



2025

A Unique, one and only Pre-IPO Investment Opportunity Summary



SWiM PAY



SWiM REWARDS



SWiM Worldwide Pty Ltd

1/3/2025

SWiM WORLDWIDE

A Unique, one and only Pre-IPO Investment Opportunity.

SWiM Worldwide Pty Ltd is offering the astute sophisticated investor, a unique, one and only Pre-IPO opportunity, to take ownership in not 1, but 4 complementary Fintech businesses, inclusive of 3 unique digital platforms, designed to revolutionise the Global B2B Payments and Loyalty industries and the Global Container Shipping industry.

All businesses are easily scalable and are being geared for growth and planned IPO with the next 12 to 24 months, presenting multiple high value and near-term exit opportunities.

“Fintech Transforms Global B2B Banking, Payments and Loyalty whilst removing USD 82 Billion per annum in Global Container Shipping Woes”

Sydney, Australia

WATCH INVESTOR VIDEO HERE:

<https://swimworldwide.com.au/SWWINVEST.mp4>

Reasons to invest in this project:

- ✔ A Rare, Once, and Only Opportunity to take ownership in not just 1, but 3 additional complementary Fintech Businesses and Digital Platforms.
- ✔ All businesses easily scalable, are being geared for growth and planned IPO with the next 12 to 24 months, presenting multiple high value and near-term exit opportunities.
- ✔ Disrupting and delivering, efficiencies, transparency, and Instant Global Payments to the USD 80 Trillion+ per annum B2B Cross Border Payments Industry.
- ✔ Instant Global Payments Meets Maritime Commerce by adoption of complementary fintech platforms SWiM PAY, SWiM GDS and SWiM REWARDS
- ✔ Delivering the World's First Global Distribution System ("SWiM GDS") specifically designed for the USD 1.3 Trillion Container Shipping Industry, solving Container Shipping Line Bad Debts and Cash Flow woes, whilst removing USD 82 Billion p.a. in Container Shipping Industry Pain Points
- ✔ Soft Launch in December 2024 already captures circa 5,390 Global Freight Forwarders (approx. 20% in number globally), Plus 104 International Container Shipping Lines (approx. 35% in number globally and 55% by market share), all waitlisted clients presently being onboarded to the platforms.

Financial terms of the investment:



Equity

AUD 5,000,000

For 5% of SWiM Worldwide

(including all subsidiaries in Australia, UK and USA)



Security

Business

Ordinary Shares in SWiM Worldwide Pty Ltd



Returns

Negotiable

Near Term and possible multiple high value IOP Exits

Project Description:

SWiM Worldwide has developed a suite of bespoke, complementary and wholly owned fintech businesses and digital platforms

- SWiM PAY – www.swimpay.com (available [here](#))
- SWiM REWARDS – www.swimrewards.com.au (available [here](#))
- SWiM GDS – www.swimgds.com (available [here](#))

Collectively this represents a transformative investment opportunity in the global B2B payments and fintech sector, offering a unique solution that combines instant international payment processing with industry-specific applications. The company has developed comprehensive financial technology platform that delivers instant local and cross-border transactions across 49 currencies in over 190 countries, with a strategic focus on the USD 1.3 trillion container shipping industry.

Market Opportunity & Solution:

The international B2B payments market transacts more than USD 80 Trillion annually and is experiencing rapid digitalisation, with businesses seeking alternatives to traditional banking systems. SWiM PAY addresses this need through:

- Instant international transfers with no transaction limits
- Industry-leading FX rates with minimal fees
- Digital wallet solutions supporting 49 currencies
- Integrated US Dollar B2B rewards programme with cash redemption available in 49 currencies
- Specialised payment solutions for high-value industries

Competitive Advantage

- Instant Local and International transfers
- No transfer limits on international transactions
- Superior FX rates compared to traditional banks
- Zero-fee transactions between linked funding accounts
- Proprietary US Dollar cash back rewards system driving customer retention
- Strategic integration with shipping industry platform (SWiM GDS)
- First-mover advantage in the USD 1.3 Trillion p.a. maritime payments sector

Operational Status

- Fully operational global payments platform
- Established presence in Australia, UK, and USA
- Operating under e-money institute licences in UK, EU, USA, Canada and APAC regions
- Growing B2B customer base including 7,300+ freight forwarders and 100+ shipping lines
- Integrated US Dollar cash back rewards programme redeemable in 49 currencies or 4,500+ gift card options
- Partnerships with major financial institutions and shipping & logistics companies

Revenue Model

- Transaction fees on international transfers
- FX spread revenue on currency conversions
- Platform fees from integrated shipping bookings
- B2B service fees and additional value-added services

Strategic Growth Initiatives

The shipping industry integration provides a significant competitive moat and demonstrates the platform's capability to handle high-value, complex international B2B transactions. This proven model can be replicated across all other B2B industry verticals requiring sophisticated payment solutions.

Investment Opportunity

SWiM Worldwide Pty Ltd is offering astute, sophisticated investor(s), a unique, one and only Pre-IPO opportunity, to take ownership in not 1, but 4 complementary Fintech businesses, inclusive of 3 unique digital platforms, designed to revolutionise the Global B2B Payments and Loyalty industries and the Global Container Shipping industry.

- 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 Pre-IPO up to a further 50,000 ordinary shares to a suitable investor(s), 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.

Proposed Use of Funds

SWiM Worldwide is seeking up to AUD 5 million in growth capital to:

- Expand global market penetration
- Enhance platform capabilities
- Scale operational infrastructure
- Accelerate customer acquisition
- Develop additional industry-specific solutions
- Repay company debt
- Prepare business for IPO

Management

Led by an experienced team with extensive backgrounds in global banking, finance, payments, trade, IT systems, and international law. The management team has a proven track record of successful exits in financial services and technology sectors.

Financial Projections

- Projected first-year income: AUD 271.35M
- Average transaction value: AUD 115,000
- Scalable revenue from multiple streams
- Clear path to profitability

Exit Strategy

SWiM Worldwide's unique position in both fintech and specialised industry solutions creates multiple potential exit opportunities through:

- Acquisition by major payment processors
- Purchase by international banking institutions
- Strategic buyout by shipping or logistics companies
- Public listing planned for 12-18 months.

The investment opportunity in SWiM Worldwide represents a chance to participate in the rapidly growing fintech sector while benefiting from the company's unique positioning in specialised industry verticals. With operational platforms, established traction, and a clear path to profitability, SWiM Worldwide is positioned to capture significant market share in the global payments industry.



To Invest, Register Interest or for Further Information:

Contact:

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Company Headquarters

SWiM Worldwide Pty Ltd (ACN: 636 379 318)

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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Victoria 3205 Australia

Tel: +61 1300 717 119

Mob: +61 407 825 696

Email: contact@swimworldwide.com.au

Website: www.swimworldwide.com.au

Website: www.swimgds.com

Website: www.swimpay.com

Website: www.swimrewards.com.au

International Offices

United Kingdom

SWiM Worldwide Limited (UK Company No.
14512127)

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 of America

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 investment risks:

When considering purchasing or investing in a business, it's important to be aware of the potential risks involved. It is advisable to consult with your accounting and legal advisors before entering into any contracts. While we strive to exercise due diligence, we cannot guarantee the accuracy of the project. It is essential that you verify all financials and legal agreements before proceeding.