CLAVIS

Quick Introduction to Clavis Fintech Holdings.

www.clavisfintech.com

CLAVIS FINTECH: WHERE AMBITION MEETS GLOBAL OPPORTUNITY

We are a global fintech conglomerate. At Clavis Fintech, we envision a world where ambition isn't limited by geography or stature but is amplified by the right opportunities, regardless of where they beckon from.

We have footprints around the world to better cater to the needs of the customers and to ensure full compliance and transparency of our services

1. CLAVIS FINTECH SOLUTIONS LTD. Canada (MSB)
2. CLAVIS FINTECH SOLUTIONS LIMITED United Kingdom
3. CLAVIS TECHNOLOGIES LLC United Arab Emirates
4. CLAVIS PAYMENT SERVICES PROVIDER CO. L.L.C United Arab Emirates
5. CLAVIS INTERNATIONAL FZ LLC United Arab Emirates
6. LEBUAY PTE. LTD Singapore
7. CLAVIS FINTECH SOLUTIONS Bangladesh

At Clavis Fintech, we envision a world where ambition isn't limited by geography or stature but is amplified by the right opportunities, regardless of where they beckon from.

Beejoy — Beejoy is a Banking (BaaS) Solution for Globally mobile Workforce and Entrepreneurs

BEEMABOX — Micro Insurance Aggregator

lebupay — Cross border remittance solution for foreign workers with transparent rates and value-added services

MINAR ISLAMIC — Shariah Compliant Open Banking platform for Practising Urban Youth

We are actively engaged in the global fintech ecosystem with membership with Industry Bodies, Associations and Forums.

lebupay

Digital Remittance for a Connected Southasia

For millions of immigrants' families of Asia, we want to simplify remittance through a unique solution

Azim Rahman

A Bangladeshi construction worker left his home to find a better earning in Abu Dhabi.

Every month he sends remittance to his homeland through the traditional system which is not so convenient.

We are a **remittance solution** for **Azim** and millions like him

Challenges

Over 40 million South Asian migrants sending home **$ 175.94 billion** grapple with

Exchange Rate fluctuation

Transaction insecurity

Absence of personalized remittance benefits

Delayed receipt

Opportunities

Most of these migrants, along with their families, remain unbanked and skeptical of digital services, offering a massive opportunity for digital transformation.

Only 1.3% was sent home via Digital Remittances

Regional Market Validation

CAGR in the Southern Asia digital remittances market surpasses the Global trend (6.59%)

South Asia Market Size

Digital Remittances Market: The transaction value is projected to reach **US$2.29bn in 2023**

The transaction value is expected to show a **CAGR 2023-2027 of 8.89%**

South Asia Market Trends

- **Banks** remain the **most expensive** type of service provider, with an average cost of 12.10% of the transferred amount.
- In Q1 2023, **mobile money** remained the **lowest-cost instrument** to originate remittances and was also the lowest-cost instrument to receive remittances, with little above 4%.

Regional Market Validation

CAGR in the Bangladesh digital remittances market surpasses the region

Bangladesh Market Size

Digital Remittances Market: the transaction value is projected to reach **US$180mn in 2023**

The transaction value is expected to show a **CAGR 2023-2027 of 9.45%**

Bangladesh Market Trends

- Digital remittances are becoming more and more popular due to their **convenience, cost-effectiveness, and speed when compared to traditional methods** such as wire transfers.
- Additionally, digital remittances can also provide increased **transparency and security**, as well as the ability to track transactions in real-time.

Why Lebupay?

lebupay

Meet the Lebupay consumers...

Remittance worker

Constructor maintenance officer who is well-settled in the Middle East and sends funds back home to his family for their monthly expense

SME Owner

A grocery shop owner residing in Kuala Lumpur sends a large amount of money to Bangladesh for his sister’s wedding

Housewife

Residing in Bangladesh receives money sent by her husband from overseas to run the family

lebupay

Our vision

We envisage a future where traditional remittance methods are augmented by a superior, value-driven approach to sending money home

lebupay

We are on a **mission** to be more than just a remittance service. We strive to provide our clients with favorable and unmatched value for their hard-earned money.

For remittance, we are

the better way...

Better rates

Get consistently better
exchange rates with Lebupay.

Better security

Eliminate payment security
concerns with Lebupay.

Better offers

Unlock more out of your remittance
with offers tailored to your lifestyle.

Tailored digital solutions for South Asian migrants and their loved ones

Language Barrier Solution

Offering an intuitive mobile application in native languages to cater to non-English speaking users.

Financial Benefit

Consistently favorable exchange rates and lifestyle-tailored remittance benefits (i.e. loyalty programs).

Enhanced Security

Dispelling transaction security concerns with Lebupay's robust and secure platform.

Speed and Accessibility

Ensuring faster money transfers, accessible anytime, anywhere.

Dedicated Customer Support

Providing 24/7 customer service in native languages (i.e. Bangla) for immediate and effective support.

Comprehensive digital services for remittance needs

Bank Transfers

Seamless money transfer directly from the Lebupay wallet to any bank account in Bangladesh or across borders.

Cash Pick Up

Send money via Lebupay for cash withdrawal at our partner's multiple locations in Bangladesh.

Wallet Transfer

Swift funds transfer from the Lebupay wallet to another wallet.

Airtime Top Up

Easy top up mobile airtime in the destination country.

Utility Bill Payment

Simplified utility bills payment in the destination country using the Lebupay wallet.

eGift Card

The users can send gift cards for use at retail shops in the destination country.

Additional Services

Insurance products tailored to the needs of migrants. Save and borrow money conveniently. Prepaid cards, enable migrants to manage their finances better.

User-friendly features

Front-end

- Easy Onboarding
- Name Check
- Wallet Creation
- Remittance Services
- User Profile
- Activity Reports

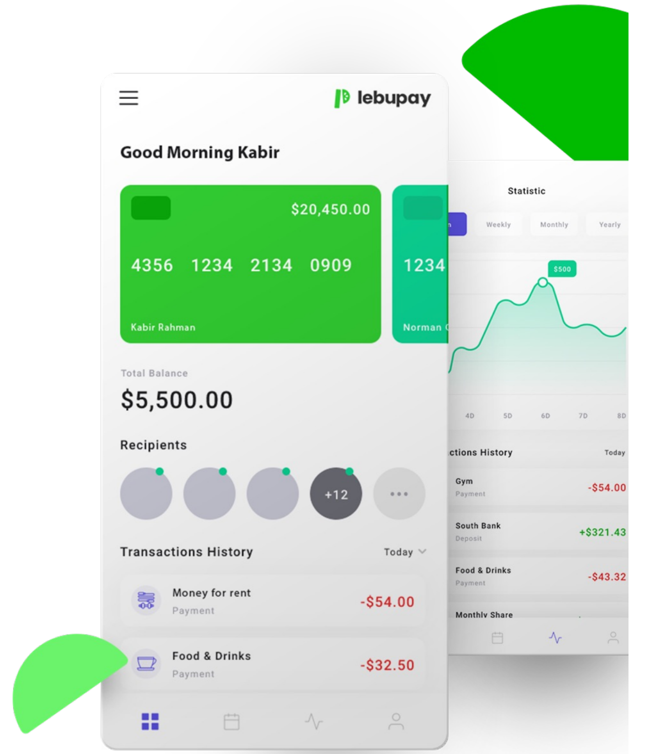
Back-end

User Management
Efficient handling of user profiles, password resets, and KYC approvals.

Order Management
Seamless assignment of orders to various partners via multiple APIs.

Report Management
Comprehensive access to daily, monthly, and yearly reports.

MAS Reports
Preparation of MAS compliant reports.



Market penetration strategy

Bridging the Digital Divide for Bangladeshi Migrants

Catering to Bangladeshi migrant workers and non-resident Bangladeshi.

Jan-March 2023: Bangladeshi **female workers** that migrated represented **7.72%.**

Based on occupation and skills, a **large number of Bangladeshi expatriates are unskilled.**

Geographic Expansion: Initial launch in UAE and GCC, North America and Europe

Marketing Tactics: Utilizing SEO and targeted social media campaigns for customer outreach

Pricing Strategy

- A consistent pricing model with fixed transfer fees for bank (AED x to Bangladesh) and wallet (AED x to Bangladesh), catering to the preference of our target market for stability and predictability.
- x% FX margin for the interchange fees.
- x% discount at select store at receiver end

Comprehensive Value-Added Services

Unique, Comprehensive Solution

Lebupay stands out by prioritizing "VALUE ADDITION" over minor short-term cost savings, offering a vibrant, all-inclusive solution that in the medium and long term saves time and money for all involved stakeholders.

Diversifying Retail Services

We are broadening our reach to encompass sectors such as hospitality, accommodation, travel, dining, and lifestyle, curating a comprehensive loyalty package for Lebupay users. This will increase our partners' potential customer pool.

Inclusive Ecosystem

Joining the Lebupay ecosystem allows partners to be part of a holistic service platform, enhancing their brand visibility and reach.

Potential Eligibility for Incentives

Our partners could potentially qualify for incentives offered by the government, due to their engagement in digital remittance activities.

Business Development Timeline

H 1 2023 Achievements

- **April:** Conceptualisation and Birth of Idea
- **June:** Establishment of the Company

H 2 2023 Achievements

- **July:** Selection of Core Platform Vendor
- **August-Dec:** Development of Core Platform

Next Steps

1. January 2024:
Launch MVP in **UAE** Market

2. June 2024: Expansion to **KSA**
December 2024: Penetration into **Kuwait/Qatar/Oman**

3. June 2025: Entry into **North America**
December 2025: Establishment in **Europe**

People behind Lebupay

Experienced Leadership Driving Innovation

Kazi Monirul Kabir

Entrepreneur, 20 + years in Tech for Emerging Markets. Ex Google & Telenor

Paula Tavanger

10 + Years in Investment and Retail Banking. Ex SwissBorg

Shourav Islam

Entrepreneur, 15 + years in AD tech, Ago tech.
2 Major tech Exits

Sujoy Kanjilal

20+ years in Cross Border Remittance Operations including Western Union & Ria

Sandralee Ejido

10 + Years in Financial Compliance and Control. Certified Public Accountant

Kazi Tamanna Kabir

Entrepreneur, 15 + years in Trade Finance & Retail Banking. Ex Citi and HSBC

Saquib Syed

15+ years in Fintech, Cross Border Transfer Partnership & Development

Abdullah Bakr

Entrepreneur, 10+ years in Marketing, Agro Trading and Emerging Tech

Masud Alam

Remittance & Fintech Platform Development with 15 + years Project Lead for Devops

Thank You