



SWiM Worldwide Pty Ltd Investment Information Memorandum

Revolutionise Global Container Shipping, Global B2B Payments and Loyalty

A rare, once, and only opportunity for AUD 5M Investment in SWiM Worldwide Pty Ltd **pre-IPO**

SWiM Worldwide Pty Ltd is the developer, operator and sole owner of 3 Unique Stand Alone and Complementary B2B Fintech Businesses and Digital Platforms with collective Projected Revenues of circa USD 180.9 million in first full year of operations.





THE SWiM GROUP OF COMPANIES

Three complementary fintech platforms: SWiM GDS for container shipping, SWiM PAY for global payments in 49 currencies, SWiM REWARDS for B2B cashback.

THE SWiM GROUP OF COMPANIES



SWiM GDS PTY LTD

Website: www.swimgds.com

Explainer Video: swimgds.com/GDS.mp4

SWiM GDS is the World's First Global Distribution System for the Global Container Shipping Industry.

SWiM GDS (Global Distribution System) is a unique B2B digital business information service developed to exclusively manage the Planning, Booking, Secure Information and Data Exchange and Transactional Relationship between Shipping Lines and Freight Forwarders (Stage 1 – Completed and Live) and between Shipping Lines and Ports and associated Maritime Services the world over (Stage 2 – under development).

SWiM GDS introduces a paradigm shift which among other things provides the industry the way and means to move the container shipping market from a post-paid model to a deposit taking pre-paid model, delivering enormous benefit for all parties.

Mandatory Trading Rules in place for the use of the SWiM GDS Platform include the requirement for a pre-determined deposit (representing a % of the full shipping cost) being payable by the buyer once the booking is confirmed by a SWiM GDS generated BCN (Booking Confirmation Number) and that said deposit must be paid through SWiM PAY and held in escrow by SWiM PAY (less the SWiM GDS non-refundable booking fee of 0.35% which is automatically loaded onto the total cost), with said deposit remaining held in escrow until later being distributed to either seller or buyer, depending on the voyage outcome.

For this reason alone, all registered users of the SWiM GDS Platform will also be migrated to become members of SWiM PAY and in turn SWiM REWARDS.

In addition to the many benefits SWiM GDS participants receive, the SWiM GDS solution is specifically designed to solve a USD 82 Billion per annum industry problem.

Join SWiM GDS in transforming the **USD 1.3 Trillion** per annum container shipping industry.

Stage 1 of the SWiM GDS Platform is presently onboarding our waitlist of clients which includes 5,390+ freight forwarders (representing around 20% of all freight forwarders by number), plus 104 container shipping lines (representing around 35% of all container shipping lines by number and approximately 55% by market share).

Ownership in SWiM Worldwide Pty Ltd includes its wholly owned subsidiary SWiM GDS Pty Ltd.



SWiM PAY PTY LTD

Website: www.swimpay.com

Explainer Video: swimpay.com/SWIMPAY.mp4

SWiM PAY is redefining the global B2B payments ecosystem with a state-of-the-art platform that offers **seamless, cost-effective, reliable and instant local and cross-border payment solutions.**

As a fully licensed e-money institution (under NIUM Pte Ltd) operating across the UK, EU, USA, Canada, and APAC, SWiM PAY is the go-to solution for businesses seeking smarter, faster, and more affordable financial transactions.

SWiM PAY not only complements and supports payments made through SWiM GDS, it also provides a bespoke, fit-for-purpose, instant local and cross border, multi-currency, e-money, FX and payment platforms for all B2B markets the world over.

The B2B payments market size was valued at **USD 79.53 trillion in 2023** and is projected to grow to USD 174.38 trillion by 2030, exhibiting a CAGR of 11.9% during the forecast period (2023-2030).

Initial Traction for SWiM PAY has been derived through migration of all SWiM GDS clients (comprising circa 5,500 waitlisted clients) to SWiM PAY membership in order for them to meet the SWiM GDS Mandatory Trading Requirements that include all deposit payments for bookings being made through SWiM PAY and held in escrow for later distribution by SWiM PAY to either buyer or seller dependent on voyage outcome.

Ownership in SWiM Worldwide Pty Ltd includes its wholly owned subsidiaries SWiM PAY Pty Ltd, SWiM PAY Limited (UK) and SWiM PAY Inc. (USA).



SWiM REWARDS PTY LTD

Website: www.swimrewards.com.au

Explainer Video: swimrewards.com.au/rewards-promo.mp4

SWiM REWARDS is a comprehensive **B2B loyalty program** available exclusively to SWiM PAY members and is designed to unlock the power of **US dollar cash back**, and to elevate our client's business with exclusive benefits and a multitude of ways to earn and redeem SWiM REWARDS US\$ Cash Back points.

Users of SWiM PAY automatically earn US\$ SWiM REWARDS Points on every payment made/received via SWiM PAY and can serve as a new and predictable Zero Cost Revenue Stream for their business.

SWiM REWARDS Points have no expiry date and technically are not considered as cash earnings for a business until those points are converted to cash and transferred into a business at a time of the business electing to do same.

Redemption of SWiM REWARDS earned can be made in US Dollars or in any of our 49 SWiM PAY Payout Currencies, and sent to any of the 190 Countries we service.

The **global B2B loyalty management market size** was estimated at **USD 10.67 billion in 2023** and is anticipated to grow at a compound annual growth rate (CAGR) of 9.2% from 2024 to 2030.

Initial Traction for SWiM REWARDS it attained through the migration of all SWiM GDS clients (comprising circa 5,500 waitlisted clients) to SWiM PAY where they are automatically registered and joined as SWiM REWARDS Members for free.

Ownership in SWiM Worldwide Pty Ltd includes its wholly owned subsidiaries SWiM REWARDS Pty Ltd, SWiM REWARDS Limited (UK) and SWiM PAY Inc. (USA).

Confidentiality Agreement

By accepting a copy of this memorandum, the recipient agrees that it shall not share, distribute or discuss the contents of this memorandum with any third party, without the prior written consent of SWiM Worldwide Pty Ltd.

This Memorandum and further information that may be supplied on the terms set out above and, on the terms, contained in a confidentiality agreement entered into by the recipient, the terms of which incorporate the above conditions and which contain restrictions on the use of the information, its disclosure, and the conduct of the recipient subsequent to the recipient.

The recipient acknowledges the foregoing, and it is hereby agreed that the terms of the confidentiality agreement are incorporated into and form part of these conditions.



Disclaimer

Important Notice: The information contained in this information memorandum and any other verbal or written information given in respect of SWiM Worldwide Pty Ltd ("Information") is provided to the recipient ("you") on the following conditions. SWiM Worldwide Pty Ltd make no representation, warranty, or guarantee that the information, whether or not in writing, is complete, accurate, or balanced. Some information has been obtained from third parties and has not been independently verified. Accordingly, no warranty, representation, or undertaking, whether express or implied, is made, and no responsibility is accepted by us as to the accuracy of any part of this or any further information supplied by or on our behalf, whether orally or in writing.

Valuation and Responsibility: We are not valuers and make no comment as to the value of the business or property. If you require a valuation, we recommend that you obtain advice from a registered valuer. This memorandum does not and will not form part of agreement for the acquisition of shares in SWiM Worldwide Pty Ltd. The only information, representations, and warranties upon which you will be entitled to rely will be as expressly set out in the term sheet. Interested parties will be responsible for meeting their own costs of participating in the investment process for the business.

Liability and Authorisation: We will not be liable to you (to the full extent permitted by law) for any liabilities, costs, or expenses incurred in connection with the information, whether the loss or damage arises in connection with any negligence, default, or lack of care on our part. No person is authorised to give information other than the information in this document and any statement or representation by an officer, agent, supplier, customer, relative, or employee of the vendor will not be binding on the vendor or us. To the extent that any of the above paragraphs may be construed as being a contravention of any law of the state or the Commonwealth, such paragraphs should be read down, severed, or both, as the case may require, and the remaining paragraphs shall continue to have full force and effect.

Investment Considerations: All visual images (including but not limited to plans, photographs, specific productions, and artist impressions) are indicative only and are subject to change. Any measurement noted is indicative and not to scale. All outlines on photographs are indicative only. The information does not constitute, and should not be considered as, a recommendation in relation to the investment in the business or property or a solicitation of the investment. You should satisfy yourself as to the accuracy and completeness of the information through your own inspections, surveys, enquiries, and searches by your own independent consultants, and we recommend that you obtain independent legal, financial, and taxation advice. This includes as to whether any listing price is inclusive or exclusive of GST.



Purpose of Document

The Board of Directors of SWiM Worldwide Pty Ltd ABN 34 636 379 318 have decided to seek investors for the business SWiM Worldwide Pty Ltd.

This confidential information memorandum ("Memorandum") has been prepared for selected parties expected to hold a preliminary understanding of the business of SWiM Worldwide Pty Ltd and to assist the recipient of the memorandum ("Recipient") in making their own independent appraisal of SWiM Worldwide Pty Ltd before making any investment.

The memorandum does not purport to be complete or contain all of the information that a prospective investor may require. No representation or warranty is made (or will be made in any investment agreement) as to the accuracy, reliability, or completeness of any information contained in this memorandum for SWiM Worldwide Pty Ltd, or the directors or shareholders of SWiM Worldwide Pty Ltd.

The Recipient agrees by receiving this memorandum that it shall not copy, reproduce, or distribute to others this Memorandum, whether in whole or in part, without the prior written consent of SWiM Worldwide Pty Ltd. Further, the recipient of this memorandum will keep permanently confidential all information contained herein that is not already public and will use this memorandum only for assessing SWiM Worldwide Pty Ltd. On request, the recipient will promptly return all material received from SWiM Worldwide Pty Ltd, including this memorandum, without retaining copies.

Projections and Currency

All projections in this memorandum have been prepared by SWiM Worldwide Pty Ltd, or their accountants for inclusion in this memorandum and all currency amounts in these projections are expressed **in United States Dollars**. Any past or projected profit assumptions are examples only; they do not constitute, and should not be regarded as, a representation that the projected results will actually be achieved or that the underlying assumptions are valid or can be met under new management. The projections are subject to uncertainties and contingencies, all of which are difficult to predict and many of which are beyond the control of SWiM Worldwide Pty Ltd and projections have not been independently verified.

All inquiries in connection with this investment process in general should be directed to SWiM Worldwide Pty Ltd in the transaction. All contact between the directors and employees of SWiM Worldwide Pty Ltd and prospective investors will be arranged by the seller named in this document. Under no circumstances should prospective investors/investors contact staff or employees of SWiM Worldwide Pty Ltd.



A MESSAGE FROM THE BOARD

With circa 5,390+ freight forwarders (representing around 20% of all freight forwarders by number), plus 104 container shipping lines (representing around 35% of all container shipping lines by number and approximately 55% by market share) already waitlisted to onboard, the SWiM Worldwide Board now invites astute sophisticated investors to participate in a once and only opportunity to make a Pre-IPO investment into SWiM Worldwide, and its unique 3 separate Fintech businesses and platforms, which address numerous major pain points for Global Payments and Loyalty, and addresses a US 82 Billion Dollar annual cost to Global Container Shipping.

SWiM Worldwide Pty Ltd

Capital Raising: AUD 5,000,000

SWiM Worldwide Pty Ltd

Capital Raising: AUD 5,000,000 for 5% of ordinary shares in SWiM Worldwide PTY LTD

A MESSAGE FROM THE CHAIRMAN

Dear Prospective Investor,

We are pleased to present this rare opportunity to participate in the next phase of growth for SWiM Worldwide Pty Ltd, in what we foresee as being the one and only opportunity to make a pre-IPO investment into not one, but at least three stand-alone and complementary Fintech Businesses and Platforms.

Over the past several years, we have developed a number of revolutionary solutions to address the significant inefficiencies plaguing the global container shipping, B2B global payments and B2B loyalty industries.

The Global Container Shipping industry represents a USD 1.3 Trillion per annum ecosystem, handling movement of more than 740 million containers annually and represents 90% of world trade.

The Global B2B payments market size was valued at USD 79.53 trillion in 2023 and is projected to grow to USD 174.38 trillion by 2030, exhibiting a CAGR of 11.9% during the forecast period (2023-2030).

The global B2B loyalty management market size was estimated at USD 10.67 billion in 2023 and is anticipated to grow at a compound annual growth rate (CAGR) of 9.2% from 2024 to 2030.

Our journey began with a simple observation of the container shipping industry losing approximately USD 82 billion annually through three primary pain points — "no show" cargo bookings (USD 36 billion), futile empty container repositioning (USD 20 billion), debt collection and bad debts (USD 26 billion). We recognised that some of these primary pain points were unique to Container Shipping, whilst others had been driven by inadequate payment practices and inefficient B2B Local and Global Payment Systems, and that by solving these challenges through technological innovation and modern business practices, we could create substantial value for all stakeholders, whilst generating significant returns for our investors.

Today, SWiM Worldwide stands at an inflection point. We have successfully developed and launched three stand-alone but complementary Fintech Businesses and platforms—SWiM GDS, SWiM PAY, and SWiM REWARDS—that work seamlessly together to revolutionise both container shipping and Global B2B Payments and Loyalty Management. With already circa 5,390 freight forwarders and 104 shipping lines already waitlisted to join our platforms, we have validated both our solution and the market demand.

This capital raise of AUD 5 million is to be the one and only opportunity for astute sophisticated investors to make pre-IPO investment and represents an opportunity to participate in transforming a fundamental pillar of global trade and global payments and loyalty. The funds will accelerate our growth, enhance our technology infrastructure, and expand our market presence. I invite you to join with us on this exciting journey as we work to modernise these industries and create sustainable value for all stakeholders.

Best regards,

Paull Van Oost
Chairman
SWiM Worldwide Pty Ltd



EXECUTIVE SUMMARY

SWiM Worldwide's independent but complementary Fintech platforms are projected to exceed USD 180 Million year-one revenue.

The SWiM Worldwide Fintech Platforms not only solve USD 82 Billion in shipping inefficiencies, but delivers a bespoke, fit-for- purpose, powerful local and cross border, multi-currency, e-money, FX and payment platforms, designed not just to service our already 5,500+ waitlisted shipping and freight forwarding customers, but also to service the broader USD 80 Trillion plus p.a. B2B payments ecosystem the world over.



2. EXECUTIVE SUMMARY

SWiM Worldwide Pty Ltd is a financial technology company that has developed a complementary suite of digital platforms designed to revolutionise the Global Container Shipping, Global Payments and Loyalty industries. Our solution addresses major inefficiencies and pain points with respect to Global Cross Border Payments and provides ways and means to eliminate USD 82 billion in annual industry losses to the container shipping industry:

1. SWiM GDS (Global Distribution System): The world's first Global Distribution System dedicated to the container shipping industry, enabling secure over the horizon booking and payment processes while eliminating "no show" bookings and other major industry pain points.
2. SWiM PAY: A comprehensive global payment solution offering superior foreign exchange rates and instant international transfers across 190 countries in 49 currencies, with some of the industry's lowest transaction fees.
3. SWiM REWARDS: A unique B2B US Dollar cash rewards program that creates a zero-cost revenue stream for participating businesses, offering flexible redemption options and access to a rewards marketplace.

Key Investment Highlights:

- Initial Addressable Market: USD 1.3 trillion in annual container shipping transactions
- Future Addressable Market: USD 80 trillion + in annual global B2B payments from non-shipping industry verticals
- Projected Revenue: USD 180.9 million in first full year of operations
- Current Traction: 5,390+ freight forwarders and 104 shipping lines waitlisted
- Strategic Partnerships: Established relationship with Vietnam Maritime Commercial Joint Stock Bank
- Global Reach: Operations in UK, EU, USA, Canada, and APAC regions
- Scalable Technology: Platforms designed for expansion into other B2B verticals

Investment Opportunity:

- Amount Sought: AUD 5,000,000 for 5% of ordinary shares in SWiM Worldwide Pty Ltd
- Security: Ordinary Shares
- Use of Funds: Engage key Executive and Operational Management, Repayment of Company debt, Technology enhancement, market expansion, and operational scaling, preparation for IPO(s).

Exit Strategy:

- Potential trade sale or IPO(s) of one or all of Fintech businesses within 2 years



The Opportunity

This once and only opportunity to make a Pre-IPO Investment into SWiM Worldwide Pty Ltd, provides ownership in not just 1, but 3 additional complementary, stand-alone and scalable wholly owned subsidiary Fintech Companies.

3. The Opportunity

You are being afforded a rare and one and only opportunity **to invest pre-IPO**, in SWiM Worldwide, plus not just in 1, but 3 additional complementary and stand-alone wholly owned subsidiaries in SWiM GDS, SWiM PAY and SWiM REWARDS, each being easily scalable Fintech Businesses and Platforms, and each which are projecting significant returns in year 1 and beyond. These are not businesses or platforms that are untried, unproven or untested, they are all already built, tried and tested, launched, licensed and have commenced operating.

All four companies are being prepared for planned IPO's within 2 years.

SWiM GDS PTY LTD.

The worlds' first Global Distribution System specifically designed for the USD 1.3 Trillion p.a. Container Shipping and Maritime Industry ecosystem. SWiM GDS uses advanced technology and innovative digital solutions to bring container shipping into the 21st Century, whilst also resolving the industry's major pain points which collectively cost the industry USD 82 Billion annually. SWiM GDS delivers numerous other benefits to participants including live 24/7 digital connectivity, over the horizon bookings (up to 12 months in advance), significantly improved cash flow for shipping lines, fixed pricing and bookings certainty, live and streamlined data and document exchange between participants, and delivers greater efficiency, transparency and competitiveness to the Container Shipping Industry, in a similar way that Global Distribution Systems such as Sabre and Amadeus have delivered to the Global Airline Industry.

SWiM PAY PTY LTD.

SWiM PAY is a Global B2B Banking/Payments/FX Platform. SWiM PAY operates under licences as e-money institution in the UK, EU, USA, Canada and APAC Region. SWiM PAY delivers a bespoke, fit-for-purpose, powerful local and cross border, multi-currency, e-money, FX and payment platforms, designed not just to service the SWiM GDS platform, but also to service the broader B2B payments ecosystem the world over. SWiM PAY delivers a suite of cutting-edge features designed to surpass the evolving demands of modern financial transactions, including:

- Instant Local and International Money Transfers to Digital Wallets & Bank Accounts – No more waiting for days or weeks for Traditional Banking's not so SWIFT international money transfer arrangements.
- Better FX rates than the banks – Delivering Bank Beating FX Rates 24/7
- Lowest Fees (capped for large amounts)
- Send & receive funds instantly to over 190 countries and over 49 currencies.
- Highest B2B Payment Ceilings (unlimited ceilings in most regions)
- Bulk Payments in Multi-Currencies of choice
- Full Invoicing Facilities
- Better Reporting & Documentation for Businesses

SWiM REWARDS PTY LTD

SWiM Rewards is a unique US Dollar Cash Rewards Platform, which among other things can provide a zero-cost revenue stream for participating businesses, enabling them to earn and redeem US Dollar cash rewards for every sale or purchase transacted on SWiM PAY. Redemption of SWiM REWARDS earned can be made in US Dollars or in any of our other 48 SWiM PAY Currencies and sent to any of the 190 Countries we service. SWiM REWARDS also provides its members access to our Rewards Marketplace, a game changing marketplace where SWiM REWARDS points holders can buy, sell or exchange their points with other participating rewards schemes or alternatively redeem their points for a multitude of gift card offerings from participating businesses. SWiM REWARDS provides FREEDOM allowing rewards holder to bank, cash in, convert into any currency or to use their Rewards to pay for anything, anywhere, anytime globally.

FUTURE DEVELOPMENTS

SWiM Worldwide is also developing at least 2 further Platforms and 1 further Stand-Alone Fintech Business.

The first of the 2 remaining platforms being developed is Stage 2 of the SWiM GDS Platform, which deals with the ecosystem, data and document exchange, 24/7 digital connectivity and commercial arrangements between Container Shipping Lines and Global Ports and associated Port Related Services providers. When completed, the forecast financial returns for SWiM GDS – Stage 2 would be at a similar level to what has been forecast for SWiM GDS – Stage 1. It's launch would also see a doubling of revenues presently forecast for SWiM PAY and SWiM REWARDS.

The second of the remaining platforms being developed, which will also be established as a Stand-Alone, yet complementary Fintech Business, is the proposed secured low risk B2B BNPL Fintech Business and Platform "SWiM PAY LATER", where short term loans to cover Shipping Line freight charges are provided to Freight Forwarders and their Clients, and the loans are secured against the Goods In the Container (i.e. a loan for USD 3,000 container shipping freight cost would be secured against declared goods packed in that container, which may carry a value of USD 30,000 or beyond). Similar to SWiM PAY and SWiM REWARDS, we foresee the opportunity to expand SWiM PAY LATER into other industry verticals outside of the Shipping and Maritime sector. Of course, this business when developed also would generate significant return to investors and represent a further stand-alone IPO opportunity.

Further, this unique investment opportunity being offered presents multiple Exit Opportunities for Investors in the short to near term (i.e. within 1-2 years), with the plan to take either 1 or all the presently developed businesses through to an IPO. This may involve taking the Parent Company SWiM Worldwide Pty Ltd to an IPO first, followed by subsequent IPOs for the 3 main subsidiaries that exist today, or in any number of other different ordering. Discussions and proposals to take 1 or a number of the SWiM Fintech Businesses to IPO over the next 12 to 18 months are already in play with the renowned Canadian Investment Bank, Canaccord Genuity.



HISTORY AND KEY BUSINESS MILESTONES

Since 2020: Built three complementary fintech platforms, secured global licenses, partnered with global shipping,, freight forwarding, payments and loyalty stakeholders, and secured and onboarding 5,500+ waitlisted customers.

4. HISTORY AND KEY BUSINESS MILESTONES

SWiM Worldwide's journey represents a methodical approach to solving critical industry challenges through technological innovation. Our company's evolution has been marked by strategic developments and significant achievements:

1

2020: Foundation Year

- Company incorporation and initial concept development
- Assembly of founding team with expertise in shipping, banking, finance, and technology
- Commencement of Research into requirements for SWiM GDS platform development

2

2021: Research and Design Phase

- Initial adoption discussions with potential major industry adopters
- Commence Research Design and Development of SWiM GDS Platform
- Incorporation of Australian Subsidiary Companies SWiM GDS, SWiM PAY and SWiM Rewards
- Initial early concept design and development for SWiM PAY and SWiM REWARDS Platforms

3

2022: Design and Development Phase

- Incorporation of US and UK Subsidiary Companies SWiM PAY and SWiM REWARDS
- Secured e-money institution partner in NIUM and licenses in key global markets
- Secured back-end loyalty program partnership with Currency Alliance
- Development and testing of SWiM PAY payment infrastructure

4

2023: Development, Proof of Concept, Testing and Regulatory Compliance Phase

- Testing and Proof of Concept completed for SWiM GDS, SWiM PAY, SWiM REWARDS
- Conclude further enhancements and modifications to all Platforms
- Commence Live Compliance, System and Security Testing for SWiM PAY globally
- Commence Live Compliance, System and Security Testing for SWiM REWARDS globally
- Successful Completion of Live Compliance, System and Security Testing of SWiM PAY and SWiM REWARDS

5

2024: Global Launch and Expansion

- Launch of SWiM PAY globally with full regulatory compliance
- Deployment of SWiM REWARDS platform globally
- Commence Live Compliance, System and Security Testing for SWiM GDS globally
- Strategic partnership with JC TRANS, accessing 7,200+ members
- Completion pre-screening process of 5,390+ eligible freight forwarders and 104 Global Container Shipping Lines.
- Memorandum of Understanding with Vietnam Maritime Commercial Joint Stock Bank
- Commence early-stage Design and Development of Stage 2 SWiM GDS platform
- Expansion of operations across UK, EU, USA, Canada, and APAC

Our structured approach to development and deployment has created a solid foundation for rapid scaling, with each milestone contributing to our current market-ready position and strong competitive advantages.

TYPICAL CUSTOMERS

Whilst SWiM PAY and SWiM REWARDS are not limited to any single industry vertical, presently they will be serving the 5,390 Global Forwarders and 104 Global Shipping Lines being onboarded to SWiM GDS, and in doing so will be managing many billions of USD in container shipping transactions across 190 countries.



5. TYPICAL CUSTOMERS

SWiM Worldwide serves two primary customer segments within the global shipping ecosystem, each with distinct characteristics and needs:



Freight Forwarders:

- Profile: International logistics companies managing cargo movement
- Size Range: Small independent operators to global logistics corporations
- Transaction Volume: Average 50 TEU (Twenty-foot Equivalent Units) per booking
- Key Pain Points: Limited Booking Horizon, Booking Uncertainty, Rolled Cargo Bookings, Pricing Uncertainty.
- Value Proposition: Guaranteed cargo uplift, competitive rates, rewards program
- Example Users: Currently onboarding 5,390 pre-qualified international forwarders

Container Shipping Lines:

- Profile: Ocean carriers operating container vessels globally
- Size Range: Regional operators to major international shipping lines
- Transaction Volume: Thousands of containers per vessel
- Key Pain Points: NO SHOW Bookings, Futile and unrecoverable empty equipment positioning, debt collection and unpaid bills.
- Value Proposition: Secured payments, reduced operational costs, improved planning, No More Bad Debts or Collection Costs, Improvement in Cash Flow
- Example Users: 104 shipping lines currently waitlisted for platform access

Secondary Customer Segments:

- Maritime Service Providers: Port operators, container terminals, shipping agents
- Financial Institutions: Banks, payment processors, forex providers
- B2B Enterprises: Manufacturers, retailers, trading companies requiring cross-border payments

Our platform's design ensures value creation for all participants, with each customer segment benefiting from increased efficiency, reduced risk, and improved financial outcomes.



MEET OUR LEADERSHIP TEAM

Our Leadership Team have global expertise in shipping, fintech, banking, cyber security, with proven track records in maritime trade and cross-border payments, is led by CEO Paull Van Oost, COO Allan Barker, and CTO and CISO Sasha Pavlovic.

6. MEET OUR LEADERSHIP TEAM

At the helm of SWiM Worldwide Pty Ltd, we've assembled an exceptional leadership team that brings unparalleled expertise to the table. Our CEO, Paull Van Oost, has extensive expertise gained from C-Level roles within the shipping, maritime, mining and major infrastructure development industries, having spearheaded many major notable projects over the past 30 years.

Complementing his leadership is our COO, Allan Barker, whose deep understanding of the fintech landscape and more than 40 years' experience in systems development, risk management, insurance and banking, has been instrumental in driving our international B2B cross- border payment and loyalty rewards solutions.

Rounding out our executive team is Sasha Pavlovich, our CTO and CISO. Sasha's extensive background in banking and cybersecurity has been pivotal in ensuring the security and reliability of our platforms. Together, this powerhouse trio has amassed a remarkable set of accomplishments, positioning SWiM Worldwide Pty Ltd as a formidable player in the global business landscape.

With their combined expertise and proven success, our leadership team is poised to guide SWiM Worldwide Pty Ltd to new heights. We invite you to join forces with industry giants and leverage the unparalleled knowledge and experience that our CEO, COO, and CTO/CISO bring to the table.



**Paull Van
Oost**
CEO

Chairman and CEO of Atlantic Pacific Group Pty Ltd

Pioneering Leader in Maritime and Logistics

Over 30 years experience transforming Australia's shipping, ports, rail, and mining infrastructure

- Strategic business concepts and development
- Successful delivery of major infrastructure projects
- Expertise in supply chain and logistics

**Allan
Barker**
COO

Managing Director of ARMS Risk Management and insurance specialist with more than 40 years industry experience.

Major IT Project delivery

- Risk Management
- Strategic planning
- Major IT Project Management and Delivery
- Strategic business structuring

**Sasha
Pavlovic**
CTO & CISO

Founder & CEO, Cyber, Risk & Compliance Expert BlazeGuard for 8 years

Executive Advisor to the Board Fenorri for 5 years

- RMIT University RMIT University Executive Master of Business Administration (EMBA) Executive Master of Business Administration (EMBA) 2016 - 2018 graduating With Distinction
- Victoria University Bachelors Degree, Information Technology



THE SWiM FOUNDERS TEAM

The Founders Team



Paull Van Oost	Andrew Clark	Jared Muller	Tony Clark	David Whittaker	Lee Ross	Allan Barker	Matt Dowling
Chairman & Chief Executive Officer of Atlantic Pacific Group Pty Ltd	Senior Partner & Head of APAC for US headquartered Law Firm, White & Case LLP	Senior Partner of US headquartered Law Firm, White & Case LLP	Director Enterprise Architecture Las Vegas Sands Corporation	Strategic Development Director at Atlantic Pacific Group Pty Ltd	Global Head of Technology and Payments at ANZ Bank Limited.	Managing Director of ARMS Risk Management Pty Ltd	Director at Moat Asia Group of Innovation Companies Pty Ltd
<i>Pioneer and innovator within the Australian Maritime and Logistics sectors for over 30 years, Major Project Delivery in Shipping, Ports, Rail and Mining Infrastructure.</i>	<i>Major project financing transactions in the energy, infrastructure and transport sectors, Multi-Jurisdictional Experience.</i>	<i>Delivery of major infrastructure projects in Energy, Resources and emerging technologies, Multi-Jurisdictional Experience.</i>	<i>Enterprise System Architecture in APAC banking and finance sector for over 20 years and former Advisor to Microsoft Corporation.</i>	<i>25 years experience Major Projects Director & Delivery, Business Turnaround, Energy, Mining, Manufacturing, Shipping and Transportation.</i>	<i>25 years experience Global Banking, Trade Finance, Payments, Transaction Solutions, and Advisor to Reserve Bank of Australia for Real-Time Transacting</i>	<i>Global Corporate Risk Management and Insurance specialist with more than 40 years industry experience. Major IT Project Delivery.</i>	<i>Business Intelligence analyst, Geopolitical expertise engaged by multiple Tier 1 Firms within the Maritime and various other industry sectors.</i>
<ul style="list-style-type: none"> • Strategic business concepts and development • Director Infrastructure Project Delivery • Director Supply Chain & Logistics 	<ul style="list-style-type: none"> • Multi-jurisdiction legal expertise • Project financing and investment structures • Partnerships and joint ventures 	<ul style="list-style-type: none"> • Legal expertise • Contracts and contractual negotiations • Corporate compliance • IP / trademarking 	<ul style="list-style-type: none"> • Enterprise Architecture • Solution Architecture • Vendor Management • IT Delivery 	<ul style="list-style-type: none"> • Project Directorship • Business Strategies and Turnarounds • Target industry knowledge and expertise. 	<ul style="list-style-type: none"> • Domestic and cross-border payments • Strategic innovation in payments technology 	<ul style="list-style-type: none"> • Risk Management • Strategic planning • Major IT Project Management & Delivery • Strategic business structuring 	<ul style="list-style-type: none"> • Strategy • IT systems and data science • Development Phase Project management • BI Stack Coder



ROADMAP AND GROWTH OPPORTUNITIES

Accelerating onboarding of present circa 5,500+ waitlisted customers, launching Stage 2 platform features, expanding into new B2B verticals, targeting strategic exit.

7. ROADMAP AND GROWTH OPPORTUNITIES

Our strategic growth plan encompasses three key phases:

1

Near-Term (0-12 months)

- Complete onboarding of initial 100 waitlisted shipping lines onto SWiM GDS Platform
- Complete onboarding of initial circa 5,500 waitlisted freight forwarders onto SWiM GDS Platform
- Grow number of Shipping Line and Freight Forwarder users of SWiM GDS by 50%
- Commence rapid migration of SWiM GDS users onto SWiM PAY and SWiM REWARDS
- Expand partnership with Vietnam Maritime Commercial Joint Stock Bank
- Implement additional platform features and enhancements
- Establish regional offices in key markets
- Preparation of business for public listing or strategic exit

2

Medium-Term (12-24 months)

- Expand SWiM PAY and SWiM REWARDS into additional B2B verticals
- Launch Stage 2 of SWiM GDS platform
- Develop SWiM PAY LATER credit facility
- Launch enhanced rewards marketplace
- Establish strategic partnerships in new markets
- Implement blockchain documentation system
- Potential public listing or strategic exit

3

Long-Term (24-36 months)

- Global expansion of all services
- Development of additional revenue streams
- Integration with major enterprise systems
- Launch of new financial products

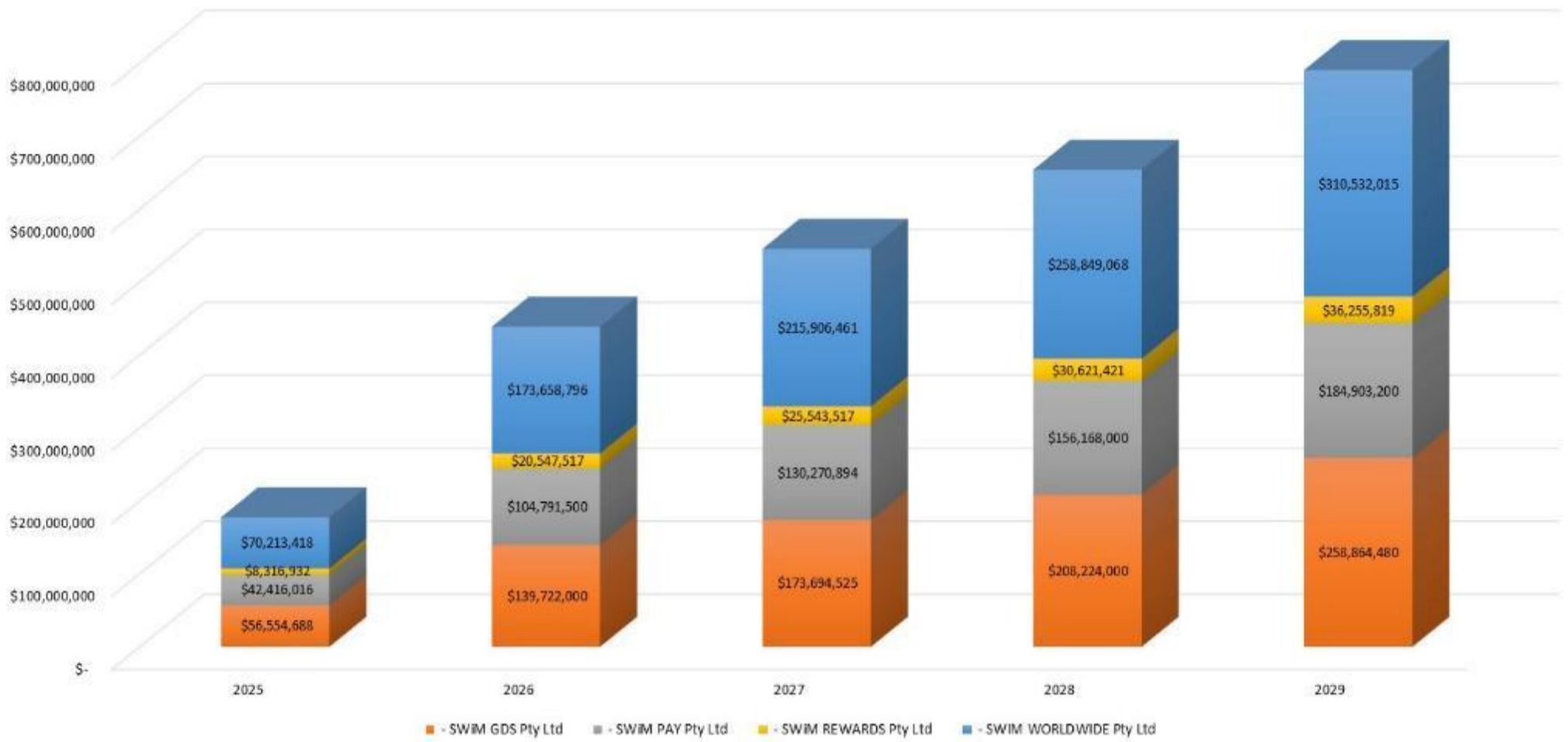




FINANCIAL PROJECTIONS

The financial projections for the first full year of operations for the SWiM Group of Companies demonstrate the strong growth potential and profitability of the business model.

SWiM - GROUP NET REVENUE - 5 Year Projection



SWiM - GROUP PROFIT AFTER TAX - 5 Year Projection



GROUP NET REVENUE - 5 Year Projection	2025	2026	2027	2028	2029
- SWiM GDS Pty Ltd	\$ 56,554,688	\$ 139,722,000	\$ 173,694,525	\$ 208,224,000	\$ 258,864,480
- SWiM PAY Pty Ltd	\$ 42,416,016	\$ 104,791,500	\$ 130,270,894	\$ 156,168,000	\$ 184,903,200
- SWiM REWARDS Pty Ltd	\$ 8,316,932	\$ 20,547,517	\$ 25,543,517	\$ 30,621,421	\$ 36,255,819
- SWiM WORLDWIDE Pty Ltd	\$ 70,213,418	\$ 173,658,796	\$ 215,906,461	\$ 258,849,068	\$ 310,532,015
TOTAL GROUP NET REVENUE	\$ 177,501,054	\$ 438,719,814	\$ 545,415,397	\$ 653,862,489	\$ 790,555,515

GROUP PROFIT AFTER TAX - 5 Year Projection	2025	2026	2027	2028	2029
- SWiM GDS Pty Ltd	\$ 12,949,045	\$ 32,020,937	\$ 39,810,776	\$ 47,728,296	\$ 59,339,002
- SWiM PAY Pty Ltd	\$ 11,783,453	\$ 29,146,755	\$ 36,237,733	\$ 43,445,514	\$ 51,442,688
- SWiM REWARDS Pty Ltd	\$ 3,399,962	\$ 8,399,825	\$ 10,442,190	\$ 12,518,037	\$ 14,821,379
- SWiM WORLDWIDE Pty Ltd	\$ 47,074,568	\$ 111,532,362	\$ 138,665,925	\$ 166,245,814	\$ 199,439,187
TOTAL GROUP PROFIT AFTER TAX	\$ 62,257,983	\$ 149,078,942	\$ 185,345,848	\$ 222,209,365	\$ 265,703,254
	35%	34%	34%	34%	34%

USE OF CAPITAL

AUD 5M investment: 9.33% Repay Business Loan to Radium Capital, 36.67% Repay Parent Company Business Loans, 21.67% Employ Key New Executive and Operations Management, 19.00% Marketing, Advertising and Promotion, 6.67% Platform Maintenance and Enhancements, 4.00% Compliance and Professional Fees, 2.67% Other Opex.

9. USE OF CAPITAL

The AUD 5,000,000 capital raised will be allocated strategically across key areas:



Technology Enhancement

- Stage 2 SWiM GDS platform development
- Infrastructure scaling and optimization
- Security and compliance improvements
- New feature development
- Integration capabilities enhancement

Market Expansion

- Sales and marketing initiatives
- Geographic expansion
- Partner program development
- Brand awareness campaigns
- Market research and analysis

Operational Scaling

- Key personnel recruitment
- Office establishment in new markets
- Training and development
- Operational systems enhancement
- Customer support infrastructure

Working Capital

- General operations
- Regulatory compliance
- Legal and professional services
- Contingency funding
- Administrative expenses

INVESTMENT PROCESS

Submit EOI to SWiM Worldwide Pty Ltd, receive due diligence pack, join investor briefing, confirm terms, complete share subscription on basis of:

- Total Shares on offer = 50,000 ordinary shares, representing 5% of SWiM Worldwide Pty Ltd (inclusive of all subsidiaries)
- *Note: Company is prepared to sell up to a further 50,000 ordinary shares, representing up to a further 5% of SWiM Worldwide Pty Ltd (inclusive of all subsidiaries)*
- Share Price = AUD 100.00 per ordinary share.
- Minimum Subscription Required = AUD 50,000 to acquire 500 ordinary shares, with additional subscription allowable from same purchaser in allotments of AUD 10,000 for each 100 ordinary shares acquired thereafter.
- Terms negotiable for Investments levels of AUD 1,000,000 or above.

INVESTMENT PROCESS

1

Complete your final due diligence

Before making any final decisions, it is essential to complete your final due diligence. This process involves conducting a thorough review of all relevant documents and information to ensure that you have a complete understanding of the situation. It is important to carefully read and analyse any contracts, agreements, and financial statements that are involved in the decision-making process. You should also research the organisation or individual that you are considering working with to ensure they have a good reputation and a history of success. By completing your final due diligence, you can proceed confidently knowing that you have thoroughly assessed all aspects of the situation.

2

Fill out the investment application

Before you start investing, it's important to fill out the investment application. The investment application is a crucial document that provides information about the investor including your financial status. It contains personal information such as name, address, contact details, and investor status. In addition to that, it requires information about your employment status, income, net worth, and investment experience.

3

A term sheet / offer document will be issued

The term sheet will include information such as the investment deliverables, timeline, payment structure, and any other pertinent information required. After the term sheet is issued, both parties will have the opportunity to review and provide feedback before proceeding to the final agreement

4

Deposit the funds into the specified account

To begin making your investment, deposit the funds into the designated account. Proceed to make the deposit through your financial institution or online banking platform, and include your full name in the transaction's reference ID. Once the transaction is complete, it is best to confirm the deposit by checking the account balance or requesting a receipt.

5

A final agreement will be issued

A final agreement will be issued to formally document the agreement between the parties. This final agreement will contain the terms and conditions and serve as a legally binding document that will govern the relationship between the parties involved and will be used as a reference point in case of any disputes or conflicts in the future. The issuance of a final agreement is an essential part of the agreement process, as it ensures that all parties involved are aware of their obligations and responsibilities and provides clarity and transparency in the agreement reached.

Contact Information

Investment Enquiries

Please direct your investment enquiries to:

Mr. Allan Barker

Chief Operating Officer

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Mob: +61 407 825 696

Email: abarker@swimworldwide.com.au

Company Headquarters

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SWiM GDS Pty Ltd (ACN: 661 521 731)

SWiM PAY Pty Ltd (ACN: 638 920 902)

SWiM REWARDS Pty Ltd (ACN: 638 935 476)

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Website: www.swimgds.com

Website: www.swimpay.com

Website: www.swimrewards.com.au

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SWiM PAY Limited (UK Company No. 14107859)

SWiM REWARDS Limited (UK Company No. 14512179)

71-75 Shelton Street Covent Garden London WC2H 9JQ

United States

SWiM PAY (USA) Inc. (US Company No. 804963695)

SWiM REWARDS (USA) Inc. (US Company No 805090545)

Suite 1000, 3700 Buffalo Speedway Houston, Texas 77098 Key

Important Notice

This Information Memorandum has been prepared and is being distributed by SWiM Worldwide Pty Ltd (ACN 636 379 318). The information contained in this document is confidential and provided solely for the purpose of evaluating a potential investment in SWiM Worldwide Pty Ltd. Recipients should conduct their own independent review, investigations and analysis of SWiM Worldwide Pty Ltd and of the information contained or referred to in this document.