



 **raisin.**

What is Raisin?

Raisin is all about giving European consumers access to better interest rates on their savings. As the first and leading online marketplace for European term deposit products, we provide our customers exclusive access to the most attractive interest rates from across Europe.

With its German and European platforms, Raisin has already brokered close to EUR 1 billion on to banks from 14 different European countries and counts over 45,000 registered customers. Now Raisin is also available to savers from all across Europe via www.raisin.com making us a truly Pan-European marketplace.

How does Raisin work?

First, customers open a Raisin Transaction Account at our cooperation partner Keytrade Bank SA/NV via a fully online process from the comfort of their own home. Once their identity has been confirmed, customers can choose among the many term deposit products from our partner banks in Raisin's Online Banking System. Customers receive all important documents in their mailbox in the online banking system. At the end of the agreed term, the partner bank will transfer the funds including the accrued interest (less withholding tax) back to the customer's Raisin Transaction Account, unless the customer chooses to prolong the term deposit.



➔ How to become a Customer?



1 Visit our website www.raisin.com.



2 Sign up quickly and easily for a **free of charge** Raisin Transaction Account.



3 Customers must identify themselves by uploading their ID and **transferring €1**.



4 After successful registration, Raisin will send the customer **personal access** via E-Mail and post.



5 Once the customer logs in, they will have access to all the offers from our partner banks and can explore what Raisin provides.



6 Next the **customer selects and transfers** the desired investment amount, and Raisin will take care of everything else.



7 Once the term of the partner bank ends the customer's **money with interest** will be transferred back to their Raisin Account.



8 Once customers have registered with Raisin, they can **complete more transactions without having to register again**.

Why is Raisin so successful?

Savings and deposits comprise a very significant portion of the financial assets of European savers. Raisin originally launched as WeltSparen in the German market, which is Europe's largest private saving economy. In total European residents hold more than EUR 10 trillion in current and savings account.

Due to the current low interest rate environment European savers are in a somewhat difficult situation. The interest they receive from their

bank is often barely enough to cover inflation.

However, for savers that want to put an emphasis on security there are no alternatives. In particular, if they do not want to waive deposit guarantee coverage and security.

For savers that are looking for security and deposit-guarantee-covered products Raisin provides an alternative that gives them access to higher interest rates.

Who benefits from Raisin?

We want to raise the interest that European savers receive on their savings products. Raisin provides customers with access to deposit products from across Europe – often at significantly higher interest rates than what they would receive in their home market. The process is done entirely online.

All deposits at partner banks are covered by respective national deposit guarantee schemes. Customers can manage all of their products via a single platform – transparently and for free.

Prizes and Awards

A recent survey showed that 96% of German Raisin customers were satisfied and would recommend Raisin to a friend.

This is further emphasized by the numerous awards that Raisin has won, such as the “Best Broker for European Deposits” by n-TV and FMH in 2015 and 2016, Webinale Start-up-of-the-Year Award, and a place in the top 10 for FinTechCity’s “Hot Startups”. They all underline Raisin’s excellent service and top offers.



Raisin's Vision

Raisin's vision is to raise our customers' interest. As Europe's #1 online deposit marketplace we aim to provide customers with the most convenient access to simple and secure investment products – all across Europe.

With more than close to EUR 1 billion in total

invested across all of Europe and over 35,000 customers, Raisin will manage to offer constantly new and attractive products to our customers. Currently Raisin has 19 partner banks in 14 countries, and this number will also increase. Raisin will simplify the way people save and make this easier than ever possible before.

Are there any risks for customers?

Investing in a term deposit involves limited risk to the customer. As is common for other deposit products, term deposits are secured against insolvency of a credit institution by national deposit guarantee schemes. Based on regulations of the European Union, member states have set up national deposit guarantee schemes which cover up to 100,000 Euros per customer and bank, or the equivalent amount in the respective domestic currency. If the term deposit exceeds the maximum amount covered by the deposit guarantee, the amount exceeding

the deposit guarantee coverage is subject to an insolvency risk if the partner bank goes bankrupt.

There is no business risk because the payment of interest is not tied to any business growth as is the case for stocks. Political risks, such as the restriction of free movement of capital, are limited within the European Union.

Some further risks may arise from different legal and tax systems, as well as when dealing in a different language.





3
50+
16+

Founders
Employees
Nationalities



Who is behind Raisin?

Raisin GmbH (previously SavingGlobal) operates two online deposit marketplaces: Raisin (www.raisin.com) across Europe and “WeltSparen” in Germany and Austria.

The company was founded in 2012 and by now has over 50 employees from more than 16 countries. The management team has a combined international experience of over 100 years at leading banks and IT service providers in Germany, across Europe and in Asia.

Since Raisin is not a bank, it cooperates with Keytrade Bank SA/NV, which takes care of

all banking services. Keytrade Bank was established in 1998 as an online investment site and acquired banking status in 2002.

The founders of Raisin are holding 40% of the share capital and therefore own the largest part. Raisin is also backed by external, long-term investors including senior representatives from the banking and consulting industry as well as Index Ventures – the biggest European Venture Capital Fund - and Palo-Alto-based Ribbit Capital – a VC-investor focusing on FinTech companies.



Dr. Tamaz Georgadze

CEO & Co-Founder

Tamaz graduated with honors in law from the University of Giessen and in International Economics from Tbilisi State University. He also holds a PhD in agricultural economics from the University of Giessen.

Prior to building and scaling Raisin, Tamaz has spent 10 years with McKinsey & Company, the last 3 years as Principal also leading the McKinsey Savings and Investment Products Service Line for EMEA countries. He served some of the largest retail, universal, and wholesale banks throughout Europe and in Asia. Core areas of expertise were performance management/organization, deposit gathering, direct banking, branch transformation, SME strategy and regulation.

As CEO he leads Raisin and takes particular care of Partner Bank Acquisition, Business Development, Legal and Regional expansion efforts.

Since 2014, Tamaz is also a non-executive member of the Supervisor Board of Bank of Georgia Holdings PLC, UK holding company of the largest bank in Georgia, listed on the FTSE250 index.



Dr. Frank Freund

CFO & Co-Founder

Frank graduated with honors in corporate finance, banking, and tax from the University of Mannheim and Corvinus University of Budapest. Additionally, he holds a PhD with distinction in strategic management. Frank is a CFA charterholder.

Prior to building and scaling Raisin, Frank was five years with McKinsey & Company. He served some of the largest European retail, universal, and wholesale banks throughout Europe. Core areas of expertise were financial institution sales/fixed income, marketing and retail banking operations. Amongst the most successful projects he was engaged in, he co-led branch transformation programs for a leading European retail bank and various sales efficiency programs in Germany and abroad. He was working predominantly in Germany, the UK, and Switzerland.

As CFO he leads Raisin's Finance function and is responsible for Sales and Marketing.



Michael Stephan

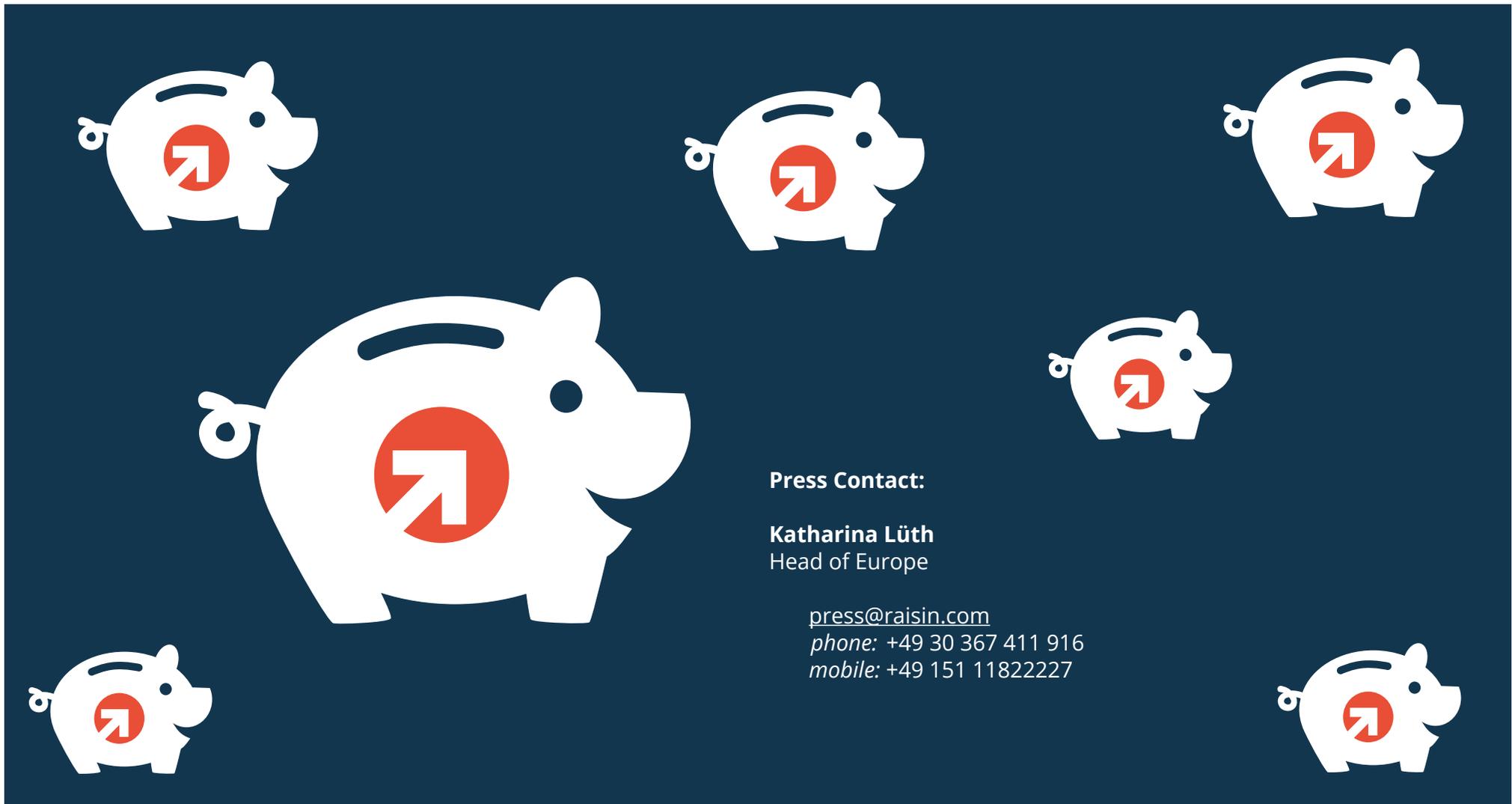
COO & Co-Founder

Michael holds a Master in philosophy, theory of science and logic (from Ludwig Maximilians University, Munich), as well as a Bachelor of science in international business (from WHU – Otto Beisheim School of Management).

Prior to co-founding Raisin, Michael was with McKinsey & Company for four years with a focus on banking and corporate finance. Among his clients were large European retail and universal banks, as well as a fast growing Vietnamese universal bank.

As COO, Michael is responsible for IT, Product, Customer Service and Operations at Raisin.





Press Contact:

Katharina Lüth
Head of Europe

press@raisin.com

phone: +49 30 367 411 916

mobile: +49 151 11822227

Raisin GmbH
Immanuelkirchstr. 14a
10405 Berlin, Germany

+49 30 770191-295
service@raisin.com
www.raisin.com