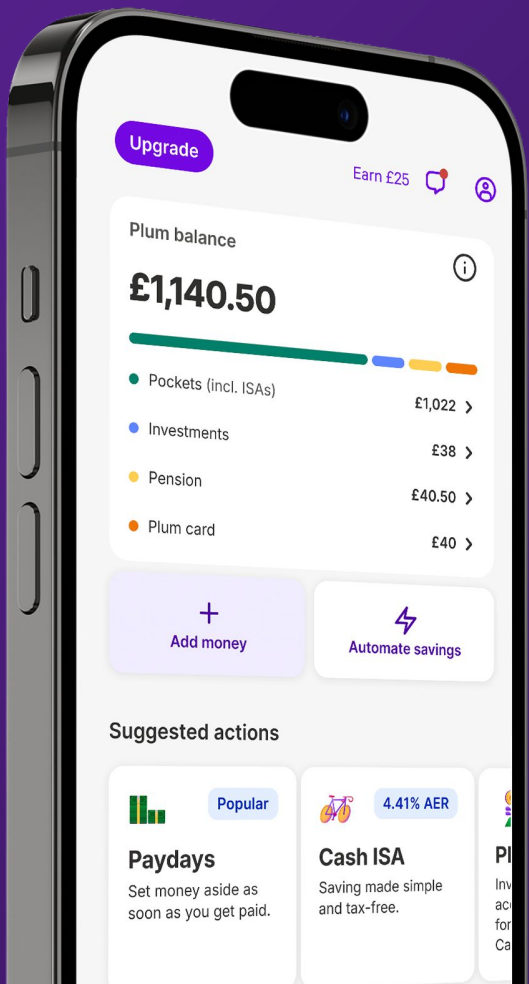




The ultimate smart money app

5m+ downloads so far — helping people save faster with less fuss



★★★★★ 53K Reviews



★★★★★ 41K Reviews



 plum | May 2026

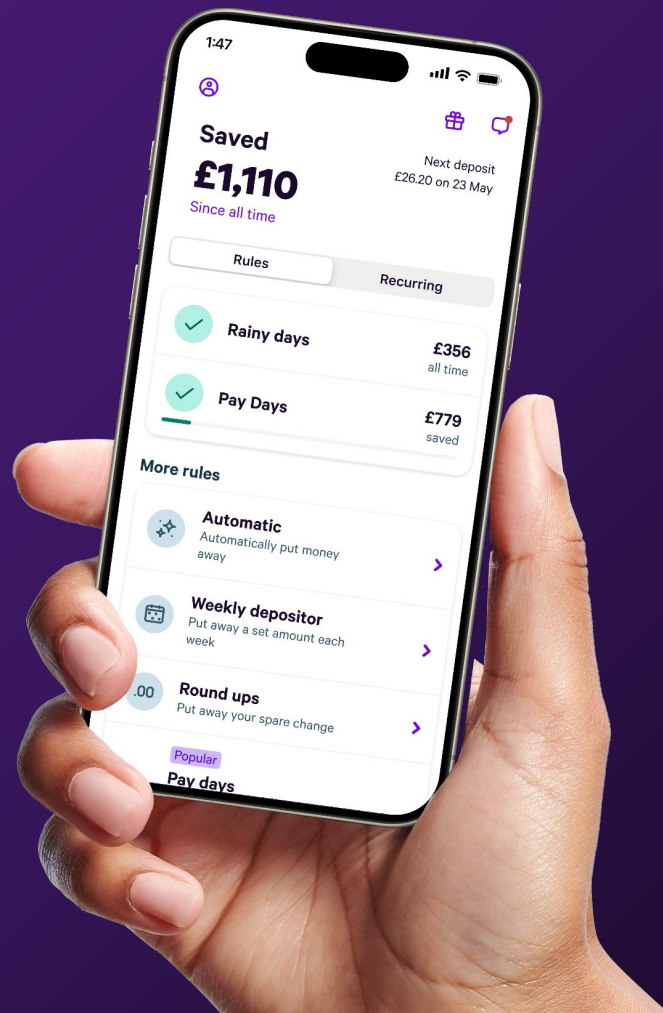
Plum is a Europe-wide pioneer in AI-automated wealth building

Having reached **operational profitability** and been named **a FT1000 fastest-growing European company 3 years running**, Plum is now scaling.

Our mission is to **proactively manage your money and grow your wealth**, so you can focus on living.

To achieve this, we want to deliver **AI-driven, digital financial advice to millions**, complimenting our award-winning range of savings and investing products.

The opportunity to **transform the £2 trillion+ financial advice market** is massive, and we're **well positioned to lead this change**.



Plum in Numbers ¹

APP

5m+

Downloads

AUM

£3.1bn ³

Across savings & investments

REVENUE

£34m

ARR¹

GROWTH

60%+

ARR growth YoY

CUSTOMERS

1.1m

Active Users

EFFICIENCY

80%+

Gross margin²

ECONOMICS

<1y

CPA payback

COMMUNITY

17k+

Crowdfund Investors

1. As of February 2026, unless stated otherwise; revenue adjusted for one-offs, normalized month length of 30.5 days as well as normalized cancellation revenue 2. Average across Q1 2026. 3. As of 10 April 2026

Plum has secured a £2.5m strategic investment from Eurobank and VCs, bringing the **total raised since inception to over £50m**

This latest funding **values the company at £250m, nearly double that of 2024**

This Crowdcube round is offered at the same valuation so customers can invest at the same share price. Plum is one of Europe's most crowdfunded fintechs, with almost 17,000 shareholders.



European Bank
for Reconstruction and Development



EUROBANK

VentureFriends



dmg::ventures



VENTURA CAPITAL

500startups



global
brain

The problem and solution

Problem & Solution

Strong Historical Performance

What's Next

Join the Plum Revolution

The problem

Money Inertia

Financial info is everywhere, but acting on it isn't always easy. For millions of people, their money remains idle. Why? Money inertia. Fear, time constraints and a lack of confidence create a barrier that information alone can't break.

Fair Finance

Many providers charge high fees for investments and pay low interest rates to customers, limiting their money growth.

Access to Advice

Consumers lacking knowledge can't access financial advice as it's too expensive.

£300bn

lies dormant in bank accounts,
earning 0 interest in the UK
alone

55%¹

reported declining purchasing
power in the EU, in particular
France (60%)

1-2% interest

that's the typical low easy-access
savings rate offered by high
street banks

£6.95

is what an incumbent charges for a
share dealing transaction

12.3 million

people in the UK could benefit from
advice and planning

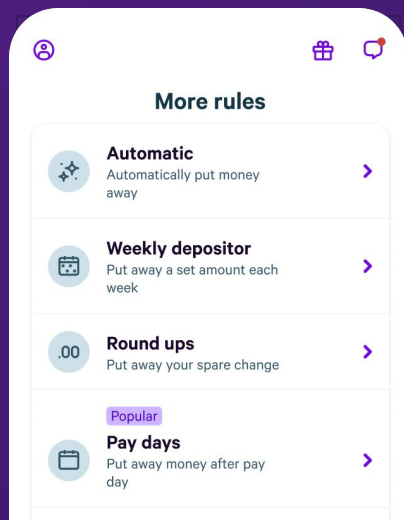
Only 9%

of people in the UK have had
personal financial advice

The solution

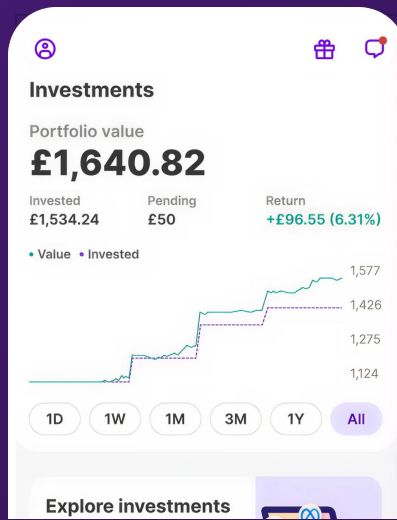
Money Inertia

Popular Plum Automations



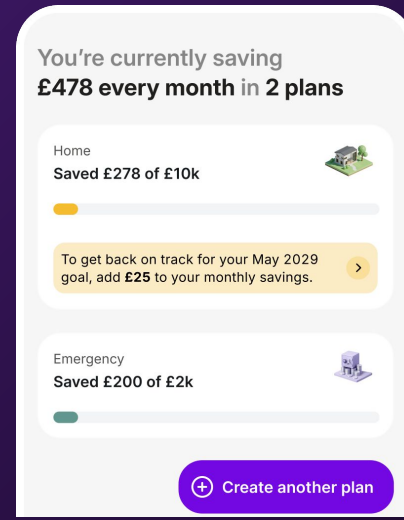
Fair Finance

Attractive saving rates, low-fee investment products



Access to Advice

Game-changing Plum AI



New

Plum: A simple & intuitive app

Plum is easy to use, supporting habit-building through its smart, popular algorithms that automatically determine how much money to set aside, while providing a comprehensive range of products that ensure user needs are met and their money can be put to work tax-efficiently.



Automations

Payday Rule, Round-ups, Rainy Days, Autopilot, and more



Investments

Fully built in-house investment platform offering Funds / ETFs, Money Market Funds, Stocks, SIPP and more



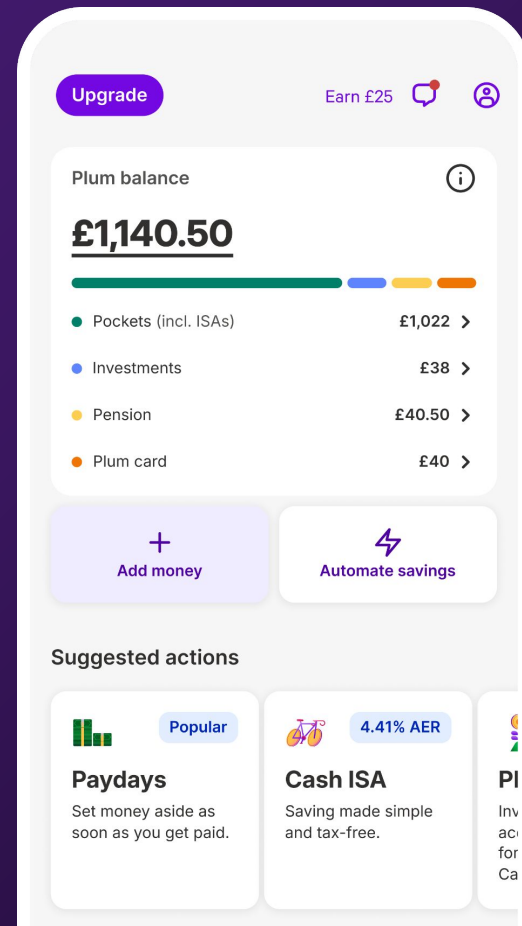
Savings

Cash ISA, Lifetime ISA, Easy Access and more



Plum Plan (AI)

Spend insight, Wealth Guidance, Retirement Planning, Home Buying and more



The AI advice opportunity is now

AI enables us to reshape the landscape of personal finance forever

The traditional financial system is broken for most people. Only **9% of people in the UK have received personalised financial advice**, leaving 91% to figure it out on their own.

Personal advice is expensive, but what if everyone could have tailored guidance, for free?

28m adults in the UK alone already use AI for money management — but it's clunky, unreliable, and isn't integrated with financial products.

Plum Plan, powered by AI, is a major step forward to address this gap. It's integrated, intelligent, adaptable guidance — for free. Coupled with the FCA's **once-in-a-generation reforms** to allow firms to offer 'targeted support' **Plum is perfectly positioned to fill the £2.4tn 'advice gap'.**

*Plum is well placed to **take market share from the incumbents** like SJP and Quilter and **open up low-cost guidance to a new market.***

£150k+

is the average amount needed to access financial advisers due to high costs

£6.1Bn

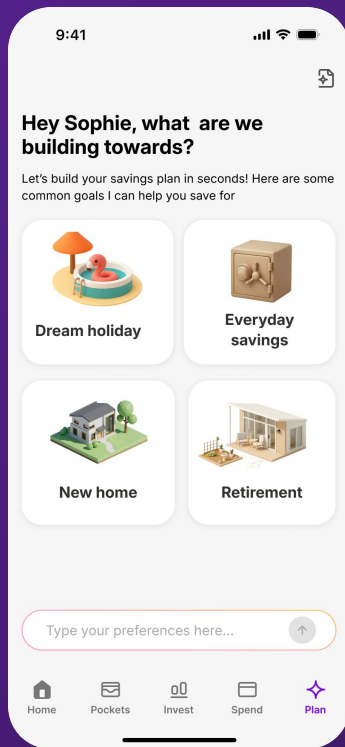
Annual revenue from advised investment business in UK

2%

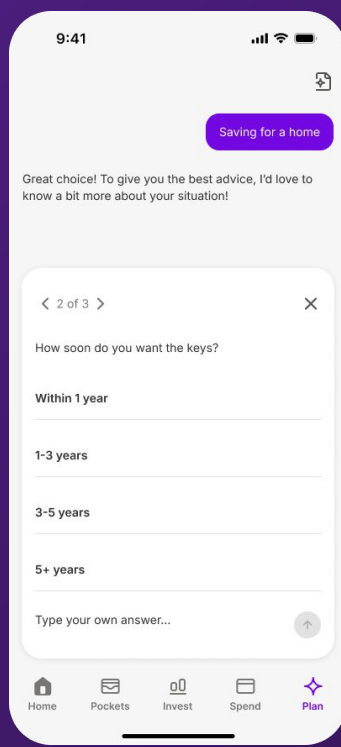
Average 'all-in' rate charged for personal financial advice

Plum Plan: our AI financial guide

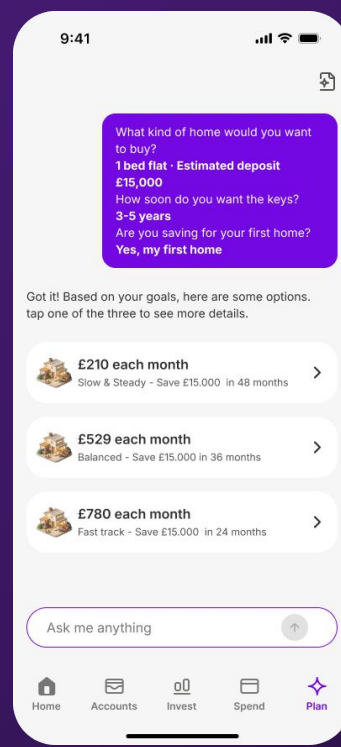
[Watch demo here](#)



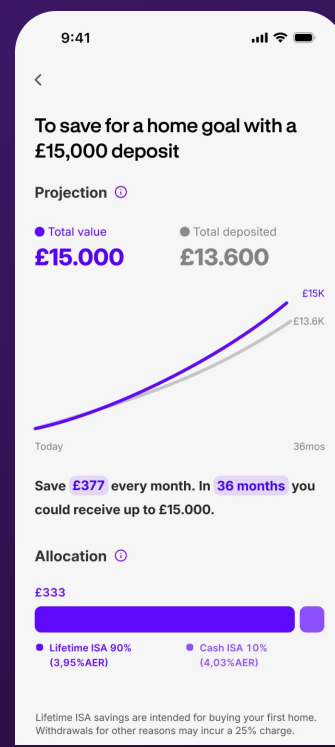
Fast Plan Builder



Personalised LLM
Powered Questions



Plan Suggestions



Plan Projections +
Suggested Allocation

One of Europe's first AI powered money guidance apps

From the very start, Plum was built on smart algorithms to take the pain out of saving.

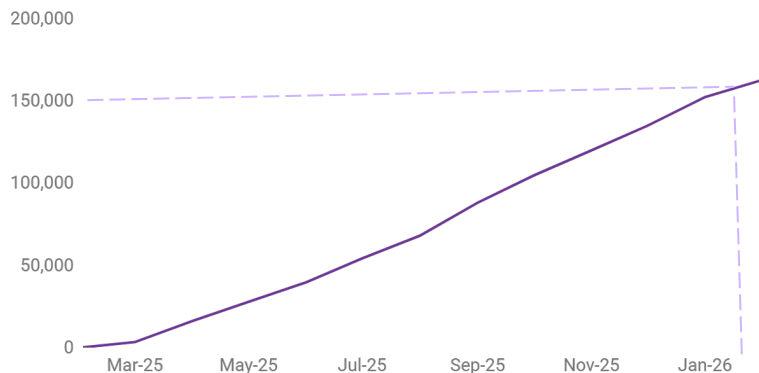
Then, we took it to the next level using AI, providing relevant guidance to help users grow their money for life.

We believe two simple things: **managing money shouldn't have to rely on discipline**, and **tailored financial guidance should be for the many**, not the few.

That's what Plum AI is making possible for our users, taking into account their spending patterns and general financial situation.

Since launch in 2025, **over 150,000 customers have talked to Plum AI** already to convert their hopes into achievable plans for **retirement, buying a home and anything related to money.**

Customers Having Tried Plum AI



Target customers: aspiring mass affluent

We're targeting **Millennials aged 25–45** with moderate-to-comfortable household incomes (£2–4K monthly) **across our 10 European markets.**

They're **underserved by legacy personal finance** providers and complex products, and have a lack of knowledge when it comes to putting that money to work.

That means they're **less equipped to make the transition from saving, at rates where inflation is eroding the value of their money,** to wealth-building through investing.

They also tend to have **multiple single-purpose apps or meaningful balances (£5–20K) in traditional bank accounts** earning little to no interest.



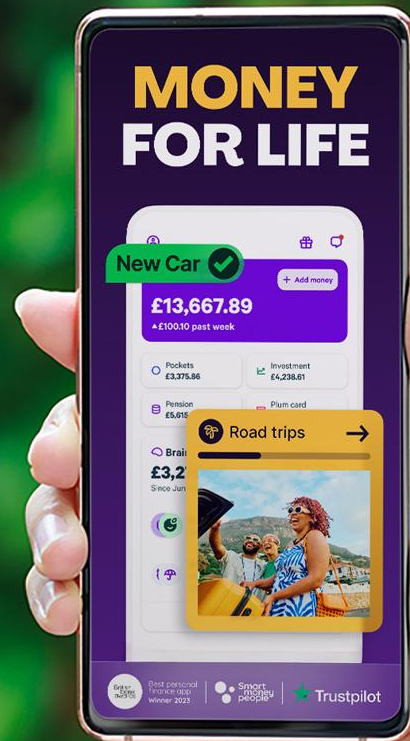
The £5.5tn opportunity

This 25-45 demographic represents a substantial opportunity. £5.5tn of inheritance is estimated to flow to Millennials & Gen-Zs.

Plum sits at the exact inflection point where saving becomes wealth-building — the moment this audience stalls.

By offering automated savings, tax wrappers, investments and high interest-bearing accounts in one place, we remove the friction that keeps money idle and make consolidation easier.

We provide a straightforward solution: a simple yet powerful app to help them grow their wealth over their lifetime.



Plum has a strong competitive edge

Plum's Competitive Advantages

1. Comprehensive Offering

Savings, investments and tax wrappers which equate to a total market value of more than £10 trillion

2. Popular Automations & AI

Features as part of the core proposition

3. Pan-European reach

This spans 300m+ people in UK & EU

4. Operational Profitability

A proven ability to scale efficiently

5. EMI licence

Allowing us to directly manage funds and facilitate electronic payments, reducing our costs vs competitors

Feature	Autosave & Tax Wrappers			Neobanks		Trading Platforms	
	 plum	 chip	 Moneybox	Revolut	monzo	 Freetrade	TRADING 212
UK & EU Presence <i>Active users in UK and EU</i>	✓	✗	✗	✓	✗	✗	✓
Saving Rules <i>Auto-save, round-ups, interest pockets</i>	✓	✓	✓	✓	✓	✗	~
Investing <i>Funds, stocks</i>	✓	~	✓	✓	~	✓	✓
Budgeting <i>Spending analytics, bill alerts, aggregation</i>	✓	✗	✗	✓	✓	✗	✗
AI Capabilities <i>AI save engine, financial coach, behavioural insight</i>	✓	~	~	✓	~	✗	~
Full Tax Wrapper Suite <i>Cash ISA, LISA, SIPP / pension</i>	✓	~	✓	~	~	~	~
Banking <i>Current account, card, FX transfers</i>	~ <i>Plum card</i>	✗	✗	✓	✓	✗	✗

Our marketing machine: a multichannel approach

Presence in top PCWs

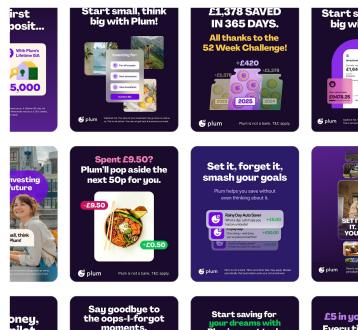
- Regular presence on Money Saving Expert and other best buy tables
- Established partnerships with major price comparison websites (PCWs)

MoneySavingExpert

Top autosaving apps	
Provider	Features & fees
Plum*	- Autosave - Round-ups - Fee-free

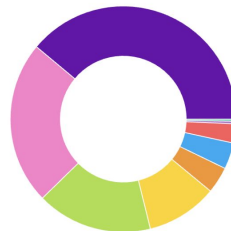
Performance Acquisition

- Innovative TikTok ads
- Scaling influencer partnerships
- Effective targeting to ensure profitability
- Embracing new platforms
- Robust referral engine, supporting word-of-mouth



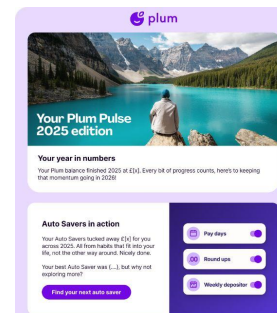
PR & Comms

- Plum is no.1 for share of voice in the press vs key competitors
- High coverage volume helps ensure Plum is optimised in LLMs and search, boosting visibility and brand awareness



CRM

- Data segmentation and predictive scoring to drive targeting and cross-sell
- Personalised, behavior-based journeys across key channels
- Optimised onboarding experience



We're loved by our customers and the press

Plum was voted Best Personal Finance App in the British Bank Awards 2025



Featured in:

BBC
NEWS

THE  **TIMES**
LE FIGARO

itv NEWS
Forbes

I'm saving without having to think about it or really notice it leaving my bank. Even inspired me to start a Lifetime ISA for my future.

Trustpilot, February 2026



This is a great app. I've saved money that I never realised I would be able to and even have shares that are earning me money every week. I also started to save with a cash ISA, which I had never even considered doing before.

Trustpilot, December 2025



Plum is a great tool! I completely forget I have it most of the time which means my money just racks up! Currently have enough for a holiday in there so just sitting on it until i decide where to go!

Trustpilot, December 2025



This app takes all the complexities of online banking, and simplifies it all. Using plum grants me far less stress when organising funds and funds. Plum premium worth every penny, features like their pension plans and split-saving provide you with a great many options on what you choose to do with those fund.

Trustpilot, February 2026



Strong Historical Performance

Problem & Solution

Strong Historical Performance

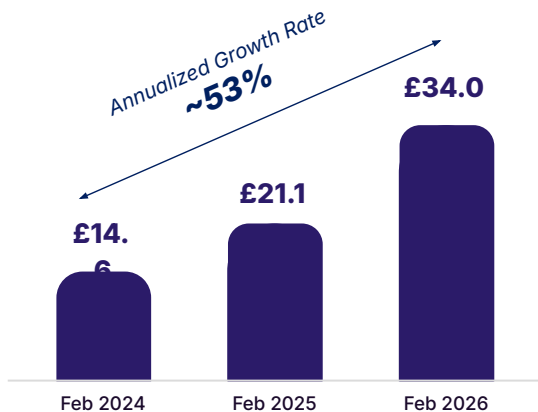
What's Next

Join the Plum Revolution

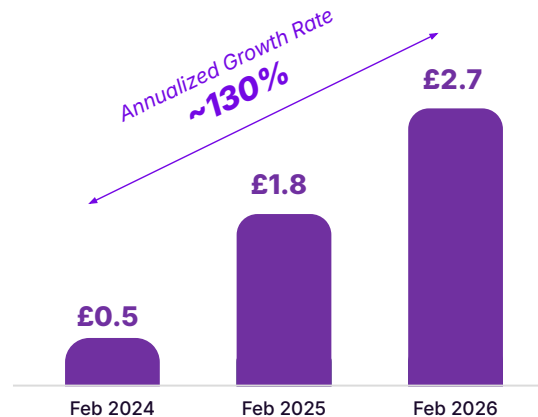
Plum showed fast growth over the last 2 years

We've more than doubled our revenues and grown our assets under management over five fold.

Annualized Revenue (£m)¹



Assets Under Management (£bn)¹



Diversified recurring revenue streams ensuring resilience in all market conditions

98% of revenue is recurring, non-transactional revenue^{1,2}

1. Based on Feb-2026. 2. Recurring, non transactional revenues include interest share revenue, AUM-fee based revenues as well as subscription revenue

Key milestones reached in the past 12 months

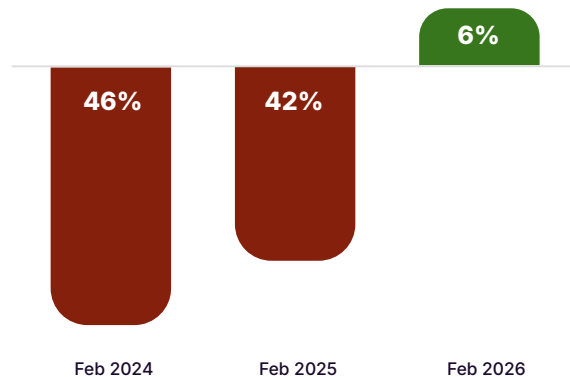
New launches, existing product growth and continued focus on our cost base allowed us to **reach operational profitability in Jan 2026**.

2025 Platform Achievements

- ✓ **Lifetime ISA** – *Launched*
- ✓ **EMI Licence** – *Obtained*
- ✓ **New Subscription Tiers** – *Launched*
- ✓ **Plum AI** – *Implemented*

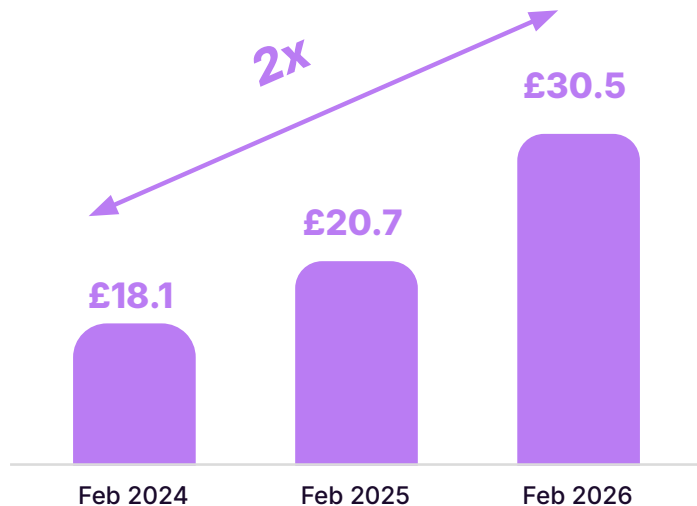
Q1 2026 Operational Profitability Milestone

We are now generating positive cashflow before taking into account financing costs

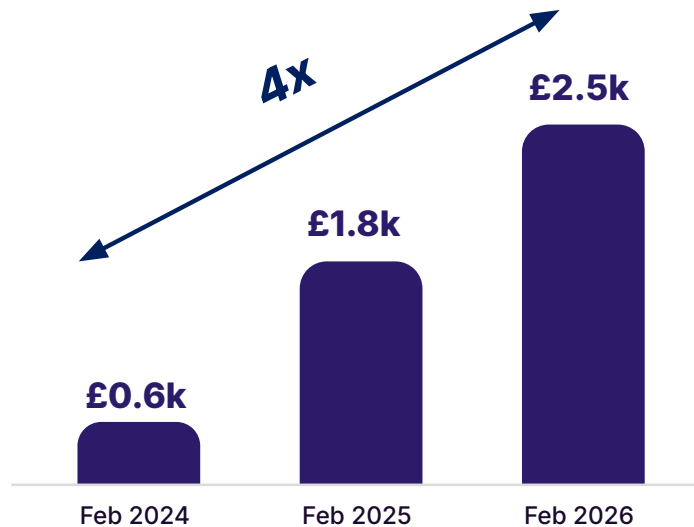


Further improving unit economics & user targeting

Annualized ARPU per Active User

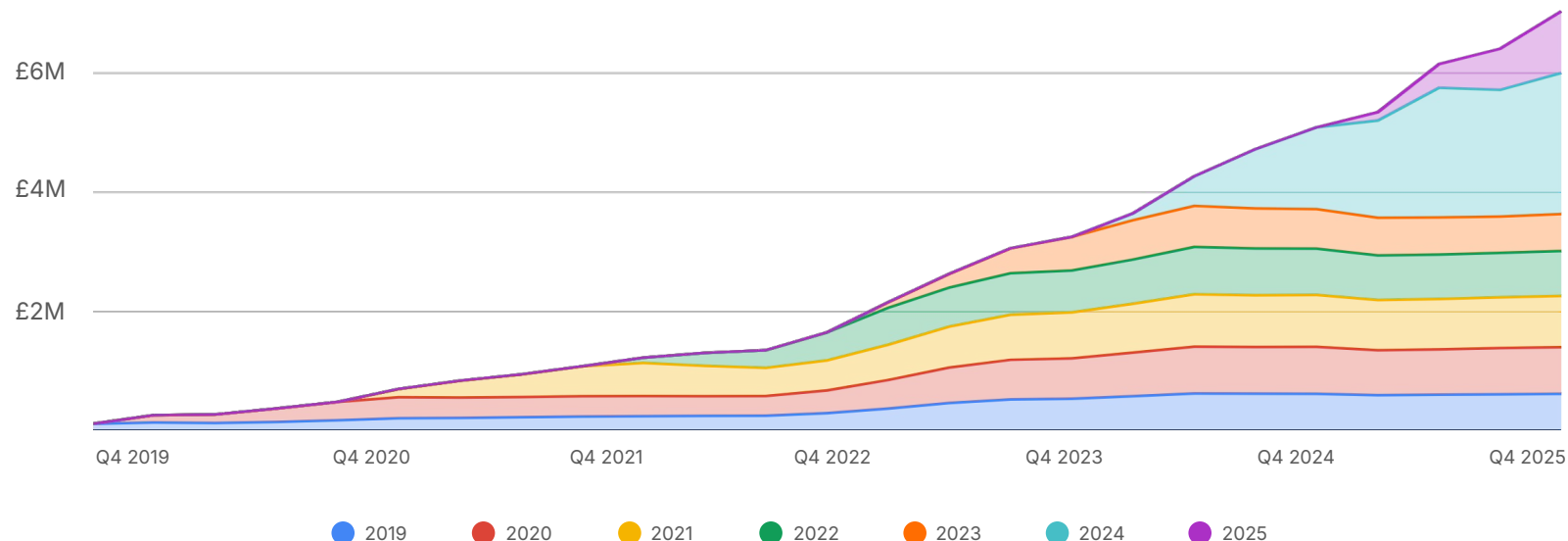


AUM per Active User



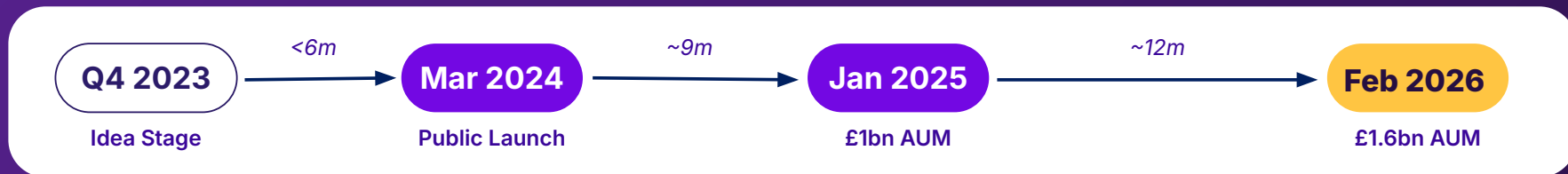
Continued strong £ retention across all cohorts

Revenue From Existing Cohorts Since 2019



Customers acquired in 2016-2023 still contribute over 50% of revenues, with strong customer and revenue retention as we continue expanding our product suite and keep growing along with our users.

Cash ISA: from idea to £1.6bn AUM < 18m



What is the opportunity we saw?

Q4 2023

- **£342bn** market size
- **Cash ISA** was to be reformed in a few years, so timing was now!
- **People seeking higher interest rates**, but wanting to keep liquidity in current market conditions

How we responded

Mar 2024

Launched in **March 24 (built in <6 months)**, showing speed-to-market and responding to competitors' moves within hours.

Today¹

£1.6bn

AUM in Cash ISA

£8k

Avg. Balance in Plum per user

5*

Top Moneyfacts rating for easy to open personal savings

>360%

YoY Revenue Growth

99%

Proportion of year that Plum offered a top 3 CISA rate

No.1

Share of voice VS. key competitors on Cash ISA in the media during the 2024 ISA season

1. As of February 2026

What's Next

Problem & Solution

Strong Historical Performance

What's Next

Join the Plum Revolution

Continuing our mission, building on strong foundations

2026+ Growth Pillars

1. Overcome negative inertia

Move beyond automations to proactively executing bespoke plans to help users achieve their goals

- **AI Advice** (from Targeted Support to full AI advice)
- **Tailored** personal savings & investment journeys

2. Promote fair finance

Introduce carefully selected new financial products to give our customers more tax-efficient options

- **New UK & EU products**
- **Transparent pricing and AI guidance** to help customers make optimal product decisions

3. Engage with customers

Enhance the user experience, helping them seamlessly translate goals into concrete plans

- **Ongoing customer dialogue** to help them save and invest better
- **Proactively understand** their financial position for dynamic goal setting

Full AI Financial Advice

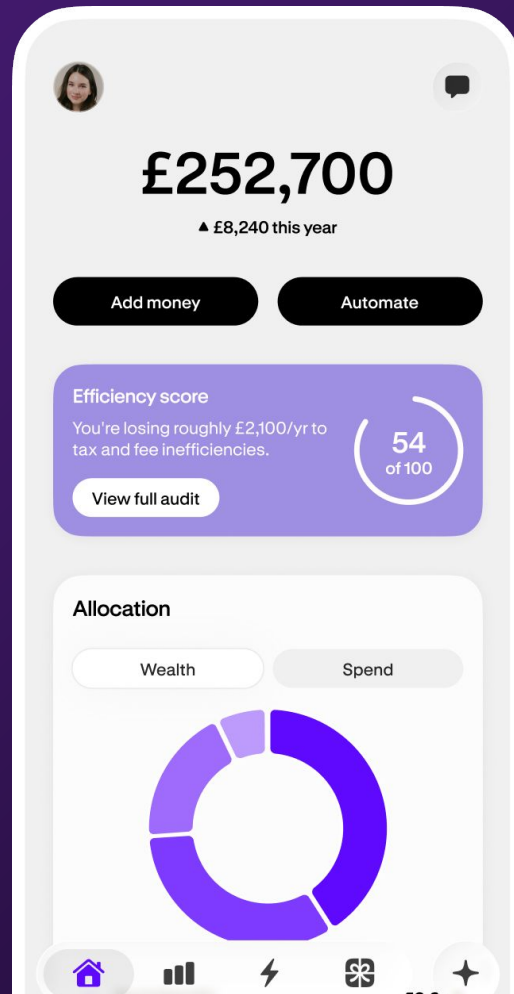
We're making **fast progress with our proactive AI Advisor**, building on our Plum Plan offering.

Financial information is everywhere, but it's not personal. That's why our AI Advisor will provide **actionable, personalised financial advice** that's as unique as every user.

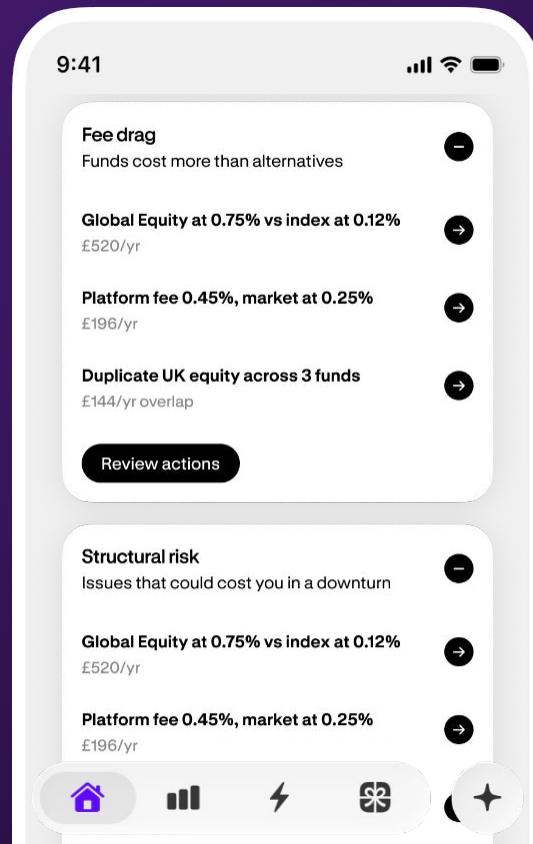
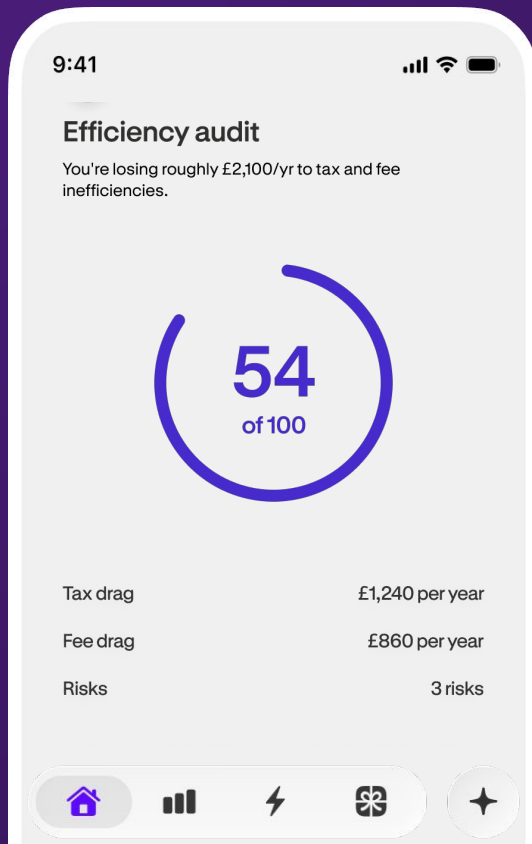
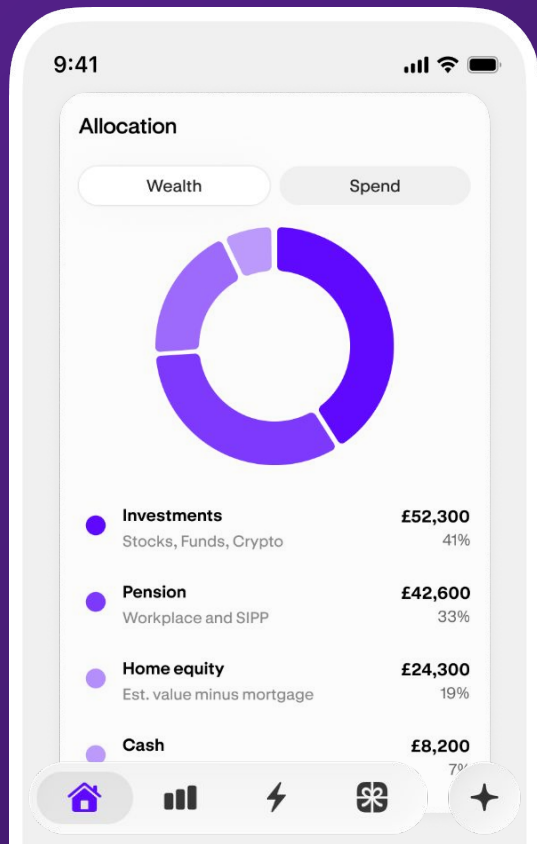
Importantly, we will **execute the recommendations** and adjust to changes by offering **proactive solutions** to keep the user on track.

For the 91% of people in the UK who haven't had personal financial advice, this is truly **game-changing**.

And, customers juggling more complex finances will be able to track their **net worth**, optimise their **tax efficiency** and view their **investments**, all in one place. These users will also have access to a **human expert on-demand** if extra support is needed.

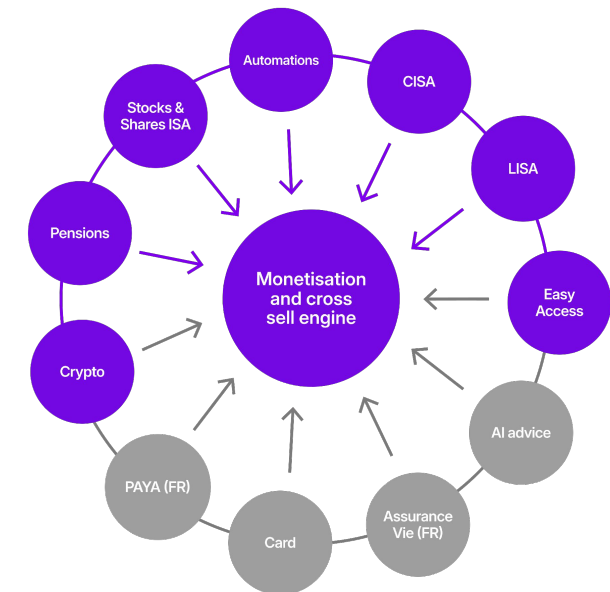


Plum Proactive AI Advisor



The Plum Flywheel

Growth Loop



- Existing products, driving new user growth
- New products to be launched, driving new and existing user adoption

Adding new services to the platform allows us to:



Attract new types of customers, diversifying acquisition while monetising our broad range of sticky, regulated, high margin financial products



Improve offering to customers thus **increasing retention**



Cross-sell to existing customers thus **increasing ARPU**

This then allows us to **invest more in customer acquisition**, further increasing the value of new services added to the platform

Join the Plum Revolution

Problem & Solution

Strong Historical Performance

What's Next

Join the Plum Revolution

We've built a strong team to deliver this mission



Pratik Pokharel, Chief of Staff

- Former Associate Partner at McKinsey, covering UK Financial Services



Christos Mastrogiannakis, VP Ops

- Former Head of Business Operations at Kroo Bank
- Previously at N26



Victor Trokoudes, Founder & CEO

- Employee #5 at Wise London
- Previously a trader at Morgan Stanley



Rashmi D'Souza, VP Product

- Former Product Lead at Trade Republic and N26
- Previously at HSBC and JPM



Edward Simmons, VP Business Ops

- Former Head of Corporate Transformation at Checkout
- Previously at Revolut



George Panagiotou, VP Engineering

- Former Engineering Group Lead at Trade Republic
- Previously Domain Architect at Klarna



Philipp Von Lossau, CFO

- Former CFO at several scale-ups (Marketplace & Fintech)
- Previously a PE investor at Cinven

Alongside our high-calibre management, we have our team who have worked at:



Revolut

Uber



N26

BCG

TRADE
REPUBLIC

Freetrade

deliveroo

Morgan Stanley

Own a share of Plum



£34M+ ARR and operationally profitable:

60%+ year-on-year growth, underpinned by a diversified revenue framework

Institutional backing:

Co-invest alongside banking giant Eurobank and leading VCs

Matching share price:

This Crowdcube round is offered at the same valuation so customers can invest at the same share price

Pioneer in AI:

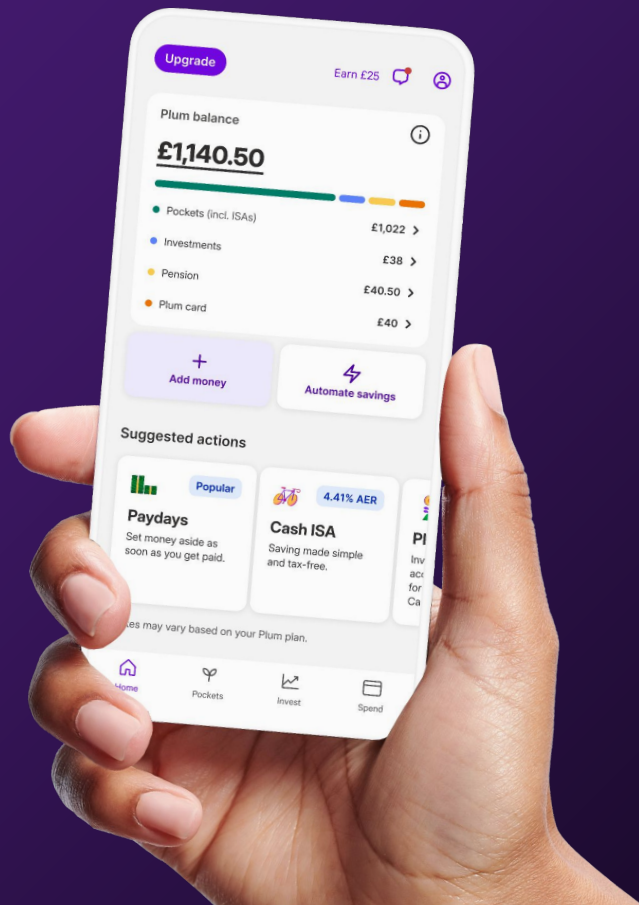
Developing a fully-fledged, AI-powered advisory service for the general public, with market opportunity of £2.4tn

Lots of momentum:

£3.1 billion¹ saved & invested, reflecting our well-received, compelling range of products available in 10 European markets.

Award-winning tech:

Voted Best Personal Finance App & Best Investment App for Beginners in 2026, with 5+ million downloads across the UK and EU



Appendix

Financial Statement

	2023	2024	2025	Feb '26 Annualized		YoY Delta % ('23-24)	YoY Delta % ('24-25)
Key KPIs¹							
Active Users ('000)	761	946	1,104	1,115		24%	17%
ARR (£m)	£13.2	£20.6	£32.1	£34.0		57%	56%
AUM (£bn)	£0.4	£1.6	£2.7	£2.7		259%	69%
Income Statement² (£m)							
Revenue ³	£11.1	£17.4	£25.2	£34.0		57%	45%
Direct Costs	(£2.3)	(£4.2)	(£5.2)			78%	26%
Gross Profit	£8.7	£13.3	£20.1			52%	51%
<i>Gross Profit margin %</i>	<i>79%</i>	<i>76%</i>	<i>80%</i>				
Adjusted Operating Costs	(£16.4)	(£19.8)	(£24.7)			21%	25%
EBITDA⁴	(£7.6)	(£6.5)	(£4.6)	£6.5		N/A	N/A
<i>EBITDA margin %</i>	<i>-69%</i>	<i>-37%</i>	<i>-18%</i>	<i>19%</i>			
Other Income & Costs	(£0.7)	(£1.0)	(£1.7)			57%	64%
Net Profit / Loss	(£8.3)	(£7.5)	(£6.3)			N/A	N/A
Cashflow before Financing⁵	(£7.6)	(£6.5)	(£7.8)	£2.1		N/A	N/A
<i>Cashflow before Financing margin %</i>	<i>-69%</i>	<i>-37%</i>	<i>-31%</i>	<i>6%</i>			

1. End of year figures, apart from Feb '26; 2. Income Statement figures for calendar year Jan - Dec; 3. Revenue adjusted for one-offs, normalized month length of 30.5 days as well as normalized cancellation revenue

4. EBITDA adjusted for one-offs / exceptional expenses, smoothed staff costs, R&D Credits, Audit fees, card fees as well as capitalization of dev. Fees and inclusive of VAT. 5. Cashflow before financing defined as EBITDA less capitalization expense.