



# Corporate Presentation

February 2025



This presentation has been prepared by MoneyMax Financial Services Ltd. (the “Company”) and has been reviewed by the Company’s sponsor, United Overseas Bank Limited (the “Sponsor”), for compliance with Rules 226(2)(b) and 753(2) of the Singapore Exchange Securities Trading Limited (the “SGX-ST”) Listing Manual Section B: Rules of Catalyst. This presentation has not been examined or approved by the SGX-ST and the SGX-ST assumes no responsibility for the contents of this presentation, including the correctness of any of the statements or opinions made or reports contained in this presentation. The contact person for the Sponsor is Mr Lim Hoon Khiat, Senior Director, Equity Capital Markets, who can be contacted at 80 Raffles Place, #03-03 UOB Plaza 1, Singapore 048624, telephone: +65 6533 9898.

ONE OF THE LARGEST PAWNBROKING NETWORK

**>100** OUTLETS IN  
SINGAPORE & MALAYSIA



**51** OUTLETS IN  
SINGAPORE 

**55** OUTLETS IN  
MALAYSIA 



PENANG  
SELANGOR  
MELAKA  
JOHOR



# Our Business



# PAWNBROKING



# Pawnbroking

**What is it?** Short term collateralised loans



**Scale of our network**

**One of the largest chains** across Singapore and Malaysia.



**Highly regulated**

**Strict compliance requirements**, including KYC and AML protocols.



**Safe & Secure Trade**

Backed by collaterals such as **gold**.



**Digital Financial Services**

Customers can manage their pledge loans and pay interest directly through our **mobile app**.







## One of The Largest Drive-Thru Pawnshop Operator in Malaysia

### Unique Selling Points



Convenience



Security



Privacy



### Growing Demand

in area with high traffic congestion

# RETAIL & TRADING





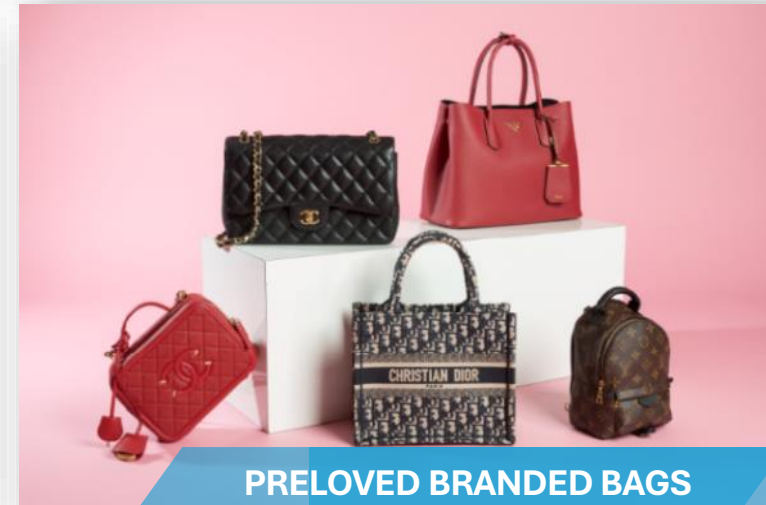
# Our Retail Concept



A modern and contemporary retail experience with sleek fixtures, curated product offerings, and an inviting ambience.



# Our Product Offerings



# Secured Lending



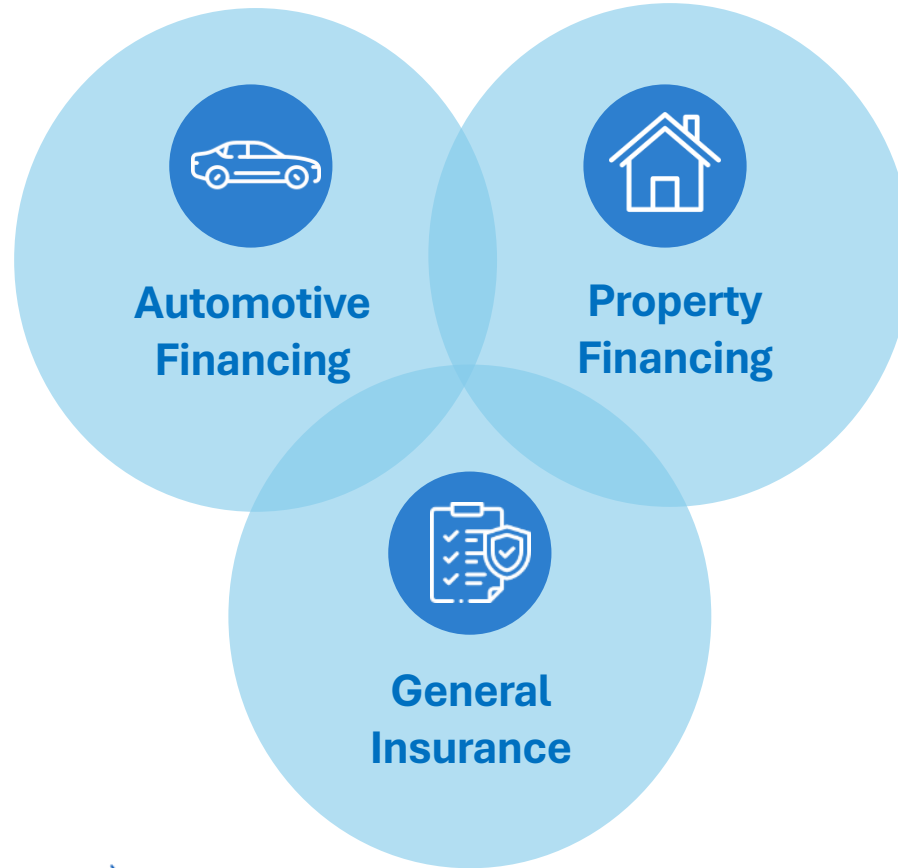
Strong car dealership network of **over 250 dealers**



Provide financing to dealers and individuals



Hire purchase financing (**COE / New and used car financing**)



**Flexible** loan structure



**Regulated** by Ministry of Law



Focus on **residential and commercial properties**



**Synergistic** with our lending portfolio



**Insurance:** Motor, fire, public liability, travel



# Awards and Accolades



- MADANI Credit Awards 2024, Best CSR Award
- Influential Brands 2024, Top Brand - Pawnbroking & Preowned Luxury Goods
- Singapore's Fastest Growing Companies 2020, The Straits Times
- Income's Million Dollar Producer Award, 2022-2024
- Singapore Prestige Brand Award 2015, Hall of Fame
- Singapore Prestige Brand Award 2015, Most Popular Brand (Established Brands)
- Singapore Prestige Brand Award 2014- Established Brands
- Singapore Prestige Brand Award 2013, Overall Winner (Promising Brands)

# Community



- **MoneyMax Education Grant Program (2022-2024)**  
Over 100 students were awarded education grants yearly from 2022-2024, with the aim of providing financial assistance to students from underprivileged families.
- Participated in Radin Mas Citizens' Consultative Committee's **Habuan Distribution** event, delivering food and necessities to Muslim families in rented housing units.

- **Donation of Partial Proceeds to Community Chest**  
MoneyMax gives back by donating S\$1 to Community Chest for every gold bar card sold in our MoneyMax stores.
- Awarded **People's Association Community Spirit Merit Award 2024**



# FINANCIAL PERFORMANCE



# FY2024 Financial Highlights

Revenue

**S\$390.1 million**

▲ 36.5%\*

Profit Before Income Tax

**S\$52.6 million**

▲ 64.1%\*

Profit For The Year

**S\$41.6 million**

▲ 65.4%\*

Net Margin

**10.7%**

▲ 1.9 p.p<sup>#</sup>

Notes:

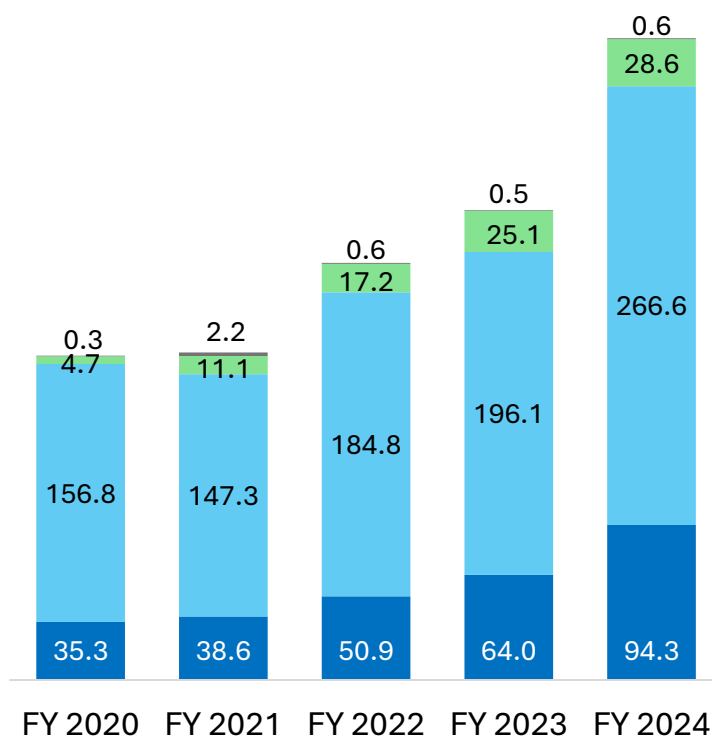
\* Compared against FY2023

<sup>#</sup> p.p denotes percentage points

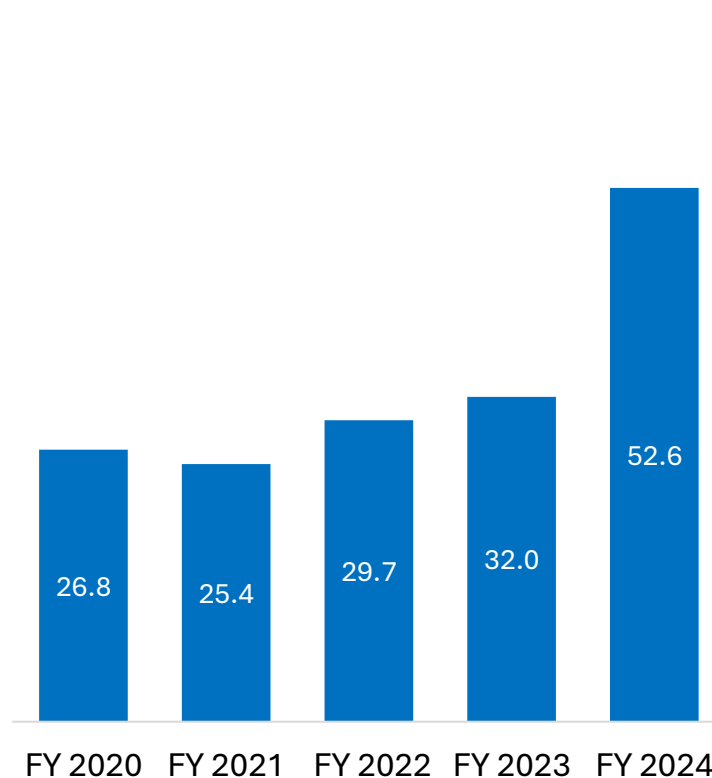


# Financial Highlights

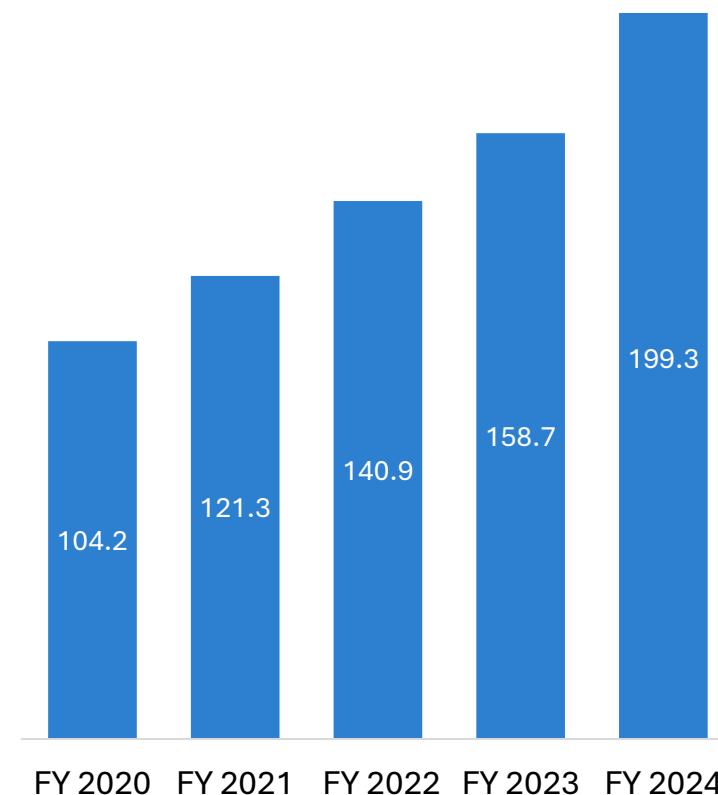
## Revenue by Business Segment (S\$ Million)



## Profit Before Tax (S\$ Million)



## Net Asset Value (S\$ Million)



- Pawn-broking
- Secured lending
- Retail and trading of gold and luxury items
- Others

# THANK YOU!

For enquiries, please contact:

Ms. Yong Jing Wen, Investor Relations

Tel: +65 9860 3047

Email: [jingwen@woodnoteconsulting.com](mailto:jingwen@woodnoteconsulting.com)