



FOR IMMEDIATE RELEASE

## MARBLE LAUNCHES SCORE-UP LITE, A PAY-AS-YOU-GO SaaS PRODUCT

Vancouver, B.C, October 21, 2020 - Marble Financial Inc. (CSE: MRBL; OTC: MRBLF) ("Marble" or the "Company") a financial technology company that empowers Canadians' toward a positive financial future, is pleased to announce the launch of SCORE-UP LITE, Marble's latest proprietary credit rebuilding SaaS product, with a new seamless pay-as-you-go payment platform.

Score-Up Lite is a new and easier to use variation of Marble's proprietary and robust credit rebuilding software, Score-Up. The addition of this new product now enables Canadians to monitor, rebuild and maximize their credit on a month by month basis using their credit and/or debit card. According to the Canadian Bankers Association, approximately 75 million credit cards were issued in Canada in 2018 alone. With such high rates of credit card use, Marble's pay-as-you-go Score-Up Lite SaaS credit rebuilding software is now available and accessible to most Canadians.

In a recent Personal Finance Sentiments Survey conducted by Marble, approximately 70% of the respondents commented that they were embarrassed by their credit score, proving a willingness to improve their credit to an acceptable mainstream banking level. In addition, a similar number of the same respondents identified having over \$100 in disposable income each month, confirming Score-Up Lite's affordability to people that could benefit from it.

For as little as \$29.99 per month, Score-Up Lite can bring the intuitive and prescriptive credit rebuilding recommendations found in the Company's robust Score-Up product, to most Canadians during this unprecedented, pandemic-induced, uncertain financial time. A recent MNP survey identified 50% of Canadians face insolvency\*. The Company believes Score-Up Lite fills a market need and will be the go-to SaaS product to which every Canadian should subscribe to as it can assist with controlling and managing credit in a cost-effective and timely manner. With just a few clicks and no lengthy paperwork or loan approval process, opening a MyMarble account only takes a few minutes to start down the path of maximizing credit scores.

Score-Up Lite is now available to all Canadians and offers the following features and functionality.

- Credit and Visa Debit card pay-as-you-go
- Point Deduction Technology
- Errors & Omission Tracking
- Budget Simulator
- Monthly Credit Score
- Credit Monitoring & Alerts
- Target Score Simulator

\*<https://www.bnnbloomberg.ca/personal-finance/video/50-of-canadians-face-insolvency-survey-finds~1880048>

Score-Up Lite is geared for a new segment of the Canadian consumer market for people to use online payments for achieving a specific credit score goal, which can assist in achieving a variety of credit related goals such as obtaining a mortgage, buying a car, or procuring lower interest loans and credit lines.

"There are many options in the market for consumers to get their credit scores. That said, there is a void in the marketplace for an effective and efficient solution that can provide Canadians with a prescriptive

solution on how exactly to improve their credit score,” said Karim Nanji, Marble’s CEO. “With Score-Up Lite, we recognized an opportunity to manifest a simple and expert approach and apply it to the subscription payment experience. “

“Our approach to financial empowerment hasn't changed: we believe the smartest way to improve your finances is to have an intelligent, low-cost technology product that tracks a person’s credit score, recommends regularly, and for consumers to monitor on a regular basis" said Nanji. "This is still all about Digital Financial Inclusion."

ON BEHALF OF THE BOARD OF DIRECTORS,

Karim Nanji, CEO

**About Marble Financial Inc. (CSE: MRBL; OTC: MRBLF)** Marble leverages its proven data driven strategies utilizing the power of machine learning, data science, and artificial intelligence, through its industry-leading proprietary technology solutions Fast-Track, Score-Up, and Credit-Meds to engage in and navigate a clear path for Canadians towards financial wellbeing and a meaningful credit score. Since 2016, Marble is proud to have empowered thousands of marginalized Canadians to a positive financial future, and we continue to establish ourselves as leaders in financial wellness through the licensing of our proprietary products on the Marble Platform.

For further information, please visit the company's website at <http://mymarble.ca>

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#### Caution Regarding Forward-Looking Information

This release contains "forward-looking information" as such term is used in applicable Canadian securities laws, including statements regarding the Private Placement and the use of proceeds therefrom. The use of any of the words "target", "plans", "anticipate", "continue", "estimate", "expect", "may", "will", "project", "should", "believe" and similar expressions are intended to identify forward-looking statements. Such forward-looking information is based on management's expectations and assumptions, including statements relating to the future plans and objectives of the Company, the Company's expectations surrounding the market potential of Score-Up Lite, and the benefits of Score-Up Lite, including potential credit score improvement, building and management results. In making the forward-looking statements included in this news release, the Company has applied several material assumptions, including but not limited to, that the Company's financial condition and development plans do not change as a result of unforeseen events, and that the Company will and has received all required regulatory approvals in the jurisdictions across Canada that it will be offering this product. Forward-looking information is subject to a variety of risks and uncertainties and other factors that could cause plans, estimates and actual results to vary materially from those projected in such forward-looking information. Factors that could cause the forward-looking information in this news release to change or to be inaccurate include, but are not limited to: general economic, market or business conditions; changes in the Company's financial condition and development plans; and other risks and uncertainties as set forth in the Company's most recent continuous disclosure filings filed under the Company's profile at [www.sedar.com](http://www.sedar.com).

Although the Company has attempted to consider important factors that could cause actual costs or results to differ materially, there may be other factors that cause actual results not to be as anticipated, estimated or intended. There can be no assurance that such statements will prove to be accurate as actual results and future events could differ materially from those anticipated in such statements. The forward-looking information included in this release is expressly qualified in its entirety by this cautionary statement. Accordingly, readers should not place undue reliance on forward-looking information. The Company undertakes no obligation to update these forward-looking statements, other than as required by applicable law.