



**Simple and accessible lending for everyone,
powered by AI technology**

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Thailand's **top 3 unsecured consumer finance player**

Products

- Credit card
- Personal loan

For Mass, Lower Mass Customers & Underserved

Enabling access to credit through AI-based credit scoring and collection capabilities

Re-defining unsecured consumer finance with 3 core foundations



AI@Scale

Apply AI-powered models throughout every part of our business



Engagement layer

Personalized offers & touchpoints



Decision layer

Alternative data for credit scoring
Predictive and collection models



Service layer

Automated customer service powered by AI



Digital Platforms & Emerging Technologies

Deploy next-gen technologies to drive scale and speed



Cloud Native Infrastructure



Open API



Microservice Architecture



Partner Ecosystem

Support customers throughout their daily activities



Transport & Logistics



Travel



Retail



Food & Beverage



Health



Utilities

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AI@Scale

Unlocking
value through
AI in every
aspect of our
business



Engagement layer

Hyper-personalized campaigns and channel from acquisition to usage delivered in real-time



Decision layer

Superior risk assessment with AI, leveraging new sets of alternative data as input for proxy income models

3x approval rate vs. SCB Bank

2-3x recovery rate vs. SCB Bank



Service layer

AI-enabled self-service, including AI-Smartbot and services such as credit limit increase

Deploying AI across the journey allows Card X to control credit risks while expanding our customer base to the underserved



AI-based credit models enabling **risk differentiation** across rating scale

Increase **approval rates** while **reducing false positives**

Available from October 2022

AI-based **segregation** of non-delinquent customers (forgetful, early payer, late payer)

Define **personalized engagement approach** for treatment action and channel

To launch in December 2022

Dynamic transition model which can project probability to roll forward / roll backward / normalize

Customize next best action

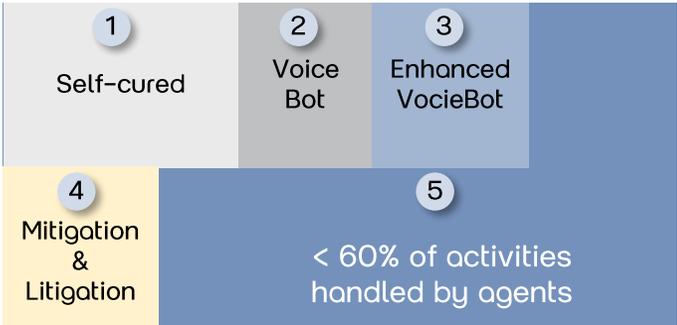
Determine **appropriate settlement offering** during litigation process to increase recovery

AI recommends optimized collection treatments across customer's journey

Before AI



After AI



1. Sharpening customers segmentation to better identify self-cured population, reducing needs for contact
2. Deploy new VoiceBot to manage easy-to-collect accounts
3. Expand VoiceBot usage and effectiveness across multiple risk segments
4. Recovery improvement through AI early detection to identify customers for mitigation programs, as well as recommending customers for early engagement and litigation
5. Optimize agent capacity to focus on difficult-to-collect customers based on customer's profile to derive optimal outcomes

>40% of volume handled by Bot leading to collection OPEX cost reduction of 10-20%

Recovery improvement of 10-15%

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Cutting-edge tech foundations in our Digital Platform offerings



Cloud Native Infrastructure

Swift model deployment, ability to scale in response to customer demand



Open API

400 interfaces allowing for seamless & secured features plug-in with partners



Microservice Architecture

Flexible and modular development, allowing for fast turnaround and frequent release cycles

Achieving higher efficiency
than typical banks

2x-4x Turnaround time for
model deployment

Significant reduction in
IT maintenance cost

3x Quicker connection to
plug-in with partners

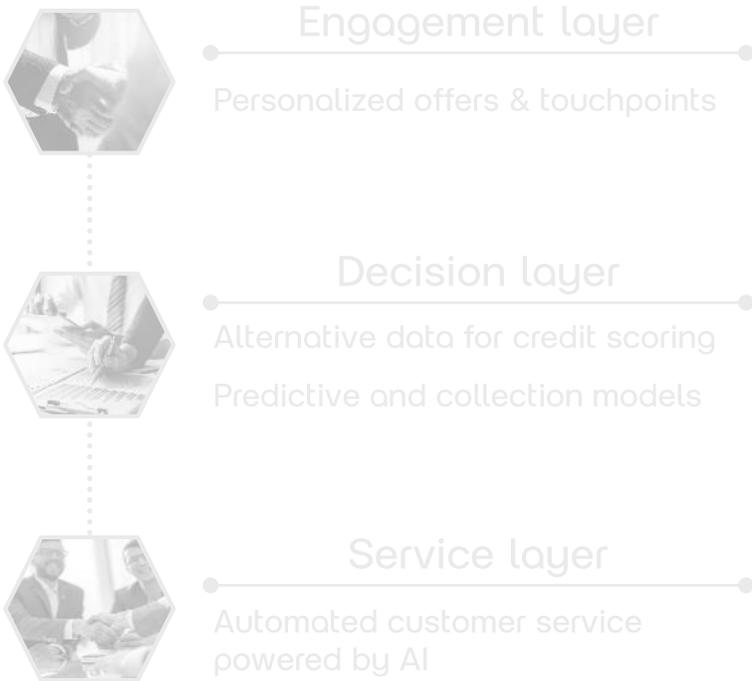
100% Uptime

Re-defining unsecured consumer finance with 3 core foundations



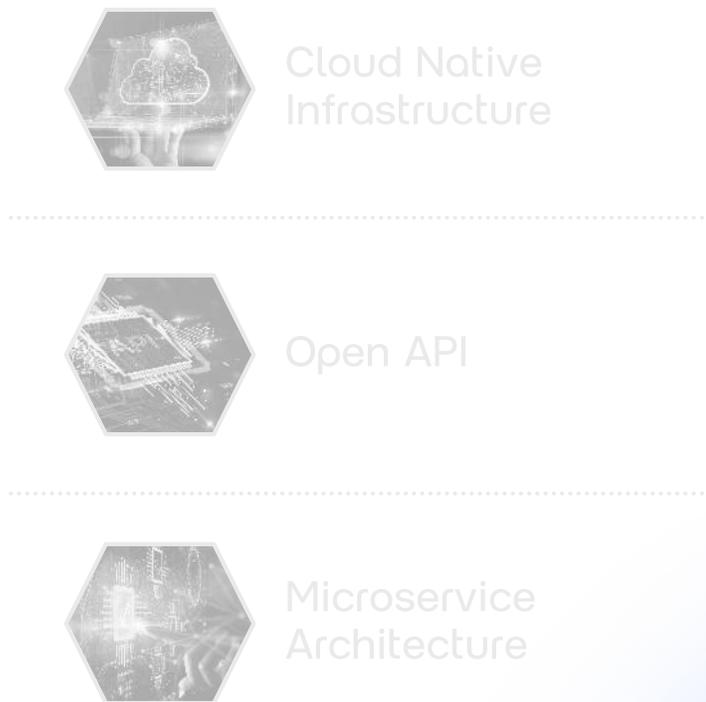
AI@Scale

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Digital Platforms & Emerging Technologies

Deploy next-gen technologies to drive scale and speed



Partner Ecosystem

Support customers throughout their daily activities



We are building a flywheel of partner ecosystem to connect to > 10 Millions customers by 2025 through 100+ strategic partners

Acquire customers through 100,000+ partner touchpoints



Deep integration with partner platforms to acquire customers



Maximize utilization of Card X products



- Pay with Credit Card
- Pay with Speedy Cash
- Pay with e-Money
- Pay with Points and Coins

Pay with Card X with your preferred payment choice

Engage and boost up loyalty in every moment



Reward program to grow stickiness and enrich data

We are on the path to IPO by 2025, and we will continue to grow

2025 Ambitions

THB
140 Bn

Loan O/S

THB
9 Bn

Net profit

6-7%

ROA

>20%

ROE



Our Ambition

" The most admired regional financial platform, offering the simplest and most accessible experience for everyone "

Thailand's **#1 consumer finance platform**

Simple solutions for multiple customer needs

Enabling financial access through innovation