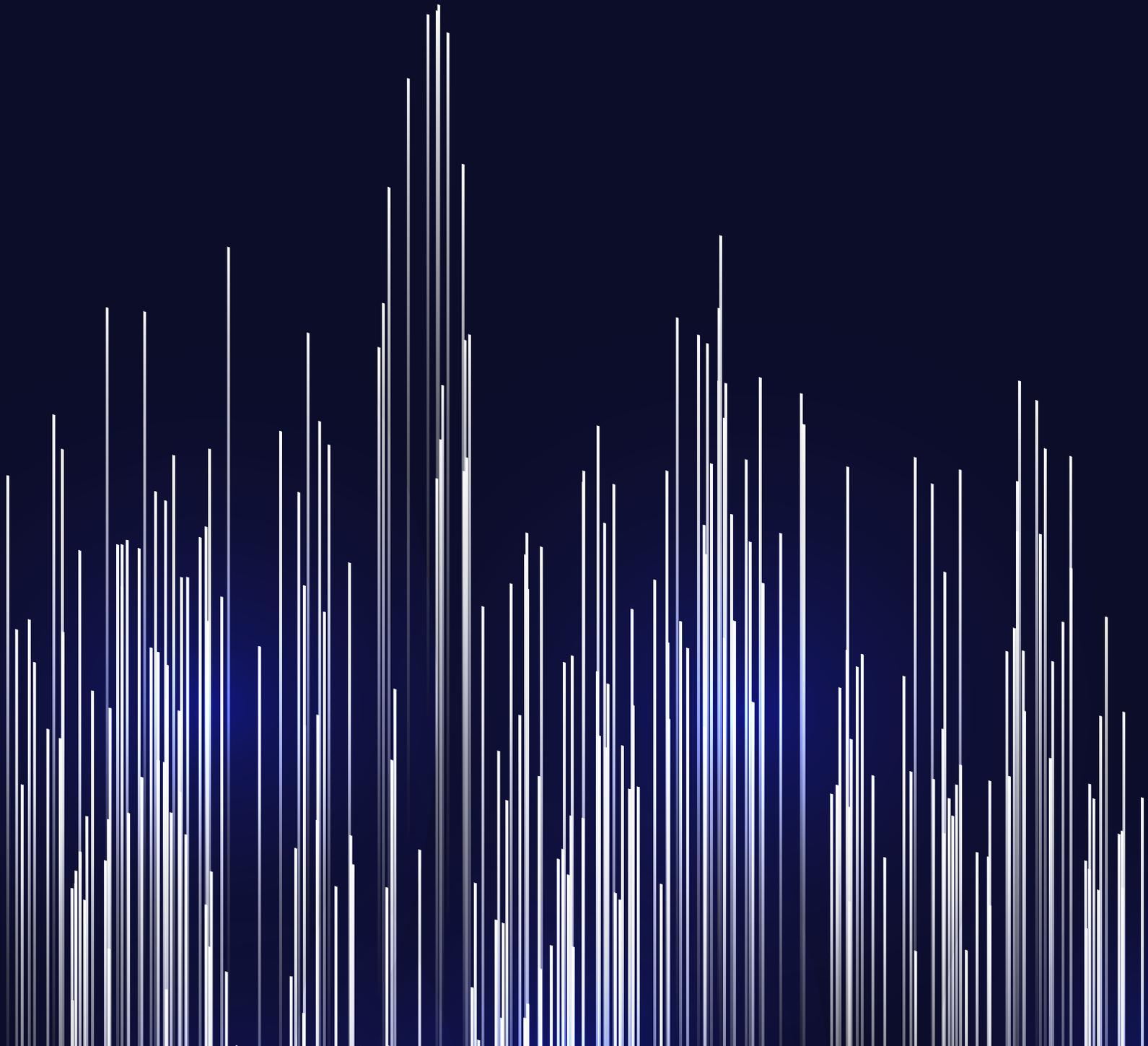


Oahu Capital Group

Straits Financial



Crypto Lending Program



Straits Financial is proud to announce a new partnership with lending provider, DrawBridge Lending, to offer a crypto lending program for the professional futures trader and crypto currency investor. By using our partners, Equity Trust Company and Gemini Exchange, as a crypto custodian, loans will be arranged against the crypto holdings and funds transferred to your Straits Financial futures trading account.

This new offering allows for clients to trade futures and options contracts without having to liquidate their crypto holdings. By working together, we are able to offer a very competitive program that can help a trader build a diversified portfolio for hedging or speculating using the assets they already have.

## Overview:

**LOAN TYPE:** Individual and Institutional Clients

**MINIMUM LOAN:** \$100,000

**TENORS:** Short tenors from 1 to 6-months

**LOAN-TO-VALUE (LTV):** 30% to 75%

**SECURITY:** Free cold storage wallet at qualified custodians

**STRUCTURE:** Secured Term Loan; No margin call and non-recourse

**AMORTIZATION:** Principal and interest due at maturity

**PREPAYMENTS:** No prepayments

**SETTLEMENT:** 4pm ET on the last Friday of each month

**ELIGIBILITY:** Individuals & Institutional Clients: \$1MM Net Worth as an eligible contract participant (ECP). Structure initiates a hedging program which limits risk, allowing for this level of accreditation (note that institutional clients may include corporations, limited liability companies, limited partnerships and sole proprietors or an unincorporated business owned and run by an individual with no difference between the business and owner)



# Our Partners

## Drawbridge Lending

Drawbridge Lending offers financial flexibility to institutional clients looking to remain long on their crypto investments, providing the opportunity to reinvest and earn yield on an efficient, after-tax basis. The company is a licensed lender and is able to provide commercial loans in 49 states and Washington D.C. Drawbridge is registered as both a Commodity Pool Operator (CPO) and Commodity Trading Advisor (CTA) with the National Futures Association (NFA).

## Equity Trust

Equity Trust Company is a financial services company that enables individual investors, financial professionals and institutions to diversify investment portfolios through alternative asset classes, including real estate, tax liens, private equity, precious metals and more.

## Gemini Exchange

Gemini builds crypto products that are simple, elegant, and secure. Whether you are an individual or an institution, Gemini can help you buy, sell, and store your bitcoin and cryptocurrency.

Straits Financial

10<sup>TH</sup>  
ANNIVERSARY

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### Disclaimer:

Cryptocurrencies are a high risk investment and may not be suitable for all members of the public and all types of investors. Before investing in or depositing cryptocurrency with Straits or Straits' business partners, you must ensure that the nature, complexity and risks inherent in cryptocurrency are suitable for your objectives in light of your circumstances and financial position. You should not purchase or hold cryptocurrency unless you understand the extent of your exposure to potential loss. Trading commodity futures and options products presents a high degree of risk, and may not be suitable for all investors. Past performance or historical record of futures contracts, derivatives contracts, and commodities is not indicative of future performance. The information in this document is subject to change without notice.

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More information can be found at:

NFA Investor Advisory—Futures on Virtual Currencies Including Bitcoin

CFTC Customer Advisory: Understand the Risks of Virtual Currency Trading