



Marble Financial Plans New Convertible Debentures and Unit Private Placement.

Vancouver, BC – September 20, 2023 – Marble Financial Inc. (CSE: MRBL; OTC: MRBLF; FSE:2V0) (the “Company” or “Marble”), an AI-driven financial technology Company, is pleased to announce that it will issue up to approximately \$827,382 in principal amount of new unsecured convertible debentures (the “New Debentures”) in exchange for the full settlement and discharge of approximately \$814,440 in principal and \$12,942 in interest owing on its Series “2023-02.SD-CD10-A” unsecured convertible debentures.

The New Debentures will mature one year from issuance (the “Maturity Date”) and will bear simple interest at a rate of 10% per annum payable sixth months after issuance and on the Maturity Date. The holder may convert the principal amount into Common Shares at a price of \$0.07 per share (the “Conversion Price”), and any accrued interest on such converted amount shall be concurrently paid in Common Shares at a deemed price per share equal to the greater of the most recent closing price for the Common Shares preceding the date of conversion and \$0.05.

The Company may, at any time following the Closing Date, repay the principal amount without penalty. If the Company completes one or more equity financings within any 30-day period which raises aggregate gross proceeds in cash of more than \$120,000, the Company shall allocate 20% of the amount that such gross proceeds exceeds \$120,000 to early repayment of the New Debentures on a pro-rata basis. The New Debentures and any Common Shares issued on conversion of principal and interest will be subject to a hold period expiring four months and one day following the closing date.

The Company is pleased to announce a non-brokered private placement of \$0.05 units, for gross proceeds of up to \$800,000. Each Unit is comprised of a common share and one whole warrant exercisable to purchase a common share at a price of \$0.10 for a period of two years. The Company may pay finder fees in accordance with applicable laws and Exchange requirements. All securities issued will be subject to a hold period expiring four months and one day from the closing date.

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).

About Marble Financial Inc. (CSE: MRBL; OTC: 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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NEITHER THE CANADIAN SECURITIES EXCHANGE NOR ITS REGULATION SERVICES PROVIDER HAVE REVIEWED OR ACCEPT RESPONSIBILITY FOR THE ADEQUACY OR ACCURACY OF THIS RELEASE. Caution Regarding Forward-Looking Information This release contains forward-looking statements. 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.