



WeLab Bank

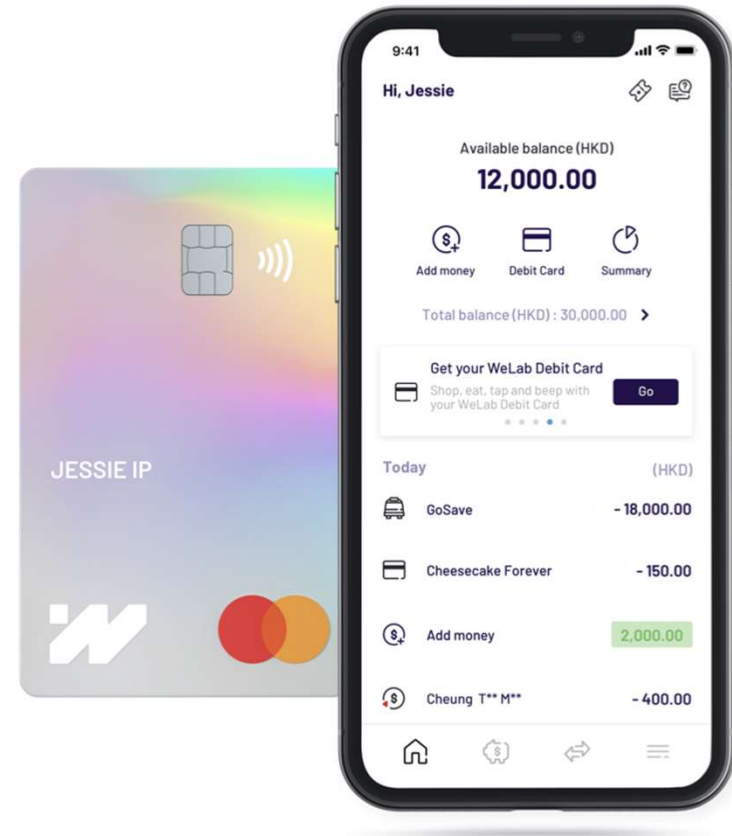
Intelligent banking experience for EVERYONE

- 3 August 2022



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Who are we



Note: 1) China ranking is by unique device applications, from iResearch data as of June 2020

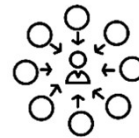
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Building a **personalized intelligent bank** for you



**Using
technology**



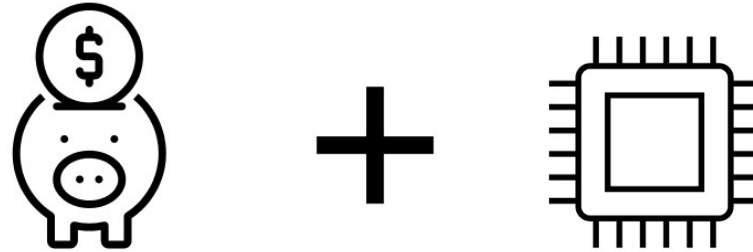
**Built around
customers**



**Digital AND
Human**

What is **Fintech**?

What is **Fintech**?



Combine **Finance** and **Technology** to create
a **better experience** at a **lowered cost**

Virtual Banks



Customer-centric mindset



Starting fresh, with more updated systems and tech solutions



Inherent culture of innovation, technologies such as AI, big data integrated in existing business

Traditional Banks



Product-centric mindset



Existing infrastructure, with legacy layers



Existing structure **limits speed-to-market** for innovative solutions



What WeLab Bank has **achieved**



Innovation in Account Opening

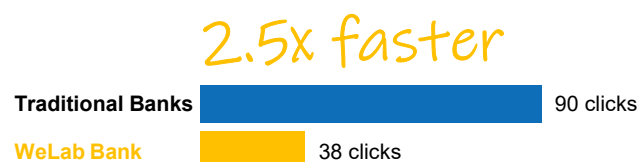
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Tech-driven account opening process

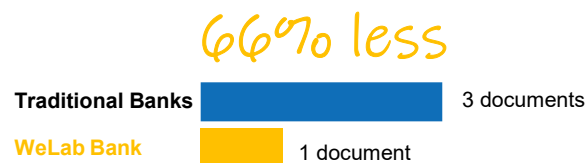
Remote onboarding in
as fast as 5 minutes
with WeLab Bank

Seamless remote onboarding in **under 5 minutes** –
proven **e-KYC** and **biometrics authentication** solution

Number of clicks to create an account



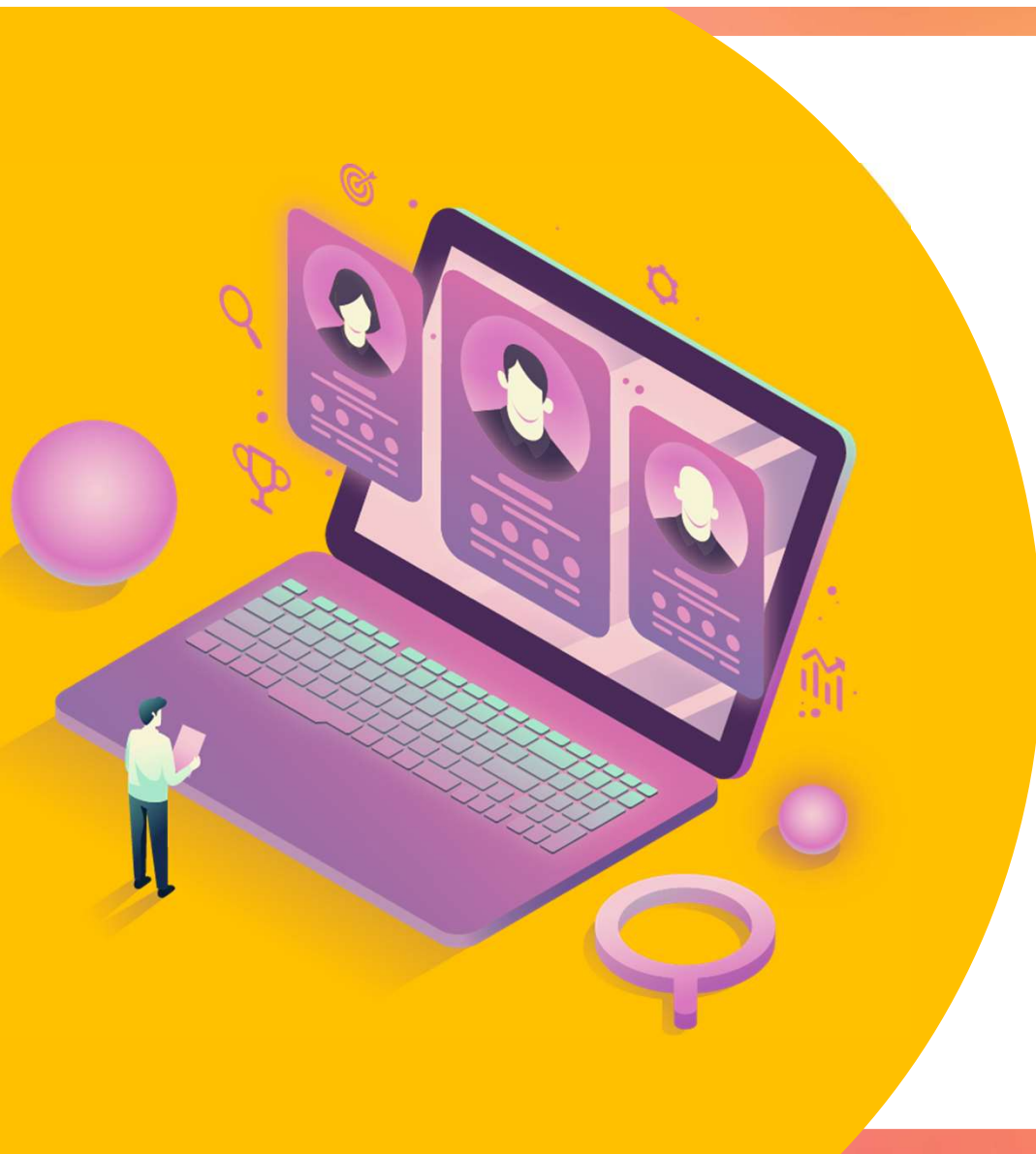
Number of documents needed to open an account



Fully digital

Facilitated by
technology

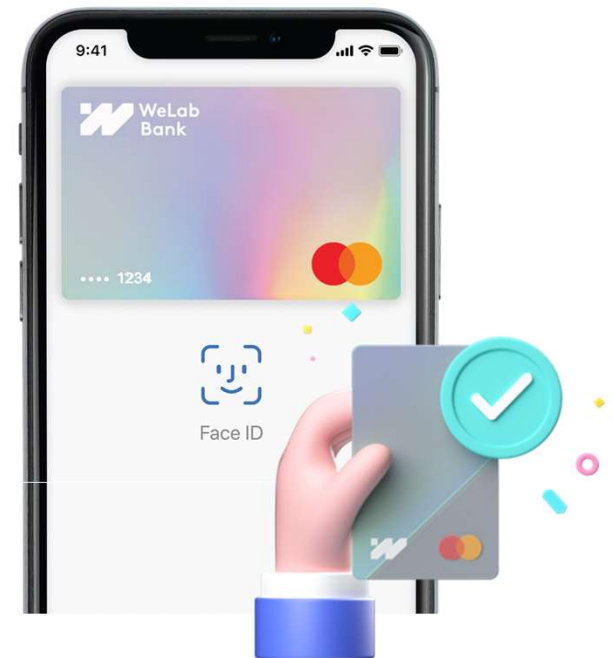
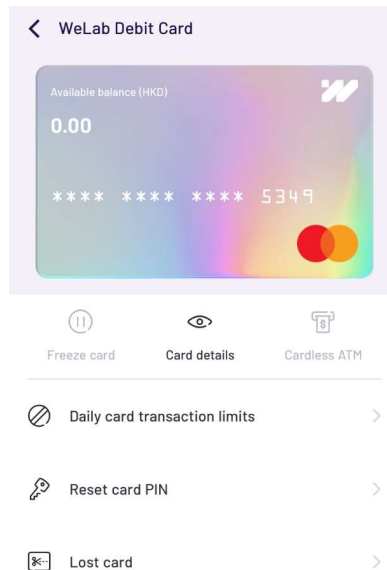
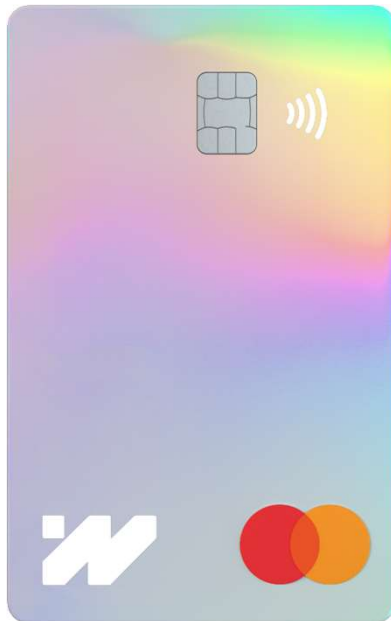
Fully
compliant
with regulatory
requirements



Innovation in Card Service

WeLab Debit Card – secure, numberless, stylish

Numberless card design protects you from others from using your card number, CVV or expiry date. You can get your card details securely from your app and spend with peace of mind

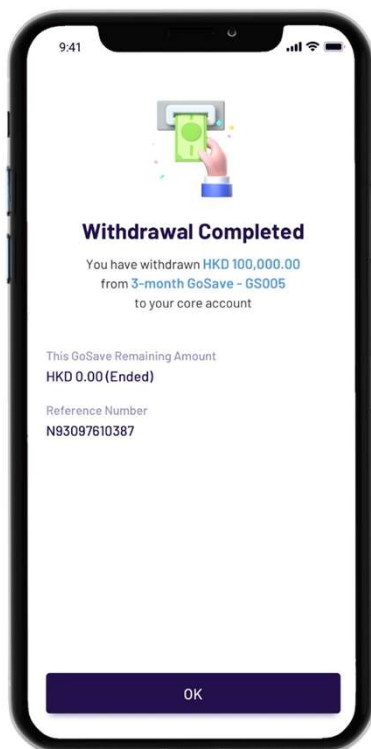
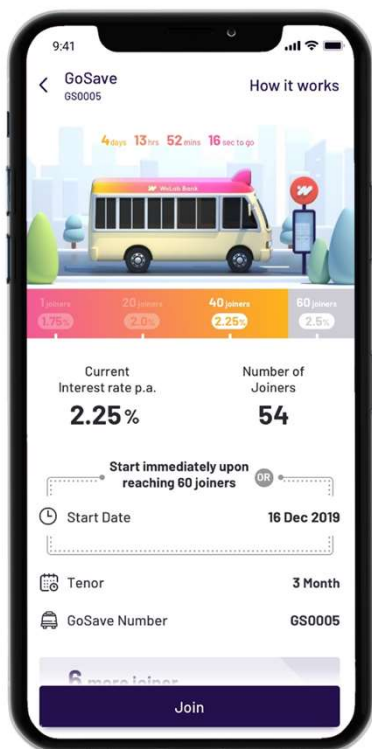




Innovation in Deposit

GoSave – re-designing “conventional” time deposit

Co-created with customers, the only time deposit product in the market that harnesses the power of community



Harnessing power of **community**



Social effect



Giving customers **control**



Flexible



Accessible



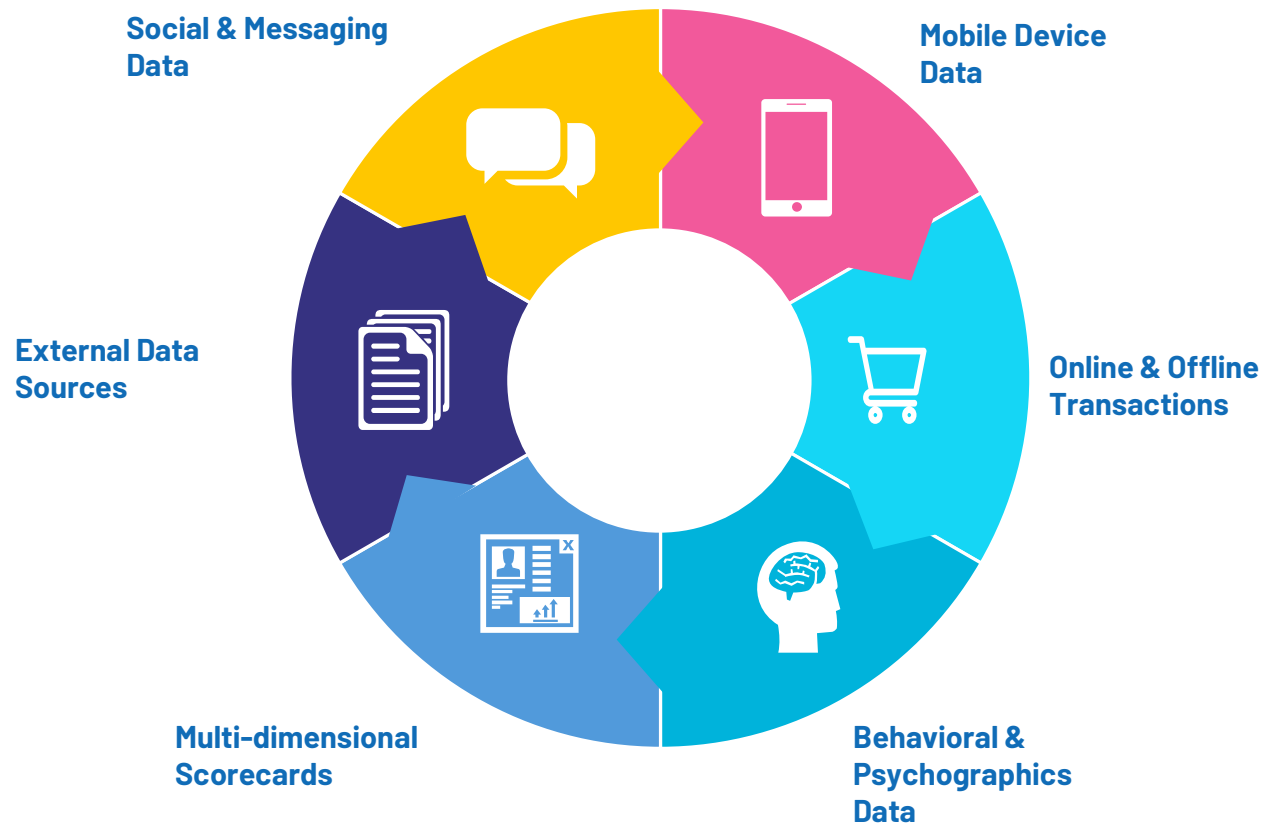
Outstanding Time Deposit Product Platform

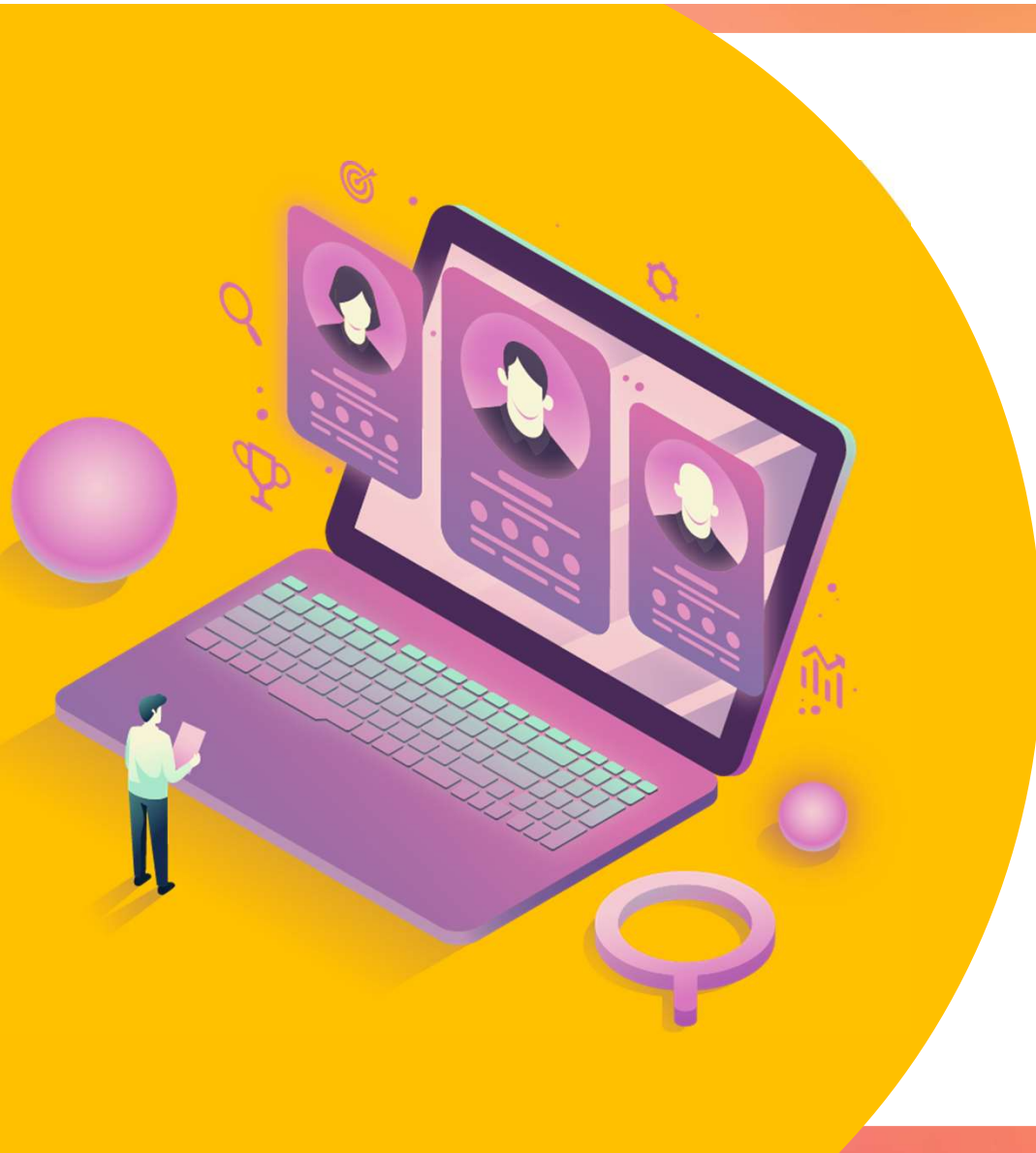
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Innovation in Lending

Multi-dimensional data for underwriting to revolutionize lending





Innovation in Intelligent Advisory

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All on one app

Support
customer's
Manage, Save
& Grow goals

Real-time

24/7 Intelligent
bank advisory
service



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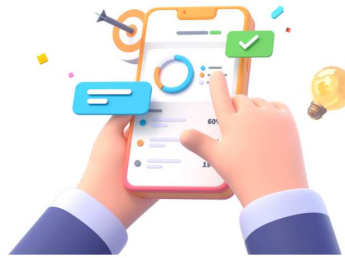
Innovation in Wealth Management

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GoWealth - First-in-Asia digital wealth advisory solutions

Goal-based investment service

From financial planning, portfolio recommendation, fund purchase to ongoing tracking of goal progress



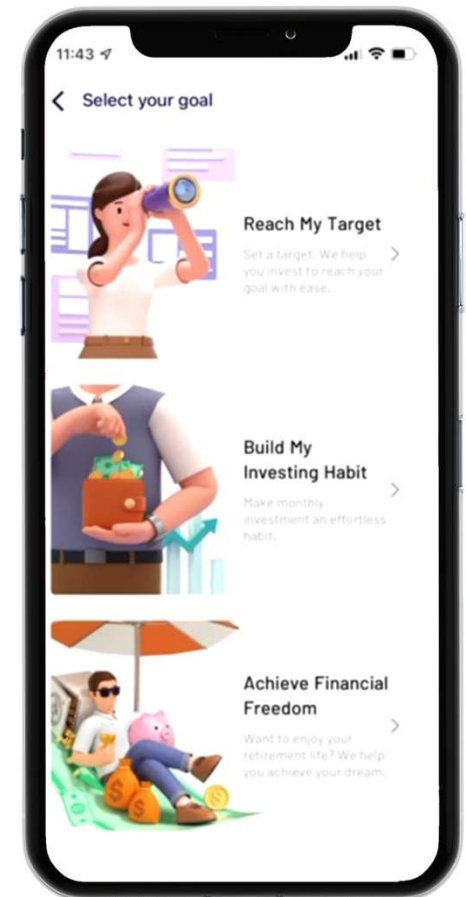
Powerful investment engine - Strategic partnership with AllianzGI

Simulate myriads of market conditions and project trends in the next 50 years



Well-diversified portfolio

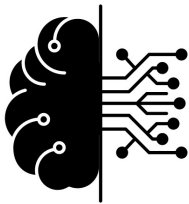
Stabler performance to achieve medium to long-term goals



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Work in a virtual bank style – **Culture and mindset** is key



**Pursue expertise in
digital + finance**



**Experience isn't everything,
embrace the change**



**Get comfortable with
being uncomfortable**

Questions
are
welcome!