

PREMIUM BANKING · NEW-ECONOMY WORKER

# We take the worker from **Revolut,** **Wise & Chime.**

**984,000** on the waitlist / Live in TestFlight / Raising **\$1.5M** pre-seed · SAFE @ \$10M cap

NOBODY IS BUILT FOR THEM

# The bank for the new-economy worker doesn't exist yet.

Chime has no premium and no crypto. Revolut and Wise **freeze and close** their crypto-heavy and gig users — their most valuable ones. 76M Americans now earn 1099 or hold crypto. None have a bank that actually wants them.

## WHAT MAKES US BETTER

# Four things Revolut, Wise & Chime **won't do.**

01

## Crypto-friendly banking

Buy, sell, send and receive 35+ coins in the same app as your paycheck — and we never debank you for holding it.

02

## Built for 1099 workers

Automatic tax set-aside, Schedule C drafts, mileage and income smoothing. \$8,000–12,000 a year back in their pocket.

03

## A Black tier above Revolut Ultra

Lounges, concierge, a metal card and real perks — luxury that out-classes the most expensive tier any neobank sells.

04

## We never freeze your account

No surprise closures, pauses or restrictions — the #1 complaint about Revolut, Wise and Chime. Your money stays yours.

## THE MEMBERSHIP

# Kronos Black beats Revolut **Ultra** — for less.

- ◆ Unlimited airport lounge access
- ◆ 24/7 human concierge
- ◆ Higher crypto cashback & limits
- ◆ Brushed-titanium metal card
- ◆ Up to 3.5% APY savings
- ◆ Priority support, no account freezes

Revolut Ultra: **£540/yr** · Kronos Black: **\$59.99/mo or less** — more perks, crypto-native, and we don't lock you out.

BEFORE WE'VE SPENT A DOLLAR ON ADS

# The demand is **already proven.**

# 984K

ON THE WAITLIST

# Live

IN TESTFLIGHT TODAY

# \$1-5

BLENDED CAC

BUILT ON **HIFI** · **PLAID** · **ASTRA** · **MERCURY**

COMPARABLE EARLY WAITLIST TO ROBINHOOD & CHIME

KRONOS

WHAT OTHER BANKS WON'T DO

# One app. Everything they're missing.

	KRONOS	REVOLUT	WISE	CHIME
Crypto-friendly, no debanking	●	—	—	—
1099 / gig tax & income tools	●	—	—	—
Premium Black tier	●	●	—	—
No freezes / closures / restrictions	●	—	—	—

## THREE THINGS JUST CHANGED

# The timing **won't repeat.**

---

**Trust broke**

Revolut & Wise mass-froze accounts. Their most profitable users are looking for the exit.

---

**Crypto went mainstream**

~50M Americans hold crypto and want a bank that treats it as normal money.

---

**The 1099 economy**

76M+ independent workers, no bank built for irregular income and quarterly taxes.

RAISING NOW

# \$1.5M pre-seed to take the next 1%.

SAFE at a \$10M post-money cap. Capital goes to launch out of TestFlight, convert the 984K waitlist, and ship the Black tier. We already have the users — we're funding the rails to serve them.

THE NEXT ERA OF BANKING

**Revolut, Wise & Chime  
own today.  
We take it from here.**