



MicroLatch Technologies is a leading Australian  
Biometric Security Corporation

## **MicroLatch Capital Accerlerator Notes 2018**

**8.25% p.a.**

Asset-based Investment Product combining  
the high-growth asset classes of  
Patent Monetisation & Litigation Finance



## MicroLatch Accelerator Notes 2018

### Multi Year Income and Capital Distributions

An investment opportunity to underwrite and participate in the pre-determined assertion and monetarisation programs to commercialise MicroLatch's leading global biometric innovations and patented technology.

- Every single time you've accessed your Smart phone using your fingerprint today, you've used MicroLatch technology.
- If you used Apple Pay today to make a payment, you've also used MicroLatch patented technology.
- MicroLatch invented and wholly owns the global patents that makes any biometric verification possible on mobile devices.
- Whether it is fingerprint, facial or voice recognition, iris scanning or any other biometric signature, it is only ever MicroLatch technology that permits the act of enrolment of an authorised biometric signature on a mobile device.

## Benefits of Investing

● Passive 2-year Fixed Income Coupon

● Asset Based

● Proven Asset Managers

● 5-year Economic Interest Coupon

● Low Stock Market Correlation



# INVESTMENT SUMMARY

<b>Product Name</b>	MicroLatch Capital Accelerator Notes 2018
<b>Transaction</b>	IP Collateralized Debt - Patent Assertion and Monetisation Financing
<b>Investment Instrument</b>	Secured Term Loan Note
<b>Security</b>	Senior Lien on all MicroLatch Technologies Pty Limited Assets and Patent Portfolio
<b>Unit Price</b>	<b>USD\$50,000</b>
<b>Inception</b>	<b>May/June 2018</b>

Originated by MicroLatch Technologies PTY Limited ACN 619 644 236  
An Australian Leading Biometrics Security Corporation.

**8.25% p.a.**

Interest Paid Quarterly

**24 months**

Time to Maturity

**5 Year Economic Interests disbursed on MicroLatch Patent Asset Proceeds.**

**8.25%** p.a.

# INVESTOR METRICS



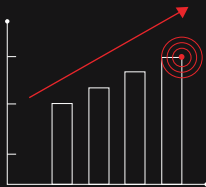
## Asset Based with Validated Collateral

Your investment is backed by validated collateral of all assets of MicroLatch Technologies Pty Limited that acts as principal protection in the unlikely case of a default.



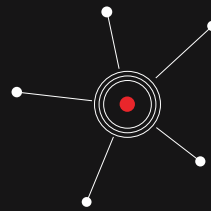
## Low Stock Market Correlation

The investment has low correlation to the broader stock market, meaning that your investment is largely unaffected when the stock market is rising or falling.



## Proven Asset Managers

MicroLatch have identified well respected London firm, Inngot, to unlock the commercial potential of their IP and intangibles. Additionally, global law firms have been retained to implement the assertion strategy program to maximise value to both stakeholders, investors and MicroLatch.



## Highly Structured

All proceeds from the patents monetarisation programs received by MicroLatch will first be remitted to investors until full repayment of both outstanding interest and principal.

## THE PROGRAM

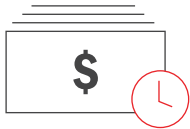
The Investor has the opportunity to participate in the pre-determined assertion and monetisation global programs originating from the Biometrics Patent Portfolio ("Portfolio") of leading Australian Biometrics Corporation – MicroLatch Technologies.

Value/monetization opportunities have been identified to focus on :

- Global Licensing-out and/or cross-licensing of the IP to various companies, for various applications, within a single industry or across multiple industries, and in one or many geographies
- Contribution of IP to a joint venture
- Global enforcement/litigation against identified infringers
- Defensive uses (i.e., to preclude or at least discourage competition)

**8.25%** p.a.

# HOW DO I GET PAID?



## Scheduled Payments

Investors are scheduled to receive annual interest payments of 8.25% p.a., paid quarterly on outstanding principal, over the term of the investment.

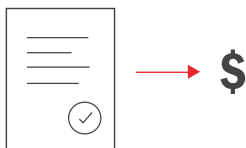


## Event Based Payments – Principal

During the investment term principal repayments will be event-based generated from any and all Patent Assets Proceeds.

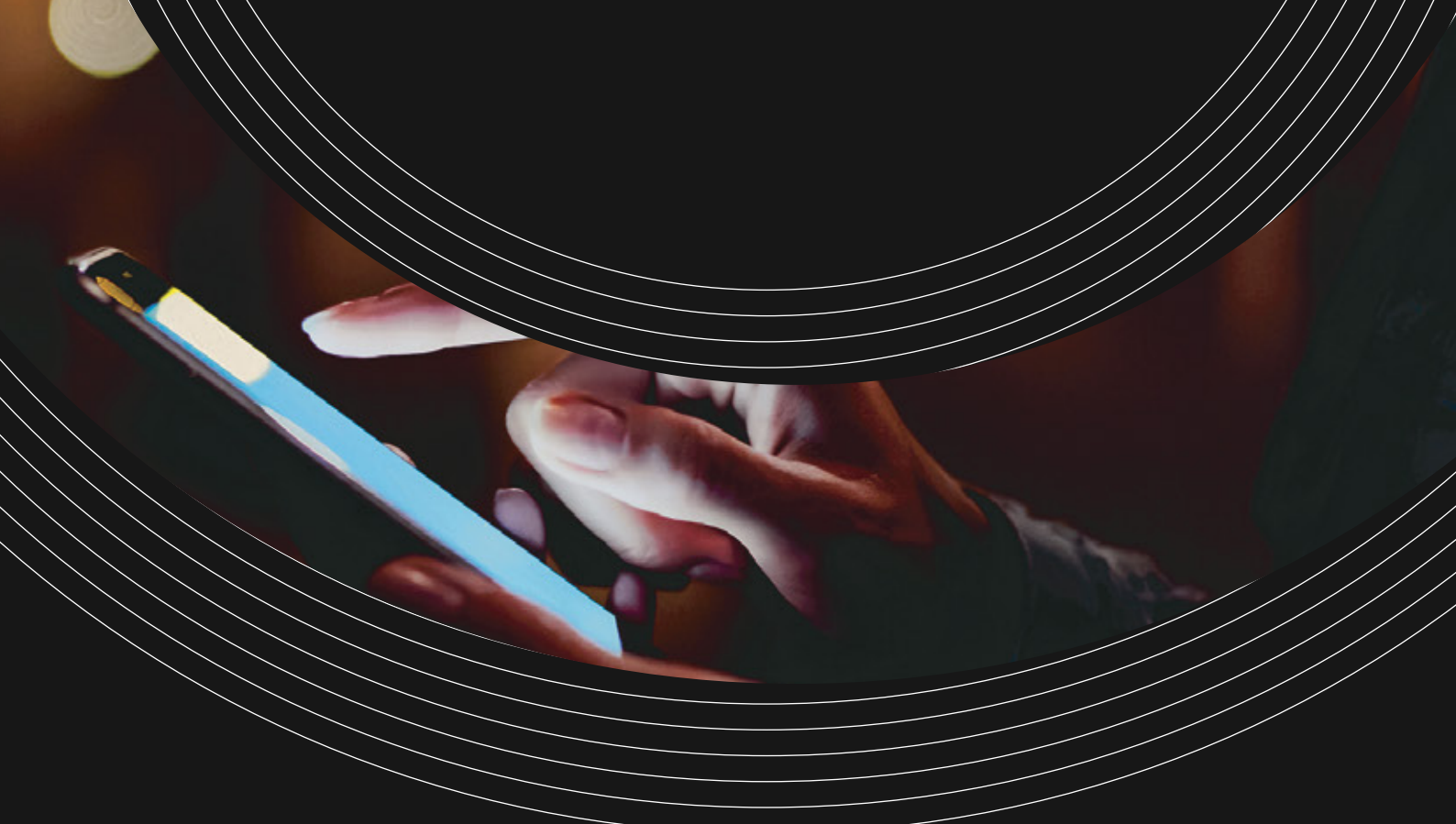
MicroLatch will create a controlled bank account into which all revenue generated from Patent Asset Proceeds must be deposited.

Payments received from Patent Asset Proceeds will first be applied to any outstanding principal until fully redeemed. There exists the potential for investors principal to be redeemed prior to term maturity.



## Event Based Payments – 5-year Economic Interests

After full redemption of an investors principal, Investors will continue to be eligible for Event-based payments linked to Patent Asset Proceeds. Details are referenced in the Information Memorandum.



## HIGHLY VETTED COLLATERAL

Each investors investment is collateralized by a senior lien on all MicroLatch assets, which include its entire Patent Portfolio. The Patent Portfolio consists of 26 patents registered globally which provide a security platform on mobile devices, permitting biometric enrolment, access and verification.

An independent expert valuation of 5 of 26 Patents whose total 'low' value is estimated to be USD\$81.1M net of attorney fees while the total estimated 'high' value is USD\$313M.

MicroLatch has structured the Term Loan Facility to encompass several forms of security in addition to their collateral. By structuring this transaction with additional layers of security, the investor will mitigate risks that may exist beyond the collateral and other associated primary factors. Details are to be reviewed in the Information Memorandum

The valuation of the Patent Assets and the revenue to be generated from the Assets is the collateral and repayment source of this investment.

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## THE ASSET CLASS

An overview of untapped potential

As the Patent Assertion sector grows in prominence, institutions, litigation financiers & High Net Worth investors are increasingly turning their attention to patents as an asset class.

Patent Backed Securitization : Blueprint For a New Asset Class

We have seen the creation of a new class of asset backed securities with intellectual property (IP) --chiefly patents, as the underlying asset.

The IP backed securitization industry with particular emphasis on the patent backed market, present a strategy and framework for companies, investors, and finance professionals to promote, develop, and profit from the growth in patent backed finance.

**8.25%** p.a.

```
mirror_mod.use_x = True
mirror_mod.use_y = False
mirror_mod.use_z = "MIRROR_Z";
elif operation == "MIRROR_Z":
    mirror_mod.use_x = False
    mirror_mod.use_y = True
    mirror_mod.use_z = True
selection at the end --add-back the
mirror_ob.select= 1
modifier_ob.select=1
bpy.context.scene.objects.active = modifier_ob)
print("Selected" + str(modifier_ob))
#mirror_ob.select = 0
#bpy.data.objects[one.name].sel
except:
    print("please select
```

+343

## THE PORTFOLIO

### MicroLatch High Value Global Patent Portfolio

Innovated ahead of its time MicroLatch's biometric innovation for mobile devices was created in 2002. The global economy is moving quickly away from passwords and pins to biometric identity verification to ensure security and deliver innovative and faster customer solutions.

MicroLatch has 26 patents registered (approved) globally which provide a security platform on mobile devices, permitting biometric enrollment, access and verification.

MicroLatch technology is used everyday.

Full patents on biometric technology are currently being used by global leaders including Apple, Kia, Samsung, LG, Visa, Wells Fargo and MasterCard





Contact the following for immediate discussions

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**Important Information :**

This Marketing Memorandum has been prepared by, Titan Credit London Limited as authorised MicroLatch Master Introductory Agent, solely to assist investors in considering the investment opportunity. It is not intended to be the only information on which the investment decision is made and is not a substitute for a disclosure document, Product Disclosure Statement or any other notice that may be required under the Corporations Act, as that Act may apply to the investment. Detailed information is available in the MicroLatch Capital Accelerator Notes 2018 Information Memorandum May/June 2018 that is needed to make an investment decision, for example: financial statements; a business plan; information about ownership of intellectual or industrial property; or expert opinions including valuations or auditors' reports. It is not a recommendation by any person that the investor should invest.

Neither MicroLatch Technologies Pty Limited nor Titan Credit London Pty Limited have taken account of any investor's particular investment needs in preparing this marketing memorandum or the Information Memorandum.

Investors should make their own enquiries and make their own analysis of the terms and conditions of the investment, and the assets and liabilities, financial condition and business of MicroLatch Technologies Pty Limited before investing.

The investor is strongly advised to seek professional advice about the financial, taxation and legal implications of investment before applying to invest.

The Information Memorandum and the Marketing Memorandum may include statements and information which are forward-looking. Such forward-looking statements and information are based on assumptions which are not necessarily detailed in the relevant information memorandum and which may not prove to be accurate. Accordingly, actual results of the investment may differ materially from those expressed in any forward-looking statements.