

## DepositMate™

*Making it possible to purchase a property with little or no upfront cash deposit*

### Who is DepositMate?

DepositMate Pty Limited is an innovative Australian prop-tech company making the dream of purchasing property far more achievable. The Company is the re-seller of Contracoin AUDC, a cryptocurrency stable coin used only for real estate transactions appointed by the Coin Issuer, Contracoin Pty Limited.

### DEPOSITMATE™ Program

DEPOSITMATE™ is a proprietary program designed by DepositMate Pty Limited to facilitate the purchase of real estate without little or no cash deposit.

Contracoin AUDC is the cryptocurrency used and its enabling blockchain technology supports DEPOSITMATE™.

DepositMate Pty Limited licenses the intellectual property, including the right to offer the DEPOSITMATE™ program to Purchasers and Vendors, only to licensed real estate agents who act as Program Partners. DepositMate Pty Limited does not engage in real estate services.

To qualify for the DEPOSITMATE™ program, Purchasers must be a DepositMate VIP Client and use Contracoin AUDC stable coin as a part or full deposit. DEPOSITMATE™ can provide **10% up to 20%** non-cash deposit for the purchase of an eligible property.

A Purchaser simply enters into a contract with DepositMate Pty Limited to purchase the required amount of Contracoin AUDC on a multi-year, buy-now pay-later term that is interest-free. This allows the Purchaser time to sell or re-finance the property after having built equity through capital appreciation and by paying down a portion of your home loan. There are no application fees or on-going hidden fees to access DEPOSITMATE™.

DepositMate Pty Limited

Australian Company Number 649 920 454  
Suite B135 100 Harris Street Pyrmont Sydney Australia 2009




## Introductory Overview – Draft Content Before Website Live Date

Unlike personal advances, caveat loans and second mortgages DEPOSITMATE™ is not a loan, charges no interest and does not require security over the property.

To protect all parties, the Contracoin AUDC stable coins are held in an escrow wallet by an AFSL-licensed Custodian in trust, pending settlement of the property purchase.

### DEPOSITMATE™ Key Features

#### Checklist for Purchasers and Vendors

Stable coin can be used for non-cash deposit (eligible properties only)	
No application fee (subject to qualifying as DepositMate VIP Client)	
No administration fee	
No on-going monthly fees	
No personal loan	
Part-payment and Early payment options	
Buy-Now Pay-Later option	
Multi-year payment term	
Interest-free	
No personal security required (except company applicants)	
No caveat or mortgage over property	
AFSL-Licensed Custodian	
Non-cash Deposit held in Escrow Account until settlement	
Stable coin purchase cancelled with full refund to Purchaser if Vendor fails to settle	
Stable coin cash-out option for Vendor post-settlement (subject to Contracoin holding period)	

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### What Purchasers are assisted by DepositMate™?

- Purchasers needing to top-up a cash deposit to qualify for property financing
- Purchasers wanting to avoid the cost of Lender's Mortgage Insurance (LMI)
- Foreign buyers wishing to purchase using cryptocurrency to avoid international bank transfers and foreign currency transactions
- High net worth investors who prefer to preserve their cash for other investments
- Parents of first home buyers who are unable to provide deposit assistance or reluctant to provide personal guarantees
- First home buyers with no deposit

### What Vendors or Developers are assisted by DepositMate™?

- Vendors wanting to widen their market of potential buyers
- Property development pre-sales to meet development funding covenants
- Developers needing to sell properties quickly to reduce capital and holding costs
- Developers having met their development margin through sales of most of their development stock but wishing to sell the last few remaining properties
- Developers wanting to demonstrate social responsibility or meet Government or Council development conditions requiring a portion of their development to be allocated to first home buyers

### Finding Eligible Properties

The following licensed real estate agents are licensed to offer DEPOSITMATE™:

- Live Property Sydney (NSW Real Estate Licence number 10036553)
- Easy Deposit Homes (Queensland Real Estate Licence number 4366735)

To view or arrange an inspection of eligible properties and to apply for DEPOSITMATE™ simply go to the property listings at [www.realestate.com.au](http://www.realestate.com.au) or licensed real estate agent program partners **Live Property** at [www.livepropertymarketing.com.au](http://www.livepropertymarketing.com.au) and **Easy Deposit Homes** at [www.contra-global.com](http://www.contra-global.com) - look for properties displaying the DEPOSITMATE™ logo



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### DepositMate Team

**Ted Tzovaras**  
Director & Special Counsel



**John Innes**  
Director & CEO



**Jennifer Vu**  
Manager – Operations & Compliance



### Further Information

This is an *Introductory Overview* only and Purchaser and Vendors or Developers should refer to the *Information Brochures* and *Frequently Asked Questions* available through [brad@grouppbuycrypto.com](mailto:brad@grouppbuycrypto.com) or call on +61404 605 979 for detailed information about DEPOSITMATE™.

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