

Aspial Lifestyle

Corporate Presentation

October 2025



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AGENDA

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1. Aspial Lifestyle Overview
 2. Business Segments – **Retail**
 3. Business Segments – **Pawnbroking**
 4. Business Segments – **Secured Lending**
 5. Key Competitive Strengths
 6. Financials
 7. Business Strategies and Future Plans
-

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 •





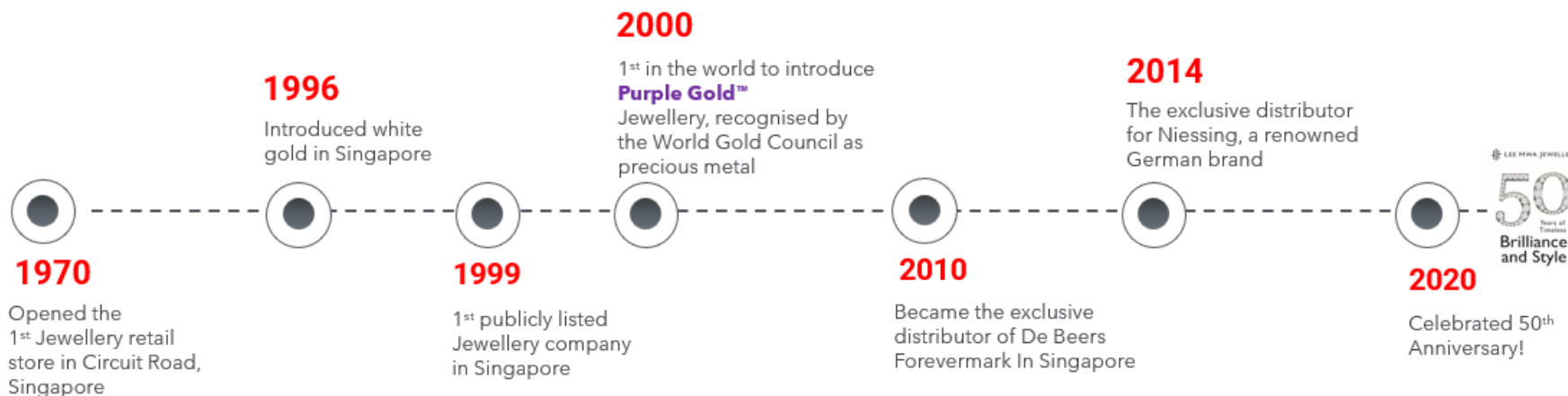
LEE HWA

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



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





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

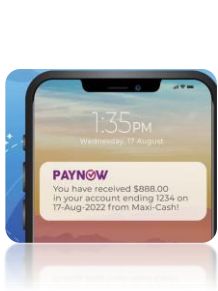
Lazada & ShopeeMall



Open concept store



Digitalisation



AI - Ambassador

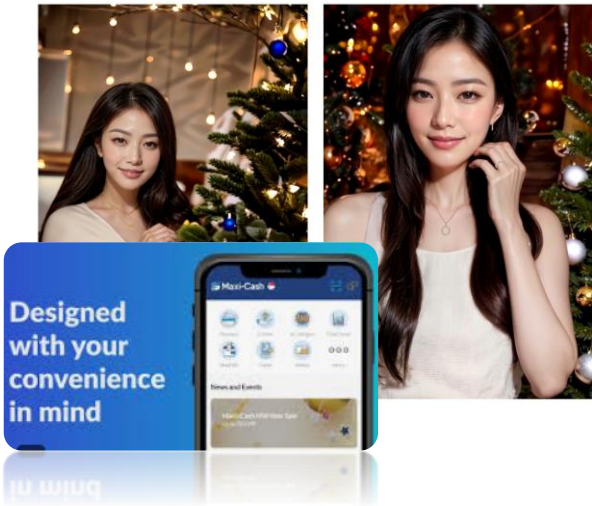
Overview



Retail of Jewellery & Branded Merchandise



Network of shops across Singapore



e-Commerce and Technology

Maxi-Cash

Anniversary Deals
Luxury Gold & Jewellery



Indulge with
LuxeSTYLE

Maxi-Cash
Celebrating
LOW PRICE
天天低价



EXIT

大兴当

THE FACESHOP



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.

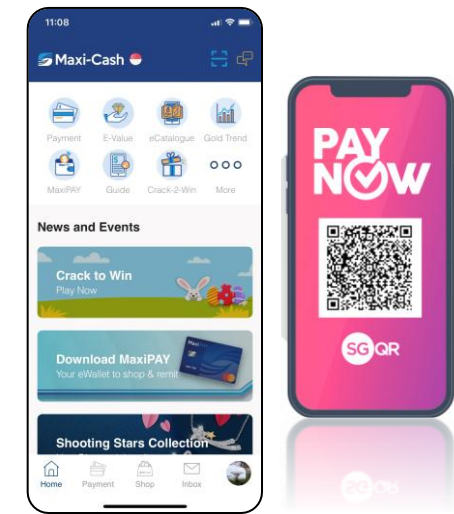
Large network of stores in strategic locations in Singapore engaged in pawnbroking and retail, with pawnbroking stores predominantly strategically and conveniently located near amenities like bus interchanges and MRT stations



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 Through 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



**Digital Online
Investment
Platform**



Monetary Authority
of Singapore



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

5 KEY COMPETITIVE STRENGTHS

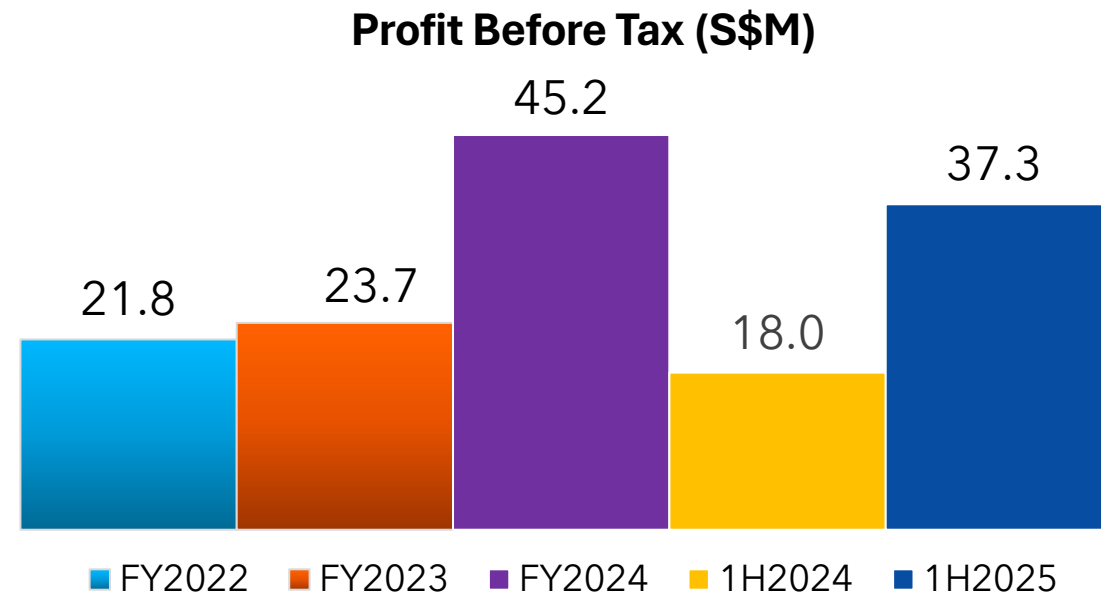
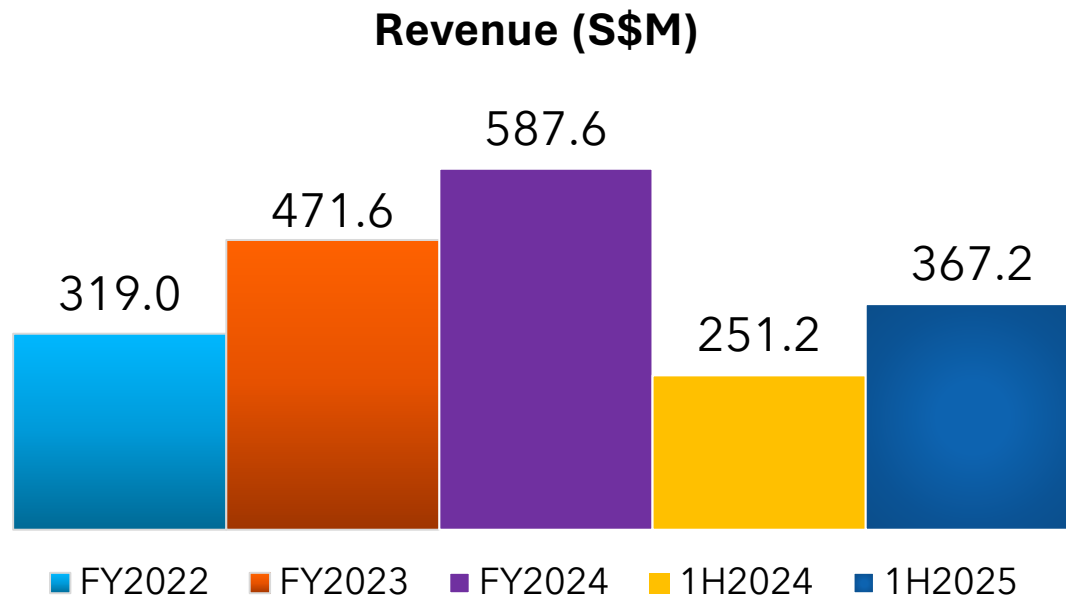
KEY COMPETITIVE STRENGTHS



6 FINANCIALS

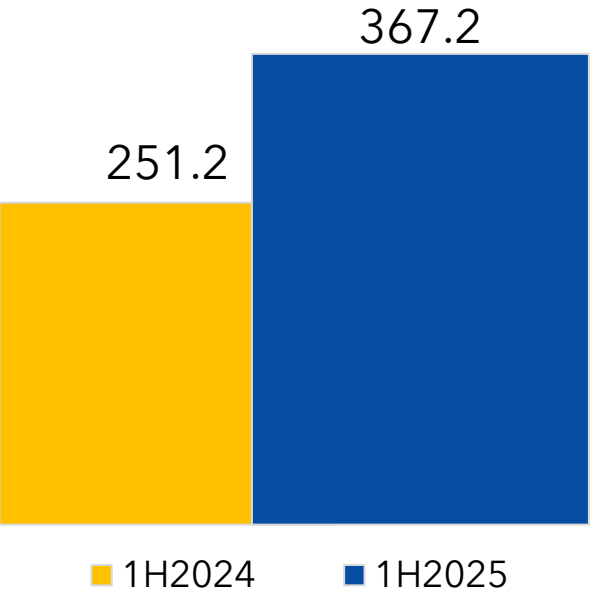
ASPIAL LIFESTYLE GROUP HISTORICAL FINANCIAL HIGHLIGHTS

Revenue & profitability has grown consistently over the last 3 years



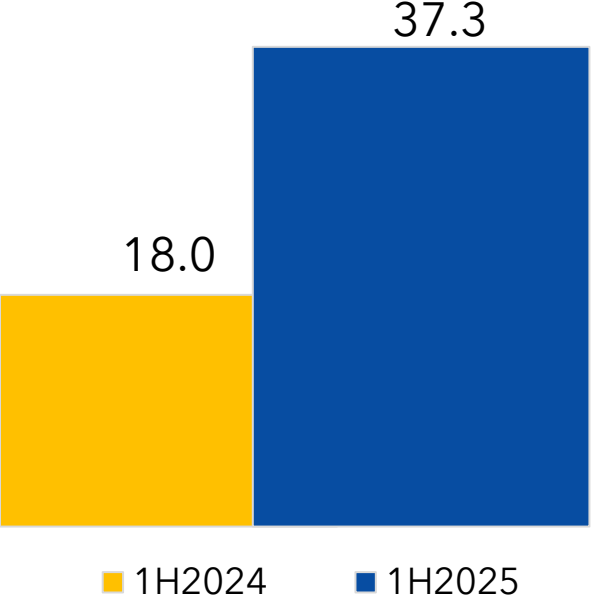
ASPIAL LIFESTYLE GROUP 1H2025 FINANCIAL HIGHLIGHTS

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

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