



Probinex Business

Model Meeting

Model meeting is here to demonstrate the structure and key points. This is a MUST-have and MUST-know for anyone meeting with clients, as it has been tested in thousands of meetings.

What is the basic structure of a typical Model Meeting?

- a) Introduction of yourself and Probinex
- b) What are the trends and why is the crypto world good for your investments
- c) Probinex is your trusted partner in this crypto space
- d) What opportunities does Probinex offer?
- e) How can I benefit from the investment? What is a typical portfolio?

Next steps:

- f) Basic registration (Earnio.com and Probinex.com)

Usually, the first meeting ends here.

- g) Meeting conclusion

If the client has more time or requests it, we can continue with:

- h) How to fully register and invest? What is the process?
- i) How to bring in friends or clients?

Will it work? Definitely! I have conducted thousands of meetings in this or slightly modified structure. I know what clients want to hear before they even ask. I recently confirmed this during 20 meetings in Greece, proving that the know-how is not limited to the Czech Republic. Follow these steps, and you will be a successful salesperson.



Model Meeting example:

a) Introduction of yourself and Probinex

In this part, the client should know who came to the meeting. It is very common to refer to the referral, and it is essential to have a short introduction of yourself and Probinex. For example:

Good day,

My name is Michal Baturko Olbert, and I am an investor in the Probinex project. I personally have 5 years in the financial world (+ add any relevant experience), and I often encountered a market full of various insurance and other products. However, when it came to investments, I felt that something was missing — a product that would be interesting, fair, and sufficiently transparent for clients. Until I met Probinex. This is a fintech project founded 4 years ago, and besides having a fascinating history of results, it is also more transparent than most traditional investments. Today, I would like to tell you more about it, but first, let's talk about how the world of digital assets and cryptocurrencies, which previously had a bad reputation due to many fraudsters and Ponzi schemes, is now being cultivated thanks to incoming regulations and the entry of the world's largest financial players into this space.

Note: If I have clients recommended to me through a referral, it is very desirable that they are well-briefed. So, they should know a little bit about what the meeting will be about. That's why it's very suitable for the recommender to send them my video (13 min. Michal's intro) about Probinex. It has a similar structure to the sample meeting, so the client will be well-prepared. The video is available in the materials (currently in English with English, Greek, and Czech subtitles). The Czech version will soon be available for active traders.*



*All materials mentioned can be found

www.probinex.com/probinex-business-materials



b) What are the trends in alternative investments, and why is the crypto world good for your investments?

In this part, the client should understand that this world is on the verge of MiCA regulation in Europe. This means there will be fewer bad players compared to the current Wild West without regulation. The second point is that the biggest players are already entering this space. This part often comes as a big surprise to the client, as many are unaware of the large-scale entry of major players into this space.

I would now like to tell you more about the recent developments in the world of digital assets and cryptocurrencies. The first key information is that at the end of 2024, the European **MiCA¹ regulation** will be introduced across Europe. This regulation represents the long-awaited oversight for the crypto-asset markets. The industry will thus be regulated, and those who do not comply with European regulations will no longer be able to operate in this field. This will significantly clean up our industry from various players who use unfair practices and take advantage of the lack of oversight.

The second major driver of crypto adoption is the approval of a **spot ETF for Bitcoin²** in the U.S. in January 2024. Since January, through this tool, companies, institutions, and even pension funds worldwide can invest in bitcoin (and from May, in ether). This tool can now be sold by 11 approved asset managers, including the largest in the world (BlackRock, Fidelity, Citadel, and others).

And it's not just companies, but individuals representing these companies who are changing their opinions. For example, Larry Fink, CEO of BlackRock, said five years ago that bitcoin was just a tool for money laundering. In 2024, he said in an interview that he had educated himself, understood more about what bitcoin is, and now sees it as digital gold and a very interesting diversification tool.

Not only these but many other reports (below) indicate that more and more players are interested in the crypto world. Bitcoin is owned by 60% of the largest hedge funds, and among the top 10 bitcoin holders are the U.S. and Chinese governments, as well as pension funds that invest in bitcoin.

¹ MiCA - Markets in Crypto-Assets

² ETF - Exchange-Traded Fund = a type of exchange-traded fund. One of the advantages of ETFs is their exchange tradability and, in the case of BTC, their ease of holding

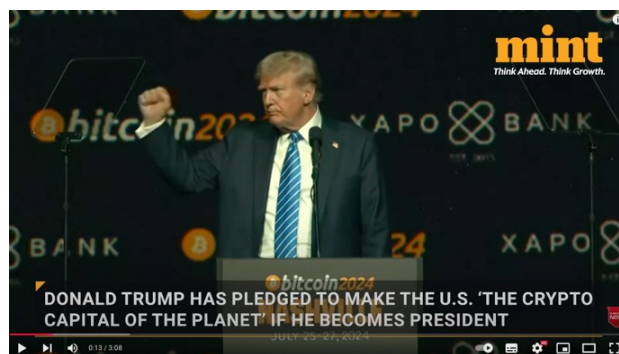


These are all direct indicators of the rapidly growing adoption of digital assets and the crypto world. And Probinex is a project that has been operating in this world for 4 years. So, let's talk about Probinex now.

Note: Here is a bullet point list of what is worth mentioning

1. MiCA regulation is coming to Europe and what it means for us. (see above)
2. BTC ETFs as proof that the largest asset managers (e.g. BlackRock, which manages \$10.5 trillion, and others) have started selling bitcoin to institutions and investors
3. Black Rock released a very interesting analysis* on 9/18/2024 explaining the importance of bitcoin
4. Nearly \$50 billion poured into BTC ETFs in the first half of the year. And the ETF now owns about 4% of all bitcoins in circulation
5. The BTC ETF has also become one of the fastest growing ETFs
6. 60% of the largest hedge funds already own bitcoin
7. The top 10 largest holders of BTC are the US government and the Chinese government*
8. Larry Fink (CEO of Black Rock) said in 2019 that bitcoin is a tool for money laundering and fraud. In 2024 he said on CNN that he made a mistake 5 years ago, bitcoin is legitimate, and he feels bitcoin is like digital gold*
9. Donald Trump said (4/9/2024) that if he wins the presidential election, he will make the US the crypto and bitcoin capital of the world*. It's not even that important that he said this thing. After all, he said more than that. Interestingly, bitcoin and crypto is for the first time one of the dominant themes of the US presidential election.

There are many more topics that can be mentioned. I definitely recommend following Probinex blog and articles by Tomáš Hucík, where he mentions those topics.



*All materials mentioned can be found

www.probinex.com/probinex-business-materials



c) Probinex is a trusted partner in this world of digital assets

In the first part, our client stopped being afraid of the crypto world. Or at least he understood that this world will not just disappear. And that it might be worth participating in it. But with who? Who has enough credibility and stability? Let's show him Probinex as a reliable partner in this field. Let's not push products or valuations in this section. The client first needs to understand that we know our way around this world and that we have set up the entire project to be able to verify that everything is really happening.

1. Probinex was founded with the vision that the world would be regulated, and that people would start investing in this space. And that's happening, but Probinex is 4 years ahead of everyone else who will come into this business space from now
2. Our approach is full transparency. One of our products, Earnio, has a monthly confirmation:
 - a) That transactions are taking place (that trading is really happening)
 - b) That the results we communicate monthly have been achieved
 - c) That if clients have put €10.5m into Earnio (as of 31/7/2024), it is still there and has not "moved anywhere"

...and all of this from Grant Thornton, published on our website* for anyone interested

3. In addition, we use blockchain to show all transactions to everyone who understands (transparency map) *. So even that "diversion" of funds from, say, the allocation wallet*, before Grant Thornton noticed, would be visible on the blockchain immediately. This means that Earnio is more transparent than most investments in the traditional world!!!
4. We already have thousands of clients in Europe, over 50 employees and offices in Greece, Czech Republic and Dubai.

*All materials mentioned can be found



5. An important parameter of credibility is the history and competence of the founders*. And the transparency of their work. One of the founders is Adam Neuberger. The other is Michal Baturko Olbert, who:
 - a) Has been in business for 20 years
 - b) Founded and owned several successful companies, one of which went from a monthly turnover of CZK 500,000 to CZK 23 million in two years, thanks to expansion into other countries
 - c) He still co-owns the digital agency In Creative, which turned 10 years old on 1 September 2024

We close this section with a statement, that we are confident with Probinex's vision. Probinex, or rather Earnio, is certainly a completely unique project in Europe thanks to its transparency, history, regulations and the experience of its founders.

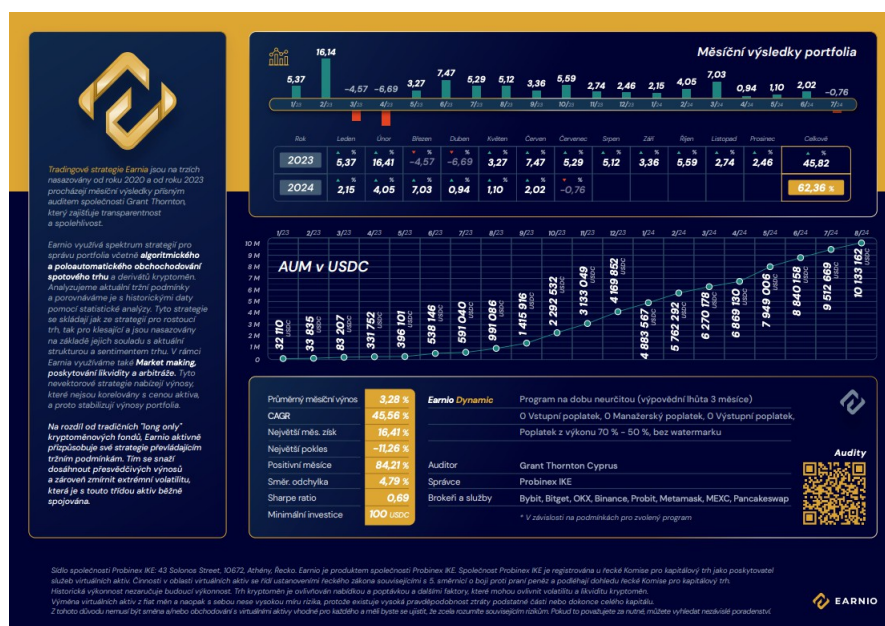


d) What opportunities does Probinex bring?

At this point, the client already knows that Probinex is the right partner to work with. Because we are more transparent than his standard investments. And we go to show him what products he can use.

Probinex allows investors to benefit from the possibilities of the crypto world, in a simple way, without necessarily having to use crypto wallets, know how to buy on the exchange and do other specific activities. We have designed products with a user-friendly interface that is more like a bank account than crypto exchanges. And what kind of products does Probinex have?

1. We've talked about transparency, result controls and regulation before. Earnio is a product that meets all these features, so clients can benefit from the world of cryptocurrencies, but with limited risk. How does this work?
 - a) The client signs up and sends money
 - b) Chooses a product option
 - c) Receives audited results monthly and can decide whether to:
 - i. Reinvest (monthly compounding)
 - ii. Withdraw to their bank account
 - d) As I said earlier, we have monthly transparent results. And we communicate them through what we call the Fact Sheet*, which is updated on the website every month.



2. But Earnio is very conservative compared to the second product, more specifically - the second investment option. And that is PBX, our native token (cryptocurrency). Client can buy it and by holding it in the StayKing program, they get 3 benefits:

- a) Possible capital gain (price growth) - the entire price history is on the exchange*
- b) Fixed V.I.P. StayKing product benefit: 10% per year (paid 0.83% per month) in the VIP package (limited!!!)
- c) Better terms in other products of the entire Probinex product portfolio (e.g. Earnio), because PBX = utility token of the entire ecosystem

3. As I said, Earnio is less dynamic compared to PBX (now we will show them the Fact sheet once again, where they can see Earnio's profits and compare them with the price of PBX, which has multiplied several times in the first 3 years. If PBX is in correction, we will also explain why the price is falling).

4. And very importantly - PBX are in limited quantity, all that have been for sale have been sold within the first year of Probinex's existence and if someone wants to buy them today, they must do so on one of the 4 global crypto exchanges. Not from us, which makes us more trustworthy. And they can sell them on that exchange.

Conclusion: Probinex, and typically Earnio, is a trusted partner for anyone who wants to capitalize on opportunities in the crypto world, but at the same time doesn't want to get burned.

Note: In the section where we tell the client about PBX and potential capital gains, we also need to mention the topic of volatility. That is, the fact that the price of PBX is not only rising but can also fall. This is critical to get the expectations aligned correctly



e) How can I benefit from Probinex?

How can I use the investment? What is a typical portfolio? At this stage, the client knows that the crypto world is an interesting place to diversify a small part of their investment portfolio. He has also learned why Probinex could be the right partner for them. Now comes the time to show them what their investment can look like.

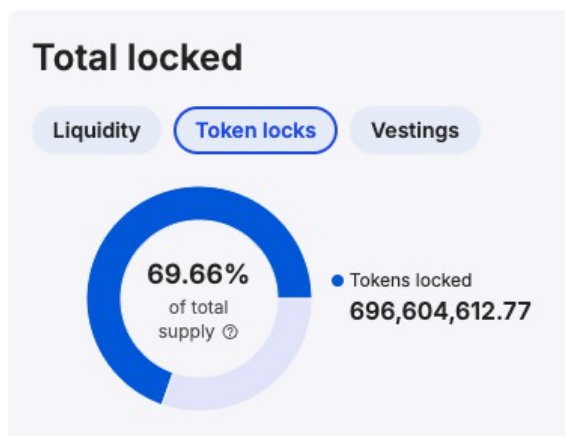
1. We will now show them a brochure ("Investor Edition")* illustrating 3 possible portfolio options. A typical investment is €100,000, so we will show it at this amount. The difference in the portfolios is the amount of PBX compared to the investment in Earnio.
 - a. **Conservative 20% PBX, 80% Earnio**
 - i. „The "conservative" portfolio is for clients who prefer lower returns over volatility risk
 - ii. With €20,000 invested in PBX, the client has 1.2% p.m. of their €80,000 investment in Earnio under the new terms. Because PBX in StayKing works as a utility to get better terms in other products
 - iii. The projection of the future in the brochure is based on the historical development of valuation, and this historical development is still understated to be as correct as possible.
 - b. **Dynamic investment 70% in PBX, 30% in Earnio**
 - i. This portfolio option is for those who understand the vision of Probinex. The majority of the investment is in PBX, specifically 70%, and 30% goes into Earnio, which is a more conservative addition, but it is good if the client knows and has tried the product where they can have nice, fixed gains monthly. The client is taking more risk here, but more risk can be rewarded with higher returns.
 - ii. With €70,000 invested in StayKing's PBX, the client has 1.4% p.m. on his €30,000 investment in Earnio.
 - iii. The future projection in the brochure is based on historical valuation trends and the trend is deliberately understated so we appear to be conservative.
2. Once the client understands the different portfolio options, we discuss the horizon with them. That is, the period the client is considering. The client should not invest for months or even a year. Such a short period unnecessarily sets a high bar of expectations. Therefore, we discuss a 3 to 5-year horizon with the client and show him the possible (but not guaranteed) development of the portfolio in the calculator.

*All materials mentioned can be found



A few thoughts should conclude this chapter:

- 1. A fundamental disclaimer is that past results do not guarantee future results. And don't just say it as a disclaimer, but in a way that the client really understands that the token is volatile, and its price depends on supply and demand*
- 2. Add compound rate of interest - the client needs to know that 2% p.m. is not 72% over 3 years, but exactly 100% over 3 years. How is this possible? I recommend using the monthly compound interest calculator* **
- 3. Here it is useful to stop for a while and give the client info about what is happening with the money they are investing:*
 - a) In PBX: They buy from another investor in the market and lock into StayKing.*
 - b) To Earnio: It goes to an allocation wallet on the blockchain, from there to our management, where we make more money through trading with this money. They are overseen by Grant Thornton. And every month there is a result that goes transparently into the results wallet*
- 4. We also inform the client that Stayking cannot be terminated, and it is not possible to get PBX early. Why? Because StayKing uses Probinex as a demonstration of the credibility of the project. There are a total of 700 million PBXs locked for an average of almost 5 years* (of which 500 million are client PBX). And we are showing the credibility of the project with that.*
- 5. We also inform the client about the notice periods and other parameters in the Earnio product*



*All materials mentioned can be found

www.probinex.com/probinex-business-materials



f) Basic registration

There is usually not enough time left at the first meeting. Still, we would like to have a basic registered client because we can show them the simplicity of the registration and the interface. Estimate: 5 minutes.

So we go to client.probinex.com, there the client:

- Inputs email and password
- Then they get a confirmation email, which they must confirm
- In the back office, when they enter their phone number, and they receive an SMS with a code. They enter the code into the Probinex backoffice and that is the end of this basic registration in Probinex.

We do the same on client.earnio.com, where:

- They enter their email and password
- They then receive a confirmation email, which they open and click on the link inside. And we enter their phone number, then they get a text message with a code, and insert this code into Earnio, and the basic registration is done.

Note: Don't forget that the client must register under your affiliate link.

**Welcome
in Probinex**

E-mail

E-mail

Password

[Log in](#)

Don't have an account yet? [Sign up](#).

Forgot your password? [Reset it](#).

Log in to Earnio

Email

Enter your email

Password

Enter your password

[Log in](#)

Don't have account? [Register](#)

[Forgot password?](#)



g) Conclusion of the meeting

The vast majority of first meetings end here. What thoughts should the client leave the meeting with?

- 1. The crypto world is big enough and accepted by regulators and institutions, so I can consider my investment**
- 2. Probinex is a trusted partner that has a history, unique know-how and approach where its transparency makes it outperform other investments in this category**
- 3. The client understands the products/opportunities Probinex offers as well as the risks involved**

We have not pushed the client into anything. The client should walk away from the meeting knowing that they have at least some understandings of the new trends and that Probinex is a trusted partner here to potentially enter this world with.

At the end of the meeting, we will create a WhatsApp group with the client where we will send them materials to review after the meeting. All the necessary materials can be found in the QR code at the footnote of each page of this document. However, NEVER send them everything. What you send them should be relevant to what the client is most interested in. I see the 13-minute video where Michal introduces Probinex (for client reminder/recap) as a basic.

You need to send this information to them the same day, at the latest the day after. Likewise, we send them answers to questions we may not have known the answers to.

And we arrange, for example, for next week where we will connect/meet and answer more questions.



h) Full registration

The client has agreed to the investment? Great. What are the next steps?

There are two main things we're interested in before verification:

1. How much money has the client decided to invest? (because it affects the AML process)
2. How did they decide to allocate their portfolio (PBX vs. Earnio)

Next, the client goes through verification:

1. Full verification in Earnio and Probinex (or Probinex Pay):
 - a. Online registration and verification in Earnio (see online instructions)
 - i. client will need ID, PoA
 - b. Online registration and verification in Probinex (see online instructions)
 - i. client will need ID, second document, PoA
 - c. Offline registration - there is a process for so-called offline onboarding of clients. Due to the large amount of manual work, it is only allowed for larger (over 40,000 EUR) and busy clients. The whole process will be described in detail in the accompanying materials on the Probinex website
2. After the client is successfully registered and tells us how much they want to invest, they should provide proof of their source of income (above EUR 15,000). There is a manual on what the client must prove, which is described in the accompanying materials.
3. Once they send us everything we need, the client's approval on the Probinex side takes place (i.e. the suitability and sufficiency of the sources of income)
4. Once approved, the client is sent an order and can send money. More will be described in the "order" process in the accompanying materials
5. The client finds the PBX and USDC in their accounts and can allocate them to Earnio and lock the PBX into StayKing



i) The client would like to bring a friend/client to the meeting or directly to the investment. How to do it?

It may happen that the client is so interested in the meeting that they would like to bring their friends to the next one (or to the event). But how should the client tell them about Probinex? This is usually a weak point, so here is the exact procedure, specifically in 3 variants:

Option 1: For those who can tell almost nothing about Probinex themselves but are enthusiastic and want to bring someone to Probinex because they trust the project, the owners or the recommenders. Or because they are happy with their own investment. What should be said?

1. I met Martin at a meeting. He's a Probinex rep, a guy who's been there from the beginning/is a successful recommender/is a big client himself (depending on the situation, who the recommender is)
2. Probinex is a project that has a 4-year history, is regulated and brings investment opportunities from the crypto world in a completely transparent way with monthly reporting by Grant Thornton, one of the world's leading organizations of independent assurance, tax, and advisory firms. In addition, one of the founders has up to 20 years of business experience, so he knows how to build a great project.
3. I can't tell you more about the project yet, so I'm sending you a video where the founder, Michal, talks directly about the project and in 13 minutes explains what makes it unique and why it makes sense to know about it. Attach video.

I am already an experienced recommender and want to tell you more about Probinex? Then here is the elevator pitch.

Option 2: 1 minute elevator pitch (because sometimes we literally have a minute to grab the attention of our booth visitors). Here it is:

"Probinex was founded 4 years ago by cryptocurrency and business professionals. They understood that the crypto space was evolving towards a regulated world and knew that this would lead to a huge demand for alternative and crypto investments. And that's why they founded Probinex. As an international project with offices in Greece, the Czech Republic and Dubai, they are regulated and bring investment opportunities to people or companies who want to diversify their investments into something with better performance but with full transparency, which is ensured by Grant Thornton's monthly monitoring. Probinex already has thousands of investors, 50 employees and an expansion ahead of it that may be of interest to investors. Do you have time to talk more about it? "



Of course, even after this Elevator Pitch, it is advisable to send the client a 13-minute "video with Michal".

If there is more time and the client agrees to a longer meeting, then we can provide more information. This then leads to a typical client meeting, which brings us back to the beginning of this document to the "Model Meeting" section.





Michal Baturko Olbert

A man who has gained invaluable experience and a tremendous business mindset in his 20 years of business activities. During his career he has built several successful businesses. For example, he founded the marketing company In creative with his friend Jakub 10 years ago.

At university, he launched one of the first e-shops that he set up and operated (he was importing USBs from China and watches from Japan at the time) and based on this experience, he was already able to lecture his classmates about international trade at that time. While still in college, he earned his first million crowns tutoring college math. He then invested this money in business development and more in e-shops.

Michal's entire business life has been mostly dedicated to marketing and e-commerce, he has employed over 200 people during his career and has been a consultant for over 100 companies, for which he has built customized solutions for their marketing, business plan or international expansion. His experience in building companies was most recently put to good use before Probinex when he helped an e-shop grow from a turnover of CZK 500,000 per month to CZK 20 million. Michal has been passively involved in the cryptocurrency world since 2017 and actively involved in this sphere since 2020. He played such an important role in the creation of Probinex because he has the most business experience.

Michal is a person who is 100% set on the mindset "it has to be big and scalable". He is therefore fully involved in the transformation of Probinex into a global project and Dubai and Athens are almost like a second home for him.

