🏦 ***Investment offer – neoalex***

Digital Banking Platform (BaaS) – Bond Issuance for Investors

💡 ***About the project: Neoalex – before launch***

Neoalex *is an upcoming* ***fintech digital bank of the BaaS (Banking-as-a-Service)*** *type , which will allow startups , companies and developers to quickly integrate banking services into their products. Our platform will provide: / www.neoalex.org /. The implementation of neoalex itself began in 2023. Currently, as of 01.07.2025, approximately 200,000 Euros have been invested from its own resources. The API is currently set up / Iban accounts, banking software, debit cards all within the API /. Straight UpTrip sro ., with its registered office in Brno, is part of the neoalex structure , which is the eminent of bonds. The bonds are issued in the amount of 1 million euros and registered in the Central Depository in the Czech Republic.*

- *Virtual IBAN accounts / CY /*
- *Payment cards (white-label)*
- *KYC/AML verification*
- *API for instant SEPA payments*
- *Open Banking (PSD2)*
- *Integrated reporting and data analytics*

🎯 ***Goal:***

To create ***the first Czech -Slovak BaaS platform*** *that will allow companies to launch their own " neo - banking" service in a few days - without the need for a banking license.*

Corporate bond issue – €1,000,000

Maturity: *5 years |* ***Annual interest:*** *7.8% |* ***Form:*** *Fixed income, annual payment*

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1. Issuer identification

Business name: *Straight Up Trip sro .*
Company ID: ***22354514***
Registered office: *Brno, Czech Republic*
Date of establishment: *2025*
Legal form: *Limited liability company*
Statutory representative: *Siska Peter, CEO*
Industry: *Financial Technology (FinTech), BaaS – Banking as a Service*

💰 *Bond issue*

Parameters	*Value*
Target issue amount	*€1,000,000*
Investment purpose	*Platform development, licensing, operation, marketing*
Security type	*Corporate bonds*
Nominal value	*€1,000*
Minimum investor input	*€5,000*
Fixed income	*10.2 % pa .*
Interest payment	*Annually*
Maturity period	*60 months*
Early redemption option	*Yes, after 36 months*
Security	*Options: share in the company / registration in the register of liens / personal guarantee of the founder*

📊 *Financial plan (overview):*

Item	*Estimate (€)*
BaaS platform development	*200,000*
Licenses & compliance (NBS / EU agencies)	*100,000*
Operations & Team (24 months)	*300,000*
Marketing & client acquisition	*300,000*
Reserve & legal costs	*300,000*

🌍 *NeoAlex Market and Advantage :*

- ***The BaaS market in the EU*** *is growing by more than 20% year-on-year*
- *Fast regulated integration thanks to cooperation with a partner (EMI license / bank agent)*
- *Flexible API platform tailored to the European market*
- *White-label solutions for companies and startups*

🤝 *Why invest?*

- *Innovator in digital banking*
- *Strong team with fintech experience*
- *Potential to scale across the EU*
- *Transparent issuance of fixed income bonds*
- *Possibility of converting bonds into shares in the company (optional)*

Benefits for the investor

- *Fixed **return of 7.8% per annum** for 5 years*
- *Transparent use of funds*
- *Regular reporting and development updates*
- *Possibility of converting the bond into a share (during the next growth phase)*
- *Innovative sector with high growth potential*

Revenue model

- *Monthly license fees (B2B SaaS)*
- *Transaction fees (SEPA, card, IBAN)*
- *Revenue from white-label services*
- *KYC/AML as a service (custom API)*
- *OpenBanking analytics and reporting as an extra module*

Target market

- *Fintech startups (e.g. digital wallets, BNPL services, micro-investment platforms)*
- *B2B companies providing financial or accounting services*
- *Platforms requiring custom payment solutions*
- *IT companies and developers who want to offer "their own banking services"*

***Market potential of fintech BaaS in the EU by 2027:** €80+ billion in BaaS according to Allied Market Research*
***Expected year-on-year growth of BaaS :** 15–20%*

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