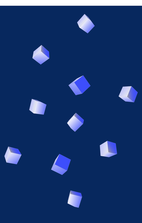
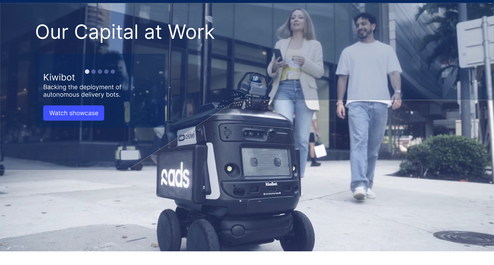
# We Back HardTech

Specialist finance for hardware ventures, from proven demand to deployment at scale.



## Our Capital at Work




## Tailored debt finance, venture leasing and factoring solutions

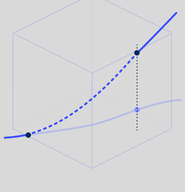
View our Solutions

## Accelerate your Journey to Scale

Customer demand creates a financing need: equipment, order fulfilment and deployment must be funded before the resulting revenues arrive.

Kineo bridges this HardTech capital gap with asset-based finance tailored for growth.

How we Bridge the Gap



## Achieve Better Capital Outcomes

With a partner invested in your success, every step of the way.

### Our approach

- **Harness expertise** — Deep HardTech understanding
- **Select with conviction** — High potential ventures
- **Tailor for growth** — Unlock asset value

### Your advantage

- **Finance smarter** — Less drag and dilution
- **Scale faster** — Deploy in step with demand
- **Stay in control** — Founder-first, flexible finance

## Global Reach. Local Expertise.

Our solutions enable European and North American ventures to deploy physical systems across the globe.

Meet the team

## Built for HardTech, since 2016

- Founded in Basel, Switzerland in **2016**
- Pioneered venture leasing for Hardware-as-a-Service.
- **4** offices across Europe and North America
- Over **100,000** hard assets financed.
- Systems deployed in **20+** countries
- **35+** innovative HardTech ventures backed.

Kineo's flexible asset financing helped us bring CARL to market, making life-saving technology more accessible to healthcare providers with constrained budgets.

Christoph Benk (CEO), CARL

## Meet us at these upcoming events

### CASSINI #EUSpace

September 30 - October 01
Prague, Czech Republic

Information and Contact



Eva Pampurik

### Bits & Pretzels

September 28 -30
Munich, Germany

Information and Contact



Fabrizio Vitrone

## Ready to Scale?

If your technology is proven, demand is visible and you need credit to scale, talk to Kineo.

Contact us

**Basel (Headquarters)**
Kineo AG
Rittergasse 22
4051 Basel, Switzerland
+41 61 525 78 91

**London**
Kineo Finance Ltd
London Office
6th Floor, 1 St. Katharine's Way
London, E1W 1UN
UK

**San Francisco**
Kineo Finance LLC
595 Pacific Avenue
San Francisco, CA 94133
USA

**Basel (Headquarters)**
Kineo AG
Rittergasse 22
4051 Basel, Switzerland
+41 61 525 78 91

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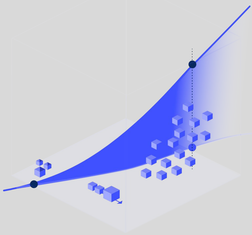
# Built to Bridge the HardTech Capital Gap

Customer demand creates a funding need. Traditional Equity can dilute ownership; conventional debt may not fit the timing or economics of deployment. This creates a capital gap.

Kineo was born to bridge it. Pioneers of venture leasing for Hardware-as-a-Service, we unlock value in assets and contracted revenues through a broad lending toolkit.



### Equip production

Equipment finance for the assets you need to produce.

Find out more

### Fulfill orders

Purchase order finance for production and delivery.

Find out more

### Deploy at scale

Venture leasing matched to deployment and revenue. Factoring releases cash from invoices.

Find out more

## The Kineo Difference

Expertise

### Who we are

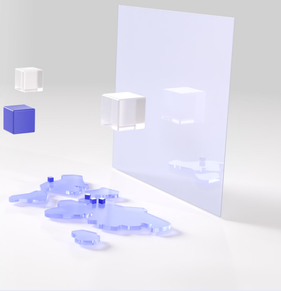
Kineo is a Swiss-based specialist finance provider with an experienced HardTech team and deep expertise in credit and financial structuring. We understand complex assets, business models, customer contracts and uneven sales cycles and can assess financing potential that standard lending criteria may overlook.

Selection

### Who we back

Approach

### How we build



## We Optimize your Capital Stack

### Finance smarter

Optimize your capital mix to limit unnecessary dilution and avoidable financing costs. Funding and repayment terms are structured around deployment and expected revenues.

### Scale faster

Access credit to equip production, fulfil orders and deploy systems in step with demand. Grow sustainable, recurring revenues as you scale.

### Stay in control

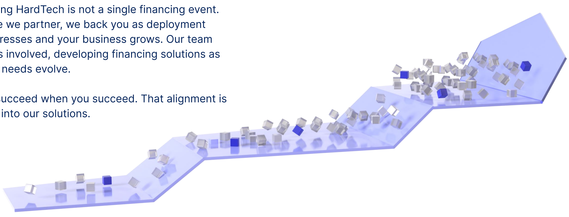
Keep the freedom to execute and adapt, with financing designed to limit unnecessary restrictions on your business.

How we complement debt and equity

## Your Success is our Success

Scaling HardTech is not a single financing event. Once we partner, we back you as deployment progresses and your business grows. Our team stays involved, developing financing solutions as your needs evolve.

We succeed when you succeed. That alignment is built into our solutions.



"Kineo's solutions were built from the ground up to bridge a gap in the HardTech capital stack. We structure finance around how systems are produced and deployed, complementing traditional debt and equity to support growth while limiting unnecessary dilution and preserving operational flexibility."

**Jörg Schmidt**
Chief Executive Officer

## FAQ

### How do we support your fundraising efforts and financial goals?

Our asset-based finance complements equity and other debt. It can reduce the equity needed for deployment, helping existing shareholders retain more of the value created as the business scales.

### How does our offer compare to traditional bank loans?

### Who is a good fit for Kineo?

### Who is not a good fit for Kineo?

### What is the timeline for completing the deal?

### What is the first step?

### When is the right time to speak to us?

### What are the basics of venture leasing and financing in general?

## We Back HardTech. Throughout the Journey.

Let's discuss the finance you need to scale.

Talk to Our Team

**Basel (Headquarters)**
Kineo AG
Rittergasse 22
4051 Basel, Switzerland
+41 61 525 78 91

**London**
Kineo Finance Ltd
London Office
6th Floor, 1 St. Katharine's Way
London, E1W 1UN
UK

**San Francisco**
Kineo Finance LLC
595 Pacific Avenue
San Francisco, CA 94133
USA

**Basel (Headquarters)**
Kineo AG
Rittergasse 22
4051 Basel, Switzerland
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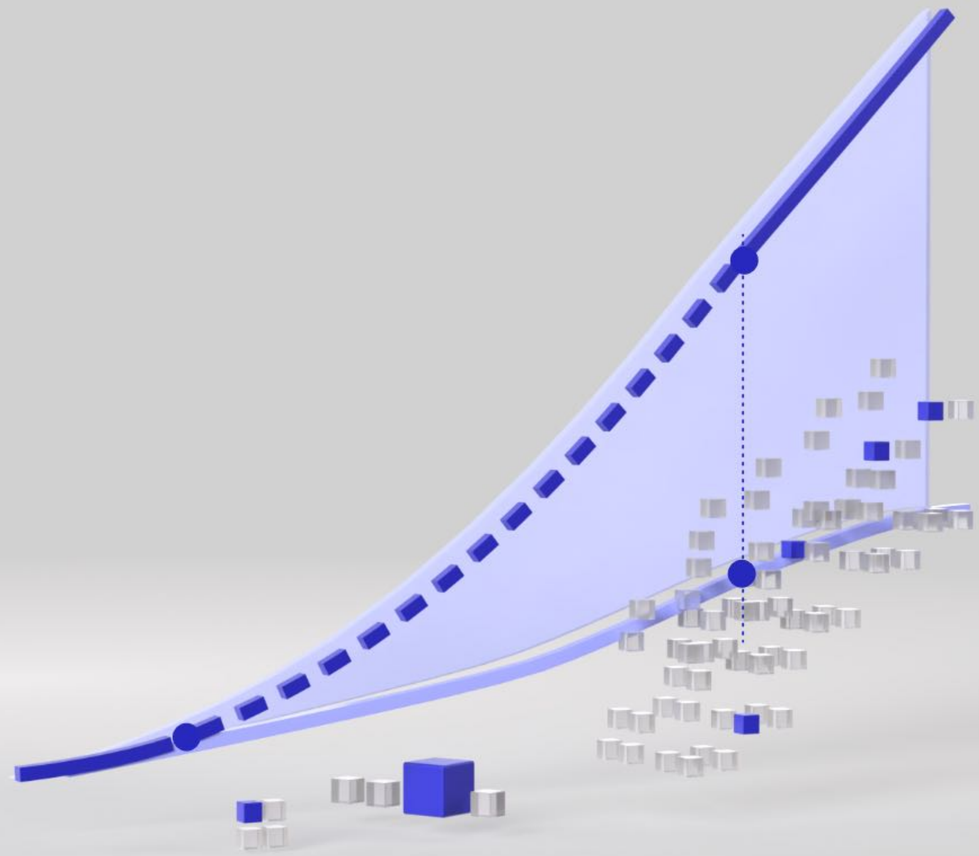
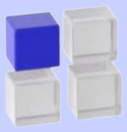
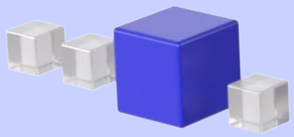




## Equip production

Equipment finance for the assets you need to produce.

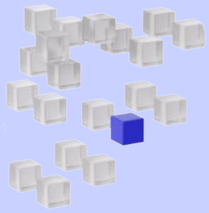
Find out more



## Fulfill orders

Purchase order finance for production and delivery against confirmed orders.

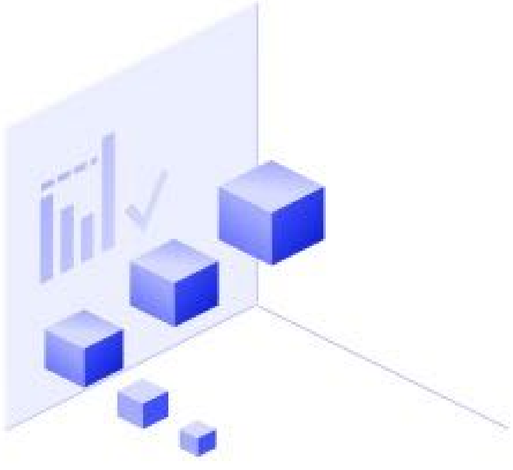
Find out more

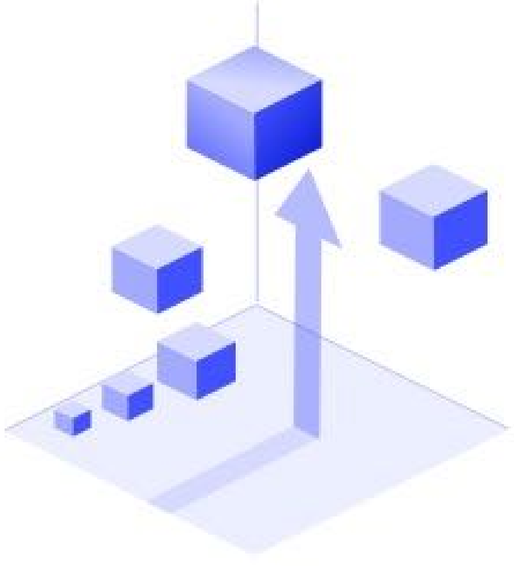


## Deploy at scale

Venture leasing finance aligned with deployment. Factoring to unlock invoice cash.

Find out more





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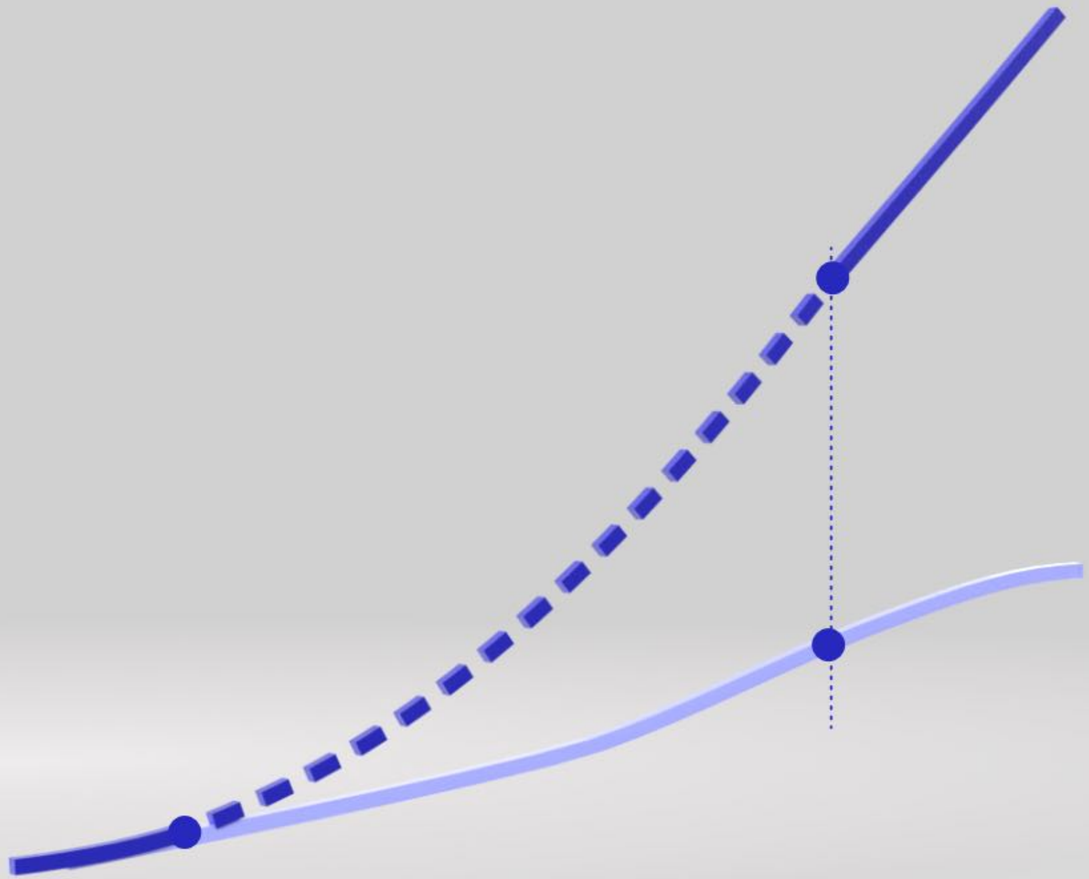


# The Kineo Difference

Expertise

## Who we are +

Selection

## Who we back ×

We select innovative HardTech businesses with proven physical systems, B2B customer demand, investor backing and a credible path to growing sustainable revenues.
Our due diligence assesses each ventures technology, commercial model and financial position. It builds our conviction in the businesses we choose to back.

Approach

## How we build +

# The Kineo Difference

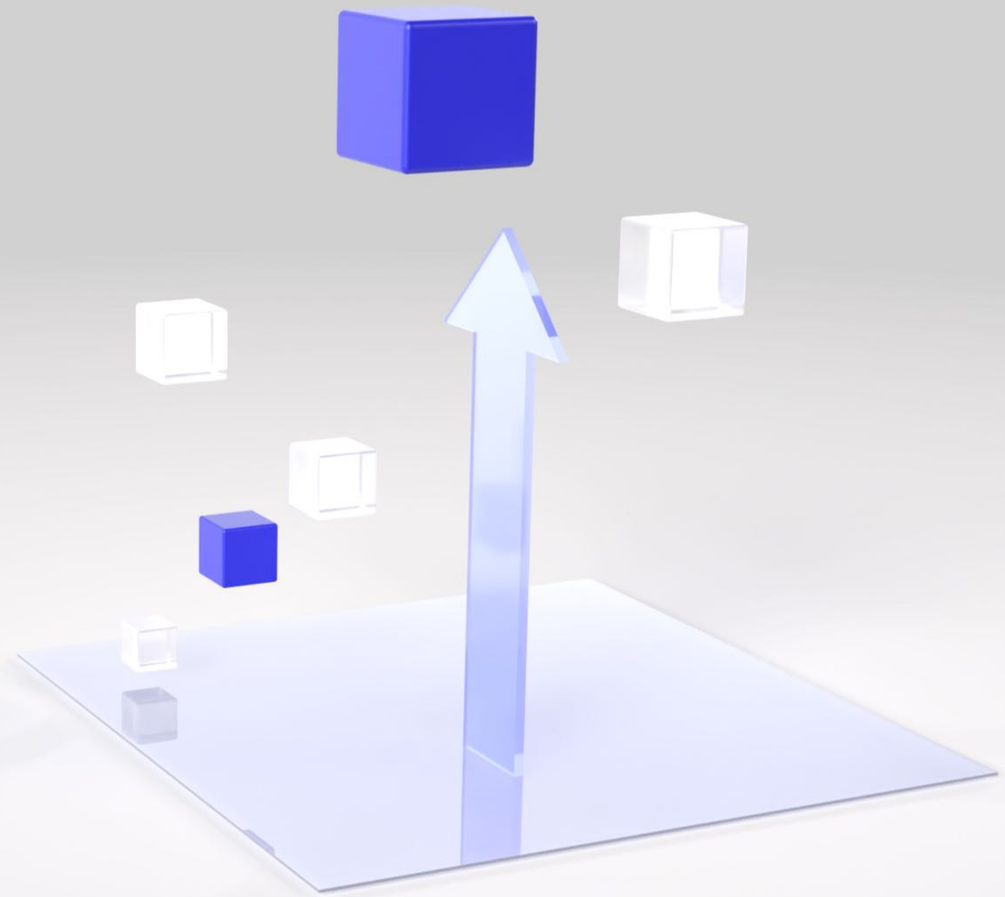
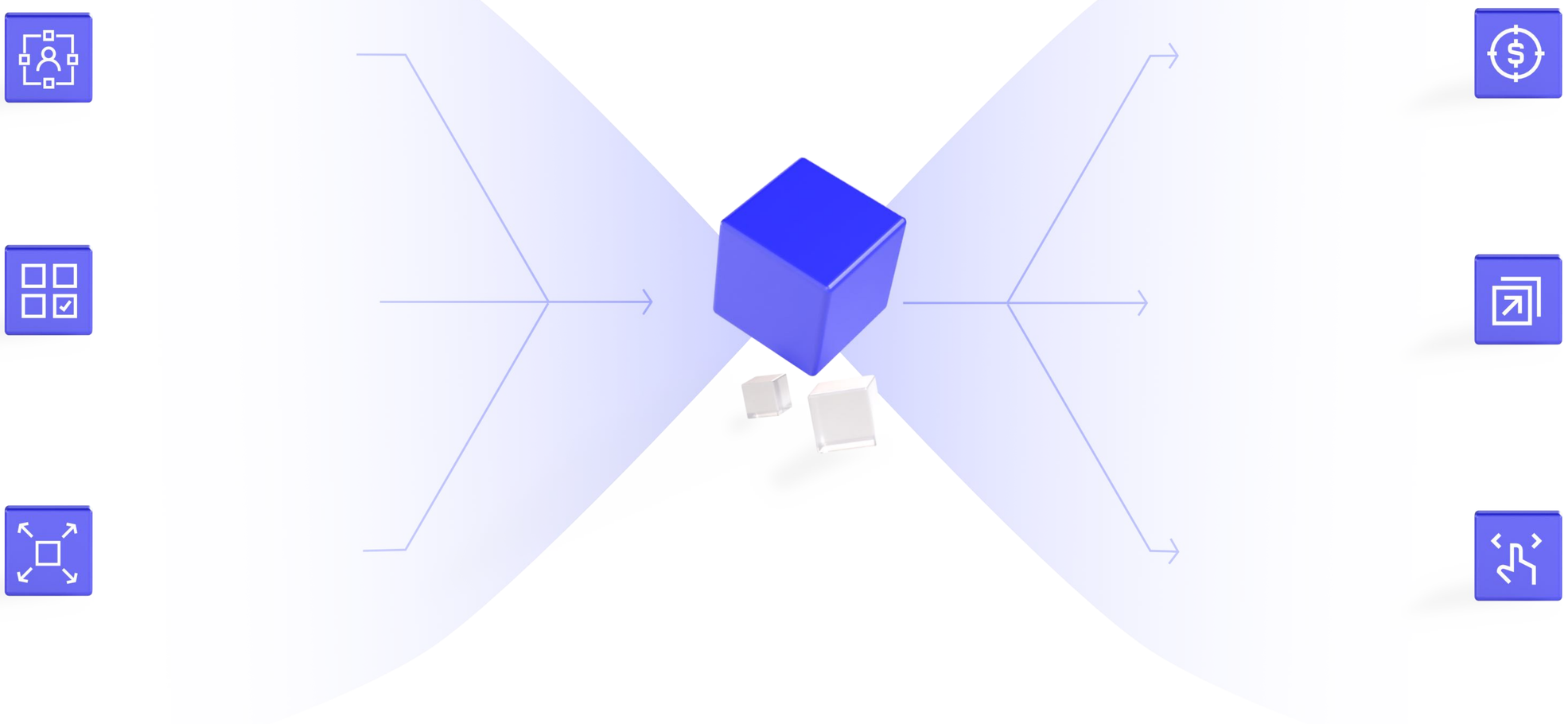
Origin

## Who we are +

Selection

## Who we back +

Approach

## How we build +

Because we have conviction in your success, we design solutions aligned with it. We unlock value in your assets and contracted revenues, tailoring transparent finance around your deployment needs and wider capital mix. We build solutions for the upside: with minimal dilution and minimal strings, enabling maximal operational flexibility.