



**DISRUPTING AN  
INDUSTRY –  
BANKING MADE GOOD**



**XINJA**

**HOW MONEY SHOULD BE**

# WHO IS XINJA?



Xinja is an independent,  
100% digital 'neobank'  
for Australians.  
Designed for mobile.  
Made for people.



# WHERE WE ARE

**4** most profitable banks in the world

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**400** Royal Commission witness statements

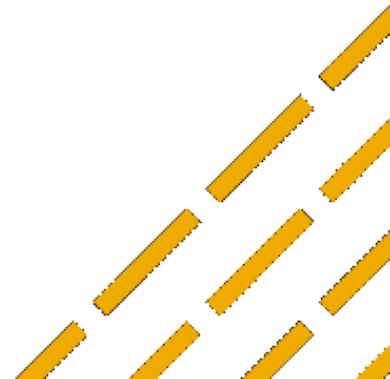
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**6000** complaints a month to the AFCA

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**\$1,175** Big 4 profit per capita of population

**Something's  
gotta give.....**



Bringing **humanity** back to banking





It's not just ethics, it's also **Survival**





# WHAT DOES A LOW INTEREST, LOW INFLATION FUTURE MEAN?



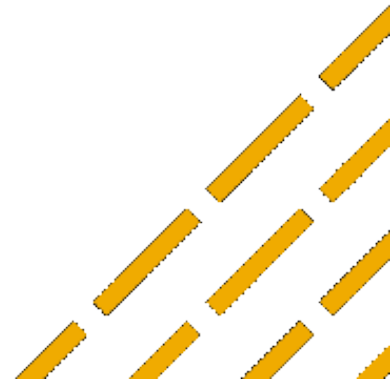
The need for new  
asset allocations



Letting go of our  
obsession with  
property



Saving for  
uncertain times



# HOW DO BANKS NEED TO ADAPT?



Encouraging customers to save, not borrow



Lower costs



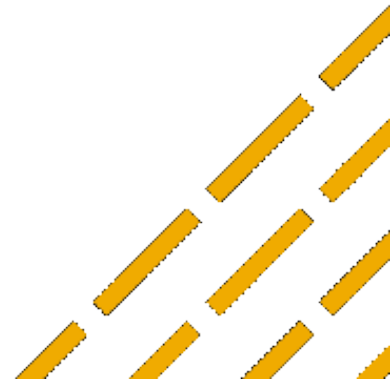
New asset allocations



Alternative revenue streams



Excellent service





# Using technology to bring humanity back to banking





So what will happen?





The race to the top...





Xinja is not changing banking...  
we're **revolutionising** it







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