

Marble, ScoreNavigator, and Grit Execute Definitive Licensing Agreement to Offer Score-up & Point Deduction Technology(TM) (PDT(R)) on Grit Mobile App and Platform in the USA

Vancouver, British Columbia--(Newsfile Corp. - August 9, 2023) - **Marble Financial Inc. (CSE: MRBL) (OTC PINK: MRBLF) (FSE: 2V0) ("Marble" or the "Company")** an AI-driven financial technology company, is pleased to announce its building on the momentum of the previously announced Memorandum of Understanding (MOU) between Marble and Grit ([see here](#)) on June 15, 2023. The companies, in collaboration with ScoreNavigator, Inc. have executed a definitive licensing agreement enabling the integration of AI-Driven Score-Up and Point Deduction Technology™ (PDT®) into Grit Financial's mobile application, opening new avenues for financial inclusion in the United States.

Marble's proprietary Score-Up product, developed in relationship with ScoreNavigator's PDT, is designed to provide AI-based recommendations to help consumers proactively improve their credit scores. This integration with Grit Financial will mark a significant step in Marble's expansion into the United States. It will be marketed to US consumers as Grit Score-Up™, a state-of-the-art solution to help individuals enhance their financial standing.

The general terms of the agreement allow Marble to sub-license ScoreNavigator's API to Grit Financial ("Grit") and provide Grit a 5-year, royalty-bearing, non-sub-licensable, non-transferable right and license to fully exploit ScoreNavigator in the United States and Canada to end users on the Grit mobile app (the "Sub License"). This agreement underscores the commitment between the three companies to jointly market the Grit Score-Up™ product across the United States and Canada,

Additionally, the partnership emphasizes joint and cooperative development efforts to advance research in AI, predictability, and scoring initiatives in the areas of credit and financial inclusion. These efforts will focus on areas that advance the partnership's objectives of delivering new and innovative solutions to the market.

"We are thrilled to announce this definitive licensing agreement with ScoreNavigator and Grit, two innovative disruptors in the financial technology space," said Karim Nanji, CEO of Marble. "This collaboration not only expands our reach into the United States and Canada but also symbolizes a shared commitment to innovation, financial inclusion, and customer empowerment. By integrating Score-Up through AI-driven Point Deduction Technology™ into the Grit platform, we are paving the way for consumers to take control of their creditworthiness and financial wellness. This alliance reinforces our mission to enhance financial literacy and provide the best possible solutions to our end users. Together, we are transforming the future of credit and financial services."

"This agreement marks a monumental milestone in Grit Financials' ongoing pursuit of excellence and innovation," said Almaz Nanjappa, CEO of Grit Financial. "By joining forces with Marble and ScoreNavigator and leveraging the sophistication of Point Deduction Technology™, we are elevating our platform to unprecedented heights. The introduction of Score-Up™ to our customers in the United States and Canada epitomizes our dedication to providing cutting-edge, AI-driven solutions that truly make a difference in people's financial lives. This 5-year partnership, with its unique sub-license structure, allows us to offer an even more robust and comprehensive suite of services. We believe in empowering our customers with the tools they need to enhance their credit potential, and this collaboration takes us one step closer to that goal."

"The partnership between ScoreNavigator, Marble, and Grit Financial represents a visionary step

towards reshaping the credit and financial industry," said Rusty Bresse, CEO of ScoreNavigator. "Point Deduction Technology™, backed by ScoreNavigator's expertise, offers a transformative approach to credit analysis and financial planning. By granting this sub-license to Grit Financial, we are extending the reach of our technology to a broader audience across the United States and Canada. This collaboration embodies our commitment to innovation, consumer empowerment, and financial inclusion. We are excited to work closely with these industry leaders to provide valuable insights and actionable plans for consumers, helping them to 'Know before they Go.' Together, we are setting a new standard for creditworthiness and financial growth."

About Grit Financial. - Grit Financial revolutionizes the way you manage your finances. With Grit, you can enjoy the freedom of accessing up to 50% of your earned wages on the next working day, allowing you to stay in control of your money. Grit is the only company that pays you to get paid early, putting money back in your pocket while helping you avoid late fees and overdraft charges. With a Grit VISA debit card account, you can enjoy 0.5% cashback on all signature transactions, giving you a little something extra with every purchase. Grit also offers a three percent interest rate on all deposits, helping customers' savings grow effortlessly. Grit is more than just a bank. We care about your financial well-being, which is why we provide a suite of tools to support you on your journey. From budgeting assistance to credit monitoring and engaging financial workshops, Grit equips you with the knowledge and resources needed to take control of your financial future.

For further information about Grit Financial, please visit: gritfinancial.org

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.

For further information about ScoreNavigator, please visit: scorenavigator.com

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

Marble is a leading provider of software-as-a-service (SaaS) solutions that empower businesses to acquire and use real-time financial data to better transact with consumers. Along with enabling smarter marketing ROI for partners seeking increased conversion rates to those consumers that require further monitoring, predictive financial recommendations, and guidance to rehabilitate them to transact in the future. Utilizing Marble's proprietary and proven artificial intelligence data-driven technology platforms, Inverite, Accumulate.ai and MyMarble, businesses and consumers are empowered in real-time, access to a 360 financial profile that includes credit and banking data. Marble leverages machine learning, artificial intelligence, predictive financial recommendations, risk scores and open-banking strategies to put the power of financial data into the hands of businesses and consumers, promoting more robust relationships and higher intent toward future engagements.

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

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