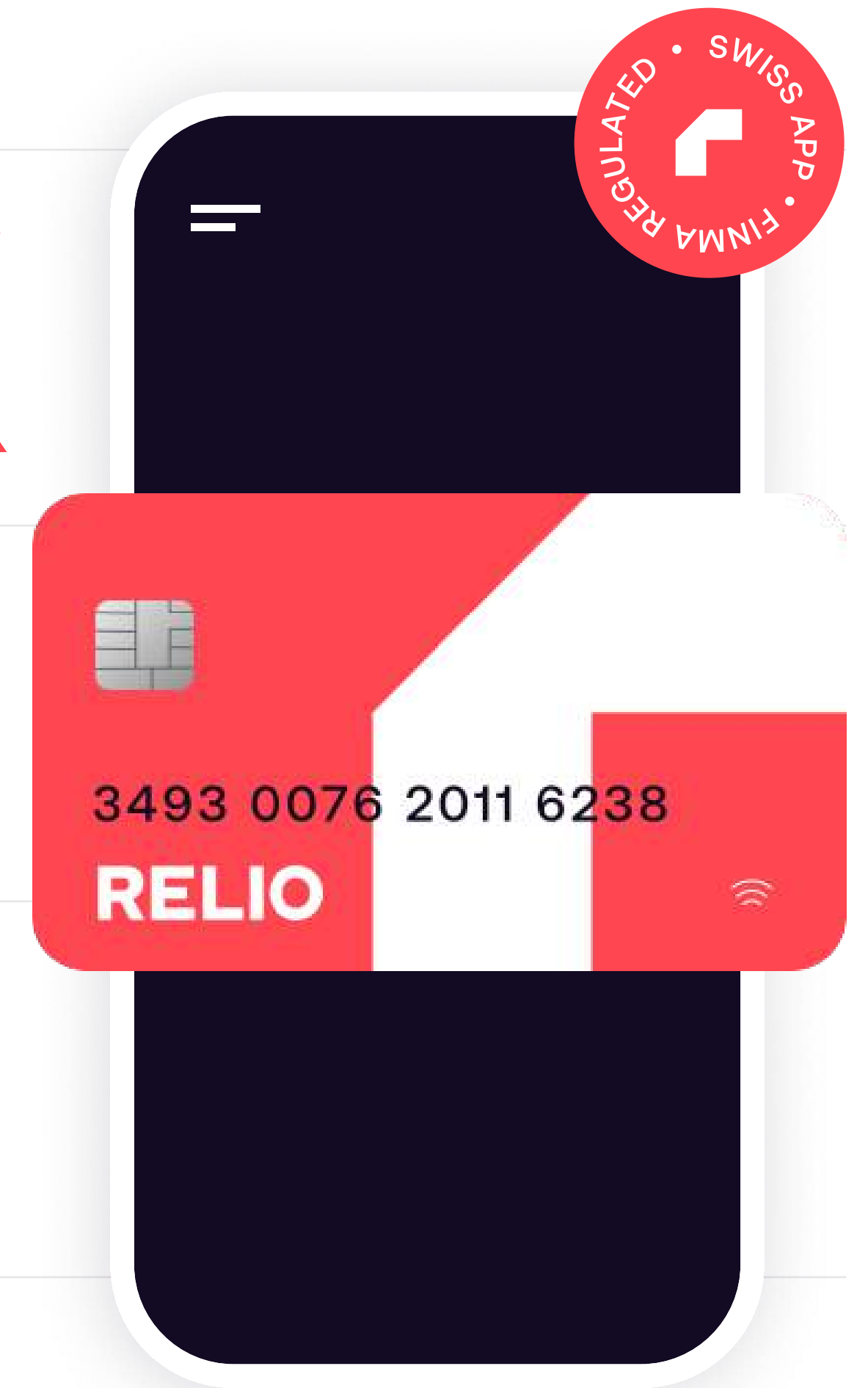


THE SIMPLE BANK FOR COMPLEX BUSINESS



Traditional banks use time-consuming, manual compliance procedures to onboard and monitor **B2B** customers, resulting in months of waiting to open accounts, frequent compliance-related disruptions and high banking fees.

● ONBOARDING DURATION

4-6 months

● NUMBER OF INTERACTIONS

10-20 interactions

● COST:

CHF 2-50K*



*Varies by complexity of customers

Relio automates compliance workflows, reducing cost, time and human error.

Using structured data, we ensure continuous compliance throughout the customer lifecycle.

Two years in a row practically flawless AML audits prove low residual risk.

Now

• ONBOARDING DURATION:

Days

• NUMBER OF INTERACTIONS

3 interactions

• COST (VS BANKS):

3x lower

2028

• ONBOARDING DURATION:

24 Hours

• NUMBER OF INTERACTIONS

1 interaction

• COST (VS BANKS):

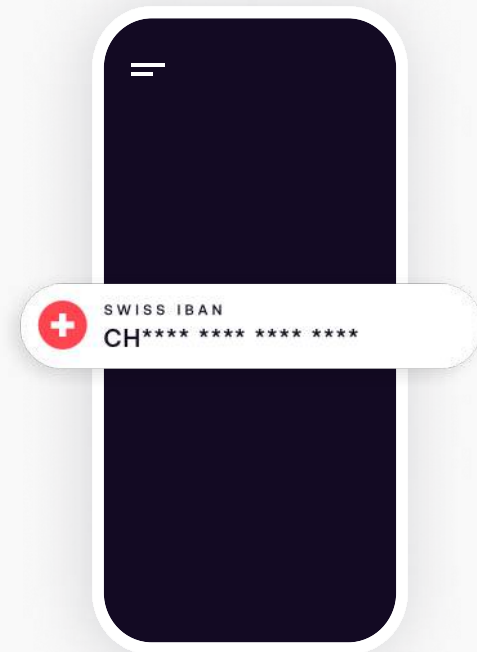
7x lower



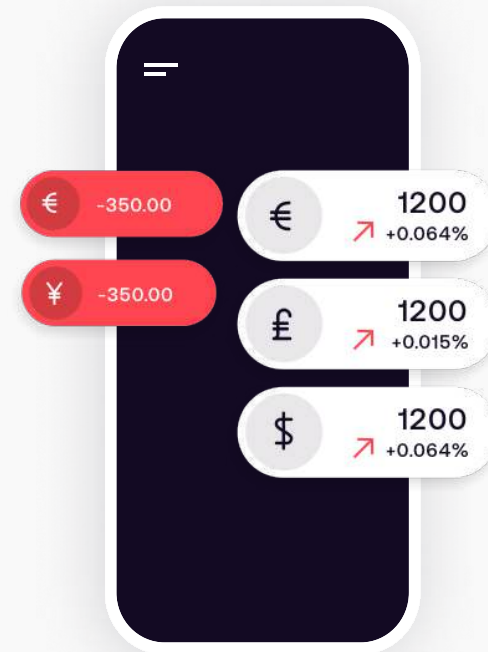
Relio is a FINMA licensed fintech specialised in offering banking services to complex SMEs

We focus on customers who are too complex to be profitable for established financial institutions, and providing them with the banking services they need for their day-to-day operations.

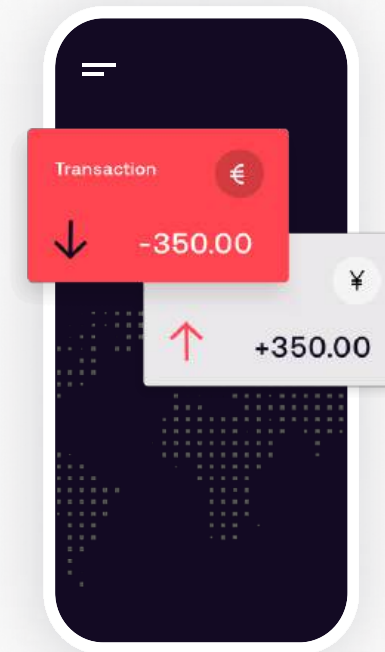
Payment account with Swiss IBAN



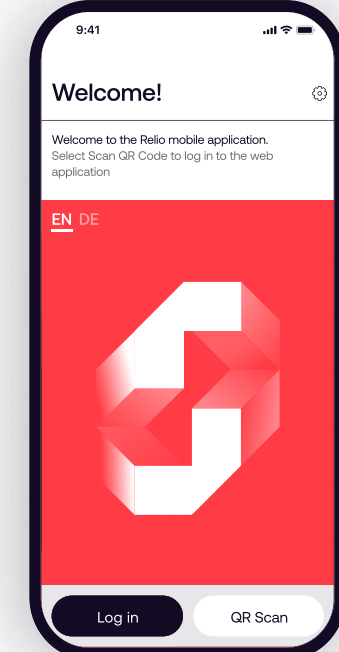
Transparent FX rates



API enabling B2B2X offering



Mobile app



Coming soon

USD

20+ CURRENCIES

PAYMENT CARDS

ACCOUNTING INTEGRATION

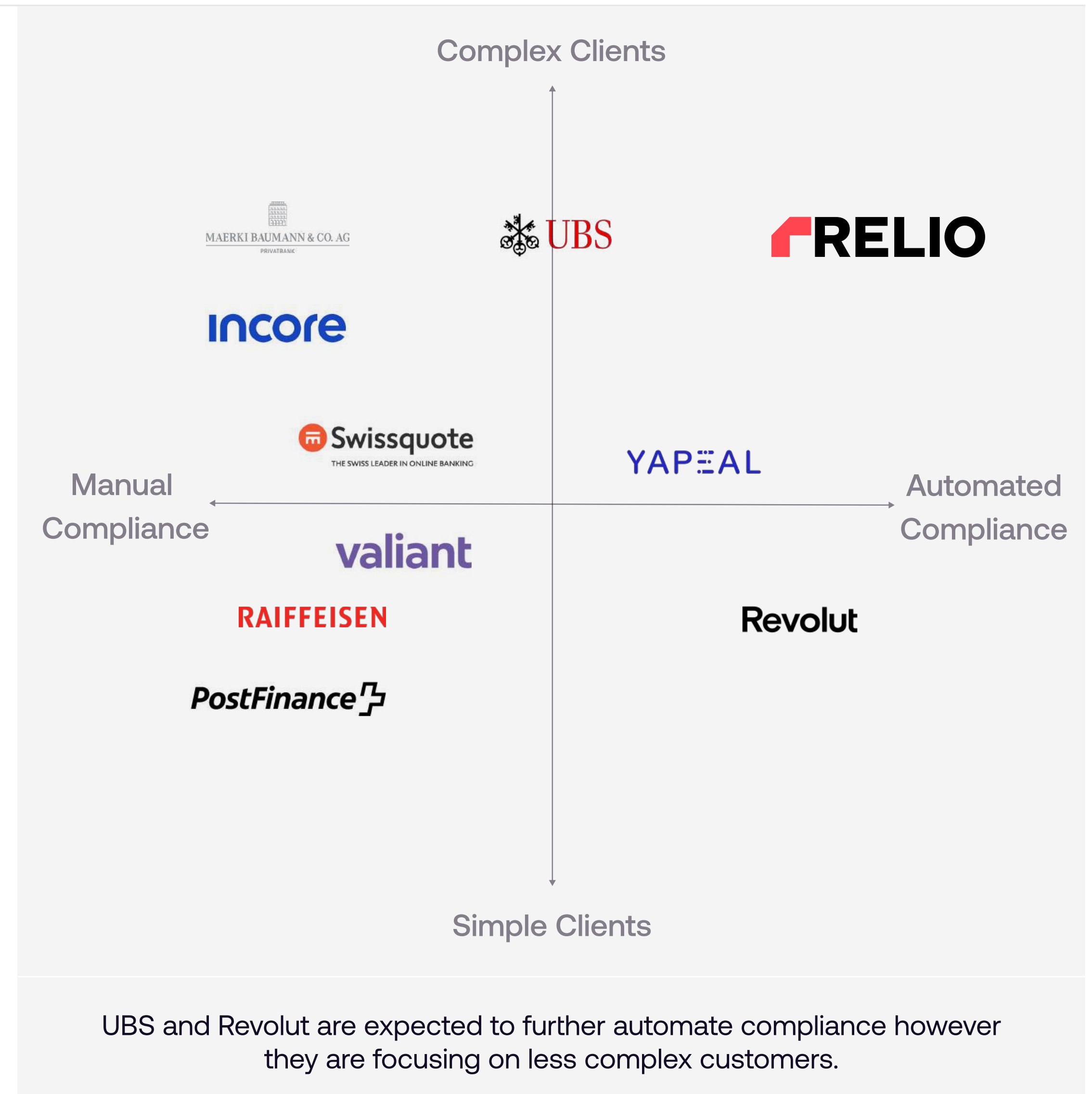
Relio is at the forefront of automating compliance and onboarding complex customers

Complex clients:

- 01 International owners, directors and cashflows
- 02 Complex ownership structures
- 03 High risk industries
- 04 Complex or innovative business models

Benefits from automating compliance

- 01 Faster onboarding
- 02 Less lifecycle friction



CHF 270M market, CHF 55M obtainable by 2030



SAM - Serviceable Addressable Market
SOM - Serviceable Obtainable Market
Rectangle area = annual SAM revenue (CHF M). Outer groups = product-line family; inner cells = individual sub-segments.
Based on Relio market study, available at request.

Strong traction in the last 12 months

01 Revenue growth **12%** (CMGR)

02 Deposits growth **10%** (CMGR)

03 ARPA growth **8%** (CMGR)

04 Monthly active users in April: **78%**

Customers share their success stories with Relio's compliance processes.

TESTIMONIAL #1



Office Group Zug, Mathilde Schmidt-Rhen

I consistently refer my clients to Relio because I know their Capital Payment Accounts and Business Accounts will be handled with speed and that the team always goes the extra mile.

TESTIMONIAL #2



SwizzX GmbH, Roland Minder

As a licensed financial intermediary in the crypto sector, many banks ignored us. Relio, on the other hand, understands our business and and treats us as a true partner.

TESTIMONIAL #3



GreenState AG, Arsenije Grgur

Relio is an outstanding banking solution for GreenState, as it gives us the unique opportunity to combine Traditional Accounts with Capital Accounts in one place and to seamlessly integrate them into our platform via API connections.

Relio vision 2028

Relio becomes a #1 solution for companies worldwide needing Swiss banking.

01 Serving Swiss financial center by addressing the needs of underbanked industries, e.g. web3, fintech, commodities.

02 Serving cross-border businesses operating in Switzerland and abroad.

03 Scale our global reach through foreign fintechs and banks via our B2B2X offering.

04 Expanding into crypto rails — starting with stablecoins to unlock access to digital assets.

How do we get there?

AI-native compliance platform

- 01 Onboarding & risk scoring — time-to-account from days to hours; marginal cost per customer falls with scale
- 02 Real-time AML monitoring — continuous AI surveillance replaces manual reviews
- 03 Automated periodic KYC — removes the largest source of ongoing customer friction

New customer segments

- 01 US UBOs* & FATCA**-complex entities — served only by UBS and Julius Bär; 4 inbound apps/week;
- 02 Commodities — gap left by Credit Suisse for traders <CHF 500M; 3 unsolicited apps/week ahead of Zug launch, with lawyer & trustee pipelines

New products & revenue lines

- 01 USD & 20-currency FX — USD live soon; to be followed by on-the-fly conversion driving FX margin across existing base
- 02 BaaS / virtual IBANs — Web3 & Fintech clients at 1,000+ CHF/month; white-label estimated 50–100k CHF/client/year
- 03 Cards & Stablecoin rails — following strong customer demand

Global market expansion

- 01 Europe via reverse solicitation — 40+ jurisdictions; largest pool of cross-border businesses seeking Swiss accounts;
- 02 High growth corridors — first UK & Cyprus rollout via Swiss lawyer/trustee channels; to be followed by UAE, Singapore, Hong Kong, Turkey

* Ultimate beneficial owners from United States

** The Foreign Account Tax Compliance Act (FATCA) is a 2010 US law requiring foreign financial institutions (FFIs) worldwide to report information on accounts held by US persons to the IRS.

Invest in a team with a proven track record, having already built and exited a B2B neobank for CHF 200M.



Lav Odorovic

CEO / CO-FOUNDER

Ex-CEO and co-founder of Penta, B2B neobank in Germany, that exited for CHF 200M with Qonto in 2024.



Zarko Vukadinovic

OPERATIONS / CO-FOUNDER

20 years banking, built digital bank in Serbia for Telenor



Milos Stokic

MARKETING / CO-FOUNDER

10 years Swiss agency experience, Leo Burnett etc.



Pedro Garcia

CRO

Over 40 years in banking and risk management



Luka Pejovic

HEAD OF FINANCE

Over 10 years in corporate finance



LET'S CHANGE THE BANKING LANDSCAPE TOGETHER!



Lav Odorovic

CEO / CO-FOUNDER

lav@relio.ch

+41 79 693 41 19



Luka Pejovic

HEAD OF FINANCE

luka.pejovic@relio.ch

+381 63 866 0181

CURRENTLY
RAISING!