

Australians bought \$4 billion of cryptocurrency in 2017 alone. Each day, Australia averages transactions totalling \$2.8 million (or 276 BTC) in digital assets (CoinTelegraph, 2018). Throughout the world, many people have expanded their perception of what constitutes an asset, of how assets can be held, and of how assets can be transferred.

Helio Lending uses Distributed Ledger Technology allowing transaction and settlement without counterparty risk enabling holders of digital assets to use certain digital assets as collateral. Helio electronically monitors the prices of the Approved Digital Assets such as Bitcoin, Bitcoin Cash, Ethereum, Litecoin and Ripple enabling the access to credit and fiat currencies.

Investor Update



HELIO
L E N D I N G

Helio Lending secures Cash Flow Investments

Helio Lending today announced the imminent acquisition of CASHFLOW INVESTMENTS PTY LTD helping to drive the modern era of cryptocurrency-backed lending facilities. Helio Managing Director, and Founder John O'Shea readily announced to the investor market that the non-refundable deposit "was in the mail" along with a payment schedule over the next few months.

Acquiring on October 18th 2018, Helio Lending, the newly formed company which has bought the assets of Cash Flow Investments (a licenced ACL holder No 391330) to establish its lending business, will pioneer the Crypto Asset backed lending market enabling the use of approved digital assets for normal consumer transactions, such as luxury goods, property and other lending acquisitions.

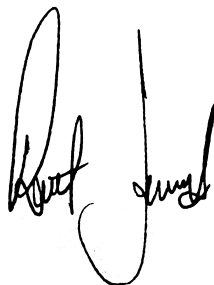
Investors will be provided a platform enabling them to securely lend against blockchain assets, a growing trend worldwide since the start of 2017. The use of Bitcoin to pay for commercial and investment transactions has steadily increased by 2127% (Blockchain.com, 2018).

Responsible Officer and previous owner of CASHFLOW INVESTMENTS, Mr Rob Jarred said "I have been waiting for an exciting purchaser of my business and I'm glad that Helio Lending is breaking new ground with its innovative business model. Helio's entirely online platform gives customers the ability to apply for secure loans from anywhere in the world. It removes barriers currently faced by holders of cryptocurrencies who want simple, secure access to credit and fiat currencies without liquidating their assets. It also mitigates the risks of asset price volatility and borrower default. My confidence in its performance and the team has seen me become an equity partner in just over a month of meeting with the team."

Helio Lending with its full Australian Credit Licence will be the first to have a white label partnership with ETHLend to manage 100% protection of any losses. Managing Director John O'Shea stated "the benefits to the Australian economy will be an unleashing of assets which are currently held as cryptocurrency back into the market. Our clients have 50% more spending power than they do by holding their crypto assets. These assets may be held overseas or Australia, and we allow the funds to come back to Australian Dollars to be used by our clients. We anticipate our clients will reinvest, buy goods and services and even start their own business through unlocking these assets."

The Helio Lending staff have a brilliant mix of financial services backgrounds working with ASIC, fund management, trustees, equities, futures and foreign exchange. Along with vast knowledge of cryptocurrency and blockchain technology. Combined, the team holds over 100 years of expertise in the financial services and technology industries. "We are excited to have Mr Rob Jarred join us and remain as the responsible officer for the next two years," said John.

Mr Rob Jarred
Cash Flow Investments

A handwritten signature in black ink, appearing to read "Rob Jarred".

Mr John O'shea
Managing Director and Founder

A handwritten signature in black ink, appearing to read "John O'Shea".