



Spetz Introduces Spetz Capital for Registered Service Providers powered by Lendflow

PRESS RELEASE – January 17, 2023

TORONTO/ACCESSWIRE – SPETZ INC. (the “Company” or “Spetz”) (CSE: SPTZ, OTC: DBKSF) is pleased to announce it has entered into an Agreement (the “Agreement”) with Lendflow (Lendflow.com) to enable seamless access to capital, within the Spetz application for Spetz Service Providers. The integrated funding options, powered by Lendflow will enable Spetz Service Providers to quickly obtain funding of up to \$1m in as little as 24 hours - ranging from line of credit, equipment loans, and receivables factoring. Funding is available to all Service Providers who qualify via “Know Your Business” and credit approval.

Lendflow's white label solution integrates seamlessly with SaaS companies, like Spetz, that work with small and medium sized businesses in construction, transportation, e-commerce and home repair industries amongst others, to provide easier and faster access to financing. Completed funding transactions include fees split between Spetz and Lendflow, in the Agreement.

Spetz and Lendflow will operate this financial service under the name *Spetz Capital*. Spetz’ Service Providers will be able to apply for loans and other financing products at capital.spetz.app, a site developed by Lendflow exclusively for Spetz Capital.

Here’s how Spetz Capital works:

- Service providers apply for financing through Spetz Capital secure portal to get the funding.
- A funding advisor provides guidance through the process and helps Service Providers choose the best option for their business.
- Service providers get cash wired directly to their business bank account.

Spetz Capital gives Service Providers the opportunity to compete for work contracts once considered beyond their service capacity or obtain additional working capital to complete a contracted job. Previously, contractors in need of short-term loans would rely on obtaining financing from separate financial institutions. Spetz Capital has quicker processing and turn around times for approval compared to traditional financial institutions.

Lendflow CEO, Jon Fry commented “I believe Lendflow’s financing platform will revolutionize the way Spetz Service Providers obtain financing for their next service job in a more efficient way. Service Providers of Spetz will no longer have to outsource financing outside of the Spetz app,

which can significantly reduce the time and effort required to complete loan applications and access vital working capital.”

Spetz CEO, Yossi Nevo Commented “Spetz Capital powered by Lendflow, is another initiative to attract Service Provider signups during Spetz’s U.S. launch phase and beyond. This funding integration is a beneficial add-on feature for Spetz’s growing contractor support system, which already operates work bookings, payment processing, registration information and now has access to funding solutions. Spetz prides itself for fast processing times, which now applies to credit approval processing as well.”

About Lendflow

Lendflow is a technology leader that provides embedded finance infrastructure for vertical SaaS platforms. Combining a vast marketplace, contextual product placements and powerful data services that include data aggregation, orchestration, decisioning, monitoring and standardization, Lendflow enables every tech platform to build, enhance or embed financial products within their ecosystems. With Lendflow, SaaS platforms increase customer engagement and retention, lenders can expand their reach and increase operational efficiencies and SMBs can quickly access capital to power their growth.

Website: <https://www.lendflow.com>

Lendflow contact:

Lidia Shong
lshong@lendflow.com
(512) 788-9034

About Spetz Inc.

Spetz Inc. is a multinational technology company that operates Spetz, a global online, AI-powered marketplace platform that dynamically connects consumers to nearby top-rated service providers in around 30 seconds. Spetz is available in the USA, United Kingdom, Australia, and Israel.

The Spetz vision is to reinvent how people around the world connect to services in their moment of need. Connecting them immediately with the top-matched service provider, for any need, anytime, anywhere.

Spetz website: www.spetz.app

Company Contacts:

Ofir Friedman
Director and Chief Marketing Officer
ofir@spetz.app

Daniel Mogil
Investor Relations Manager
Investors@spetz.app
437-826-4012

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Certain information herein constitutes “forward-looking information” as defined under Canadian securities laws which reflect management’s expectations regarding objectives, plans, goals, strategies, future growth, results of operations, performance, business prospects and opportunities of the Company. The words “plans”, “expects”, “does not expect”, “scheduled”, “estimates”, “intends”, “anticipates”, “does not anticipate”, “projects”, “believes”, or variations of such words and phrases or statements to the effect that certain actions, events or results “may”, “will”, “could”, “would”, “might”, “occur”, “be achieved”, or “continue” and similar expressions identify forward-looking statements. Such forward-looking statements are qualified in their entirety by the inherent risks and uncertainties surrounding future expectations.

Forward-looking statements are necessarily based on a number of estimates and assumptions that, while considered reasonable by management as of the date hereof, are inherently subject to significant business, economic and competitive uncertainties and contingencies. When relying on forward-looking statements to make decisions, the Company cautions readers not to place undue reliance on these statements, as forward-looking statements involve significant risks and uncertainties and should not be read as guarantees of future performance or results, and will not necessarily be accurate indications of whether or not the times at or by which such performance or results will be achieved. A number of factors could cause actual results to differ, possibly materially, from the results discussed in the forward-looking statements.