

Strategic partnership with Thomas Cook Money



Ferratum's Mobile Bank ecosystem

Global scalability beyond
Ferratum's balance sheet



Working with Thomas Cook Money

Thomas Cook has been dedicated to customers' holidays for over 175 years

- ✓ Over 20 million customers
- ✓ Established in 17 countries across Europe
- ✓ Supported by 22,000 employees

Thomas Cook Money are combining the heritage of holiday know-how with new, straightforward money services

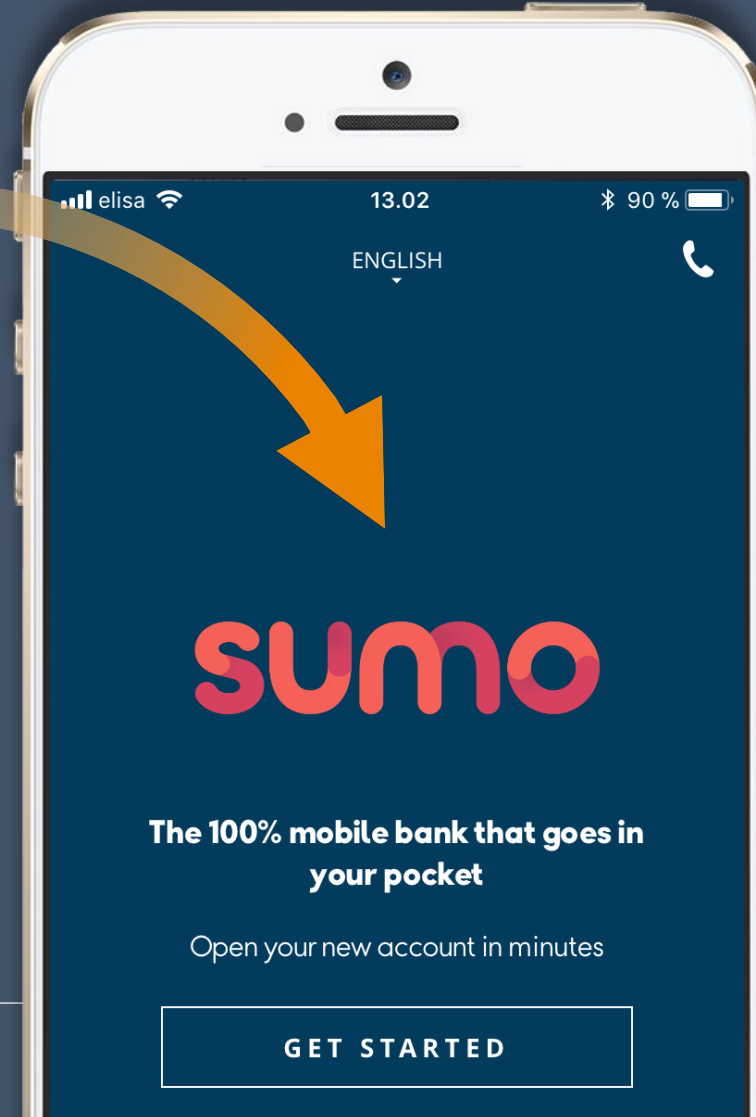
- ✓ Taking greater care of the one thing that can make or break any holiday – money
- ✓ Providing effective holiday money management
- ✓ Helping customers plan, save and budget so they can enjoy the highlight of their year – their holidays





Introducing Sumo

The first ever mobile banking app
designed for holidays



Ferratum's white label "Banking-as-a-Service"

We combined Ferratum's fintech innovation and Banking Licence with Thomas Cook Money's established brand, customer relationships and marketing power for a
Win – Win – Win



Customers Win

Easy travel and leisure with an all-in-one mobile banking app designed for holidays that offers:

- ✓ Multi-currency current accounts in 7 currencies
- ✓ A suite of savings accounts
- ✓ Overdraft facilities for eligible customers
- ✓ Contactless debit card

PLUS

- ✓ Access to Thomas Cook holiday booking engine
- ✓ An interactive savings tool that helps customers save up money for the best time of their year – their holidays!



Partners Win

Our partners can offer their customers a full service banking solution without undertaking a full regulatory journey or a full technology build

- ✓ Instant plug-and-play financial solution for non-financial companies
- ✓ Stronger customer relationships and brand loyalty
- ✓ Additional revenue streams
- ✓ Opportunity to gain additional customers by offering innovative financial services

Thomas Cook
money



Ferratum Wins

Banking-as-a-Service partnerships grow our ecosystem

- ✓ Gain cost efficient access to new, large customer groups
- ✓ Scale our business efficiently, without up-front marketing costs and risks
- ✓ Increase the number of users on our platform, thereby increasing our attractiveness to future partners
- ✓ Diversification of our revenue streams



Our opportunity

- Sumo customer target of 1 million
- Launch in Sweden this year
- Roll-out to other key European markets from 2018 onwards, including the UK

New revenue streams from:

- ✓ Overdrafts
- ✓ Licencing fee paid by Thomas Cook Money based on platform usage
- ✓ Future revenues include additional consumer offerings through the platform over time

