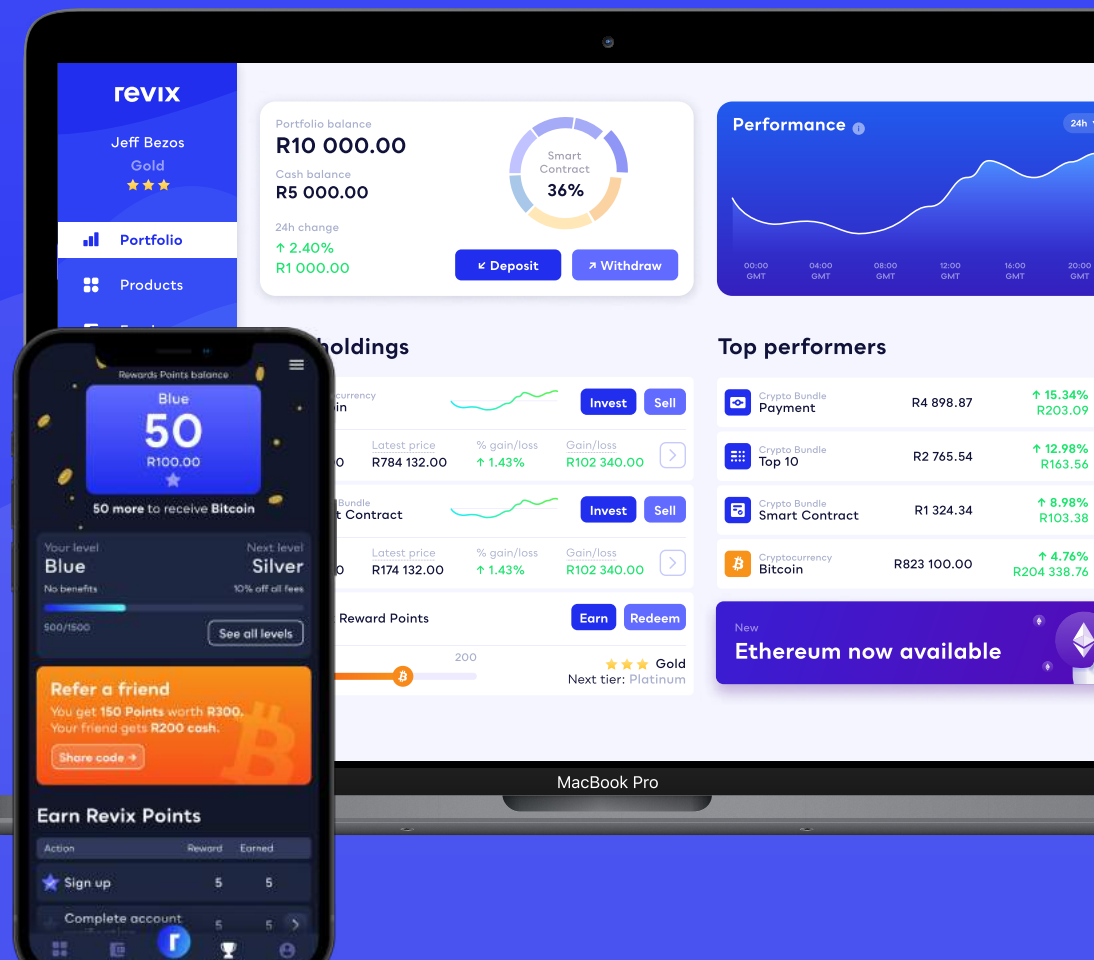


revix

Effortless crypto investing

your kickstart guide

to becoming your own wealth manager



2021

Contents

- 1 What's Revix all about?
- 2 Why invest in cryptocurrencies?
- 3 Why invest with Revix?
- 4 Our products
- 5 Breaking down a crypto Bundle
- 6 What types of Bundles are there?
- 7 Earn while you sleep with DeFi Savings Vault
- 8 Get started in minutes
- 9 Accepted currencies and Revix Rewards
- 10 Fees
- 11 Contact us
- 12 Understand the risks
- 13 Legal disclaimer

As always, we want to remind you of the risks involved when buying or selling crypto, and that the prices of crypto can be very volatile. Your capital is at risk.

While we believe in crypto accessibility for all, we also know that it might not be appropriate for everyone. Please consider your personal circumstances when buying or selling crypto.

What's Revix all about?

Go from zero to crypto in minutes. Sign up in an instant and access the cryptocurrency market anywhere you go, whenever you like.

Revix, founded in 2018, offers an **easy-to-use** platform that enables you to **securely** invest in individual cryptocurrencies, or own ready-made “crypto baskets” – which we call Bundles – that contain the top cryptocurrencies through a single investment. This removes the guesswork and enables you to effortlessly own a wide variety of the top cryptocurrencies.



Finally, a way to invest in crypto that's easy, secure and trusted



Hey, Sean here!

Ever had one of those “Aha!” moments?

“Diversification works in every investment category so it should come as no surprise that it works in crypto too. Effectively managing a cryptocurrency portfolio takes a lot of time and effort, and you’ve probably got enough on your plate as it is.

For most investors it’s wise to keep your crypto portfolio diversified and rebalanced regularly – and if you can do that with minimal effort and cost, all the better. With our crypto

Bundles, you’ll get a diversified cryptocurrency portfolio through one investment that is automatically updated every month so you can keep up with the fast-changing market.”

– Sean Andrew Sanders, Founder and CEO of Revix

It's time to **rev**olutionise your **i**nvesting **e**xperience with **Revix!**

Why invest in cryptocurrencies?

Cryptocurrencies are the **best-performing asset class of the past 10 years**. While this trillion dollar market has expanded rapidly, it still only makes up a tiny fraction of the total markets that it stands to disrupt. What if a single cryptocurrency becomes the currency of choice for a single unstable nation plagued by hyperinflation? What if it becomes even modestly successful in mobile payments? These are just some of the many possibilities.

Additionally, investing in cryptocurrencies can **diversify your portfolio** outside of stocks, commodities and bonds. With that said, every investment holds risk, and with higher risk comes the potential for higher rewards.

The explosion in value of cryptocurrencies: from millions to trillions



The growth in value of the cryptocurrency market

Here are a couple of reasons why it's an ideal time to invest in crypto:

It's still early days

Many people think they've already missed out on crypto's growth – however, crypto is still a small and emerging type of asset with big disruption potential, meaning there could still be lots of growth ahead.

The crypto network is growing every day

Every day more users are joining the crypto ecosystem, more companies are emerging and growing within the crypto space, and the world is becoming more digital.

* as at the 30th of April 2021.

Why invest with Revix?

If you thought investing had to involve confusing jargon, terrible customer service, overwhelming options, or hidden fees, think again! Because with Revix, you can go from cash to crypto instantly. We exist to make investing effortless and secure.

We don't think investing should only be for the fancy finance people. That's why our mission is to empower you to become your own wealth manager. With our online platform you can easily invest in **individual cryptocurrencies**, one of our Bitcoin-beating crypto **Bundles**, or you can earn an interest-like return on your crypto with our **DeFi Savings Vault**, with more exciting options coming soon.

Oh, and let's not forget to mention that with our behavioural-based rewards programme, you can earn points, unlock lower fees and be rewarded in Bitcoin. It's just another way we're making investing that much more exciting and engaging.

- ✓ The easiest and smartest way to invest in crypto
- ✓ Earn an interest-like return on your cryptocurrency
- ✓ State-of-the-art security for your peace of mind
- ✓ Customer support that any bank would dream of
- ✓ The top-rated investment platform on both Google and TrustPilot

4.8 rating



Google

Excellent



Trustpilot

From 1 000+ reviews

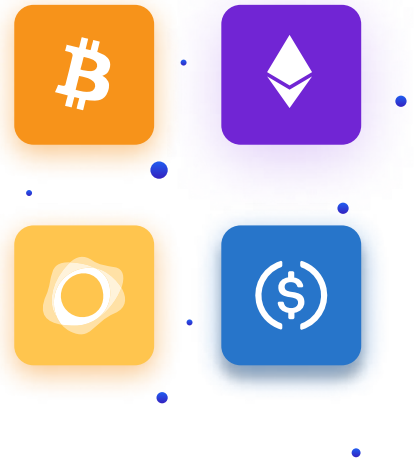


Our products

We offer **Bitcoin**, **Ethereum**, **USD Coin**, a gold tokenized commodity called **Paxos Gold**, an interest bearing **DeFi Savings Vault** and three exciting **crypto Bundles**.

As a new (or seasoned) investor, it can be tricky trying to guess which cryptocurrencies will become the next success stories. You also don't want to invest all your money into a single cryptocurrency as this is a risky strategy.

Our solution?



Bundle up!



For you personally, broader is probably better. You can pick individual cryptocurrencies to invest in, but even the professionals struggle to choose cryptocurrencies that consistently outperform the overall market.

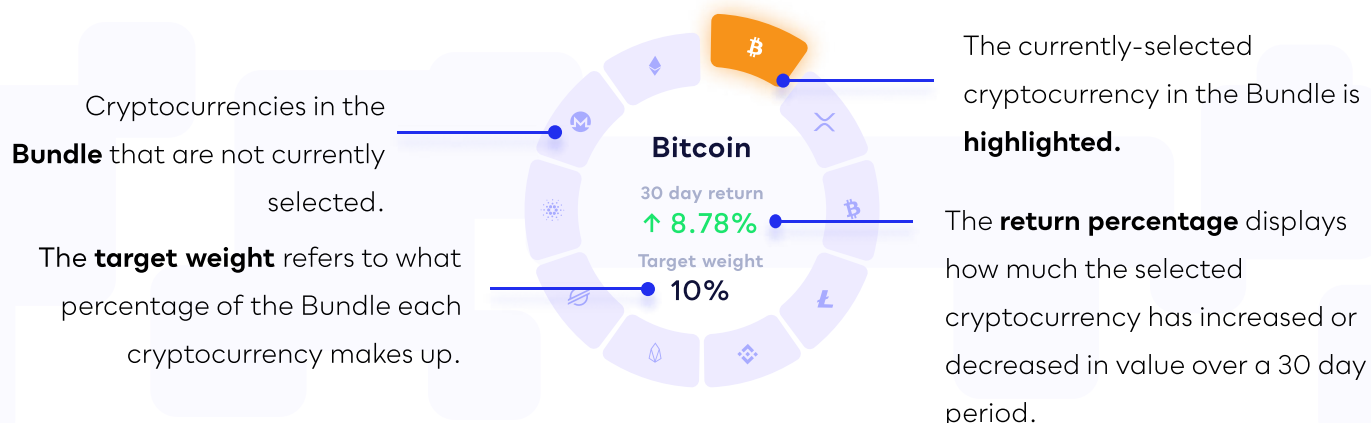
So it's perhaps no surprise that the simple and low-cost solution of Bundles – which can track the crypto market as a whole – have become such a hit with investors. By buying a slice of Bitcoin, Ethereum, and many more all in one, you reap the rewards of their successes without getting dragged down too much when any one declines in value.

Cryptocurrencies are high risk investments and with this higher risk comes the potential for higher returns. One way to reduce risk when investing in crypto is to hold a diversified basket of cryptocurrencies, update and rebalance your portfolio regularly, and ensure that you're holding only the most reputable growing cryptos out there.

What is a Bundle?

If you're not sure what to invest in, a Revix Bundle is a great option. It's like a crypto version of the S&P 500 – in that each Bundle enables you to own a pre-defined 'crypto basket' of the world's top cryptocurrencies, with a single investment. Bundles also increase your chances of holding the biggest crypto success stories and diversification works as an investment strategy for every other type of investment category, so it's no surprise that it works for crypto too.

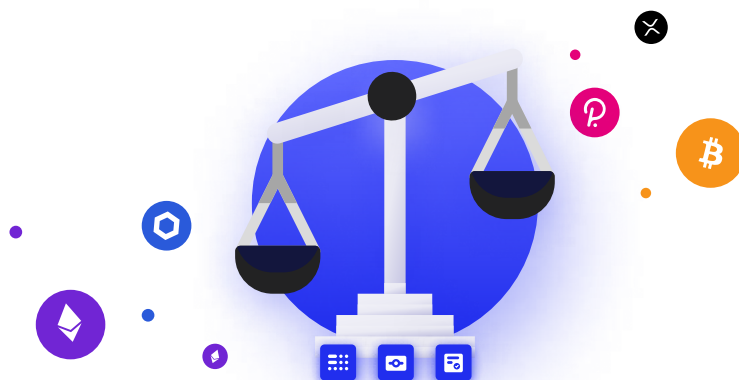
Breaking down a crypto Bundle



- Lower risk of overexposure to any individual cryptocurrency
- A ready-made crypto investment portfolio
- Less effort and trading fees for you
- Monthly automatic re-weighting

Constantly staying up to date with the latest crypto market developments, holding accounts across multiple exchanges, securing your crypto keys and periodically re-weighting your crypto portfolio to manage your crypto risk exposure is a **time-consuming** and **complicated** process. Luckily, with a crypto **Bundle**, we do all the work for you!

The crypto market changes quickly, making regular re-weightings even more important in your crypto portfolio



Once a month, we automatically reconstitute and rebalance your Bundle, re-weighting your crypto holdings so that you always stay up to date with changes in the fast-paced cryptocurrency market.

Our **monthly re-weighting** and periodic evaluation of the cryptocurrencies in each Bundle ensures that you own the **biggest success stories** in the crypto space. Those cryptocurrencies that underperform will eventually be excluded from the Bundle as their total market value declines.

What types of Bundles are there?

Top 10 Bundle

This Bundle gives you diversified, equally-weighted exposure to the **10 largest cryptocurrencies** as measured by market value.

The aim of this product is to mimic the **performance** of the broader **cryptocurrency market** and deliver on one promise: to make sure that you **own** the 10 largest, and top performing, **success stories in the crypto space**, whatever they may be.



Payment Bundle

This Bundle offers you the ability to invest in the **5 largest payment-focused cryptocurrencies** as measured by market value. These cryptocurrencies are looking to revolutionise money and how value is transferred, making digital payments cheaper, faster and more global.

Bitcoin may have paved the way for digital payments, but these global competitors enable the transfer of value directly between two people or businesses without any middlemen. They can also be used to buy and sell goods and services, and are competing to replace the physical money that exists today.



Smart Contract Bundle

This Bundle consists of the **5 largest smart contract-focused cryptocurrencies**, which include Ethereum, Cardano and Polkadot. These cryptocurrencies provide blockchains with **smart contract** programming functionality. Essentially, smart contracts are software codes that contain a set of rules which execute automatically without a third party, if the rules of the contract are met.

In much the same way that Android and IOS operating systems work with mobile applications, smart contract cryptocurrencies aim to provide the blockchain infrastructure which enables developers to work independently and creatively to build digital programs and applications on top of them.



To learn more about other Revix products please visit revix.com/products

Earn while you sleep with DeFi Savings Vault

The rise of decentralised finance – called DeFi – applications enable you to earn an interest-like return on your cryptocurrency holdings. DeFi can feel hard to get into – but that’s where we come in. We make earning a passive income on your crypto secure and effortless.



USDC Vault

Your USDC Vault enables you to earn a return on your USD Coin (USDC) holdings.

When you invest and lock USDC into your USDC Vault, other people borrow your USDC through secure decentralised lending applications.



In exchange, you earn an interest-like return every minute that your funds are stored in your USDC Vault, with the advantage that you are able to withdraw at any time.

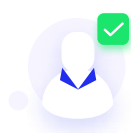
Yearly returns
1.20%-7.00%

Yearly returns vary depending on supply and demand

Minimum investment
100 USDC

The minimum amount required to lock up

Why choose USDC Vault?



Effortless

We offer **all-in-one service** so you don't have to lift a finger.



Rand-Hedge

USDC is backed 1:1 by US Dollars, protecting your wealth.



Low volatility

Your USDC Vault provides a stable dollar-based return.



Accessible

Access your funds within 24 hours. There's no lock-up period.



Low minimums

Earn returns by the minute with as little as 100 USDC.



Inflation protection

Protect your wealth against inflation by earning a return on your USDC.

Get started in minutes

1

Sign up for a free account and verify your identity

All you need to do is **submit your ID and proof of address**, then snap us a **lovely selfie** and you're good to go!

2

Make a deposit from your bank account or crypto wallet

You can **deposit funds** in your **preferred currency** to top up your balance, which can be done either via EFT or through your existing crypto wallet.

3

Make your first investment and sell out at any time

Build your portfolio by mixing and matching investments, or let us do the work for you by investing in one of our **crypto Bundles**.

We'll get you the best prices in real-time by connecting you to multiple global exchanges with maximum security.

4

Sit back, relax...

...and welcome to the exciting world of **diversified cryptocurrency investing!**




















If you need any further assistance, feel free to contact support@revix.com



Accepted currencies

Here's a list of **crypto** and **fiat** currencies which can be **deposited**, **transacted** or **withdrawn** from your account at any time, **24/7**.

To make your first investment, simply deposit R150 or more into your account.

Deposit	Transact	Withdraw
<div></div> <div>ZAR (SA Rands)</div>	<div></div> <div>Top 10 Bundle</div>	<div></div> <div>ZAR (SA Rands)</div>
<div></div> <div>GBP (British Pounds)</div>	<div></div> <div>Payment Bundle</div>	<div></div> <div>Bitcoin (BTC)</div>
<div></div> <div>EUR (Euros)</div>	<div></div> <div>Smart Contract Bundle</div>	
<div></div> <div>Bitcoin (BTC)</div>	<div></div> <div>Bitcoin (BTC)</div>	
<div></div> <div>USD Coin (USDC)</div>	<div></div> <div>Ethereum (ETH)</div>	
<div></div> <div>Ethereum (ETH)</div>	<div></div> <div>USD Coin (USDC)</div>	<div></div> <div>Save</div>
<div></div> <div>Litecoin (LTC)</div>	<div></div> <div>PAX Gold (PAXG)</div>	<div></div> <div>USD Coin (USDC)</div>
<div></div> <div>Bitcoin Cash (BCH)</div>		

Revix Rewards

Investing just became more rewarding than ever! Our exciting **Revix Rewards programme** lets you earn Revix points to redeem for Bitcoin when you invest, complete tasks, and invite friends – **it's so easy!** Plus, level up to higher tiers as you earn more points and receive awesome benefits – from lower fees to **exclusive merchandise**. Because investing should be fun!

Revix Rewards include:

- Revix points that can be redeemed for Bitcoin
- Up to 50% off all fees

You can find out more about Revix Rewards [here](#).



Fees

We are **open** and **transparent** when it comes to fees. And to make investing simple, we have an **easy-to-understand fee structure** – with none of the hidden costs you may have experienced when dealing with a traditional institution or broker.

We also charge **no storage, performance or deposit fees**.

Fee type	Fee amount
Bundle rebalancing fees	0.17% per month
Transaction fees	1.00% trading fee and R20 minimum trade charge
Rand withdrawal fees	R50 or 0.25% fee for amounts over R200 000
Bitcoin withdrawal fees	BTC 0.0005



Contact us

We deliver **world-class customer service** every step of the way. No matter where you are on your investing journey, our friendly and enthusiastic team is here to resolve any questions. You can give us a shout any time at support@revix.com.

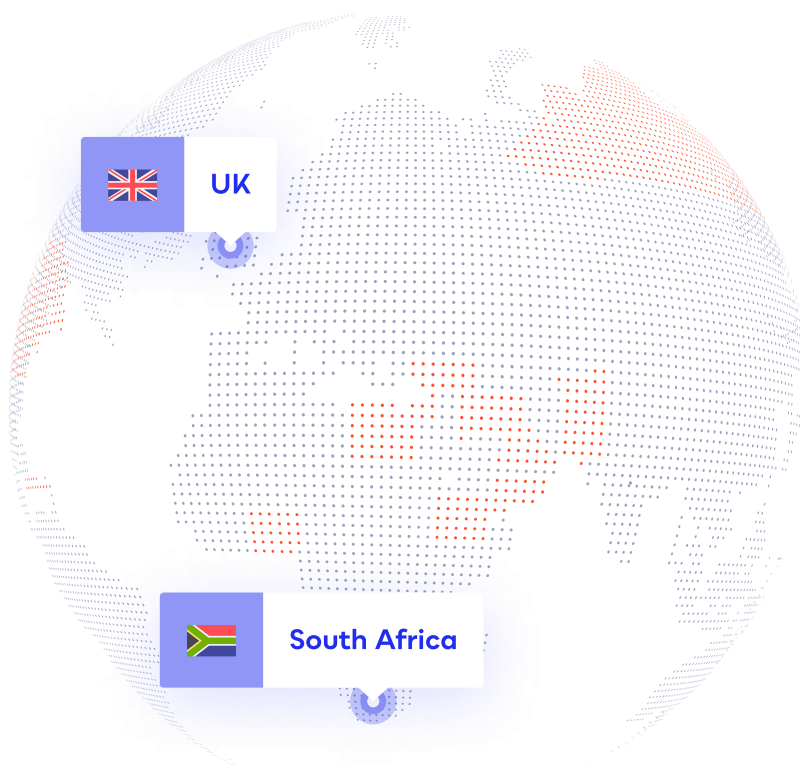


UK office

Senna Building
97 Hackney Road
E2 8JF, London
United Kingdom

SA office

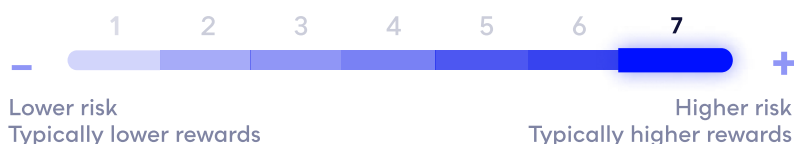
Equinox Building
154 Main Road, Sea Point
8005, Cape Town
South Africa



Understand the risks

Risk and reward profile

Investing in cryptocurrencies involves significant risk and can result in a loss. You should not invest more than you can afford to lose and should ensure that you fully understand the risks involved. Before investing, please take into consideration your level of experience, investment objectives, and seek independent financial advice if necessary. It is your responsibility to ascertain whether you are permitted to use our services based on the legal requirements in your country of residence.



Important risk information

Investing involves risk, and you could lose money on an investment.

Cryptocurrencies may be affected by market movements or interest rates, and other factors like weather, disease, embargoes, political and regulatory developments, and the trading activity of speculators and arbitrageurs.

Frequent trading of cryptocurrencies could significantly increase fees and other costs such that they may offset any savings from low fees or costs.

Diversification does not ensure a profit nor guarantee against loss. Investing in cryptocurrencies entails a degree of risk and is not appropriate for all investors.

More about the risk category

- The risk category is based on the estimated future price volatility.
- The method used for this estimate depends on the historical price data.
- Historical performance is not a reliable indicator of future performance.
- The risk category allocated may vary over time.
- The risk of adding new investments to a portfolio should be viewed in the context of the overall holdings to make an optimal decision.
- Cryptocurrencies and stablecoins are a relatively new asset class and may be subject to other unknown risks not mentioned in this document.

Why this risk category?

- This product falls into a risk category of 7 because its future returns are expected to be volatile in nature.
- The Bundle invests solely in cryptocurrencies and will be subject to the volatility of this asset class. This requires the necessary risk tolerance and capacity.
- The value of crypto Bundles may fall below the initial purchase price and therefore, future returns can't be guaranteed.

Further material risks

- Cryptocurrencies can be subject to a high degree of capital loss risk (i.e. the potential loss due to asset price depreciation).
- Investments in cryptocurrencies carry a high degree of regulatory uncertainty (i.e. the regulatory framework for the governance of cryptocurrency service providers is still largely unspecified in many markets).
- Cryptocurrencies may be subject to custodial risk (i.e. custodians, including exchanges, brokers and other intermediaries may not store customer assets in a manner that ensures negligible probability of theft).
- Cryptocurrencies may be subject to liquidity risk (i.e. that the underlying assets lack marketability resulting in a purchase or sale price that cannot be obtained in the timeframe desired so as to prevent or minimise a loss).
- Cryptocurrencies may be subject to tax risk (i.e. the tax laws in your country of tax residence or domicile may treat cryptocurrency gains and/or losses differently to those of other asset classes. For information on the tax implications of the investment, contact your tax advisor).

Legal disclaimer

Revix provides prospective customers the ability to, at their sole discretion, utilise Revix's Bundle technology to trade, store and manage a portfolio of cryptocurrencies on the Revix platform.

A Revix Bundle is an investment management solution that allows investors to take direct ownership in several digital assets. Revix's Bundles do not constitute an offer to subscribe for securities and are neither an offer to sell, nor a solicitation to buy units or shares in any fund.

Revix's crypto Bundles should not be misconstrued as mutual funds, ETNs, ETVs, ETPs, collective investment scheme units or any similar fund structure. Revix is not registered under any financial securities law.

It is the responsibility of any persons wishing to acquire digital assets using Revix's platform to observe all applicable legal requirements and tax consequences within the countries of their citizenship, residence, domicile, and place of business with respect to the acquisition, holding or disposal of the digital assets, and any foreign exchange restrictions that may be relevant thereto.

You should consult with your own attorney, accountant and other advisors about those matters, including determining whether you may legally purchase cryptocurrencies using Revix's Bundle Technology.

Before making any investment decision in respect of our Bundles, each investor must undertake their own independent examination and investigation of our Bundle(s), the underlying Bundle holdings, and must base their investment decision on such investigation. Investors must not rely on Revix when making such investment decisions. Prospective investors must not construe the Revix platform as investment, legal, tax or other advice.

The Revix platform contains a summary of the terms of the Bundles. The information set forth in the document and website does not purport to be complete. Do not place undue reliance on the document and website. Information may change and become inaccurate, incomplete or outdated. The information in the document and website is for discussion purposes only, and no representations or warranties are given or implied. The information contained in this document and website is subject to further discussion, completion and amendment.

All of the information presented herein is subject to change without notice. Some information found in the document and website may have been obtained from sources prepared by other parties. While such information is expected to be reliable for its purpose, we cannot make any representation or warranty (express or implied), nor shall we have any responsibility or liability in respect of any information contained in this document and website or for its accuracy, adequacy, timeliness or completeness, and no representation is made or is to be implied that the information will remain unchanged. We are under no obligation to update the material in this document or website.

This document and the website do not contain all the information necessary to fully evaluate any transaction or investment, and no investor should rely on the contents of this website alone. All investment decisions should be made based solely upon appropriate due diligence.