

High-Growth Fintech
Infrastructure

INVESTMENT
MEMORANDUM

JULY 2025



SWiM GLOBAL PTY LTD

A.C.N. 630 339 543

**A Rare Pre-IPO Investment Opportunity, Offering High
Return and Multiple Near-Term Exits**



SWiM PAY



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Introduction

SWiM is building the financial and logistics rails for global B2B trade.



Three synergistic platforms revolutionising global payments, loyalty, and freight.



Positioned for exponential growth and exceptional investor returns.

Chairman's Message

Dear Investors,

Global trade is the engine of the world economy—but much of its underlying financial and logistical infrastructure remains outdated, fragmented, and inefficient. At SWiM Global, we have built a next-generation solution to address this massive disconnect, through an integrated suite of digital platforms that simplify how goods move, how businesses pay, and how partners are rewarded.

Our vision is clear: to become the connective infrastructure that underpins digital trust and operational certainty across international trade. We are delivering this through three globally scalable platforms—SWiM PAY, SWiM REWARDS, and SWiM GDS—each solving a major pain point in a trillion-dollar industry. Together, they form a powerful, high-margin ecosystem that is already generating revenue, winning strategic partners, and ready for scale.

Having spent decades leading global supply chain and infrastructure businesses, I can confidently say that this is the most significant market opportunity I've seen. It is rare to find a venture that blends proven demand, global licensing, early traction, and a credible pathway to IPO in just a few years.

This capital raise offers a unique opportunity to join us at a pivotal moment—just before our expansion enters full flight. With your support, we will execute our vision with speed, discipline, and scale.

We invite you to join SWiM Global at the start of what we believe will become one of the most valuable fintech success stories in global trade.

Warm regards,

Paul Van Oost
Founder & Executive Chairman
SWiM Global Pty Ltd

Executive Summary

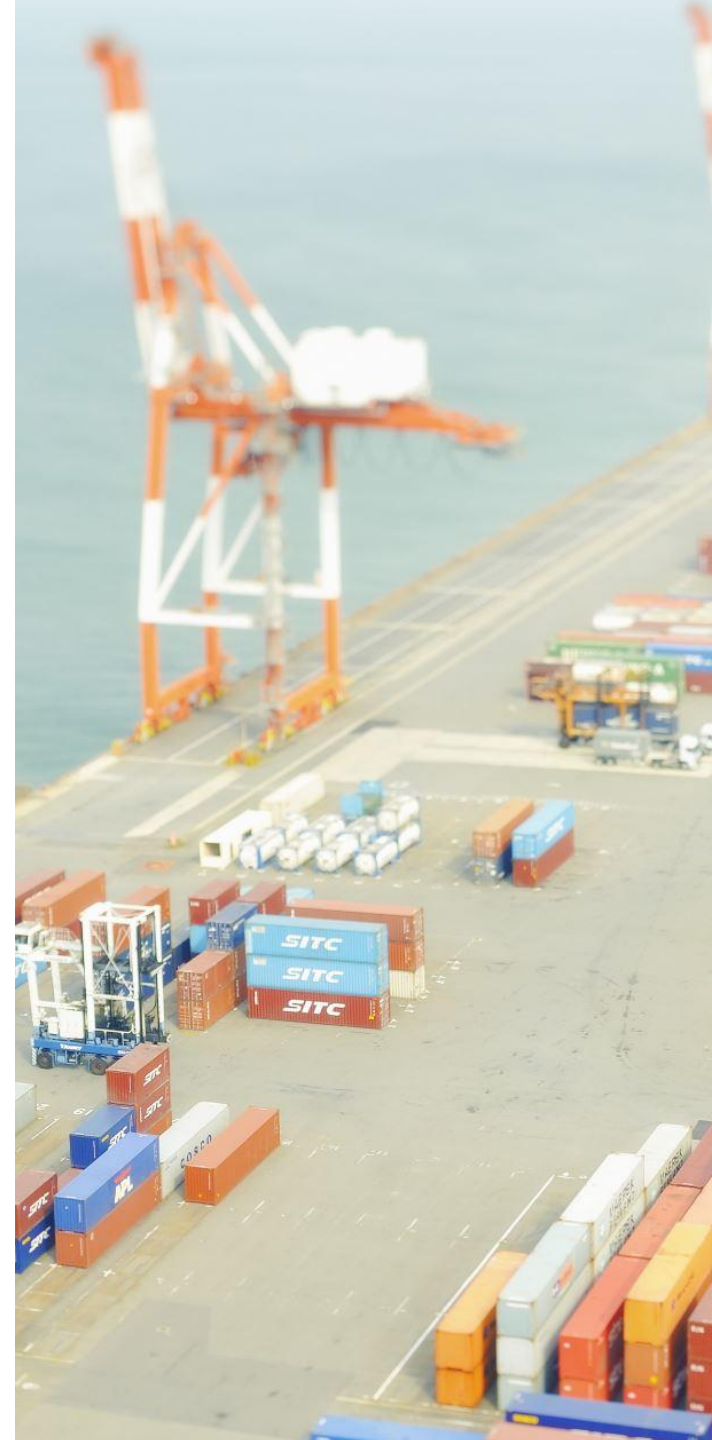
- SWiM Global Pty Ltd is a pioneering fintech company revolutionising three critical global industries: B2B cross-border payments, B2B loyalty, and container shipping. We have developed and launched a suite of integrated digital platforms—SWiM PAY, SWiM REWARDS, and SWiM GDS—that collectively unlock vast market potential and address entrenched inefficiencies in global trade and finance.
- With proprietary, fully operational platforms and a robust early user base, SWiM is positioned for rapid growth and global scale. We are now offering investors a unique, pre-IPO opportunity to acquire equity in SWiM Global at the ground floor of a projected AUD 1.2 billion valuation within 3 years.
- **Three Complementary Platforms**
 - **SWiM PAY** (swimpay.com) – a multi-currency, instant global B2B payments and FX platform operating with 49 currencies across 190 countries – [Watch Video](#)
 - **SWiM REWARDS** (swimrewards.com.au) – a US dollar-denominated B2B rewards program integrated with SWiM PAY – [Watch Video](#)
 - **SWiM GDS** (swimgds.com) – the World's first digital Global Distribution System for global container shipping, addressing no-show and rolled cargo bookings, futile empty container positioning, bad debts, and operational waste – [Shipping Lines Video](#), [Freight Forwarders Video](#)
- Each platform is live, operational, and designed for scale across sectors.

Key Investment Highlights

- ✓ Capital Raise: AUD 4 million for 10% equity in SWiM Global Pty Ltd
- ✓ Pre-IPO Positioning: IPO or trade sale targeted within 24–36 months
- ✓ Platforms Launched & Licensed: All three core platforms are operational and licensed across UK, EU, US, Canada, and APAC
- ✓ Global Market Access: Serving 190+ countries in 49 currencies
- ✓ Year 1: USD 45M (~AUD 70M) – from shipping vertical alone.
- ✓ Year 3: AUD 150M+ with 33.5% net margin.
- ✓ Target exit multiple: 8x revenue → AUD 1.2B valuation.
- ✓ Investor ROI target: 8x in 3 years.

Validated Traction

- 5,390+ freight forwarders pre-registered (22% of global market).
- 104 shipping lines onboarded (40% of global market).
- Partnerships: JCTrans, Vietnam Maritime Bank, NIUM, Currency Alliance.
- Licensed e-money provider via NIUM in all major global markets
- Live pilots, revenue generation commencing via early bookings and FX flows.



High Growth & High Return Revenue Model



**YEAR 1 PROJECTED
REVENUE: USD 45M
(~AUD 70M)**



**YEAR 3 PROJECTED
REVENUE: AUD
150M+**



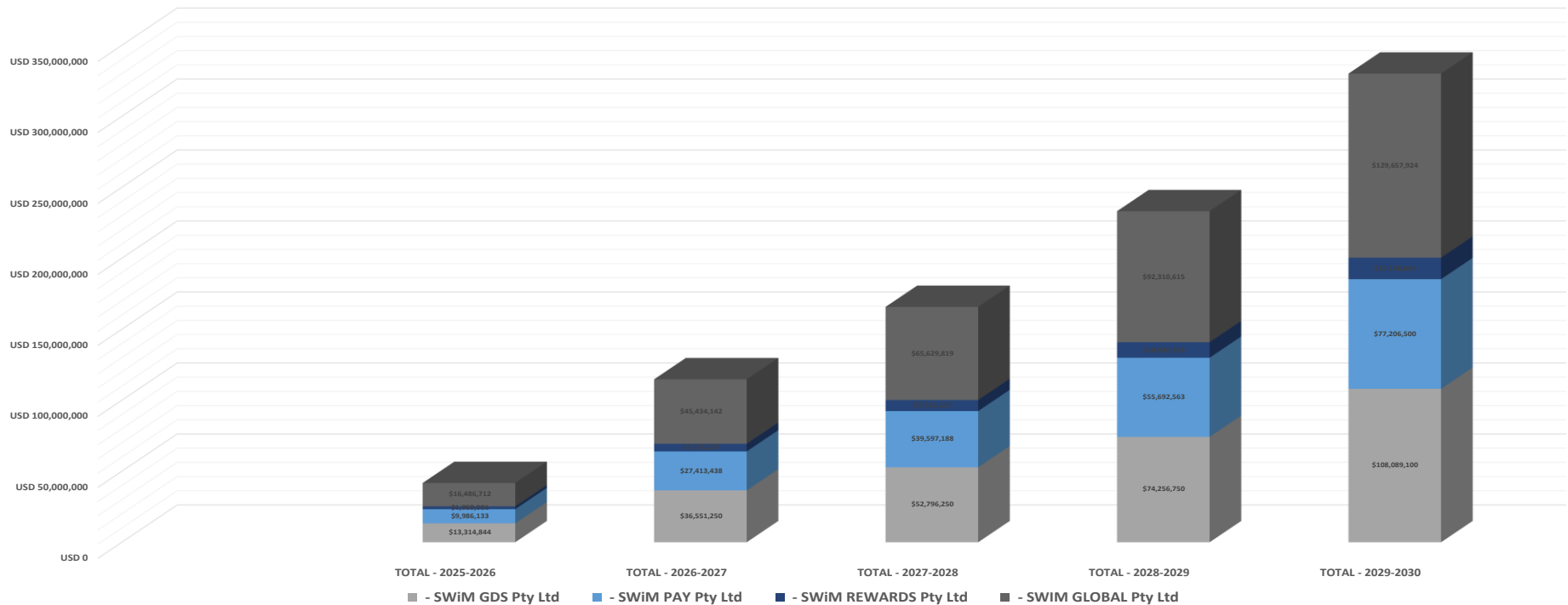
**YEAR 3 NET PROFIT
MARGIN: 33.5%**



**TARGET EXIT
VALUATION: AUD
1.2 BILLION**

SWiM – 5 Year Net Revenue Forecast

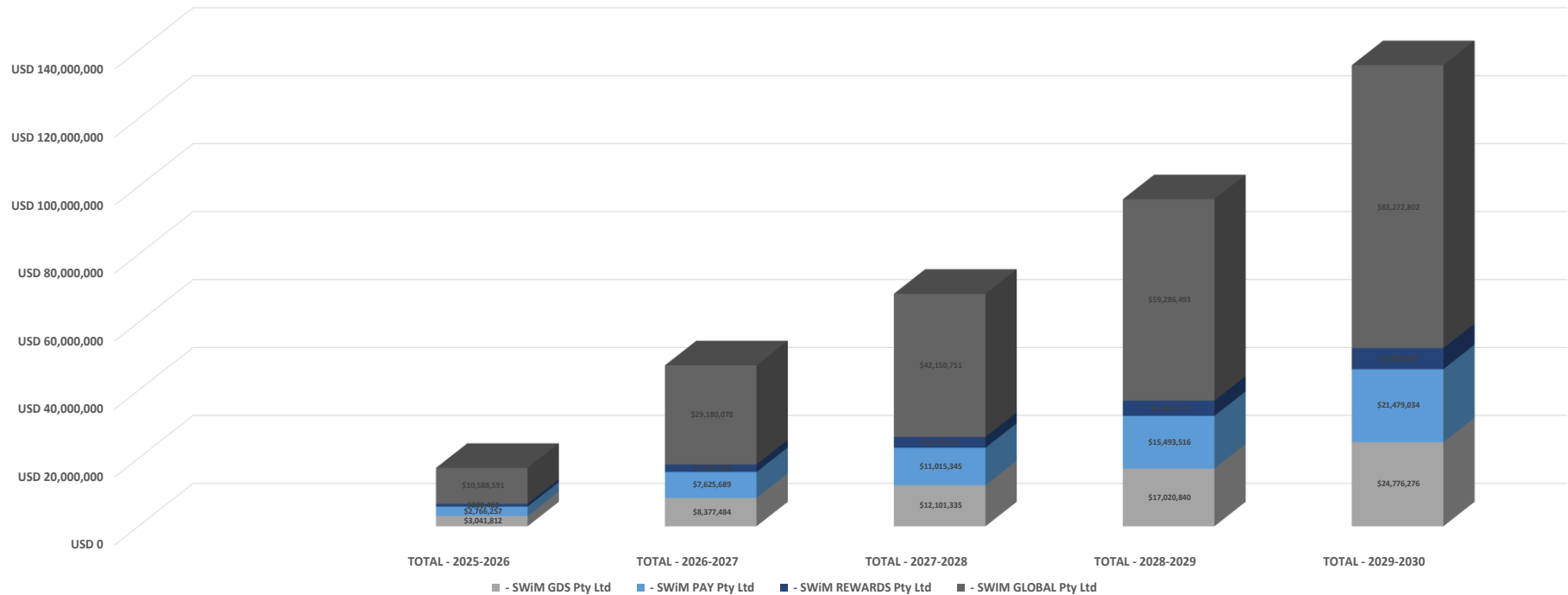
SWIM GLOBAL - 5 YEAR REVENUE PROJECTIONS



GROUP NET REVENUE - 5 Year Projections (USD)	TOTAL - 2025-2026	TOTAL - 2026-2027	TOTAL - 2027-2028	TOTAL - 2028-2029	TOTAL - 2029-2030
- SWiM GDS Pty Ltd	\$ 13,314,844	\$ 36,551,250	\$ 52,796,250	\$ 74,256,750	\$ 108,089,100
- SWiM PAY Pty Ltd	\$ 9,986,133	\$ 27,413,438	\$ 39,597,188	\$ 55,692,563	\$ 77,206,500
- SWiM REWARDS Pty Ltd	\$ 1,958,081	\$ 5,375,227	\$ 7,764,217	\$ 10,920,198	\$ 15,138,651
- SWiM GLOBAL Pty Ltd	\$ 16,486,712	\$ 45,434,142	\$ 65,629,819	\$ 92,310,615	\$ 129,657,924
TOTAL GROUP NET REVENUE	\$ 41,745,770	\$ 114,774,056	\$ 165,787,473	\$ 233,180,125	\$ 330,092,175

SWiM – 5 Year Net Profit Forecast

SWiM GLOBAL - 5 YEAR PROFIT AFTER TAX PROJECTIONS



GROUP PROFIT AFTER TAX - 5 Year Projections (USD)	TOTAL - 2025-2026	TOTAL - 2026-2027	TOTAL - 2027-2028	TOTAL - 2028-2029	TOTAL - 2029-2030
- SWiM GDS Pty Ltd	\$ 3,041,812	\$ 8,377,484	\$ 12,101,335	\$ 17,020,840	\$ 24,776,276
- SWiM PAY Pty Ltd	\$ 2,766,257	\$ 7,625,689	\$ 11,015,345	\$ 15,493,516	\$ 21,479,034
- SWiM REWARDS Pty Ltd	\$ 800,463	\$ 2,197,393	\$ 3,174,012	\$ 4,464,177	\$ 6,188,680
- SWiM GLOBAL Pty Ltd	\$ 10,588,591	\$ 29,180,078	\$ 42,150,751	\$ 59,286,493	\$ 83,272,802
TOTAL GROUP PROFIT AFTER TAX	\$ 14,155,311	\$ 39,003,159	\$ 56,340,108	\$ 79,244,185	\$ 110,940,516
	34%	34%	34%	34%	34%

Massive Target Markets



**CROSS-BORDER PAYMENTS: USD
80+ TRILLION (11.9% CAGR).**



**CONTAINER SHIPPING: USD 1.3
TRILLION WITH >USD 80B
INEFFICIENCIES.**

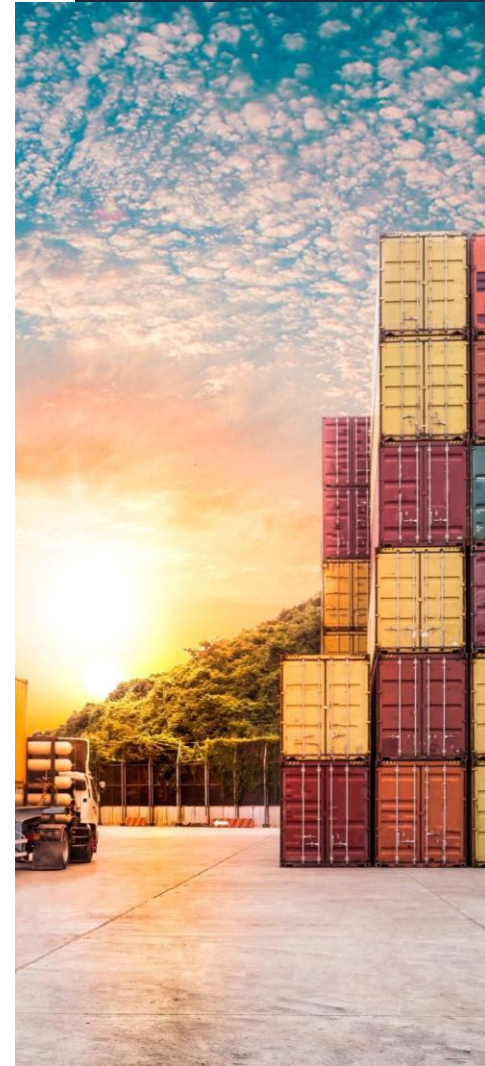


**B2B LOYALTY: USD 10.67 BILLION,
HIGHLY FRAGMENTED, RIPE FOR
DISRUPTION.**



Why SWiM is Unique

- ✓ First mover globally with a B2B GDS for container shipping.
- ✓ Fully integrated payments + rewards engine – unlike traditional fintechs.
- ✓ High-margin, multi-platform model with zero SaaS reliance.
- ✓ E-Money Institution licensing in 190+ countries with banking-grade compliance from day one.



The SWiM Ecosystem



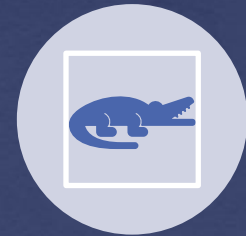
**SWIM PAY – INSTANT,
B2B MULTI-CURRENCY
FX AND PAYMENTS (49
CURRENCIES BETWEEN
190 COUNTRIES).**



**SWIM REWARDS – USD-
DENOMINATED B2B
GLOBAL REWARDS;
GLOBAL REWARDS
MARKETPLACE.**



**SWIM GDS – INSTANT
OVER THE HORIZON
BOOKING, DEPOSIT,
ESCROW AND FREIGHT
ASSURANCE FOR
SHIPPING.**



**EACH PLATFORM
DESIGNED TO CROSS-
POLLINATES USERS AND
REVENUE.**

How We Make Money



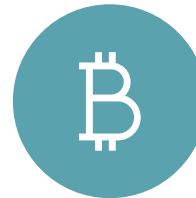
**SWIM PAY: FX SPREAD,
WALLET ESCROW,
TRANSACTION FEES.**



**SWIM REWARDS:
REDEMPTION MARGIN,
AFFILIATE PLACEMENT.**

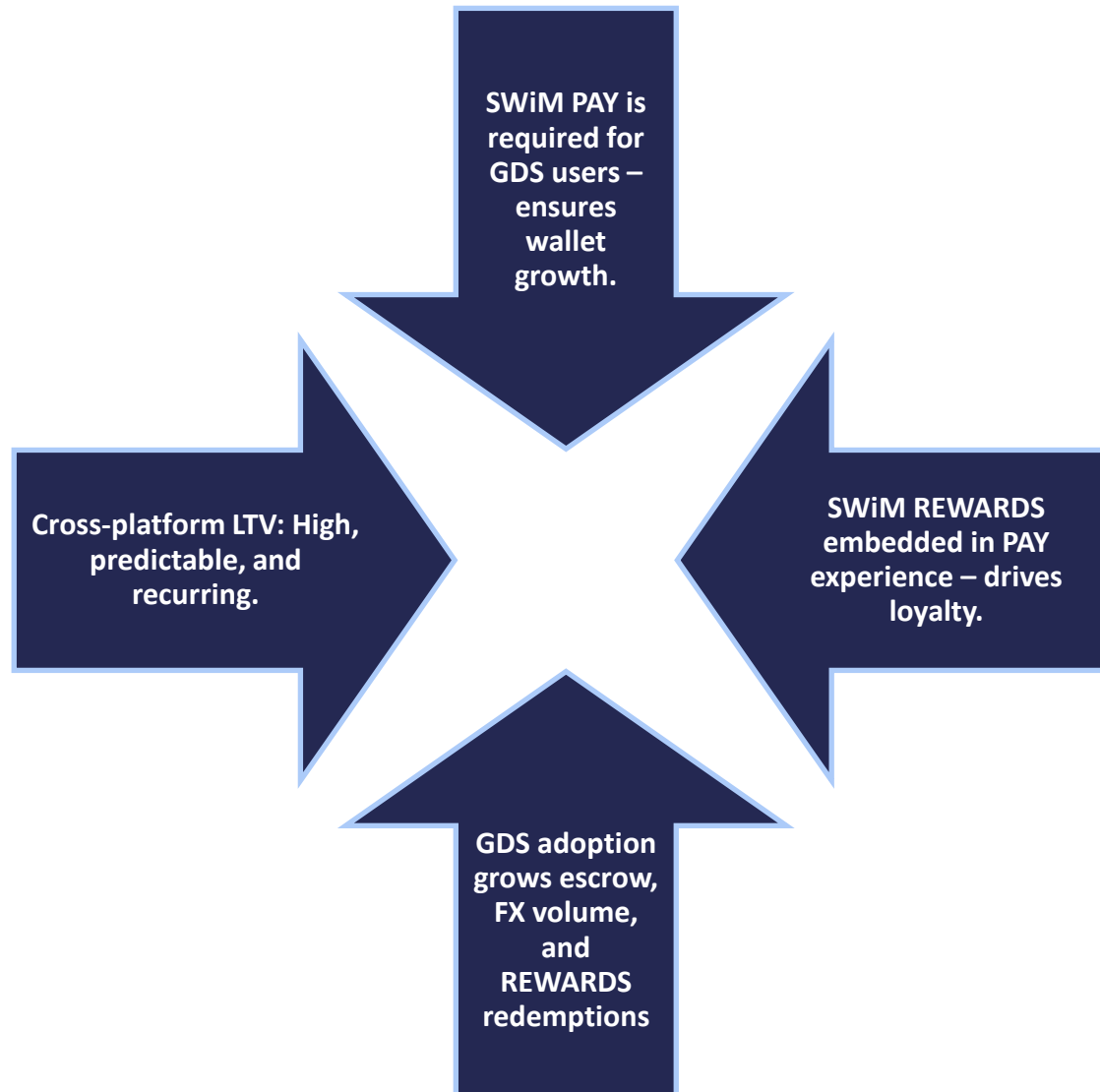


**SWIM GDS: 0.35%
BOOKING FEE +
FUTURE SAAS/API
MONETISATION.**



**REVENUE GROWS WITH
TRANSACTION
ACTIVITY – NOT FLAT
SUBSCRIPTIONS.**

Platform Synergies Drive Retention



Company Overview & Structure

SWiM Global Pty Ltd is an Australian fintech and digital infrastructure company founded to transform global trade, payments, and B2B loyalty through integrated technology solutions. The company has developed and launched three proprietary platforms that directly address systemic inefficiencies in international logistics and cross-border finance:

- **SWiM PAY Pty Ltd** – a licensed, multi-currency B2B payment and FX platform
- **SWiM REWARDS Pty Ltd** – a global B2B loyalty program integrated into the payments ecosystem
- **SWiM GDS Pty Ltd** – the world's first digital Global Distribution System (GDS) for container shipping

These operating entities are 100% owned by the parent company, SWiM Global Pty Ltd, and are supported by active subsidiaries in Australia, the United Kingdom, and the United States.

The company operates as a coordinated group with cross-platform synergies, centralised governance, and regional execution capacity. This structure enables SWiM to manage platform-specific growth while maintaining strategic alignment, scalability, and investor readiness across jurisdictions.

The business was founded by a multidisciplinary team of industry leaders in shipping, banking, payments, loyalty, and digital infrastructure. Their combined expertise underpins a shared vision to digitise the infrastructure of global B2B trade.

Group Structure:

SWiM Global Pty Ltd (as parent company) wholly owns:

- SWiM PAY Pty Ltd (Australia), SWiM PAY Ltd (UK), SWiM PAY LLC (USA)
- SWiM REWARDS Pty Ltd (Australia), SWiM REWARDS Ltd (UK), SWiM REWARDS LLC (USA)
- SWiM GDS Pty Ltd (Australia)

This modular and international structure supports phased IPO, trade exit, or licensing strategies at both platform and group levels.

Market Opportunity & Industry Pain Points

Despite the scale, complexity, and value of global trade, the infrastructure that powers cross-border payments, container shipping, and B2B loyalty remains outdated and fragmented. SWiM Global was purpose-built to solve this.

Global Trade Is Growing — But Broken

1. Cross-Border B2B Payments

Global B2B payment flows exceed USD 80 trillion and are growing at a CAGR of 11.9%. Yet most transactions are routed through slow, costly, and opaque banking infrastructure. Traditional wire transfers and SWIFT-based systems lack transparency, speed, and affordability — especially for small-to-mid-sized enterprises.

2. Global Container Shipping

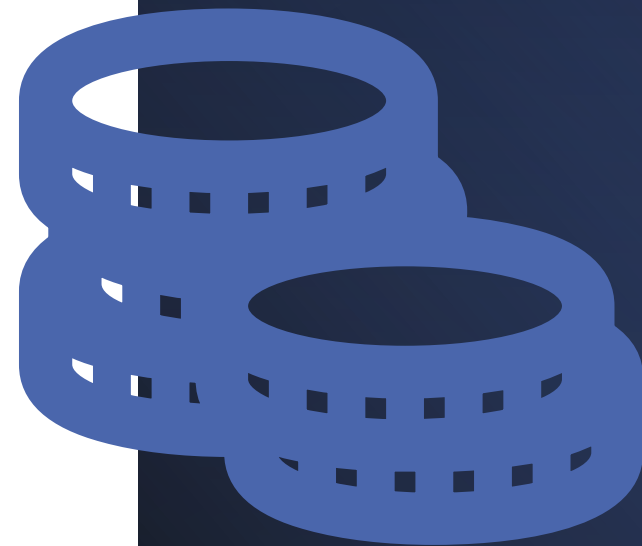
The USD 1.3 trillion container shipping industry moves 90% of global trade by volume, yet faces USD 82 billion in documented annual inefficiencies:

- USD 36B lost to no-show bookings and rolled cargo
- USD 20B in futile empty container repositioning
- USD 26B in unpaid invoices and bad debt

Booking inefficiency, lack of prepayment, and poor data integration continue to drive operational waste across freight forwarders, shipping lines, and ports.

3. B2B Loyalty & Rewards

While B2C loyalty programs are well established, the B2B loyalty sector is underserved. Global B2B loyalty is a USD 10.67 billion market, growing at 9.2% CAGR, but dominated by single-vertical solutions that lack scale and real-world financial value.



The SWiM Opportunity

SWiM's three interlinked fintech businesses and digital platforms target each of these gaps with digital infrastructure purpose-built for international business:

1. Instant, Global, B2B Cross Border, low-cost multi-currency transactions (SWiM PAY)
2. Revenue-generating, USD-denominated business rewards (SWiM REWARDS)
3. A first-of-its-kind container shipping Global Distribution System, with instant over the horizon bookings, secure document exchange, 24/7 Global Connectivity, and deposit taking, escrow and payment system (SWiM GDS)

These platforms operate across jurisdictions and currencies, are fully licensed and integrated, and are designed to deliver tangible value for every user segment — from freight operators to enterprise accounts to platform partners.



SWiM Platform Suite – Product Overview

SWiM Global operates three purpose-built digital platforms that function as independent businesses while integrating seamlessly to form a comprehensive fintech ecosystem. Each solves distinct pain points in global B2B trade and is fully licensed, revenue-ready, and scalable across markets.



SWiM PAY

Website: www.swimpay.com

Video: [Watch Explainer](#)

- **Overview:**
SWiM PAY is a multi-currency global B2B payments and FX platform that enables businesses to send and receive funds instantly across 190 countries in 49 currencies. Designed for high-volume, cross-border transactions, it offers faster speeds, lower costs, and better FX rates than traditional banks.
- **Key Features:**
 - Real-time payments to bank accounts or digital wallets
 - Competitive FX spreads and capped fees on large transfers
 - Escrow-based deposits for trade assurance
 - Fully licensed via NIUM across the UK, EU, US, Canada, and APAC
 - Integrated with SWiM GDS for mandatory booking payments
- **Strategic Advantage:**
SWiM PAY drives user acquisition through its role as the exclusive payment gateway for SWiM GDS transactions. All GDS users are automatically onboarded to SWiM PAY to meet escrow and trading requirements.



SWiM PAY

SWiM REWARDS

Website: www.swimrewards.com.au

Video: [Watch Explainer](#)

- **Overview:**
SWiM REWARDS is a USD-denominated B2B cashback and loyalty platform designed to create a zero-cost revenue stream for businesses transacting via SWiM PAY.
- **Key Features:**
 - Earn US\$ rewards on every payment sent or received
 - Redeem rewards in 49 currencies across 190 countries
 - No expiration on points; only converted when cashed out
 - Access to a digital marketplace to redeem or trade points
 - Seamless onboarding for all SWiM PAY users
- **Strategic Advantage:**
SWiM REWARDS monetises payments that were previously a cost centre for businesses. Its frictionless integration with SWiM PAY ensures high adoption rates, loyalty stickiness, and strong retention across B2B clients.



SWiM GDS (Global Distribution System)

Website: www.swimgds.com

Videos: [Shipping Lines Video](#) and [Freight Forwarders Video](#)

- **Overview:**
SWiM GDS is the world's first digital Global Distribution System for container shipping. It replaces outdated manual booking processes with a digital infrastructure for planning, booking, and securing freight transactions between shipping lines and freight forwarders.
- **Key Features:**
 - Over-the-horizon booking up to 12 months in advance
 - Mandatory deposit payments with escrow through SWiM PAY
 - Digital BCN (Booking Confirmation Number) generation
 - Fixed-price, confirmed bookings that eliminate rolled cargo
 - Escrow release tied to voyage completion (protects both parties)
 - Embedded booking fee of 0.35% to generate platform revenue
- **Strategic Advantage:**
SWiM GDS directly addresses USD 82 billion in container shipping inefficiencies by solving no-show bookings, empty container repositioning, and bad debt risk. It is the anchor product of the SWiM ecosystem, and all GDS users are also onboarded to SWiM PAY and SWiM REWARDS.



Traction, Partnerships & Global Licensing

SWiM Global has achieved significant commercial traction, forged key partnerships, and secured global licensing to support rapid scaling across continents.



Customer Traction

Freight Forwarders

- Over **5,390 pre-registered freight forwarders** are waitlisted or onboarded to SWiM GDS
- This represents approximately **22% of the global forwarder market**
- Ongoing onboarding and KYC pipeline supported by JCTrans and NIUM integration

Shipping Lines

- **104 international shipping lines** engaged with to date
- These carriers represent **approximately 40% of global container capacity**
- Multiple liners already moving into testing phase on SWiM GDS

Active Use Cases

- Pilot transactions and escrow payments processed via SWiM PAY
- Rewards points generated in live transactions on SWiM REWARDS
- GDS bookings and deposit mechanics tested and validated with early users



Strategic Partnerships

JCTrans Network

- Exclusive partnership with **JCTrans**, the world's largest freight forwarder network (7,200+ members globally)
- Direct marketing access to its full global member base
- JCTrans platform integration currently underway

Vietnam Maritime Commercial Joint Stock Bank (Vietcombank)

- Strategic cooperation agreement signed for regional infrastructure support
- Local onboarding, banking integration, and regulatory support across Southeast Asia

Currency Alliance

- Loyalty engine provider supporting backend logic and international loyalty conversion for SWiM REWARDS



Global Licensing & Compliance

Licensing via NIUM

- Licensed e-money provider in the UK, EU, USA, Canada, and APAC regions
- Fully KYC/AML/CFT-compliant in all supported jurisdictions
- Enables real-time wallet-to-bank and wallet-to-wallet global payments

Regulatory Infrastructure

- Robust KYC/AML/CTF onboarding workflow integrated into all platforms
- Payment processing, rewards issuance, and GDS booking flows are fully traceable and compliant with banking and maritime regulations

These partnerships, licenses, and proof points serve as validation of SWiM's ability to acquire users at scale, meet global regulatory standards, and deliver value across its multi-platform ecosystem.



Business Model & Revenue Strategy

SWiM Global has built a high-margin, multi-platform revenue model with recurring income across digital payments, loyalty, and shipping logistics.

Each platform functions as both a standalone business and a value-driver for the group.



Revenue Streams by Platform

1. SWiM PAY – Payments & FX

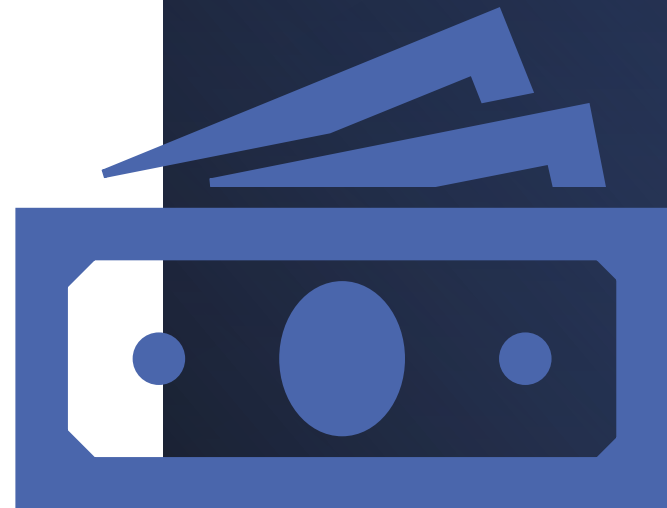
- **Transaction Fees:** Low, fixed-fee or capped charges per transfer
- **FX Margin:** Competitive spreads generate additional revenue
- **Wallet Services:** Fees on stored value accounts and escrow flows
- **Escrow Payments:** Mandatory for GDS bookings and third-party trade settlements

2. SWiM REWARDS – Loyalty Ecosystem

- **Redemption Fees:** Margin on USD-to-local currency conversion at redemption
- **Marketplace Offers:** Revenue from sponsored deals, merchant placements, and affiliate incentives
- **Partner Licensing:** Future potential to license loyalty engine to third-party platforms

3. SWiM GDS – Container Shipping Infrastructure

- **Booking Deposit Fee:** 0.35% booking fee charged on total voyage value (collected at deposit stage via SWiM PAY)
- **Transaction Volume:** High-volume freight bookings drive platform fees
- **Future Monetisation:** Ports and maritime services add-ons (Stage 2 roadmap)



Platform Synergies

All three platforms are linked via account login, transaction records, and digital IDs:

- Every **GDS** user migrates through to **SWiM PAY** and **REWARDS** membership
- Every **SWiM PAY** user receives **REWARDS** incentives
- This ecosystem creates **network effects** and **lifetime user value** across business verticals

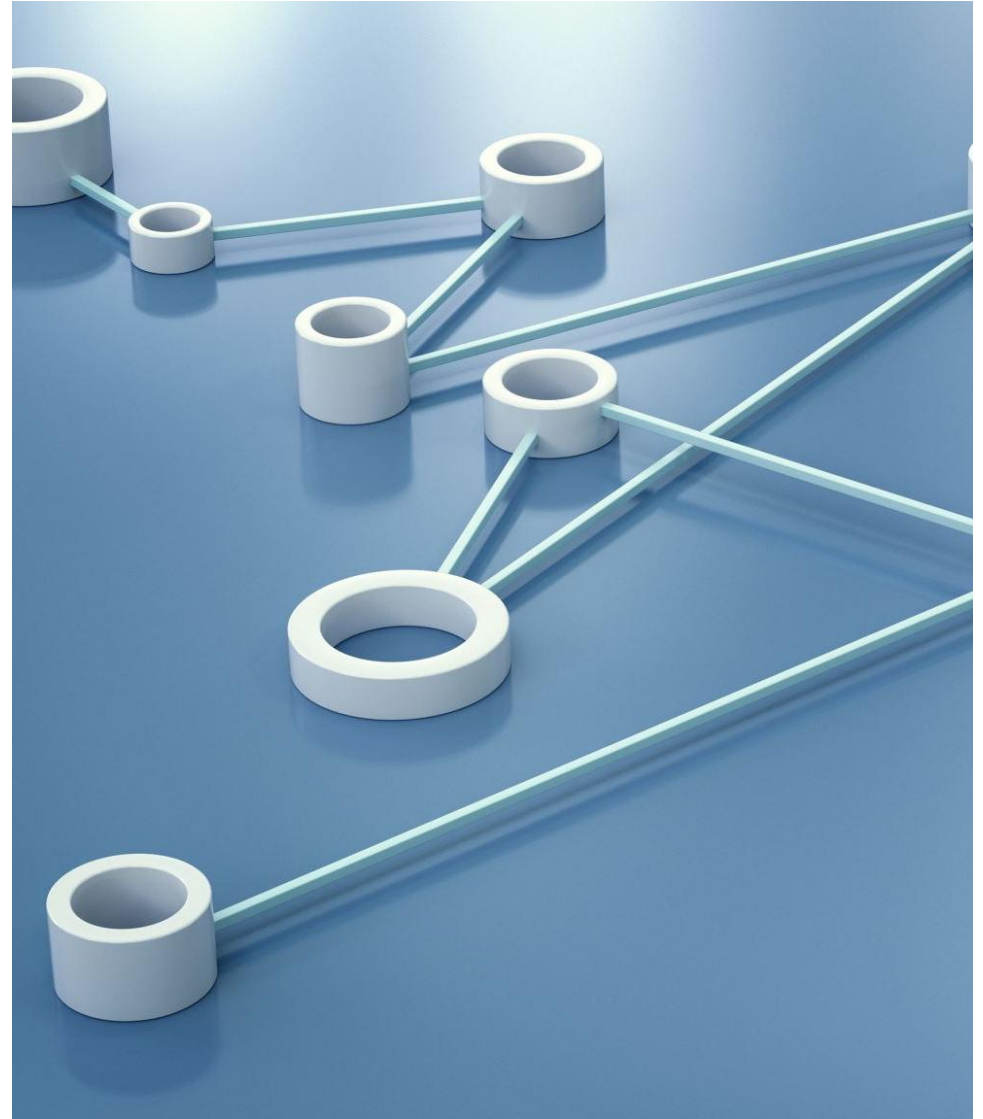


Scalability

The business is built on modular infrastructure that supports:

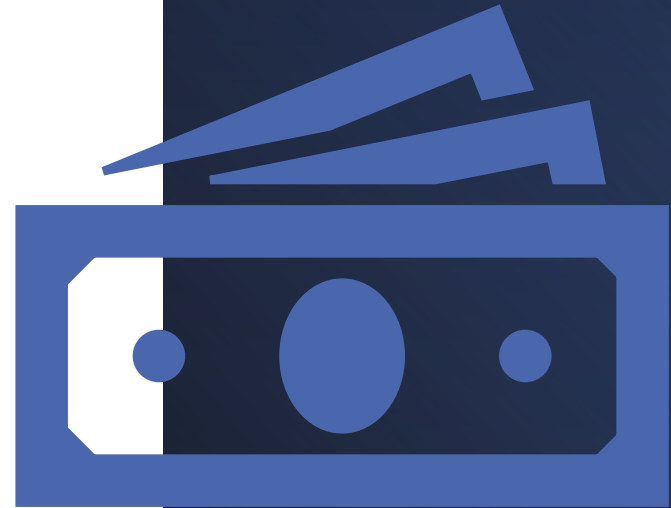
- Multi-currency and multi-jurisdictional expansion
- Additional verticals beyond shipping (e.g. manufacturing, trade services)
- White-label or API licensing for institutional partners

Cloud-native technology, low customer acquisition cost (CAC) via partner integrations, and automation-driven onboarding ensure a cost-effective and highly scalable operating model.



Exit Strategy: IPO-Ready by Design

- **Planned IPO within 24–36 months (London Stock Exchange or dual listing).**
- **Canaccord Genuity engaged as capital markets advisor.**
- **Clean cap table, audited systems, and regulatory licensing.**
- **Trade sale or spin-out options offer further flexibility.**



IPO Exit Strategy

SWiM Global has been structured from inception to support multiple value realisation pathways, including a public listing or strategic trade exit. The company's corporate, legal, and operational frameworks are aligned with institutional standards and exit readiness.

Planned IPO Pathway

Target Timeline:

- 24–36 months post-raise

IPO Options:

- **Whole-of-group listing** (SWiM Global Pty Ltd) on a major exchange such as the LSE, NASDAQ, or ASX
- **Platform-level spin-offs** for SWiM PAY, SWiM GDS, or SWiM REWARDS depending on maturity and strategic fit

IPO Readiness Initiatives:

- Advisory engagement with **Canaccord Genuity**, a leading global investment bank
- Legal structuring and governance frameworks already under development
- Financial audits and capital structure aligned for public listing



Alternative Exit Scenarios

1. Trade Sale / Strategic Acquisition

- Sale to a global fintech, logistics, or infrastructure firm looking to expand their footprint in digital B2B payments, container shipping, or loyalty ecosystems
- Early inbound interest from institutional and strategic partners

2. Dual Listings or Regional Listings

- Potential for dual IPO (e.g. ASX + LSE) to maximise visibility, liquidity, and investor access

3. Partial Exit or Structured Buyback

- Options for investor liquidity at platform or parent level depending on strategic outcomes



Why SWiM Is Exit-Ready

- ✓ Fully operational platforms with regulatory licenses across key markets
- ✓ Institutional-grade financial systems and shareholder governance
- ✓ Scalable revenue model with built-in cross-platform growth
- ✓ Early validation from enterprise customers and strategic partners

This capital raise is designed to position SWiM for a high-value exit within a 3-year window, while preserving optionality for strategic flexibility.



Use of Funds

- SWiM Global is seeking to raise AUD 4 million in this pre-IPO capital round.
- The funds will be strategically allocated to accelerate commercial expansion, strengthen operational capacity, and enhance IPO readiness across the group.

Category	Allocation
Executive & Operational Team Expansion	30%
Marketing, Advertising & Public Relations	25%
Platform Enhancements & Infrastructure	25%
Legal, Governance & IPO Readiness	8%
Licensing & Regulatory Compliance	7%
Working Capital & Contingency	5%
Total	100%

Use of Funds - Strategic Focus Areas



1. Talent Acquisition

Hiring senior leaders and operational staff across compliance, product, partnerships, and customer success to support growth.



2. Market Acceleration

Executing targeted global marketing and PR campaigns across Asia, Europe, and the Americas to drive user acquisition and brand visibility.



3. Platform Scaling

Enhancing platform performance, UX, compliance tooling, and API integrations to support large-scale, multi-vertical usage.



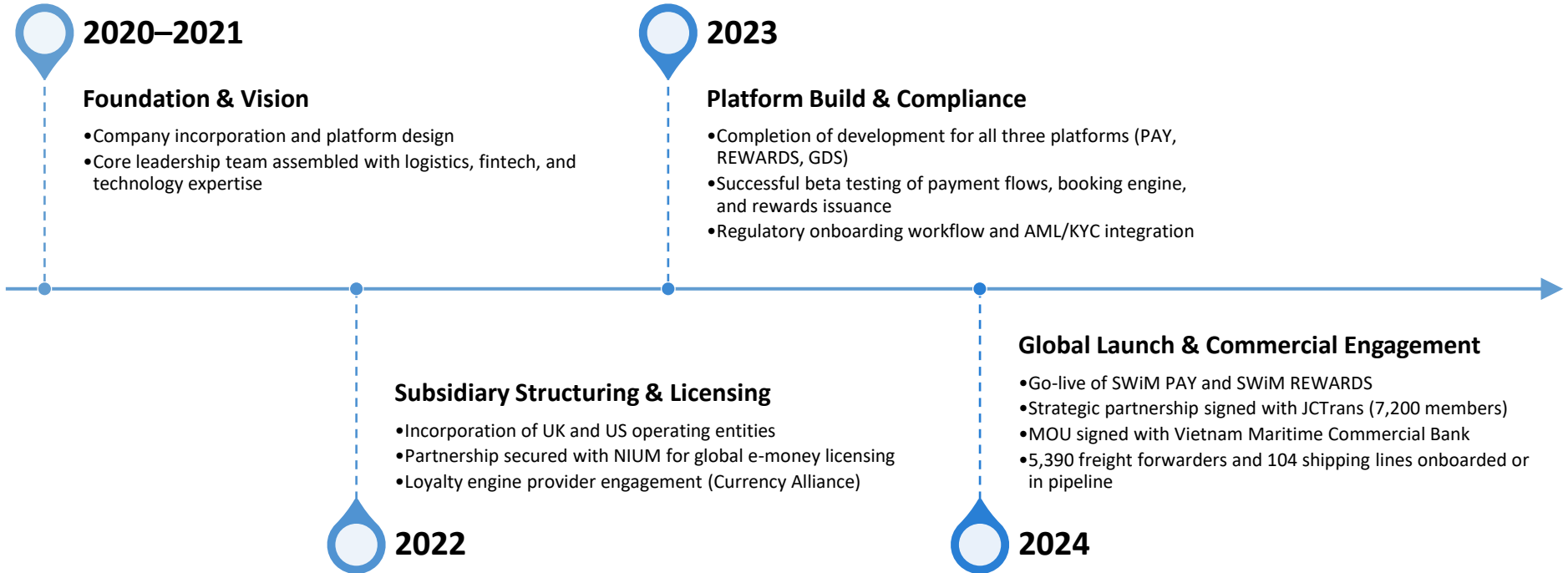
4. IPO Preparation

Building governance frameworks, completing audits, and engaging legal and capital markets advisors to enable a successful listing.



This capital deployment strategy is designed to maximise investor value, mitigate execution risk, and fast-track SWiM's transition from operational launch to public-market readiness.

Milestones Achieved



2025–2027 Roadmap

This roadmap is designed to unlock value at every stage of the company's growth journey—from early revenue to public-market scale.

2025

Freight user onboarding to GDS, plus PAY/REWARDS monetisation, UX scaling.

- Final onboarding of freight forwarders and liners into SWiM GDS
- Commercial-scale transaction volumes across SWiM PAY and REWARDS
- Executive hiring and IPO readiness program (governance, legal, audit)
- Platform performance upgrades and UX optimisation

2026

BNPL product launch (SWiM PAY LATER), GDS expansion (ports).

- Launch of SWiM GDS Stage 2: expansion to ports and maritime service providers
- Launch of SWiM PAY LATER: a B2B Buy-Now-Pay-Later (BNPL) product
- Expansion of platforms into new sectors (e.g. manufacturing, trade finance)
- Institutional investor engagement and IPO structuring finalised

2027

Execute IPO/trade sale, explore licensing or white-labeling.

- Execute IPO and/or strategic trade sale
- Broaden product licensing or white-label offerings
- Expand into multi-region compliance stack (ASEAN, GCC, Africa)

Leadership Team

SWiM Global is led by a seasoned executive team with deep expertise across fintech, global logistics, digital payments, cybersecurity, and business transformation. The founders bring a track record of building, scaling, and exiting businesses across multiple sectors and jurisdictions.



Allan Barker
Founder & Chief Operating Officer

Allan is a veteran financial services and insurance executive with over 40 years' experience in global operations, systems development, and enterprise risk management. Allan is also the Managing Director of ARMS Risk Management, where he has delivered mission-critical programs across government and financial sectors. At SWiM, Allan oversees compliance, operational resilience, and IPO governance.



Paull Van Oost
Founder & Executive Chairman

Paull is a serial entrepreneur and supply chain & logistics specialist with more than 30 years' experience across ports, rail, shipping, and mining logistics. He is the founder of Atlantic Pacific Group and has led the development of cutting-edge logistical and technical solutions for several multi-billion-dollar infrastructure projects.. Paull's vision, knowledge, industry insight, and global relationships are central to SWiM's strategy and execution.



Sasha Pavlovich
Chief Technology Officer & Chief Information Security Officer

Sasha is a cybersecurity leader and enterprise systems architect with a strong background in banking infrastructure and digital identity. He holds an Executive MBA (Distinction) from RMIT and also serves as CEO of BlazeGuard and an advisor to global tech ventures. Sasha is responsible for technology performance, platform security, and regulatory compliance across all SWiM systems.

This leadership team is supported by the Company's Founders Team and a growing bench of senior advisors and technical specialists across the UK, US, Asia, and Australia, ensuring operational capacity and global reach as the company scales.

Founders Team

The Founders Team

							
Paul van Oost	Andrew Clark	Jared Muller	Tony Clark	David Whittaker	Lee Ross	Allan Barker	Matt Dowling
Chairman & Chief Executive Officer of Atlantic Pacific Group Pty Ltd	Senior Partner & Head of APAC for US headquartered Law Firm, White & Case LLP	Senior Partner of US headquartered Law Firm, White & Case LLP	Director Enterprise Architecture Las Vegas Sands Corporation	Strategic Development Director at Atlantic Pacific Group Pty Ltd	Global Head of Technology and Payments at ANZ Bank Limited.	Managing Director of ARMS Risk Management Pty Ltd	Director at Moat Asia Group of Innovation Companies Pty Ltd
<i>Pioneer and innovator within the Australian Maritime and Logistics sectors for over 30 years, Major Project Delivery in Shipping, Ports, Rail and Mining Infrastructure.</i>	<i>Major project financing transactions in the energy, infrastructure and transport sectors, Multi-Jurisdictional Experience.</i>	<i>Delivery of major infrastructure projects in Energy, Resources and emerging technologies, Multi-Jurisdictional Experience.</i>	<i>Enterprise System Architecture in APAC banking and finance sector for over 20 years and former Advisor to Microsoft Corporation.</i>	<i>25 years experience Major Projects Director & Delivery, Business Turnaround, Energy, Mining, Manufacturing, Shipping and Transportation.</i>	<i>25 years experience Global Banking, Trade Finance, Payments, Transaction Solutions, and Advisor to Reserve Bank of Australia for Real-Time Transacting</i>	<i>Global Corporate Risk Management and Insurance specialist with more than 40 years industry experience. Major IT Project Delivery.</i>	<i>Business Intelligence analyst, Geopolitical expertise engaged by multiple Tier 1 Firms within the Maritime and various other industry sectors.</i>
<ul style="list-style-type: none"> • Strategic business concepts and development • Director Infrastructure Project Delivery • Director Supply Chain & Logistics 	<ul style="list-style-type: none"> • Multi-jurisdiction legal expertise • Project financing and investment structures • Partnerships and joint ventures 	<ul style="list-style-type: none"> • Legal expertise • Contracts and contractual negotiations • Corporate compliance • IP / trademarking 	<ul style="list-style-type: none"> • Enterprise Architecture • Solution Architecture • Vendor Management • IT Delivery 	<ul style="list-style-type: none"> • Project Directorship • Business Strategies and Turnarounds • Target industry knowledge and expertise. 	<ul style="list-style-type: none"> • Domestic and cross-border payments • Strategic innovation in payments technology 	<ul style="list-style-type: none"> • Risk Management • Strategic planning • Major IT Project Management & Delivery • Strategic business structuring 	<ul style="list-style-type: none"> • Strategy • IT systems and data science • Development Phase Project management • BI Stack Coder

Investment Offer Summary



Investment Process

Investor Rights and Reporting

Investment Process

- **Watch Full Investor Video Here:**
swimGlobal.com.au/SWWINVEST.mp4
- **Submit Expression of Interest (EOI)**
Indicate interest via email or direct contact with SWiM executives.
- **Receive Investment Pack**
Includes Share Subscription Agreement (SSA), company constitution, IM, and due diligence materials.
- **Participate in Investor Briefing**
Online or in-person Q&A session with the SWiM executive team.
- **Complete Documentation**
Execute SSA, submit investor declaration, and provide AML/KYC documents.
- **Fund Transfer & Share Allocation**
Payment made to company trust account, followed by share issuance and shareholder registry update

Investor Rights & Reporting

- Investors will receive ordinary shares in the holding company, with full voting rights and eligibility to participate in future equity events.
- Regular investor updates and quarterly performance reports will be issued leading into the IPO window.
- Investors will qualify to receive Fully Franked Dividends and to participate in the Company planned IPO(s).
- Governance structures are in place to support capital market-grade compliance and shareholder communication.

Contact for Investment Enquiries

Legal Entity & Corporate Details:

Company Name: SWiM Global Pty Ltd

ACN: 630 339 543

Country of Incorporation: Australia

Business Structure: Private proprietary limited company

Registered Office:

Unit 22, 604 City Road

South Melbourne VIC 3205

Australia

Group Structure:


SWiM Global Pty Ltd (parent company) wholly owns:

- SWiM PAY Pty Ltd (Australia), SWiM PAY Ltd (UK), SWiM PAY LLC (USA)
- SWiM REWARDS Pty Ltd (Australia), SWiM REWARDSD Ltd (UK), SWiM REWARDS LLC (USA)
- SWiM GDS Pty Ltd (Australia)

Contact:

Allan Barker


Chief Operating Officer

 +61 407 825 696

 abarker@swimglobal.com.au

Paull Van Oost

Executive Chairman

 +61 419 194 640

 pvo@swimglobal.com.au