

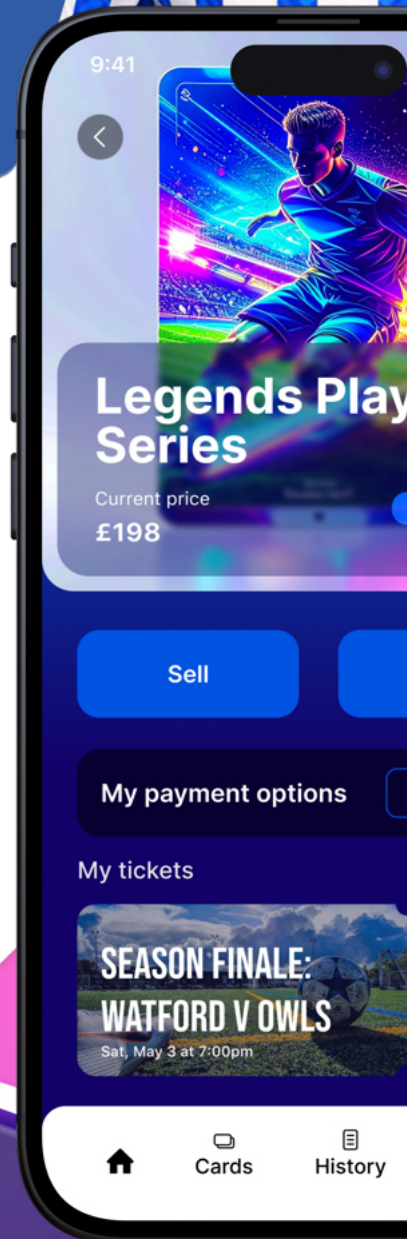


YOUR FAVOURITE CLUB IS BRINGING YOU BANKING

POWERED BY ENDX

Pro-Forma Presentation

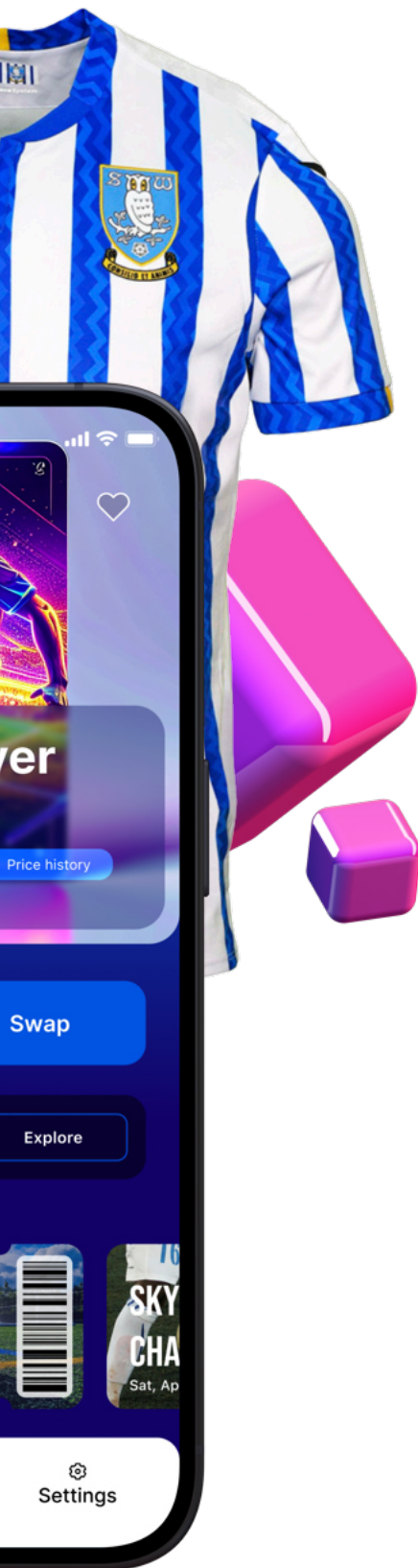
Mbanq.



IT'S ABOUT TIME...
TO TAKE CONTROL OF
YOUR FINANCES



FROM YOUR CLUB'S GENERAL MANAGER



Dear Owls,

Sheffield Wednesday is always looking for ways to deepen our connection with the people who make this club truly special – our supporters.

For generations, Hillsborough has been more than just a ground.

It's been a second home, a meeting place, and a lifelong bond. Our fans travel near and far, invest their time, loyalty, and passion – rain or shine – and we believe it's time that loyalty is rewarded in more meaningful ways.

Yet we've heard you loud and clear.

In today's world, loyalty isn't just about showing up on a Saturday — it's about everyday life. You've told us you want more flexibility, more ways to engage with the club, and more tangible benefits for your continued support. And frankly, as costs continue to rise for everyone, football must evolve to give back to the fans, not just ask more of them.

That's why we're proud to announce a new chapter in our relationship with you: the launch of the Sheffield Wednesday Financial Services & Loyalty Programme.

This new initiative brings together **fan-first banking and rewards**, including:

- The SWFC Current Account – A simple, secure bank account with no monthly fees, built for Wednesdayites. Comes with an exclusive blue-and-white VISA debit card design
- SWFC Credit Cards – A range of credit products tailored to supporter needs
- Loyalty Points Programme – Earn points every time you use your card, attend a match, or buy from club partners. Redeem them for shirts, upgrades, and exclusive experiences – like sitting in on a first-team training session or joining us on a pre-season tour

This is not just a fan card – it's a financial platform built around the Sheffield Wednesday experience. Whether you're buying your weekly shop or booking trains to an away fixture, you'll be supporting the club and earning rewards while doing it.

We've partnered with trusted financial technology firms to ensure the highest levels of security, ease of use, and transparency. And yes, all proceeds help strengthen the club and our long-term community investments.

We'll be unveiling more details, including how to apply and exclusive launch-day offers, in the coming weeks. But I wanted you to hear it from me first.

Thank you for standing by us – now we want to stand by you, every day of the week.

Up the Owls,

Alastair Wilson

General Manager

Sheffield Wednesday Football Club

WHY IS THIS IMPORTANT TO YOU AND YOUR FAMILY?

YOU DESERVE ACCESS TO FINANCIAL SECURITY

Modern Solutions Backed by Your Club

Fast. Easy. Mobile.

Take control of your finances anytime, anywhere. With today's technology, managing money should be as smooth as matchday – whether you're at the stadium or on the go.

Credit That Understands YOU

Not all banks get football fans. But Sheffield Wednesday does.

We offer flexible credit that supports you and your family – without the hassle or judgment of traditional banks.

Safe and Secure

Old-school banks can't keep up with modern threats.

Our advanced security, built for the digital age, keeps your finances safe from fraud and hacking, giving you peace of mind.



A FULL PACKAGE OF MODERN FINANCIAL SERVICES

The logo for mbanq. features a stylized 'M' in a maroon square followed by the word 'banq.' in a bold, black, sans-serif font.

**Mobile-First
Current Account
Credit Card**



**Premium Loyalty
Rewards Card**

The logo for eNDX is written in a bold, blue, sans-serif font.

**You've backed your club
with unwavering loyalty,
now it's our turn.**

With **Sheffield Wednesday Financial Services**, your team is backing you. Enjoy loyalty rewards, flexible financial tools, and a card you'll carry with pride – on matchday and every day.

CURRENT ACCOUNT

Keep your families' funds safe and useful in the most versatile, modern current account.

1. Mobile-App

Modern, Digital Mobile App provides a seamless way to manage your finances and support your club.

2. Insured Deposits

Current Accounts are insured up to £85,000 by the Financial Services Compensation Scheme (FSCS), allowing you to rest easy at night knowing your money is safe.

3. 24/7 Customer Support

Round-the-clock customer support to look after your every need, just as passionately as you support your club.





4. All the Payment Methods you could need:

| | | |
|--------------------|--|---|
| VISA Debit Card | To make purchases in-person or online | ✓ |
| Payroll Deposits | To securely receive your paycheck | ✓ |
| Internal Transfers | To send your friend's and family money instantly | ✓ |
| CHAPS | To pay for your new car or house | ✓ |
| BACS | To pay your utility bill | ✓ |
| Faster Payments | For sending urgent payments | ✓ |
| ATM Withdrawals | To withdraw cash when you need it | ✓ |
| SWIFT Transfers | To send money to your friends and family across Europe | ✓ |

CONSUMER CREDIT CARDS

The SW Fan Credit Card gives loyal supporters access to credit and greater freedom with their finances – **While rewarding you with exclusive perks for your loyalty**



Card Features

Details

CREDIT LIMIT

- £500 - £2,000 (Subject to Approval)
- Payments Credit Limit Increases: Available with responsible usage

EXCLUSIVE FAN REWARDS & LOYALTY

- Awaiting endx input



APR

- 34.95% Purchase & Balance Transfer APR Compounded Monthly

HOW YOU BANK

- Manage your card via Mobile App, Online, and Phone
- Pay your card with direct debit, bank transfer, online, by the phone, or even at your local bank or post office
- 24/7 Customer Support

FEE STRUCTURE

- Annual Fee: £0
- Cash Advance: £3 or 3% (min £3)
- Late Payment: £12
- Returned Payment: £12
- Foreign Transaction: 2.95%

SECURITY & PROTECTION

- Zero Liability Protection
- 3D Secure / Verified by Visa
- Real-Time Alerts
- Pattern Based Fraud Detection

PREMIUM REWARDS CARD

The Owls Premium Credit Card delivers not only an immensely valuable and useful financial product packed with exclusive loyalty benefits – **It will give you pride in your club and your wallet.**



Card Features

Details

CREDIT LIMIT

- £1,000 - £10,000 (Subject to Approval)
- Payments Credit Limit Increases: Available with responsible usage

EXCLUSIVE FAN REWARDS & LOYALTY

- Awaiting endx input



APR

- 24.95% Purchase & Balance Transfer APR Compounded Monthly

HOW YOU BANK

- Manage your card via Mobile App, Online, and Phone, and with Exclusive Concierge Services
- Pay your card with direct debit, bank transfer, online, by the phone, or even at your local bank or post office
- Enhanced Customer Support

FEE STRUCTURE

- Annual Fee: £150
- Cash Advance: 3%
- Late Payment: £12
- Returned Payment: £12
- Foreign Transaction: 2.95%

SECURITY & PROTECTION

- Zero Liability Protection
- 3D Secure / Verified by Visa
- Real-Time Alerts
- Pattern Based Fraud Detection

THE LOYALTY PROGRAM

Awaiting endx input

endx

INTUITIVE, EASY TO USE MOBILE APP

Sheffield Wednesday's Mobile-App delivers
an on-the-go premium banking experience

Full Banking Services

All your accounts and transactions in one place

Card Management and Controls

Manage your Debit and Credit Cards, make payments, set spending limits, verify transactions, and more.

Internal and External Transfers

Send friends and family money or pay for your utilities with the press of a button.

Locate Nearby ATM's

Find an ATM near you if you need some cash on hand.

Premium Customer Support

24 / 7 team of experts available to help you if anything comes up.

**MANAGE YOUR FINANCIAL PROFILE
AND YOUR CLUB EXPERIENCE
ALL IN ONE PLACE**

Buy Match Tickets directly in App

Seamlessly purchase tickets to the next big game day

Purchase Club Merchandise

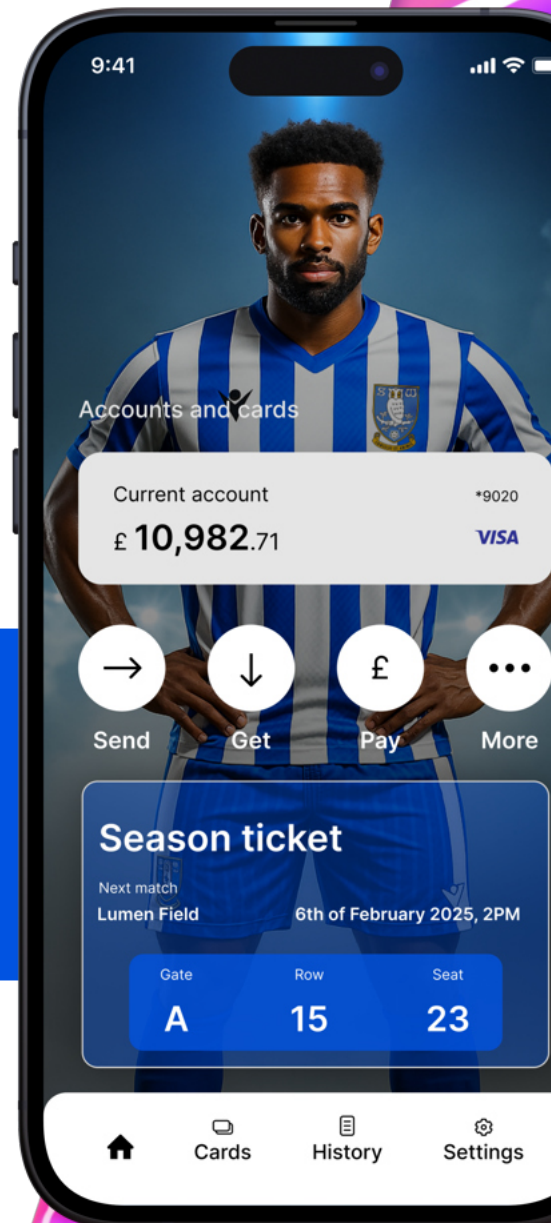
Stay up to date with the latest jerseys and colors

Redeem Loyalty Points

Spend your hard-earned loyalty points directly in App.

Receive Exclusive, Limited Time Offers

Special Offers redeemable for points or cash will be available to the most supportive fans.



**AN ECOSYSTEM BUILT FOR FANS, DELIVERING
ACCESS TO MODERN FINANCIAL TOOLS**

TERMS AND CONDITIONS

OUR AGREEMENT

- These are the conditions of an agreement between “us”: Mbanq Limited, Aston House, Cornwall Avenue, London, United Kingdom, N3 1LF and “you”
- Credit Card Agreement regulated by the Consumer Credit Act 1974

OTHER RELEVANT PARTIES

- Banking services are provided by Mbanq bank partners, Frontier Pay, Frontier Pay is a trading name of Frontier Global Consultants Ltd, incorporated in England & Wales (reg no: 06755501), which is an Electronic Money Institution - authorised and regulated by the Financial Conduct Authority (FRN: 900903).
- Credit is issued by Frontier Pay

REWARDS PROVIDER

- ENDX Technologies Limited, 24 Old Bond Street, London, W1S 4AP

YOUR CREDIT LIMIT

- Your credit limit is the total amount you can borrow under this agreement. We set this limit based on your financial status and tell you what it is in writing soon after opening your account. It is important that you stay within your credit limit.

USING YOUR CREDIT

- We will provide you with a card and security details soon after opening your account. You must keep them safe as they give access to your credit. Once we have opened your account you can use it to make transactions that do not need a card. You will be able to make other transactions when you have received your card. We may ask you to activate your card.

INTEREST RATES

- Simple rate means the actual rate we use to calculate how much interest we charge you. Simple annual rates are based on a 365-day year.
- Effective rate shows the effect of compounding the simple rate over one year. Compounding is when we charge interest on your balance, including any interest we charged before.
- Your standard simple interest rates are linked to the Bank of England Base Rate, so they change when the Base Rate changes. We may change whether or not your standard simple rates are linked to the Base Rate in future. We may also change your standard interest rates for other reasons. If we make such changes, we will write to you.

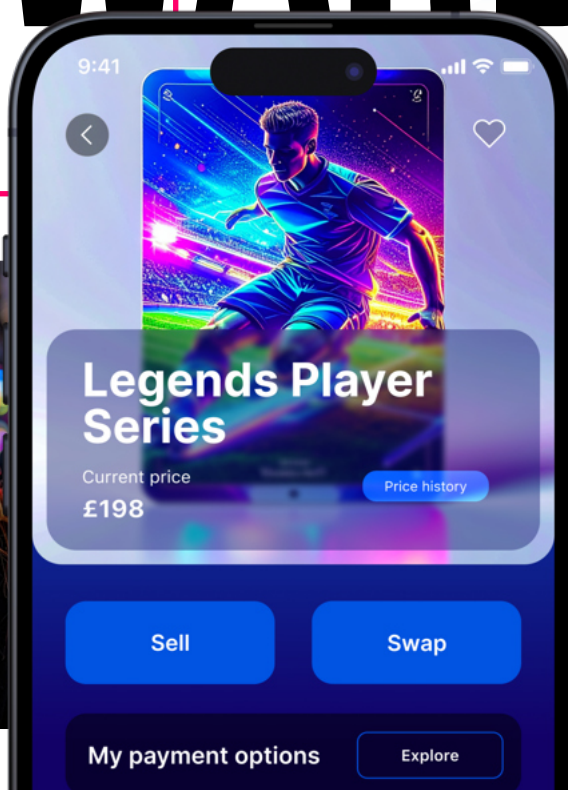
HOW INTEREST IS WORKED OUT

- We calculate interest daily based on the total amount you owe. We add together all the daily interest amounts in each statement period and add the total to your balance on your statement date.
- There are two exceptions to this rule:
 - Purchases: We do not charge interest on purchases made during your latest statement period if you pay off your full balance (including any balance transfers and money transfers) by the payment due date and you also paid your previous month's balance in full by the due date.
 - Default charges: We do not charge interest on default charges for the first 28 days after the day we give you notice (usually in your statement) that they are payable. After that we charge simple interest, so we will not charge interest on interest.



A POWERFUL FINANCIAL TOOL PAIRED WITH

LEGENDARY REWARDS





**TOO LONG YOUR FINANCES
HAVE NOT HAD THE SUPPORT
THEY NEED...**

IT'S TIME TO WIN THE MATCH!

**JOIN THE SHEFFIELD WEDNESDAY
FINANCIAL SERVICES PROGRAM
AND JOIN THE WINNING CLUB**

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