



EURO ASIA PAY

Developing innovative financial solutions for the next generation of consumers.

Premier Product

SIDEKICK

The ultimate fintech solution for international students



Disclaimer

The prospectus referenced herein constitutes a public offering of the securities only in those jurisdictions where they may be lawfully offered for sale and, in such jurisdictions, only by persons permitted to sell such securities. No securities regulatory authority has expressed an opinion about these securities and it is an offence to claim otherwise.

The securities offered hereby have not been and will not be registered under the United States Securities Act of 1933, as amended, and, subject to certain exceptions, may not be offered, sold or delivered, directly or indirectly, in the United States of America, its territories or possessions. This prospectus does not constitute an offer to sell or solicitation of an offer to buy any of these securities within the United States.

A final prospectus dated October 27, 2020, as amended by Amendment No. 1 dated November 30th, 2020 (together, the “Final Prospectus”) containing important information relating to the securities described in this document has been filed with the securities regulatory authorities in British Columbia, Alberta and Ontario. A copy of the Final Prospectus, and any amendment, is required to be delivered with this document.

This document does not provide full disclosure of all material facts relating to the securities offered. Investors should read the Final Prospectus, and any amendment, for disclosure of those facts, especially risk factors relating to the securities offered, before making an investment decision.

Forward-Looking Statements

This presentation contains “forward-looking information” within the meaning of applicable Canadian securities legislation. Any statements that express, or involve discussions as to, expectations, beliefs, plans, objectives, assumptions or future events or performance (often, but not always, through the use of words or phrases such as “may”, “anticipates”, “is expected to”, “estimates”, “intends”, “plans”, “projection”, “could”, “vision”, “goals”, “objective” and “outlook”) are not historical facts and may be forward-looking. The Company has based all forward-looking statements largely on its current estimates, assumptions and projections about future events and trends that it believes, as of the date of this presentation, may affect its business, financial condition and results of operations.

By their nature, forward-looking statements involve numerous assumptions, inherent risks and uncertainties, both general and specific, which contribute to the possibility that the predicted outcomes may not occur or may be delayed. The forward-looking statements in this presentation are based on the following material assumptions:

the Company will be able to achieve its business objectives;
the Company will be successful in completing the offering described in the Final Prospectus; and
the Company will be successful in obtaining and retaining users for its SideKick product.

The risks and uncertainties, many of which are beyond the Company’s control, include, but are not limited to: the ability of the Company to establish a market for its products; competitive conditions in the mobile payments industry which could prevent the Company from becoming profitable; the inability of the Company to complete the offering described in the Final Prospectus; effectiveness and efficiency of advertising and promotional expenditures to generate interest in the Company’s products; dependency on continued growth in the adoption of mobile payment technology; the inability to list on a public market; volatility of the Company’s share price following listing on the CSE; the inability to secure additional financing; the Company’s intention not to pay dividends; claims, lawsuits and other legal proceedings and challenges; conflicts of interest with directors and management; and other relevant factors.

Factors that could cause the Company’s actual results to differ from the forward-looking statements include its history of losses from operations; technology risks; its ability to obtain the additional financing required to meet long-term goals; its dependence on key personnel, including its executive officers; and uninsured risks. These factors are not exhaustive.

Additional information regarding the specific risk factors that could cause actual results to differ materially from the forward-looking information is contained under the heading “Risk Factors” in the Final Prospectus, which is available under the Company’s SEDAR profile at www.sedar.com, and in other filings that the Company has made and may make with applicable securities authorities in the future.

Although the Company has attempted to identify important factors that could cause actual results to differ materially from those contained in forward-looking information, there may be other factors that cause results not to be as anticipated, estimated or intended. There can be no assurance that such information will prove to be accurate, as actual results and future events could differ materially from those anticipated in such statements. Accordingly, readers should not place undue reliance on forward-looking information. The forward-looking information contained in this presentation is expressly qualified in its entirety by this cautionary statement. The Company does not undertake to update any forward-looking information, except as required by applicable securities laws.

All terms not otherwise defined herein shall have the meanings ascribed to them in the Final Prospectus.

Company Highlights



Revolutionary Technology

The Company has built a solid feature-rich financial services platform for international students, called SideKick.



Unique Relationships & Approvals

EAP received approval from one trust company for a Mastercard-branded program, as well as approval for a Visa-branded prepaid card program that covers cardholders who are international students studying in Canada through a separate credit union.



Worldwide Network

The company established relationships with a number of potential partners and attended several international conferences for the purpose of showcasing the SideKick product.



World Class Team

Based in Vancouver, Canada, EAP has created a multicultural team of well-connected and experienced industry professionals who have developed the company into a powerful and feature-rich service platform for international students.

The Problem

The international education industry has many money-related problems and challenges that impact students, parents, agents, and educational institutions.

1

Sending Money To Students

- Traditional solutions are expensive, time-consuming and stressful.
- Homestay parents or agents are responsible for dispersing money to someone's kids.
- Students of all ages travel unaccompanied with large sums of cash.

2

Controlling How Students Use The Money

- Students mismanage their funds and spend large sums on unnecessary items.
- Parents have no ability to monitor how the money is spent and have to send more money to cover for non-essential expenses.

3

Communication and Student Safety

- International student security has become a major concern for parents.
- Communication apps are not 100% capable of satisfying overseas parents that their student is safe and secure.

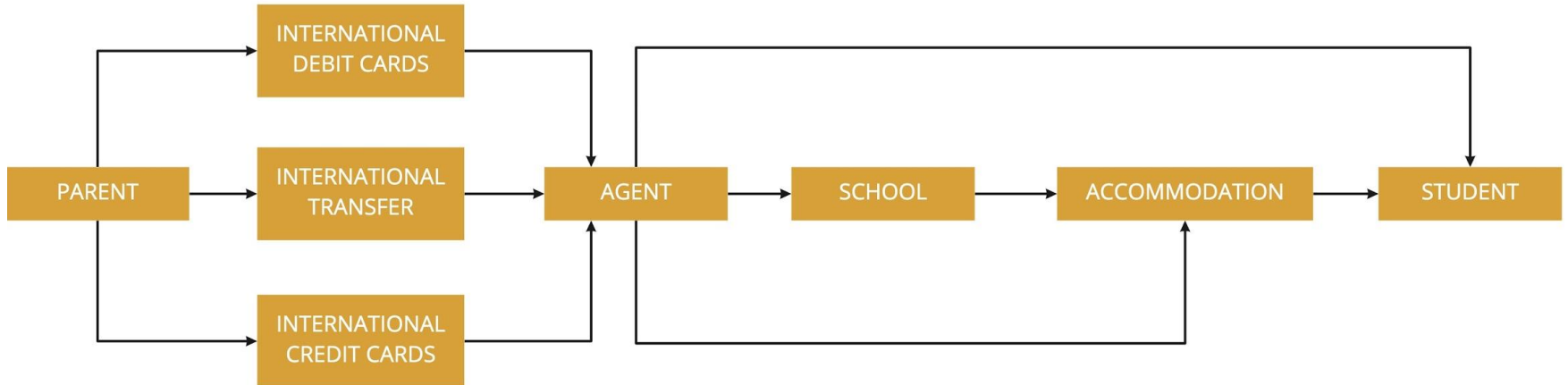
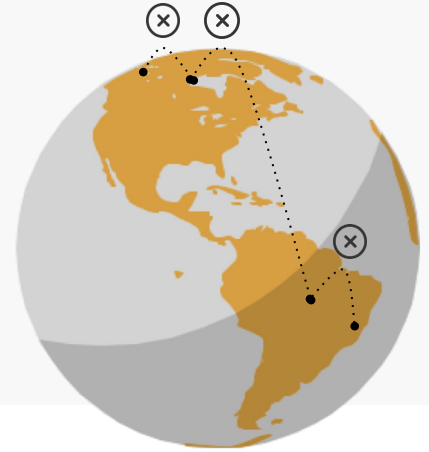


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SideKick has come to address these issues and revolutionize the students' living expenses world.

Without SideKick

- ⊗ Sending money can be expensive
- ⊗ Parents have little or no control
- ⊗ Parents have safety and security concerns for their children
- ⊗ Agents and schools waste time solving money-related problems for parents



The Solution

Parents Save Money

- Access to preferable exchange rates.
- Transfer money to a local bank account instead of making an expensive international wire transfer.

Financial Control for Parents

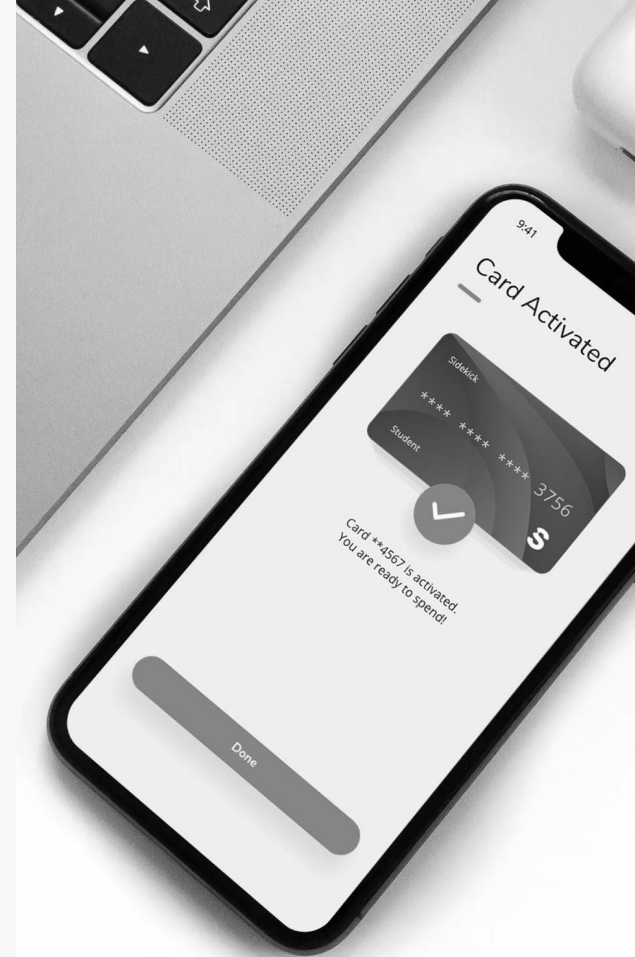
- Control where students get to spend their money.
- Monitor transactions and balances.

Student's Best Friend

- No need to open a bank account.
- Access to services, deals and discounts.
- Cards issued by Visa and Mastercard are accepted in their extensive network of merchants.

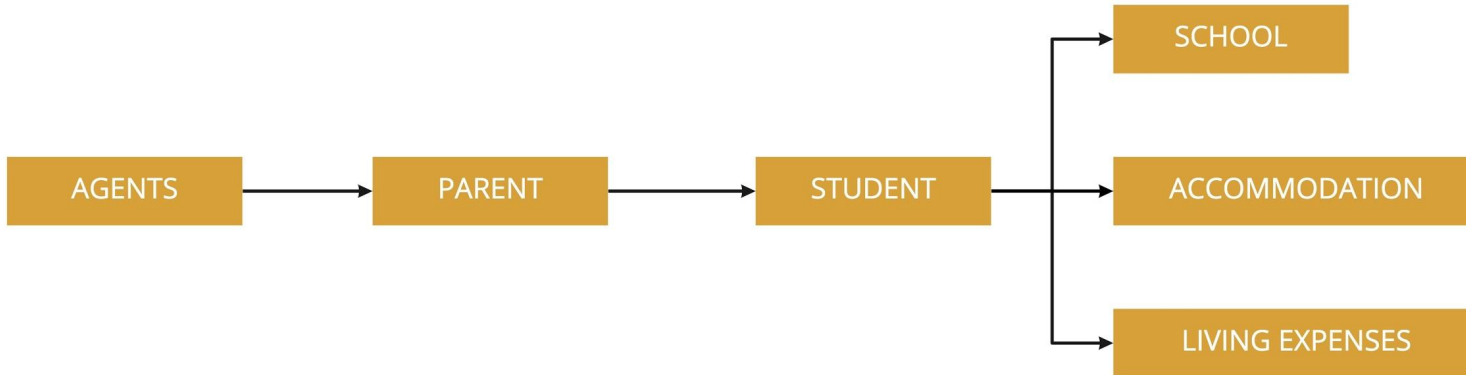
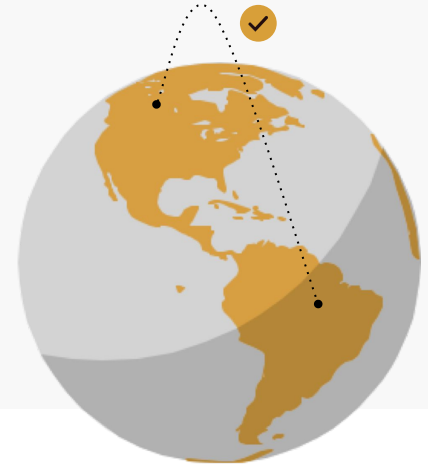
Benefits for Agents

- Agents will reduce the amount of time they spend solving money-related issues.
- New revenue stream for agents as they will profit on students' living expenses for the first time.



With SideKick

- ✓ Parents send money in an affordable way
- ✓ Parents monitor and control spending
- ✓ Students and parents communicate
- ✓ Agents and schools save time and have a new revenue stream



Size of the market

GLOBAL

5 M+

International Students Worldwide

There were over five million students studying outside their home countries in 2015. By 2030, industry experts predict an estimated increase of nearly **2.3 million** internationally mobile students.¹

\$300 B+

International Education Industry Worldwide

The international education industry contributes approximately **US\$300 billion** to the world economy on an annual basis.²

NORTH AMERICA

1.8 M+

International Students in North America

Combined, the United States and Canada had approximately **1.81 million** international students in 2019.³ *Approximately 1.17 M (US). Approximately 640 K (Canada).*

\$66.3 B

International Education Industry in North America

Combined, international students contributed **\$66.3 billion** to the U.S. and Canadian economies (2018).⁴ *\$44.7 B (US.) \$21.6 B (Canada).*

CANADA

+ 87%

International Students in Canada

The number of international students studying in Canada increased by **87%** overall between 2008 and 2016.⁵ In 2018, more than 721,000 international students studied in Canada.⁶

\$21.6 B

International Education Industry in Canada

In 2018, international students in Canada contributed an estimated **\$21.6 billion** to Canada's economy.⁷

How we do it

Platform integration with money transfer services

EAP has built a cohesive network with a number of well-established companies involved in the international money transfer industry.

B2B Approach with Schools & Educational Agents

EAP's go-to-market strategy is primarily focused on developing powerful partner relationships with leading educational institutions and educational agencies for international students.

Direct integrations with Banking & Processors

EAP has developed relationships with various Canadian banks, trust companies and credit unions.

B2C Approach with Parents & Students

Organic content, digital marketing, and marketing materials are translated into different languages in order to reach parents and students in their native language, increasing the direct sales opportunity.



Alternatives to SideKick

There is no alternative solution at the moment that can deliver the same complete set of benefits as SideKick.

The current alternatives come with the following well-known negative points:



Bringing Cash

- No control or oversight by parents
- Too risky



International Wire Transfer

- No control or oversight by parents
- Expensive exchange rate
- Necessity of a Bank Account



International Credit or Prepaid Card

- No control at the time of transactions
- Fee in every transaction
- Expensive exchange rate
- Replacement cards take too long



Opening a Bank Account

- No control or oversight by parents
- Not everyone can open a bank account (kids)
- Problems from international wire transfers still stands

Next Four Quarters

- Invest in Sales to grow our accounts over the next 12 months.
- Invest in Marketing to open new geographies to capitalize on first mover advantage.
- Acquire complementary businesses with accretive revenue opportunities.



Contact us

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APPENDIX

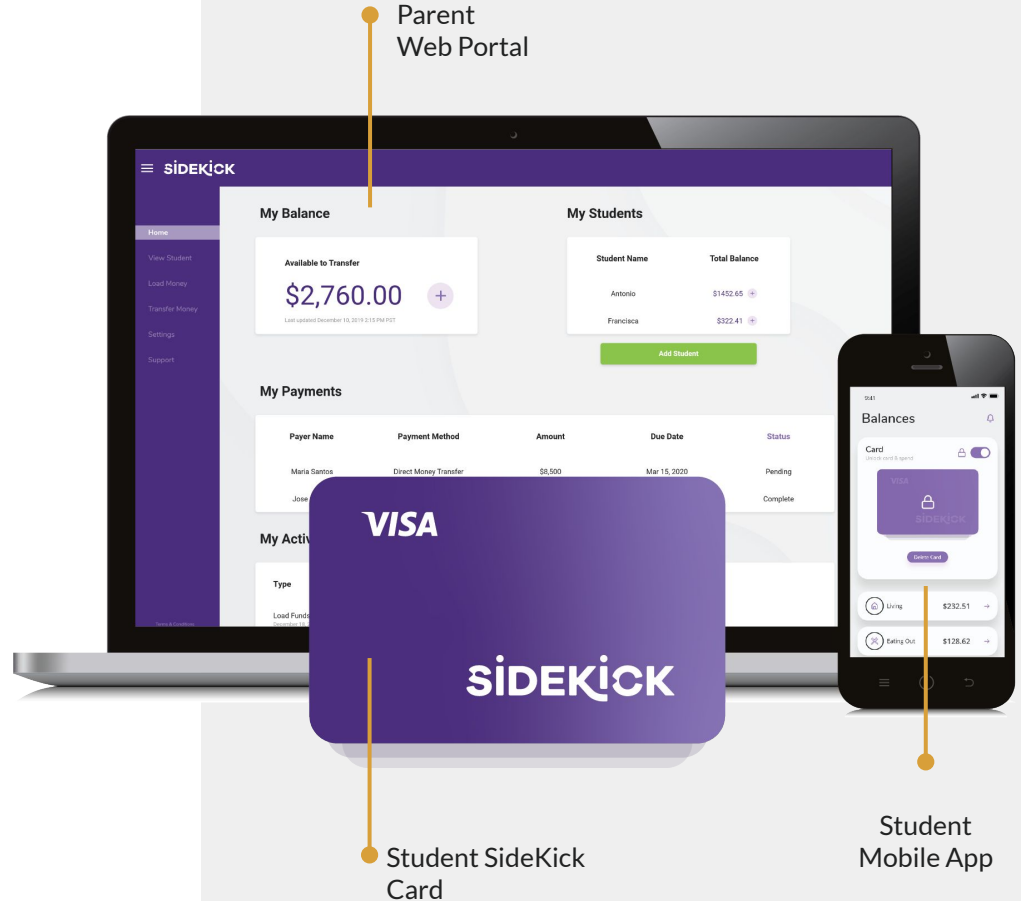


The Product

EAP created SideKick, a mobile payment solution that address the problems that parents of international students are currently facing. With SideKick, parents can:

- Send money
- Monitor balances
- Manage how their child spends the money
- Track transactions
- Quickly lock or disable spending
- Teach their children how to budget when they are away from home

SideKick is a turnkey solution that allows parents to do all of the above seamlessly in a single platform.



Capital Structure

| Share description | Outstanding as at the date of the Final Prospectus | Outstanding after giving effect to the Minimum Offering ⁹ | Outstanding after giving effect to the Maximum Offering ¹⁰ |
|-------------------|---|---|--|
| Common Shares | 59,611,111 | 67,941,111 | 71,941,111 |

Stock Option Granted

| Number of Options | Exercise Price (\$) | Expiry Date |
|-------------------|---------------------|-----------------------------------|
| 3,870,000 | 0.18 | June 23, 2023 to June 26, 2025 |

Summary Terms of the Offering

| | |
|---|---|
| Company: | Euro Asia Pay Holdings Inc. |
| Offering: | A minimum of 8,000,000 units and a maximum of 12,000,000 units, each unit consisting of one common share and one common share purchase warrant |
| Offering Price: | \$ 0.25 per unit |
| Use of Proceeds (assuming the Minimum Offering is subscribed for): | The Company expects net proceeds of \$1,715,000, of which (i) \$ 163,000 will go towards sales and marketing expenses, (ii) \$1,130,000 will go toward paying employee salaries and benefits, (iii) \$ 274,000 will go towards consulting fees, (iv) \$ 90,000 will go towards license fees, (v) \$ 130,000 will go towards completing acquisition or development of complementary assets, and (vi) the remaining balance will go towards working capital, general, administrative, audit, and investor relations expenses |
| Use of Proceeds (assuming the Maximum Offering is subscribed for): | The Company expects net proceeds of \$2,635,000, of which (i) \$ 163,000 will go towards sales and marketing expenses, (ii) \$1,130,000 will go toward paying employee salaries and benefits, (iii) \$ 274,000 will go towards consulting fees, (iv) \$ 90,000 will go towards license fees, (v) \$ 1,050,000 will go towards completing acquisition or development of complementary assets, and (vi) the remaining balance will go towards working capital, general, administrative, audit, and investor relations expenses |
| Eligibility for Investment: | Eligible for RRSPs, RRIFFs, RDSPs, RESPs, and TFSAs |
| Listing: | Company has received conditional approval to list its common shares for trading on the Canadian Securities Exchange (CSE) |
| Agent: | Canaccord Genuity Corp. |
| Agent's Options: | Up to an additional number of units equal to 15% of the number of units sold in the Offering (being up to 1,800,000 units if the Maximum Offering is subscribed for), on the same terms as set out above, exercisable up to 48 hours prior to the Closing Date. |
| Agent's Compensation: | A cash commission equal to 8% of the gross proceeds of the Offering (other than in respect of gross proceeds from the sale of a minimum of \$2,000,000 worth of Units purchased by President's List Purchasers, for which the Agent will receive a cash commission equal to 4.5%), plus that number of non-transferrable compensation warrants equal to 8% of the number of Units sold in the Offering (other than in respect of Units sold to President's List Purchasers, for which the Agent will receive that number of warrants equal to 4.5% of the number of Units sold to such purchasers). Each warrant entitles the Agent to purchase one Unit at a price of \$0.25 for a period of 24 months, with each Unit consisting of one common share and one share purchase warrant exercisable at a price of \$0.45 per common share for a period of 24 months |

References & Footnotes

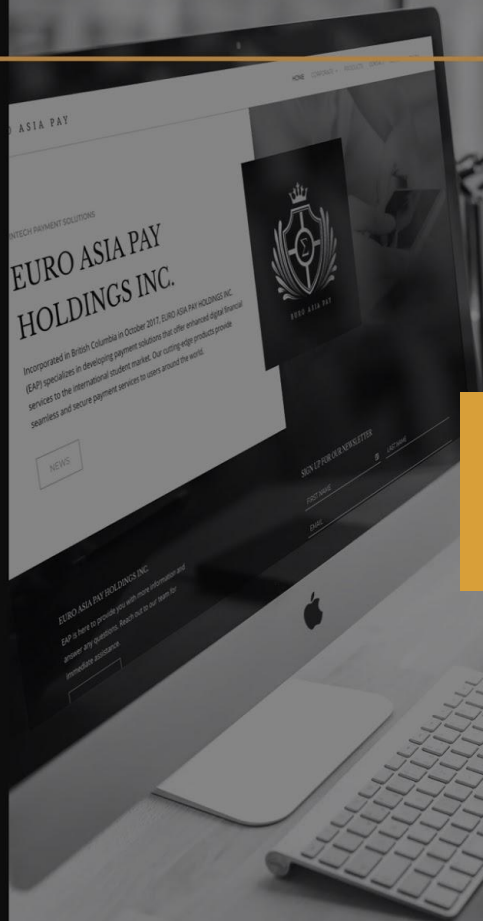
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- 6. International Education Canada**
<https://www.international.gc.ca/education/strategy-2019-2024-strategie.aspx?lang=eng>
- 7. Ibid**
- 8.** The company's projections have both considered and taken into account the impact of COVID-19 on its target market, and as such, the prospectus accurately reflects the expected impact of coronavirus on the company's business prospects. In particular, the "Use of Proceeds – Available Funds" and "Use of Proceeds – Business Objectives and Milestones" sections in the Final Prospectus do not include any assumptions related to revenue generation. The company believes that all relevant risks related to COVID-19 have been disclosed in the Final Prospectus.
- 9.** Includes the 330,000 Common Shares underlying the Corporate Finance Fee Units but does not include any Common Shares issuable upon the exercise of the Agent's Option; any Common Shares issuable upon the exercise of the Unit Warrants, the Agent's Warrants, the Agent's Unit Warrants or the warrants underlying the Corporate Finance Fee Units; or any Common Shares issuable upon the exercise of any options granted under the Stock Option Plan.
- 10.** Assuming the completion of the Maximum Offering and full exercise of the Agent's Option, the total Common Shares outstanding will be 73,741,111.





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References & Footnotes

- 1. Education Dive**
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