



2Q2017 & 1H2017 Results Presentation

28 July 2017

iFAST

iFAST Corporation Ltd.

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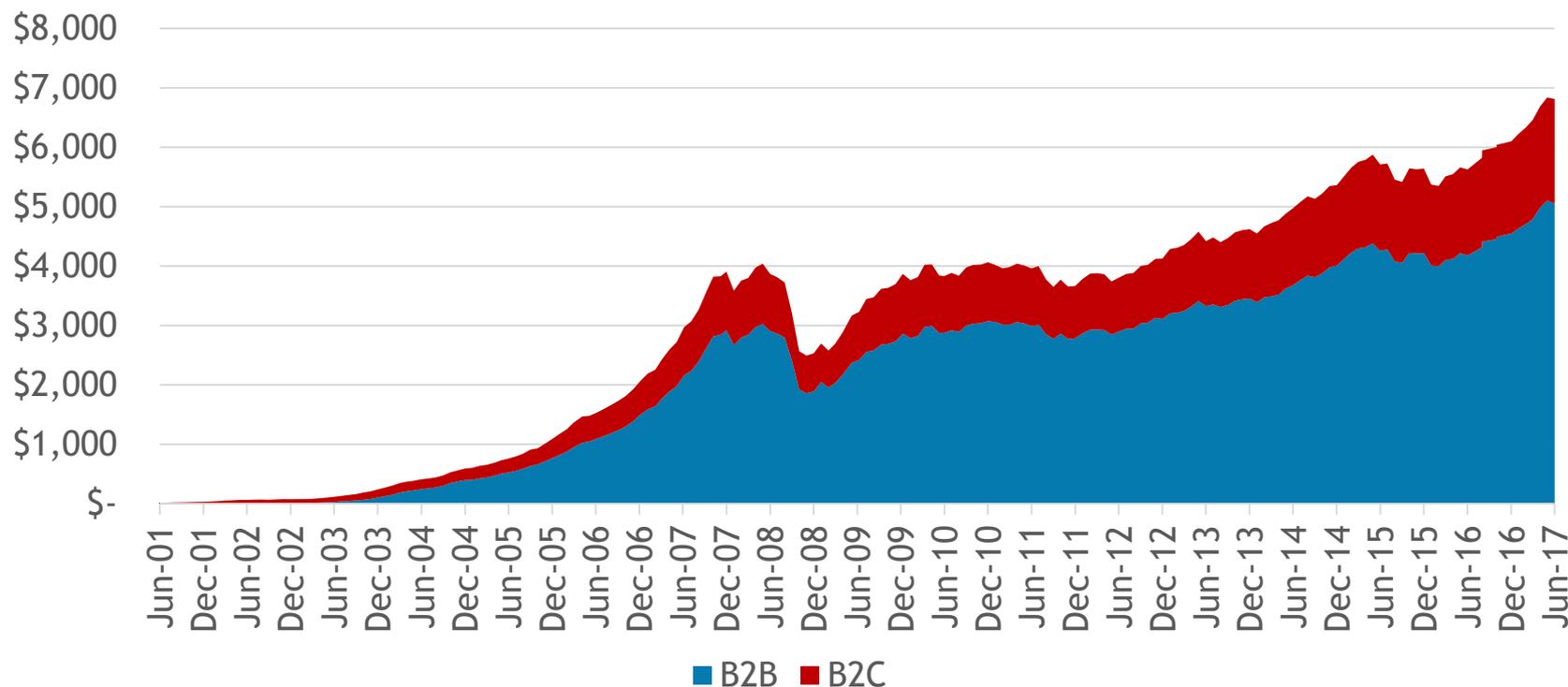
Key Summary

- The Group's Assets Under Administration (AUA) increased 21.1% YoY to hit a record high of S\$6.81 billion as at 30 June 2017
- The core markets in the Group all hit record high AUA levels: Singapore's AUA (+15.9% YoY), Hong Kong's AUA (+27.2% YoY), and Malaysia's AUA (+46.6% YoY)
- The improvements resulted from the Group's continuing efforts at strengthening its investment platforms in the various markets
- Market sentiment continued to be positive during 2Q2017, boosting sales in the various investment products distributed in the Group
- For the first six months of 2017 (1H2017), net sales stood at S\$419 million, compared to S\$96 million in 1H2016
- The Group's revenue and profitability improved significantly; net revenue increased 21.5% YoY to S\$23.12 million in 1H2017, while net profit rose 76.1% YoY to S\$4.22 million. Excluding the China operation, the Group's net profit rose 57.6% YoY to S\$6.23 million

Group AUA grew 21.1% YoY to record S\$6.81 billion

S\$ million

AUA (as at 30 June 2017): S\$6.81 billion¹



Note:

1. The Group's AUA as at 30 June 2017 includes its effective 16.3% share of the India Business

Key Summary

- In June 2017, the Group's Singapore operation (iFAST Financial Pte Ltd) was admitted as a Trading Member of Singapore Exchange Securities Trading Limited (SGX-ST), and a Clearing Member of The Central Depository (Pte) Limited (CDP)
- The Singapore operation launched SGX trading capabilities on its B2C platform (via the FSMOne account) in June 2017, and on its B2B platform in July 2017
- With a more complete suite of investment products, the Group has made concrete progress in becoming a more robust wealth management platform
- While the Group expects a gestation period for investors and wealth advisers to take up the new services, the Group believes the full benefits from its efforts to broaden the range products and services will be realised in the coming years
- The Group believes that the range of investment products and its fintech capabilities will continue to give B2B FA companies stronger wealth management capabilities in reaching out to more high net worth clients presently served by private banks
- Barring unforeseen circumstances, we expect the Group's financial results in 2017 to show a healthy improvement compared to 2016

Key Summary

- The Group's Dividend Guidance for FY2017 (similar to FY2016) is:
“For FY2017, our Directors intend to recommend and distribute dividends of 60% or more of our Group's net profit (excluding our China operation, and exceptional items)”
- The Directors have proposed a second interim dividend of 0.68 cents per ordinary share for 2Q2017, equivalent to about 54.6% of the Group's net profit (excluding our China operation, and exceptional items) for the quarter



Section I: Financial Results

iFAST

iFAST Corporation Ltd.

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Presentation of Group's Results

Presentation of Group's results (including and excluding China)

- In view of the guidance we have provided on our China operation (that the China business would be expected to have a negative impact on the Group's overall operating profit on a consolidated basis in 2016 and 2017), and that our Dividend Guidance for FY2016 and FY2017 is based on 60% or more of the Group's net profit (excluding China operation, and exceptional items), we are presenting our presentation results based on the results of:
 - (1) Group (Singapore, Hong Kong, Malaysia) excluding China operation; and
 - (2) Group (Singapore, Hong Kong, Malaysia) including China operation
- By adopting such a structure in the presentation, investors are able to better assess the performance of the Group in our core operations in Singapore, Hong Kong and Malaysia, with and without the impact from our newer China operation

Financial Results for Group (excluding China operation) (2Q2017 vs 2Q2016)

S\$ (Million)	2Q2016	2Q2017	YoY change (%)
Revenue	19.14	24.56	+28.3
Net revenue	9.63	11.85	+23.0
Other income	0.30	0.43	+45.8
Expenses	8.09	8.60	+6.3
Net finance income	0.20	0.15	-25.5
Share of results of associates, net of tax	-0.05	-0.11	+140.4
Profit before tax	1.99	3.72	+86.5
Profit after tax	1.87	3.28	+76.0
Net profit attributable to owners of the Company	1.87	3.28	+76.0

Financial Results for Group (including China operation) (2Q2017 vs 2Q2016)

S\$ (Million)	2Q2016	2Q2017	YoY change (%)
Revenue	19.37	24.66	+27.3
Net revenue	9.68	11.95	+23.4
Other income	0.30	0.43	+45.8
Expenses	8.87	9.84	+10.9
Net finance income	0.20	0.16	-23.5
Share of results of associates, net of tax	-0.05	-0.11	+140.4
Profit before tax	1.27	2.59	+104.7
Profit after tax	1.14	2.15	+89.4
Net profit attributable to owners of the Company	1.14	2.21	+93.0

Financial Results for Group (excluding China operation) (1H2017 vs 1H2016)

S\$ (Million)	1H2016	1H2017	YoY change (%)
Revenue	37.81	46.52	+23.0
Net revenue	18.98	22.97	+21.0
Other income	1.10	0.87	-21.0
Expenses	16.18	16.98	+4.9
Net finance income	0.45	0.35	-22.0
Share of result of associates, net of tax	-0.05	-0.24	+378.4
Profit before tax	4.26	6.95	+63.2
Profit after tax	3.95	6.23	+57.6
Net profit attributable to owners of the Company	3.95	6.23	+57.6

Financial Results for Group (including China operation) (1H2017 vs 1H2016)

S\$ (Million)	1H2016	1H2017	YoY change (%)
Revenue	38.05	46.76	+22.9
Net revenue	19.04	23.12	+21.5
Other income	1.10	0.87	-21.0
Expenses	17.85	19.27	+8.0
Net finance income	0.45	0.36	-20.8
Share of result of associates, net of tax	-0.05	-0.24	+378.4
Profit before tax	2.69	4.83	+79.5
Profit after tax	2.39	4.11	+72.3
Net profit attributable to owners of the Company	2.39	4.22	+76.1

Results Overview for Group (excluding China operation)

S\$ (Million)	FY2013 ¹	FY2014 ²	FY2015	FY2016	1H2017
Revenue	69.47	78.35	85.34	79.89	46.52
Net revenue	31.58	36.68	41.53	40.46	22.97
Other income	0.16	0.24	1.53	1.88	0.87
Impairment loss on investment in financial assets	-	-	-	0.68	-
Operating expenses	23.58	25.62	30.06	32.44	16.98
Net finance income	0.03	0.10	0.75	0.82	0.35
Share of results of associates, net of tax	-	-0.01	-0.02	-0.16	-0.24
Profit before tax	8.20	11.39	13.73	9.82	6.95
Profit after tax	7.62	11.00	13.08	9.06	6.23
Net profit attributable to owners of the Company	7.86	11.03	13.08	9.06	6.23
EPS (cents)	3.89	5.31	5.03	3.46	2.36
Dividend per share (cents)	1.98 ³	5.38	2.79	2.79	1.36

Notes:

1. Excluding one-off gain of S\$0.62 million on distribution to owners of the Company in October 2013
2. Excluding IPO expenses of S\$1.95 million in December 2014. Including IPO expenses of S\$1.95 million in December 2014, net profit stood at S\$8.56 million in FY2014
3. Excluding dividend by way of distribution in specie in October 2013

Results Overview for Group (including China operation)

S\$ (Million)	FY2013 ¹	FY2014 ²	FY2015	FY2016	1H2017
Revenue	69.47	78.35	85.34	80.60	46.76
Net revenue	31.58	36.68	41.53	40.69	23.12
Other income	0.16	0.24	1.53	1.88	0.87
Impairment loss on investment in financial assets	-	-	-	0.68	-
Operating expenses	23.58	26.14	31.08	36.48	19.27
Net finance income	0.03	0.10	0.80	0.84	0.36
Share of results of associates, net of tax	-	-0.01	-0.02	-0.16	-0.24
Profit before tax	8.20	10.87	12.75	6.09	4.83
Profit after tax	7.62	10.48	12.10	5.33	4.11
Net profit attributable to owners of the Company	7.86	10.51	12.10	5.45	4.22
EPS (cents)	3.89	5.06	4.65	2.08	1.60
Dividend per share (cents)	1.98 ³	5.38	2.79	2.79	1.36

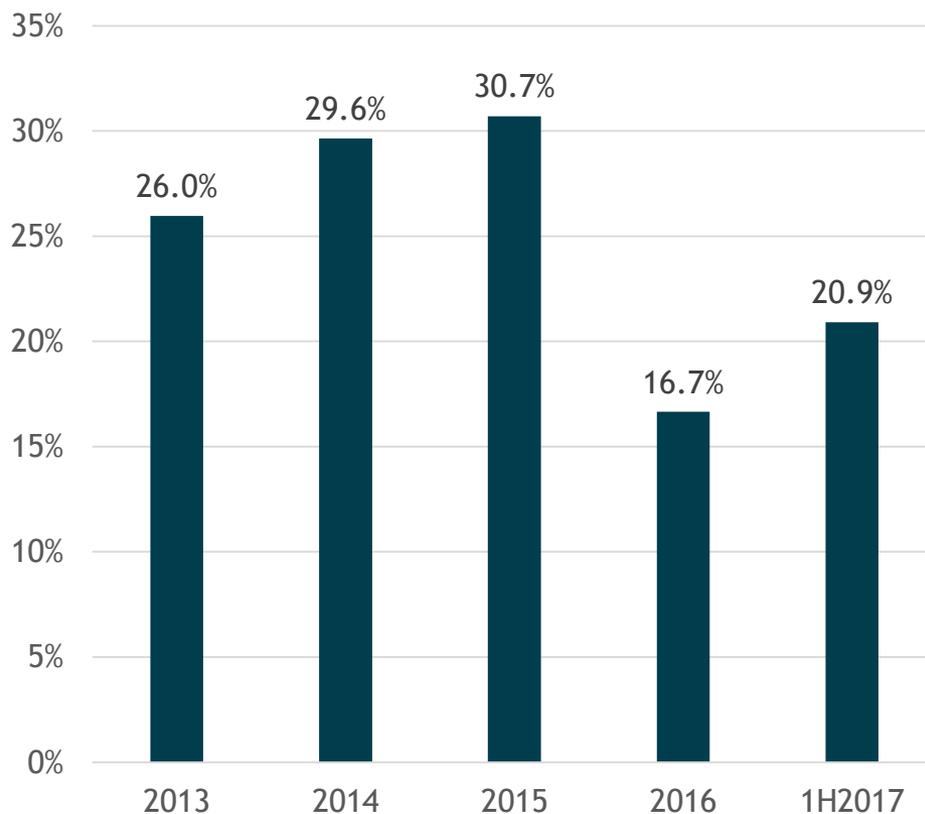
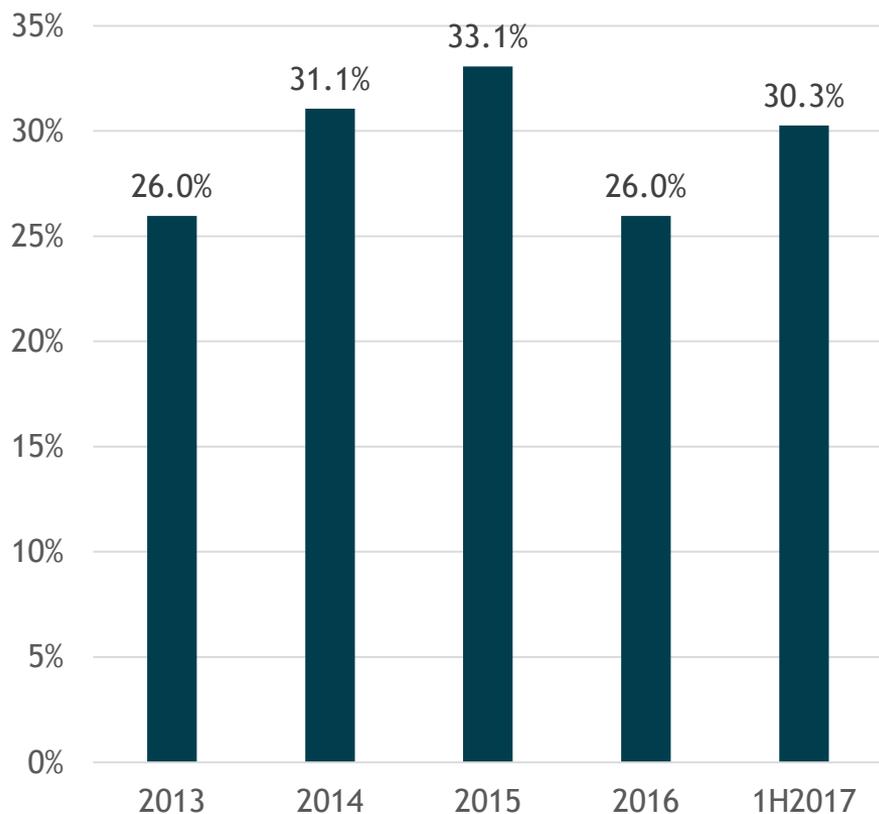
Notes:

1. Excluding one-off gain of S\$0.62 million on distribution to owners of the Company in October 2013
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3. Excluding dividend by way of distribution in specie in October 2013

PBT margin for Group (based on net revenue)

(excluding China operation)

(including China operation)



Notes:

1. PBT margins (2013) exclude one-off gain of S\$0.62 million on distribution to owners of the Company in Oct 2013
2. PBT margins (2014) exclude IPO expenses of S\$1.95 million in Dec 2014
3. PBT margins (2016) exclude one-off impairment loss of S\$0.68 million on investment in financial assets recognised in 4Q2016

Financial Ratios

S\$ (Million)	FY2013	FY2014	FY2015	FY2016	1H2017
Operating Cashflows	7.13	10.18	14.18	5.63	4.91
Capital Expenditure	1.57	2.34	5.45	6.61	2.85

S\$ (Million)	31 Dec 2013	31 Dec 2014	31 Dec 2015	31 Dec 2016	30 Jun 2017
Net Current Assets	20.70	63.16	68.32	64.39	64.01

S\$ (Million)	31 Dec 2013	31 Dec 2014	31 Dec 2015	31 Dec 2016	30 Jun 2017
Shareholders' Equity	23.97	66.91	76.56	78.45	79.27

Cash position

	As at 31 Dec 2016 (S\$ million)	As at 30 Jun 2017 (S\$ million)
Cash and cash equivalents	22.46	25.72
Other investments ¹	32.13	26.73
Total cash and other investments	54.59	52.45

Note:

1. Other investments comprise investments in available-for-sale financial assets and held-for-trading financial assets

Number of issued shares

	As at 31 Dec 2016	As at 30 Jun 2017
Total number of issued shares	262,223,415	263,378,532

Our Consolidated Financial Position as at 30 June 2017

	S\$'000
NON-CURRENT ASSETS	
Fixed Assets	2,593
Intangible Assets	11,178
Associates	1,703
Others	488
	15,962
CURRENT ASSETS	
Trade & other receivables	33,605
Prepayments & others	2,111
Other Investments	26,729
Cash & cash equivalents	25,720
	88,165
TOTAL ASSETS	104,127
HELD UNDER TRUST	
Cash at Bank - Trust Accounts	182,721
Client Ledger balances	(182,721)

Our Consolidated Financial Position as at 30 June 2017 - cont'd

	S\$'000
CURRENT LIABILITIES	
Trade & other payables	23,278
Finance Lease	5
Current tax payable	873
	24,156
NON-CURRENT LIABILITIES	
Deferred Tax	562
Finance Lease	16
	578
EQUITY	
Share Capital	64,840
Accumulated profits	16,319
Other reserves	(1,888)
EQUITY ATTRIBUTABLE TO OWNERS OF THE COMPANY	79,271
Non-Controlling Interests	122
TOTAL EQUITY	79,393
TOTAL EQUITY & LIABILITIES	104,127

Second Interim Dividend for FY2017

Second Interim Dividend for FY2017 - Schedule

Dividend per share	0.68 cents per ordinary share
Ex-dividend date	4 August 2017
Record date and time	8 August 2017 (5.00 pm)
Payment date	21 August 2017

- The Group's Dividend Guidance for FY2017 is: "For FY2017, our Directors intend to recommend and distribute dividends of 60% or more of our Group's net profit (excluding our China operation, and exceptional items)". The Dividend Guidance for FY2017 is the same as for FY2016
- For the second interim dividend for 2Q2017, the Directors proposed a dividend per share of 0.68 cents per ordinary share, that is equivalent to about 54.6% of the Group's net profit (excluding our China operation, and exceptional items) for the quarter
- The dividend per share was 2.79 cents per share for both FY2015 and FY2016



Section II: Performance Trends

Group AUA Trends



Singapore: 69.4%



Hong Kong: 22.1%



Malaysia: 6.8%



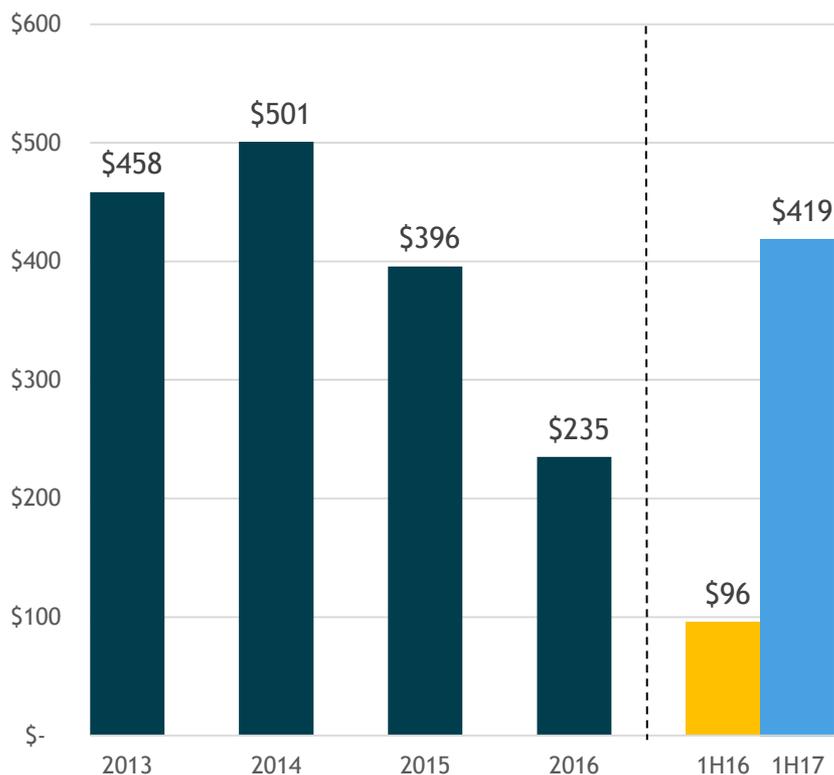
Others: 1.7%

- The AUA contribution from the China Business and India Business (based on the Group's effective share of the India Business) is included in the 'Others' category
- The Group's AUA rose 21.1% YoY and 5.5% QoQ to a record S\$6.81 billion (as at 30 June 2017)
- Growth in AUA was across all geographical segments: Singapore's AUA increased 15.9% YoY, Hong Kong's AUA grew 27.2% YoY, while Malaysia's AUA grew 46.6% YoY
- The contribution from the Bonds / ETFs / Stocks business stood at a combined 7.2% of the Group's AUA level (as at 30 June 2017)

Net sales & Subscription ex-switching

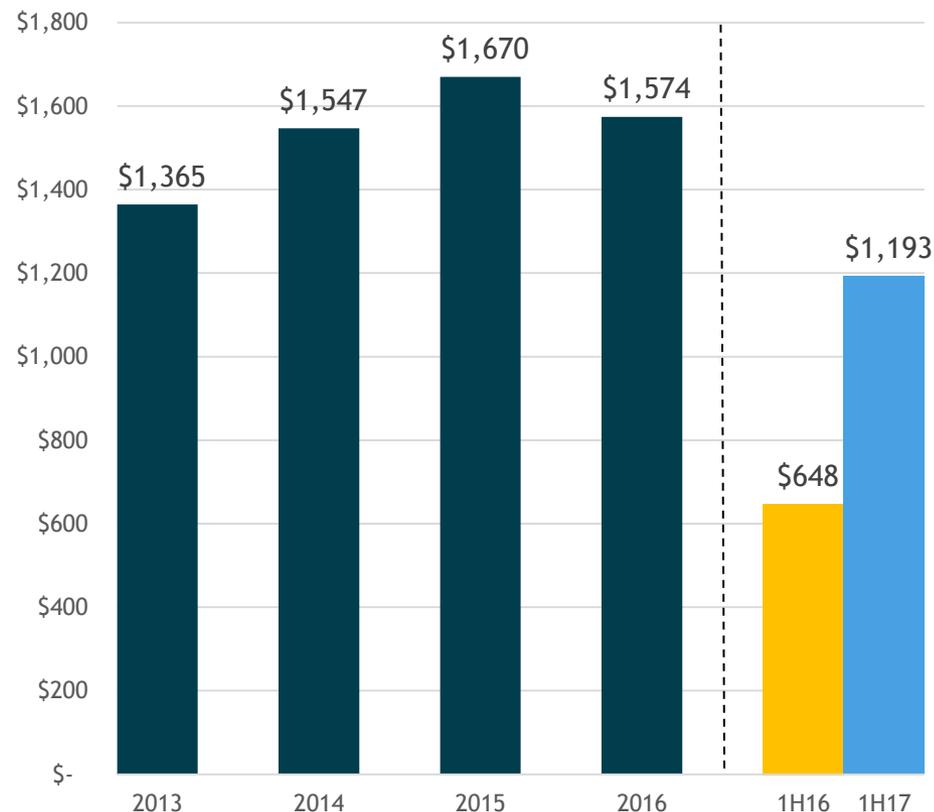
S\$ million

Net Sales



S\$ million

Subscription ex-switching



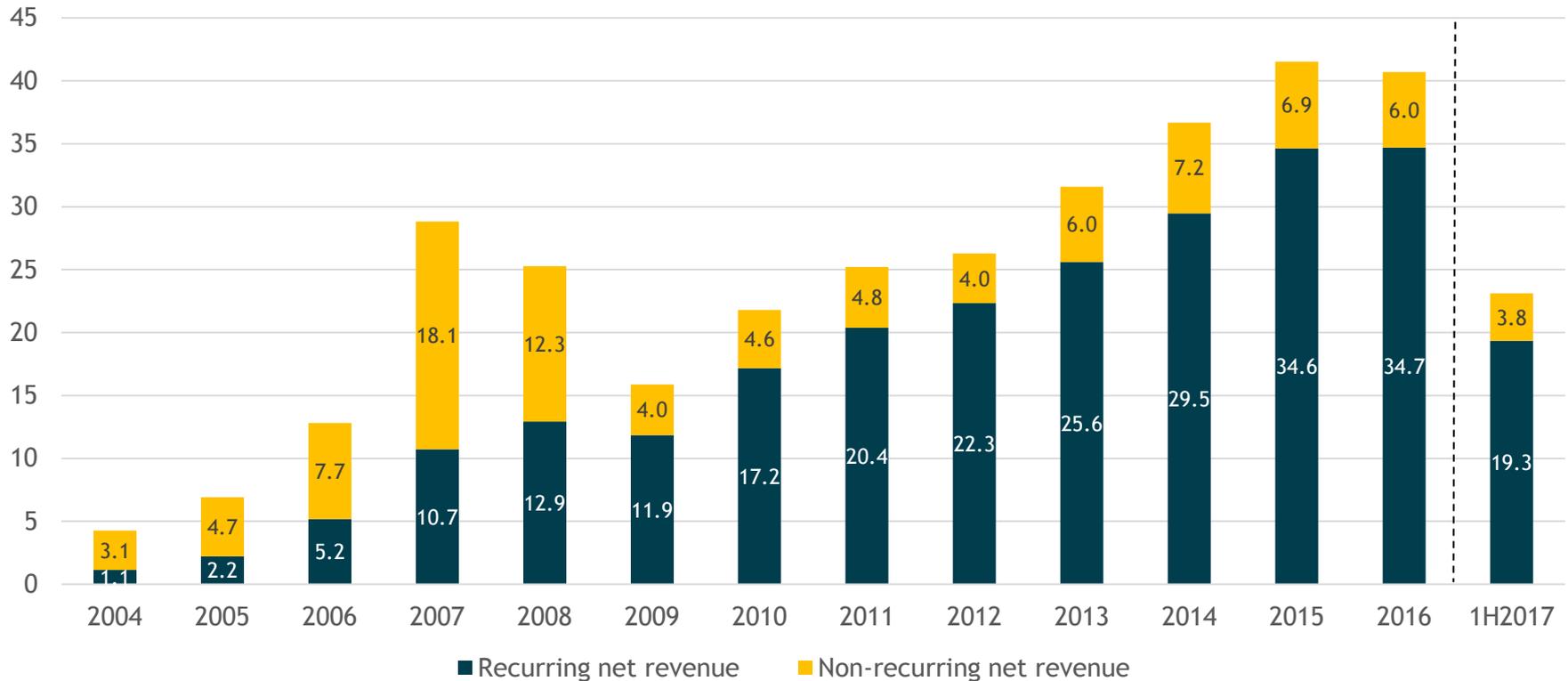
Notes:

1. Net sales stood at S\$173 million in 1Q2017 and S\$236 million in 2Q2017
2. Subscription ex-switching stood at S\$547 million in 1Q2017 and S\$646 million in 2Q2017

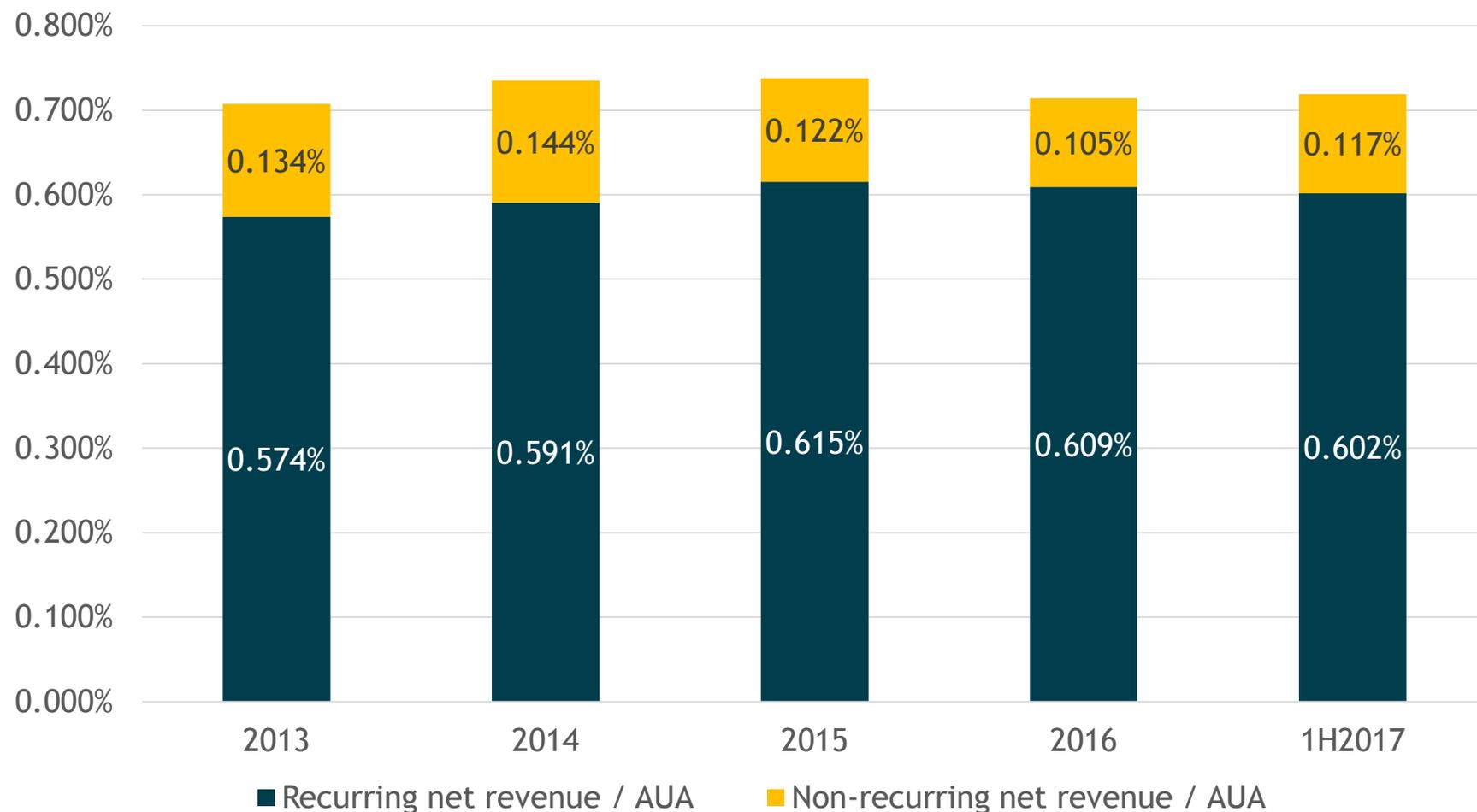
Net revenue breakdown between recurring and non-recurring sources

Average contribution from recurring net revenue as opposed to non-recurring net revenue in the period from 2012 to 1H2017 was 83.1%

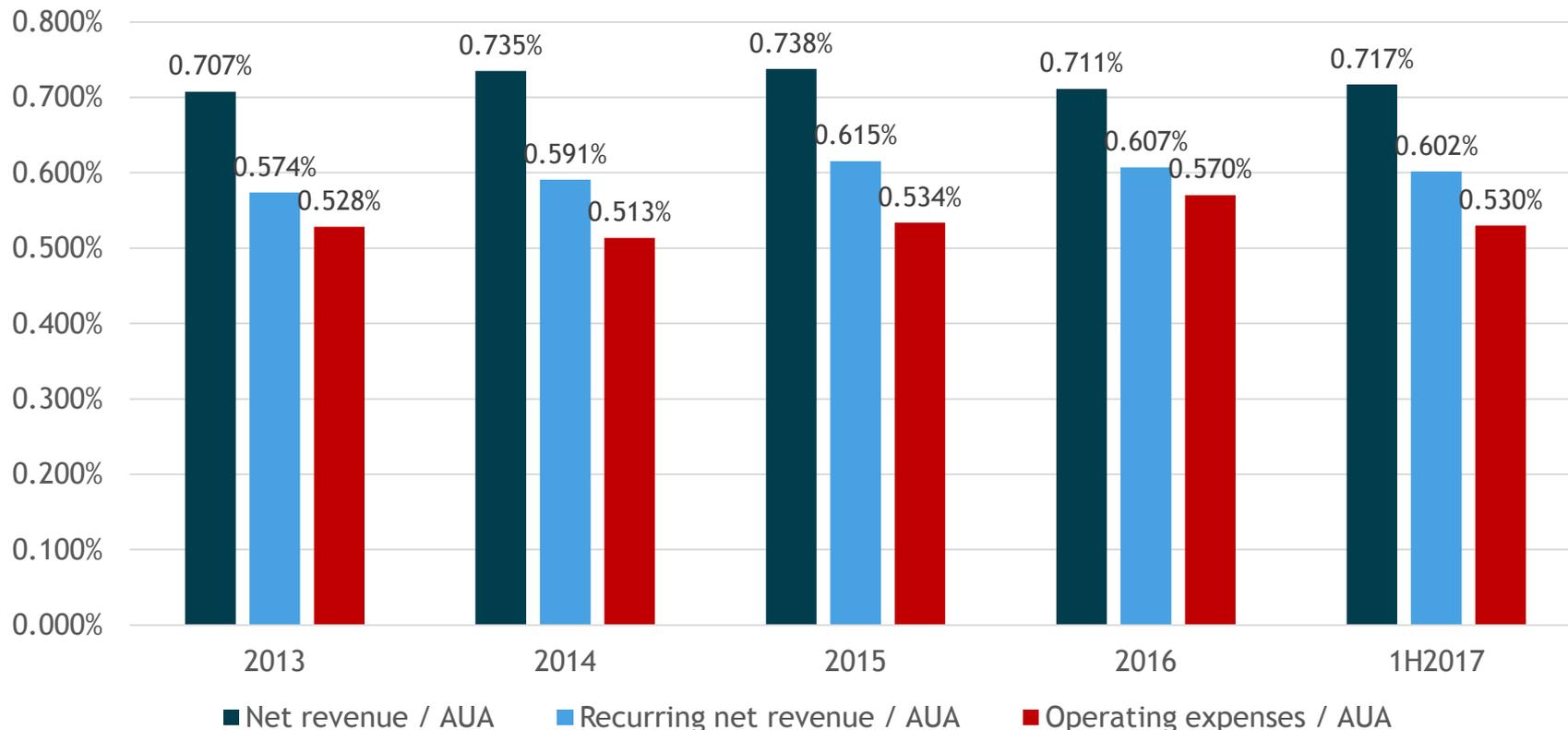
S\$ million



Net revenue as a ratio of average AUA



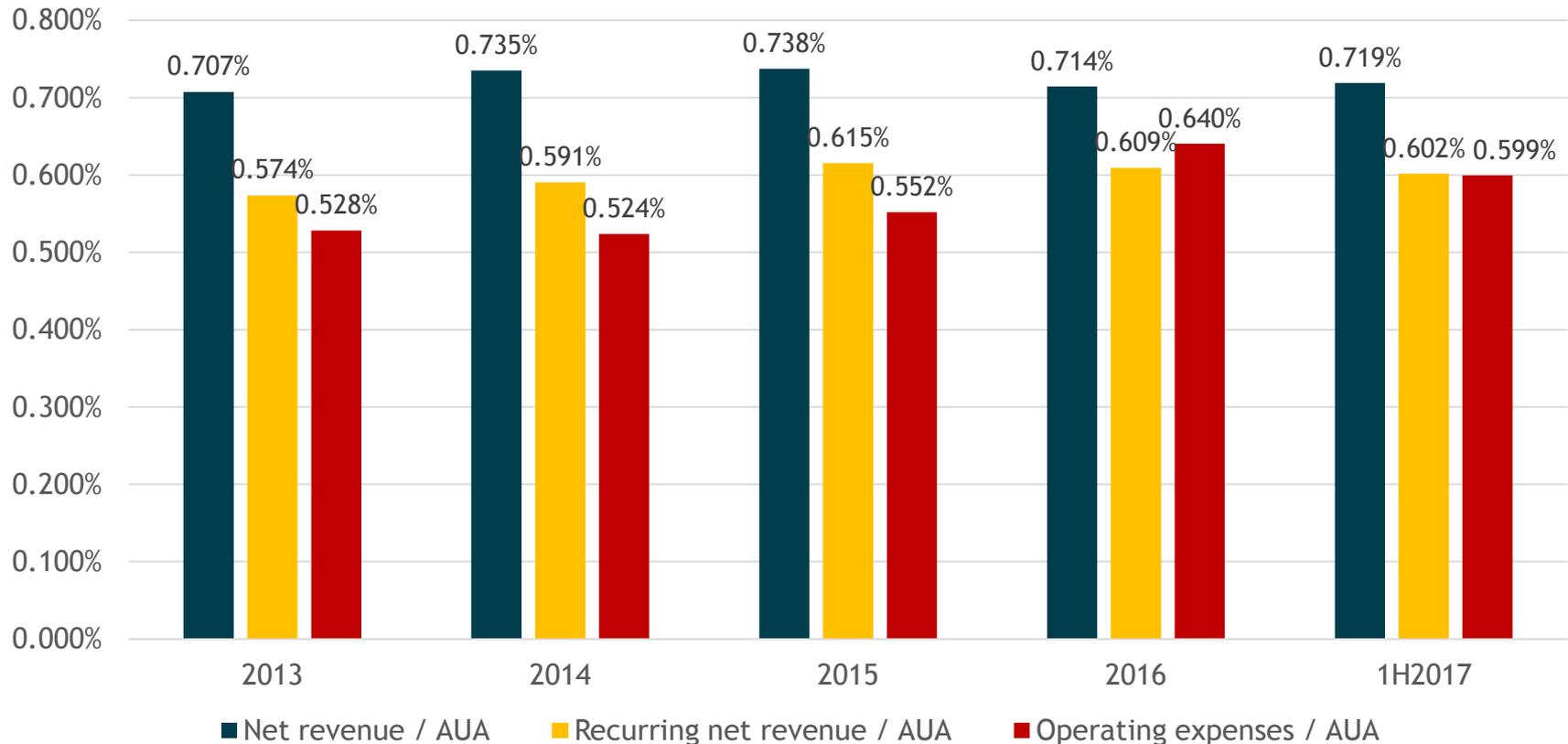
Net revenue and operating expenses as a ratio of average AUA for Group (excluding China operation)



Note:

1. The operating expenses as a ratio of average AUA in 2016 excludes impairment loss of S\$0.68 million on investment in financial assets recognised in 4Q2016

Net revenue and operating expenses as a ratio of average AUA for Group (including China operation)



Note:
 1. The operating expenses as a ratio of average AUA in 2016 excludes impairment loss of S\$0.68 million on investment in financial assets recognised in 4Q2016

Recurring and Non-Recurring Net Revenue

S\$ (Million)	FY2013	FY2014	FY2015	FY2016	1H2017
Recurring net revenue	25.62	29.48	34.64	34.71	19.34
Non-recurring net revenue	5.96	7.20	6.89	5.98	3.78
Total net revenue	31.58	36.68	41.53	40.69	23.12
YoY Change (%)	FY2013	FY2014	FY2015	FY2016	1H2017
Recurring net revenue	+14.7	+15.1	+17.5	+0.2	+16.9
Non-recurring net revenue	+50.9	+20.8	-4.4	-13.2	+51.8
Total net revenue	+20.4	+16.1	+13.2	-2.0	+21.5

Net Revenue - Geographical Segment

S\$ (Million)	FY2013	FY2014	FY2015	FY2016	1H2017
Singapore	24.10	25.72	30.04	29.54	16.39
Hong Kong	6.50	9.48	9.55	8.66	5.02
Malaysia	0.98	1.48	1.94	2.26	1.56
China	-	-	-	0.23	0.15
Group	31.58	36.68	41.53	40.69	23.12
YoY Change (%)	FY2013	FY2014	FY2015	FY2016	1H2017
Singapore	+13.0	+6.7	+16.8	-1.7	+18.4
Hong Kong	+48.1	+45.8	+0.7	-9.4	+21.9
Malaysia	+71.9	+50.5	+31.1	16.7	+52.4
China	-	-	-	NM	+194.2
Group	+20.4	+16.1	+13.2	-2.0	+21.5

Note:

1. NM denotes Not Meaningful

Net Revenue - B2B Business Segment

B2B Net Revenue (S\$ Million)	FY2013	FY2014	FY2015	FY2016	1H2017
Recurring net revenue	18.16	21.09	24.50	24.49	13.67
Non-recurring net revenue	3.06	4.46	4.09	3.86	2.19
Total B2B net revenue	21.22	25.55	28.59	28.35	15.86
YoY Change (%)	FY2013	FY2014	FY2015	FY2016	1H2017
Recurring net revenue	+13.3	+16.1	+16.2	-0.02 ¹	+17.3
Non-recurring net revenue	+45.0	+45.8	-8.3	-5.6	+39.0
Total B2B net revenue	+17.0	+20.4	+11.9	-0.8	+19.9

Note:

1. The decline is less than 0.1%

Net Revenue - B2C Business Segment

B2C Net Revenue (S\$ Million)	FY2013	FY2014	FY2015	FY2016	1H2017
Recurring net revenue	7.46	8.39	10.15	10.22	5.67
Non-recurring net revenue	2.90	2.74	2.79	2.12	1.59
Total B2C net revenue	10.36	11.13	12.94	12.34	7.26
YoY Change (%)	FY2013	FY2014	FY2015	FY2016	1H2017
Recurring net revenue	+18.2	+12.5	+20.9	+0.7	+15.9
Non-recurring net revenue	+57.6	-5.5	+1.9	-24.1	+73.6
Total B2C net revenue	+27.1	+7.4	+16.3	-4.6	+25.0

Profit/Loss - Geographical Segment

Profit/Loss After Tax (S\$ Million)	FY2013	FY2014	FY2015	FY2016	1H2017
Singapore	7.81 ¹	9.00 ²	11.21	9.05 ⁴	5.28
Hong Kong	0.40	2.10	1.65	0.53	0.66
Malaysia	(0.59)	(0.09)	0.24	0.32	0.53
Others ³	-	(0.01)	(0.02)	(0.16)	(0.24)
Net profit (excluding China operation)	7.62	11.00	13.08	9.74	6.23
China	-	(0.52)	(0.98)	(3.61)	(2.01)
Net profit (including China operation)	7.62	10.48	12.10	6.13	4.22

Notes:

1. Excluding a one-off gain of S\$0.62 million on distribution to owners of the Company in October 2013
2. Excluding IPO expenses of S\$1.95 million in December 2014
3. Representing share of results of associates
4. Excluding impairment loss on investment in financial assets amounting to S\$0.68 million in 4Q2016

1H2017 Results & Outlook - Singapore



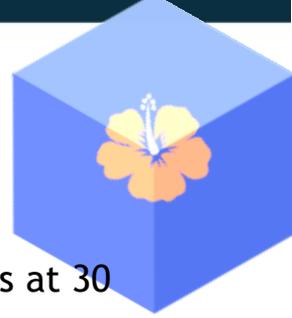
- AUA grew 15.9% YoY (+3.7% QoQ) to a record high of S\$4.73 billion as at 30 June 2017
- Net revenue grew 18.4% YoY to S\$16.39 million and net profit after tax grew 37.4% YoY to S\$5.28 million in 1H2017, due to improved market sentiment and increased sales in investment products
- Improvement in sales came from across the investment products distributed via the new FSMOne account (unit trusts, bonds, stocks, ETFs and robo-advisory portfolios), and B2B business division which services over 50 FA companies, financial institutions and banks in Singapore
- Following iFAST Singapore's admission as a Trading Member of Singapore Exchange Securities Trading Limited (SGX-ST), and a Clearing Member of The Central Depository (Pte) Limited (CDP) in June 2017, the Singapore operation launched SGX trading capabilities on its B2C platform (with the FSMOne account) in June 2017, and on its B2B platform in July 2017
- The platform's wealth management solutions are focused on growing AUA and the introduction of SGX stock trading capabilities enables the platform to introduce competitive fees on its B2C and B2B platforms
- The Group believes that the more complete range of investment products and its fintech capabilities will continue to give B2B FA companies stronger wealth management capabilities in reaching out to more high net worth clients presently served by private banks

1H2017 Results & Outlook - Hong Kong



- Hong Kong's AUA grew 27.2% YoY (+7.5% QoQ) to hit a record high of S\$1.51 billion as at 30 June 2017
- Net revenue increased 21.9% YoY to S\$5.02 million and net profit after tax improved 731.6% to S\$0.66 million in 1H2017
- Improved market sentiment especially in the local Hong Kong market, and the increased range and depth of the products and services distributed, contributed to the significant improvement in AUA, sales and revenue
- Following a couple of years of difficult market conditions, the Hong Kong operation has been experiencing good growth momentum in both its B2B and B2C segments, with sales in unit trusts and bonds both growing strongly

1H2017 Results & Outlook - Malaysia



- Malaysia's AUA grew 46.6% YoY (+12.7% QoQ) to hit a record high of S\$465.75 million as at 30 June 2017
- Net revenue grew 52.4% YoY to S\$1.56 million and net profit after tax grew by 573.4% YoY to S\$0.53 million in 1H2017
- Similar to the Group's Singapore and Hong Kong operations, the Malaysia operation has been working towards enhancing its range of investment products and services, and has expanded its investment products range to include robo-advisory portfolios in May 2017
- The launch of bonds in April 2017 enables the investor community to have far easier access to bonds on the Malaysia platform (including via the Bond Express initiative)

1H2017 Results & Outlook - China



- The China business was soft launched in March 2016 and remains in the early stages of building the iFAST brand among potential clients and investment practitioners in China's wealth management industry
- Gross revenue in China operation decreased by 57.9% YoY in 2Q2017, because some ad-hoc contributions received from institutional business in 2016 were negatively affected by local regulatory changes since the beginning of this year. Nevertheless, net revenue still increased significantly YoY in 2Q2017 and 1H2017, benefitting from improvements in the offshore China markets (via the Group's Hong Kong and Singapore operations); net revenue increased 100.0% YoY in 2Q2017 and 194.2% YoY in 1H2017
- As the China operation continues to ramp up its activities in China with additional headcounts and a new office in Shanghai (since 3Q2016), expenses increased 37.8% YoY in 1H2017. The loss from the China operation increased 29.1% YoY to S\$2.01 million in 1H2017

1H2017 Results & Outlook - China



- The China operation is continuing to bring in sales through its team of in-house wealth advisers (under the 'platform-cum-IFA incubator' strategy). The recruitment and training for this advisory arm will continue, as the Group sees more potential in the inflows from this strategy
- In addition, for the China B2B onshore business, the China operation is working to expand its network with existing B2B partners in the market. The China operation has signed up with more than 10 B2B partners (including Internet and financial services companies), which the Group foresees could boost future AUA and sales numbers
- For the B2B offshore business, increased contributions can be expected in the future, as more Chinese companies are looking to help their clients invest internationally
- The China operation has continuously increased the range of fund house partners and the funds carried on the platform; as at 30 June 2017, the China operation has signed up over 55 fund houses, with over 2,200 funds on its platform



Section III: Appendices

Business Overview

- We are an Internet-based investment products distribution platform with assets under administration (AUA) of S\$6.81 billion as at 30 June 2017 (stock code: AIY)
- Two main business divisions:
 - Business-to-Consumer (B2C) platform, Fundsupermart (including its new FSMOne multi-products account in Singapore), targeted at DIY investors (AUA of S\$1.76 billion); and
 - Business-to-Business (B2B) platform that caters to the specialised needs of over 240 financial advisory (FA) companies, financial institutions and banks (AUA of S\$5.05 billion), which in turn have more than 6,000 wealth advisers
- The Group offers access to over 5,000 investment products including unit trusts, bonds and Singapore Government Securities (SGS), stocks, Exchange Traded Funds (ETFs), insurance products, and services including online robo-advisory portfolios, research and investment seminars, financial technology (fintech) solutions, and investment administration and transaction services
- Our mission statement is, “To help investors around the world invest globally and profitably”
- Winner of the “Most Transparent Company Award 2015, New Issues Category” at the SIAS Investors’ Choice Awards 2015, and the “Best Investor Relations - Merit Award” for First-Year Listed Companies at the Singapore Corporate Awards 2015. iFAST Corp made its debut in the Singapore Governance and Transparency Index (SGTI), ranking within the top 10% among SGX-listed companies

fundsupermart.com
INVEST GLOBALLY AND PROFITABLY

FSMOne

**iFAST
CENTRAL**

**iFAST GLOBAL
PRESTIGE**
Investment Platform for HNWIs

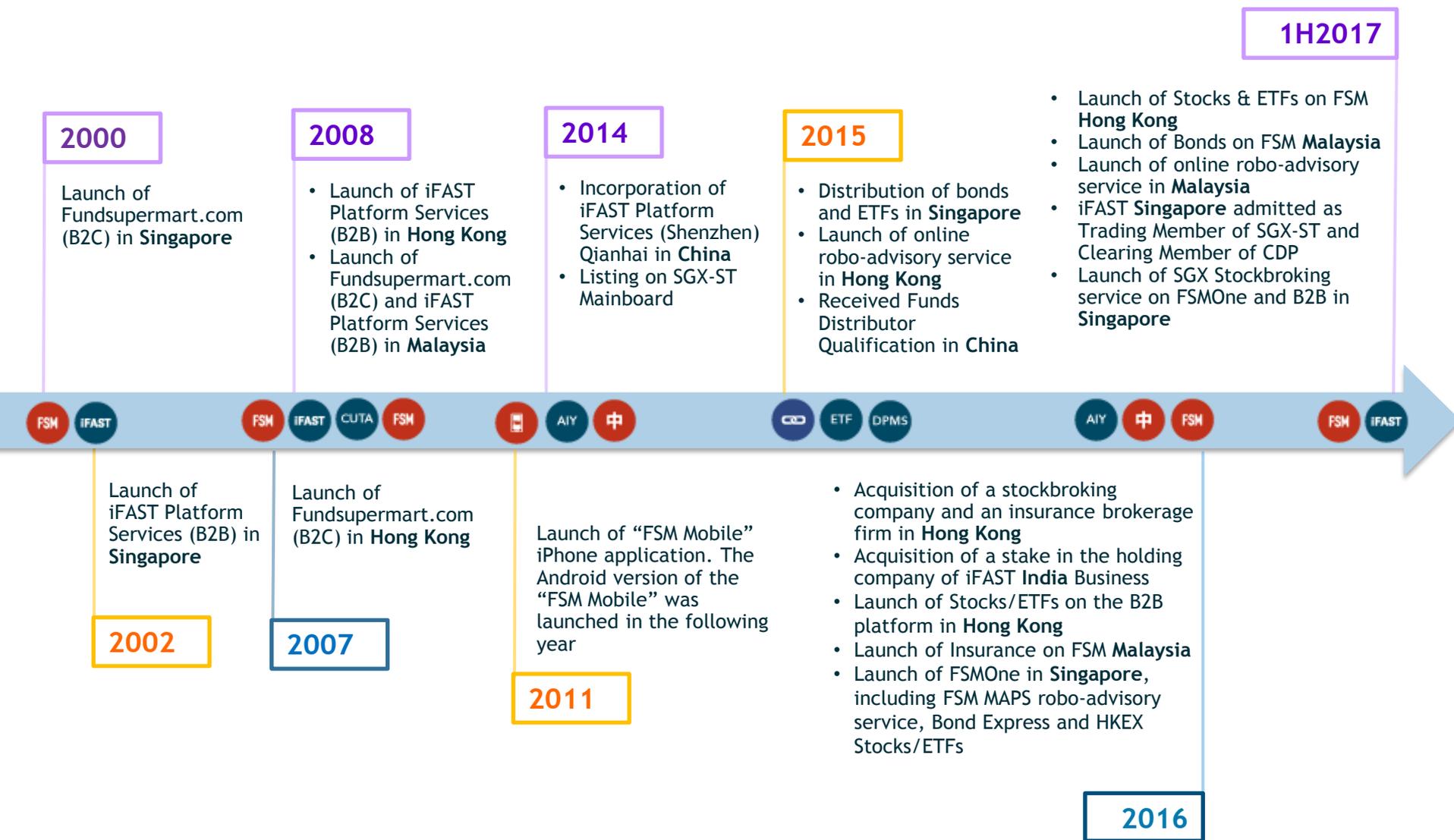
bondsupermart

iFAST

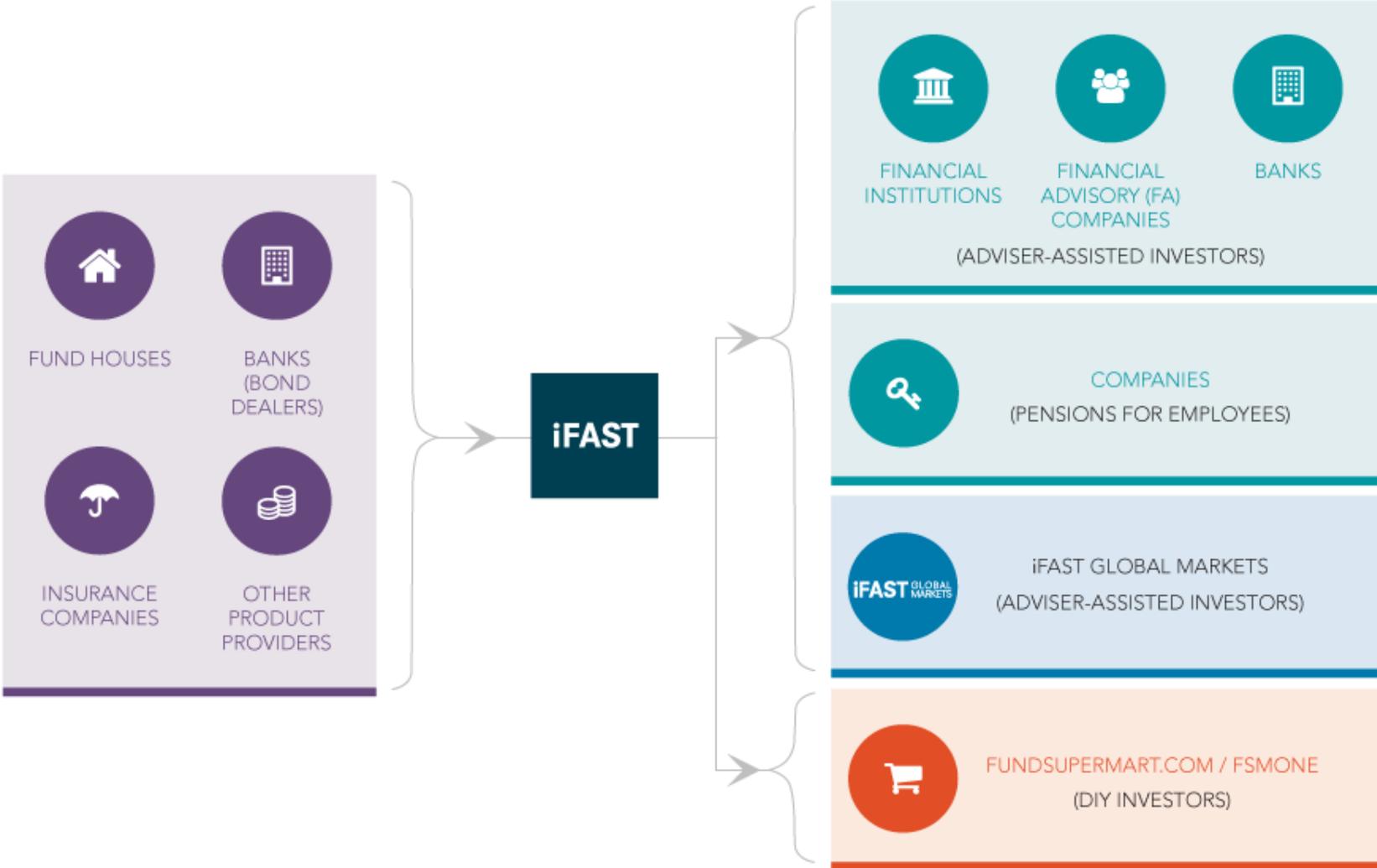
iFAST Corporation Ltd.

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2000 - 1H2017 Milestones



Business Model



Our Value Proposition

Product Providers

- One platform, multiple B2C and B2B customers
- No need to enter into individual distribution agreement and business relationship with customers



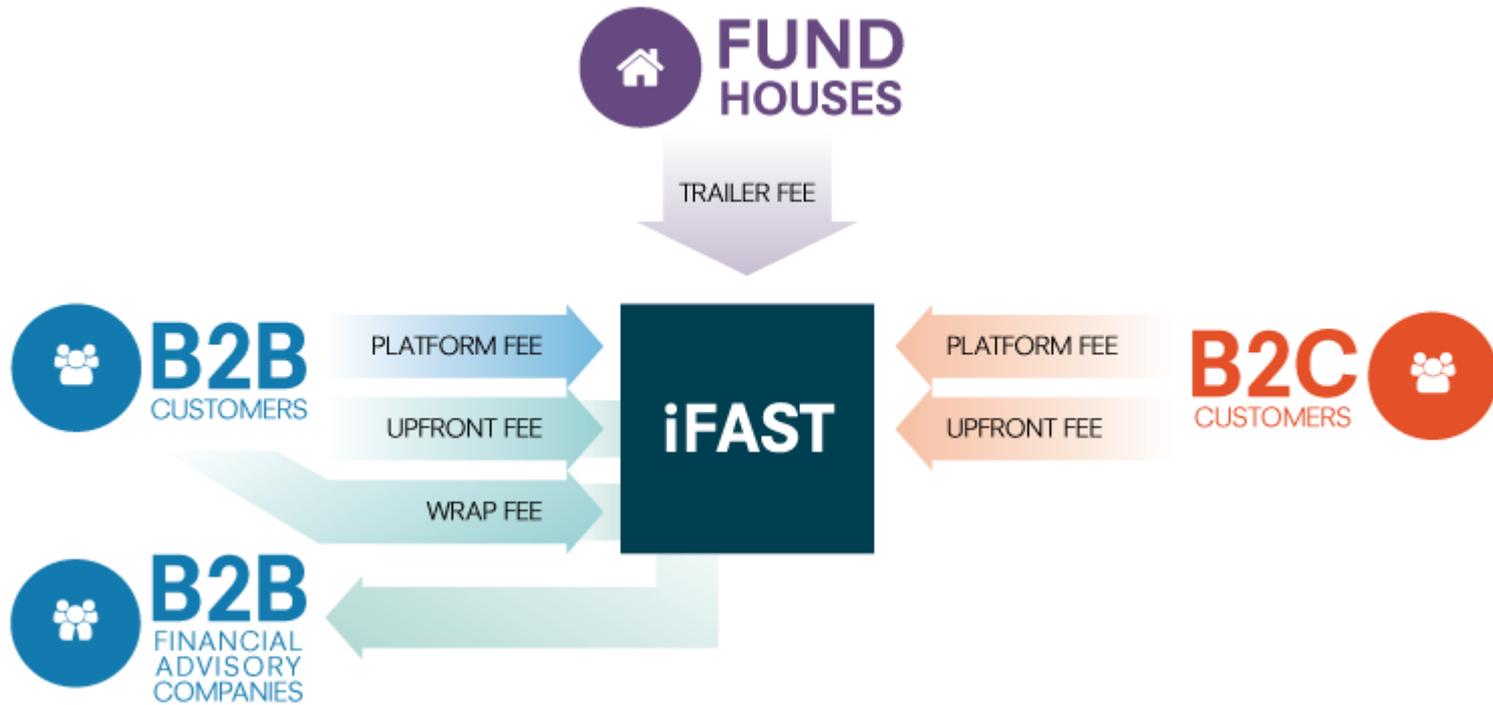
B2B FA Companies, Financial Institutions and Banks:

- One platform, multiple investment products
- Adoption of recurring revenue business model based on Assets Under Administration (“AUA”)
- Platform performs efficient collection of fees
- IT solutions and backroom functions managed by platform
- Competitive fee-sharing structure
- Research into investment products
- Adoption of a wrap account which seamlessly combines multiple investment product categories into one account

B2C DIY Investors

- One platform, multiple investment products
- Competitive and transparent fee structure
- Award-winning websites and mobile applications
- Availability of Investment Advisers if advice is required
- Online discretionary portfolio management services (DPMS)

Fees Illustration





Thank you.

For more information,
please visit

www.ifastcorp.com

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