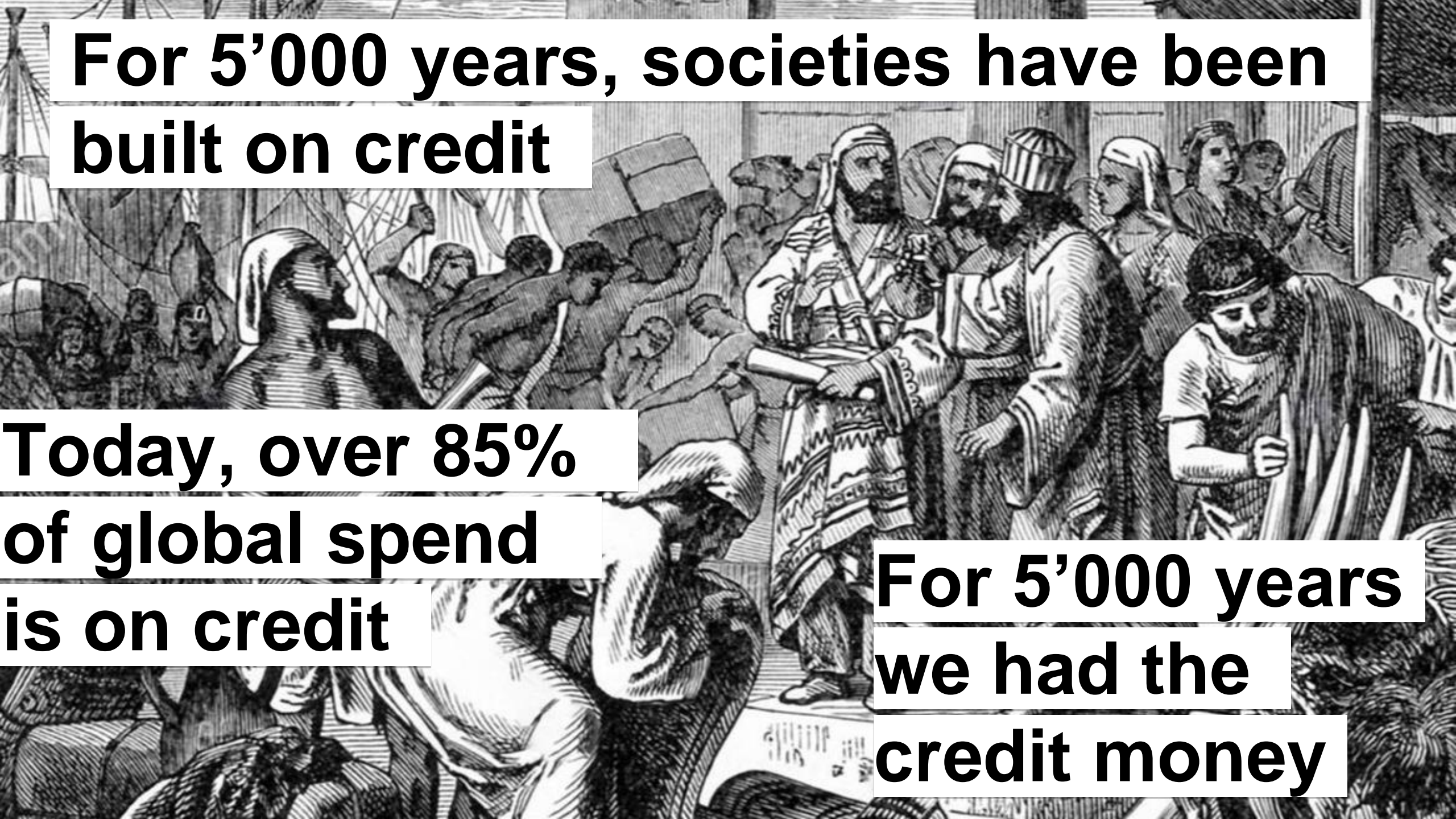


**For 5'000 years, societies have been built on credit**

**Today, over 85% of global spend is on credit**

**For 5'000 years we had the credit money**

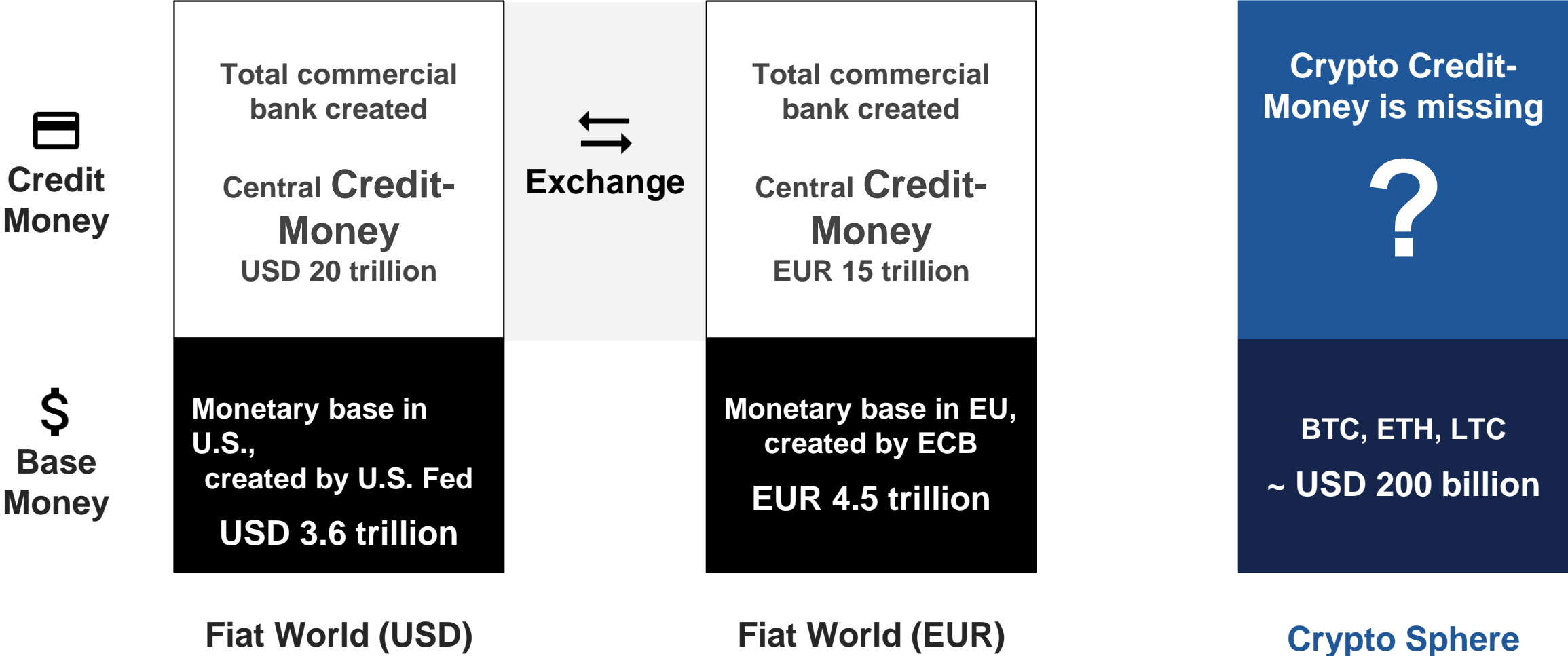




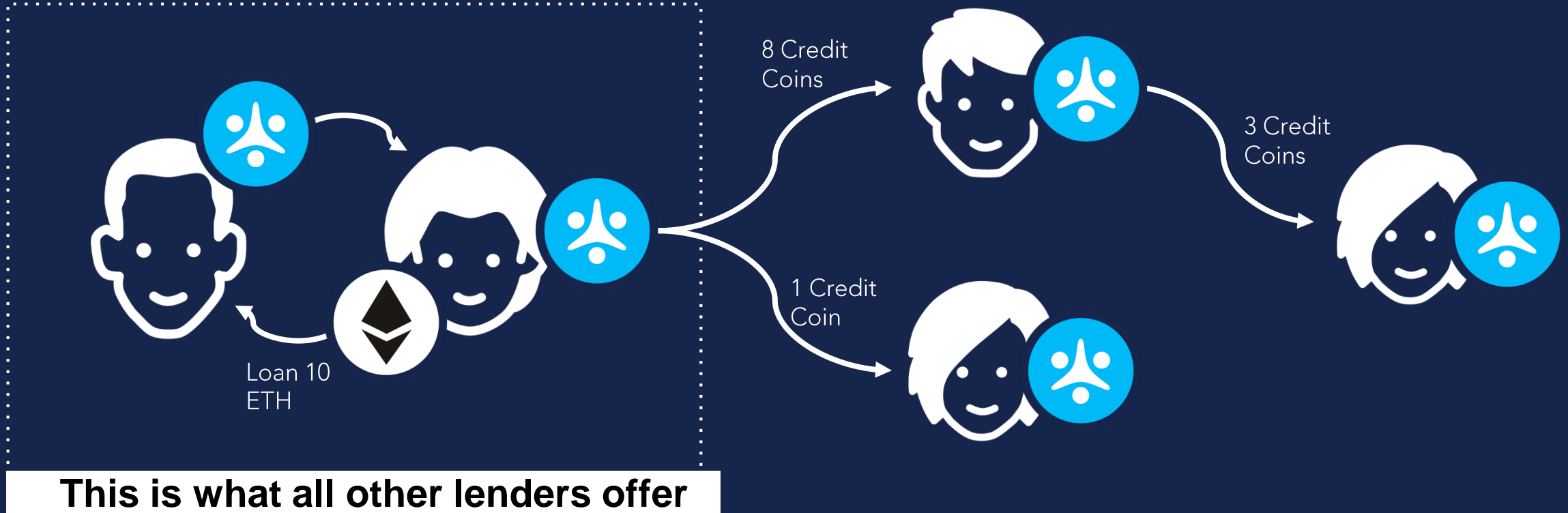
**But where is  
credit money -  
in the crypto sphere?**

# Problem - Where is the Crypto Credit-Money?

Credit money is created via lending, but missing in crypto sphere



# Solution – Transferable Tokenized Credit



SmartCredit.io = Tokenized Protected Interest-bearing Transferable Credit  
It's Real P2P - Lenders control all the time the private keys of their assets



# Solution – Interest-Bearing Credit Coins



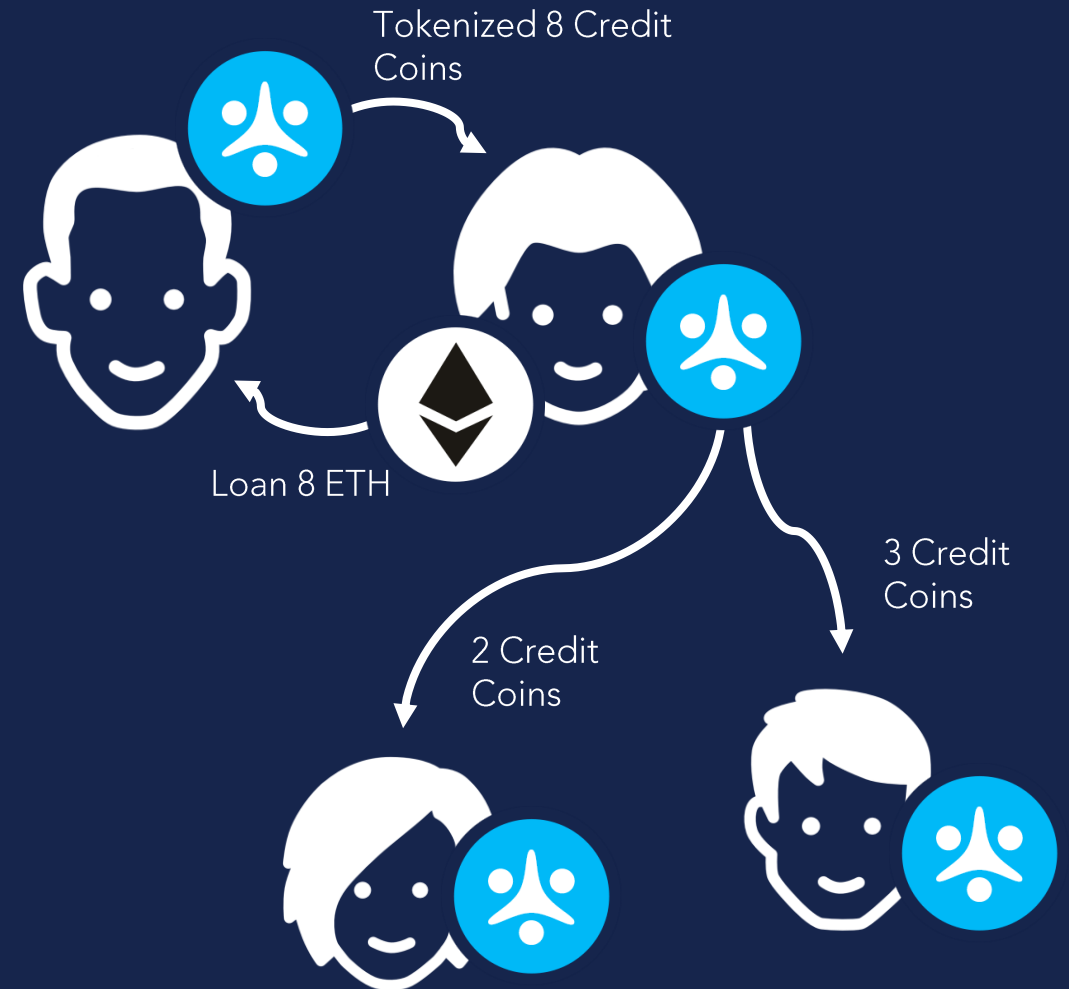
Loans are **tokenized** into **interest-bearing Credit Coins**



**Credit protection** is implemented via loss provisions and collateral



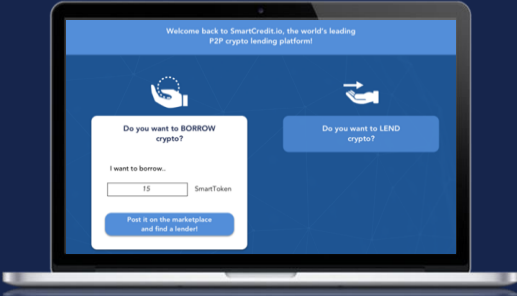
Lenders / Holders can **transfer** their Credit Coins to **pay third parties**



# Solution – 3 Steps Ecosystem



Credit Tokenization +  
Credit Transferability +  
Interest-bearing to holder



2-Click Consumer  
Credit



Private fixed income  
funds for Investors  
*(passive income)*