

Sustainability@iFAST: Overview & Strategy

Sustainability Governance and Oversight

We have established a Sustainability Working Group (SWG) to oversee our Environmental, Social, and Governance (ESG) reporting, monitor sustainability initiatives, and strengthen our sustainability framework. The SWG is led by our Chief Sustainability Officer and works closely with business units and support functions to ensure the consistent application of sustainability principles across the Group. The SWG reports regularly to Senior Management and the Board to ensure our sustainability efforts remain aligned with corporate priorities.

To strengthen cross-functional coordination, the SWG has expanded to include representatives from Compliance, Risk Management, Human Resources, IT, and other key internal teams. This broader representation enhances the integration of sustainability considerations into operational planning and implementation. Updates on key measures and emerging ESG trends are shared with the Management Risk Committee (MRC) and the Board to enable oversight and ongoing alignment with evolving expectations.

To identify and assess key stakeholders and material ESG issues, we conduct annual sustainability surveys and stakeholder engagement exercises. We prioritise material ESG issues based on their relevance and impact on our business model, strategy, and key stakeholders, as well as the sustainability-related risks and opportunities identified. We review the findings and present them to Senior Management and the Board, who consider the results and finalise our material ESG issues for the reporting period. This process drives more targeted initiatives and clearer prioritisation of risks and opportunities relevant to long-term business sustainability.

Board Sustainability Statement

We are committed to integrating sustainability considerations into our operations and long-term strategy to promote responsible and resilient growth. The Board provides oversight of our sustainability governance framework, including the identification of material ESG factors and the management and monitoring of related risks and opportunities. The Board considers sustainability factors when reviewing strategic priorities and business objectives, thereby providing guidance on the direction and monitoring of the Group's sustainability agenda.

The Board and Management also oversee our approach to climate-related risks and disclosures, including phased alignment with the relevant climate reporting requirements.

Sustainability Strategy

Guided by our mission, "To help investors around the world invest globally and profitably," our sustainability strategy is anchored in three core values: Integrity, Innovation, and Transparency. These values shape our four Corporate Social Responsibility pillars: Charity Through Sports, Conserving the Environment, Cultivating Financial Literacy, and Caring for the Community.

In 2025, we prioritised initiatives across 4 key stakeholder groups: Customers, Investors, Employees, and Communities. We focused on 4 material ESG themes: Innovation, Cybersecurity, Compliance, and Sustainability.

Many of these areas have been embedded into our business model since our early years, including price transparency, independent research, technological innovation, and robust IT systems, which facilitate a resilient and sustainable business model.

We have aligned our sustainability framework with 8 United Nations Sustainable Development Goals (UNSDGs), which are integrated into our four core ESG strategies to support long-term value creation and positive impact across the markets in which we operate.

About Sustainability Report 2025

Scope

This Sustainability Report covers our Singapore operations for the reporting period from 1 January 2025 to 31 December 2025. As at 31 December 2025, Singapore remains our largest contributor in terms of Assets Under Administration (AUA). We have progressively expanded our sustainability reporting scope across key markets, including Hong Kong (from Sustainability Report 2023) and Malaysia (from Sustainability Report 2025).

Unless otherwise stated, qualitative disclosures in this report (including governance, strategy, stakeholder engagement, and materiality assessment) consider the Group-wide context. Quantitative disclosures are presented based on indicator-specific reporting boundaries, which are stated in the relevant sections.

We recognise sustainability initiatives across our other operating markets, including the United Kingdom and China, and will progressively enhance data coverage in line with the Accounting and Corporate Regulatory Authority (ACRA) and Singapore Exchange Regulation (SGX RegCo) climate reporting timelines, subject to data readiness and operational significance. Where selected quantitative indicators do not yet include these markets, we detail the current boundary, key limitations, and our plan to expand coverage in future reporting cycles.

In line with the SGX climate reporting roadmap, we have disclosed greenhouse gas (GHG) emissions for Singapore since Sustainability Report 2022. We will continue to strengthen our GHG data coverage and methodology across markets over time, including for relevant Scope 3 categories.

Reporting Framework

This report is prepared with reference to the Global Reporting Initiative (GRI) Standards, which guide our structured and transparent disclosure of the material topics, stakeholder priorities, and related policies, practices, and performance. We selected the GRI Standards as they provide a widely recognised framework that supports consistency and comparability in sustainability reporting. The extent of our application of the GRI Standards is set out in the relevant reporting index section of this report.

Our reporting considers the Singapore Exchange (SGX) Mainboard Listing Rules 711A and 711B, as well as Practice Note 7.6 Sustainability Reporting Guide. For climate-related disclosures, we prepare our reporting with reference to IFRS S2 Climate-related Disclosures and the climate-relevant provisions of IFRS S1, which are structured around governance, strategy, risk management, and assigned metrics and targets.

We report our policies, practices, and performance for each material ESG factor, including quantitative indicators where applicable. Performance is presented in the context of previously disclosed targets and set targets for the forthcoming year, taking into account short-, medium- and long-term horizons where relevant.

Data and Internal Assurance

We apply internal review procedures to support the quality, accuracy, and reliability of the information disclosed in this report. This includes internal checks of key ESG indicators by relevant functional owners and a management review of the report's contents. Our sustainability reporting process is subject to internal review, in line with SGX requirements. Key quantitative indicators are validated by functional owners, followed by management-level review, to ensure consistency and completeness.

In the financial year 2025, external assurance was not obtained for this report. We will continue to refine our ESG data collection and reporting processes and may consider external assurance in the future to further strengthen the integrity, transparency, and accountability of our sustainability disclosures.

Feedback

We welcome feedback on this report and any aspect of our sustainability performance. Please address all feedback to iFAST at ir@ifastfinancial.com.

Sustainability@iFAST: Stakeholder Engagement

We are committed to ongoing dialogue with our stakeholders through a range of channels to better understand their ESG-related priorities, address concerns, and monitor the impacts of our operations across markets.

To remain effective and responsive, we regularly review our engagement channels and the frequency of interaction to ensure they remain relevant and adequate for addressing ESG matters. We also monitor emerging ESG developments and expectations, strengthening our practices where gaps or areas for improvement are identified.

Feedback gathered through stakeholder engagement plays an important role in shaping our business strategy, sustainability priorities, and disclosures. Each year, we use engagement outcomes alongside our internal assessment of risks and opportunities to inform our ESG materiality assessment. The findings are then presented to Senior Management and the Board for review and validation. This enables us to prioritise issues that are most relevant to our business model, strategy, and stakeholders, maintaining clear alignment between stakeholder expectations, our ESG strategies, and our targets.

Based on our assessment, we have identified seven key stakeholder groups. Their engagement channels, the key issues raised, and our corresponding initiatives are summarised below:

Engagement Channels	Concerns and Issues raised by Stakeholders & Summary of Initiatives	Objectives for Corresponding ESG Initiatives
EMPLOYEES <i>DIRECT INTERNAL</i> <div style="float: right; border: 1px solid black; border-radius: 10px; padding: 5px; margin-top: 10px;">Permanent and contract employees across our operating markets</div>		
<p>Email updates <i>Ongoing</i> Group-wide and Market-specific</p> <p>Internal e-newsletter: iFAST Vibes <i>Bi-monthly</i> Group-wide</p> <p>Staff intranet <i>Ongoing</i> Group-wide</p> <p>Workshops, seminars, and training sessions <i>Ongoing</i> Group-wide and Market-specific</p> <p>Company town halls, including Q&A sessions with the Senior Management team <i>Quarterly and Ad-hoc</i> Group-wide and Market-specific</p>	<p>Fair employment and development We review remuneration and benefits and provide opportunities for learning and career progression.</p> <p>Health and wellbeing We offer health and wellness programmes, including medical and dental benefits and wellbeing support.</p> <p>Work-life balance and engagement We encourage staff-led activities (e.g., running, hiking, stair climbing, and football) and participation in sports-related charity initiatives.</p> <p>Financial empowerment We support employee financial literacy through iFAST Academy sessions, provide transactional rebates on selected investment products, and offer an Employee Investment Scheme.</p> <p>Alignment and transparency We run orientation programmes, publish iFAST Vibes, and hold Group-wide town halls to share business updates and key plans.</p>	<p>Talent attraction and retention Maintain a supportive and competitive work environment that attracts and retains employees.</p> <p>Healthy workforce Promote a culture of wellbeing to support employee health and productivity.</p> <p>Work-life balance and engagement Encourage a balanced lifestyle through recreational and social activities.</p> <p>Financial empowerment Help employees build investment knowledge and long-term financial stability.</p> <p>Organisational alignment Strengthen engagement and alignment with corporate goals through clear internal communications.</p>

CUSTOMERS <i>DIRECT EXTERNAL</i> <div style="float: right; border: 1px solid black; border-radius: 10px; padding: 5px; margin-top: 10px;">B2B and B2C investors, B2B and internal financial advisers, B2B financial institutions, and other platform users</div>		
<p>Websites and mobile applications <i>Ongoing</i> Global (digital)</p> <p>Customer communications: Email, phone, live chat & office visits <i>Bi-monthly</i> Market-specific</p> <p>Physical and virtual events: Investment seminars, workshops, roadshows, client appreciation events <i>Ongoing</i> Market-specific</p> <p>Social media <i>Ongoing</i> Global (digital) and Market-specific</p> <p>Surveys <i>Annual</i> Market-specific</p> <p>Face-to-face meetings <i>Ad-hoc</i> Market-specific</p>	<p>Access to timely and transparent information We publish market outlooks, product updates, and investment insights and provide education content and events to support informed decision-making.</p> <p>Digital tools and user experience We continuously enhance our platforms and mobile applications to improve usability and support customers' evolving needs.</p> <p>Customer service and advisory support We provide multi-channel customer service and advisory support, tailored to customer needs.</p> <p>Security and trust We strengthen account security and protect personal data to support a secure and reliable trading and transaction experience.</p>	<p>Enhance investor knowledge and decision-making Provide timely research insights, tools, and education to support informed investing.</p> <p>Optimise the digital experience Deliver user-friendly, reliable, and innovative digital solutions.</p> <p>Maintain strong service standards Provide accessible, responsive, and effective customer support.</p> <p>Strengthen security and data protection Safeguard customer information and maintain platform trust.</p>

Engagement Channels

Concerns and Issues raised by Stakeholders & Summary of Initiatives

Objectives for Corresponding ESG Initiatives

REGULATORS

DIRECT | EXTERNAL

Regulators and supervisory authorities across our operating markets

Regulatory engagements and discussions

Ad-hoc
Market-specific

Regulatory submissions and notifications

Ad-hoc
Market-specific

Compliance reviews / supervisory interactions

Ad-hoc
Group-wide and Market-specific

Regulatory exercises / simulations

Annual
Group-wide and Market-specific

Regulatory compliance and governance

We maintain structured workflows, policies, and procedures aligned with regulatory requirements, supported by ongoing compliance monitoring and reviews.

Operational readiness and resilience

We participate in regulatory exercises to assess preparedness and improve our response capabilities.

Safeguarding stakeholder interests

We aim to uphold robust controls and clear accountability to meet regulatory expectations across our markets.

Maintain strong governance and compliance

Ensure adherence to applicable laws, regulations, and guidelines.

Support operational readiness

Strengthen resilience, controls, and response capabilities.

Protect stakeholder interests

Maintain sound practices that promote trust and integrity in our services.

PRODUCT PROVIDERS

DIRECT | EXTERNAL

Fund houses, banks, insurance companies, and other vendors across our markets

Regular communications: Business updates, cross-team coordination

Ongoing
Group-wide and Market-specific

Due diligence surveys and assessments

Annual and Ad-hoc
Market-specific

Performance and service reviews (including issue resolution)

Annual and Ad-hoc
Market-specific

Contractual discussions / renewals (including issue resolution)

Ad-hoc
Market-specific

Fair and transparent selection

We apply structured selection criteria and governance to support objectivity and transparency.

Ongoing monitoring and due diligence

We conduct periodic reviews of product providers and offerings, including performance monitoring and risk checks.

Contractual and service alignment

We monitor vendor performance to support service standards and alignment with business objectives and regulatory expectations.

Responsible partnerships

Where relevant, we consider ESG-related expectations as part of our broader relationship management and due diligence approach.

Protect investors' interests

Maintain robust product governance and monitoring.

Promote responsible partnerships

Build fair, transparent, and well-governed relationships.

Strengthen service quality and reliability

Encourage alignment with agreed standards and obligations.

Support ESG alignment where relevant

Encourage partners to meet appropriate ethical and risk expectations.

MEDIA

INDIRECT | EXTERNAL

Print, broadcast, and digital media outlets, including financial and industry publications

Media enquiries, interviews, and responses

Ad-hoc
Primarily Singapore with outreach in key markets where relevant

Media releases

Ongoing
Primarily Singapore with outreach in key markets where relevant

Financial reporting and results briefings

Quarterly
Primarily Singapore with outreach in key markets where relevant

Invitations to physical/virtual corporate events

Annual and Ad-hoc
Primarily Singapore with outreach in key markets where relevant

Timely and accurate corporate communications

We respond to media enquiries where appropriate and support accurate reporting of key developments.

Market insights and commentary

We share research perspectives and commentary on market trends and investment topics to support broader understanding.

Transparency

We aim to ensure communications are factual, consistent, and aligned with public disclosures.

Enhance financial literacy and market transparency

Share accessible insights to support informed public understanding.

Strengthen public confidence

Communicate clearly and accurately on business developments.

Maintain open dialogue

Support accurate representation of our positions and disclosures.

Engagement Channels	Concerns and Issues raised by Stakeholders & Summary of Initiatives	Objectives for Corresponding ESG Initiatives
SHAREHOLDERS / INVESTORS / ANALYSTS <i>DIRECT EXTERNAL</i>		
Retail and institutional shareholders, investors, research analysts, and the investment community		
<p>Timely SGX announcements <i>Ad-hoc</i> Group-wide</p> <p>Investor Relations webpage updates <i>Ongoing</i> Group-wide</p> <p>Financial reporting and results briefings <i>Quarterly</i> Group-wide</p> <p>AGMs / EGMs <i>Annual and Ad-hoc</i> Group-wide</p> <p>IR enquiries and communications via email <i>Ongoing</i> Group-wide</p> <p>Investor meetings, roadshows, webinars <i>Ad-hoc</i> Group-wide</p>	<p>Timely updates on performance and developments We provide regular disclosures and make materials accessible through our IR channels.</p> <p>Access to Management and IR We engage with stakeholders through briefings, meetings, and investor events to provide context on performance and strategy.</p> <p>Transparency and confidence We aim to communicate material information clearly and in a timely manner.</p>	<p>Ensure transparent and timely communication Maintain investor confidence through clear disclosures.</p> <p>Enhance accessibility and engagement Provide multiple channels for stakeholders to reach us.</p> <p>Support understanding of strategy and performance Share appropriate context and commentary to aid interpretation.</p>

COMMUNITIES / CSR PARTNERS <i>INDIRECT EXTERNAL</i>		
Community organisations, charities, NGOs, education partners, and CSR collaborators across our markets		
<p>Collaborations with CSR partners and community organisations <i>Ongoing</i> Group-wide and Market-specific</p> <p>Financial education outreach: Events, speaker engagements, educational content <i>Ongoing</i> Group-wide and Market-specific</p>	<p>Community wellbeing and social contribution We support community initiatives through volunteering and charitable activities and encourage participation across markets.</p> <p>Enabling giving and participation We create opportunities for customers and partners to contribute through structured initiatives.</p> <p>Financial education We organise or contribute to accessible financial education efforts and publish educational content through our platforms.</p>	<p>Foster social responsibility Contribute to community wellbeing in ways aligned with our values.</p> <p>Promote financial literacy Support broader financial awareness through education and outreach.</p> <p>Encourage participation Provide avenues for employees, customers, and partners to give back.</p>

Sustainability@iFAST: ESG Risks & Opportunities

Risk Management Approach

We recognise that effective risk management is critical to maintaining trust, meeting regulatory expectations, and supporting sustainable growth. Operating in a highly regulated and competitive industry, we maintain a comprehensive enterprise risk management framework to identify, assess, manage, and monitor risks that could affect our business, including sustainability-related risks and opportunities.

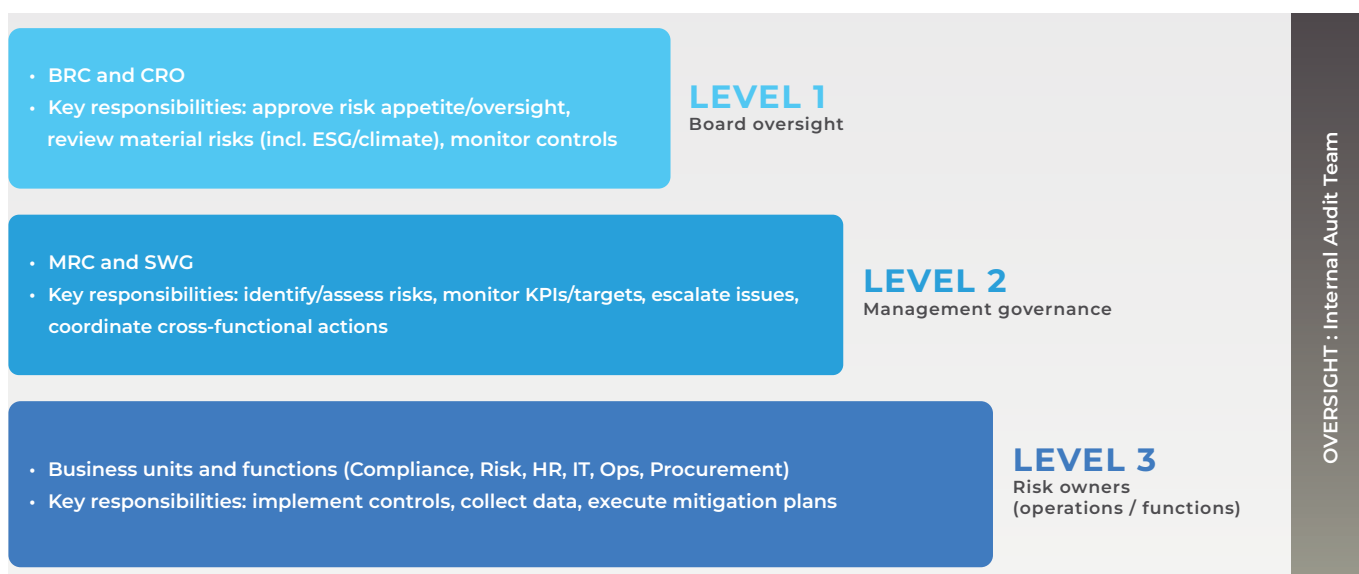
By strengthening risk identification and mitigation measures, we aim to build resilient strategies capable of responding to market uncertainty, evolving stakeholder expectations, and regulatory change. We also monitor emerging ESG developments to identify opportunities that enhance our long-term competitiveness and business sustainability.

Risk Management Structure

Our three lines of defence risk management governance is structured to provide clear accountability and effective oversight:



We integrate sustainability-related risks into our existing risk processes (including compliance, technology risk, outsourcing risk, and people risk). Findings from risk monitoring and stakeholder feedback inform our annual materiality assessment and help shape our sustainability priorities, targets, and disclosures.



ESG Risks & Opportunities

We monitor ESG developments that may affect our operations, stakeholders, and long-term value creation. The table below summarises key ESG risks, our mitigation approach, and related opportunities. These risks and opportunities are assessed through our enterprise risk management processes and inform our materiality assessment, strategic priorities, and performance targets, under Board and management oversight.

Risks	Risk Management	Opportunities
Governance		
<p>Regulatory Risks</p> <ul style="list-style-type: none"> ▶ Regulatory breaches (ESG and non-ESG) could lead to penalties, remediation costs, and reputational harm. ▶ Evolving regulatory requirements may require changes to our processes and may affect product providers and institutional partners. ▶ Financial crime, fraud, and scam risks may result in stronger regulatory expectations and heightened supervision. ▶ Data privacy and confidentiality risks could lead to enforcement actions, litigation, and loss of customer trust. 	<p>Regulatory Management</p> <ul style="list-style-type: none"> ▶ We maintain ongoing compliance monitoring, internal checks, and robust approval workflows. ▶ We provide regular training to ensure staff understand and follow regulatory and operational requirements. ▶ We strengthen transparency and disclosure across fees, product information, and investor communications. ▶ We review and update policies to respond to emerging risks, including scams, and financial crime. 	<p>Regulatory Opportunities</p> <ul style="list-style-type: none"> ▶ Stronger transparency expectations can reinforce our digital-first model as a competitive strength. ▶ Higher governance standards for providers and issuers can boost investor confidence in our platforms. ▶ Continued strengthening of safeguards against financial crime can deepen trust and support long-term customer retention.
Socio-economic		
<p>Technological Risks</p> <ul style="list-style-type: none"> ▶ Falling behind technology or industry developments could reduce our competitiveness as a fintech platform. ▶ System outages or cyber incidents could disrupt services and affect customers and partners. ▶ Process or system errors could result in transaction issues and reputational impact. 	<p>Technological Management</p> <ul style="list-style-type: none"> ▶ We maintain monitoring, testing, and control processes for technology and cybersecurity risks. ▶ We implement incident response, recovery, and service restoration procedures to minimise disruption. ▶ We conduct regular infrastructure checks, patching, and security reviews to strengthen resilience. ▶ We provide ongoing staff training to raise cyber awareness and reduce operational risk. 	<p>Technological Opportunities</p> <ul style="list-style-type: none"> ▶ Growing adoption of digital wealth and banking services can drive demand for our platforms and solutions. ▶ Our in-house technology capabilities support product innovation and fintech solutions for business partners. ▶ Continued investment in platform features and security can improve user experience, engagement, and trust.
<p>Human Resource Risks</p> <ul style="list-style-type: none"> ▶ Talent attraction, retention, and succession gaps could affect execution, continuity, and growth. ▶ Limited diversity or inequitable practices could weaken organisational culture, employee engagement, and harm reputation. ▶ Misconduct or legal incidents involving employees or counterparties could affect trust and brand standing. 	<p>Human Resource Management</p> <ul style="list-style-type: none"> ▶ We maintain fair employment policies and review rewards and development support to remain competitive. ▶ We strengthen onboarding, training, and documented procedures to support continuity and reduce key-person dependency. ▶ We operate whistleblowing channels and promote awareness to encourage early escalation of issues. ▶ We reinforce standards of ethics and fair dealing through ongoing communications and training. 	<p>Human Resource Opportunities</p> <ul style="list-style-type: none"> ▶ A diverse and inclusive workforce supports innovation, collaboration, and long-term performance. ▶ Strong talent development and succession planning strengthens resilience and supports growth across markets.

Risks

Risk Management

Opportunities

Socio-economic

Economic Risks

- ▶ Market downturns and unexpected events may reduce investor activity and impact on financial performance.
- ▶ Volatility can weaken sentiment and risk appetite, affecting product flows, and engagement.
- ▶ Geopolitical developments may increase uncertainty, drive currency volatility, and influence regulation.

Economic Management

- ▶ We maintain a diversified product offering to reduce reliance on specific products or market conditions.
- ▶ We provide timely research, insights, and communications to support informed decision-making.
- ▶ We apply robust product approval and due diligence processes to protect customers' interests.
- ▶ We monitor counterparties and partners and implement measures to manage disruption risks.

Economic Opportunities

- ▶ Rising financial literacy and investor engagement can increase demand for research, AI tools, and advisory support.
- ▶ Improved market conditions can create more capacity for stakeholders to focus on longer-term ESG priorities.

Socio-environmental

Sustainability Reporting & Implementation Risks

- ▶ Weak or inconsistent ESG disclosures may reduce stakeholder confidence and increase scrutiny.
- ▶ Failure to meet evolving ESG expectations may result in reputational damage and reduced business opportunities.
- ▶ Increasing requirements can raise expectations for data quality, governance, and comparability.

Sustainability Reporting & Implementation Management

- ▶ We monitor material topics and maintain active stakeholder engagement to test relevance and effectiveness.
- ▶ We strengthen internal accountability of ESG data and refine our approach as requirements evolve.
- ▶ We update policies and practices to align with emerging expectations and best practices.

Sustainability Reporting & Implementation Opportunities

- ▶ Strong sustainability practices can strengthen trust and support long-term resilience.
- ▶ Growing demand for sustainable investing may increase interest in ESG-aligned products and content on our platforms.

Climate & Environmental Risks

- ▶ Physical risks (e.g., extreme weather) could disrupt operations and key suppliers over time.
- ▶ Transition risks (regulation, stakeholder expectations) could lead to more stringent disclosure and operational requirements.
- ▶ Climate impacts on partners and providers may affect service delivery and product offerings.

Climate & Environmental Management

- ▶ We monitor relevant climate-related developments and strengthen data processes over time.
- ▶ We integrate climate considerations into risk review processes where relevant (e.g., business continuity and supplier due diligence).
- ▶ We provide updates to Senior Management and the Board to support oversight and timely action.

Climate & Environmental Opportunities

- ▶ Increased awareness can drive demand for ESG information and sustainability-aligned solutions.
- ▶ Digitalisation and process efficiency can reduce paper-based activities and support resource efficiency.
- ▶ Over time, greener buildings and more efficient technology can reduce our operational footprint.

Sustainability@iFAST: ESG Materiality Assessment

Materiality Assessment Approach and Process

Our Sustainability Working Group (SWG) conducts an annual ESG materiality assessment to identify and prioritise the topics that matter most to our stakeholders and to iFAST, taking into account our business model, strategy, and operating environment. The assessment is designed to remain responsive to emerging ESG developments and evolving stakeholder expectations, while driving more targeted initiatives and clearer prioritisation of related risks and opportunities.

Our 2025 materiality assessment followed five key steps:



01 IDENTIFY KEY ESG ISSUES

We gathered insights from internal and external stakeholder engagement, reviewed emerging ESG developments relevant to the financial services and fintech sector, and considered recognised reporting frameworks and guidance. This process helped us assess whether our existing priorities remain appropriate and whether new or emerging topics should be incorporated.



02 ASSESS MATERIALITY

We conducted an internal materiality survey involving business unit heads and functional leaders across our key markets. Topics were evaluated based on (i) their importance to stakeholders, and (ii) their potential impact on iFAST's business, operations, and long-term resilience. The results were consolidated and mapped to our four core ESG Strategies.



03 VALIDATE AND APPROVE

The SWG reviewed and consolidated the results before presenting the findings to Senior Management and the Board for review and validation. The approved material topics form the basis of our sustainability reporting priorities for the year.



04 INTEGRATE INTO STRATEGY AND REPORTING

We aligned the material topics with our core ESG Strategies and used them to inform the focus areas, initiatives, and performance disclosures in this Sustainability Report. These topics and initiatives were also mapped to the relevant UNSDGs and our CSR pillars.



05 IMPROVE CONTINUOUSLY

We periodically review our material topics and related initiatives to reflect changes in stakeholder priorities, regulatory developments, market trends, and data readiness. This enables us to continuously bolster how we manage and disclose our sustainability performance.

Materiality Assessment Results

We have conducted ESG materiality assessments and disclosed a materiality matrix since 2017. The matrix reflects the relative significance of each topic based on its importance to stakeholders and its impact on iFAST.

Our 2025 ESG materiality assessment covered our core activities and key operating markets, with survey inputs from business unit heads and functional heads. The assessment focused on Singapore and Hong Kong, which represent our primary operating markets for the reporting period. Malaysia was not assessed as a separate market in 2025 as several roles and teams in Malaysia support multiple markets under centralised functional leadership. We will continue to refine our approach and expand market-level assessment as data readiness and organisational structure evolve.

For the 2025 ESG materiality assessment, we reviewed and refined our list of material ESG topics based on the outcomes of stakeholder engagement, the internal survey, and our assessment of sustainability-related risks and opportunities. The results are organised under our four core ESG Strategies:

- ENGAGING CUSTOMERS; ENABLING INVESTORS**
- EMPOWERING EMPLOYEES; ENRICHING COMMUNITIES**
- EMBRACING INNOVATION; ENFORCING CYBERSECURITY**
- ENSURING COMPLIANCE; EMBEDDING SUSTAINABILITY**

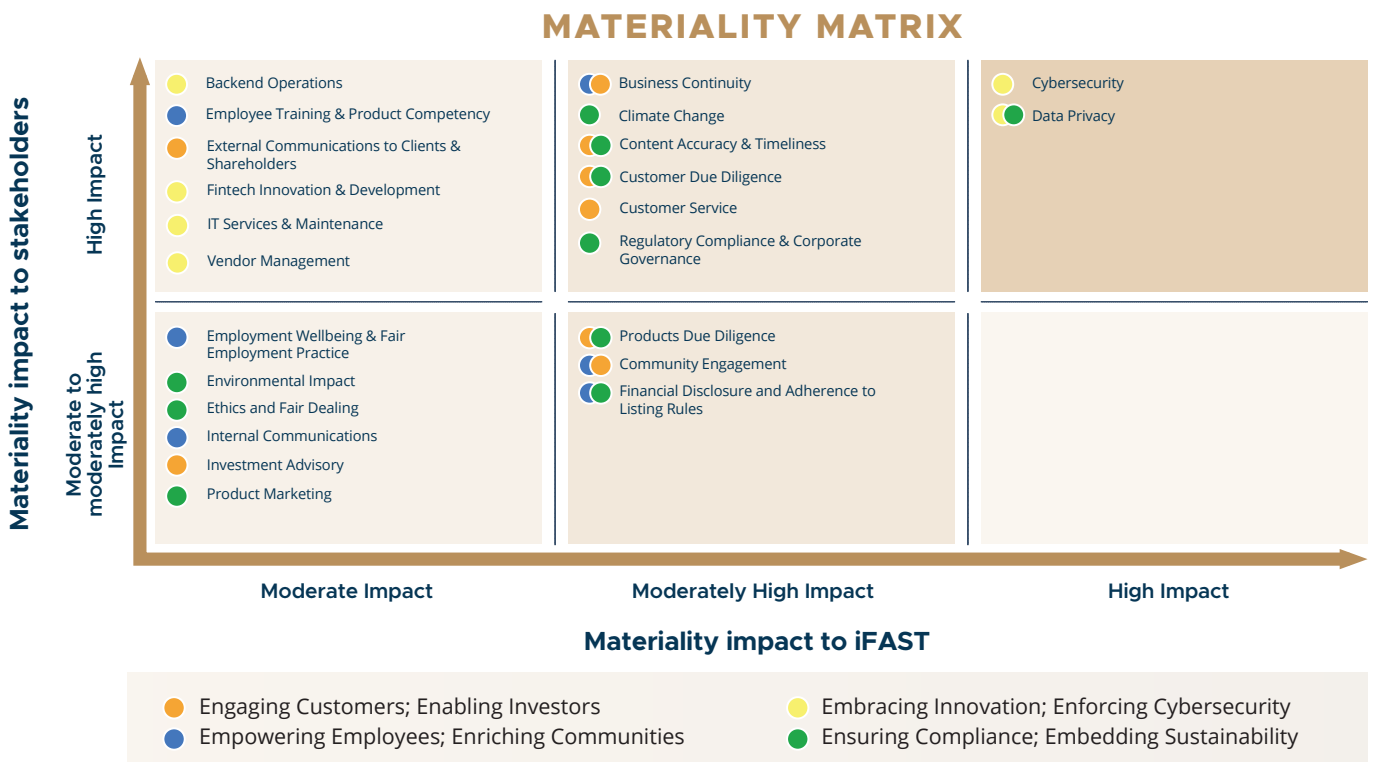
These material topics guide the focus of our policies, practices, performance reporting, and targets disclosed in this report. The corresponding GRI Standards disclosures for our material topics are provided in the reporting index.

Materiality Matrix

We plot our material topics on a materiality matrix based on two dimensions:

- **Importance to stakeholders**, informed by engagement and survey inputs; and
- **Impact on iFAST**, reflecting relevance to our business model, strategy, operational resilience, and long-term value creation.

Social and economic considerations are central to our business model. As a digital wealth management and fintech platform operating in the financial services sector, we create value by enabling investors to access products and services, market information, and digital tools. Our operating environment is also influenced by macroeconomic conditions, market volatility, and investor sentiment. As a result, our materiality assessment explicitly considers social and economic factors alongside environmental and governance considerations.



Alignment with UNSDGs and CSR Pillars

We have identified 8 UNSDGs where we believe iFAST can contribute meaningfully through our business, people, and community initiatives. These align with our four CSR pillars and are integrated into our four core ESG Strategies. We will continue to review and refine our approach as our sustainability priorities and initiatives evolve.

ENGAGING CUSTOMERS; ENABLING INVESTORS

ALIGNED CSR PILLAR: CULTIVATING FINANCIAL LITERACY



- Promote financial literacy through in-house research, content, and investor education initiatives.
- Provide accessible market insights and investment tools across our platforms.
- Support youth and student-focused initiatives through sponsorships, donations, and mentorship programmes.
- Reduce knowledge gaps by expanding access to information and investor resources.
- Host public seminars and investment events to strengthen investor knowledge and capability.

EMPOWERING EMPLOYEES; ENRICHING COMMUNITIES

ALIGNED CSR PILLARS: CHARITY THROUGH SPORTS; CARING FOR THE COMMUNITY; CULTIVATING FINANCIAL LITERACY



- Provide monetary and in-kind support through donations and sponsorships.
- Organise and participate in community initiatives (e.g., food donation drives and volunteer activities).
- Encourage employee volunteerism and enable customers to support community causes.
- Support employee wellbeing through health-related programmes and initiatives.
- Participate in sporting activities to raise funds for charitable organisations.
- Provide training and development opportunities to promote employee growth and capability.
- Uphold fair employment practices and promote an inclusive workplace.

EMBRACING INNOVATION; ENFORCING CYBERSECURITY

ALIGNED CSR PILLARS: CULTIVATING FINANCIAL LITERACY; CONSERVING THE ENVIRONMENT



- Create meaningful employment opportunities through growth in fintech capabilities.
- Enhance platform features and digitalise business processes to improve efficiency and reduce reliance on paper-based transactions.
- Strengthen cybersecurity capabilities to protect customers, data, and platform integrity.
- Provide wealth management and investment administration services that strengthen investors and the broader economy.

ENSURING COMPLIANCE; EMBEDDING SUSTAINABILITY

ALIGNED CSR PILLAR: CONSERVING THE ENVIRONMENT



- Raise awareness of resource efficiency (e.g., recycling, energy, and water conservation).
- Organise and participate in sustainability-related initiatives.
- Leverage fintech and IT capabilities to improve operational efficiency and reduce reliance on paper-based processes.
- Promote sustainable and responsible investing through research content and ESG-related events.

Sustainability@iFAST

Corporate Social Responsibility

At iFAST, our community efforts are guided by four Corporate Social Responsibility (CSR) pillars that provide a clear framework for how we contribute to society and drive positive social and environmental impact across our markets. These pillars have long shaped our approach to community engagement and continue to anchor our sustainability commitments:



Charity Through Sports

Making a difference to the community whilst encouraging healthy living for employees



Cultivating Financial Literacy

Promoting financial literacy among investor community and the general public with our research ideas



Caring for the Community

Doing our part to give back to the society through corporate giving, employee volunteering, and partnerships



Conserving the Environment

Engaging in responsible and ethical practices and taking pro-active steps to care for our environment

In addition, we have aligned our sustainability framework with 8 of the 17 United Nations Sustainable Development Goals (UNSDGs). These goals have been integrated into our core ESG strategies, guiding our efforts toward positive impact and long-term sustainable growth, and aligning closely with our 4 CSR pillars:

8 UNSDG GOALS



As 2025 marks our 25th anniversary, we celebrated by carrying out 25 CSR activities across Singapore, Malaysia, Hong Kong, China, and the United Kingdom, one for each year of our journey.

These activities reflect our continued efforts to support local communities, promote environmental awareness, enhance financial literacy among the public, and contribute to social development across the markets where we operate.

Charity Through Sports



“Charity Through Sports” is one of our earliest CSR pillars and reflects our belief in the value of sports as a means to build resilience, foster teamwork, and contribute to social causes. Through this pillar, we support activities that encourage employees to stay active while participating in sporting initiatives that benefit the wider community.



96 km Kokoda Challenge

SDG3: Good Health & Well-being

In September, the iWalk Kokoda Challenge 2025 brought together employees from across the iFAST Group for a 96-kilometre endurance event in Sydney in support of the Kokoda Youth Foundation. A total of 16 teams and 76 participants, including support crew, completed the challenging route, raising approximately \$35,000 to contribute to youth development programmes focused on resilience and leadership. We have actively participated in similar charity trail-walking events over the years, including Whakatāne, New Zealand (2019); Inje-gun, South Korea (2018 and 2024); Brisbane, Queensland (2016); Sydney, Australia (2013); and Hong Kong (2011 and 2012).



Charity Run 2025

SDG3: Good Health & Well-being | SDG10: Reduced Inequalities

In September, our Malaysia office participated in the Lovely Disabled Home Charity Run 2025 in conjunction with Malaysia Day. This marks the third consecutive year of our involvement in this annual event. The charity run helps raise funds for organisation’s daily operations and promotes inclusion for people with disabilities.



Singapore Exchange Cares: Bull Charge Run 2025

SDG1: No Poverty | SDG3: Good Health & Well-being | SDG10: Reduced Inequalities

In November, more than 100 employees from our Singapore office participated in SGX Cares Bull Charge 2025, a charity run organised by the Singapore Exchange (SGX). This marks the sixth consecutive year of our continued involvement in the SGX Cares Bull Charge fundraising initiative, which supports underprivileged families, persons with disabilities, and the elderly. Among the 3,800 runners from across the financial community, 2 of our iFAST colleagues achieved first runner-up positions in the overall male and female categories, reflecting the strong sporting spirit within our organisation.



Youth Football Club Sponsorship

SDG3: Good Health & Well-being | SDG10: Reduced Inequalities

We reaffirmed our support for local youth development through iFAST Global Bank’s sponsorship of the Bessingby Park Rangers Football Club for the 2023/24, 2024/25, and 2025/26 seasons. Through this partnership with a community-centred youth football club, we support initiatives that encourage teamwork, inclusion, and overall well-being, while providing young players with opportunities to develop through organised sports.

Cultivating Financial Literacy



"**Cultivating Financial Literacy**" is a key CSR pillar that reflects our belief in the importance of accessible financial education. We remain committed to providing timely and in-depth market insights to support informed decision-making. Through this pillar, we support initiatives that help individuals build confidence in managing their finances, develop essential money-management skills, and gain financial knowledge that contributes to sustainable economic growth.



Singapore Global Money Week 2025

SDG4: Quality Education

In March, we participated as one of the sponsors for NTU Investment Interactive Club's Singapore Money Week 2025, held at Nanyang Technological University. Over the two-day event, representatives from both FSMOne and iFAST Global Markets engaged with students at the exhibition booth, introducing tools and sharing knowledge to help them begin their investment journeys with confidence. Our General Manager of iFAST Global Markets, Wong Weiyi, participated in a panel discussion where he shared practical insights on investing and navigating the financial landscape with the next generation of investors.



Company Visit Day at iFAST Global Bank

SDG4: Quality Education | SDG8: Decent Work and Economic Growth

In April, iFAST Global Bank welcomed students from the University of Westminster to its London office for an educational visit focused on real-world financial exposure. Representatives from our iFAST Risk, Compliance, Finance, and Personal Banking teams provided an overview of their functions and shared insights into career pathways within the financial sector. Through presentations and open discussions, students had the opportunity to ask questions and learn more about banking operations and industry practices. The visit provided a meaningful platform for youth engagement and financial awareness, supporting our efforts to contribute to financial education and skills development.



Capital Markets Conversations for You(th)

SDG4: Quality Education | SDG8: Decent Work and Economic Growth

In June, we participated in the SGX Capital Markets Conversations for You(th) event, contributing to a panel discussion on "The Role of Capital Markets in Wealth Creation." The session brought together students from various educational institutions across Singapore. Terence Lin, Group Chief Financial Officer of iFAST Corp, shared perspectives on the importance of investing, how to approach it prudently, and lessons drawn from his own investment experiences. The panel also discussed the evolving influence of AI on investment decision-making.

Annual Events: Financial Education Events

SDG4: Quality Education | SDG8: Decent Work and Economic Growth | SDG10: Reduced Inequalities

Throughout the year, iFAST's B2B and B2C divisions hosted a series of research-driven investor education events across Singapore, Malaysia, and Hong Kong. These sessions are free and open to customers, the investor community, and the wider public. They are supported by our Research team, together with industry professionals, who provide timely market insights and investment perspectives.

In 2025, key events included:

Singapore



- FSMOne ETFestival x Mid-Year Review 2025 (July)
- B2B Adviser Xchange 2025 (September)

Malaysia



- FSMOne Investing Expo : Find Your Perfect Match (July)

Hong Kong



- iFAST What and Where to Invest (January & July)
- FSMOne Outlook Seminar (January and July)

Caring for the Community



“Caring for the Community” is a CSR pillar that reflects our commitment to contributing to society through active community engagement and collaboration with local organisations. In line with this pillar, we undertake initiatives that provide support to groups in need, encourage employee volunteerism, and strengthen partnerships with charitable and social service organisations.



Inclusive Workplace Programme

SDG3: Good Health and Well-Being | SDG8: Decent Work and Economic Growth | SDG10: Reduced Inequalities

In July, with the support of the Singapore Land Tower building management team, we welcomed youths from Flour Power SG to our FSMOne office in Singapore for a pilot inclusive workplace programme. Flour Power is a socially responsible organisation that empowers individuals with special needs through skills training and community engagement. During the visit, the youths engaged with our employees while serving coffee, tea, and light refreshments, providing them with opportunities to build confidence, practise social interaction, and develop practical workplace skills in a supportive environment.



Mobile Groceries Distribution

SDG1: No Poverty | SDG2: Zero Hunger

In August, employees from our Singapore office, together with their families, supported the Mobile Groceries Distribution initiative organised by Hao Ren Hao Shi (HRHS). As part of this effort, we contributed a truckload of essential groceries that were distributed to households in need within the Toa Payoh community. The mobile grocery lorries are part of HRHS's ongoing efforts to make essential items more accessible by delivering them directly to locations near beneficiaries' homes, with our volunteers assisting in the distribution.



Community Food Pack

SDG1: No Poverty | SDG2: Zero Hunger | SDG3: Good Health and Well-Being | SDG10: Reduced Inequalities

In December, our volunteers from our Singapore team participated in FFTH's Community Food Pack programme at the organisation's warehouse. We contributed a selection of fresh produce and essential food items, which were packed by our volunteers into bundles for distribution. This initiative supports seniors and lower-income families by helping to ensure regular access to sufficient, safe, and nutritious food for their daily needs.



Leather Amamori Charms Workshop

SDG3: Good Health and Well-Being | SDG10: Reduced Inequalities

In May, our Hong Kong office hosted a Leather Amamori Workshop for elderly participants from the Christian Family Service Centre. The activity was conducted at our office and guided by tutors with disabilities, who led employees and seniors in crafting simple personalised leather charms. The workshop provided an opportunity for inter-generational interaction and encouraged participants of different abilities to engage in a creative and inclusive learning environment.



Handmade Mosquito Repellent Balm & Natural Lip Balm Workshop

SDG3: Good Health and Well-Being | SDG10: Reduced Inequalities

In August, our Hong Kong office partnered with the Christian Family Service Centre as part of its Urban Oasis programme to host a Handmade Mosquito Repellent Balm & Natural Lip Balm workshop for elderly participants. Our employees supported the session as volunteer coordinators, joining seniors in creating simple eco-friendly balms made from natural ingredients. The workshop promoted environmental awareness and provided an opportunity for meaningful interaction between our employees and elderly participants in an encouraging and inclusive setting.



Preserved Flower Bouquet Workshop

SDG3: Good Health and Well-Being | SDG10: Reduced Inequalities

In October, our Hong Kong office partnered with the Christian Family Service Centre to organise a preserved flower bouquet workshop for elderly participants. The session provided seniors with an opportunity to engage in a creative activity, with employees volunteering as facilitators to provide guidance and support. The workshop encouraged social interaction, creativity, and engagement in a supportive setting, deepening connections between our employees and elderly participants.

Caring for the Community



Blood Donation Drive

SDG3: Good Health and Well-Being

In August, our Malaysia office collaborated with the National Blood Centre of Malaysia (Pusat Darah Negara) to conduct a blood donation drive. Employees participated as donors and volunteers, contributing to efforts that support local hospitals and patients in need. The activity was carried out smoothly with the coordination of both the organising teams and our participating employees.



Adoption Centre Volunteer

SDG3: Good Health and Well-Being | SDG15: Life on Land

In September, employees from our Singapore office visited the Causes for Animals (CAS) adoption centre as part of our community engagement efforts. Our volunteers assisted with daily shelter tasks, including cleaning and maintaining animal enclosures, and learned more about the organisation's rescue work and the challenges involved in operating an animal shelter. In support of CAS's ongoing efforts to care for rescued animals, we also contributed a donation to help sustain the organisation's operations and animal welfare initiatives.



Food Donation Drive

SDG1: No Poverty | SDG2: Zero Hunger | SDG10: Reduced Inequalities

In October, we supported the Food from the Heart (FFTH) food donation drive organised by the Ocean Financial Centre building management team. As a tenant, we contributed grocery items from FFTH's wish list to help provide essential supplies to families in need. This initiative reflects our ongoing efforts to support community-focused programmes and collaborate with partners within the workplace environment.

our Shenzhen office volunteered at the Women and Children's Building outlet, working alongside full-time employees with disabilities. Our volunteers supported daily shop operations, including cashiering, sorting donations, pricing items, and assisting customers. The programme provided employees with insights into the organisation's efforts to promote inclusion and support community needs. In addition, we made a monetary contribution to support Shantao Buy42's community initiatives.

Blindfolded Coffee Tasting Workshop

SDG3: Good Health and Well-Being | SDG8: Decent Work and Economic Growth | SDG10: Reduced Inequalities

In December, our volunteers from the Hong Kong office hosted a blindfolded coffee-brewing and tasting workshop in collaboration with Orbis Hong Kong, a non-profit organisation supporting individuals with visual impairment, and local coffee vendor Sode Coffee. By carrying out the activity while blindfolded, participants experienced first-hand the challenges faced by those living with vision loss. The session helped deepen empathy, raise awareness of visual health, and strengthen our commitment to inclusive community engagement.

Engaging Youth Through Technology Education and Career Exposure

SDG4: Quality Education | SDG8: Decent Work and Economic Growth | SDG10: Reduced Inequalities

Across the year, our Malaysia office conducted several outreach activities aimed at supporting students and young graduates through industry engagement, career exposure, and skills development.

In partnership with Asia Pacific University (APU), our Senior IT Partner shared insights on software engineering trends and essential industry skills. We also participated in career fairs and engagement sessions held at Tunku Abdul Rahman University of Management and Technology (TAR UMT), SEGi University & Colleges (SEGi), INTI International College Subang, Universiti Malaysia Sarawak (UNIMAS), and the Ministry of Higher Education (MOHE) National Career Fair, connecting with students and introducing opportunities within our technology teams. We further hosted IT students from Universiti Tunku Abdul Rahman (UTAR) for a company visit and served as the main sponsor of the Multimedia University (MMU) CodeNecton Hackathon 2025, fostering mentorship, problem-solving, and innovation. These initiatives reflect our ongoing commitment to education, technology empowerment, and community engagement.

One-Day Store Manager Programme

SDG1: No Poverty | SDG3: Good Health and Well-Being | SDG10: Reduced Inequalities | SDG13: Climate Action

In November, employees from our China office participated in the One-Day Store Manager Programme organised by Shantao Buy42, a second-hand charity shop chain in China with over 20 outlets across over five cities. Two groups of employees from



iFAST Share and Care 2025

SDG 1: No Poverty | SDG 2: Zero Hunger | SDG 3: Good Health and Well-Being | SDG 4: Quality Education | SDG 8: Decent Work and Economic Growth | SDG 10: Reduced Inequalities | SDG15: Life on Land

In December, we continued our annual iFAST Share and Care initiative, encouraging employees across our global offices to share self-initiated volunteering and community support stories on our internal platform. In 2025, employees submitted 11 stories, and we donated over \$17,000 to selected causes on behalf of the winners. Contributions supported vulnerable communities, animal welfare organisations, and other social needs across our markets. Many stories also reflected our focus on financial literacy, with colleagues mentoring students, guiding migrant workers on financial planning, and helping seniors understand wills and lasting powers of attorney. Through this initiative, we recognise individual efforts and encourage meaningful, long-term community impact.

Conserving the Environment



“*Conserving the Environment*” is a CSR pillar that reflects our commitment to promoting environmental responsibility and supporting efforts that contribute to a more sustainable future. Through this pillar, we engage in initiatives that encourage environmental awareness, responsible resource use, and community participation in conservation activities.



MoNo: Food Waste Workshop

SDG1: No Poverty | SDG2: Zero Hunger | SDG3: Good Health and Well-Being | SDG10: Reduced Inequalities | SDG13: Climate Action

In June, we organised an environmental awareness session at our Singapore office to promote more sustainable habits among employees. The session included a talk and hands-on workshop on food-waste reduction, where we learned practical approaches to responsible consumption, such as interpreting date markings and applying simple food-safety checks to minimise waste. The workshop also highlighted how surplus food can support communities in need, reinforcing our commitment to encouraging mindful consumption and environmentally responsible behaviour across the organisation.



World Wide Fund for Nature: Pedal & Pick Clean-Up at Marina Reservoir

SDG3: Good Health and Well-Being | SDG13: Climate Action

In July, employees from the iFAST Singapore office participated in a clean-up activity at Marina Reservoir in collaboration with the World Wide Fund for Nature (WWF). The session began with an educational briefing on microplastic pollution, after which our volunteers cycled designated routes around the reservoir to collect litter, helping to reduce waste and protect Singapore's waterways. The activity encouraged greater awareness of environmental stewardship among our employees.



Waterways Watch Society: Kayaking Clean-Up Programme

SDG3: Good Health and Well-Being | SDG13: Climate Action

In September, volunteers from the iFAST Singapore office participated in a kayaking clean-up at Marina Reservoir organised by the Waterways Watch Society (WWS). The activity combined physical activity with environmental awareness, as volunteers paddled through the reservoir to collect litter and learn about the effects of waste on Singapore's waterways and marine ecosystems. The programme encouraged teamwork while simultaneously promoting responsible stewardship of natural spaces. Through this initiative, we gained a deeper understanding of how individual actions can contribute to protecting the environment for the wider community.



Ground-Up Initiative: Food with Love

SDG 1: No Poverty | SDG 2: Zero Hunger | SDG 3: Good Health and Well-Being | SDG 10: Reduced Inequalities | SDG 13: Climate Action

In December, our volunteers from the iFAST Singapore office and their families participated in the Food with Love programme organised by Ground-Up Initiative (GUI), a non-profit community organisation promoting eco-conscious living. Our employees and their families harvested organic vegetables and prepared soil beds using eco-friendly fertiliser made from recycled food waste and coffee grounds. We also packed the produce for GUI to deliver to households in need, helping improve access to fresh food for underprivileged communities. Through this initiative, we gained a deeper appreciation of sustainable agriculture and how community partnerships can support food security.

Engaging Customers; Enabling Investors

Celebrating 25 years since our founding, we have grown from a single-market online unit trust platform to a global digital banking and wealth management platform. Throughout this transformation, investors have remained one of our most important stakeholders. Since our Singapore Exchange (SGX) Mainboard listing in 2014, we have maintained a steadfast “pro-investor” approach, prioritising openness, timely communication, and meaningful engagement to support informed investment decisions.

iFAST Corp: When Investors Become Customers

Investors have always been at the centre of iFAST’s business, shaping both our purpose and our growth. Guided by our responsibility towards them, we prioritise strong safeguards, transparent practices, and service initiatives designed to protect their interests and enhance the value we deliver.

Safeguarding Customers’ Interests

Safeguarding our customers’ interests is fundamental to how we operate and underpins the trust placed in us by investors across our platforms. As a provider of wealth management and advisory services, we recognise our responsibility to act with integrity, transparency, and care at every stage of the customer journey. This includes ensuring that we curate investment products appropriately, providing accurate information, and delivering advice in a responsible and well-governed manner.

Our approach to customer protection is supported by structured governance frameworks, robust internal controls, and ongoing oversight across product due diligence, marketing communications, and advisory practices. By embedding these safeguards into our day-to-day operations, we aim to protect investors from undue risk, support informed decision-making, and promote long-term financial well-being. The following sections outline how we apply these principles in practice.

Conducting Comprehensive Due Diligence on Product Providers

At iFAST Corp, we uphold comprehensive policies and procedures to ensure rigorous due diligence when integrating investment products into our wealth management platform. Before onboarding any new product, our product team carries out a structured evaluation to assess its historical performance, risk profile, and the credibility of its issuer. This process is designed to safeguard our customers’ interests and maintain a curated selection of investment options that meet suitability and quality standards.

Following the initial checks, we maintain ongoing communication with product providers to deepen our understanding of their operations and ensure transparency. To uphold continued suitability, we conduct annual due diligence reviews to confirm whether each product remains appropriate for our platform. These reviews examine reliability in information provision, payment timeliness, licence status, and any regulatory developments.

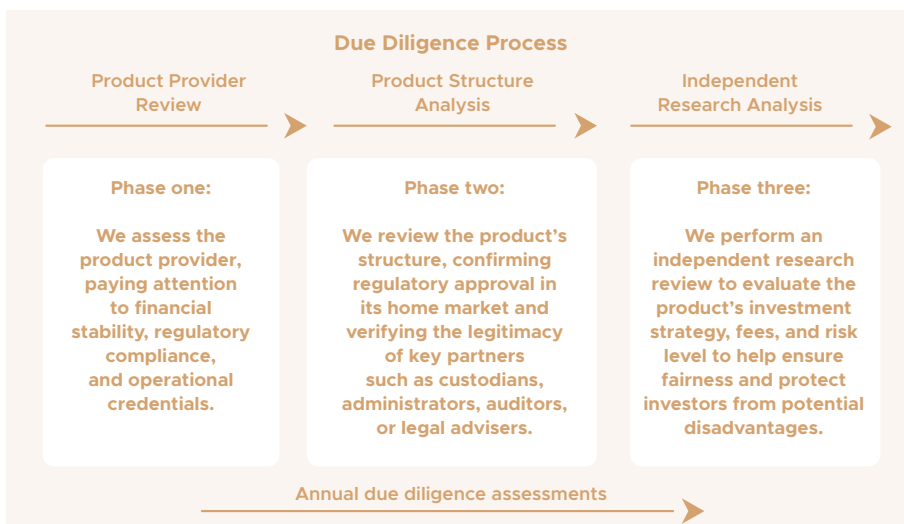
We remain committed to conducting annual due diligence on all providers to maintain high standards of governance and investor protection.

Ensuring Accuracy and Compliance in Marketing Materials

We maintain strict policies and review mechanisms to ensure the accuracy, clarity, and regulatory compliance of all marketing materials across our Business-to-Business (B2B) and Business-to-Consumer (B2C) platforms. Before any marketing content is published or distributed, it undergoes a structured review by the respective Heads of Department and the Compliance team. This process helps ensure that materials do not contain inaccurate or misleading information and that they comply with relevant promotional and marketing regulations.

Our review framework covers key areas such as language clarity, adequacy of disclosures, risk warnings, product comparisons, and data accuracy. We ensure transparency by clearly outlining essential details, including incentive structures, qualification criteria, validity periods, exclusions, and specific terms and conditions, so customers can make well-informed decisions.

These measures help ensure that all customer-facing materials are factually sound, properly structured, and aligned with our commitment to responsible communication. In 2025, we recorded zero marketing incidents of information inaccuracies (2024: 0). We remain committed to continuous improvements in our ongoing efforts to strengthen internal approval procedures and uphold high standards of governance and compliance in all marketing communications.



iFAST Corp: When Investors Become Customers

Strengthening Investor Support Through Responsible Advisory Practices

Preserving our customers’ interests is fundamental to how we design and deliver our wealth management services. While FSMOne empowers self-directed investors with a comprehensive digital platform offering funds, bonds, stocks, ETFs, and insurance solutions, we recognise that many investors benefit from professional guidance as financial markets can be complex.

To support retail investors, we have dedicated Investment Advisory (IA) teams across our B2C platforms. These teams provide market insights, portfolio guidance, and educational support to help customers make judicious investment decisions.

In Singapore, our IA team assists customers who do not pass regulatory assessments such as the Customer Knowledge Assessment (CKA) and Customer Account Review (CAR), helping them build foundational investment knowledge before investing in more complex products.

To ensure suitability and personalised guidance, B2C Investment Advisers require customers seeking specific recommendations to complete the Portfolio and Investment Objective Fact Find Questionnaire. This questionnaire gathers essential information on customers’ financial situations, investment horizons, and risk tolerance, enabling advisers to provide recommendations aligned with each investor’s financial profile. Clients review and approve all recommended portfolios before any transaction is carried out.

In the FSMOne Singapore 2025 Annual Customer Satisfaction Survey, 94.6% of respondents who interacted with the IA team provided neutral or positive feedback (2024: 92.1%). We aim to maintain a minimum satisfaction level of 80%, supporting our mission to help investors invest globally and profitably.

At the same time, iFAST Global Markets complements our DIY platforms by offering transparent, ethical, and unbiased advisory services. Established to reduce commission bias and strengthen consumer protection, iFAST Global Markets team adopts clear and simple commission structures for both investment and insurance products.

Our in-house advisers conduct detailed fact-finding of clients’ financial circumstances, objectives and risk appetite, enabling them to deliver holistic financial plans that are aligned with each customer’s needs.

Investment Advisory team satisfaction rating in 2025

94.6%

To ensure our advisory services remain ethical, transparent, and suitable for investors, we maintain a comprehensive control framework supported by research-driven insights. This framework forms the basis of both the FSMOne IA teams and the iFAST Global Markets advisers.

To uphold the integrity of our advisory services, we maintain strict internal controls:

Fact-finding and Needs Analysis

Clients provide detailed information on financial circumstances, investment goals, and risk tolerance before recommendations are made.

Supervisory Review

All investment proposals undergo review and approval by department heads or IA supervisors.

Transparent Disclosure

Advisers provide clients with clear product information, including fees, risks, and mandatory regulatory documents such as prospectuses and product highlight sheets.

These controls help ensure that all recommendations are suitable, compliant, and aligned with customers’ long-term financial well-being.

Our advisers are further supported by the Research team, which provides macroeconomic insights, asset allocation guidance, and investment analyses tailored to different risk profiles. This ensures that advice is grounded in robust research and up-to-date market perspectives.

Delivering Excellence in Customer Service

At iFAST, we recognise that strong customer service is essential to sustainable business success. Ensuring that our customers receive timely, accurate, and meaningful support remains a core part of how we safeguard their interests and uphold trust in our platforms. Across all markets, we continue to enhance our service delivery through accessible channels, responsible

processes, and a commitment to continuous improvement.

Enhancing Customer Engagement

To support the diverse needs of our customers, we have established dedicated Customer Service teams across our business units and platforms, making assistance available through multiple touchpoints.

For customers who prefer in-person interaction, our offices remain accessible during business hours, where trained service personnel provide direct support. Customers can reach us through our service hotline, which operates with extended hours following the launch of our U.S. stockbroking services: 8:30 am to 10:30 pm on weekdays (excluding public holidays) and 8:30 am to 12:30 pm on Saturdays (excluding public holidays).

For customers who prefer digital channels, we offer email support, LiveChat, and Chatbot functions that provide real-time assistance and improve service efficiency. The “Feedback” feature enables customers to submit screenshots directly to our team for faster troubleshooting, while the “Alert” function allows users to customise SMS and email notifications for important account updates.

As part of our commitment to serving a global user base, iFAST Global Bank has incorporated Artificial Intelligence (AI) powered translation capabilities into its customer service workflow. Through enhanced multilingual support capabilities, our customer service teams can now assist customers in their preferred languages, ensuring every customer receives clear, accurate guidance regardless of language barriers. This approach has strengthened our ability to deliver timely, personalised support while promoting greater financial inclusion and accessibility for customers across all the markets we serve.

Our customer service framework is guided by a continuous improvement philosophy. We closely monitor response times, call volumes, email correspondence, and LiveChat activity to optimise resource allocation and strengthen our ability to resolve queries promptly. Customer feedback remains integral to this process.

In the FSMOne Singapore 2025 Annual Customer Satisfaction Survey, 95.9% of respondents who interacted with our Client Services team indicated satisfaction (2024: 97.5%). We aim to maintain a satisfaction rate of at least 80% and continue to pursue

Customer Service Satisfaction Ratings*

4.1 ★ Email assistance

4.8 ★ LiveChat

*Customer service ratings are measured on a 5 star scale, where 5 stars represent the highest rating.

service enhancements to exceed this benchmark.

To further strengthen service quality, a post-service rating initiative was introduced for email interactions in 2022. This initiative was later expanded to LiveChat and remains an important feedback mechanism.

In 2025, the average rating for email assistance was 4.1 stars (2024: 4.0 stars)

in Singapore, Hong Kong, and Malaysia, while LiveChat support maintained a high rating of 4.8 stars (2024: 4.7 stars). These insights guide our efforts to improve service consistency and responsiveness.

Ensuring Accuracy and Compliance in Feedback and Complaints Management

Transparency is an integral part of our organisational DNA. In line with this commitment, we manage customer complaints through a structured, impartial, and transparent process to ensure accountability and consistent service standards.

All complaints received are logged in a centralised tracking system, enabling proper documentation, monitoring, and analysis. Throughout the resolution process, relevant stakeholders and management are

notified and involved. These teams review proposed solutions, approve corrective actions, and ensure that cases are formally closed only when customers have received appropriate resolution. All interactions and communications are carefully recorded to uphold completeness and traceability.

At iFAST, we view customer concerns not as setbacks but as opportunities to refine our service processes. By analysing recurring issues, monitoring trends, and assessing root causes, we strengthen our ability to close service gaps and enhance the customer experience. This proactive approach reinforces our commitment to prompt service, responsible conduct, and the delivery of high-quality customer support.

Our Targets	Our Progress	Our Performance
Maintain annual due diligence coverage for product and service providers	Achieved	Completed annual due diligence for close to 100% of product and service providers in 2025.
Maintain accuracy and compliance in customer marketing communications	Achieved	Recorded zero incidents of information inaccuracies in 2025.
Maintain customer satisfaction at or above 80%	Achieved	Maintained a minimum satisfaction target of 80%, supported by annual surveys, and post service ratings across key service channels.

Advocating Financial Education with Research Expertise

At iFAST Corp, our mission “To help investors around the world invest globally and profitably” guides our commitment to strengthening financial literacy and supporting informed decision-making. As we mark our 25th anniversary, we continue to expand our research-driven initiatives to empower investors with high-quality insights that promote responsible investing and long-term financial well-being.

Investment Research: Tailored, Timely, and Transparent

We remain dedicated to equipping investors with essential financial knowledge and independent market research to support prudent investment choices. Since our early years, investment education has been a core pillar of our service proposition. We strive to make comprehensive and easy-to-understand insights accessible to clients, partners and the wider financial community, recognising that strong financial literacy is foundational to sustainable wealth creation.

Research Content for Partners, Customers, and Investors

We remain committed to delivering timely, relevant, and data-driven research to our customers, financial advisory partners, and the wider investment community. To ensure accessibility and transparency, we disseminate research insights through multiple engagement channels, including

electronic newsletters, mobile notifications, and digital publications on our platforms.

Our in-house Research teams produce a broad range of content, including market outlook analyses, macroeconomic commentary, product updates, and video presentations featuring investment managers and research analysts. These materials are readily accessible on FSMOne and iFAST Global Markets platforms, and our mobile applications, covering key topics such as market trends, asset-class developments, and expert perspectives on global investment opportunities.

While our research content is publicly available to all investors using our B2C platforms, we provide structured research support to our B2B financial advisory (FA) partners. This includes macroeconomic updates and investment product insights shared through regular research meetings, enabling advisers to construct diversified and well-informed investment portfolios

for their clients. A monthly e-newsletter is curated specifically for FA partners to keep them updated on market developments and product insights.

We further support advisers through monthly morning meetings, jointly conducted by our B2B division and Research team. These sessions feature analyses and product providers sharing market updates and discussing current investment themes. Ad-hoc research updates are provided to licensed representatives and FA partners to ensure they stay informed about new products available on the platform.

Our annual flagship publications, such as the Fundsupermart Recommended Funds Report, offer in-depth market analyses and product recommendations to customers seeking structured guidance.

Through these initiatives, we remain committed to making high-quality financial research accessible, supporting investors

Advocating Financial Education with Research Expertise

and partners with the knowledge needed to make well-reasoned and responsible investment decisions.

Delivering Timely and Accessible Investment Research Across Markets

As at end December 2025, our Research, Portfolio Management, and Global Fixed Income teams operate across regional offices in Singapore, Hong Kong, Malaysia, and China, comprising 36 analysts (2024: 34). Our teams draw on deep expertise across asset classes and regional markets, enabling us to deliver comprehensive research coverage on macroeconomic trends, sector developments, and investment opportunities. Through close collaboration across markets, we generate insights that are tailored to local platforms while remaining relevant to investors across our broader ecosystem.

To ensure timely market awareness, our analysts conduct weekly internal presentations to share updates on global market developments and emerging investment opportunities. This regular exchange of perspectives supports consistent research quality and allows investors to benefit from insights drawn from multiple regions and disciplines.

The disclosure of research content on FSMOne has expanded progressively over recent years. In 2022, we disclosed the total number of research articles published on FSMOne Singapore. From 2023 onwards, this disclosure was extended to include FSMOne Hong Kong. In 2025, we further expanded our reporting to include research content published on FSMOne Malaysia, providing a more comprehensive view of our regional research output across markets.

Our research coverage spans Fixed Income, Macro and Portfolio Management, Stocks and ETFs, and Unit Trusts. In 2025, we published over 1,300 research articles across our FSMOne platforms in Singapore, Hong Kong and Malaysia (2024: over 700 in Singapore and Hong Kong only, as Malaysia was not included in the disclosure scope).

The content covered a broad range of topics, including market performance, product reviews across unit trusts, bonds, stocks, and ETFs, as well as investment strategies and portfolio considerations. The expanded regional disclosure reflects our ongoing commitment to improving access to timely and relevant investment research for a wider investor community.

In line with our focus on inclusivity and accessibility, we increased the availability of Chinese-language content for investors. For the first time, we began publishing Chinese-language content on our FSMOne Singapore platform in 2025. In total, more than 300 research articles, representing approximately one quarter of our overall published content, were produced in Chinese or tailored for Chinese readers across our FSMOne Singapore and Hong Kong platforms. For FSMOne Malaysia, all research articles are supported by an integrated translation function, enabling investors to access content in Chinese and other languages through on-page translation tools.

Beyond written research, our teams continuously monitor markets and sectors to provide timely insights and strategic perspectives. At the end of each year, our analysts assess macroeconomic conditions and develop key investment themes for the year ahead, supporting investors as they navigate evolving market environments.

In addition, our Portfolio Management team provides publicly accessible monthly updates and conducts quarterly webinars to share insights on portfolio performance and market developments. These resources offer practical guidance on portfolio construction and investment strategy formulation, benefitting both managed portfolio clients and the wider investing public.

Ensuring Research Accuracy, Transparency, and Reliability

We uphold high standards of integrity, objectivity and reliability in our research by drawing on independent and reputable data sources, including Bloomberg Professional Services, and applying robust data verification processes. This approach helps ensure that the research we publish is accurate, timely, and reflective of prevailing market conditions and investment opportunities.

Our research content, which covers macroeconomic developments, financial market updates, product analyses across funds, bonds, ETFs and stocks, as well as investment ideas and strategies, is subject to a structured review and approval process prior to publication. Senior analysts review each piece to validate the accuracy, consistency, and relevance of the data and analysis presented.

To maintain research quality over time, we

regularly review and refine our research methodologies, incorporating appropriate analytical tools and techniques to enhance the depth, rigour, and precision of our insights. This ongoing process supports continuous improvement and alignment with evolving industry standards.

Through these governance and quality assurance measures, we aim to ensure that our research remains independent, balanced, and free from undue bias. We place strong emphasis on investor education by presenting research findings in a clear, accessible, and actionable manner, empowering investors to make educated decisions with confidence.

Extending Research Impact Through Responsible Media Engagement

We recognise the important role that responsible media engagement plays in extending the reach of our research and supporting investor education beyond our own platforms. Since our inception, we have focused on providing timely, well-grounded, and independent financial insights, and over time we have built a reputation as a trusted and credible source of market commentary within the industry.

Members of our Research teams and investment advisory professionals are regularly featured in media outlets across Singapore, Hong Kong, and Malaysia, where we share perspectives on market developments, product performance, macroeconomic trends, and wealth management considerations. Through these engagements, we contribute to broader public understanding of financial markets and support more prudent decision-making among investors.

Building on the expansion of our media disclosure to include Hong Kong in 2024 alongside Singapore, we further extended our reporting in 2025 to include Malaysia. This reflects our ongoing commitment to transparent and comprehensive disclosure across our key markets.

In Singapore, our analysts continued to contribute investment insights through regular engagement with both international and local media. In 2025, we were featured in over 270 media appearances (2024: over 235). These included leading local and international outlets such as Lianhe Zaobao, The Business Times, The Straits Times, Bloomberg, Platts, and The Wall Street Journal.

2025 Media Appearances

Singapore

270+

Hong Kong

300+

Malaysia

190+

In Hong Kong, our media engagement remained active and well-established. In 2025, our analysts and advisers recorded over 300 media appearances (2024: over 125), spanning television, radio, print, and digital channels. These included a broad mix of platforms in Hong Kong, such as TVB Finance, Now TV, Hong Kong Economic Journal, Hong Kong Economic Times, Ming Pao, Sing Tao Daily, Oriental Daily, Reuters, AASTOCKS, Et Net, and Yahoo Finance.

In Malaysia, we expanded the scope of our media disclosure to reflect our ongoing engagement with local media. In 2025, our representatives contributed to over 190 media appearances (2024: over 150). Media features appeared across both English and Chinese-language platforms, including The Star, The Edge Malaysia, The Malaysian Reserve, Nanyang Siang Pau, Sin Chew Daily, Oriental Daily News, BFM Caijin, and 8TV.

Through consistent and responsible media engagement, we aim to complement our proprietary research platforms by sharing credible, research-driven insights with a wider audience. These efforts support our enduring commitment to financial literacy, transparency, and thought leadership across the markets in which we operate.

Financial Education: Engaging, Educating, and Empowering

Financial education underlies our commitment to empowering investors, employees, and the wider community to make informed financial decisions. Through research-driven engagement, accessible content, and direct interaction with our teams, we aim to strengthen financial literacy across different stakeholder groups. Our approach combines physical events, digital platforms, and structured learning initiatives to deliver practical insights that support responsible investing, long-term planning, and financial resilience across the markets in which we operate.

Engaging Investors Through Physical Events and Virtual Webinars

We engage investors through a wide range of research-driven physical events and virtual webinars organised across our B2B, B2C, and iFAST Global Markets divisions. These initiatives are designed to make investment knowledge more accessible by providing investors with direct exposure to our Research teams, advisers, and industry professionals.

Our FSMOne teams in Singapore, Hong Kong, and Malaysia continue to organise annual flagship investor education events, including FSMOne Invest Expo, What and Where to Invest, and Mid-Year Market Review sessions. In Singapore, the FSM Choice Awards is held annually to recognise outstanding investment products. These large-scale events are designed to support investor education and typically feature discussions on macroeconomic trends, ETF, asset allocation, and selected investment products.

These flagship events bring together our in-house research analysts and product provider partners to share insights on global markets, asset classes, and investment themes for the year ahead. In 2025, the events were held across the three markets and attracted over 35,000 participants (2024: over 29,000, including virtual attendees). To enhance accessibility, event recordings were made available through iFAST TV and other digital platforms, allowing investors who were unable to attend in person to benefit from the shared insights.

Beyond these flagship programmes, we conducted more than 210 investor events and webinars across Singapore, Hong Kong, and Malaysia in 2025 through our different business divisions (2024: over 200). These sessions were delivered through a mix of online formats and on-site engagements at iFAST offices, providing public investors with opportunities to interact directly with our teams, access timely research insights, and receive guidance from financial advisers.

Expanding Digital and Social Media Channels for Investor Engagement

We continue to strengthen digital engagement by complementing our websites with a growing presence across social media and content platforms. FSMOne platforms in Singapore and Malaysia maintain Telegram channels that share timely market updates, investment ideas, and research highlights with subscribers.

iFAST TV remains a key digital channel supporting financial education. Through

Investor events and webinars hosted

210+

Reached out to

35,000+

participants

collaborations with industry partners and internal specialists, we produce video content covering market developments, investment concepts, and key financial topics that are accessible to a diverse investor audience. In addition to educational content, iFAST TV features select corporate events and Group initiatives, helping to integrate investor education with broader organisational activities.

During the year, we expanded iFAST TV's content offerings with the launch of "How to Adult", a personal finance series focused on everyday adulting topics, and "Investor Insights", a research-driven series featuring industry experts interviewed by financial advisers.

To reach investors across different demographics and languages, we actively use both English and Chinese digital platforms.

In 2025, our digital content across platforms such as LinkedIn, Instagram, YouTube, TikTok, and Xiaohongshu recorded over 34.1 million views (2024: over 23.4 million). Chinese-language content continued to play an important role in engaging Chinese-speaking investors, particularly through platforms such as Xiaohongshu. Looking ahead, we aim to grow our global Chinese audience reach through Xiaohongshu, supported by a more clearly curated content direction that articulates our brand, investment philosophy, and long-term investment culture.

Together, these digital and social media initiatives support inclusive access to financial knowledge and reinforce our commitment to empowering investors through multiple engagement channels.

Educating Undergraduates on Financial Literacy

We support financial education for students and young adults by engaging with universities, industry partners, and public institutions to provide practical exposure to investing, financial markets, and career pathways.

Advocating Financial Education with Research Expertise

In 2025, we participated in several undergraduate-focused initiatives across our markets, including Singapore Money Week 2025 organised by the Nanyang Technological University Investment Interactive Club, an educational visit by University of Westminster students to our London office, and the SGX Capital Markets Conversations for You(th) event in Singapore.

These engagements provided students with access to real-world investment perspectives, industry insights, and dialogue with our senior leaders, fostering informed financial decision-making and early financial capability.

Read more about our Cultivating Financial Literacy stories in Corporate Social Responsibility.

Strengthening Employees' Financial Capability and Long-Term Planning

We are committed to equipping our employees with financial knowledge to support evidence-based investment decisions and long-term financial well-being. Through the iFAST Academy, launched in 2014, we provide learning sessions led by our Research analysts and product specialists, covering topics such as financial planning, retirement readiness, and investment strategies.

In 2025, we conducted 4 iFAST Academy sessions (2024: 2), featuring speakers from our Research team and iFAST Global Markets team who shared insights on wealth management, retirement planning, and market outlooks relevant to employees. In addition, we offer an Employee Investment Scheme (EIS) that encourages regular investing by co-investing alongside employees in eligible funds. This programme supports disciplined investing habits and reinforces our commitment to fostering financial resilience and long-term wealth building among our workforces.

Our Targets	Our Progress	Our Performance
Publish inclusive and accessible investment research content across key markets	Achieved	Published over 1,300 research articles on FSMOne platform across Singapore, Hong Kong, and Malaysia in 2025. These articles were disseminated in both English and Chinese languages.
Maintain zero material incidents relating to research inaccuracies	Achieved	No research inaccuracy incidents in 2025.

Engaging Shareholders, Empowering Investors

At iFAST Corp, timely and transparent disclosure remains a core part of our commitment to engaging shareholders and empowering investors. We provide announcements through SGXNet in accordance with the listing rules of the SGX Securities Trading Limited and the Singapore Code of Corporate Governance 2018. This approach helps shareholders and the wider investor community receive prompt and accurate information on material developments and operational updates that may affect our share price or valuation.

Committed to Transparent and Timely Investor Communications

We are committed to transparent and timely communication with shareholders and investors. We publish announcements through SGXNet in line with regulatory requirements and make the same information available on our Investor Relations webpage to support easy and equitable access. We maintain internal review processes to ensure accuracy and consistency of investor communications across SGXNet, our website, and social media.

In the event that previously undisclosed material information becomes public, we will release the relevant details promptly through SGXNet and our corporate website to maintain transparency and compliance. We provide an email alert function on our Investor Relations webpage for stakeholders who wish to receive instantaneous updates. We aim to communicate in clear and straightforward language, and to provide balanced disclosures that cover both positive and negative developments. Our Investor Relations webpage serves as a key

reference point, with access to corporate announcements, press releases, annual and sustainability reports, quarterly financial results, and investor presentations.

To support ongoing engagement, we conduct quarterly results briefings following our financial results announcements. These sessions provide insights into business performance, key developments, and priorities ahead, with both in-person and online participation offered to broaden access. These sessions are open to analysts, fund managers, media, investment bloggers, and shareholders. Recordings of the briefings are published on our Investor Relations webpage on the same day as the briefings.

Read more about our Investor Relations Policy in Corporate Governance Report.

Investor Relations Engagement

We remain committed to proactive and transparent engagement with shareholders, institutional investors, and the wider investment community. Through regular communication and open dialogue, we aim to provide a clearer understanding of our

business performance, strategic priorities, and long-term direction.

In addition to formal engagements such as the Annual General Meeting (AGM) and Extraordinary General Meeting (EGM), we continue to provide regular updates to the market through our quarterly financial results announcements. Following each quarterly results announcement, we host hybrid results briefings to share updates on financial performance and key developments, and to address questions from institutional investors, research analysts, shareholders, and media.

Beyond these briefings, we actively take part in group meetings, conference calls, roadshows, and investor conferences organised by external parties. In 2025, we held more than 100 engagement meetings with local and international stakeholders conducted through both physical and virtual formats. These engagements reached more than 350 participants (2024: over 150 participants), including institutional investors and a group session with individual shareholders led by our Group Chief Executive Officer (CEO), to facilitate more direct dialogue and shared understanding.

We respond to investor queries and meeting requests on an ongoing basis. A dedicated Investor Relations team supports our Group CEO and Group Chief Financial Officer (CFO) in maintaining regular engagement with investors, guided by our commitment to clear and consistent communication.

These efforts reflect our continued focus on building constructive relationships within the investment community and providing timely access to relevant corporate information.

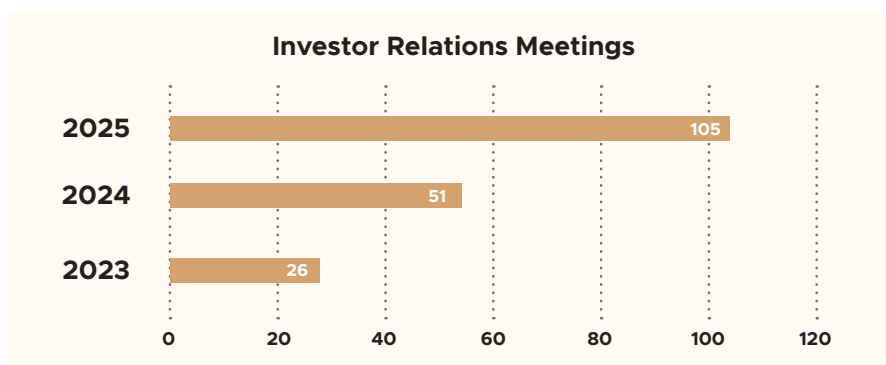
Enhancing Shareholder Engagement Through Hybrid AGM

At iFAST Corp, we regard shareholder engagement as an important responsibility. We seek to communicate openly and to make participation as accessible as possible, while continuing to strengthen transparency through the use of appropriate technology.

In 2020, we introduced a pre-AGM virtual information session to provide shareholders with an additional channel to engage with the Board and Senior Management before voting on key resolutions. We live-streamed the AGM and enabled a real-time Q&A segment, so shareholders could raise questions directly during the meeting.

During the COVID-19 pandemic in 2021 and 2022, we continued to strengthen engagement by adopting a hybrid AGM format, which enabled both physical and virtual participation while complying with prevailing safe management measures.

Following the pandemic, we maintained this hybrid approach to support wider access, including for overseas shareholders who may be unable to attend in person. Shareholders attending physically were able to participate in live Q&A discussions, while



those who cannot attend may appoint proxies. We supported the pre-submission of questions ahead of the meeting, and we responded in a timely manner through SGXNet where relevant, to help shareholders make informed voting decisions.

Our upcoming AGM on 24 April 2026 will continue to be conducted in this hybrid format. We will continue to provide shareholders with the flexibility to participate either in person or virtually, with opportunities for live engagement with the Board and Senior Management before voting. This approach reflects our ongoing commitment to transparency, accessibility, and inclusive shareholder participation.

Engaging Investors Through Corporate Website and Social Media

Our corporate website at www.ifastcorp.com serves as an important platform for engaging with investors and shareholders. It supports our commitment to transparency and timely communication by providing accessible and up-to-date information on our business and performance.

Within the Investor Relations section, we publish presentation materials and financial results promptly following each announcement, allowing stakeholders to

review key updates at their convenience. The website provides comprehensive access to corporate disclosures, including SGX announcements, circulars, AGM minutes, resolutions passed at the AGM, annual reports, sustainability reports, and press releases. We make webcast recordings of quarterly results briefings available for shareholders and analysts who are unable to attend live sessions.

In 2025, we introduced a dedicated Investor Relations microsite to mark our 25th anniversary. This section highlights key milestones in our journey, chronicles shared memories, and spotlights our achievements over the years.

Beyond our corporate website, we engage with investors and stakeholders through social media platforms such as LinkedIn and Instagram. These channels are used to share updates on financial performance, corporate developments, new service offerings, research insights, and corporate responsibility initiatives. We monitor feedback received through these platforms and provide follow-up responses where appropriate. Through a combination of digital channels, we aim to keep our investor community informed in a timely and accessible manner.

Our Targets	Our Progress	Our Performance
Maintain timely and compliant market disclosures	Achieved	All material announcements were released through SGXNet in accordance with SGX listing rules and the Singapore Code of Corporate Governance 2018.
Strengthen investor engagement through regular interactions	Achieved	Held more than 100 investor engagement meetings with local and international stakeholders in 2025, conducted through both physical and online formats, and attended by institutional investors and individual shareholders.

Material Issues Covered	UNSDGs Related to "Engaging Customers; Enabling Investors"
<ul style="list-style-type: none"> Content Accuracy & Timelines Customer Service External Communications to Clients & Shareholders Financial Disclosure and Adherence to Listing Rules 	<ul style="list-style-type: none"> 1 No Poverty 4 Quality Education 8 Decent Work and Economic Growth 10 Reducing Inequalities

Empowering Employees; Enriching Communities

As we celebrate our 25th anniversary at iFAST Corp, we continue to recognise that our people are central to our long-term and sustainable growth. Guided by a philosophy that values stability and long-term commitment, we aim to empower our employees to realise their full potential. In this milestone year, we deepened our community engagement through 25 Corporate Social Responsibility (CSR) initiatives across all five markets, continuing our mission to create meaningful contributions and positive impact for the communities and the environment in which we operate.

Our People: The Foundation of a Resilient Future

Our employees remain central to our resilience and progress. We continue to cultivate an inclusive and diverse environment where individuals can develop their skills with confidence. Our commitment to fair opportunities and meaningful support ensures that employees can progress both personally and collectively with the company.

Cultivating a Diverse and Inclusive Workforce

At iFAST Corp, we are committed to cultivating a workplace that supports long-term, sustainable growth through inclusiveness and equal opportunity. We continue to value diversity across the organisation, recognising that a broad range of perspectives strengthens decision-making and enhances organisational resilience.

Our employment, promotion, and remuneration decisions are guided by merit, capability and organisational needs. We actively foster an environment where individuals, regardless of age, gender, disability, marital status, race, nationality, religion, sexual orientation or any other protected class, can contribute and thrive. Our recruitment and people-management practices adhere to fair-employment principles and comply with all relevant labour regulations across our markets, reinforcing our commitment to a respectful and supportive workplace for all.

We maintain established channels for employees to raise concerns regarding discriminatory behaviour or unfair treatment. Such cases are reviewed objectively by the Human Resources team, with appropriate actions taken to ensure a respectful, safe, and inclusive working environment for all.

Understanding Our Workforce

Workforce Size

From a founding team of single-digit employees 25 years ago, we have grown into a multi-market organisation. As at 31 December 2025, we employed more than 3,554 employees across Singapore, Hong

Kong, Malaysia, China, and the United Kingdom (2024: 1,708).

In Singapore, we had 338 employees (2024: 314), while Hong Kong recorded 841 (2024: 394) and Malaysia recorded 1,526 (2024: 798). The headcount increase in Hong Kong and Malaysia was mainly driven by the growth of our wealth management business and project-related resourcing, including the ePension project in Hong Kong.

Diversity Profile

At the Group level, we maintain a balanced gender distribution, with male and female employees represented in near-equal proportions. This trend has remained broadly consistent from 2023 to 2025, reflecting our continued efforts to support gender diversity across the organisation.

We maintain a predominantly local workforce in Singapore, reflecting our commitment to supporting local talent development and contributing to the growth of the local financial ecosystem.

We have a varied age profile across our markets. In Singapore and Hong Kong, employees aged 30-49 form the largest segment, while in Malaysia, those below 30 make up the biggest share. Younger employees are an important part of our workforce and support our long-term talent pipeline, especially in growth markets.

Employee Movement

In 2025, our Group-wide turnover rate was 14.9% (2024: 36.9%). We observed lower turnover across most markets. In Singapore, the turnover rate declined to 1.2% (2024: 15.3%), and in Malaysia it declined to 14.1% (2024: 23.6%). Hong Kong turnover rate stood at 27.8% (2024: 19.9%), mainly due to

the short-term contract employees engaged to support the ePension trustee onboarding period. The improvements in Singapore and Malaysia reflect a more stable workforce profile as we progress through different stages of business expansion. We target to keep employee turnover below 15%, supporting workforce stability as we grow.

Our approach to workforce management continues to be guided by long-term considerations. We uphold a practice of avoiding retrenchments for cost-cutting purposes, a principle shaped by the belief that stability and trust form the basis of a healthy organisational culture. This philosophy supports an environment where employees can plan confidently for the long term, contributing to a more resilient and committed workforce. Maintaining employment stability remains an important part of our broader effort to build sustainable capabilities across all markets.

Supporting Employees for Sustainable Development

We strengthen our commitment to supporting and developing our people for the long term. Guided by a philosophy that prioritises employment stability, capability building and a culture of mutual trust, we invest in sustainable people practices across all our markets. This includes fair compensation, comprehensive well-being initiatives, robust learning and development programmes, and consistent engagement channels that foster a connected and future-ready workforce.

Equitable Employee Compensation and Benefits

At iFAST, we remain committed to providing fair, competitive, and legally compliant

By Gender				
	2025		2024	
Markets	Female	Male	Female	Male
Singapore	51.1%	48.9%	50.0%	50.0%
Hong Kong	41.7%	58.3%	54.1%	45.9%
Malaysia	51.6%	48.4%	47.0%	53.0%

By Age and Markets							
		2025			2024		
		< 30	30-49	≥ 50	< 30	30-49	≥ 50
Singapore	Existing Employees ¹	22.9%	68.4%	8.7%	29.0%	64.9%	6.1%
	New Hires ²	72.2%	27.8%	0.0%	62.2%	37.8%	0.0%
Hong Kong	Existing Employees ¹	39.2%	52.8%	8.0%	45.1%	49.5%	5.4%
	New Hires ²	42.2%	50.4%	7.4%	59.2%	37.6%	3.2%
Malaysia	Existing Employees ¹	78.7%	21.0%	0.3%	72.4%	27.1%	0.5%
	New Hires ²	84.8%	15.1%	0.1%	86.5%	13.1%	0.4%

By Nationality (For Singapore Operation)						
		2025	2024	2023	2022	2021
Existing Employees ¹	Locals ³	82.7%	86.1%	89.5%	89.0%	91.5%
	Foreigners	17.3%	13.9%	10.5%	11.0%	8.5%
New Hires ²	Locals ³	52.8%	56.8%	66.7%	73.8%	82.3%
	Foreigners	47.2%	43.2%	33.3%	26.2%	17.7%

Employee Turnover Rate by Region ⁴						
	2025			2024		
	Singapore	Hong Kong	Malaysia	Singapore	Hong Kong	Malaysia
Turnover Rate	1.2%	27.8%	14.1%	15.3%	19.9%	23.6%

Notes:

- Existing employees reflect headcount as at 31 Dec 2025.
- New hires reflect hires during FY2025. It includes Permanent and Temporary employees.
- Local refers to Singaporean citizens and permanent residents.
- Employee turnover rate is computed based on number of employee attrition divided by headcount for permanent employees only.

Our People: The Foundation of a Resilient Future

compensation across all our operating markets. Employee remuneration is determined based on qualifications, experience, performance, and job responsibilities, and we review remuneration regularly to ensure alignment with local employment regulations and market standards.

Employees are supported through a comprehensive suite of benefits designed to promote their health, financial security, and overall well-being. These benefits include medical and dental coverage for employees, and their nominated dependants, where applicable. We provide eligible employees with hospitalisation and surgical insurance, as well as term life insurance policies. Furthermore, we provide access to a variety of annual health screening programmes at discounted rates, offering employees the opportunity to receive holistic healthcare at competitive prices.

We provide a comprehensive range of leave benefits to support employees' personal, family, and caregiving responsibilities. These include annual leave, marriage leave, maternity leave, paternity leave, shared parental leave, adoption leave, childcare leave, extended childcare leave, medical leave, hospitalisation leave, and bereavement leave, in accordance with statutory requirements across the markets in which we operate. Additional leave provisions, such as study and examination leave, are available to eligible employees to support continuing education and professional licensing requirements.

As part of our commitment to supporting working parents, we would like to start disclosing the retention rate of women returning from maternity leave from 2025 onwards. In Singapore, of the employees who returned from maternity leave in 2024, 100% remained employed 12 months after their return in Singapore.

In addition, under our Hybrid Workplace Policy, our employees in suitable roles may work from home for up to 40% of their scheduled workdays, subject to business and operational requirements. As we recognise the importance of in-person collaboration, we have adopted a hybrid work approach to provide flexibility alongside effective teamwork. These arrangements support greater work-life integration while maintaining operational effectiveness.

We recognise and reward employee contributions through our Performance

Share Plan (PSP), which aims to strengthen long-term alignment between individual performance and organisational growth, retain talent, and reinforce a culture of shared ownership.

In Singapore, iFAST Financial Pte Ltd remains recognised as a Human Capital Partner (HCP) under the Tripartite Alliance for Fair and Progressive Employment Practices (TAFEP), underscoring our ongoing commitment to merit-based, inclusive, and progressive employment practices.

Ensuring Safety and Fostering Well-being for Employees

We remain committed to providing a safe, healthy, and supportive working environment across all our offices. We continue to maintain strong workplace safety standards, and in 2025, no safety-related incidents were recorded in our Singapore office (2024: nil). We have trained fire wardens and readily accessible first-aid kits are in place across all office locations to support emergency preparedness and response.

Supporting the well-being of employees remains an important priority for us. In Singapore, ongoing initiatives promote healthier workplace habits through the provision of nutritious pantry options and regular wellness activities. In Hong Kong, employees participated in sessions such as workshops, which included guided relaxation and wellness techniques. In Malaysia, a series of health and wellness programmes were conducted, including office health screenings, eye checks, massages, well-being talks, and other initiatives aimed at supporting physical and mental health.

Beyond in-office programmes, we encourage participation in sports as part of promoting an active lifestyle. In Hong Kong, a group of employees trained together and participated in the Hong Kong International Dragon Boat Races 2025 at Victoria Harbour, demonstrating teamwork and cross-department collaboration. In the United Kingdom, our employees from iFAST Global Bank took part in an industry football tournament, strengthening team cohesion and facilitating networking with participants from other organisations.

These initiatives demonstrate our commitment to fostering an environment that promotes safe working conditions and supports employees' physical and mental well-being.

Supporting Employees' Financial Well-being

We support the financial well-being of our employees by offering a range of benefits that encourage responsible financial planning and long-term wealth building. Employees benefit from preferential processing fees when investing through our FSMOne platform, including discounts and rebates on trading and processing fees for equities, ETFs, bonds, and selected government securities across key markets.

To further encourage regular investing, we offer the EIS, under which we co-invest alongside employees to help them build confidence in long-term portfolio development. We periodically conduct educational sessions for employees to introduce the scheme's features and updates.

We support employees in securing adequate financial protection by offering commission rebates on a wide range of life and general insurance products, in partnership with established insurers. This enables employees and eligible dependants to obtain essential coverage at preferential rates. Further financial planning assistance is available through in-house specialists and advisers, including discounted legacy planning services and will-writing for employees and their immediate family members.

These programmes reflect our long-standing commitment to enhancing employees' financial resilience and enabling them to plan thoughtfully for their long-term financial security.

Learning and Development for a Future-Ready Workforce

We remain committed to fostering continuous learning to strengthen employee capabilities and support long-term organisational growth. Employees receive financial support from us when they enrol in external courses relevant to their roles, including professional qualifications such as the Associate Financial Planner (AFP), Chartered Financial Analyst (CFA), and Certified Financial Planner (CFP) programmes. We also support participation in short-term courses, seminars, and

Average Employee Training Hours

		2025			2024		
		Singapore	Hong Kong	Malaysia	Singapore	Hong Kong	Malaysia
Average training hours per employee		17.0	6.0	15.1	14.2	11.5	11.1
Average training hours per employee by gender	Female	14.0	9.6	13.9	14.4	11.0	5.7
	Male	19.6	1.0	17.4	13.9	12.0	13.8
Average training hours per employee by rank¹	Rank 1-2	18.8	2.4	10.1	22.2	16.6	17.2
	Rank 3-5	16.6	6.2	5.6	12.2	11.0	7.4

Note:

1. Rank 1–2: Senior and top management; Rank 3–5: Junior executives and middle management.

conferences to enhance technical and professional skills.

This year, we expanded the disclosure to include Malaysia. The Resource Planning Department in Malaysia plays a central role in coordinating regional training efforts, supporting capability building and promoting consistent development standards across our Group.

In 2025, we recorded an overall average of 12.5 training hours (2024: 11.8 hours) per employee in Singapore, Hong Kong, and Malaysia. In Singapore, employees completed an average of 17.0 training hours (2024: 14.2 hours), while in Hong Kong, the average stood at 6.0 hours (2024: 11.5 hours). In Malaysia, employees undertook an average of 15.1 training hours (2024: 11.1 hours). These figures reflect steady participation in capability-building programmes across all our markets.

To guide future development efforts, we have set a target to achieve an average of at least 10 training hours per employee per year across all markets by 2030, with a longer-term aim of increasing this to 20 hours by 2050. Each market is expected to maintain a minimum of 8 training hours per employee each year. These targets reinforce our commitment to equipping employees with the skills needed to enhance performance, strengthen adaptability, and support long-term career development.

Employee Engagement and Internal Communication

We continue to prioritise employee engagement through transparent communication, accessible information platforms, and initiatives that strengthen connection across markets. These efforts are essential in fostering organisational cohesion, encouraging cross-border collaboration, and building a shared sense

of purpose as we grow. Through structured communication channels and interactive engagement programmes, we aim to keep employees informed, supported, and aligned with our long-term strategic goals.

Strengthening Communication and Employee Integration

Company Intranet

Effective internal communication remained a key priority in 2025. The corporate intranet continued to serve as our main communication platform, allowing departments to share timely updates on business initiatives, HR announcements, and operational developments. This centralised channel helps maintain information consistency across all markets and enables employees to stay connected.

In 2025, we continued our annual iFAST Share and Care initiative launched in 2021, encouraging employees across our global offices to share their self-initiated volunteering and community support experiences on our internal platform. Through this initiative, we recognised individual contributions and extended their impact by making donations to selected causes on behalf of our employees.

This year, a total of 11 stories were shared, and we donated over \$17,000 on behalf of the winners, reflecting a wide range of efforts supporting vulnerable communities, animal welfare organisations, and other social causes across our markets.

Many of the stories also reflected our core belief in the importance of financial literacy. Colleagues contributed not only their time, but also their professional expertise, including mentoring local students, guiding migrant workers in financial planning, and helping seniors understand matters such as wills and lasting powers of attorney.

By supporting these efforts, we continue to encourage personal initiative and meaningful, long-term community impact aligned with our mission to help people plan and invest with confidence.

Read more about our Caring for the Community stories in Corporate Social Responsibility.

iFAST Vibes (Internal Newsletter)

Since its introduction in 2014, iFAST Vibes has been an important communication channel for employees across our Group. The newsletter features stories from different markets, highlights organisational milestones, and provides insights from various business units. Regular sections cover HR announcements, employee features, learning opportunities, and ESG-related updates prepared by the Sustainability Working Group.

In 2025, 6 issues were published, offering comprehensive updates on business developments, regional achievements, new initiatives, and ongoing sustainability efforts.

Through our diverse content and cross-market coverage, iFAST Vibes supports transparency, builds awareness of our Group-wide progress, and strengthens connections among employees globally.

Group Update and Townhalls

To enhance transparency and leadership visibility, we conducted four Group Update sessions in 2025. These hybrid sessions were livestreamed across all five markets and provided updates on business performance, strategic priorities, and key organisational developments. Each session included a live Q&A segment, supporting open dialogue and strengthening two-way communication between employees and Senior Management.

Our People: The Foundation of a Resilient Future

In addition, local townhalls in markets such as Hong Kong and Malaysia offered more targeted updates on operational matters and project progress.

Onboarding and Employee Integration Across Markets

As we continued to grow in 2025, onboarding activities were enhanced across Hong Kong, Malaysia, and China to better support new employees. These included welcome gatherings, orientation briefings, and team-bonding activities designed to familiarise new joiners with our culture and key business functions. Such initiatives aim to create a positive and inclusive onboarding experience and help new colleagues integrate quickly into their teams.

iFAST Global Symposium

We launched the iFAST Global Symposium in 2011 as a flagship event that brings teams together across our key markets, including Singapore, Hong Kong, Malaysia, China, and the United Kingdom.

Designed to strengthen cross-market collaboration and long-term strategic alignment, the symposium has been a central platform for sharing progress, discussing emerging trends, and reinforcing

our values. After a pause during the pandemic, the event resumed in Singapore in November 2023, reaffirming our emphasis on the importance of fostering cross-border collaboration and organisational cohesion.

In 2025, the symposium was held in Hong Kong in November as part of our 25th anniversary celebration. The programme featured presentations and panel discussions led by our Group CEO and business unit leaders, who reflected on key milestones, lessons learned, and strategic directions for the years ahead. Discussions also explored innovation, artificial intelligence, and long-term thinking in strengthening our digital ecosystem.

Celebrating Culture and Building a Vibrant Workplace

Cultural and Festive Engagement Activities

In 2025, we strengthened social connections and fostered a sense of belonging among employees through a variety of cultural and festive activities across our offices.

Lunar New Year celebrations in Singapore, Hong Kong, Malaysia, China, and the United Kingdom brought employees together for spring dinners and lion dance performances. Additional engagements

included Dragon Boat Festival gatherings in Hong Kong and Malaysia, and participation in the Mid-Autumn Festival and Navratri celebrations in the United Kingdom.

Across all markets, we also commemorated International Women’s Day with appreciation activities, message boards, video highlights, and interactive displays recognising women’s contributions, thus advocating for workplace inclusivity. These activities collectively foster a more inclusive, culturally connected, and engaged workforce.

iFAST Got Talent (Employee Talent Show)

In 2025, we also revived iFAST Got Talent, an employee talent shows first introduced in 2006. The event brought together employees from Singapore, Hong Kong, Malaysia, China, and the United Kingdom, who shared their creativity through singing, dancing, instrumental performances, and other acts. Coordinated by Recreation Committees across markets, the initiative encouraged cross-office participation and strengthened camaraderie. The programme supports a vibrant workplace culture and highlights our commitment to fostering community and engagement beyond day-to-day work.

Our Targets	Our Progress	Our Performance
Maintain a balanced gender balance across the workforce	Achieved	The Group continues to maintain a gender-balanced workforce across key markets. Female employee ratio in Singapore: 51.1%; Hong Kong: 41.7% ; Malaysia: 51.6%.
Maintain a healthy employee turnover rate below 15%	Achieved	In 2025, our Group-wide turnover rate was 14.9% (2024: 36.9%).
Achieve an average of 10.0 training hours per employee at the market level by 2030	On Track	Singapore: 17.0 hours; Hong Kong: 6.0 hours; Malaysia: 15.1 hours; Group-wide average: 12.5 hours.
Maintain transparent, timely internal communications, and an active internal community across markets	Achieved	Published 6 editions of iFAST Vibes and hosted four Group Updates across all markets.

Our Communities & Environment: Advocating Corporate Social Responsibility

As iFAST Corp marks our 25th anniversary, we continue to deepen our commitment to creating positive social and environmental impact alongside sustainable business growth. Guided by our CSR pillars, we support initiatives that empower communities, promote well-being, and encourage responsible financial habits across our key markets.

iFAST Employee Volunteerism

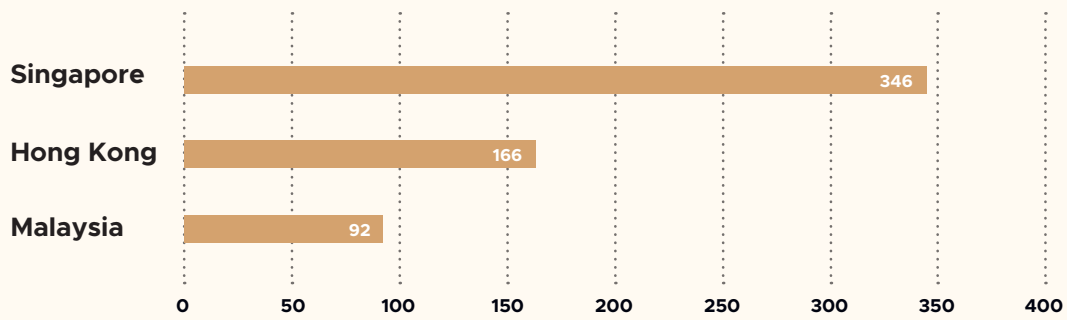
Employee volunteerism remains a key component of our social impact strategy. In 2025, more than 500 employees across Singapore, Hong Kong, and Malaysia contributed over 600 volunteering hours. Participation spanned a range

of initiatives under our Group’s four CSR pillars, including community outreach, charity sports events, environmental activities, and financial literacy support. These efforts reflect our belief that meaningful change is achieved through collective action and sustained engagement.

In 2025, we recorded 346 volunteer hours in Singapore (2024: 269) and 166 volunteer hours in Hong Kong (2024: 80). This year, we expanded our disclosure scope to include Malaysia, where we recorded 92 volunteer hours (2024: not disclosed).

We continue to advance our volunteerism

Volunteer Hours in Singapore, Hong Kong and Malaysia 2025



goals through structured targets. In the short-to-medium term, we aim to increase total volunteer hours by at least 10% annually through 2030. Over the longer term, we maintain our aspiration for employees to contribute a minimum of one volunteer hour per person per year. These targets reinforce our commitment to embedding volunteerism within the employee experience and supporting positive social outcomes across our operating markets.

iFAST CSR Pillars

Our community impact efforts are organised around four long-standing CSR

pillars: Charity through Sports, Caring for the Community, Conserving the Environment, and Cultivating Financial Literacy. These pillars guide our approach to supporting social well-being, promoting financial empowerment, and contributing to environmental stewardship across our global markets.

In 2025, we commemorated our 25th anniversary by undertaking 25 CSR activities across Singapore, Hong Kong, Malaysia, China, and the United Kingdom. These initiatives contributed to the United Nations Sustainable Development Goals (SDGs) most closely aligned with our CSR framework, including No Poverty (SDG 1),

Zero Hunger (SDG 2), Good Health and Well-being (SDG 3), Quality Education (SDG 4), Decent Work and Economic Growth (SDG 8), Reduced Inequalities (SDG 10), Climate Action (SDG 13), and Life on Land (SDG 15).

Read more about our 25 CSR stories in Corporate Social Responsibility.

Our Targets	Our Progress	Our Performance
Achieve at least one volunteer hour per employee per year at Group level	On Track	Delivered over 25 CSR events across all operating markets in 2025; on track to achieve ≥1 volunteer hour per employee at Group level.

Material Issues Covered	UNSDGs Related to “Empowering Employees; Enriching Communities”
<ul style="list-style-type: none"> Community Engagement Employee Training & Product Competency Employment Wellbeing & Fair Employment Practice Internal Communications Climate Change 	<ul style="list-style-type: none"> 1 No Poverty 2 Zero Hunger 3 Good Health and Well Being 4 Quality Education 8 Decent Work and Economic Growth 10 Reducing Inequalities 13 Climate Action 15 Life on Land

Embracing Innovation; Enforcing Cybersecurity

Since our inception, we have built our IT capabilities largely in-house, supporting the FinTech solutions we deliver to our customers and partners, anchored by strong cybersecurity practices that safeguard our online platforms and protect the interests of our stakeholders.

Innovation: Powered by FinTech and AI

Innovation has been part of our DNA throughout our 25-year journey. As we scale our global digital banking and wealth management platform, we have strengthened the technology that supports how customers manage their funds across markets. Our focus is on practical improvements that enhance accessibility, efficiency, and reliability, while supporting responsible delivery and long-term value creation.

Connecting Our Ecosystem Through iFAST Bridge

Over the past 25 years, iFAST has evolved into a holistic ecosystem that enables customers to save, invest, spend, and transfer funds seamlessly across borders. Payment integration has emerged as a critical pillar in connecting our banking and wealth management capabilities into a unified platform, supporting our vision of a scalable global ecosystem.

Our payment infrastructure is focused on improving the reliability, efficiency, and reach of fund flows across our platforms and markets. These advancements strengthen the interoperability of our global network through iFAST Bridge, which enables customers to transfer funds swiftly and at no cost between our banking and investment platforms across different markets.

During periods of heightened market activity, this connectivity supports customers who seek to deploy funds quickly from cash balances into investment opportunities across platforms vice versa. Where conditions allow, customer instructions may be processed within minutes, rather than over several business days.

Alongside iFAST Bridge, we provide customers with a consolidated view of their cross-border holdings through iFAST Global View, which was launched in 2024 by the wealth management platform and banking team. With iFAST Global View, customers with an iFAST Global Bank account can link their wealth management accounts across our ecosystem and view their investments and digital banking balances on one consolidated page.

We continue to expand our payment capabilities and infrastructure across

markets. In August 2025, iFAST Pay Malaysia received approval in principle from Bank Negara Malaysia to operate as an Electronic Money Issuer and to hold a Money Services Business Class A licence. We view this as an important step in strengthening our regional payments ecosystem and supporting future service expansion. We aim to build payment capabilities that complement our wealth management offering, providing customers with a more integrated experience across investments and everyday transactions.

Strengthening iFAST Global Bank Through Digital Services

We continue to strengthen iFAST Global Bank as a cornerstone of our global business model. In 2025, iFAST Global Bank achieved its first full year of profitability, building on the milestone of its first profitable quarter in the fourth quarter of 2024.

We focus on making banking simpler and more accessible for global customers through a fully digital experience, including account opening via laptop or mobile devices. We aim to reduce friction for customers who may face challenges with traditional onboarding requirements, such as non-digital processes or proof of a local address. We offer an accessible banking proposition with no minimum deposit and no annual fees. Customer deposits are protected under the United Kingdom Financial Services Compensation Scheme, which insures eligible deposits up to £120,000 per individual.

We continue to enhance the customer experience through practical service innovations focused on day-to-day needs. In March 2025, our Digital Personal Banking division introduced new services for customers in the United Kingdom, including a Multi-Currency Debit Card linked to the Multi-Currency Account and a Flexible Cash Individual Savings Account. In October

2025, we enabled Apple Pay for the Multi-Currency Debit Card and introduced a Spending Insights feature within the iFAST Global Bank app to support clearer tracking of transactions and interest earnings.

In August 2025, we expanded our business banking capabilities by launching a Commercial Banking department to serve Small-sized and Medium-sized Enterprises (SMEs) and corporate clients. The offering addresses common challenges faced by SMEs by providing affordable, scalable solutions tailored to support their growth at every stage. The services include multi-currency accounts, deposit facilities, payment services, and foreign exchange conversion, enabling businesses to manage their financial needs efficiently across borders.

EzRemit remains an important part of our ecosystem and supports remittance and money transfer services through a wide network of international banks and e-wallets in over 100 countries. We continue to optimise the integration of EzRemit within our digital banking and wealth management offerings. We aim to make cross-currency international payments simpler and more cost-effective, including zero-fee transfers where available.

Building AI-Enabled Capabilities to Improve Service & Efficiency

We believe continuous learning and improvement help us serve customers more effectively and create long-term value for our stakeholders. As financial services evolve, we see artificial intelligence as an increasingly important capability that can strengthen service accessibility, improve efficiency, and support more consistent customer experiences when applied responsibly.

To build readiness for this shift, we established iFAST Global Hub.ai in Malaysia

Key Building Blocks Supporting Our AI Enablement

We strengthen our people and capabilities through a dedicated AI team and ongoing skills development, supporting practical delivery across business units.

We invest in advanced technologies that enable responsible and effective deployment. These include large language models, retrieval-augmented generation, agentic AI, optical character recognition, neural machine translation, automatic speech recognition, and machine learning models. These technologies support use cases across customer support, language accessibility, document workflows, and operational processes.

We continue to invest in AI infrastructure that supports performance and scalability. This includes on-premises computing resources such as GPU servers for model inferencing, alongside cloud-based AI platforms that provide flexibility as our AI applications expand across markets and business units.

We are building a stronger data foundation to support governance, analytics, and more consistent decision-making. This includes developing a foundational data platform to support big data and business intelligence capabilities, such as data engineering, data visualisation, and change data capture. We view this as an important backbone for improving the quality, reliability, and monitoring of AI-enabled applications over time.

in November 2023, alongside AI Innovation teams in our Malaysia and Singapore offices. This digital hub is focused on utilising advanced technology, particularly AI, to enhance the Group's FinTech capabilities, bolster operational efficiency, optimise workflows, and promote scalability. We have built a dedicated team comprising AI engineers and technical specialists, and continue to expand our talent pool through ongoing recruitment in AI and data roles.

Beyond customer service, we are deploying AI in fraud detection, identity document verification, and search engine optimisation. These initiatives reflect our commitment to integrating AI across various operational aspects to elevate customer experience and strengthen our service delivery capabilities.

We view AI not merely as a tool for automation, but as a means to reimagine how we deliver value to clients and business partners. By developing in-house AI capabilities, we aim to position ourselves as AI value creators who bring meaningful benefits to our ecosystem while maintaining our commitment to responsible and customer-centric innovation.

At iFAST Global Bank, we have begun using these capabilities to serve customers in over 100 countries. We use AI capabilities to provide support that is accessible across different languages and time zones. In 2025, around 65% of Live Chat queries were handled by AI, enabling more efficient support while maintaining multilingual customer service for customers who require direct engagement. Building on these encouraging outcomes, we have also begun piloting the application of the same AI model

on the FSMOne Singapore platform as well. Our AI investments are supported by four core building blocks. We continued to strengthen AI-enabled document processing and data extraction using computer vision and optical character recognition. These capabilities support proof-of-identity verification and smoother eKYC processes, helping to reduce manual effort and improve efficiency in the account opening experience.

Beyond customer-facing applications, we apply AI to strengthen internal productivity and service delivery. We support responsible adoption through clear controls and oversight, including training led by our Tech Risk team and internal guidance such as an AI Implementation Whitepaper, to inform the secure design of AI-enabled projects. Our initiatives include AI-powered tools that support structured drafting workflows, document handling, and employee training. We view these efforts as part of our ongoing work to build more consistent, scalable, and well-governed operations.

Read more about Building Cyber Resilience with Responsible AI Governance under Embracing Innovation; Enforcing Cybersecurity.

Looking ahead, we aim to broaden AI adoption steadily across the company. We plan to enhance customer support across multiple channels, strengthen language translation for both live interactions and documents, and deepen data-driven decision-making through improved analytics. We intend to further support real-time fraud detection and cybersecurity through appropriate machine learning models. Across these efforts, we will

approach AI development responsibly, with a focus on reliability, accessibility, and long-term customer value.

Enhancing Investor Experience Through Platform Tools and Broader Access

We continue to enhance our platforms to support better customer experiences and more informed decision-making. During the year, we introduced and expanded features that improve usability, strengthen transparency, and broaden access to investing and wealth planning solutions.

In 2025, we launched an Auto FX Conversion feature for customers on iFAST Global Markets and FSMOne customers can set a preferred exchange rate for up to 30 days, and the system converts automatically when the target is reached. Customers can review, amend, or cancel orders at any time. This supports more convenient execution and reduces the need for continuous market monitoring.

We enhanced the analytical tools available to investors as part of our ongoing efforts to promote well-reasoned investment decisions. In 2025, we integrated TradingView charting capabilities directly into FSMOne, allowing customers to access interactive charts, indicators, and visual analysis tools within the platform.

To support greater transparency and access in bond investing, we introduced BondsSupermarket Live as a centralised bond marketplace. The initial launch included United States Treasuries, with additional bond offerings to be added over time.

Innovation: Powered by FinTech and AI

We introduced this platform to address common challenges such as limited price visibility and fragmented market access.

We continued to broaden our wealth management services to support customers across different life stages. In Singapore, iFAST Global Trust received a Trust Business Licence from the Monetary Authority of Singapore (MAS) in 2025. This enables us to expand legacy and wealth planning solutions and make trust services more accessible across our platforms, including iFAST Singapore B2B, FSMOne, and iFAST Global Markets. We aim to use our in-house technology capabilities to simplify onboarding and reduce cost barriers, where practical.

We remained focused on affordability and accessibility for investors. In 2025, we introduced low flat processing fees for ETF trades across major exchanges and continued to offer zero processing fees for ETF Regular Savings Plan (RSP) investments. As at end December 2025, the ETF RSP line-up expanded to 302 ETFs (2024: 269), offering a wider range of choices to meet different investment needs. We continued to support long-term retirement planning by providing guidance on investing in Supplementary Retirement Scheme (SRS) funds through FSMOne, supported by a broad range of eligible funds and ETFs.

Empowering FinTech Growth with IT Partnership

Innovation remains a core value for us and has supported our growth over the past 25 years. As a FinTech group, we believe technology capability is essential to staying relevant and delivering value to customers, partners, and shareholders in a dynamic financial industry. Since 2000, we have developed most of our IT capabilities in-house, which helps us deliver solutions with stronger control over quality and timelines, and supports the timely launch of products and platform enhancements across our markets.

We have continued to strengthen our

IT Partnership (ITP) structure, which we established in 2015. We have supported our IT colleagues in proposing and leading projects with clear ownership and accountability. We aim to foster a culture of initiative and continuous improvement, while ensuring appropriate governance and incentives for innovation and system enhancement. This structure is modelled on partnership frameworks commonly used in professional services, and it supports capability development for both our customers and our teams.

In 2025, we had a total of 16 ITP teams (2024: 15). Alongside our ITP teams, we maintain dedicated technology functions across IT infrastructure, IT applications, UI/UX, and the ITP Committee.

Our technology investment is reflected in the continued increase in IT capability development workdays, which we use as an indicator of development and maintenance efforts across key markets. In 2023, we began disclosing the workdays recorded by our ITP teams for developing and maintaining IT capabilities in Hong Kong. In 2025, this disclosure was expanded to include Malaysia.

In 2025, a total of 35,156 workdays dedicated to IT capability development and maintenance increased across Singapore, Hong Kong, and Malaysia, reflecting the growth and evolving needs of our business. This aligns with the progression of business initiatives introduced in recent years. As these projects advance from initial implementation to broader deployment and integration, they require sustained technical attention to ensure robust performance and support their continued development across our growing platform ecosystem.

In 2025, although our IT headcount increased to a record high, the proportion of the workforce in IT-related functions was 17.5% (2024: 32.1%).

While our IT team increased in size to support ongoing technical development

and infrastructure needs, the parallel scaling of other business functions resulted in this proportional shift. This evolution reflects the breadth of capabilities required to support our expanding ecosystem, including for the ePension business in Hong Kong. We remain committed to strengthening our technology capabilities as part of our long-term focus on innovation, platform resilience, and service quality.

Read more about Our People under Empowering Employees; Enriching Communities.

Building Resilient IT Infrastructure to Support Reliability

We recognise that a robust and resilient IT infrastructure is essential to delivering reliable FinTech solutions for our customers and business partners. We continue to enhance our systems monitoring and lifecycle management processes to support the availability of critical systems, including those that enable client trading and access to information.

In 2025, we managed unscheduled downtime for critical systems in line with applicable regulatory expectations, including the four-hour maximum unscheduled downtime threshold set by within any twelve-month period. We continue to monitor key infrastructure metrics and system performance to support reliability, security, and operational resilience across our platforms.

We remain committed to investing in the ongoing advancement of our IT infrastructure, with the aim of minimising service disruptions and maintaining a stable and secure experience for users.

IT Capability Development Workdays by Markets*

	2025	2024
Singapore	13,570	18,731
Hong Kong	17,377	12,273
Malaysia	4,210	4,975

* One workday is defined as one person day of effort spent on IT capability development and maintenance.

Our Targets	Our Progress	Our Performance
Maintain system resilience for critical systems in line with regulatory expectations	On Track	Managed unscheduled downtime for critical systems in line with applicable regulatory expectations, including MAS's four-hour maximum unscheduled downtime threshold within any twelve-month period.
Improve service accessibility and efficiency including the AI-enabled customer support, while maintaining strong customer data protection practices across digital channels	On Track	In 2025, AI handled around 65% of Live Chat queries, supporting more efficient and accessible customer support across languages and time zones. We maintain controls to support customer privacy and the responsible use of customer data across digital channels, including AI-enabled processes.

Cybersecurity: Building a Secure Digital Future

We are committed to maintaining strong cybersecurity practices to protect our customers, employees, service providers, and business partners. As our digital footprint expands across markets, we prioritise robust security controls, clearly defined responsibilities, and ongoing capability enhancement to reduce cyber risk, respond effectively to emerging threats, and uphold the trust that underpins our business relationships.

Cybersecurity Governance & Accountability

We take a proactive approach to cybersecurity by aligning our practices with recognised frameworks such as the International Organization for Standardization (ISO) and the National Institute of Standards and Technology (NIST). Our cybersecurity programme is designed to protect our infrastructure, support regulatory compliance, and strengthen resilience against evolving threats.

We regularly review and test our controls through internal and external assessments, and address identified gaps through remediation plans. We invest in security capabilities by strengthening our expertise and adopting security technologies that improve monitoring, prevention, and response.

Cybersecurity Risk Management

As a FinTech company, we recognise that our operations rely heavily on technology. This makes cybersecurity an important priority for us, as a cyber incident could affect service availability, customer confidence, and our reputation.

To manage these risks, we have established two dedicated functions with clear and complementary responsibilities: Technology Risk (Tech Risk) and IT Security Operations (SecOps). Together, they help us strengthen governance, monitor threats, and respond promptly to incidents, supporting operational resilience as the threat landscape evolves.

Cybersecurity Awareness & Training

In 2025, we continue to strengthen our cybersecurity readiness and response

by focusing on employee awareness and system resilience. Our efforts included regular security testing, email phishing simulations, cybersecurity induction for new hires, clean desk awareness campaigns, and ongoing initiatives to enhance the resilience of our computing infrastructure.

Phishing awareness remains a key focus area. We run regular phishing simulations to help employees recognise and respond appropriately to scam emails and other social engineering attempts. Each quarter, we share the results internally, together with practical guidance on common warning signs and suspicious indicators.

Employees who do not perform well in these simulations receive follow-up training to strengthen their ability to identify and report phishing attempts.

Our cybersecurity training covers core topics such as computer security, email and network security, scam handling, access and password management, and IT outsourcing management. Training sessions include practical examples of good computing practices and reinforce preventive measures against social engineering, phishing attacks, and cyber extortion. We conduct cybersecurity induction sessions for new employees as part of onboarding to ensure baseline awareness from the outset.

In 2025, all new and existing employees participated in cybersecurity training. We maintained an internal target of 100% participation for both new hires and existing employees, supported by periodic refresher training.

Beyond formal training, our Tech Risk team sends internal newsletters to all employees across five markets to promote ongoing awareness by regularly sharing key cybersecurity topics and practical

reminders. We reinforce these messages through computer screensavers and internal prompts to help employees stay vigilant in their day-to-day work. Through these initiatives, we remain committed to fostering a strong cybersecurity culture, so our employees are well informed and equipped to safeguard our digital assets and infrastructure.

Protecting Customers & Strengthening Digital Trust

We are committed to safeguarding customers' online transactions by implementing robust security measures across our wealth management platforms and digital banking services. We process transactions using strict security controls and end-to-end encryption, in line with widely adopted standards across the financial industry.

Technology Risk

- Development and implementation of IT risk governance, policies, and standards.
- Provides a structured approach to IT risk management.
- Conducts IT risk assessments, evaluates vulnerabilities, and recommends security controls to enhance our cyber resilience.
- Reports regularly to the Management Risk Committee (MRC) and Board Risk Committee (BRC) for oversight and follow-up actions.

IT Security Operations

- Conducts real-time security monitoring, anomaly detection, and threat investigation.
- Identifies and mitigates cybersecurity risks using security tools and relevant threat intelligence, including inputs from external sources such as law enforcement.
- Develops preventive measures, investigates security incidents, and coordinates incident responses and resolutions to strengthen our cyber defences.

Cybersecurity: Building a Secure Digital Future

Multi-Layer Authentication & Account Alerts

To strengthen account security, we use multi-layer authentication across our platforms. Since 2015, we have required two-factor authentication at login to help prevent unauthorised access and reduce the risk of unauthorised changes to transactions. Over time, we have enhanced these controls by introducing biometric authentication, allowing customers to log in using fingerprint or facial recognition where supported.

Over the past five years, we have integrated digital token authentication into our mobile applications across platforms such as iFAST Global Markets and FSMOne in different markets. This allows customers to register their devices as digital tokens for two-factor authentication, offering a more seamless experience compared to SMS-based authentication.

To further support account monitoring, we have implemented enhanced email alerts. Customers receive notifications when logins occur from a new device, an incognito session, or a private browser tab, enabling quicker awareness of unusual access activity.

Scam Prevention & Customer Education

As scam and fraud tactics continue to evolve, we take a proactive approach to customer education, prevention, and timely response. Alongside internal controls that restrict access to customer data on a need-to-know basis and measures that safeguard our systems against cybersecurity threats, we focus on helping customers protect themselves through practical and timely guidance.

To strengthen our response capabilities, we have put in place a streamlined scam-handling workflow that supports cross-functional coordination and timely action through multiple channels when suspected fraud is identified. When scam cases are reported to us, we respond promptly to understand what happened, coordinate the necessary follow-up actions, and support affected customers through what can be a difficult period. We work towards fair and appropriate outcomes, while taking steps to reduce the risk of further harm where possible.

The key lessons from scam cases and emerging threat trends are turned into educational content, which is shared

through our digital channels to help customers recognise common warning signs and maintain vigilance.

On FSMOne, our dedicated Online Security webpage serves as a central resource for cybersecurity education, with practical tips and regular updates. We complement this with in-platform notifications, SMS messages, and posts on social media to extend reach and improve accessibility.

In addition, we publish Security Advisory articles to highlight emerging scam trends and common tactics observed across the market, including those reported by investors and the wider public. In 2025, we published four articles covering brand impersonation and unauthorised use of our identity across multiple regions, as well as the growing risk of brokerage account compromises. We aim to issue Security Advisory updates at least quarterly as part of our ongoing commitment to customer protection and digital trust.

Data Security & Cyber Resilience

We protect our systems and customer information through strong access controls and ongoing monitoring. Access to data is granted based on job responsibilities and is limited to what employees need to perform their roles. Requests for access follow a structured approval process, with appropriate authorisation required before access is provided.

Our Tech Risk team conducts regular reviews of access rights across key systems. These reviews help ensure permissions remain appropriate as roles and responsibilities change, and support departments in assessing data sensitivity and applying suitable security controls. The team provides information security advisory support to business units across our Group. We have met our internal target of reviewing authorised access annually since 2023, and we plan to continue these annual reviews as part of our ongoing control practices.

To strengthen cyber resilience, we maintain our IT security policies and procedures designed to detect unauthorised information processing and other abnormal activity. We monitor security systems and log information security events to support timely detection and investigation of suspicious or malicious actions, whether originating internally or externally.

Our SecOps team uses security tools to perform continuous checks across devices

and systems. When monitoring tools flag potential threats, we investigate promptly and take corrective actions, where required, to contain risk and reduce the likelihood of recurrence.

We remain focused on preventing major cybersecurity incidents. In 2025, no major cybersecurity breaches were reported to the authorities. We will continue to strengthen our controls and resilience measures to address evolving cyber risks and to support a secure and reliable experience for our stakeholders.

Building Cyber Resilience with Responsible AI Governance

As generative AI evolves, we recognise that cyber threats can become more sophisticated and faster-moving. To strengthen our cyber defence, we apply security technologies, including AI-enabled tools, to support earlier detection and more timely response. Within our SecOps team, these capabilities help us monitor for unusual activity, analyse signals in near real-time, and prioritise alerts, allowing us to investigate potential incidents more efficiently.

We recognise that AI can introduce new risks if it is not governed carefully. To guide responsible adoption, our Tech Risk team developed an internal AI Implementation Whitepaper that sets out clear principles and controls, including accountability, transparency and explainability, fairness and non-discrimination, accuracy and reliability, monitoring and stability, and cyber and data security. The whitepaper outlines secure-by-design practices across the AI development lifecycle, from planning and testing through deployment and continuous monitoring, so that AI initiatives are implemented with appropriate oversight.

Personal Data Protection Act

We are committed to collecting, using, and disclosing personal data responsibly in accordance with the Personal Data Protection Act (PDPA). Our Privacy Policy sets out how we handle personal information across both electronic and non-electronic formats and guides our internal practices and procedures.

To support PDPA compliance, we have appointed two Data Protection Officers (DPOs). They oversee the development and implementation of our data protection policies, help ensure these requirements are communicated clearly to both customers

and employees, and manage queries or complaints related to personal data.

Our DPOs work closely with teams across our Group to embed data protection principles into day-to-day processes and

reinforce employees' responsibilities when handling customer information. They also conduct internal reviews and audits to ensure our data handling practices remain aligned with PDPA requirements. Where potential issues are identified, the DPOs

escalate them to the Senior Management team, coordinate remedial actions, and liaise with the Personal Data Protection Commission when necessary.

Our Targets	Our Progress	Our Performance
Achieve 100% participation in cybersecurity training for employees	Achieved	All new and existing employees completed cybersecurity training in 2025.
Maintain strong access control practices through annual access rights reviews	Achieved	We completed annual access rights reviews across key systems in 2025, helping ensure access remains appropriate as roles change and supporting data sensitivity assessments and the application of controls.
Prevent major cybersecurity incidents reportable to authorities	Achieved	No major cybersecurity breaches reported to the authorities in 2025.
Maintain regular customer scam education updates through security advisories	Achieved	We published four security advisory articles in 2025 and shared these updates across our digital channels to support customer awareness and fraud prevention.

Material Issues Covered	UNSDGs Related to "Embracing Innovation; Enforcing Cybersecurity"
<ul style="list-style-type: none"> Backend Operations Cybersecurity Data Privacy FinTech Innovation & Development IT Services & Maintenance Vendor / Outsourcing Management 	<ul style="list-style-type: none"> 8 Decent Work and Economic Growth 10 Reducing Inequalities 13 Climate action

Ensuring Compliance; Embedding Sustainability

We are committed to maintaining a strong compliance culture across our organisation, ensuring regional operations adhere to all applicable laws and regulations. As the financial industry continues to evolve, we continue to strengthen compliance practices through regular policy reviews and by adopting industry best practices – affirming our alignment with regulatory expectations.

Enforcing Regulatory Compliance

We have established dedicated compliance teams across our offices in Singapore, Hong Kong, Malaysia, China, and the United Kingdom. These teams help us to meet regulatory and licensing requirements in order to uphold strong compliance standards in each market. They are responsible for implementing, monitoring, and overseeing compliance practices within their respective jurisdictions.

Compliance Governance and Risk Oversight

Our compliance teams operate independently to assess and manage regulatory risks across business units. In Singapore, our compliance team reports directly to the Group Chief Risk Officer (CRO), while compliance teams in other markets report to their respective country heads.

Compliance plays an important role in supporting regulatory adherence across our organisation. Key responsibilities include advising business units on applicable regulatory requirements and procedures, monitoring business activities, conducting compliance checks, and escalating potential anti-money laundering (AML) and countering the financing of terrorism (CFT) concerns. The team works closely with business units to remediate errors and address identified control gaps. Beyond these responsibilities, the team oversees the licensing and appointment of risk management representatives and manages regulatory reporting, demonstrating our ongoing commitment to robust compliance governance.

We have established dedicated departments and committees to develop, implement, and oversee our risk management policies and processes. This provides a structured approach to evaluating and mitigating risks across business and support functions. Key functions include the Risk Management department, Internal Audit department, Tech Risk department, and the MRC. This structured approach supports consistent oversight and helps maintain strong governance, operational resilience, and regulatory compliance.

Anti-Bribery and Corruption Policy and Standards

We uphold a zero-tolerance approach to

<p>Risk Management</p> <p>We oversee day-to-day risk management systems and processes.</p> <p>We identify potential risks, evaluate their impact, and implement precautionary measures to mitigate them.</p>	<p>Internal Audit</p> <p>We assess risk exposures using risk matrices and compliance audits.</p> <p>We conduct quarterly reviews and submit report findings to the Audit Committee, with an administrative reporting line to the Chief Operating Officer (COO).</p>
<p>Technology Risk</p> <p>We focus on identifying, assessing, and managing technology risk.</p> <p>We recommend and establish technology security policies, systems, and monitoring processes.</p> <p>We scale this team as needed to support its business growth.</p>	<p>Management Risk Committee</p> <p>Under the guidance of the BRC, we evaluate risks associated with both new and existing products and services.</p> <p>We cover risks related to operations, regulations, compliance, services, and processes, supporting alignment with our risk management framework.</p>

bribery and corruption, guided by our commitment to integrity and governance. Our Anti-Bribery and Corruption Policy sets clear standards to prevent, detect, and deter bribery and corruption across our business dealings. We comply with applicable laws and regulations in the markets where we operate, including the Singapore Prevention of Corruption Act 1960 and relevant requirements under the Corruption, Drug Trafficking, and Other Serious Crimes (Confiscation of Benefits) Act 1992.

Our Board and Senior Management provide oversight of our Anti-Bribery and Corruption Policy and play an active role in promoting a culture of compliance. The policy applies to our directors, employees, and third parties who act for or deal with us. We expect all parties to act ethically and avoid conduct that could be perceived as improper influence.

To manage bribery and corruption risk, we maintain both financial and non-financial controls. Financial controls include segregation of duties, clear approval limits, and delegated authorities for payments and

expenditure. Non-financial controls include risk-based due diligence on third parties and service providers, contractual expectations on anti-bribery conduct, and fit-and-proper checks during recruitment and periodically thereafter for roles with higher exposure to bribery and corruption risk.

We promote awareness through training initiatives. New employees complete Anti-Bribery and Corruption Policy training within their first month, and we provide periodic refresher training to reinforce expectations. We encourage employees to raise concerns through established reporting channels, including our whistleblowing arrangements. Non-compliance may result in disciplinary action, termination of employment contracts, and where appropriate, reporting to the relevant authorities.

Whistle-Blowing and Speak-Up Mechanism

We maintain a whistle-blowing policy that provides a trusted channel for employees and external parties to raise concerns about actual and suspected impropriety, including

matters relating to financial reporting or other misconduct. Reports can be made in confidence, anonymously or otherwise, and we take reasonable steps to protect the whistleblower's identity and maintain confidentiality.

For employees, concerns may be raised directly with the Lead Independent Director, the Audit Committee Chairman, or our Group CEO. Reports are recorded and tracked through an established process. For external parties, reports can be submitted via a dedicated email address published on our IR website. Reports are reviewed by our Internal Audit function, and investigation findings are reported to the Audit Committee for oversight and monitoring. We prohibit retaliation, discrimination, unfair treatment, or harassment against any whistleblower who raises a report in good faith, within the limits of the law.

Read more about our Whistle-Blowing Policy in the Corporate Governance Report.

External Recognition for Governance and Compliance

SGX Fast Track Programme

The SGX Fast Track Programme was introduced in 2018 to recognise listed companies that demonstrate strong corporate governance standards and a sound compliance track record. Selection is based on both internal and external criteria, including governance practices, compliance history, and the quality of company submissions.

In 2019, we were selected by SGX Regulation (SGX RegCo) as one of the 36 listed companies included in the programme. In January 2024, we received confirmation that we will remain in the SGX Fast Track Programme until the next review cycle.

This recognition provides external, independent assurance of the robustness of our governance and compliance practices and supports our long-term focus on sustainable growth and regulatory standards.

Singapore Governance and Transparency Index

The Singapore Governance and Transparency Index (SGTI) is a benchmarking framework that evaluates Singapore-listed companies' corporate governance and transparency, based on publicly available disclosures. It considers governance practices and disclosure quality, as well as the timeliness, accessibility, and transparency of financial results announcements.

Over the past ten years, we have consistently performed within the top tier of companies assessed under the SGTI. Based on the 2022 to 2025 results, we have ranked in the top 15 percent, reflecting our emphasis on strong governance, clear disclosure, and accountable business practices. We view this as an external indicator that supports our efforts to strengthen governance discipline, transparency, and long-term sustainability.

Compliance Training and Awareness

We recognise that continuous learning is essential to building a strong compliance culture, and we remain committed to strengthening our compliance training programmes across our Group.

For our compliance teams, training is role-based and development-focused. Team members complete regulatory modules relevant to their responsibilities and may participate in external certification programmes, including those offered by the International Compliance Association (ICA) and Association of Certified Anti-Money Laundering Specialists (ACAMS). We encourage our compliance colleagues to stay current on regulatory developments through courses, workshops, and relevant professional certifications, so they remain well-equipped to support the business as requirements evolve.

For employees outside the compliance function, we provide structured mandatory training to reinforce baseline expectations. New employees complete online training covering AML/CFT, Fair Dealing, Personal Data Protection, Staff Trading Policy, and IT Security, followed by an online assessment. To sustain awareness, all employees are required to complete annual refresher training and achieve a minimum score of 80%. We conduct annual training sessions for employees in operations and settlement functions to ensure they remain updated on applicable regulatory requirements relevant to their day-to-day activities.

In addition, we support our licensed employees with the training required to discharge their duties in accordance with MAS requirements. This includes an annual internal competency assessment to validate ongoing competency standards.

In 2025, we completed our annual internal competency assessment exercise, supporting our internal target of 100% completion among all employees required to undergo the assessment. We intend to maintain this practice in the coming years as part of our ongoing focus on compliance

readiness, employee competency, and consistent execution of regulatory obligations.

Annual Compliance Training Topics*	
Anti-Money Laundering (AML)	✓
Countering the Financing of Terrorism (CFT)	✓
Sanctions and Proliferation Financing	✓
Fraud Awareness and Scam Prevention	✓
Anti-Bribery and Corruption	✓
Fair Dealing	✓
Personal Data Protection	✓
Staff Trading Policy	✓
Information Security and Cybersecurity Awareness	✓

* Training topics shown are indicative and represent the key areas covered in our annual compliance training. The list is not exhaustive and may be updated based on regulatory and business needs.

Integrity, Fair Dealing, and Employee Conduct

We strive to always conduct our business in a transparent, ethical, and responsible manner. We view fair dealing as a core part of sustainable business practice, and we aim to deliver equitable outcomes for stakeholders, particularly our customers. As customer needs, regulations, and industry expectations evolve, we treat fair dealing as an ongoing process that requires consistent oversight, regular review, and continual improvement.

To strengthen governance in this area, we established the Fair Dealing Committee (FDC) to oversee initiatives that support the five Fair Dealing Outcomes (FDOs) outlined by MAS Guidelines. The FDC provides direction on fair dealing priorities and helps ensure these principles remain embedded in how we design products, deliver services, and engage customers. Alongside this, our compliance team performs regular checks on initiatives and workflows to assess their alignment with fair dealing expectations. These checks help maintain the effectiveness of our processes and facilitate consistent execution across the business. We periodically review and refine the scope and methodology of these checks, ensuring they remain relevant and responsive to emerging risks and evolving best practices.

We communicate our commitment to fair dealing through a structured approach that reaches both external and internal stakeholders. Externally, the FDC conducts customer surveys to gather feedback on service quality and customer satisfaction, including fair dealing-related aspects. These insights help us identify areas for

Enforcing Regulatory Compliance

improvement and guide enhancements to our customer experience.

Internally, our compliance team reinforces expectations on integrity and employee conduct through ongoing communications. This includes issuing compliance notices and reminder emails to all employees on regulatory updates and case studies, as well as disciplinary actions where relevant, and items such as the Training Register of Interest. These communications help strengthen awareness, encourage responsible behaviour, and support consistent understanding of our compliance obligations across the organisation.

Through these combined efforts, we aim to keep integrity and fair dealing central to our culture and decision-making, supporting trust, accountability, and long-term sustainable growth.

Anti-Money Laundering and Countering the Financing of Terrorism Controls

We safeguard our financial integrity through a robust Financial Crime Compliance (FCC) framework, supported by a dedicated FCC team. The team plays a key role in detecting, deterring, and preventing risks associated with money laundering, terrorist financing, and fraud. Its responsibilities include conducting risk assessments, monitoring customer due diligence and transactions, and delivering employee training to

reinforce compliance awareness.

To mitigate money laundering and terrorist financing risks, we implement a comprehensive set of policies, procedures, and controls tailored to our business operations, products, and customer profiles. These measures are embedded in the workflows of relevant business units, and our FCC team conducts regular compliance testing to assess their effectiveness.

We leverage technology to streamline controls and monitoring processes. This reduces manual processing errors, improves efficiency, and increases the frequency of checks, strengthening our AML/CFT. We conduct annual reviews of our controls to ensure they remain relevant and effective in identifying financial crime risks. These reviews are overseen by the FCC team and Senior Management, with periodic assessments conducted by our Internal Audit team to provide additional assurance.

Training remains an important part of our compliance culture. We require all employees to complete our annual compliance training programme, with new employees completing the mandatory AML/CFT training and assessment upon joining to reinforce awareness of our policies and individual responsibilities.

In 2025, our FCC team engaged specialist trainers to conduct the annual AML/CFT training for employees in Singapore via

video conferencing to support accessibility and engagement. We invested in capability building within the FCC function, including enrolling team members in AML certification courses to strengthen the knowledge and skills required for their roles.

Through these efforts, we enhance our FCC framework, support regulatory compliance, and reinforce our focus on integrity, transparency, and financial security.

Business Continuity

We established a dedicated Business Continuity Planning (BCP) department in 2020 and put in place a comprehensive framework to support crisis recovery and reduce the impact of operational disruptions. This framework covers the restoration of our IT infrastructure, as well as the recovery and resumption of critical business functions, supporting our ability to meet business obligations during unforeseen events.

To keep our BCP and Disaster Recovery (DR) plans effective and up to date, we conduct annual reviews and run exercises regularly. In 2025, we executed our BCP and DR exercise within our targeted Recovery Time Objective (RTO) of 3 hours and 15 minutes across all our operating markets, including Singapore, Hong Kong, and Malaysia. This reflects the effectiveness of our recovery preparedness and response capabilities.

Fair Dealing Outcomes

Customers have confidence that they are dealing with financial institutions where fair dealing is central to the corporate culture.

Financial institutions offer products and services that are suitable for their target customer segments.

Financial institutions have competent representatives who provide customers with quality advice and appropriate recommendations.

Customers receive clear, relevant, and timely information to make informed financial decisions.

Financial institutions handle customer complaints in an independent, effective, and prompt manner.

Our Targets

Our Progress

Our Performance

Achieve 100% completion of the annual internal competency assessment for employees required to undergo the assessment

Achieved

In 2025, we completed the annual internal competency assessment exercise with all employees, achieving our internal target of 100% completion among all employees required to undergo the assessment.

Maintain effective speak-up channels with protection against retaliation

On Track

We maintained internal and external whistleblowing channels, with Internal Audit review and Audit Committee oversight, and prohibited retaliation against good faith reporters.

Strengthen AML/CFT capability through regular training and ongoing control reviews

On Track

We delivered annual compliance training covering AML/CFT, Fair Dealing, Personal Data Protection, and Staff Trading. All employees completed the refresher assessment, with a minimum pass mark of 80%, reinforcing baseline expectations and consistent understanding of key regulatory and conduct requirements across the organisation.

Meet our targeted RTO for the annual BCP/DR exercise

Achieved

In 2025, we executed our annual BCP/DR exercise within our targeted RTO, demonstrating the effectiveness of our recovery preparedness and response capabilities.

Embedding Environmental Sustainability

While our core operations in Singapore, Hong Kong, and Malaysia do not typically have a direct or significant environmental footprint, we recognise the importance of environmental protection and climate-related risks. As part of our commitment to sustainable business practices, we track our environmental impact and implement measures to manage resources responsibly across our offices. In 2020, we formalised “Conserving the Environment” as one of our four core CSR pillars, reinforcing our long-term focus on environmental stewardship and responsible business practices.

Governance

We recognise that climate and environment-related issues can have operational and financial implications over time. Our Board and Senior Management provide oversight of our approach to environmental sustainability, including climate-related risks and disclosures.

Our governance structure is as follows:

- **Board oversight:** The Board Risk Committee (BRC) oversees the development and implementation of relevant policies and processes for managing climate and environmental risks, and reviews key updates as appropriate.
- **Management oversight:** The Sustainability Working Group (SWG) coordinates our environmental sustainability work across functions, including data collection, reporting readiness, and the implementation of relevant initiatives. The SWG is supported by key control functions such as Risk Management and Compliance, which provide guidance on risk assessment and regulatory expectations.
- **Assurance and continuous improvement:** Our Internal Audit function provides feedback through independent reviews of selected processes and controls, supporting ongoing improvements to governance and disclosure quality.

We continue to strengthen our climate-related disclosures in line with International Financial Reporting Standards (IFRS) S1, IFRS S2, and TCFD approach, which is organised around governance, strategy, risk management, and metrics and targets. Climate and environmental matters are discussed through management forums and escalated to the Board where appropriate.

Strategy

As a FinTech group, our environmental footprint is primarily linked to the way we run our office-based operations and the technology-enabled services we deliver. We focus on environmental sustainability by improving resource efficiency, reducing reliance on paper-based processes, and strengthening the resilience of our operations and key dependencies over time.

Digitalisation and Resource Efficiency

We continue to digitalise processes across our platforms and day-to-day operations, with a focus on improving resource efficiency and reducing paper use in customer and operational workflows. Over the past 25 years, our in-house FinTech capabilities have enabled us to build end-to-end digital journeys that reduce reliance on physical forms, printing, and manual handling, while maintaining secure record keeping and service quality across markets.

Risk Management

Managing Climate Risks

We integrate climate and environmental considerations into our enterprise risk management approach in a manner that reflects our business model as a digital wealth management and banking group operating across multiple markets. As an office-based and technology-enabled business, our most relevant climate-related exposures relate to operational resilience, critical third-party dependencies, and evolving regulatory and stakeholder expectations.

Our approach includes:

- **Risk identification and monitoring:** We monitor climate- and environment-related developments (including regulatory expectations and market trends) and assess potential implications for our operations, stakeholders, and disclosure requirements.
- **Operational resilience and business continuity:** Where relevant, we incorporate climate-related considerations into business continuity planning and operational resilience discussions, including disruption risks that may affect workplaces, service continuity, and critical operations.

Key Digitalisation Priorities

Paperless customer journeys across platforms	Secure digital communications and records management	Digital research and investor engagement	Supporting industry digitalisation and more efficient market processes	Building scalable in-house platforms to optimise operations
We prioritise paperless customer journeys by designing end-to-end digital workflows that reduce reliance on physical forms, printing, and manual processing. This supports a smoother customer experience while lowering the resources required for routine transactions.	We strengthen secure digital communications and records management by using digital delivery channels and centralised record keeping. This helps reduce printing and postage, while supporting confidentiality, data protection, and consistent access to information.	We support digital research and investor engagement by delivering market insights and investor education, mainly through online channels. This improves accessibility and broadens reach, while reducing the need for printed materials and physical distribution.	Beyond our own operations, we contribute to industry digitalisation and more efficient market processes by providing FinTech and investment solutions that help our clients and partners to reduce manual workflows and paper-based administration.	We build scalable in-house platforms that strengthen delivery control and support growth without a proportionate increase in physical resource use. This approach helps us improve operational efficiency over time and supports long-term resilience as our business expands across markets.

Embedding Environmental Sustainability

- Vendor and outsourcing management: We conduct due diligence on key partners and vendors, including technology, cloud, and other outsourced service providers, where practicable, to understand resilience and manage climate related dependency risks across our value chain.
- Policies and internal controls: We maintain policies and controls that support responsible operations (for example, controls relating to data handling and e-waste disposal) and review these periodically to reflect evolving expectations and business needs.
- Escalation and oversight: Material issues and key developments are discussed through management channels and escalated to Senior Management and the Board, where appropriate.

Scenario Analysis and Resilience Assessment

To strengthen our climate risk management, we conducted a qualitative scenario analysis to assess how different climate pathways could affect our operations, key dependencies, and stakeholder expectations over time. The analysis considers both transition risks (policy, legal, technology, market, and reputational drivers) and physical risks (acute events such as extreme weather and chronic changes, such as heat and changing flood patterns).

Scope and Time Horizons

Given our business model as a digital wealth management and banking group, our most relevant exposure areas relate to:

- Operational resilience of office-based activities and critical business processes;
- Key third-party dependencies, particularly technology, cloud, and other outsourced service providers; and
- Market and stakeholder dynamics, including customer expectations and scrutiny of product providers.

We assessed impacts across two time horizons:

- Short-term (0-5 years): near-term regulatory and operational impacts, disruption risk, and readiness actions.
- Medium- to long-term (>5 years): structural changes in regulation, technology, market preferences, and physical climate impacts.

Scenarios Considered (NGFS Scenarios)

The Network for Greening the Financial System (NGFS) is a global group of central banks and financial supervisors that develops climate scenario frameworks to help organisations assess potential climate-related risks and opportunities. The NGFS scenarios provide a set of widely used forward-looking pathways that reflect different transition and physical risk outcomes based on assumptions about climate policies, technology progress, and

global warming levels.

We use these scenarios as a common reference point to test resilience and support more consistent analysis across time horizons and markets. The scenario descriptions in the table are largely paraphrased from the NGFS scenario narratives.

Scenarios Analysis	Primary Risk Profile	What It Could Mean for iFAST	Main Management Focus
Net Zero 2050 A rapid and coordinated transition pathway consistent with achieving net zero emissions by 2050, typically associated with stronger policy action, faster technology adoption, and tighter disclosure expectations.	Transition-heavy	Faster policy and disclosure expectations; stronger vendor requirements; indirect cost impacts	Data readiness; vendor engagement; governance and disclosure quality
Below 2°C A strong transition scenario in which the global economy moves onto a pathway that limits warming to below 2°C, implying meaningful policy and market shifts, though generally less aggressive than a net zero by 2050 pathway.	Transition + opportunity	Rising demand for ESG information/products; higher provider scrutiny	Product governance; transparency; steady process improvements
Delayed Transition A scenario where climate policy action is delayed in the near term and then tightens rapidly later, resulting in a more disorderly transition. This typically implies greater market adjustment over a shorter period, including increased regulatory and reporting expectations, higher transition costs, and potential volatility as climate risks are re-priced.	Disorderly transition	Abrupt policy tightening; market repricing; vendor cost/terms shifts; reputational scrutiny	Readiness; controls; vendor resilience; internal capacity
Current Policies A scenario based on currently implemented policies with slower decarbonisation, generally implying higher physical risks over time and the possibility of more abrupt or disorderly transition measures later.	Physical risk increases	Higher disruption risk over time; supplier resilience risk; potential later catch-up regulation	BCP/operational resilience; contingency planning; monitoring

Key Findings and Management Response (by Scenario)

Scenario	Time Horizon	Key Risk Drivers	Potential Impacts on iFAST	Key Mitigation and Resilience Measures
Net Zero 2050 (transition-led)	Short-term (0–5 years)	Faster regulation and disclosure requirements; higher scrutiny of sustainability claims; stronger vendor expectations	Higher expectations for governance and climate reporting readiness; tighter requirements from key vendors (e.g. cloud/IT); greater focus on product governance and avoiding greenwashing; indirect cost pressure via vendors; increased internal compliance workload and reporting cycle time; potential changes to vendor selection/contract terms to meet climate requirements	Strengthen Scope 2 and relevant Scope 3 data processes; enhance vendor due diligence and engagement; maintain governance and escalation; strengthen disclosure controls; update vendor/outsourcing requirements and contract management for critical providers; strengthen internal capability (roles, training, documentation) for climate reporting readiness
	Medium-long term (>5 years)	Continued policy tightening; embedded technology/efficiency shifts; rising stakeholder expectations	Ongoing need for higher data quality and credibility; sustained vendor requirements and cost pass-through; growing demand for evidence-based sustainability information; greater expectation for assurance and comparability; potential upward pressure on office-related costs (e.g., green building premiums, utilities/service charges) over time	Improve data coverage and quality over time; deepen supplier engagement for critical vendors; embed climate into periodic governance reviews; progressively strengthen assurance readiness and controls; evaluate options to improve office energy efficiency and renewable electricity coverage where feasible
Below 2°C (balanced transition + opportunity)	Short-term (0–5 years)	Steady policy tightening; rising investor and customer expectations	Higher demand for ESG content and suitable product options; stronger scrutiny of providers; higher expectations for transparent communications; greater need to evidence product due diligence and avoid greenwashing risk across product communications	Strengthen product due diligence and monitoring; embed climate risk in reviews of critical vendors/services; continue practical efficiency actions in leased offices; strengthen governance over sustainability-related product messaging and disclosures (review/approval controls)
	Medium-long term (>5 years)	Shifting market standards and customer preferences become “baseline”	Opportunity to differentiate via credible education and product governance; sustained need for robust provider oversight; higher baseline expectations for platform trust, transparency and data quality (including supplier-related disclosures)	Enhance employee and investor education; mature provider monitoring controls; maintain operational efficiency initiatives and culture; progressively deepen supplier engagement and data quality for material Scope 3 categories
Delayed Transition (disorderly transition)	Short-term (0–5 years)	Delayed action then rapid policy tightening; compressed timelines; market repricing and volatility	Pressure on reporting readiness and controls; rapid vendor cost/terms shifts; heightened scrutiny of claims; strain on internal capacity; risk of implementation bottlenecks due to compressed timelines (systems/process changes)	Keep strong governance and escalation; strengthen controls, documentation, and internal review; enhance vendor resilience checks and contingency planning; build internal capability; prioritise “minimum viable compliance” milestones and clear ownership to manage compressed delivery timelines
	Medium-long-term (>5 years)	Higher transition costs and repeated regulatory updates	Ongoing compliance and cost pressure; need for more mature reporting processes; potential broader Scope 3 expectations over time; higher likelihood of external assurance expectations and more frequent methodology updates	Systematically mature climate data/reporting (e.g. automation where feasible); deepen supplier requirements; strengthen resilience planning for critical services; strengthen change management for evolving reporting rules and factors; plan for staged assurance readiness
Current Policies (higher physical risk over time)	Short-term (0–5 years)	More frequent disruptions; early chronic impacts; emerging “catch-up” policy signals	Business continuity risks (office access, employee safety); disruption risk for critical providers; increasing resilience expectations; temporary productivity impacts from remote working arrangements and travel disruption; potential disruption to vendor operations (e.g., data centre/service provider outages)	Integrate climate disruption into BCP/incident response where relevant; strengthen critical supplier resilience reviews; monitor policy changes to avoid readiness gaps; test remote working readiness and continuity procedures; strengthen incident communication protocols and DR arrangements for critical systems/providers
	Medium-long-term (>5 years)	Higher acute and chronic physical risks; greater ecosystem disruption; possible abrupt policy tightening later	Greater disruption and potential cost increases; stronger need for contingency options; higher long-term resilience expectations; potential increases in office service charges/utility costs, insurance, and adaptation costs; higher dependency risk if critical vendors are affected in certain geographies	Strengthen supplier contingency planning for critical providers; review continuity measures and alternative work arrangements; refresh scenarios and update mitigation plans periodically; consider location diversification/backup arrangements for critical services; strengthen periodic stress-testing of vendor resilience and business continuity plans

Embedding Environmental Sustainability

Opportunities Considered

The scenario analysis also highlighted potential opportunities, including:

- Rising ESG awareness which may increase demand for sustainability-related information and products, enabling us to showcase ESG-related content and suitable product options on our platforms;
- Improved trust and confidence through adoption of stronger climate-related governance and disclosure practices; and
- Continued shift towards digital trading and banking, which may support more efficient and paper-light customer journeys.

Limitations of Climate Scenario Analysis Methodology

Our scenario analysis is currently qualitative and is intended to provide directional insights, given the evolving nature of climate risk data and the complexity of assessing impacts across third-party ecosystems. Key limitations include reliance on assumptions and the availability of supplier-specific information for certain dependencies. We will continue to enhance data quality and refine assumptions over time.

Looking Ahead

We will continue to strengthen the depth of our scenario analysis, including refining assumptions, improving data readiness, and strengthening assessment of key dependencies (such as critical vendors and service providers). This will support more decision-useful climate risk management and disclosures over time.

Metrics & Targets

Greenhouse Gas (GHG) Emissions

Given our business model as a digital wealth management and banking group, our direct operational emissions are limited. Scope 1 emissions are immaterial as we do not operate company-owned fleets and our offices are leased. We therefore focus our GHG reporting on Scope 2 and Scope 3 emissions that are most relevant to our operations.

In 2025, we disclose Scope 2 emissions and continue to enhance Scope 3 emissions coverage, with a focus on upstream categories that are most relevant for an office-based FinTech business, including business travel and purchased goods and

services. This reflects our commitment to improving transparency and progressively strengthening our climate-related reporting capabilities.

Across our locations, our operational environmental data is collated from different sources, including metered data, utility bills, and landlord statements. Improving the reliability of data, particularly from third party vendors, is an area we are focused on continuously improving. All operational environmental data disclosures in this report are subject to rigorous internal checking and review.

Energy and Water Consumption

As an office-based FinTech group, our operational resource use relates mainly to electricity consumption in our leased offices and water consumption from pantry and restroom use. From 2024 onwards, we have reported energy consumption for all operating markets. In 2025, we report water consumption based on available utility and landlord-provided data.

Across our offices, we encourage employees to be mindful of energy use through ongoing internal communications, including workplace reminders and regular sharing of practical energy-saving tips. We also support awareness through our internal ESG communications and employee engagement activities, including sustainability-related CSR initiatives. Over time, we aim to gradually reduce energy consumption per employee by continuing to embed practical energy-saving habits into day-to-day operations.

Electronic Waste Management

As a FinTech platform, we rely on IT infrastructure and electronic equipment to support our operations. We manage e-waste responsibly to reduce environmental impact and protect data security.

We engage professional recycling providers to assess whether equipment can be refurbished for reuse. Where refurbishment is not viable, e-waste is recycled in accordance with applicable environmental requirements. Data security is prioritised through controlled processes such as professional data wiping, degaussing, or physical destruction prior to disposal.

In 2025, over 750 kg of e-waste was collected for disposal in Singapore (2024: 426.9 kg). We will continue to track e-waste data and strengthen responsible disposal practices

across our operations.

The 2023 and 2024 e-waste weight data were provided by our disposal vendor based on measured collections. In 2025, our disposal vendor did not provide weight data; therefore, 2025 e-waste weight data has been estimated using standard average device weights by equipment category. As a result, 2025 e-waste figures may not be directly comparable with prior years.

Scope 3: Business Travel

Business travel is a relevant Scope 3 category for us, as it supports client engagement, partner collaboration, and business operations across markets. We track business travel emissions for Singapore, Hong Kong, and Malaysia based on available flight travel records and apply a consistent estimation approach year-on-year.

In 2025, the increase during the year was mainly driven by a higher number of business trips to support cross-market projects, as well as greater participation in partner-sponsored trips and conferences. We recognise that these emissions are linked to business needs, and we continue to review opportunities to reduce the impact of travel where practical.

Our flight emissions estimates are based on the best available information, including emissions data published by airline carbon programmes and recognised aviation references such as the International Civil Aviation Organisation (ICAO). We continue to prioritise emissions reductions where practicable, including reducing unnecessary business travel and considering lower-carbon alternatives. We are also evaluating carbon offsetting as a future option for residual travel emissions, while balancing operational requirements.

Scope 3: Purchased Goods & Services

Purchased goods and services include emissions associated with the goods and services we procure to operate the business. For a FinTech group, this may include professional services and IT-related services that support platform operations. Recognising this impact, we began reporting electricity consumption from data centres as part of our Scope 3 emissions in 2023, based on data provided by our vendor.

		2025	2024
GHG Emissions¹			
Scope 2²	Singapore	218.44	178.48
	Hong Kong	248.25	175.26
	Malaysia	346.91	130.35
	United Kingdom	13.26	22.62
	China	155.29	23.56
	<i>Total Scope 2</i>		982.15
Scope 3	Category 1: Purchased goods and services	56.70	57.66
	Category 6: Business travel		
	Singapore	157.81	150.03
	Hong Kong	38.96	39.60
	Malaysia	105.88	36.24
	Other markets ³	87.17	49.17
<i>Total Scope 3</i>		446.52	332.70
TOTAL GHG EMISSIONS		1,428.67	867.17
Overall Usage Intensity ⁴		0.40	0.51
Energy⁵			
	Singapore	543.38	433.21
	Hong Kong	468.39	306.05
	Malaysia	604.36	148.96
	United Kingdom	102.81	109.27
	China	351.40	53.31
TOTAL ENERGY CONSUMPTION⁶		2,070.34	1,050.80
Overall Usage Intensity ⁴		0.58	0.62
Water⁷			
TOTAL WATER USAGE⁸		4,318.36	- ⁹
Overall Usage Intensity ⁴		1.22	- ⁹

Notes:

1. All emissions are reported in tCO₂e, where 1 tCO₂e equals 1,000 kg CO₂e.
2. Scope 2 emissions are calculated based on total electricity consumption, which includes purchased electricity and purchased cooling. Purchased cooling is converted using efficiency factors provided by the district cooling and chilled water supplier. Using the same reporting scope as the 2024 report as the baseline, Scope 2 emissions are presented by market.
3. Other markets include China and United Kingdom.
4. Overall usage intensity is calculated as total energy consumption divided by total employee headcount, and is expressed on a per employee level.
5. All energy consumption is reported in MWh, where 1 MWh equals 1,000 kWh.
6. Total electricity consumption includes purchased electricity and purchased cooling, with cooling energy converted using efficiency factors provided by the district cooling and chilled water supplier.
7. All water usage is reported in cubic meter (m³); all water consumption reported is considered freshwater according to GRI 303.
8. Group total water consumption includes only markets and leased offices where metered water volume data are available. In 2025, this comprises Singapore, Malaysia, and our Foshan office in China. For the United Kingdom, water consumption is estimated using a site-level allocation method, based on whole-building water data multiplied by our office floor area as a proportion of the building's total floor area, as provided by building management. Hong Kong and our China offices in Shenzhen and Shanghai are excluded, as water charges are bundled within building management or service fees and water volume data are not available due to the absence of sub-metering.
9. For 2024, "-" indicates that water consumption was not reported at Group level, as disclosure at that time covered only Singapore.

Embedding Environmental Sustainability

Our Targets	Our Progress	Our Performance
Maintain Scope 2 emissions disclosure across all operating markets using a consistent reporting scope	On Track	In 2025, we disclosed Scope 2 emissions by market using the same reporting scope as the 2024 baseline.
Track and manage electronic waste through responsible disposal and data controls	On Track	In 2025, we collected over 750 kg of e-waste in Singapore and managed disposal through professional processes, including data wiping, degaussing, or physical destruction where required.

Material Issues Covered	UNSDGs Related to “Ensuring Compliance; Embedding Sustainability”
<ul style="list-style-type: none"> • Climate Change • Community Engagement • Environmental Impact • Internal Communications • Employment Wellbeing & Fair Employment Practice • Employee Training & Product Competency 	<ul style="list-style-type: none"> 1 No Poverty 2 Zero Hunger 3 Good Health and Well Being 4 Quality Education 8 Decent Work and Economic Growth 10 Reducing Inequalities 13 Climate Action

Our Performance and Targets

Core ESG Strategies	Target	Our Progress	Our Performance
Engaging Customers; Enabling Investors			
Engaging Customers	Maintain annual due diligence coverage for product and service providers	Achieved	Completed annual due diligence for close to 100% of product and service providers in 2025.
	Maintain accuracy and compliance in customer marketing communications	Achieved	Recorded zero incidents of information inaccuracies in 2025.
	Maintain customer satisfaction at or above 80%	Achieved	Maintained a minimum satisfaction target of 80%, supported by annual surveys and post service ratings across key service channels.
	Publish inclusive accessible investment research content across key markets	Achieved	Published over 1,300 research articles in both English and Chinese on FSMOne platforms across Singapore, Hong Kong, and Malaysia in 2025.
	Maintain zero material incidents relating to research inaccuracies or breaches of internal publication standards	Achieved	No research accuracy or compliance incidents in 2025.
Enabling Investors	Maintain timely and compliant market disclosures	Achieved	All material announcements were released through SGXNet in accordance with SGX listing rules and the Singapore Code of Corporate Governance 2018.
	Strengthen investor engagement through regular interactions	Achieved	Held more than 100 investor meetings with local and international stakeholders in 2025, conducted through both physical and online formats, and attended by institutional investors and individual shareholders.
Empowering Employees; Enriching Communities			
Empowering Employees	Maintain a balanced gender balance across the workforce	Achieved	The Group continues to maintain a gender-balanced workforce across key markets. Female employee ratio in Singapore: 51.1%; Hong Kong: 41.7% ; Malaysia: 51.6%.
	Maintain a healthy employee turnover rate below 15%	Achieved	In 2025, our Group-wide turnover rate was 14.9% (2024: 36.9%).
	Achieve an average of 10.0 training hours per employee at the market level by 2030	On Track	Singapore: 17.0 hours; Hong Kong: 6.0 hours; Malaysia: 15.1 hours; Group-wide average: 12.5 hours.
	Maintain transparent, timely internal communications and an active internal community across markets	Achieved	Published 6 editions of IFAST Vibes and hosted four Group Updates across all markets.
Enriching Communities	Achieve at least one volunteer hour per employee per year at Group level	On Track	Delivered over 25 CSR events across all operating markets in 2025; on track to achieve ≥1 volunteer hour per employee at Group level.
Embracing Innovation; Enforcing Cybersecurity			
Embracing Innovation	Maintain system resilience for critical systems in line with regulatory expectations	On Track	Managed unscheduled downtime for critical systems in line with applicable regulatory expectations, including the Monetary Authority of Singapore four hour maximum unscheduled downtime threshold within any twelve month period.
	Improve service accessibility and efficiency including the AI enabled customer support, while maintaining strong customer data protection practices across digital channels.	On Track	In 2025, AI handled around 65% of Live Chat queries, supporting more efficient and accessible customer support across languages and time zones. We maintain controls to support customer privacy and the responsible use of customer data across digital channels, including AI-enabled processes.
Enforcing Cybersecurity	Achieve 100% participation in cybersecurity training for employees	Achieved	All new and existing employees completed cybersecurity training in 2025.
	Maintain strong access control practices through annual access rights reviews	Achieved	We completed annual access rights reviews across key systems in 2025, helping ensure access remains appropriate as roles change and supporting data sensitivity assessments and control application.
	Prevent major cybersecurity incidents reportable to authorities	Achieved	No major cybersecurity breaches reported to the authorities in 2025.
	Maintain regular customer scam education updates through Security Advisories	Achieved	We published four Security Advisory articles in 2025 and shared these updates across our digital channels to support customer awareness and prevention.

Our Performance and Targets

Ensuring Compliance; Embedding Sustainability

Enforcing Regulatory Compliance	Achieve 100% completion of the annual internal competency assessment for employees required to undergo the assessment	Achieved	In 2025, we completed the annual internal competency assessment exercise, supporting our internal target of 100% completion among all employees required to undergo the assessment.
	Maintain effective speak-up channels with protection against retaliation	On Track	We maintained internal and external whistleblowing channels, with Internal Audit review and Audit Committee oversight, and prohibited retaliation against good-faith reporters.
	Strengthen AML/CFT capability through regular training and ongoing control reviews	On Track	We delivered annual compliance training covering AML/CFT, Fair Dealing, Personal Data Protection, and Staff Trading. All employees completed the refresher assessment, with a minimum pass mark of 80%, reinforcing baseline expectations and consistent understanding of key regulatory and conduct requirements across the organisation.
	Meet our targeted Recovery Time Objective (RTO) for the annual BCP/DR exercise	Achieved	In 2025, we executed our annual BCP/DR exercise within our targeted RTO of 3 hours and 15 minutes, demonstrating the effectiveness of our recovery preparedness and response capabilities.
Embedding Environmental Sustainability	Maintain Scope 2 emissions disclosure across all operating markets using a consistent reporting scope	On Track	In 2025, we disclosed Scope 2 emissions by market using the same reporting scope as the 2024 baseline.
	Track and manage electronic waste through responsible disposal and data controls	On Track	In 2025, we collected over 750 kg of e waste in Singapore and managed disposal through professional processes, including data wiping, degaussing, or physical destruction where required.

GRI Content Index

Statement of use

iFAST has reported the information cited in this GRI Standards Content Index in accordance with the GRI Standards for the period from 1 January 2025 to 31 December 2025.

GRI 1 used

GRI 1: Foundation 2021

Applicable GRI Sector Standards(s) Not applicable

GENERAL STANDARD DISCLOSURES

GRI Standards	Disclosure	Page Reference & Remarks
2-1	Organizational details	Who We Are (Pg. 2); Our Business Model (Pg. 6)
2-2	Entities included in the organization's sustainability reporting	Overview & Strategy (Pg. 36)
2-3	Reporting period, frequency and contact point	The 2025 Sustainability Report covers the reporting period from 1 January 2025 to 31 December 2025, aligning with iFAST Corp's annual financial reporting cycle. Overview & Strategy (Pg. 36)
2-4	Restatements of information	Not applicable. We did not restate any sustainability information disclosed in prior reporting periods for FY2025.
2-5	External assurance	We did not obtain external assurance for 2025. Our disclosures are subject to internal review. We will continue to strengthen our ESG data and reporting processes and may consider external assurance in future.
2-6	Activities, value chain and other business relationships	Who We Are (Pg. 2); Our Business Model (Pg. 6); Embracing Innovation; Enforcing Cybersecurity (Pg. 66)
2-7	Employees	Empowering Employees; Enriching Communities (Pg. 60); Embracing Innovation; Enforcing Cybersecurity (Pg. 66)
2-8	Workers who are not employees	Not applicable. We did not engage workers who are not employees during the reporting period.
2-9	Governance structure and composition	Board Of Directors & Senior Management (Pg. 86);
2-10	Nomination and selection of the highest governance body	Overview & Strategy (Pg. 36); ESG Materiality Assessment (Pg. 44); Corporate Governance Report (Pg. 91)
2-11	Chair of the highest governance body	
2-12	Role of the highest governance body in overseeing the management of impacts	
2-13	Delegation of responsibility for managing impacts	
2-14	Role of the highest governance body in sustainability reporting	
2-15	Conflicts of interest	Corporate Governance Report (Pg. 91)
2-16	Communication of critical concerns	Corporate Governance Report (Pg. 91); Ensuring Compliance; Embedding Sustainability (Pg. 72)
2-17	Collective knowledge of the highest governance body	Overview & Strategy (Pg. 36); Corporate Governance Report (Pg. 91)
2-18	Evaluation of the performance of the highest governance body	
2-19	Remuneration policies	Corporate Governance Report (Pg. 91);
2-20	Process to determine remuneration	Directors' Statement, Independent Auditors' Report &
2-21	Annual total compensation ratio	Financial Statements (Pg. 127)
2-22	Statement on sustainable development strategy	Overview & Strategy (Pg. 36)
2-23	Policy commitments	Overview & Strategy (Pg. 36);
2-24	Embedding policy commitments	Engaging Customers; Enabling Investors (Pg. 53);
2-25	Processes to remediate negative impacts	Empowering Employees; Enriching Communities (Pg. 60);
2-26	Mechanisms for seeking advice and raising concerns	Embracing Innovation; Enforcing Cybersecurity (Pg. 66); Ensuring Compliance; Embedding Sustainability (Pg. 72);
2-27	Compliance with laws and regulations	Corporate Governance Report (Pg. 91)
2-28	Membership associations	Where We Operate (Pg. 8)
2-29	Approach to stakeholder engagement	Overview & Strategy (Pg. 36); Stakeholders' Engagement (Pg. 38); Empowering Employees; Enriching Communities (Pg. 60)
2-30	Collective bargaining agreements	Not applicable. We do not have collective bargaining agreements in our operating markets.

GRI 2:
General Disclosures
2021

GRI Content Index

DISCLOSURES ON MATERIAL TOPICS

GRI Standards	Disclosure	Disclosure Title	Page Reference & Remarks
GRI 3: Material Topics 2021	3-1	Process to determine material topics	Overview & Strategy (Pg. 36); ESG Materiality Assessment (Pg. 44);
	3-2	List of material topics	
	3-3	Management of material topics	
GRI 201: Economic Performance 2016	201-1	Direct economic value generated and distributed	Directors' Statement, Independent Auditor's Report & Financial Statements (Pg. 127)
	205-1	Operations assessed for risks related to corruption	Ensuring Compliance; Embedding Sustainability (Pg. 72); Corporate Governance Report (Pg. 91)
GRI 205: Anti-Corruption 2016	205-2	Communication and training about anti-corruption policies and procedure	
	205-3	Confirmed incidents of corruption and actions taken	

GENERAL STANDARD DISCLOSURES

GRI Standards	Disclosure	Disclosure Title	Page Reference & Remarks
ENVIRONMENT			
GRI 302: Energy 2016	302-1	Energy consumption within the organisation	Ensuring Compliance; Embedding Sustainability (Pg. 72)
	302-3	Energy intensity	
GRI 303: Water and Effluents 2018	303-5	Water consumption	Ensuring Compliance; Embedding Sustainability (Pg. 72)
GRI 304: Biodiversity 2016	304-3	Habitats protected or restored	Corporate Social Responsibility (Pg. 47); Empowering Employees; Enriching Communities (Pg. 60)
GRI 305: Emissions 2016	305-1	Direct (Scope 1) GHG emissions	Ensuring Compliance; Embedding Sustainability (Pg. 72)
	305-2	Energy indirect (Scope 2) GHG emissions	
	305-3	Other indirect (Scope 3) GHG emissions	
	305-4	GHG emissions intensity	
SOCIAL			
GRI 401: Employment 2016	401-1	New employee hires and employee turnover	Empowering Employees; Enriching Communities (Pg. 60)
	401-2	Benefits provided to full time employees that are not provided to temporary or part time employees	
	401-3	Parental leave	
GRI 403: Occupational health and safety 2018	403-1	Occupational health and safety management system	Empowering Employees; Enriching Communities (Pg. 60)
	403-2	Hazard identification, risk assessment and incident investigation	
	403-5	Worker training on occupational health and safety	
	403-6	Promotion of worker health	
	403-7	Prevention and mitigation of occupational health and safety impacts	
GRI 404: Training and Education 2016	404-1	Average hours of training per year per employee	Empowering Employees; Enriching Communities (Pg. 60)
	404-2	Programs for upgrading employee skills and transition assistance programs	
GRI 405: Diversity and Equal Opportunity 2016	405-1	Diversity of governance bodies and employees	Empowering Employees; Enriching Communities (Pg. 60); Corporate Governance Report (Pg. 91)
GRI 413: Local Communities 2016	413-1	Operations with local community engagement, impact assessments, and development programs	Stakeholders' Engagement (Pg. 38); Corporate Social Responsibility (Pg. 47); Engaging Customers; Enabling Investors (Pg. 53); Empowering Employees; Enriching Communities (Pg. 60)
GRI 417: Marketing and Labeling 2016	417-1	Requirements for product and service information and labeling	Engaging Customers; Enabling Investors (Pg. 53)
GRI 418: Customer Privacy 2016	418-1	Substantiated complaints concerning breaches of customer privacy and losses of customer data	Embracing Innovation; Enforcing Cybersecurity (Pg. 66); Ensuring Compliance; Embedding Sustainability (Pg. 72)

UNSDG Content Index

	Goal	Target	Page Reference & Remarks
UNSDG 1	No Poverty	End poverty in all its forms everywhere	Corporate Social Responsibility (Pg. 47); Empowering Employees; Enriching Communities (Pg. 60)
UNSDG 2	Zero Hunger	End hunger, achieve food security and improved nutrition and promote sustainable agriculture	Corporate Social Responsibility (Pg. 47); Empowering Employees; Enriching Communities (Pg. 60)
UNSDG 3	Good Health and Well-being	Ensure healthy lives and promote well-being for all at all ages	Corporate Social Responsibility (Pg. 47); Empowering Employees; Enriching Communities (Pg. 60)
UNSDG 4	Quality Education	Ensure inclusive and equitable quality education and promote lifelong learning opportunities for all	Corporate Social Responsibility (Pg. 47); Engaging Customers; Enabling Investors (Pg. 53); Empowering Employees; Enriching Communities (Pg. 60)
UNSDG 8	Decent Work and Economic Growth	Promote sustained, inclusive and sustainable economic growth, full and productive employment and decent work for all	Corporate Social Responsibility (Pg. 47); Empowering Employees; Enriching Communities (Pg. 60); Ensuring Compliance; Embedding Sustainability (Pg. 72)
UNSDG 10	Reduce Inequities	Reduce inequality within and among countries	Corporate Social Responsibility (Pg. 47); Engaging Customers; Enabling Investors (Pg. 53); Empowering Employees; Enriching Communities (Pg. 60)
UNSDG 13	Climate Action	Take urgent action to combat climate change and its impacts	Corporate Social Responsibility (Pg. 47); Ensuring Compliance; Embedding Sustainability (Pg. 72)
UNSDG 15	Life on land	Sustainably manage forests, combat desertification, halt and reverse land degradation, halt biodiversity loss	Corporate Social Responsibility (Pg. 47); Empowering Employees; Enriching Communities (Pg. 60)

TCFD Content Index

	Disclosure Focus Area	Page Reference & Remarks
GOVERNANCE		
Disclose the organisation's governance around climate-related risks and opportunities	<ul style="list-style-type: none"> a. Describe the board's oversight of climate-related risks and opportunities b. Describe management's role in assessing and managing climate-related risks and opportunities 	Overview & Strategy (Pg. 36); ESG Risks & Opportunities (Pg. 41); Materiality Assessment (Pg. 44); Ensuring Compliance; Embedding Sustainability (Pg. 72)
STRATEGY		
Disclose the actual and potential impacts of climate-related risks and opportunities on the organisation's businesses, strategy and financial planning where such information is material	<ul style="list-style-type: none"> a. Describe the climate-related risks and opportunities the organisation has identified over the short, medium and long term b. Describe the impact of climate-related risks and opportunities on the organisation's businesses, strategy and financial planning c. Describe the resilience of the organisation's strategy, taking into consideration different climate-related scenarios, including a 2°C or lower scenario 	ESG Risks & Opportunities (Pg. 41); Materiality Assessment (Pg. 44); Ensuring Compliance; Embedding Sustainability (Pg. 72)
RISK MANAGEMENT		
Disclose how the organisation identifies, assesses and manages climate-related risks	<ul style="list-style-type: none"> a. Describe the organisation's processes for identifying and assessing climate-related risks b. Describe the organisation's processes for managing climate-related risks c. Describe how processes for identifying, assessing and managing climate-related risks are integrated into the organisation's overall risk management 	ESG Risks & Opportunities (Pg. 41); Ensuring Compliance; Embedding Sustainability (Pg. 72)
METRICS AND TARGETS		
Disclose the metrics and targets used to assess and manage relevant climate-related risks and opportunities where such information is material	<ul style="list-style-type: none"> a. Disclose the metrics used by the organisation to assess climate-related risks and opportunities in line with its strategy and risk management process b. Disclose Scope 1, Scope 2, and, if appropriate, Scope 3 greenhouse gas (GHG) emissions and the related risks c. Describe the targets used by the organisation to manage climate-related risks and opportunities and performance against targets 	ESG Risks & Opportunities (Pg. 41); Ensuring Compliance; Embedding Sustainability (Pg. 72)