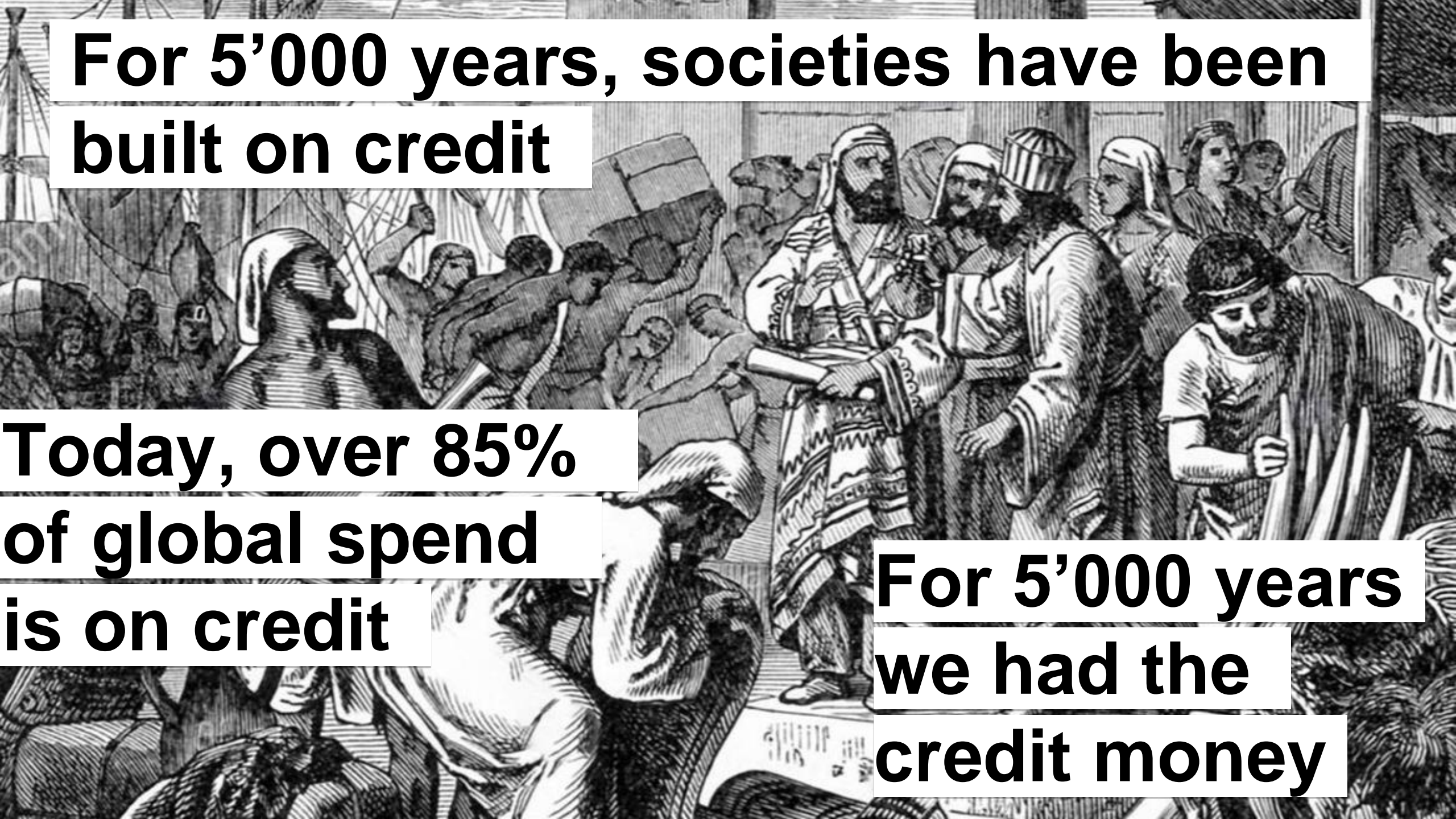


For 5'000 years, societies have been built on credit

Today, over 85% of global spend is on credit

For 5'000 years we had the credit money

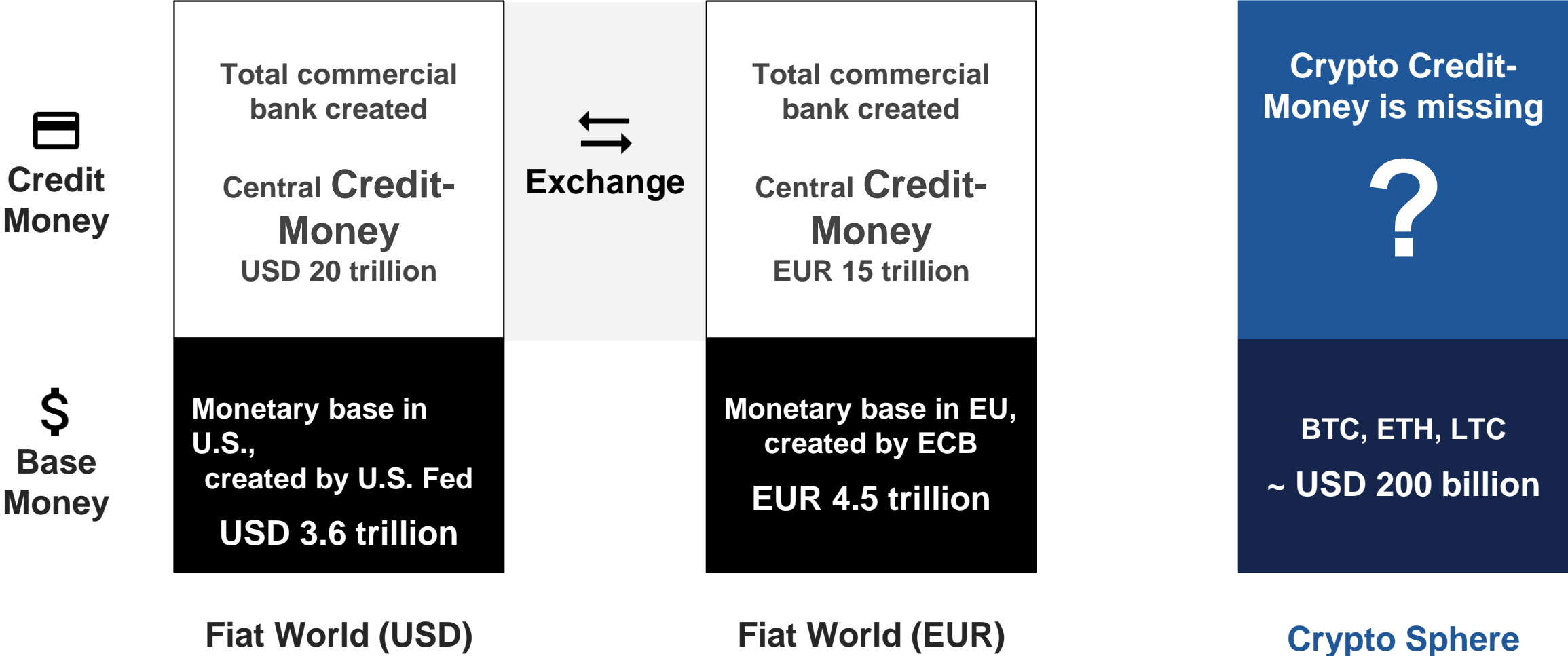




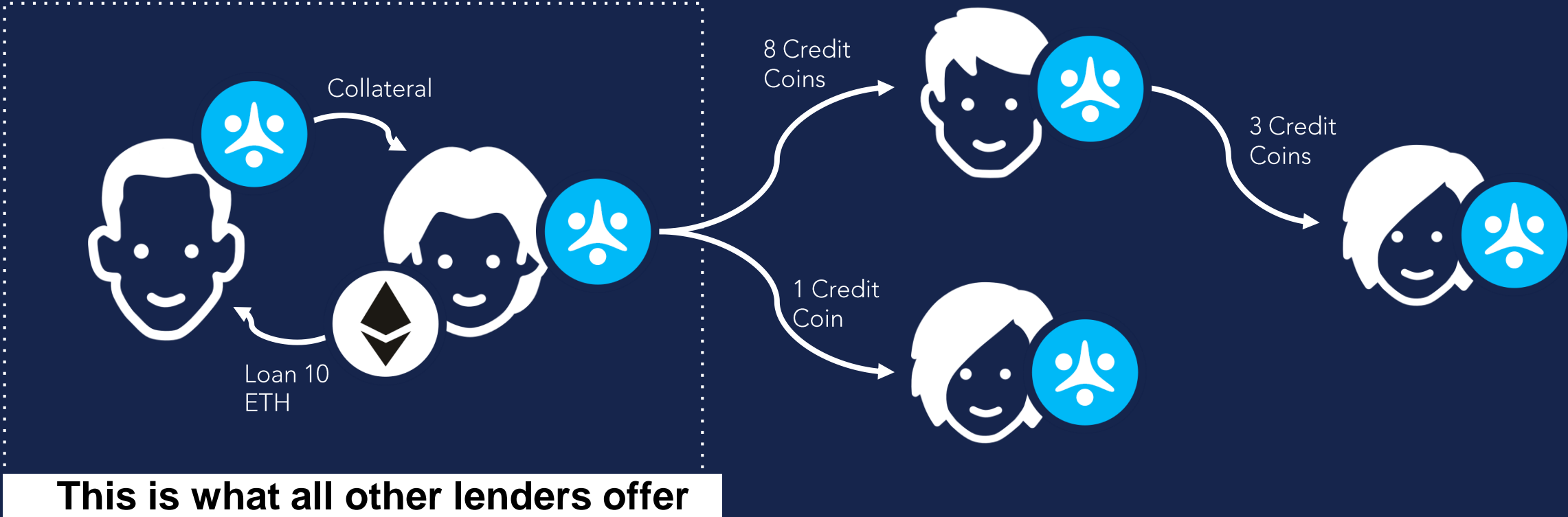
**But where is
credit money -
in the crypto sphere?**

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



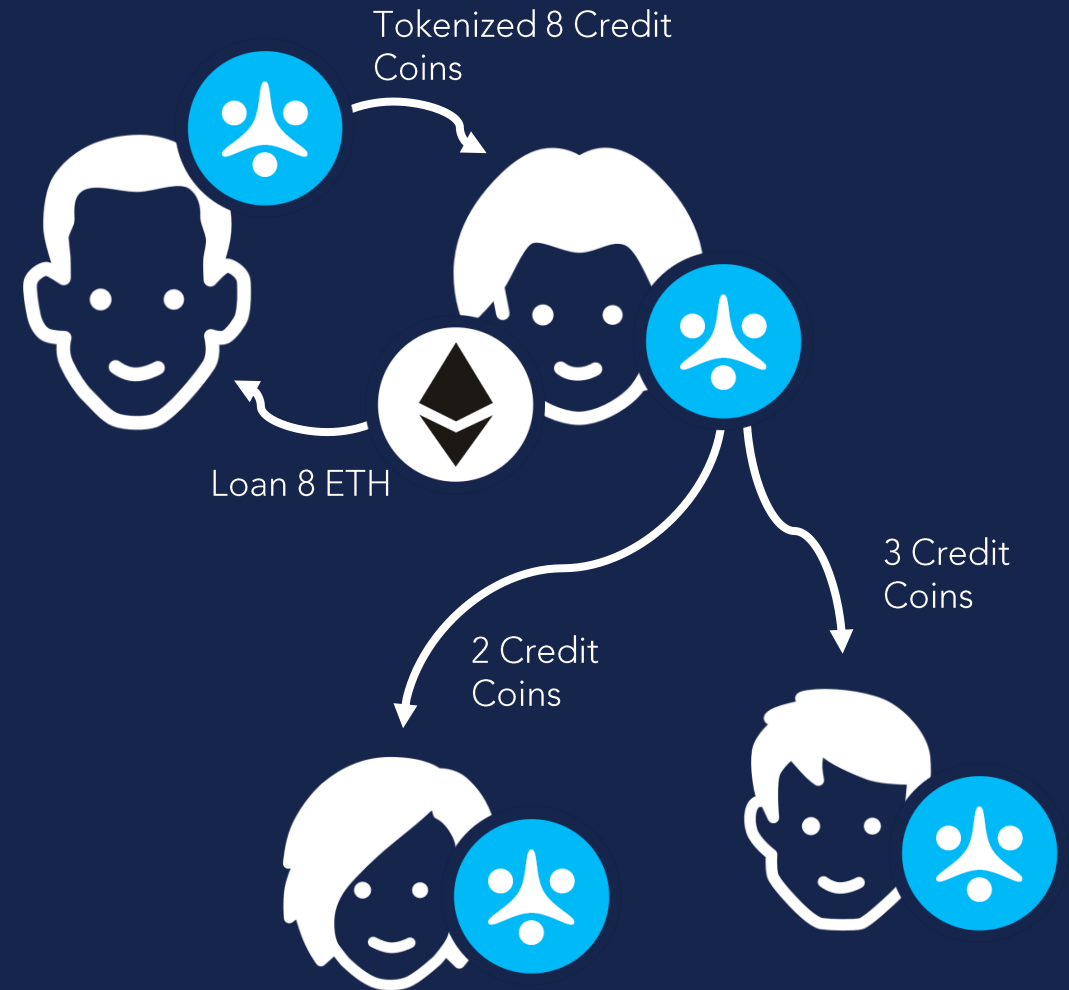
Loans are **tokenized** into **interest-bearing Credit Coins**



Credit protection is implemented via loss provisions and collateral



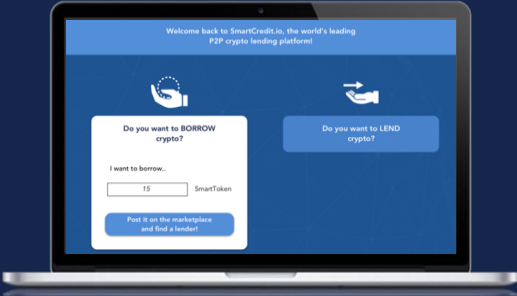
Lenders / Holders can **transfer** their Credit Coins to **pay third parties**



Solution – 3 Steps Ecosystem



Credit Tokenization +
Credit Transferability +
Interest-bearing to holder



2-Click Consumer
Credit



Private fixed income
funds for Investors
(passive income)