



INVESTMENT OPPORTUNITY

EQIBank

US Capital Global
EQITrade LLC

MEMBERSHIP UNITS
\$5,000,000

INVESTMENT OVERVIEW

EQITRADE LIMITED

Digital Banking for Businesses and High Net Worth Individuals



COMPANY OVERVIEW

- Parent company: EQITrade Limited – based in Cayman Islands
- Subsidiary: EQIBank Limited – based in tax-friendly Dominica
 - Digital Bank
 - Full banking charter pursuant to the 1996 Offshore Banking Act - Dominica
 - Regulated by the Financial Service Unit, Dominica and Eastern Caribbean Central Bank
 - Named one of “10 Digital Banks To Keep An Eye On in 2019” by Irish Tech News
 - Targets High Net Worth Individuals (HNWI) and businesses
 - Network Covers 180 countries and territories
 - Generating revenue

THE OPPORTUNITY

EQITrade Limited is seeking to raise USD 5,000,000 in equity to improve and add new features to EQIBank’s digital banking platform, provide working capital and retire debt. (Debt retirement might change as conversion to equity is being negotiated).

PRODUCT & SERVICES

EQIBank earns revenues from three sources currently offered;

- **Banking:** interchange, fee income, opening fees
- **Card services:** interchange, interest income, servicing fees
- **Custody:** servicing fees, fee income

To be offered;

- **Lending:** servicing fees, interest income
- **OTC:** servicing fees, interest income
- **Wealth Management:** servicing fees, fee income
- **BaaS & Open APIs:** licensing fees, profit share, servicing fees

MANAGEMENT

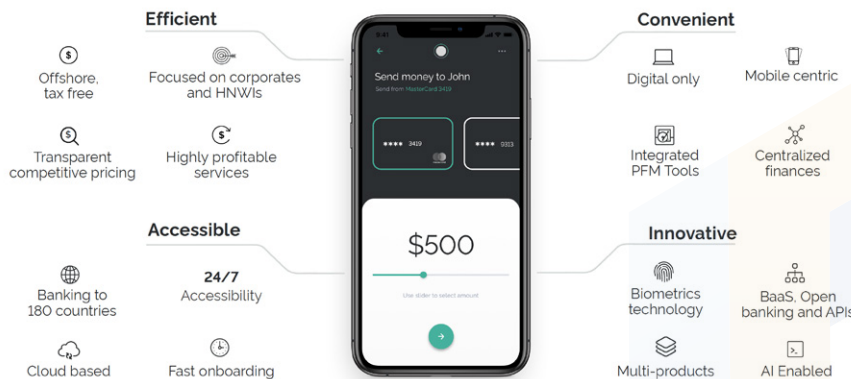
Jason Blick, Director and CEO

- Specialized in financial services and qualified UK attorney
- Ownership: 52%

Christopher Burke, Director and CIO

- Master of Law., LL.M
- Ownership: 1%

Underlying Magic



DEAL STRUCTURE

Company	EQITrade Limited
Industry	Digital Banking
Offering	USD 5,000,000 equity (units)
Issuer Name	US Capital Global EQITrade LLC
Valuation	USD 35,000,000
Min. Purchase Size	1 Unit / USD 25,000
Placement Agent	US Capital Global Securities, LLC
Commission	8% cash; 8% warrants
Parent Headquarters	George Town, Grand Cayman

INVESTMENT STRUCTURE

The issuer is a Special Purpose Vehicle structured to allow investors' indirect ownership of Cayman Islands based EQITrade Limited, which is the parent company of EQIBank Limited with 100% ownership. Direct investment possible for certain investors, e.g. strategic investors.

MARKET & COMPETITION

	EQIBank	Atom bank	WeBank	nu bank	monzo	N26	Revolut
Countries Banked	180	1	1	1	2	26	31
Credit Cards	✓	✓	✓	✓	✓	✓	✓
Lending	✓	✓	✓	✓	✓	✓	✓
Custody	✓	✗	✗	✗	✗	✗	✗
International Corporate Accounts	✓	✗	✗	✗	✗	✗	✗
Tax Exempt	✓	✗	✗	✗	✗	✗	✗

* Please see the Investment Summary for valuations

CONTACT

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For additional Risks and Disclaimers regarding this offering, please read the offering Private Placement Memorandum.

RISKS

OPERATIONAL

- Banking controls: risk that the data is not being correctly transferred to the bank's Anti-Money Laundering ("AML") software on a daily basis as expected or that the AML software is inadequate for monitoring purposes, now, or in the future. Risk that unauthorized client instructions are executed. Risk that client manual instructions are incorrectly executed.
- IT and Infrastructure: risk of security control infrastructure being inadequate and so unable to properly safeguard internet systems and data from internal and external threats.
- Record keeping: risk of loss of sensitive client data or otherwise, and that client account records are not correctly maintained or kept for sufficient period of time.
- Policies: risk that policy and procedures do not exist and/or are no longer appropriate.

THIRD PARTIES/OUTSOURCING

- Operational risk created from outsourcing operational functions to a third party, which are critical for the performance of regulated activities.
- There is a risk that the correspondent banks are not appropriate for the client base, client type and volume of transactions of the bank.
- Reliance on the system developer for necessary changes to the system, reporting and support.

LEGAL/REGULATORY/REPUTATION

- With legislative and regulatory updates applicable to the bank, the business runs the risk of being not compliant and therefore exposed to expensive regulatory and legal action.

FINANCIAL REPORTING AND ACCOUNTING

- Risk of breaching capital adequacy rules resulting in regulatory non-compliance, failure to identify and monitor actual and potentially large exposure, invalid accounting entries, inaccurate or incomplete financial reporting, failure to close out FX positions and unintentionally expose the bank to FX rate risk.
- Credit risk: risk of counterparties fail to meet their contractual obligations and risk that the value of collateral related to loans can decrease and become insufficient.
- Budget: risk of business failing to perform as expected, both in terms of revenue and expenses, and expenses are not appropriately authorized or recorded.

If you would like to know more about how your business can secure the funding it needs, visit www.uscapglobalsecurities.com or call +1 415 889 1010