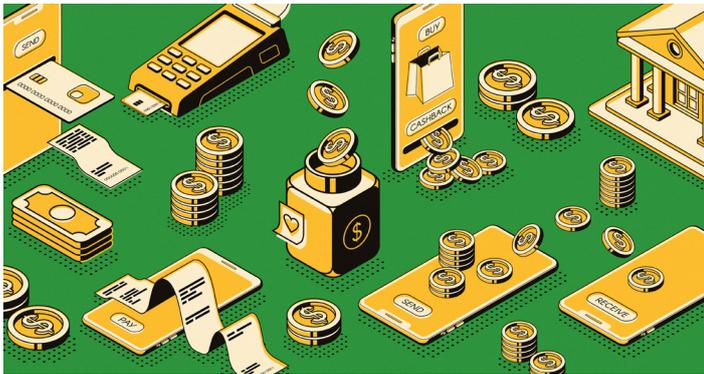


Five Fintech & Blockchain Stocks to Know About



Fintech is a portmanteau of the words finance and technology. A fintech is just a business that helps bring better technology to financial services. The ATM is an historical example; smartphone apps are a current example. In so doing, fintechs make banking, insurance, and wealth management cheaper and more efficient. But what are some fintech companies?

The companies listed below are all found in the ETFS Fintech & Blockchain ETF (**Exchange Code: FTEC**).

Five Companies Fuelling the Transition



Coinbase (NASDAQ: COIN)

Coinbase is arguably a household name in the cryptocurrency market. It is most famous for running the biggest platform for trading cryptocurrencies, and provides something like an exchange for people to buy and sell bitcoin, Ethereum, Solana and the like, but Coinbase is increasingly branching out and offering other services, such as custody. This is where Coinbase holds and stores cryptos on behalf of investors - quite like a custody bank.



Xero (ASX: XRO)

The New Zealand business – based in Australia – is a world-leader in cloud accounting. It allows small businesses to connect to their accountant in real time via a single ledger—called the ledger of truth. This then lets businesses see things like their free cash flow and revenue, without needing to book in meetings with their accountant. This ledger can also connect with bank data, so that there could be bank reconciliation of accounts. Xero runs a subscription model and has been making inroads into Europe, especially the UK.



PayPal (NASDAQ: PYPL)

PayPal has been one of the biggest winners of online shopping. The company started out (with Elon Musk) helping consumers buy and sell on eBay but has since grown and now offers many products under sub-brands. These products include Venmo, which allows friends and family to transfer cash between each other, Honey, which is one of the largest coupon websites connecting businesses to consumers, and Braintree, who helps companies with their ecommerce setup. These diverse sub-brands enable PayPal to become something of a fintech super app. It now has more than 392 million users as of 31 March 2021, data from their quarterly reports indicates.



Square (NYSE: SQ)

Square became famous in Australia recently thanks to its purchase of Afterpay. The company, run by Twitter boss Jack Dorsey (CEO of both companies), built the Square card reader, which is essentially a smaller faster EFTPOS machine. Square gives its card readers away for free to businesses, which has allowed it to build a huge network of small business users. It then takes fees from payments that go through its machine. In recent years, square has also been building more software and other products (like loans) for business that use its app. It also runs the Cash App, which competes with Venmo.



Black Knight (NYSE: BKI)

Mortgages are a lot of work – for both the banks that lend the money and the households that repay it. For banks and brokers, mortgages require credit checks, property valuations, compliance, monitoring—all of which are time consuming and when done manually are prone to human error. Black Knight's software and data does a lot of this work for the banks and mortgage brokers. In so doing, it makes writing mortgages easier and removes a lot of the human error in the process.

Client Services

+61 2 8311 3488

infoAU@etfsecurities.com.au

www.etfsecurities.com.au

Disclaimer

This issue of units in ETFS Fintech and Blockchain ETF (ARSN: 651 639 051) is ETFS Management (Aus) Limited (AFSL: 466 778). This document may not be reproduced, distributed or published by any recipient for any purpose. Under no circumstances is this document to be used or considered as an offer to sell, or a solicitation of an offer to buy, any securities, investments or other financial instruments.

The information provided in this document is general in nature only and does not take into account your personal objectives, financial situations or needs. Before acting on any information in this document, you should consider the appropriateness of the information having regard to your objectives, financial situation or needs and consider seeking independent financial, legal, tax and other relevant advice having regard to your particular circumstances. Any investment decision should only be made after obtaining and considering the relevant product disclosure statement.

This document has been prepared by ETFS from sources which ETFS believes to be correct. However, none of ETFS, ETFS Capital Limited, nor any other member of the ETFS Capital Group, nor any of their respective directors, employees or agents make any representation or warranty as to, or assume any responsibility for the accuracy or completeness of, or any errors or omissions in, any information or statement of opinion contained in this document or in any accompanying, previous or subsequent material or presentation. To the maximum extent permitted by law, ETFS and each of those persons disclaim all any responsibility or liability for any loss or damage which may be suffered by any person relying upon any information contained in, or any omissions from, this document.

Investments in any product issued by ETFS are subject to investment risk, including possible delays in repayment and loss of income and principal invested. Neither ETFS, ETFS Capital Limited nor any other member of the ETFS Capital Group nor any of their respective directors, employees or agents guarantees the performance of any products issued by ETFS or the repayment of capital or any particular rate of return therefrom.

The value or return of an investment will fluctuate and an investor may lose some or all of their investment. Past performance is not a reliable indicator of future performance.

Indxx makes no warranty, express or implied, as to the results to be obtained by any person or entity from the use of the indxx fintech and decentralized finance index, trading based on the index, or any data included therein in connection with the products, or for any other use. Indxx expressly disclaims all warranties and conditions, express, statutory, or implied including warranties and conditions of merchantability, title, or fitness for a particular purpose or use with respect to the index or any data included therein.

Indxx does not guarantee the accuracy and/or the completeness of any data supplied by it or any data included therein. Indxx makes no warranty, express or implied, as to results to be obtained by the funds, its shareholders or affiliates, or any other person or entity from the use of the data supplied by indxx or any data included therein. Indxx makes no express or implied warranties, and expressly disclaims all warranties of merchantability or fitness for a particular purpose or use with respect to the data supplied by indxx or any data included therein. Without limiting any of the foregoing, in no event shall indxx have any liability for any special, punitive, indirect, or consequential damages (including lost profits), even if notified of the possibility of such damages.