



Buy now pay later

The freedom to own it

May 22

**Zip is a global,
publicly listed
“Buy Now, Pay Later”
leader, offering an
easy and flexible
payment method**

We are Zip

Zip is a leading global BNPL player with operations in over 13 markets and expanding presence across Europe



\$7.15bn+

Annualised
volume¹



\$461m+

Annualised
revenue²



230%+

YoY transaction
growth³



900+

Employees



10m

Customers



82k

Merchants



4.9

Star rating on
the App Store



40%+

Engineering
workforce

The payment landscape is rapidly changing, with new demand for alternatives

Consumers want flexible payment options

59% Would abandon card if the preferred payment method unavailable



40% Have more trust in a brand with multiple payment methods



Toughest retail conditions ever

- ↓ Declining margins
- ↑ Increased competition
- ↻ Unified commerce transformation

What is Spotii?

Spotii offers payment options without interest or hidden fee for shoppers to manage their finances.

Shoppers buy the item they love via this budgeting tool and pay in installments, the first of which is upfront. We settle merchants in full.

Why Spotii?



25-35% increase in
conversion at
Checkout



40-50% higher AOV

0%

Zero risk



Bring New
Customers



Increase
Consumer Trust



Increase
in repeat
Transactions



Drive Additional
Sales



Lower return
Rates

Our simple and transparent consumer proposition in the Middle East

Consumers love us

- Interest free terms
- Simple and transparent
- Everyday spend
- Great mobile experience
- Strong brand affinity
- Responsible spending
- Soft credit checks



Merchants love us

- Increased sales
- Larger basket size
- Risk-free transactions
- Customer insights
- Online & Instore
- Simple integration
- Global presence



Simplicity with 3 easy repayments



Real-time approval



Transparent pricing
Interest free
and fee free
(If paid on time)

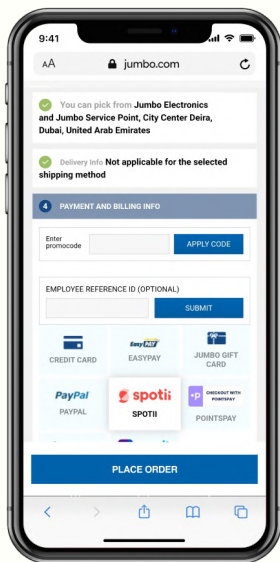


Risk free
We settle with
merchants upfront

1. **CUSTOMERS** enjoy what they love today and spread their purchase over cost-free instalments
2. **MERCHANTS** receive the order amount upfront by bank transfer
3. **SPOTII** collects payment from the customer over cost-free instalments
4. **CUSTOMER** payments are set to autopay

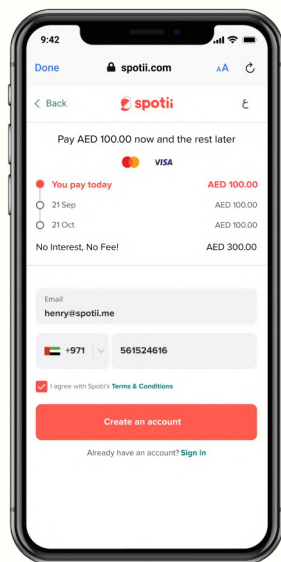
“Pay in 3”

Integration into Merchant’s online customer journey



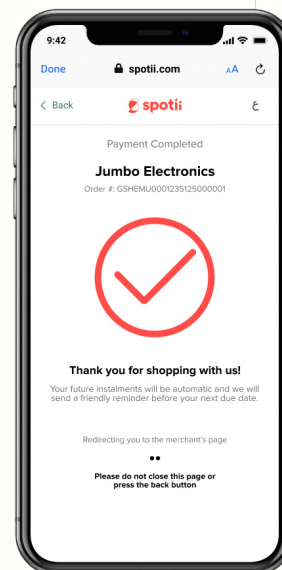
Step 1

Customer selects Spotii as a payment method at checkout



Step 2

Enter your data (an overview of the installment dates are provided)



Step 3

Enjoy your purchase



[Click here to view](#)

Offline shopping journey

Payment links

Step 1

Customer shares email with the store staff

Step 2

Customer pays via the payment link

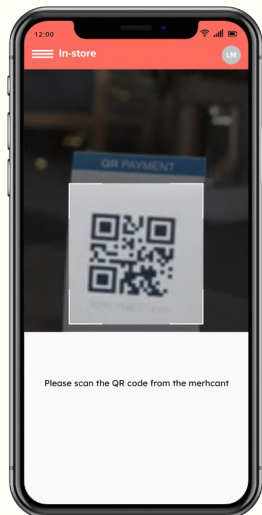
Step 3

Customer pays the first instalment upfront

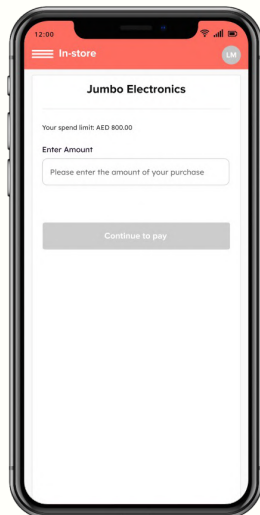


In-store customer app flow

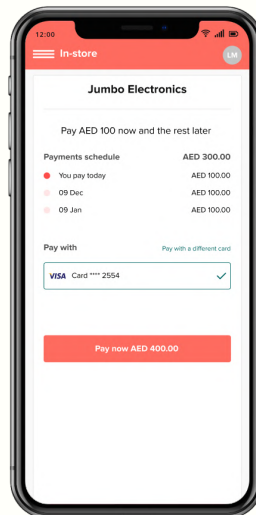
Step 1
Customer takes photo of QR code



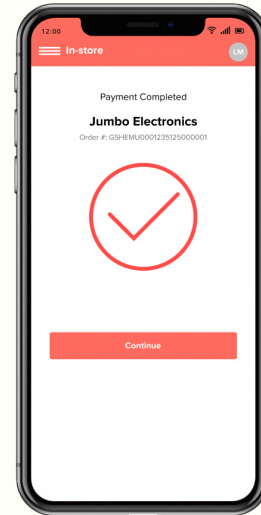
Step 2
Customer enters estimated value



Step 3
Payment plan overview



Step 4
Payment complete



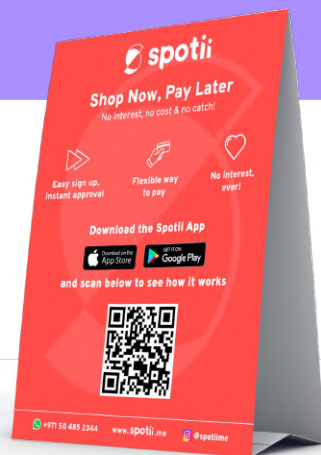
Integration is quick and easy

Learn how to quickly integrate your store with Spotii and offer omni-channel integration options

Spotii has plugins for these eCommerce platforms



Spotii in-store options

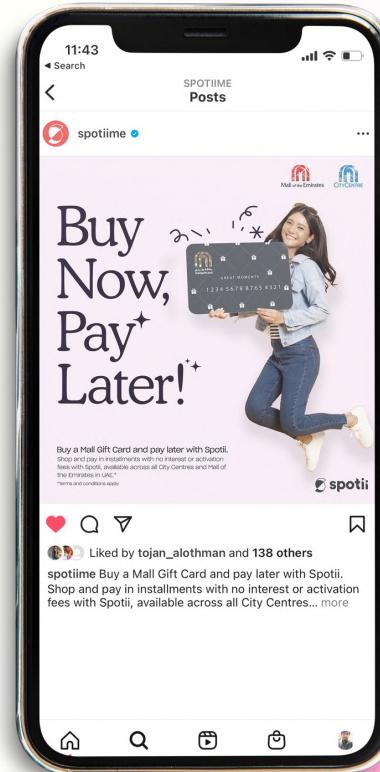


When we advertise us, we advertise you

Spotii adds to your brand's marketing reach to help connect you with more consumers

We are able to share offers and promotions via our:

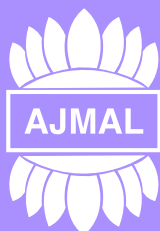
- Stores page
- Social media channels
- Spotii app
- Custom campaigns



Spotii Merchants

Spotii is available across a broad spectrum of industries including retail, travel, auto, health and wellness

OUNASS



جاشنمال
JASHANMAL

وقت اللياقة
FITNESSTIME

cocoOna®
CENTRE FOR AESTHETIC TRANSFORMATION

FEELUNIQUE

DOCIB
ONLINE

homesrus



الرستماني
AWR OSTAMANI
Arabian Automobiles



JUMBO



novomed

DANUBE
HOME

ALTERNATIVE
AIRLINES

SHEIN

MKKABBANI
FURNITURE L.L.C



Hamleys

The Finest Toys in the World

PORSCHE

KALYAN
JEWELLERS



THANK YOU

