



## Unlocking Cryptocurrency, Australian First Launches into Market

Helio Lending today boldly launched into the Australian cryptocurrency market. Helio Lending is the first independent crypto lending company to actively lend within Australia under an Australian Credit Licence. Founder and Managing Director, John O'Shea said he was excited to bring this product to his clients in such an untapped area that has so much potential for growth and expansion over the next few years. "Currently there are only two or three providers globally, and we are excited to offer such an exciting service acting as a direct lender, with a quick, seamless process and exceptional customer service."

Helio Lending will service the cryptocurrency market unlocking the monetary value linked with cryptocurrencies. Everyday goods will now be accessible to cryptocurrency holders through Helio's innovative new model, John also stated his eagerness to launch Helio Lending saying it will introduce new lending capabilities and bring significant benefit to the Australian economy.

"The Australian economy will benefit through an unleashing of assets currently held as cryptocurrency back into our market. Our clients will have 50% more spending power than they currently do while still holding onto their crypto assets. These assets may be held in overseas exchanges or wallets, Helio allows these funds to be converted back to AUS, USD, EUR and HKD 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." said John.

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 is pioneering the crypto asset backed lending market with an estimated \$20 billion of crypto assets in Australia untapped, they will permit the use of approved digital assets for normal consumer transactions, such as luxury goods, property and other lending acquisitions.

Helio Lending takes care of the entire lending process and will give holders of cryptocurrency (such as Bitcoin, Ethereum, Litecoin and Ripple) safe and secure access to fiat funds, without selling any of their cryptocurrency. Beginning with KYC and AML checks, creating lending agreements, securing collateral, funding loans, monitoring the value of the cryptocurrency assets and servicing the terms of each individual contract on a 24/7 basis.

Using Distributed Ledger Technology allowing transaction and settlement without counterparty risk, Helio will enable holders of digital assets to use these as collateral, Helio does all the work. Helio's technology electronically monitors the price of the approved digital assets such as Bitcoin, Ethereum, Litecoin and Ripple to allow access to these fiat currencies.

Exciting partnerships have been established with key contributors. Helio will be one of the first to have a white label partnership with ETHlend in the Asia Pacific region to manage the crypto wallets and clearing liquidity. Mr Stani Kulechov CEO and Founder of ETHlend said, "We are excited by the opportunity to partner with Helio Lending and already have enquires streaming in from the regional Helio opportunity, it will be great to now have a local presence to service our clients."

The Helio team consists of a brilliant mix of financial services backgrounds working with fund management, trustees, equities, futures and foreign exchange. Helio Lending also has a vast knowledge of cryptocurrency and blockchain technology. Combined, the team has over 100 years of expertise in the financial services and technology industries.

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