

# A story of trust, innovation and growth

Welcome to our Culture Guide

Clear.Bank





Trust unlocks our  
fullest potential



04	We're ClearBank. Welcome aboard.
08	Three clear products
11	It's all about trust
25	Where You Can benefit
27	Where You Can belong
30	Where You Can make a difference
33	Life at ClearBank
35	Our ClearBank culture

We're ClearBank.  
Welcome aboard.



This guide is to help you get to know us.

We've created a business we're proud of and a culture our people love. And that doesn't happen by accident.

It happens because of the people. The way we work, the way we think, the way we win.

It happens because if you're ready, this is **Where You Can.**





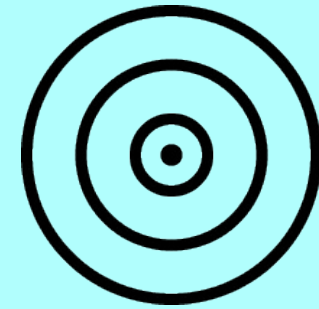
We do things differently around here.

ClearBank is built on the belief that banking infrastructure shouldn't slow down progress. Quite the opposite. Speed it up and that's when you unlock potential. When you really start to innovate.

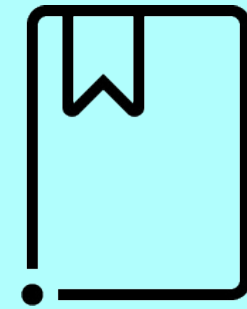
That spirit and 'can-do' attitude is why our clients – from fintechs and digital asset platforms, to banks and credit unions – choose us to power their products and services.

"We're a technology-enabled bank changing the game by building the future of sustainable banking and payments for everyone."

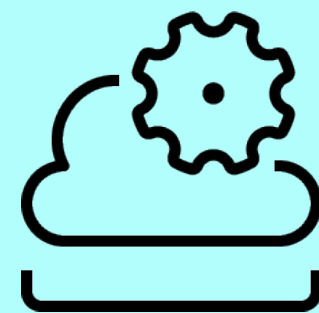
# What do you want to know?



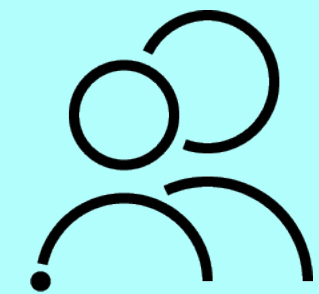
Founded in 2016



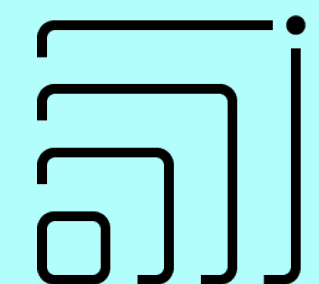
Awarded European Banking  
License in 2024



Providers of cloud-based API



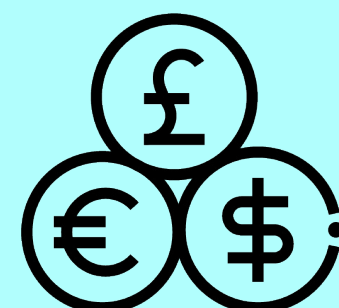
Powering 240+ clients



14+ million accounts open



Fully regulated and safe



10 billion in balances in 2024

"We're here to power  
clients to reach their  
potential through  
access to innovative  
banking and  
payments."

# Three clear products



For decades, the clearing of payments remained unchanged and unchallenged. We asked, "What if there was a better way? What if we could make payments faster, safer, more reliable and accessible to all?"

Through our banking licence and innovative financial technology, our clients can offer their customers secure accounts, enhanced banking and payments that clear in real-time.

### 01 Clearing

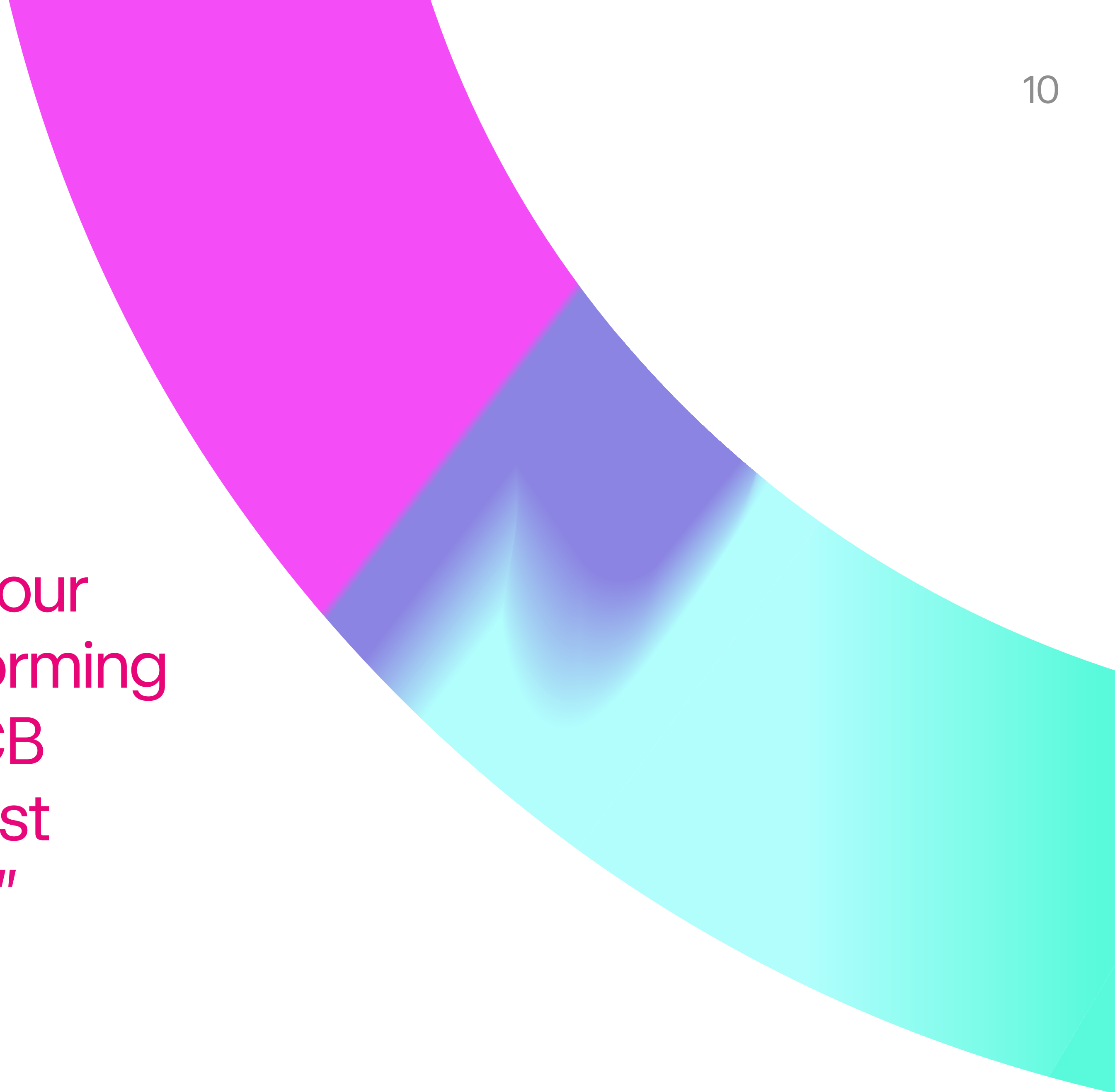
- 24/7 Faster Payments to clear everyday transactions
- Make Direct Debit and Direct Credit transactions
- Make same-day, high-value transactions

### 02 Accounts

- Operating accounts
- Customer segregated accounts
- Client money accounts
- Multi-currency accounts

### 03 Embedded banking

- Working with non-banks to offer their customers Deposit Guarantee Scheme (DGS) protected accounts by leveraging our banking licence
- End customers eligible deposits are protected up to a total of €100,000 by Europe's deposit guarantee scheme\*



"ClearBank is a company with big ambitions and that is reflected in our culture. I love ClearBank's Transforming Banking Forever mission and at CB Europe we are proud to be the first major step in the global ambition."

CEO, Europe, Rintse Zijlstra



It's all  
about trust



Trust is our starting point.  
It's what we build from.  
*It's how we scale with intention.*

We believe in your potential.  
Just like we trust in ours.

Want to innovate? Go for it.  
Need to flex your day? You choose.  
Push for a better way? You can.

ClearBank is Where You Can make things  
happen, with trust and support for your ideas.

It's confidence, not arrogance.  
It's radical thinking, done responsibly.  
*It's diverse ideas and perspectives,  
that shape us in exciting new ways.*  
It's being treated like a grown-up,  
Even when you still have more to learn.

This is Where You Can challenge – but  
always with good intentions. We leave blame  
at the door and find solutions together.

You won't have to earn our trust.  
But we will ask you not to break it.  
Think of it as a two-way deal.  
A fast-track ticket to growth.  
If you think you have it in you.  
This is Where You Can.





"When I look back to my first meeting with ClearBank's CEO back in 2018 and compare it to where we are now, I realise that "Where You Can" is much more than just a slogan, it's a true reflection of ClearBank's culture. It's a company that enables you to get the very best out of yourself."

COO, Europe, Ezequiel Canestrari



# Trust unlocks our greatest potential.

## Our four pillars:

- Build trust together
- Care like we mean it
- Grow with the challenge
- Clear a bold new path

## What happens when you know you're inherently trusted?

Trust creates safety. Safety encourages you to be brave, to challenge, to fail, to dream, to try new things and to execute. Every. Single. Time.

For us, trust is everything because our culture is dependent on it.

At the heart of this trust sits four pillars. The first three are recognised globally – while the fourth is unique to the NL and has been created to reflect the local culture.

These truths are things we want everyone to know about us and the way we work. They're in the way we engage, collaborate and deliver. It's our two-way people promise, what we promise to give to our people and expect from them in return.



# Pillar 01

## Build trust together

At ClearBank everything revolves around trust. We're not expected to earn it, but we are expected not to break it.

From day one, it's clear in the flexibility we're given. There's no hierarchy or closed doors. Everyone is treated like a grown-up, able to manage their life and their day in a way that works for them.

Here we have the freedom to explore, experiment and discover – knowing that we don't have to wait until everything is 'perfect' to go for it. We're trusted to own it. To solve issues in the moment. To know a good risk when we see one, and the judgement to know that 'can' doesn't always mean you 'should'.

Trust is something we have to build together every day. It only happens when we all commit to leaving blame at the door and take full accountability if things go wrong. We believe in everyone's potential, just like we trust in ours – and are excited that it's evolving all the time. Because the future of banking is still being written – by all of us, for all of us.



We've been hired because we're good. We're trusted then to do our jobs without arbitrary rules and unnecessary hierarchy.

–

ClearBank colleague

### Our people love...

- A high level of autonomy and transparency
- The flexibility to work in a way that works for them
- The freedom to make decisions and try something new – with a no blame culture
- Being treated like a grown-up, with no unnecessary hierarchy
- Working for a company that's a stable player in the industry

### We love people who...

- Believe in our vision and are prepared to go the extra mile
- Take responsibility if it goes wrong and always strive for quality outcomes
- Collaborate and move ideas into action without waiting for 'perfect'
- Use their judgement – because knowing you can doesn't always mean you should
- Have the confidence to raise and solve issues quickly and in the right way

## Colleague story

For Silke Kuijpers, Head of Operational Risk Management, it's about diverse perspectives that bring new bold ideas as we expand across Europe.

"What I enjoy about working at ClearBank is the international environment that fosters a unique blend of cultures and perspectives. The dynamic nature of the startup environment, coupled with our rapid growth, creates an energizing atmosphere where innovation, agility and inclusion are key. Being part of a pretty young and diverse team not only enriches my professional experience but also broadens my personal horizon.

I firmly believe that our greatest achievements come from collaboration and teamwork within ClearBank Group. By working together, we can leverage our diverse skills, experiences, perspectives, and strengths to overcome challenges and reach our goals.

We foster a supportive and inclusive environment where everyone should feel valued and empowered to contribute. It is through this collective effort that we can truly excel and make a meaningful impact for our customers, our colleagues and communities.

Diversity and inclusion play a crucial role in my experience at ClearBank as a whole. In our small team in the Netherlands, the diverse workforce brings a wealth of perspectives and ideas, enhancing our problem-solving capabilities and driving creativity. The inclusive approach within our team ensures that everyone feels respected and empowered to contribute their unique strengths.

Being part of the ClearBank's Dimension Working Group has provided me with a platform to voice my opinions and contribute meaningfully to various topics."

"Sharing my journey with colleagues from various backgrounds has been incredibly rewarding, as it highlights the strength that comes from our diversity."



# Pillar 02

## Care like we mean it

When we say we care at ClearBank, we actually mean it. We get to know each other as people as well as colleagues, even if we aren't always working in the same place. We make time to connect and always look out for each other.

But we're also not afraid to challenge and question respectfully. We all want to do our best work, so feedback is welcomed and given with good intentions. How else can we grow and make what we create together even greater?

And we couldn't do any of it without our leaders. They take the time to get to know our goals and dreams – helping us reach them through a blend of empowerment, support and wellbeing.

And by the way, wellbeing isn't just a buzzword for us. We take it seriously and always want to do better. We know the pace is fast here, but we always take a moment to check in and celebrate the amazing progress we're making together.



We have a great team – it's a safe space where we look after each other and achieve better together.

–

ClearBank colleague

### Our people love...

- Forming strong bonds with colleagues and supportive managers
- Passionate leaders who take the time to understand their goals
- Being encouraged and developed with tailored support
- That wellbeing isn't a buzzword but is taken seriously
- That we always make time to celebrate our achievements – even if we work at 100mph

### We love people who...

- Know how to challenge and do it in the right way and with respect
- Take feedback as well as give it with good intentions
- Show real care and understanding for colleagues and our customers in pursuit of the best outcome
- Actively contribute to making others feel welcome



For Ana Steininger, Senior Business Development Representative, it's about the support to grow and the great learning opportunities.

"It is difficult to put the culture here into just a few words but I would say trust, supportive environment, opportunities for growth, diversity, respect, work-life balance.

It is rewarding to see how our solutions make a tangible difference for clients and the industry. We are all working towards a global expansion and it is fantastic to be a part of that. I can truly say that I do what I love and what I am passionate about.

On top of that, when you work alongside amazing and smart individuals who are also full of kindness, it inspires you to be more and do more. It is a win-win situation all the way.

From role-related sessions to expanding general knowledge and skills. ClearBank recognizes its people through ongoing rewards and offering its people opportunities to move into different roles where they can reach their full potential and keep growing. It is inspiring especially since we have such a diverse team with different skillsets and professional backgrounds therefore we truly learn from each other every single day."

"The moment I joined, it was easy to notice how ClearBank achieved such growth and success – the company continuously offers training and development opportunities for all of us."



# Pillar 03

## Grow with the challenge

We all know that transforming banking forever is not an easy mission, but we're more than ready to rise to that challenge. We all do it every day; navigating new, unexpected and sometimes even daunting challenges. But we believe in ourselves and trust we can do it.

It's about being able to constantly learn – on the job, from each other and through training and development tools and frameworks. Managers know we can do amazing things and want to help us do them faster, better and go further as a result.

It's not always easy. We don't always get the luxury of focusing deeply on one thing at a time as there's always more to achieve. But there is always support to achieve the most ambitious goals – individually and collectively as a business.

What's different at ClearBank, is that we trust in our ability. And we make that trust count, using it to achieve incredible things together. If you're a person who has it in you, this is Where You Can fly.



I learn something new every day.  
I'm given so many opportunities  
to test and learn, it's amazing.

–

ClearBank colleague

### Our people love...

- Constant learning opportunities and a different day, every day
- The chance to learn on the job and from each other too
- Fast pace and progress with managers who encourage them to 'give it a go' so we never stand still
- A shared ambition for themselves and our company

### We love people who...

- Aren't afraid to manage multiple priorities
- Can work with different teams, being adaptable and resilient
- See where we're going and help us get there through personal and professional growth
- Are driven to build better for our customers – and build themselves up in the process
- Know when a little less than perfect is okay
- Bring solutions not problems



## Colleague story

20

For Ezequiel Canestrari, COO Europe, it's about the incredible opportunities for impact that a rapidly scaling environment provides.

"A wise person once told me, any job must meet 3 criteria: People, Learning and Impact. This is why, when I joined ClearBank 6.5 years ago it felt right as that's exactly what ClearBank is all about. It's the perfect mix of great people, constant learning and making an impact.

When you are surrounded by talented people that are driven to make a difference that allows you to learn and push your boundaries, you can only grow as a person and a professional. If you are looking for a job that looks the same every day, then ClearBank is not the place for you. ClearBank gives you the opportunity to roll up your sleeves and challenge the status quo and take your role beyond what the job description said. There's always the opportunity to do more, to learn more, to have an impact not only in the organisation but the industry.

Over the past few years I've held different roles within the organisation, some more formal than others but they all gave me the possibility to learn. We always joke that a year at ClearBank is the same as 7 years in another company, and that's true from a learning point of view. I have learned so much in such a short period of time, and not only in my area but across the various departments."

"Resilience and trust are two words that best describe the last two years. These are elements that are often overlooked but they are a big component of ClearBank's success."





# Pillar 04

## Clear a bold new path

We aren't a traditional bank, so we don't expect you to act like you work for one.

Yes, we have a banking license and are regulated so of course there are parameters that we need to stick to. But outside of that we aim to clear a bold new path as we expand in Europe. That means focusing on what could be, rather than what's always been done.

Our people see possibilities and believe a smarter way is always possible. Where others believe it can't be done, we always know we can find a way. Here you are trusted to put initiative into action.

We're driven by bold new ideas and fresh thinking and a lot of that comes from inviting diverse perspectives. Valuing different views is what sets our culture apart. We know we can set the standard on shaping a leading inclusive culture with your help.

Above all, we move forward as a team because we need to all work together to have the true game-changing impact we are capable of.



The dynamic nature of the startup environment, coupled with our rapid growth, creates an energizing atmosphere where innovation, agility and inclusion are key.

—

ClearBank colleague

### Our people love...

- The opportunity to transform banking across Europe forever
- The chance to really shape a new direction with their ideas
- Being part of a team that embraces different perspectives
- Helping us drive new standards for acting responsibly and sustainably
- Laying sustainable foundations for a brand new European bank
- Opportunities to take on projects beyond their core responsibilities
- Less hierarchy and bureaucracy than you would expect from a bank

### We love people who...

- Challenge the status quo of banking and ask if there's a better way at every turn
- Bring their unique energy & capabilities to add to our shared spirit and goals
- Go out of their way to hear diverse perspectives that challenge their own
- Can roll up their sleeves and get it done
- Are resilient and embrace the changes and challenges of a fast-moving business

# What makes a great ClearBank team member?

We think it's someone who:

- ✓ Is ambitious and has a 'can-do' attitude
- ✓ Thrives on change and life in the fast lane – can balance multiple priorities
- ✓ Enjoys collaborating with different teams
- ✓ Will roll their sleeves up to get stuff done – a true team player
- ✓ Isn't afraid of a challenge – brave enough to try and learn as they go

- ✓ Thinks radically and responsibly to find the best solution
- ✓ Strives for the best but knows done is better than perfect
- ✓ Develops strong trusting relationships with colleagues and customers – truly cares
- ✓ Always assumes others have good intentions

- ✓ Focuses on solutions and positive outcomes
- ✓ Can take feedback and will learn from it
- ✓ Drives their own development – seeks opportunities to learn and grow
- ✓ Can disagree but still commit
- ✓ Believes in our vision

# What makes a great ClearBank leader?

We think it's someone who:

- ✓ Has an outcome focus and drive
- ✓ Keeps work exciting and fresh
- ✓ Drives a no-blame culture
- ✓ Helps teams build deep connections
- ✓ Is always visible, approachable and supportive

- ✓ Gives people a high level of autonomy
- ✓ Deals with everything transparently
- ✓ Creates an environment for grown-ups
- ✓ Supports everyone to work flexibly and smartly
- ✓ Provides constant learning opportunities

- ✓ Operates from a place of trust
- ✓ Cares for people's wellbeing
- ✓ Celebrates the good times
- ✓ Solves problems quickly and moves things forward
- ✓ Helps people progress faster than with traditional banks

# What **doesn't** make a great ClearBank colleague or leader?

We think it's someone who:

- × Puts 'I' before 'We'
- × Is arrogant rather than confident
- × Doesn't like to work collaboratively
- × Can't receive constructive feedback
- × Fails to see the bigger picture
- × Thinks we're aiming too high

- × Doesn't like to be challenged
- × Is happy with a set routine
- × Isn't looking to develop or grow
- × Is hierarchical
- × Uncomfortable creating from scratch
- × Doesn't trust their instincts



# Where You Can benefit





# Where You Can benefit

For people who are as bold, brave and ambitious as us, the rewards are real.

We trust people to work in a way that works for them – whether that’s in the office, at home, or hybrid – by focusing on open communication and outcomes.

## We also offer:

- |  |  |   |   |
|--|--|---|---|
|    | Office in the centre of Amsterdam  |    | Enhanced family-friendly leave                |
|    | 27 days annual leave, plus flexible public holidays                                  |    | Long term disability cover and accident cover |
|    | An option to work outside of the Netherlands for up to 30 days per year              |    | Pension contribution                          |
|  | Regular social events open to all  |  | Mobile phone allowance                        |
|  | Two days a year to do something that matters to you, something Bigger than ClearBank |  | Travel costs reimbursement                    |
|  |  |  | Personal development budget                   |

And not forgetting the biggest benefit of all. The opportunity to be part of an incredible team that’s building a bank fit for the future.





Where You Can  
belong



## Where You Can belong







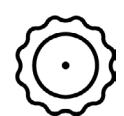

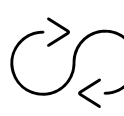
28

At ClearBank we think about Diversity, Equity and Inclusion (DE&I) a lot. Not because we think we should. But because we *know* we should – how else can we build a happy workforce and be successful as a business?

We're committed to making sure our teams reflect society. And we put energy and effort into making this a place where everyone feels at home, where they're given the trust and encouragement to do their very best work.

Our DE&I policy guides us but it's the practical, tangible things that happen here every day that we're most proud of.

### Things like this:

-  Hosting regular education and celebration events with Dimensions (our DEI Employee Resource Group)
-  Achieving our target (Women in Finance Charter) of 42% of women in senior management
-  Launching our ClearWomen network and events
-  Welcoming our first cohort of Code First Girls
-  Enhancing all our family leave policies
-  Setting up our MAD (Mums and Dads) Teams channel
-  Establishing our Altogether Different Teams channel, which focuses on Neurodiversity
-  Partnering with charity CALM (Campaign Against Living Miserably)
-  Partnering with the Inclusive Group to deliver training on Neurodiversity Awareness to our line managers



Chelsea Griggs is a Social Impact Director at ClearBank. She explains why our culture comes through so strongly in everything we do.

"Our values and culture are a fluid, living thing."

"With a background in culture and engagement, I've seen a lot of companies try really hard to nail down a workplace environment and set of values that feel representative of the business – but in reality, most don't get it right!

Values work best when they are organic – which means that writing five words on the wall and forcing everyone to recite them daily just doesn't work to build a great workplace culture. ClearBank, however, gets it right! Our values and culture are a fluid, living thing – a melting pot of all of the diverse and brilliant people we have here – the values aren't forced, and in fact some people might not be able to reel them all off if you asked – but it doesn't matter, because you can feel them!

For me, diversity, equity and inclusion is all about belonging. That means that outside of the strategic work that needs to be done to attract diverse talent, and ensure that the make-up of the business is reflective of society – the real work is in creating a culture where everyone feels supported, rewarded and appreciated for their individual contributions.

With the work of Dimensions, and other affinity groups around the business, ClearBank makes great strides in creating a culture where diverse voices can be heard, and each point of view is respected. There is a real openness from the business to learn about alternative experiences and cultures, and together with the candour and support of Dimensions members this creates a workplace that feels like a home for everyone."



Where You Can  
make a difference





Our business has always been a catalyst for positive change. So you probably won't be surprised to hear we carry that ethos into everything we do.

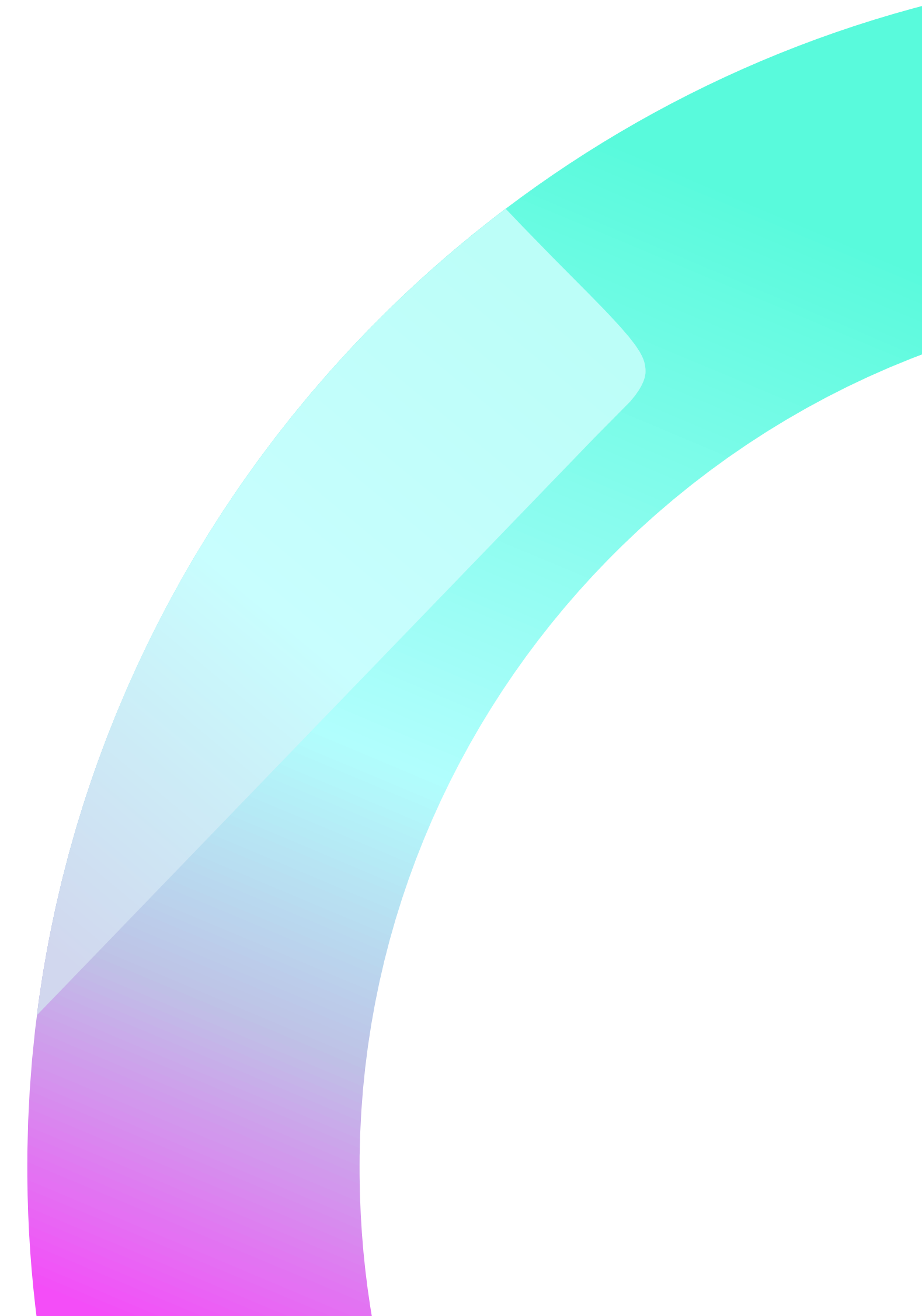
For us, being sustainable isn't a 'nice to have', it's always at the forefront of our minds. A responsibility we take very seriously – paying close attention to how well we're treating our people, our communities and our planet.

### We're doing that by:

- Reducing, switching and offsetting our emissions to be Carbon Neutral by 2025
- Offsetting through verified carbon removal projects, not carbon avoidance
- Investing in best practice industry schemes that accelerate the Financial Services industry's response to climate change and environmental tipping points

- Supporting and incentivising our people, clients and suppliers to reduce their carbon intensity and environmental impact
- Developing innovative products that minimise their impact on the environment
- Being fully transparent in our carbon reduction journey, knowing that our achievements will be good for the planet and attractive to our clients
- Supporting a healthy climate because our business model has less direct impact on ecosystems and resource scarcity

There are challenges ahead. But we're ready to embrace them with all of our usual passion and determination. Knowing that our actions today create the legacy we leave for generations to come.





"Our goal is for sustainability to be considered in all material decision making at ClearBank. That way, everyone has a role to play in creating positive impact through our day to day business."

Oliver Thornton, Head of Sustainability



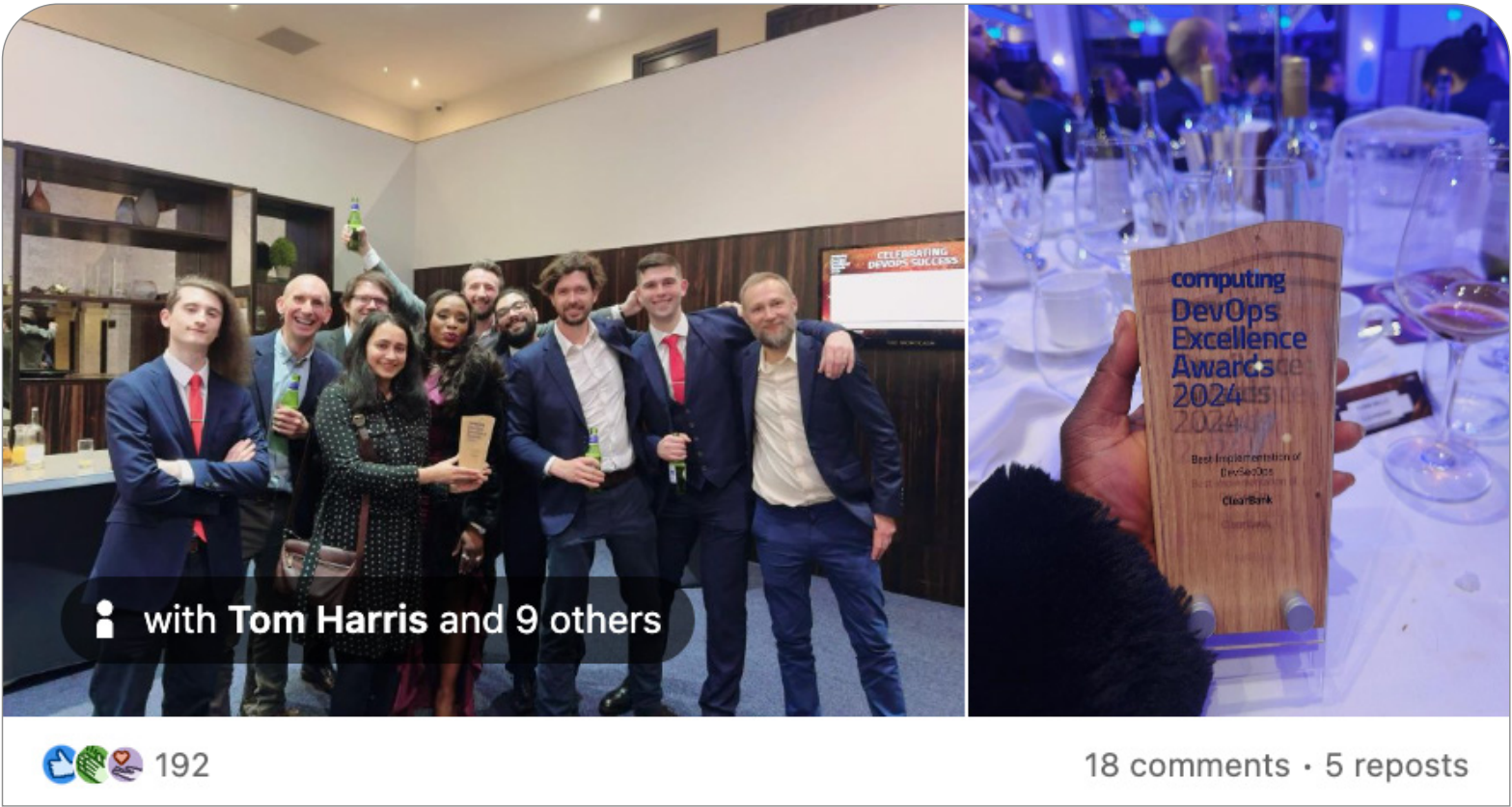
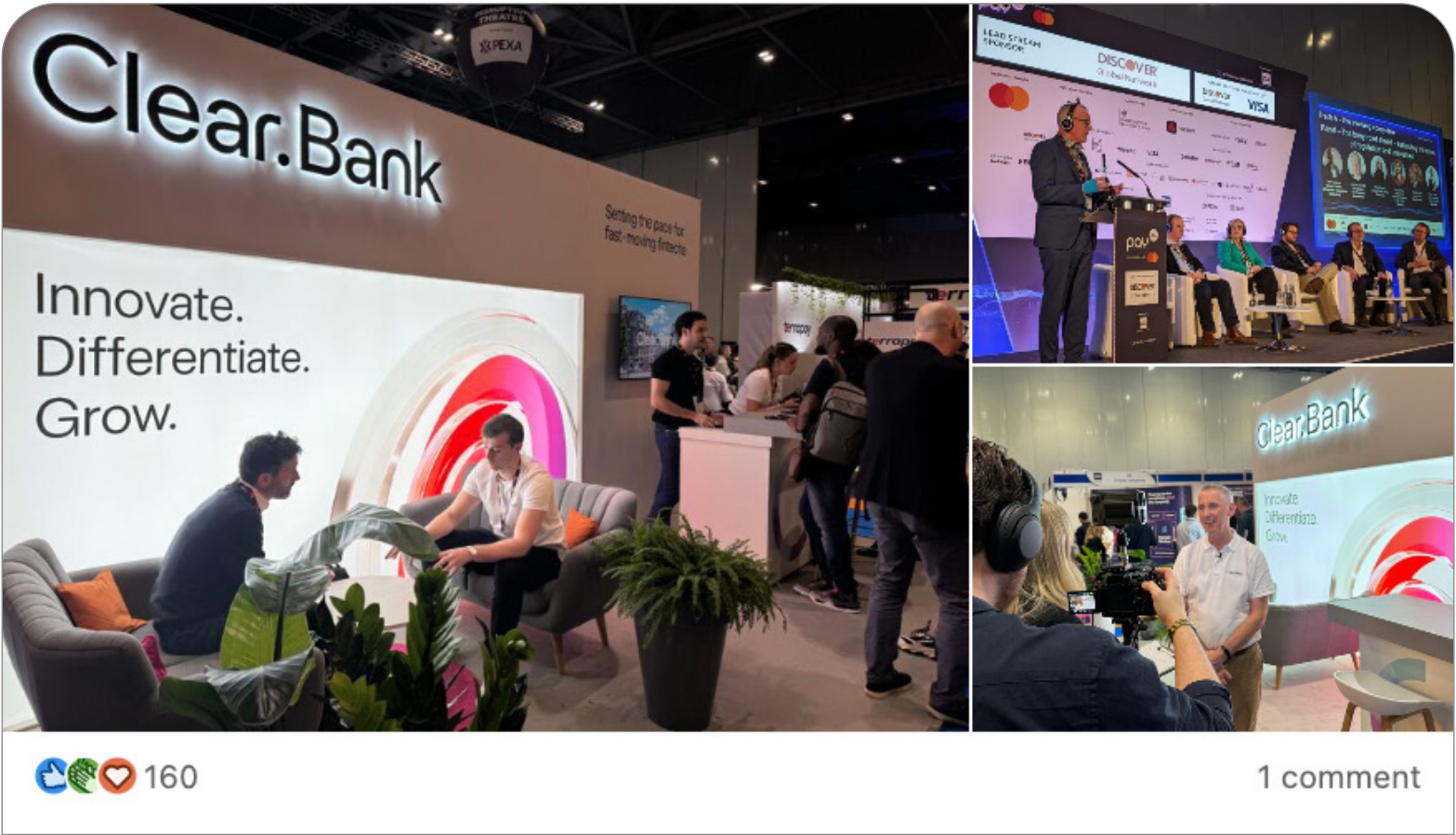


# Life at ClearBank





#WhereYouCan



ClearBank

Clear.Bank75,431 followers3mo • 🌐

+ Follow

...

Last night, we hosted our holiday party at 8 Northumberland Avenue. ❄️ It was a great opportunity for the team to come together and reflect on the year over some festive drinks, nibbles and music. Thank you to everyone who attended!

Congratulations to all our ClearAward winners 🎉

👍❤️🌟208

18 comments • 5 reposts

2 comments • 4 reposts





# Our ClearBank Culture



We understand ClearBank isn't a perfect fit for everyone, and that's okay.

It's for ambitious individuals who strive for success.  
It's for those that like the challenge, not the status quo.  
For those that want to be trusted, not told.  
For those that like to collaborate, not hibernate.

For us, the culture we've created at ClearBank is a triumph. It works for us, our customers, and for all the people who call this place home.

We hope you've found a place  
**Where You Can** achieve anything.

