

tally money



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The information and opinions contained in this presentation are provided as at the 15th of May 2024.



We believe people should have access to money that holds its value and remains in their control.

This is fundamental to individual wellbeing and promotes savings and productivity in society.

TallyMoney is an asset-based monetary system and payments technology that protects people from, and works seamlessly with, the fiat currency fractional-reserve banking system.



What is Money



3 Key Elements:

- A store of value
- A medium of exchange
- A unit of account

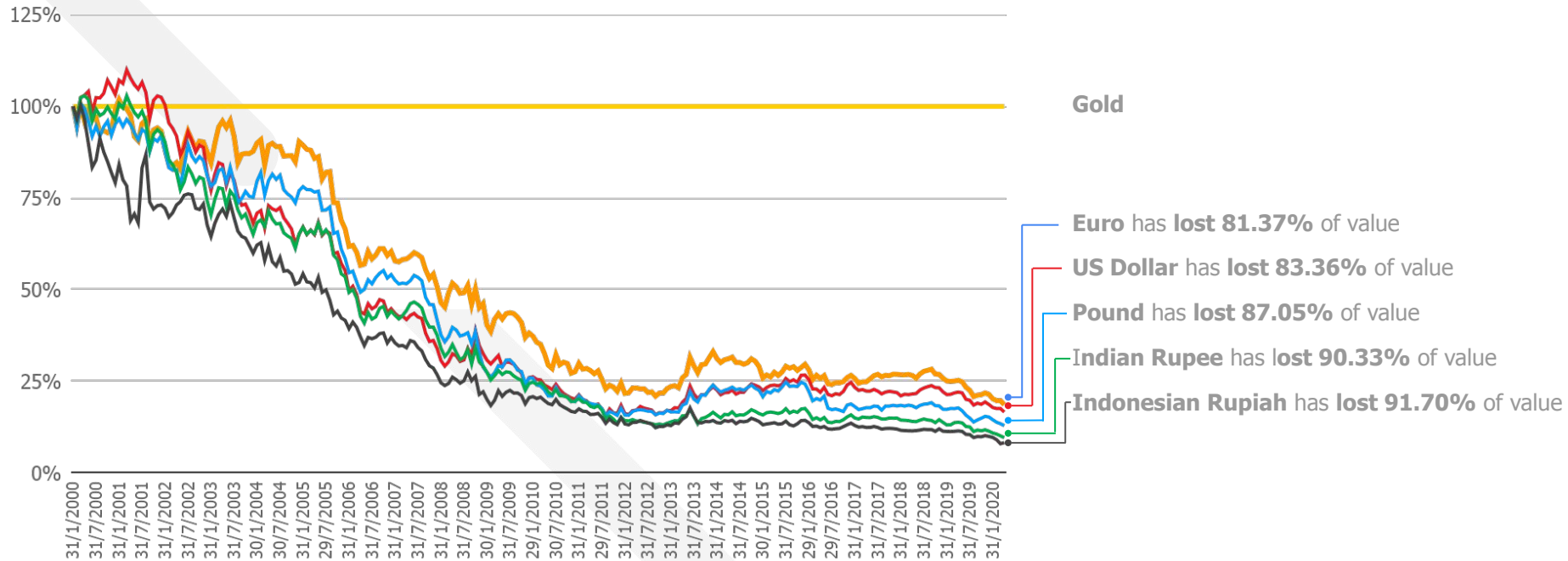
What is Money



Currency	Store of Value	Medium of Exchange	Unit of Account
Fiat	✗	✓	✓
Gold	✓	✗	✗
Bitcoin	✗	✗	✗

Fiat - a Poor Store of Value

20 Years of Fiat Currency Measured in Gold



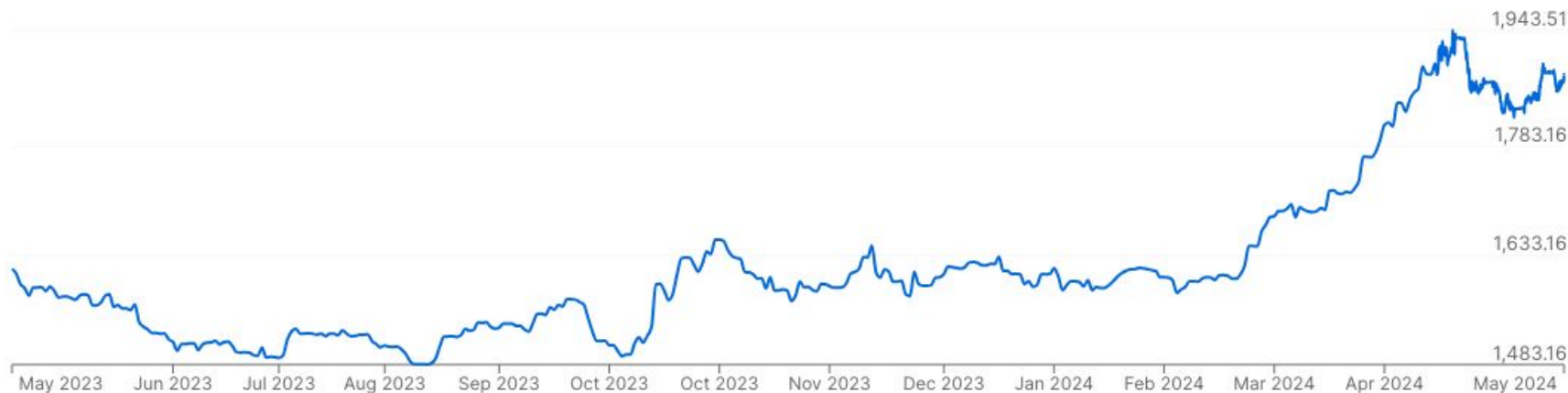
Gold price measured in GBP

XAU to GBP Chart **+16.55%** (1Y)

1 XAU = 1,881.73 GBP May 15, 2024, 09:21 UTC

Gold Ounce to British Pound

12H 1D 1W 1M 1Y 2Y 5Y 10Y



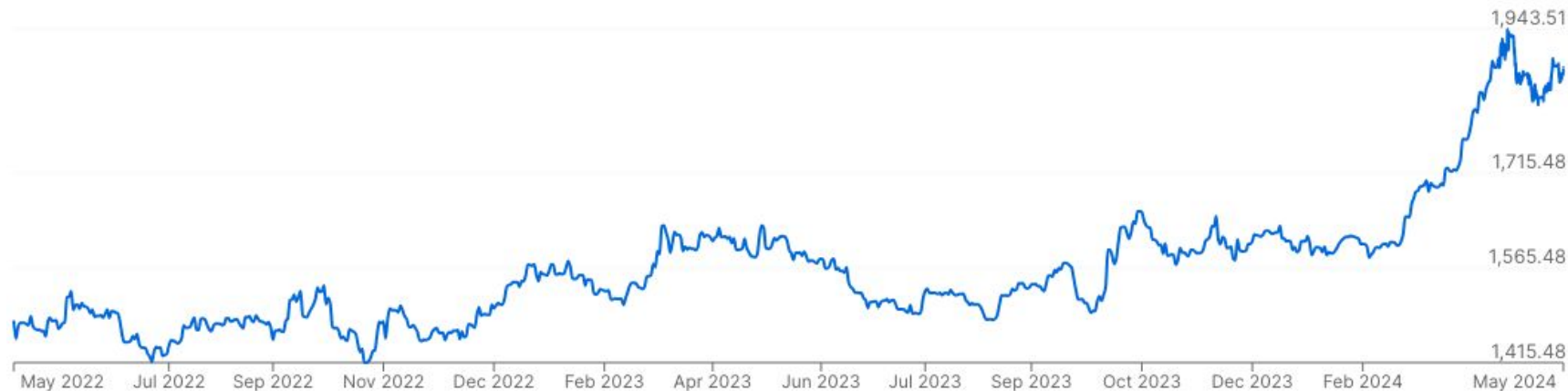
Gold price measured in GBP

XAU to GBP Chart **+26.97%** (2Y)

• 1 XAU = 1,881.73 GBP May 15, 2024, 09:21 UTC

Gold Ounce to British Pound

12H 1D 1W 1M 1Y **2Y** 5Y 10Y



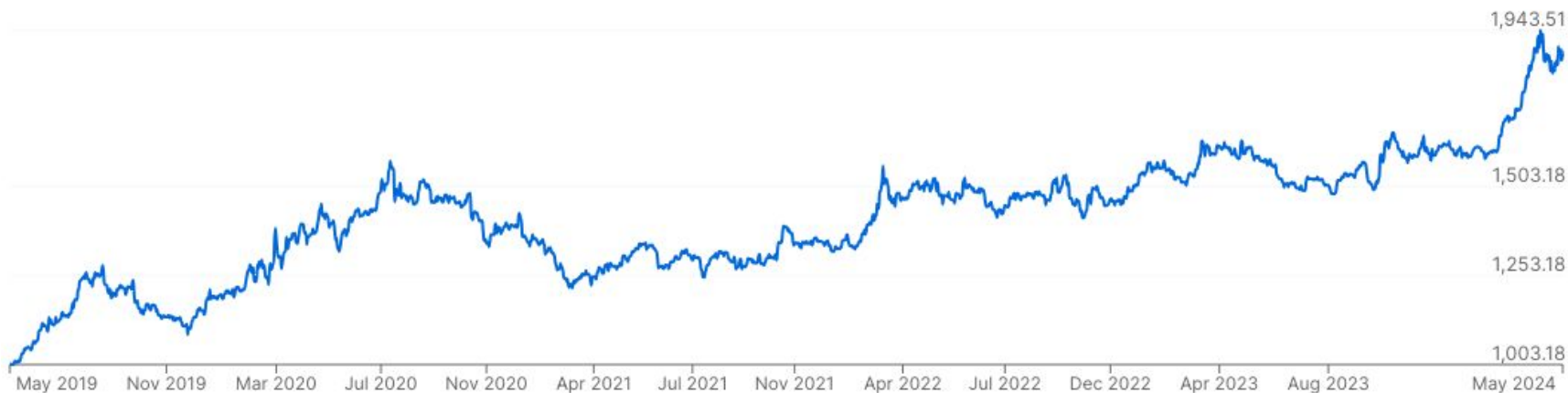
Gold price measured in GBP

XAU to GBP Chart **+87.16%** (5Y)

● 1 XAU = 1,881.73 GBP May 15, 2024, 09:21 UTC

Gold Ounce to British Pound

12H 1D 1W 1M 1Y 2Y 5Y 10Y



Gold price measured in GBP

XAU to GBP Chart **+144.93%** (10Y)

• 1 XAU = 1,881.73 GBP May 15, 2024, 09:21 UTC

Gold Ounce to British Pound

12H 1D 1W 1M 1Y 2Y 5Y **10Y**





But what's really going on here...

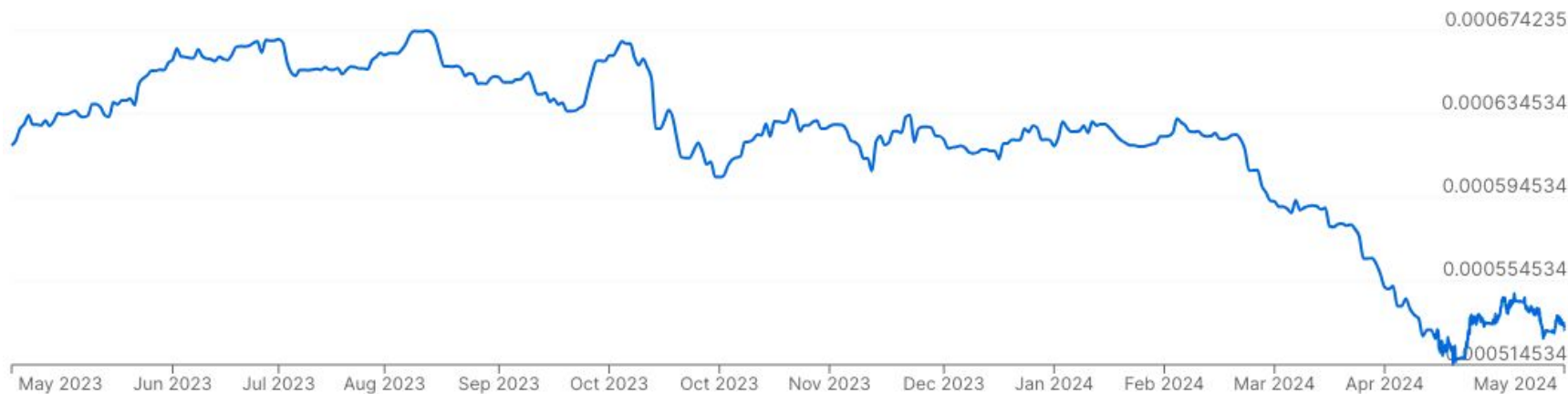
GBP price measured in Gold

GBP to XAU Chart **-14.20%** (1Y)

1 GBP = 0.00053141 XAU May 15, 2024, 09:24 UTC

British Pound to Gold Ounce

12H 1D 1W 1M 1Y 2Y 5Y 10Y



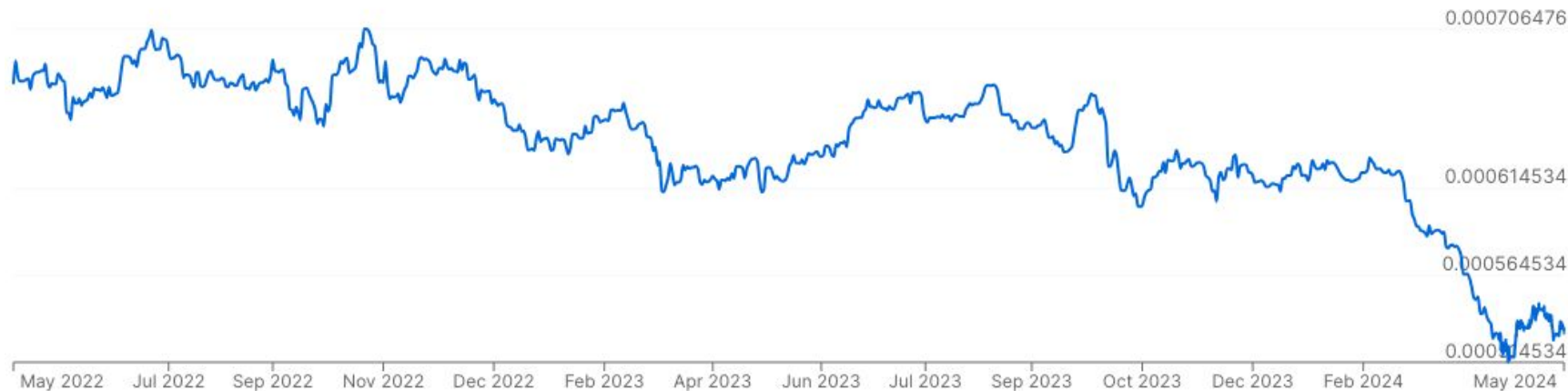
GBP price measured in Gold

GBP to XAU Chart **-21.24%** (2Y)

1 GBP = 0.00053141 XAU May 15, 2024, 09:24 UTC

British Pound to Gold Ounce

12H 1D 1W 1M 1Y **2Y** 5Y 10Y



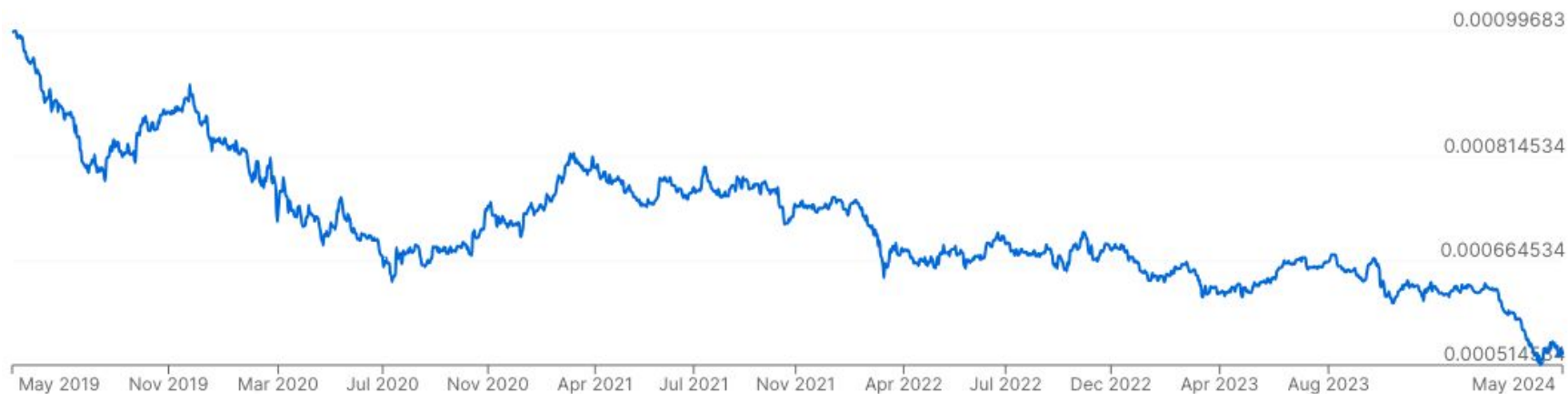
GBP price measured in Gold

GBP to XAU Chart **-46.57%** (5Y)

• 1 GBP = 0.00053141 XAU May 15, 2024, 09:24 UTC

British Pound to Gold Ounce

12H 1D 1W 1M 1Y 2Y 5Y 10Y



GBP price measured in Gold

GBP to XAU Chart **-59.17%** (10Y)

● 1 GBP = 0.00053141 XAU May 15, 2024, 09:24 UTC

British Pound to Gold Ounce

12H 1D 1W 1M 1Y 2Y 5Y **10Y**

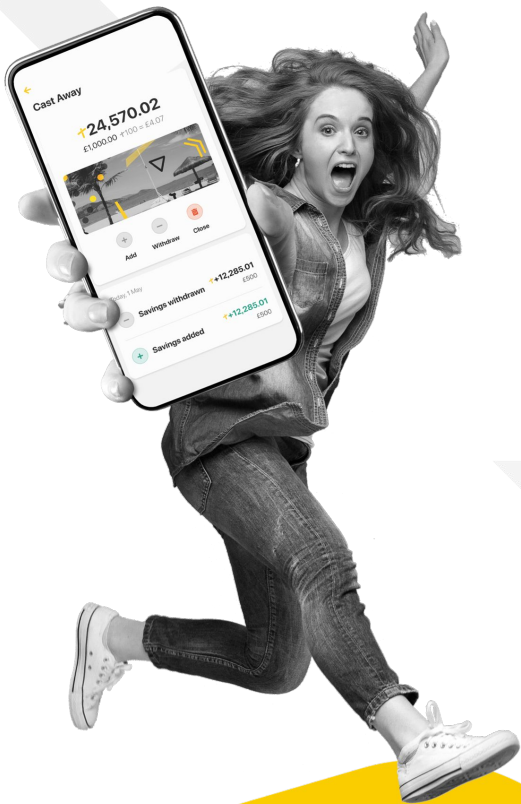


Problem



- All fiat (i.e. government central bank issued) currency is a debt obligation and devalued by design
- The banking system is a lending system that protects and benefits the bank, to the detriment of the individual
- Deposits are put at risk and savings are devalued by inflation
- Depositors are at risk of bank debt default contagion, and expropriation of individual depositor's funds (bail-in).
- Gold is a great store of value, but a poor medium of exchange and unit of account
- Cryptocurrencies are not easily understood, not trusted and not reliable.
- Global banking cross-border payments technology is decades old, convoluted, time consuming and costly.

Solution



- Best of both worlds - the trusted stable store of value that is gold, with real-time medium of exchange and monetary unit of account
- Full reserve monetary system with tangible asset-based money (as opposed to debt-based fiat currency)
- Customers use milligrams of physical gold for deposits, transfers, saving and spending in an everyday account with debit card
- Easy to understand how the money in their account derives its value (each *tally* is 1 milligram of the customer's vaulted physical gold)
- Customers already know how to use it (Smartphone App, individual International Bank Account Numbered account, Debit Mastercard, EFT, PoS, ATM)

Protections & Regulations

- Customer gold protected by Security Trustee Arrangement with FCA-licensed trustee, Woodside Corporate Services Ltd, (FCA ref. 467652) in the unlikely event Tally Central Ltd ceases trading.
- E-money IBAN accounts issued under E-Money Institution, Transact Payments Limited (FCA ref. 900864).
- Jurisdictional legal opinion obtained as part of assessing regulatory requirements and advertising limitations in each jurisdiction.
- Regulatory AML strategy sees Tally able to offer a closed payment system, and Tally's platform technology enables design of rules-based limits e.g. on customer risk categories, merchants, transaction values and frequency.



Savings

TallyMoney has the highest net return compared to high street and building society current and savings accounts.

Uk-specific market and tax information	TallyMoney	Current accounts	Easy access savings accounts	1 year fixed	2 year fixed	5 year fixed
Interest rate excluding promotional offers	10.56%* pa (Average annual uplift against pounds since 2000)	0% pa	1.4% pa - 4.1% pa	4.15% pa - 5.05% pa	4.0% pa - 4.7% pa	3.2% pa - 4.0% pa
Fixed FX rate and gold handling fee	1.49%	0% pa	0% pa	0% pa	0% pa	0% pa
Account keeping fee	0.5% pa (min £3 per month)	0% pa	0% pa	0% pa	0% pa	0% pa
Net return	8.57%* pa	0% pa	1.4% pa - 4.1% pa	4.15% pa - 5.05% pa	4.0% pa - 4.7% pa	3.2% pa - 4.0% pa
No penalty for early withdrawals	✓	✓	✓	✗	✗	✗
Instant access	✓	✓	✓	✗	✗	✗
If your account provider fails - savings protection	Unlimited	Up to £85,000	Up to £85,000	Up to £85,000	Up to £85,000	Up to £85,000
If your account provider fails - claims process and timings	Automatic payout within 7 business days (1% fee would apply)	3-12 months for financial reconstruction, then 7 days from successful claim				
Tax free threshold	£3,000	£500	£500	£500	£500	£500
Tax rate Based on uk higher rate taxpayer	20%	40%	40%	40%	40%	40%

In the Press

MailOnline

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Nearly a third of people aged 25-34 stash their cash at home because they no longer trust banks, study finds

- Survey shows four in ten people believe banks make profits from hidden charges
- Data shows 28 per cent do not trust banks, rising to 38 per cent of young people
- Almost a third of 25 to 34-year-olds keep their cash at home over trusting bank

By KATIE FEEHAN FOR MAILONLINE
PUBLISHED: 15:23, 5 October 2021 | UPDATED: 15:48, 5 October 2021



38% OF 25-34 YEAR OLDS DON'T TRUST HIGH STREET BANKS



Financial IT
Innovations in FinTech

Simplify your digital transformation journey
Discover **Next Generation Banking**

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BREAKING NEWS Zopa Bank and TrueLayer Make Saving Seamless With Account-to-account Payments

A NEW GOLDEN ERA IN MONEY: REVOLUTIONARY NEW BANKING PLATFORM WITH MONEY DESIGNED TO PROTECT AND BENEFIT THE CUSTOMER, NOT THE BANK

Payments, Cryptocurrencies, Banking 19.07.2021 01:20 pm



at the heart of Farage debanking scandal steps down

mainstream banks have been closing accounts' warns CEO of TallyMoney

scribed

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Home > News > Cryptocurrency > Tally: The Future of Savings Lies in Physical Asset-Based Currency

Tally: The Future of Savings Lies in Physical Asset-Based Currency

by Nelly Jean Harrison 08 August 21, 2021

This is MONEY.co.uk
FINANCIAL WEBSITE OF THE YEAR

Money Home | Business | Saving & banking | Investing | Bills | Cars | Holidays | Cards & loans | Pensions | More

Want to fight inflation eroding your savings? As the cost of living climbs, Tally claims its account denominated in REAL gold could be a solution

- Tally has been launched to counter economic instability in Britain
- Group claims gold-linked account will help savers beat inflation
- ONS figures showed inflation rose by 2.5% in the year to June

CITYA.M.

NEWS MARKETS & ECONOMICS CRYPTO A.M. OPINION JOBS AND MONEY UNWIND

SUNDAY 15 MAY 2022 2:22 PM

City boss pays staff in gold to beat inflation: 'Makes no sense to pay them in pounds'

Discount codes

MICHEL WILMENS

Gold: Britons urged to consider a 'far better option' for cash than bank accounts

As INFLATION soars, the money in one's bank account is set to continue to depreciate over time as the interest rates aren't even close to being level.

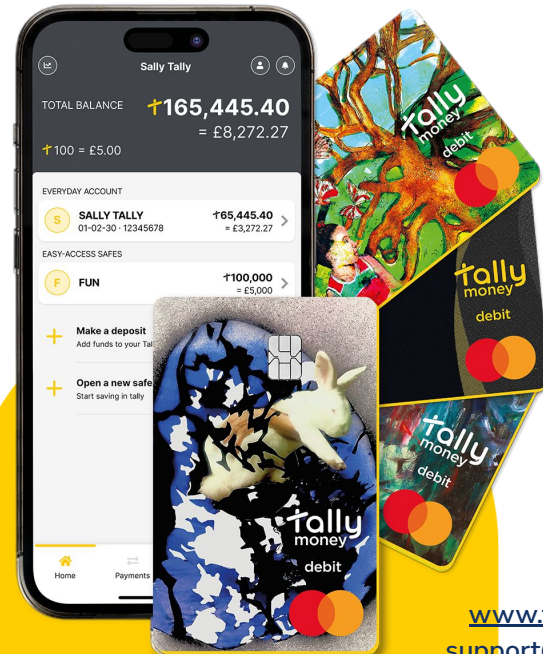
By TEME LALEY
04:05 Sun Apr 07, 2022 | UPDATED: 10:32 Wed Apr 20, 2022

Inflation: Expert compares investing versus saving



Protect your money Grow your money

- your money should protect you, not your bank
- tally[®] is physical gold used as everyday money
- tally is proven to increase in pounds value over time
- get a TallyMoney Account and Debit Mastercard[®]
- no fractional-reserve banking, no fiat and not a crypto
- safe secure mainstream money you know how to use



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