



THE BETTER WAY TO INVEST IN PROPERTY

Unlocking property ownership for all



OUR VISION IS TO MAKE INVESTING IN PROPERTY AS SAFE, SIMPLE AND QUICK AS OPENING A BANK ACCOUNT

Whether you're a seasoned investor, a property expert or just beginning to think about accessing the growing property market, CUBEY is designed to help you achieve your aims

SAFE

- Online investor portal
- Full compliance built in (legal documents and investor data protection)
- Blockchain technology secures all contracts and records the transaction

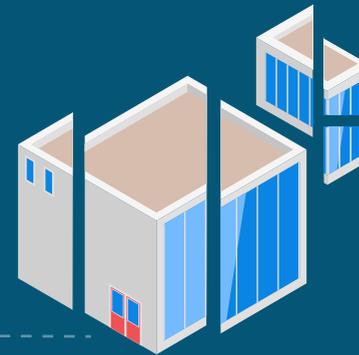
SIMPLE

- Intuitive web-based onboarding
- All opportunities, documentation and contracts in one easy to navigate platform



WHAT DOES CUBEY OFFER TO INVESTORS?

There are two exciting elements to our offering, which separate Cubey from traditional property investment



2 Blockchain Technology

Blockchain has become famous (or maybe infamous) due to its link to the cryptocurrency Bitcoin. However, they are quite distinct. Blockchain is a distributed ledger that underpins the way the currency is produced and controlled. Bitcoin itself is then effectively 'mined' using Blockchain and generates value as a currency based on classic economic principles of supply and demand.

Blockchain can be used to power and control any accounting process. The tokens produced by blockchain:

- Record the existence of assets
- Guarantee that they can't be spent twice
- Protect any changes and ensure they are only updated in accordance with their governing smart contract
- Are validated by all users of the blockchain technology across the world – so are immutable (unable to be changed) – providing excellent security and preventing fraud.

So for investors, blockchain has great advantages over current paper-based processes, pdf contracts and inefficient fee structures.

We'll explore both of these in more detail in the following pages.

1 Asset Fractionalisation

This is the splitting up of ownership of something (in our case, buildings) so that many people can receive benefits from it in proportion to the amount they own.

This is a similar concept to shares in a company, but instead is based on a fixed asset and therefore enables small 'cubes' of the building to be sold to investors.

The asset is still owned ultimately by Cubey, but all investors have legal rights to share in the returns generated – both through interest paid and asset appreciation.

Splitting or fractionalising the building(s) also allows the 'cubes' to be sold in a secondary marketplace or to benefit from significant events through the building lifecycle (e.g. on completion or following a new sale).

WHO ARE CUBEY?

Cubey are backed by and are the investment arm of Key Land Capital Ltd. Key Land Capital (KLC) is an established property developer and a building management company.

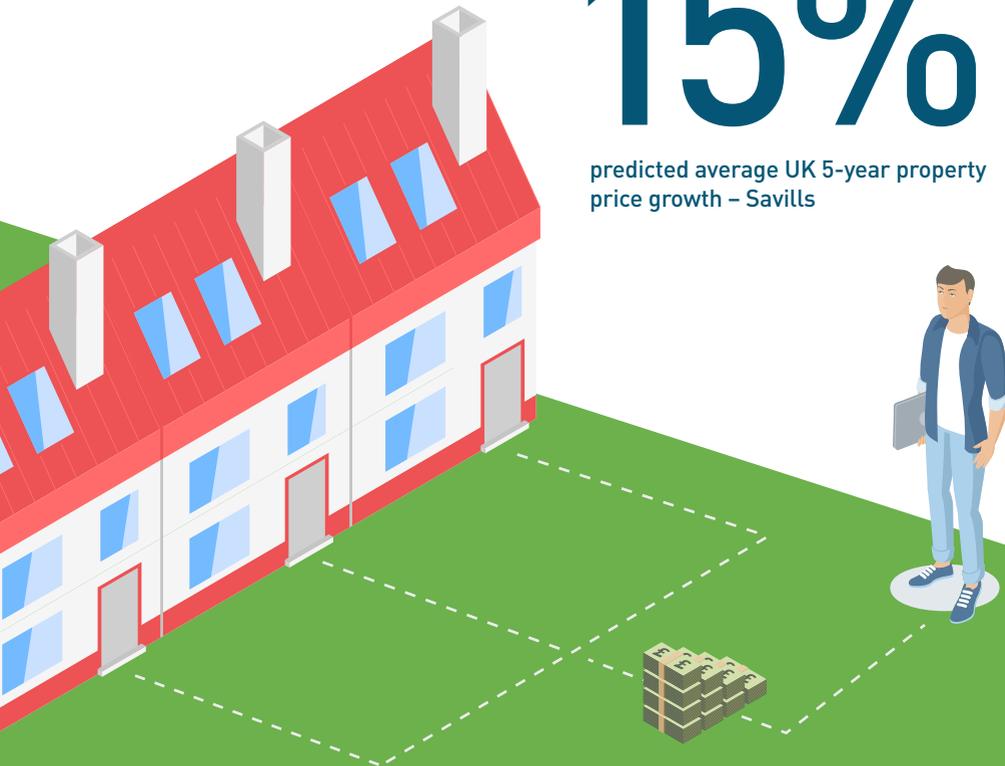
KLC has a simple model, based on purchasing great sites and properties, then developing these into properties that people want to live in. Whilst some may be sold, the majority will be rented and managed by the KLC operator brand, Key Spaces. KLC has a fantastic track record of providing strong investor returns on developments and actively managed buildings.

The KLC mission is to develop and operate properties across the UK and turn them into the homes and working spaces of the future. Offering features and amenities that tenants love and a great customer service at all times.

Key Land Capital uses its vast experience and know-how to select locations and opportunities with fantastic growth potential, so you as an investor can be confident the hard work has been done and that the development will be completed or a property will achieve the expected returns.

15%

predicted average UK 5-year property price growth – Savills



MEET THE TEAM

RICHARD BOWDEN CEO

Richard has an extensive Financial Services and Big 4 Consultancy background and held various Senior Leadership positions at large blue-chip organisations for over 15 years. Leading Cubey brings together his experience of technology innovation and operational management. Richard says that 'Cubey is all about offering investors a great proposition, whilst at the same time utilising cutting-edge digital platforms so they are easy to track and future-proofed'.



KEVIN SHARKEY MANAGING DIRECTOR

Kevin is an experienced and proven property developer, who over the past 10 years has delivered a consistently successful series of Commercial and Residential developments across the West Midlands area. Being a qualified Accountant and ex-Financial Director, Kevin conceived of Cubey as 'being able to offer investors access to the Property market which they may not have had access to in the past and at the same time utilise blockchain to offer the best digital experience and control over your money.'



EDWARD BULLEN-WHATLING FINANCE DIRECTOR

Edward is a Chartered CIMA Accountant who has worked across the Manufacturing, Recruitment and Real Estate markets. He has consulted on many projects with parent company Key Land Capital and brings a wealth of experience to bear at Cubey.



BRADLEY WALKER CHARTERED SURVEYOR

Bradley is a member of the RICS and a qualified Chartered Surveyor. Before joining Cubey, he spent 3 years at British Land, gaining valuable experience in Property Management, Asset Management, Valuation and Portfolio Analysis. Bradley helps the team ensure that all the investment opportunities we provide meet the highest standards of build quality.



HOW DOES BLOCKCHAIN WORK?



Let's pause here to cover some basic terminology.

Starting with cryptography.

Cryptography (aka Cryptology) is a way of studying techniques for secure communication in the presence of 3rd parties or adversaries. So, a way to keep your private communication out of the hands of unauthorised users. Google defines it as 'the art of writing or solving codes'.

Here's an example to help you put everything into perspective.

You and a friend make up a secret language that only the two of you understand. Next time, in the presence of others, you are able to talk openly about private matters without worrying about anyone being able to crack the code you two created. Essentially, you've practiced the art of writing and solving codes: cryptography.

Out of this, we can easily define 'cryptocurrency'. It is a digital currency that is encrypted.

Now we can talk about a term that confuses most people today: Bitcoin. Bitcoin is the world's first decentralised cryptocurrency.

SO BITCOIN IS NOT BLOCKCHAIN?

Correct – it's NOT blockchain... In its simplest form, a bitcoin is a digital currency that operates in a financial ecosystem WITHOUT a central bank. A bitcoin bypasses the central system and uses what we call a distributed ledger technology, or DLT. You may be thinking: Why would I want my private ledger, all my top secret financial data, distributed?

Well, in actual fact, a distributed ledger adds more security to your privacy. Imagine each transaction you initiate gets checked by multiple users on a network, not just by one central administrator. No one person can alter your data since these users, located across various geographies, simultaneously confirm that your transaction has taken place.

Your information is securely stored using cryptography and can only be accessed using digital keys and cryptographic signatures. These keys are NOT stored on the network. You hold full responsibility in keeping this information safe and sound.

WHAT IF I LOSE MY KEY?

If you lose the key, you lose access to your account and all funds therein, no questions asked. Part of what makes the bitcoin so secure. There are ways to store your private key in a 'wallet'.

WHERE CAN I SAFELY STORE MY PRIVATE KEY?

A Cryptocurrency Wallet is a collection of private keys but can also refer to software that manages those keys on the distributed ledger network. Either way, it's up to you to decide how secure you want to get with your account.



This is what a distributed ledger technology (DLT) is all about. A means by which a bitcoin (or any other form of cryptocurrency) travels from one user to another – using independent computers (called nodes) to record, share and sync transactions to their respective ledgers for your security and privacy concerns.

Now that we've understood Bitcoin, Cryptocurrencies, Wallets, and Distributed Ledger Technology, we're ready to dive into Blockchain.

BLOCKCHAIN & CUBEY

Blockchain is a type of distributed ledger in which transactions made (using any currency) are recorded chronologically (chained together) and organised into blocks. One of the best ways to understand how blockchain technology works is by an illustration.

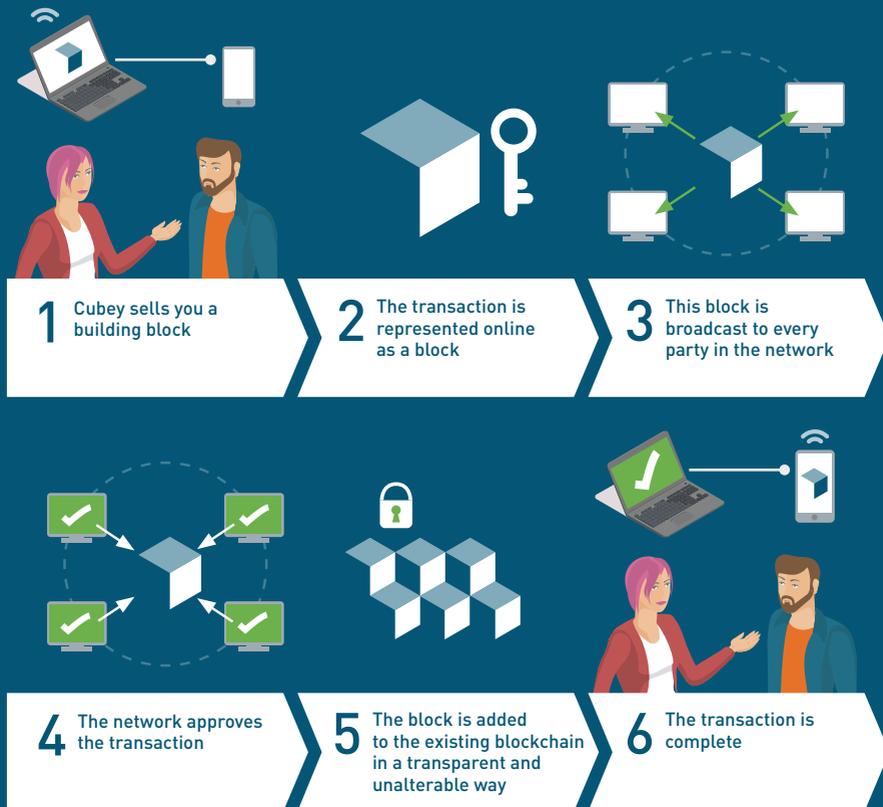
MY GOAL

Transfer 1 building Cube to you, the investor.

DLT USED: Blockchain

This is what our transaction is going to look like on the blockchain network.

HOW DOES YOUR INVESTMENT WITH CUBEY WORK?



WHY BLOCKCHAIN MAKES A GREAT ACCOUNTING SYSTEM

Hopefully the example above gave you a basic understanding of Blockchain and that it is the underlying Distributed Ledger Technology used to move a cryptocurrency or asset (like Bitcoin) across a decentralised system.

Blockchain, in essence, is a network of computers that allows something to move from one person to another.

WHAT ELSE CAN BLOCKCHAIN DO?

One other key term in the blockchain world:

Smart Contracts. In short, smart contracts are pieces of code on the blockchain that execute a contract between parties while also enforcing obligations. It eliminates the need for a third party.

Think about it this way. Instead of waiting for a middleman to validate your contract then execute it (like a lawyer would), the code automatically has these conditions built into it. It executes everything flawlessly without compromise. Plus, it stores the history into the non-editable, highly secure blockchain so that you always have a point of reference.

This then allows blockchain technology to be used for a wide variety of purposes, not just cryptocurrency or Bitcoin.

Cubey uses Blockchain to secure and record the purchase of building blocks.





HOW DOES BLOCKCHAIN HELP?

Reduces cost, enhances security & streamlines the process

LOWER COST

Smart digital contracts build all the rules into the blockchain tokens. This determines what can and can't happen to them, irrespective of who owns the token.

- Automatic regulatory reporting and compliance, managed directly by Cubey
- Changes and lifecycle events captured digitally and updated in the global database – where they are verified and saved into the blockchain token.

SECURITY

Blockchain is recognised as the highest-level of security for digital assets. The transactions are electronically verified by ALL users across the globe and therefore do not allow for easy fraud or manual manipulation.

- Investors can be confident what they buy from Cubey is what they get
- A custodian can see and control the investments without any ability to buy or sell without the investors approval



WHY BUY BUILDING 'CUBES' THROUGH CUBEY?

The property market in the UK is closed by design	With Cubey
High capital requirements	Low minimum investment – typically £5,000
High cost and free structure	One simple and low platform management fee
Legal and market making fees throughout the process	Digital smart contracts remove need for brokers and lawyers
Ownership is difficult to split or to re-sell	Secondary market through the platform

EASIER PROCESS

The digital platform allows us to make the whole investing process easier and quicker.

IDENTITY

Proof of address, bank details, identification and legal documents can all be uploaded, checked, verified and safely stored and protected in the Cubey platform.

These are then ready for use in any Cubey investment opportunity, without the need for professional intervention every time.

VISIBILITY

The Cubey investor platform keeps all Cubey investments in one view and tracks all transactions and the performance of any Cubes owned.

Income Management

Digital Wallets hold all payment information and funds safely. Cubey will soon support multiple currencies and eventually the use of cryptocurrency (like Bitcoin) to purchase Cubes.

WHAT TYPE OF INVESTMENTS DOES CUBEY OFFER?

DEBT-BASED

Highly secure & strong, predictable returns

- 1** You lend money to the building directly
- 2** You receive a coupon interest, which is fixed, paid quarterly and compounded
- 3** You get all the blockchain and online platform benefits

EQUITY-BASED

Potential for high returns & tradeable assets

- 1** You purchase a share in a building or development
- 2** Your Cube is valued in line with the property valuation
- 3** Online investor dashboard and secondary trading market



YOUR QUESTIONS ANSWERED

1. What is the minimum investment I can make?

This varies with each of our offerings – it can be as little as £1,000. The terms for each offering will be shown in our Portal and in your investor dashboard once registered.

2. What rate of return will I get?

Each investment opportunity or building has unique terms. It will be based on the status of the property, rental values, future value and/or if it is in development or complete.

3. Are the returns guaranteed?

- All financial products carry a certain degree of risk. We explain those that are potentially associated with each individual opportunity in the documentation provided when you are making your choice on our platform.
- Every opportunity we offer has been carefully curated by the experienced Cubey team and meets our stringent criteria, designed to protect our investors as best as we possibly can.

4. What is the type of investment when I use Cubey?

We have two types of product:

- Debt-based, where your investment is used to pay down the building mortgage or increase equity.
- The other allows you to purchase a share of an interest in the building to which the opportunity is related.

You can see which type of structure applies to each opportunity when viewing them on our platform and the returns and risks associated are explained in the investment documentation.

5. How do I pay my money into Cubey?

Our investment process guides you through both how to fund an online wallet and also paying your investment by direct bank transfer (with no fees or exchange rates applied).

6. Are the income and capital gains taxable?

Yes. While Cubey cannot provide legal or tax advice, we recommend reading HMRC guidance relating to tax on cryptoassets.



I'M INTERESTED – HOW DO I INVEST WITH CUBEY?



REGISTER

go to our website www.cubey.io and click on REGISTER NOW.

You will need to complete a simple form to confirm you are an eligible investor.



RESEARCH OUR OPPORTUNITIES

Once registered, you can then access the key details of our live and completed offers – including property information, rates of return and investment terms.



VERIFY YOURSELF (DIGITALLY)

When you've decided to invest, click the INVEST NOW button on the website to enter our platform and create your personalised dashboard.

You will be guided through these simple steps to become a verified investor:

- Confirm your identity (through quick and easy upload of a photo of passport and utility bill)
- Self-certify as a sophisticated or high net-worth investor
- Set up your digital wallet – this will hold your blockchain tokens

At which point you'll be able to log into the live Cubey opportunities at any time you want and complete your investment.

5 – 24%

The potential range of investment returns depends upon the type of building and its development status



FUND YOUR INVESTMENT

Now all that remains is to locate the opportunity you are interested in, choose your amount and fund directly (using a bank transfer so you are sure it reaches Cubey safely).

We'll confirm your investment in the platform and by email. Then, when all the Cubes are sold, the blockchain issuance will take place and your wallet will be updated.

THROUGHOUT YOUR TERM...

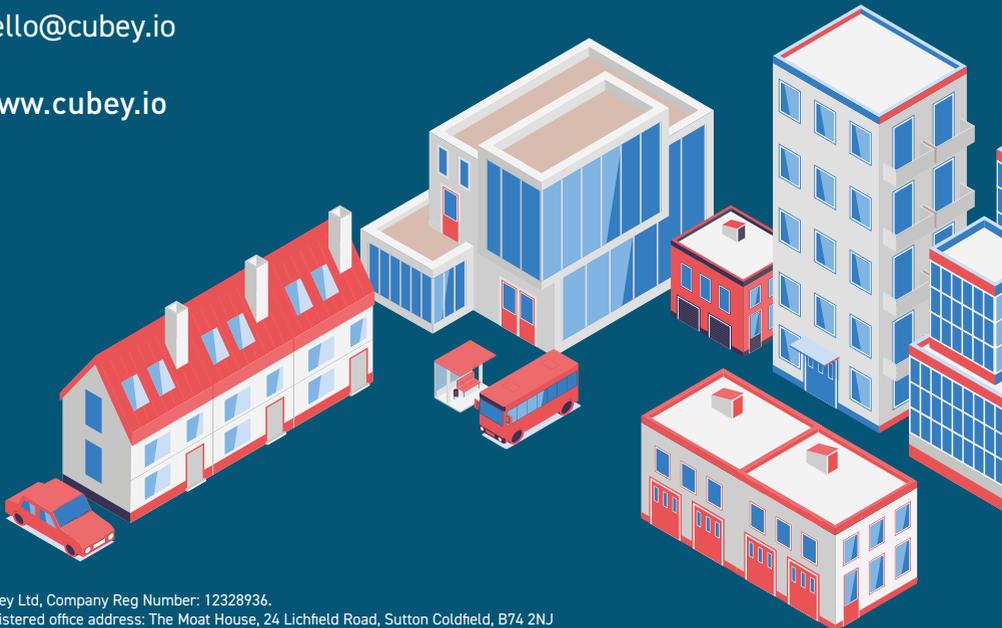
At any time, you can check your balance, view dividends, contact us for information or track the performance of your investment.

When our secondary trading market is launched, we will automatically give you access and explain how to utilise it should you want to sell on your Cubes.

CONTACT

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