



英智金融集团  
Ingeni<sup>i</sup>ous Financial Group

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This Presentation has been prepared by IGNITE Fintech LTD & IGNITE Fintech Berhad (the "Company") for qualified and professional investors under the definition of the Schedule 6 and 7 of Section 229 and Section 230 of the Capital Market and Service Act 2007 in Malaysia. The information contained herein has been prepared to provide an overview of the Company to prospective investors in making their own evaluation of the Company and does not purport to be all-inclusive or to contain all the information a prospective or existing investor may desire.

Prospective investors are advised to read and understand the information memorandum and risk factors associated with the Company and seek professional advice on the matter before making any investment decision. In all cases, interested parties should conduct their own investigation and analysis of the Company and the data set forth in the information memorandum.

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This Information includes certain statements and estimates provided by the Company with respect to the projected future performance of the Company. Such statements, estimates and projections reflect various assumptions by management concerning possible anticipated results, which assumptions may or may not be correct. No representations are made as to the accuracy of such statements, estimates or projections.

This presentation may contain statements that are not historical facts, referred to as "forward looking statements." The corporation's actual future results may differ materially from those suggested by such statements, depending on various factors including those described in the information memorandum. Prospective investors will be expected to have conducted their own due diligence investigation regarding these and all other matters pertinent to investment in the Company.

## OVERVIEW



The purpose of this presentation is to provide an overview of **IGNITE Fintech Ltd / IGNITE Fintech Berhad** (Company), to raise up to **USD 5 million** now to set up a fintech company with **Electronic Money Institution** (UK/Malaysia) and **Asset Management** (Swiss) and to enable cross border banking services, business & trade financing and investment.

The Company intends to leverage on the strength of the 4 key strategic financial centers: **UK & Swiss** banking system, **Hong Kong** as the leading financial center of Asia and the gateway to China, and **Singapore** as the leading wealth management center in Southeast Asia.

The Company aims to embark M&A activities to acquire key financial services companies in Southeast Asia, covering investment banking, trust companies, fund management companies, fintech companies, etc.

We welcome strategic investors to join us in this exciting journey to building a sustainable financial business in Asia.

# GLOBAL FINTECH MARKET (2023 – 2032)

## Market Perspective:

The global **Fintech Market** was valued at USD 161.23 billion in 2022 and is anticipated to generate a revenue of USD 775 billion by 2032 at a CAGR of around 17% during 2023-2032.

Source: <https://www.extrapolate.com/information-technology-communication-iot/fintech-market/87465>

## **E** Global Fintech Market (2023-2032)

**\$161.23 Bn**  
2022

**CAGR 17.0%**  
2023-2032

**\$775.0 Bn**  
2032



Key Players

**adyen**

**AVANT**

**ENVESTNET**



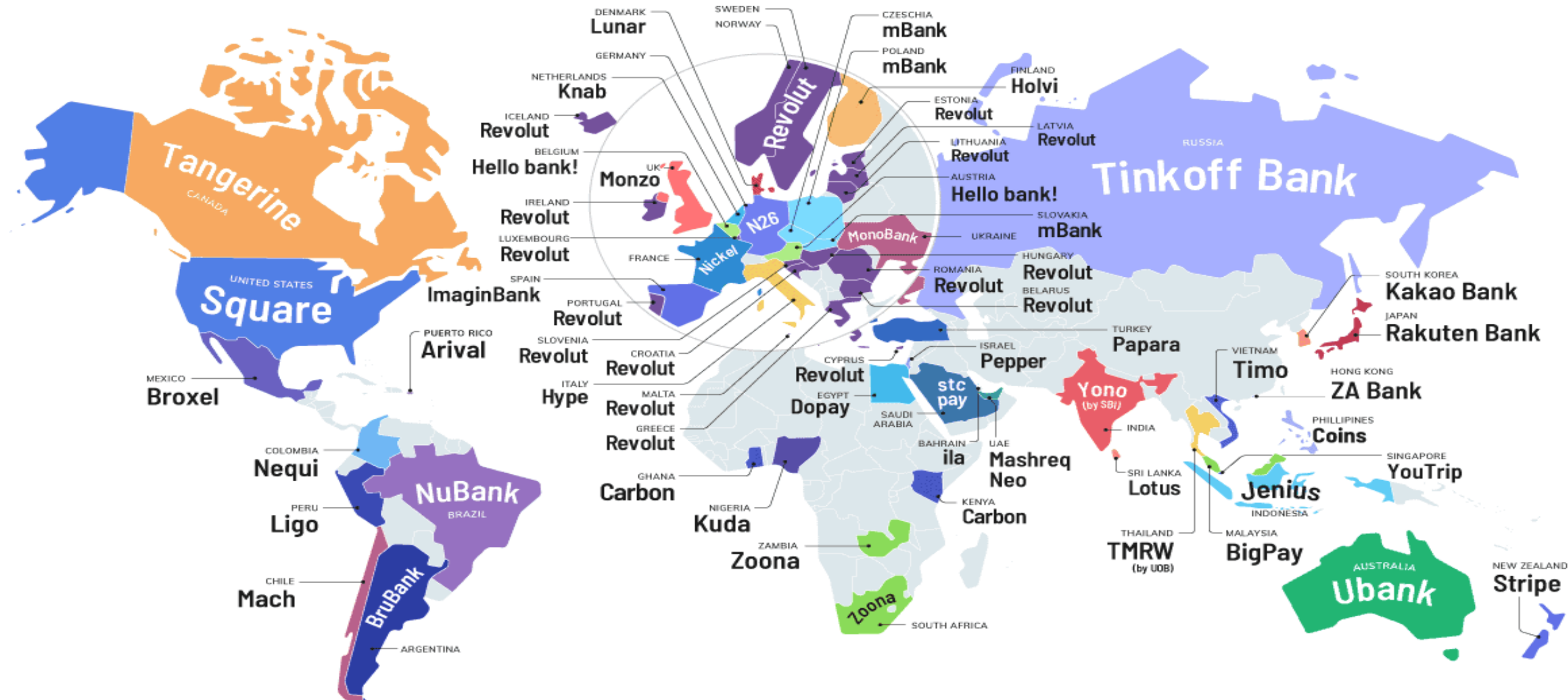
**one97**

# LEADING DIGITAL BANK IN EACH COUNTRY

## THE MOST POPULAR DIGITAL BANK IN EVERY COUNTRY

The days when banking needed to be done in a physical building are long behind us, thanks to the rise of digital competitors. They're transforming the way we manage our money, so we wanted to find out which are the most popular around the world.

We tracked the most popular keywords for each of the biggest digital banks and looked at monthly searches on Google to find the most searched-for neobank in each country.



Source: Monthly Google search volumes gathered with the help of Keywords Explorer by Ahrefs.

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# SOUTHEAST ASIA DIGITAL BANKING MARKETPLACE



\* Companies mentioned includes regional players with a presence in Southeast Asia

# MALAYSIA DIGITAL BANKING MARKETPLACE

Digital Banking

Bank Negara Malaysia Dishes Out 5 Digital Banking Licenses



BNM has announced five successful applications for digital banking licenses under the Financial Services Act 2013 (FSA). The assessment criteria cover the character and integrity of applicants, nature and sufficiency of financial resources, soundness and feasibility of business and technology plans as well as ability to meaningfully address financial inclusion gaps. Following this announcement, the successful applicants will undergo a period of operational readiness that will be validated by BNM through an audit before they can commence operations. This process may take between 12 to 24 months.



The consortium will be led by Axiata with its subsidiary Boost Holdings owning 60% and RHB owning 40% of the digital banking consortium. They will primarily target the underserved segment like MSMEs and the gig economy. Boost is best known for their e-wallet and the micro-lending services Boost Credit.



Registered in Singapore, GXS is jointly owned by Grab and Singtel, while Kuok Brothers is a Malaysian conglomerate with business interests spanning across multiple industries. Their digital bank joint venture will be led by Pei Si Lai, a financial services industry veteran with more than 25 years of experience.



Sea Group was granted a full digital banking license in Singapore in 2020 and acquired Indonesia's Bank BKE in 2021. The company has rebranded to a digital bank, Sea Bank. Its fintech businesses include its e-wallet ShopeePay and its BNPL services named SPaylater. Meanwhile, YTL Berhad, is a Malaysian conglomerate with business interests spanning across hospitality, property, technology, and more.



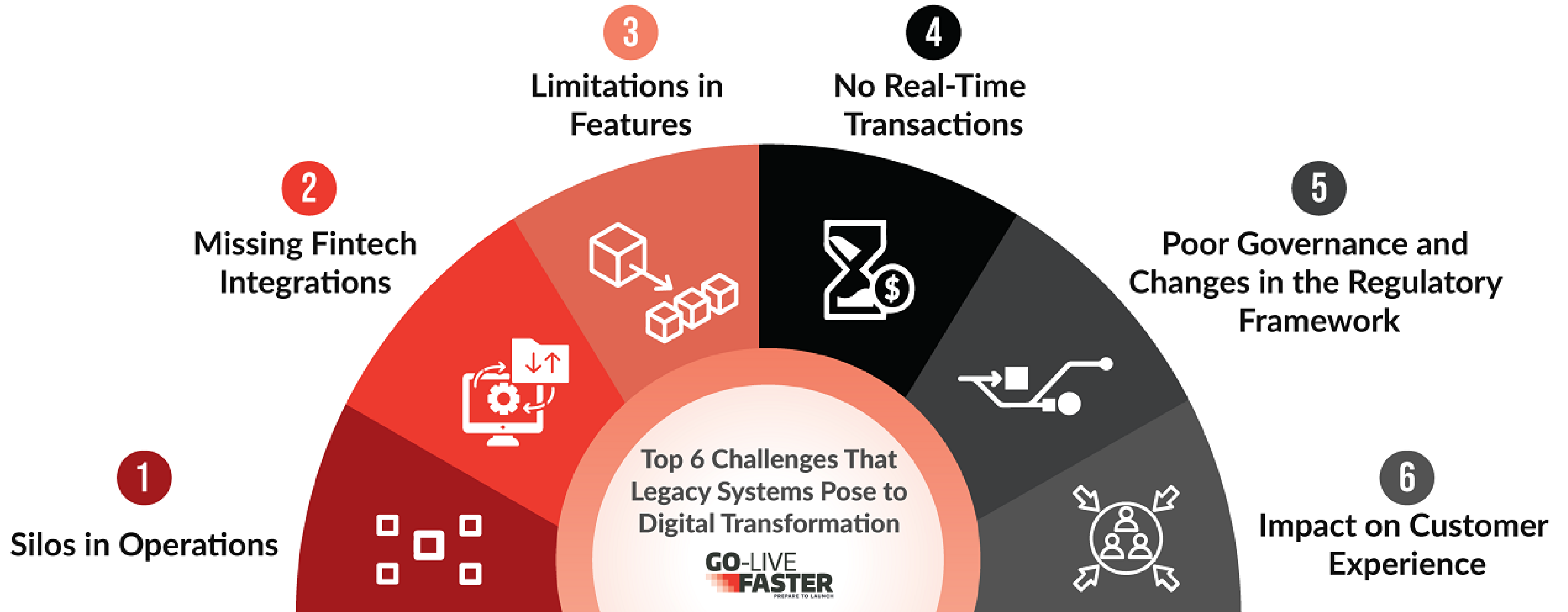
Led by KAF Investment Bank, this consortium consists of well-known Malaysian startups and is largely considered a dark horse in this race. MoneyMatch is a locally built fintech focusing on cross-border payments with business interests in Malaysia, Australia, and Brunei. Jirnexu is best known for their comparison site RinggitPlus. Carsome is a digital marketplace for used cars and is Malaysia's first unicorn.



AEON Credit is primarily a provider of consumer financing services, an e-money and credit card issuer as well as merchant acquirer. It is also a licensed moneylender since 2019. MoneyLion is best known for offering neo-banking services in the US, while in Malaysia, it serves as a technology hub for the startup. The consortium set to launch Islamic digital bank in 2024.

Source: Bank Negara Malaysia

# COMMON PROBLEMS IN DIGITAL BANKING



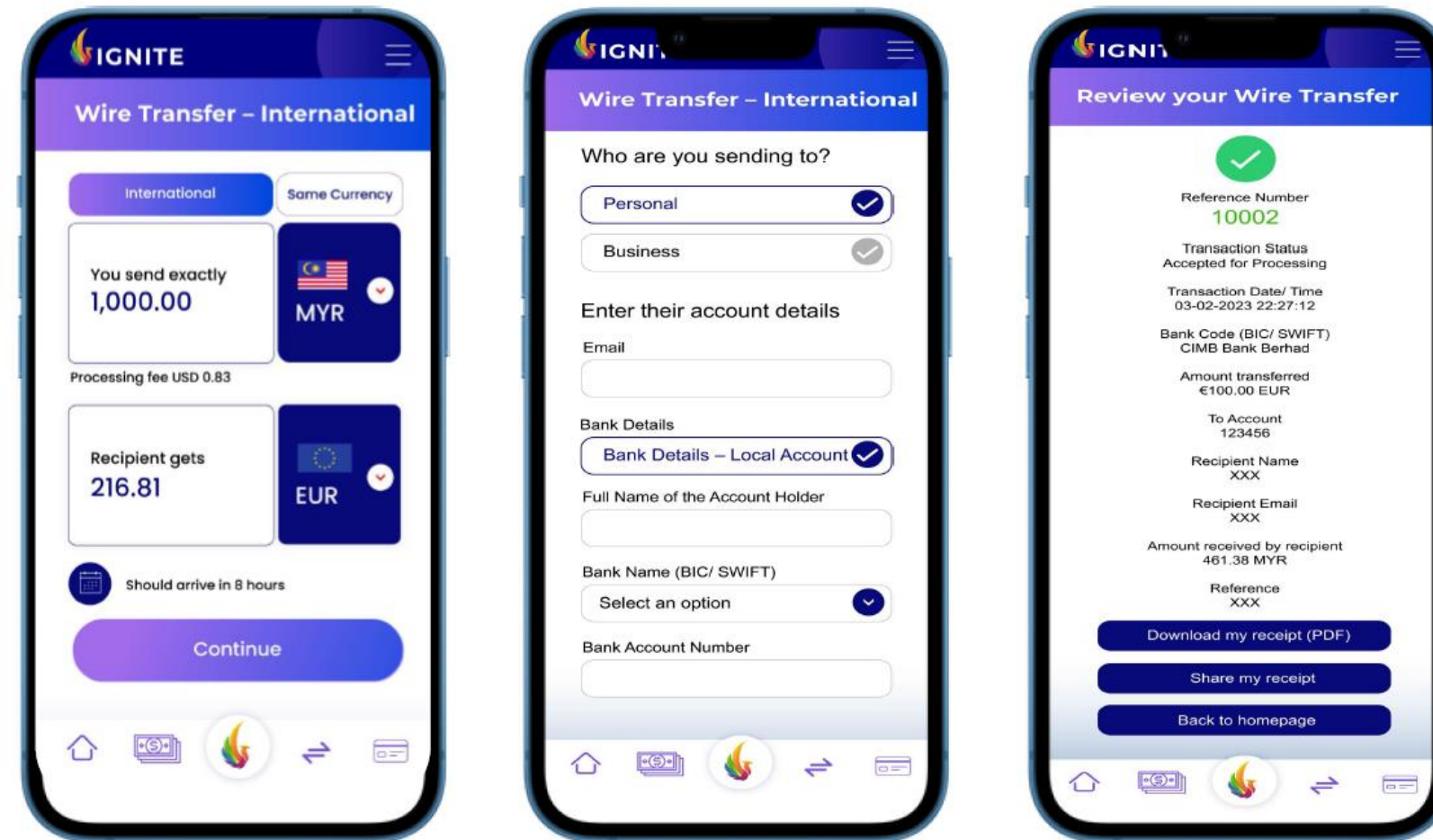


# IGNITE DIGITAL BANKING PLATFORM

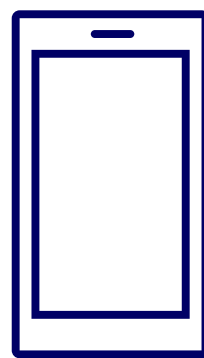
## IGNITE Digital Banking Platform

("IGNITE") aims to enable cross border banking transactions, focusing in providing digital solutions services for business, trade financing and investment transactions.

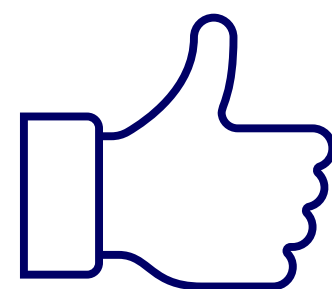
Ignite leverages digital technologies to provide convenient, secure, and accessible financial services to customers.



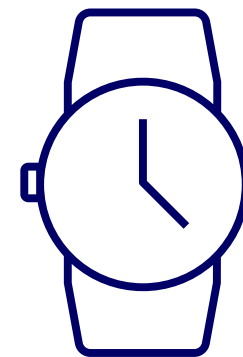
*IGNITE Banking at your finger-tips, seamlessly and hassle-free.*



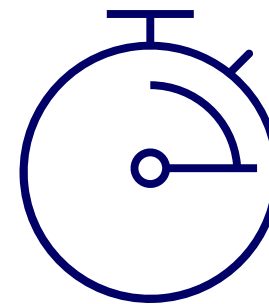
Accessibility



Convenience



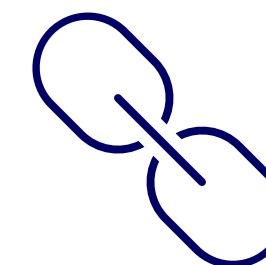
Real Time



Fast



Enhanced Security

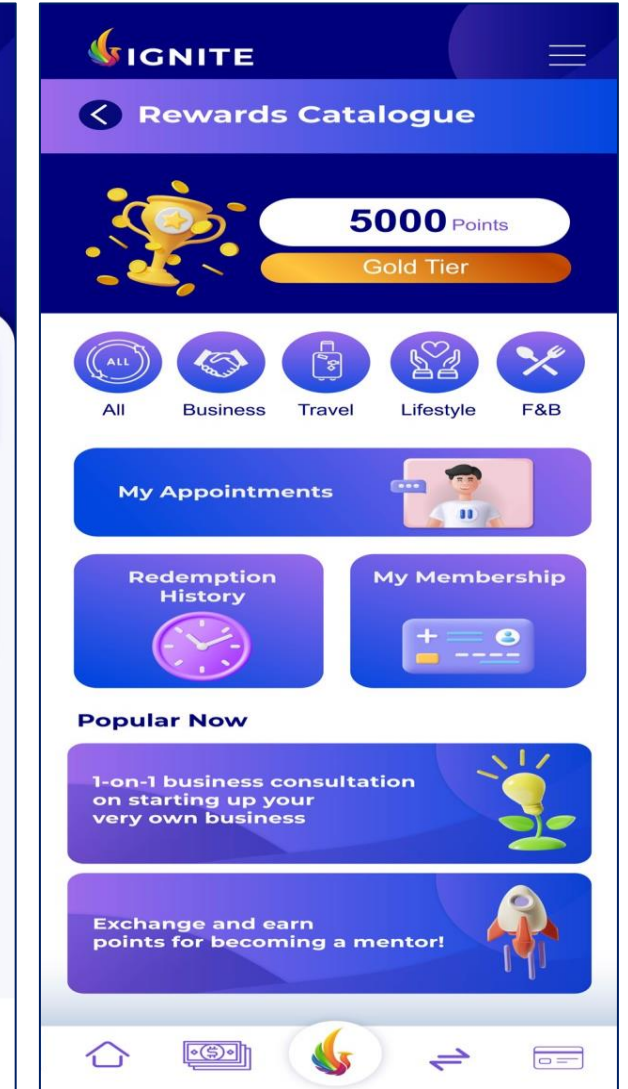
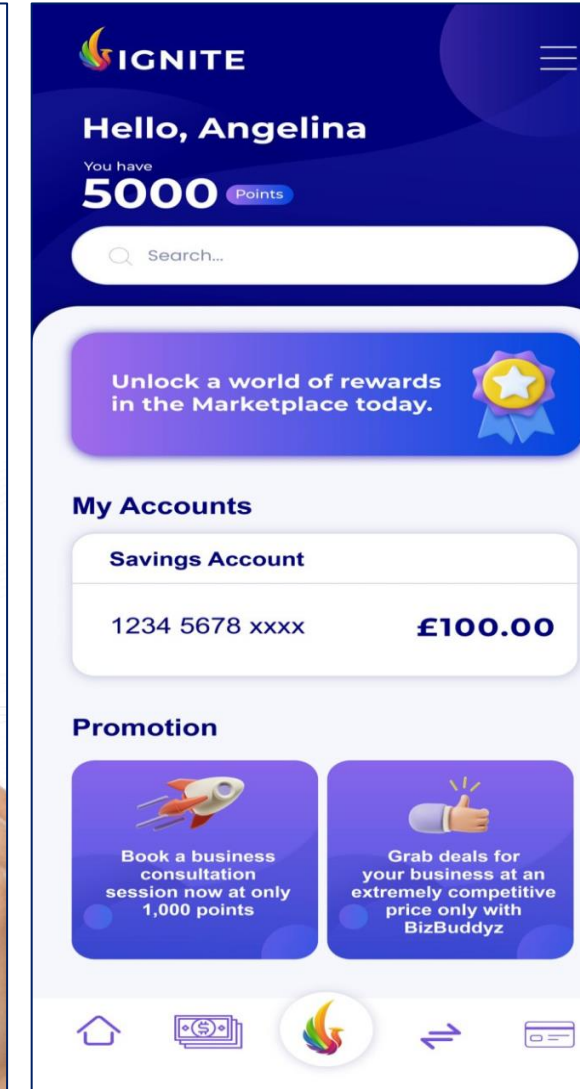
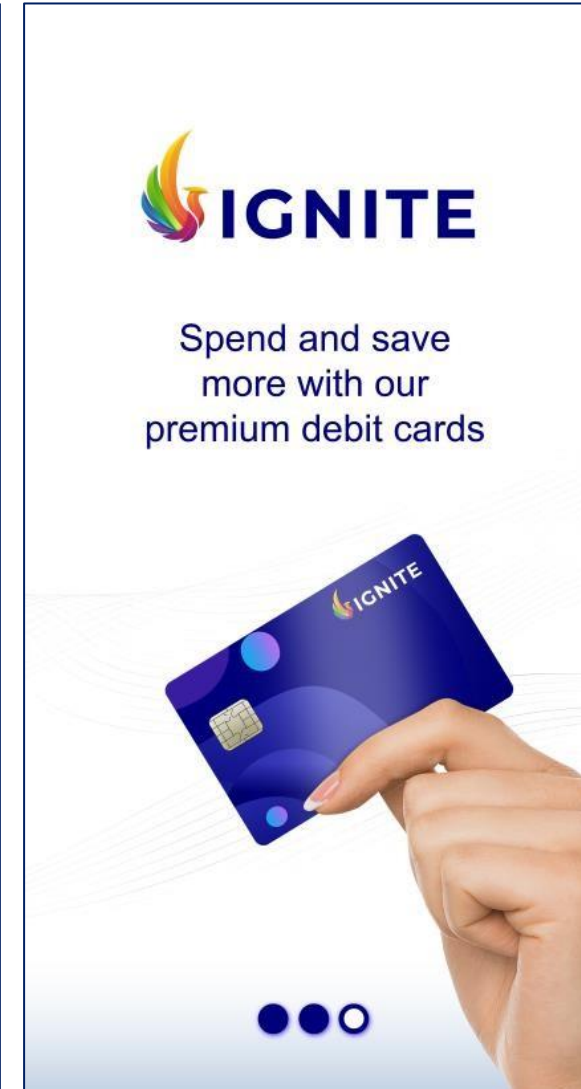
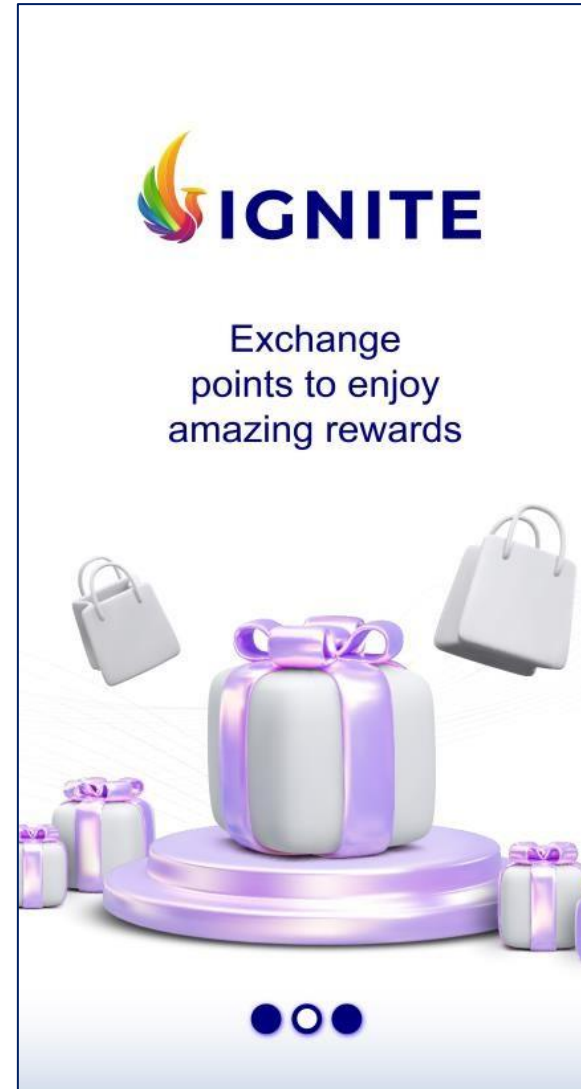
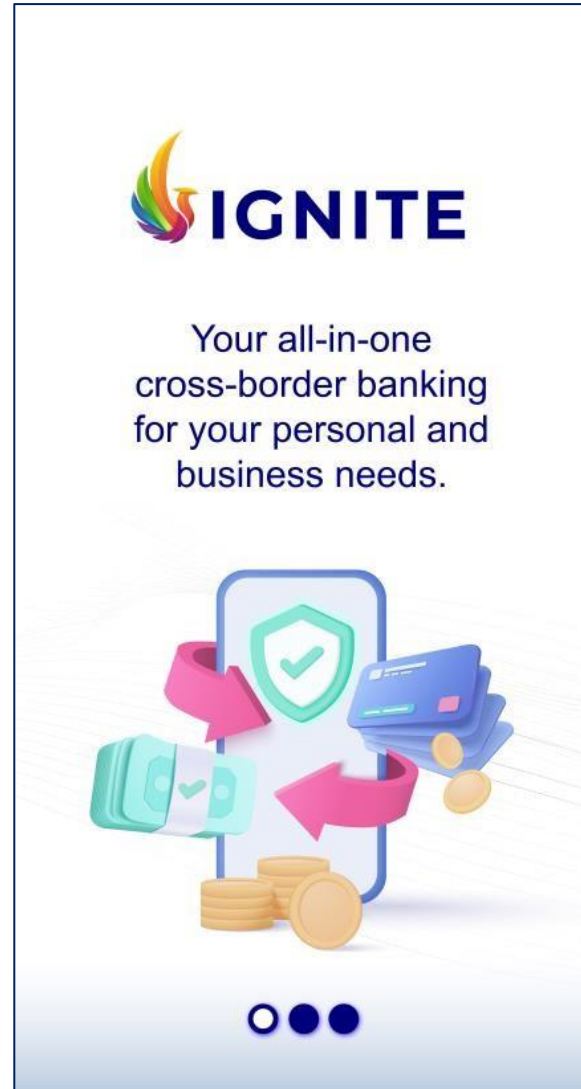
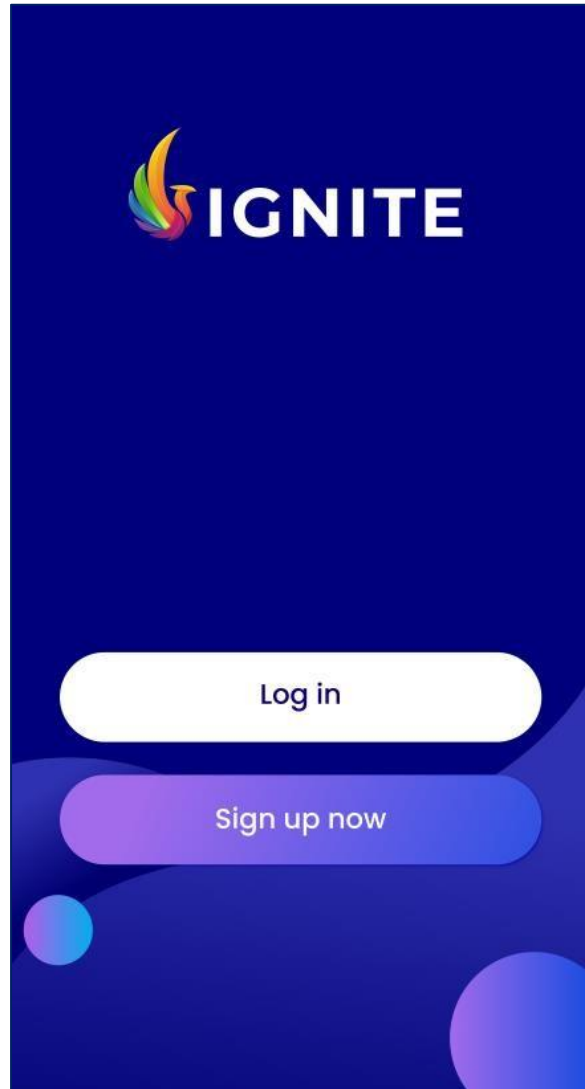


Integrations



Personalisation

# IGNITE WALLET SNAPSHOTS



# IGNITE DIGITAL BANKING PLATFORM



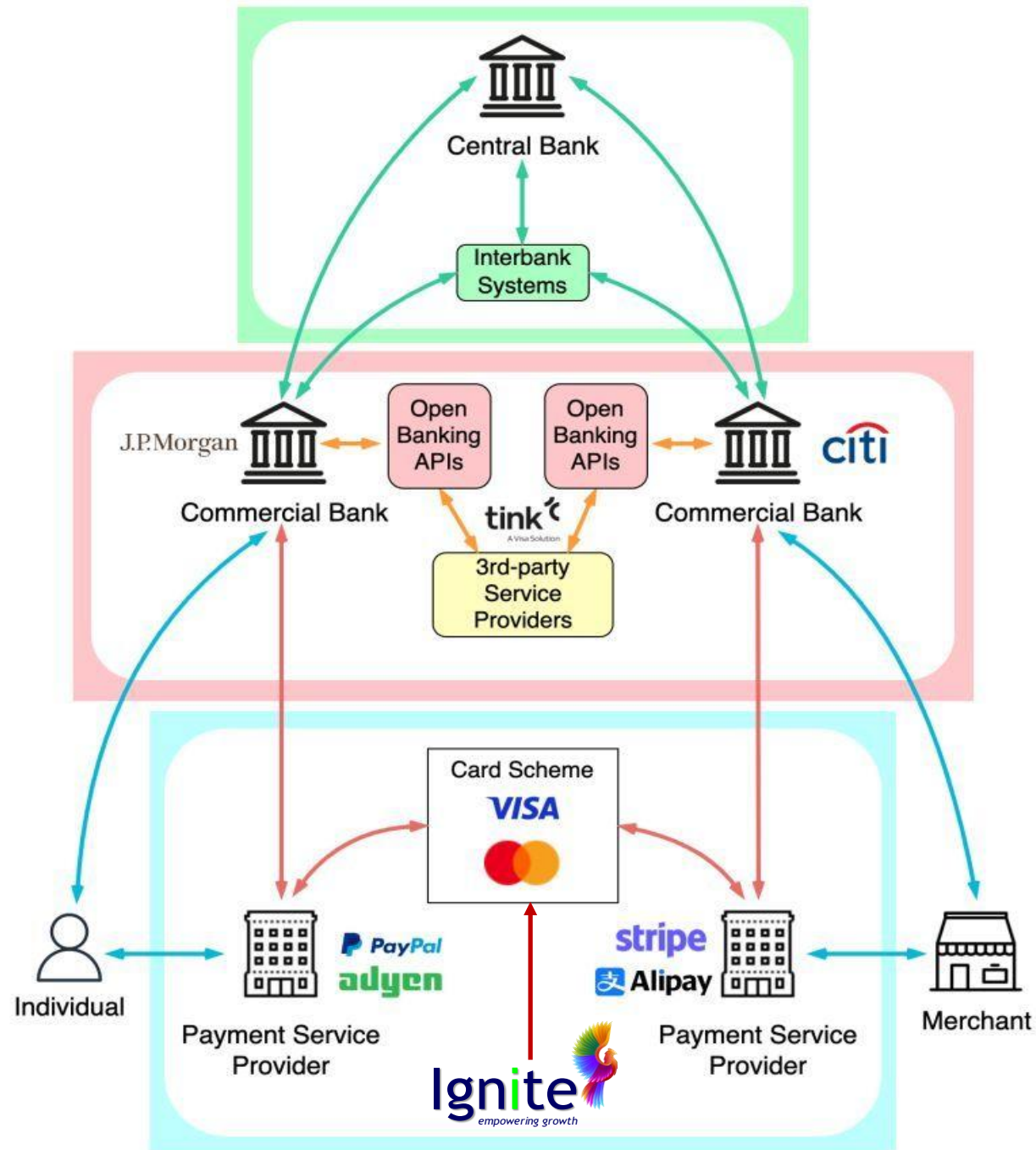
## COMPETITIVE ADVANTAGES

- ✓ **Seamless Service Integration:** Integrate all services into one app for a consistent user interface, allowing ease of remittance transactions.
- ✓ **Improved Efficiency:** Streamlines processes and reduces administrative burdens, leading to improved operational efficiency.
- ✓ **Data-driven Decision Making:** Gain valuable insights from comprehensive data and analytics to optimize resources, improve operational efficiency, and make informed decisions.

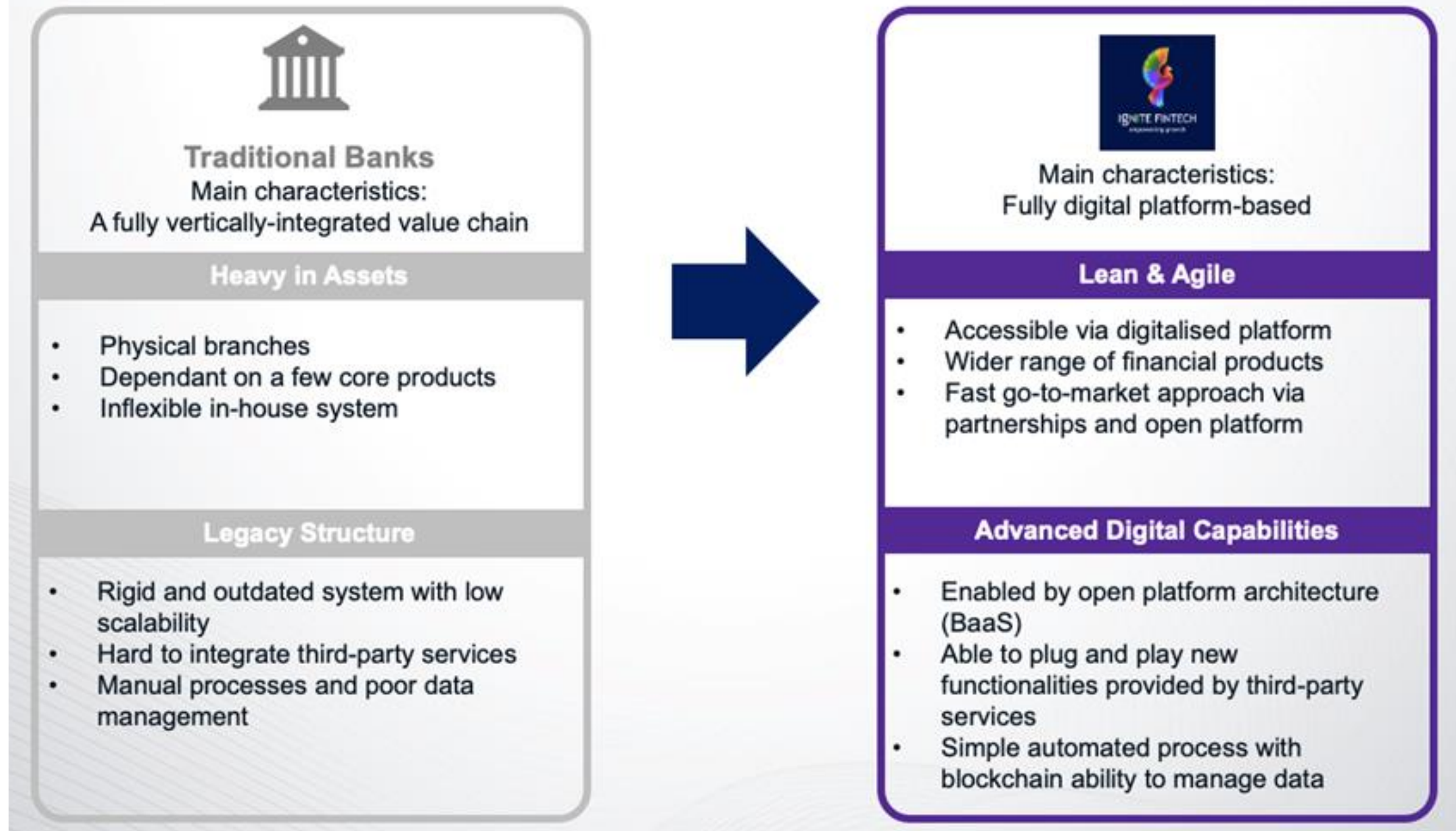
# THE PAYMENT ECOSYSTEM & IGNITE

## The Payment Ecosystem

blog.bytebytego.com



## Leveraging on strength of traditional banks to pursue digital ambition



# OUR LICENSE PARTNER & COVERAGE\*

## Asia Pacific



**Singapore**  
Regulated by MAS as a Major Payment Institution



**Hong Kong**  
Regulated by the Hong Kong Customs and Excise Department as a Money Transfer Operator



**Macau**  
Approved by monetary Authority of Macao to operate in association with BDO Bank Macau



**Indonesia**  
Regulated by Bank Indonesia as a Fund Transfer

## Europe & North America



**United Kingdom**  
Regulated by FCA as an E-Money Institution



**Europe - Application in process**  
To be regulated by the ACPR as an Authorized Electronic Money Institution (EMI)



**USA**  
Partnership covering 50 states with a licensed bank in the US



**Canada**  
Regulated by FINTRAC as a Money Service Business

### Bank partners



**Easily accessible**  
International bank account



Receive & send money from **180+ countries** (in up to **34** currencies)



Pay like a local business in **40+** countries



Competitive FX & World Class Service

\* Undergoing onboarding process and finalizing commercial agreement.

# MANAGEMENT TEAM



**William Du**  
*Chief Executive Officer*

Founder & CEO of **Ingenious Haus Group**

NED of **Technology & Telecommunication Acquisition Corp SPAC (TETEU:US)**

Partner in **AQ Media Group, Celscience Group** and **Musang Durian Marketing**

Corporate advisor for corporates and SMEs in capital raising, IPO, M&A, corporate restructuring, etc.

Previously worked at Star Cruises Ltd, PricewaterhouseCoopers and Levy & Partners Chartered Accountants

Master of Business Administration & BA (Hons) Accounting from University of Hertfordshire



**Dr. Jeremy Mah**  
*Chief Innovation Officer*

Founder & CEO of **NeuXP Group**

Expert in the Asian and global financial, banking, and FinTech sectors. Accomplished guest speaker at academic institutions, mentor for startups, and a speaker at various conferences.

Previously worked at Hong Leong Bank, Alliance Bank, CIMB-Principal Asset Management

Banking & Finance, Management from Monash University, Master of Business Administration from Nottingham Trent University, Executive Doctorate Degree in Business Administration from Jesselton University College



**Nicsmond Koon**  
*Chief Operating Officer*

Nicsmond is a seasoned banker with more than 20 years' experience in the banking and financial industry.

Business Development Director in **CelScience Group** and **Ingenious Haus Group**.

Provides business advisory and investor relations services to SMEs.

Previously worked as financial planner at Jazz Capital Group Hong Leong bank Berhad.

## ABOUT INGENIOUS

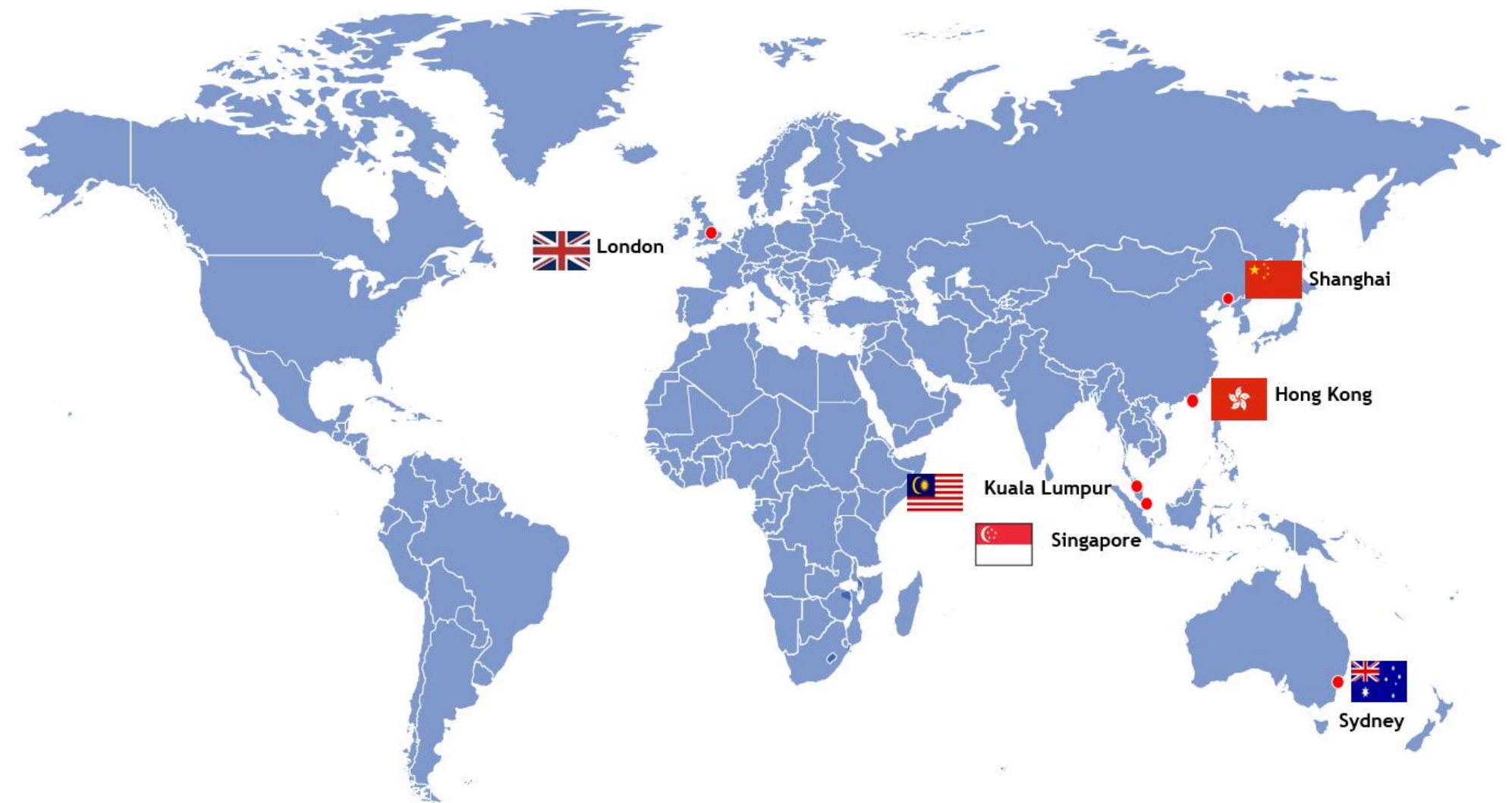
At Ingenious, we have been providing financial services to entrepreneurs, business owners, individuals and families since 2004.

We empower entrepreneurs with the right corporate strategies & smart capital in growing their business, to accelerate growth, create value and maximize wealth for all stakeholders.

Our capabilities in structuring complex transactions, managing conflict and troubleshooting problems enables us to develop solutions for entrepreneurs to deal with the challenges of the business environment today.

We believe in partnership based on trust, integrity and respect.

## OUR FOOTPRINT



We provide financial services across multiple jurisdictions to corporations, institutional & professional investors, high net worth individuals and qualified investors.

# CONTACT US

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SOCIAL POINT



## Ingenious Haus Group

Kuala Lumpur . Singapore . Hong Kong . London . Sydney . Shanghai

Advisory | Asset Management | Banking & Financial Services | Family Office | Wealth Management