

autoX

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เงินไชโย



We have built and grown our business with 3 core strengths



No price cut, all-in-one bundle

A premium product for the unbankables:

Auto Title Loan **bundled** with loan protection insurance



Branch and Beyond

A strategy of maximum reach

- **3k+** branches by 2025
- **Mobile app** enabling loan approval and delivery service



Unique experience

A premium experience:

- **1 hour** from application to disbursement at branch
- Option to do it from the **comfort of your home**



No price cut:
A premium Auto
Title Loan
proposition for
the unbankables

1 proposition

- We offer **only one product**: Auto Title Loan **bundled** with loan protection insurance
- Fully **collateralized**

Cashless, seamless

- **Only player with** cashless offering in a **single visit** (branch, home, or anywhere)
- No fees, useable **at all ATMs¹**
- Automatic monthly **top-up**



Flexible motor insurance coverage

- **12-month interest-free installment** to purchase motor insurance through us, with a variety of choices from **14 insurance partners**

1. Applicable to all ATMs of the Thai Bankers' Association's member banks

Branch and Beyond: Our growth plan is based on maximum reach

Service from
anywhere made
possible by our
Chaiyo mobile app

3k
Chaiyo Branches

Mobile app



Branches
(open everyday)



Unique experience at Home: Chaiyo mobile app bringing us to your door



Application

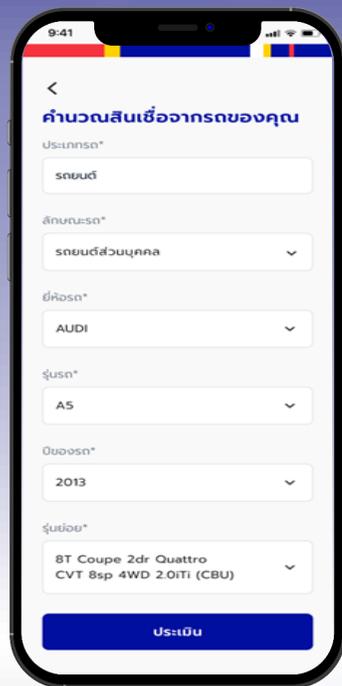
Loan amount
pre-qualified

@Home option

@Home Agent
confirmed

Chai Yo (“Hooray”)

10 mins



GROUP ELEMENTS

OBJECT-01

We manage risks with robust collection management system

Group-A 22x

Tech-based lifecycle management

Credit risk management across loan lifecycle with technology (from approval to collection)

Digital engagement



@Chaiyo.Th Official Line Account (at corporate and branch level) to actively engage with customers post-disbursement

Assistance program

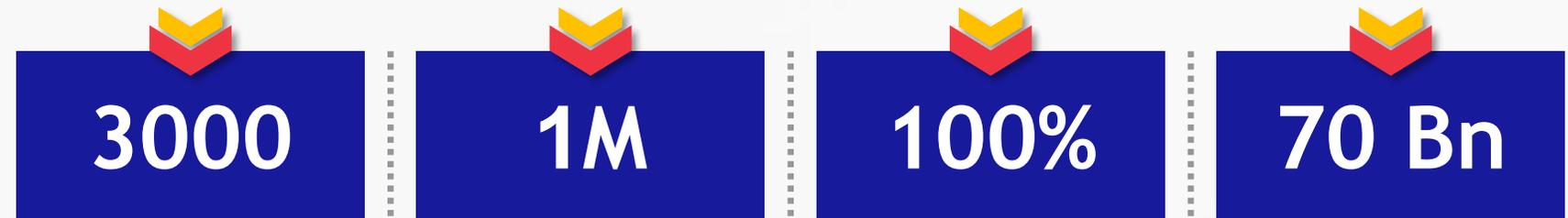
Packaged solutions offered to ensure recovery, from active engagement via digital channels, field check, to loan **restructuring**

Low profile but high profits: Becoming a leading player within only 3 months

From strong achievements in 3 months...

Branches	Customers	Sales force with insurance license	Loan O/S
>1000	>30k <i>(>80% new to SCBX)</i>	50%	>THB 4 Bn

...To 2025 Ambitions



Target to generate **THB 3 Bn net profit** by 2025

Note: all figures exclude expansion to CLMV

OUR ASPIRATIONS by 2025

Achieve
TOP 3 POSITION
in Thailand
and prepared for CLMV expansion

Deliver
ROE OF > 25%

Generate
THB 3 Bn Net Profit
(Title loan business & insurance)

Prepare for
IPO IN 2027



Note: all figures exclude expansion to CLMV

