

WALK THROUGH

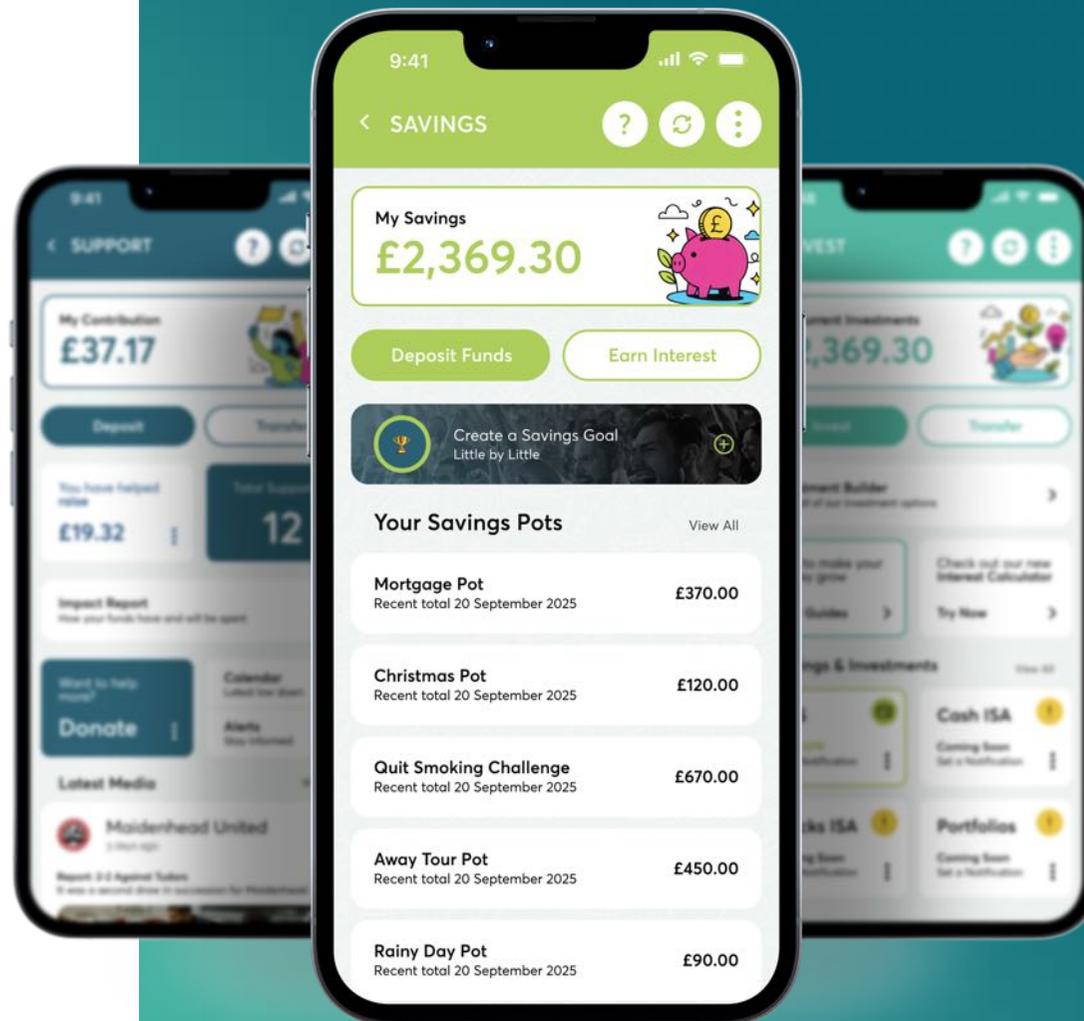


THE GOAL: CLUBERLY EXISTS TO MAKE MONEY MANAGEMENT MEANINGFUL.

Our app is designed around three simple mantras:

- **Save** – Set goals, round up spare change, and make saving simple.
- **Invest** – Access trusted, professionally managed portfolios from as little as £1.
- **Support** – Nominate a club, charity, or school, with 50% of all fees donated to the cause you care about.

Together, these three goals transform everyday financial habits into a powerful force for personal growth and community impact.





INTRODUCTION TO THE APP

This document is a walkthrough of the Cluberly app — showcasing its final design, main screens, and the features that bring it to life.

- **What you'll see**

A step-by-step look at the app's core functions: saving, investing, and supporting community causes.

- **How it works**

Each screen demonstrates how users can effortlessly manage money while simultaneously generating funds for their chosen club, school, or charity.

- **Why it matters**

- For users: a simple, low-cost way to save and invest.
- For the community: a continuous, sustainable stream of funding, with 50% of all fees donated back.

Together, this walkthrough shows how Cluberly combines personal finance with social impact in one seamless experience.

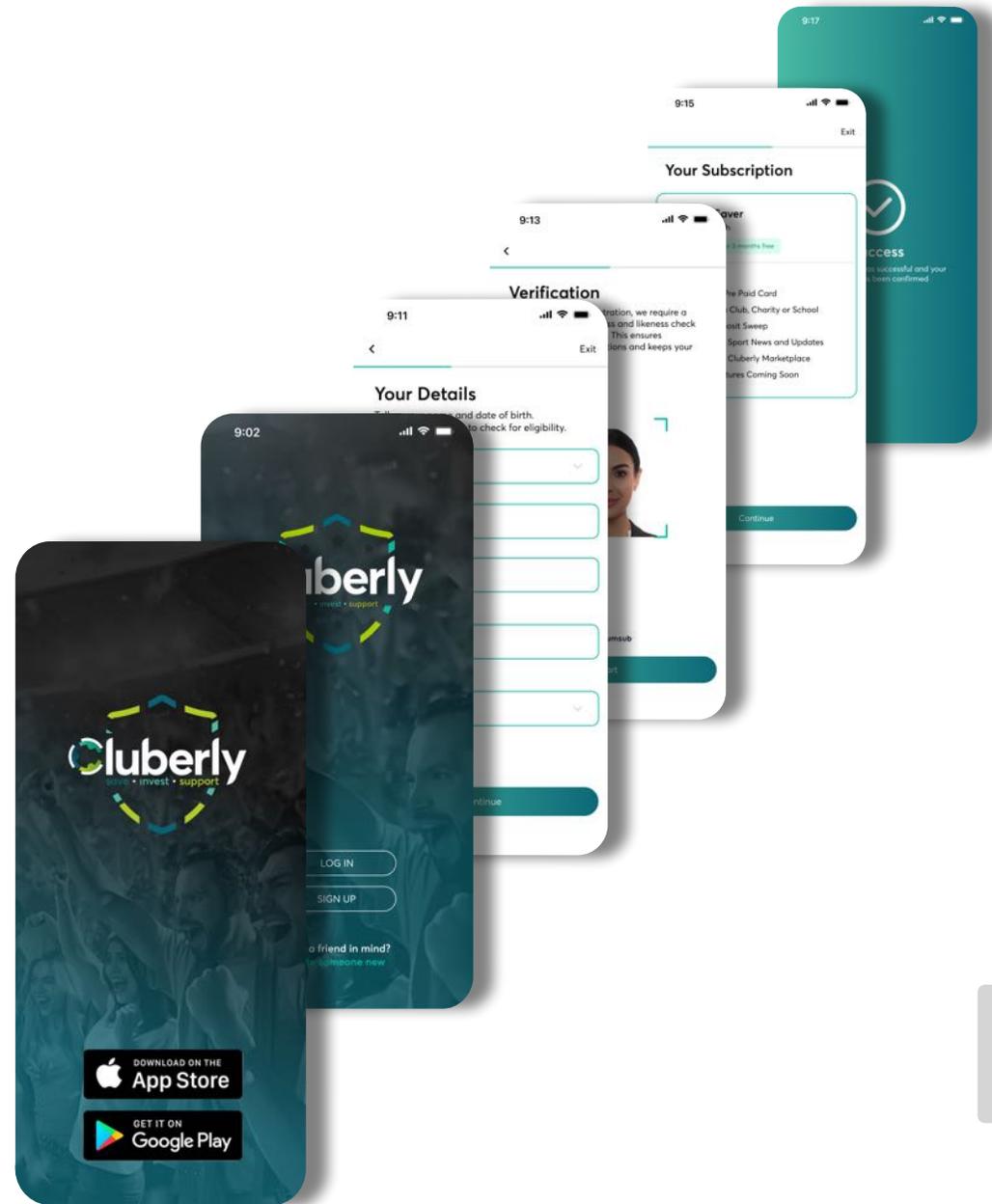
GETTING STARTED

GETTING STARTED TAKES JUST A FEW MINUTES

Cluberly has been designed to make onboarding quick, familiar, and secure.

- **Download the App**
 - Available for free on the Apple App Store and Google Play Store.
- **Register Your Details**
 - Enter name, email, and phone number.
 - Confirm identity with two-factor authentication.
- **Provide Verification Info**
 - Address, gender, and date of birth.
 - Identity validation using a facial scan plus ID (passport, driving licence, etc).
- **Choose Your Subscription**
 - Select the plan that suits you best.
- **Connect Your Bank**
 - Link your existing bank account.
 - Direct debit set up for subscription payment.

Once complete, your app is live, ready to start saving, investing, and supporting your chosen cause.





WHERE THE MAGIC HAPPENS

The Dock Screen is the central hub of the Cluberly app. It brings together key features in one simple, user-friendly layout.

1. Alerts

- Keeps users updated with the latest notifications.
- Includes savings milestones, investment updates, and news from their chosen cause.

2. Profile

- Displays personal information and cause affiliation.
- Access to Profile Challenges that boost donations and engagement.

3. Home

- Provides quick access to all main sub-categories of the app.
- Shows a snapshot of balances, savings, and investments at a glance.

4. Accounts

- A single view of all linked accounts in one place.
- Helps users manage savings and investments across multiple accounts seamlessly.

5. More

- Stores everything else that's essential but less frequently used.
- Includes contracts, account info, app settings, and user support.

The Dock Screen is designed to be clean, clear, and actionable, giving users an instant overview while keeping detailed features just one tap away.

SAVINGS

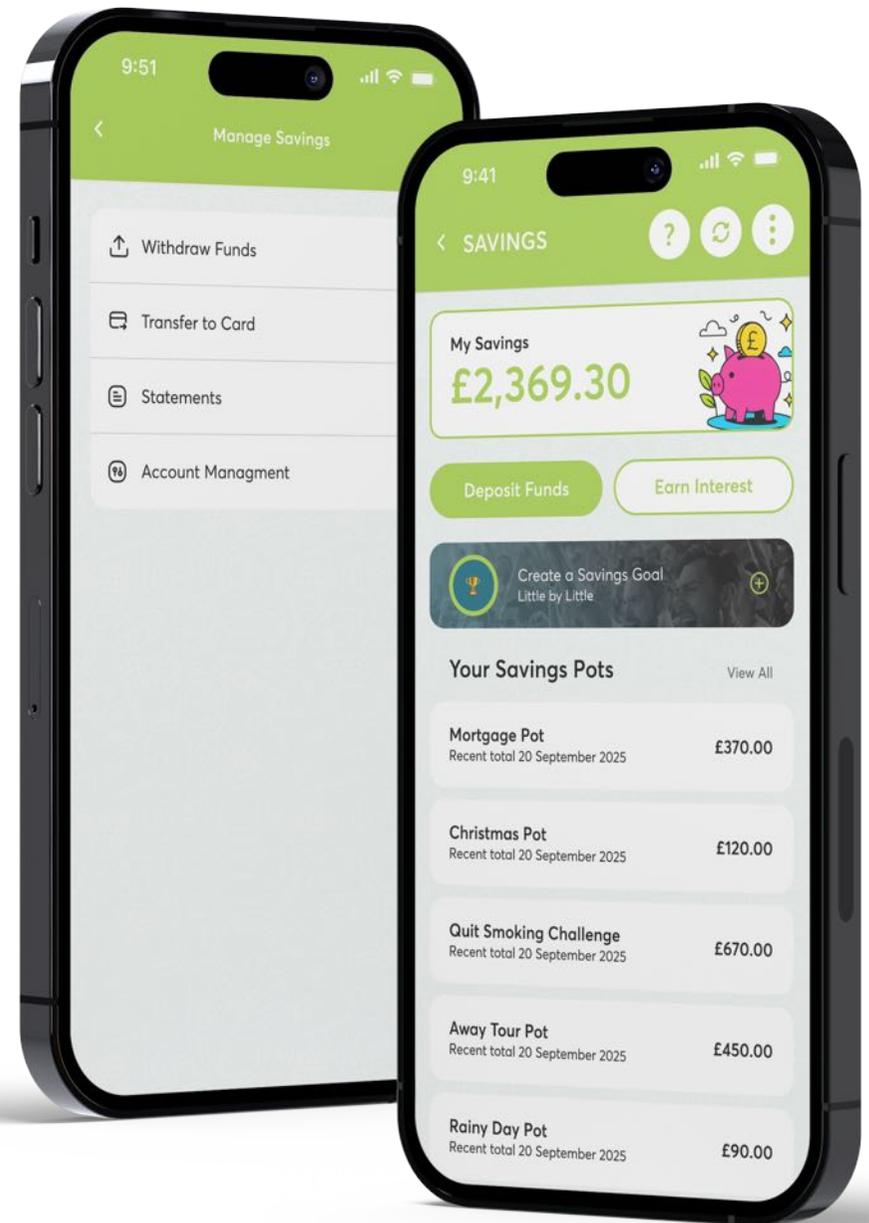
TURN EVERYDAY MONEY INTO MEANINGFUL MILESTONES.

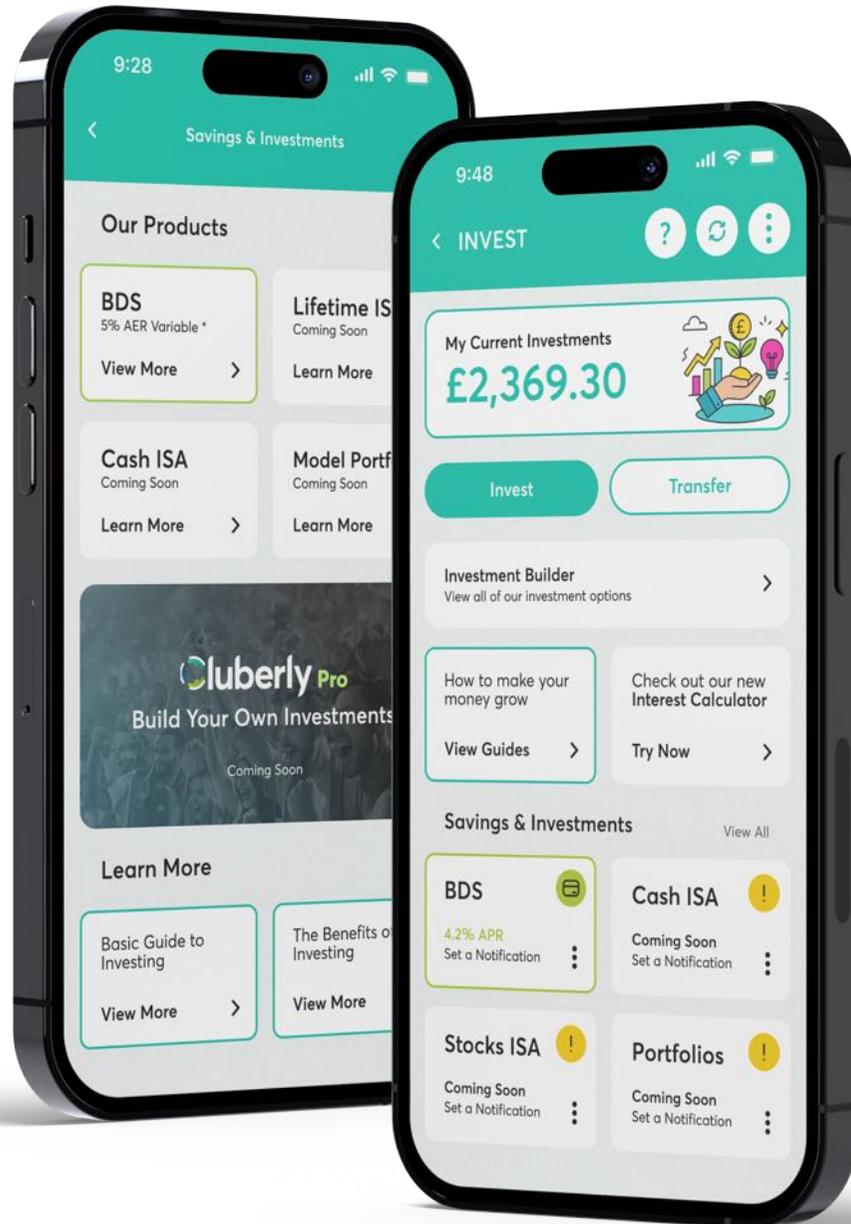
The Savings section is designed to make saving effortless, personal, and rewarding. Users can set specific goals — whether saving for a holiday, a car, or a house deposit — and track their progress in real time through simple, visual dashboards.

Funds can be built up in multiple ways: through direct debit transfers, round-ups from everyday purchases, or one-off deposits. Everything is fully flexible, allowing users to save at their own pace and adjust plans as they go.

The app also provides easy access to saving history, balance overviews, and quick transfers, making money management simple and transparent.

With every goal achieved, users move closer to their financial ambitions — all while helping their chosen cause benefit from 50% of the fees their activity generates.





MAKING YOUR MONEY WORK HARDER

Cluberly gives users the option to put their savings to work through a range of investment products, starting with the Bank Deposit Sweep, delivering around 4% APR on funds. From here, users can step into more advanced options such as Cluberly Cash and Equity ISAs, designed for tax-efficient saving and growth.

As the app evolves, users will be able to access professionally managed model portfolios — Defensive, Balanced, and Dynamic strategies — as well as future features including investment pots and even integrated pensions. All investments are overseen by regulated external managers, ensuring security and expertise at every stage.

The app also makes investing clear and approachable. Users can:

- View simple quick-look dashboards to check performance at a glance.
- Use built-in investment guides and tools to better understand their options.
- Explore an interest calculator to project potential returns.

The result is an intuitive experience where users can build confidence, track progress, and grow wealth responsibly — all while continuing to support their chosen cause.

SUPPORT

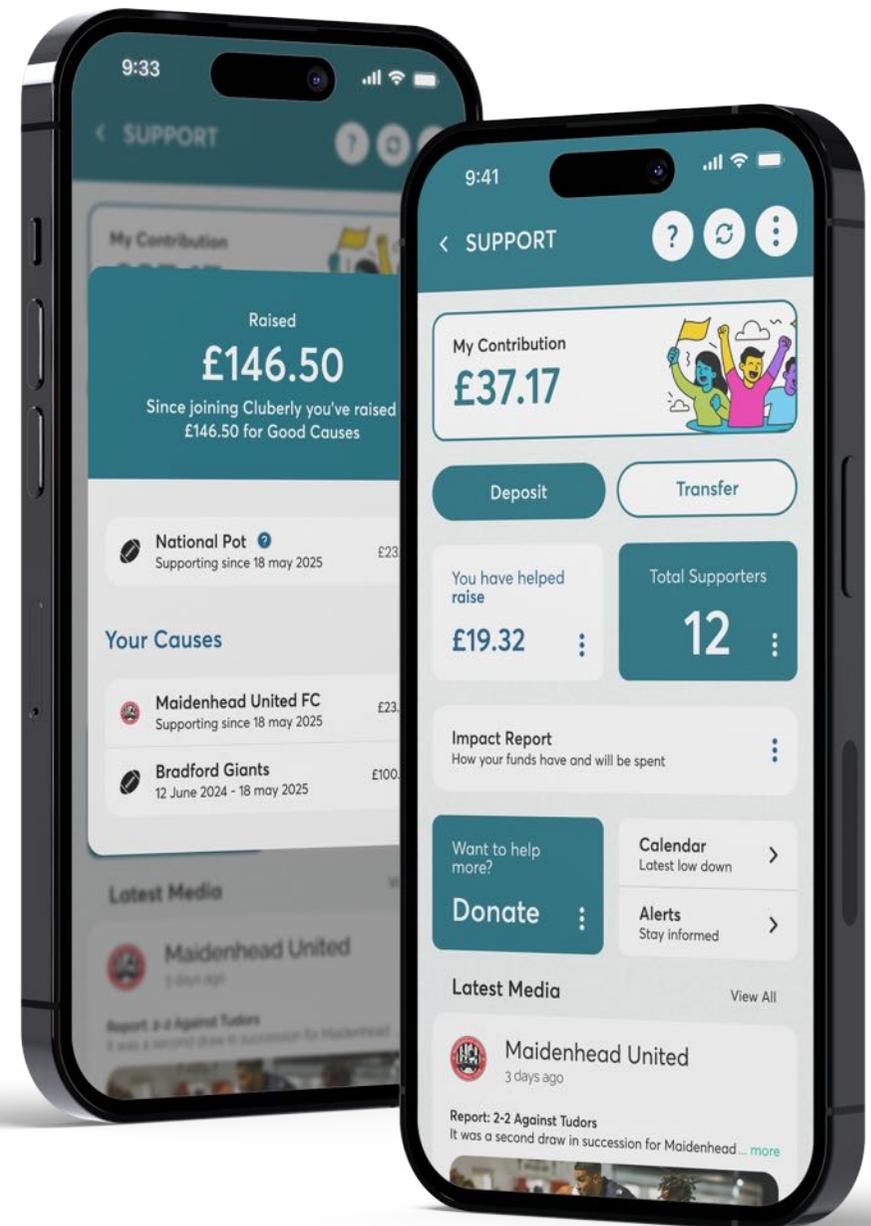
SEE YOUR IMPACT, SHARE YOUR SUPPORT.

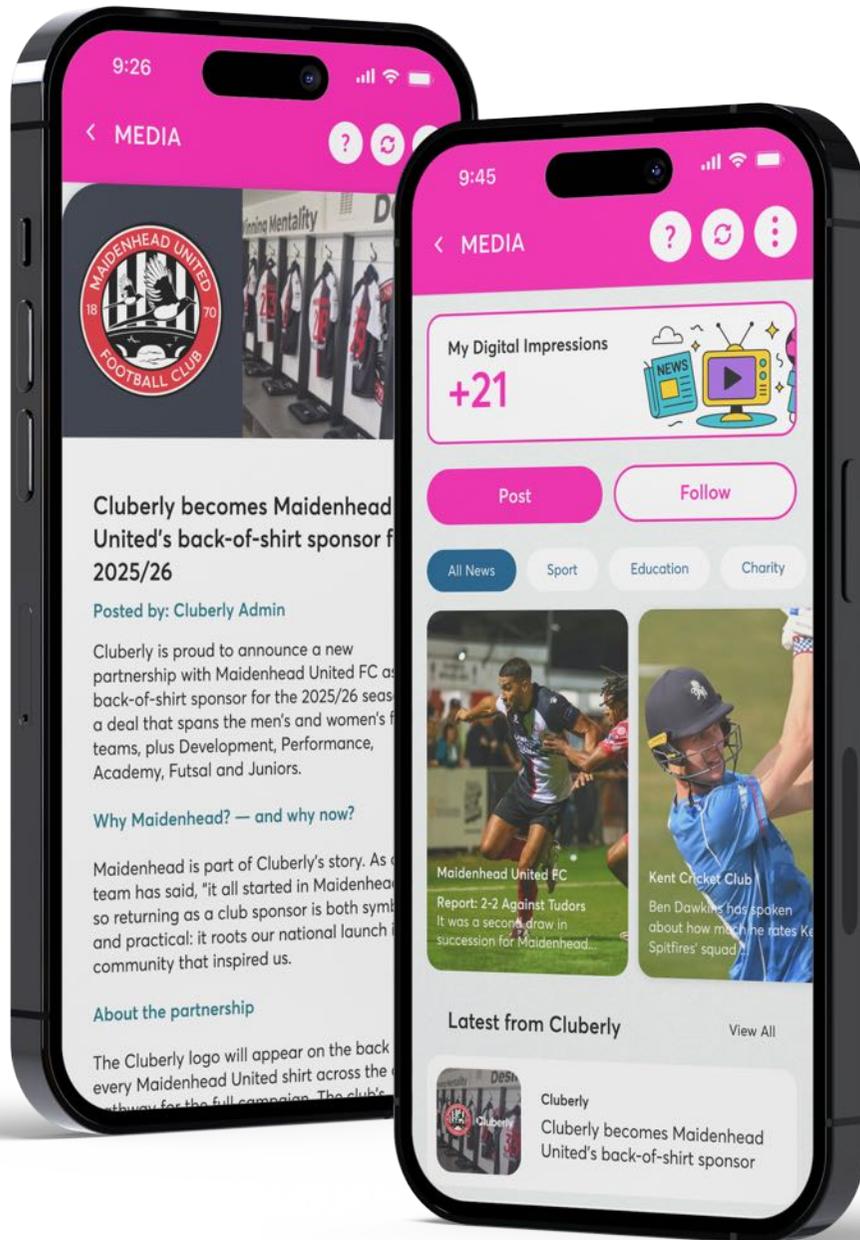
The Support section is where users connect directly with the causes they care about. Here, they can clearly see how their contributions are making a difference, with a real-time display of total donations and the number of supporters backing the same cause.

Users are encouraged to invite more supporters, helping grow the community and increase the impact. They can also make direct donations on top of their regular contribution, giving them even more control over the help they provide.

To make support tangible, the app provides a dedicated Impact Report, showing how funds are being used and the change they are driving in the real world. Alongside this, users can access news updates, alerts, and event calendars from their chosen club, charity, or school, ensuring they feel part of the journey every step of the way.

The Support section transforms giving from a passive act into an interactive, community-driven experience where every user sees the difference they're making.





STAY INFORMED, STAY CONNECTED, STAY REWARDED.

The Media section brings together everything that matters most to users — from news and updates about their chosen cause to a broader mix of content, including the latest savings and investment guides. It's designed to inform, educate, and inspire.

Users can also share articles, guides, and stories with friends, family, or their wider networks. Each share generates digital impressions, which are rewarded through Cluberly's unique points system. These Cluberly Rewards Points can then be redeemed in the Cluberly Marketplace, turning engagement into real value.

This section reinforces that Cluberly is more than just a financial app. It's a platform for community, education, and participation, ensuring that users not only manage their money but also remain connected to their cause and the issues they care about.

By blending media with rewards, Cluberly transforms everyday engagement into a cycle of learning, sharing, and giving back.

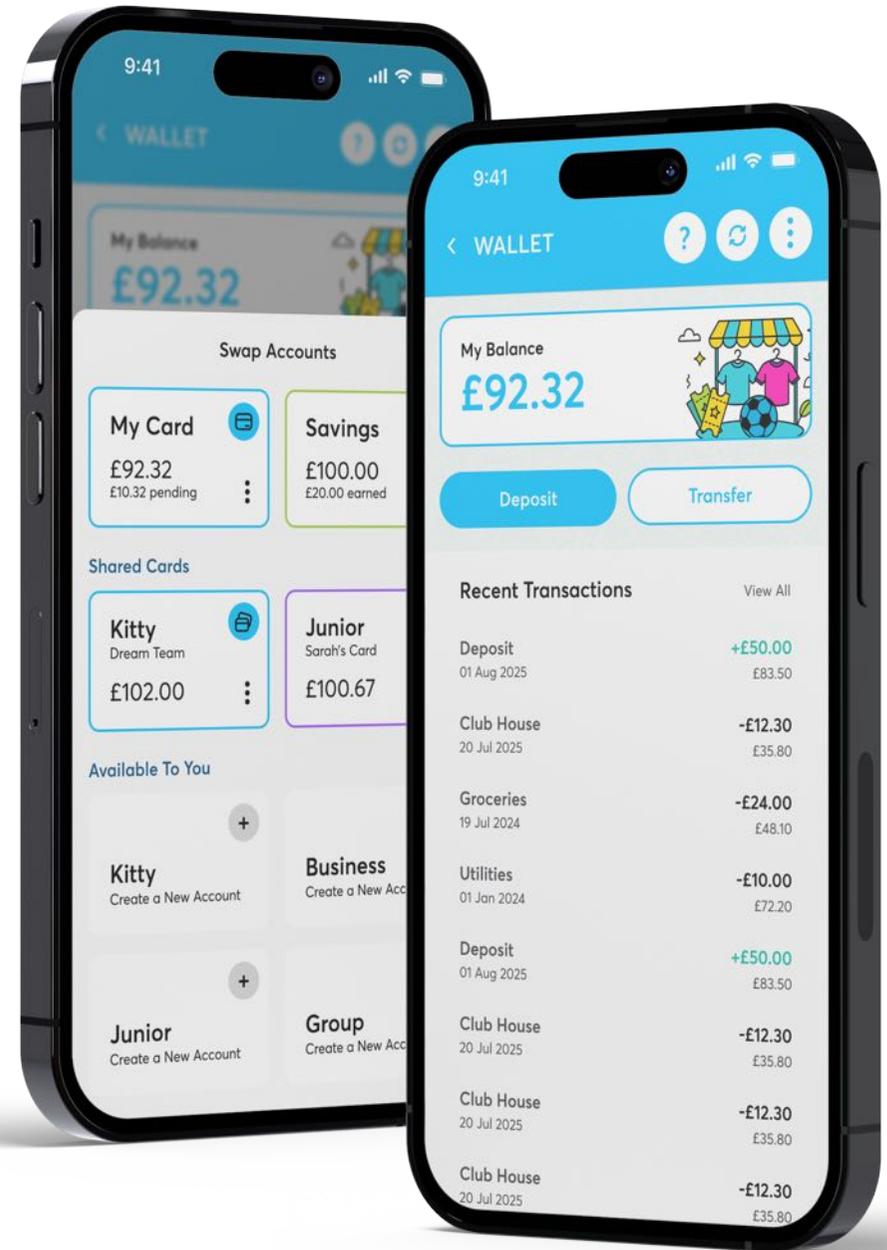
WALLET

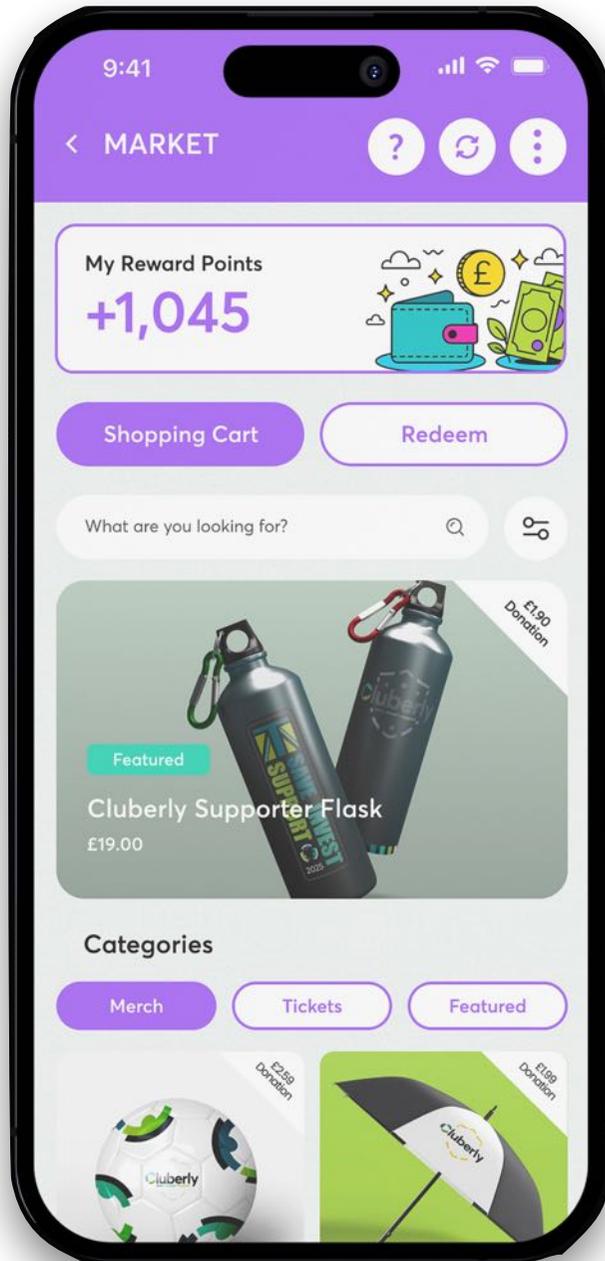
YOUR MONEY, CLEARLY MANAGED IN ONE PLACE.

The Wallet acts as the user's personal finance hub within the app, bringing together a clear view of spending, deposits, and current balances. It's designed to make money management effortless, with straightforward tools for deposits and transfers at the tap of a button.

For added convenience, the Wallet also includes smart transfer solutions. Whether it's sending money to a friend, splitting a bill, or receiving funds, users can take advantage of the latest technology, such as QR codes, for instant transfers and information sharing.

With everything tracked and managed in one simple interface, the Wallet ensures users stay in control of their money while enjoying quick, modern payment options.





SHOP WITH PURPOSE, REWARD YOUR PASSION.

The Market is where users can browse and buy a wide range of items — from everyday merchandise like t-shirts, umbrellas, and keyrings to more exclusive offers such as tickets and event access. True to our pledge, every purchase contributes a proportion back to the user’s chosen cause, making shopping a way to give back.

Causes themselves can also list their own products, whether that’s club merchandise, fundraiser items, or tickets for local events. Beyond this, Cluberly offers premium hospitality packages and access to major sporting events, giving users unique opportunities they won’t find elsewhere.

The Market is also home to the Cluberly Rewards system. Users can earn points through app activity — from sharing content to completing challenges — and then redeem them in the marketplace for items of their choice.

More than just a shop, the Market transforms everyday purchases into community support, memorable experiences, and rewarding engagement.

SUBSCRIPTIONS

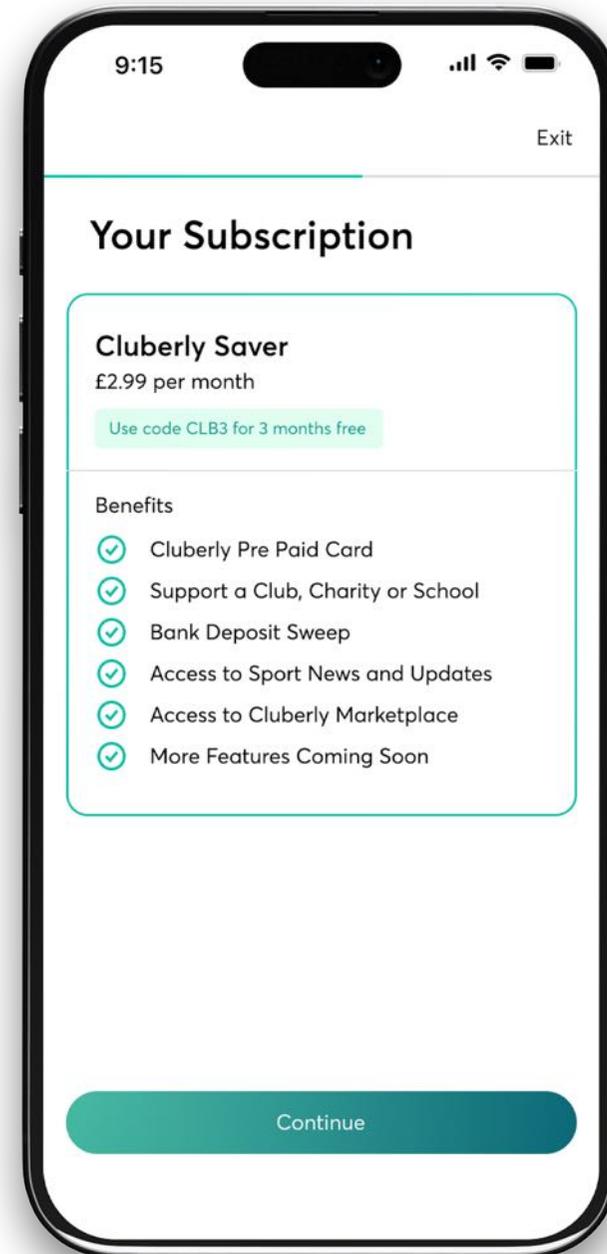
START SIMPLE — ADD MORE AS YOU GROW.

Cluberly's base subscription is just £2.99 per month, giving users access to our core features — Save, Invest, Support, Media, Market, and Wallet (Lite). It's an affordable way to manage money, grow savings, and support a chosen cause — all from one app.

To mark our launch, we're offering an Early Bird Promotion: the first 12 months are completely free. During this period, Cluberly will still donate 50% of the equivalent subscription value to users' chosen causes. This allows early adopters to enjoy the full experience, provide valuable feedback, and help shape the app as new features and bolt-ons are introduced.

Beyond the base plan, users can choose from a range of Cluberly Bolt-ons, adding enhanced investment options, a branded Visa card, shared spending tools, junior accounts, and premium services for advanced investors.

A flexible model designed to reward early users, encourage growth, and ensure every subscription — free or paid — continues to make a real community impact.



BOLT-ON 1 - BRANDED VISA CARDS



MORE THAN A CARD — IT'S A STATEMENT OF SUPPORT.

Cluberly will roll out its first Visa card design at launch, giving users a stylish and practical way to manage their spending while staying connected to their cause. From there, we'll release new card designs every week, ranging from our own brand themes to exclusive collaborations with well-known partners.

Our ultimate goal is to introduce Custom Cause Cards — personalised Visa cards that proudly display the user's chosen club, charity, or school. These cards turn everyday spending into a visible sign of support, allowing users to show their cause wherever they go.

In addition, we'll be releasing both the Cluberly Junior Card and the Kitty Card.

- The **Junior Card** will form part of our Cluberly Junior app, giving children a safe and educational way to learn about money.
- The **Kitty Card** will offer shared access for groups, ideal for team trips, family budgets, or social clubs.

Each card blends functionality with purpose — combining convenience, design, and community pride in one powerful accessory.

BOLT-ON 2 - CLUBERLY JUNIOR

TEACH GOOD HABITS EARLY — FUN, LEARNING, AND FINANCIAL CONFIDENCE.

The Cluberly Junior bolt-on is designed to help parents introduce their children to money management in a safe, engaging way. It includes a dedicated Junior Visa card, available in a variety of bright, sporty designs drawn from our expanding card range.

Each subscription comes with access to the Cluberly Junior app, a simplified version of the main platform tailored to younger users. It features educational games and learning tools that make saving, budgeting, and giving fun to explore.

Parents can use their own Cluberly app to set savings challenges and personal goals, helping children earn rewards and build good financial habits from an early age. Family members can also send digital gift cards directly into the child's account, encouraging wider participation in their progress.

Importantly, parents retain full oversight and control — with options to monitor activity, set spending limits, and restrict usage when needed, all managed conveniently from the main app.

Cluberly Junior turns financial education into a shared experience — combining independence for children with reassurance for parents.





BUILT FOR TEAMS, FRIENDS, AND TRAVELLING FANS.

The Kitty Card is one of Cluberly's flagship products — a shared spending and saving solution created especially for sports fans, groups, and clubs who like to organise and pay together.

Designed for convenience and transparency, the Kitty Card allows multiple users to contribute funds into one shared balance, making it perfect for travelling supporters, away tours, group holidays, or social events. Within the app, groups can create joint savings pots to plan ahead for trips, tickets, or team activities.

The card also includes clever built-in tools such as bill-splitting calculators and instant QR transfers, allowing new members to join the kitty or settle up in seconds. Every transaction and deposit is clearly shown within the app, keeping things simple, social, and stress-free.

Whether it's a rugby club away day or a friend's weekend trip, the Kitty Card brings people together — making group spending effortless and saving for shared goals easy.

BOLT-ON 4 - ADVANCED INVESTMENTS

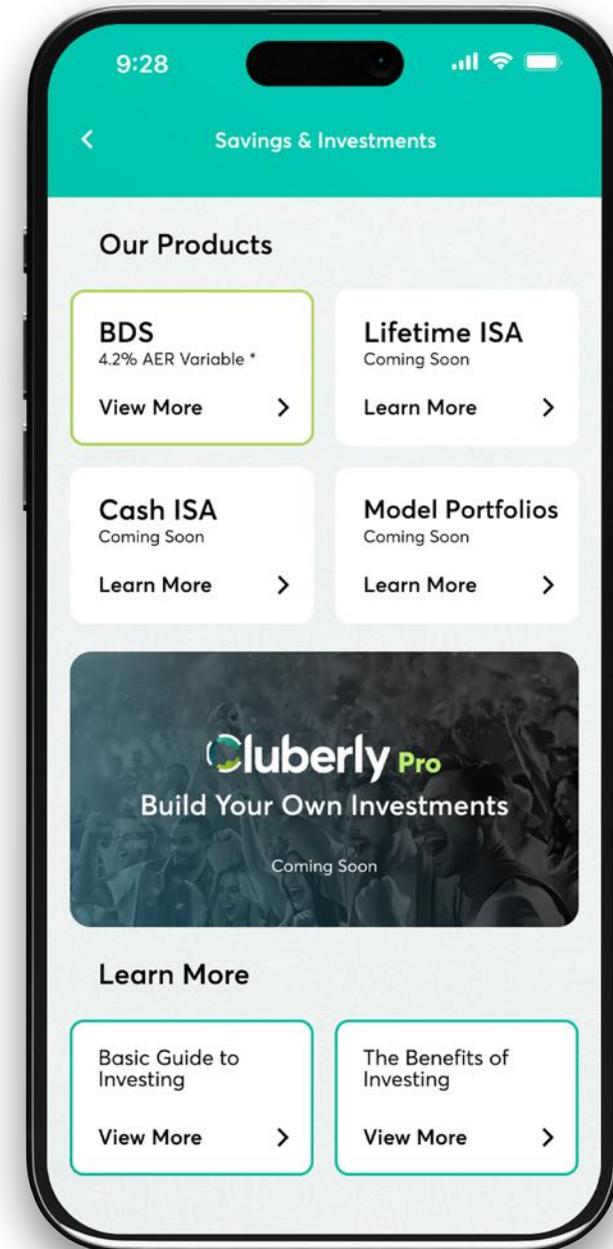
TAKE INVESTING TO THE NEXT LEVEL — WITH EXPERT MANAGEMENT BUILT IN.

The Advanced Investments bolt-on opens up a broader range of professionally structured products for users who want to make their money work harder. This includes access to Cash ISAs, Stocks & Shares ISAs, and Innovative Finance ISAs (IFISAs) — all designed to deliver tax-efficient growth while keeping full transparency through the app.

Users can also choose from a range of professionally managed portfolios, both passive and active, tailored to different levels of risk and return. These portfolios are managed by respected industry leaders such as Octopus Investments and other trusted money managers, ensuring every investment is handled securely and responsibly.

Through the app, users can track performance in real time, view clear analytics, and use built-in investment tools and guides to understand their portfolio.

With Advanced Investments, Cluberly gives users the confidence and capability to grow wealth intelligently — all while continuing to donate 50% of core revenues to community causes.



AFFILIATE CARDS

Cluberly will be introducing Affiliate Cards, custom-designed to reflect the identity of each affiliated cause, club, or organisation. These cards will follow the official brand guidelines of each partner, including colours, logos, and insignias, ensuring a fully aligned visual identity.

The Affiliate Cards not only strengthen branding for our partners but also provide a unique way for supporters to show their loyalty every time they spend. Each card will carry the same functionality as our core Visa cards while reinforcing the partnership between Cluberly and its affiliates across the community.

VIP ACCESS

Through a new collaboration with a leading hospitality partner, Cluberly will offer exclusive access to a range of high-profile sporting and social events. From major tournaments to premium entertainment experiences, users will be able to secure some of the most sought-after tickets directly through the app.

In keeping with our ethos of giving back, a proportion of all access fees will be donated to users' chosen causes. This ensures that every experience — whether on the pitch, at a concert, or in hospitality — continues to support the community while delivering unforgettable moments.

CLUBERLY TV

We're launching Cluberly TV, a dedicated YouTube channel bringing our community to life through engaging video content. Hosted by a team of professional presenters and industry experts, the channel will explore topics spanning finance, community stories, and sport, offering valuable insights and inspiration to our audience.

Each month, we'll feature a flagship podcast bringing together celebrity guests, thought leaders, and grassroots voices to discuss real-world issues and success stories. Cluberly TV will inform, entertain, and connect viewers while reinforcing our mission to make finance and giving back more accessible to everyone.

CLUBERLY MERCH

Cluberly is developing its own seasonal merchandise range, created in collaboration with local universities and graduate designers. By harnessing fresh creative talent, we'll launch both summer and winter collections of clothing and accessories available through the Cluberly Marketplace.

Each item can be customised with a user's chosen cause or club insignia, turning everyday wear into a statement of support. Beyond style, every purchase generates an additional revenue stream for smaller causes, allowing users to make a real difference simply by wearing the brands they believe in.

CLUBERLY SCOUT GAME

Inspired by Fantasy Football Manager, Top Trumps, and Match Attax, Cluberly is launching the Scout Game — an exciting new collectible and playable card experience. Each card will feature real athletes and community heroes, allowing users to collect, trade, and compete while supporting the causes they care about.

Priced from just £2.99, the cards serve a dual purpose: fun gameplay and meaningful giving. True to our commitment, 50% of every sale will be donated to users' chosen causes, turning every pack opened into another way to make a difference.

CLUBERLY BATTLE OF THE BALLS

The Battle of the Balls is Cluberly's flagship charity event — a multi-sport series inspired by Soccer Aid, but expanded across several disciplines. Featuring well-known athletes, celebrities, and community players, the event will raise both awareness and funding for the many causes supported through Cluberly.

Each competition will celebrate teamwork, sport, and giving back, bringing fans and communities together under one shared goal. Beyond entertainment, Battle of the Balls will serve as a high-profile platform for the causes we champion, reinforcing the power of sport to create lasting social impact.

AMBASSADORS, PARTNERS AND CAUSES



AMBASSADORS, PARTNERS AND CAUSES

Cluberly continues to expand its network of ambassadors, partners, and causes, each aligned with our mission to combine financial wellbeing with social impact. We're proud to be working with respected figures from sport, media, and business, whose passion for community aligns perfectly with what Cluberly stands for.

Our ambassadors play a vital role in raising awareness, connecting us to new clubs, charities, and schools, and helping to spread our message to wider audiences. Alongside this, we're building strong partnerships with organisations and foundations across multiple sports and community sectors, ensuring that our platform supports those making a real difference.

By continually adding new causes and representatives, we're creating a vibrant, purpose-led community united by shared values. Together, we're demonstrating how technology, finance, and sport can work hand in hand to deliver positive, lasting change.

THE COUNTDOWN TO LAUNCH HAS STARTED

