

CONFIDENTIAL

Splitwise

Jan 2021

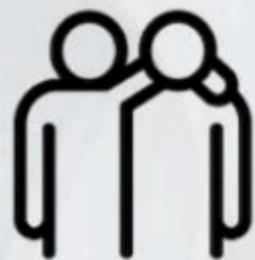


**Splitwise is the platform
for interpersonal finance**

Interpersonal finance is a trillion dollar problem



>50% of couples fight or lie about money. Top cause of stress and divorce

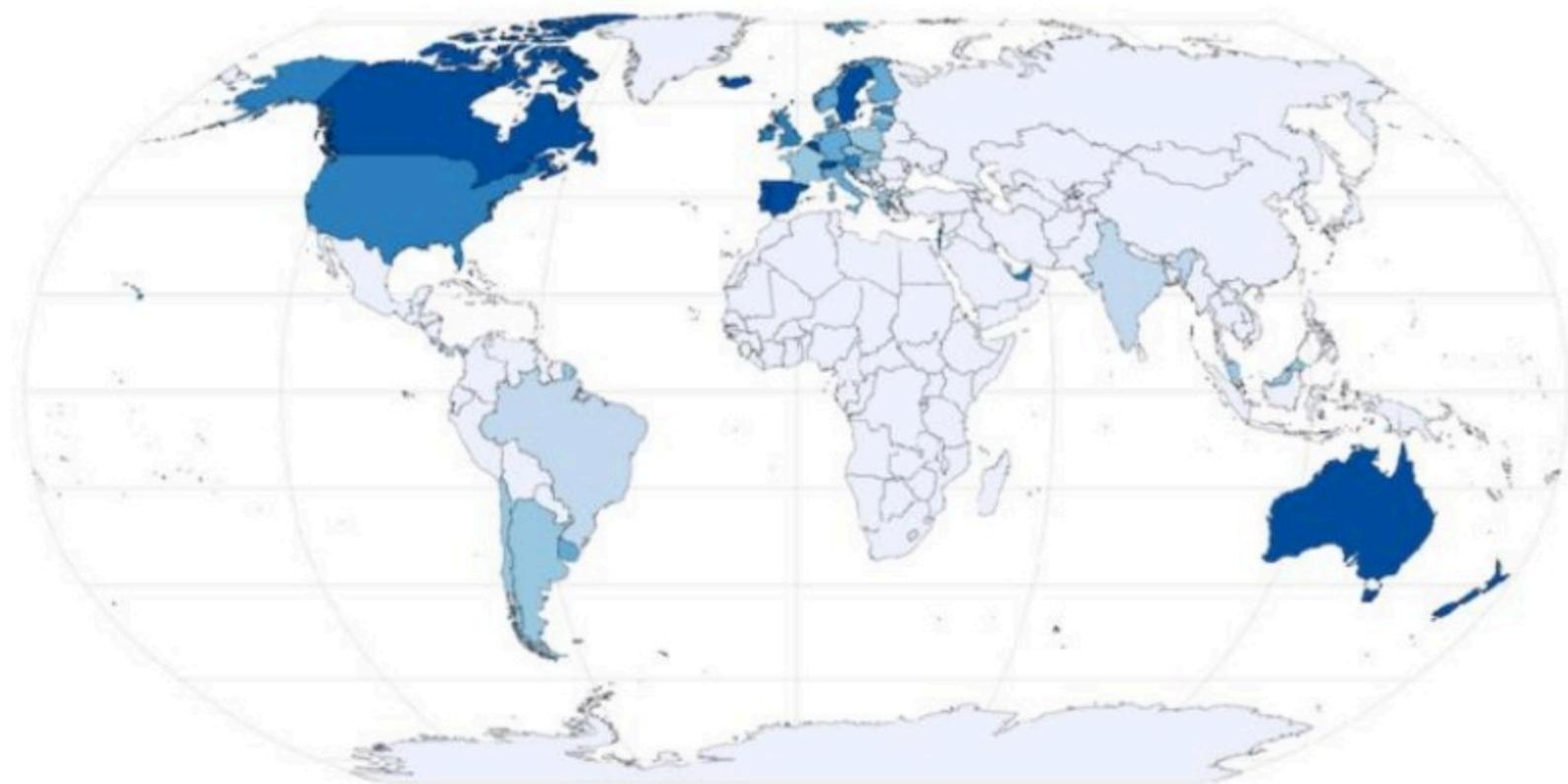


75% of friendships would end over a \$500 dispute

\$4T

paid between friends and family in the US alone

Splitwise is used by tens of millions of users around the world to solve this problem



Largest Countries

 USA  India  UK

 Spain  Germany

 Canada  Australia

 Brazil  Italy  Belgium

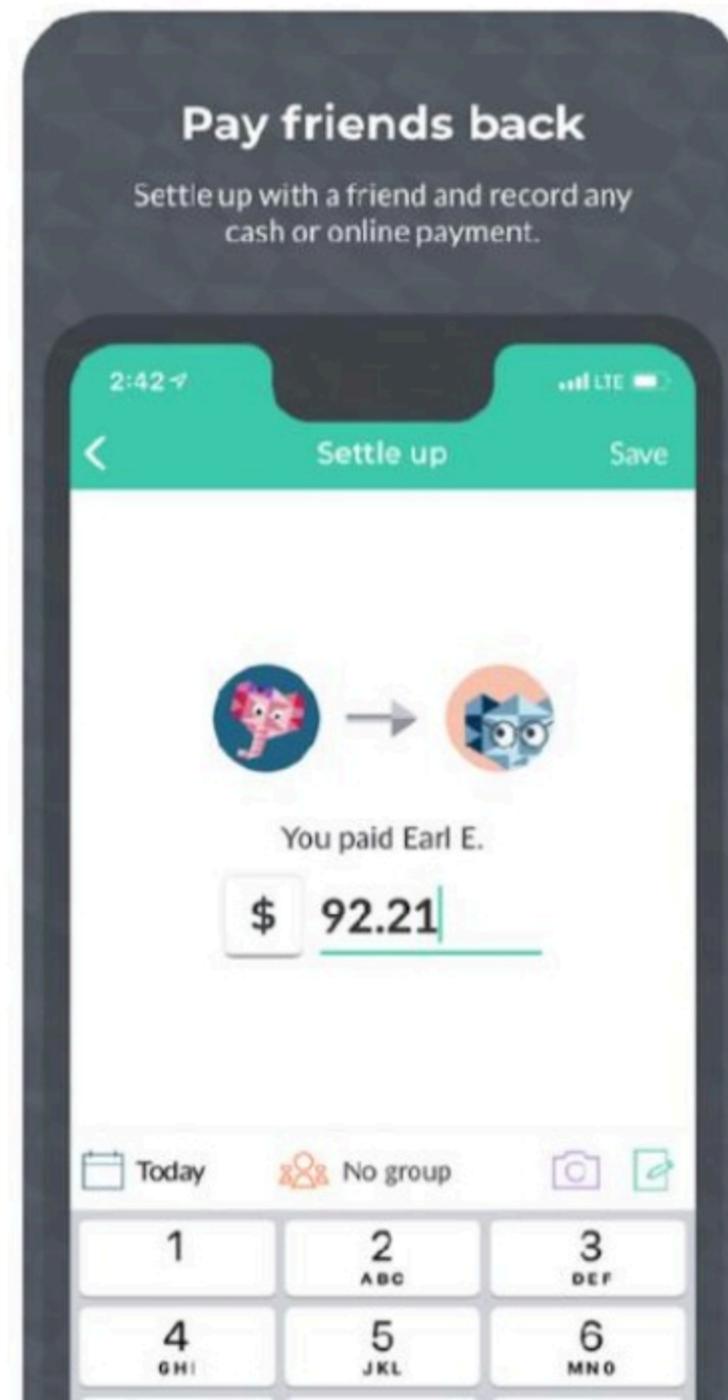
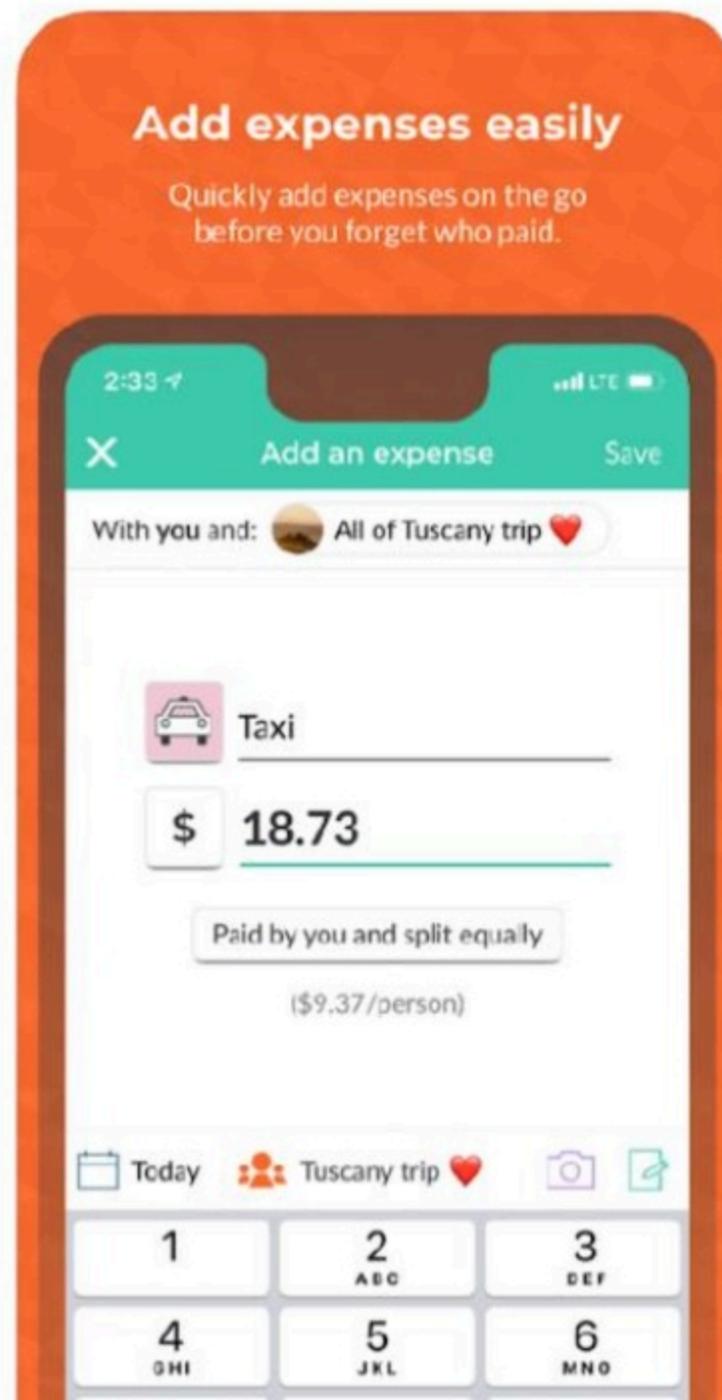
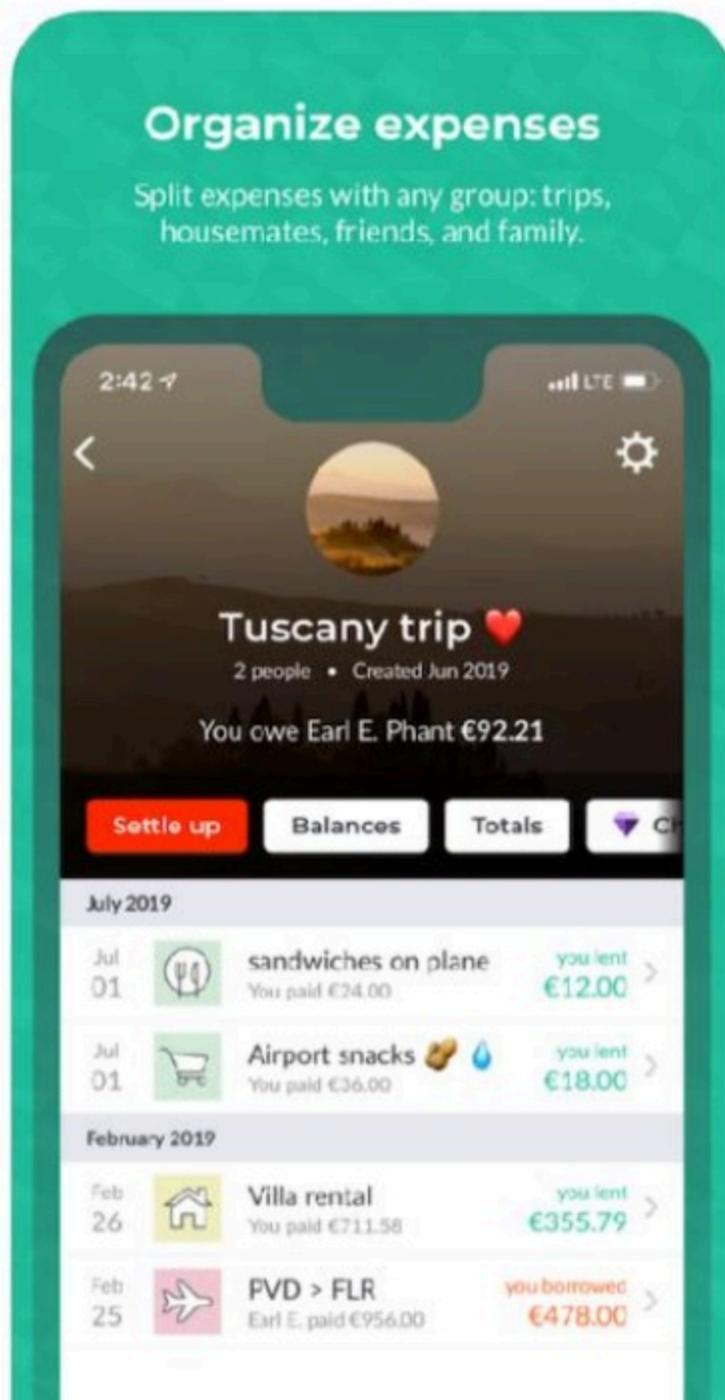
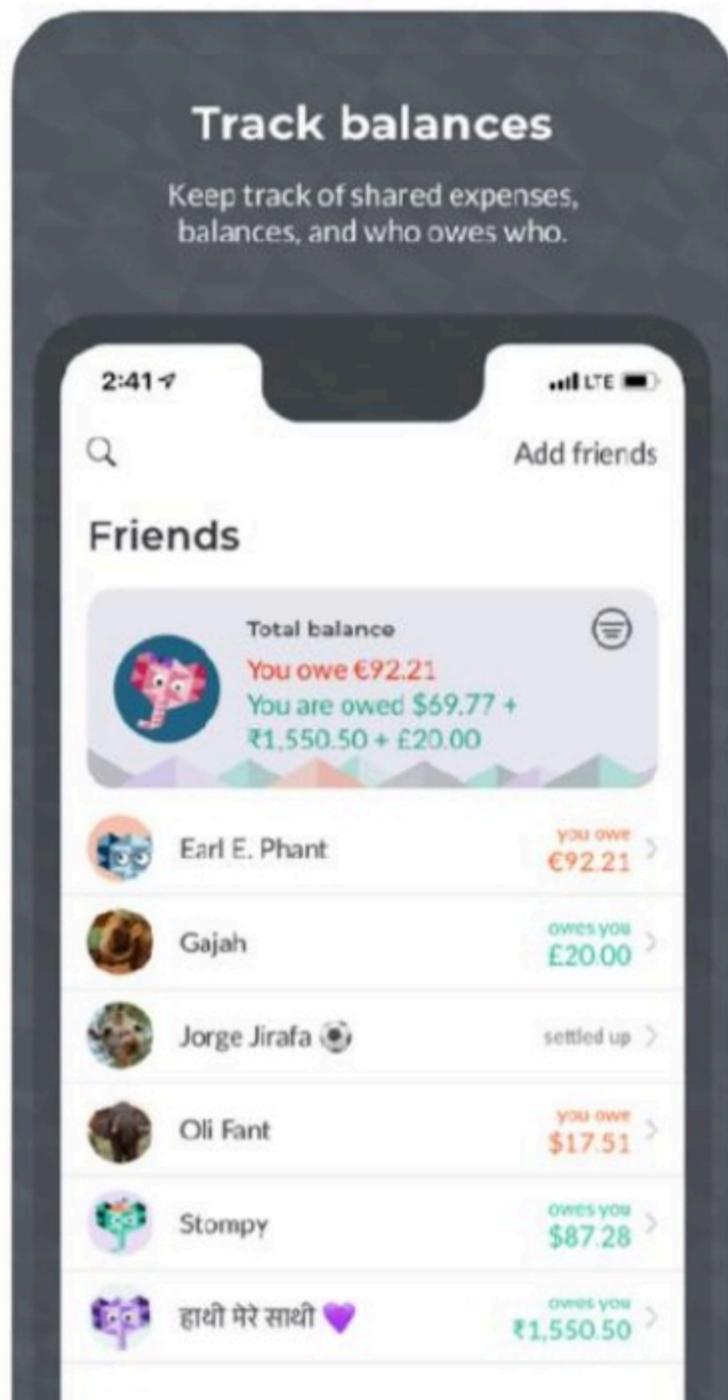
 France  Sweden

Netherlands, Argentina, Portugal,
Singapore, Mexico, Switzerland,

Poland, Malaysia, Austria, UAE,

Philippines, Israel, Thailand, New Zealand

Our app is a mobile ledger that organizes shared balances, expenses and payments



People use the Splitwise app for a wide variety of use cases and expense types



Popular Reasons to Use Splitwise

- Group Trips
- Friends / ad-hoc
- Roommates
- Romantic Partner
- Loans
- Coworkers
- Family
- Spouse
- Personal

Top Expense Categories

- Groceries
- Dining Out
- Household supplies
- TV / Phone / Internet
- Train or Bus
- Electricity
- Flights
- Drinks
- Hotel
- Rent
- Parking
- Car
- Fuel
- Gifts

Users love our product



73% NPS



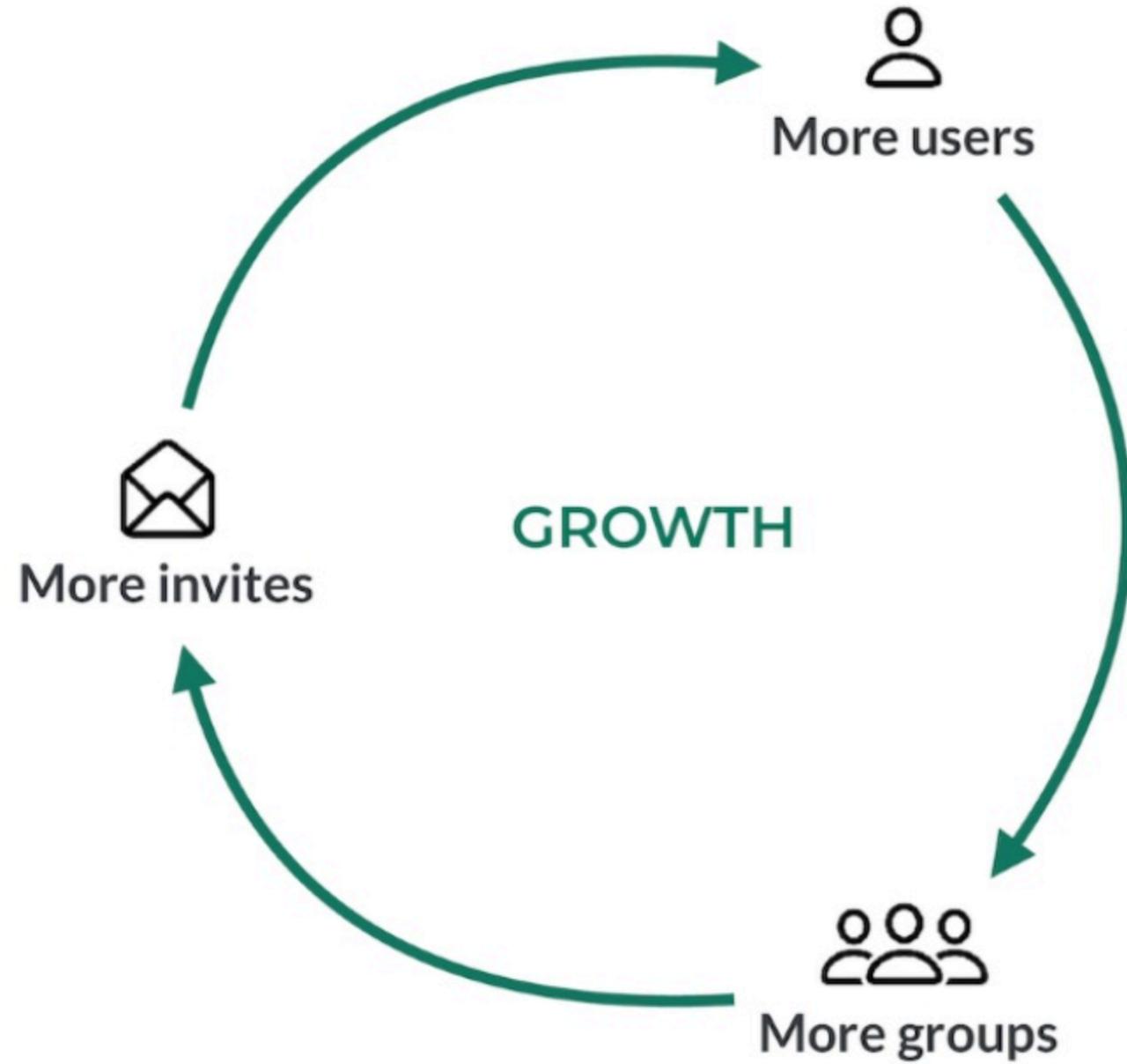
12,000+ Ratings



100,000+ Ratings



The Splitwise group experience is our growth flywheel





Exponential growth at \$0 CAC

- \$0 spent on paid marketing so far
- Users invite friends as part of using the product. When those users create their own groups, it creates a growth loop
- High retention + ongoing invites = exponential growth



People deepen their engagement with Splitwise over time

- The more people who use Splitwise, the more valuable it is to use, creating network effects
- Splitting with multiple groups and use cases increases retention
- Increased spending and activity per user in a cohort over time

Where are we going?



One global platform for interpersonal finance

Grow Splitwise to 100MM+ users

Expand features for a global mainstream audience

Build partnerships to reduce product friction and drive growth

Cofounding team



Jon Bittner, CEO

Harvard Astrophysics, Forbes 30 Under 30



Ryan Laughlin, CTO + Design

Yale CS, RailsConf speaker, eng + design

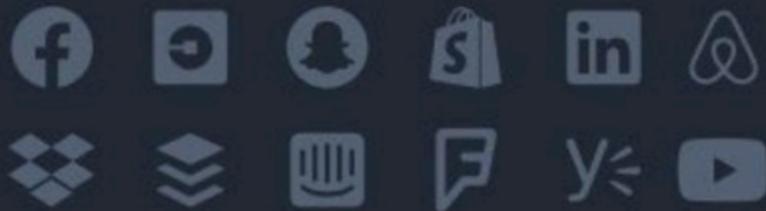


Marshall Weir, Mobile apps

Mobiata (acq. by Expedia), Zattoo, U of Michigan

Thank you!





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