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The Future of Private Credit

PiXL..

Reimagine private credit investment with PiXL
Our platform combines blockchain technology and
tokenization to democratize private credit
investment. Invest, receive yields and grow with
unparalleled transparency, liquidity, and efficiency
in a globally accessible marketplace



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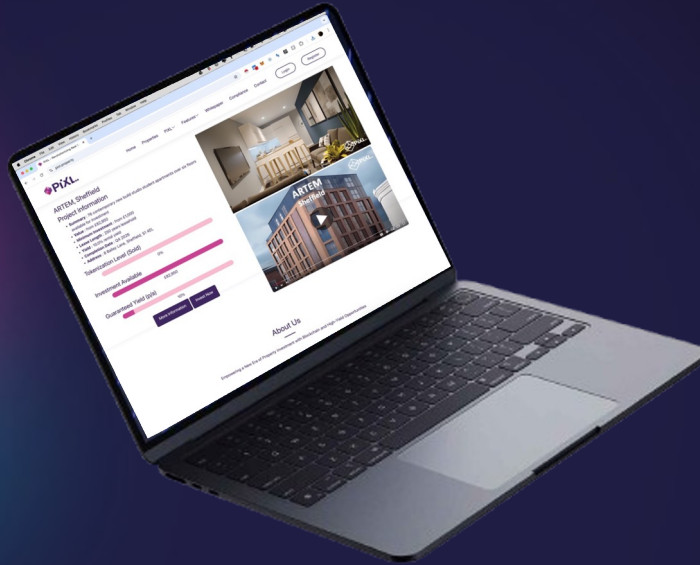
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Unlocking opportunities in private credit investment

Building the Future of Private Credit Together



PiXL combines tokenization tech to transform private credit investments, offering accessibility, transparency, & high-yield opportunities worldwide

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Empowering private credit through innovation

Vision and Mission of PiXL..

Vision

- Create a Global Private Credit Ecosystem
- Fractionalize Development Finance
- Lead the Tokenization Revolution

Mission

- Democratize Private Credit Investment Access
- Simplify Transactions
- Build Trust and Transparency

PiXL vision drives global accessibility & ESG, while its mission empowers investors with transparency & simplified transactions

Challenges in traditional development finance

Traditional Development Finance Problem

- High Barriers to Entry
- Liquidity of Development Finance & Properties
- Complex and Costly Transactions
- Lack of Transparency
- Geographic and Regulatory Barriers
- Untapped Digital Potential



Traditional development finance investment suffers from high barriers, illiquidity, lack of transparency, & inefficiency, limiting access & flexibility for investors



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Transforming private credit investment forever

Overview of the PiXL Platform



Private Credit Investment



Fast Seamless Transactions



Global Inclusive Access



Enhanced Asset Liquidity



Transparency & Trust Built in

PiXL combines tokenization & blockchain to democratize private credit investment, enabling transparent, liquid, & accessible investments for global audience



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Innovative tools for private credit investment

PiXL Platform Features

	Tokenized Private Credit		Smart Contract Automation		Blockchain Transparency		Global Accessibility
	Fractional Ownership		DeFi Integration		Portfolio Management		Seamless Transactions
	Regulatory Compliance ready		User Rewards		Fixed Income Distribution		Investor Community
	Secondary Marketplace Trading		Real-Time Market Insights		Customizable Investment Options		Sustainable Investment Opportunities

Comprehensive features including tokenization, smart contracts, and DeFi integration provide seamless, transparent, and globally accessible property



Collateralized finance & private credit tokenization

Private Credit Opportunities

Bridging Facility

Supports Developers Liquidity to Bridge the Gap with Land Purchase

- **High-Yield APY:** Earn **15-20%** returns paid out after fixed agreed dates
- **Security:** If completion fails, PiXL will have first charge rights which will enable them to recuperate the equity in the asset up to the value of the first charge
- **Simple Analogy:** It's like a 12 to 18-month fixed savings account, offering interest and principal at term-end

Development Finance

Mid-term funding solution for large-scale residential & commercial builds

- **Returns on Completion:** Earn **10-14%** over 18–36-month investment period paid on completion of development
- **Tailored for Longer-Term Investors:** Ideal for those seeking higher returns on substantial development projects
- **Simple Analogy:** A fixed savings account offering interest and principal at term-end

On Plan Real Estate (2026)

Income-generating properties already built and rented out to tenants

- **Steady Monthly Yields:** Earn proportional returns of **5-7%** annually, distributed monthly to token holders
- **Liquidity and Flexibility:** Purchase tokens for new properties or trade them on a secondary market
- **Simple Analogy:** Think of it as a current account offering monthly interest

Unlock unparalleled opportunities in development finance on the PiXL platform. Join the revolution today!

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Token overview supporting platform

Coins and Tokens on PiXL..

UTILITY TOKEN

PiXL Token



PiXL is the platform governance and utility token, utilized for payments, staking, DAO governance, and more

\$ \$0.01

Initial Price

\$10m

FDV

1 billion

Circulating

RWA Token

PiXLPro Token



Each RWA token represents a share of an asset. Buy & hold to earn passive income.

\$ \$1,000 USDT

Price

\$120M

TVL

120,000

12-month Supply

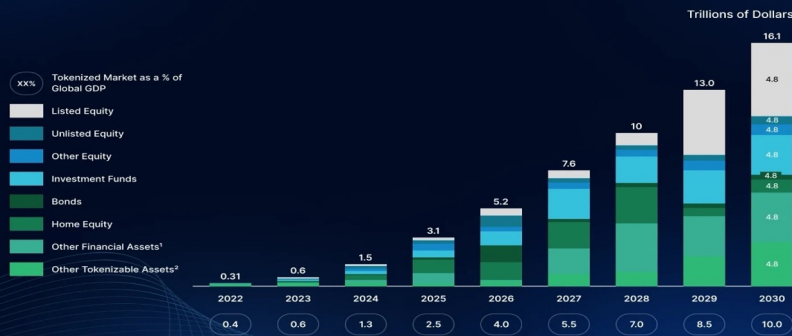
The PiXL Token powers governance, while PiXLPro Token enables yield from real world assets globally



\$280 trillion opportunity redefined

Market Size and Growth Potential

Tokenization of Global illiquid assets estimated to be a \$16 Trillion business opportunity by 2030



Global Real Estate Market Valuation:

“ Estimated at \$280 trillion, making it the world’s largest asset class ”

Source: Savills Research

Tokenized Real Estate Growth:

“ Projected to reach \$1.4 trillion by 2030, driven by blockchain adoption & increasing demand for alternative investments ”

Source: Market Reports

\$280 trillion global real estate market redefined with blockchain, projected to grow significantly through tokenization and decentralized platforms

Diverse revenue streams driving growth

Business Model Revenue Streams



- Transaction Fees
- Asset Tokenization Services
- Subscription Plans
- DeFi Integration Fees
- Listing Fees

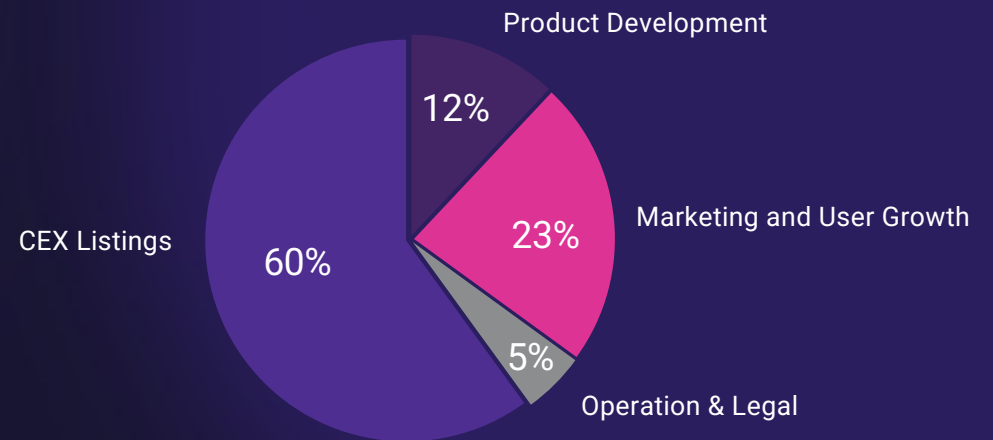
Diverse revenue strategy with multiple streams

Ensuring a sustainable & scalable ecosystem

Use of Funds for Pre-TGE Distribution

Pre-TGE: \$PXL Token go to market budget (\$1.2m):

- 12% Product Development
- 23% Marketing and User Growth
- 5% Operation & Legal
- 60% CEX Listings



Balanced tokenomics model supports growth through investor allocation, tech development, marketing, team incentives & reserve funds



Strategic Allocation for Sustainable Growth

Tokenomics for PXL Utility Token

Category	%	TGE	Cliff	Vesting	Purpose
Private Round	12%	20%	1	6	Funds development, partnerships, and platform innovations
KOLs	1%	25%	1	3	Incentivizes key opinion leaders to promote adoption and engagement
Public Round	5%	30%	1	3	Provides public access to \$PXL and raises funds through retail investors
Partners	2.5%	0%	6	18	Rewards strategic partners and ecosystem contributors with vested allocations
Liquidity	10%	100%	0	0	Ensures liquidity for exchange listings, market stability, and trading support
Treasury	10%	0%	0	36	Reserved for future ecosystem growth, strategic initiatives, and sustainability
Team	15%	0%	12	24	Aligns core team incentives with long-term success (subject to vesting)
Advisors and Consultants	5%	5%	6	12	Rewards key advisors and consultants for their strategic guidance
Marketing, Acquisitions, Partnerships	10%	10%	0	12	Funds marketing campaigns, acquisitions, partnerships, and community growth
Ecosystem & Development	18.5%	10%	0	30	Supports protocol enhancements, integrations, and ecosystem expansion
Community Airdrop	1%	0%	1	6	Rewards early adopters, community supporters, and engagement incentives
Staking & Community Incentives	10%	10%	0	36	Provides staking rewards and incentives for long-term token holders

Tokenomics

- The PXL token is designed to help facilitate fractional ownership, governance, and liquidity within the PiXL ecosystem
- With a total maximum supply of 1 billion tokens, the token distribution strategically supports growth, ecosystem incentives, and market stability
- The post-IDO valuation is set at \$10 million, reflecting strong early-stage investor confidence and the platform's potential to reshape private credit investment through blockchain technology

PiXL delivers benefits for investors, developers & communities, fostering growth, trust, and innovation in the private credit ecosystem

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Driving growth, trust, and innovation

PiXL Stakeholder Benefits



Investors

- Low Barriers of Entry, Diversification and High APY Opportunities

Property Developers

- Global Capital Access, Streamlined Transactions and Increased Visibility

Regulators

- Robust KYC/AML & Proactive Reporting

Community

- Collaborative Growth, Education Resources & Reward Programs

PIXL delivers benefits for investors, developers & communities, fostering growth, trust, and innovation in the private credit ecosystem



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Technology, innovation & world-class partnerships

Key Components of the Architecture



Sumsb



PIXL delivers benefits for investors, developers & communities, fostering growth, trust, and innovation in the private credit ecosystem



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Advanced technology for private credit innovation

Key Technical Platform Features

Blockchain-Driven Infrastructure



Smart Contracts Automation



Investor Dashboard



Secondary Marketplace Integration



Scalable blockchain, automated smart contracts, & real-time dashboards can empower secure seamless liquid private credit investments



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Compliance and security framework

Governance Driving Regulated Tech



**KYC/AML
Integration**



**GDPR and
Data Privacy**



**Immutable
Audit Trails**



**Advanced
Security Measures**

Integrated KYC/AML, GDPR compliance, blockchain audit trails, & advanced security measures ensure transparent, secure, & globally compliant platform



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Private Credit, Property Developers & Banking Tech Team



Branagh McNamara
Chief Executive Officer



Daniel Synnott Syed
Chief Operating Officer



Max Vernon
Chief Strategy Officer



Kam Patel
Chief Technology Officer

A visionary team with decades of combined experience across private credit, development finance, technology, and banking, driving PIXL forward



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PiXL - The Future of Private Credit Investment

Thank You

