## Fineqia Invests with Digital Currency Group in Blockchain Co. Nivaura

LONDON, UK, Jan. 29, 2018 /CNW/ - Fineqia International Inc. (the "Company" or "Fineqia") (CSE: FNQ) (OTCPink: FNQQF) (Frankfurt: FNQA) is pleased to announce that it has made a cash investment for an equity stake in Nivaura, which recently demonstrated the world's first crypto-currency denominated bond issuance that was cleared, settled and registered entirely on a public blockchain.



Fineqia joins New York-based Digital Currency Group (DCG), the world's top investor in blockchain companies in 2017 according to market research firm CB Insights, in Nivaura's first institutional financing round. Allen & Overy, the world's eighth largest law firm by revenue according to American Lawyer, also invested in Nivaura. Both received minority equity interest in Nivaura.

Fineqia will be able to deploy the world's first fully automated bond issuance and administration platform utilising Nivaura's technology at significantly lower cost than existing channels. Issuers will be able to structure, execute and administer legally enforceable bond contracts using public blockchain infrastructure. To meet current client requirements, the bonds will be denominated in fiat currency. The cash held in Nivaura's client money accounts will, however, be tokenised to enable blockchain clearing and settlement.

"We're delighted to back Nivaura, whose pioneering technology can work with existing capital markets infrastructure to optimise it, minimize costs and drive transparency," said Fineqia CEO Bundeep Singh Rangar. "Nivaura's founder Avtar S. Sehra is a leading expert on fintech, cryptocurrency and blockchain in Europe and has worked closely with Fineqia for several years."

Fineqia will take advantage of its recent shareholding in PremFina to issue secured premium finance debt securities. Premium finance eliminates the financial strain of lump-sum upfront payments for insurance, thereby promoting financial inclusion within the insurance industry.

Nivaura is a U.K. fintech start-up set up in July 2016 that's building a new way for automated issuance and administration of financial instruments under the oversight of the U.K.'s Financial Conduct Authority. A key element of Nivaura's technology is its Legal Mark-up Language (LML), which enables the conversion of standard legal contracts into machine-readable formats.

The Nov. 2017 bond issuance that was conducted using Nivaura's technology took place in Fuse, a tech innovation space based in the London office of Allen & Overy.

Fineqia's investment sum represents less than 1% of its market capitalisation. Terms of the investment remain confidential.

## About Fineqia International

Fineqia International is a listed entity in the Canada (CSE: FNQ), US (OTCPink: FNQQF) and Europe (Frankfurt: FNQA). Fineqia International outlines the Company's corporate governance, culture, processes and relations by which the Company and its subsidiaries and investments are controlled, directed and governed. Fineqia International oversees and ensures the overall success, planning and growth of the Company and all of its subsidiaries. For more information visit <a href="https://investors.fineqia.com/news">https://investors.fineqia.com/news</a>

## About Nivaura

Nivaura is a blockchain company building a new way for automated issuance of financial products under the auspices of the U.K. Financial Conduct Authority's "sandbox" regime. Their end-to-end system is capable of managing complexities such as onboarding, structuring and execution. The platform can also maintain control of asset administration/servicing to achieve truly vertical integration.

## FORWARD-LOOKING STATEMENTS

Some statements in this release may contain forward-looking information (as defined under applicable Canadian securities laws) ("forward-looking statements"). All statements, other than of historical fact, that address activities, events or developments that Fineqia (the "Company") believes, expects or anticipates will or may occur in the future (including, without limitation, statements regarding potential acquisitions and financings) are forward-looking statements. Forward-looking statements are generally identifiable by use of the words "may", "will", "should", "continue", "expect", "anticipate", "estimate", "believe", "intend", "plan" or "project" or the negative of these words or other variations on these words or comparable terminology. Forward-looking statements are subject to a number of risks and uncertainties, many of which are beyond the Company's ability to control or predict, that may cause the actual results of the Company to differ materially from those discussed in the forward-looking statements. Factors that could cause actual results or events to differ materially from current expectations include, among other things, without limitation, the

failure to obtain sufficient financing, and other risks disclosed in the Company's public disclosure record on file with the relevant securities regulatory authorities. Any forward-looking statement speaks only as of the date on which it is made except as may be required by applicable securities laws. The Company disclaims any intent or obligation to update any forward-looking statement except to the extent required by applicable securities laws.

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