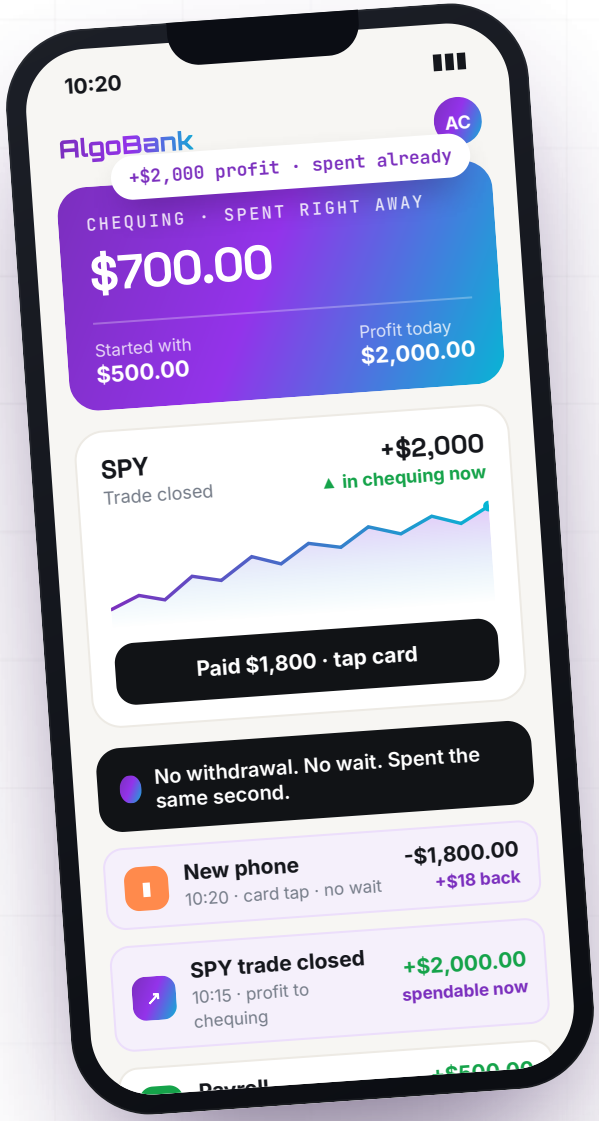
AlgoBank A NEW COMPANY FROM ALGOBARS

RAISE · $1 BILLION FOR 10% · CANADA FIRST

Trade from chequing. Spend it today.

A bank where your chequing account **is** your trading account. Trade right from it. When a trade wins, the profit is in chequing that same second. No withdrawal. No 3-day wait. Tap your card and spend it.

0 WITHDRAWALS | 0 DAYS WAITING | $1B FOR 10% | CASH BACK BUILT IN



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EURUSD 1.0921 ▲ XAUUSD 2043.6 ▲ BTCUSD 67,214 ▼ US500 5238 ▲ GBPJPY 189.44 ▲ ETHUSD

01 THE PROBLEM

Your profit is stuck.

When a trade wins, the money sits at the broker, not in your bank. To spend it you request a withdrawal and wait days. By the time it lands, the moment is gone.

TODAY

You win. Then you wait.

- You win $2,000. It sits at the broker.
- You request a withdrawal. Fill in a form.
- You wait 1 to 3 days for it to reach your bank.
- Only then can you spend it.

VS

ALGOBANK

You win. You spend.

- You trade right from your chequing account.
- You win $2,000. It is in chequing that second.
- No withdrawal. Nothing to request. No wait.
- Tap your card. It is spent. Plus cash back.

OLD WAY
Win $2,000

→

THEN
Request withdrawal

→

WAIT
1–3 days

→

FINALLY
Spend

→

ALGOBANK
Win → Spend

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02 THE STORY

$500 in. $2,000 out. New phone. Same hour.

What a morning could look like with AlgoBank.

$500

9:41 AM · CHEQUING

Start with what you have.

- Your pay is in chequing. $500 is sitting there.
- You see a trade you like. You tap once.
- The $500 goes in. No transfer. No wait.

+$2,000

10:15 AM · TRADE CLOSES

The profit lands. Instantly.

- The trade wins. You close it.
- $2,500 is in your chequing account that second.
- No withdrawal form. No 3-day wait. It is just there.

$1,800

10:20 AM · CARD TAP

Buy the phone. Right now.

- You walk into the store and tap your AlgoBank card.
- $1,800 paid from the profit you just made.
- $700 left in chequing. Plus $18 cash back.

39 min
from trade to new phone

0
withdrawal requests

0
days waiting

1
account for all of it

Example only, to show how the account works. Trades can lose money too, and a losing trade lowers the chequing balance the same instant. Amounts, prices, and cash back are illustrative. Not a promise of any result.

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03 THE PRODUCT

Your chequing account is your trading account.

No broker account to fund. No broker account to empty. You trade from chequing, profit goes back into chequing, and everything you make is spendable the moment you make it.

STEP 1

Open

One account on your phone in minutes. It is a chequing account and a trading account at the same time.

STEP 2

Trade from it

See a trade you like? Tap once. The money comes straight out of chequing. No transfer. No wait.

STEP 3

Spend the profit

When the trade wins, the profit is in chequing that second. Tap your card and spend it. No withdrawal, ever.

$ — **Get paid** INTO CHEQUING

↗ — **Trade** FROM CHEQUING

+ — **Profit** LANDS INSTANTLY

▣ — **Spend** SAME SECOND

↺ — **Cash back** ON THE TAP

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04 WHAT YOU GET

Everything your money does, in one app.

BANK

Chequing

Get paid. Pay bills. Send money. A real everyday account.

SAVE

Savings

Interest paid every day, not once a month.

TRADE

Trade from chequing

Stocks, forex, futures, and crypto where the law allows. Straight from chequing.

BACK

Cash back

Spend, trade, or save. A little comes back every time.

CARD

A card

One card for the store and the web. Tap to pay, earn on the spot.

AI

Bots from AlgoBars

Type what you want in plain words. Get a trading bot. It runs day and night.

SEND

Send money

Pay a friend. Split a bill. Move money home. Seconds.

SAFE

Rules first

Every licence before we open. Your money kept apart from ours.

INSTANT

Profit you can spend

Profit is in chequing the second a trade closes. No withdrawal. Tap and spend.

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05 CASH BACK

You get paid to use it.

Most banks charge you. AlgoBank is built to pay you back. Every tap, every trade, every dollar saved sends a little back.

SPEND

Tap and earn

Groceries, bills, shopping online. Every card tap sends a small part back to you.

TRADE

Trade and earn

With no middle broker, fees are lower. Part of every trade fee comes back to you.

SAVE

Save and earn

Savings earns every day. No lock-in. Trade it any time.

1
app for everything

0
days of waiting

1
tap to trade

24/7
your money works

Cash back and interest rates will be set at launch and disclosed clearly before sign-up. Illustrative only.

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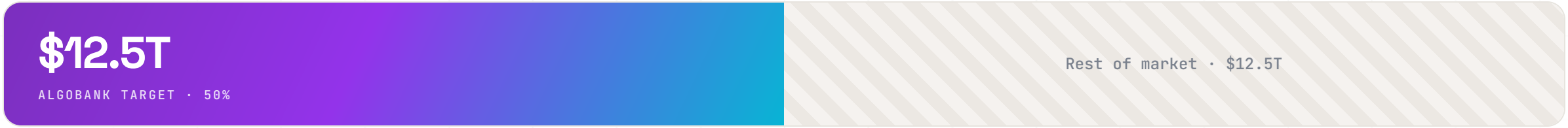
06 THE MARKET

$25 trillion in Canada alone. We plan to take half.

That is how much money sits with the brokers and banks in Canada today. Six big banks hold most of it, and it all runs on old, slow tools. AlgoBank aims to win half over time by being faster, cheaper, and kinder to your wallet.

MONEY WITH CANADA'S BROKERS AND BANKS · TODAY

$25T TOTAL



$25T
With Canada's brokers and banks today

50%
Our target share, as the bank that trades

$12.5T
The prize in Canada, before the USA and the world

Illustrative and forward-looking. $25T is a company estimate of client money held with brokers and banks in Canada. 50% is a long-term ambition that guides our plan, not a projection of results, market share, or returns.

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07 HOW THE BANK EARNS

We are the house. Every part pays.

A bank that also trades earns in more ways than one. Each stream stacks on the last.

DEPOSITS

Interest spread

People keep money in the bank. We put it to work safely and keep a small spread.

CARD

Card fees

Every card tap pays the bank a fee from the store. We share part back as cash back.

TRADE

Trade fees

A small fee on every trade. No middle broker, so we keep more and charge less.

FX

Currency

A tiny cut on every swap between dollars and other currencies.

AI

Bots and credits

Building and running bots uses credits on the AlgoBars engine.

B2B

Broker licensing

Other brokers rent our engine under their own name. Recurring from day one.

Endgame vision. Holding deposits and executing trades requires bank, broker-dealer, and clearing licences AlgoBank does not yet hold. Forward-looking.

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08 HEAD START

Not an idea. The engine is live.

AlgoBars already ships to traders today. Three years of work and $2M+ in R&D are built. AlgoBank puts that engine inside a bank account, something no bank and no broker offers.

CAPABILITY	QUESTRADE	WEALTHSIMPLE	WEBULL	SCHWAB	ALGOBANK
Type a plan in words → AI builds the bot	×	×	×	×	✓
Tick-accurate backtesting engine	×	×	×	×	✓
Copy top traders in one click	×	×	×	×	✓
Hide your stops (Ghost Orders)	×	×	×	×	✓
AI risk guard + trade coach	×	×	×	×	✓
334 broker links, MT4 / MT5 / cTrader	×	×	×	×	✓
Chequing + savings + trading in one app	×	×	×	×	✓
Cash back on spend, trade, and save	×	×	×	×	✓

Feature comparison based on publicly available information as of 2025 and may change. Brand names belong to their owners and are shown for comparison only. AlgoBank capabilities are planned and subject to licensing.

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09 THE PLAN

Canada. Then the USA. Then the world.

Three stages. We get the licences first. Then we open. Then we grow.

1

CANADA

Get licensed. Open.

- Apply for a bank licence and a securities licence.
- Set up the capital a bank must hold.
- Launch chequing, savings, and trading in one app.
- Roll out the card and cash back.

2

USA

Cross the border.

- Apply for a U.S. bank charter and broker-dealer licence.
- Launch the same app for U.S. customers.
- Link both countries so money moves in a tap.

3

GLOBAL

Go everywhere.

- UK, Europe, and Asia, one licence at a time.
- Plug the 334 AlgoBars brokers into the bank.
- One account that works across borders.

Forward-looking. Licensing is planned jurisdiction by jurisdiction and is subject to regulatory approval; timing and outcomes are not guaranteed.

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10 THE ASK

The offer: 10% for $1 billion.

We are selling 10% of AlgoBank for $1 billion. A bank must hold real capital before it can open. That is why the number is big. Here is where the money goes.

Bank capital · the money a bank must hold to be safe	45% · $450M
Growth · cash back, marketing, new customers	20% · $200M
Technology · bank core, app, engine	15% · $150M
Licences & compliance · Canada, USA, global	10% · $100M
Reserve · a cushion for the unexpected	10% · $100M

$1B
The round

10%
Of AlgoBank

$10M = 0.1%
Every $10M cheque buys 0.1% of the company

Indicative terms and planned use of funds; both may change. Final terms are set solely in definitive offering documents. Not an offer to sell or a solicitation to buy any security.

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11 WHY WE WIN

The lead widens. Rules first, always.

01

A 3-year head start

The engine is built. Rivals start from zero.

02

One app, not two

Most banks cannot trade. Most brokers cannot bank.

03

A licence moat

Bank licences take years and real capital. Once held, hard to match.

TRUST

Licensed before launch

We do not open until regulators say yes. Canada first, then each country.

TRUST

Your money kept apart

Customer money is held apart from company money. Always. Deposit insurance is the goal.

TRUST

Built secure

Encryption, audits, 24/7 monitoring. Designed to enterprise SOC 2 practices.

Deposit insurance is a goal and is not available today. Security statements describe design intent.

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12 THE TEAM

Built by operators, not tourists.

Aman Cheema

FOUNDER · HEAD OF ASSET STRATEGIES

15+ years in HFT. Built a first profitable trading bot at 19. Sub-millisecond execution architect.

Mohammad Qureshi

FOUNDER · HEAD OF ENGINEERING

Lead architect of systems handling 50B+ events a day. Full-stack, infrastructure-grade engineer.

Camillo Amato

FOUNDER · QUANTITATIVE & STRATEGY

25+ years in trading systems. Former VP at Fidessa. 125+ order-management builds.

Help us build the bank where profit is spendable instantly.

+1 855-889-6969 investors@algobars.com

SCHEDULE A CALL

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