



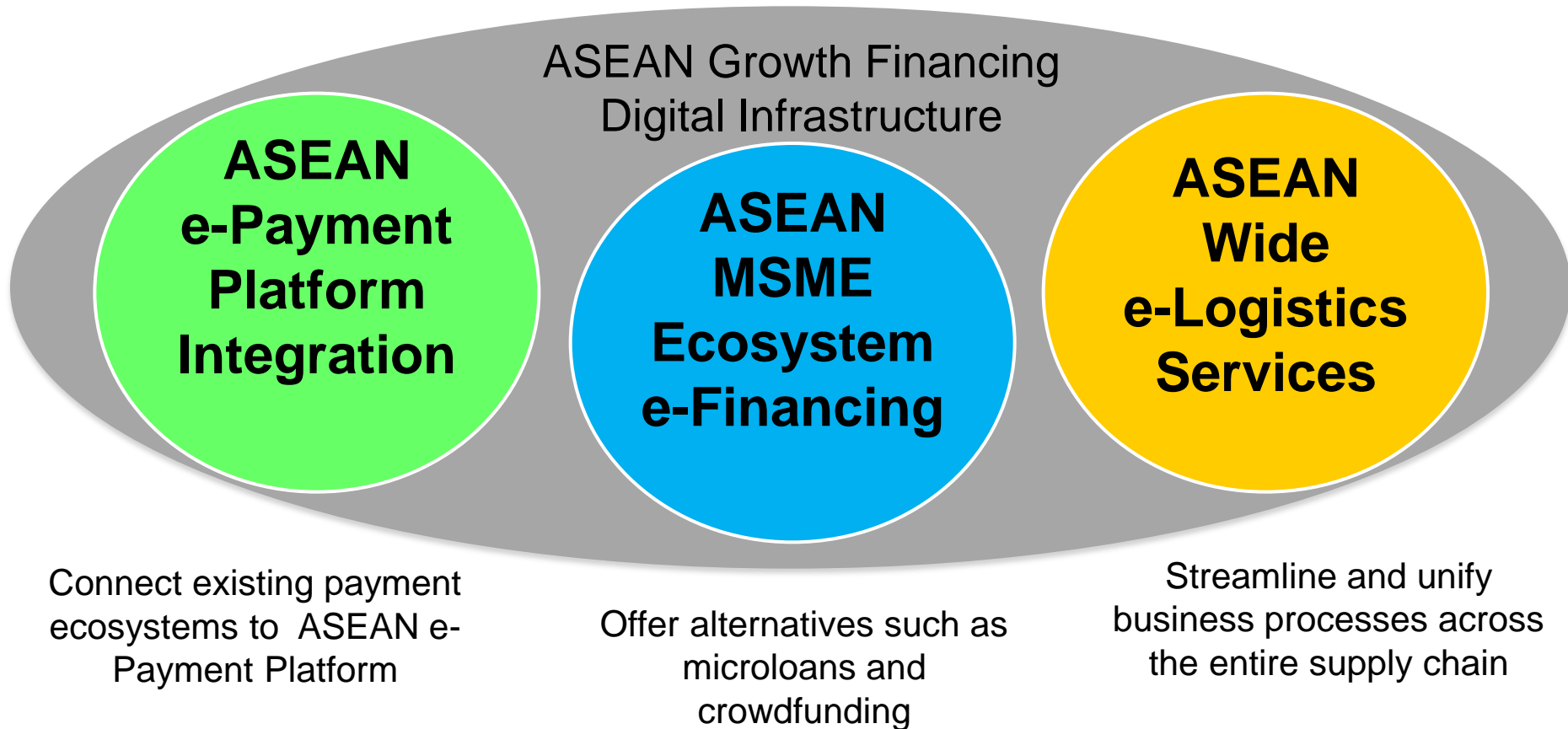
ASEAN Growth Financing Digital Infrastructure

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Photo Credit: Edward Parker/WWF

Vision of ASEAN Growth Financing Digital Infrastructure

Marketplace that connects communities with financial solutions to catalyse economic growth



*MSME = Micro and Small Medium Enterprises

In November 2015, we launched Growth Accelerator eXchange (GAX) to realize our Vision



Growth **A**ccelerator **eX**change

GAXPayments

Simple and lower-cost payments



GAXFinance

Accessible, alternative financing for MSME












GAXLogistics

Supply chain services to enable cross-border trade and production networks

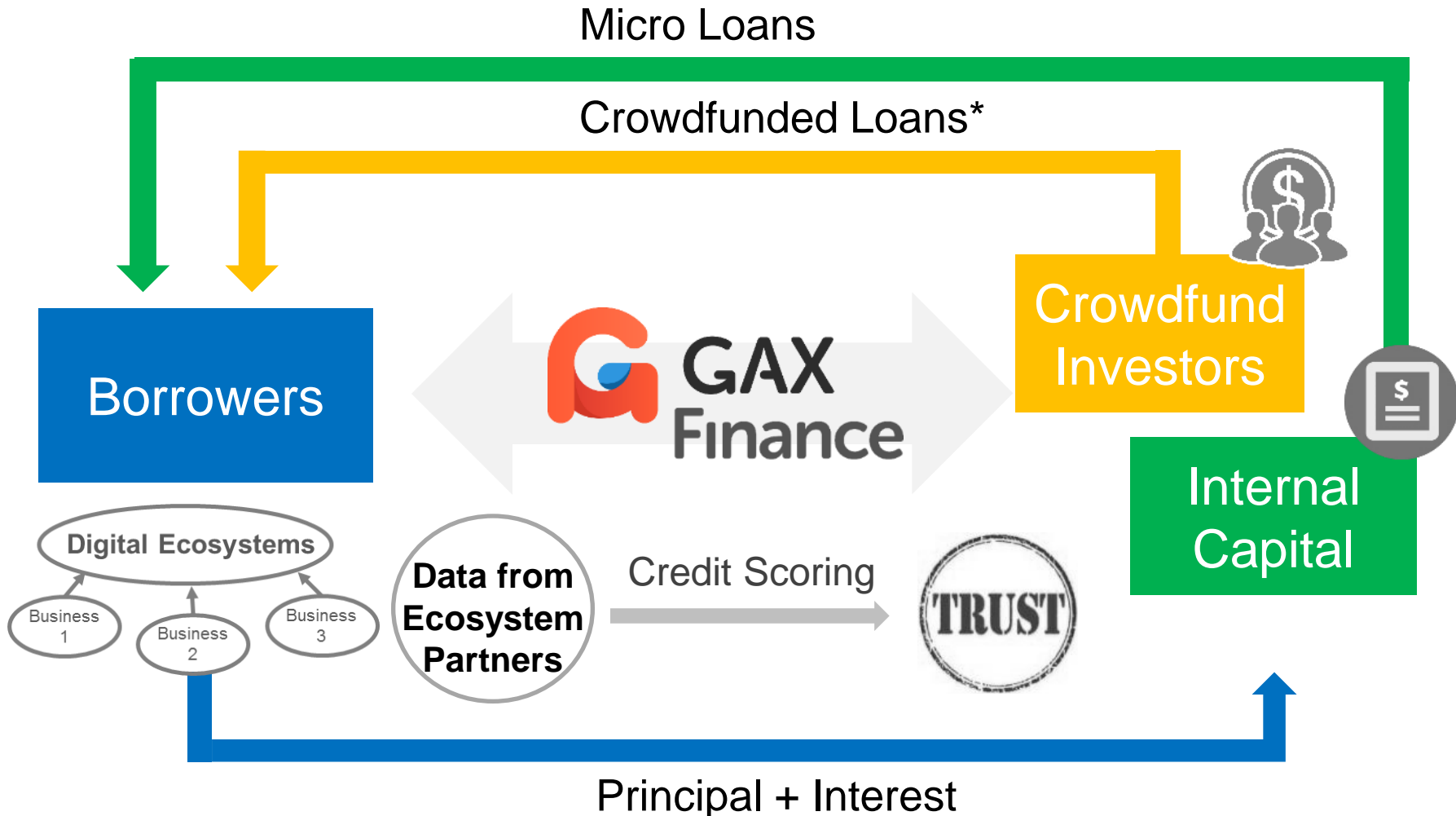


First GAX Product launched

Micro, Small & Medium Enterprises (MSME) currently face problems getting Financing and GAX Finance addresses this Gap

	Capital	Trust	Interest Rates
Banks			\$\$
Friends, Family			\$
Moneylenders			\$\$\$\$
 GAXFinance			\$\$

GAX Finance enables trust in Borrowers and facilitates accessible Financing: Microloans and Crowdfunding*

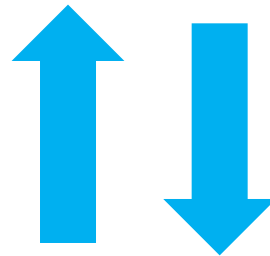


* concepts subject to regulatory approval

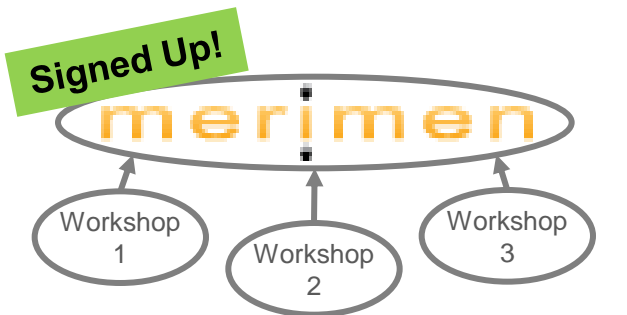
Our Ecosystem Partnership model provides us their Member Data in exchange for Financing solutions



Provide Ecosystem Data to
assess Creditworthiness
of Businesses

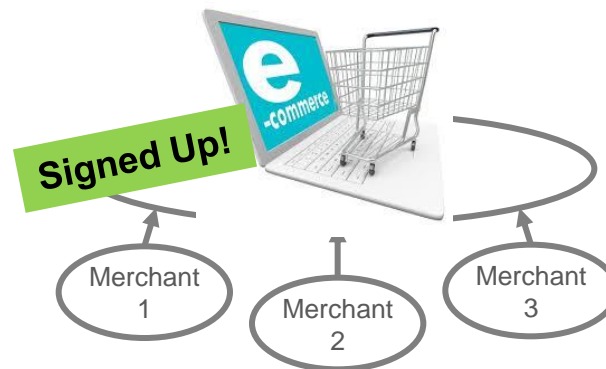


Provide financing solutions
to Creditworthy businesses
in Ecosystems



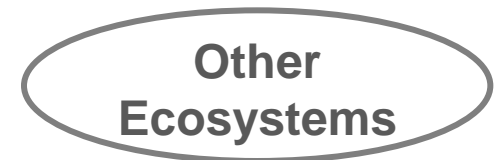
Insurance Claims Ecosystem

- For data about auto workshops' claims and Insurer Ratings



Ecommerce Ecosystem

- For merchants' sales transactions and Customer Ratings



Trade and Industry Associations, Universities, Shopping Malls and more.

GAX Credit Scoring taps on traditional and new sources of data for richer analysis

Conventional Data



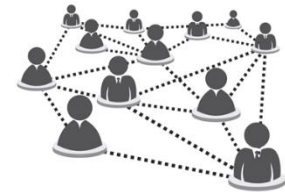
Information relied upon by financial institutions

Digital Data



Big Data from devices, search engines, social media

Ecosystem Data



Data from communities of businesses

Feed Into

GAX Credit Scoring

5 Cs

Well-established conventional framework used by loan officers*

Character

Capacity to Repay

Collateral

Capital

Conditions

1 D


New category for forward-looking digital indicators

Digital Economy Readiness

* Sources: "Intuition in Small Business Lending Decisions", Jankowicz, A. D., & Hisrich, R. (1987)

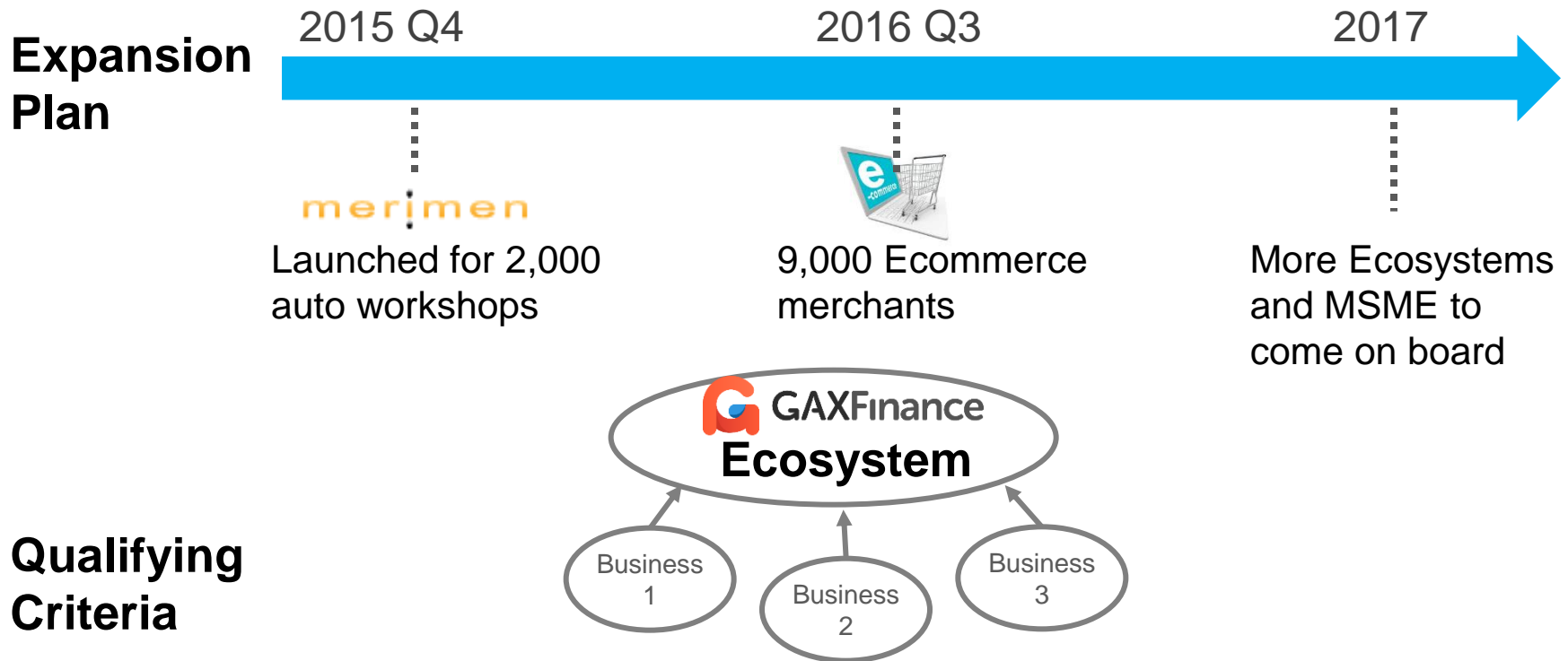
"Commercial Lenders' Use of Accounting Information in Interaction with Source Credibility", Beaulieu, P. R. (1994)

Enabled by Ecosystem Data and GAX Credit Scoring, GAX provides Fast, Accessible Financing for MSME

	 GAXFinance	Malaysian Banks' Micro Loans*
Loan Amount, Tenure, Interest Rates	RM 20,000 – 200,000 3 months – 3 years ≥ 10 %	RM 20,000 – 50,000 6 months – 5 years 8 – 12%
Application Processing Time	5 Minutes	1 – 6 Days
Application Requirements	Consent to share Ecosystem Data	Company Registration documents Existing Loan documents for past 3 years Financial statements for past 3 years Bank Statement for past 6 months ...

* Maybank Mikroloan,
CIMB Xpress Cash Financing-i

We continue to seek out more Ecosystems to partner, and provide financing solutions to more MSME



1.

Ecosystem holds useful Credit Data



2.

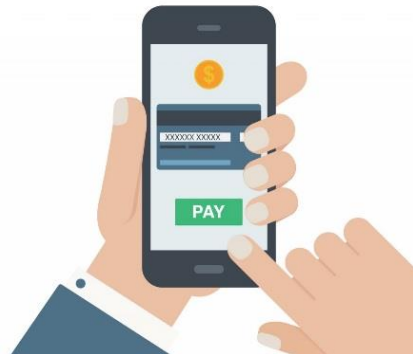
Ecosystem Members need Financing to achieve growth





Accelerating the growth of
small businesses in ASEAN

GAXPayments



GAXFinance



GAXLogistics



Thank You



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