



Karma Card Corporation, United States
Intellabridge Technology Corporation, Canada

Forward Looking Information

Certain statements contained in this Investor Presentation constitute forward-looking information or forward-looking statements (collectively, “forward-looking statements”) within the meaning of applicable Canadian and United States securities laws. Forward-looking statements include statements concerning the Company’s current expectations, estimates, projections, assumptions and beliefs. All statements other than statements of historical facts contained in this Investor Presentation are forward looking statements.

These statements involve known and unknown risks, uncertainties and other important factors that may cause the Company’s actual results, performance or achievements to be materially different from any future results, performance or achievements expressed or implied by the forward-looking statements. We have based the forward-looking statements largely on our current expectations, estimates, assumptions and projections about future events and financial trends that we believe, as of the date of such statements, may affect our business, financial condition and results of operations. Such expectations, estimates, assumptions, and projections, many of which are beyond our control, include, but are not limited to: projections of future financial and operational performance; statements with respect to future events or future performance; anticipated operating costs and revenue; estimates of capital expenditures; and future demand for and prices of digital currencies.

Forward-looking information is necessarily based on estimates and assumptions that are inherently subject to known and unknown risks, uncertainties and other factors, many of which are beyond our ability to control, that may cause our actual results, level of activity, performance or achievements to be materially different from those expressed or implied by such forward-looking information. Such factors include, without limitation: digital currencies demand and price volatility; risks and uncertainties associated with the digital currency industry; adapting to technological change, new products and standards; increased competition that adversely affects business; additional competition from new or existing technologies that adversely affect business; continued growth in key markets; the effectiveness and efficiency of advertising and promotional activities; political, economic, regulatory and other uncertainties in respect of digital currencies; that the Company’s software products and/or services may contain undetected errors or “bugs”, vulnerabilities or defects; damage or failure of our information technology; cybersecurity risks associated with data security and hacking; risks associated with potential violations of applicable privacy laws; fraud; risks resulting from interruptions or delays from third-party processors and service providers upon which we rely; risks associated with any continued sales growth; the on-going COVID-19 global pandemic, including the rapidly evolving reaction of governments, private sector participants and the public to the pandemic and/or the associated economic impact of that pandemic and the reaction to it that have impacted our operations and plans and will continue to impact our operations and plans for a period of time that remains uncertain; risks related to compliance with laws and regulations and the effect of changes in law and regulatory environment; fluctuations in foreign currency exchange rates; ability to obtain additional financing; loss of key personnel and our inability to attract and retain qualified personnel; potential losses, liabilities and damages related to our business which are uninsured or uninsurable; risks associated with litigation or dispute resolution; volatility of global financial conditions; taxation, including changes in tax laws and interpretation of tax laws; as well as other risks, uncertainties and other factors, including, without limitation, those referred to in the Company’s annual information and elsewhere herein. Although we have attempted to identify important factors that could cause actual results to differ materially from those contained in the forward-looking statements, there may be other factors that cause actual results to differ materially from those which are 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. Readers are cautioned not to place undue reliance on the forward-looking statements or the assumptions on which the Company’s forward-looking statements are based.

Readers are further cautioned that the foregoing list of risks and assumptions is not exhaustive and prospective investors should consult the more complete discussion of the Company’s business, financial condition and prospects that is included in this Investor Presentation. The forward-looking statements reflect current expectations regarding future events and operations and speak only as of the date of this Investor Presentation. The Company assumes no obligation to update publicly or otherwise revise any forward-looking statements to reflect actual results, changes in assumptions or changes in other factors affecting forward-looking statements, except to the extent required by applicable securities laws. If the Company does update one or more forward-looking statements, no inference should be drawn that the Company will make additional updates with respect to those or other forward-looking statements. The forward-looking statements contained in this Investor Presentation are expressly qualified in their entirety by the foregoing cautionary statements and those made in our other filings with applicable securities regulators in Canada and the United States.

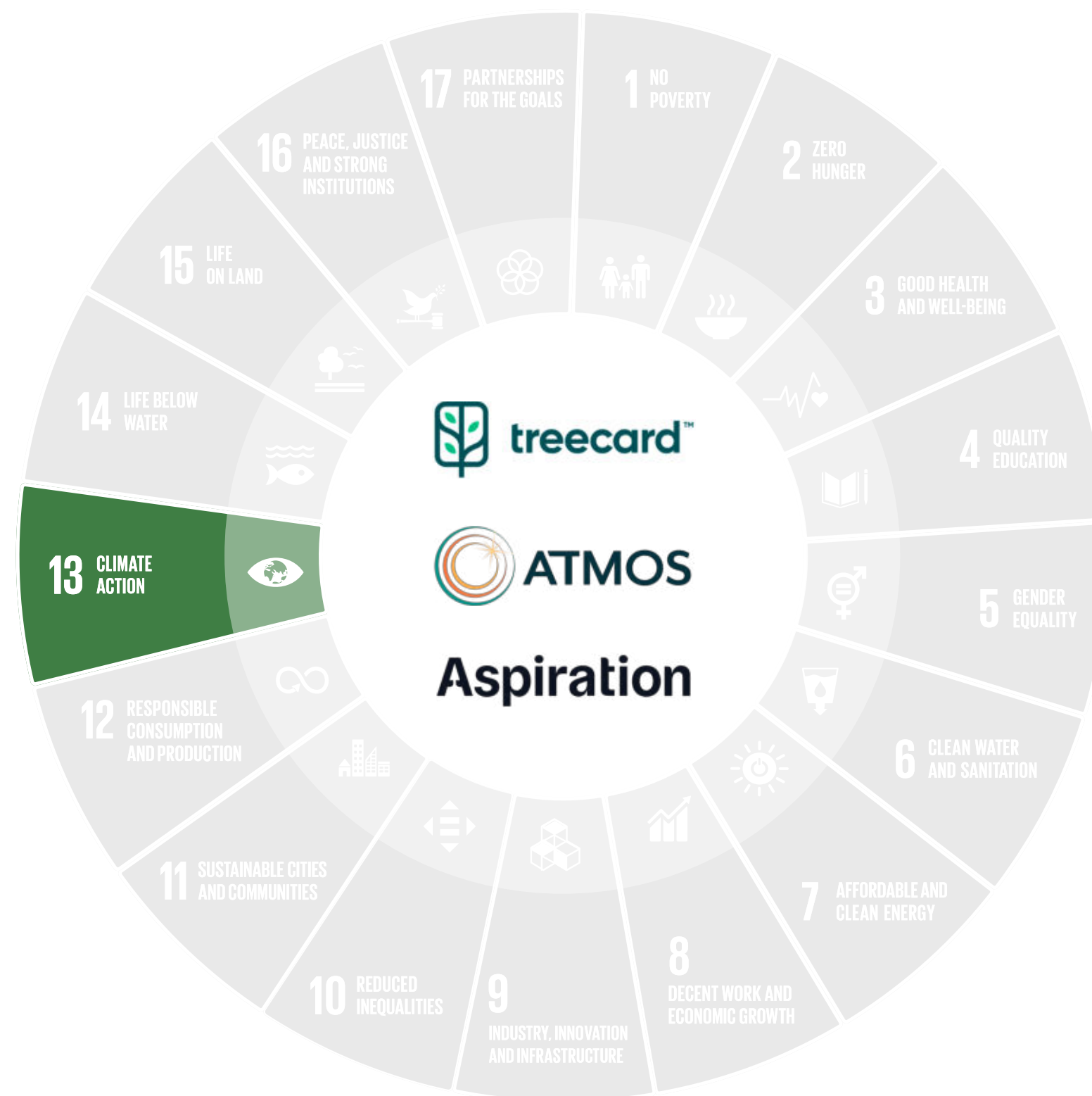


Karma is an ESG neobank
which allows every customer
to have a positive impact



Karma Card is a product of Kash Corp, which is a technology company, not a bank. Karma Card is issued by Patriot Bank N.A., Member FDIC, pursuant to a license from Mastercard U.S.A. Inc. This Card can be used everywhere Mastercard® debit cards are accepted.

Karma is based on all 17 United Nations Sustainable Development Goals



Karma makes it easy to earn cashback and donate to charities

Unique blend of merchant cashback and donation solutions

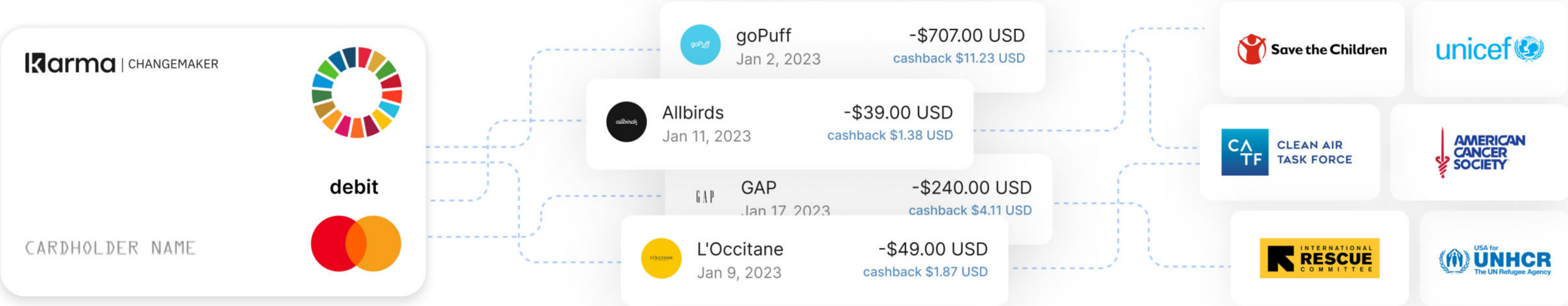
Automatically donate every time you use your Karma Card and generate sustainable impact

Highest cashback rates in the market

Up to 20% cashback at tens of thousands of locations

Supporting hundreds of thousands of charities

Based on the United Nations Sustainable Development Goals



Built with best-in-class infrastructure

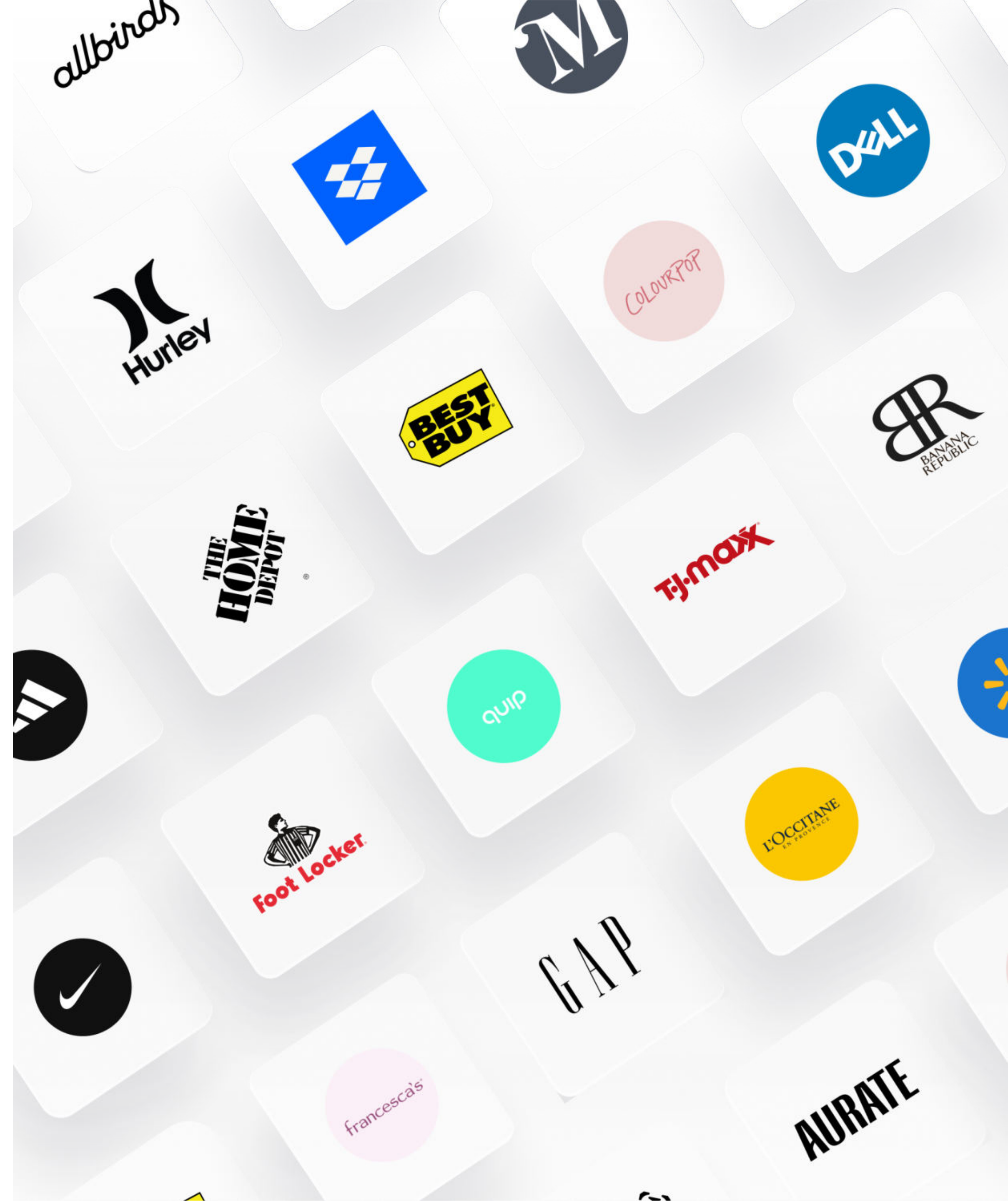
Karma leverages banking, payments and donation infrastructure to deliver a secure and sustainable payment solution for customers.



Karma infrastructure

Merchant partnerships

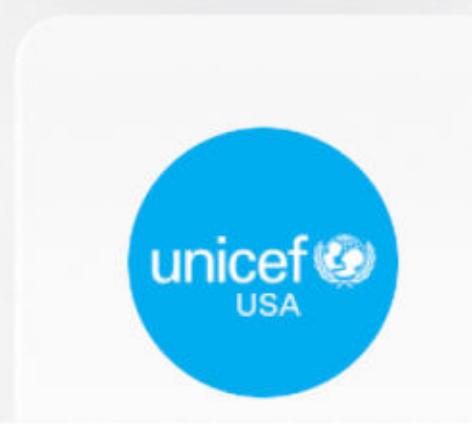
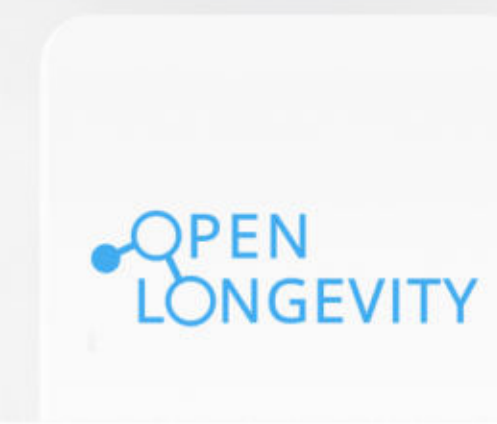
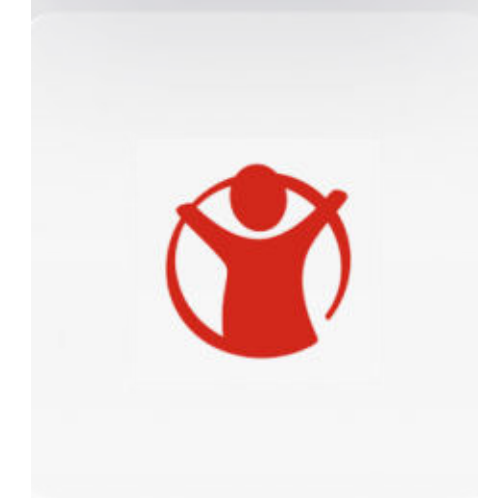
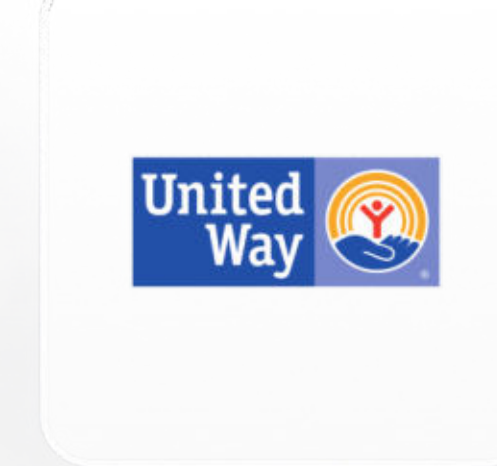
Karma allows customers to get above average cashback rates (up to 20% compared to average card rates of 2%) from 9,758 merchants with more than 40,000 store locations.



Karma infrastructure

Charity partnerships

Karma is partnered with Benevity Inc. which connects Karma customers with more than 1 million charities globally based on the United Nations Sustainable Development goals.



Customized cards for each sustainable development goal

With Karma, we redefine giving back through cash back donations.

Unlike traditional donation methods that tap into the customer's wallet, our innovative approach uses cashback rewards to support causes aligned with the United Nations Sustainable Development Goals (SDGs).

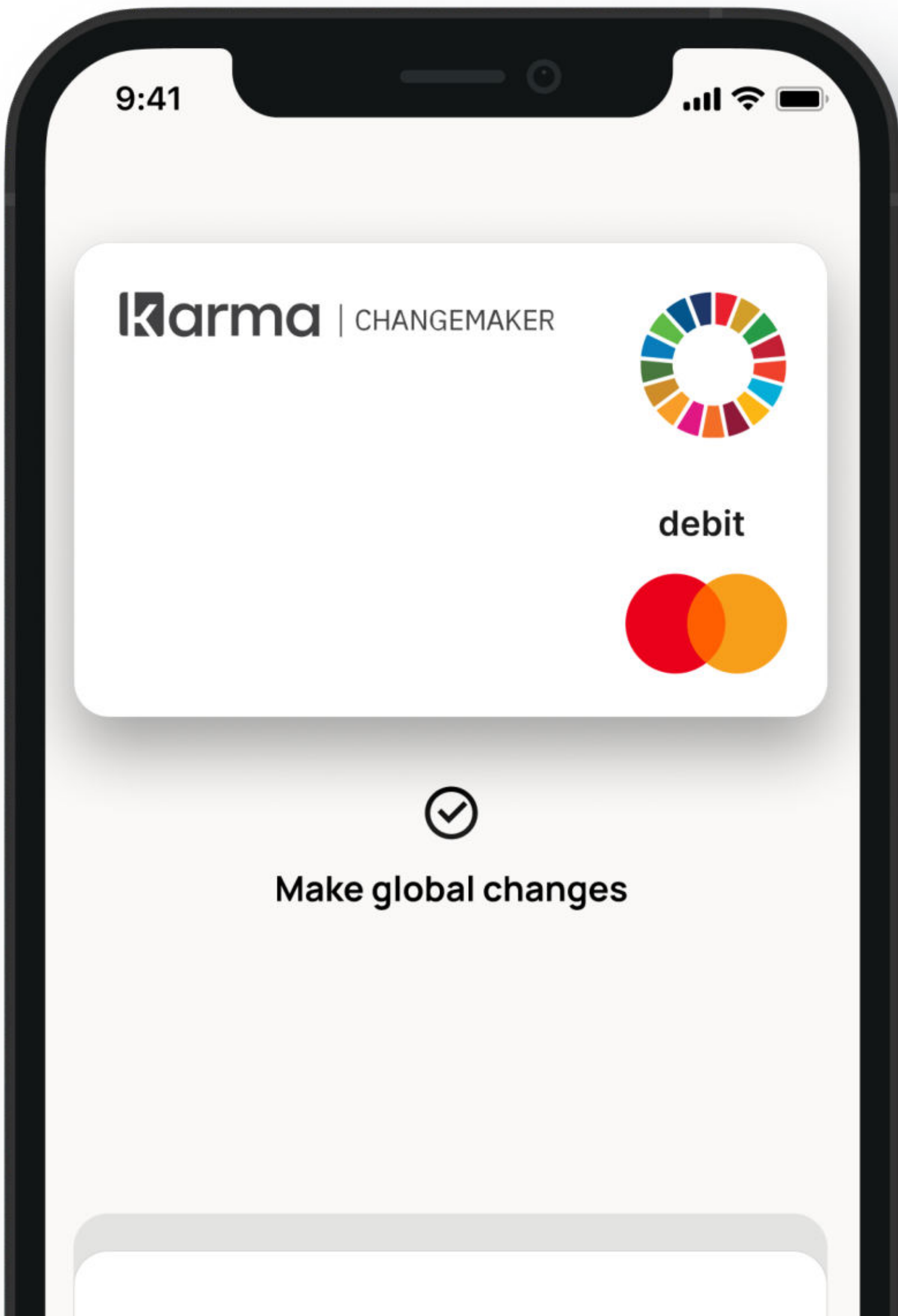
The Karma Cause cards are pending approvals and expected to be available for customers in March 2024



Karma ChangeMaker Card

With roots tracing back to 1992 and officially launched in 2015, the United Nations' 17 Sustainable Development Goals (SDGs) are our roadmap for tackling the world's toughest challenges, from poverty to climate change.

Every swipe of your Karma ChangeMaker Card contributes to causes championing Sustainable Development Goals aligned with the issues that matter most to you.



Karma OceanSaver Card

14.8 – 12.8 million metric tons of plastic enter the ocean annually. By 2050 plastic will outweigh fish in the ocean.

Every swipe of your Karma OceanSaver Card contributes to causes championing Sustainable Development Goal 14: Life Below Water.



Oceana



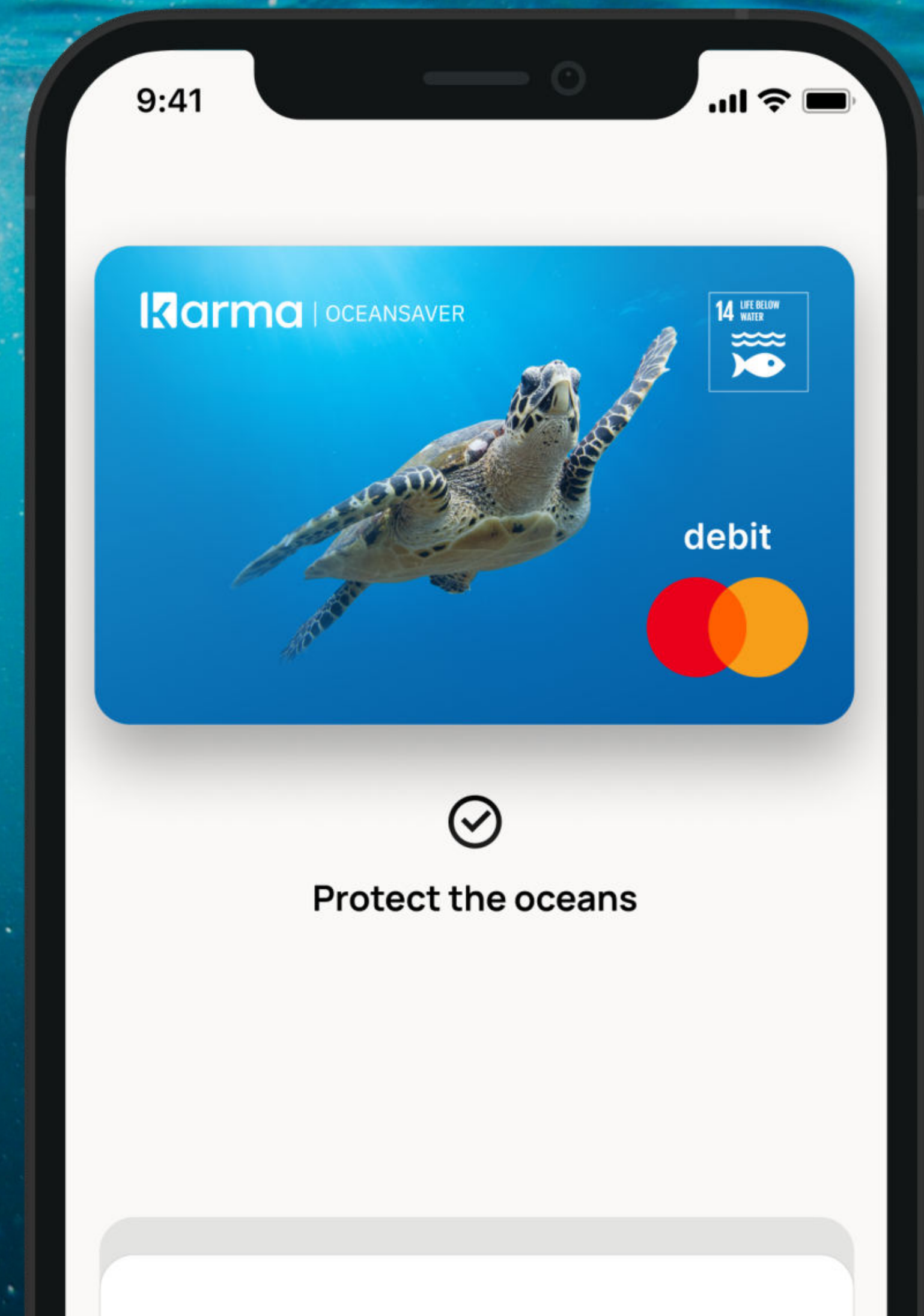
Sea Turtle
Conservancy



PADI Aware
Foundation



Marine
Conservation
Institute



Karma EcoWarrior Card

The rate of sea-level rise has doubled in the last decade. The world is currently facing the largest species extinction event since the dinosaur age. 100 million hectares of healthy and productive land was degraded every year from 2015 to 2019 – equivalent to 2x the size of Greenland.

Every swipe of your Karma EcoWarrior Card contributes to causes advocating for Sustainable Development Goal 13: Climate Action and Sustainable Development Goal 15: Life on Land.



Environmental
Defense Fund



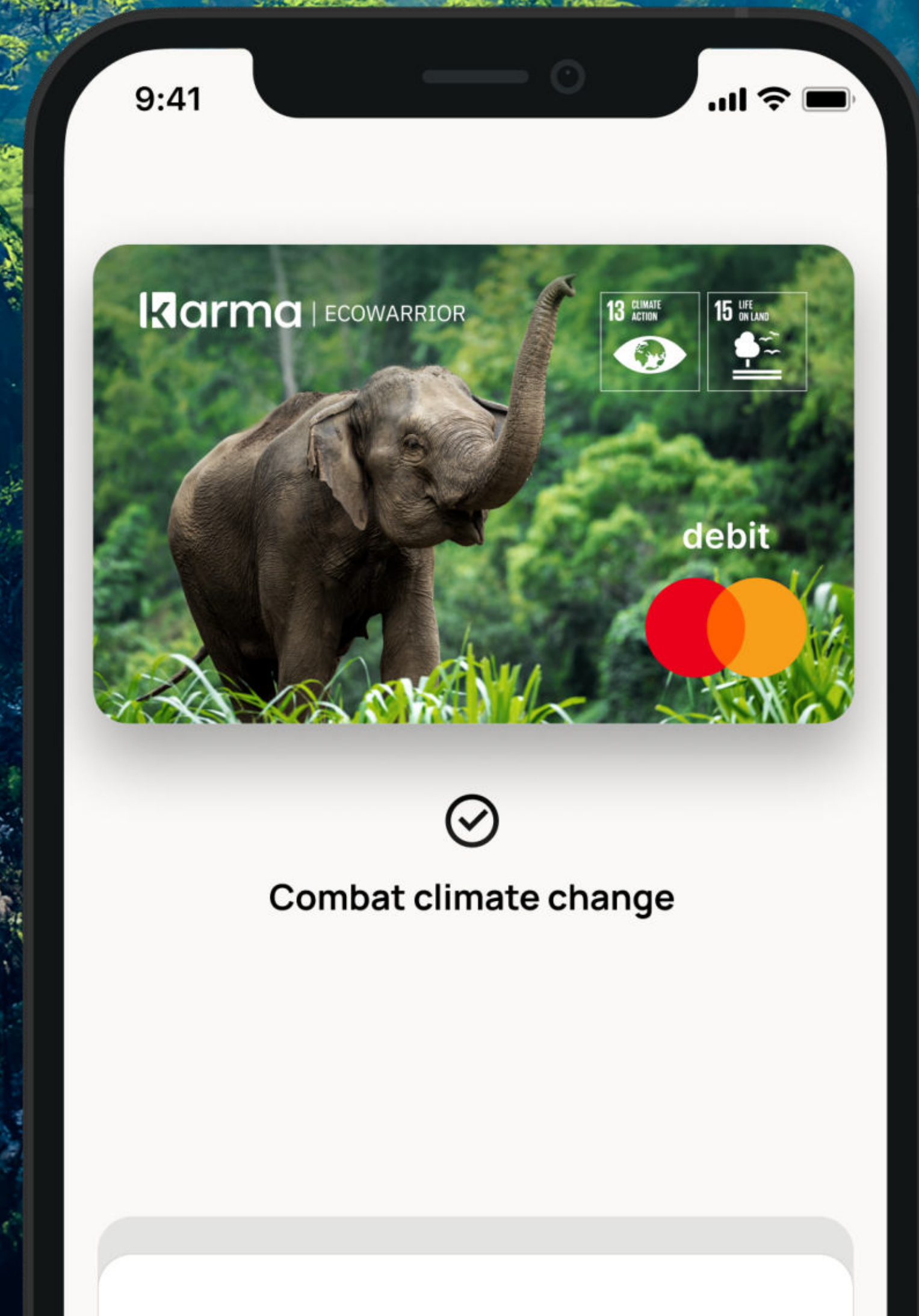
Rainforest
Alliance



Clean Air
Task Force



Sierra
Club



Karma HopeGiver Card

If current trends continue, 575 million people will still be living in extreme poverty by 2030. 1.1 billion urban residents were living in slums in 2020 – and 2 billion more are expected in the next 30 years. More than 600 million people worldwide are projected to face hunger in 2030.

Every swipe of your HopeGiver Card contributes to causes advocating for Sustainable Development Goals 1, 2, and 11: Zero Hunger, and Sustainable Cities and Communities.



Save the
Children



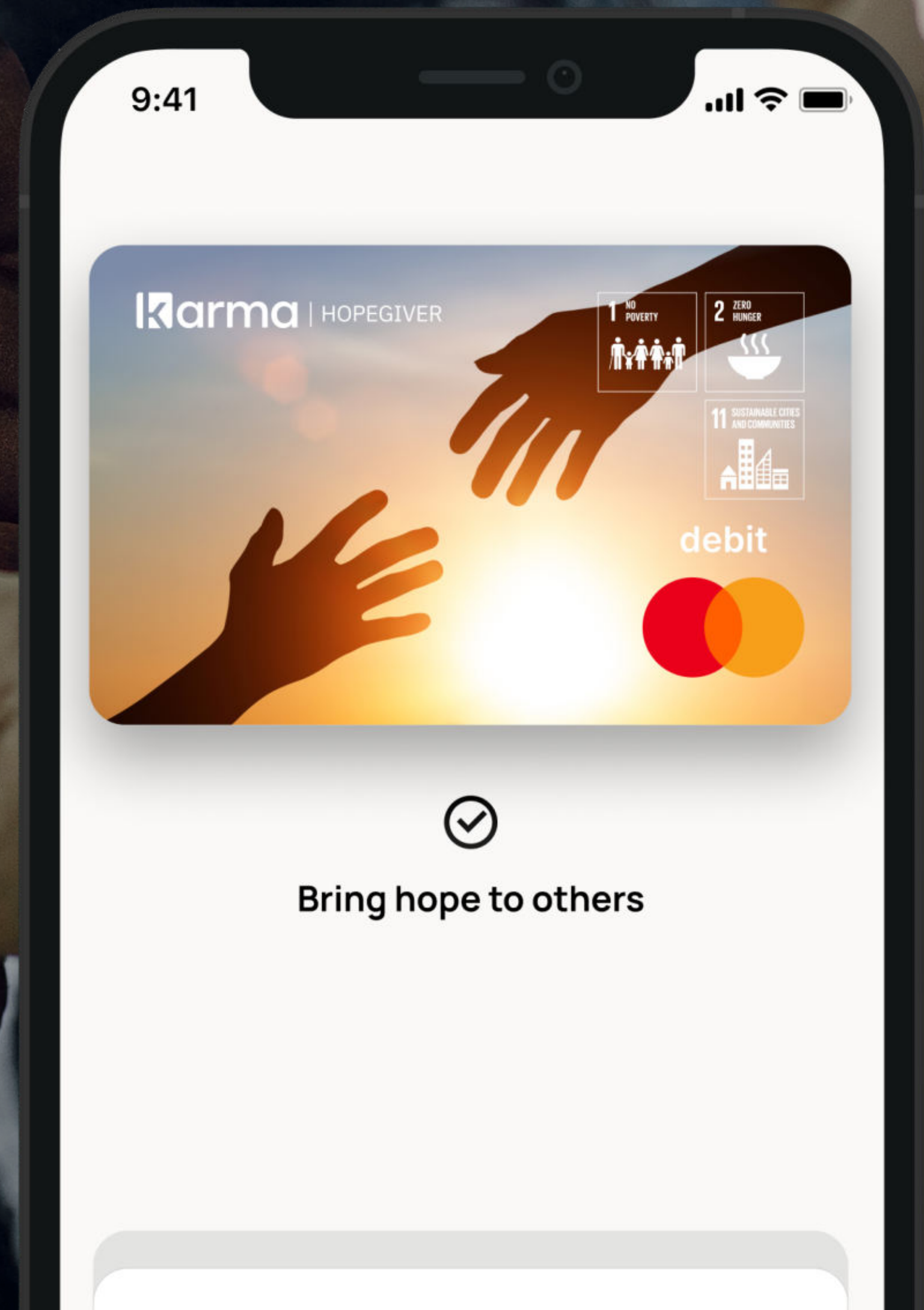
CARE
International



Feeding
America



Kiva



Karma LifeSupporter Card

Malaria cases have surged worldwide since 2019. In 2020, a woman died every two minutes from preventable causes related to pregnancy and children. 25 million children missed out on important routine immunizations in 2021 – 6 million more than in 2019. Out-of-pocket payments for health pushed or further pushed 381 million people into extreme poverty.

Every swipe of your Karma LifeSupporter Card contributes to causes advocating for Sustainable Development Goal 3: Good Health and Well-being.



WaterAid



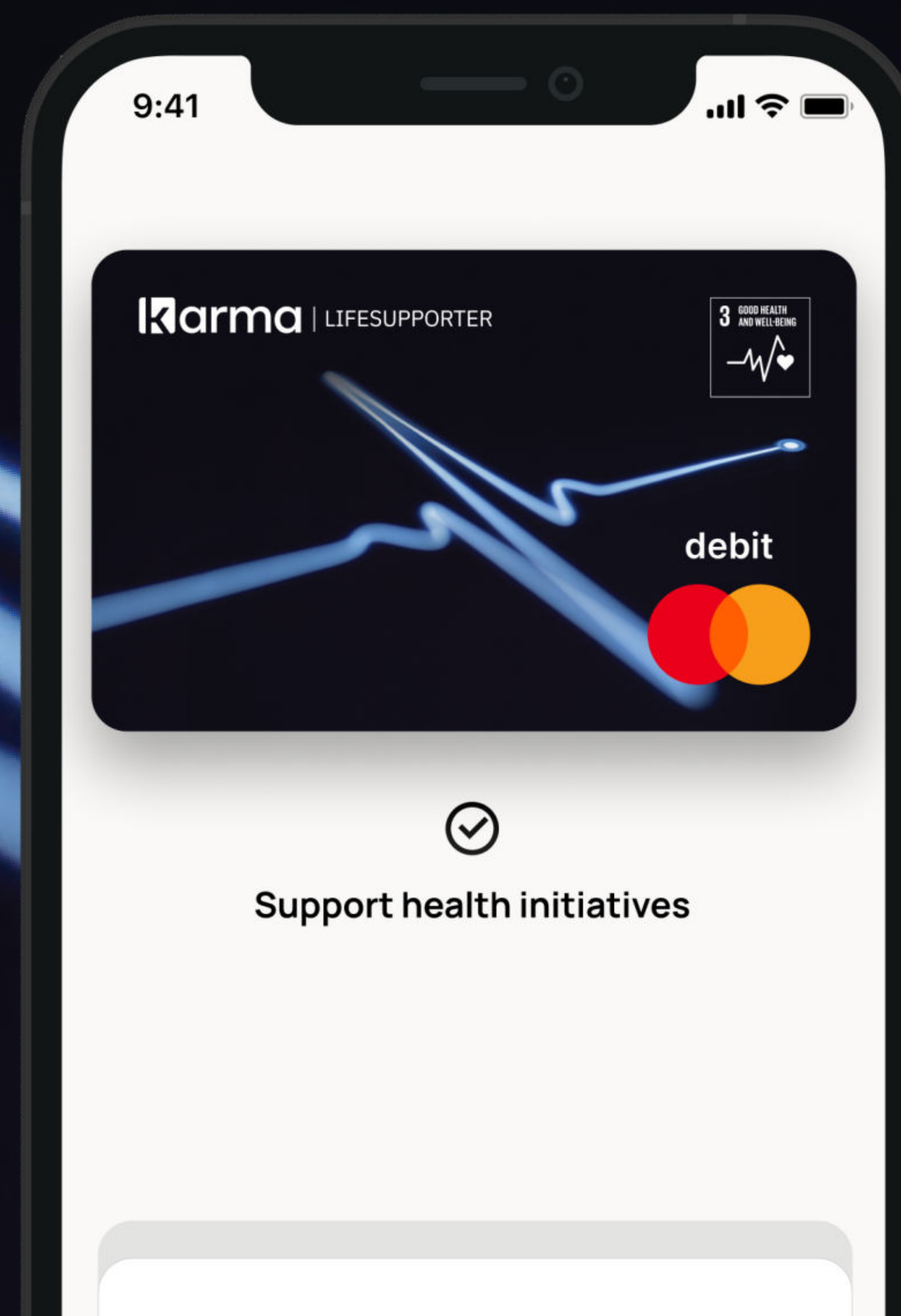
Every Mother
Counts



National
Alliance on
Mental Health



Partners
in Health



Karmify any card

Donate without spending a penny.

Supercharge your current cards with Karma.

Earn extra cashback at 10,000+ stores — on top of what your card already offers — and automatically donate it to causes you love.

Cards in the United States (2021)

1.4 billion

Merchants

9,758+

Transactions

\$10 Billion+

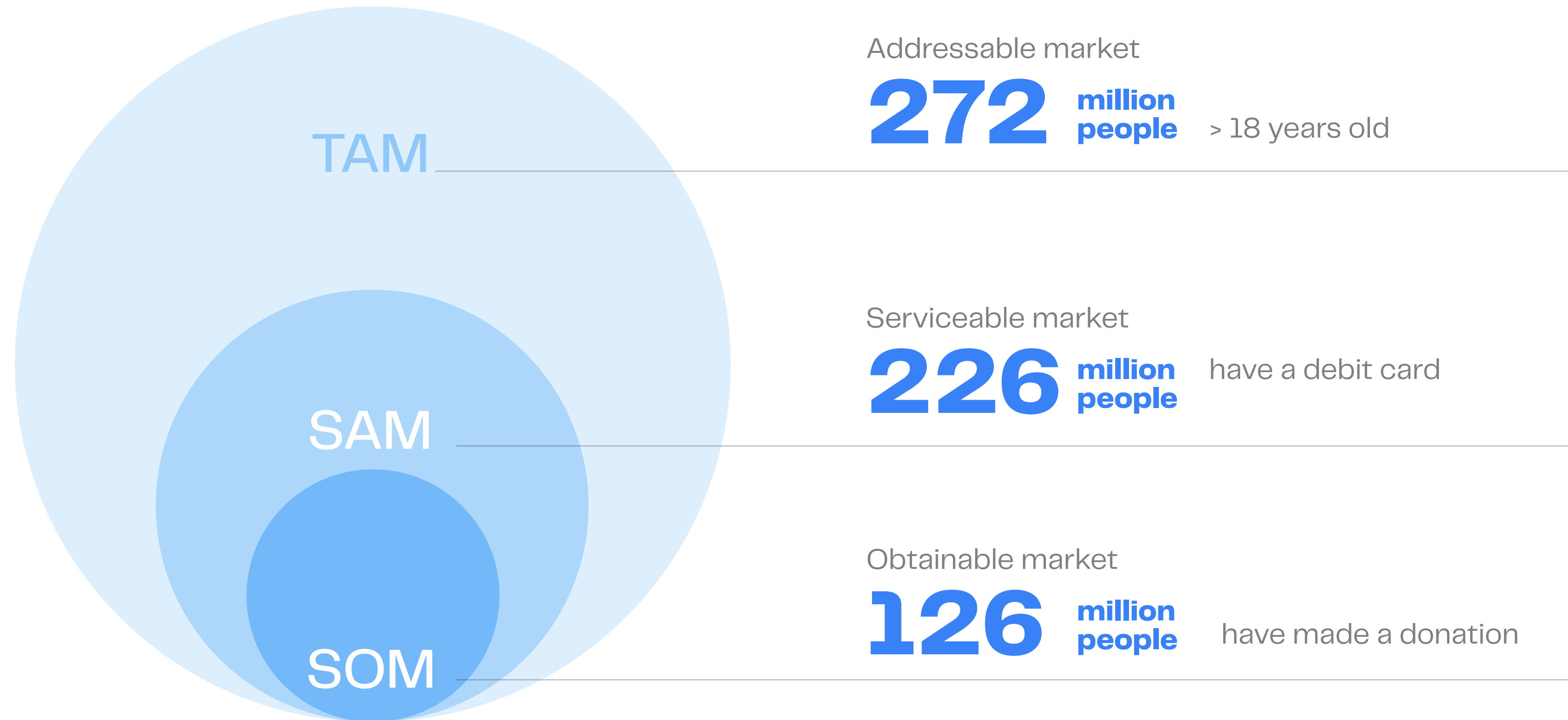
Market opportunity

\$200 million revenues



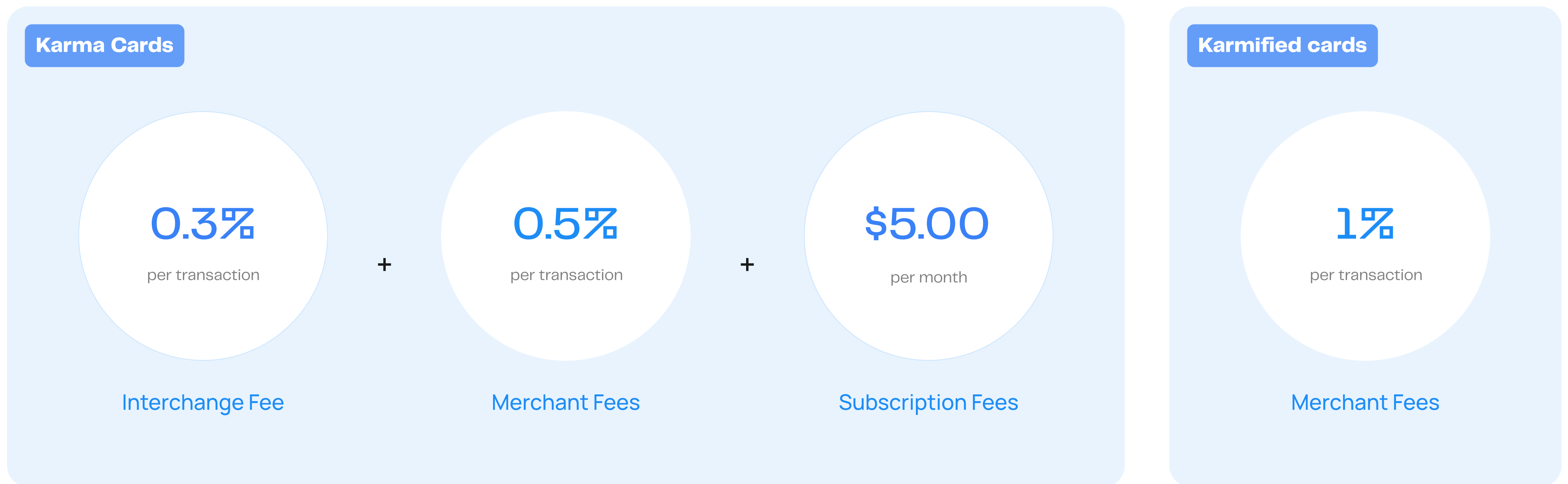
Target market 2024: United States

Target market 2025: Europe, UK and UAE



Revenue model

Attractive business model characteristics
with multiple diversified revenue sources



Together we can have a greater impact

Set up a meeting with John
calendly.com/johneagleton



CHIEF EXECUTIVE OFFICER
John Eagleton

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