

Bitbond | STO

EU compliant security prospectus available at
www.bitbondsto.com

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01 Who we are

Bitbond is the first global business lending platform



Bitbond was founded in 2013 and is based in Berlin, Germany

€5M

in equity financing from venture capital funds and business angels

€13M+

worth of SME loans funded in over 80 countries



Over 3,000 loans have been funded on the platform



Retail and institutional investors finance business loans globally



STO prospectus is fully compliant with EU Prospectus Regulation

Pipeline:

50

Grow our team to 50 people in 2019

€1B

Expected annual loan volume by 2022: €1 billion

 **Bitbond** | STO

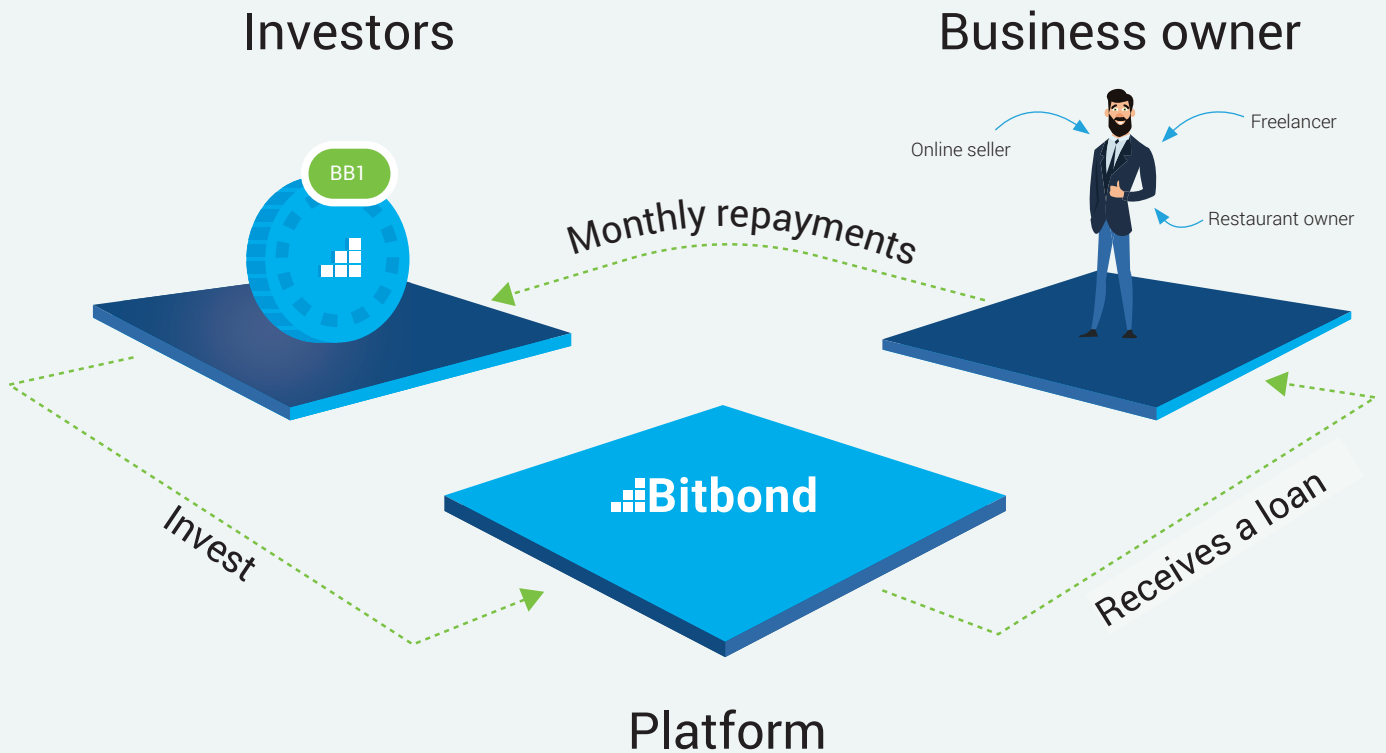
FOR MARKETING PURPOSES

02

Business model of Bitbond

Bitbond makes revenue by charging origination fees to borrowers and repayment fees to investors.

The origination fees range from 2-3% of the loan amount. The repayment fee ranges from 0.5-1.5% of the total repayments.



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Bitbond team & investors

Team

Total team of 26 employees from 13 countries.



Radoslav Albrecht
FOUNDER & CEO

Radko is passionate about finance and crypto. Previous to Bitbond he advised banks at Roland Berger and was a trader at Deutsche Bank.



Jarek Nowotka
CTO

Jarek has spent the last 16 years building products with hassle-free user experiences enabled by technologies like web/mobile/AR/blockchain.



Michael Pinkus
CFO

Michael is a seasoned professional with nearly two decades of experience in the financial sector with IKB and KPMG.

Investors



Point Nine Capital
THE ANGEL VC

Point Nine is an early-stage Venture Capital firm from Berlin, invested in companies like Delivery Hero, Revolut or Zendesk amongst many others.



Sky Level Group
GROUP OF INVESTORS

Sky Level is a group of experienced and serial investors who have invested in companies like Moilike.

Nelson Holzner
CO-FOUNDER, BILLPAY

Christian Vollmann
ANGEL INVESTOR

Alexander Graubner-Müller
CO-FOUNDER, KREDITECH

04 BB1 Token returns

SECURITY TOKEN

BB1 is a security token issued by Bitbond Finance GmbH, a 100% subsidiary of Bitbond.

Bitbond Finance's STO prospectus is fully compliant with EU Prospectus Regulation.

RETURNS*

Token holders receive:

1. 1% of the invested amount 4x per year (4% p.a.)
2. A variable component paid out annually (60% of the pretax profits of Bitbond Finance)

ISSUE

The hard cap is set at 100 million tokens. Tokens are only generated if they are bought.



*An investment into the BB1 Token carries a risk of loss up to the total invested capital.

05 BB1 Token sale

Accepted currencies:

Euro (SEPA)  Stellar (XLM)  Bitcoin (BTC)  Ether (ETH) 

PERIOD

Discount tier 1
11.03.–01.04.2019 or up to €1M

Discount tier 2
02.04.–08.04.2019 or up to €3M

Discount tier 3
09.04.–15.04.2019 or up to €5M

Discount tier 4
16.04.–22.04.2019 or up to €9M

Regular price
23.04.–10.05.2019 or up to €100M

TOKEN PRICE

€0.70
(30% discount)

€0.90
(10% discount)

€0.95
(5% discount)

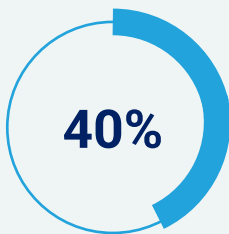
€0.97
(3% discount)

€1.00
(Regular price)

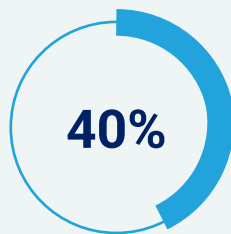
MATURITY

Bitbond Finance will buy back the token at the original price of €1 after 10 years.

PLANNED USE OF PROCEEDS*



Investments in SME loans on the Bitbond platform



Financing of junior notes to leverage available capital



Provision of working capital to Bitbond



Administration, marketing, bounty program

*Actual percentage of use may vary

006 BB1 Token liquidity

Bitbond Finance leverages the Stellar blockchain to provide efficient and instant international transactions.

As a Token holder you will benefit from:

1. Instant liquidity

Trade BB1 Tokens the moment the STO concludes thanks to integrated Stellar decentralized exchange.

2. Efficient transactions

Stellar is more efficient than other blockchains, drastically reducing the cost of global payment transactions.

3. Easy setup

When purchasing the BB1 Token, Token holders will automaticall receive a Stellar Wallet. Holders can also use existing Stellar wallets.

[TRADE YOUR TOKEN HERE](#)

 Stellarport


interstellar

StellarTerm

07

Partnerships and press

PARTNERS OF BITBOND GMBH



Bitbond provides financing to Jumia sellers



Since partnering up with Bitbond in 2016, BitPesa has been facilitating payments to African borrowers



With the help of Tempo borrowers and investors on Bitbond can deposit and withdraw money via their bank account in 30+ countries



Bitbond provides financing to restaurant owners through the Delivery Hero platform

PRESS



REUTERS



LEND ACADEMY

Forbes

Bloomberg

GIGAOM

We look forward to
working with you.

Get in touch:

invest@bitbondsto.com

+49 30 2555 53838

Invest here:

www.bitbondsto.com