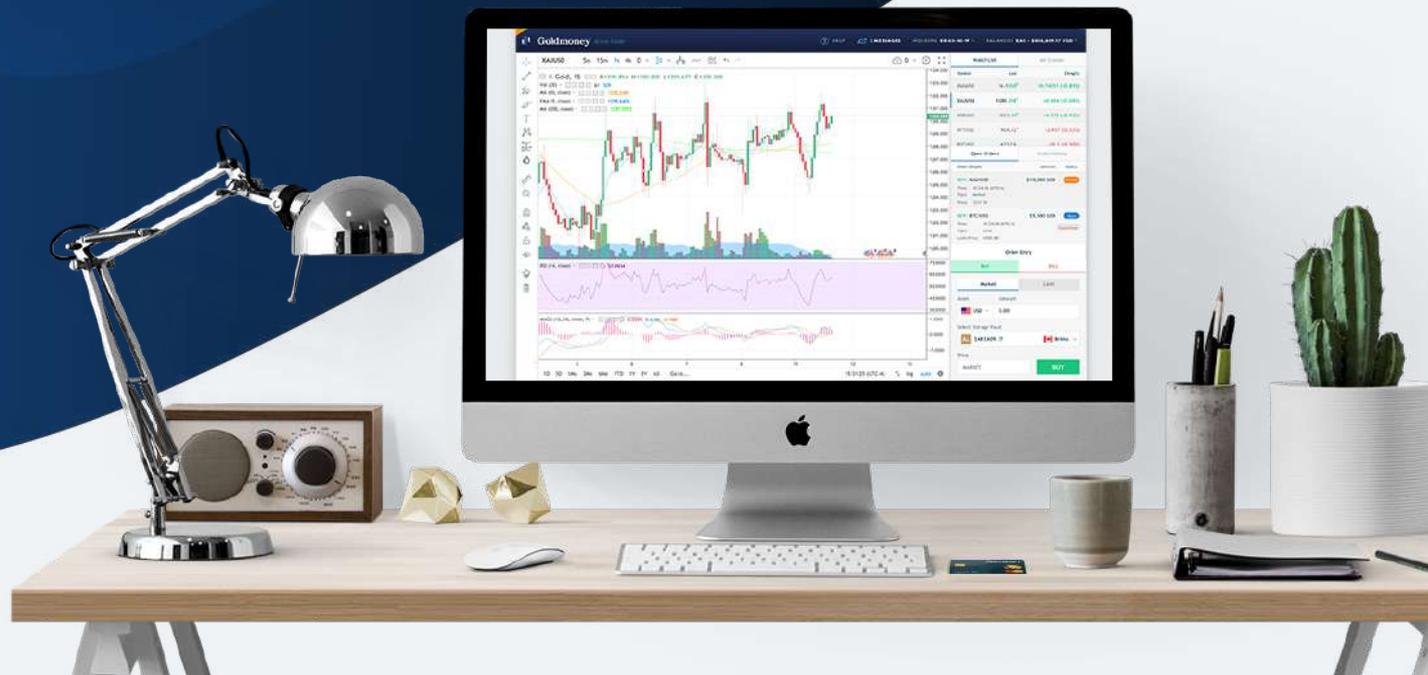


# Goldmoney® *Active Trader*

LAUNCHED IN 2019

A powerful yet intuitive new platform that allows users to easily analyze, execute, and manage vaulted precious metals through Goldmoney Holding.

- Limit Orders
- Open Order Books
- Technical Indicators
- Charting Tools
- 1% Buy/Sell Fee



# The Goldmoney.com Experience



## Goldmoney Physical LAUNCHED IN MARCH 2019

An integrated e-commerce platform that allows Goldmoney clients to conveniently take delivery of physical precious metal coins and bars from a trusted source.



## Goldmoney Checkout LAUNCHED IN MARCH 2019

New integration powers frictionless and secure payment at mene.com in 4 precious metals and 5 fiat currencies.



# THE MENĒ REVOLUTION

JANUARY 2018

Mene.com launched to public

NOVEMBER 6, 2018

MENE listed on the TSX-V

\$32+ MILLION

Revenue generated since launch

40%

YoY Revenue Growth  
Q2 2020

60+

Countries Sold To



TSX Venture Exchange

MENE

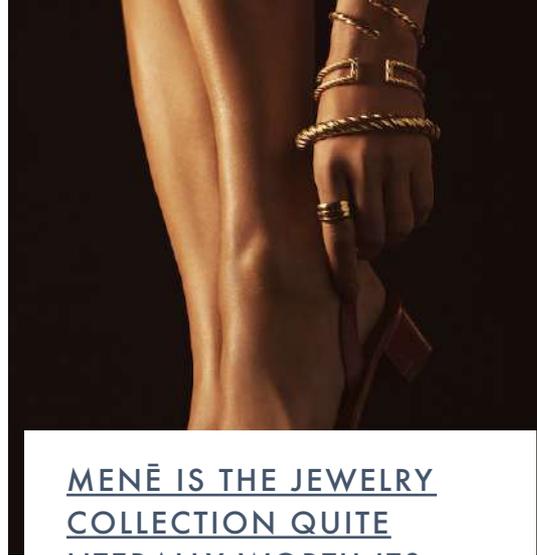
For more, visit [mene.com/investors](https://mene.com/investors)

# MAINSTREAM PRESS COVERAGE



JEWELRY INDUSTRY  
DISRUPTOR, MENĒ, GOES  
PUBLIC; TAKES ON  
PANDORA, TIFFANY & CO.

**TheStreet.**



MENĒ IS THE JEWELRY  
COLLECTION QUITE  
LITERALLY WORTH ITS  
WEIGHT IN GOLD

*Interview*



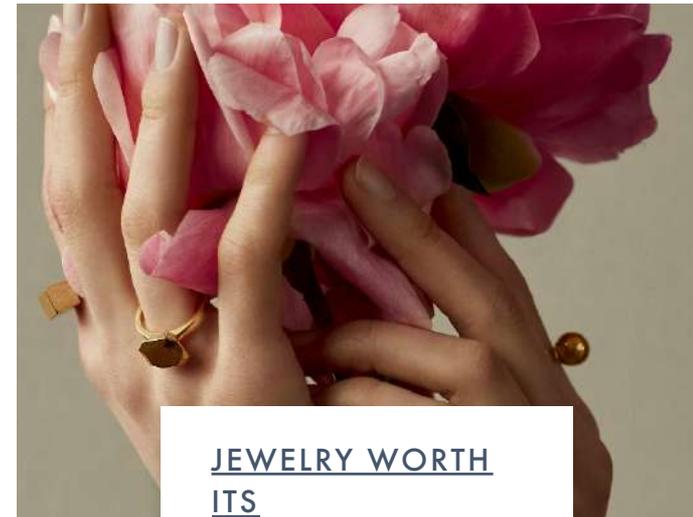
HOW MENĒ IS  
REVOLUTIONIZING  
THE GOLD BUSINESS

**VOGUE**



PICASSO'S GOLD: THE ART  
OF INVESTING IN GOLD

JEWELRY  
**Forbes**



JEWELRY WORTH  
ITS  
GRAMS IN GOLD

**The New York Times**

# MENĒ PASSIONATE COMMUNITY & REVIEWS



See more at  
[Trustpilot](#)



The rings I bought from Menē are phenomenal. They fit perfectly and the rings themselves are top quality. Highly recommend this company for those who are looking for exception jewelry that cannot be found anywhere else online. Will buy again!  
MEI C.

Love the transparency when they tell you the price. you know exactly how much 24k gold you are getting and exactly how much they are charging on top of that - no need to try to do the calculation yourself!

MICHAEL K.

What got me to purchase, in addition to the beautiful products, is the investment concept. One really cool thing is to be able to follow your investments portfolio online on Menē website, the value is being updated with the market gold price.  
JONATHAN B.

You've made a believer out of me, and I will now invest in this over any other jewelry on the market today! 10 out of 10...If you are looking to buy or invest in gold, look no further! This is 100% 24K.nothing more/less.. it's amazing!

LAURA C.



(100% OWNERSHIP, 50% PROFIT JV)

SchiffGold is one of the leading direct-to-consumer coin and bullion dealers in the U.S., and was founded by legendary gold investor Peter Schiff, who has become an advisor and marketer of the Goldmoney brand.

SchiffGold's experienced relationship managers handle all Goldmoney Holding non-vault physical delivery in coins, bars, and other bullion-grade products.

SchiffGold continued to generate strong growth with a 273% increase in Revenue, 219% increase in Gross Margin and 589% increase in operating income in Q2 2021.



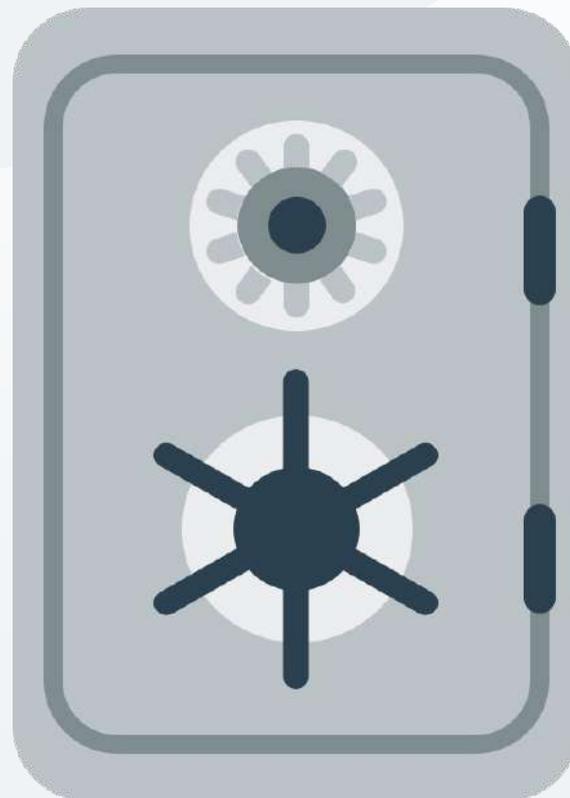
## LEND & BORROW TRUST COMPANY

### 100% OWNERSHIP

Lend & Borrow Trust (LBT) is an FCA regulated peer-to-peer precious metal lending service founded by James Turk and Eric Sprott.

LBT has an exclusive dealing and storage agreement with Goldmoney. This agreement means that LBT's growth and success contributes to the growth of Goldmoney assets under custody and transaction fees.

As of September 30, 2020, LBT has arranged \$14.4 million of fully reserved precious metal loans with a maximum interest rate of 4.53%.



# Goldmoney Brand

PASSIONATE & GLOBAL COMMUNITY OF CLIENTS



# Unparalleled Value Proposition

WHY GOLDMONEY (TSX:XAU)(US:XAUMF)



## Most Trusted Name

Strong reputation & market leadership since 1999



## Large & Growing Opportunity

Growing share in the \$8 trillion precious metals market



## Long-Term Strategy

Grow physical precious metals prudently over time



## World-Class Technology

Powered by patented "private ledger" technology



## An Ecosystem with Synergy & Diversity

A strategic family of subsidiary holdings



## Mission Driven

Safeguard the wealth of our shareholders & clients



## Strong Balance Sheet & Liquidity

\$120+ million tangible asset and no debt



## Powerful & Sustainable Business Model

Asset-light and internet scalable

# Investor Overview

## STOCK LISTING

Primary Exchange: TSX:XAU

## SECONDARY LISTINGS

USA: XAUMF, Frankfurt: 9BT

## TOTAL SHARES OUTSTANDING

75,330,901

## INSIDER OWNERSHIP

~40% - Roy Sebag, Turk Family, Peter Schiff, Board Directors

## INSTITUTIONAL OWNERSHIP

Top 10 investors own additional ~40% - Mason Hill Advisors, Fidelity Investments, Albert D. Friedberg, Merian Global Investors, Eric Sprott

## TANGIBLE CAPITAL

\$123 million or \$1.63 per share with no debt. This excludes the value of our businesses or mark to market of Menē Inc. (TSX-V:MENE) stake.

## ALIGNMENT OF INTERESTS

Roy Sebag, James Turk, and Stefan Wieler accept no cash compensation.

## LATEST MARKET PRICE

\$2.40 per share

## MARKET VALUATION

~\$180 million



GoldMoney Inc.

TSX : XAU

# Investor Relations Contacts

## INVESTOR RELATIONS

Renee Wei  
Head of Investor Relations  
[ir@goldmoney.com](mailto:ir@goldmoney.com)  
(647) 250-7170