

The iFAST logo consists of the word "iFAST" in a bold, black, sans-serif font, centered within a white square. The background of the entire slide is a dark blue gradient with several vertical, semi-transparent panels that show a landscape of mountains and a starry sky. The panels are slightly offset from each other, creating a sense of depth and movement. The overall aesthetic is modern and digital.

iFAST

iFAST CORPORATION LTD.

Launch of iFAST Global Bank's Digital Personal Banking Division

Lim Chung Chun
Group Chairman and CEO

Truly Global Business Models

- **Global Business Models Transformed By The Internet.** Over the last 2 decades, the business models in many industries have been transformed. The emergence of the Internet has been a key reason for that.
- **Many Industries Have Gone Truly Global.** Industries such as media, e-commerce, video streaming etc have been massively transformed, and key players are highly competitive global players. Truly global business models are those whereby the companies can operate from one or a few countries, but are able to service customers from around the world.
- **Banking and Wealth Management Industries Targeting The Masses Lagging Behind.** Financial services, which do not involve the movements of physical goods, should in theory be leading the way in having truly global business models. However, banking and the wealth management services for the masses have lagged behind in globalisation.
- **Opportunities For A Digital and Mass Market Player.** We believe that a strong opportunity exists for a wealth management and digital banking player which targets the mass affluent or the mass market, and which uses digital capabilities as the key enabler.

The Future Of Digital Making and Wealth Management

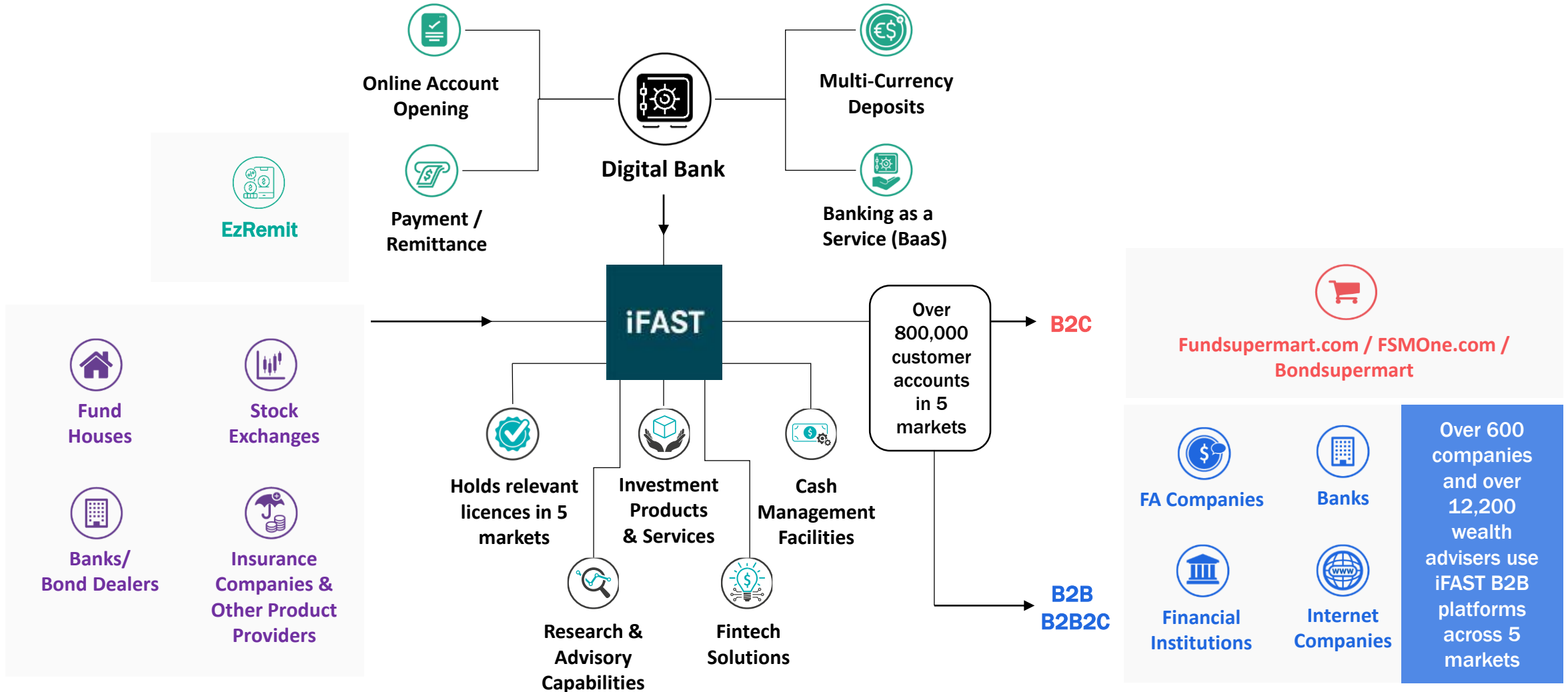
- **The Future Of Wealth Management.** The Group believes that the future of wealth management is one where many investors from various emerging markets will be looking for the best wealth management platforms across the world that can provide them seamless access and connectivity to global products and global exchanges.
- **Wealth Management Platforms And Digital Banking Seamless Links.** Wealth management platforms with seamless links to good digital banking services that allow consumers and investors to manage payment flows seamlessly across borders while getting attractive deposit rates in various currencies, will have strong advantages.
- **Private Banking As An Example of Truly Global Business Model, But Non Digital and Restricted to High Net Worth Individuals.** The private banking industries of Singapore and Hong Kong are examples of a successful ‘truly global business model’. Operating from just Singapore or Hong Kong, private banks have been able to tap into customers from around the world. However, the private banks only cater to high net worth individuals.
- **iFAST Can Be A Competitive Global Digital and Mass Market Player.** We believe that a strong opportunity exists for a wealth management and digital banking player which targets the mass affluent or the mass market, and which uses digital capabilities as the key enabler.

iFAST Fintech Ecosystem

Connecting All to Help Investors Invest Globally and Profitably



(as at 31 Mar 2023)

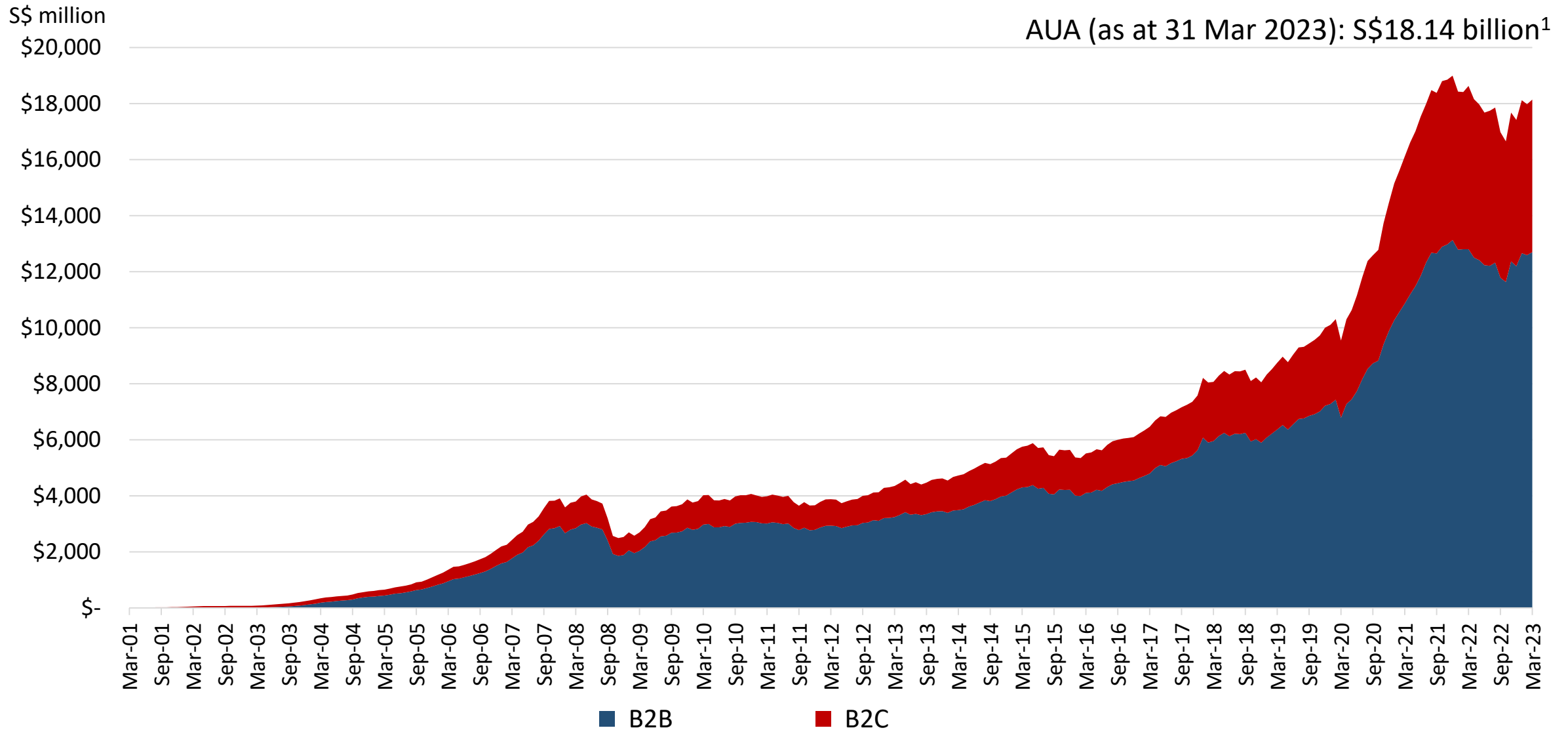


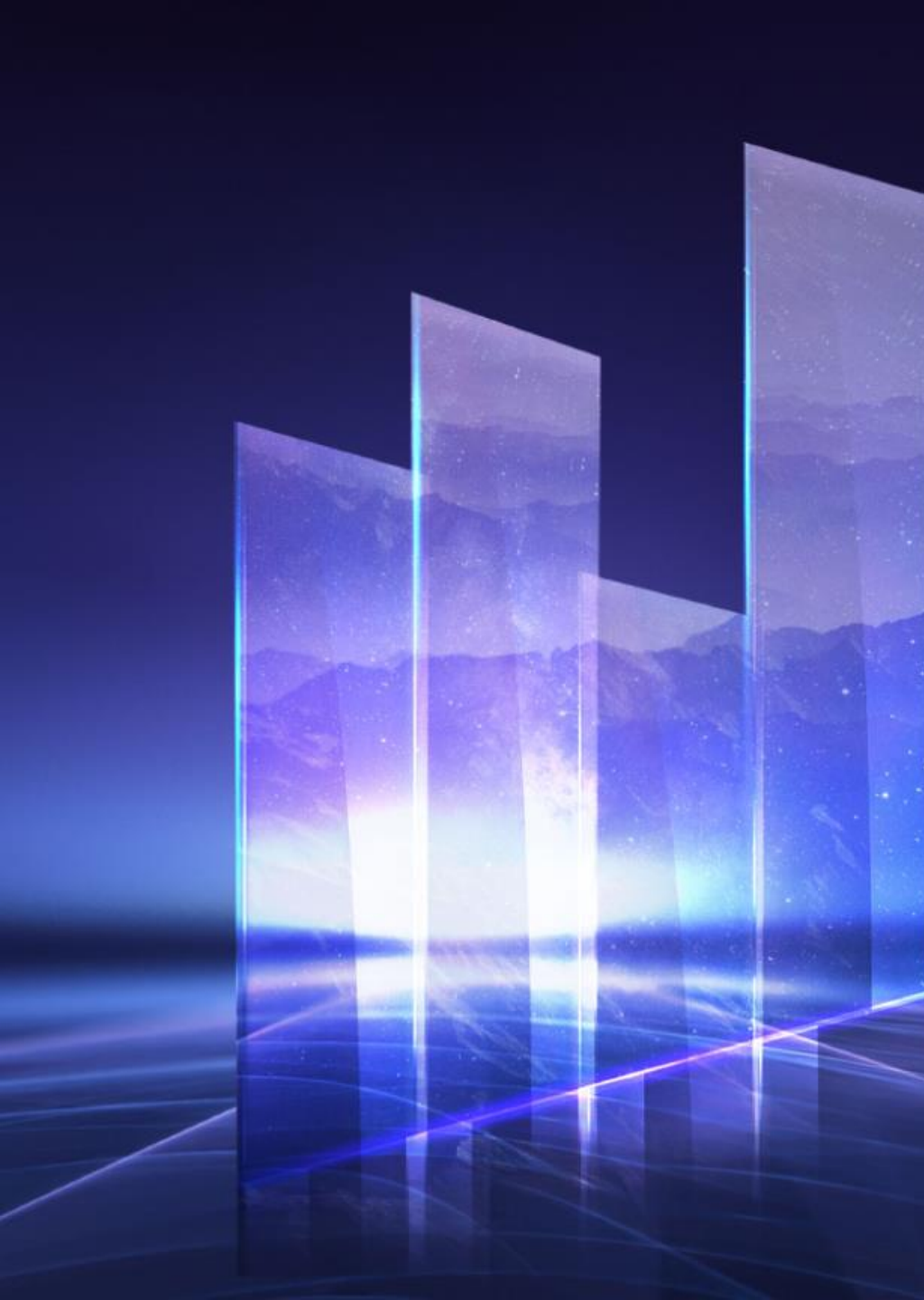
Access to iFAST's Infrastructure & Distribution Network in 5 markets

iFAST Global Bank's Digital Personal Banking Division

- **Digital Banking and Fintech Ecosystem.** We believe the potential success of a Digital Bank depends on the presence of an existing ecosystem to catalyse and support the growth of the bank's revenue and profitability. iFAST's Fintech Ecosystem, together with iFAST Global Bank, are important factors that will help to drive our digital banking business.
- **In-House, Cost Effective IT Capabilities.** Many financial institutions struggle with IT implementations, and related IT costs are often extremely high. iFAST Group's in-house IT capabilities allow us to make effective progress at relatively low costs in the timely and efficient delivery of our IT projects.
- **iFAST Global Bank's (iGB) Digital Personal Banking (DPB) Division.** Today's launch of iGB's DPB division marks an important milestone for the group, and will act as a catalyst to further strengthen the Group's journey of growth with an increasingly truly global business model.
- **Our Wealth Management Platforms in Existing Countries To Benefit from Inflows.** The Group targets to tap into consumers from various countries around the world with its DPB division. This in turn will bring spill over benefits to our platforms in Singapore, Hong Kong and Malaysia.

A New Milestone To Further Propel Our Journey Of Growth





iFAST CORPORATION LTD.

THANK YOU!

For more information,
please visit: www.ifastcorp.com

