



Spend Better.
Maximise Your Money.

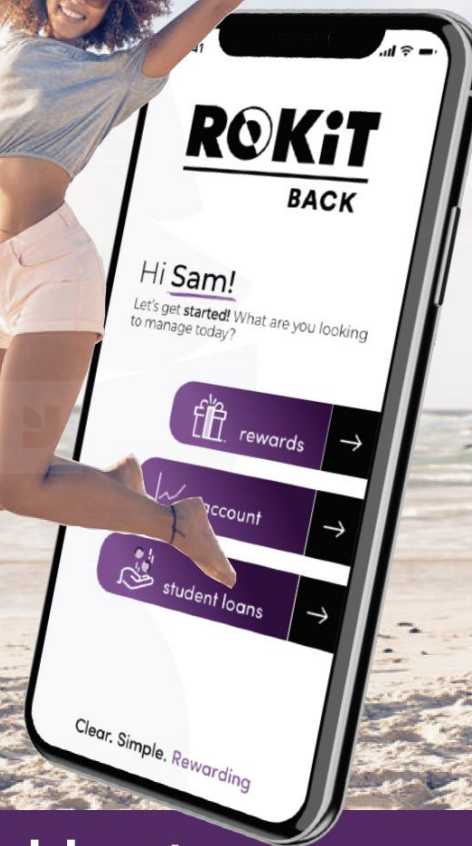


Clear. Simple. Rewarding.



We are the first financial management platform that helps young adults reduce their student debt.

We apply the loyalty and spending power of multiple generations to increase the opportunities for future generations.



We believe higher education should not mean a lifetime of debt.

Business Summary

ROKiT BACK's purpose is to support future generations of young adults combat financial hurdles in:

- Education
- Home ownership

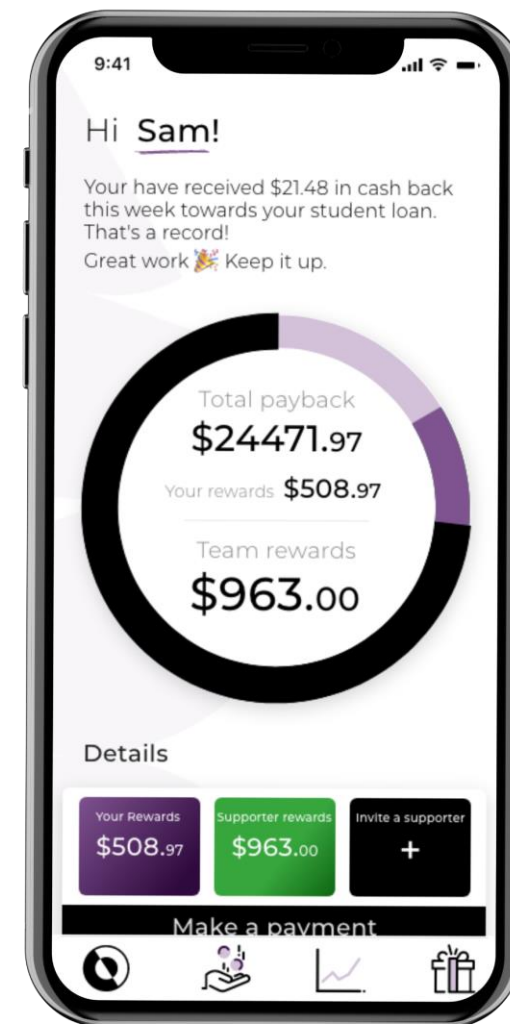
We are the first financial management platform that helps young adults reduce their student debt and save towards purchasing their first home.

Cashback from retailer incentives go to the member's savings account and can be used to pay for further education, to pay off a student loan, or towards a deposit on a first home.

Build your own community of supporters.

By looping in friends and family as supporters, members can build a community to significantly magnify their savings potential.

Together the ROKiT BACK community can make a meaningful and material contribution to the health, welfare and security of their children and future generations.



Market Need For A Solution

Young adults are facing an unforgiving economic climate and a very uncertain future compared to previous generations.

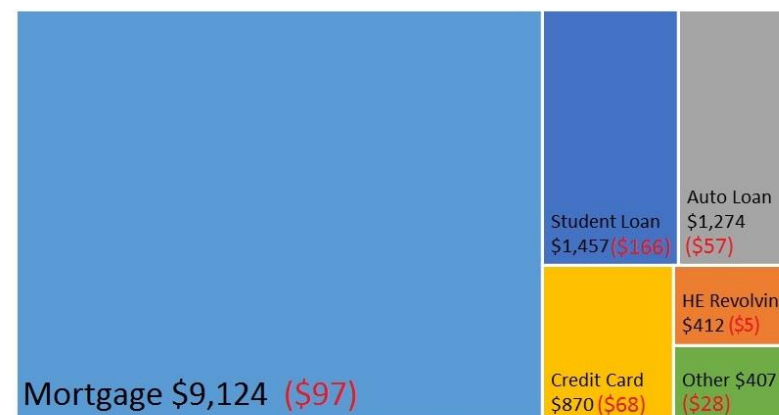
Student loans are the second largest consumer debt segment and surpassed home equity revolving debt, auto loans and credit card debt balances shortly after the recession ended.

The looming mental health crisis facing generation rent (Guardian May 2018) is compounded by the weight of expensive student loans for many.

Home Ownership

Mortgage debt makes up the vast majority of overall consumer debt but it's not growing nearly as fast as student loan debt. Since 2009, mortgage debt increased 3.2 percent while student loan debt grew 102 percent. (Source: New York Fed Consumer Credit Panel/Equifax)

What U.S. Consumers Owe With the implied average delinquency amount in red



Note: in billions of dollars
Source: New York Fed

Bloomberg

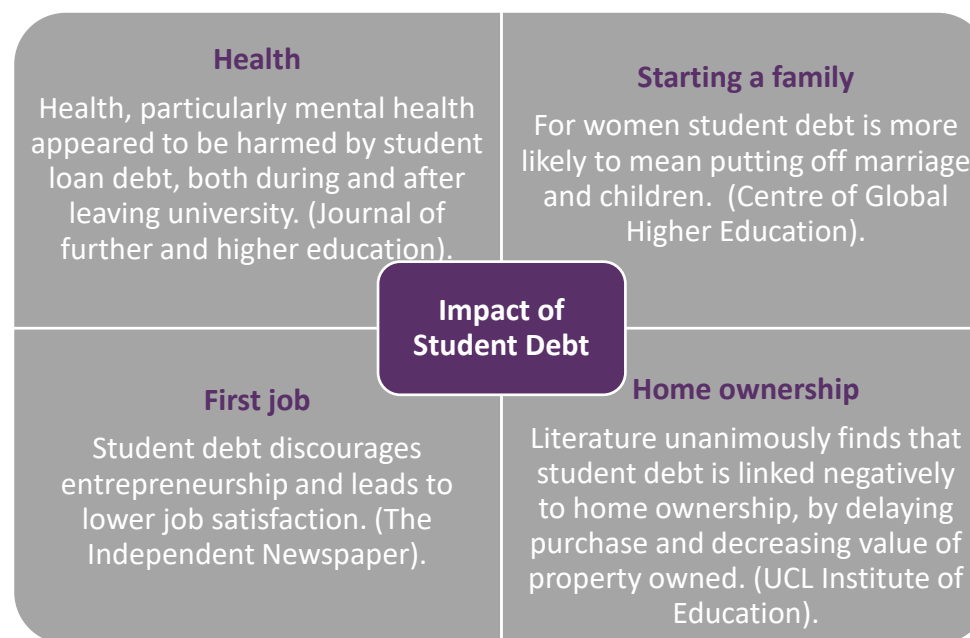
Education

Those most effected by the current student loan system are those professions where the UK has the highest skills shortage:

School Teachers, Nurses, Midwives & Engineers

These professions pay back between £119k and £133K, 38% more than law and finance professionals due to the extended interest built up throughout the lifetime of the loan.

Student debt not only harms long term finances but also has wide ranging physical and mental health impacts (The Independent June 2018).



Young Adults

Connecting their spending power with the most important and immediate challenges and milestones in their lives.

Parents (Gen X and Baby Boomers)

Previous generations are concerned for their children starting adult life with huge debt and no hope of having the security that comes with home ownership.

Retailers

Loyalty has lacked innovation in the last decade. The ROKiT BACK platform is built around information intelligence technology, using data insights and mobile communication to connect retailers to the next generation of customers.

Government & US Society

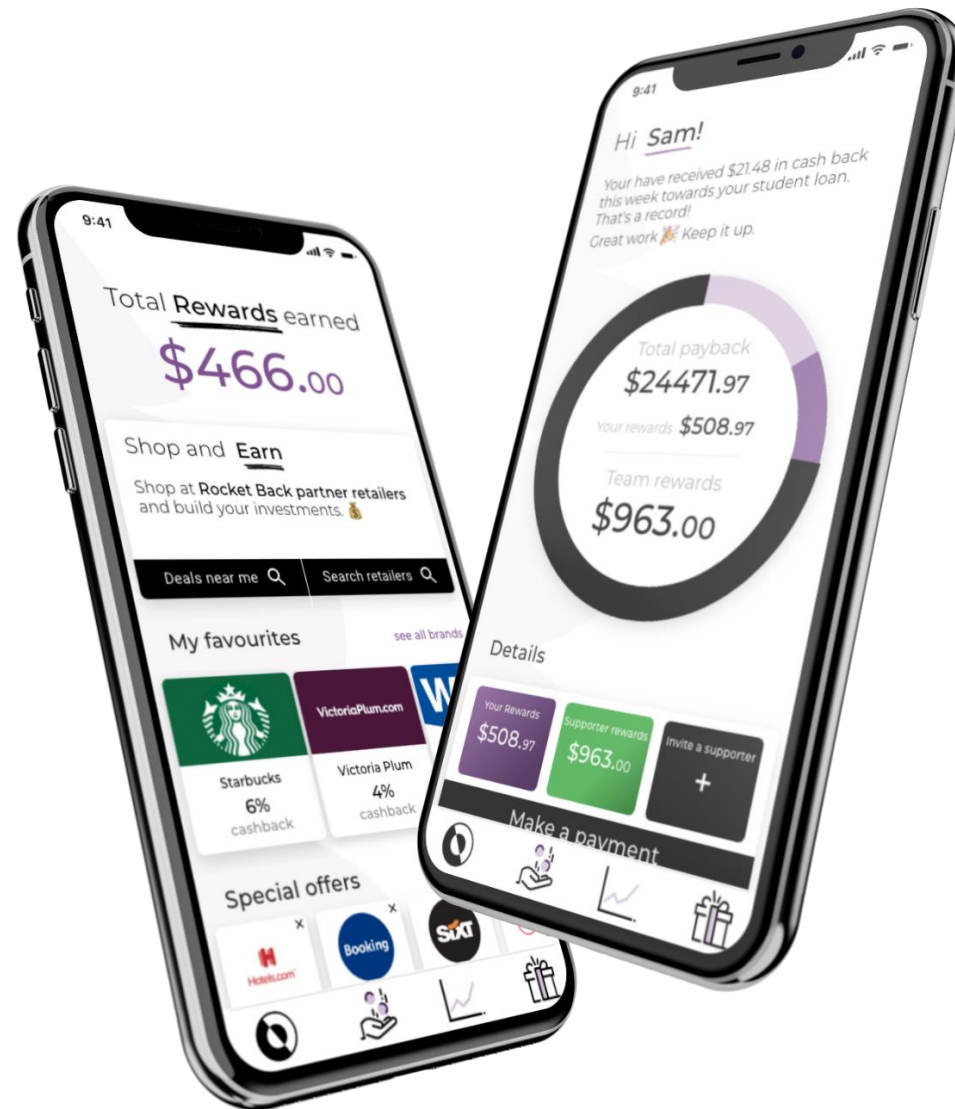
Policy makers have recognised that lower spending limits economic growth. As a result, a number of policies to boost younger adults spending such as forgiving student debt have entered the political arena, according to Richard Curtin, director of the University of Michigan consumer survey.

Loyalty and Card Linked Offers

Card-linked offers enable consumers to receive cash back automatically when they pay with a debit or credit card that has been linked to an offer. Increasingly large national brands and SMBs are adopting the card-linking approach to connect online offers with in-store purchases.

Loyalty program members on average generate between 12 and 18 percent more revenue than non-members and are far more likely to be repeat customers according to research from Accenture Interactive.

Shift advertising dollars directly to consumers and generate more purchases, repeat customer visits, and positive brand propagation.

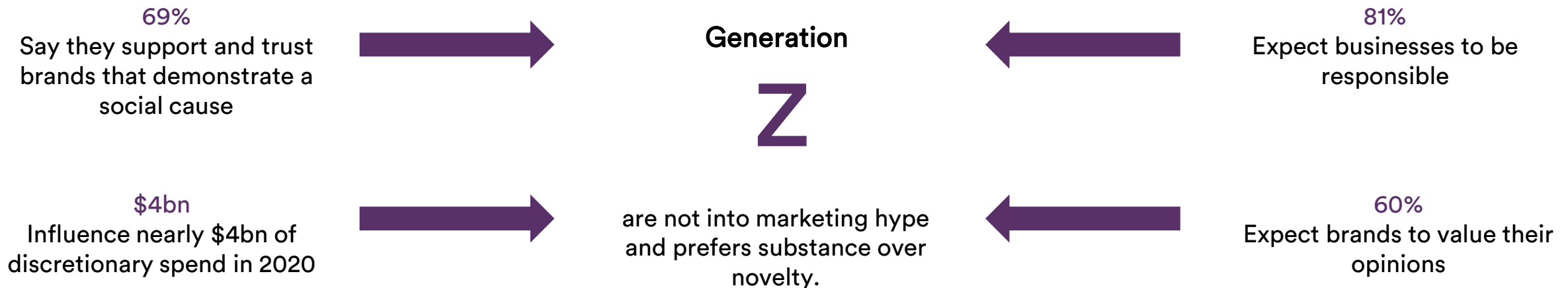


For consumers, savings can sometimes come across as arbitrary; listed at the bottom of the receipt somewhere and passively acknowledged by the cashier, there is no real demonstration of meaningful value.

Card-linked offers close this gap by eliminating coupons and complex point system loyalty programs altogether. The credit card they already use is the coupon, and the offer is automatically applied.

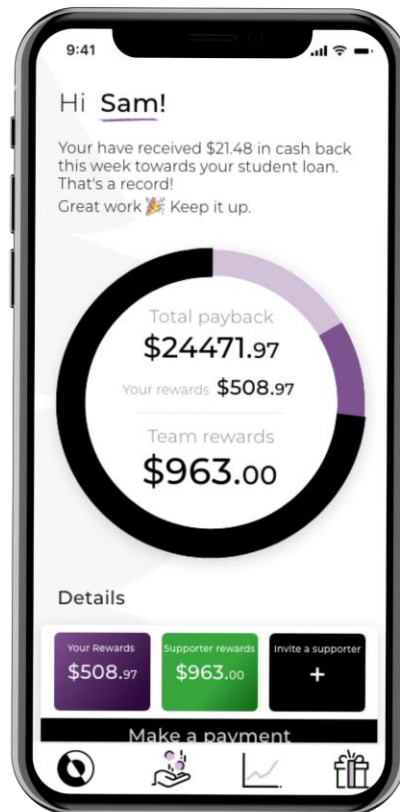
With card-linked offers, convenience and value take place on both sides of the transaction.

Understanding Generation Z (Born 1997 – 2012)



Retailer Benefits

ROKiT BACKS's unique customer acquisition strategy focuses on gaining users in the 18- to 36-year-old range, and these users becoming part of our acquisition strategy to introduce their supporters to the platform.



Brand Image

Halo effect associated with responsibly helping people reduce their debt and achieve their dream of home ownership.



Marketing Assets

Brand and offer features on core ROKiT BACK assets, including app, website, social media (instagram, YouTube etc)



Data Insights

Valuable information intelligence and retail insights based on members and supporters activity data



Communication

1-2-1 communications directly to their smartphones using real-time data.



Strategic Access

Expert technical support to construct bespoke data and information intelligence around specific needs.



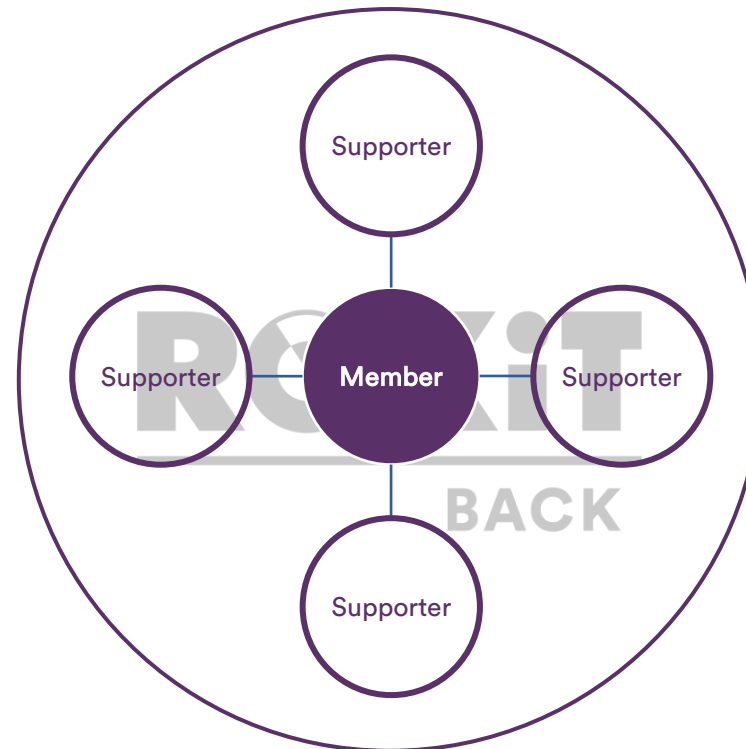
Environmental

Alignment with future consumers environmental priorities and making a measurable contribution towards this

Members build their own community of supporters and link them to the ROKiT BACK app. Growing the platform through our own members is a key part of our user acquisition strategy.

By looping in friends and family as supporters, members can build their own community to significantly magnify their savings potential and spending power.

Together the ROKiT BACK community can make a meaningful and material contribution to the health, welfare and security of their children and future generations.



How it Works

Card-linking connects payment cards direct to loyalty programmes so that brands can see granular data including merchant, location, and amount in real time.

1. Members and Supporters link their own bank and credit cards to the ROKiT BACK app.



2. Members and their supporters pay as they normally would and receive cashback from participating retailers.



3. The ROKiT BACK App notifies members and supporter of rewards in real-time.



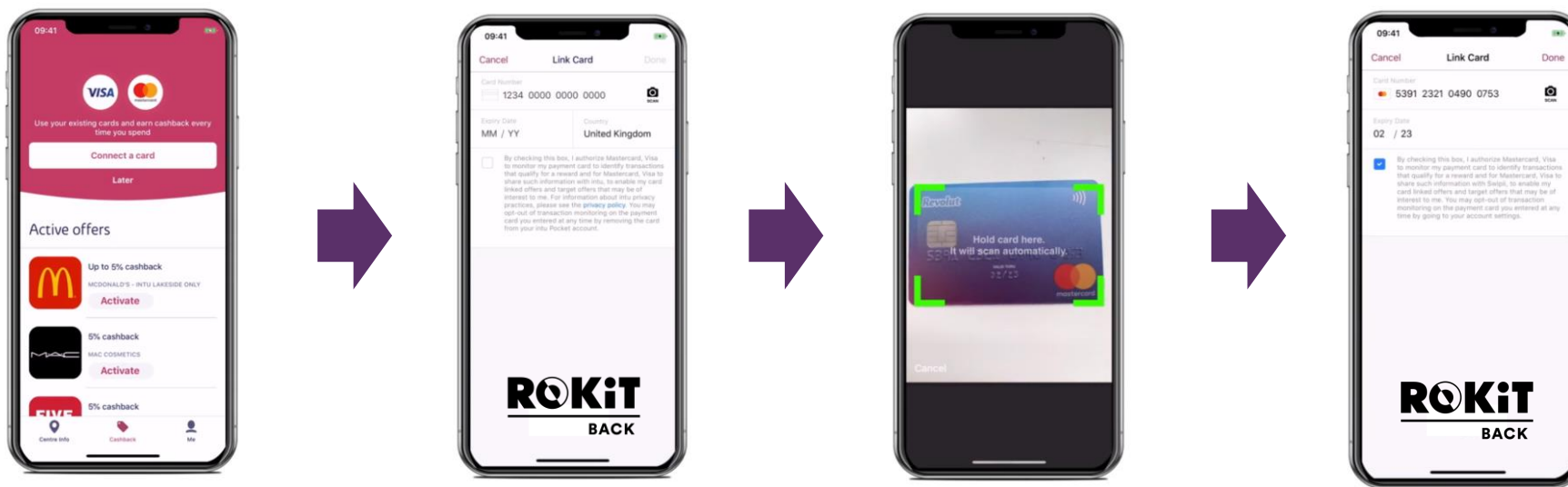
4. Retailers can make bespoke offers based on time, location, customer segmentation etc.

5. Technology automatically routes earning to the members account or directly to the loan provider.



Customer Sign Up Journey

Users and Supporters download the ROKiT BACK App and link their VISA, Mastercard or American Express cards to the APP.



1. Download the ROKiT BACK App

2. Link your credit and bank debit cards

Customer Journey

Users and Supporters shop with our retail partners using their everyday payments card.



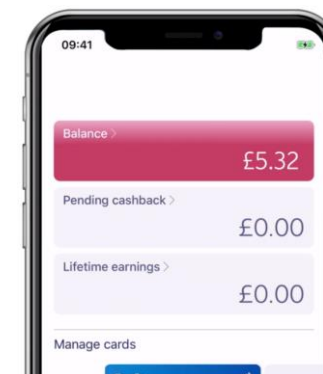
Look through offers either online or instore



Spend as normal



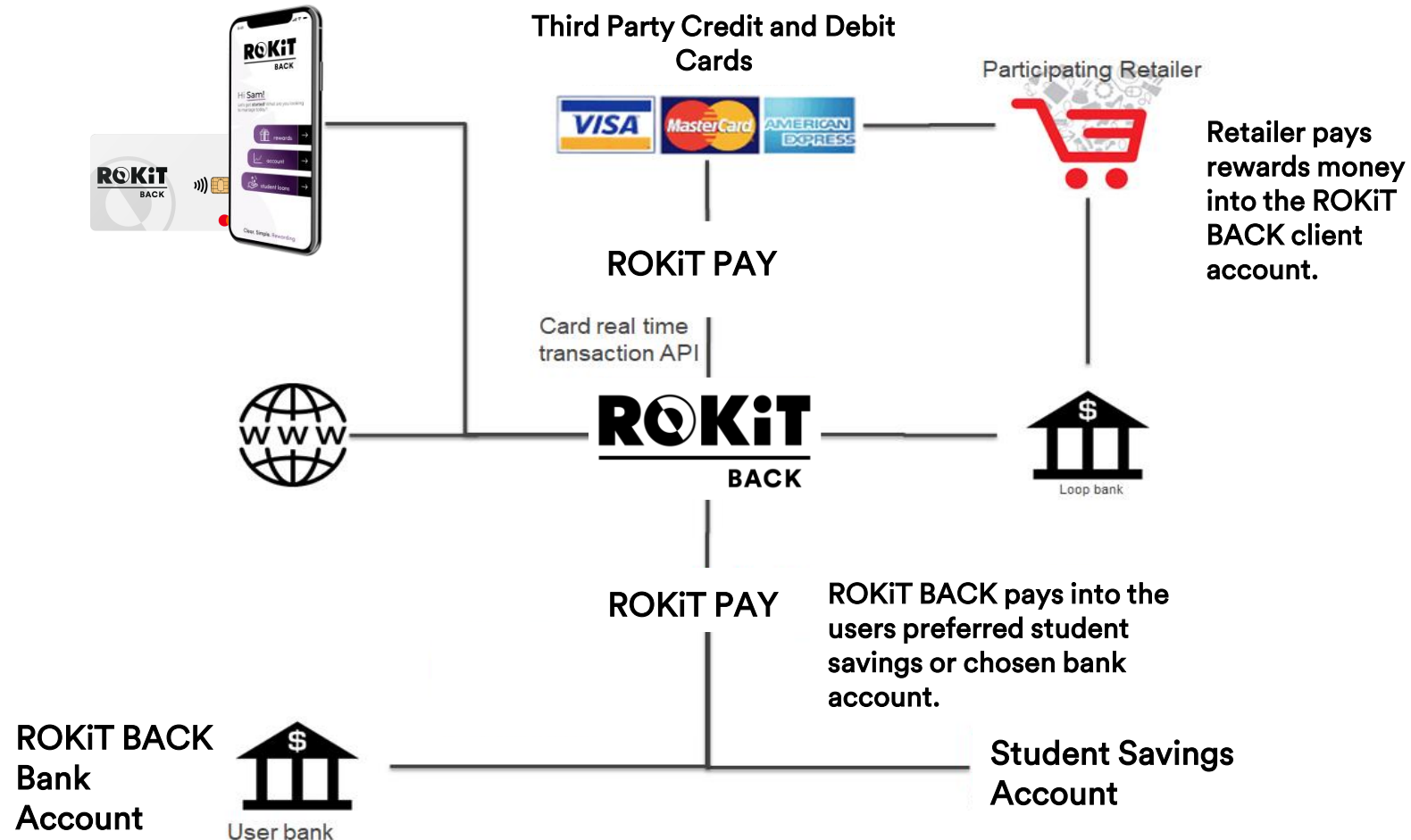
Automatically receive notifications in real time.



View your rewards balance.

System Process

1. Via a phone app or website, users and their supporters link their cards.
2. The user sets their preference on where ROKiT BACK routes their reward money.
3. The user and their supporters spend at participating retailers.
4. ROKiT BACK alerts the user of card transactions at participating Retailers.



ROKiT

BACK | INDIA



Clear. Simple. **Rewarding.**



- There are about 500,000 students of Indian origin studying in 86 nation's worldwide.
- India has circa 20m university students.
- There are 789 universities in India.
- In total, there are six Indian universities in the top 500 in this year's Times Higher Education World University Rankings 2020 (5 in 2019).

India Facts

- The population in the age-group of 15-34 years increased from 353 million in 2001 to 430 million in 2011. Their numbers are expected to rise further, to 464 million by 2021
- More Indians are seeking college education because they feel it improves their life chances. Notably, there has been a substantial increase in the numbers of first-generation and low-income students.
- The rising costs of education, the fee at private institutions is at least double that charged by government institutions.
- According to one study, over 71% of parents in India were willing to go into debt to finance college education of their children. (<https://thewire.in/education/serious-indias-student-loan-default-problem>)

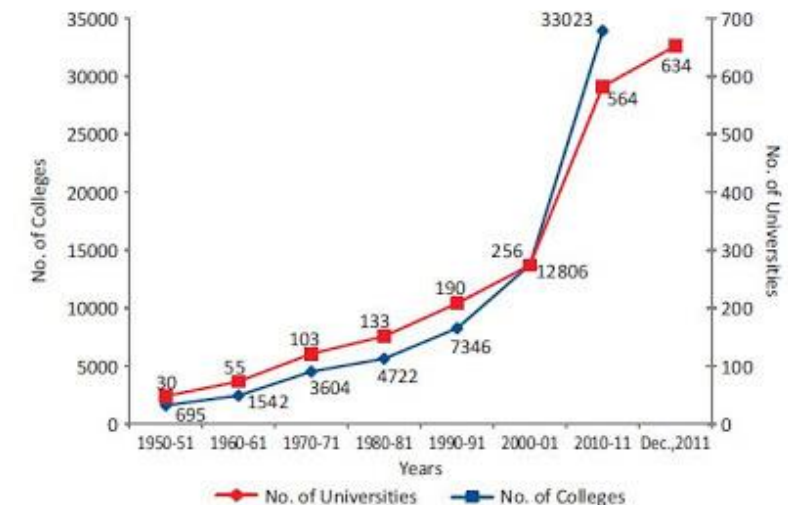
The global trend:

- Student debt and growing loan defaults were considered to be an American problem
- The problem spread to the UK, where the student debt now stands at £135 billion. According to one study, about 70% of students who left university in 2015 are not expected to finish repaying their loans.
- Fewer and fewer Indian banks are lending to students due to the growing education loan default rate being the highest in the retail banking sector.

More students in India are seeking loans because of the rising costs of education, especially since many more of them are attending expensive private institutions than before.

Like the US, India cannot afford student loan defaults to derail its economic growth and the overall health of the economy.

Growth of Higher Education Institutions



Source : MHRD / UGC

Why GOLD?

Saving in a local currency can be worrying with future spending power decreasing as governments pumps in trillions to support an ailing economy.

Gold is trusted to retain its value year after year.

Help protect your future by saving with ROKiT BACK GOLD.

ROKiT BACK GOLD

Investing in gold should not be reserved for the very rich.

Using ROKiT BACKS platform, customers can start by investing their spare change or even just their cashback rewards in gold.

Mix & Match

ROKiT customers decide whether they receive cash rewards in gold or cash.

ROKiT users can boost their gold earning cashback just through using the ROKiT card.



ROKiT BACK is a great "muscle builder" for creating a habit to save.

ROKiT

BACK | GOLD

PAY WITH GOLD

Through the ROKiT BACK GOLD platform, customers can select which account they would like to use when making a card transactions on a Rokit Card – CASH OR GOLD.

BUY GOLD

It's quick and easy to buy gold using the ROKiT BACK GOLD app - any amount, large or small, at the lowest fees available.

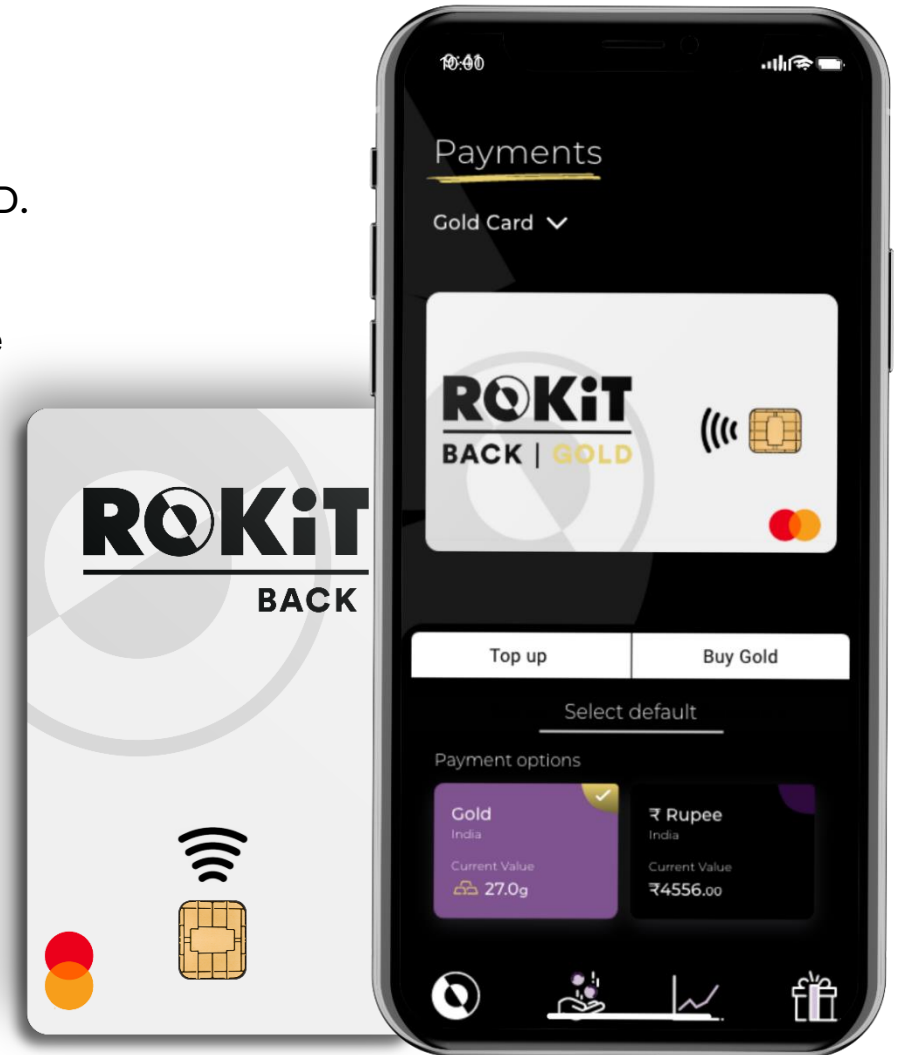
REWARDS

Pay into your Gold account at any time using your own capital or rewards.



GIFT GOLD

Send the gift of gold for a birthday present, for Diwali top up your daughter's account to help her through university or towards her first home.



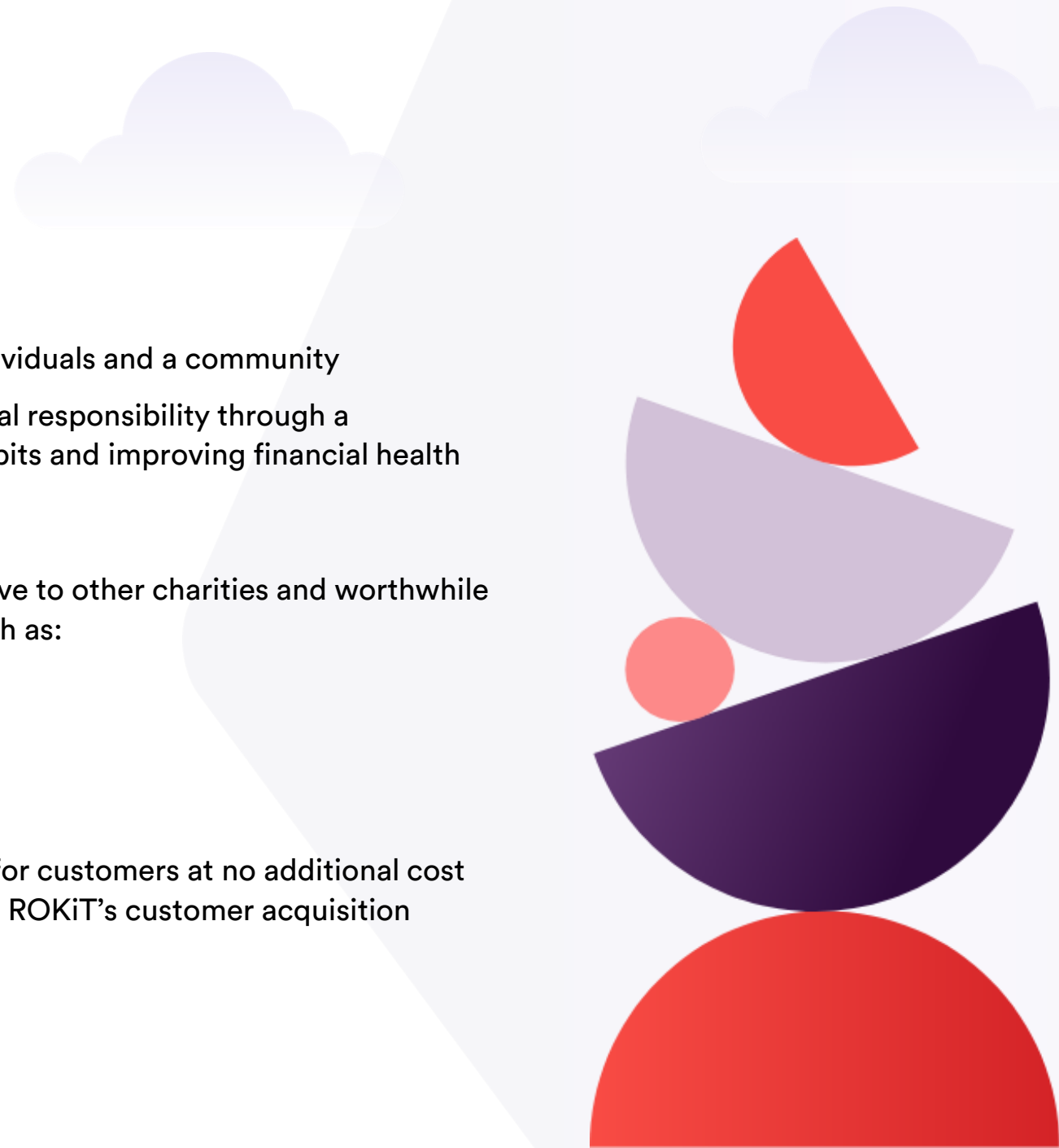
A financial services platform that engages its customers as individuals and a community

ROKiT BACK builds customer relationships, loyalty and financial responsibility through a community approach. We focus on sharing better financial habits and improving financial health throughout the community.

ROKiT BACK GIVES offers our customers the opportunity to give to other charities and worthwhile causes through directing their cashback towards key areas such as:

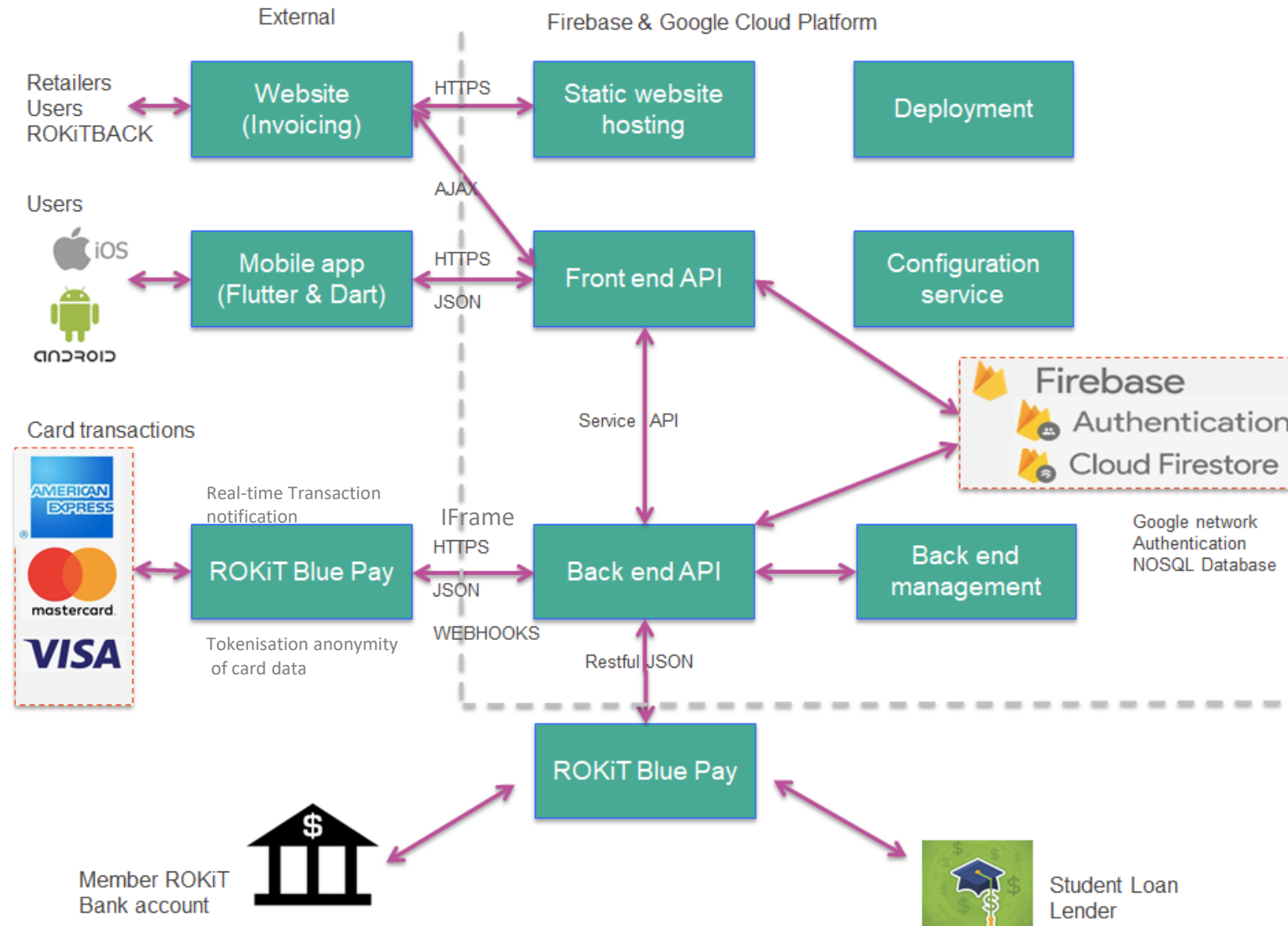
- Forestry regeneration
- Removing plastic from our oceans
- Education

ROKiT BACK GIVES makes the ROKiT platform more enticing for customers at no additional cost to them. Encourages customer loyalty and referrals, enhancing ROKiT's customer acquisition prospects.

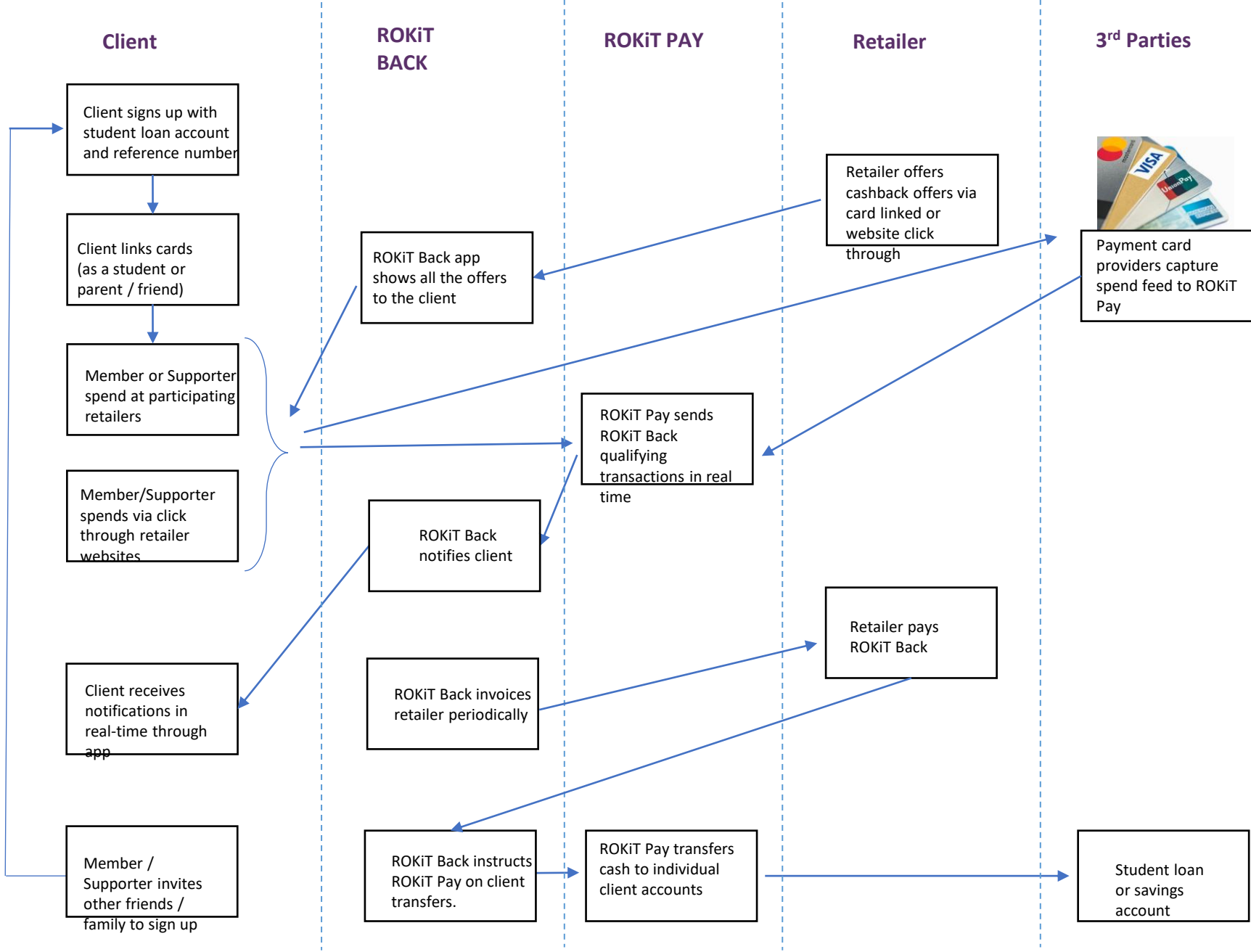


Appendices

Appendix 1 – System Architecture



Appendix 2 – Swim lane Diagram





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