



The Marketplace for Global Consumer Credit

No Banks. No Borders. No Friction.

CLIX is a digital marketplace where borrowers access personal credit faster—and investors access yield directly. Powered by AI and built on blockchain, CLIX makes consumer credit simpler, more transparent, and accessible to everyone.

Executive Summary

CLIX is a global consumer credit marketplace that enables direct lending between individuals.

People lending to People

It combines:

Blockchain

Tokenized loans — secure, frictionless, instant, borderless

AI

Credit intelligence — trad scores enhanced by digital footprint, behavioral psychology data

Community Capital

Borrower distribution layer focused on underserved, de-banked communities, Lender focus on HNW & Investor liquidity pools.

Outcome

Higher Returns for Lenders

Direct access to yield without intermediary spread compression.

Fair & Borderless Access for Borrowers

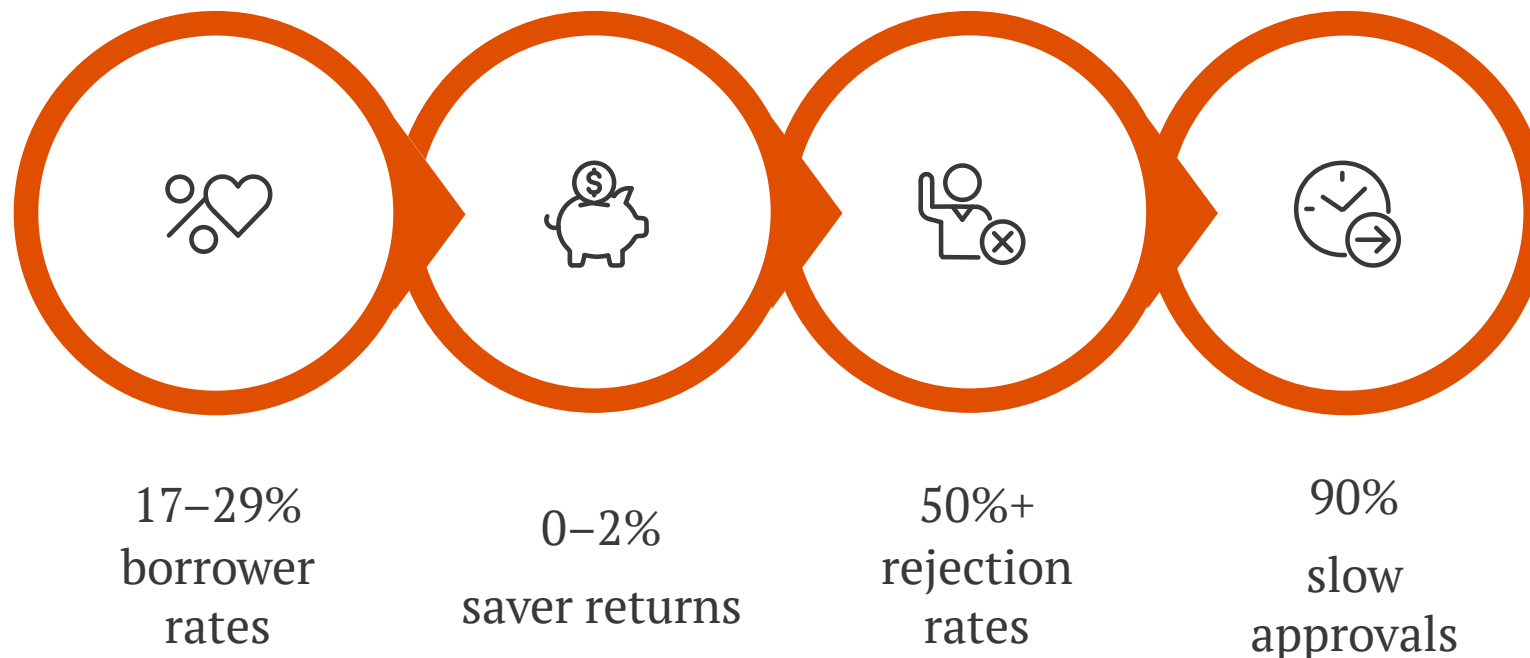
Credit access regardless of geography or traditional banking status.

New Global Credit Asset Class

Creation of a tokenized, tradeable consumer credit market.

The Problem: The Global Credit System is Broken

Traditional System



The Result

→ Inefficiency

Massive spread between what borrowers pay and what savers earn.

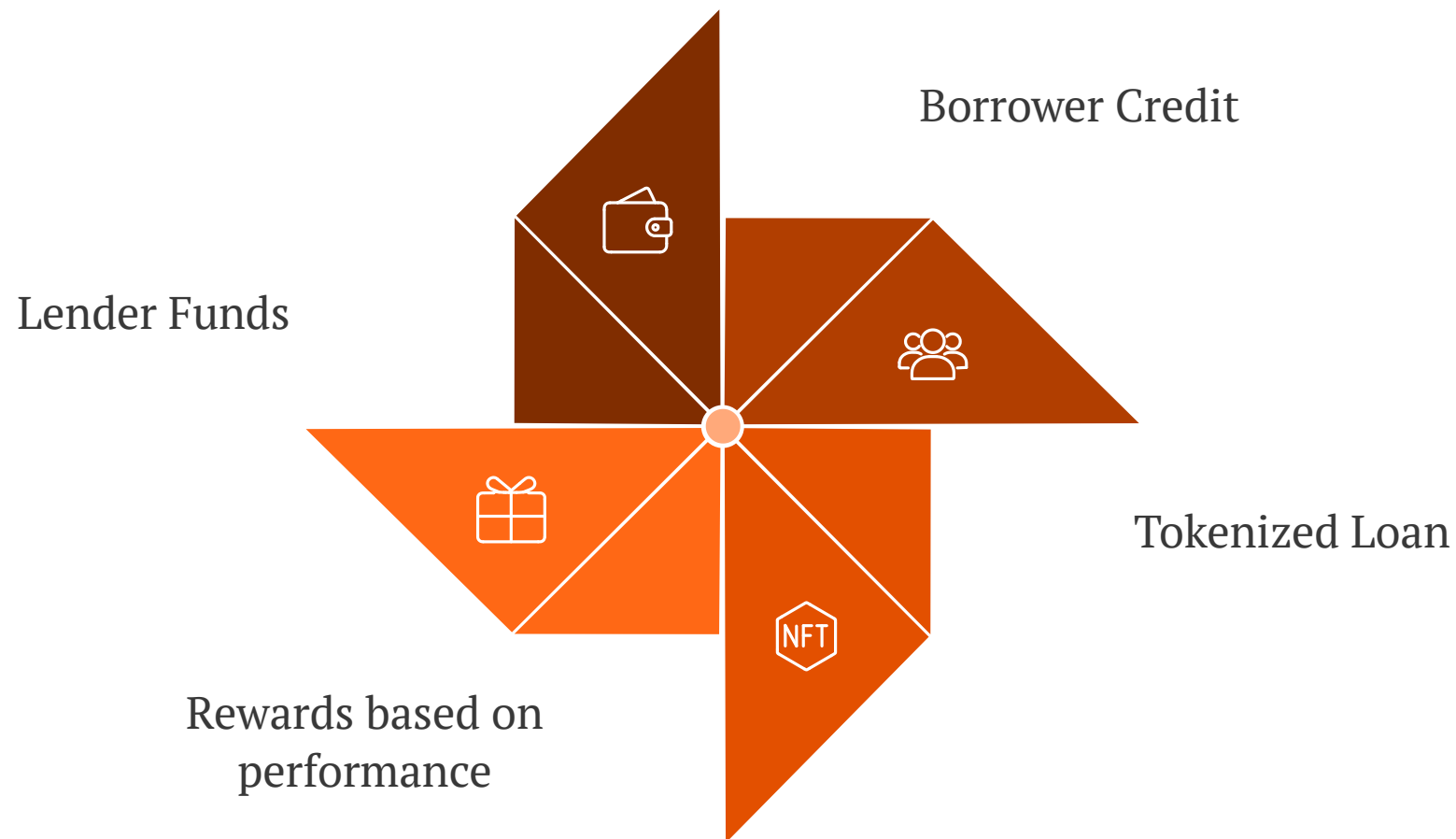
→ Exclusion

Over 1.5 billion people remain underbanked or unserved.

→ High Spreads

Banks profit from the gap — not from efficiency.

The Solution: CLIX Marketplace Model



The CLIX marketplace connects lenders and borrowers directly and anonymously, eliminating the traditional banking intermediary and replacing it with smart contract automation and instant settlement.

Key Features

Peer-to-Peer Global Lending

Borderless capital matching between individuals and investor pools worldwide.

Smart Contract Automation

Loan lifecycle managed on chain automatically

Instant Settlement

Funds move in real time — no clearing delays.

Tokenized Loan Ownership

Loans are tokenized, enabling secondary market liquidity.

CLIX Features:

Reputation Score, Protect & Rewards

CLIX = REPUTATION SCORE

CLIX integrates a proprietary AI powered Reputation Score, combining:

- Traditional credit data
- Behavioral and psychometric indicators
- Transaction history and repayment performance
- Alternative digital data sources

This improves credit access, pricing accuracy, and inclusion — especially for underbanked Users.

CLIX = PROTECT

- Optional default protection for eligible loans
- CLIX repurchases defaulted loans for a protection fee payable by Lenders at funding
- Lenders are made whole and CLIX assumes recovery risk

Additional Safeguards

- KYC / AML identity verification (off chain), transactions proceed anonymously.
- Multi-signature smart contract security
- Cold-storage custody and third-party security vaults

CLIX = REWARDS

CLIX has designed an incentive-based Rewards program for both Lenders and Borrowers. Rewards Tokens will be in the form of both stablecoin and \$CLIX Tokens according to a formula to be announced.

- **Borrower Rewards:** CLIX proposes to issue rewards in the form of tokens and to distribute them as loan repayments are made to encourage integrity and payment performance in the CLIX community.

- **Lender Rewards:** CLIX proposes to issue rewards in the form of tokens—calculated upon every loan made—and to distribute them as each loan is initially settled. This is a strong yield enhancement opportunity.

CLIX Market Opportunity

1.5B+

Underbanked Population

\$10T+

Global Unsecured Consumer
Credit

\$850B+

Annual Remittance Flows

\$170B

Addressable Diaspora Lending
(10–20%)

\$25B+

Initial CLIX Target Corridors (EU
outward)

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Phase 1:
High-Certainty
Launches
(6–12 months)

EU Launch:

Germany, France, Italy, Spain,
Baltic Region

MiCA CASP authorization via
BitGo; Stand up localized KYC,
Travel Rule, and stablecoin
on/off-ramps.

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Phase 2:
Scale in Growth Markets
(12–24 months)

South East Asia

- Indonesia — biggest long-term volume market
- Philippines — strongest near-term unsecured credit growth story
- Thailand — deepest unsecured-credit culture, but more mature
- Vietnam — very strong growth runway
- Malaysia — attractive quality market, but smaller than Indonesia/Philippines
- Secondary — Singapore

Why CLIX Wins Over TradFi, Fintech & DeFi

CLIX is not "blockchain first" — it is "**credit-first**" and "**community first**" with blockchain as the trust layer.

Feature	Banks	Fintech	Crowdfunding	DeFi	CLIX
Global	✗	⚠	✗	⚠	✓
Liquid Loans	✗	✗	✗	⚠	✓
AI Credit	⚠	⚠	✗	✗	✓
No Balance Sheet	✗	✗	✗	✓	✓
Real-World Lending	✓	✓	✓	✗	✓

Key Message: CLIX is not a competitor..... It is a replacement infrastructure.

✓ Neutral P2P Marketplace

Designed from day one as a neutral P2P marketplace.

✓ Credit-First Architecture

Credit-first architecture with blockchain as infrastructure.

✓ Scales Without Balance-Sheet Risk

No legacy cost base. Pure marketplace efficiency.
Direct capital matching.

✓ Regulatory Certainty

CLIX regulatory compliance provided via contract with BitGo Europe GmbH, a regulated MiCAR Licensee in the European Union.

There are no true blockchain-based P2P lending platforms funding real-world personal loans. **CLIX sits in a scarce category**, with clear technical, regulatory, and execution advantages over the only credible peers.

The Diaspora Growth Accelerant

CLIX Tokenized Remittance → Lending Model

"FROM FIAT TRANSFERS TO PRODUCTIVE CAPITAL"

Instead of:

Diaspora sends \$500 → family **consumes** it

CLIX enables:

Diaspora allocates \$500 → tokenized lending pool → family / borrower receives structured credit → investor earns yield → capital recycles

This transforms remittances (consumption) into capital formation (investment + credit access).

Global Flow Corridors:

- **EU → Africa:** \$30B — Corridors: France, Italy, Spain
 - **EU → South Asia:** \$50B — Corridors: Germany, Italy
 - **EU → LATAM:** \$15B — Corridors: Spain, Italy
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Why This Model Works — Behavioral Edge

Diaspora investors are **NOT** typical investors. They are emotionally driven, community focused, and already sending money.

CLIX transforms:

- obligation → **opportunity**
- remittance → **yield**
- support → **empowerment**

"Support your family AND earn a return while doing it"

Technology, Product & Business Model

Platform Product Flow

- Borrower Applies
- AI Scores
- Loan Funded
- Loan Repaid on Terms

Loan Types

- Unsecured personal loans
- Secured lending
- Crypto loans with enhanced LVR's

AI Credit Engine; Next Generation Credit Scoring

- Behavioral + Bureau + Alternative Digital Data
- AI Risk Model — CLIX Reputation Score
- Dynamic Pricing

Technology Stack

- **Frontend:** Web3 dApp
- **Blockchain:** BASE (Ethereum L2)
- **Smart Contracts:** Loan lifecycle
- **Oracles:** Identity, AML, credit scoring

Transaction Fees

A marketplace fee payable by the Borrower on each loan origination.

Default Protection Fee

An optional Default Protection fee payable by the Lender to protect the loan against Borrower default.

Token Appreciation

User Rewards and Investor Tokens appreciation is driven by platform revenue growth reducing Borrowers' net interest costs and increasing Lender returns.

Borrower Reward Tokens

Issued as loan repayments are received, incentivizing on-time repayment giving all of those in the CLIX community a share of the success of the marketplace.

Go To Market — Launch Phasing Strategy

Phase 1: EU (MiCA) & SE Asia

BitGo partnership provides compliance, licensing from launch, onboarding and robust KYC/AML.

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Phase 2: Diaspora Corridors

Activate EU outward remittance corridors into Africa, South Asia, and LATAM.

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Phase 3: Global Expansion

Scale across all target markets with full regulatory passporting.

The Team & Investor Call to Action

Chris R Hogg - Founder/Advisor

40 year career spanning 3 continents in consumer credit, consumer debt recovery, payment processing and credit analytics and scoring. Led 2 public companies in this space in Australia, Canada and the UAE where he founded the regions first payroll processing payment card business before a successful exit. Chris' deep Industry knowledge has been instrumental in the creation of this unique marketplace platform, CLIX and he continues to lead and advise on the core business features and construct.

Richard L. Davison, BSc (Hons) Statistics — Board of Governance

Honours graduate in Statistics from University College London. Served as Global CFO of Cobra Group International (1999–2019), overseeing financial and legal operations across 31 countries with expertise in international tax, compliance, and market entry.

Prof. Dr. Simon Stringer, PhD, BSc — Board of Governance & AI Lead

Distinguished neuroscientist and Director of the Oxford Centre for Theoretical Neuroscience and Artificial Intelligence at the University of Oxford.

Andrew Woodcock LLB, LLM, BA, MLA(Harvard) — Board of Governance & Compliance

Experienced practical Attorney. Attorney of the Grand Court of the Cayman Islands and a Solicitor of the Supreme Court of Queensland. His role at CLIX will include in-house compliance training, drafting compliance manuals and oversight of CLIX's regulatory obligations.

Mike Pearse B.Bus, CPA, ASQ — Growth Solutions Lead

Brings a unique blend of enterprise-level process expertise, transformation leadership, and entrepreneurial mindset. Has lived & worked across the globe & launched several start-ups with successful exits.

Ruslan Pavlov — Client Project Lead

Oversees client delivery and project execution across the CLIX platform rollout. Strong experience in managing multi-stakeholder technology initiatives, coordinating cross-functional teams, and ensuring adherence to delivery timelines, quality benchmarks, and regulatory expectations.

Valeria Luhova — Business Analytics

Leads the organization's business analytics function, providing data-driven insights that support product optimization, operational decision-making, and regulatory reporting. Ensures CLIX's strategic and operational decisions are backed by reliable, transparent, and regulator-grade analytical outputs.

Oleksandr Pastushkov — Blockchain Technical Lead

Responsible for the architecture, integrity, and security of the platform's distributed-ledger components. Substantial experience designing and deploying blockchain-based financial systems with a focus on compliance, resilience, and transparency.

"Free the movement of capital between people — and you change the world."

Investor Proposition

- Fintech + Blockchain + AI convergence
- New asset class creation
- Massive underserved global demand

Private Placement and Token IDO Opening Soon — Contact Us

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