



FOR IMMEDIATE RELEASE

MARBLE SIGNS BINDING LETTER AGREEMENT WITH SCORENAVIGATOR AND CREDLOGIX FOR THE EXCLUSIVE EXPANSION OF POINT DEDUCTION TECHNOLOGY™ IN CANADA

Vancouver, B.C, December 08, 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 it has entered into binding letter agreement and terms sheet with ScoreNavigator, Inc ("ScoreNavigator") and CredLogix, Inc ("CredLogix") The letter agreement provide Marble a perpetual, irrevocable and exclusive license to the ScoreNavigator Application Programming Interface ("API") in Canada.

The financial consideration will be based on revenue share model on paid subscriptions with pricing set for the initial five-year term. The scope of the licensing rights includes the direct integration of ScoreNavigator and Point Deduction Technology™ ("PDT") into the Marble Personal Finance Platform ("MyMarble") and the exclusive rights to re-skin and re-sell ScoreNavigator under the Marble brand in Canada.

Through its industry leading PDT®, ScoreNavigator is Artificial Intelligence ("AI"), Scientific, Algorithmic and Mathematical Software, based on rigorous credit weighted algorithms, that analyzes credit data to identify where the impacts are placed on a credit file. The software analyzes a digital version of a credit report and assigns a point deduction number per trade line item, both positive and negative. The numbers assigned reflect the number of credit points recoverable depending on the type of accounts being reported - whether the account is in good or derogatory standing. The software also determines where most errors occur on a credit report and how many points may be recovered by correcting the credit data. The software examines a consumer's credit report from Transunion and/or Equifax and provides the consumer with a credit analysis and prescriptive action plan to recover valuable points before applying for credit. PDT's unique and proprietary ability provides MyMarble with the 'best in breed' solution for consumers to monitor and maximize their positive credit worthiness. Know before you Go.

47% of respondents to an October 2019 survey conducted on behalf of insolvency firm MNP said they do not believe they will be able to cover their necessary living expenses over the next year without increasing their debt. The COVID pandemic and the current macro-economic environment has further exacerbated this problem. Canadians need access to credit to manage their daily life and expenses not to mention unforeseen emergencies and longer-term planning. These Canadians are challenged, and many excluded from obtaining low-cost, affordable credit because of poor credit scores.

According to a recent survey, 78% of Marble customers said they seek improvement to their overall finances through intuitive and user-friendly technology. Most of these customers were also reluctant to seek credit from traditional lending institutions due to the embarrassment of poor credit scores. The growing trend has resulted in a large market of underserved Canadians turning to more holistic apps and websites to improve their credit and overall finances.

“This exclusive licensing agreement gives Marble the ability to incorporate ScoreNavigator’s game-changing Point Deduction Technology directly into the MyMarble platform for an exceptional user experience for financially excluded Canadian looking to improve their creditworthiness,” says Karim Nanji, CEO Marble.” Moreover, it increases Marble’s reach to a larger B2B audience of partners looking to offer Marbles’ technology to their consumers through our API or embedding MyMarble into their own engagement platforms. Through this licensing agreement with ScoreNavigator and Credlogix, the Universe of potential Marble partners expands to consumer lenders, mortgage brokers, insurance providers, financial planners, employee benefits and financial institutions to name a few. We are genuinely excited about our growth opportunities in Canada and looking forward to further investment in this relationship to launch MyMarble into the US market soon”

“We are excited and honored to partner with Marble in Canada,” said Rusty Bresse, CEO of ScoreNavigator and Credlogix. “It’s clear that businesses in Canada are looking for new affordable credit solutions to enhance the quality of their customers’ lives by maximizing their financial and credit worthiness. This collaboration signifies a new beginning for both companies and a long-term alliance in the financial and credit industry. Through this strategic partnership, Marble and ScoreNavigator provide a scientific approach that has been localized for the Canadian market. Enterprises and individuals across Canada can now take advantage of the ease and simplicity our powerful credit and financial tools have to offer.”

“This agreement affords us the ability to incorporate PDT into a single MyMarble user experience. It gives us the flexibility to customize our offerings and provide different subscription packages

and pricing tiers with varying feature sets to help even more underserved Canadians,” says Jim Chan, Marble CTO. “MyMarble’ offers the ultimate in personalization because our innovative technology blends proprietary AI software, data-driven algorithms and real-time banking and credit information for users on our platform. Marble’s exclusive rights to the API in Canada creates an advantage for Marble in being the only company in Canada to offer this unique service.”

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 technology Platform, ‘MyMarble’ which includes our unique and proprietary financial wellness solutions; Fast-Track, Score-Up, Maestro, ScoreNavigator 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 MyMarble Platform.

About CredLogix, Inc. - CredLogix is a US-based software and financial technology company specializing in Credit & Financial products development. CredLogix is a global full-cycle software development company with niche expertise and a focus on the latest technologies. Since 2003, CredLogix has been helping companies achieve their goals with impactful, industry-specific software solutions.

About ScoreNavigator, Inc. - ScoreNavigator is a US-based financial technology company providing credit analysis tools designed for consumers and organizations in the consumer credit industry. Since 2011, ScoreNavigator has been analyzing digital versions of a credit report and providing algorithm-based recommendations for the quickest way for consumers to achieve improvements to their credit score. ScoreNavigator focus is on recommendations based on the understanding of credit score calculations and how different factors affect scores either positively or negatively.

ON BEHALF OF THE BOARD OF DIRECTORS,

Karim Nanji, CEO

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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, 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 MyMarble, Score-Up, Fast-Track, Maestro, Credit-Meds, ScoreNavigator and Credlogix's PDT and the benefits of MyMarble, 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.

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.