Menē Inc. Partners with Affirm to Offer New Credit Alternative to U.S. Customers

New Payment Option Reduces Friction and Democratizes Access to Luxury 24 Karat Gold and Platinum Jewelry

TORONTO--(BUSINESS WIRE)--November 19, 2018--Menē Inc. (TSX-V:MENE) ("Menē" or the "Company"), an online 24 karat investment jewelry brand, today announced its partnership with Affirm, which provides U.S. customers with a new option based on real-time credit decisions that allow them to split Menē purchases into monthly payments while receiving items directly following payment capture.

Qualified U.S. customers will be offered 0% APR loans for 3 or 6-month terms, while remaining customers will be offered 10-30% APR loans for 3, 6 or 12-month terms. For example, a $600 loan over six months at 0% APR would cost $100 per month. Affirm's offering is in addition to Menē's existing Harvest Plan payment program, which remains available to Canadian and other international customers.

"We are honoured to be working with Affirm, one of the most impressive new fintech companies in Silicon Valley," said Menē Inc. CEO Roy Sebag. "With this important partnership, Menē now provides a transformative way to accumulate a Menē collection by enabling customers from the U.S. to purchase pure 24 karat gold and platinum jewelry, delivered at checkout, with as little as 20% of the intrinsic precious metal value paid at time of purchase. This is a revolutionary value proposition for our customers, which is well timed for the holiday season."

About Menē Inc.

Menē crafts pure 24 karat gold and platinum jewelry that is transparently sold by gram weight. Through Mene.com customers may buy jewelry, monitor the value of their collection over time, and sell or exchange their pieces by gram weight at prevailing market prices. Menē was founded by Roy Sebag and Diana Widmaier-Picasso with a mission to restore the relationship between jewelry and savings. Menē empowers consumers by marrying innovative technology, timeless design, and pure precious metals to create pieces which endure as a store of value.

For more information about Menē, visit mene.com.

About Affirm

Affirm was founded with a goal to create honest financial products and services that empower consumers and improve lives. Our goal is to revolutionize the banking industry to be more accountable and accessible to consumers. Today, Affirm provides millions of shoppers an alternative to traditional credit cards at the point of sale, giving them the flexibility to buy now and make simple monthly payments for their purchases. Unlike payment options that have compounding interest and unexpected costs, Affirm shows customers upfront exactly what they'll pay each month — with no hidden fees and no surprises. Affirm partners with over 1,200 merchants including well-known brands across fashion, retail, beauty, home furnishings, travel and more, giving shoppers the option to pay with Affirm at checkout. Affirm makes loans in partnership with originating bank partner Cross River Bank, a New Jersey State Chartered Commercial Bank, Member FDIC.

Forward-Looking Statements

This news release contains or refers to certain forward-looking information. Forward-looking information can often be identified by forward-looking words such as "anticipate", "believe", "expect", "plan", "intend", "estimate", "may", "potential" and "will" or similar words suggesting future outcomes, or other expectations, beliefs, plans, objectives, assumptions, intentions or statements about future events or performance. All information other than information regarding historical fact, which addresses activities, events or developments that the Goldmoney Inc. (the "Company") believes, expects or anticipates will or may occur in the future, is forward looking information. Forward-looking information does not constitute historical fact but reflects the current expectations the Company regarding future results or events based on information that is currently available. By their nature, forward-looking statements involve numerous assumptions, known and unknown risks and uncertainties, both general and specific, that contribute to the possibility that the predictions, forecasts, projections and other forward-looking information will not occur. Such forward-looking information in this release speak only as of the date hereof.

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