## MARBLE ANNOUNCES ITS PROPRIETARY DIGITAL API INTEGRATION (MARBLE CONNECT) WITH CITADEL MORTGAGES

Vancouver, BC. August 11, 2021 - Marble Financial Inc. (CSE: MRBL; OTC: MRBLF; FSE:2V0) ("Marble" or the "Company"), an Al-driven financial technology company that educates and helps consumers better understand and manage their current cash flow and credit towards a better financial future, is pleased to announce an Application Programing Interface ("API") licensing agreement with Citadel Mortgages to provide their customers direct access through *Marble Connect* to our proprietary financial wellness platform, MyMarble.

The recent introduction of Marble's revolutionary B2B product utilizing detailed risk assessment, consumer financial data, and a fully functional business & consumer portal, *Marble Connect* offers Canadian businesses a new turnkey marketing, education, and products solution for the broader audience of consumers looking to execute on more future business to connect through Marble's financial fitness platform.

Citadel Mortgages is one of the largest full-service Mortgage Brokerages with professional Mortgage Agents & Mortgage Brokers servicing across Canada. The introduction of *Marble Connect* to Citadel's existing and ongoing customer base presents a new growth channel of opportunity to empower more underserved Canadians to become financially secure and mortgage-free sooner.

As more aspects of our financial management and planning go digital and away from major banks, goal-driven and digital financial plans will continue to show growth, which Marble's suite of solutions will play a big part in. A recent report from Canada Mortgage and Housing Corporation (1) stated that over half of Canadians are borrowing the maximum they can, to achieve the milestone of homeownership. These substantial numbers have presented a demand for increased buying power when it comes to being approved for a higher mortgage limit. *Marble Connect* will provide Citadel Mortgages customers an overview of where they stand when it comes to mortgage approval. It also empowers Citadel to work with customers that aren't quite ready for a mortgage and put them on a *MyMarble* financial fitness program to improve their financial metrics required for mortgage approval in the future.

"We are extremely excited to be introducing our API solution, *Marble Connect* with one of Canada's largest Mortgage Brokerages, Citadel Mortgages." says Doug Tanner, Marble's VP of Corporate Development. "Like Marble, they have a fantastic vision in helping Canadians achieve their financial goal efficiently and effectively."

"As we have expanded across Canada this year, we have taken notice and listen to our clients about the desire to be able to access more educational products to help them achieve mortgage freedom faster. We are excited by the Marble Connect solution and how it will allow our mortgage agents to continue offering best-in-class service and knowledge to ensure every Canadian has the opportunity of homeownership in these challenging times and the future ahead, says Citadel Mortgages CEO Tristan Kirk. "

Under the terms of the agreement, Marble will receive compensation from Citadel Mortgages for new customers that engage with the cobranded API solution.

**About Citadel Mortgages.** Citadel Mortgages is one of the largest full-service Mortgage Brokerages with professional Mortgage Agents & Mortgage Brokers servicing all the GTA, Toronto, Ontario, Alberta, Saskatchewan, PEI, Newfoundland, New Brunswick and Nova Scotia, Canada. We are changing the way mortgages are being done by providing our clients with sound advice and products to help our clients become mortgage-free sooner while enhancing their quality of life through partner services.

For more information please visit: https://citadelmortgages.ca/

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 and Connect 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: https://mymarble.ca

Mike Marrandino, Executive Chairman

T:(855) 661-2390 ext. 104 Email: ir@marblefinancial.ca

(1) Source: <a href="https://www.cmhc-schl.gc.ca/en/professionals/housing-markets-data-and-research/housing-research/surveys/mortgage-consumer-surveys/survey-results-2021">https://www.cmhc-schl.gc.ca/en/professionals/housing-markets-data-and-research/housing-research/surveys/mortgage-consumer-surveys/survey-results-2021</a>

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This release contains forward-looking statements. Forward-looking statements, without limitation, may contain the words believes, expects, anticipates, estimates, intends, plans, or similar expressions. Forward-looking statements are not guaranteeing of future performance. They involve risks, uncertainties and assumptions and actual results could differ materially from those anticipated. Forward looking statements are based on the opinions and estimates of management at the date the statements are made and are subject to a variety of risks and uncertainties and other factors that could cause actual events or results to differ materially from those projected in the forward-looking statements. Except for historical facts, the statements in this news release, as well as oral statements or other written statements made or to be made by Marble, are forward-looking and involve risks and uncertainties. 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.