WELCOME

ROB GURNER
HEAD OF INVESTOR RELATIONS

Background
Rob is a senior Investor Relations specialist, with over 17 years experience as in-house IR officer across a range of sectors and industries. He is a Board Director of the Investor Relations Society in the UK.

Education
Rob has a BA in History from Manchester University and ACCA in Financial Management from the University of Westminster.

At Plus500
2.5 years
# AGENDA FOR THE DAY

<table>
<thead>
<tr>
<th><strong>Introductory interview</strong></th>
<th><strong>Professor Jacob Frenkel, Chairman</strong></th>
<th><strong>14:00</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Investment case and growth opportunities</strong></td>
<td><strong>David Zruia, Chief Executive Officer</strong></td>
<td><strong>14:10</strong></td>
</tr>
<tr>
<td><strong>Financial dynamics and business opportunities</strong></td>
<td><strong>Elad Even-Chen, Chief Financial Officer and VP Business Development</strong></td>
<td><strong>14:30</strong></td>
</tr>
<tr>
<td><strong>Our approach to product</strong></td>
<td><strong>Dani Magner, Chief Product and Risk Officer</strong></td>
<td><strong>14:50</strong></td>
</tr>
<tr>
<td><strong>Break</strong></td>
<td></td>
<td><strong>15:10</strong></td>
</tr>
<tr>
<td><strong>Our marketing approach</strong></td>
<td><strong>Nir Zatz, Chief Marketing Officer</strong></td>
<td><strong>15:20</strong></td>
</tr>
<tr>
<td><strong>Our leadership position in technology</strong></td>
<td><strong>Al Yaros, Chief Technology Officer</strong></td>
<td><strong>15:40</strong></td>
</tr>
<tr>
<td><strong>Our operational capability</strong></td>
<td><strong>Alon Cohen Naznin, Chief Operating Officer</strong></td>
<td><strong>16:00</strong></td>
</tr>
<tr>
<td><strong>Q&amp;A</strong></td>
<td></td>
<td><strong>16:10</strong></td>
</tr>
<tr>
<td><strong>Conclusion of event</strong></td>
<td></td>
<td><strong>16:30</strong></td>
</tr>
</tbody>
</table>
INTRODUCTORY WORDS

PROF. JACOB FRENKEL
CHAIR

Background
Prof. Frenkel has a 40 year track record in global macro-economics and finance. He was formerly Chair of JP Morgan Chase International, Chair and CEO of G-30, Chair of Merrill Lynch International and Governor of the Bank of Israel. He is a recipient of several Honorary Doctoral Degrees and other decorations and awards from a number of leading international institutions. Prof. Frenkel holds a range of fellowships and advisory positions.

Education
Prof. Frenkel has PhD and MA in economics and a BA in economics and political science.

At Plus500
1.5 years
INVESTMENT CASE AND GROWTH OPPORTUNITIES

DAVID ZRUIA
CEO

Background
David has been CEO since April 2020, having held a number of senior leadership roles within Plus500, including establishing and growing the Group’s operational division as Chief Operating Officer for 7 years, as well as holding a number of senior marketing roles. David is an Executive Director of the listed Company and a Director of a number of the Group’s subsidiaries.

Education
David has a BSc in Industrial Engineering and Management from Technion Israel Institute of Technology.

At Plus500
12 years
23 million+ registered customers since inception

OTC, Futures, Share Dealing

Proprietary technology powers our products, marketing and operations

OTC\(^1\) offering platform is available in 50+ countries and in 30 languages

23\% revenue CAGR\(^2\) and c.57\% average EBITDA margins since IPO year in 2013 to FY2022\(^3\)

Premium listing on Main Market of London Stock Exchange and constituent of FTSE250

---

1. OTC (‘Over-the-Counter’) product offering is the Group’s definition of its core CFD (‘Contracts for Difference’) product offering
2. CAGR – Compound annual growth rate
3. Consensus forecasts as published on 17 August 2022 on Company’s [website](http://example.com)
OUR STATE-OF-THE-ART TECHNOLOGICAL PLATFORMS

**PROPRIETARY TECHNOLOGY POWERED MARKETING AND OPERATIONS**

- Marketing Technology
- Client Verification and Onboarding
- Payment Processing
- CRM
- Customer Support
- Risk Management

**PROPRIETARY TECHNOLOGY POWERED OUR TRADING PLATFORMS**

- Web based platform
- iPhone and iPad app
- Android app for smartphones and tablets
- Mobile platform functions aligned with Desktop Crypto trading support
- Electronic ID verification mechanisms
- WhatsApp integration
- 24/7 live chat expanded to 10 languages
- Window Phone app WebTrader update
- iOS and Android app redesign
- New payment methods including Apple Pay and Google Pay
- Apple ID and Google Sign-In support
- New charting tools and indicators on platforms
- Adaptation of platforms to new regulations, including ESMA and GDPR
- Launch of new product offering in the US futures market
- Introduction of +Insights and Trading Academy
- Introduction of ‘Plus500 Invest’ platform
- iOS and Android app redesign
- Apple ID and Google Sign-In support
- WhatsApp integration
- New charting tools and indicators on platforms
- Adaptation of platforms to new regulations, including ESMA and GDPR
- Introduction of ‘Plus500 Invest’ platform
- Launch of new product offering in the US futures market
- +Insights and Trading Academy...

**STORYTELLING**

Plus500 IT’S TRADING WITH A PLUS

---

OUR STRUCTURE OVER THE MEDIUM TERM

A GLOBAL MULTI-ASSET FINTECH GROUP

- OTC offering
  - Existing markets
  - New markets
- Share dealing
- Futures offering
- New additional financial products

NEW MONETISATION AND RETENTION TECHNOLOGIES
ESG IS A CORE PRINCIPAL

KEY PRIORITY AREAS

Customer Care and Education

Employee Welfare

Quality and Value of Board

Composition and Diversity of Board
OUR PEOPLE AND CULTURE

“START-UP NATION” MENTALITY, FOCUSED ON CONTINUOUS INNOVATION

Board of Directors
- Oversight and guidance
- High calibre and diversified

Management team
- Highly skilled
- Clear and visible leadership
- Backgrounds in technology and finance

500+ employees globally
- Dynamic and vibrant working environment
- Entrepreneurial, high performance culture

HQ and R&D centres in Israel
- Israel ranked 3rd globally as a technology ecosystem
- 6,000+ tech start-ups
- 300+ R&D hubs of global tech firms
THE MARKET OPPORTUNITY FOR PLUS500

SUBSTANTIAL GLOBAL ADDRESSABLE MARKETS

$355 Trillion
Total global financial wealth by 2026

$41.8 Trillion
Global equity trading market in 2022

$12.2 Billion
Online trading platform market by 2028

62.6 Billion
Futures and options on futures contracts trading on global exchanges in 2021

OUR STRATEGIC ROADMAP

KEY GROWTH OPPORTUNITIES

New Products

New Markets

Expanding OTC offering – in new and existing markets

Deepening Customer Engagement
NEW PRODUCTS AND NEW MARKETS

FOCUS ON US FUTURES

- Retail opportunity – launching TradeSniper, intuitive new trading platform, designed for retail traders
- Institutional opportunity – supporting other ‘Futures Commissioning Merchants’ with brokerage-execution and clearing services and providing such services to ‘Introducing Brokers’
- Driven by Plus500’s healthy balance sheet and highly differentiated technological capabilities

Source: CME & ICE Exchange Disclosures.
Source: CME Exchange Disclosures.
EXPANDING OUR OFFERING

A GLOBAL PRESENCE WITH GROWTH OPPORTUNITIES IN NEW MARKETS

EUROPE, MIDDLE EAST AND AFRICA
AMERICAS
ASIA PACIFIC
DEEPER CUSTOMER ENGAGEMENT

ACTIVATION OPPORTUNITY

23 million+
Registered customers

Drive intent-based traffic from a range of marketing channels to registration

Further investment in platform development and performance marketing

Drive growth in conversion rates

A LONG TERM CUSTOMER BASE

OTC customers trading with Plus500 for >1 year (% of total OTC revenue)

0% 10% 20% 30% 40% 50% 60% 70% 80% 90%
2016 2017 2018 2019 2020 2021 H1 2022
KEY TAKEAWAYS

PLUS500 IS WELL POSITIONED AS A GLOBAL MULTI-ASSET FINTECH GROUP

- **Diversified** product portfolio and geographic footprint
- **Very robust** financial position
- **Market-leading** proprietary technology – marketing, operations and product
- **Supported by** organic investment and targeted acquisitions to drive future growth
- **High value, long term** and **sizeable** customer base
- **Range of compelling growth opportunities**
- **Flexible and scalable** business model
FINANCIAL DYNAMICS AND BUSINESS OPPORTUNITIES

ELAD EVEN-CHEN
CFO AND VP BUSINESS DEVELOPMENT

Background
Elad is the Group CFO and VP of Business Development and has been with Plus500 for the last 12 years, holding a number of senior leadership roles in that time. Elad has a broad and diverse expertise across corporate finance, strategy, legal, risk, regulation and investor relations. He leads the Group in the fields of finance and strategic business development initiatives, including targeting and executing acquisitions. Elad is an Executive Director of the listed Company and a Director of a number of the Group’s subsidiaries.

Education
Elad holds a B.A. in Accounting and Economics, a LLB Degree and an MBA specialising in risk management.

At Plus500
12 years
A LONG TRACK RECORD OF PROFITABLE GROWTH & CASH GENERATION

STRONG FINANCIAL PERFORMANCE SINCE IPO IN 2013

STRONG BALANCE SHEET
Debt-free since inception
88%–113% in operating cash conversion¹ 2013–H1 2022

LEAN OPERATING MODEL
c.57% average annual EBITDA margin 2013–2022² through flexible and efficient cost structure

GROWING TOPLINE
23% CAGR revenue growth between 2013–2022² driven by growing customer base

Since IPO year in 2013, Plus500 has generated:

$2.7 billion in cash from operations

$2.2 billion in accumulated net profit

PROVEN RECORD OF SHAREHOLDER RETURNS
$1.6bn returned to shareholders³ including $1.2bn in dividends and $0.4bn in share buybacks

¹ Operating Cash Conversion – Cash generated from operations/EBITDA
² Consensus forecasts as published on 17 August 2022 on Company’s website
³ Including current share buyback programmes, announced at H1 2022 results
OUR LONG TERM TRACK RECORD OF PROFITABLE GROWTH

KEY FINANCIAL INDICATORS FOR PLUS500

EBITDA ($m)

- Consensus forecasts as published on 17 August 2022 on Company’s website
- As at 31 August 2022, as per Bloomberg data

Revenue ($m)

Shareholder returns ($m)

Share price performance

Market cap: £1,632m, +1,144%²

1. Consensus forecasts as published on 17 August 2022 on Company’s website
2. As at 31 August 2022, as per Bloomberg data

*includes shareholder returns declared in respect of H1 2022 and will be paid in the next period
OUR APPROACH TO **CAPITAL ALLOCATION**

**LONG-STANDING CAPITAL HEADROOM**

CASH BALANCES ($m)

- **High levels of ROE** - over the years FY 2019 to FY 2021 was average of approx. 75%
- **Continued strong cash generation** - operating cash conversion of 113% in H1 2022
- **Strong balance sheet and high levels of cash balances, with no debt or loans** since inception

<table>
<thead>
<tr>
<th>Year</th>
<th>Cash Balances ($m)</th>
</tr>
</thead>
<tbody>
<tr>
<td>FY13</td>
<td>84</td>
</tr>
<tr>
<td>FY14</td>
<td>139</td>
</tr>
<tr>
<td>FY15</td>
<td>157</td>
</tr>
<tr>
<td>FY16</td>
<td>137</td>
</tr>
<tr>
<td>FY17</td>
<td>242</td>
</tr>
<tr>
<td>FY18</td>
<td>315</td>
</tr>
<tr>
<td>FY19</td>
<td>293</td>
</tr>
<tr>
<td>FY20</td>
<td>594</td>
</tr>
<tr>
<td>FY21</td>
<td>750</td>
</tr>
<tr>
<td>H122</td>
<td>995</td>
</tr>
</tbody>
</table>

**HI 2022 capital requirements:** 525 $m
OUR STRATEGY AND APPROACH

FOCUSED ON DIVERSIFICATION

Product & asset classes to be traded on

Regulatory licences

Customer diversification

New products
WIDE RANGE OF ASSET CLASSES ENABLING CUSTOMERS TO ADAPT THEIR TRADING STRATEGY

DIVERSIFIED AND ACTIVELY EXPANDING CORE OTC PRODUCT OFFERING

% of customers trading in given number of asset classes

- 1 class: 9% of customers
- 2 classes: 14% of customers
- 3 classes: 18% of customers
- 4 classes: 22% of customers
- 5 classes: 31% of customers
- 6 classes: 5% of customers
- 7 classes: 1% of customers

Customer diversification

Top customer generated less than 0.5% of revenue in H1 2022

47% of customers trading in 3 or more asset classes

Plus500 IT'S TRADING WITH A PLUS
PLUS500 GROUP’S OPERATIONS

PLUS500’S PORTFOLIO OF LICENSES IS A VALUABLE ASSET

United Kingdom | Australia | South Africa | New Zealand | USA | Japan
---|---|---|---|---|---
PLUS500 | PLUS500 | PLUS500 | PLUS500 | PLUS500 | PLUS500

Date: January 2020 | March 2021 | March 2022 | July 2021 | March 2022

Countries: United Kingdom, Australia, South Africa, New Zealand, USA, Japan

Licenses: FCA, ASIC, FSCA, FMA, CFTC, NFA, MAS, Israel Securities Authority, FSA, Financial Services Agency

Timeline:
- Up to FY 2019
- Cyprus, Singapore, Israel, Seychelles, Estonia

PLUS500 IT'S TRADING WITH A PLUS
HIGH VALUE CUSTOMER BASE

EVIDENCED BY RELATIVELY HIGH LEVELS OF CUSTOMERS WHO CONTINUE TO TRADE WITH PLUS500

86%
Of Group revenue generated in FY 2020 was related to customers who continued to trade with Plus500 in FY 2021 or H1 2022

20%
Of Group revenue generated in FY 2015 was related to customers who continued to trade with Plus500 in H1 2022

FY 2020 Revenue

- 61% FY2020 revenue related to customers who continued to trade in FY2021 or H1 2022
- 25% FY2020 revenue related to customers who continued to trade in FY2021
- 14% FY2020 revenue related to customers who traded in FY2020
CUSTOMER DEPOSITS ILLUSTRATES VALUE POTENTIAL

CUSTOMERS DEPOSIT HISTORY BY REGISTRATION YEAR ($)

Customers registered in 2017 continue to deposit in each of the following years, increasing the value potential from customers over time.

High levels of customer deposits demonstrate the confidence and trust of our customers.

Processed $2.1 billion in customer deposits in FY 2021 and $1.2 billion in customer deposits in H1 2022.
FOCUSING ON ACQUISITIONS

OUR STRATEGY AND APPROACH

Acquiring actual assets – for geographic and/or product expansion

Acquisition rationale – Regulatory licences & know-how

Track record to date – USA and Japan

Acquiring actual assets – for geographic and/or product expansion

Acquisition rationale – Regulatory licences & know-how

Track record to date – USA and Japan
FOCUSING ON ACQUISITIONS (CONT.)

FOCUSED ON BOLT-ON ACQUISITIONS AND, WHERE APPROPRIATE, MORE SIZEABLE DEALS

- Returns criteria
- Conservative approach to consideration - size & structure
- Enhanced due diligence
- Leveraged by our proprietary technological capabilities
EXPANDING OUR OFFERING – NEW MARKETS

KEY TARGET REGIONS

AMERICAS
+ Engaging next generation of traders
+ Evaluating optimal way to tailor offering to local needs

MIDDLE EAST
+ Highly established market
+ Highly educated trading communities

ASIA PACIFIC
+ Large pool of targeted customers
+ Aim for regulated countries
OUR STRATEGIC ROADMAP

5 YEAR REVENUE OBJECTIVES – ADDITIONAL REVENUE OPPORTUNITY, BASED ON ACTIVATING OUR GROWTH OPPORTUNITIES

(All figures below are annualised, approximate and based on management’s current view)

<table>
<thead>
<tr>
<th>Strategic objective</th>
<th>Revenue objective</th>
</tr>
</thead>
<tbody>
<tr>
<td>Non OTC Products</td>
<td>$250m</td>
</tr>
<tr>
<td>New Products</td>
<td></td>
</tr>
<tr>
<td>New Markets</td>
<td></td>
</tr>
<tr>
<td>Expanding OTC offering in new and existing markets</td>
<td>$250m</td>
</tr>
<tr>
<td>Deepening Customer Engagement</td>
<td></td>
</tr>
</tbody>
</table>

Incremental annualised revenue of $500m expected to be added to the Group’s current annual revenue base
OUR “INVESTMENT IN GROWTH” CYCLE

SUPPORTED BY STRONG BUSINESS FUNDAMENTALS

**Investment** in technology, marketing, product and people…
delivers compound growth over time

**Growth** from new markets, new products and deeper customer engagement…
drives scale and enables further investment

Market volatility is an opportunity and drives a step change

Significant investment being made now to accelerate this growth cycle for the long term

**Plus500** IT’S TRADING **WITH A PLUS**
KEY TAKEAWAYS

PLUS500 EXTREMELY WELL PLACED FOR FUTURE GROWTH

- Very healthy financial position, supported by consistently strong cash generation
- Enables continued investment in growth and shareholder returns
- Clear and rigorous approach to investing in development and expansion
- Strategic approach to enable acquisitions and organic growth
- Ambitious medium term revenue objectives
OUR APPROACH TO PRODUCT

DANI MAGNER
CPRO

Background
Dani has a broad and diverse expertise across product, operations, risk, R&D and technology, leading the product and risk teams at Plus500.

Education
Dani has a BSc in Computer Engineering and an MBA from Technion Israel Institute of Technology and a Masters in Advanced Management from Yale University.

At Plus500
7 years
PRODUCT AND RISK TEAM STRUCTURE

STRUCTURE DESIGNED TO PROMOTE COLLABORATION

Chief Product and Risk Officer

Content
- Writers
- Content QA

Product
- Trading
- Operations
- Platforms
- TradeSniper
- Futures
- UI/UX
- Engagement
- Marketing
- Website

Trading and Risk
- Technology-based risk management
- Hedging

33
OUR PRODUCT OFFERINGS

A FOCUSED TRADING EXPERIENCE FOR CUSTOMERS

TRADING PLATFORMS

- 30 Languages
- Across operating systems:
  - Webtrader
  - iOS (Mobile & iPad)
  - Android (Mobile & Tablets)

SUPPORTING PROPRIETARY TOOLS

- Admin
- Marketing Machine
- Retention Machine
- Websites
- Localisation
- Cashier
- Risk Management
DRIVE GROWTH THROUGH PRODUCT STRATEGY

INCREASE
customer satisfaction and retention

EXPAND
product portfolio and penetrate new markets

INNOVATE
and deliver a competitive value proposition
WHAT DRIVES OUR PRODUCT?

PRODUCT ANALYTICS
- A/B Testing as a philosophy
- Clear KPIs - feature adoption, retention & general usage
- Business Intelligence & Machine Learning Tools

CUSTOMER FEEDBACK & REVIEWS
- App Store ratings & reviews
- Support tickets
- Surveys & user labs

COMPETITIVE LANDSCAPE

MARKET TRENDS

Fast-pace development cycles, with version updates released frequently
Take account of exposure limits and corporate actions throughout the process.
TRADING ACADEMY

BUILT TO EDUCATE CUSTOMERS

Includes:
+ eBook
+ Traders Guide
+ FAQ
+ News feeds
DEVELOPED TO FURTHER SUPPORT CUSTOMERS IN THEIR TRADING ACTIVITIES
‘PLUS500 INVEST’ – OUR SHARE DEALING PLATFORM

CURRENTLY AVAILABLE ACROSS CONTINENTAL EUROPE

+ 2,700+ shares and ETFs available
+ Available as iOS and Android mobile apps
PLUS500 FUTURES TRADING PRODUCT IN THE US

OUR PRODUCT AND APPROACH IN THIS GROWTH MARKET
TRADESNIKER – TAILORED FOR THE RETAIL TRADING COMMUNITY

ONE OF THE WORLD’S FIRST FUTURES PLATFORM TAILORED FOR RETAIL CUSTOMERS

AN ITERATIVE, INNOVATIVE AND DEVELOPING PRODUCT

Plus500 | IT'S TRADING WITH A PLUS
OUR APPROACH TO HEDGING:
- Targeted hedging on certain instruments
- Our interests align with our customers
- Supported by embedded risk management technology
- Investigating more automated hedging techniques
- Supported by product diversification

Effective implementation across the organisation in order to ensure safety and reliability when executing on our strategy.

OUR APPROACH TO RISK MANAGEMENT

THREE LINES OF DEFENCE

FIRST LINE:
- Management & internal controls
- Day-to-day operational management in line with risk appetite, policies and controls
- Identify, measure, manage, monitor and report risks

SECOND LINE:
- Oversight of Risk Management Framework
- Challenge on first line implementation
- Independent review

THIRD LINE:
- External audits
- Independent risk assurance
- Regular reporting to the Board
On-going ability to “stay ahead of the game” and continue to innovate our product for customers

Further deployment of new product features, including +Insights

Technology enables seamless introduction of new products

In the US, we aim to replicate our success elsewhere
BREAK
OUR MARKETING APPROACH

NIR ZATZ
CMO

Background
Nir is a senior marketing leader, with substantial technological marketing experience in established and emerging markets. He is responsible for managing a significant global marketing investment at Plus500. He previously held a number of technology-focused roles at Intel Corporation.

Education
Nir has a BSc in Industrial Engineering and Management and an MBA from Technion - Israel Institute of Technology.

At Plus500
6.5 years
OUR APPROACH TO MARKETING

MULTI-LAYERED AND MULTI-CHANNEL MARKETING APPROACH, DRIVEN BY OUR TECHNOLOGIES

Paid Search
Performance marketing, supported by major global technology partners, such as Google

Media Partners
Partnerships with leading financial websites and portals

Organic Search
Alongside paid search campaigns

Content Marketing
Educational, training and news content

Advertising & Sponsorship
Brand recognition through global advertising campaign and sports sponsorship

Driven by our sophisticated proprietary marketing technologies
MARKETING STRATEGY OBJECTIVES

01 ROI vs. Growth? we do both
- Driving growth and optimising our returns

02 Marketing ‘early birds’
- We trial and test every new marketing initiative

03 Ensuring optimised bids and flexible budgets
- Maximise potential during high demand periods
- Maintain a strong presence during low demand periods

04 Making Plus500 relevant for those interested in trading
- New traders requiring education, demo and support
- Experienced traders who can benefit from our Premium Service
• Responsible for approx. $200m annual marketing budget
• Digital and Offline activity is managed by engineers
• Diversity supports creativity and effectiveness (50:50 Females/Males)
Maintaining high ROI while driving volumes

All marketing data segmented top to bottom

Developed and maintained in house
OUR TECHNOLOGY – Retention Machine

- **Measurement**: A/B testing, control group
- **Semi-automated processes for promptness and scale**
- **Developed and maintained in house**

- **Campaign Management**
- **Campaign Scheduling & Triggers**
- **Audience Segmentation**
- **Market Events**
- **Retention Machine**
RETENTION

MARKETING COMMUNICATION FOLLOWING CUSTOMER REGISTRATION

LTV (Life Time Value)

Driving Conversion

Targeting Trading Activity

Minimising Churn

IT’S TRADING WITH A PLUS
RECOGNITION
+ Welcome pack
+ Tailored emails

SERVICE
+ 24/7 Premium Service customer support
+ Dedicated Client Managers team

ADDED VALUE
+ Educational Webinars
+ Weekly analysis emails
+ Educational materials
OUR BRAND

From sport Sponsorships to global campaign with Kiefer Sutherland

From brand logo to ‘What Plus500 does’ “Plus500 = trading”
BRAND IN ACTION – NEW DESIGN FOR PLUS500 ASSETS
## BRAND – KPIs & INITIAL RESULTS

<table>
<thead>
<tr>
<th>KPIs</th>
<th>Change</th>
</tr>
</thead>
<tbody>
<tr>
<td>Brand awareness</td>
<td>🔺</td>
</tr>
<tr>
<td>Brand searches</td>
<td>🔺</td>
</tr>
<tr>
<td>Plus500 share of voice</td>
<td>🔺</td>
</tr>
</tbody>
</table>
KEY TAKEAWAYS

OUR MARKETING APPROACH WILL CONTINUE TO DRIVE CUSTOMER ATTRACTION AND RETENTION

- Consistent multi-channel, inter-connected approach
- Major global advertising campaign already delivering
- Technology-based approach continues to be key driver
- Our approach is scalable and replicable in new markets
OUR LEADERSHIP POSITION IN TECHNOLOGY

AL YAROS
CTO

Background
Al has 14 years experience in software development and has worked in various software engineering roles including team lead, data scientist, architect and CTO. Prior to joining Plus500, Al worked for a number of multi-national technology organisations.

Education
Al has a BSc in Software Engineering.

At Plus500
7.5 years
KEY OBJECTIVES

Deliver business goals
Grow & scale R&D
Robust production & customer safety
High performing culture & values
State-of-the-art “Software Development Life Cycle”
Technological advancement
KEY COMPONENTS OF OUR TECHNOLOGY

Customer acquisition through our marketing technology

Registration
On-boarding
Authentication
CRM

Payments

Trading Engines
- OTC
- Shares
- Futures
- Market Data Sourcing
- Risk Management

Customer Engagement –
- Customer service
- Retention service
- Value-add services

Enablement, including backend infrastructure, DevOps, business intelligence and cyber security
### Our Methodology

#### Domain Oriented
- **Business Domains**
- **Teams**
- **Architecture**

**Inverse Conway Law**

#### Cross Functional
- **QA**
- **Backend**
- **Frontend**
- **Cross Functional Team**
- **PM**

#### Agile
- **Sprint**
- **2w Sprint**
- **Daily**
- **Sprint Backlog (pre-plan)**
- **Product backlog**
- **Planning meeting**
- **Demo & Retrospective**
- **Production Ready Increment**
KEY PRIORITIES TO SUPPORT FUTURE GROWTH

SYSTEM

- Availability
- Scalability
- Accuracy
- Resilience
- Security
- Technological Stack & Architecture

Critical System & Domain

PEOPLE

- Attract Talent
- Onboard Effectively
- Employee Development
- High Performance Culture
- Employee Satisfaction
- Partnership

Decentralised Flat Organisation

Critical System & Domain

Plus500 IT'S TRADING WITH A PLUS
KEY TAKEAWAYS

Our Technology is the Key Enabler for Plus500

- Proprietary system embedding domain expertise of over a decade
- Scalable, resilient and highly system availability
- State-of-the-art software development methodology
- High performance culture, based on highly skilled and experienced teams of specialists
OUR OPERATIONAL CAPABILITY

ALON COHEN NAZNIN
COO

Background
Alon is an operations and engineering specialist and is highly skilled in establishing new operations in existing and new markets, with particular knowledge of the latest innovative operational solutions. He is also CEO of the operational entity in Bulgaria.

Education
Alon has a BSc in Industrial Engineering and Management from Technion – Israel Institute of Technology.

At Plus500
6 years
MISSION STATEMENT AND KEY PRIORITIES

MISSION STATEMENT:
Delivering resources, internal efficiency and customer-centric approach to support Plus500’s strategic roadmap

KEY PRIORITIES:
- Customer Engagement
- Internal Processes and Tools
- KPI Centric Culture
- The foundation for Scale-up and Growth

FOCUS ON PEOPLE, SYSTEMS AND PROCESSES
LEAN ORGANISATIONAL STRUCTURE

- Key objective is driving efficiency
- Knowledge shared and built between teams
- Structure designed to optimise processes, resources and functions
- Foundation for future scalability
- Common performance matrix and KPIs

Organisational culture designed to drive employee retention and excellence while placing the customer at the centre

220+
Operational employees
KEY FOCUS AREAS

Verification

Onboarding

Customer Support

Payment Processing
Assessment of potential customers before and during completion of on-boarding

- Handling time – average c.3.5 minutes
- 1 million+ documents processed per year
- Diverse range of verification providers
- Readiness to scale up capacity when required by more than ten times
CUSTOMER SUPPORT

CONSISTENT FOCUS ON CUTTING-EDGE 24/7 LOCALISED CUSTOMER CARE

- Via email, live chat and WhatsApp
- Multiple languages
- Handling 1 million client queries per year
- High levels of customer satisfaction
- Dedicated teams for trading, premium clients, payment and account managers
PAYMENT PROCESSING

BEST-IN-CLASS SERVICE, UTILISING A RANGE OF PAYMENT PROCESSORS

- Payment processing mechanism developed and operated internally
- Range of payment processing providers per country
- c.20 different payment methods supported
- AML and Anti-Fraud mechanism developed internally

Operations has agility to make ad-hoc changes in payment processing as per regulatory and business requirements.
USA – OPERATIONAL INTEGRATION

KEY FOCUS AREAS

Operational resource
Trading platforms
Back office and IT
Regulatory and financial
KEY TAKEAWAYS

OPERATIONAL EFFICIENCY

- Clear focus on people, systems and processes
- Agility and scalability to deliver for customers
- Highly diversified across network of providers and suppliers
- Well positioned to support our future strategic roadmap
CONCLUDING REMARKS
CONCLUDING REMARKS

PLUS500 IS EXTREMELY WELL POSITIONED TO DELIVER FUTURE GROWTH AND VALUE

- Plus500’s proprietary technology will continue to drive our future success
- Our robust financial foundation enables investment in growth
- Growth will be delivered by growing our presence in existing markets, entering new markets and launching new products
- The US futures represents a significant growth opportunity for Plus500
Disclaimer

The Presentation does not constitute or form part of any offer or invitation to sell or issue, or any solicitation of any offer to purchase or subscribe for, any shares or other securities of the Company, nor shall it (or any part of it), or the fact of its distribution, form the basis of, or be relied on in connection with or act as any inducement to enter into, any contract whatsoever relating to any securities.

The Presentation is being made, supplied and directed only at persons in member states of the European Economic Area who are qualified investors within the meaning of Article 2(1)(e) of the Prospectus Regulation (EU) 2017/1129; or if in the United Kingdom, persons who are qualified investors, being persons falling within the meaning of article 2(e) of Prospectus Regulation (EU) 2017/1129 as it forms part of domestic law by virtue of the European Union (withdrawal) Act 2018 and who are persons who have professional experience in matters relating to investments falling within Article 19(5) of the Financial Services and Markets Act 2000 (Financial Promotion) Order 2005 (investment professionals) or (b) fall within Article 49(2)(a) to (d) of that Order (high net worth companies, unincorporated associations etc.) (all such persons being ‘Relevant Persons’). Any person who is not a Relevant Person may not review the Presentation and should not act or rely on this document or any of its contents. Any investment or investment activity to which the Presentation relates is available only to Relevant Persons and will be engaged in only with Relevant Persons.

The Presentation is provided for general information only and does not purport to contain all the information that may be required to evaluate the Company or its securities and does not replace the information included in the Company Reports which may be found at: https://www.plus500.co.il/Investors/CompanyReports. The information in the Presentation is provided as at the date of the Presentation (unless stated otherwise) and is subject to updating, completion, revision and is not independently verified. No reliance may be placed for any purpose whatever on the information or opinions contained or expressed in the Presentation or on the accuracy, completeness or fairness of such information and opinions.

To the extent permitted by law or regulation, no undertaking, representation or warranty or other assurance, express or implied, is made or given by or on behalf of the Company or any respective parent or subsidiary undertakings or the subsidiary undertakings of any such parent undertakings or any of their respective directors, officers, partners, employees, agents, affiliates, representatives or advisors, or any other person, as to the accuracy, completeness or fairness of the information or opinions contained in the Presentation. Save in the case of fraud, no responsibility or liability is accepted by any person for any errors, omissions or inaccuracies in such information or opinions or for any loss, cost or damage suffered or incurred, however arising, directly or indirectly, from any use of, as a result of the reliance on, or otherwise in connection with, the Presentation. In addition, no duty of care or otherwise is owed by any such person to recipients of the Presentation or any other person in relation to the Presentation.

Nothing in the Presentation is, or should be relied on as, a promise or representation as to the future. The Presentation includes certain statements, estimates and projections provided by the Company in relation to strategies, plans, intentions, expectations, objectives and anticipated future performance of the Company and its subsidiaries. In particular, unless otherwise specifically stated, the financial information in the Presentation has not been audited.

The Presentation contains statements that are or may be forward-looking statements. All statements other than statements of historical facts included in the Presentation may be forward-looking statements, including statements that relate to the Company’s future prospects, developments and strategies.

The Company does not accept any responsibility for the accuracy or completeness of any information reported by the press or other media, nor the fairness or appropriateness of any forecasts, views or opinions express by the press or other media regarding the Group. The Company makes no representation as to the appropriateness, accuracy, completeness or reliability of any such information or publication.

Forward-looking statements are identified by their use of terms and phrases such as “believe”, “targets”, “expects”, “aim”, “anticipate”, “projects”, “would”, “could”, “envisage”, “estimate”, “intend”, “may”, “plan”, “will” or the negative of those, variations or comparable expressions, including references to assumptions. The forward looking statements in the are based on current Presentation expectations and are subject to known and unknown risks and uncertainties that could cause actual results, performance and achievements to differ materially from any results, performance or achievements expressed or implied by such forward-looking statements. Factors that may cause actual results to differ materially from those expressed or implied by such forward looking statements include, but are not limited to, those described in the risk factors. These forward-looking statements are based on numerous assumptions regarding the present and future business strategies of such entity and the environment in which each will operate in the future. All subsequent oral or written forward-looking statements attributed to the Company or in the name of the Company or any person acting on its behalf are expressly qualified in their entirety by the cautionary statement above.

Each forward-looking statement speaks only as at the date of the Presentation, Except as required by law, regulatory requirement, the Listing Rules and the Disclosure Guidance and Transparency Rules, neither the Company nor any other party intends to update or revise these forward-looking statements, whether as a result of new information, future events or otherwise.

By their nature, such statements, estimates and projections involve risk and uncertainty since they are based on various assumptions made by the Company concerning anticipated results which may or may not prove to be correct and because they may relate to events and depend on circumstances that may or may not occur in the future and may be beyond the Company’s ability to control or predict. No representations or warranties of any kind are made by any person as to the accuracy of such statements, estimates or projections, or that any of the events expressed or implied in any such statements, estimates or projections will actually occur. The Company is not under any obligation, and expressly disclaims any intention, to update or revise any such statements, estimates or projections. No statement in the Presentation is intended as a profit forecast or a profit estimate.

All charts and graphs contained in this Presentation are graphical representations of the underlying data to which each chart or graph relates and have been included to aid interpretation of such data and are therefore included for illustrative purposes only.

The Presentation does not constitute or form part of an offer or invitation to issue or sell, or the solicitation of an offer to subscribe or purchase, any securities to any person in any jurisdiction to whom or in which such offer or solicitation is unlawful, and, in particular, is not for distribution in or into Australia, Canada, Israel, Japan, the Republic of South Africa or the United States of America.