



**BANKING
CIRCLE**



TRANSFORMING THE BANKING EXPERIENCE

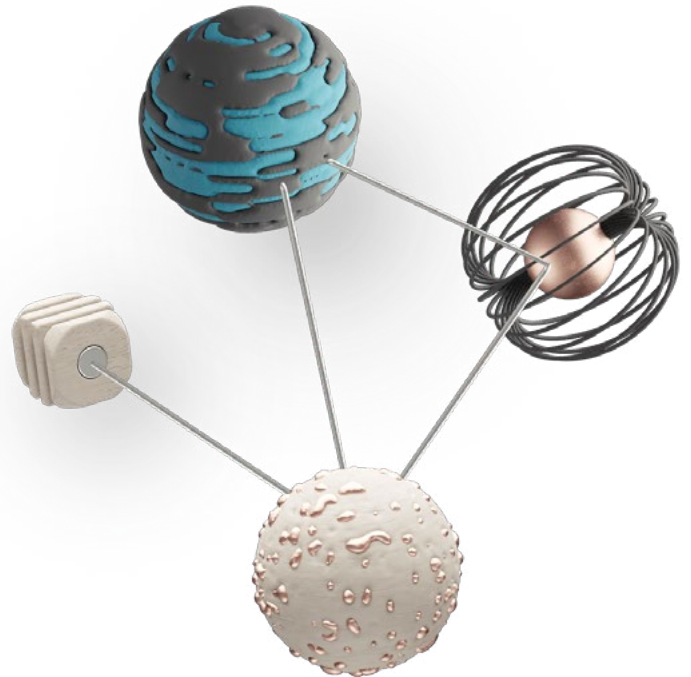
Why Banking Circle?

As a fully licensed and award winning bank built for the new economy, we are dedicated to transforming the payments and banking experience. We allow our clients to focus on what they are good at: your customers and growth.

We understand the challenges faced by modern businesses and know that you need financial solutions that enable to trade in fast-growing global markets, and allow to seize new opportunities. With the stability of a bank and the flexibility of a FinTech, our advanced payments technology unlocks access to a global network of clearing and settlement – designed to support innovation.

How do we do it?

Banking Circle delivers global payments and banking services by connecting to the world's clearing systems. We are free from the legacy systems that can make traditional business banking slow and expensive. As enabler and partner we underpin your service propositions. We transform complexity into simple action and we go above and beyond for our clients every day.



Redefine your value chain
(modular approach)



Easy integration
and proven concept



Increase efficiencies
and reduce cost



Smart and state of the
art technology platform



Direct access to Central
Banks / Local Clearing

What we do to benefit you

We are free from the legacy systems that can make traditional business banking slow and expensive.

Agency Banking: Faster and cheaper access to local payments

- ✓ Banking Circle offer sponsorship into local clearing systems
- ✓ 24/7/365 payments and collections in GBP in the UK and EUR in SEPA Zone
- ✓ Use your own BIC and IBAN details for payments

Payments: Correspondent banking for cross-border payments

- ✓ Access to 24 currencies via SWIFT and API integration
- ✓ Payments with embedded FX within your instructions
- ✓ Use your own BIC and IBAN details for payments

Fiduciary Arrangement: Market-leading and flexible interest-earning solution

- ✓ Gain access to AAA-rated credit institution through Banking Circle
- ✓ Benefit from attractive interest rates with next day funds availability
- ✓ Available in EUR, GBP and USD with interest rate based on the currency

Request To Pay (RtP): Take control over your accounts receivables

- ✓ Account-to-account solution allows to request payments directly from customers
- ✓ Payments in GBP and EUR can settle instantly on your account
- ✓ Enhanced account security reduces the risk of fraud and mitigates the risk of chargeback

Accounts: Virtual Account solutions

- ✓ Addressable virtual account in multiple IBAN formats (LU, DK, GB, DE and more to come)
- ✓ Local collection and pay-outs without the need for local presence
- ✓ Instant and accurate reconciliation, cost-effective & no KYC on underlying customers

Foreign Exchange: Easy integration & increased value proposition

- ✓ Access to deep liquidity pool of 24 currencies
- ✓ Highly competitive rates at pre-agreed margins via real-time platform
- ✓ Easy access via FX API or web platform

Direct Debit: Pull funds from your customers' accounts

- ✓ Actively collect Euro payments from customers in 30+ countries
- ✓ Integrate via API to facilitate collection and enhance reconciliation
- ✓ Comprehensive mandate management solution to support client onboarding

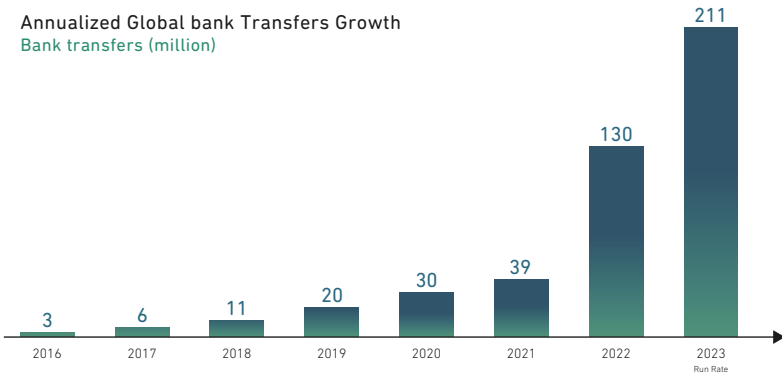
Investment Funds: Provide bespoke banking solutions for Alternative Investment Funds.

- ✓ Tailored solution for Funds to effortlessly open and manage multi-currency accounts directly, or on behalf of clients.
- ✓ Cross border payments available in 24 currencies
- ✓ AAA rated counterparty risk on balances held in our Fiduciary arrangement

Since the launch of our business, we have experienced significant growth

Regulated Credit Institution
 Under CSSF supervision since 2019 / BaFin regulated Kreditinstitut (§53b KWG)

Annualized Global bank Transfers Growth
 Bank transfers (million)

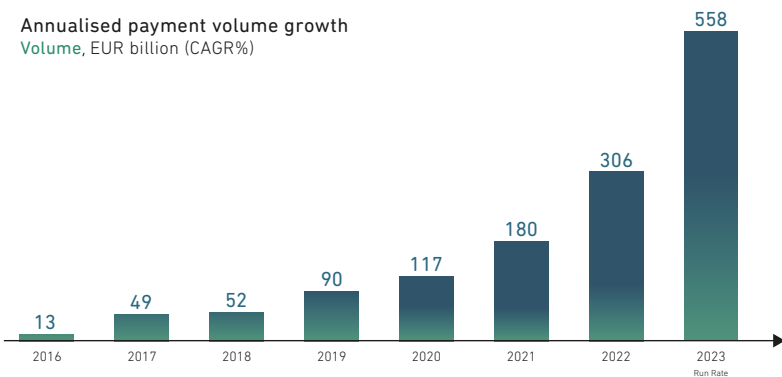


Processing more than **10%** of European e-commerce flows



80% of our global cross border flow is covered on our own rails

Annualised payment volume growth
 Volume, EUR billion (CAGR%)



400+ Financial Institution clients, including the world's largest payment businesses



EQT-backed One of the largest PE firms in the world

We have our own branch and IBAN codes in LU, DK, GB & DE (SE & LI coming soon)

We have direct payment capability to SEPA SCT, SEPA Inst., T2 / GBP: Faster Payments, CHAPS, BACS (collections only) / DKK: IntraDag, KRONOS2 / SEK: RIX, RIX-Inst* / HUF: VIBER/AUD: BECs
 Direct access to USD and CHF will come in the second half of 2024

*from Q4 2024

How we can benefit your business further



Low cost & fast banking services with **no landing fees**



A great experience guaranteed as specialist approach



Self-clearer at the national schemes



We can provide your customers with **local accounts**



Market-leading STP rate at **99.7%**






Secure and **easy** integration into your legacy systems



Robust compliance & AML programme offering additional safety

Overview of our global connections

CURRENCY	<div style="display: flex; justify-content: space-around; align-items: center;"> <div style="text-align: center;">  <p>DIRECT</p> </div> <div style="text-align: center;">  <p>PARTNER BANK</p> </div> <div style="text-align: center;">  <p>CROSS- BORDER</p> </div> </div>			SAME-DAY SETTLEMENT
	DOMESTIC NETWORK	DOMESTIC NETWORK	SWIFT	
AED				Same day settlement
AUD	BATCH			
CAD				Same day settlement
CHF	RTGS**	RTGS		Same day settlement
CNH		RTGS		Same day settlement
CZK		RTGS		Same day settlement
DKK	RTGS, BATCH			Same day settlement
EUR	RTGS, BATCH, INSTANT			Same day settlement
GBP	INSTANT	RTGS, BATCH*		Same day settlement
HKD		RTGS		Same day settlement
HRK		RTGS		Same day settlement
HUF	RTGS	BATCH		Same day settlement
ILS				Same day settlement
JPY				
MXN				Same day settlement
NOK		BATCH		Same day settlement
NZD				
PLN		RTGS, BATCH, INSTANT*		Same day settlement
RON		BATCH		Same day settlement
SAR				Same day settlement
SEK	RTGS, INSTANT**	BATCH		Same day settlement
SGD		RTGS		
TRY				Same day settlement
USD	Future Direct offering	RTGS*, BATCH*		Same day settlement
ZAR				

*Indicates incoming only
**Q4 2024 delivery

For further information

Change to Please contact the Banking Circle Team info@bankingcircle.com