NAGA

FAQ

These general FAQs have been created to help provide all key information about the company, its purpose, function, value proposition and points of differentiation as well as other key details that will help provide a clear picture of who we are.

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The NAGA *Story*

Who is NAGA?

NAGA was founded by Benjamin Bilski in August 2015. Its mission: to develop, market and grow disruptive applications in financial technology, all of which aim to bring change to an out-dated financial system.

The NAGA Group AG, is a German based FinTech company publicly listed on the Frankfurt Stock Exchange | WKN: A161NR | ISIN: DE000A161NR7. NAGA provides distinct trading and investment services through its subsidiaries:

- NAGA Markets regulated by CySEC with license No. 204/13; and
- NAGA Global registered under the St. Vincent & the Grenadines FSA with International Business Company Number 24501 IBC 2018

Where is NAGA located?

NAGA has offices in 7 countries; Hamburg – Germany, Limassol – Cyprus, Sarajevo – Bosnia & Herzegovina, Kiev – Ukraine, Montevideo - Uruguay, Bangkok – Thailand, and Shanghai - China.

What is the NAGA story?

Benjamin Bilski's first attempt to get into stock investing was difficult and complex as traditional trading and investment platforms are unintuitive and require long learning-curves. His conviction was that the world of finance should be accessible to all, and that everyone should have the ability to enter the markets easily and quickly. The company's mission has since been to make trading and investing simple, accessible, and inclusive.

What values support the underlying vision?

NAGA was built from the ground up on the foundation that every single person should be able to take control of their own wealth. The values that underpin the NAGA vision are Financial Freedom, Financial Independence and Financial Literacy. We want to inspire people through community, enable them to directly trade, invest and manage their money and ultimately empower people to achieve control of their financial future.

How does NAGA's vision align with global trends in finance and investing?

Thanks to mobile and cloud computing, people are embracing the concept of on-demand finance. Technology has dramatically reformed the way we manage money and invest. NAGA is a pioneering Fintech in that it goes a step further and does not simply provide a mobile payment app, or a trading app, or a stock investing app, or a social trading app, or a financial news app. It has integrated all key functions into one single super app. NAGA is at the forefront of this movement by providing a simple and fully integrated solution. More than 2 billion people in the world today are still unable to participate in the formal financial system (United Nations) and organisations the world over are trying to drive up inclusion. This is a fundamental global issue that NAGA directly addresses with accessibility and inclusion being key in everything that NAGA creates and integrates.

Who is on NAGA's leadership team and what is their background?

NAGA's leadership is comprised of longstanding professionals and experts across the fields of eCommerce, FinTech, Corporate Law, and across the full breadth of functions and disciplines that frame the Financial Services industry. NAGA's leadership team makes its in-house expertise completely well-rounded and apt to not only give shape to the business structures of NAGA but to also drive the efficiencies, disciplines, and innovations that underly NAGA's sustainable business model.

Benjamin *Bilski*

Founder & CEO/ Spokesman of the Board

- Founder of NAGA
- Forbes 30 under 30 Europe
- 12+ Years experience across eCommerce/FinTech

Responsibilites

- Product & Technology
- Online Marketing
- Investor Relations

Michalis *Mylonas*

Board Member / CEO NAGA Markets

- Entrepreneur and Professional in Corporate Law
- 15+ years experience in the finance industry

Responsibilites

- Regulatory matters
- Partnerships/B2B
- Finances

Andreas *Luecke*

Board Member / Head of Legal

- Former Partner E&Y
- 25+ Years Professional Experience

Responsibilites

- Group Taxation & Audit Legal affairs
- Group level accounting

Socrates *Fekkas*

Director NAGA Markets

- Ex-Director Exness
- 10+ yrs industry experience

Responsibilites

- Regulatory Body (CySec)
- Compliance
- Risk

NAGA'S COMPETITIVE LANDSCAPES

What are NAGA's main markets?

NAGA is a Fintech company that operates in the spheres of Financial Services, Social Trading & Investment, Cryptocurrency/Digital Asset Exchange, and Personal Finance.

Who are NAGA's main competitors?

By the end of 2019, NAGA was offering 8 interconnected individual products within its ecosystem. NAGA is not just one thing, but everything coming together. This means that our ecosystem of products also make our competitive landscapes differ according to the product in question.

- NAGA Social Trading - Etoro
- NAGA Stocks –Robinhood, BUX, Trade Republic
- NAGA Exchange (NAGAX) – Bittrex, Coinbase
- NAGA Wallet - Coinbase, Bittrex
- NAGA Pay – Revolut

Who are NAGA's target groups?

NAGA's audience comprise of millennial traders and investors, social traders and crypto audiences. Overall, the average trader on NAGA is:

- Male, aged 25-35
- Tech savvy and gets all his information online
- Socially minded and avid user of social networks
- High digital affinity and looks for ease and convenience especially in use of mobile apps
- Risk-seeking
- Moderate financial knowledge

What are NAGA's verticals?

NAGA has integrated products for the following industry verticals into its all-in-one proprietary platform:

- Forex & CFD Trading
- Social Trading
- Real Stocks – commission free stock vertical
- Crypto Services - Wallet, Exchange and Trading accounts
- Mobile banking
- Personal banking and payments vertical (Q3 with NAGA Pay)

What is NAGA's *competitive advantage*?

NAGA's key advantage is that it is a synergistic all-in-one solution that is radically social. NAGA is super app of financial products that provides a unified and seamless experience across trading, investing, transacting and community.

Naga is </.Better> because of created synergies – We simplify financial and trading interactions and make them intuitive and effective within a seamless one-stop solution for finance and investing. Our innovative integrated approach is not just different but better in that the synergies arising make it greater than the sum of its parts.

Our users no longer need to have multiple apps or work with multiple companies to meet their needs. No matter where they are on their financial journey, NAGA's solution is all-in-one and one-for-all making it the single destination for personal finance and investing.

Which is NAGA's key vertical?

Social trading is the very essence around which the NAGA ecosystem revolves.

Social trading allows novice traders to skip the learning curve of online trading and get straight into online investing. Social trading is at the core a social, financial network that allows for the sharing of trade ideas and strategies. All NAGA's products, services and features pivot around its social, financial community. Social trading through NAGA Autocopy allows you to easily and quickly take advantage of opportunities in the markets by simply investing in the trading activity and strategies of successful traders.

Direct trading requires
extensive knowledge and analytical skill.
constant research in order to be continually up-to-date with the markets and analyse charts, reports and trends to determine how the markets will react and be affected
experience to know how to time trades, when to enter and exit, how to manage risk, how to diversify investments, etc.

Social trading enables you to trade
without extensive knowledge or analytical inclination
without having to spend hours in research to develop trade plans
without any trading experience

Social trading on NAGA also allows for self-learning in that novice traders discover and understand the markets by interacting and observing more experience traders and learn how to trade as a natural course of usage.

THE NAGA EDGE

What can you do on NAGA?

NAGA is the single solution that's got it all.

Trade - Trade effortlessly on an intuitive trading platform, 800+ instruments across Stocks, Forex, Indices, Commodities, Cryptocurrencies and more

Invest - Autocopy top traders and invest in their trading style or strategies, invest in 450+ real stocks across 9 global exchanges, invest in professional thematic portfolios

Pay - With the NAGA Card and soon to be launched NAGA Pay, you have you have a personal IBAN and Mastercard that you can use as any other debit card with the added benefits of being able to transfer your earnings on the NAGA platform directly to your card and use it to pay for anything and anywhere.

Connect - Interact and connect with financial experts & traders; Expand both your knowledge base & develop a personal financial network.

Earn - Earn when others invest in your trades; influencers can earn by enrolling to the NAGA Pro Program and receive monthly payments on top of copy bonuses. The NAGA Partner programs also provide additional avenues for earnings.

Learn - Discover top tier news from native Thompson Reuters news articles directly from the Feed, the app is inherently designed to help users learn-by-doing. The NAGA Academy project is also in full swing and will provide fundamental trading and investing education.

Acquire - You can buy digital assets that include all top cryptocurrencies

How is the NAGA platform different?

The NAGA proprietary platform is unlike any other in that it has completely integrated and interconnected all functions, apps and features that a trader or investor would need and nestled it all onto a socially enhanced interface.

- Lays it all out in Layman's terms
  - Transparent market information provided in an easy-to-understand way make investing and trading straightforward and uncomplicated
- Let's people use, what they are used to using
  - An intuitive finance and social investment platform with an interface and usability that matches the tide and times of modern applications
- Keeps it all connected
  - Interconnected Products & Services; Integrated features and cross-functional capabilities all interconnected under one account in a single platform
  - Socially Connected Traders & Investors

What trading technology does NAGA use?

NAGA provides trading and investment across a socially enhanced proprietary platform, as well as MT4 and MT5. NAGA provides access to both forex and exchange markets across a total of more than 800+ instruments and to a more expansive set of features and capabilities – overall providing a most powerful system to traders and investors looking for multi-asset and multi-functional solutions.

NAGA is the first all-encompassing solution for finance and investing having integrated all its products, services and features to create a unified and seamless experience across trading, investing, transacting and community. We offer flexibility in trading venues that are all interconnected, meaning our users can seamlessly trade from any platform and across Windows, MAC, iOS and Android.

NAGA is constantly adding and enhancing its product offerings to meet the growing demand of its global audience.

How is NAGA integrated with Metatrader?

NAGA Trader is fully interconnected with MetaTrader, meaning traders can invest and manage their positions from any system. Any trades executed on MetaTrader are available in NAGA Trader, and vice versa. With only a few single clicks in the NAGA Trader, traders can navigate and capitalize on different parts of the ecosystem. All types of users will appreciate NAGA Trader's easy to use trading and charting interface. More traditional traders can continue trading from the MetaTrader without having to experience any major changes.

What is the unique experience that NAGA has created?

NAGA is like the Facebook for Finance. The entire user experience pivots around the social aspect; a financial community. It gives everyone the power to exchange views, opinions, and ideas just as well as directly act upon them; all in a single dynamic, personalised online environment.

Traders and investors from all around the world can use the NAGA technology every day in many powerful ways: invest in the financial markets (physical stocks, CFDs in stocks, indices, currencies, energies, metals, commodities and cryptocurrencies), Autocopy top traders or copy trading signals, make payments in fiat and cryptocurrency, learn about wealth and the markets as well as communicate and connect with like-minded people anywhere and anytime.

NAGA expands the one-of-a-kind experience with many other unique and innovative services such as the NAGA Mastercard, the AI-driven Portfolio baskets, the world's first financial messenger feature where traders can exchange ideas and opinions and directly trade in public channels.

FUNDING

Who are your investors?

NAGA is backed by prestigious shareholders: FOSUN, mainland China's largest private multi-hundred billion investment company, the German Stock Exchange (Deutsche Borse AG) and Hauck & Aufhaeuser, Germany's second oldest bank, founded in 1796.

NAGA FUTURE

What is in the pipeline for NAGA?

- NAGA has launched innovative NAGA Pro program which integrates an Airbnb/Uber concept in that it provides tradind and investing professionals with a follower base to manage their community on NAGA, which effectively combines all their needs in one app and under one roof (Messenger, Signal Service, Autocopy and personal webinar engine).
- Operations in China have been launched as of June 2020 and initiates NAGA's activities in China.
- NAGA is also en route to enter the personal banking and payments vertical by Q3 2020 with NAGA Pay.
- Global Expansion, especially South-East-Asia

What is NAGA China?

NAGA China is established with Horizon Securities who is the exclusive white label to NAGA and focuses on Chinese-speaking clientele. The NAGA China team is comprised of 8 persons on location in Shanghai and comes with solid industry and brokerage experience.