

Aspial Lifestyle

# Corporate Presentation

October 2025



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# AGENDA

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1. Aspial Lifestyle Overview

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  2. Business Segments – **Retail**

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  3. Business Segments – **Pawnbroking**

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  4. Business Segments – **Secured Lending**

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  5. Key Competitive Strengths

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  6. Financials

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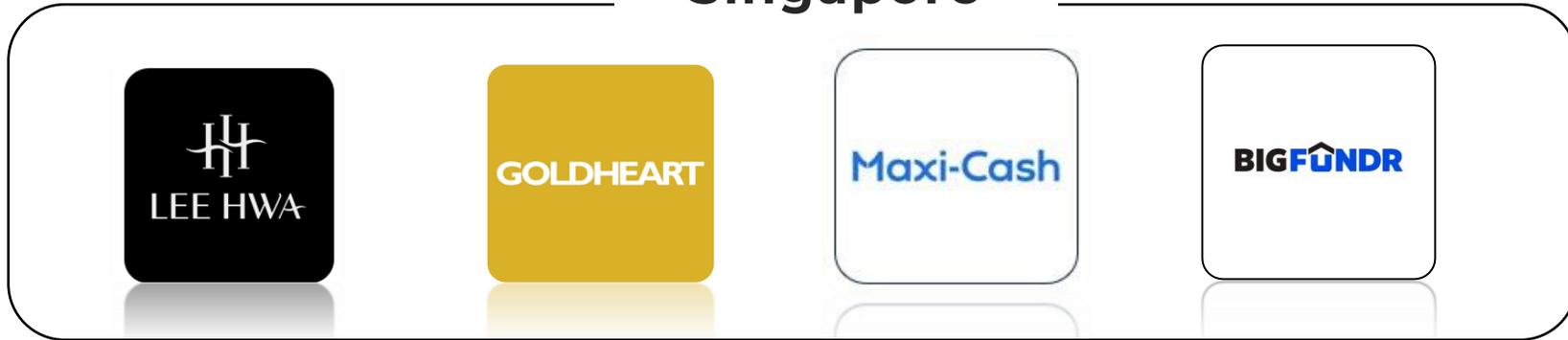
  7. Business Strategies and Future Plans

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# Aspial Lifestyle

As an investment holding company in the financial services and retail business, **Aspial Lifestyle** houses the following renowned brands:

## Singapore



## Malaysia



## Global



## BUSINESS SEGMENTS

### RETAIL

Consumer lifestyle powerhouse offering a wide selection of new jewellery

Retails pre-owned jewellery and branded merchandise

Registered under the Precious Stones and Precious Metals Act and Exempted from obtaining licences under the Secondhand Goods Dealers Act

### PAWNBROKING

Provides quick access to collateralized micro loans

Typically accept jewellery such as gold and diamonds, as well as branded bags and timepieces

Regulated under the Pawnbrokers Act

### SECURED LENDING

Provides secured lending overseas

Offers retail investors in Singapore access to real estate-backed loans through investment platform

MAS-licensed Fintech lending platform

# 2 BUSINESS SEGMENTS

## **RETAIL**

• Our Brands •





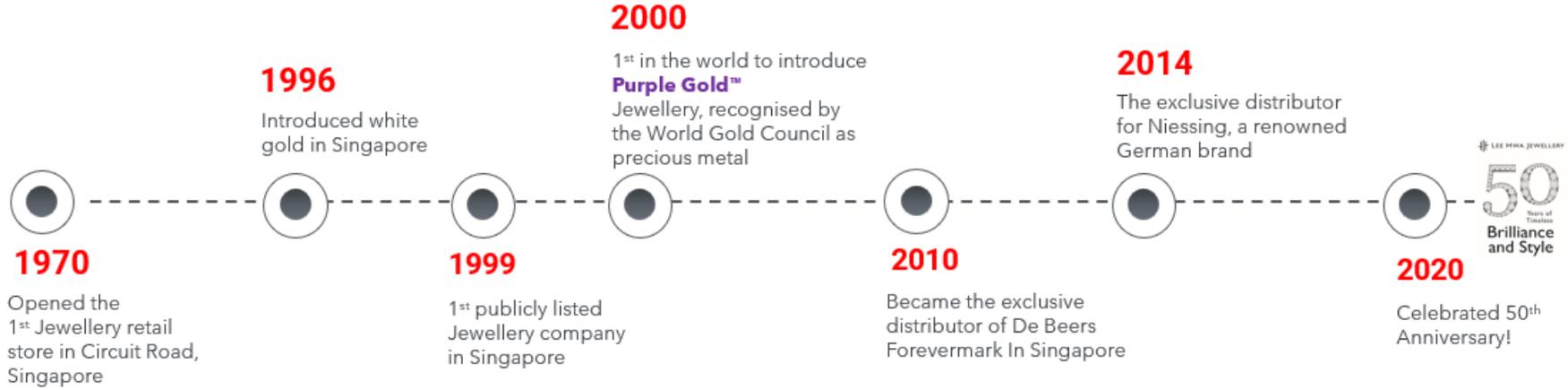
LEE HWA

Founded in 1970

8 Boutiques in Singapore

E- boutique

Lazada & Shopee



### Key Products



Destinée



De Beers  
Forevermark



Purple Gold



Niessing

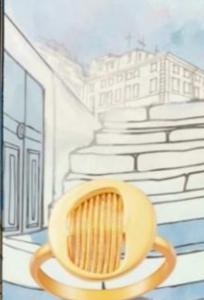


Itagold

# LEE HWA

ITALGOLD

Modern Beauty  
crafted with 916 Gold



# GOLDHEART

Founded in 1977  
(Aspial acquired in 2005)

23 Boutiques in  
Singapore

E- boutique

Lazada, Shopee &  
i-Changi



Showcasing Modern  
Jewellery & Gold Designs



New Luxury &  
Experiential Brand



Engaging Shopper Experiences

## Key Products



CELESTIAL



KSTYLE





# GOLDHEART

← LOBBY B via LIFT TAXI@L2  
POST OFFICE ↑ B2

## GOLDHEART

黃金保證  
100% GOLD TRADE-IN  
GUARANTEE

Live From The Heart



Founded in 1873

Boutiques in Europe & Asia Pacific

E- boutique

**Niessing  
Distribution Network**



Germany Store Locations



Asia Pacific Store Locations  
(SG, MY, HK, CN)



Australia Store Location



**PRODUCT STRATEGY**

Design based on the Bauhaus  
Philosophy  
Brand collection  
Design gallery  
Limited editions



**BRAND STRATEGY**

Luxury brand  
Design brand  
Authentic manufactory  
Made in Germany  
Sustainability core value



**DISTRIBUTION STRATEGY**

**Exclusive and international 5 pillar model:**

- Niessing Stores
- Niessing Shop-in-Shop
- Premium Partners
- Bridal Partners
- Partners

# NIESSING



# Maxi-Cash

Founded in 2008  
47 Retail Locations  
E- Shops  
Lazada & ShopeeMall



Open concept store



Digitalisation

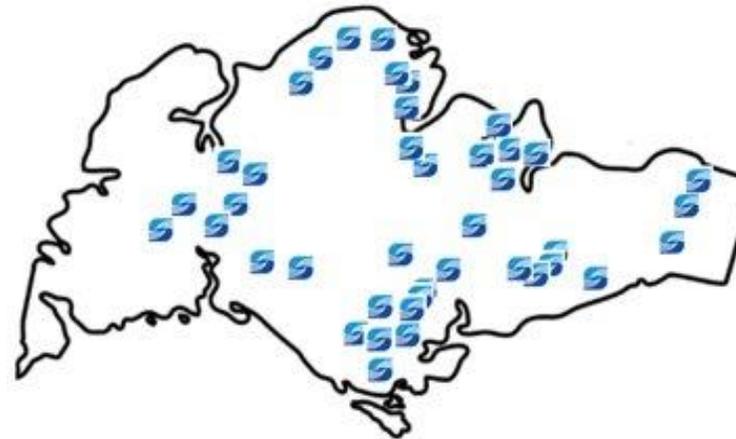


AI - Ambassador

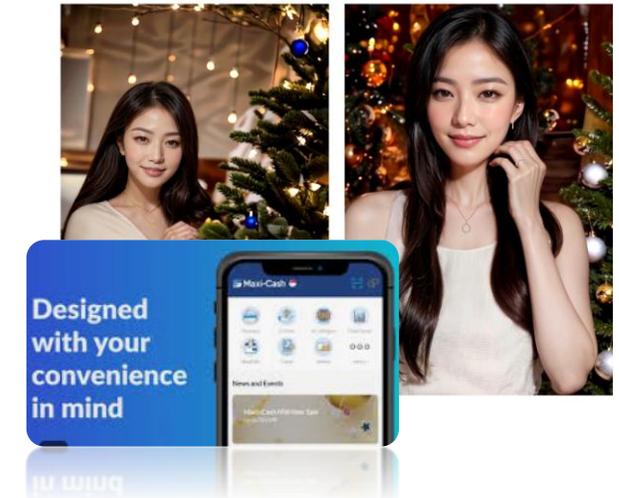
## Overview



Retail of Jewellery & Branded Merchandise



Network of shops across Singapore



e-Commerce and Technology

# Maxi-Cash

Anniversary Deals



Technology with LuxeSTYLE

Maxi-Cash

Lowest LOW PRICE

\$169

18K



EXIT

大兴当

THE FACESHOP

MAXI-CASH

MEMBER'S EXCLUSIVES

**3** BUSINESS SEGMENTS  
**PAWNBROKING**

## PAWNBROKING

A form of collateralised micro-loan with interest charged on the loans (not more than 1.5% per month in Singapore) which is regulated and licensed under the Pawnbrokers Act.

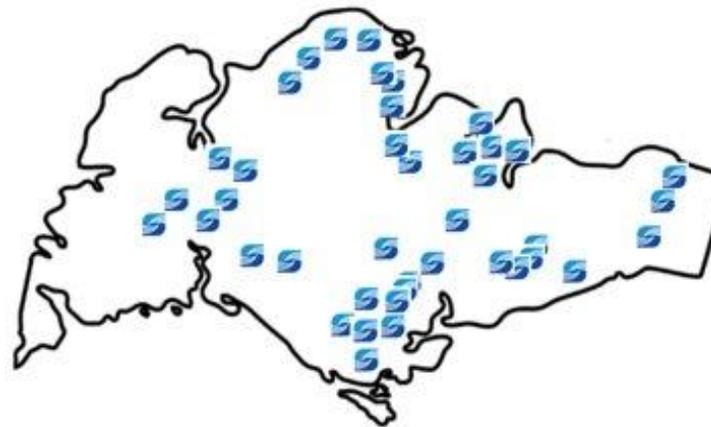
We typically accept jewellery such as gold, and diamonds, as well as branded bags and timepieces.



## NETWORK OF SHOPS ACROSS SINGAPORE

First public-listed pawnbroker on the Catalist Board of the Singapore Exchange (SGX) in 2012.

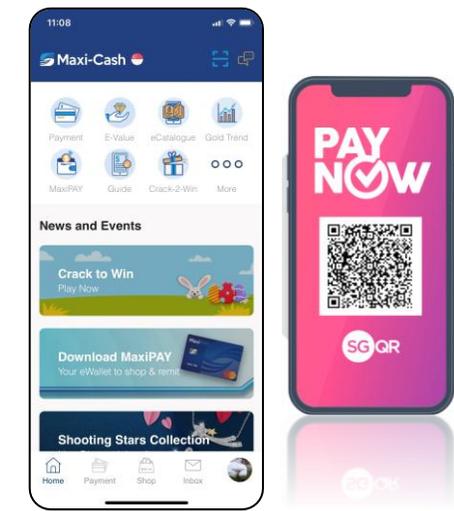
Large network of stores in strategic locations in Singapore engaged in pawnbroking and retail, with pawnbroking stores predominantly strategically and conveniently located near amenities like bus interchanges and MRT stations



## TECHNOLOGY FOR A TRADITIONAL INDUSTRY

We believe we are a leader and innovator in this traditionally cash-heavy industry, having launched the “Maxi-Cash App” which has been successfully adopted by our customers since its introduction in 2018.

We also provide PayNow payouts to customers when they come for pawning or trading-in services since 2022.



Current Operating Stores

Dr.Pajak

16



Drive Thru Concept



4 BUSINESS SEGMENTS  
**SECURED LENDING**

**WHAT** – Secured lending overseas to foreign corporations

**HOW** – Through a wholly-owned subsidiary, secured by land or property-related assets



YOUR INTEREST, OUR PURPOSE

An icon representing a digital online investment platform, showing a bar chart, a line graph, and a target symbol.

**Digital Online  
Investment  
Platform**

The logo for the Monetary Authority of Singapore (MAS), consisting of a blue square with a gold circle containing the letters "MAS" in white.

Monetary Authority  
of Singapore

An icon representing fixed-term real estate-backed loans, showing a dollar sign and a building.

**Fixed-Term  
Real Estate-Backed  
Loans**

**5** KEY COMPETITIVE  
**STRENGTHS**

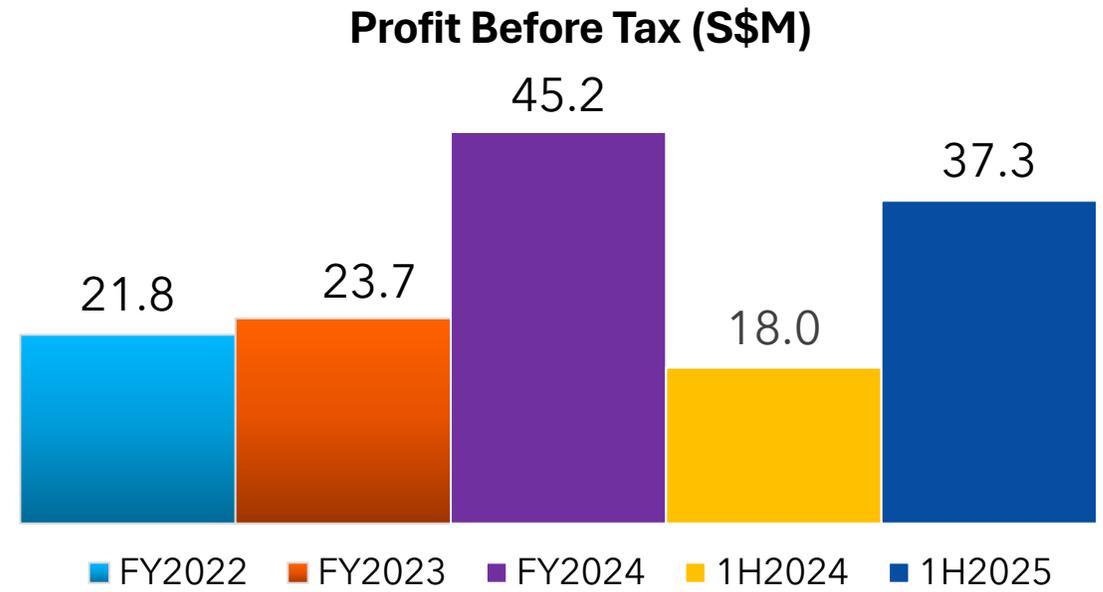
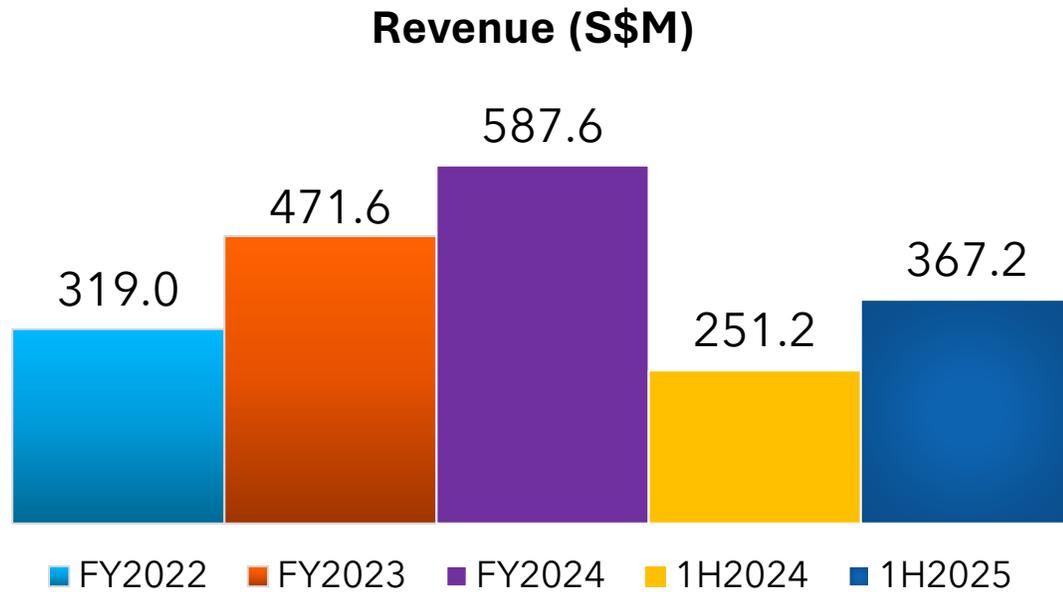
# KEY COMPETITIVE STRENGTHS



# **6 FINANCIALS**

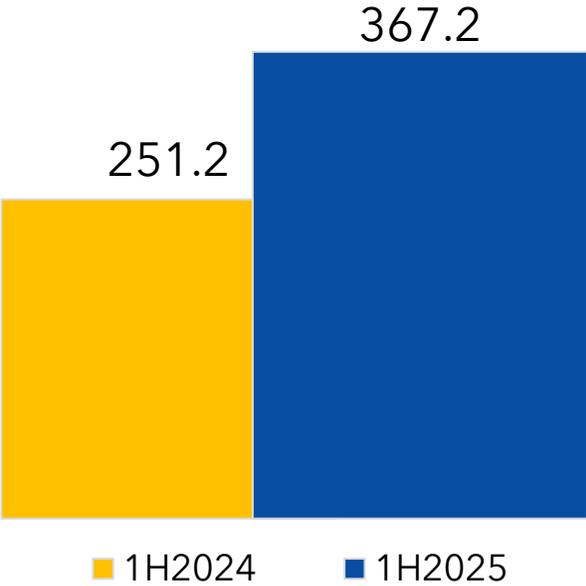
# ASPIAL LIFESTYLE GROUP HISTORICAL FINANCIAL HIGHLIGHTS

Revenue & profitability has grown consistently over the last 3 years



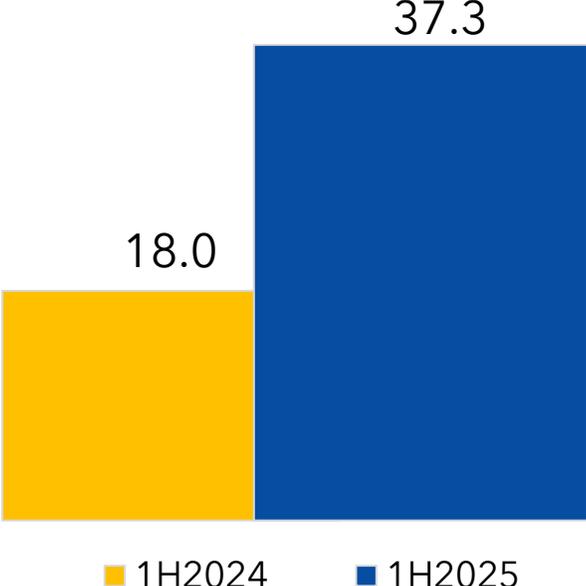
**ASPIAL LIFESTYLE GROUP 1H2025 FINANCIAL HIGHLIGHTS**

**Revenue (S\$M)**



**REVENUE**  
46.1%

**Profit Before Tax (S\$M)**



**Profit Before Tax**  
107.2%

# **7 Business Strategies and Future Plans**

## BUSINESS STRATEGIES AND FUTURE PLANS



### Digitalize and Innovate the Business

Utilise new technology and digital solutions to allow customers to transact with ease and convenience. Streamline processes through digitalisation to gain efficiencies and improve productivity.



### Strengthen our Retail Offerings

Offer a 1-stop lifestyle destination by introducing new products, offering unique store experiences and using effective visual merchandising. Build on branding and marketing strategies to attract the modern customer.



### Expand Business Operations

Leverage on our brands, modern concepts and digitalisation to further expand our international network.



### Evolve into a digital financial services company

Strengthen our digital solutions and expand into new businesses complementary to our existing business through investments, acquisitions, joint ventures or strategic alliances.

# Q & A

# Aspial Lifestyle

October 2025