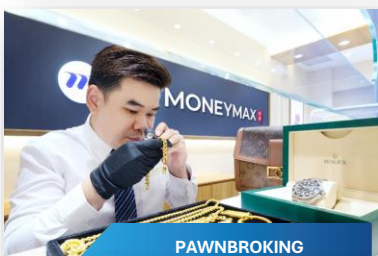


## OVERVIEW

Headquartered in Singapore, **MoneyMax Financial Services Ltd.** and its subsidiaries (“**MoneyMax**” or the “**Group**”) is a leading financial services provider and an established name in the retail and trading of luxury products in Southeast Asia.

Leveraging on a network of over 100 outlets in Singapore and Malaysia, the Group delivers accessible pawnbroking and secured financing solutions, positioning itself as one the region’s largest player in the pawnbroking and luxury retail space.

## KEY BUSINESS SEGMENTS



PAWNBROKING

Offers short-term financing solutions, secured by pledged collateral articles, mainly gold jewellery



RETAIL & TRADING

Offers a diverse variety of brand-new gold jewellery, pre-loved gold jewellery, luxury timepieces and branded bags



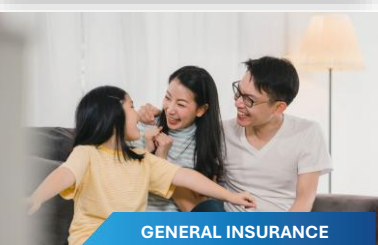
AUTOMOTIVE FINANCING

Provides flexible automotive financing solutions for car owners and dealerships



PROPERTY FINANCING

Provides loans with property as secured collateral, focusing on residential and commercial properties



GENERAL INSURANCE

Offers motor, travel, home and commercial insurance services

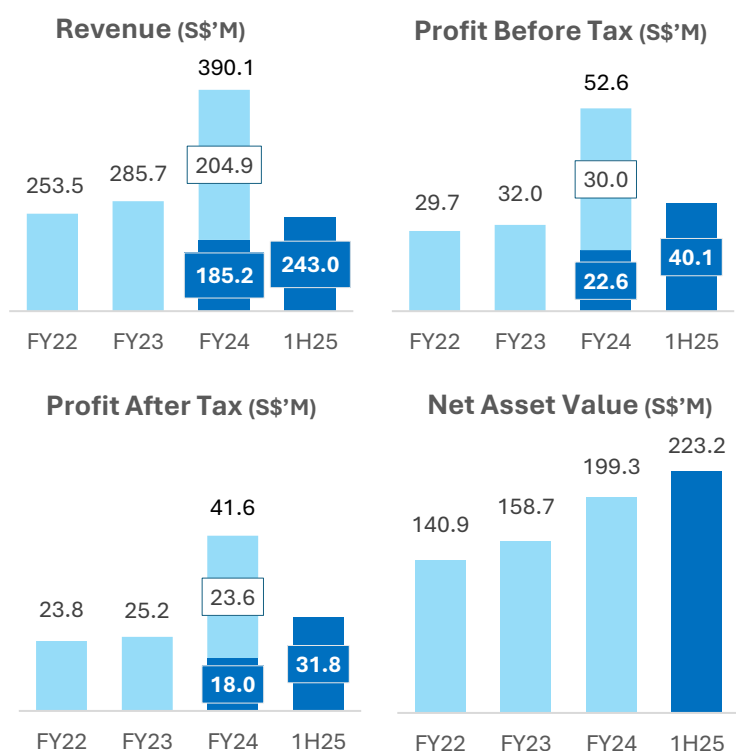
## Stock Information (as of 8 August 2025)

SGX-listed	Catalist
Stock Quote	5WJ.SI
Share Price	S\$0.620
No. of Shares	442,249,999
Market Capitalisation	S\$274.2 million

## COMPETITIVE STRENGTHS

1. Resilient business model backed by stable, asset-backed returns
2. Ongoing expansion, driving growth trajectory and unlocking new market opportunities
3. Leading market position offers potential of scale advantages and operational efficiency
4. Proven track record with improving financial performance
5. Innovation-led initiatives catering to evolving industry trends and consumers’ expectations
6. Strong and experienced management team

## FINANCIAL PERFORMANCE (FYE 31 Dec)



# ONE OF THE LARGEST PAWNBROKING & RETAIL NETWORKS

## >100

## OUTLETS IN SINGAPORE & MALAYSIA

As at 30 June 2025

### PROGRESSIVE DEVELOPMENTS

- Over the years, our pawnbroking business has evolved significantly, **transitioning from traditional short-term collateralised lending to modern, regulated financial services.**
- We have also enhanced our brand image through **modern store designs, improved customer service and shopping experience.**
- **Our customer base** has expanded to include underserved communities, specifically small business owners and middle-income individuals seeking fast, convenient, collateral-backed financing solutions.
- **Regulatory oversight and enhanced compliance measures** over the years have led to higher operational standards, resulting in greater transparency and trust.

### AWARDS AND ACCOLADES



- Singapore's Best Employers 2025, by The Straits Times and Statista
- 2024 Influential Brands Awards
  - Top Influential Brand in the Pawnbroking & Pre-Owned Luxury Goods category in Singapore
  - Top Influential Brand in the Pawnbroking category in Malaysia
- People's Association Community Spirit Merit Award 2024
- Best CSR Award at inaugural MADANI Credit Awards 2024 in Malaysia

### STRATEGIC FOCUS AND INNOVATION

Positioned as a **customer-centric and innovation-driven** company, MoneyMax constantly evolves to enhance customer experience and uplift industry standards.

#### 1. Geographical expansion

- Increasing presence in both Singapore and Malaysia through new store openings and strategic acquisitions of third-party outlets

#### 2. Expanded into secured lending business in Singapore

- Provides broader access to credit for individuals and businesses
- Automotive financing: One-stop financing solutions for car owners and dealerships
- Property financing: Provision of residential and commercial properties financing

#### 3. Enhanced customer experience through innovation

- Upgrading and refreshing of stores to provide customers with comfortable, private and secure environment to carry out transactions
- Launched 'Drive-Thru' pawnshops in Malaysia in 2022, providing convenience to customers and becoming one of the largest operators of drive-through pawnshops in Malaysia

