

Marble Signs Partnership Agreement with Turnover Technologies to Boost Underbanked Auto Sales for 30 Dealerships

Vancouver, British Columbia--(Newsfile Corp. - March 28, 2023) - Marble Financial Inc. (CSE: MRBL) (OTC Pink: MRBLF) (FSE: 2V0) (the "Company" or "Marble"), an AI-driven financial technology Company, is pleased to announce a business partnership with Turnover Technologies ("Turnover") and their flagship product, TurnoverCRM.

TurnoverCRM is an industry leading technology platform for the underbanked auto industry in Canada. It is designed for auto dealerships that want to improve their sales process and sell more cars. TurnoverCRM automates the entire lead qualification process and tracks the direct ROI associated with marketing spend of the dealerships from the time the lead has been sourced to the time the consumer drives away with their vehicle purchase. TurnoverCRM eliminates the barriers to communication between the prospect and the sales team and streamlines the financing process from application to approval.

Turnover currently has 30 auto dealerships using its technology platform, selling an average between 1300-1500 vehicles, monthly. Most of these purchases require financing from non-prime, alternative lenders. The monthly marketing spend per dealership varies between \$10,000 to \$40,000 per month, with the platform processing up to 6,000 digital leads monthly.

The relationship between Turnover and Marble's Accumulate.AI is timely given existing inflationary, macro-economic conditions and the current high interest rate environment. Many consumers are having a challenging time getting approved for financing their vehicle purchases due to poor credit and high consumer debt resulting in inability for consumers to afford monthly car loan payments. Thus, consumers and dealerships are not able to complete the transaction. The partnership will enhance the ability for dealerships to monetize their marketing efforts and optimize their ROI on marketing spend while also enabling consumers to drive away with a vehicle. A win-win for both the consumer and the dealership.

Marble has recently introduced an innovative solution called Drive Away (www.driveaway.today), which aims to revolutionize the process of securing vehicle financing through its MyMarble financial wellness engagement platform. This service connects individuals who have difficulty obtaining approval for their desired vehicle with trusted partners and financing options, thereby making vehicle ownership more accessible to Canadians.

The combination of Accumulate.AI, Marble's financial wellness engagement platform, and Inverite's open banking income verification service, will enable auto dealerships using TurnoverCRM to tap into high-quality cost-per-lead programs and manage the full lifecycle of the prospects in TurnoverCRM.

Overall, Marble's Drive Away solution and the partnership with TurnoverCRM will provide a seamless and efficient experience for Canadian consumers looking to finance their next vehicle purchase. In parallel, this will also provide auto dealerships in Turnover's ecosystem with a reliable and cost-effective way to generate high quality leads and engage with potential customers with higher intent to purchase.

Ryan Hartigan, Turnover Technologies CEO, commented, "I see great opportunity working with Marble Financial ongoing. A lot of our dealer partners require support when they have tough approvals or turn-downs. The reason we chose to partner with Marble is because of their customer-centric brand and knowing they will do the right thing for the industry. They have great technology built out to give customers a full 360 view of their credit situation and to help them to address it over time. I had been searching for the right partner on this front for the last year and am happy to have arrived at such a great choice for our dealer clients."

Karim Nanji, Marble's CEO, commented, "We are excited about the potential of this partnership with Turnover Technologies. It leverages our recent acquisition of the proprietary Autocarz business by allowing Marble to focus on enabling auto dealerships to sell more cars. Assisting Canadians to qualify for affordable solutions to finance their vehicle or other purchases, is what Marble is all about. For those customers that do not qualify for affordable financing, Marble and Turnover are implementing a 'Second Look' program for consumers that Marble will nurture to become qualified purchasers in the near future."

About TurnoverCRM: TurnoverCRM is an industry leading sales and marketing platform for the subprime automotive industry. The software offers car dealerships full transparency of their sales process, insight into what is working and what needs to be improved, and advanced automations that simplify workload and increase close rate. Dealerships can communicate through multiple social channels, manage their vehicle inventory and syndicate to various marketplaces, automate follow-up and lead response, allow customers to purchase vehicles remotely, manage conversations on-the-fly through the Turnover mobile app, structure F&I deals, and collect documents from customers. Turnover offers world-class round-the-clock support and robust templates and processes tested directly with some of the top sales managers and trainers in the subprime industry.

For further information about TurnoverCRM, please visit: launch.turnovercrm.com

About Marble Financial Inc. (CSE: MRBL) (OTC Pink: MRBLF) (FSE: 2V0): Marble is an AI-driven leading provider of software-as-a-service (SaaS) solutions that empower businesses to acquire and use real-time financial data to better transact with consumers. Utilizing Marble's proprietary and proven artificial intelligence data-driven technology platforms, Inverite, Accumulate.ai and MyMarble, businesses and consumers are empowered in real-time, access to a 360 financial profile that includes credit and banking data. Marble leverages machine learning, artificial intelligence, predictive financial recommendations, risk scores and open-banking strategies to put the power of financial data into the hands of businesses and consumers, promoting more robust relationships and higher intent toward future engagements.

For further information about Marble, please visit: mymarble.ca

About Accumulate.AI Software Limited

Accumulate.AI is a marketing technology company specializing in high-quality customer generation and nurturing, utilizing the power of machine learning to generate qualified consumers while rehabilitating unqualified leads into approved ones. With this innovative approach, we ensure that your business will see increased sales volume with more potential clients coming through its doors faster than ever.

For further information about Accumulate.AI please visit: accumulate.ai

Mike Marrantino, Executive Chairman

T:(855) 661-2390 ext. 104

Email: ir@marblefinancial.ca

Twitter: <https://twitter.com/mymarblelife>

LinkedIn: <https://www.linkedin.com/company/marblefinancialinc/>

NEITHER THE CANADIAN SECURITIES EXCHANGE NOR ITS REGULATION SERVICES PROVIDER HAVE REVIEWED OR ACCEPT RESPONSIBILITY FOR THE ADEQUACY OR ACCURACY OF THIS RELEASE.

Caution Regarding Forward-Looking Information This release contains forward-looking statements. Forward-looking statements, without limitation, may contain the words beliefs, expects, anticipates, estimates, intends, plans, or similar expressions. Forward-looking statements do not guarantee future performance. They involve risks, uncertainties and assumptions and actual results could differ materially from those anticipated. Forward looking statements are based on the opinions and estimates of management at the date the statements are made and are subject to a variety of risks and uncertainties

and other factors that could cause actual events or results to differ materially from those projected in the forward-looking statements. Except for historical facts, the statements in this news release, as well as oral statements or other written statements made or to be made by Marble, are forward-looking and involve risks and uncertainties. The forward-looking information included in this release is expressly qualified in its entirety by this cautionary statement. Accordingly, readers should not place undue reliance on forward-looking information. The Company undertakes no obligation to update these forward-looking statements, other than as required by applicable law.



To view the source version of this press release, please visit <https://www.newsfilecorp.com/release/160157>