

Silverbird Partner Program

Silverbird Partner Program callout:

We would like to invite **professional service providers** to participate in our generous Partner Program.

Who can join Silverbird Partner Program:

- corporate consultancies
- accounting firms
- logistics providers
- trade-finance companies
- incorporation services
- bank account opening services
- any other providers serving international customers

We have two layers of the Partner Program:

1. **Partner Program Agreement.** We offer our partners the opportunity to participate in the Silverbird Partner Program and compensate them for customers they send our way. The size of the compensation will vary between \$1,000 and \$10,000 and depend on the customers' risk profile, size of their business (turnover) and our ability to serve them. Please, see the referral bonus structure for more detail (<https://silverbird.com/partner-program>)

Customer Partner Program Bonus structure

Referral bonus structure	Customer fit	Customer risk profile			
		100%-fit	90%-fit	70%-fit	50%-fit
		100-90	80-90	70-80	50-70
Onboarding bonus, USD	To be paid upon onboarding, customer has annual turnover: \$2m+	1000	1000	1000	0

Referral fee, USD	To be paid after 3 months of operations, customer has annual turnover: \$2m+	1000	1000	1000	0
Volume bonus, USD	To be paid after first year of operations, customer has annual turnover: \$10m+	8000	5000	2000	1000
Total bonus, USD		\$1000	\$700	\$400	1,000
		0	0	0	0

Example: when referring a customer with annual turnover \$10m and risk score 80-90 the referring partner gets \$7k: \$1k after onboarding (upon the first full active month after the onboarding), \$1k after first three active months of operations and \$3k upon the completion of the first active year of operations.

2. **Joint Partnership Agreement.** With selected partners we develop joint products that facilitate both businesses. We partner up with accounting companies, logistics providers, trade-finance companies and others to deliver mutually beneficial products to the common customer.

It is both hard and important to find the customers that fit the targeted profile of a financial institution. With a broad focus on international trade, we still rely on our partners to find and select customers for us. We are willing to pay a high premium for this work and are happy to grow our businesses together.

Who we are:

Silverbird is a digital banking service for international merchants. We operate under the UK E-money (EMI) license and serve SMEs participating in international trade. We provide global bank accounts and cross-border payments – all tailored to import/export operations and designed with the customer at the core. We safeguard our customers' money in Tier-1 UK banks, and partner with the leading payment institutions, networks and platforms in the world to deliver frictionless payment services. We open

bank accounts promptly and provide our customers with full-featured online banking – everything the modern global banking system can offer to an international business.

What do we do:

We can solve your customers' banking problems. Many international merchants struggle to open a bank account. Those who open the account have a lot of issues with their existing banks. Our experience is that typically banks don't trust small-to-medium exporters and give them many troubles when they start working internationally. We can help with these challenges:

- We can open a bank account for your customers participating in international trade – we open accounts fully remotely, no need to travel to a branch and we do so very quickly (typically within 2 business days)
- We can solve your customers' banking problem supporting their operations and their supply chains the way they developed them – regardless of the geography of your customers' payments and their UBO's (Ultimate Beneficial Owner) residency

We are unique:

We accept international merchants (SMEs) from any country in the World (except for sanctioned countries such as Afghanistan, North Korea, Iran, Syria, Venezuela) and support their payments to >140 countries around the globe – all thanks to our data-driven KYC technology that analyses transactional trade data and enables us to verify international business customers.

We are reasonably priced:

Since we de-risk international merchants through our data-driven KYC, we charge much less than many PSPs and offshore banks. Most of our customers use costly alternatives such as high-risk PSPs, offshore banks,

and eCommerce payment systems where they are charged 1%, 2%, or even more. Our prices are much lower than that: 0.3-0.6% of total transfer fees. With us there are zero onboarding fees!

We are safe:

Our customers' money is safely placed – safeguarded – in the Bank of England and other Tier-1 European banks. We're FCA regulated through our banking partners and are in the process of obtaining our EMI license in the UK. We use top-notch IT security systems & encryptions to protect our customers from fraud.

We pay high referral fees to our Partners: You will be paid referral bonus both when we onboard a customer and later when the customer processes a certain turnover of payments through our platform. Right after we onboard a customer, we pay you \$1,000. Once the customer reaches a certain turnover as per earnings table that can be found here: (<https://silverbird.com/partner-program>), we pay you an extra premium – \$1,000 – \$9,000 depending on the customer turnover and risk profile.

Customer fit and risk profile model*

Customer fit	100%-fit	90%-fit	70% fit	50% fit
Score	100-90	80-90	70-80	50-70
Industry	International (wholesale) trade		International (wholesale or/and eCommerce) trade	Not international trade but related products or services
Business	Niche manufacturing and/or wholesale trading, export from developing countries to Europe (EU/UK/Switzerland)		Niche manufacturing and/or wholesale trading, export or import outside Europe	

Substance	Existing business with substantial history of operations and clear area of expertise	A new/recently started business that is based on/affiliated with an existing business with substantial history of operations
Ultimate beneficial owners (UBO) and directors	EEA-residents / other low-risk-regions residents with substantial business-profile showing specialisation and relevant experience	Residents of medium and high-risk countries and/or individuals showing less clear or relevant business-profile

* This is not the actual customer scoring model but rather a general description of factors and simplified demonstration of their relative importance

We have a customer pre-check option: You will be able to submit your potential referred customer for a quick pre-check form on our website to see if it's a suitable customer for us before referring them. No wasted time or false expectations set on your customers.

Who are the perfect customers for Silverbird?

Silverbird has been created to work with international SMEs participating in global trade. Specifically, our compliance process and banking product is designed to support international merchants from developing countries and provide them with a world-class banking experience. We understand cross-border trade and can onboard international merchants promptly. Onboarded customers get reliable European and global banking as well as business-centric compliance support. Both Silverbird and their banking partners are comfortable serving SMEs registered in:

- UK
- Switzerland
- EU
- Hong Kong
- Singapore

regardless of their UBOs residency/nationalities (High-Risk PEPs excluded), as long as we understand their business and the underlying commerce.

How to get engaged with Silverbird?

The first step is to sign-up for the Partner Program. This involves signing the initial partner program agreement and providing us with your contact details: <https://silverbird.com/partner-program>. We will contact you to schedule the introduction call and to provide you with the materials you can forward to potential customers. It's important for us to learn about your business and the area of potential collaboration. It's equally important for us to demonstrate some of the critical aspects of our banking service and make you comfortable recommending us to your clients. With that in mind, we will make sure you have an opportunity to understand important aspects of our service - our regulatory status, how we ensure the safety of our customers' money, how our compliance work, our IT platform, and its security features, etc.

We are open to our partners and accommodating to the customers being referred to us.

Other useful documents:

- Silverbird Partner Program agreement
- Silverbird Sales Deck