




#ashChing[®]

OWN YOUR HOME SOONER!



MANDEEP OWNS A HOME
WITH GOOD INCOME IN HIS 30'S,
THOUGHT HE HAD THE BEST RATE



A COFFEE CHAT WITH FRIEND
DISCOVERS THAT FRIEND GOT
BETTER RATE FROM BROKER



FEELS BETRAYED
BY HIS OWN BANK, AS HE HAS
BEEN A LOYAL CUSTOMER



THE BANK PROBLEM
WITH EACH BANK IT IS TIME CONSUMING
AND HARD TO NEGOTIATE



FILLS OUT LONG CONTACT FORMS
ON BANK SITES PROMOTED BY
COMPARISON WEBSITES



ASKS FOR HELP
ASKS FRIEND FOR HELP WHO
INTRODUCES HIM TO BROKER



MORE CONFUSED
MANDEEP FEELS BROKER IS PUSHING
FOR A HIGH COMMISSION PRODUCT



REALISATION
THERE ARE THOUSANDS LIKE MANDEEP,
CLUELESS AND HELPLESS



**HASHCHING
IS BORN**



PRE NEGOTIATED
HOME LOAN DEALS

+



LOCAL EXPERIENCED
BROKERS

+



FREE PERSONALISED
SERVICE

RELAX
& SAVE MONEY





1 CONSUMERS
Consumers select the deals based on needs and instantly get connected to a local mortgage broker with ratings and reviews



2 ARTIFICIAL INTELLIGENCE
AI driven algorithm matches borrower instantly to HashChing verified local mortgage broker



3 DASHBOARD
Brokers manage leads by receiving reminders to call consumers, sell conveyancing and update clients regularly on the loan status through HashChing platform



4 SECURE DOCUMENT UPLOAD
Allows borrowers to upload home loan documents securely on to HashChing platform

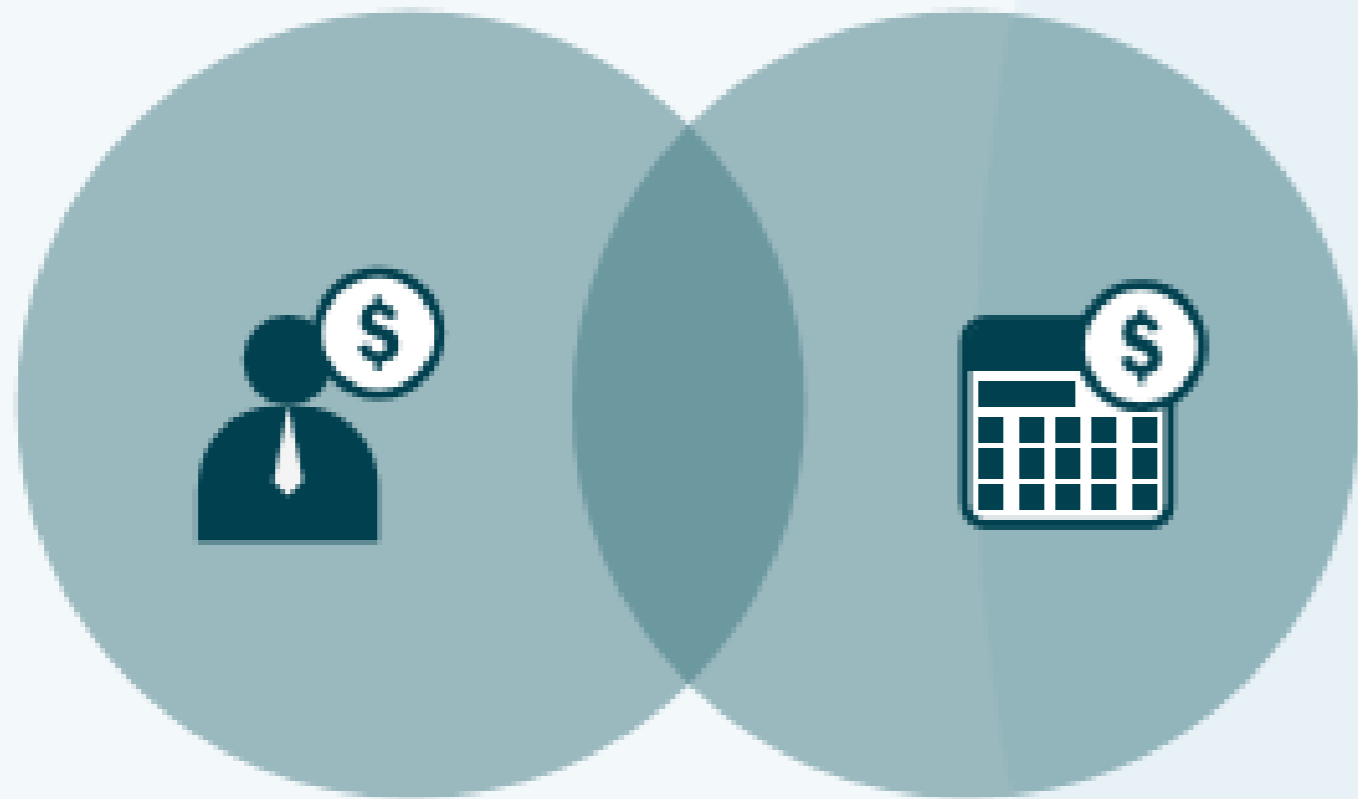


5 VIRTUAL VOI
Verify borrower's identity using virtual verification video call with facial recognition

-  **OPERATIONAL EFFICIENCY**
-  **PRODUCTIVITY**
-  **COST SAVINGS TO BROKERS**



BROKER REVENUE

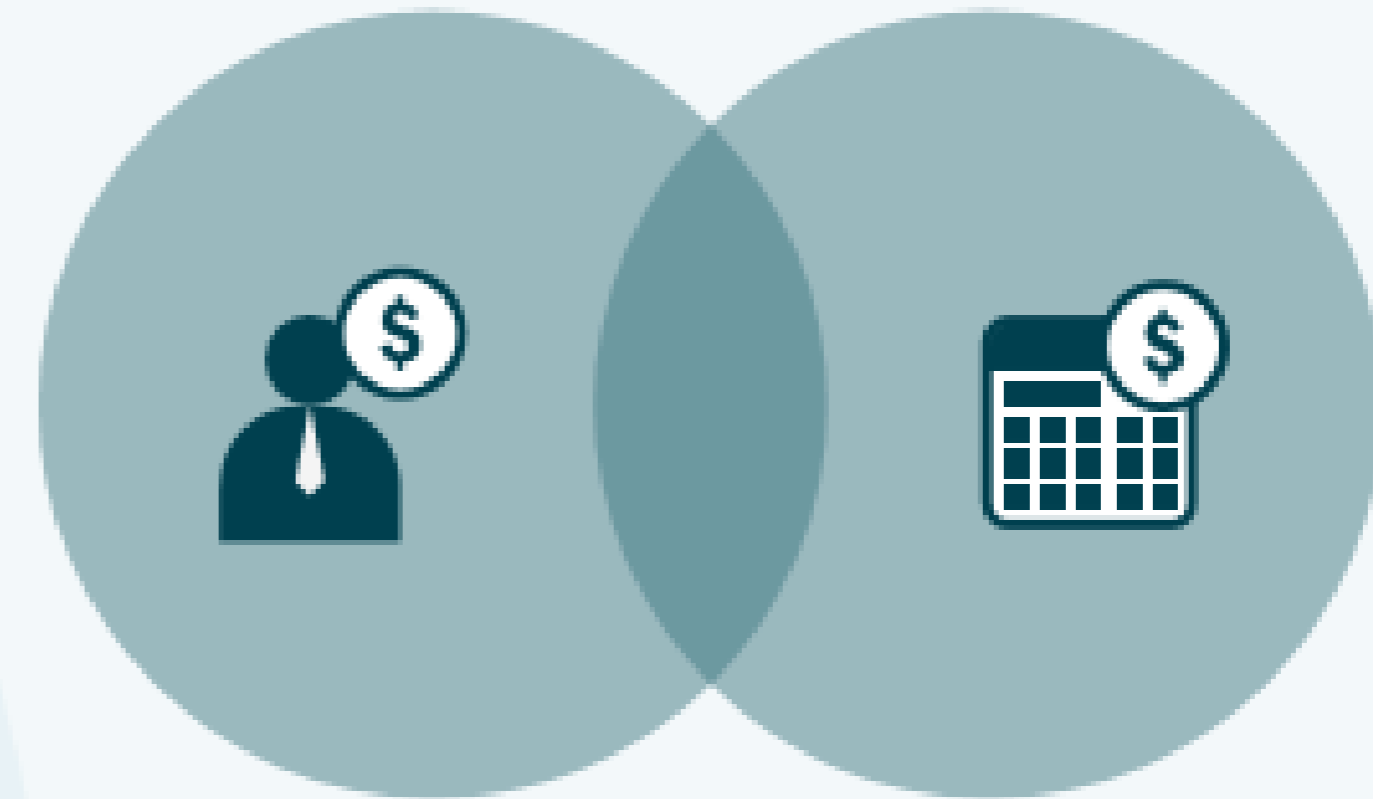


**UPFRONT COMMISSION
(22 BPS) ON LOAN SETTLEMENT**

**\$99/MONTH OR \$247.50/QTR
SUBSCRIPTION PER BROKER**



LENDER REVENUE



**UPFRONT COMMISSION
(22-55 BPS) ON LOAN SETTLEMENT**

**\$99/MONTH
SUBSCRIPTION PER LENDER**





\$1.7 TN
The Australian
Mortgage Market



15,000 +
Mortgage Brokers



900K FY16
Mortgage Approvals



\$367,700 FY17
Average Loan Size



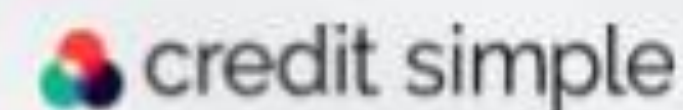
\$2.2 BN FY17
Broker Network Revenue



56% Loans
through Broker Networks



9.4% FY18 - 22
Growth in the Australian
Mortgage Market





VAJIRA AMARASEKERA
CTO

-  20+ years of technology experience, 12 years in solution architecture and engineering leadership roles at tier one financial institutions, government agencies and technology start-ups.
-  Experience in General Banking, Home Ownership and Lending
-  Completed Master of Engineering Science from UNSW in 2012



MANDEEP SODHI
DIRECTOR & CEO

-  10+ years of Management Consulting, Project Management & Strategy experience in Banking
-  Completed Executive MBA (Distinction) from Sydney Business School in 2014
-  Awarded Young Business Leader by IABCA in 2017



SIOBHAN HAYDEN
ADVISER & COO

-  Ex-CEO of Mortgage & Finance Association of Australia (MFAA); peak industry body for mortgage providers and brokers in Australia
-  10+ years of Mortgage Broker Industry experience
-  Completed MBA from Macquarie Graduate School of Management in 2005



VICTOR JIANG
(DIRECTOR)
Sapien Ventures



HARSH PATEL
(DIRECTOR)
High Growth Capital



PATRICK TUTTLE
(DIRECTOR)
Eccleston Corporation



PAUL RICKARD
(Board Observer)
Founder of Commsec



CLAIRE W PLATER
(Advisor)
The Fold Legal



MARTY SWITZER
(Board Observer)
Switzer Financial Group



ROBIN GODENRATH
(Board Observer)
Picus Capital



TOBY HEAP
(Board Observer)
H2 Ventures



**PICUS
CAPITAL**

SapienVentures LLP

Groupbuy Refinance

Allow group of borrowers with similar refinance needs to get a better deal from Lenders directly.
Winning lender pays -55bps (2.5x of broker commission) of total group borrowing.



Insurance Discount for Consumers & Brokers



Home or Landlord Insurance



Car Insurance



Income Protection / Life Insurance



Professional Indemnity Insurance for Brokers

Mortgage Start-up	Facebook Followers	Review Ratings	Monthly Unique Visits (Dec'17)
 https://unohomeloans.com.au/	8,423	5.0 from 16 reviews	65,000
 https://www.lendi.com.au/	13,468	4.5 from 323 reviews	250,000
 https://www.hashching.com.au/	37k+	4.7 from 91 Reviews	75,000

Source: SimilarWeb

COMPANY	MARKETPLACE	MARKET CAPITALISATION
	Online Jobs marketplace connecting hirers with jobseekers	\$6.5+bn
	Online Cars marketplace connecting car sellers and car buyers	\$3.5+bn
	Online Property Marketplace connecting property sellers and buyers	\$10+bn



#ashChing[®]

aims to be the
**No.1 marketplace for
all financial products**





Graham Mohan

Big thank you to Michael Zuppa and the Hashching team! I was referred to Michael who worked hard to get me the best rate with more flexible options. If there was anything I didn't understand he would explain it thoroughly. Extremely happy with the result! Thanks guys.



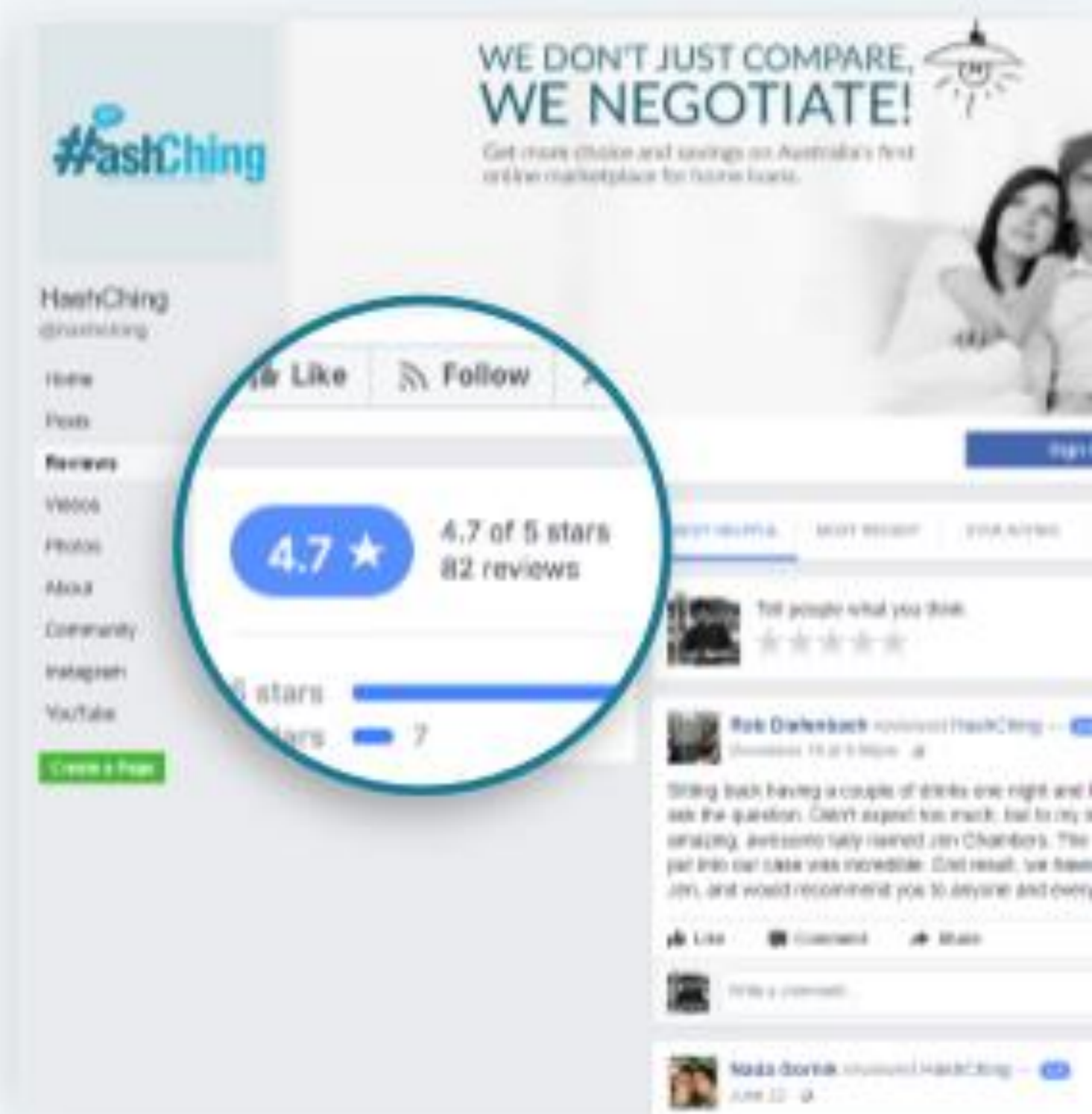
John Nabua Malanum

Worth of applying, excellent rate. I am now living in my new unit with very good and competitive rate ever. Thank you very much HASHCHING.. You are the best. Also, i would like to extend my gratitude to Adriano Tassone, John Macalyk and Melissa Ashcroft from RESIMAC. You made the impossible to possible. Awesome team.



James Zhang

As an active broker on Hashching I have found the platform to be a great way for mum and dad home buyers to connect to quality, knowledgeable and professional brokers near their location. Highly recommended to other brokers thinking of expanding their business exposure.



The Adviser

"artificial intelligence delivers brokers increasingly hot leads"



"homeowners urged to ditch the big banks to find lower rate/news story"



"Group push to force lenders to drop rates to record lows"

Digital Finance Analytics

"HashChing launches new GroupBuy solution"

AustralianBroker

"Mortgage marketplace unveils upgraded broker dashboard"

FINANCIAL REVIEW

"HashChing creates virtual ID system for first fully-digital loan approvals"



"The Ponds resident Stephen Wiblin has recently changed provider using HashChing after learning that he could save money on his mortgage."



"Mr Shah used online marketplace HashChing, which connects borrowers to highly-rated mortgage broker in their area."

