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Glint Pay Ltd is incorporated under the Companies Act 2006 as a private company, that company is limited by shares and the situation of its registered office is in England and Wales.

Registration 9507932. Glint Pay Services Ltd is authorised by the Financial Conduct Authority (FCA) under the Electronic Money Regulations 2011 for the issuing of Electronic Money.

Register No. 900657.



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Singularity - Transcendent Money

Ben Davies – Co-Founder

APPM Conference 3 – 5 June 2018
PARKROYAL on Beach Road, Singapore

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LAW OF ACCELERATING RETURNS
SINGULARITY

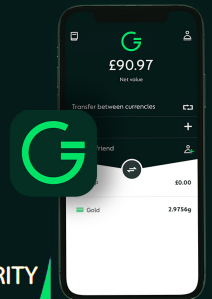
LAW OF DIMINISHING RETURNS

FINANCIAL OPPRESSION

INTERNET REFORMATION

TRANSCENDENT MONEY

MONETARY SINGULARITY



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Big Bang Supernova

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Technological Singularity

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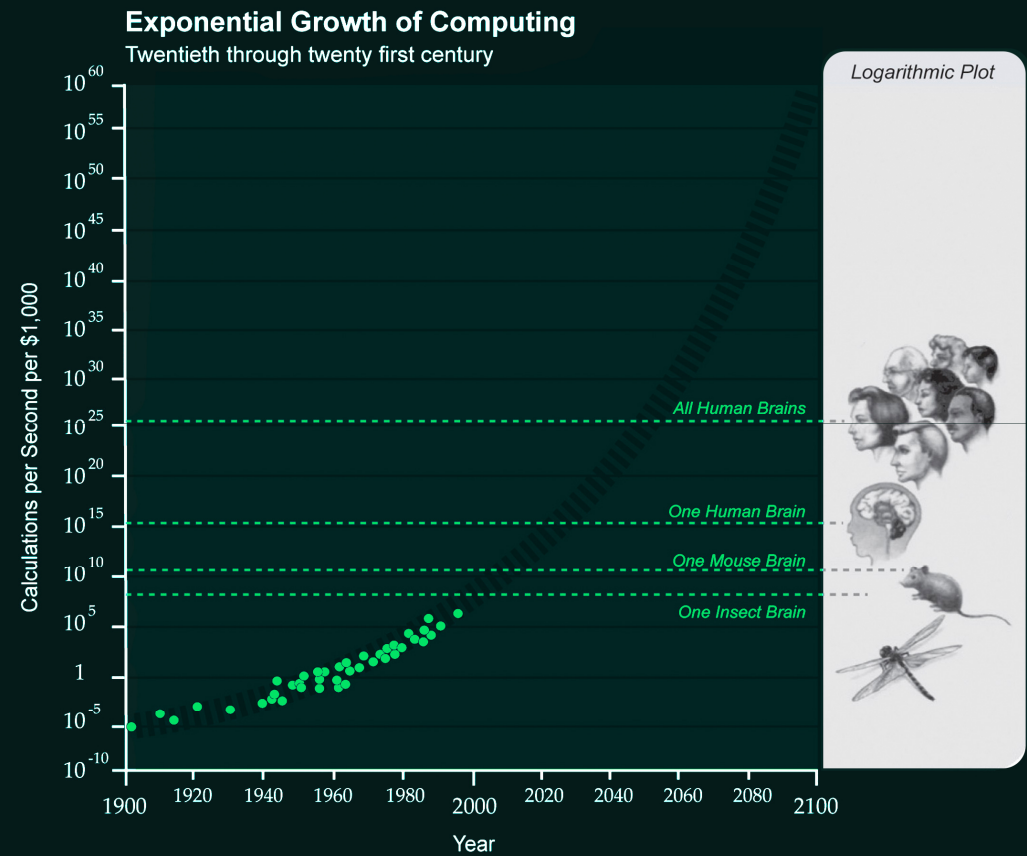
Law of accelerating returns

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Exponential curve on Log Scale – the exponential of the rate of exponential.

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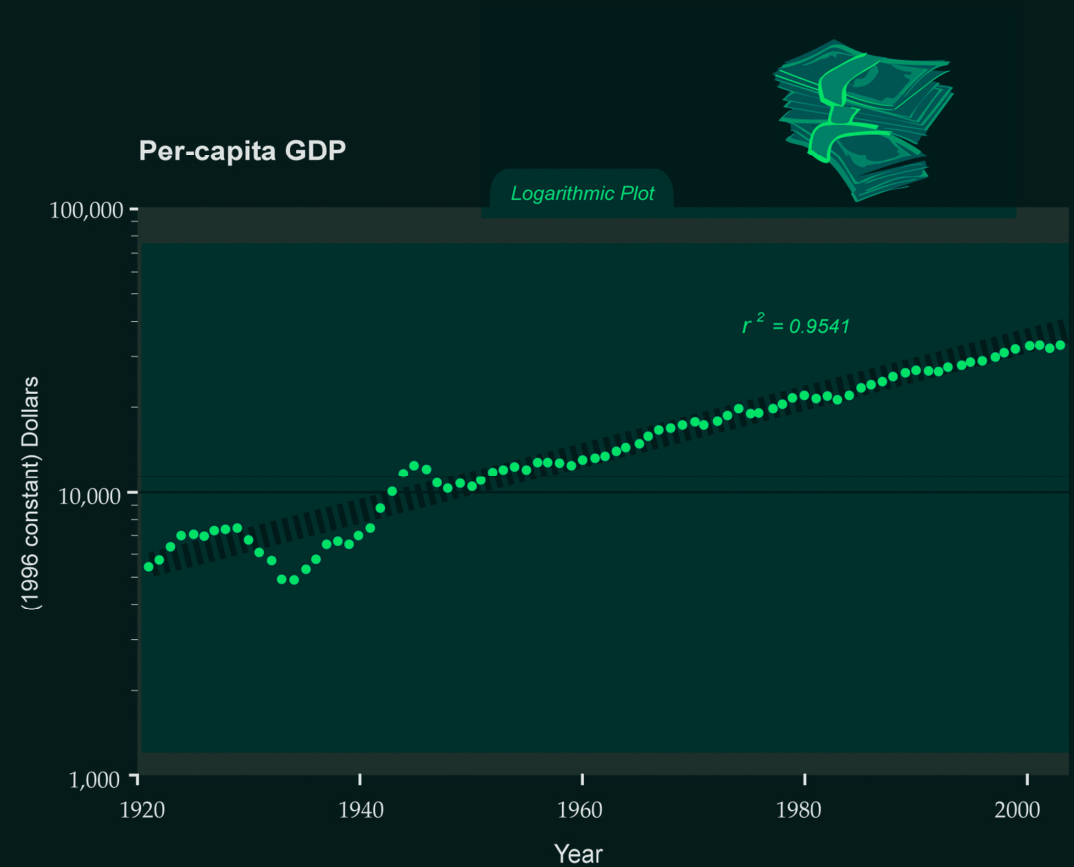
Productivity Miracle

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Real GDP growth. A productivity miracle or a function of credit expansion?

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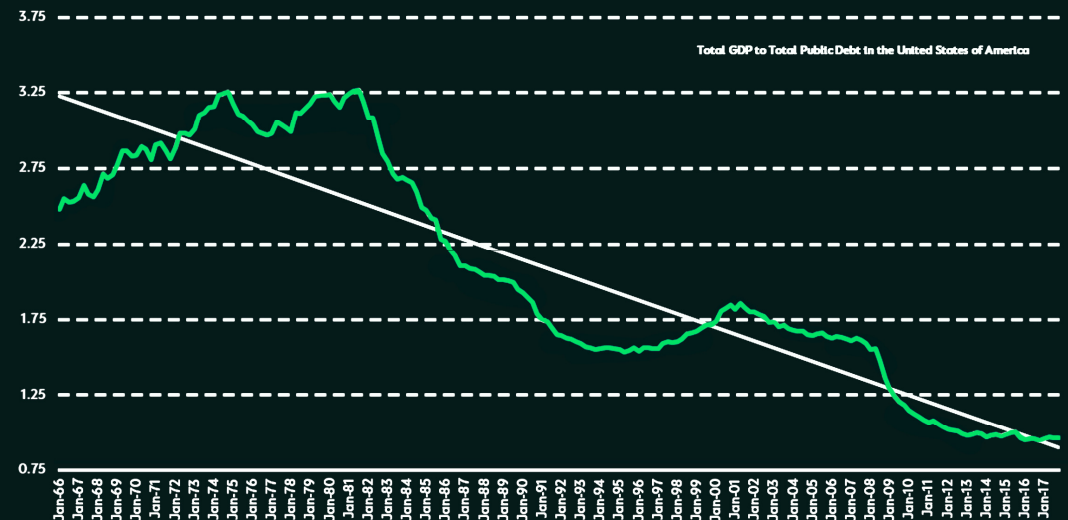
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Law of Diminishing Returns

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DIMINISHING RETURNS FROM AN ADDITIONAL \$1 OF PUBLIC DEBT COMPARED TO GDP IN THE US ECONOMY



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Economic Amnesia

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Value of \$1,000 in Gold tr. oz. (1950 - 2011), log scale

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Source: Nathan Lewis: Gold, the Monetary
Polaris

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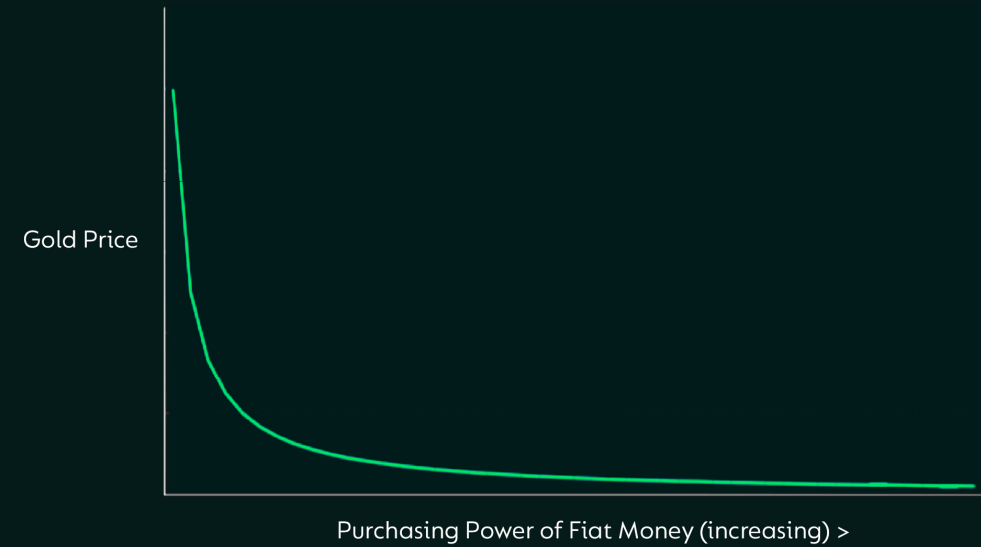
Stable Money vs Paper Money

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Gold price (y) or $(1/x)$ is an inverse function of paper money (x).

PURCHASING POWER OF FIAT MONEY AND THE GOLD PRICE



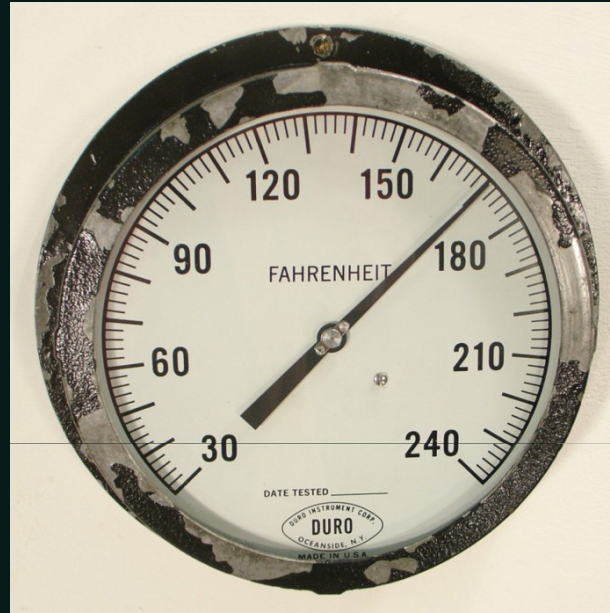
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Constant Calibration

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Occupy Wall Street

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A Singular misjudgment by protestors?

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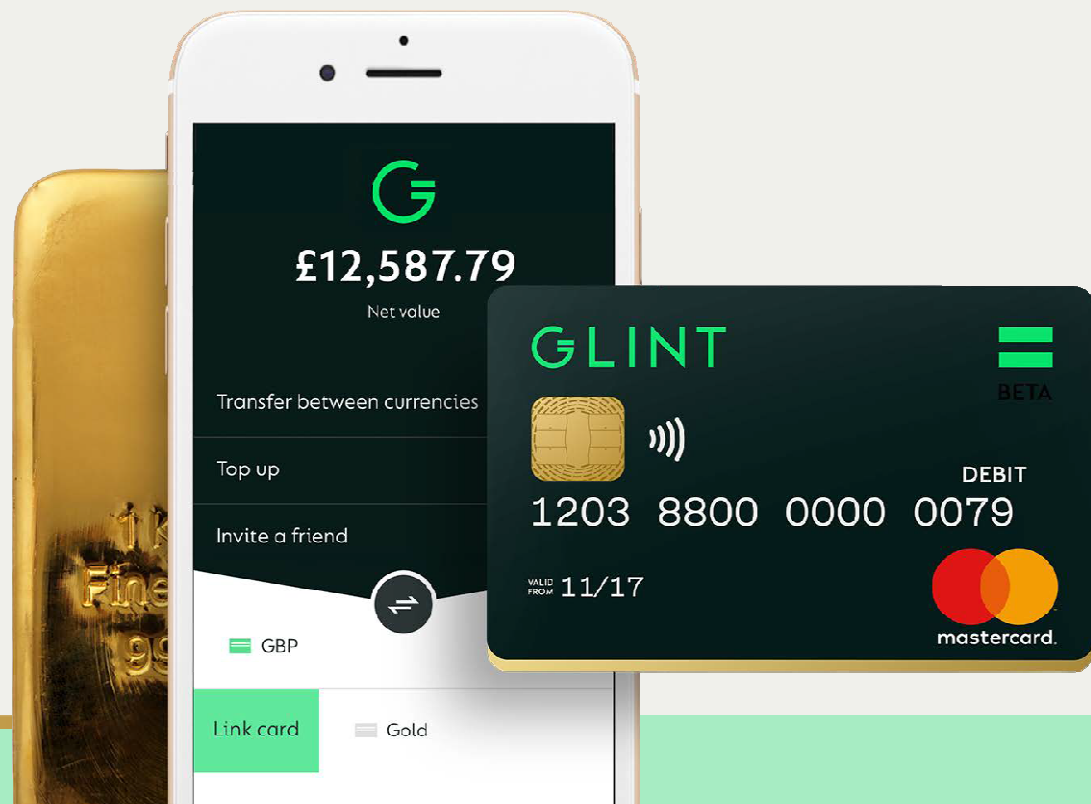


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The Monetary Singularity

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THE GLOBAL CURRE=NCY



Founders

Glint's leadership has experience and expertise in finance, gold, technology, marketing & compliance.



Jason Cozens
Founder and CEO of Glint

20 years' experience within the eCommerce technology and digital marketing sector. Founder of digital agencies Visuality and Bite and online gold bullion dealer GoldMadeSimple.com.

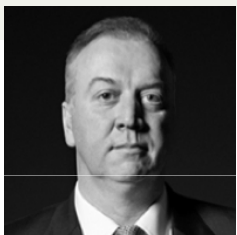


Ben Davies
Co-founder of Glint

20 years' experience in international financial markets. Former head of trading at RBS Greenwich. Co-founder of Hinde Capital, an alternative fund management company in equity and precious metals.

Board

Glint's directors have brought invaluable guidance and relationships to the leadership team



Mark Mahaffey
Director

27 years' experience across international markets having held senior posts at several leading investment banks. Co-founder of Hinde Capital, an alternative fund management company in equities and precious metals.



Haruko Fukuda OBE
Non-executive Director

Former CEO and Board Director of the World Gold Council and investment banker with James Capel, Nikko and Lazard; she has served on Boards of a number of major international companies including Foreign & Colonial Investment Trust and AB Volvo. She is a non-executive director of Investec Bank PLC and other public companies.



Marcus Grubb
Non-executive Director

Former MD of Investment & Strategy at the World Gold Council and CEO of Swapstream. Marcus was also global head of equities at Rabobank and a top-rated investment strategist at the investment houses UBS, Salomon Brothers and SBC Warburg. He is Director of Market Development for the World Platinum Investment Council.



Oliver Bolitho
Non-executive Director

The former chairman of Goldman Sachs Asset Management Asia and head of GSAM in Asia Pacific ex-Japan. Prior to this he led GSAM's UK and Irish business. He is President of Old Peak Group.

Executive

team
Glint has assembled an executive team of the highest calibre to roll out the glint proposition.

Mel Ragnauth

Chief Business
Development Officer

Formerly Managing Director of Spiralite, a 2016 Sunday Times Tech Track 100 company, where he designed and implemented the global IP and international licensing strategy. Prior to that, he spent 15 years in principal investor and corporate finance roles with 3i, Deloitte, PwC and Orbis Investments.

Tim Hoskins

Head of Ops and Treasury

A senior executive with over 15 years track record gained in the e-money, FX and mobile payments industry; both in start ups, acquisitions and PLC's including Neteller and Earthport. He has extensive experience in operations, treasury and payment functions.

Dmitry Matyukhin

Technical Lead

17 years of experience with software development for backend, mobile and desktop. Having worked on large-scale infrastructure platforms for T-Mobile, KDDI and HTC. Using a wide range of applied mathematics, algorithms, data structures, and cyber security to help build these scalable and secure platforms

Joanne Lawlor

Chief Marketing Officer

25 years' international marketing experience in the premium financial services sector having held several posts with American Express. Developed and launched the first black Centurion card.

Des Hellicar-Bowan

Chief Compliance Officer

Des has over ten years' experience at Board level within the financial regulated payments industry covering compliance, AML and risk. Previously at Kalixa, Neteller and HSBC and former Chairman of the Electronic Money Association.

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