



The Global Network for Gold

June 2016

@Goldmoney



Caution Regarding Forward-Looking Information

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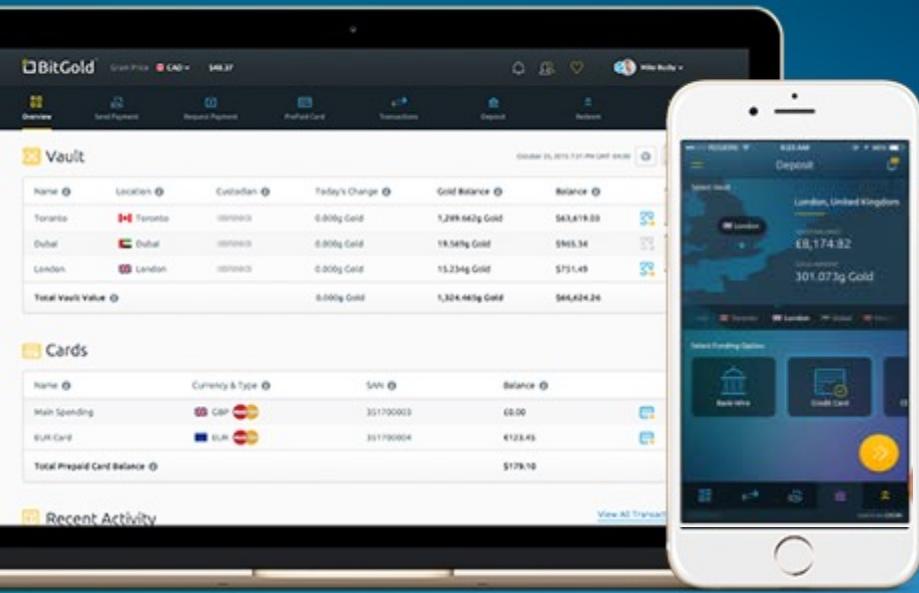
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BitGold™

Modern Network for Gold.

- Self Directed Gold Global Payments & Savings
- Digital Ledger Technology Stack
- Prepaid MasterCard for everyday spending
- Global Digital P2P Gold transfers
- Business Payments (Invoice, Checkout, PayRoll)

*Historically we've operated
2 distinct businesses*

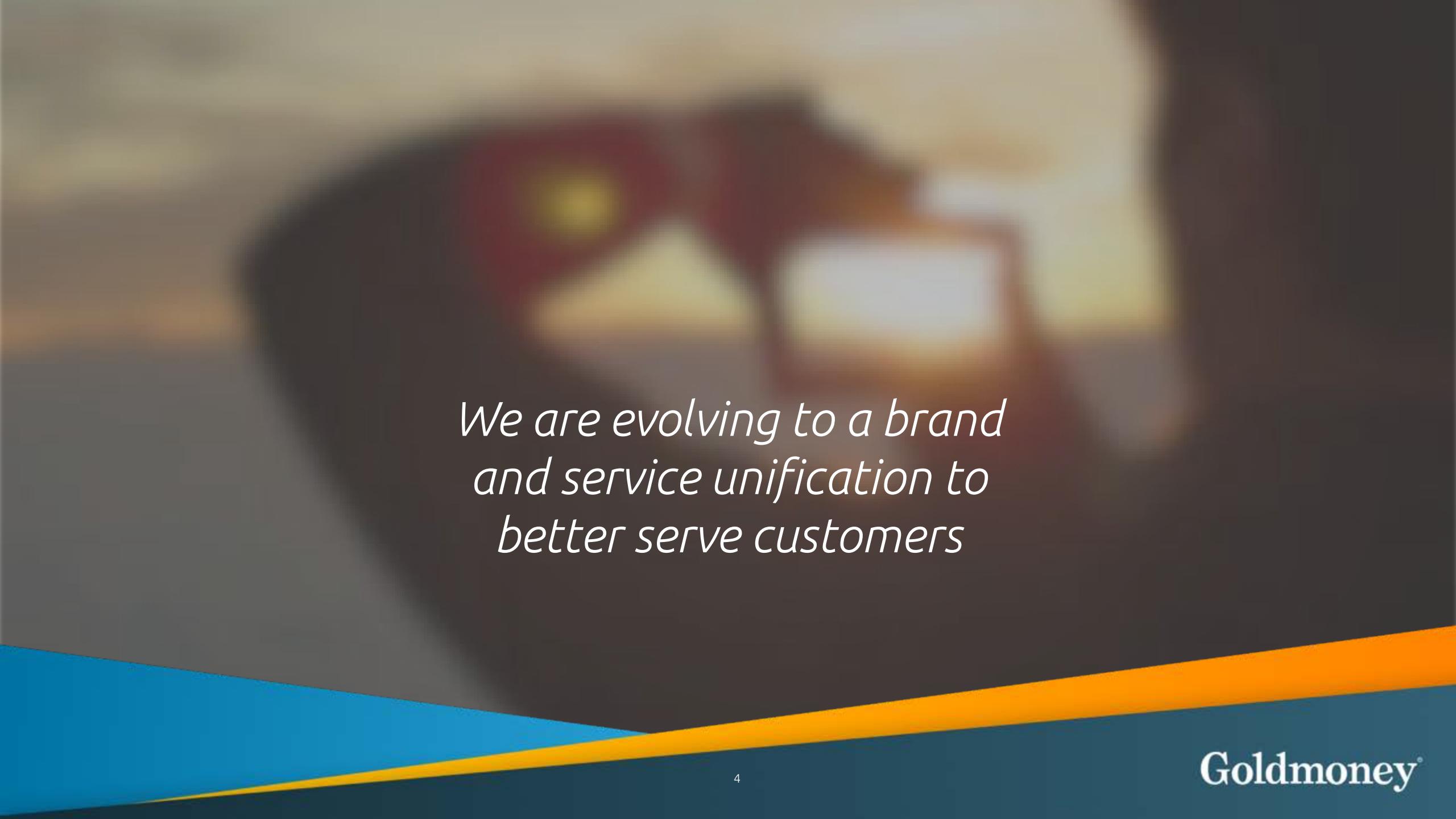
Goldmoney®

The World's Most Trusted Precious Metal Custodian

- ◆ Protecting Wealth for over 15 years
- ◆ Hold Gold, Silver, Platinum, Palladium, Currencies
- ◆ 41,000 Customers, \$1.6 Billion of Assets under Admin
- ◆ Dedicated Account Manager
- ◆ Commodities Research platform "GoldMoney Insights"
- ◆ Wealth Management Services
- ◆ Precious Metal Cards (Gold / Silver cards)



Goldmoney®



*We are evolving to a brand
and service unification to
better serve customers*

Goldmoney®

The New Goldmoney brand will offer 3 distinct account offerings to better service and expand customer relationships



What is Goldmoney?

Democratizing access to gold savings
Building global client relationships
Unlocking the network utility of a global money base

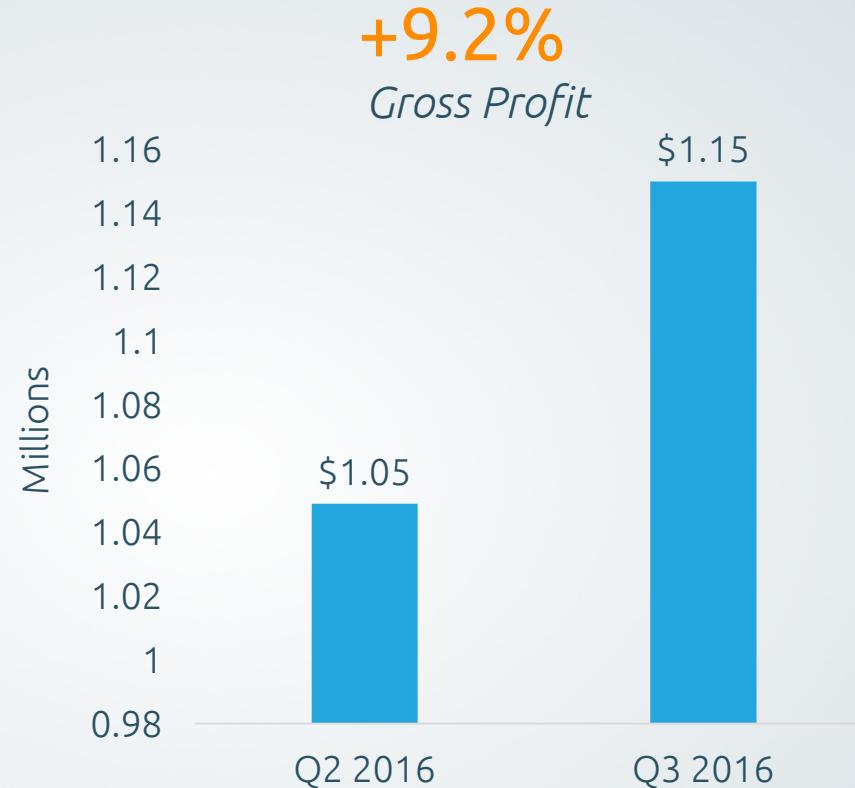
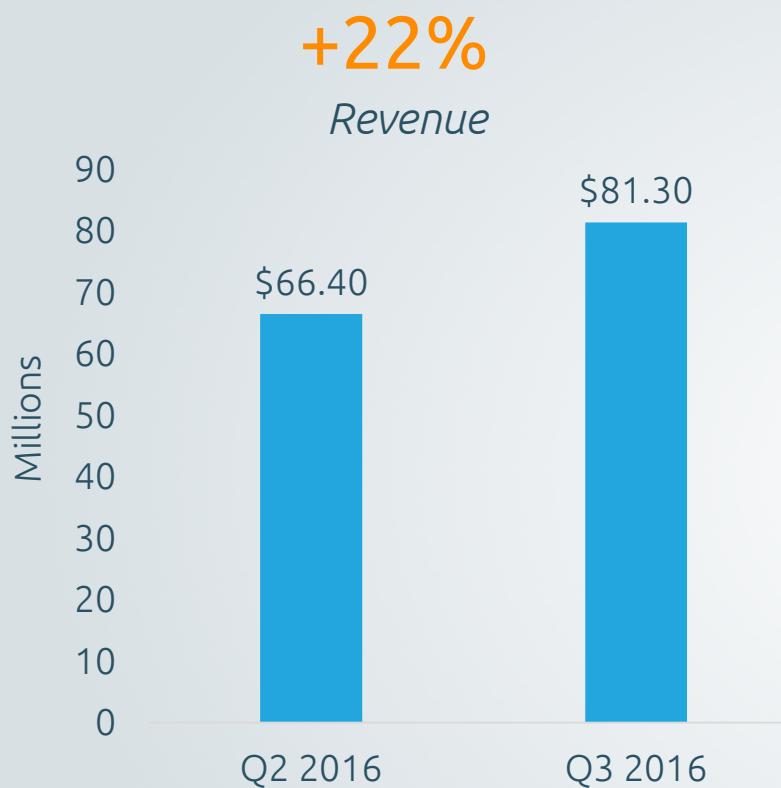


(BitGold™ Network to become Goldmoney Personal and Business in Summer 2016)

As at May 31st 2016

Goldmoney Inc. Financial Highlights

Revenue & Gross Profit growing significantly Quarter over Quarter (\$CAD)
Driven by User, Deposit & Transaction Growth



"Revenue is defined as gross proceeds at the time of precious metal sales, or the fair market value of the precious metals received at the time of redemption, plus any additional fee revenue earned."

"Gross profit is defined as the margin earned on precious metal sales or redemptions (revenue less cost of sales), fee revenue earned, and any gain or loss on precious metals inventory."

Goldmoney®

Money has become a Technology



Money “Innovation” though has really been about using technology to optimize money movement through new “communication protocols”

...But for Global Trade

Current national currencies, & regional settlement systems are inefficient, have long settlement times, high cost for exchange rates and price volatility



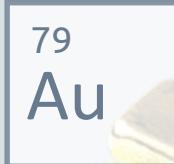
What Exactly is Gold?

Gold is Money without Borders...

- *Solidified in physics and math*
 - *Not tied to national economies*
 - *Permanent units of energy and labour*
 - *Physical Element Immortal to Time + Oxygen*
- 

“

Gold is the world's best
performing currency ...by
a wide margin



Gold became an intermediate commodity (money) between cooperative transactions representing any service or good with an input of energy, labour, time and information. Gold allows its holder to transcend time through preservation of surplus.

For 6,000 years, curious minds from Aristotle to Newton have classified 92 natural elements in our physical universe.

Everything we touch or feel is an element or compound. Everything we build or invent relies on an inexorable causal relationship ultimately commencing with the elements.

The elements are a part of our natural systems. Their proportional abundance in the earth is well understood. This proportional constant is bound by the same physical laws governing the movement of the stars, our planet, our universe.

What Makes Gold the Perfect Money?

FIRST PRINCIPLE: GOLD (AU) EVOLVED INTO “MONEY” DUE TO PHYSICS NOT ECONOMICS

Gold = Rare + Immortal

Extracting elements requires an input of energy, labour, time, and information (input units).

Gold is mathematically speaking, the rarest of mined elements. Therefore, it has a fixed proportional relationship to other elements in units of energy, labour, time, and information.

Gold is also immortal. It doesn't tarnish, rot, evaporate, or decay. It doesn't have a lifecycle and for reasons unbeknownst to us, resists entropy. This is in contrast to the input units which suffer from diminishing marginal utility over time.

As the arrow of time progresses, all gold mined grows in size as one cumulative stock that becomes naturally distributed in exchange for input units.

This stock of available gold is then bid up or down each day in proportional units of energy, labour, time and information clearing physically at the equilibrium.

Energy, Labour, Time and Information.

This equilibrium level (price) reflects the proportional value at a specific moment in time not for gold but rather the input units of energy, labour, time and information.

If the price falls below equilibrium, the input units become comparatively skewed leading to a reversion as human participants in a free market will immediately act by arbitraging diminishing input units for Gold. Under this scenario, new gold mining would cease.

If the price rises above the equilibrium level, the inverse takes place and new supply will regulate the price back to equilibrium.

In conclusion, the laws of physics are what guarantee gold's perpetual superiority to diminishing input units of energy, labour, time and information.

Gold is the World's Best Store of Value – The Proof is in the Math

GOLD SAVINGS TODAY PROTECTS YOUR PURCHASING POWER TOMORROW

*The Cost of Life in
US Dollars over time*

1985 → 2015

\$1.60 \$4.79

\$9,000 \$27,825

\$1.16 \$2.51

\$2.75 \$10.25



*The Cost of Life in
Gold over time (grams)*

1985 → 2015

0.15 0.13

857 739

0.11 0.07

0.26 0.27

Goldmoney®

Gold Market Size



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*But using Gold as money hasn't been
easy or practical for centuries, with no
modern banking or payment apps
innovation”*

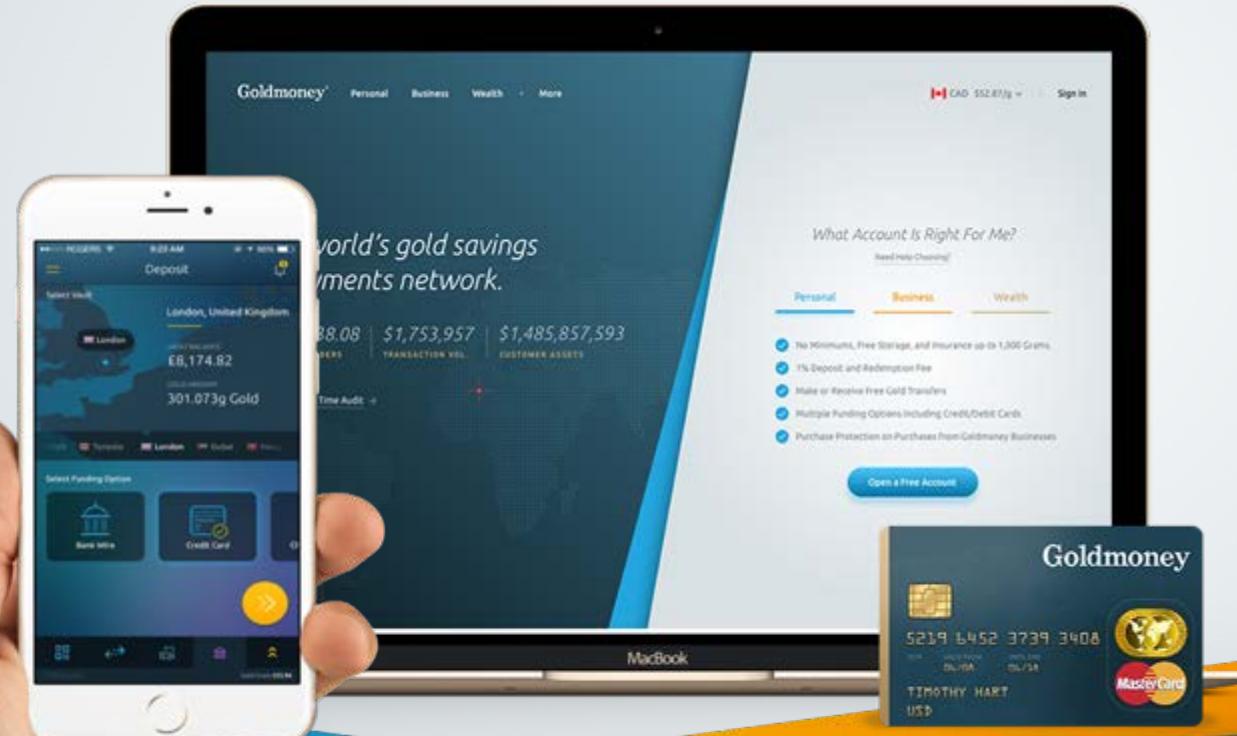
Until Now...

Goldmoney®

Introducing Goldmoney

THE WORLD'S GOLD SAVINGS & PAYMENTS NETWORK

Using technology to make gold easily acceptable through a modern global network,
making it the best way to save and spend your money, **Anywhere in Gold.**



Goldmoney®

The Technological Evolution of the Gold market

REMOVING FRICTION WHILE EXPANDING ACCESSIBILITY
AND UTILITY OVERTIME



Traditional Physical Gold Purchase

- Costly for average investor (shipping, storage, insurance costs)
- Long settlement (5+ days) for ownership
- General public 3-5% premium to spot pricing
- No utility or payment capabilities



Gold ETF Investment

- + Very Liquid (Buy / Sell)
- + Fast / Accessible for Investors
- Avg MER .5% + purchase fee .66%
- Generally no ownership of underlying metal (paper promise with increased risk)
- Not easily transferable
- No payment system

Goldmoney[®] Personal + Goldmoney[®] Business

- + Fully allocated .9999 bullion
- + Real time purchase & settlement via online + mobile as small as .001 grams
- + Free storage + insurance with Brinks
- + Unprecedented pricing (1% of spot price)
- + Full payment capabilities (send / request payments in gold)
- + Fast purchase and redemption from multi currency / funding options
- + Redemption in physical gold delivery option

Goldmoney[®]

How Goldmoney* Works

GLOBAL PAYMENTS & SAVINGS MADE EASY WITH REAL TIME CROSS BORDER TRANSACTIONS



Banks



Card Networks



*Buy Gold within
1% of Spot Price*



Own Gold Balance

Transaction settles in physical vault within minutes.

Keep a balance as savings or use Gold for purchases and transfer of value to others instantly



*1) Send / Receive
Gold as payment
globally
or
2) Redeem Gold
to local currency
within 1% of
Spot Price*



Banks



Goldmoney



Gold

- *Securing Users' Purchasing Power*
- *Providing Reliable Savings Tools*
- *Innovating How Global Payments Work*

*Goldmoney Personal + Business (formally BitGold).

Goldmoney®

Features & Applications

TRUE GOLD OWNERSHIP + UTILITY OF SAVINGS AND PAYMENTS



<i>Platform & Technology</i>	<i>Tools & Utility</i>	<i>Customer Management</i>
<ul style="list-style-type: none">• Digital Ledger & Exchange• Real Time Best Bid/Ask Gold Price• International Vault Locations• Real Time Global Payments in +100 currencies	<ul style="list-style-type: none">• Real Time Global Payments• Multiple Deposit Options• Tax Tools• Payroll, API & Invoicing	<ul style="list-style-type: none">• Global Vault Operations• Risk Monitoring• Global Compliance & Accounting• Fully Insured



Goldmoney®

Goldmoney® | Personal

Simplicity

Security

Flexibility

Why Consumers Love Goldmoney

- + One account that lets you save in Gold, pay friends and family, shop online and in stores globally

Features

- ◆ Savings account in Gold
- ◆ Easy recurring deposits from bank
- ◆ Send, request, shop, donate globally with Gold
- ◆ No minimums, No monthly fees.
- ◆ Free storage and insurance
- ◆ Free Goldmoney global pre-paid MasterCard
- ◆ As low as 1% deposit / redemption fee
- ◆ Goldmoney fraud & purchase protection
- ◆ Goldmoney mobile
- ◆ Goldmoney community & online support



Goldmoney®

Global Reach

Cost-Effective

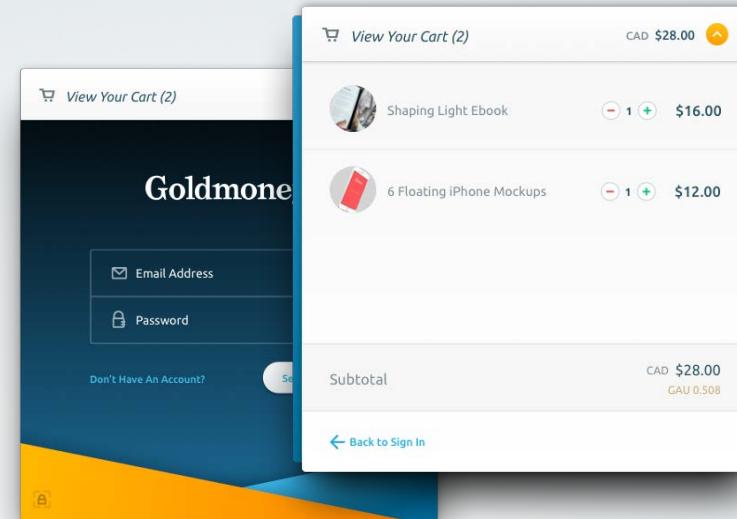
New Sales

Why Merchants Love Goldmoney

- + Global payments made easy using Gold. One account to pay employees and get paid from customers, suppliers globally.

Features

- ◆ Accept ecommerce, donation and subscription payments
- ◆ Powerful invoicing platform
- ◆ Global payouts and payroll tool
- ◆ Process global payments from any currency for 1%
- ◆ Store Gold balance or redeem to your currency for 1%
- ◆ Customer & inventory management
- ◆ Automatic settlement to your bank
- ◆ Goldmoney community & online support



Goldmoney Pay



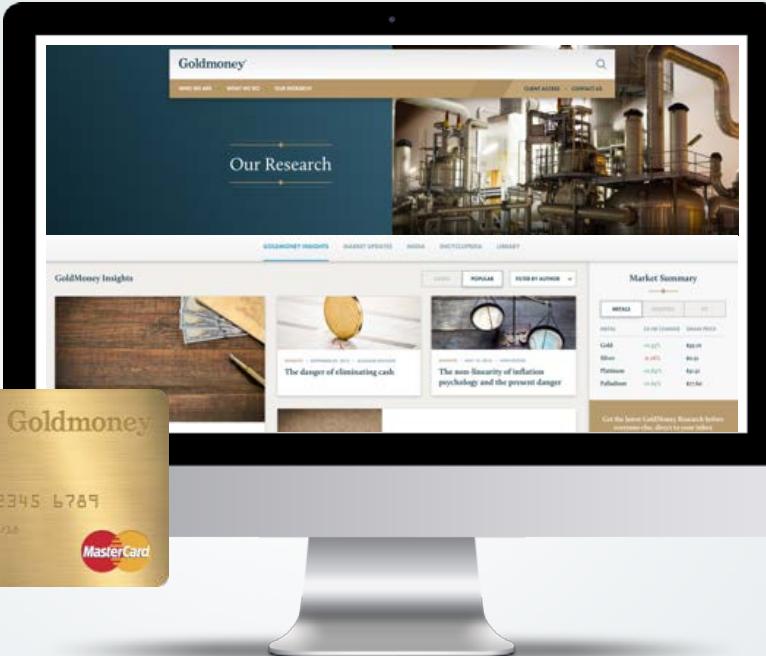
Goldmoney®

Trusted Private Wealth Management

+ Safeguarding Your Wealth.
Protecting Your Legacy.

Features

- ◆ Hold up to 9 currency balances
- ◆ Purchase gold, silver, platinum & palladium
- ◆ Insured custody and storage at multiple global vault operations
- ◆ Comprehensive reporting & research
- ◆ Access to exclusive events
- ◆ Personal relationship manager
- ◆ Dedicated phone and online support
- ◆ World's only Gold prepaid MasterCard



“With Goldmoney, you are not outside the regulatory system (unlike crypto-currency). But you do move outside the central banking system, to a gold backed global debit platform that is a more effective global payments and savings network

Bringing it All Together

Goldmoney Business Momentum



Goldmoney®

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



Darrell MacMullin
CEO – Goldmoney Network

Former Head of PayPal Canada,
eBay, FinTech Advisor



Josh Crumb
Founder & Chief Strategy Officer

Former Sr. Metals Strategist
at Goldman Sachs



Roy Sebag
Founder & CEO of GoldMoney Inc.

Former Portfolio Manager
Long/Short Equity, Essentia Equity



Katie Sokalsky
Chief Financial Officer

Former auditor with PWC,
financial services expertise



Alessandro Premoli
Chief Technology Officer

Decade+ experience in encryption,
cryptography, digital signatures



Capital Structure, Financings & Analyst Coverage

The Numbers

63.9mm shares O/S following completion of February 2016 financing

- 7mm warrants & options (3.9mm warrants forceable at C\$1.35 strike)
- \$59.4mm acquisition (11.1mm shares issued) of GoldMoney in July 2015
- \$36.6mm in bought deal financing in February 2016
- ~\$65 million in cash & liquid assets (~\$5 million additional post warrant exercise)

Analyst Coverage

GMP Securities – Stephen Boland

Dundee Securities – Eyal Ofir

Clarus Securities – Noel Atkinson

Mackie – Nikhil Thadani



Founders own and control over 20mm shares



Goldmoney Inc
Graduates to the
Toronto Stock Exchange
in less than 1 year.

Goldmoney®

The World is Waking Up to Goldmoney

“

BitGold enjoying rapid growth as users put gold to work in unlikely ways

FINANCIAL POST



“

*It's been money for 5000 years.
It's money without borders*

Bloomberg
Business

“

What Gold is really about is long term stability

CTV
CANADA
am



“

*Spinning gold into dollars:
How bitgold intends to become a new standard*

the guardian



CNBC

BNN
BUSINESS NEWS NETWORK

“

*The continuing revolution in payment technology makes the introduction of competition not only possible, but practical.
BitGold, a Canadian company, is already offering gold-denominated transaction accounts with debit card.*

THE WALL STREET JOURNAL.

*Goldmoney Personal + Business (formally BitGold).

Goldmoney®

Virality of a Healthy Network Effect Forming in Year 1

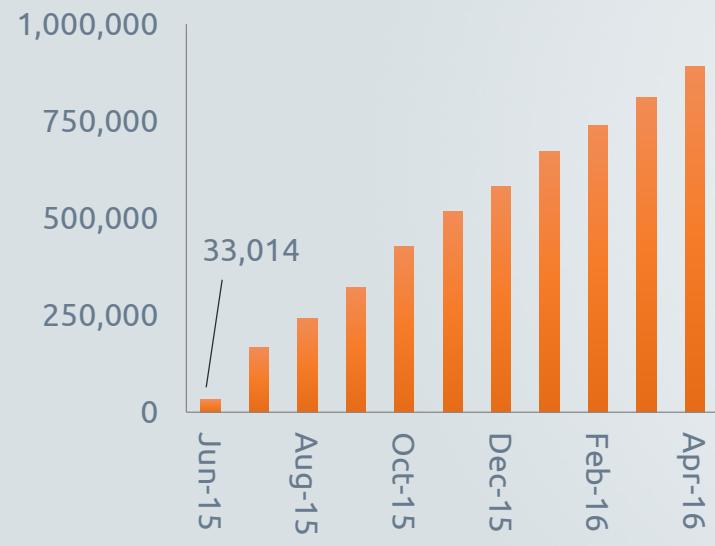
GROWTH IN USERS, DEPOSITS & TRANSACTION VOLUMES LEADING TO NETWORK TRACTION ACCELERATION*

Deposit Growth Now Outpacing User Growth

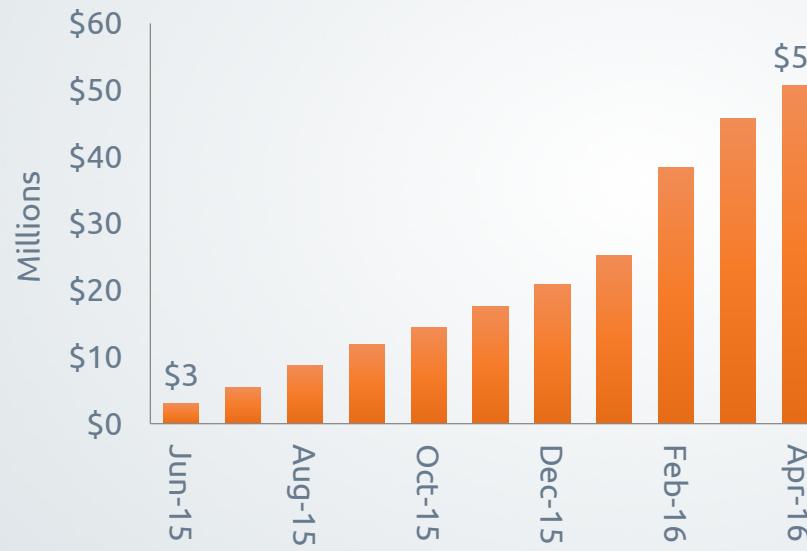


And Transaction Volume Growing at 2x Rate of Deposits

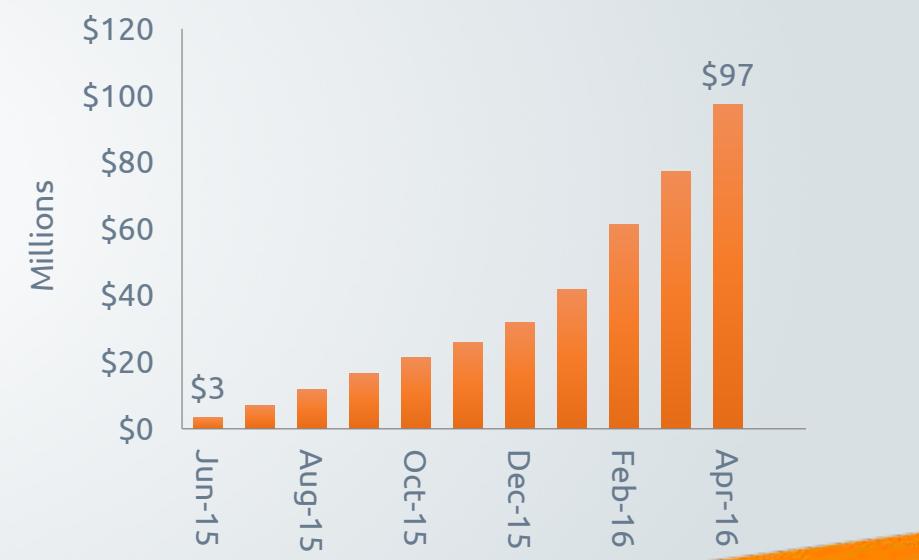
Account Sign-ups



Deposits



Transactions



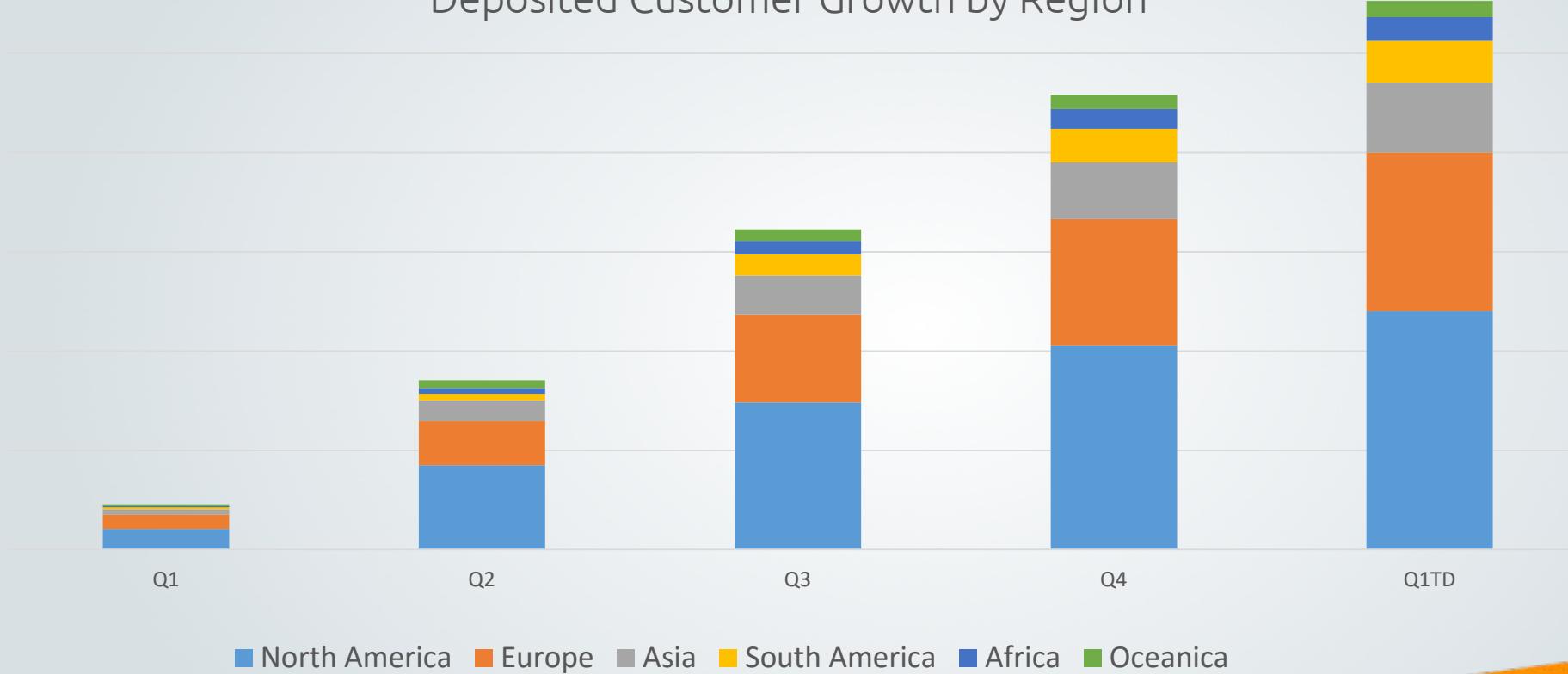
*Goldmoney Personal + Business (formally BitGold).

Goldmoney

Business Momentum Accelerating Globally

WIDELY DISTRIBUTED GLOBAL ADOPTION*. USERS IN OVER 150 COUNTRIES

Deposited Customer Growth by Region

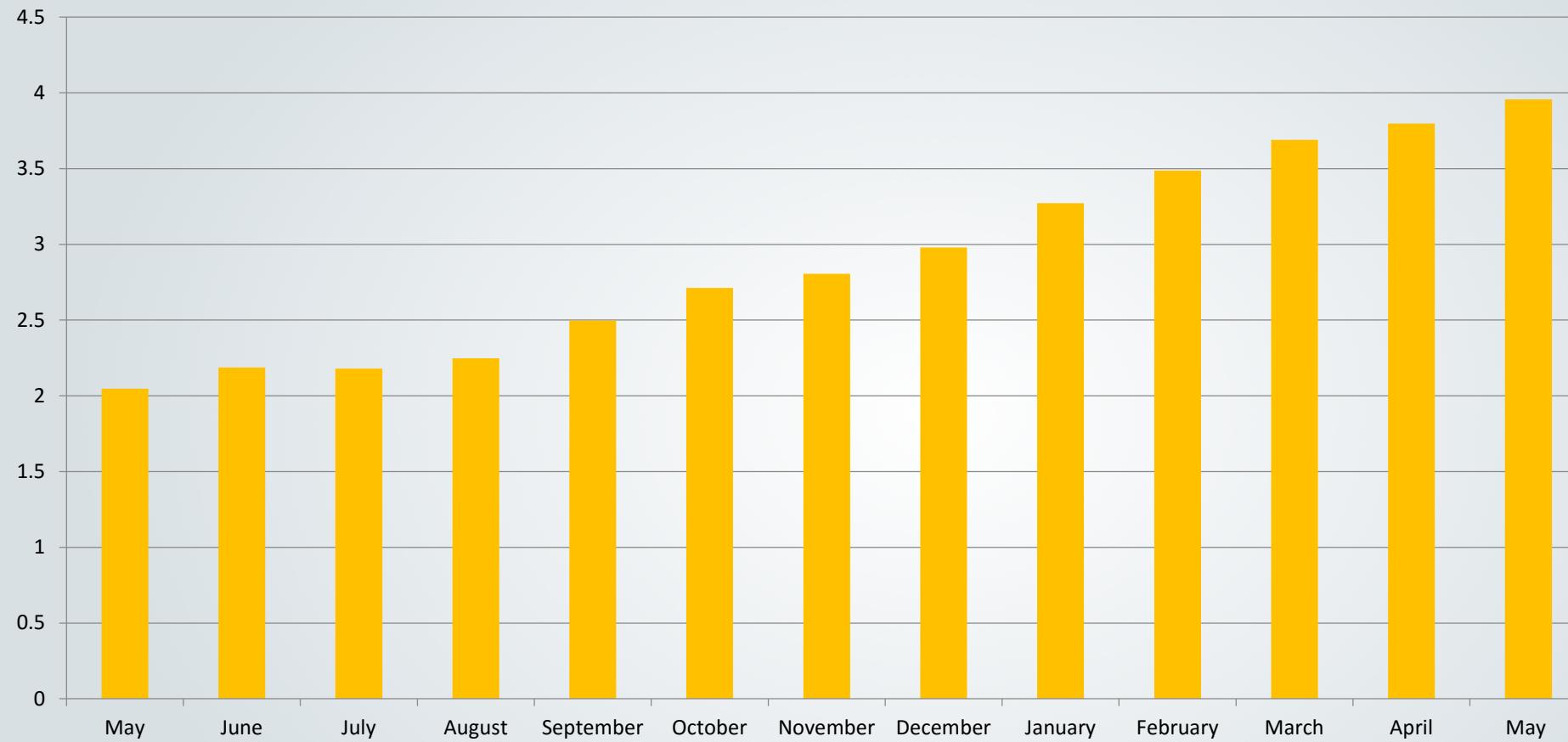


*Goldmoney Personal + Business (formerly BitGold).

Goldmoney®

...And as Customers mature, their usage is accelerating

Transactions Per Deposited User*



*Goldmoney Personal accounts(formally BitGold) that are active, and have made a deposit.

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Significant Milestones Achieved in Year 1

Jan-May 2015

- BitGold Goes Public
- Raises C\$7MM
- Commercial Launch of BitGold
- Starts Trading on TSX Venture
- Acquires GoldMoney.com for C\$51.9M

June-August 2015

- Completes C\$21M Bought Deal Financing
- Commercial Launch in US
- Former Head of PayPal Canada, Darrell MacMullin named CEO
- Inc. Name Change to GoldMoney
- Gold-Settlement Technology Links to 9 Major Financial Institutions

Sept-Dec 2015

- Launch of Mobile App for Android & iOS
- Launch of Recurring Savings & Payments Tools
- Launch of Goldmoney Insights
- Launch of Automatic Bank & Card Redemptions
- Launch of World's First Gold Balance Funded Prepaid Card

Jan-May 2016

- Launch of Business Accounts and Payments
- Completes Upsized Financing from C\$15MM to C\$36.6M
- Graduation to the Toronto Stock Exchange
- Launch of Gold Payroll for Business Platform
- Reached 1 million sign ups
- Unification of Brands to Goldmoney

Entering Year 2, A Global Operating System for Gold

Deliver direct value and relationships, expand usage with more utility, and expand coverage through distribution partners

Goldmoney Inc. May 2016 KPIs



1 Personal Gold Deposits and Savings

Growing market share in a ~\$60 billion net-inflow market through Innovation and market leadership

4 Distributed Gold Network

Closed loop Global Debit Network integrating into bank, financial, commerce & other payment platforms via APIs



2 Wealth & Lending

Serving a growing global client base with unique wealth offerings

3 Payment – Business Services

Unlocking the network utility of a 7 trillion dollar global money base with Global Commerce

Goldmoney®



Goldmoney[®]

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