



FOR IMMEDIATE RELEASE

MARBLE LAUNCHES PERSONAL FINANCIAL WELLNESS PLATFORM, 'MYMARBLE' WITH SMARTER LOANS

Vancouver, B.C, Feb 02, 2021 – Marble Financial Inc. (CSE: MRBL; OTC: MRBLF; FSE:2V0) (“Marble” or the “Company”) a financial technology company that empowers Canadians’ toward a positive financial future, is pleased to announce that it has a referral agreement with [Smarter Loans](#) offering their customers Marble’s AI-driven financial wellness SAAS platform, MyMarble.

Marble, a leading financial technology innovator, is expanding its engagement with Smarter Loans, a company that helps Canadians make smarter financial decisions through innovative products such as Marble’s AI-based software products on the MyMarble platform. Smarter Loans is one of Canada’s largest loan and financial directories where every day, thousands of Canadians make smarter financial decisions, where they can learn about money matters and browse over 100 of Canada’s top financial companies. Exposure to Smarter Loans’ engaged customer base presents another new growth channel of opportunity for Marble to empower Canadians using its holistic personal finance fintech solution that provides precise expert curated recommendations, insights, and financial literacy.

According to Smarter Loans’ [2020 State of Fintech Lending in Canada Study](#), Canadians have stayed home longer, and the adoption of fintech products has accelerated dramatically with 71% of respondents indicated that they now manage more of their finances online than 12 months ago. This data has further cemented a need for a holistic and online financial wellness platform like MyMarble to offer them the solutions they are seeking.

This engagement will utilize advocacy through Smarter Loans’ exclusive and proprietary marketing channels, industry experts, video producers, best-selling authors, nationally published journalists and writers. MyMarble will now reach a large demographic of Canadians that visit Smarter Loans to discover Canada’s most innovative financial products and brands. The engagement will give more Canadians access to MyMarble’s platform, offering AI-powered recommendations, credit monitoring, coaching and budgeting technology to consistently boost their credit score.

“We are very pleased to be further expanding our engagement with Smarter Loans by offering the MyMarble platform to the Smarter Loans audience is fantastic for us,” says Marble Director of Marketing, Rich Elliott. “Smarter Loans are leaders in providing ethical and sustainable financial lending options for Canadians, something we also feel strongly about. This engagement further propels us in achieving our mission of connecting the underserved to the financial future they deserve.”

“At Smarter Loans our goal is to help Canadians make smarter financial decisions, and for most people it means understanding their personal financial situation, discovering ways to impact it positively, and taking action to achieve their financial goals.” Said Vlad Sherbatov, President, Smarter Loans. “MyMarble’s



platform and products make it easy for Canadians to take that first step towards financial well-being. We are very excited to team up with MyMarble and continue building on our already strong relationship.”

The Company is also pleased to announce the closing of its non-brokered private placement (the “Placement”). Marble issued 2,000,000 units (the “Units”) at a price of \$0.25 per Unit for gross proceeds of \$500,000.

Each Unit is comprised of one common share of the Company (“Shares”) and one-half of one non-transferable warrant, with each whole warrant (each a “Warrant”) being exercisable to purchase a further Share at a price of \$0.35 for a period of 12 months following the closing date, subject to accelerated expiry if the common shares of the Company trade or close at a price of \$0.45 or more for 10 consecutive trading days on the Canadian Securities Exchange (“CSE”).

Pursuant to the closing of the Placement, directors, officers, employees and consultants of the Company purchased 900,000 Units.

The proceeds from this financing will be used for marketing and general working capital. There is no material fact or material change about the Company that has not been generally disclosed.

The participation by the directors in the Placement constitutes a "related party transaction" within the meaning of Multilateral Instrument 61-101 - *Protection of Minority Security Holders in Special Transactions* ("MI 61-101") and the policies of the CSE. The Company is relying upon the exemptions from the formal valuation and minority shareholder approval requirements pursuant to sections 5.5(a) and (b), and 5.7(1)(a), respectively, of MI 61-101 on the basis that neither the fair market value of the subject matter of, nor the fair market value of the consideration for, the transaction insofar as it involves interested parties (within the meaning of MI 61-101) in the Placement exceeds 25% of the Company's market capitalization calculated in accordance with MI 61-101, and on the basis that no securities of the Company are listed or quoted on a stock exchange as specified in MI 61-101.

ON BEHALF OF THE BOARD OF DIRECTORS

Karim Nanji, CEO

About Smarter Loans. Smarter Loans is Canada’s original and largest loan comparison website. Canadians nationwide use Smarter Loans to find the most innovative financial products and services in the country, compare their options, and make smarter financial decisions. Launched in 2016, Smarter Loans today works with over 50 of the top financial brands in Canada, including banks, credit unions, alternative lenders and innovative FinTech companies that are leading the digital transformation in the Canadian financial sector. For more information please visit: <https://smarter.loans/>

About Marble Financial Inc. (CSE: MRBL; OTC: MRBLF; FSE:2V0) Marble leverages its proven data driven strategies utilizing the power of machine learning, data science, and artificial intelligence, through its industry-leading MyMarble Platform, which currently hosts, proprietary technology solutions Fast-Track, Score-Up, and Maestro to engage in and navigate a clear path for North Americans 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 MyMarble Platform.

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

Mike Marrandino, Executive Chairman

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NEITHER THE CANADIAN SECURITIES EXCHANGE NOR ITS REGULATIONS SERVICES PROVIDER HAVE REVIEWED OR ACCEPT RESPONSIBILITY FOR THE ADEQUACY OR ACCURACY OF THIS RELEASE.

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 Company's plans to conduct the Placement and the anticipated use of the proceeds of the Placement and Debenture offerings.

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 receive all required regulatory approvals, including Canadian Securities Exchange approval, for the Placement. 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: failure of the Private Placement to be arranged on the proposed terms or at all; unanticipated delays in obtaining or failure to obtain regulatory or Canadian Securities Exchange approvals; 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. Although the Company has attempted to take into account 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.