



iFAST

REIMAGINING

A GLOBAL FUTURE

IN BANKING & WEALTH MANAGEMENT

iFAST Corporation Ltd.

3Q2025 & 9M2025 Results Presentation

24 Oct 2025



= Disclaimer

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= Key Summary

- In 3Q2025, the Group's net profit increased by 54.7% YoY to S\$26.01 million, supported by a 37.0% YoY increase in the Group's gross revenue to S\$135.82 million. The increase in 3Q2025 profitability was driven by growth in the Hong Kong ePension business, continuing growth in the Group's core wealth management platform business as well as the turnaround of iFAST Global Bank.
- For the Group's core wealth management platform business, Group AUA increased 29.6% YoY to a new record high of S\$30.62 billion. Growth was seen in all the various markets that the Group is in, with Singapore continuing to be the main contributor.
- The Group achieved record-high net inflows of \$1.49 billion in 3Q2025. For 9M2025, net inflows rose 62.2% YoY to S\$3.72 billion, exceeding the FY2024 level by over 10%.
- Overall Hong Kong business (including Wealth Management and ePension) profit before tax reached S\$19.39 million in 3Q2025, representing growth of 46.4% YoY and 23.3% QoQ.
- Following the initial quarter of profitability in 4Q2024, iFAST Global Bank ("the Bank") has achieved four consecutive quarters of profitability, with net profit of S\$0.31 million in 3Q2025 and S\$2.01 million in 9M2025. The Bank's net interest revenue exceeded non-interest commission and fee income for the first time in 3Q2025. It remains on track to deliver full-year profitability in 2025.
- The Bank's profit in 3Q2025 declined on a QoQ basis, as non-interest commission and fee income moderated. Average revenue per transaction at EzRemit came down from the higher-than-normal average revenue per transaction seen in 2H2024 and the earlier parts of 2025.

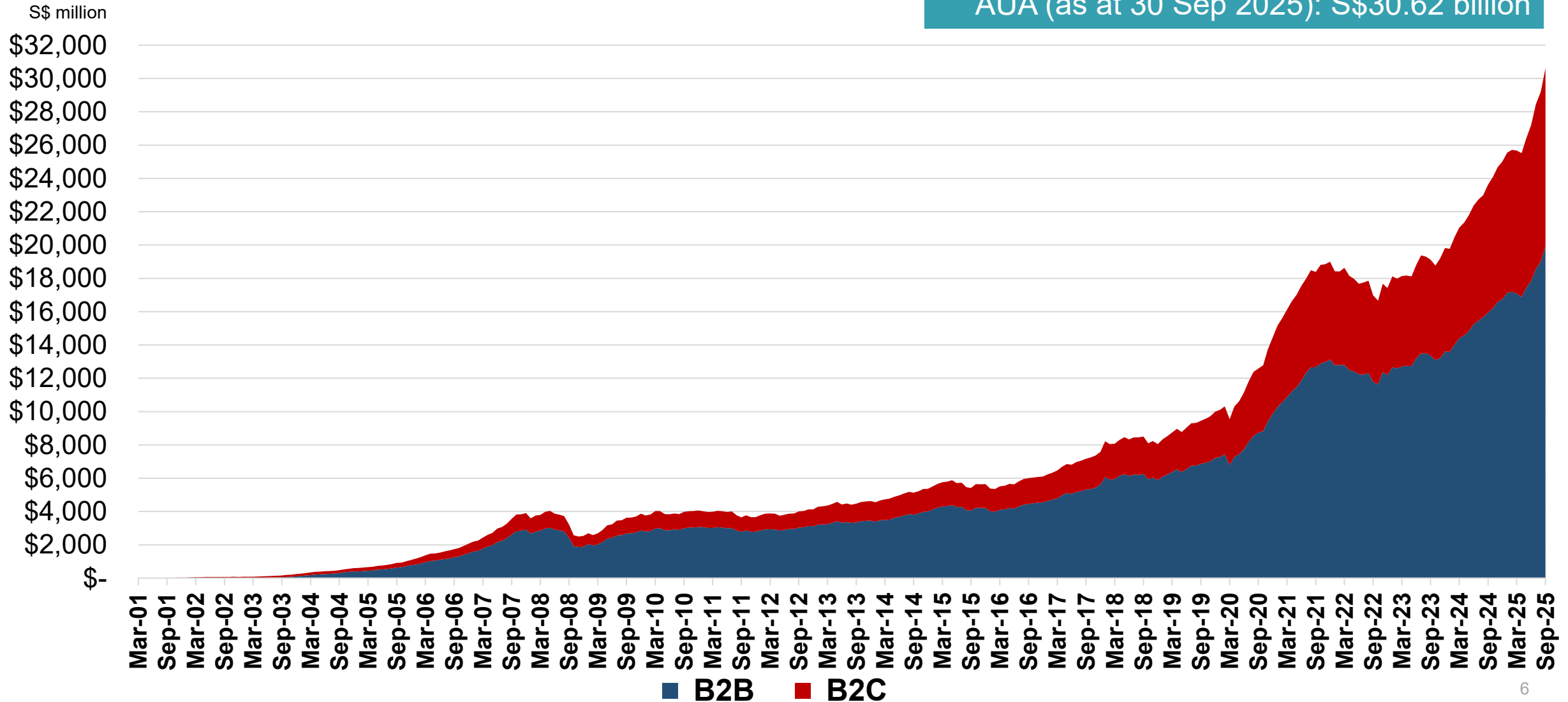
= Key Summary

- The Group's vision is to build a seamlessly connected global digital banking and wealth management ecosystem that enables customers around the world to invest their wealth globally and profitably, save effortlessly, and spend conveniently through one integrated platform.
- With stronger payment capabilities, iFAST Group expects to deliver enhanced value in strengthening interoperability through iFAST Bridge – creating the seamless connectivity between its global banking and investment platforms, as well as enabling customers to transfer money swiftly and at no cost. By integrating multiple payment rails, the Group aims to ensure an efficient experience for customers transacting across markets.
- Looking forward and barring unforeseen circumstances, the Group expects 2025 as a whole to see robust growth rates in revenues and profitability compared to 2024. Improvements are coming from growth in the Hong Kong ePension business, improved growth momentum of the core wealth management business, and a first full year of profitability for iFAST Global Bank.
- The Group has a strong balance sheet, with cash and cash equivalents amounting to S\$772.43 million as of end 3Q2025. This reflects the conservative balance sheet strategy adopted by iFAST Global Bank and the strong cash-generative business model of the Group's wealth management business over the years.
- The Group's annualised Return on Equity (ROE) in the first nine months of 2025 was a healthy 26.1%, which is a record high since iFAST's listing on the SGX-Mainboard in December 2014. A healthy ROE allows the Group to be able to pursue robust long-term growth strategies while being able to raise our dividend payouts.
- For the third interim dividend for FY2025, the Directors proposed a dividend of 2.30 cents per ordinary share (53.3% YoY increase from third interim dividend for FY2024: 1.50 cents per ordinary share). The total interim dividends for 9M2025 amounted to 5.90 cents per ordinary share.
- For FY2025, the Directors expect to propose total dividends of 8.20 cents per ordinary share or higher (at least 39.0% YoY increase from FY2024: 5.90 cents per ordinary share).

= Group AUA increased 29.6% YoY to S\$30.62 billion as at 30 September 2025

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AUA (as at 30 Sep 2025): S\$30.62 billion

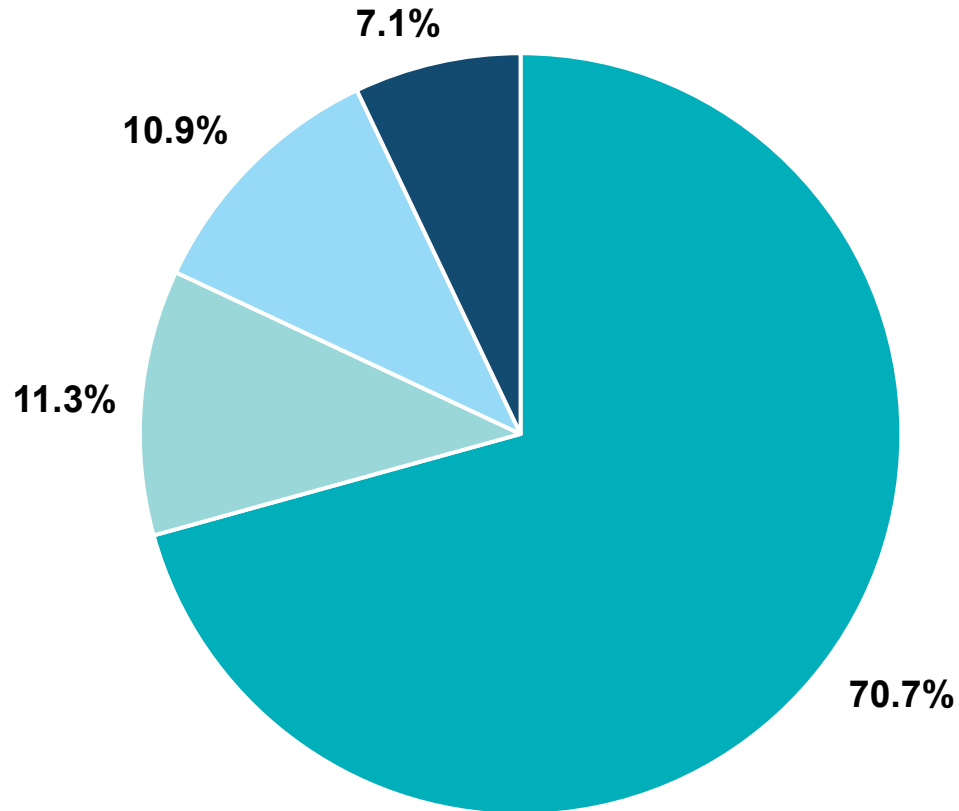


= AUA Breakdown: Markets & Products

(as at 30 Sep 2025)

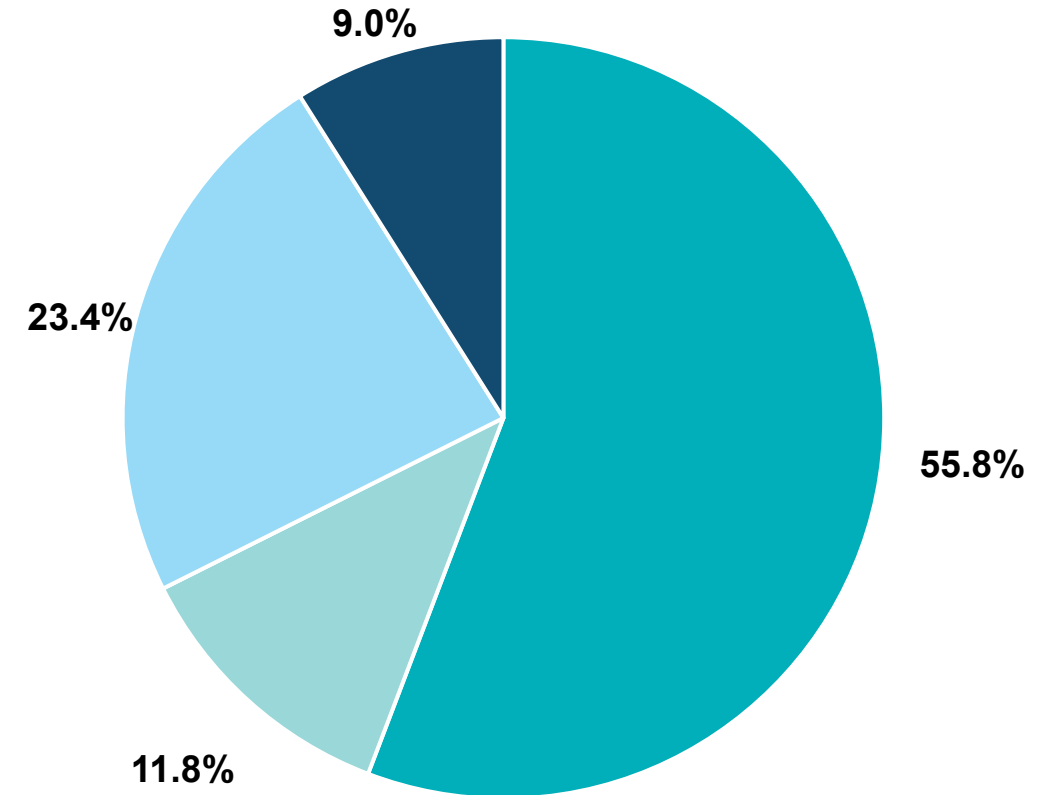
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AUA Breakdown by Markets



■ Singapore
■ Hong Kong
■ Malaysia
■ Others (China & UK)

AUA Breakdown By Products



■ Unit Trusts
■ Bonds
■ Stocks & ETFs
■ Cash Account & Deposits



Financial Results



= Financial Results for Group

(3Q2025 vs 3Q2024)

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S\$ (Million)	3Q2024	3Q2025	YoY change (%)
Total revenue	99.14	135.82	+37.0
Total net revenue	63.99	89.53	+39.9
Other income	0.70	0.60	-14.7
Operating expenses	43.20	58.23	+34.8
Interest expenses on lease liabilities	0.39	0.43	+10.8
Share of results of associates, net of tax	-0.01	0.02	N.M.
Profit before tax	21.09	31.49	+49.3
Profit after tax	16.71	25.97	+55.5
Net profit attributable to owners of the Company	16.81	26.01	+54.7
EPS (cents)	5.64	8.56	+51.8
Dividend Per Share (cents)	1.50	2.30	+53.3

= Financial Results for Group

(9M2025 vs 9M2024)

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S\$ (Million)	9M2024	9M2025	YoY change (%)
Total revenue	278.85	362.98	+30.2
Total net revenue	183.48	237.30	+29.3
Other income	1.35	1.87	+37.3
Operating expenses	124.74	156.01	+25.1
Interest expenses on lease liabilities	1.03	1.30	+26.2
Share of results of associates, net of tax	-0.04	0.00	N.M.
Profit before tax	59.02	81.85	+38.7
Profit after tax	46.72	67.05	+43.5
Net profit attributable to owners of the Company	47.35	67.15	+41.8
EPS (cents)	15.92	22.25	+39.8
Dividend Per Share (cents)	4.30	5.90	+37.2

= Results Overview for Group

S\$ (Million)	FY2021	FY2022	FY2023	FY2024	9M2025
Total revenue ¹	216.90	208.87	256.54	382.99	362.98
Total net revenue ¹	113.91	118.24	161.66	248.38	237.30
Other income	0.49	1.72	1.71	1.86	1.87
Operating expenses	77.68	103.84	126.23	165.64	156.01
Interest expenses on lease liabilities	0.56	0.45	0.79	1.42	1.30
Impairment loss related to an associate	-	-5.20	-	-	-
Share of results of associates, net of tax	-0.35	0.30	0.22	-0.02	0.00
Profit before tax	35.82	10.76	36.58	83.16	81.85
Profit after tax	30.41	5.35	27.01	65.96	67.05
Net profit attributable to owners of the Company	30.63	6.42	28.27	66.63	67.15
Net profit attributable to owners of the Company ²	30.63	11.62 ²	28.27	66.63	67.15
EPS ² (cents)	11.10	3.97 ²	9.59	22.39	22.25
Operating cashflows	46.53	47.40	273.45	671.28	562.93
Dividend per share (cents)	4.80	4.80	4.80	5.90	5.90

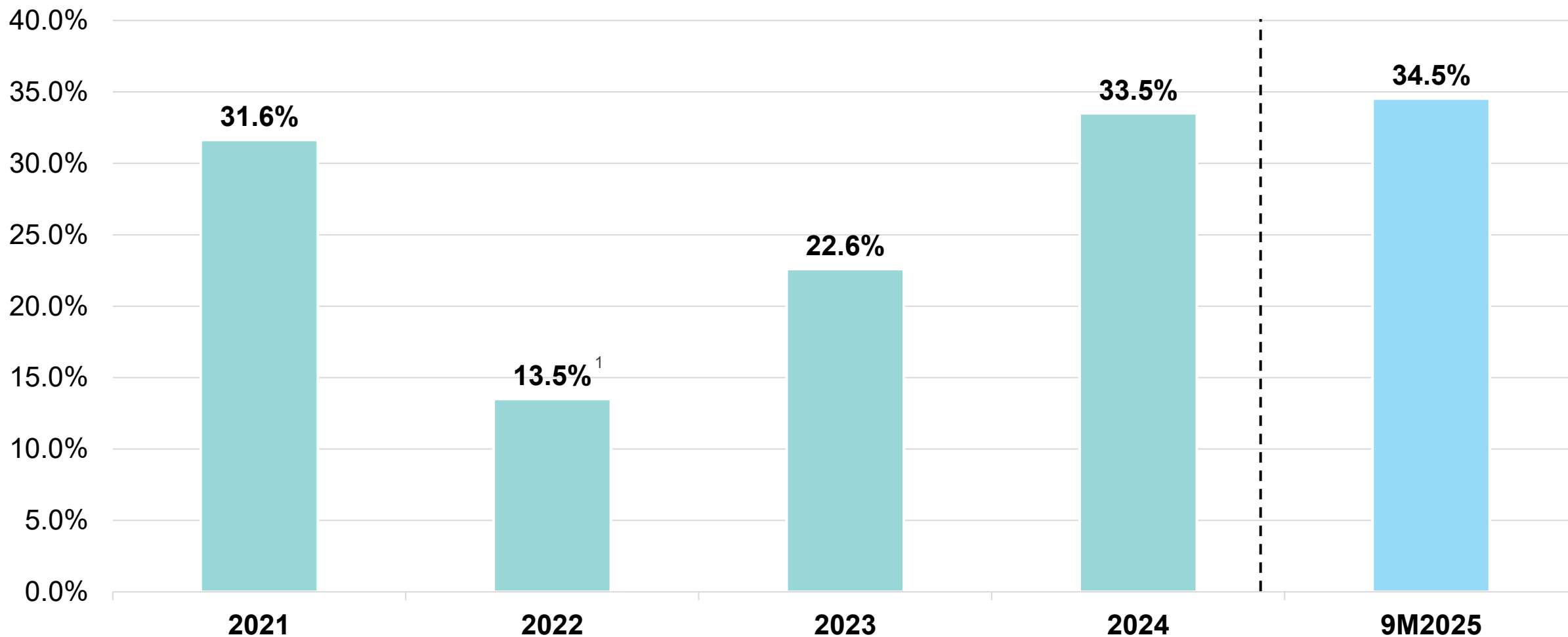
Notes:

1. Restated to include net interest revenue for FY2021
2. Excluding impairment loss of S\$5.2 million related to India Business recognised in 2Q2022

= PBT Margin for Group

(Based on Total Net Revenue)

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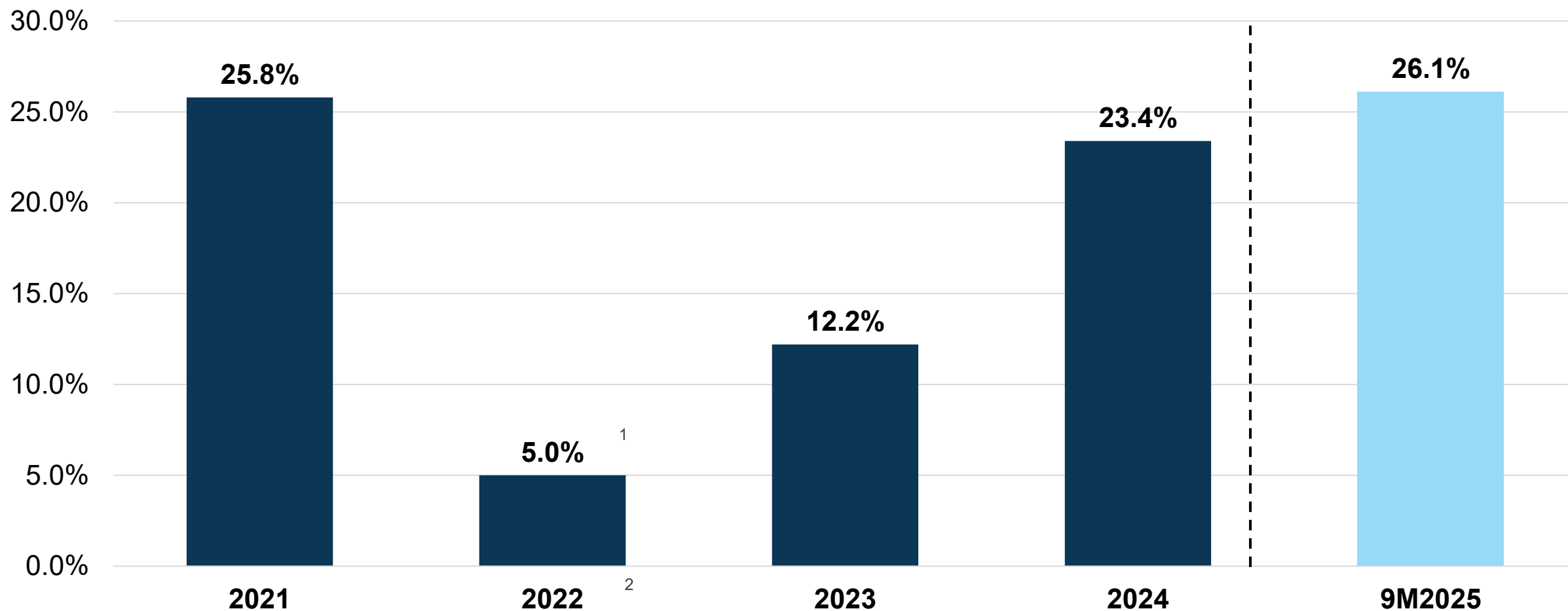
Note:

1. Including UK banking operation from 2022 and excluding impairment loss of S\$5.2 million related to India Business recognised in 2022.

= Return on Equity

Record High Annualised ROE Since Listing

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Notes:

1. Excluding impairment loss of S\$5.2 million related to India Business recognised in 2Q2022.
2. The Group conducted a S\$103 million share placement exercise in January 2022.

= Profit/Loss - Geographical Segment

Profit/Loss (S\$ Million)	3Q2024	3Q2025	YoY Change (%)	9M2024	9M2025	YoY Change (%)
Singapore	8.88	11.17	+25.7	26.02	30.50	+17.2
Hong Kong	13.25	19.39	+46.4	39.81	47.44	+19.1
Malaysia	1.26	1.56	+23.4	3.28	4.77	+45.3
China	(1.38)	(0.92)	-33.1	(4.76)	(2.77)	-41.9
Other ¹	(0.01)	0.02	N.M.	(0.04)	0.00	-95.5
Non-banking operations	22.01	31.21	+41.8	64.31	79.94	+24.3
UK banking operation	(0.82)	0.31	N.M.	(4.66)	2.01	N.M.
Profit before tax ²	21.19	31.52	+48.7	59.65	81.95	+37.4
Tax expense	(4.38)	(5.51)	+25.7	(12.30)	(14.80)	+20.3
Net profit after tax ²	16.81	26.01	+54.7	47.35	67.15	+41.8

Notes:

1. Representing share of results of associates
2. Attributable to owners of the Company

= Profit/Loss - Geographical Segment

Profit/Loss (S\$ Million)	FY2021	FY2022	FY2023	FY2024	9M2025
Singapore	28.43	16.57	25.20	36.14	30.50
Hong Kong	8.39	8.07	23.82	52.96	47.44
Malaysia	5.39	4.25	4.39	4.96	4.77
China	(5.82)	(7.12)	(7.19)	(5.85)	(2.77)
Other ¹	(0.35)	0.30	0.22	(0.02)	0.00
Non-banking operations	36.04	22.08	46.44	88.19	79.94
UK banking operation	-	(5.04)	(8.60)	(4.36)	2.01
Profit before tax ²	36.04	17.04	37.84	83.83	81.95
Impairment loss related to India Business	-	(5.20)	-	-	-
Tax expense	(5.41)	(5.41)	(9.57)	(17.20)	(14.80)
Net profit after tax ²	30.63	6.42	28.27	66.63	67.15

Notes:

1. Representing share of results of associates
2. Attributable to owners of the Company

= Total Gross Revenue - Geographical Segment

S\$ (Million)	FY2021	FY2022	FY2023	FY2024	9M2025
Singapore	139.59	130.25	140.61	167.04	141.52
Hong Kong	48.80	42.64	69.60	135.31	134.70
Malaysia	24.85	23.03	23.51	26.92	22.73
China	3.66	2.62	2.24	1.71	1.49
UK	-	10.33	20.58	52.01	62.54
Group	216.90	208.87	256.54	382.99	362.98
YoY Change (%)	FY2021	FY2022	FY2023	FY2024	9M2025
Singapore	+28.2	-6.7	+8.0	+18.8	+15.2
Hong Kong	+9.8	-12.6	+63.2	+94.4	+34.5
Malaysia	+59.0	-7.3	+2.1	+14.5	+15.2
China	+98.7	-28.3	-4.5	-23.8	+17.2
UK	-	N.M	+99.2	+152.7	+79.8
Group	+27.0	-3.7	+22.8	+49.3	+30.2

= Total Net Revenue - Geographical Segment

S\$ (Million)	FY2021	FY2022	FY2023	FY2024	9M2025
Singapore	73.50	70.49	81.24	96.06	79.64
Hong Kong	24.43	24.15	52.58	112.97	115.55
Malaysia	13.43	13.64	13.98	15.53	12.93
China	2.55	1.77	1.51	1.24	1.08
UK	-	8.19	12.35	22.58	28.10
Group	113.91	118.24	161.66	248.38	237.30
YoY Change (%)	FY2021	FY2022	FY2023	FY2024	9M2025
Singapore	+29.4	-4.1	+15.2	+18.2	+11.5
Hong Kong	+26.8	-1.2	+117.7	+114.8	+36.2
Malaysia	+53.1	+1.6	+2.5	+11.1	+13.4
China	+40.5	-30.6	-14.4	-18.0	+17.7
UK	-	N.M.	+50.8	+82.9	+89.1
Group	+31.5	+3.8	+36.7	+53.6	+29.3

= Third Interim Dividend for FY2025

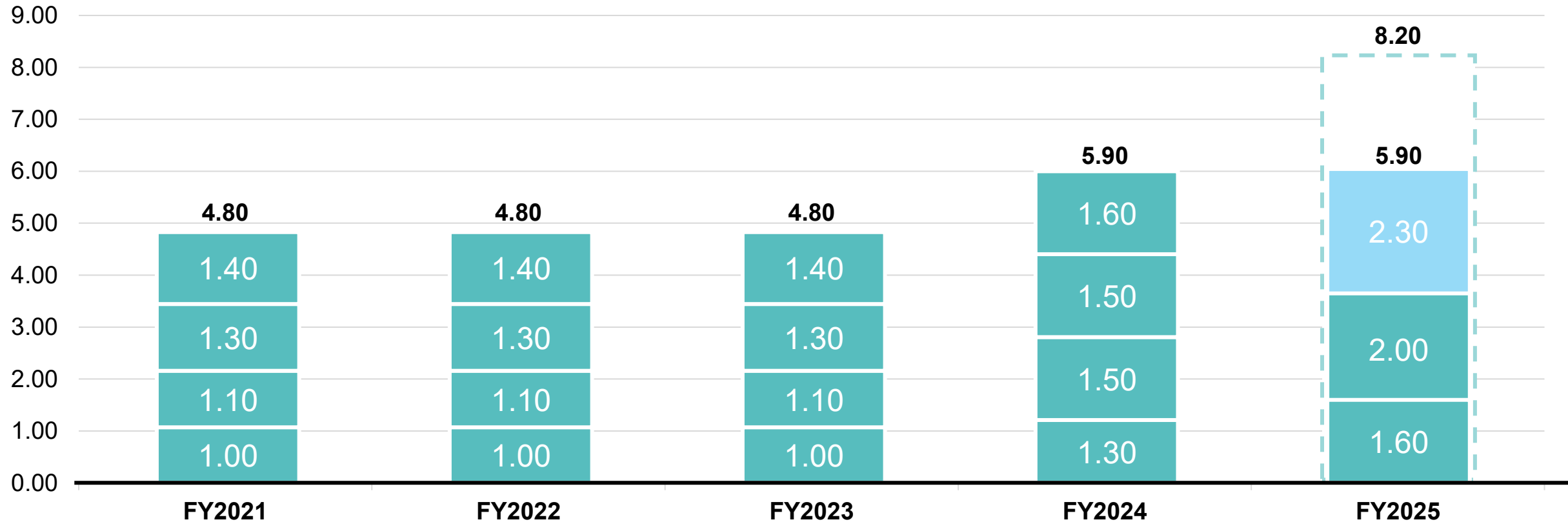
Dividend Schedule	
Dividend per share	2.30 cents per ordinary share
Ex-dividend date	5 November 2025
Record date and time	6 November 2025 (5.00 pm)
Payment date	19 November 2025

- As per Dividend Schedule above, the Directors declared a dividend of 2.30 cents per ordinary share (third interim dividend for FY2024: 1.50 cents per ordinary share).

= Dividend for 3Q2025: 2.30 Cents per Ordinary Share

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S\$ cent per ordinary share



- The total interim dividends for 9M2025 amounted to 5.90 cents per ordinary share.
- For FY2025, the Directors expect to propose a total dividend of 8.20 cents per ordinary share or higher (at least +39.0% YoY increase from FY2024: 5.90 cents per ordinary share).



Business Update



= 3Q2025 Achievements

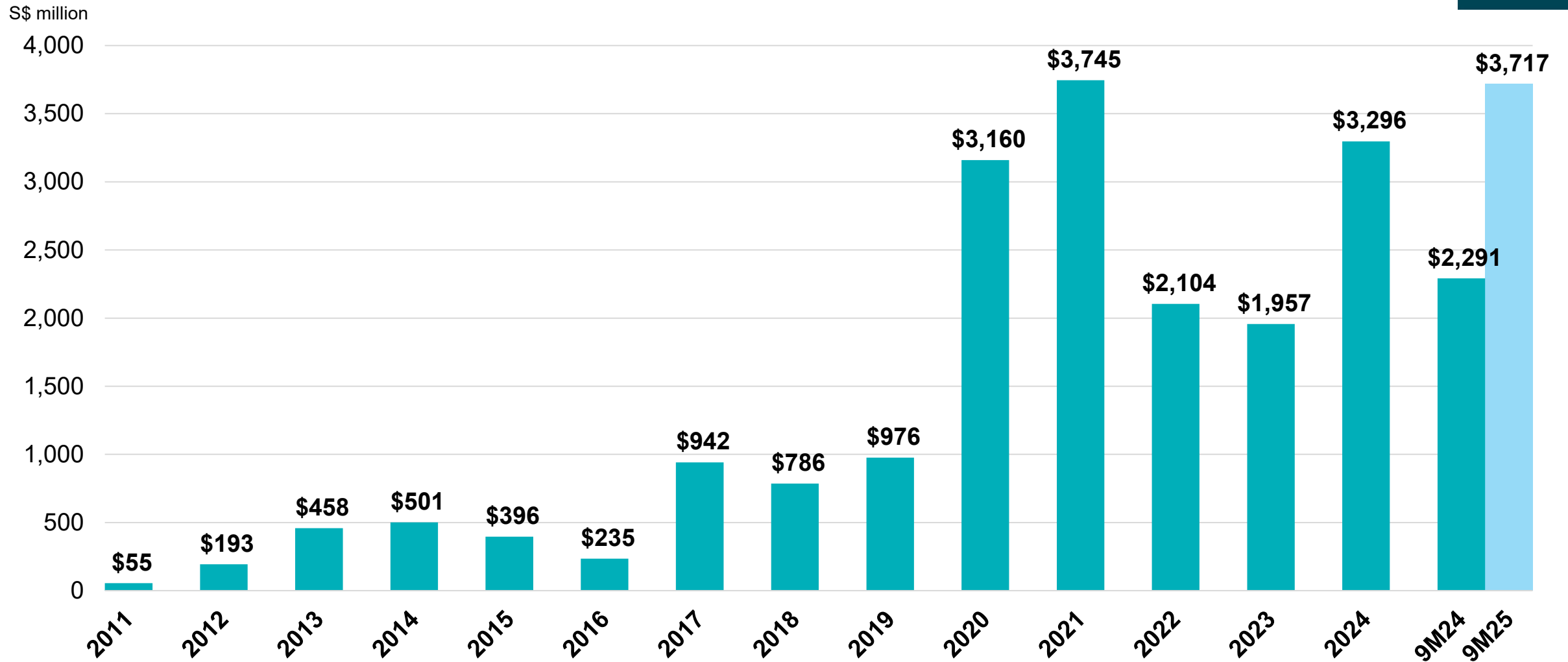
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Record High in AUA and Net Inflows

- The Group's AUA reached a record high of S\$30.62 billion as at 30 September 2025. Group AUA grew 29.6% YoY and 12.6% QoQ.
- All wealth management markets in Singapore, Hong Kong, Malaysia and China achieved record AUA levels. AUA in Singapore, Hong Kong, Malaysia and China grew by 28.7%, 25.0%, 17.5% and 61.7% YoY respectively.
- Singapore continued to be the main AUA contributor. The B2B division achieved record-high AUA, up 25.8% YoY and 10.6% QoQ. Net inflows for 9M2025 surpassed the total for FY2024 by over 30%, underscoring strong and sustained growth momentum. Regular Savings Plans (RSPs) reached a new record high, rising 24.4% YoY and 8.3% QoQ.
- iFAST Global Markets and FSMOne Singapore both recorded new all-time high in AUA and net inflows. FSMOne Singapore saw strong demand for Unit trusts and ETFs, bolstered by the division's market-leading proposition of 0% sales charge for unit trusts and 0% processing fee for ETF RSPs.
- The Group's ability to scale its investment products and services over the years is reflected in AUA reaching record highs across all product categories in 3Q2025. Group AUA for Unit Trusts, Bonds, Stocks/ETFs and Cash Account/Deposits grew by 21.3%, 24.6%, 44.7% and 63.5% YoY respectively.
- Net inflows for the Group stood at a record S\$1.49 billion in 3Q2025, a YoY increase of 83.6%. For the 9M2025 period, net inflows were at a record S\$3.72 billion, reflecting a YoY increase of 62.2%.
- The Group's net inflows in 9M2025 surpassed the net inflows figure for FY2024 by over 10%.
- Similarly, Unit Trust subscriptions reached record levels, increasing 68.3% YoY to S\$3.25 billion in 3Q2025 and rose 47.5% YoY to S\$7.83 billion in 9M2025.

= Net Inflows Trend

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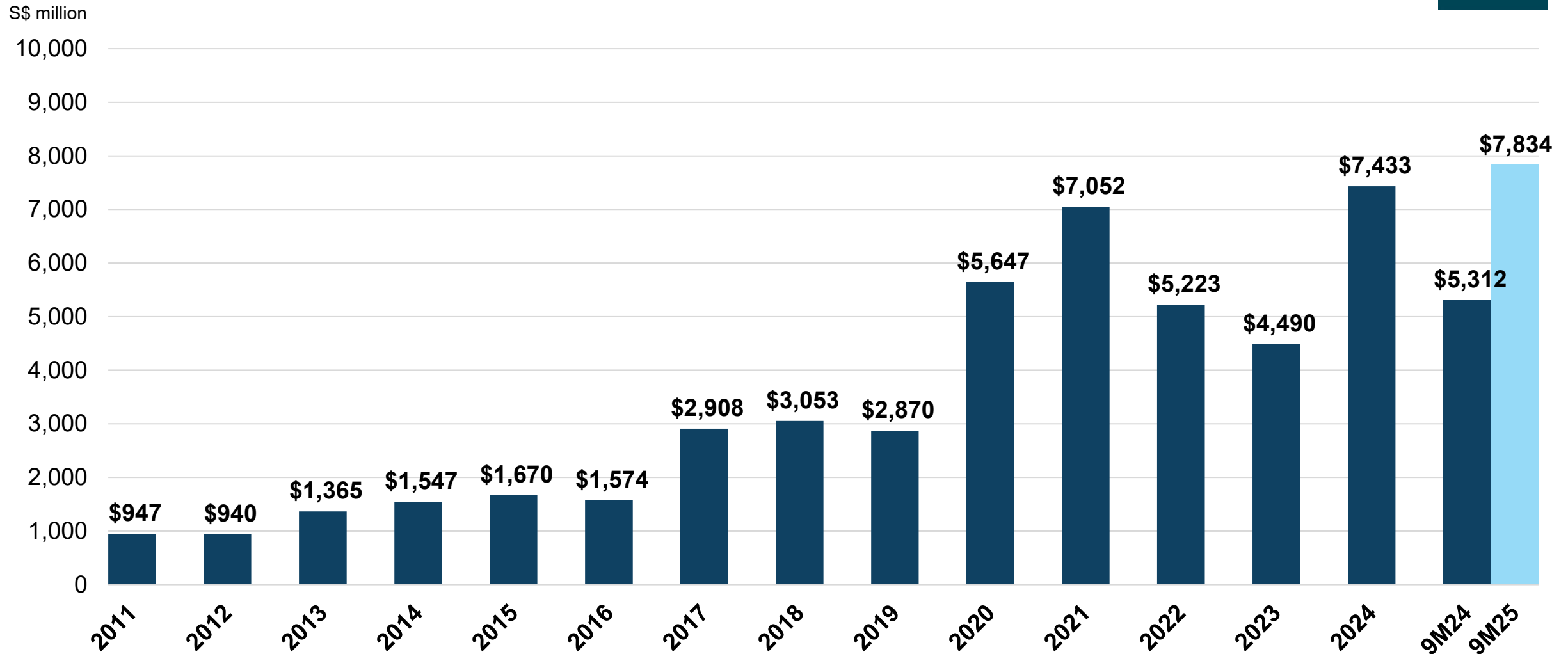


Note:

- Net inflows stood at S\$0.94 billion, S\$1.29 billion and S\$1.49 billion in 1Q2025, 2Q2025 and 3Q2025 respectively.

= Gross Unit Trust (UT) Subscription

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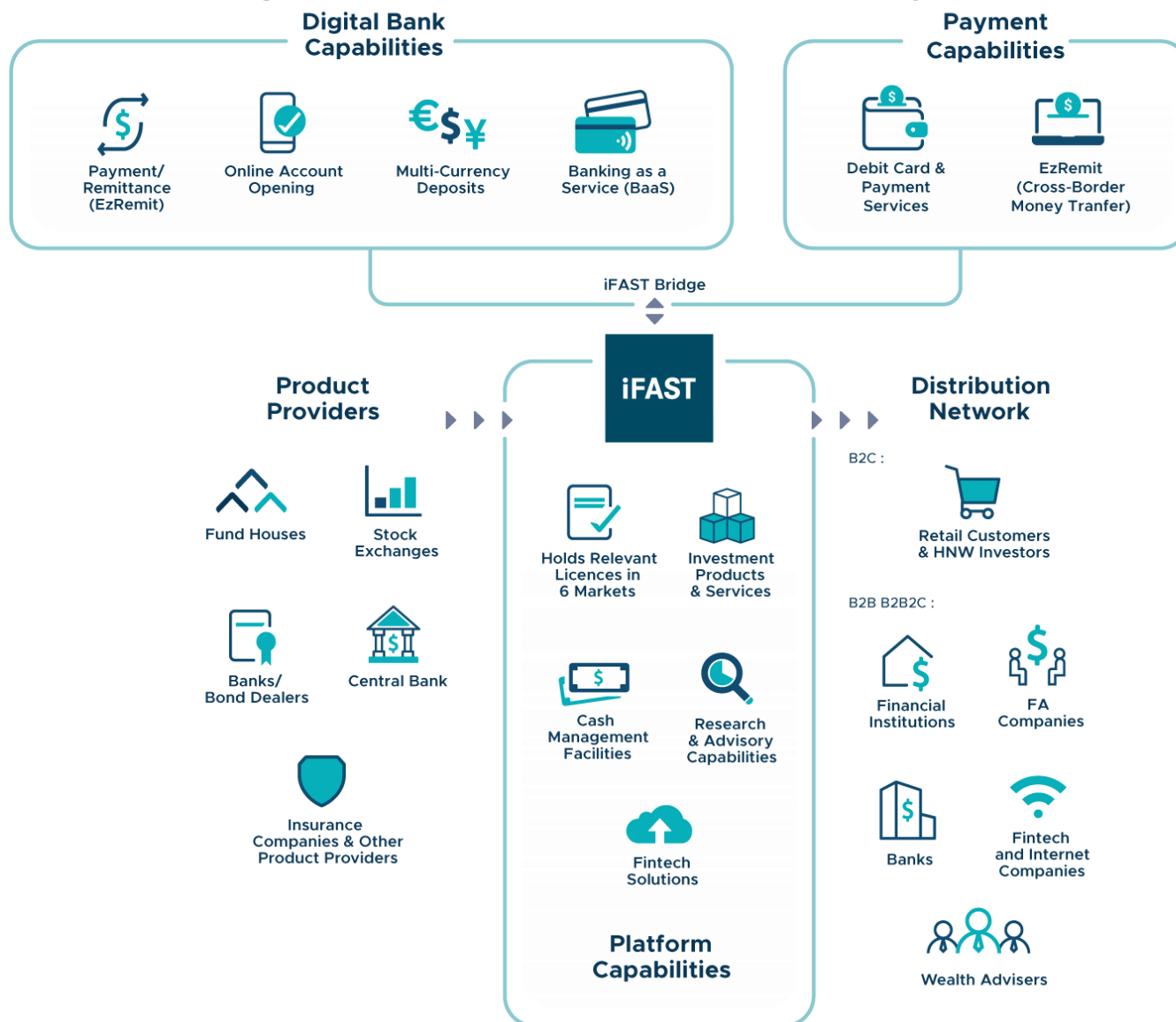
Note:

- Gross UT Subscriptions stood at S\$2.27 billion, S\$2.32 billion and S\$3.25 billion in 1Q2025, 2Q2025 and 3Q2025 respectively.

= iFAST Fintech Ecosystem

Connecting All to Help Investors Invest Globally and Profitably

iFAST



Customer Accounts 1,025,000+

B2B Partners 820+

Wealth Advisers 14,200+

across **5 Markets**



= iFAST Fintech Ecosystem

Deepening the Ecosystem for Global Connectivity

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Our Foundation & Mission – Helping Investors Invest Globally & Profitably

- iFAST was founded with a clear mission to help investors around the world invest globally and profitably, providing seamless access to a wide range of investment products and services to B2B and B2C customers.
- Over the years, the Group has broadened its product suite beyond unit trusts to include bonds, stocks, ETFs and discretionary portfolios. The platform also introduced multi-market access and multi-currency investing.
- Building on this strong foundation, the Group has progressively expanded to offer wealth management solutions, including the development of end-to-end digital capabilities spanning dealing, custody, operations, and advisory functions. These capabilities seamlessly connect individual investors, financial advisers, and institutions on a single integrated platform.

Global Digital Banking & Wealth Management Ecosystem with Enhanced Payment Capabilities

- The Group's vision is to build a seamlessly connected global digital banking and wealth management ecosystem that enables customers around the world to invest their wealth globally and profitably, save effortlessly, and spend conveniently through one integrated platform.
- The acquisition of iFAST Global Bank ("the Bank"), a fully licensed bank in the UK, has strengthened the Group's ability to realise this vision by bringing established payment infrastructure and capabilities. The Bank has enabled the Group to accelerate the development of a truly global business model, laying the foundation for a more integrated and interoperable ecosystem.
- The introduction of payment services represents the next phase in iFAST's journey to build a truly global business model. These capabilities include multi-currency debit cards, online payment services and cross-border spending and transfer solutions.

= iFAST Fintech Ecosystem

Strengthening the Ecosystem with Payment Capabilities

- Payment integration enhances the Group's ability to connect its Banking and Wealth Management pillars into one seamless ecosystem. Customers can now save, invest, spend, and transfer globally with greater convenience and efficiency. This development lays the foundation for a scalable global ecosystem.
- With stronger payment capabilities, iFAST Group expects to deliver enhanced value in the following areas:
 - **Strengthening interoperability through iFAST Bridge:** A key component of the iFAST Bridge strategy is to create seamless connectivity between its global banking and investment platforms, enabling customers to transfer money swiftly and **at no cost**. By integrating multiple payment rails, the Group aims to ensure an efficient experience for customers transacting across markets.
 - **Expanding Payment Capabilities to Drive AUA Growth:** The Group's continued advancements in payment services, including remittance and money transfer solutions, debit card offerings, new payment licences and the interoperability enabled by iFAST Bridge, will further expand its digital payment ecosystem and strengthen its AUA accumulation model. By providing customers with more convenient and cost-efficient ways to move funds, they can spend seamlessly without withdrawing to external banks, while continuing to invest globally and save effortlessly through a single integrated platform.
- The Group views payment services as a key enabler of seamless cross-border transactions and deeper ecosystem integration.
 - In August 2025, iFAST Pay Malaysia received approval-in-principle from Bank Negara Malaysia to operate as an Electronic Money (E-Money) Issuer and to hold a Money Services Business (MSB) Class A licence. This represents an important step in expanding its payment capabilities in the region.
 - The Group will pursue payment licenses in other jurisdictions, especially in markets where it already has a presence.

= iFAST Payment Capabilities

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Payment Services & Licences

- **Faster Payments Service in UK:** iFAST Global Bank is one of 47 participants providing real-time payments.
- **CHAPS in UK:** The bank is one of more than 35 direct participants to offer high-value payments, which also enable iFAST business partners by providing API connectivity in payment systems.
- **Payment Licences:** Approval-in-principle from Bank Negara Malaysia to operate as an Electronic Money (E-Money) Issuer and to hold a Money Services Business (MSB) Class A licence.

Debit Card / Cross-Border Money Transfer

- **iFAST Global Bank:** Multi-Currency Debit Card
- **FSMOne and iFAST Global Markets Singapore:** Debit Card
- **EzRemit:** Established remittance network of international banks and e-wallets in over 150 countries.

Seamless Fund Transfers Within iFAST's Global Ecosystem

- **iFAST Bridge:** Enables seamless fund transfers within the iFAST ecosystem, allowing instant global movement of money between iFAST Global Bank, and the wealth management accounts on FSMOne, iFAST Global Markets and B2B platforms.

= 9M2025 Updates

Hong Kong Business (Presented in HKD)

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	2023 Actual	2024 Actual	2025 Target (Updated in Apr 2025)	9M2025 Actual	2026 Target
Gross Revenue	HK\$406 million	HK\$866 million	>HK\$1.2 billion	HK\$801 million	Double-digit YoY growth
Net Revenue	HK\$306 million	HK\$656 million	>HK\$1.0 billion	HK\$687 million	
PBT	HK\$139 million	HK\$309 million	>HK\$380 million	HK\$282 million	

- The Group's Hong Kong business (including Wealth Management and ePension) saw a 37.2% YoY growth in gross revenue to HK\$801 million in 9M2025. The increase in revenue reflected the growth of the ePension business and the wealth management business in Hong Kong. Net revenue grew 38.9% YoY to HK\$687 million in 9M2025.
- Profit before tax for the overall Hong Kong business (including Wealth Management and ePension) saw a 21.4% YoY increase to HK\$282 million in 9M2025.
- As communicated in 1Q2025 presentation deck, the Group expects the revenues and profitability of the ePension division to be higher in the second half of 2025 as the overall onboarding of the eMPF platform progresses to a substantially higher level.
- The ePension division continues to strengthen its operational capacity and efficiency, with a particular focus on ensuring readiness to support the onboarding of larger trustees.

= 9M2025 Updates

iFAST Global Bank

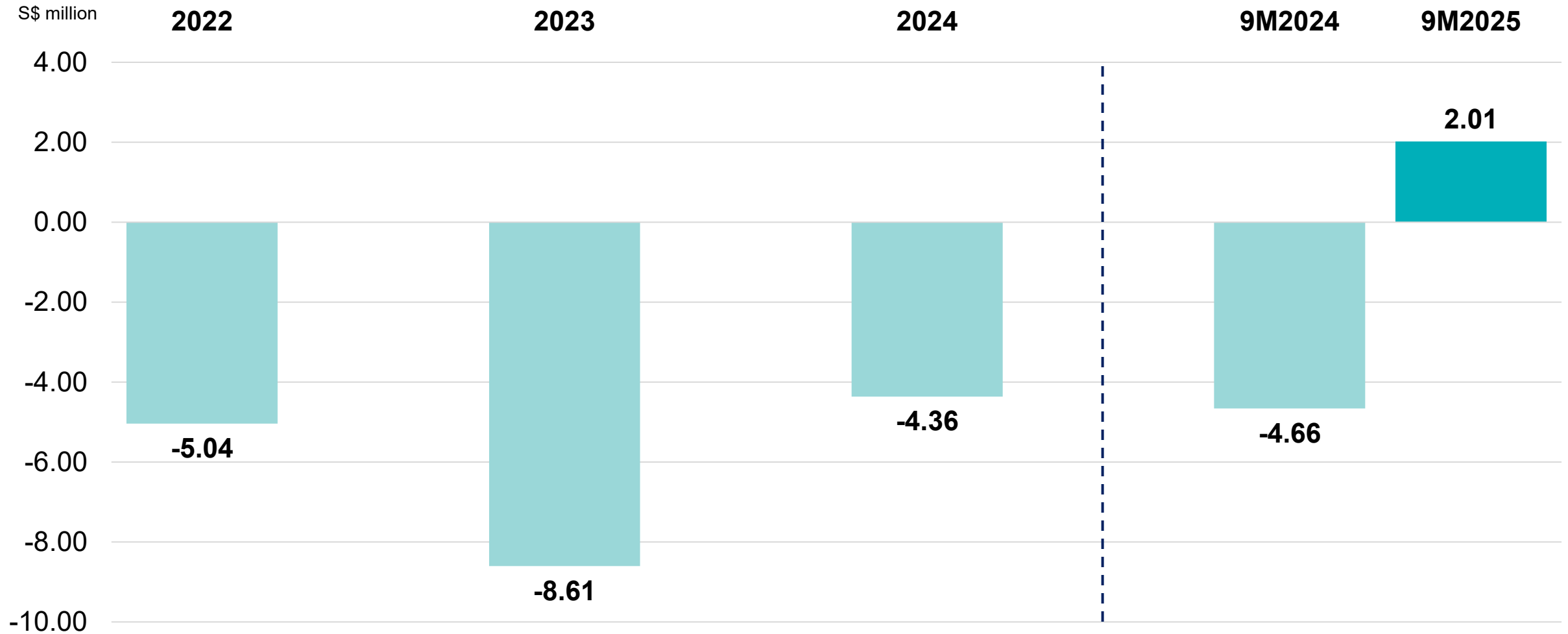
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- The Bank's gross revenue increased 57.8% YoY to S\$21.90 million in 3Q2025. For 9M2025, gross revenue rose 79.8% YoY to S\$62.54 million, compared to S\$34.79 million in 9M2024.
- Following its first profitable quarter in 4Q2024, iFAST Global Bank continued its profitable growth path, recording a net profit of S\$0.31 million in 3Q2025, compared to a loss of S\$0.82 million in 3Q2024. For 9M2025, the Bank reported a net profit of S\$2.01 million, a significant reversal of the losses of S\$4.67 million in 9M2024.
- The bank's profitability was driven by healthy growth in net interest revenue as deposits continued to grow, alongside continued growth in non-interest commission and fee income, driven primarily by the EzRemit division. Customer deposits grew 92.7% YoY to S\$1.55 billion as at 30 September 2025, driven by strong momentum from the personal banking segment.
- In 3Q2025, positive investor sentiment in the global markets rally led to some depositors transferring their funds via the iFAST Bridge to their wealth management accounts within iFAST Group. This aligns with higher investment activities at the Group's wealth management business, showcasing the seamless transfer between banking and wealth management accounts.
- The Bank's profit in 3Q2025 declined on a QoQ basis, as non-interest commission and fee income moderated. Average revenue per transaction at EzRemit came down from the higher-than-normal average revenue per transaction seen in 2H2024 and the earlier parts of 2025.
- Overall, the Bank's revenue remains supported by continued growth in net interest income from the Digital Personal Banking division, underpinned by healthy growth in deposits. The Bank's net interest revenue exceeded non-interest commission and fee income for the first time in 3Q2025.
- In August 2025, the Bank launched its Commercial Banking division under Business Banking (BB), focusing on SME and corporate clients. The division offers services such as multi-currency current accounts, deposit facilities, payment services, debit cards, and FX conversion.
- iFAST Global Bank remains on track to build upon its progress and is expected to achieve a full year of profitability in 2025.

= 9M2025 Updates

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iFAST Global Bank – Consecutive Profitability since 4Q2024



Performance Trends



= Financial Indicators

S\$ (Million)	FY2021	FY2022	FY2023	FY2024	9M2025
EBITDA ²	54.79	37.64 ¹	70.50	119.77	109.14
Operating Cashflows	46.53	47.40	273.45	671.28	562.93
Capital Expenditure	21.62	17.87	21.63	26.13	22.22
Net Current Assets	68.03	108.45	110.66	170.31	107.98
Shareholders' Equity	128.65	222.49	250.20	316.79	369.62

Notes:

1. Excluding impairment loss of S\$5.2 million related to India Business recognised in 2Q2022.
2. Excluding UK banking operation.

= Cash Plus Liquid Assets Net of Borrowings Position

	As at 31 Dec 2024 (S\$ million)	As at 30 Sep 2025 (S\$ million)
Cash and Cash Equivalents	622.83	772.43
Sovereign Bonds & Investment-grade Corporate Bonds	502.70	896.13
Others	116.07	148.28
Less: Customers' Deposits	(1,013.34)	(1,552.57)
Total Cash plus Liquid Assets	228.27	264.27
Less: Bank Loans	(16.84)	(15.67)
Less: Debt Issued (iFAST Bond 4.328% due 11 Jun 2029)	(99.07)	(99.22)
Cash plus Liquid Assets net of Borrowings	112.36	149.39
Gross Debt-to-Equity Ratio ¹	36.5%	31.1%
Net Debt-to-Equity Ratio	Positive Net (Cash + Liquid Assets) Position	Positive Net (Cash + Liquid Assets) Position

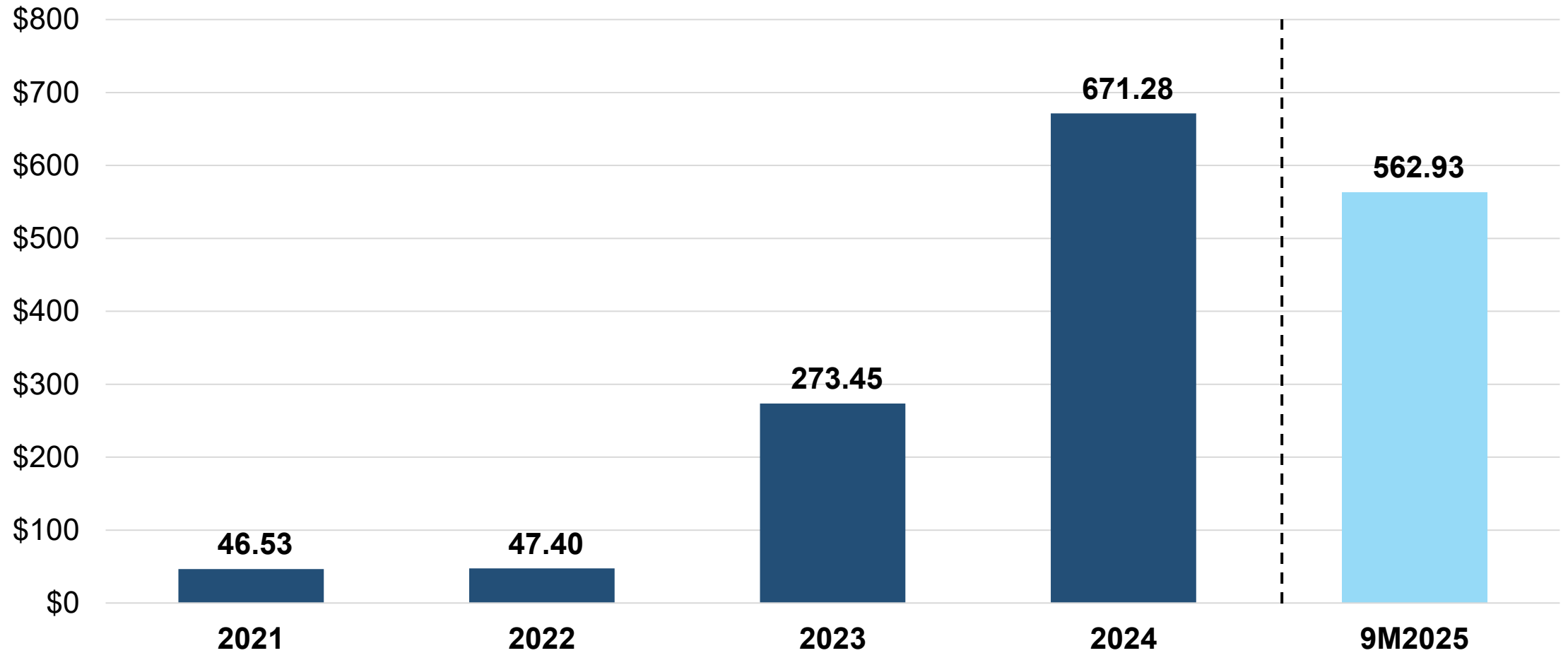
Notes:

1. The amount of gross debt comprises of bank loans and debt issued.

= Group Operating Cashflows

iFAST

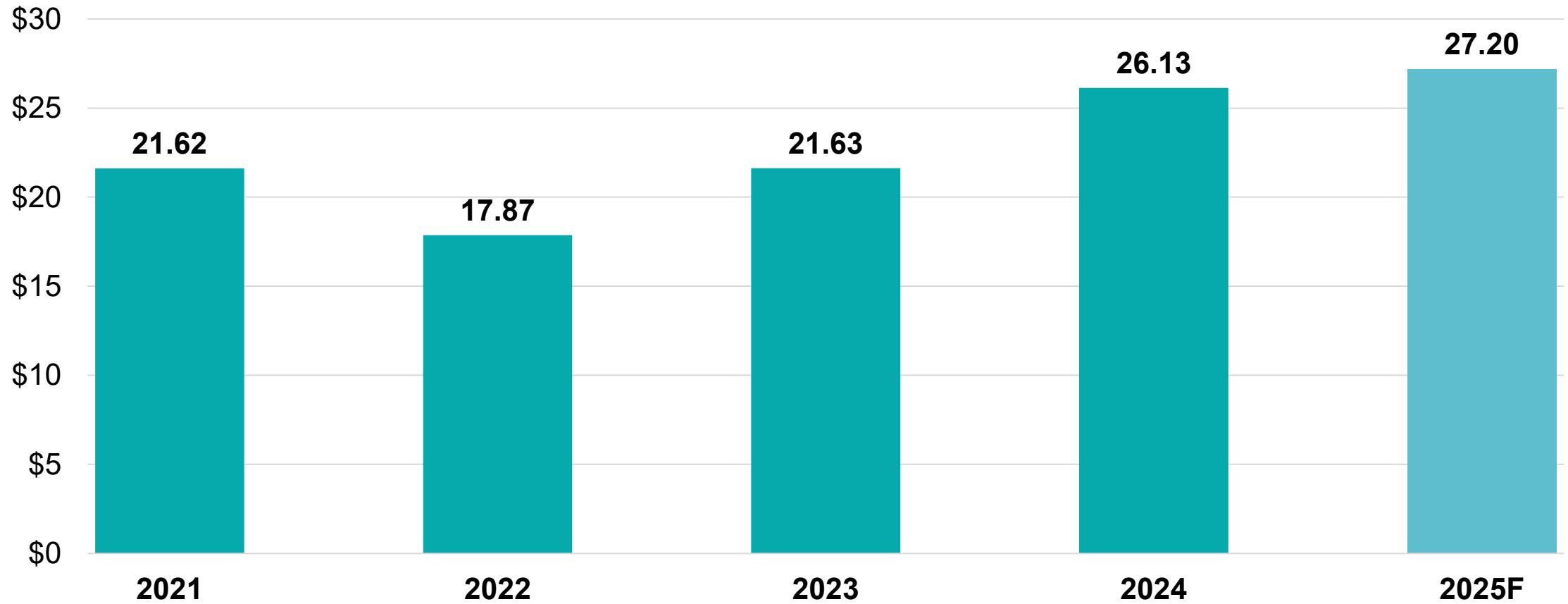
S\$ million



= Capital Expenditure

iFAST

S\$ million



Note:

1. Capital Expenditure for 9M2025 stood at S\$22.22 million.

= Number of Issued Shares

	As at 31 Dec 2024	As at 30 Sep 2025
Total number of issued shares (excluding treasury shares and subsidiary holdings)	297,959,099	303,684,519

= Our Consolidated Financial Position

	As at 31 Dec 24 S\$'000	As at 30 Sep 25 S\$'000
ASSETS		
Plant and Equipment	14,362	18,046
Right-of-use Assets	35,580	32,250
Intangible Assets and Goodwill	85,021	89,343
Associates	414	414
Other Investments	119,073	288,456
Deferred Tax Assets	2,117	1,836
Contract Costs	13,993	11,601
Prepayments & Others	1,493	1,586
TOTAL NON-CURRENT ASSETS	272,053	443,532
Current Tax Receivables	597	397
Other Investments	438,870	644,732
Prepayments and Others	6,797	8,236
Trade & Other Receivables	282,468	387,423
Uncompleted Contracts - Buyers	79,708	181,890
Money Market Funds	151,223	278,785
Cash at Bank and In Hand	471,612	493,648
TOTAL CURRENT ASSETS	1,431,275	1,995,111
TOTAL ASSETS	1,703,328	2,438,643

= Our Consolidated Financial Position

	As at 31 Dec 24 S\$'000	As at 30 Sep 25 S\$'000
EQUITY		
Share Capital	171,435	171,943
Reserves	145,351	197,672
EQUITY ATTRIBUTABLE TO OWNERS OF THE COMPANY	316,786	369,615
Non-Controlling Interests	(1,808)	(108)
TOTAL EQUITY	314,978	369,507
LIABILITIES		
Debt Issued	99,071	99,215
Deferred Tax Liabilities	3,831	3,687
Lease Liabilities	24,485	22,638
Trade and other payables	-	248
Deposits and balances of customers	-	56,212
TOTAL NON-CURRENT LIABILITIES	127,387	182,000
Current Tax Payables	18,501	18,811
Lease Liabilities	12,158	11,621
Bank Loans	16,841	15,666
Deposits and Balances of Customers	1,013,338	1,496,359
Trade & Other Payables	120,219	162,837
Uncompleted Contracts - Sellers	79,906	181,842
TOTAL CURRENT LIABILITIES	1,260,963	1,887,136
TOTAL LIABILITIES	1,388,350	2,069,136
TOTAL EQUITY & LIABILITIES	1,703,328	2,438,643

= Held under Trust

	As at 31 Dec 24 S\$'000	As at 30 Sep 25 S\$'000
HELD UNDER TRUST		
Client monies maintained in bank deposit accounts with related bank	27,264	60,191
Client monies maintained in bank deposit accounts with non-related banks	1,016,318	1,332,352
Client monies maintained in government debt securities treasury accounts	7,746	584
Client ledger balances	(1,051,328)	(1,393,127)
	-	-

- Certain non-banking subsidiaries in the Group receive and hold monies deposited by clients and other institutions in the course of the conduct of the regulated activities of dealing in securities.
- These clients' monies are maintained in one or more trust bank accounts which are maintained in one or more trust bank deposit accounts or treasury accounts holding government debt securities allowed by regulators in the markets these subsidiaries operate in, which are separately maintained from the bank or treasury accounts of these subsidiaries in the Group.
- Among the clients' monies mentioned above, S\$60.19 million were maintained in trust accounts opened by certain subsidiaries conducting the regulated non-banking activities with a related bank within the Group, namely iFAST Global Bank Limited, as at 30 September 2025 (31 December 2024: S\$27.26 million). These clients' monies are excluded from cash and cash equivalents held by the Group at the reporting dates.

= Total Net Revenue¹ Breakdown

between Recurring and Non-recurring Sources

iFAST

S\$ million

300

250

200

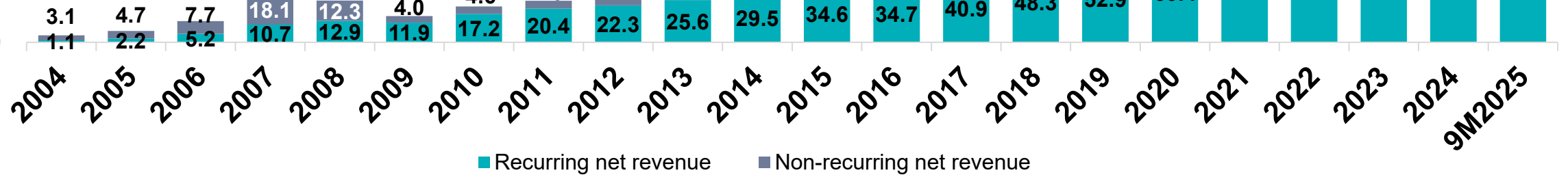
150

100

50

0

Average contribution from recurring net revenue as opposed to non-recurring net revenue in the period from 2024 to 9M2025 was 84.9%



Note:

1. Including the UK banking operation from 2022.

= Recurring and Non-recurring Total Net Revenue

(Include Banking Operation)

iFAST

S\$ (Million)	FY2021	FY2022 ¹	FY2023 ¹	FY2024 ¹	9M2025 ¹
Recurring net revenue ²	79.38	83.86	131.94	210.98	201.47
Non-recurring net revenue	34.53	34.38	29.72	37.40	35.83
Total net revenue ²	113.91	118.24	161.66	248.38	237.30
YoY Change (%)	FY2021	FY2022 ¹	FY2023 ¹	FY2024 ¹	9M2025 ¹
Recurring net revenue	+29.8	+5.6	+57.3	+59.9	+28.5
Non-recurring net revenue	+35.6	-0.4	-13.6	+25.8	+34.5
Total net revenue	+31.5	+3.8	+36.7	+53.6	+29.3

Notes:

1. Including the UK banking operation
2. Restated to include net interest revenue for FY2021

= Recurring and Non-recurring Total Net Revenue

(Exclude Banking Operation)

iFAST

S\$ (Million)	FY2021	FY2022 ¹	FY2023 ¹	FY2024 ¹	9M2025 ¹
Recurring net revenue ²	79.38	83.61	129.19	201.86	187.87
Non-recurring net revenue	34.53	26.44	20.12	23.93	21.33
Total net revenue ²	113.91	110.05	149.31	225.79	209.20
YoY Change (%)	FY2021	FY2022 ¹	FY2023 ¹	FY2024 ¹	9M2025 ¹
Recurring net revenue	+29.8	+5.3	+54.5	+56.3	+24.2
Non-recurring net revenue	+35.6	-23.4	-23.9	+18.9	+23.1
Total net revenue	+31.5	-3.4	+35.7	+51.2	+24.1

Notes:

1. Excluding the UK banking operation
2. Restated to include net interest revenue for FY2021

= Net Revenue¹ - B2B Business Segment

B2B Net Revenue (S\$ Million)	FY2021	FY2022	FY2023	FY2024	9M2025
Recurring net revenue	55.73	58.05	99.10	172.50	166.87
Non-recurring net revenue	16.42	16.66	12.89	13.09	12.03
Total B2B net revenue	72.15	74.72	111.99	185.59	178.90
YoY Change (%)	FY2021	FY2022	FY2023	FY2024	9M2025
Recurring net revenue	+31.6	+4.2	+70.7	+74.1	+29.7
Non-recurring net revenue	+50.9	+1.5	-22.6	+1.6	+29.2
Total B2B net revenue	+35.6	+3.6	+49.9	+65.7	+29.6

Note:

1. Exclude the UK banking operation and interest revenue

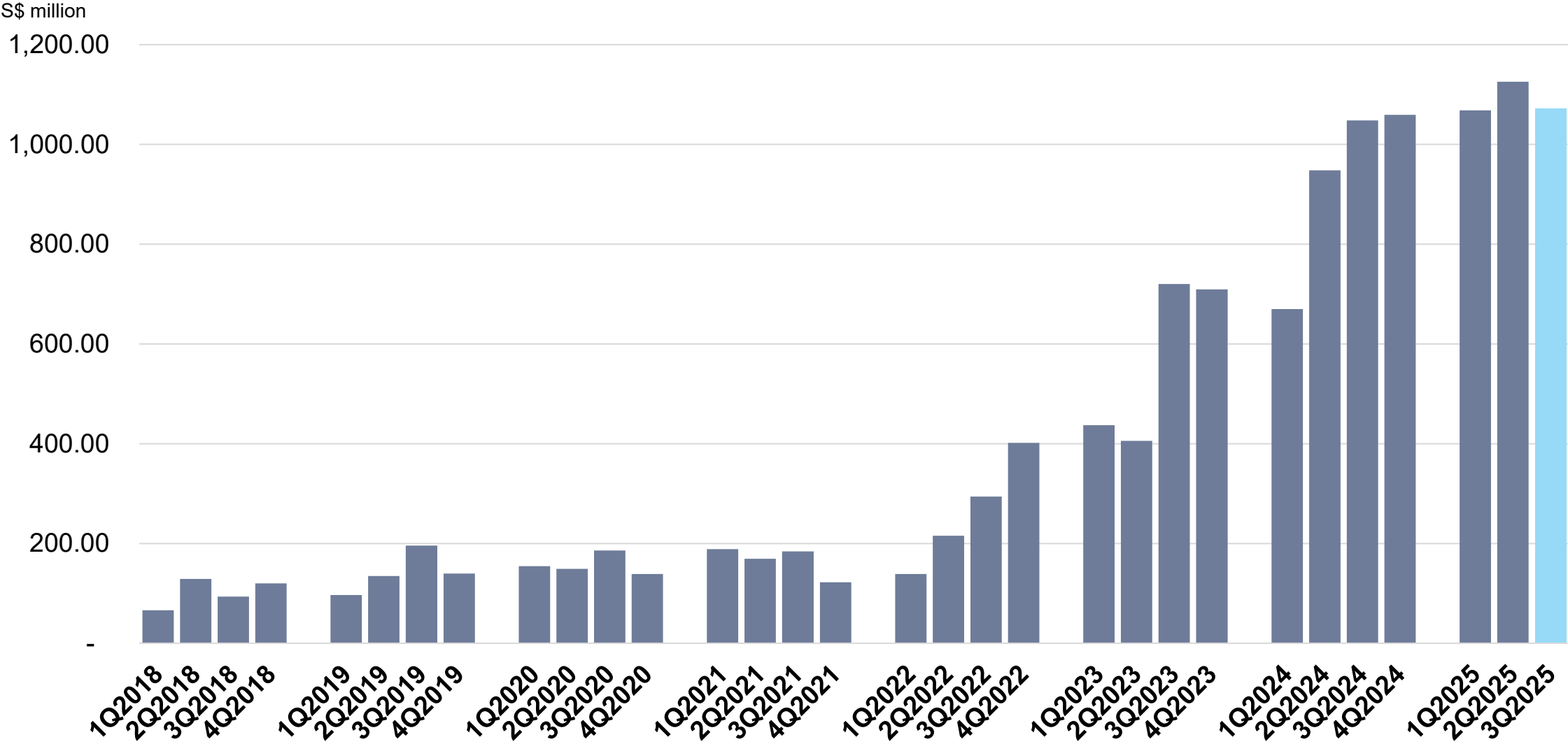
= Net Revenue¹ - B2C Business Segment

B2C Net Revenue (S\$ Million)	FY2021	FY2022	FY2023	FY2024	9M2025
Recurring net revenue	22.96	22.99	25.64	25.85	20.23
Non-recurring net revenue	18.11	9.78	7.23	10.84	9.29
Total B2C net revenue	41.07	32.77	32.87	36.69	29.52
YoY Change (%)	FY2021	FY2022	FY2023	FY2024	9M2025
Recurring net revenue	+27.3	+0.1	+11.5	+0.9	+4.7
Non-recurring net revenue	+24.0	-46.0	-26.0	+49.8	+16.1
Total B2C net revenue	+25.9	-20.2	+0.3	+11.6	+8.0

Note:

1. Exclude the UK banking operation and interest revenue

= Fixed Income Turnover



= Progress of Individual Markets



SINGAPORE

- **AUA:** Increased 12.7% QoQ and 28.7% YoY to S\$21.65 billion as at 30 September 2025, reaching an all-time high.
- **Net revenue:** Increased by 14.9% YoY to S\$28.72 million in 3Q2025. For 9M2025, net revenue grew 11.5% YoY to S\$79.64 million.
- **Profit:** Increased by 25.7% YoY to S\$11.17 million in 3Q2025. For 9M2025, profit increased by 17.2% YoY to S\$30.50 million.
- The AUA of the B2B, iGM and B2C divisions grew by 25.8%, 24.0% and 35.0% YoY respectively, all achieving record high levels as 30 September 2025.



HONG KONG

- **AUA:** Increased 13.8% QoQ and 25.0% YoY, reaching S\$3.45 billion as at 30 September 2025, achieving a new record high.
- **Net revenue:** Increased by 62.5% YoY to S\$46.53 million in 3Q2025. For 9M2025, net revenue grew 36.2% YoY to S\$115.55 million.
- **Profit:** Increased by 46.4% YoY to S\$19.39 million in 3Q2025. For 9M2025, profit increased by 19.1% YoY to S\$47.44 million.
- The AUA of the B2B, iGM and B2C divisions grew by 25.1%, 25.9%, and 23.7% YoY respectively as at 30 September 2025.

= Progress of Individual Markets



MALAYSIA

- **AUA:** Increased 11.3% QoQ and 17.5% YoY to S\$3.35 billion as at 30 September 2025, achieving a new record high.
- **Net revenue:** Increased by 14.1% YoY to S\$4.55 million in 3Q2025. For 9M2025, net revenue grew 13.4% YoY to S\$12.93 million.
- **Profit:** Increased by 23.4% YoY to S\$1.56 million in 3Q2025. For 9M2025, profit increased by 45.3% YoY to S\$4.77 million.
- The AUA of the B2B, iGM and B2C divisions grew by 9.6%, 30.5%, and 19.0% YoY respectively, all achieving record high levels as 30 September 2025.



CHINA

- **AUA:** Increased 24.1% QoQ and 61.7% YoY to S\$ \$613.81 million as at 30 September 2025, achieving a new record high.
- **Net revenue:** Increased by 24.5% YoY, reaching S\$0.43 million in 3Q2025. For 9M2025, net revenue grew 17.7% YoY to S\$1.08 million.
- **Loss:** Decreased by 33.1% YoY reaching S\$0.92 million in 3Q2025. For 9M2025, loss decreased by 41.9% YoY to S\$2.77 million.
- The AUA of the B2B and iGM divisions grew by 65.5% and 58.3% YoY respectively, all achieving record high levels as 30 September 2025.

= Progress of Individual Markets

UK – iFAST Global Bank

- **AUA:** Increased by 7.1% QoQ and 92.7% YoY to S\$1.55 billion, achieving a new record high.
- **Net revenue:** Increased by 54.1% YoY to S\$9.31 million in 3Q2025. For 9M2025, net revenue grew 89.1% YoY to S\$28.10 million.
- **Profit:** Achieved a net profit of S\$0.31 million in 3Q2025, compared to a loss of S\$0.82 million in the previous year. 9M2025 profit stood at S\$2.01 million.





Appendices



= Business Overview

iFAST

- iFAST Corporation Ltd. is a global digital banking and wealth management platform with assets under administration (AUA) of S\$30.62 billion as at 30 September 2025 (stock code: AIY).
- Main business divisions:
 - **Wealth Management:**
 - **Business-to-Consumer (B2C):** FSMOne.com (formerly “FundsUPERmart”), a multi-product online wealth management platform targeted at DIY investors (AUA: S\$10.67 billion);
 - **Business-to-Business (B2B):** Caters to the specialised needs of over 820 financial advisory (FA) companies, financial institutions and banks (AUA: S\$19.95 billion), which in turn have more than 14,200 wealth advisers.
 - **iFAST Global Bank:** Full-licensed UK bank aspiring to provide global banking connectivity to customers, corporates and financial institutions.
 - **iFAST ePension:** Provides a wide range of pension administration services and white-labelled solutions for scheme sponsors, trustees and other institutions to have seamless digital access, management and processing of pension scheme transactions.
- The Group offers access to over 27,400 investment products including unit trusts, bonds and Singapore Government Securities (SGS), stocks, Exchange Traded Funds (ETFs), insurance products, and services including wealth management solutions, banking services, pension administration, research and investment seminars, fintech solutions, and investment administration and transaction services.
- Our mission statement is, “*To help investors around the world invest globally and profitably*”.



= iFAST's Three-Year Plan (2025-2027)

1. **Building on our S\$25.01 billion Group AUA at the end of 2024, continue to increase the scale and quality of our wealth management platform.** The scalability of our platform will be further strengthened with a profitable global digital bank at the core of our fintech ecosystem, and with 'our truly global business model'. The Group targets AUA of S\$100 billion by 2028-2030.
2. **iFAST Global Bank to build upon its profitable 4Q2024 and achieve a full year of profitability in 2025.** Our digital banking services will continue to be enhanced to support our growth in 2025 and beyond.
3. **Effectively Deliver on ePension Services.** Further ramp up our capability and resources in the ePension division, as the onboarding of the ePension services continue to progress, and as our ORSO (Occupational Retirement Scheme Ordinance) business starts to contribute. Ensure that any initial teething challenges are effectively overcome.
4. **Effectively Develop Innovative Fintech Services that are Complementary to Digital Banking and Wealth Management Platforms.** These include payment related services and a bond market place targeting individual investors from around the world (Bondsupermart).

= iFAST Global Bank Updates

Conservative Balance Sheet Strategy

iFAST

- The customer deposit amounts for iFAST Global Bank (iGB) increased 7.1% QoQ and 92.7% YoY to S\$1.55 billion as at 30 September 2025.
- The increase in deposits continues to be driven by the deposit offering business units and most significantly from the Digital Personal Banking (DPB) and Business Banking (BB) divisions.
- iFAST Global Bank adopts a conservative stance in terms of its balance sheet strategy, with the vast majority of the client deposits being held as cash with the Bank of England and with other banks, as well as in short duration sovereign bonds and investment grade bonds (average maturity of 0.86 years).
- As at 30 September 2025, the breakdown of cash in bank and in hand, and other investments are as follows:

	As at 31 Dec 2024 (S\$ million)	As at 30 Sep 2025 (S\$ million)
Sovereign bonds	154.97	167.59
Investment-grade corporate bonds	340.18	719.81
Other investments	45.46	29.33
Cash with central banks	327.14	356.86
Cash on hand and with other banks	93.27	90.95
Money Market Funds	141.02	262.93
Total	1,102.02	1,627.47

= iFAST Global Bank Updates

Regulatory Ratios

iFAST

The Group has started to disclose the regulatory ratios for iFAST Global Bank since 1Q2023, including the Liquidity Coverage Ratio (“LCR”), Net Stable Funding Ratio (“NSFR”) and Total Capital Ratio.

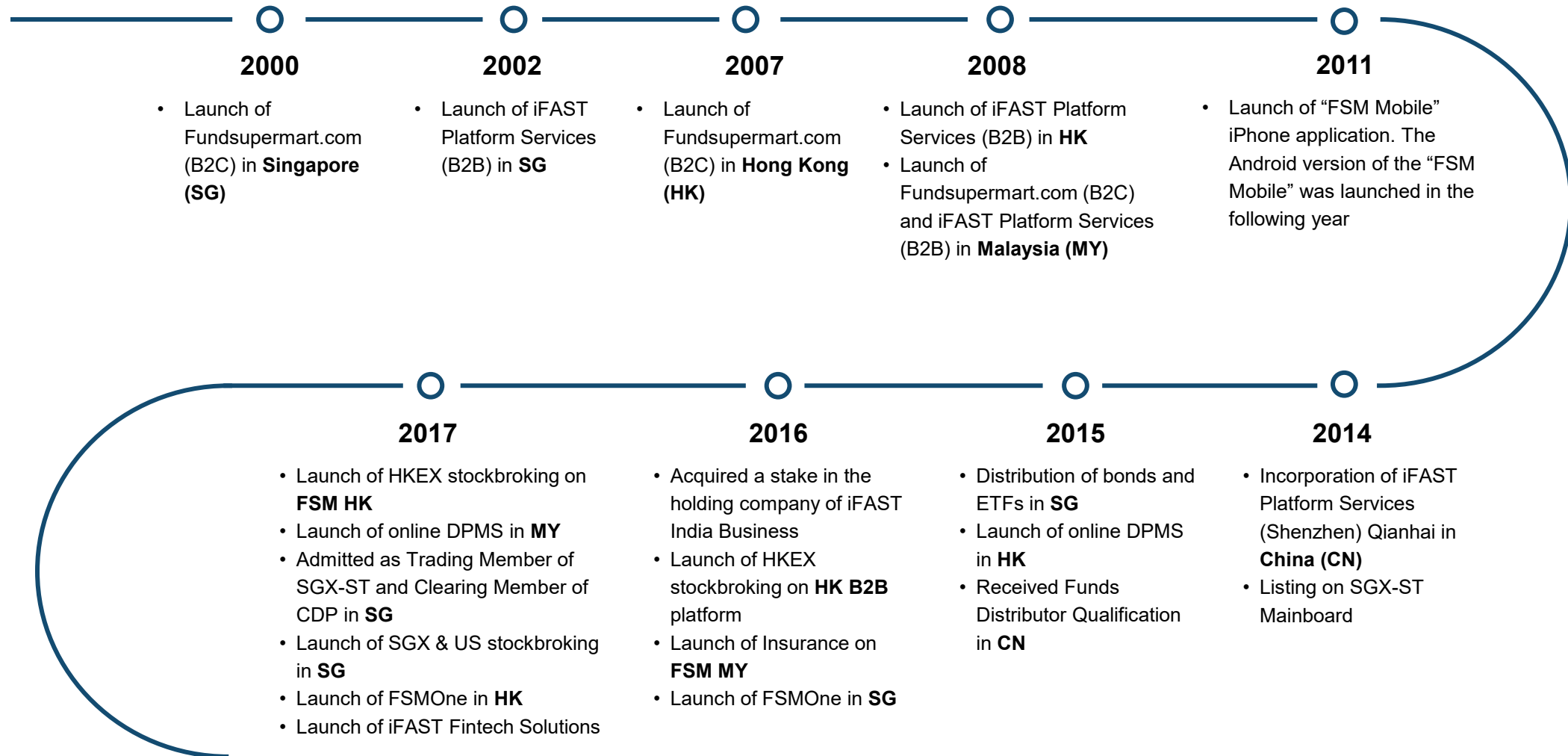
iFAST Global Bank intends to maintain capital and liquidity ratios that are well above minimum regulatory requirements. Despite this, in the years ahead iFAST expects the Group as a whole to be able to target for very healthy levels of return on equity as the revenues derived from the core platform business and the ePension division are essentially fee-based income.

Regulatory Ratios	As at 30 September 2025	Minimum Regulatory Requirement	Average Ratio of 3 Singapore local banks ¹
Liquidity Coverage Ratio (“LCR”)	617%	100%	141.3%
Net Stable Funding Ratio (“NSFR”)	200%	100%	115.0%
Total Capital Ratio	23.7%	11.45%	18.6%

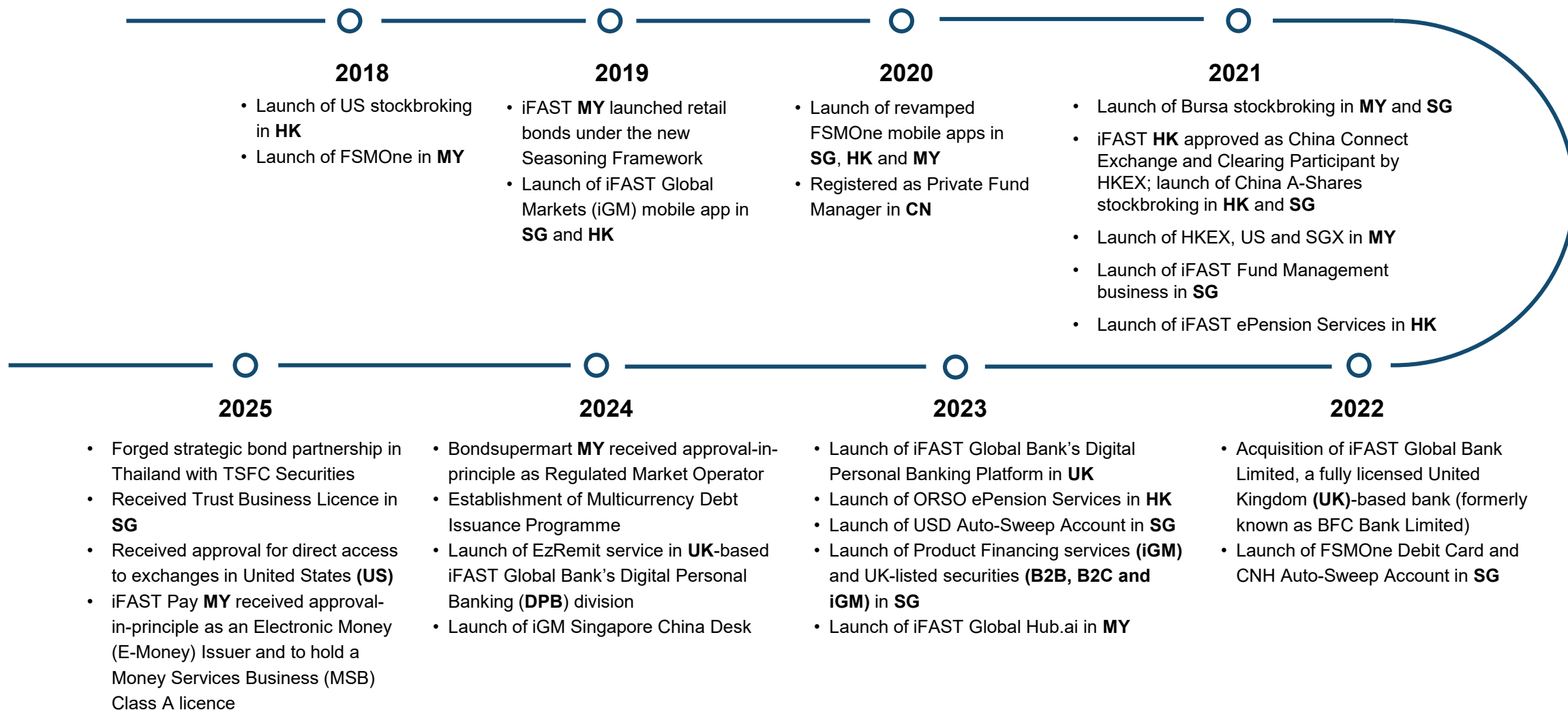
Note:

1. Singapore local banks include DBS, OCBC and UOB. Data as at 30 June 2025.

= Milestones



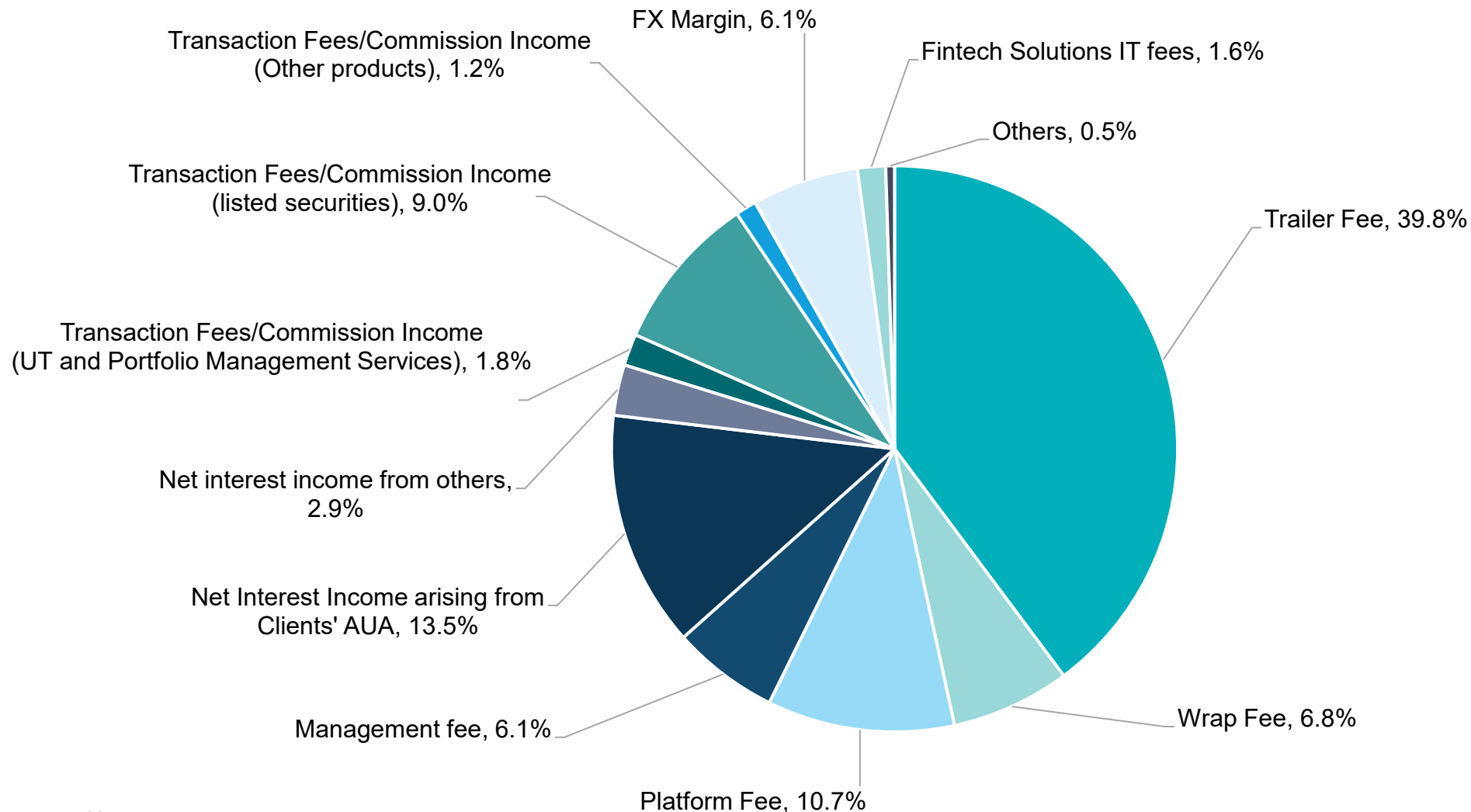
= Milestones



= FY2024 Breakdown of Net Revenue

For Wealth Management Platform Services¹

iFAST

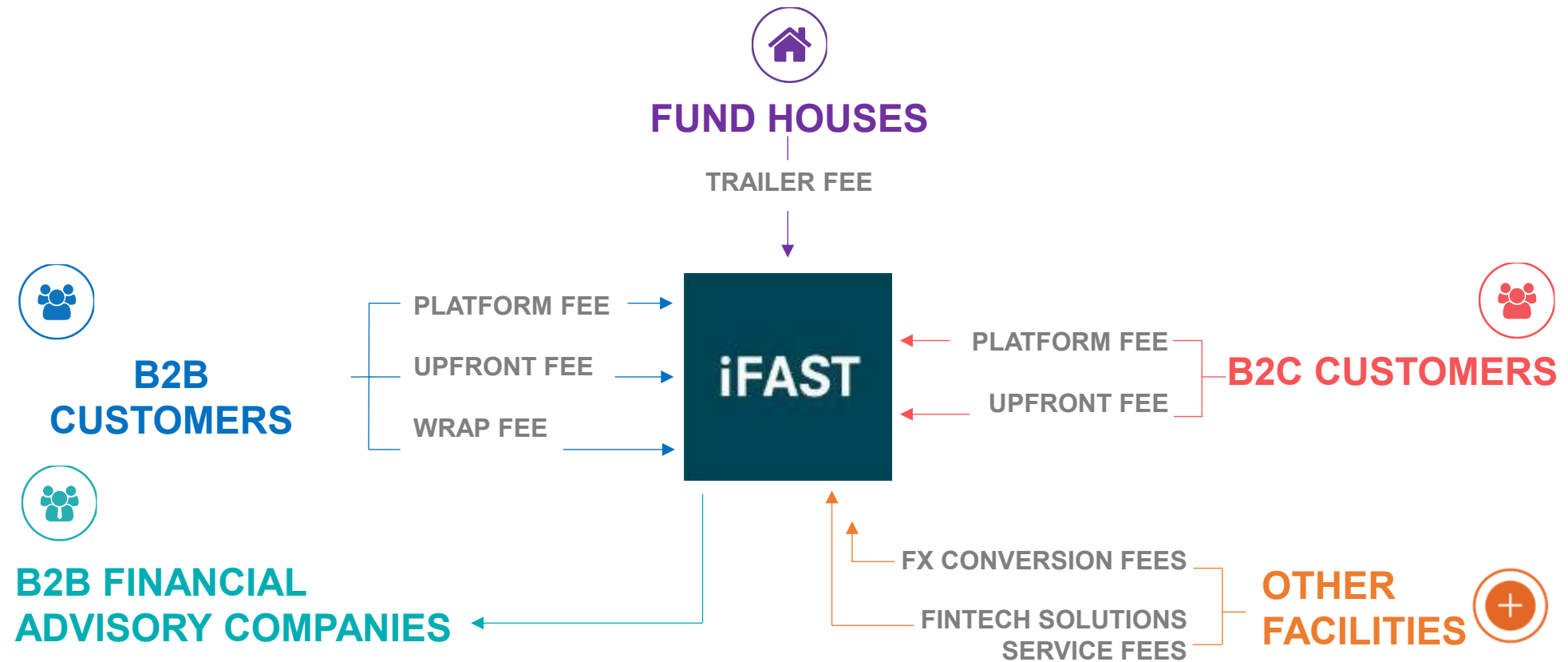


Note:

1. Extracted from Annual Report 2024 (published in April 2025).

= Fees Illustration

(For Wealth Management Platform Services)



= Licences Held and Products & Services Available

(as at 30 Sep 2025)

iFAST

SINGAPORE

Licences and Registration Held:

- Capital Markets Services Licence [MAS]
- Financial Adviser's Licence [MAS]
- Exempt Insurance Broker [MAS]
- SGX Trading Member [SGX]
- CDP Depository and Clearing Agent [CDP]
- Central Provident Fund Investment Scheme (CPFIS) registered Investment Administrator
- Trust Business Licence [MAS]

Products & Services Available:

UT/ Bonds/ Stocks/ ETF/ DPMS/ Insurance

Hong Kong

Licences and Registration Held:

- Type 1 - Dealing in Securities [SFC]
- Type 4 - Advising on Securities [SFC]
- Type 9 - Asset Management [SFC]
- MPFA
- SEHK Participant
- HKSCC Participant
- China Connect Exchange and Clearing Participant
- Licenced Insurance Broker Company with IA
- Pension Administrative Services Provider

Products & Services Available:

UT/ Bonds/ Stocks/ ETF/ DPMS/ ePension

Malaysia

Licences and Registration Held:

- Capital Market Services Licence [SC]
- Registered IUTA and IPRA [FIMM]
- Approved Financial Advisers [BNM]
- Participating Organisation [BM]
- Trading Clearing Participant [BM]
- Authorised Depository Agent [BM]
- Recognised Market Operator [SC]
- Electronic Money (E-Money) Issuer [BNM]
- Money Services Business (MSB) Class A Licence [BNM]

Products & Services Available:

UT/ Bonds/ Stocks/ ETF/ DPMS/ Insurance

China

Licences and Registration Held:

- Fund Distributor Qualification [CSRC]
- Associate Member of AMAC
- Member of SZAMA
- Registered Private Fund Manager of AMAC
- Qualified Domestic Limited Partnership Pilot Manager of SMFRB

Products & Services Available:

UT

United Kingdom

Licences and Registration Held:

- Authorised and regulated by Prudential Regulation Authority
- Regulated by Financial Conduct Authority
- Financial Services Compensation Scheme (FSCS) member
- HM Revenue & Customs
- Information Commissioner's Office
- Direct Member of Clearing House Automated Payment System (CHAPS)
- Direct Member of Faster Payments Scheme (FPS)
- Member of Open Banking Implementation Entity (UK)
- ISO27001:2022 Information Security Management System

Products & Services Available:

Consumer remittance / Digital Personal Banking / Digital Transaction Banking

United States

Licences and Registration Held:

- Financial Industry Regulatory Authority [FINRA] member
- Registered with the U.S. Securities and Exchange Commission [SEC]
- Participant of The Depository Trust Company [DTC]
- National Securities Clearing Corporation [NSCC] member

= Our Value Proposition

iFAST

iFAST

PRODUCT PROVIDERS

- One platform, multiple B2C and B2B customers
- No need to enter into individual distribution agreement and business relationship with customers

B2B CUSTOMERS

- One platform, multiple investment products
- Adoption of recurring revenue business model based AUA
- Platform performs efficient collection of fees
- IT solutions and backroom functions managed by platform
- Competitive fee-sharing structure
- Research into investment products
- Adoption of a wrap account which seamlessly combines multiple investment product categories into one account
- Online discretionary portfolio management services (DPMS) and Cash Management solutions

B2C DIY INVESTORS

- One platform, multiple investment products
- Competitive and transparent fee structure
- Availability of Investment Advisers if advice is required
- Online discretionary portfolio management services (DPMS) and Cash Management solutions

GLOBAL BANK CUSTOMERS

- Online account opening without geographical restrictions
- Multi-purpose and multi-currency bank account.
- Deposits protected by Financial Services Compensation Scheme (FSCS)
- Account linking to the entire iFAST Ecosystem via global transfer feature

ePENSION CUSTOMERS

- Empower partners with digital transformation
- Customisable solutions and services to suit the needs of different organisations
- Providing transfer assistance for existing schemes, from data migration to operational onboarding

= iFAST Corp's Risk Journey

2000-2024 and Beyond

iFAST

iFAST Corp has built upon the following three key elements while braving through multiple economic events over the last 24 years, tiding through the 2001 Dotcom bubble burst, the 2008 Global Financial Crisis and the recent Covid pandemic.

This has paved the foundation for the Group to achieve record high AUA over the years. iFAST Corp is committed to strengthening these three aspects as we steer ahead into the future:

2000 – 2023: BRAVING THE STORMS

PEOPLE ARE CORE TO OUR VITALITY

- Building **global talents** with a **forward-looking risk mindset** and **healthy risk appetite**

PEOPLE

2024 ONWARDS: CHARTING UNKNOWN WATERS

BUILD CENTRES OF EXCELLENCE

- Harness synergy in our resources through global **interconnectivity** of our offices
- Develop **stronger risk capabilities**

A STRONG RISK FOUNDATION

- Building **strong risk governance and prudent capital management** kept us rooted during economic downturns

PROCESS

ADAPTIVE RISK APPROACH

- Identify and manage **key emerging risks** in new businesses and evolving business environment

A STRONG AND SAFE IT SYSTEM

- Building our own **IT infrastructure and capabilities** empowered us to be self-reliant

TECHNOLOGY

DIGITAL INNOVATION

- Leverage new technologies to support business innovation

= iFAST Corp's Risk Journey

2000-2024 and Beyond

iFAST

- Using the analogy of Kart Racing, **braking (risk management)** is essential to help the kart **accelerate (business strategies)** safely through a turn at top speed.
- To stay fast and steady on any type of roads ahead, a car needs regular maintenance and periodic enhancement.

At iFAST, we aim to go far and wide:

- Thus, we see **good risk management** as an essential partner as we accelerate our businesses.
- To do so, we are committed to **partner our acceleration** with strong braking skills.
- With continuous building of **our human capabilities**, review of **our risk management processes**, and development of **our technology and innovation**.

Accelerator
(*Business strategies*)

Driver
(*Senior management*)

Engine
(*Our Global teams, Technology & Innovation*)

Brake
(*Risk Management*)



= Laying the Foundation for AI-Powered Organisation

- We believe that Artificial Intelligence (AI) will transform financial services in a major way in the future. With that in mind, iFAST has set up an AI-Innovation Centre within our Singapore and Malaysia offices since end of 2023.
- Our AI team builds AI-powered applications to elevate the level of services to our customers, riding on the foundation technologies of the key global AI players.
- Our AI applications will help us to improve a few areas, including our customer service capabilities, transcend language barriers and improve operational efficiencies.
- We started by applying our AI capabilities to iFAST Global Bank, and will be steadily broadening the applications to other business units within the Group.

= Laying the Foundation for AI-Powered Organisation

Our AI investments are strategic and encompass various facets of AI, focusing on enhancing efficiency and improving customer experience.

Dedicated AI Innovation Centre & Team

We have a dedicated AI team comprising AI Engineers and Technical Lead, with continuous efforts to expand our talent pool, including new openings for AI & Data. This specialised team is focused on researching, developing, and implementing AI & Data solutions.

Cutting-edge AI Technologies

Our investments extend to integrating advanced AI technologies such as Large Language Models (LLMs), Retrieval-Augmented Generation (RAG), Agentic AI, Optical Character Recognition (OCR), Neural Machine Translation, Automatic Speech Recognition (ASR), and Machine Learning models into our systems.

Advanced AI Infrastructure

We are continuously investing in robust AI infrastructure, including powerful GPU servers for on-premise AI model inferencing and leveraging cloud-based AI platforms. This ensures the necessary computational power and scalability for our AI initiatives.

Comprehensive Data Strategy

Our investment includes building a foundational data platform, which focuses on Big Data and Business Intelligence, including Data Lakehouse, Data Engineering, Data Visualisation, and Change Data Capture (CDC). This ensures a strong data backbone for our AI initiatives.

= Building An Intelligent Truly Global Bank

iFAST

iFAST AI Strategy

Advanced Document Processing & Data Extraction

Leverage AI for efficient and accurate document data extraction using Computer Vision and OCR technologies.

Advanced Language Translation Capabilities

Develop highly accurate AI-powered language translation for various applications, including live interactions and document translation.

Elevate Customer Service

Utilise AI to provide 24/7 global customer service across multiple channels (chat, email, call) with enhanced natural language capabilities and efficiency. 60% of Live Chat queries are handled by AI.

Improve Operational Productivity

Automate and streamline internal processes through AI-powered tools for tasks such as email drafting, document processing, and staff training.

Enhance Data-Driven Decision Making

Build a robust big data foundation to enable advanced business intelligence and customer service analytics.

Strengthen Fraud Detection and Cybersecurity

Implement advanced machine learning models for real-time fraud detection and enhance overall cybersecurity measures.



The Future of iFAST Global Bank

Breaking Down Barriers

Continuing to use AI to bridge language and cultural gaps, positioning iFAST as the bank of choice for individuals seeking a bank account outside their home country.

A New Standard in Digital Banking

We are not merely building another digital bank; we are creating an intelligent one that anticipates customer needs and delivers an exceptional, loyalty-building experience.

Proactive Client Engagement

Evolving our AI from a reactive customer service chatbot into a proactive "Customer Engagement Specialist" that can convert potential visitors into clients and support them throughout their journey, particularly in key areas such as account opening.

Hyper-Personalisation

Harnessing our data and AI to deliver personalised experiences and product recommendations, catering to the unique needs of our diverse global retail client base.

= 2025: Awards & Milestones

February

iFAST Global Bank received the “App-Only Savings Provider of the Year – Highly Commended” and “Best Customer Service – Commended” awards at the [Moneyfactscompare.co.uk Awards 2025](https://www.moneyfactscompare.co.uk/awards/2025).

March

iFAST Global Bank has been awarded “Best Newcomer” at the [British Bank Awards 2025](#), hosted by Smart Money People and held in London, United Kingdom.

July

iFAST Financial (Hong Kong) has been awarded the “Ecosystem Collaboration Award - Hong Kong” and “Financial Inclusion Award - Hong Kong” from the [Asian Banking & Finance Fintech Awards](#).

August

iFAST Corporation has been included in [Forbes Asia’s Best Under A Billion 2025](#) list, which recognises 200 leading companies across the Asia-Pacific region with annual revenue under US\$1 billion.

iFAST Pay Malaysia, a Malaysia-incorporated subsidiary of iFAST Corporation Ltd., [received approval-in-principle from Bank Negara Malaysia](#) to operate as an Electronic Money (E-Money) Issuer and to hold a Money Services Business (MSB) Class A licence.

September

iFAST Corporation celebrated its [25th anniversary](#). From our roots as a pioneering investment platform in 2000, to building a comprehensive global digital ecosystem across banking, pensions and investments - iFAST Group has always been Invested in Your World. Find our more: <https://www.ifastcorp.com/ifast-25th-anniversary>

iFAST Corporation was selected for inclusion in both the [iEdge Singapore Next 50 Index](#) and the [iEdge Singapore Next 50 Liquidity Weighted Index](#), launched by the Singapore Exchange. These indices track the performance of the 50 largest and most liquid Mainboard-listed companies that fall outside the benchmark Straits Times Index (STI).

iFAST Financial (Hong Kong) received the “API - Financial Technology” and “WealthTech - Financial Services” awards at the [Hong Kong Business Technology Excellence Awards 2025](#).

= 3Q2025: Activities & Achievements

iFAST



B2B Client Events:
Top (L-R) - iFAST Singapore, Adviser Xchange 2025;
Bottom (L-R) - iFAST Hong Kong, B2B Division What & Where to Invest: 2nd Half 2025



FSMOne Events:
Top (L-R) - Singapore FSMOne, ETFestival Mid-Year Review 2025; FSM Choice Awards 2025.
Middle (L-R) - Hong Kong FSMOne, Second Half 2025 Seminar: "How to Trade the Next Big Bull Market under Trump's Tariffs?".
Bottom (L-R) - Malaysia FSMOne, Mid-Year Investing Expo 2025.



iFAST Corporate Social Responsibilities (CSR) Activities:

Top (L-R) - iFAST Singapore, Flour Power SG, pilot inclusive workplace programme hosted with Singapore Land Tower management team (Caring for Community); WWF, Pedal & Pick (Conserving the Environment and Charity Through Sports); HaoRenHaoShi, Mobile Groceries Distribution programme (Caring for Community); Waterways Watch Society, Kayak Waterways Clean-up (Conserving the Environment and Charity Through Sports).
Bottom (L-R) - iFAST Corporate, iFAST iWALK 2025, 96KM Kokoda Challenges in Sydney (Charity Through Sports); iFAST Malaysia, Lovely Disabled Home, Run For a Chance Charity Run (Charity Through Sports); iFAST Hong Kong, Handmade Balm workshop with seniors (Caring for Community).

The iFAST logo consists of the word "iFAST" in white, sans-serif font, centered within a dark blue square. The background of the entire slide features a light blue hexagonal pattern that transitions into a 3D globe on the right side, composed of hexagonal tiles in various shades of blue and teal.

iFAST

REIMAGINING

A GLOBAL FUTURE

IN BANKING & WEALTH MANAGEMENT

Thank You

For more information,
please visit: www.ifastcorp.com

