



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

# OVERVIEW



The objective of this presentation is to offer a comprehensive insight into **IGNITE Fintech Group**, a digital banking company, dedicated to facilitating cross-border financial solutions, investments, and banking services tailored for entrepreneurs, corporations, and travellers alike.

IGNITE aims to raise up to **USD 25 million** for the following purpose:

1. To apply for the Small Electronic Money Institution license from FCA UK, to provide cross borders money solutions.
2. To acquire a Swiss fintech & neo-banking services company with SRO license in Switzerland, to provide digital asset services.
3. To acquire an Italian Bank, expand into digital and private banking in Europe.

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.

# ACQUISITION OF AN EUROPEAN BANK

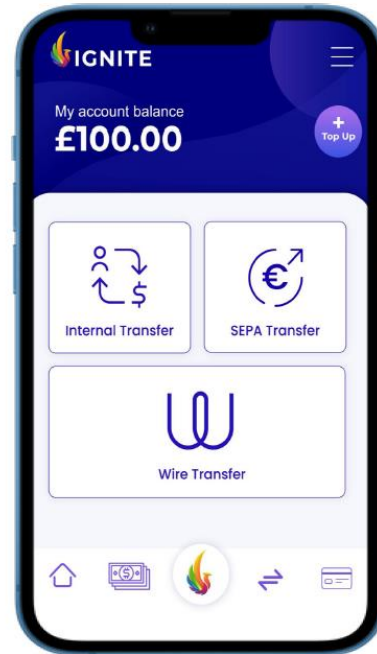
We have identified 2-3 targets in Europe, which will served as the custodian bank for IGNITE Digital Banking platform, and to be established as a digital bank serving the EU markets. An European Bank has the following benefits:

- Full banking license (**deposit-taking and lending**) authorized by the **ECB**.
- Member of the **Interbank Deposit Protection Fund** and the **National Guarantee Fund**.
- Under European Union (“EU”) law deposit-taking and lending activities can be performed only by European Banks operating in under the free provision of services or right of establishment in accordance with the **EU “Passporting” Rules**, granted by the **European Central Bank**.
- Following the authorization an European bank may operate throughout the EU territory (as well as in the other jurisdictions that are part of the European Economic Area) with no need to get any local banking license – *i.e.* on the basis of a regulator-to-regulator notification procedure, which does not require any separate or new authorization.





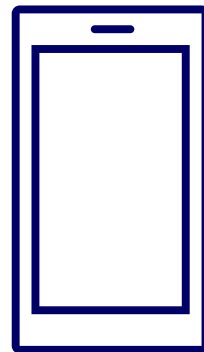
# IGNITE DIGITAL BANKING PLATFORM



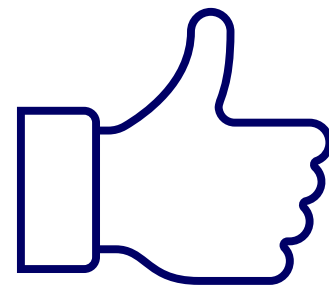
**IGNITE Digital Banking Platform (“IGNITE”)** aims to enable cross border banking transactions, focusing in providing digital solutions services for business, trade financing and investment transactions. Ignite leverages digital technologies to provide convenient, secure, and accessible financial services to customers.

Currently applying for **Small E-Money Institution (SEMI)** license from FCA UK.

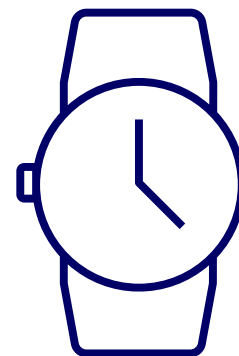
***IGNITE Banking at your finger-tips,  
seamlessly and hassle-free.***



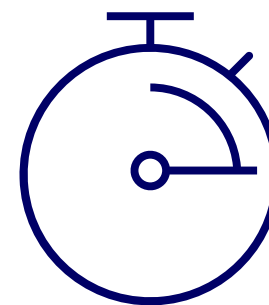
**Accessibility**



**Convenience**



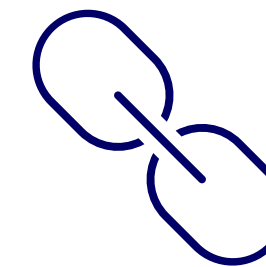
**Real Time**



**Quick Transaction**



**Enhanced Security**



**Integrations**



**Personalisation**

# 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)



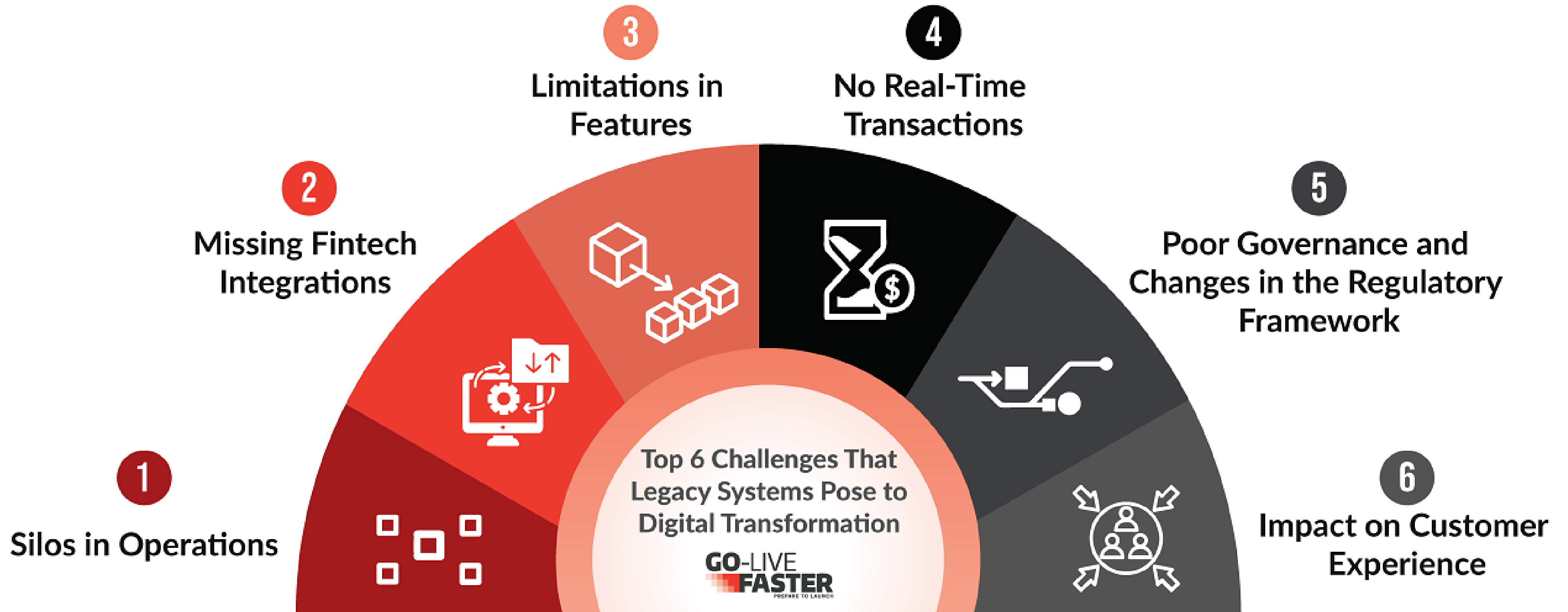
Pay like a local business in **40+** countries



Competitive FX & World Class Service

\* Undergoing onboarding process and finalizing commercial agreement.

# COMMON PROBLEMS IN DIGITAL BANKING



# 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.



## DISCLAIMER

This Presentation has been prepared by IGNITE Fintech LTD, IGNITE Fintech Berhad & Ingenious Fintech Sdn Bhd (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.

The Company makes no representation or warranty as to the accuracy or completeness of this information and shall not have any liability for any representations (expressed or implied) regarding information contained in, or for any omissions from, this information or any other written or oral communications transmitted to the recipient in the course of its evaluation of the Company.

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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.



# 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