

## Marble Expands its Product Offerings on the MyMarble Platform with the Launch of a GIC Savings Loan with Jenson Graf Risk Management Inc.

Vancouver, B.C, May 20, 2021 – Marble Financial Inc. (CSE: MRBL; OTC: MRBLF; FSE:2V0) ("Marble" or the "Company"), an Al-driven financial technology company that educates and helps Canadians better understand and manage their current cash flow and credit towards a better financial future, is excited to launch a new product offering to its SaaS recommendation platform MyMarble, the GIC Savings Loan with Jenson Graf Risk Management Inc. ("Jenson Graf"), a company founded in 2011, that provides consumers access to safe and affordable credit improvement products

The *MyMarble Platform* will provide Jenson Graf with a progressive software solution that will automate the **GIC Savings Loan** application and approval process enabling customers to self-serve and receive a frictionless consumer experience. *MyMarble* will also provide Jenson Graf with an affiliate portal that will collect consumer credit and banking data through our proprietary Inverite Risk Score to support the underwriting process and improve loan performance.

Combining the *MyMarble* Al-driven financial technology software with the **GIC Savings Loan** enables the Company to reach a product suited sector of these underserved Canadians with a proactive credit improvement solution. The **GIC Savings Loan** is a new add-on for expansion revenue in *MyMarble's* SaaS product strategy that excels the consumer journey from the underserved to mainstream credit. The Company will receive a referral fee from Jenson Graf for each **GIC Savings Loan** application.

The Jenson Graf **GIC Savings Loan**, called '**The Secured Future Credit Plan'**, is a combined savings program and credit-building tool. It provides underserved and credit-constrained consumers with the opportunity to obtain a new trade line structured as a secured loan, with each payment reported to the credit bureaus to help build credit. By making monthly payments, consumers are contributing towards building their credit and establishing a savings account for future use.

In *MyMarble's* 2020 Personal Finance Survey, 70% <sup>(1)</sup> of respondents felt embarrassed by their credit score; likewise, 43% said they didn't feel confident speaking about their score. **The Secured Future Credit Plan** will provide a valuable solution for those consumers on a journey to better credit, complemented by the *MyMarble* current platform offerings, allowing potential customers to utilize its powerful AI recommendations, financial education, credit and budget improvement software products.



A 2021 MNP Consumer Debt Index <sup>(2)</sup> found that 53% of Canadian's are within \$200 away from insolvency. In addition, 20% of respondents have reported hacking into their emergency savings fund because of the COVID-19 pandemic. Many Canadians may find it challenging to maintain a positive trade-line due to missing or making late payments with cash flow struggles. With the **Secured Future Credit Plan**, consumers can not only establish a secured loan as a new trade-line, but they can improve their credit score with positive payments and contribute towards a new savings fund.

Currently consumers in Ontario & British Columbia will be offered the opportunity to utilize **The Secured Future Credit Plan**, alongside *MyMarble's* financial technology and educational solutions. These customers can now reach their goals, save money and build their credit even faster, enabling them better opportunities for future credit approvals at attractive and more favourable interest rates. This 36-month program will increase the consumer's financial fitness and credit confidence, with a bonus savings fund for future use.

"We're excited to announce the launch of our new GIC Loan product, **The Secured Future Credit Plan**, to add to our product offerings." states Karim Nanji, Marble CEO. "By combining the powerful Al-driven *MyMarble* recommendation technology, with the Company's proprietary bank verification data powered by Inverite, **The Secured Future Plan**, can quickly build credit and save money, to prepare Canadians for their financial future."

"Adding our products to *MyMarble's* platform provides the automation in the origination process to expand our programs." said Stephen Tung, Partner of Jenson and Graf Risk Management. "The *MyMarble* affiliate portal provides us with key insights to adjust our underwriting requirements to ensure the program is successful for both our partners and consumers."

Canadian residents in Ontario & British Columbia can now sign up to The Secured Future Credit Plan at <a href="https://www.mymarble.ca">www.mymarble.ca</a>

Sources: (1) <a href="https://mymarble.ca/credit-score-confidence-canada/">https://mymarble.ca/credit-score-confidence-canada/</a>

(2) <a href="https://mnpdebt.ca/en/resources/mnp-debt-blog/more-than-half-53-percent-of-canadians-within-200-dollars-of-financial-insolvency">https://mnpdebt.ca/en/resources/mnp-debt-blog/more-than-half-53-percent-of-canadians-within-200-dollars-of-financial-insolvency</a>

**About Jenson Graf Risk Management Inc.** Founded in 2011, Jenson & Graf Risk Management provides safe and affordable products designed to provide positive credit history in situations when conventional credit simply is not an option for people. Credit rating nowadays is more important than ever. Aside from giving you access to important credit like mortgages, credit cards and car loans, it also helps determine your ability to secure non-credit items like rental housing, cell phone plans and insurance. Our knowledge, experience and network in the worlds of credit, mortgages and insurance help us to guide our clients down the right path to achieving longer term financial goals, regardless of where they are starting from.



For further information about Jenson Graf Risk Management Inc., please visit the Company's website at <a href="https://www.jgrm.ca/">https://www.jgrm.ca/</a>

About Marble Financial Inc. (CSE: MRBL; OTC: MRBLF; FSE:2V0) Marbles' proprietary *MyMarble* platform utilizes the power of machine learning, data science, and artificial intelligence, in leveraging its proven data-driven strategies through technology solutions Inverite, Score-Up, Fast Track and Maestro to engage in and navigate a clear path towards financial wellbeing and a meaningful credit score, since 2016, Marble is proud to have empowered thousands of marginalized consumers 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 about Marble Financial, please visit the company's website at <a href="https://mymarble.ca">https://mymarble.ca</a>

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