



Canada's Bridge to China's Vibrant Fintech Industry

Spring 2020

Disclaimer

FORWARD-LOOKING STATEMENTS

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The Corporation is in no way obliged nor does it intend to update or revise these prospective statements on the basis of new information, future events, etc.

“We have a truly
unique service
offering that we
believe will be
extremely appealing
to China’s commercial
lending industry.”

- Johnson Joseph, CEO



Introduction - Fintech Opportunities in Chinese Commercial Lending

The Internet, business intelligence, artificial intelligence and related technologies have profoundly changed local financial services industries in recent years, and China is no exception.

China's mobile payments industry has advanced incredibly, however the commercial lending industry has not yet fully benefited from these technologies.

Peak is the parent company of a group of innovative Fintech subsidiaries operating in China's commercial lending industry. Peak's subsidiaries use technology, analytics and artificial intelligence to create a commercial lending ecosystem where lending operations are conducted rapidly, safely, efficiently and with the utmost transparency.



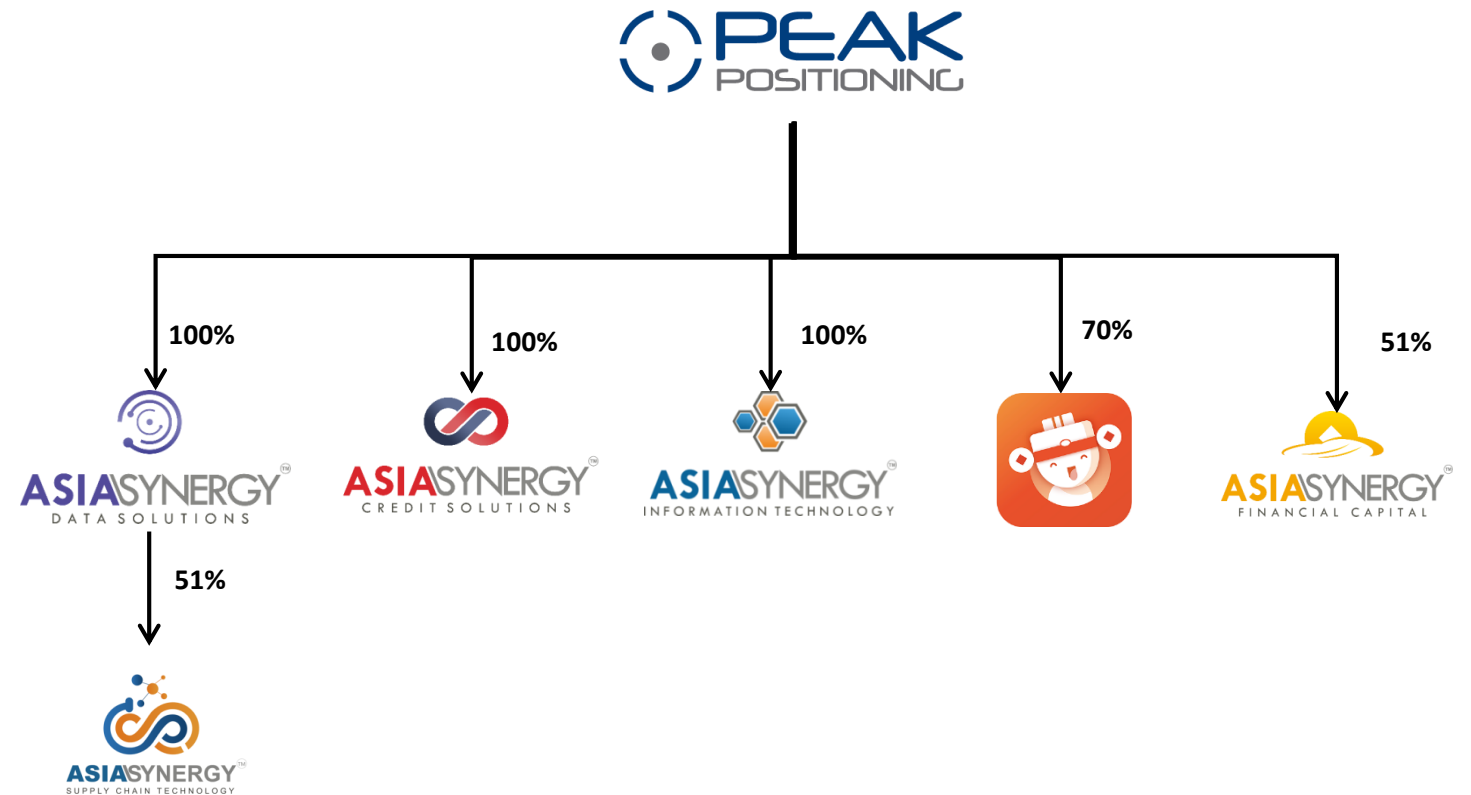
Introduction - Fintech Opportunities in Chinese Commercial Lending

The People's Bank of China recently imposed minimum SME loan targets on Chinese banks. This has put considerable pressure on banks and traditional lenders to be more effective in their lending practices. Which in turn has created even greater opportunities for proprietary technology introduced by Peak that automates the process by which lenders find and qualify borrowers. **Peak's service offering allows banks and lenders to significantly increase their number of loans to meet the imposed minimum SME loan targets, and generally helps make the Chinese commercial lending industry more efficient.**

This presentation outlines Peak's service offering and unique business model, which is beginning to transform China's commercial lending industry.



The Peak Group: 1 Parent, 6 Operating Subsidiaries



Peak's services to the Chinese commercial lending industry are provided through the **Cubeler Lending Hub**, where each of its **6 operating subsidiaries** plays specific roles and provides different services to industry participants.

About the Cubeler Lending Hub

The Cubeler Lending Hub is an analytics and AI software platform at the center of a commercial lending ecosystem that brings together SMEs, lenders, brokers, data providers and automated risk management capabilities for the purpose of making commercial lending more efficient.

The value proposition to industry participants are:

- **Lenders:** register on the platform and simply enter their lending criteria. The platform then matches SMEs to their specified criteria and instantly qualifies them saving lenders time and money.
- **SMEs:** register on the platform, give access to their business data and receive pre-qualified credit offers from a variety of lenders.
- **Brokers:** bring their leads to the platform and the platform will qualify them, instantly match them with a variety of lenders and pay a referral fee on each loan.
- **Data providers:** make data available on the platform to generate credit reports, similar to Equifax in Canada.

As of spring 2020, the Cubeler commercial lending ecosystem had 30 lending institutions, including some of China's largest banks, and had access to financial data on close to 25,000 Chinese SMEs and micro businesses

About Asia Synergy Technology (AST)



- Created in June 2016
- Supply-chain-related products “broker”
- Uses the Gold River product procurement platform to facilitate transactions specifically between supply-chain participants
- When orders placed on Gold River require financing, they are referred to Cubeler Lending Hub
- Services are seen as complimentary to ASSC’s service offering to the supply-chain by adding product procurement capabilities to ASSC’s comprehensive offering, spanning from logistics to financing
- AST earns revenue by acting as a broker for transactions conducted on Gold River and for referring financing requests to Cubeler Lending Hub

About Asia Synergy Data Solutions (ASDS)



- Created in March 2017
- Software development and R&D company
- Manages and operates the Cubeler Lending Hub
- ASDS earns revenue in the form of service fees to collect and analyze data, generate AI-based credit reports with default probabilities, implement credit rules and match lenders with borrowers and for various other services provided on Cubeler Lending Hub to all of the platform's users, including other Peak subsidiaries
- As of September 2019, Cubeler Lending Hub had access to data on about 20,000 Chinese SMEs and was helping provide services to 10 lending institutions

About Asia Synergy Financial Capital (ASFC)



- Created in May 2018
- Financial services company providing commercial loans to Chinese SMEs
- Uses Cubeler Lending Hub to find and help qualify loan candidates
- ASFC earns interest revenue on loans extended to SMEs usually secured by the SMEs' vehicles or residential property
- As of September 2019, ASFC had extended loans to almost 3,000 Chinese SMEs since its debut in 2018

About Asia Synergy Credit Solutions (ASCS)



- Created in December 2018
- Financial services company providing turn-key credit outsourcing services to Chinese banks and other lending institutions
- Uses Cubeler Lending Hub to find and qualify loan candidates on behalf of its clients
- Secures collateral, does all administrative work related to loans and essentially becomes extension of its clients' commercial lending departments
- ASCS earns revenue in the form of service fees from clients, usually representing a percentage of the value of the loans serviced on behalf of the clients
- As of September 2019, ASFC was servicing loans on behalf to 7 lending institutions, including two banks

About Asia Synergy Supply Chain Technology (ASSC)



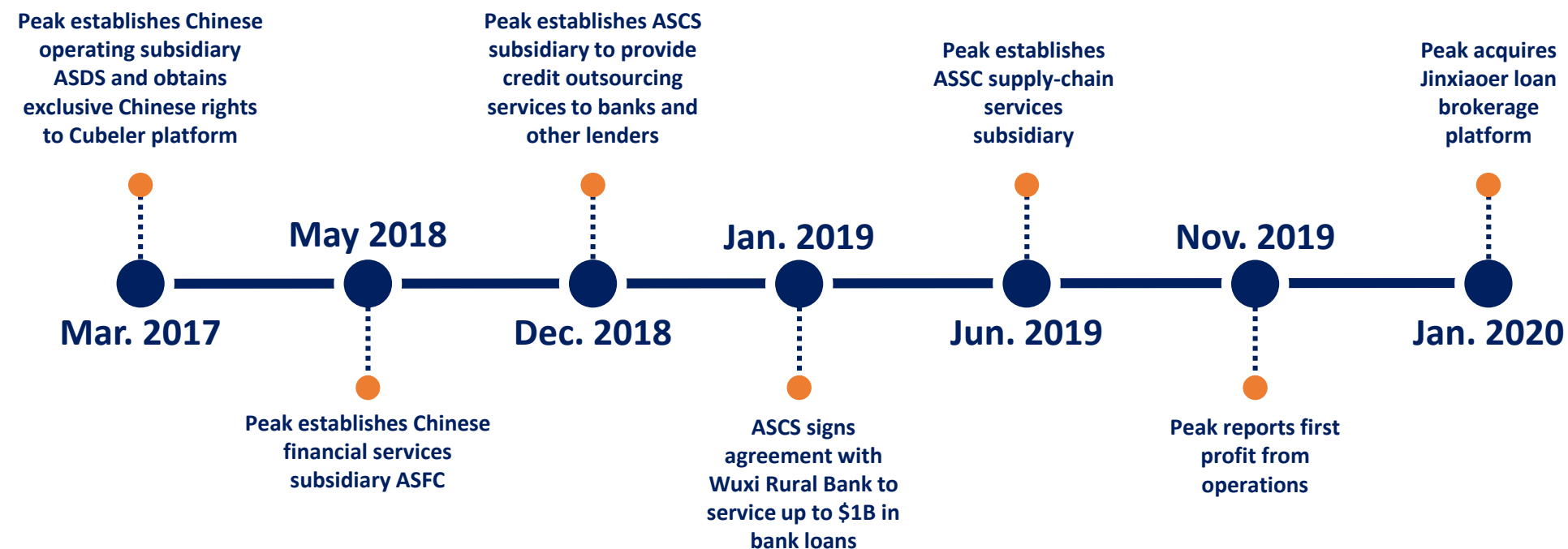
- Created in June 2019
- Provides logistics, warehousing and other supply-chain related services to manufacturers and their clients and suppliers, including loans and PO financing through a network of financial institution partners
- Uses Cubeler Lending Hub to collect and analyze operational and transactional data on supply-chain participants to help qualify them for loans and PO financing
- ASSC earns revenue in the form of membership fees charged to supply-chain clients and service fees charged for its various supply-chain related services, including service fees on loans and PO financings it helps facilitate
- As of September 2019, was providing services to approximately 600 supply-chain clients in the city of Jiangyin

About Jinxiaoer Loan Brokerage Platform



- Acquired in January 2020 from Jinxiaoer Technology Ltd.
- Specifically designed for loan brokerage companies and their sales representatives. Jinxiaoer gives loan brokerage companies and their sales reps the ability to earn commissions on loan leads that they generate that are not suited for their businesses and to receive leads suited to their businesses from nonaffiliated sales reps registered on the platform.
- In 2018, Jinxiaoer generated loan requests totaling 15B RMB (approximately \$3B CAD) from over 40,000 registered sales reps affiliated with 2,700 loan brokerage companies located in 31 cities.
- Revenue stemming from the Jinxiaoer platform comes to Peak in the form of monthly registration fees paid by the reps, annual franchise fees paid by the brokerage companies, and transactional referral fees paid by the banks and lenders benefiting from the platform's leads. Those referral fees range from 0.025% to 1.00% of the value of each loan resulting from a lead generated by the platform.

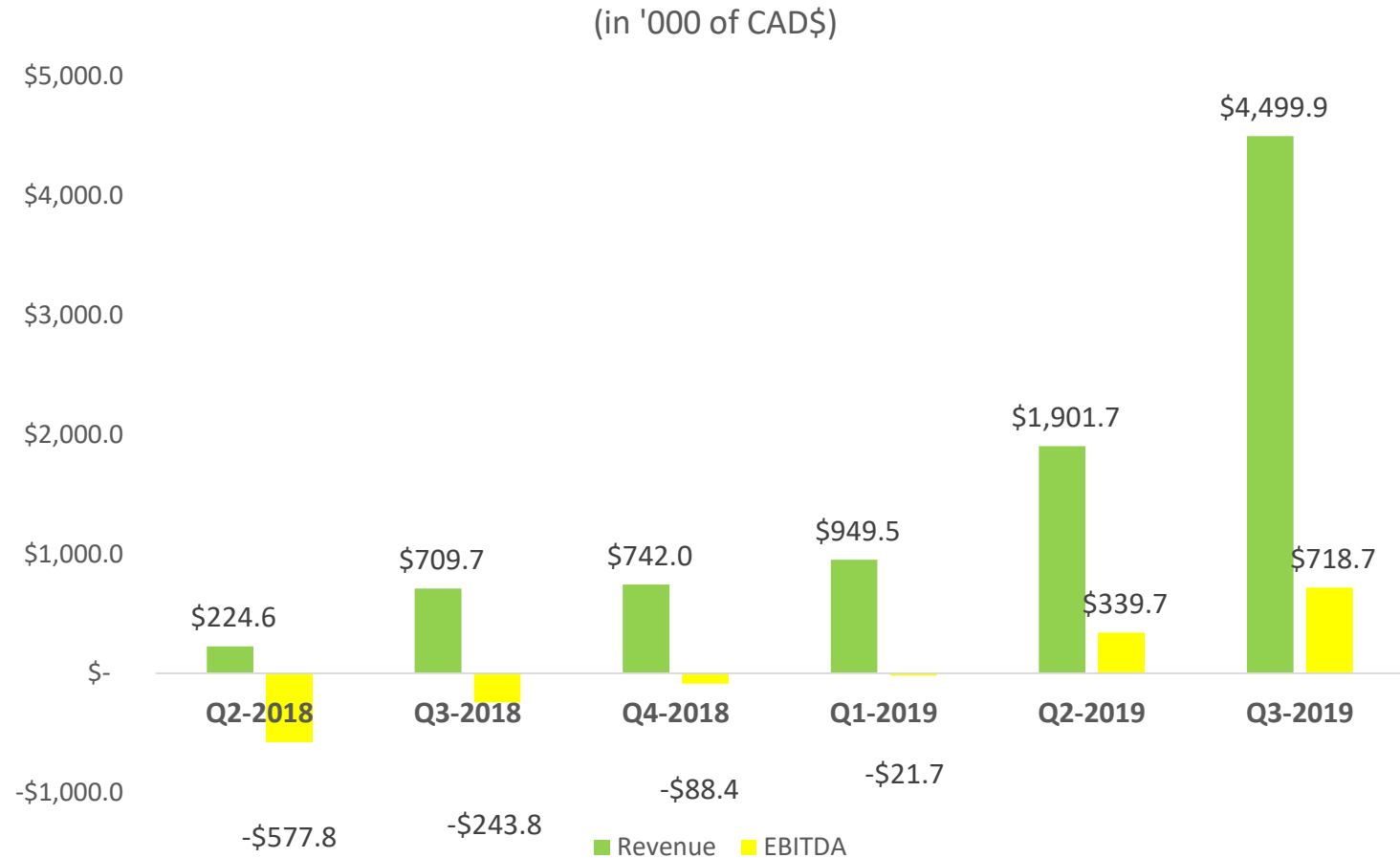
Key and Most Recent Milestones



Consolidated Financial Summary – Actual Quarterly Results

Peak has shown 6 consecutive quarters of steady growth posted positive EBITDA for the first time in Q2 2019 and an operational profit for the first time in Q3 2019, all while continuing to invest in R&D and various business development initiatives.

Peak expects that growth trend to continue in 2020.



Some Chinese Commercial Lending Industry Statistics



Number of SMEs as of
December 2018

- China Association for Small &
Medium Commercial Enterprises -



Total value of commercial
loans made in 2018 (in CAD\$)

- Statistics and Analysis Dept. of the
People's Bank of China -



Number of non-bank lenders
as of Dec. 2018

- Statistics and Analysis Dept. of the
People's Bank of China -



Average time it takes to
process and make decision
on a loan application

- Statistics and Analysis Dept. of the
People's Bank of China -



Number of micro enterprises*
as of Dec. 2018

- China Association for Small & Medium
Commercial Enterprises -



Number of chartered banks
as of Dec. 2018

- China Banking and Insurance
Regulatory Commission -



Percentage of total 2018
commercial loans made to
SMEs and micro enterprises

- Statistics and Analysis Dept. of the
People's Bank of China -

* According to Wikipedia, a micro enterprise is a business with 9 or fewer employees

Peak Group Capital Structure & Investor Value Proposition

Capital Structure

(as of March 1, 2020)

| | |
|--------------------|------------------|
| Shares Outstanding | 741 M |
| Closing Price | \$0.035 |
| 52 Week High/Low | \$0.065 / \$0.02 |
| Warrants & Options | 255 M |
| Fully Diluted | 996 M |
| Insider Position* | 9.8% |
| Market Cap | \$25.9 M |

* Insider position expressed on a fully-diluted basis

In summary, Peak provides a **bridge** for Canadian investors **to invest in China's vibrant Fintech industry**.

Peak delivers value to its shareholders through the following 6 Chinese operating subsidiaries:

- **ASDS** – an R&D company managing and operating a Fintech platform and commercial lending ecosystem where analytics and AI make commercial lending more efficient in China.
- **ASFC** – a financial services company leveraging the Fintech platform managed by ASDS to provide loans to Chinese SMEs.
- **ASCS** – a financial services company leveraging the Fintech platform managed by ASDS to provide turn-key credit outsourcing services to banks and other lending institutions in China.
- **ASSC** – a provider of logistics, warehousing and other supply-chain related services, as well as access to loans and PO financing services to supply-chain participants.
- **AST** – a product procurement service provider to supply-chain participants that complements ASSC's service offering.
- **Jinxiaoer** – a loan brokerage platform that drives SME loan requests to Peak's commercial lending ecosystem

Peak Group Management



Johnson Joseph, MBA
Peak Group CEO

Johnson has been CEO of the Peak Group since 2011, guiding the company through a number of challenging periods and adjusting its business model to changing and difficult market conditions. He led the company's transition from being a software development company to an asset management company focused the Chinese Fintech and financial services sectors. His vision of giving Canadian investors access to some of China's most promising tech sector opportunities is now the driving force behind Peak's operations. Prior to joining Peak, he spent 8 years in the financial services industry with one of Canada's largest mutual fund and asset management companies. Johnson holds an MBA in Information Technology from HEC Montreal and a Bachelor's degree in Finance from Texas Tech University.



Jean Landreville, CPA, CA
Peak Group CFO

Jean is a senior executive with over 30 years of experience, acquired in Europe and Canada, in strategic, financial and operational management of various sizes of companies ranging from SMEs to large corporations in a number of manufacturing and services sectors. As the Director of Finance of a high-profile international construction group in France he contributed to the restructuring of the group's financial and operational management. He also successfully led several financial and operational restructurings in Canada through strategic and tactical initiatives to support business growth, contract negotiations, business flow optimization and human resource management. Jean is a CPA, CA and holds a Bachelor's degree in Business Administration from HEC Montreal.



Liang Qiu, M. Sc.
Peak Group China CEO,
Asia Synergy Data
Solutions CEO

Liang "Golden" Qiu is a successful IT entrepreneur. Prior to joining the Peak Group, he was the co-founder and CTO of Longkey Software Technology, a provider of cloud-based Software as a Service (SaaS) business management applications to small and medium size businesses. In his role as Peak Group China CEO, he's responsible for the overall execution of the company's strategic plan in China, both from a technological development and business development standpoint. He also serves as the main liaison between the Peak Group and all of its Chinese subsidiaries. Mr. Qiu holds a Master's degree in Computer Science from McGill University.



Bin Xu, CPA, CGA, MBA
Peak Group China
Director of Finance

Bin's professional career began as a Financial Auditor with Ernst and Young in Shanghai. He then spent 4 years as the Finance Manager of a Shanghai-based international garment exporter, where his rich experience in managing relationships with the Chinese government and regulatory authorities was of critical value to the growth of the business. He moved to Montreal in 2015 where he most recently worked as a Financial Analyst at BNP Paribas Canada before joining the Peak Group. His fluency in Mandarin, English and French, his experience as a financial auditor and unique skillset all see him play a key role in the evolution of the Peak Group's operations in China. Bin is a CPA, CGA and holds an MBA from HEC Montreal.

Peak Group Management (continued)



Changsheng Zhuo, B. Sc.
Asia Synergy Financial
Capital CEO

Changsheng has over 15 years of experience in the financial services industry. He founded and served as the Chairman of Shanghai Chinguan Industrial Company Ltd., which provided financial consulting and loan insurance services to SMEs in the apparel and supply-chain industries. Just prior to becoming CEO of ASFC in June 2018, He served as the general manager of financial services company Jiu Dong Ltd., which is a minority partner in ASFC. His experience and knowledge of the various facets of Chinese financial services, and his understanding of complex financial software platforms allow him to significantly contribute to the overall success of the Peak Group in China. Changsheng holds a Bachelor's degree in Computer Science from Central University of Finance and Economics in Beijing.



Jiangang Qiu, CFP, BBA. Fin.
Asia Synergy Credit
Solutions CEO

Jiangang brings a unique blend of entrepreneurial and banking experience to his role of CEO of ASCS. His professional career of more than 25 years in the financial services industry saw him occupy positions at some of China's most notable banks and financial institutions, including serving as Director of Credit at Ping An Bank. In 2015, after several years as an executive at China Construction Bank, one of China's "Big Four" banks, he founded Wenyi Financial Services Company Ltd. Wenyi was created as a turnkey credit outsourcing company to help banks meet the credit needs of SMEs. In December 2018, the Peak Group acquired Wenyi's operations, transferred them to ASCS and appointed him CEO of ASCS. Jiangang is a Certified Financial Planner and holds a Bachelor's degree in Finance from Nanjing University of Finance and Economics.



Haiqing Li, M. Mgt.
Asia Synergy Supply
Chain CEO

Haiqing is an accomplished entrepreneur with deep ties to the supply-chain and financial services industries in Jiangyin. His professional career spans more than 18 years during which he founded and managed a number of successful companies, including of Jiangsu Zhongpu Financial Outsourcing Service Ltd. (ZFOS). With support from local and regional governments, ZFOS provides a comprehensive service offering to Jiangyin's supply-chain industry. In June 2019, ZFOS and Peak Group subsidiary ASDS joined forces to create ASSC and he was named CEO of ASSC. Haiqing holds a Bachelor's degree in Business Administration and a Master's degree in Management Science from Suzhou University of Science and Technology.



Mei Li, BEcon
Banking Business
Development
Manager, Peak
Group

Ms. Li spent almost 20 years working in China's commercial banking industry where she occupied various management positions at some of the country's largest banks, including the Industrial and Commercial Bank of China (ICBC) and Ping An Bank among others. Having spent most of her professional career in China's regulatory, financial and economic hubs, including Beijing, Shanghai, Shenzhen (known as China's Silicon Valley) and Hangzhou (often rated as China's best commercial city by Forbes Magazine), she has extensive knowledge of the country's banking regulations, the regional characteristics of the sector and the opportunities they offer. She joined the Peak Group in the fall of 2019. In her role as Banking Business Development Manager, she helps identify and assess opportunities in the Chinese banking sector, as well as ways to work with Canadian banks for the benefit of Canadian companies operating in China.

Peak Group Management (continued)



André-Philippe Chenail
VP International
Operations, Peak Group

André-Philippe joined Peak in December 2019 after having spent 7 years with the Canada-China Business Council (CCBC), where he supported the strategic development of foreign enterprises in China. During his time at the CCBC, he held both the positions of Director, Quebec Chapter as well as Director, Shanghai Chapter. In those roles he was primarily in charge of sustained membership growth, defining and implementing member service programs, strategic development and regulatory analysis in order to support the commercial development of CCBC members in China and in Canada. As Vice-President of International Operations at Peak, André-Philippe helps identify the needs of foreign enterprises, either already operating in China or looking to operate in China, which can be met by Peak's subsidiaries in China, develop strategic initiatives to help meet those needs, and contribute to the overall strategic vision and execution of Peak's business plan.



Tiegang Li, B. Sc.
Jinxiaoer CEO

Tiegang started his career in the financial services industry in 2013 as Risk Control Director at Shanghai-based Financial Confidence Service Ltd. While there, he undertook the task of building a standardized risk control system that included borrower qualification scoring and risk control features. He went on to launch and operate Yatland Business Consulting Co., Ltd., a company active in the realm of vehicle and mortgage loan assistance. He eventually returned to Financial Confidence Service Ltd. as the company's National General Manager where he managed 93 branch offices throughout China, all providing vehicle and mortgage loan related services. He eventually left that position to create Jinxiaoer in 2016 and grew the platform to over 40,000 registered loan sales reps by the end of 2018. Tiegang attended Shanghai Ocean University where he obtained a Bachelor's degree in Logistics Management.

Peak Group Directors



Charles-Andre Tessier, LL. L.
Peak Group Chairman

Charles-Andre is a business lawyer and advisor working primarily in the IT, telecom and manufacturing sectors. He has either held positions with or serviced companies such as 20-20 Technologies Inc., R3D Consulting Inc., DMR Group Inc., BioChem Pharma, and BCF Business Lawyers LLP just to name a few. He sits on the board of a number of private and public companies and non-profit organizations and sat on the Executive Committee of the Association of Canadian General Counsel. Charles-Andre holds a Civil Law degree and a Bachelor's degree in Administration from the University of Ottawa and has been a member of the Barreau du Quebec since 1980.



Laval Bolduc, CPA, CA
Peak Group Director

Laval's professional career as a corporate manager spanned more than 35 years. He held numerous management and executive positions in the fields of auditing, accounting, information control, corporate finance, project management, contract negotiations, and procurement processes. Prior to serving as Peak Group CFO from February 2011 to January 2018, he spent almost 20 years advising and assisting IT companies, including Bombardier Transportation, in Canada and in Europe with respect to the business requirements and financial expertise required for their large-scale projects. Laval holds a Bachelor's degree in Accounting from the University of Sherbrooke and is a member of the Order of CPAs of Quebec.



Mark Dumas, B.Sc.
Peak Group Director
and Chair of Audit
Committee

Mark is a private investor and entrepreneur with expertise in various fields of technology. He was the founder and CEO of SPADAC, a US defense contractor that provided geospatial analysis, data mining and predictive analysis to clients, which he sold in 2010. He served as Vice President of Special Projects at DigitalGlobe, a global provider of high-resolution earth imagery products and services, where he supported M&A activities until 2013. He is currently Chairman and CEO of PlayCall Inc., a football gaming application business, and sits on the Board of Weather Analytics, a Bethesda, MD based company that delivers global climate intelligence to commercial and government clients. Mark holds a Bachelor of Science degree in Electrical Engineering from Mississippi State University.

Contact Information

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