

Marble Executes Binding Letter of Intent to Acquire eBunch Data and Development Ltd.

Vancouver, British Columbia--(Newsfile Corp. - April 28, 2022) - **Marble Financial Inc. (CSE: MRBL) (OTC PINK: MRBLF) (FSE: 2V0) ("Marble" or the "Company")**, an AI-driven financial technology company, is pleased to announce that it has entered into a binding Letter of Intent ("LOI") with eBunch Data and Development Ltd. ("eBunch") and its shareholders (the "Vendors"). Pursuant to the LOI, Marble will acquire all of the issued and outstanding common shares in the capital of eBunch (the "Transaction") for CDN\$550,000 (the "Purchase Price"), to be paid by Marble as follows: (i) \$350,000 through the issuance of that number of common shares of Marble (the "Marble Shares") issued at a price equal to the volume-weighted average price ("VWAP") of the Marble Shares on the Canadian Stock Exchange. ("CSE") for the five (5) prior trading days ending 3 trading days prior to the execution of the Definitive Agreement (the "Share Price"), and (ii) a minimum of \$200,000 (the "Cash Payment"), less adjustments. The Vendors also have a two-year performance-based opportunity to earn \$0.10 for every \$1.00 in gross income over and above \$750,000 in Annual Incremental Revenue Growth ("AIR") formula. It is expected that due diligence, and execution of the Definitive Agreement will take place on or about June 30, 2022. Marble and eBunch are at arms-length.

eBunch is an innovative Canadian digital marketing firm that specializes in generating more qualified leads per dollar spent for retailers. The company has developed proprietary Intellectual Property ("IP") and Artificial Intelligence ("AI") driven technology to help internal marketing teams reach their ideal and opportunistic audience with targeted digital ads across all platforms and industries. Over recent years, eBunch's prime focus has been on the automotive sector where they've seen great success due their expertise combining creative concepts coupled with high grade digital strategy.

The addition of eBunch's complementary online lead generation technology and team, combined with MyMarble's financial wellness engagement platform and Inverite's open banking income verification, credit decisioning, fraud detection and KYC/AML will assist auto dealers in generating and scoring high quality leads in real-time, acquiring a prospective buyer for a specific vehicle and have the prospect complete a credit application online with accurate credit information in the subprime finance sector and submit the entire lead package to the Finance and Insurance office (the "F&I") of the dealership.

In September 2021, Marble announced a licensing agreement with Konect Ai. Konect Ai has partnerships with over 50 automotive companies across Canada and over 200 such relationships in the United States. The Transaction is strategic for Marble as it is anticipated that the acquisition of eBunch will further enhance Marble's overall value proposition as it relates to creating holistic campaigns that generate quality leads and scoring for auto dealers.

Moreover, the acquisition of eBunch and associated technology will enable Marble to monetize the pre-qualified lead with lenders on Marble's Inverite Platform. Qualified consumers will have the ability to be adjudicated and pre-qualified for credit to purchase a vehicle of interest prior to walking into a dealership. This presents a tremendous opportunity for both prime and sub-prime lenders leveraging both Inverite and the MyMarble technology platform.

"This acquisition of eBunch by Marble will significantly help dealers who are not equipped for complete online selling - aka Digital Retailing - but understand that the selling of autos and the auto industry, in general, is changing. Marble is now equipped to assist these dealerships that are interested in moving forward in that direction." state Paul Lehal, CEO and owner of eBunch. "The future roadmap entails empowering existing digital merchandising companies with Marble's API so that their payment calculators are accurate to the penny and building widgets for dealerships to help them gather finance leads."

"This acquisition allows Marble to exponentially expand its reach and partnerships. With access to a

broad range of industries, we will be able take on new markets that were previously inaccessible." said Doug Tanner VP Business Development for Marble, "Adding eBunch to our competitive offering will give Marble more opportunities for growth than ever before. We will be able to provide partners with an edge in the ever-changing online market, as well as focus on other lending spaces such as mortgages or home renovation projects that are currently not possible without this acquisition. We believe this will be a major asset for leads, sales, and adjudication to our new and existing partners."

Marble also announces the grant of 300,000 restricted share units (each, an "RSU") to Brad McPherson, pursuant to the Company's long-term performance incentive plan (the "LTIP"). Each RSU represents the right to receive, once vested, one common share in the capital of the Company. The RSUs vest as to 25% on each of the dates that is three, six, nine and twelve months from the date of grant. The grant of the RSUs are subject to approval from the CSE.

The Company has also granted an aggregate of 2,525,000 stock options under the Company's stock option plan to its directors, employees, and certain consultants. These options expire in five years and vest as follows: 675,000 stock options vest in equal one-quarter amounts on the date of grant, and in each of the first year, second year and third year anniversaries from the date of grant; 1,250,000 stock options vest as to 50% on the date of grant, and 25% in each of the first year and second year anniversaries from the date of grant; and 300,000 stock options vest in equal one-quarter amounts every three months from the date of grant. The stock options are issued at \$0.13 per share.

About eBunch Data and Development Ltd.

eBunch is full service technology company providing a wide array of digital products and services. From mobile apps to online branding and marketing Ebunch caters and delivers all. eBunch follows a flexible, proven methodology to ensure our deliverables perform to specification and meets or exceeds our client expectations. In addition to to his role as eBunch CEO, Paul Lehal is also the CTO of Konect.ai. Paul will be integrating Marble's Connect API with Konect.ai's 52 car dealer partnerships in Canada and 200+ car dealer partnerships in the US (as part of Marble's future expansion plans). This will enable Marble to increase its user base and help those dealers maximize on marketing spend. For further information about eBunch, please visit: ebunch.ca

About Marble Financial Inc. (CSE: MRBL) (OTC PINK: MRBLF) (FSE: 2V0):

Marble's 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, MyMarble, Fast-Track, Learn 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 and through Inverite.

For further information about Marble, please visit: mymarble.ca

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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.



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