

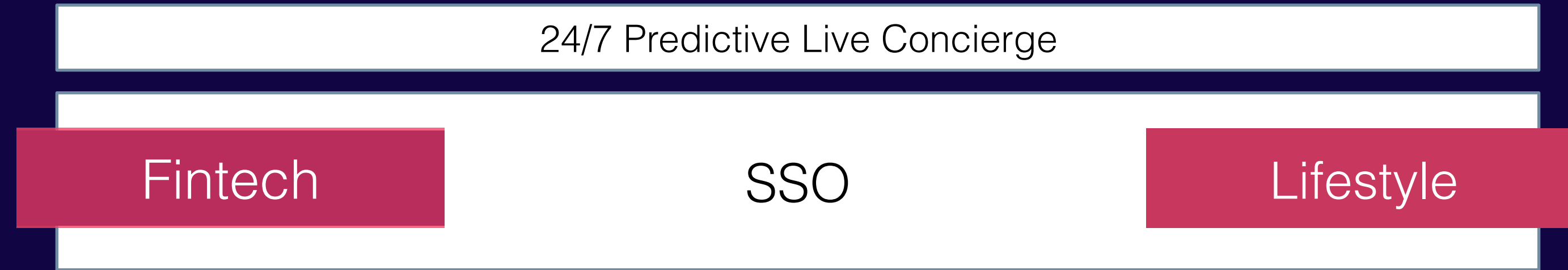
buddybank

this is what is happening

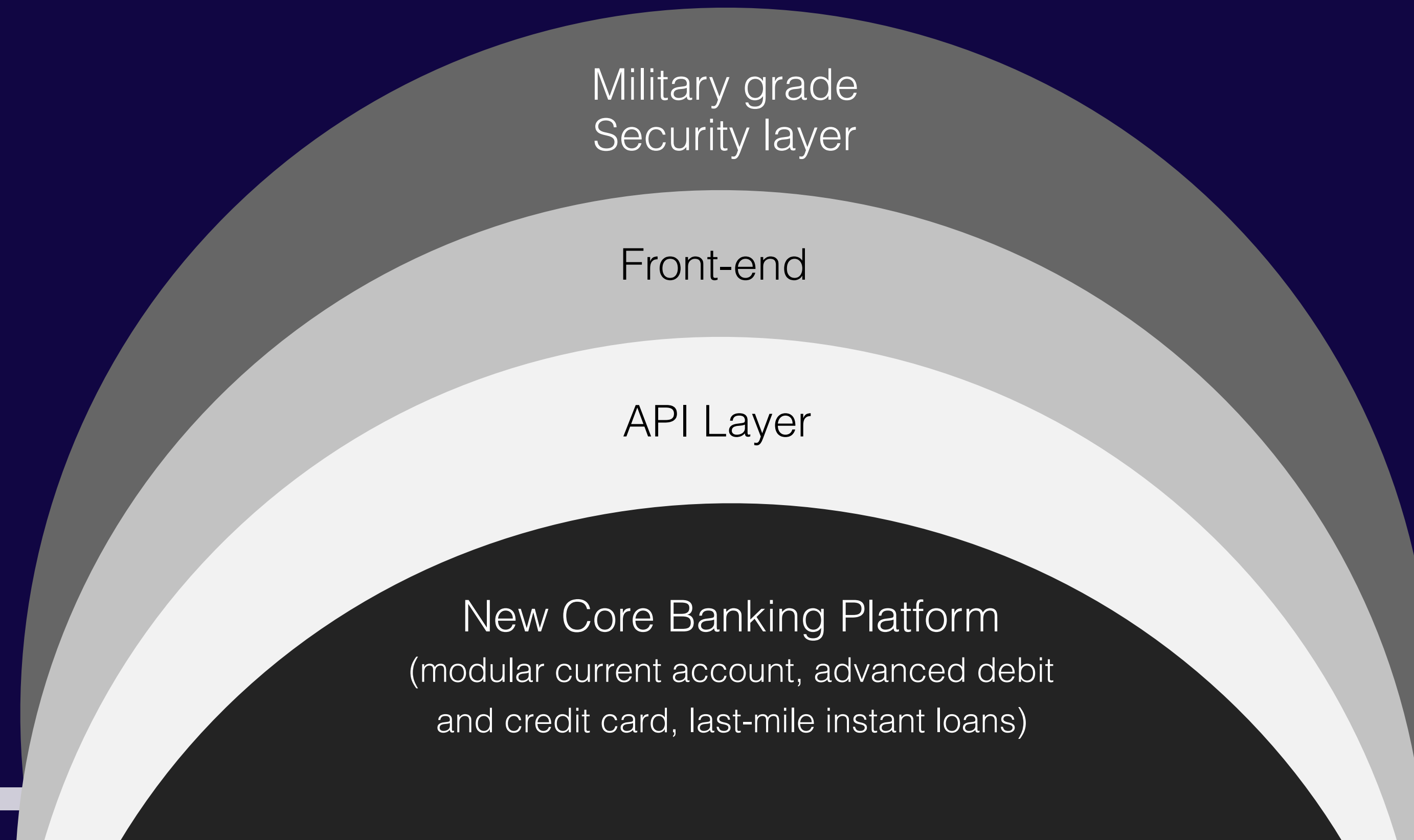
The image shows a screenshot of the Wells Fargo website with several red arrows pointing to various partner logos and navigation elements. The logos at the top include venmo, LendingClub, CoverHound, robinhood, SoFi, ny bank, AVANTCREDIT, Goji, acorns, and CommonBond. The navigation bar includes links for Sign Up, Customer Service, ATMs/Locations, Español, and a Search box. Below the navigation bar are categories: Personal, Small Business, Commercial, Financial Education, and About Wells Fargo. A secondary row of categories includes Banking, Loans and Credit, Insurance, Investing and Retirement, and Wealth Management. A central banner features a login form titled 'View Your Accounts' with fields for Account Summary, Username, and Password, and a 'Go' button. To the right of the login form is a promotional banner for student loans with the text 'Act now to get a student loan' and 'No payments while in school', with an 'Apply Now' button. Below the banner is a horizontal menu with icons for Fraud Information Center, Home Lending, Borrowing and Credit, Banking Made Easy, and Retirement. At the bottom, there are logos for LendingHome, PRIVLO, nerdwallet, Credit Karma, wealthfront, Betterment, and LEARNVEST.

this is the opportunity we have seen

- Instant insurance
- Remittances & FX
- Lending
- Social Trading
- Payments
- Money Management



- Food
- Transportation
- Entertainment
- Sport
- Education
- Charity



buddybank geography landing



*landing time in new geographies under evaluation

buddybank is the brand-new UniCredit's mobile-only bank with a pure fintech engine

marking a true discontinuity in the global banking industry

Molecular

A pure mobile customer experience with a 24/7 live caring concierge

A super-secure, light and adaptable new "Open API" IT architecture, with a full multi-country banking licence

An ecosystem for the most successful startups



High-Scalability

Scalability and pay-off to enter in any new geography in less than 1 year

An unprecedented customer per FTE ratio and cost-to-serve, defining new standards for the whole financial industry

Customers per FTE vs global banks
10k vs 200

Cost-income ratio vs traditional banks
30% vs 60%

buddybank
the customer's partner in their simple daily-life actions

opening in Europe, California & Africa

from 1st January 2017