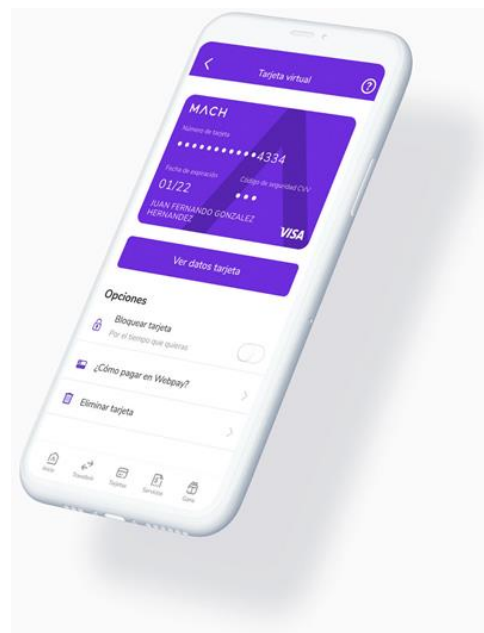


MACH

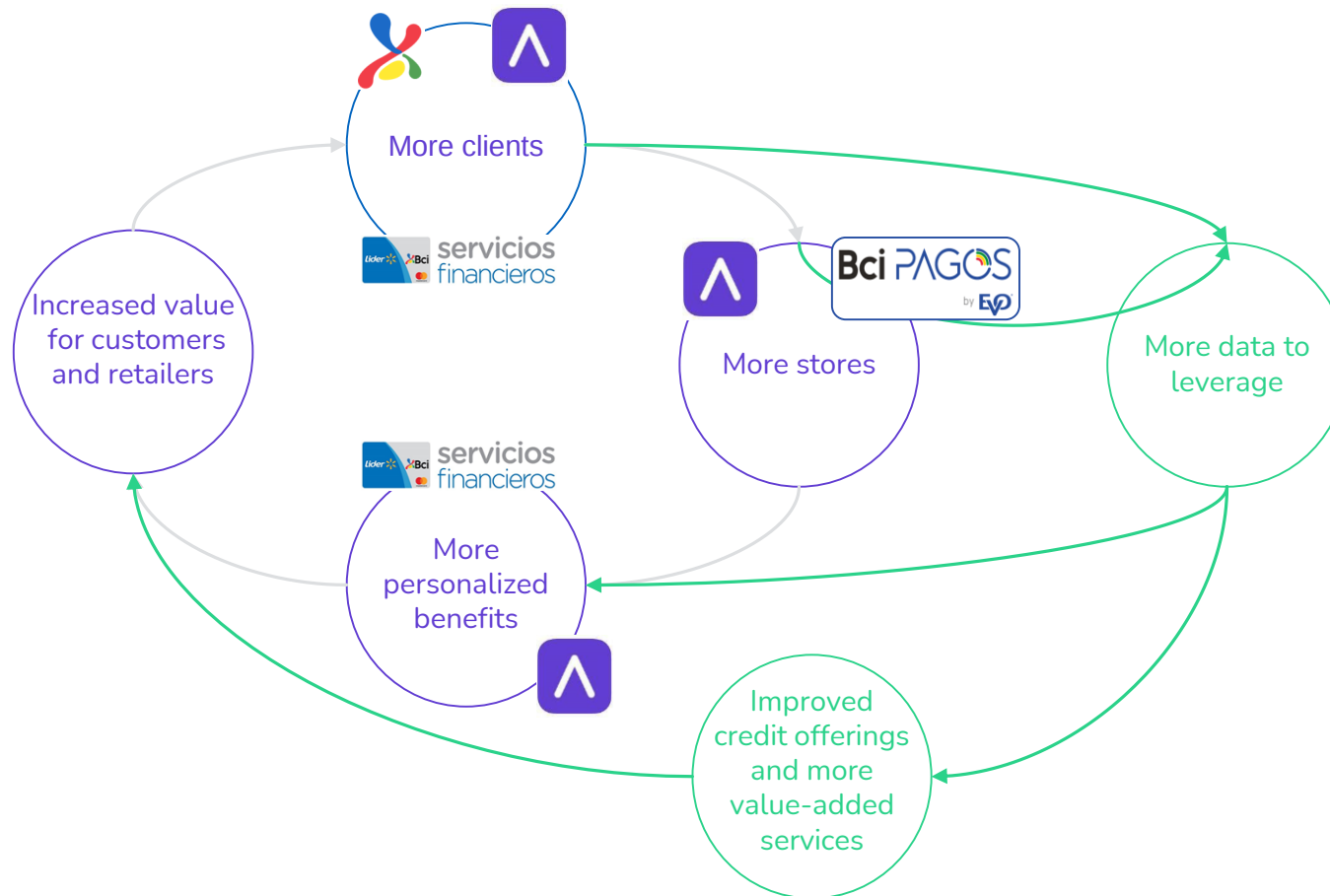


Investor
Relations

Building a sound ecosystem strategy reaching more than 5 million customers.



Leveraging our digital capabilities and key payment businesses...



...to deliver differentiated Value Propositions



Merchants

- Industry specific solutions
- Affiliate Marketing
- Other Value Added Services



Cardholders

- Frictionless payments
- Personalized benefits
- Streamlined UX





MACH^{DAY}

INVESTORS PRESENTATION

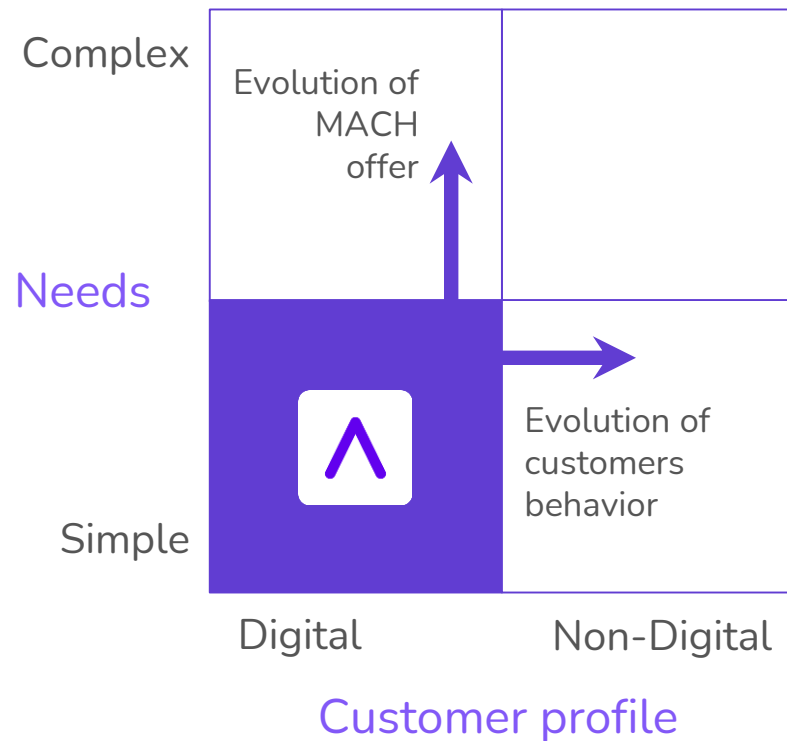
August 2021



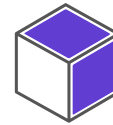
Our ambition is to become the leading digital bank in Chile



Target segment: Digital customers



Value proposition based on 4 pillars



Digital products
that solve frictions



Outstanding user
experience and service



Competitive pricing /
Freemium model
available to everyone



Personalized
& exclusive benefits





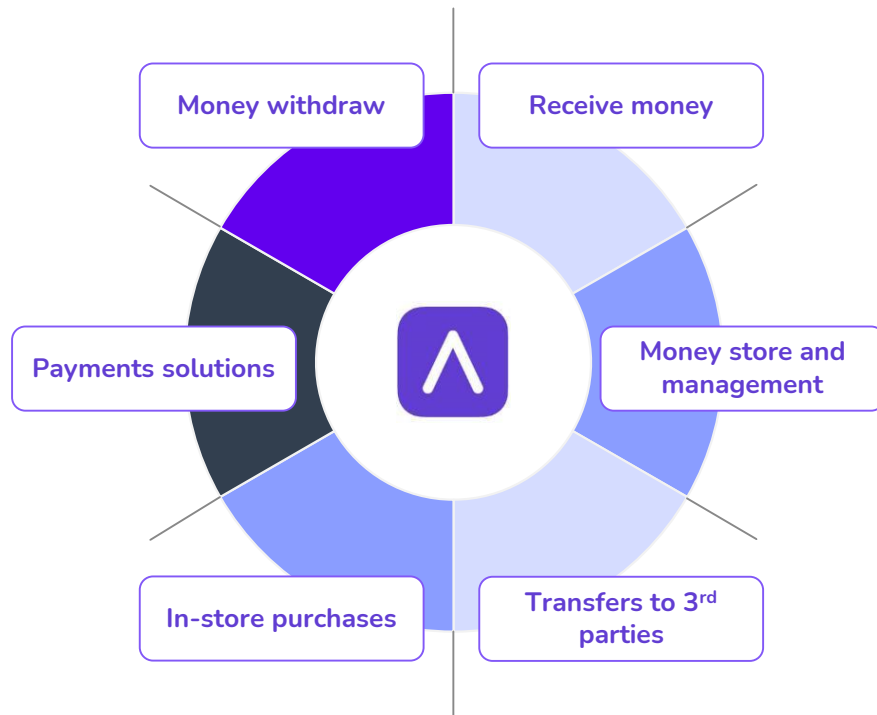
Digital products
that solve
frictions

We are aiming to complement our current offering with financial products



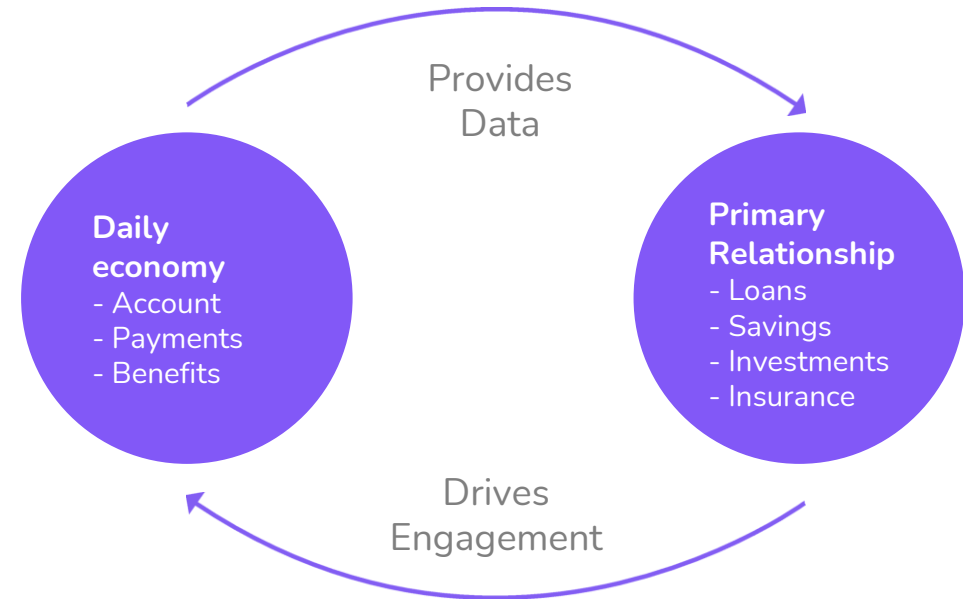
Step 1: Daily economy

Complete MACH account features



Step 2: Financial products

Expand offering to become customers' main bank





Outstanding user
experience and
service

We deployed Mambu, a next-generation banking core that will allow us to enable our strategy



Mambu is a SaaS core banking system

- Completely modular
- Highly integrable via APIs
- Cloud native

Recognized by Gartner as a high potential challenger; serving companies such as:

Global

N26

kreditech

OakNorth
Bank

new10

ABN-AMRO

Regional

acesso

Naranja

wenance

PayU

Advantages of Mambu implementation



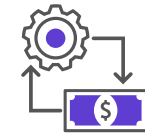
Enables digital banking products

Functional coverage in line with needs will accelerate innovation



Strengthens operation

High availability and real-time control of operation



Enables low-cost model

Highly scalable model, enables low-cost model

Mambu's deployment was in July, in a record time: 9 months

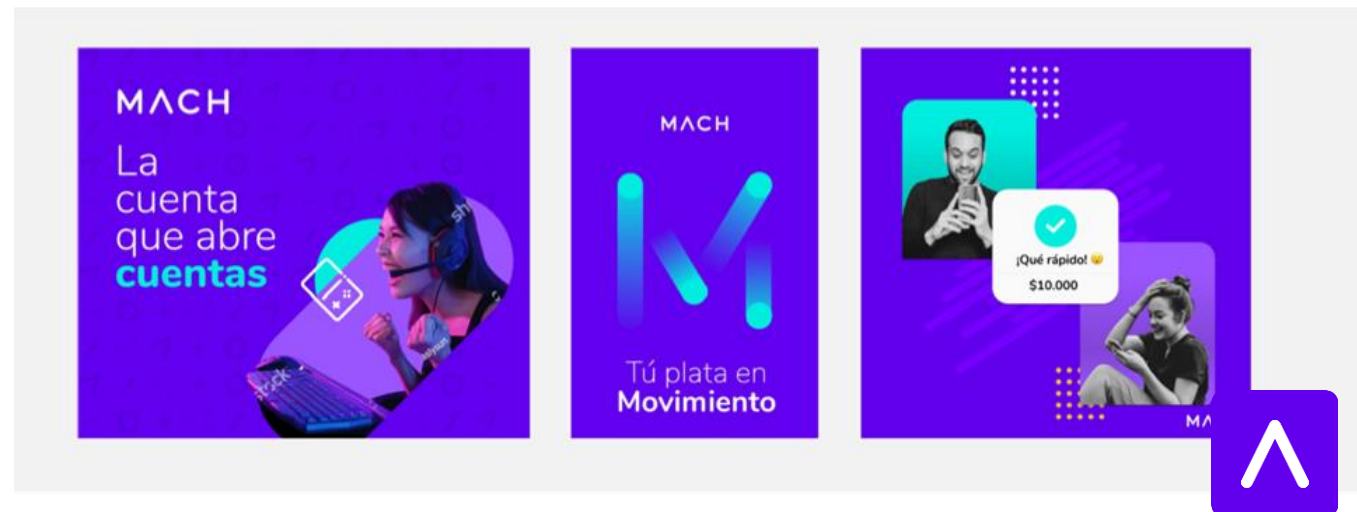
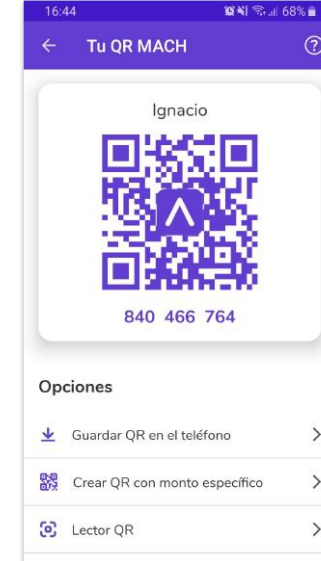
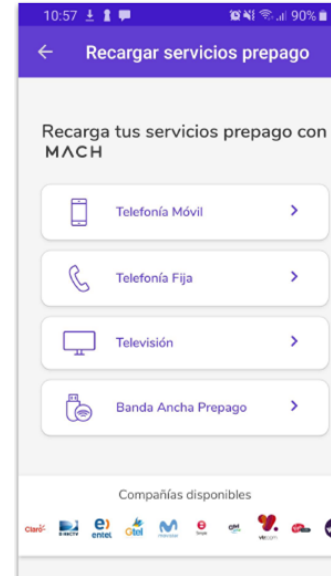
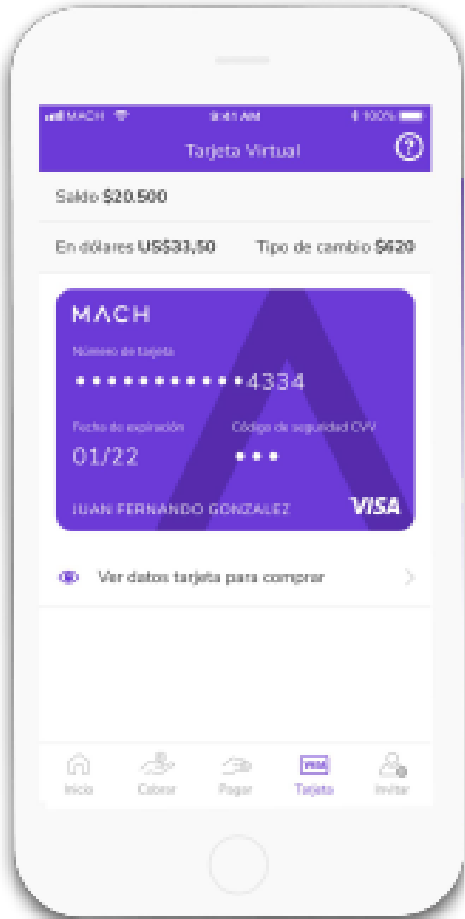




Fresh brand with simple and user friendly UX



Outstanding user
experience and
service



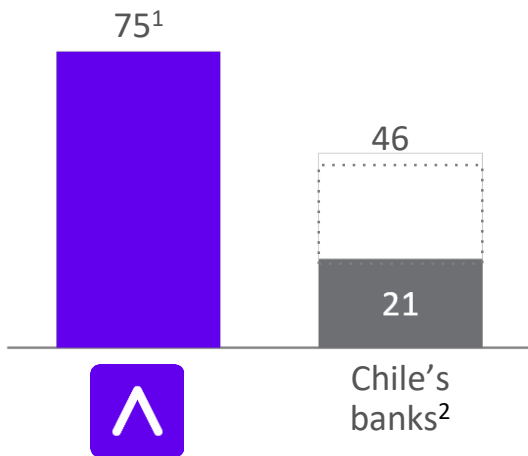


Outstanding user
experience and
service

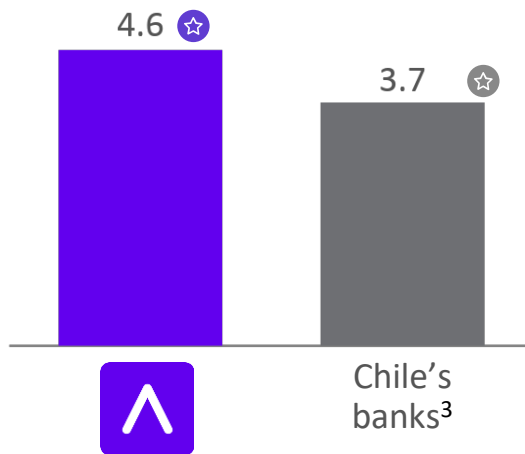
Satisfaction rates of our users are superior to the rest of the industry



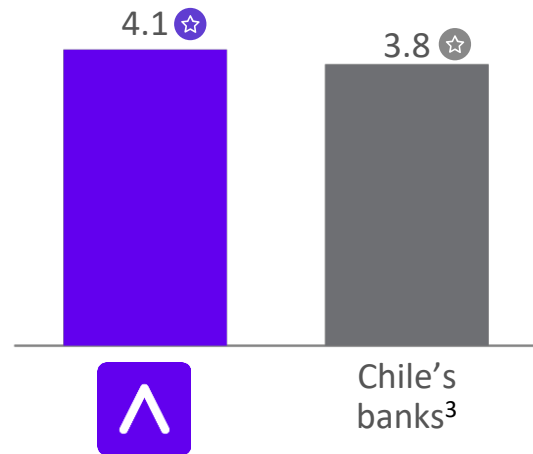
NPS



AppStore evaluation



PlayStore evaluation



1. 2021 Simple average; 2. Promoters = 46 and NPS = 21. Average of the banking industry for 2021 up to July; 3. Simple average of app evaluations from: Banco Estado, Banco de Chile, Santander, Itau, Scotiabank, Bci, Bice and Banco Falabella
Sources: Amplitude, App Follow and estudio Pulso de la Competencia. AppStore and PlayStore valuations as of August 2021





Competitive pricing /
Freemium model
available to everyone

High commercial traction at low acquisition cost



More than 3 Million Registered Users

Light and efficient operating model

✓ 100% digital,
no physical assets

✓ Automated
operations

✓ Focus on self-service
and great experience



MACH has high operational efficiency

<1%

Clients with
tickets

16K

Clients per
employee



Low Acquisition Cost

CAC < US\$10

Includes:

- Commercial Actions
- Validation Cost





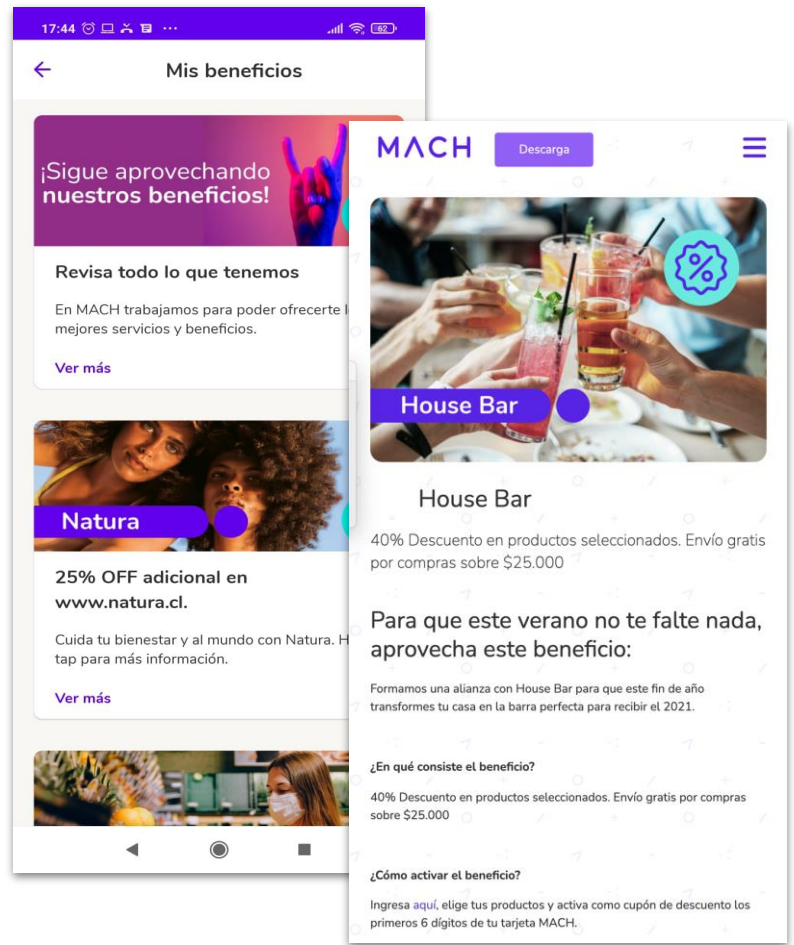
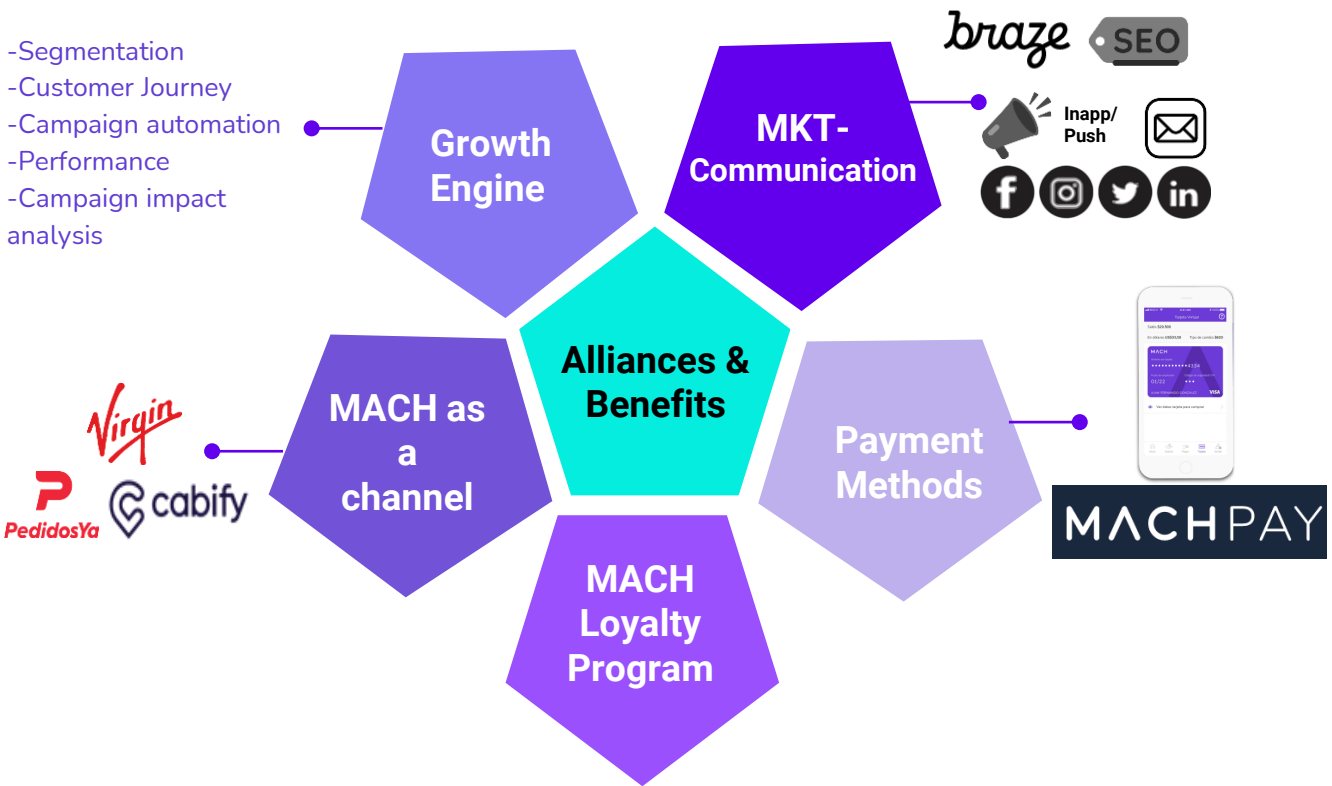
Personalized
& exclusive benefits

Benefits



We have managed to connect with more than 90 businesses...

- Segmentation
- Customer Journey
- Campaign automation
- Performance
- Campaign impact analysis





Five key enablers for MACH strategy



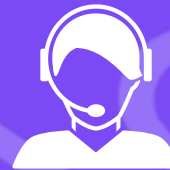
Technological and modern stack

- Digital Core: Mambu
- Cloud Platform (AWS)
- Microservices & APIs
- High Availability



Advanced D&A capabilities

- Growth
- MLOps
- Scoring-Models
- Pricing-Model



First-level customer support

- Customer journey at the core



Efficient and automated operation

- Strong automated processes
- Technology to solve problems
- End-to-end product vision
- Fraud prevention



Highly talented team

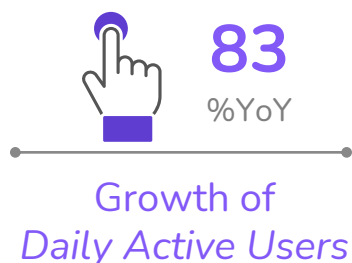
- Combined experience in banking and technology scaleups
- Flexible organization based on BU-Squads



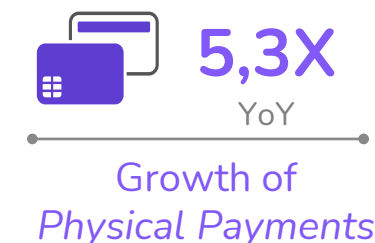
We have seen a strong growth in individuals, both in terms of users and transactions



Bigger and more engaged Customer Base



High transaction growth





THANK YOU
¿QUESTIONS?

