CREST · INVESTOR PRESENTATION / 2026

A new standard in credit rewards.

Crest is the private credit club that replaces expiring points and deceptive minimum dues with mathematical certainty, guaranteed Crown value, and bespoke luxury privileges.

- Invitation-only membership
- Guaranteed ₹0.25 Crown value
- Zero bank or RBI claims · Concept

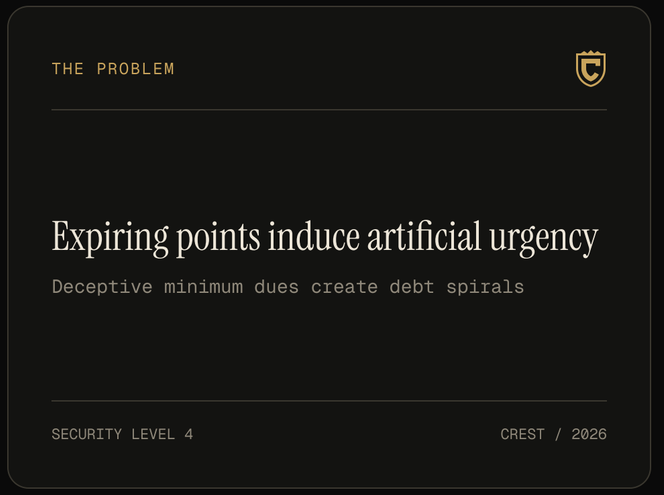


01 / THE PROBLEM

Credit card rewards are broken by design.

Traditional rewards run on planned obsolescence: points expire without notice, real-world valuation decays to ₹0.15, and reward catalogues are stuffed with unwanted inventory.

- Expiring points induce artificial urgency
- Deceptive minimum dues create debt spirals
- Catalogues disguise sub-par merchant margins

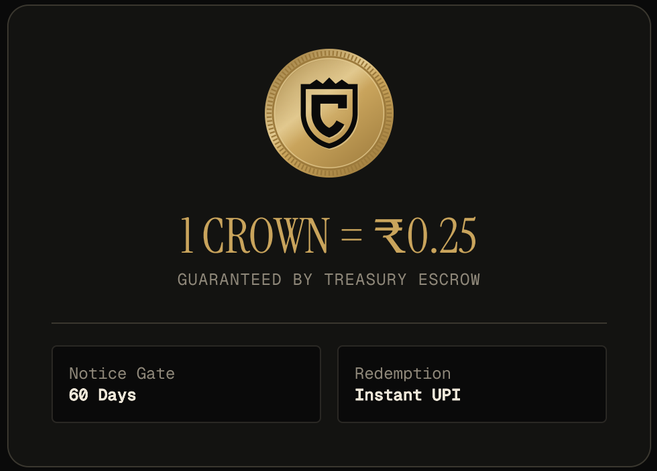


02 / THE SOLUTION

The Clean Sheet Standard.

Crest introduces mathematical clarity: 1 Crown = ₹0.25 always, backed by a 60-day notice certificate, real-time UPI redemption, and a reward engine that celebrates paying in full.

- Crown Rate guaranteed in code
- Crownfall physics engine transforms payment
- Crownhouse privileges with zero markups

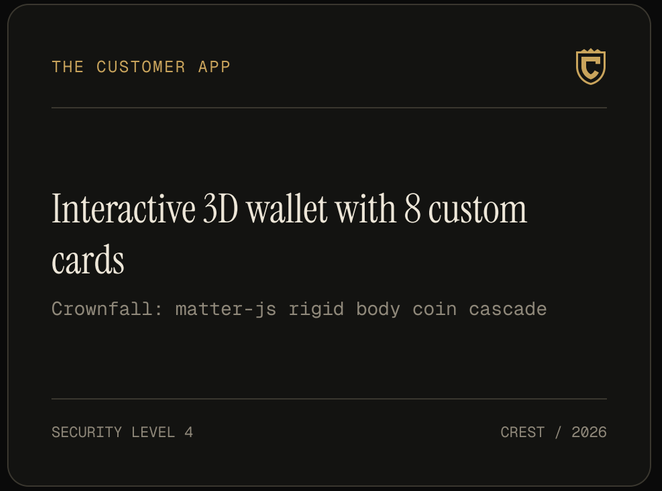


03 / THE CUSTOMER APP

A tactile flagship in your pocket.

33 native routes built around sensory delight: a 3D titanium wallet stack, physics-driven coin drops, scratchable Goldleaf cards, and a live Standing gauge.

- Interactive 3D wallet with 8 custom cards
- Crownfall: matter-js rigid body coin cascade
- Goldleaf scratch engine with real-time EV calculation

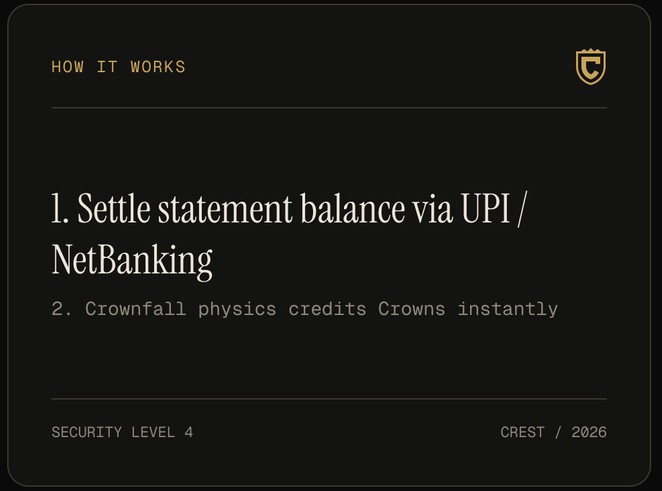


04 / HOW IT WORKS

Settle in full. Watch Crowns fall.

Members connect their cards, receive clean payment alerts, pay with a single tap, and unlock immediate Crown liquidity with zero redemption friction.

- 1. Settle statement balance via UPI / NetBanking
- 2. Crownfall physics credits Crowns instantly
- 3. Spend Crowns at Crownhouse or convert to cash

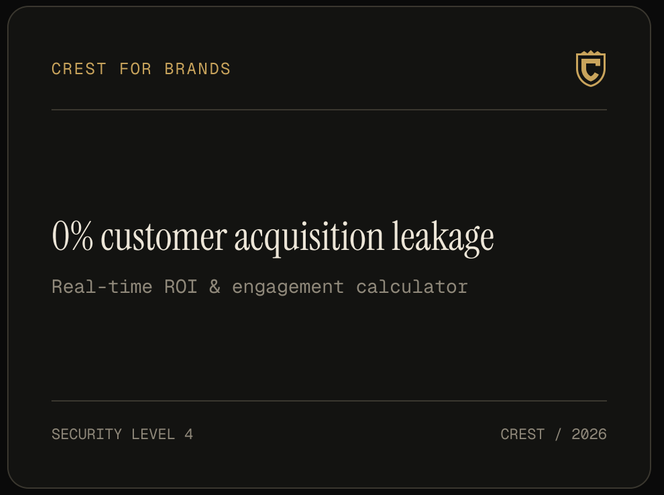


05 / CREST FOR BRANDS

Partner directly with prime spenders.

A dedicated partner portal where luxury and bespoke brands launch targeted privileges directly to high-standing members without advertising noise.

- 0% customer acquisition leakage
- Real-time ROI & engagement calculator
- Audience segmentation by member standing tier

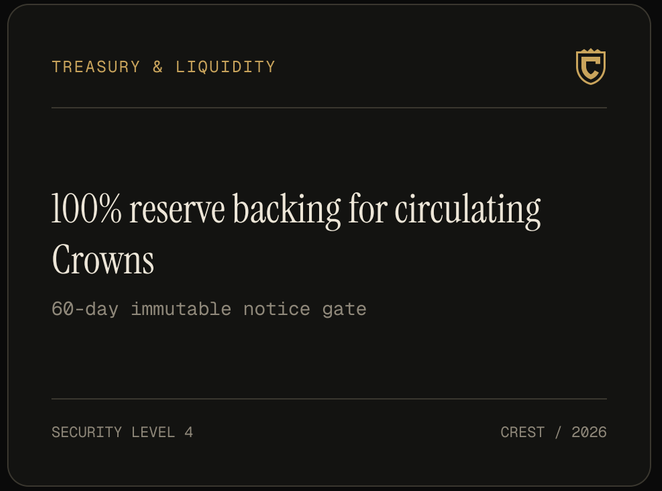


06 / TREASURY & LIQUIDITY

Institutional reserve & rate stability.

The Crest Treasury maintains full liquidity reserves behind all circulating Crowns. Any change to the Crown conversion rate requires 60 days of advance cryptographic notice.

- 100% reserve backing for circulating Crowns
- 60-day immutable notice gate
- DPDP-compliant member data vault

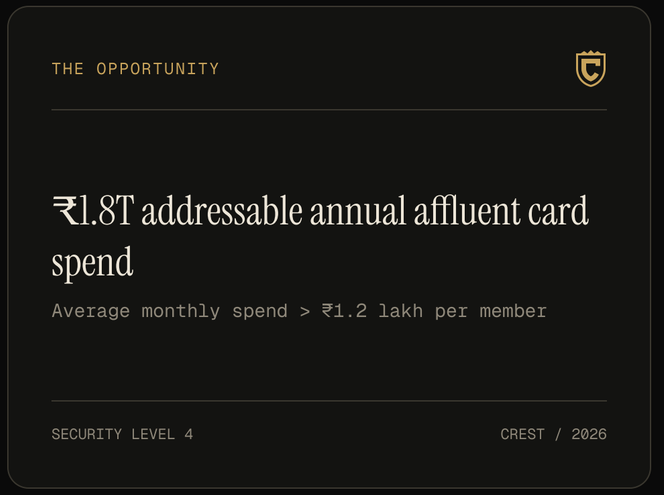


07 / THE OPPORTUNITY

India's top 1% credit spending.

4.2 million ultra-premium cardholders drive over ₹1.8 lakh crore in annual discretionary spend. They demand transparency, curation, and dignity over gimmicks.

- ₹1.8T addressable annual affluent card spend
- Average monthly spend > ₹1.2 lakh per member
- Low churn among high-standing members



08 / BUSINESS MODEL

Dignified economics built to compound.

Zero predatory interest revenue. Crest generates income through brand placement fees, merchant settlement fees, and annual club membership dues.

- Merchant privilege commissions (10–18%)
- Annual membership tiers (Member, Fellow, Laureate)
- Treasury yield on unredeemed escrow reserves

BUSINESS MODEL

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Annual membership tiers (Member, Fellow, Laureate)

SECURITY LEVEL 4

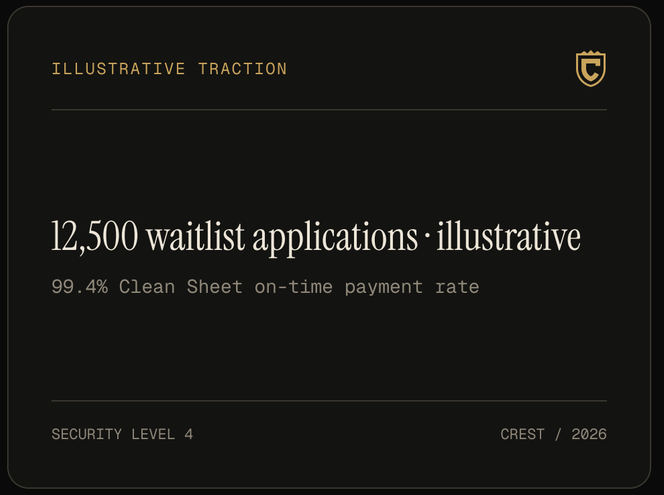
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09 / ILLUSTRATIVE TRACTION

Designed for quality over raw volume.

Illustrative metrics modeled on a curated cohort of 12,500 active members in Mumbai and Bengaluru.

- 12,500 waitlist applications · illustrative
- 99.4% Clean Sheet on-time payment rate
- 48 luxury brand partners onboarded
- 4.92★ customer satisfaction rating



10 / ROLLOUT ROADMAP

Curated expansion across key metros.

A disciplined quarterly cadence focused on deep member engagement and exclusive physical spaces.

- Q1 2026: Private Beta & Customer App flagship
- Q2 2026: Crownhouse Lounge opening in Mumbai BKC
- Q3 2026: Bengaluru Crownhouse & Brand API v1
- Q4 2026: Concierge network in Delhi NCR

ROLLOUT ROADMAP

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Q2 2026: Crownhouse Lounge opening in Mumbai BKC

SECURITY LEVEL 4

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11 / LEADERSHIP TEAM

Experienced founders in luxury & fintech.

A multidisciplinary team uniting engineering excellence, banking risk management, and luxury hospitality.

- Vikram Sethi · Founder & CEO (ex-Goldman Sachs, luxury retail)
- Leela Varghese · Head of Treasury (ex-HDFC Treasury & Risk)
- Omar Siddiqui · Head of Partnerships (ex-Oberoi Luxury Concierge)

LEADERSHIP TEAM

Vikram Sethi · Founder & CEO (ex-Goldman Sachs, luxury retail)

Leela Varghese · Head of Treasury (ex-HDFC Treasury & Risk)

SECURITY LEVEL 4

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12 / THE ASK & HORIZON

Join us in shaping the private credit standard.

Seeking strategic partners and brand collaborators for our invitation-only launch cohort.

- Pilot partnership allocations for luxury marques
- Exclusive access to our synchronized /demo showcase
- Contact: partnerships@crest.thesaral.com

THE ASK & HORIZON

Pilot partnership allocations for luxury marques

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