

4Me Part 1

PROFILE & CORPORATE GROUP OFFERING

POWERED BY



BetterBond

our name says it all



4me.tech



ONE STOP SHOP FOR PROPERTY FINANCE OUR OFFERING & VISION

WE FACILITE PROPERTY FINANCE FOR ALL TYPES OF
PROPERTY STRUCTURS & OWNERSHIP – WITH SPECIAL
FOCUS ON FIRST TIME HOME OWNERS & PROPERTY
SELLERS

In collaboration with our strategic partners,
we envision a world where the dream of owning
a home is a reality for everyone. And so,
our mission each day is to
make dreams come true and

**change lives
for the better,
one home at a time.**



ONE STOP SHOP FOR PROPERTY FINANCE OUR OFFERING

We offer:

First Home Finance
subsidies

with

Home Loans

We offer:

First Home Finance
subsidies

with

Unsecured Loans
Pension Backed Loans
Community based loans
such as Stokvels & Co-
operatives
Employee Based Schemes



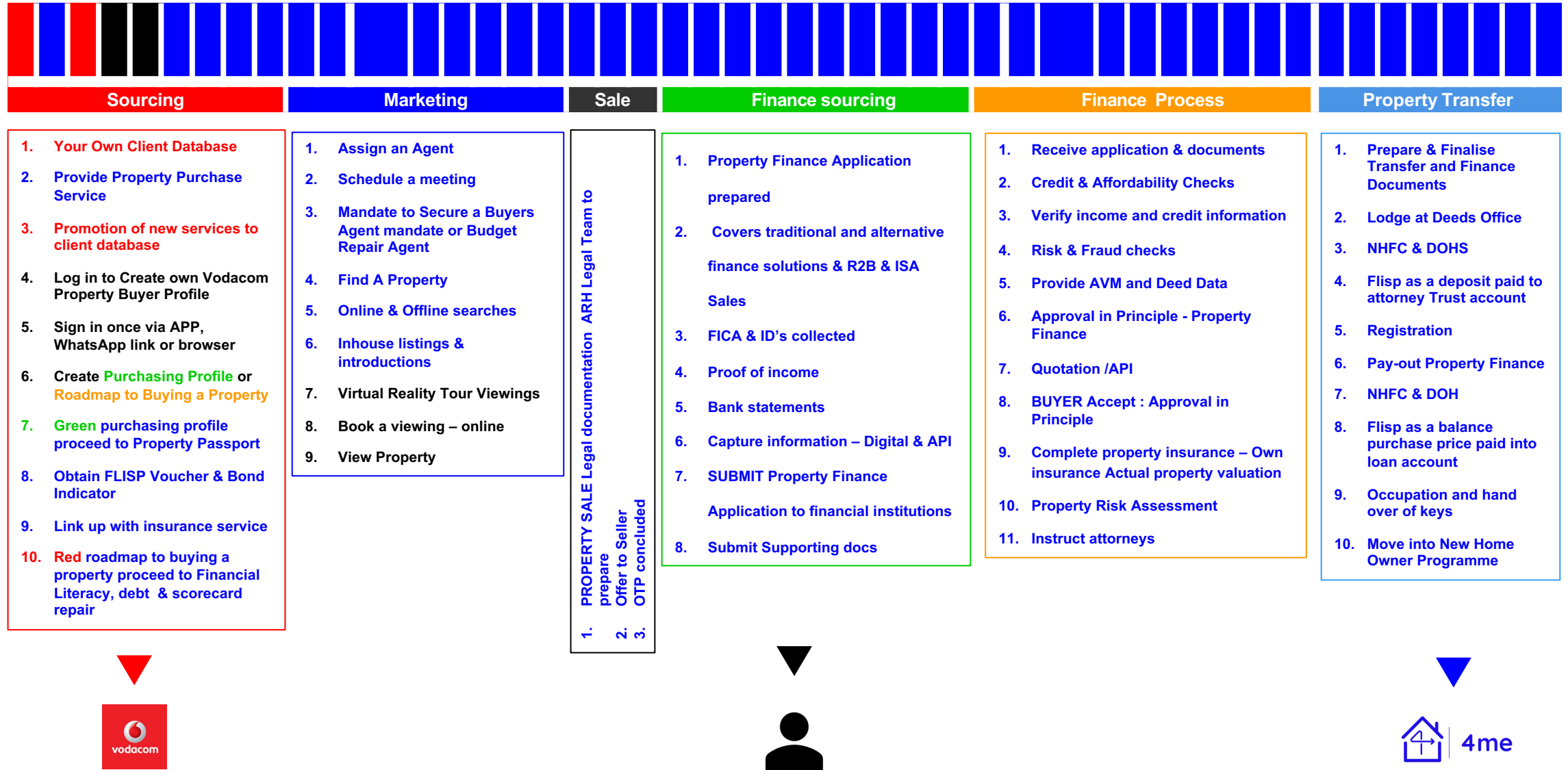
WHY REAL ESTATE IS DIFFICULT:

The real estate value chain is complex, with many participants:



HOW WE MADE IT EASY FOR BUYERS:

We aggregated the property eco system, made the value chain easy & the process understandable...



WHAT WE DO:

1

Simplified Customer Engagement (registration - only once with innovative technology)

Data is the goldmine of the future.

We developed state of the art technology.

This helps you & your customers:

- understand their financial and compliance needs instantly
- share this information instantly, meaning you serve customers better and faster.

2

Instant Financial GOAL BASED interventions and products (creating a bigger client base with unique products)

We created unique products & solutions that help everyone become finance & home smart.

This helps consumers:

- Expand Property Finance Solutions
- Save money and create assets that supports new business

A fresh take on a conventional system

A data engine that aggregates financial, credit, health and other data sources, applies custom models in order to produce clients insights, affordability assessments and intelligent recommendations .

The platform offers customers an overview of their finances and the ability to connect to third-party services seamlessly for example credit bureaus, and real time banking analysis.

We provide a simple integration that stakeholders can use, in order to connect multiple external services securely in one place via open API.

Our software furthermore mitigates the risks of reckless lending as it provides automated analysis & processing of credit bureau data.

Extraction, analysing, categorization of spending and processing of real time online bank statement information all according to the credit and lending algorithms of a credit provider.

OUR MORTGAGE ORIGINATION PARTERS - NATIONAL FOOTPRINT

Collaboration With
national offices with
experienced
consultants and a full
administration and
support structure.



REGIONS

- Western Cape +
- Eastern Cape +
- Johannesburg North & West +
- Johannesburg South & East +
- Greater Pretoria +
- Free State & Northern Cape +
- Kwa-Zulu Natal +

All Regions

321

Regional Managers

8

Sales, Admin & Support managers

12

Bond Consultants, Administrators & Support

301



OUR
MORTGAGE
ORIGINATION

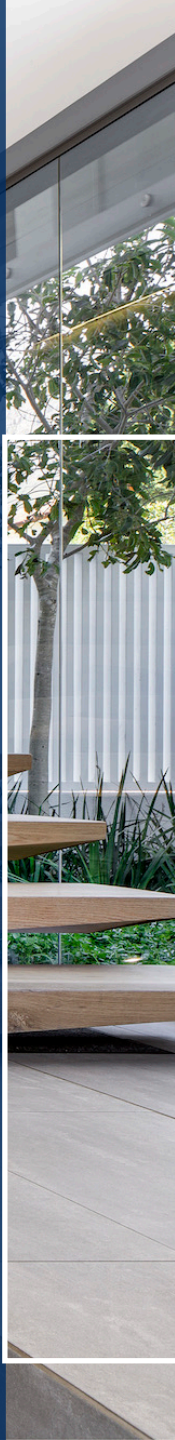
BANKING
PARTNERS



OTHER

PARTNERS

UNIQUE SERVICES
&
PRODUCTS
&
TOOLS



my budget fitness



Assisting First Time Buyers with their FLISP Subsidy applications



VALUE ADDS

Services available to ensure property finance pre-qualification & bond approval for the end user

BRANDED PRE-QUALIFICATION CERTIFICATE

Online & Paperless process in real time



MY BUDGET FITNESS

Credit Check and Rehabilitation



SPECIALIZED FLISP SERVICE

FLISP subsidy
voucher



FLISP

Finance Linked Individual Subsidy Programme

RENT2BUY/ISA FINANCE

Price ranges
R400 000- R2.9 mil



ENGAGE: Omni-channel:

- Single Sign Up
- Client Centric
- Goal Based
- Robo-advice

DIAGNOSE: Data Aggregation:

- Property info
- Credit Bureau's
- Bank analysis
- Other sources like health

ASSESS: Instant Financial Intelligence Dashboard:

- Instant real Net Worth & Budget
- Instant credit opportunity analysis
- Insurance needs analysis
- Net estate value etc.

JOURNEYS:

Client for life:

- Debt repair aggregation
- Budget repair & scorecard
- Integration with CSI & financial access initiatives
- Accredited Education

SOLUTIONS:

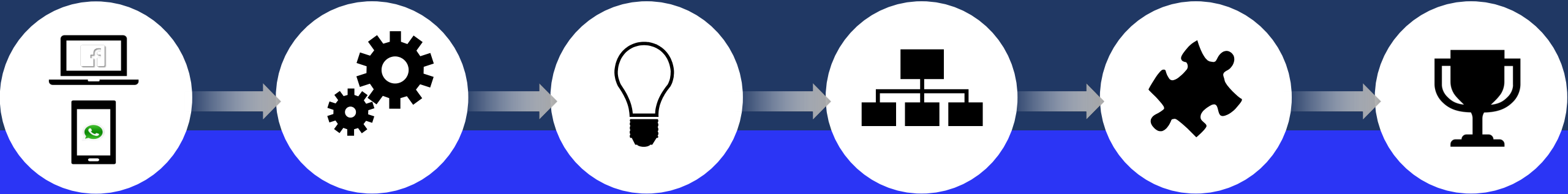
4 Clicks and a few minutes:

- Populate application process
- Automated compliance like FICA
- Client centric interventions like FLISP & Pension backed Loans
- Value added services like wills

FULFILL:

Auto updates:

- Alerts & Updates
- Resting API's
- Modular
- Audit trail & Screening



OUR TECHNOLOGY:

Single Sign Up

Instant Snapshots & Analysis

Data aggregation from:

- Credit bureau data (SINGLE OR MULTI)
- Transaction Info
- Property data
- Identity info
- Health info
- Investments and Wealth
- Insurance
- Vehicle Data etc.

OUR PRODUCTS:

Goal Based interventions: FLISP

- Rent2buy
- Accredited financial literacy education
- Pension or provident backed loan improvement
- Debt repair
- Asset Map
- Attorney Realtor Hub (Property Sales)

BBBEE Scorecard Drive. Customer Compliance Enabled

Value Added Services like Wills Gamification and Rewards

BESPOKE PAPERLESS APPLICATION DASHBOARD:

The screenshot shows a web browser window displaying the 4me.tech application dashboard. The browser's address bar shows the URL 4me.tech. The dashboard has a white header with a navigation menu containing icons for profile, documents, a percentage with a refresh arrow, a checklist, and a certificate. A 'Logout' button and a 'BETA' badge are also present in the header. The main content area has a blue background with the text 'Welcome to your Finance Dashboard' and a sub-header 'Please complete all the steps below for us to assist you with the application'. Below this are five white cards, each representing a step in the application process: 1. 'Patrick Perkaloo' with a profile icon and the text 'Thank you for confirming your identity.' 2. 'Credit Score' with a document icon and the text 'We check your credit score and income estimation from the Credit Bureaus to do an initial assessment.' 3. 'Affordability' with a percentage icon and the text 'We calculate your actual affordability, based on your actual banking transactions over the past 90 days - 100% paperless, quick and accurate calculation.' 4. 'Budget' with a checklist icon and the text 'We put together a preliminary budget, for you to adjust and confirm before we issue you with a pre-qualification certificate.' 5. 'Certificate' with a certificate icon and the text 'Based on your Credit Score, Transactions and Budget, we will issue you with a Pre-Qualification Certificate.' The Windows taskbar is visible at the bottom of the browser window, showing various application icons and the system clock at 10:53 on 2022/01/20.

4me.tech

Logout BETA

Welcome to your Finance Dashboard

Please complete all the steps below for us to assist you with the application

Patrick Perkaloo

Thank you for confirming your identity.

Credit Score

We check your credit score and income estimation from the Credit Bureaus to do an initial assessment.

Affordability

We calculate your actual affordability, based on your actual banking transactions over the past 90 days - 100% paperless, quick and accurate calculation.

Budget

We put together a preliminary budget, for you to adjust and confirm before we issue you with a pre-qualification certificate.

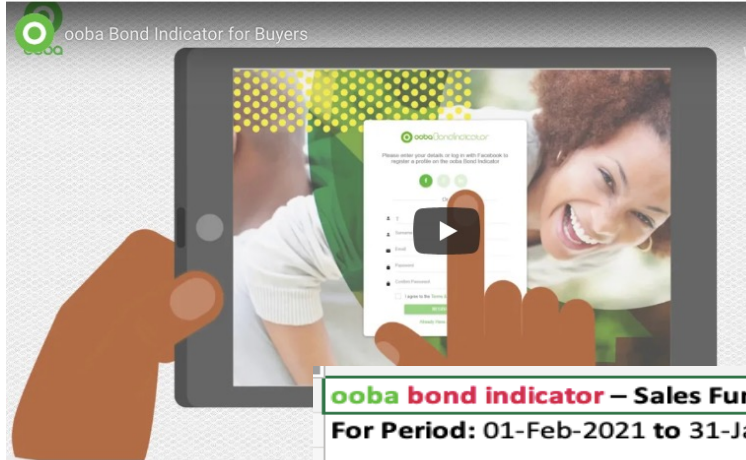
Certificate

Based on your Credit Score, Transactions and Budget, we will issue you with a Pre-Qualification Certificate.

10:53 2022/01/20

E-SOLUTIONS CASE STUDY:

EFFICIENCY & CONVERSION IMPROVEMENT:



“ Nearly 90% of bond applications submitted to the banks with an ooba prequalification are approved. ”

**AVERAGES
9200–10500
SUBSCRIBERS
PER MONTH
USING OUR
TECHNOLOGY**

ooba bond indicator – Sales Funnel Report for All
For Period: 01-Feb-2021 to 31-Jan-2022 as at 03-Feb-2022

Channel Office: All
Campaign Name: All
Entity Name: All

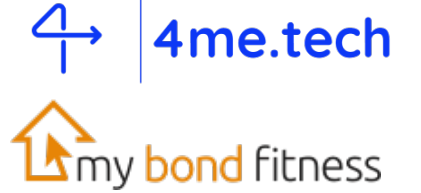
	Jan-22	
OBI Stage	Units	Conversion Previous Stage
Registration	10 047	
ID Verified	7 785	77,49%
Credit Check	6 916	88,84%
Credit Score Above Cut Off	3 616	52,28%
Start Affordability	3 611	99,86%
Complete Affordability	2 286	63,31%
Certificate Issued	2 262	98,95%

VALUE ADDS

FIRST TIME BUYER
SUBSIDIES

BRANDED PRE-QUALIFICATION CERTIFICATE

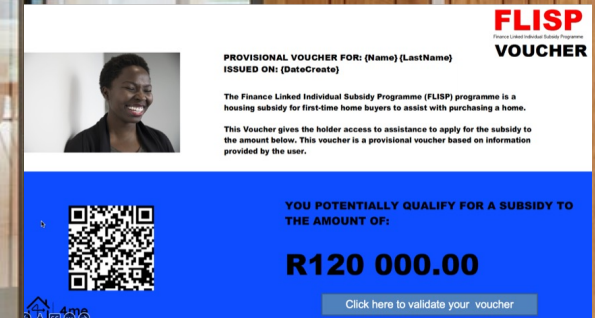
Online & Paperless process in
real time



MOU WITH THE NHFC & W CAPE DOHS LICENSE



SPECIALIZED FLISP SERVICE FLISP subsidy voucher



RENT2BUY/ISA FINANCE

Included in the
New FLISP Subsidy
Policy – as from 1
April 2022



FACILITATING PRE-APPROVAL

At HELP ME BUY A HOME, in collaboration with our strategic partners and services, we have a dedicated team who focus on Residential Developments and who understand the complexities involved in requesting pre-approvals on a development with the financial institutions.



01

Facilitate and ensure your development is approved for end-user finance with the major financial institutions, namely ABSA, FNB, STD, Nedbank, RMB, Investec & SA Home Loans.

03

Leverage off our existing preferential relationship with all major banks.

04

Administer all the paperwork required by the banks for pre-approval.

05

Provide you with package letters, detailing the bank's approval and conditions.

06

Ensure your nominated attorney firm is stipulated on the Package Letters.

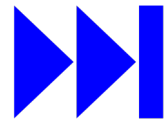
07

This pre-approval on the development prevents unnecessary delays and puts the bank in a better position to approve the application.

08

We manage the exposure on the development as indicated on the package letter.

OUR UNIQUE HOME FINANCE PRODUCTS:



TRADITIONAL HOME FINANCE ECO SYSTEM AGGREGATED



FLISP CASE STUDY:

We are a private company helping with FLISP applications to the Government – Department of Human Settlements and National Housing Finance Corporation – NHFC.

OUR WEBSITE(averages 8000 visits & 3440 subscribers p/m):

www.flisp.co.za

STAKEHOLDERS:



ADD FLISP SUBSIDY



Congratulations on successfully completing your ooba Bond Indicator. Now you know your buying power!

Certificate issued to Name: Bu ID No: Name: ID No:	Certificate number Certificate No: 1388744 Date: 13-May-2020
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90% 90% of ALL ooba home loan applications with an ooba Bond Indicator are approved by banks. Let ooba home loans give you the advantage!
The ooba Bond Indicator does not include the property transfer and bond registration costs.

Bond indicator **R 673,705**

Lending Rate **7.75%** Loan Term **20 years**

The home loan amount that you may qualify for will vary should your home loan be approved at an interest rate below or above the current prime lending rate. Indicative home loan amounts at rates of 1% and 2% above prime are shown:

8.75% R 625,857 **9.75%** R 583,096

Disclaimer – This certificate is an indication only of the home loan amount you may qualify for, and is based on information provided by you and third parties. While every effort has been made to ensure that the indicator is a fair assessment, ooba home loans has not independently verified the information provided and/or conducted a home loan interview with you. ooba (Pty) Ltd, its subsidiaries and lead providers do not accept any liability arising from this certificate.

Need a home loan?
Compare home loan offers before you buy.

visit www.ooba.co.za



oobahomeloans

Reg no. 1998/010016/07

FLISP

Finance Linked Individual Subsidy Programme

SUBSIDY CALCULATOR QUALIFICATION ASSIST

FLISP Subsidy Calculator

SELECT YOUR MONTHLY INCOME BEFORE DEDUCTIONS:

R10,301 - R10,500

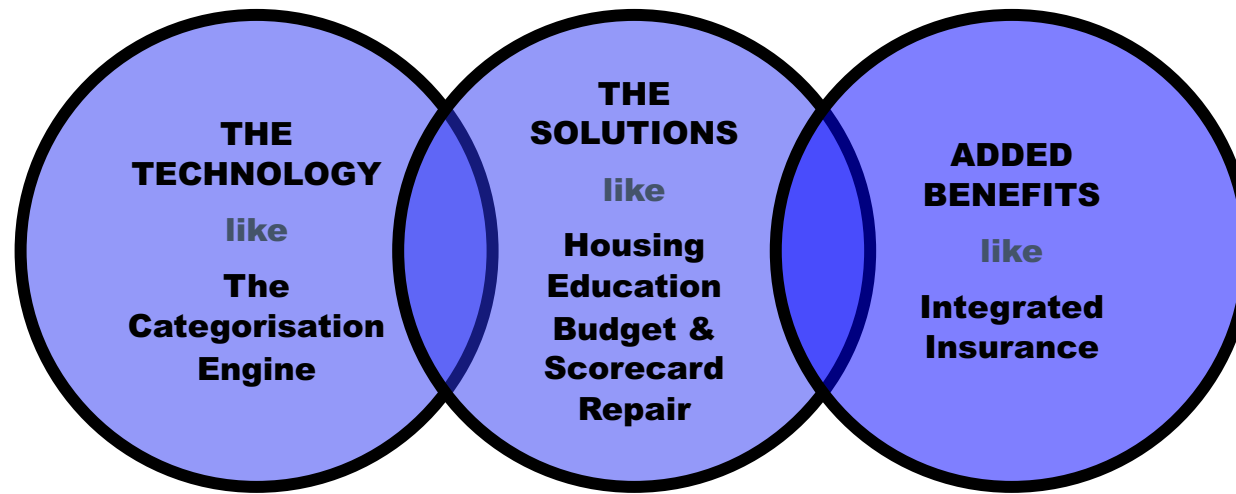
YOUR SUBSIDY AMOUNT IS

R86,241

R673 707 + R86 241



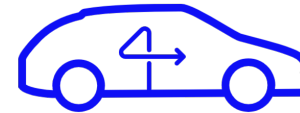
TOTAL PURCHASE
POWER R 759 948



4me



4me



4me



4me

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Woodstock, Cape Town**

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