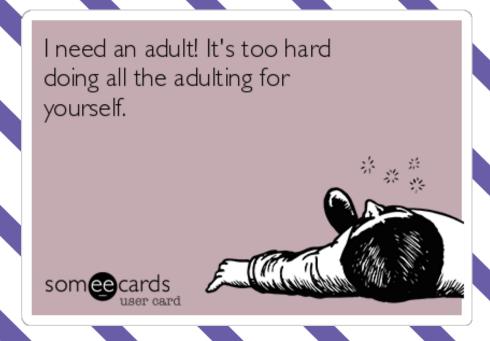


Adulting is F#&% hard





Most teenagers (15+) depend on

their parents for money, access to

education, and getting stuff.







Teenagers and young adults are:

frustrated, not motivated,

depressed, and not positive about

their future.





In Latin America, there are no

solutions designed for teens

(15+)to help them surf the adulting



We feel this problem

Dropping out of college, at 20, mid-sophomore year, with no

job qualifications, and no alternatives

(Sucks to be you)





Adulting like a pro, in one app







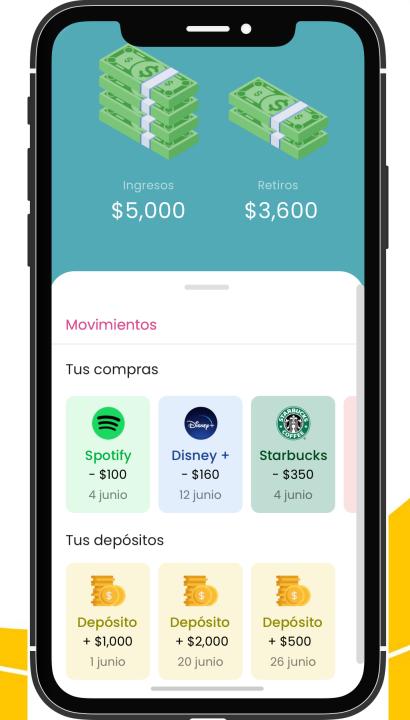
h&peapp

- Money management through a simplified wallet
- Student loans, simple and tailored-made
- Peer-to-peer payments (á la Venmo)
- Tele medicine with an emphasis on mental health
- 360° Safety when going out or traveling
- Advice for spending with AI analytics
- Gamified rewards and personalized promotions



Wallet

- Spend analytics and savings advice
- Robo advisor motivates best practices
- Earn rewards based on behavior





Student Loans

- Tailored to needs
- No hidden fees
- Flexible terms and rates
- No surprises
- Immediate access to cash







- -Peer-to-peer payments
- -Social interfaces
- -Debit/Credit card ready



Mental and personal health

24/7 Specialized online attention

Doctors and specialists on call

Support Groups

Online therapy





Personal safety

- Periodical check-ins
- Geo fences and alarms
- Concierge Support
- Access to emergency support
- Linked to wearables
- 360° monitoring















Sustainability engagement

Getting involved

.

- Volunteering opportunities
- Raising funds
- Making a difference
- Tracking their CO2 footprint







Market Opportunity



Total Addressable Market (TAM)

153 Million between 15-24 years old, in México, Guatemala, Ecuador, and Colombia.

Serviceable Addressable Market (SAM)

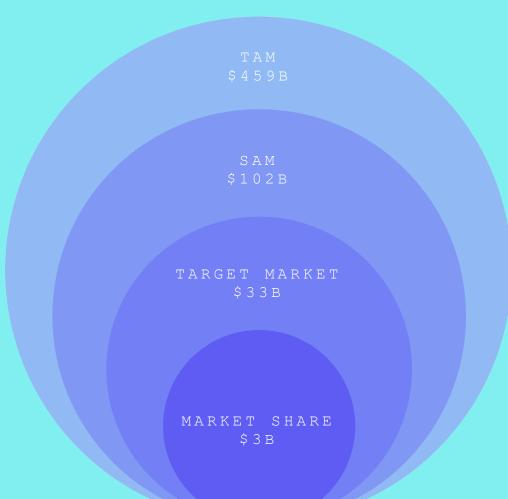
34 Million in higher education (HS, Technical and Undergrad)

Target Market

11 Million that is suburban, native digital within low mid, to mid high income segments

Market Share

1.2 Million that fit into our target market





We have partnered with top universities in Mexico, improving the customer experience, and speeding adoption











Financial health program launch with Tec de Monterrey





Monterrey, N.L. a 12 de Agosto de 2022

Othón Rodríguez Gojon Director de Operaciones Hype

El Instituto Tecnológico y de Estudios Superiores de Monterrey tiene conocimiento de que Hype se encuentra elaborando una propuesta de Préstamo Educativo para alumnos y Padres de Familia c Tutores, donde la relación crediticia que se establezca será exclusivamente entre el Alumno y su Padre o Tutor con Hype, sin que el Instituto Tecnológico y de Estudios Superiores de Monterrey se involucre de forma alguna o tenga algún tipo de responsabilidad o garantía sobre dicha relación comercial.

Dicha oferta de préstamo educativo hasta donde nos ha declarado Hype contará con condiciones adecuadas y competitivas que pueden incluir entre otras:

- a) Plazo mayor a un año;
- b) Tasas y condiciones competitivas;
- c) Trato digno a los Alumnos, Padres o Tutores, evitando en todo momento prácticas de cobranza que incluyan llamadas o visitas en horarios no hábiles o de fin de semana.

Hype declara también que su proceso de otorgamiento incluirá un estudio de viabilidad crediticia de la persona obligada al pago del Préstamo Educativo y sólo aquellos que cumplan con los requisitos necesarios serán candidatos a obtenerlo y su emisión no tendrá responsabilidad alguna para el Instituto Tecnológico y de Estudios Superiores de Monterrey.

Atentamente

Héctor Alfredo Márquez Treviño

Contralor General

Instituto Tecnológico y de Estudios Superiores de Monterrey

Our vision includes offering advice for every step into a healthy lifestyle: finances, health, community, education, safety, etc.

- Launch with Monterrey Tech MVP
- Student loans





2022

Q4

- 1st Release P2P
- Spend Analytics
- UDEM
- UDLAP



- Release Health
- High Schools
- Technical Schools

2023

• 3 more Universities



- Release insurance
- 5 more universities
- Explore Guatemala
- Release rewards
- Release debit card



Q2

- Release PFM U
- Explore Colombia
- Launch Savings
- **Explore Ecuador**
- Release job boards
- Raise Capital

- Consolidate markets
- Release investments
- Release gamification

Q3

Q4



TEAM

Balanced and experienced team, solid financial background, with tech savvy people. Not our first rodeo.



CARLOS A.
MENDEZ
CEO + FOUNDER

USA



OTHON RODRIGUEZ



CHRISTIAN
RAMOS
PRODUCT DEV
CDMX



CARLOS
HERNANDEZ

CTO
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