



hastee.

Earnings. On Demand.



James Herbert – Founder & CEO, Hasteo

Nurturing Employees' Financial Wellbeing

What we will cover:

- The Financial Epidemic faced by workers
 - This hurts businesses too
- What does today and tomorrow's workforce look like?
 - The importance of liquidity
 - Using flexible pay as a positive force
 - Financial education is crucial
 - How we are here to help.



Technology has empowered us to control nearly every second of our lives, yet we still have to wait until payday for the cash we've earned.

Until now.

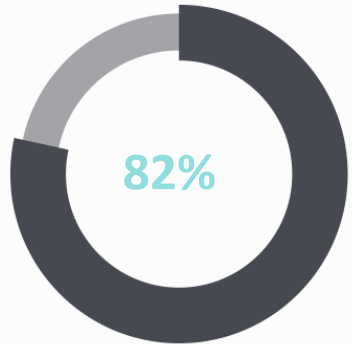
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Hastee is removing all fees for the NHS and other critical services for 6 months.
And for **EVERYONE** for the next 3 months.

The financial epidemic facing workers.



82% of workers use finance to source money quickly between paydays, including credit cards, overdrafts and payday loans.

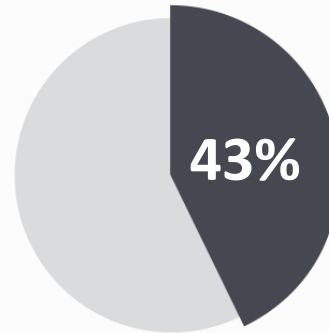


£500

33% of UK households would be unable to afford an unexpected bill of £500.



Britons are paying an average of **nearly £1000 a year in interest fees** as a result of taking on unmanageable debt



43% of workers would not feel comfortable asking their employers for an advance if they needed it.



Employees are twice as likely to use high cost credit if they are paid monthly rather than weekly.

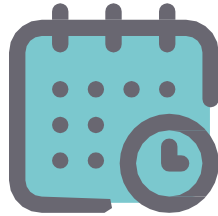


75% of workers admit that their mental health has been affected by financial stress.

This hurts business too.



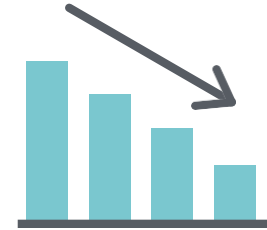
Financial stress costs the UK economy £120 billion.



17.5 million hours are lost due to the **absence** caused by financial stress.



38% of employees would move to a company prioritizing financial wellbeing.



Financial stress contributes to **absenteeism and lower productivity.**

£12,000

Average cost to a UK SME to replace an employee

Today & tomorrow's workforce.

In 2020, Millennials (35%) & Gen Z (24%) account for 2/3 of the workforce



Millennial Challenges

- Student debt is forecast to reach £160bn by 2022 and has reached a record high of £100bn.
- 14 million millennials will never own their own homes.
- 83% of graduates will not fully clear their debt within three decades.



Millennial Spending

- **“FOMO”** generation; Millennials suffer from ‘Fear of Missing Out’.
- 95.1% of millennials admit to impulse spending with nearly 1 in 5 (18.7%) admitting to impulse spending every single day.
- Becoming increasingly reliant on finance options, credit cards, overdrafts and payday lenders.

Liquidity

It's not us how much you pay your employees, it's when you pay them.

Money is worth more today than it is at the end of the month, especially if you have costs and commitments that can't wait.

It's your money – you've earned it.

Now, more than ever, this is crucial.



Earnings. On Demand.

Hastee revolutionises the way people are paid, for the better.

Empowering employees to receive a portion of their earned pay immediately, to increase their control and financial wellbeing.





Promote financial **wellbeing**



Boost **productivity** & morale



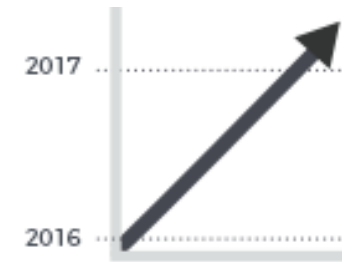
Reduce **absenteeism** & improve **time-keeping**



Recruit the best people



Retain & **engage** your workforce



Build a reward-based culture

Financial education is also crucial to improve financial fitness



Financial Education Hub

A hub that allows anyone to access our content. Our 80+ topics include; understanding your pay slip, financial products, banking, scams, savings and overdrafts and so much more.

Email Series

Not just exclusive to those who have the app, but to the whole workforce – a win win for staff and company alike.

In-App

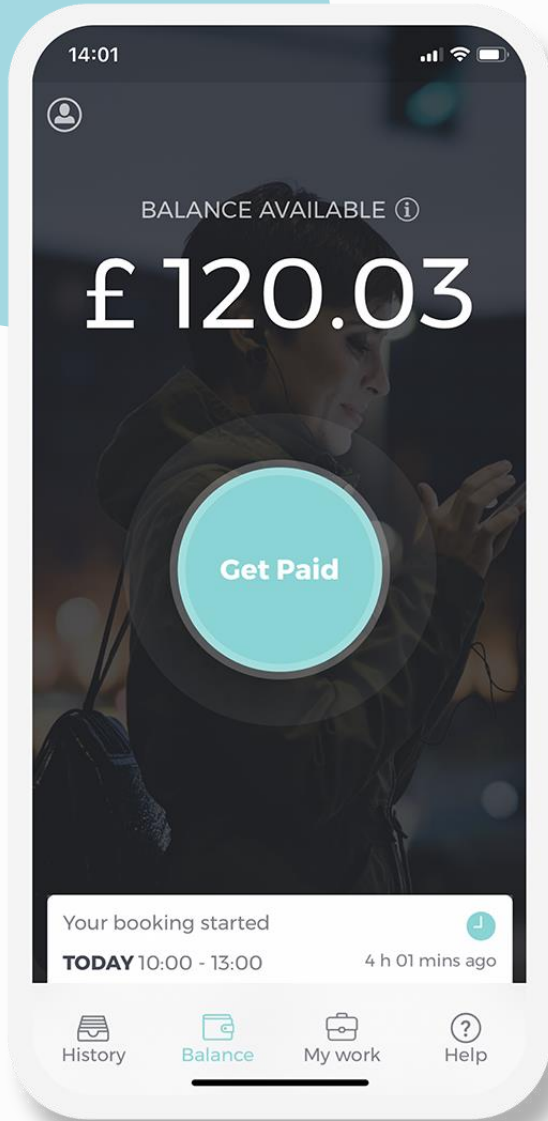
Access to financial education hub located in the app for easy access to all who have downloaded the app and using Hastee.

Coming Soon: Financial Education Podcast Series

Special guests join us to demystify some of the most common financial questions and topics. Coming in Q2 2020.



Earnings On Demand



- Gives workers immediate optional access to a portion of their earned salary.
- Hastee funds the advance the money - there is no cash flow impact to the employer.
- Benefits all workers; temporary, gig, contingent & salaried.
- There is no interest to pay, just a small simple fee.
- Free for the employer to set up and offer.
- Integrates **seamlessly** with payroll.

Employees love Hastee & use it responsibly.



“Just what I really needed- access to my own funds when you need them most.. No more high cost loans or overdrafts, why isn't every employer offering this solution – it's a no brainer.”

- Rookie



“I love, love, love it! I am so pleased that I can see what I have earned”

- Sharon



“So glad my company signed up to Hastee Pay. I dread the end of the month for just those moments when I fear my card may be declined if I've reached my overdraft limit and now I can quickly transfer a small advance of my own pay to help out any times of need”

- Ed



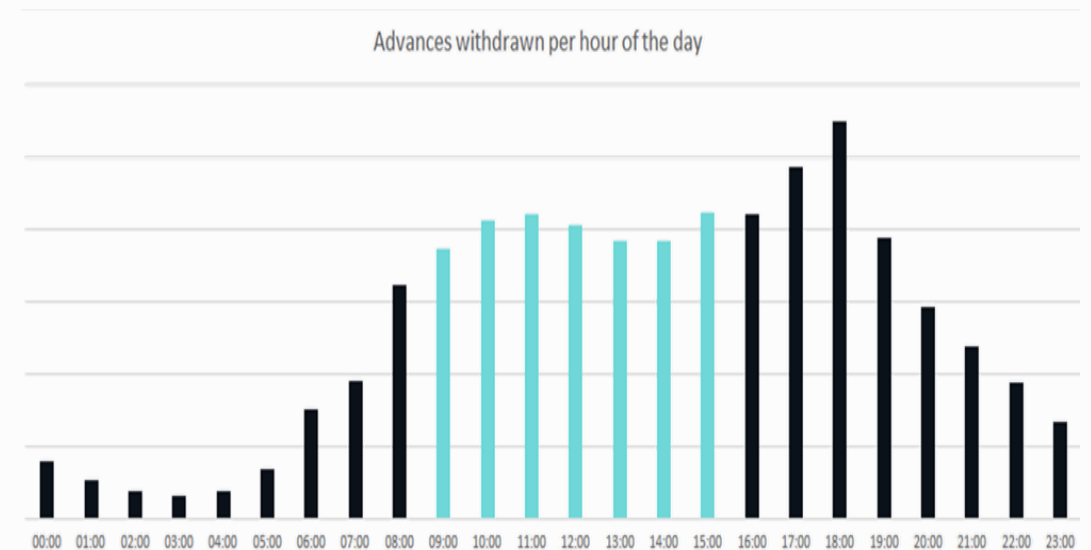
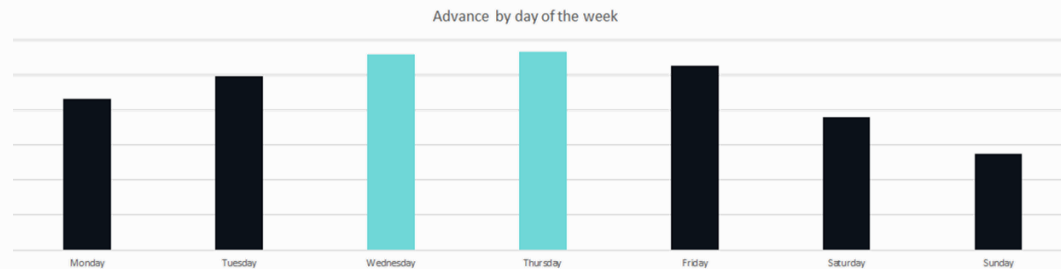
“Thank you for this service. I was able to access money for my summer holiday when I needed access to cash,”

- Christina

Our busiest days are Wednesday & Thursday, and the most consistent usage is around the working day.

The top 3 reasons people use Hastee:

- 1) Groceries / Food
- 2) Household Bills
- 3) Travel



Coming soon – the first card in the world that gives people access to their money as they earn it . . .



hastee.
beta

VISA
Debit



h
beta

hastee card.

**WORK HARD.
SPEND SMART.**



CAR PARK
ENTRANCE
FIRST RIGHT

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Welcome to the
revolution.

For more, go to
[https://www.iris.co.
uk/products/iris-
earnings-on-
demand/](https://www.iris.co.uk/products/iris-earnings-on-demand/)



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Hastee is removing all fees
for the NHS and other
critical services for
6 months.
And for **EVERYONE** for the
next 3 months.