



Marble Secures Licensing Agreement with Lendforall.ca for its Proprietary Marble Connect API and Announces Non-Brokered Private Placement

-Lendforall is the first lending services marketplace to integrate the Marble Connect API-

Vancouver, BC. November 10, 2021 - Marble Financial Inc. (CSE: MRBL; OTC: MRBLF; FSE:2V0) ("Marble" or the "Company"), an AI-driven financial technology company, is pleased to announce that the Company has entered a licensing agreement with Lendforall.ca ("Lendforall"), a leading business and consumer loan provider based in Canada.

Lendforall is the first in Canada to offer loan matching services that implement artificial intelligence, in which applicants are connected to numerous lenders and financial institutions. Under the terms of the licensing agreement with Lendforall for its Marble Connect, the Company's proprietary API will enable Lendforall to gain valuable insight and data on their user base to provide financial rehabilitation for sub-prime customers. Additionally, Lendforall will be empowered to produce more accurate matching results for their customers and lending product providers. As a result, Lendforall's platform alongside Marble Connect will provide greater long-term value for their customer base, leading to increased brand loyalty and high customer retention.

Upon the integration of the Marble Connect API with Lendforall's platform, Marble expects to gain roughly 5000 new Marble members monthly, along with access to their customers' full financial credit and banking data. Marble will then be able to monetize this data by incorporating it into Inverite's advanced risk score platform to determine what Marble solutions (Secured Future Credit Plan, Boost, Fast-Track, etc.) are the best fit for the customers, based on their financial standing. Overall, the agreement represents the first marketplace website within the alternative lending space to integrate Marble Connect.

"The Canadian alternative financial services industry offers lucrative opportunities that we want to capitalize on, and this agreement allows us to continue expanding within the lending sector," said Doug Tanner, Marble's VP of Business and Corporate Development. "Our advanced technology coupled with Lendforall's products will result in a robust and comprehensive offering that will be beneficial for both business and consumer applicants, resulting in significant value creation for their customer base."

Marble Connect is expected to go live on Lendforall's platform in the first quarter of 2022.

The Company is also pleased to announce that it intends to conduct a non-brokered private placement of up to 11,538,462 units of the Company ("Units") at a price of \$0.13 per Unit for aggregate gross proceeds of up to \$1,500,000 (the "Proposed Offering"). Each Unit will be comprised of one common share of the Company ("Common Shares") and one half of one Common Share purchase warrant, with each whole warrant (a "Warrant") entitling the holder thereof to acquire one Common Share at a price of \$0.15 per Common Share for a period of 12 months from the closing date of the Proposed Offering. The Units (including the underlying securities) will be subject to a hold period of four months plus one day following the closing of the Proposed Offering.

Any net proceeds received by the Company from the Proposed Offering are intended to be used to help fund (a) sales and marketing programs for Marble Connect, (b) further development and launch of Credit Beacon and Credit Meds on the MyMarble platform. (c) development and launch of the MyMarble Mobile App. (d) expansion of the MyMarble Platform through its existing partnership agreements in the USA market, and (e) general working capital and corporate purposes.

In connection with the Proposed Offering, the Company may pay certain finder's fees, subject to compliance with applicable securities laws and the rules and regulations of the Canadian Stock Exchange ("CSE")



The securities have not been, and will not be, registered under the United States Securities Act of 1933, as amended (the “**1933 Act**”), or any state securities laws and may not be offered or sold in the United States or to, or for the account or benefit of, U.S. persons (as defined in Regulation S under the 1933 Act), except pursuant to an exemption from the registration requirements of those laws. This press release shall not constitute an offer to sell or the solicitation of an offer to buy securities in the United States, or for the account or benefit of U.S. persons (as such term is defined in Regulation S under the 1933 Act).

The Company further announces that it has granted 50,000 restricted stock units to a consultant of the Company.

About Lendforall: Lendforall’s mission is to help Canadian consumers and businesses achieve financial goals via a Lending Platform that is safe, secure, and a loan application process that’s seamless, simple and easy to use. Their Artificial Intelligence platform essentially does all the work for you. Additionally, our lending platform minimizes and, in most cases, eliminates the possibility of a loan application being declined and with the highest probability for approval.

For further information, please visit Lendforall’s website at lendforall.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 Connect, Inverite, Score-Up, Fast Track, Maestro and Boost 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: mymarble.ca

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Caution Regarding Forward-Looking Information

This release contains forward-looking statements. Forward-looking statements, including with respect to the Company’s intention or ability to complete the Proposed Offering, the timing of closing the Proposed Offering and the intended use of proceeds from the Proposed Offering Forward-looking statements, without limitation, may contain the words beliefs, expects, anticipates, estimates, intends, plans, or similar expressions. Forward-looking statements do not guarantee 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.