CREST

CREST HOUSE · PRIVATE CLUB
BANDRA KURLA COMPLEX, MUMBAI

REF: CRS/EXEC/2026/088
DATE: 12 OCTOBER 2026

TO: THE PROSPECTIVE MEMBER
CONFIDENTIAL · PRIVILEGED

Welcome to the Private Credit Standard.

Dear Member,

It is our distinct privilege to present your personal invitation to Crest. In a credit landscape dominated by obfuscated reward points, decaying value, and manipulative minimum-due mechanics, Crest was conceived as an unyielding standard of mathematical dignity.

Here, your commitment to financial discipline is honoured in full. Every statement settled on time is celebrated through Crownfall, granting you guaranteed value of ₹0.25 per Crown backed by institutional treasury reserves. No revolving debt traps. No hidden expirations.

Enclosed you will find your machined stainless-steel Members' Card. It grants you immediate entry into our Crownhouse sanctuaries in Mumbai BKC and Bengaluru, alongside dedicated access to our private member concierge.

Vikram Sethi

Founder & Chief Executive Officer

Crest Technologies (Fictional Concept)