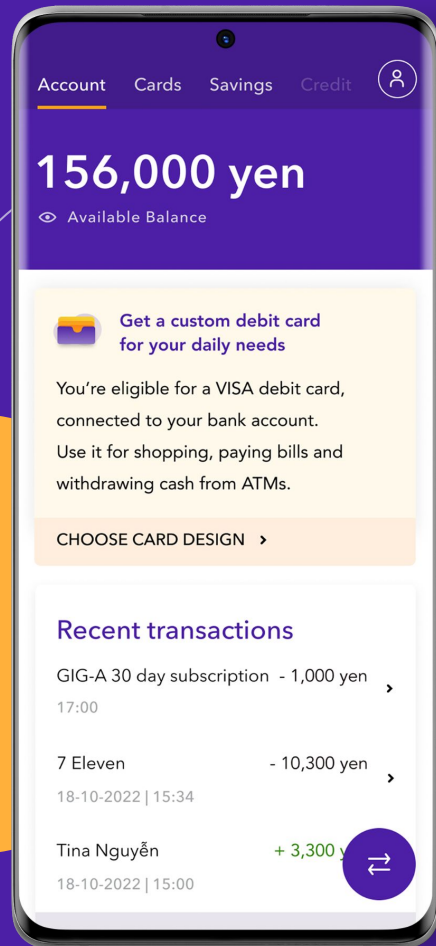


Banking in Japan Made easy

100% mobile, simple and hassle free bank
account - that you can use in your own language



COMPANY PROFILE

Company  G-Bank Technologies OÜ
 株式会社GIG-A(関東財務局(電代)第105号)

Founded 2021年

- Awards
- Tokyo Financial Award 2021
Financial Innovation Category 1st place
 - FINOPITCH2022 by FINOLAB
International Grand Prize / Mitsubishi Estate Award
 - FIN/SUM 2023
Special Jury Award
 - Takeoff Tokyo 2023
Startup Pitch Contest 1st Prize



Raul Allikivi (Founder & CEO)

Serial entrepreneur, former Estonian Ministry of Economic Affairs and Communications. Founded the company to address issues in Japan that he faced by himself



VISION

TRUST WORKING ACROSS BORDERS

MISSION

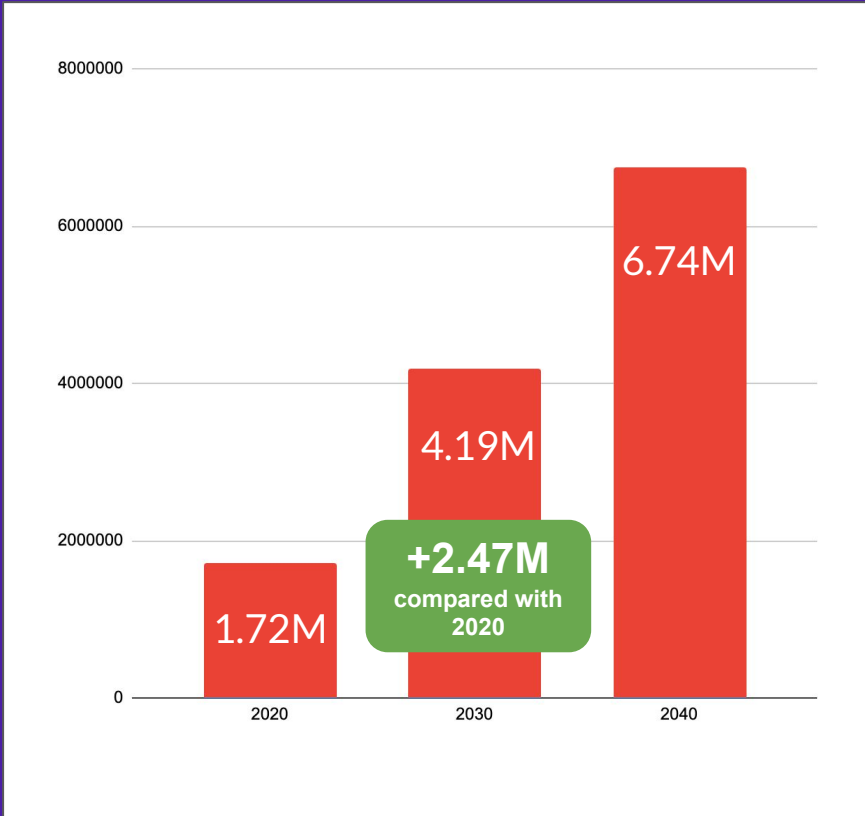
WE ELEVATE OUR CUSTOMERS LIVES
BY EMPOWERING THEIR ACCESS TO FINANCIAL
SERVICES BY BUILDING UP TRUST

BANKING IN JAPAN



WORKING VISA HOLDERS IN JAPAN

Immigration **up** but foreigners are seen as high risk.



Open a mobile money account today with Monese

Get your Monese account to start spending, sending and saving in minutes



ALL-IN-ONE MOBILE BANKING FOR MIGRANTS

SAVE, SEND, SPEAK WITH THE MAJORITY APP

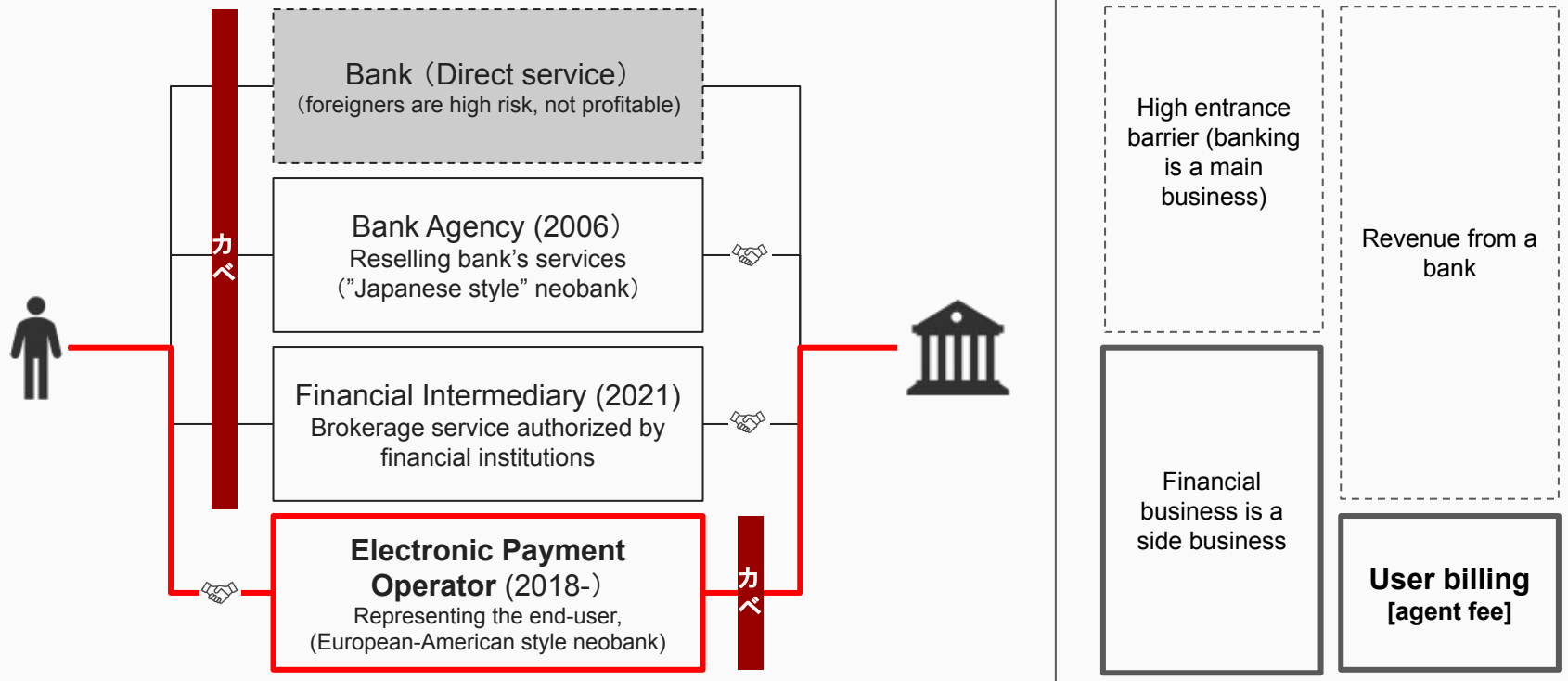


Get Started

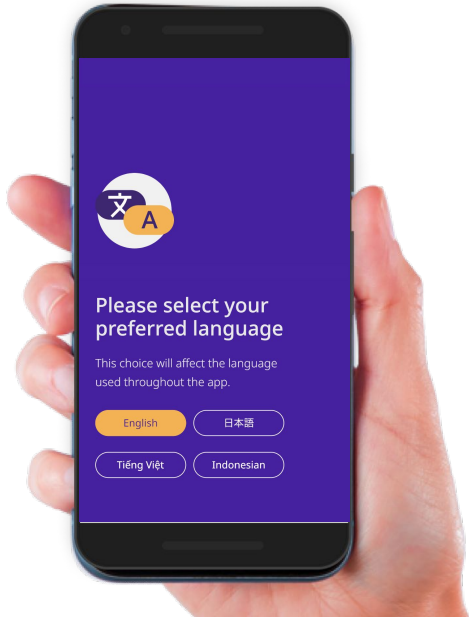
See offer for 

LICENSE OVERVIEW

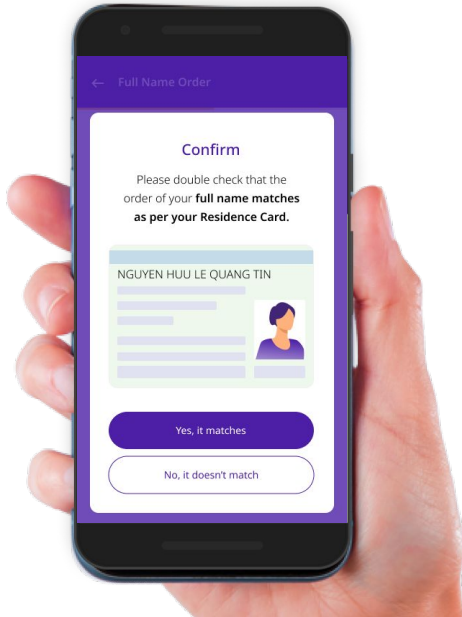
GIG-A is a pioneer in facilitating access to banking services as a representative of end-user



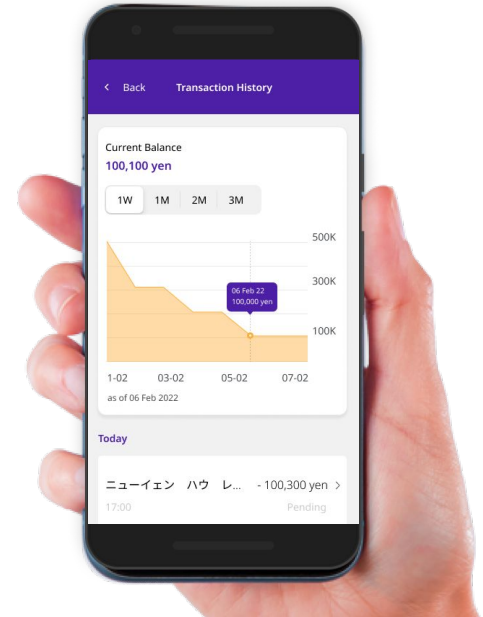
MVP: MULTILINGUAL DAILY BANKING FROM YOUR MOBILE



Multilingual



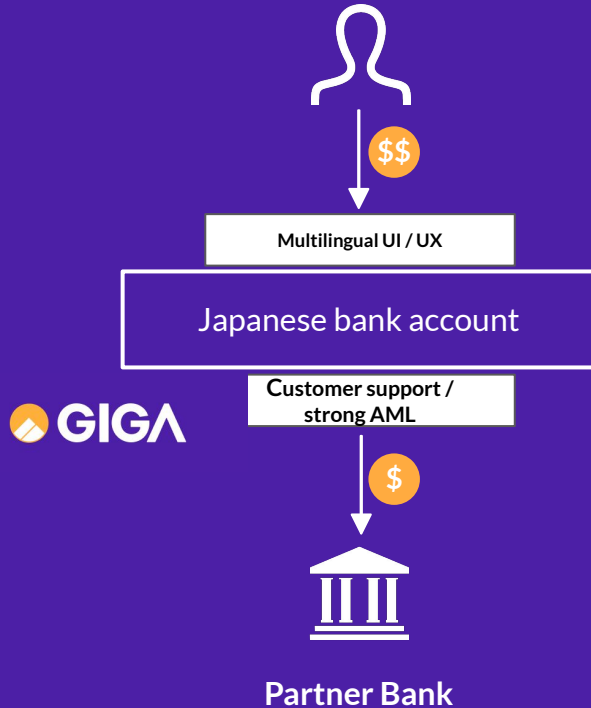
Fully digital onboarding



Simple & intuitive daily banking

MVP service model (Pilot)

Multilingual and fully mobile banking services



POSSIBLE WITH MVP

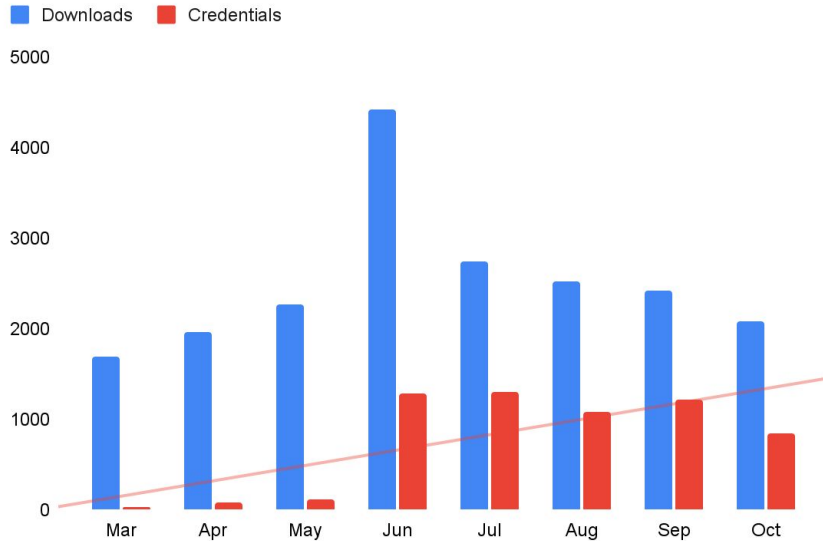
- ❖ Bank account opening (mobile app, eKYC, within 1-2 working days)
 - From the first day of arrival in case of working visa holders
 - After 1 year of residency for others
- ❖ Domestic transfer (mobile app, within 1-2 working days)
- ❖ Cash withdrawal, deposit from ATM's

MVP LIMITATIONS

- ❖ No debit card
- ❖ No real time transfers
- ❖ No connection to SWIFT
- ❖ Can not accept American nationals
- ❖ Can not accept customers with less than 6 months left of their residency period
- ❖ Can not accept foreign students earlier than after 1 year of residency

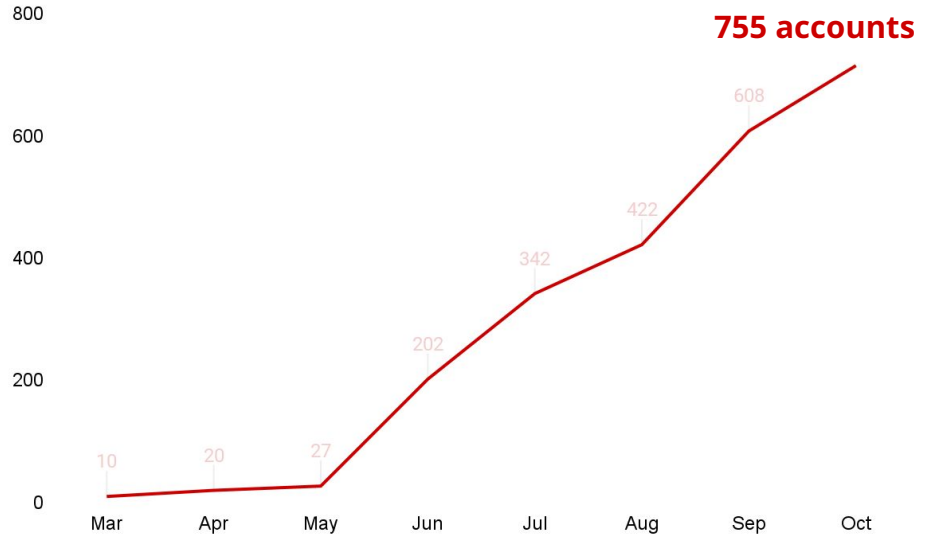
Download and Credentials by Month

Total: 20,000 downloads, 6000 credentials



Cumulative Number of Opened Accounts***

The total opened bank accounts continues to increase each month.



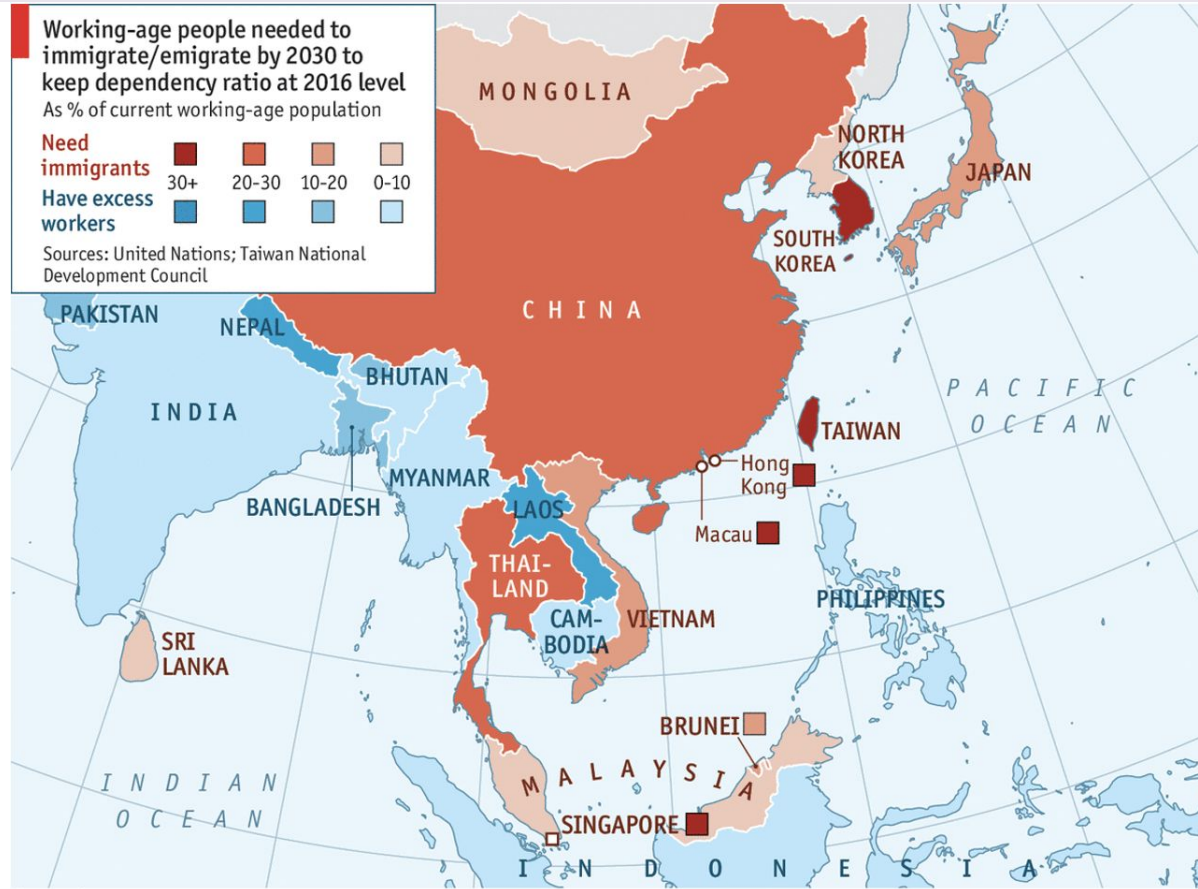
10 YEAR TARGET

GIG-A IS A PAN-ASIAN NEOBANK

SERVING 20 MILLION CUSTOMERS ACROSS BORDERS

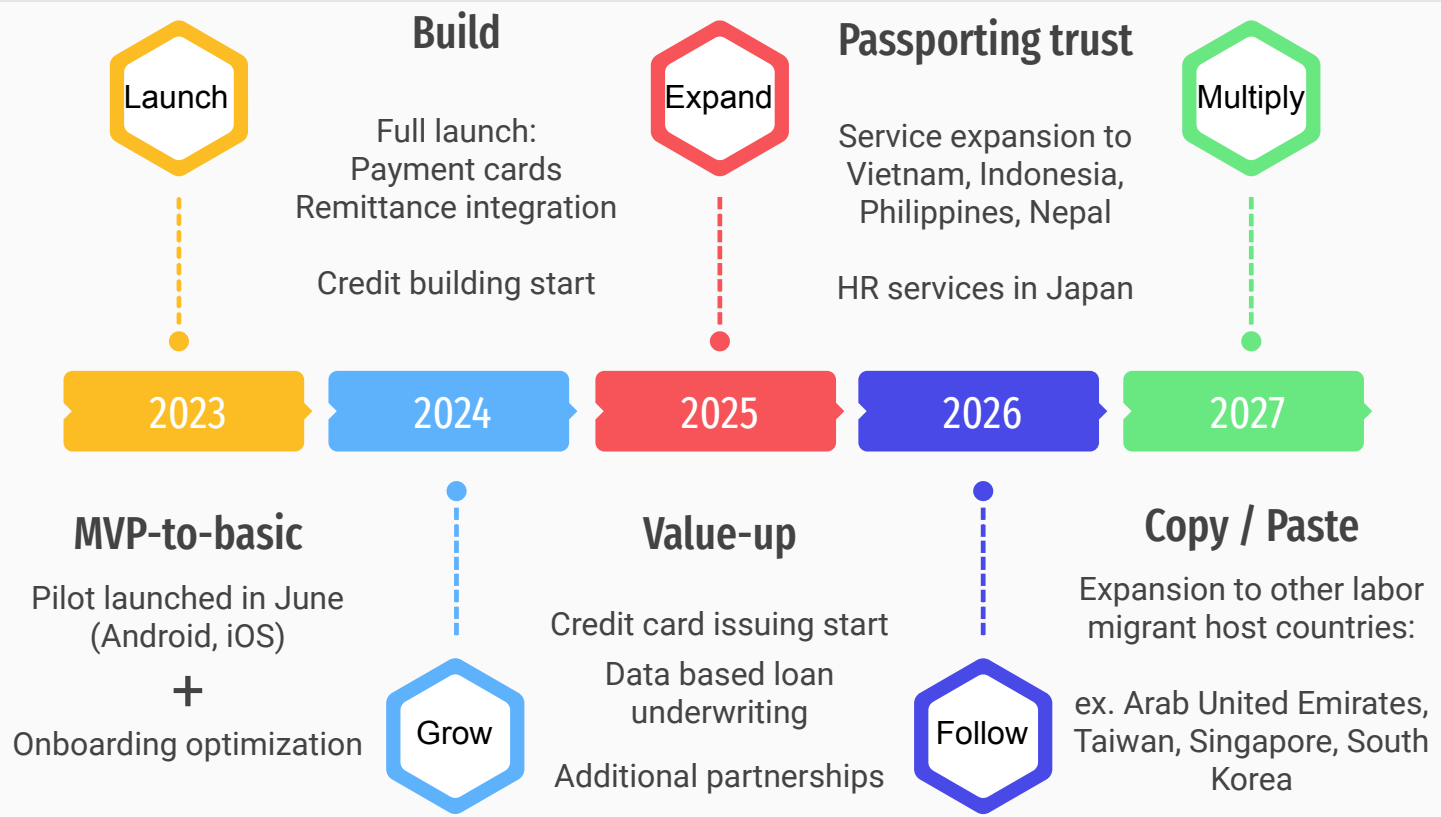
LABOR MIGRATION TRENDS IN ASIA

hundreds of millions people working cross-border in Asia in the next 10-15 years

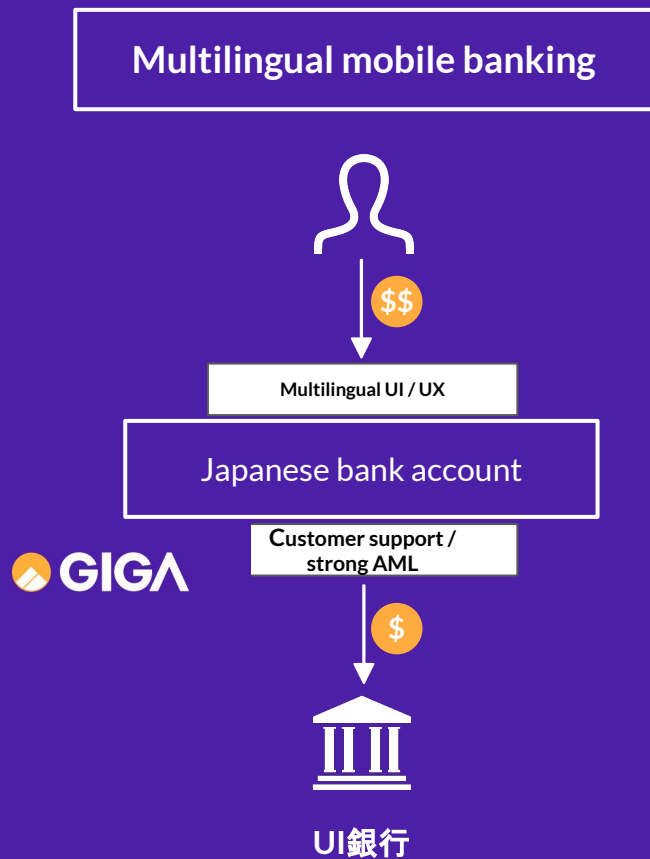


LONG-TERM GROWTH VISION

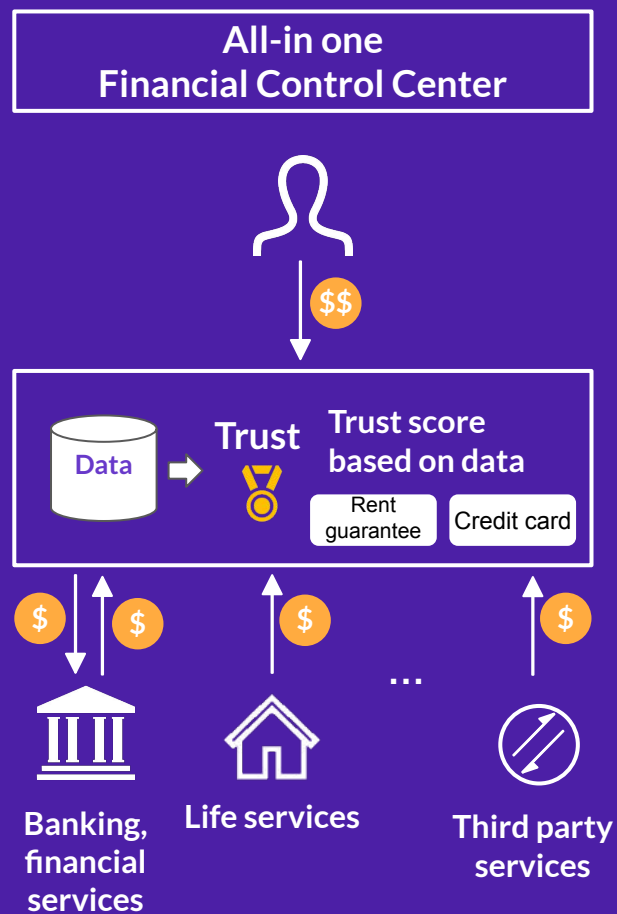
from foreigner focus in Japan to a full pan-Asian neobank, serving labor migrants

















Business model (Pilot)



2025-



BENCHMARK COMPARISON							
	Immigration focused neobanks			Challenger banks (also with banking license)			
	 	 	 	 	 	 	 
Founded	2021	2015	2019	2013	2012	2015	2015
Stage	Seed	Series C	Series B	Series E	Series G	Series H	Series E
Raised total	€1.93M	US\$205.4M	US\$83.5M	US\$1.7B	US\$2.3B	US\$1.1B	US\$1.7B
Main investors	ICJ,Finolab Miraise	Tera VC Investec,HSBC	Rebtel Valar Ventures	Third Point Ventures	Sequoia	Abu Dhabi Growth Fund	Woodford Softbank VF
Users	-	2M (2020)	Not public	8M (2022)	12M (2021)	5.8M (2022)	25M (2022)
Target customer	Labor migrants in Japan (Asia)	Labor migrants in Europe (UK)	African migrants in the US	Millennials & Z Generation	Millennials with annual income less than 75K	Young people (under 34)	Travellers, young people living abroad
Originality	First European style neobank in Japan, aiming to serve labor migrants in Asia	Shifting from B2C to providing white label banking app to banks	Founded by Swedish MVNO Rebtel. Bank accounts, remittance, calls	Full banking license, earning from cards, remittance, revenue share	Loans, payroll advances, cards (interchange fees).	Full banking license, similar revenue structure to N26	Banking and global remittance.. Has also launched in Japan

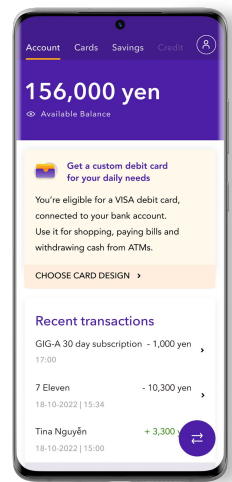
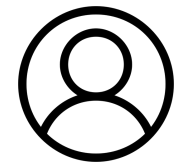


Become an investor in GIG-A: crowdfunding early access:



info@gigabank.jp

GIG-A OPERATING MODEL



Account opening
Financial services

Multilingual
Mobile banking
One-stop shop

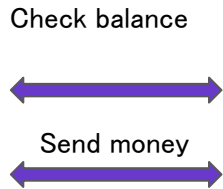
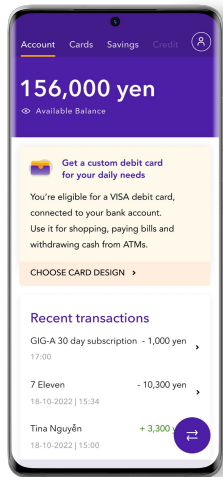
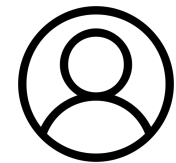
- Prepaid card (TOMOWEL)
- Remittance (WISE etc.)
- Insurance (VIVA VIDA etc)


Reference API
Transaction API
Account creation API

GIG-A branch

Bank (BaaS)

GIG-A "SAAS" SOLUTION





Multilingual

Mobile banking

One-stop shop

- Prepaid card (TOMOWEL)
- Remittance (WISE etc.)
- Insurance (VIVA VIDA etc)

Reference API



- ❖ check balance
- ❖ connect with existing accounts

Secure data exchange



Manual operation

- ❖ open new accounts
- ❖ send money

Bank A

GIG-A branch	Bank (BaaS)
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Bank B

GIG-A branch	Bank (BaaS)
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Bank C

GIG-A branch	Bank (BaaS)
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