



# neon

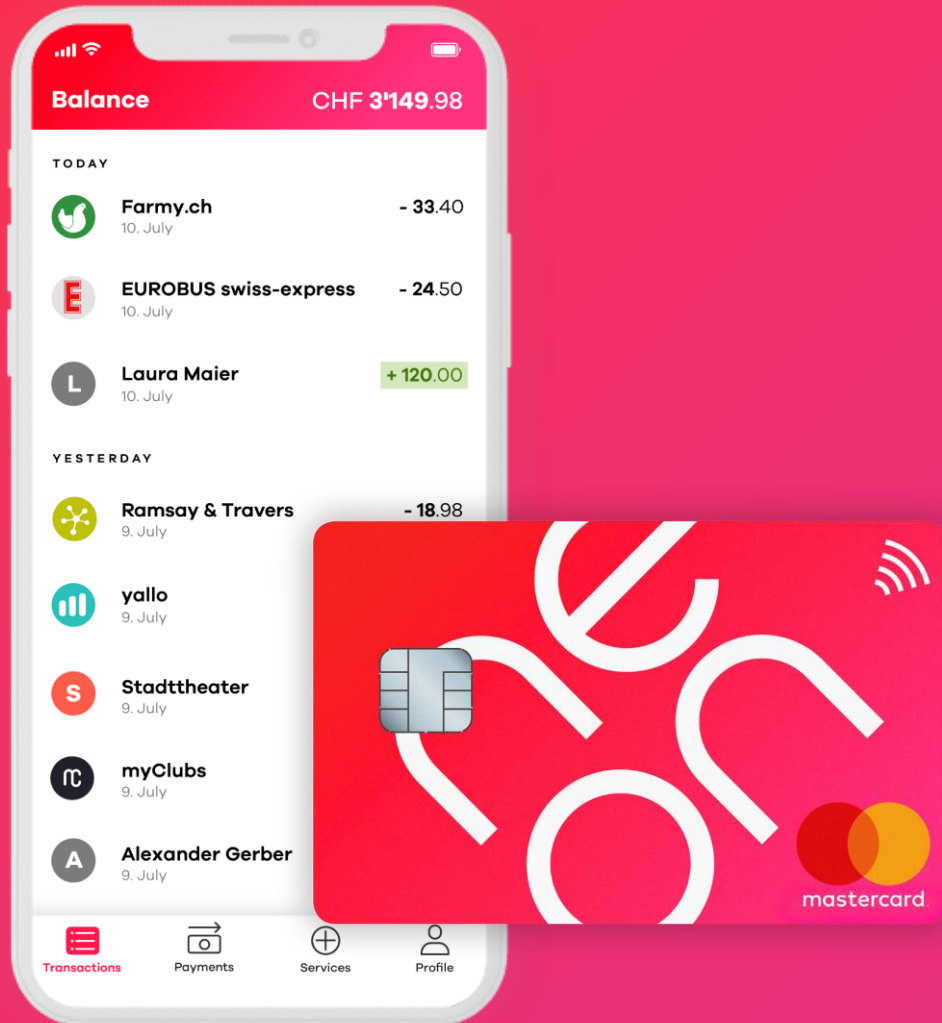
Fintech Lunch

27 August 2019

**Paying to  
get paid?**



# App, account, card. No base fees.





# So, why neon?



## Free current account

For your salary & everyday expenses



## One card to rule them all

Free Mastercard to pay & withdraw globally & online



## Payments

Money transfers within CH & EU, standing orders & payment slip/IBAN scanner



## Spending analysis

Track your spending, store receipts & tag transactions



## Quick opening

Less than 10 mins by app, paperless



## Secure

2-factor auth, deposit insurance (thanks to our banking partner)



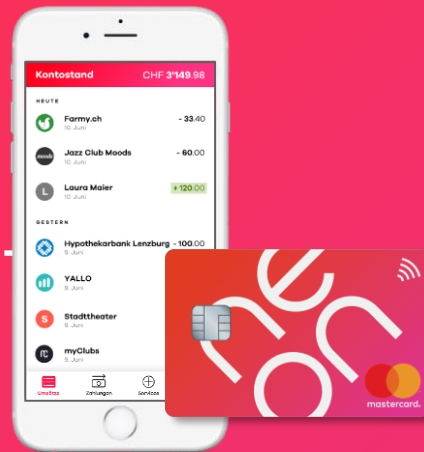
## Rewards

10 CHF for each of you for every successful referral

# Your neon money is safe



As a neon customer...



... you use the neon app & card...

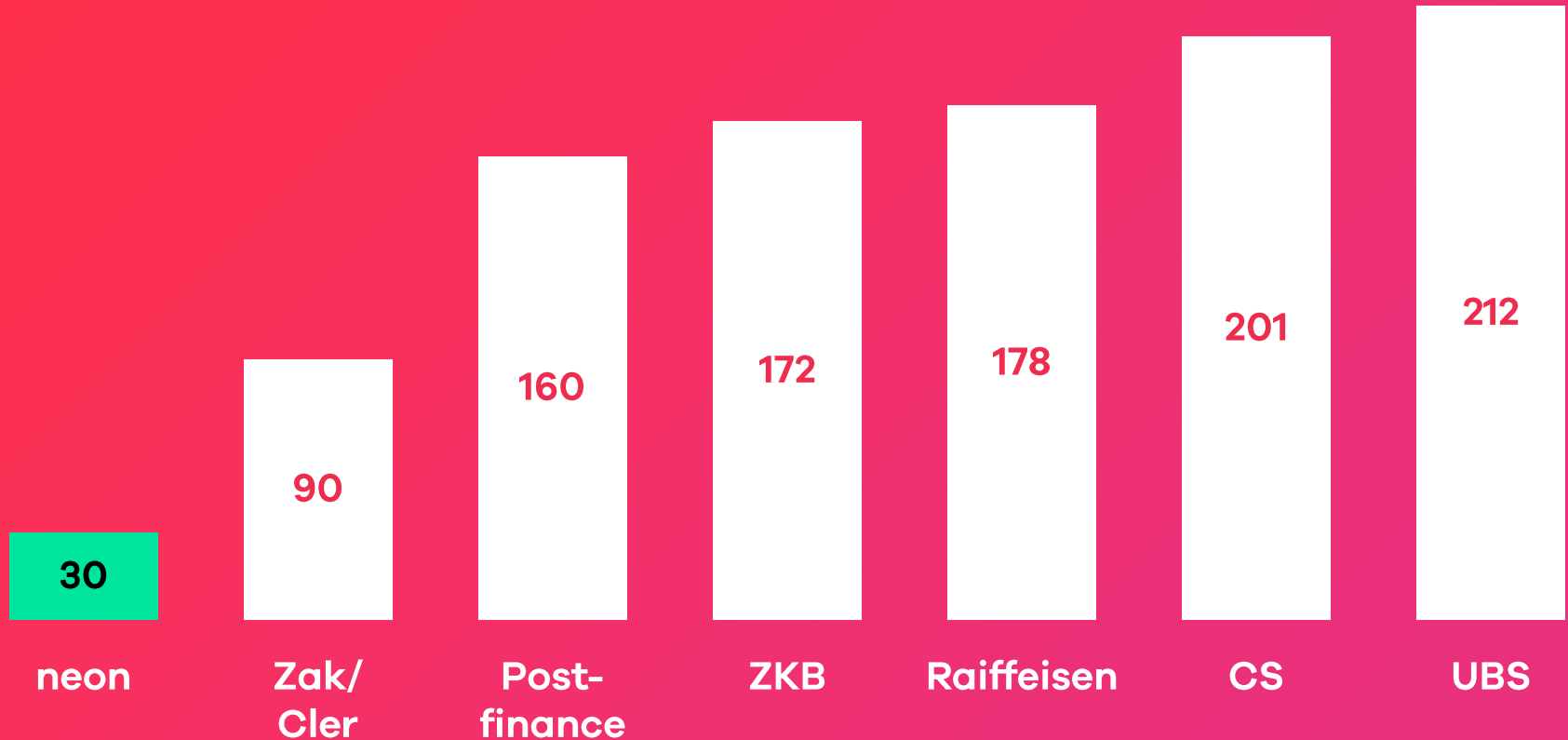


Finma-licensed regional bank  
Swiss Deposit Insurance

... but your account is with Hypi Lenzburg

# neon by far the most affordable option for the average Swiss bank customer

Yearly total cost account & card in CHF (moneyland.ch)



Total cost in CHF per year for occasional users: financial transactions, purchases and cash withdrawals in Switzerland and abroad  
Source: moneyland.ch, July 2019, [www.moneyland.ch/de/smartphone-banken-analyse-2019](http://www.moneyland.ch/de/smartphone-banken-analyse-2019)

# Being affordable is all about the cost base



**Compact  
setup**

17 people



**1 channel  
only**

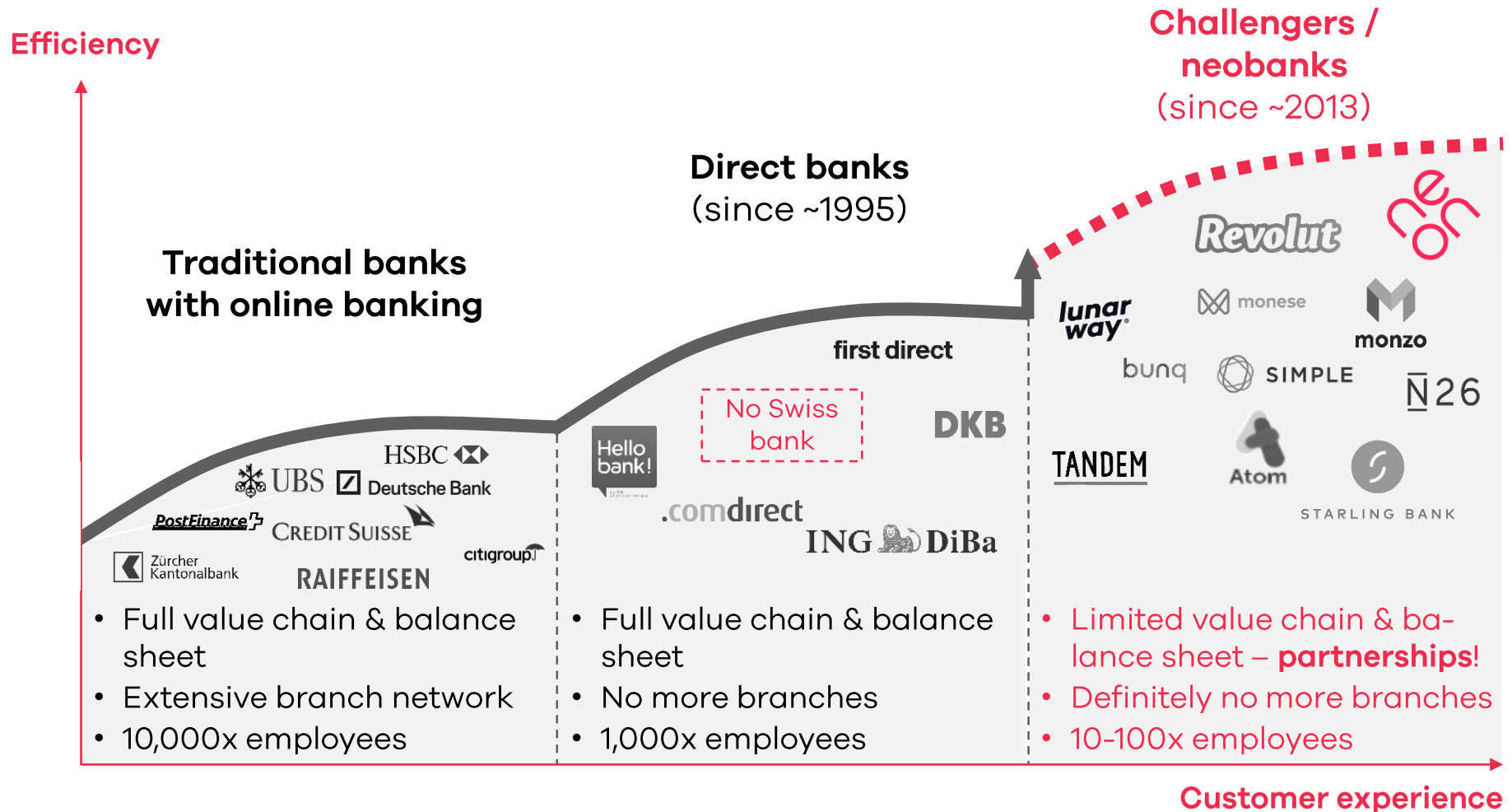
App – not even  
desktop (yet)



**No  
branches**

Just not  
necessary

# neon is part of a 3<sup>rd</sup> banking wave







Questions?