



Clip Money Inc. Secures a US\$3 Million Loan from BDC

TORONTO, Ontario, December 18, 2025 – Clip Money Inc. (TSX-V: CLIP) (“**Clip Money**” or the “**Company**”), a company that operates a multi-bank self-service deposit system for businesses, is pleased to announce that it has secured a CAD\$3 million loan (the “**BDC Loan**”) from Business Development Bank of Canada’s (“**BDC**”) Growth and Transition Capital team.

The BDC Loan matures on August 15, 2028 (the “**Maturity Date**”) and has an interest rate equal to BDC’s floating base rate, which was 6.8% per annum as of October 24, 2025, plus 1% per annum, calculated daily. There is an additional interest component of 7.45% per annum (non-compounding) (the “**Additional Interest**”), calculated monthly on the total indebtedness of the Company to BDC outstanding under the BDC Loan on such calculation date. The principal amount of the BDC Loan may be repaid as one balloon payment on the Maturity Date, together with all accrued and unpaid interest, plus the Additional Interest, subject to the terms of the BDC Loan documentation.

Clip Money and its subsidiary, Clip Money (USA) Inc., have granted BDC a first-ranking security interest over all or substantially all of its present and after-acquired personal property, subject to customary permitted priority liens. Clip Money (USA) Inc. has also provided BDC with a guarantee of 100% of the amounts owing under the BDC Loan.

The financing will be used for working capital and growth initiatives of the Company.

There are no bonus securities, finder’s fees in securities, warrants, options, or other equity or convertible instruments payable or issuable in connection with the BDC Loan. Compensation to BDC is limited to its interest payments and customary cash fees, including a monthly management fee of \$500 per month and a standby fee commencing on October 10, 2026 calculated at a rate of 3% per annum on the portion of the BDC Loan which has not been advanced or cancelled.

Clip Money did not engage a finder in connection with the BDC Loan.

"Securing non-dilutive growth capital from BDC is a major milestone for Clip and a powerful signal of confidence in our company and our trajectory. BDC has been an exceptional partner from day one, and working with their team to deepen our relationship has been a great process. They play a critical role in supporting high-growth companies as they scale, and we're proud to be building this next phase of growth alongside them."

Joseph Arrage (CEO & Co-Founder)



“Clip Money provides efficient and convenient deposit services to a diverse range of clients. With its unique deposit network across North America, a strong management team and well-defined strategy, Clip Money is well positioned for growth. It’s the type of ambitious company that BDC wants to invest in and work with to see them grow.”

Sean Crouse, Director, Growth and Transition Capital, BDC

Forward-Looking Statements

This news release may contain forward-looking statements (within the meaning of applicable securities laws) which reflect the Company's current expectations regarding future events. Forward-looking statements are identified by words such as "believe", "anticipate", "project", "expect", "intend", "plan", "will", "may", "estimate" and other similar expressions. These statements are based on the Company's expectations, estimates, forecasts and projections and include, without limitation, statements regarding the future success of the Company's business.

The forward-looking statements in this news release are based on certain assumptions. The forward-looking statements are not guarantees of future performance and involve risks and uncertainties that are difficult to control or predict. Readers, therefore, should not place undue reliance on any such forward-looking statements. Further, these forward-looking statements are made as of the date of this news release and, except as expressly required by applicable law, the Company assumes no obligation to publicly update or revise any forward-looking statement, whether as a result of new information, future events or otherwise.

Neither the TSXV nor its Regulation Services Provider (as that term is defined in the policies of the TSXV) accepts responsibility for the adequacy or accuracy of this release.

About Clip Money Inc.

Clip operates a multi-bank self-service deposit system for businesses through the Clip Money network that gives users the capability of making deposits outside of their bank branch at top retailers and shopping malls. Rather than having to go to their personal bank branch or using a cash pickup service, businesses can deposit their cash at any ClipDrop Box, ClipATM, or ClipCenter located near them. After being deposited, the funds will automatically be credited to the business' bank account, usually within one business day. The Company combines functional hardware, an intuitive mobile app and an innovative cloud-based transaction engine that maximizes business-banking transactions. Combined with mobile user applications, Clip offers a cost-effective and convenient solution for business banking deposits in metropolitan statistical areas across Canada and the United States. For more information about the Company, visit www.clipmoney.com.

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