

monix

“ A FinTech That Creates Opportunities For People To Prosper & Enjoy Life ”



Important note:

This presentation contains “forward-looking statements” of SCB X Public Company Limited and its subsidiaries (“SCB<sup>x</sup> Group”) that related to financial or events of future period.

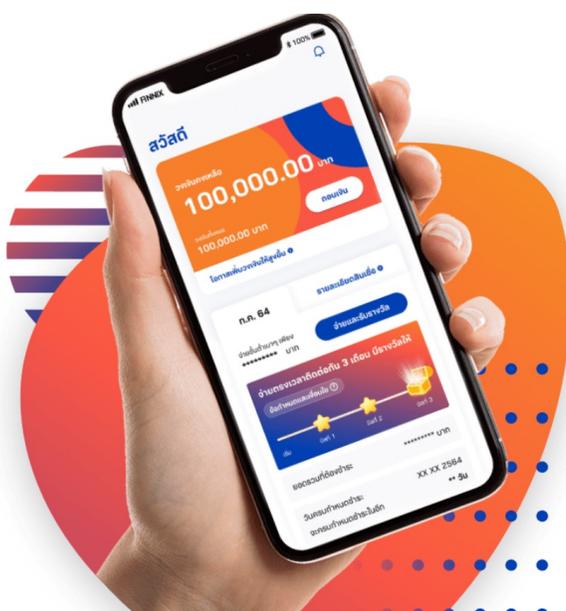
Certain statements contained in this presentation that are not historical fact are the future expectation of financial position and results of operation, strategy and development in the markets where SCB<sup>x</sup> Group participates. These forward-looking statements are made based on the current management view and assumption, including but not limited to prevailing economic and market conditions as at the date of this presentation. As these forward-looking statements involve known and unknown risks and/or uncertainties, the actual results, performances, or events may materially be different from such statements.

This presentation, including forward-looking statements, are not and shall not be construed as representation, warranty, forecast, or projection of future performance of SCB<sup>x</sup> Group. SCB<sup>x</sup> Group does not undertake to update, amend, revise or supplement this presentation nor forward-looking statements, and does not endorse or accept any responsibility for the reliance or use of any content of this presentation and forward-looking statements.

# “Getting the right things right” : Customer-centric unsecured digital lending



We stand to be your best financial friend ever!



- 1

**Target underserved customers**

  - **Revolving** digital lending line
  - For customers with **monthly salary of THB 8k+**

---

- 2

**5 minutes approval, with alternative data**

  - Only **national ID is required**
  - **Mobile data** as a main alternative data source for underwriting

---

- 3

**Flexible payment options**

  - Choose from **options that best suit your needs:**
  - Minimum payment<sup>1</sup>
  - “Pay-as-you-wish”/partial payment
  - Installment payment

---

- 4

**Empowering financial inclusion**

  - **Gamification** to reward financial discipline
  - **In-app job network** opportunities with market leaders who offer full/part-time jobs & online selling platforms in Thailand

1. Minimum payment is available, but varies depending on customer behavior criteria



# A simple customer journey with gamification to enhance financial inclusion

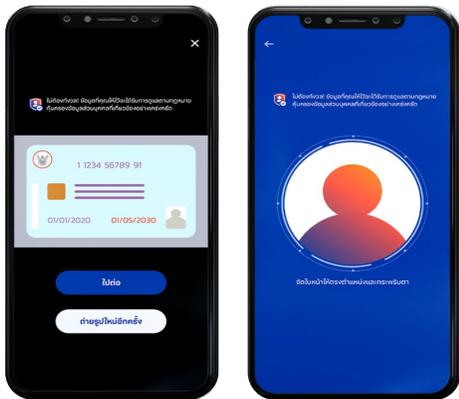
In 5 Minutes

Empowering Financial Inclusion

## FINNIX Mobile App Download



## Account Registration



- OTP verification
- Customer data sharing consent
- Digital E-KYC

## Loan Application



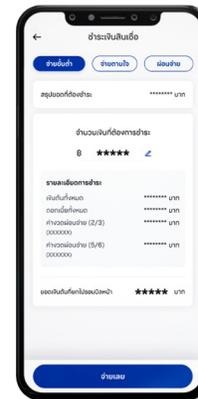
Consent to mobile data access

## Loan Approval



1-minute countdown to loan approval

## Flexible Repayment



3 repayment options

## Perks & Rewards

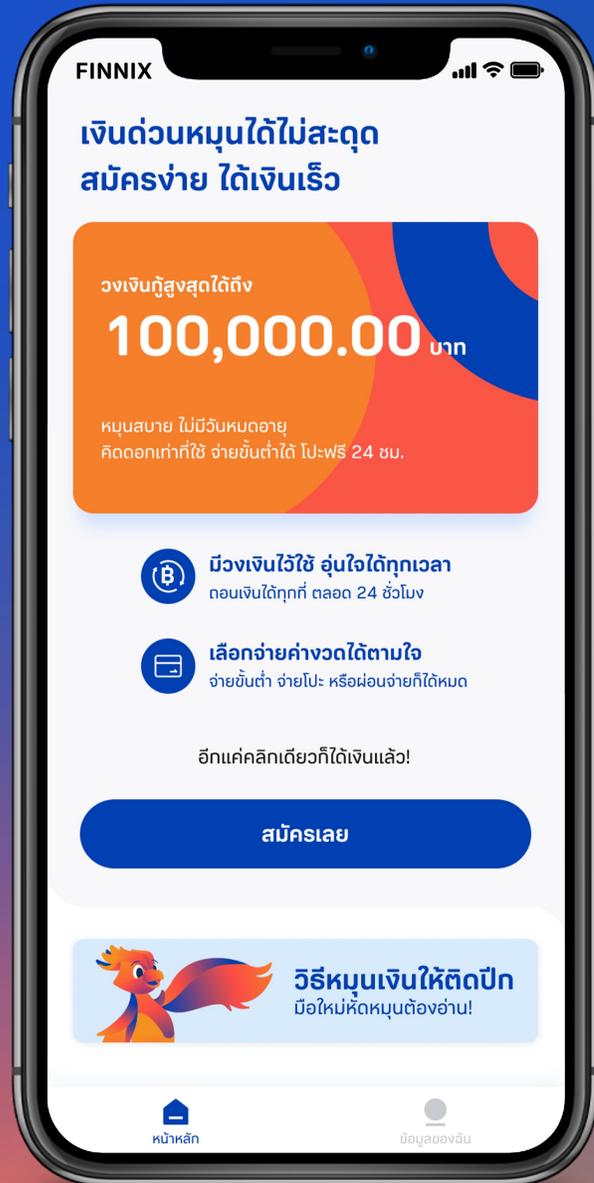
~60% Customers received rewards



~30% of Customers applied to jobs via FINNIX app

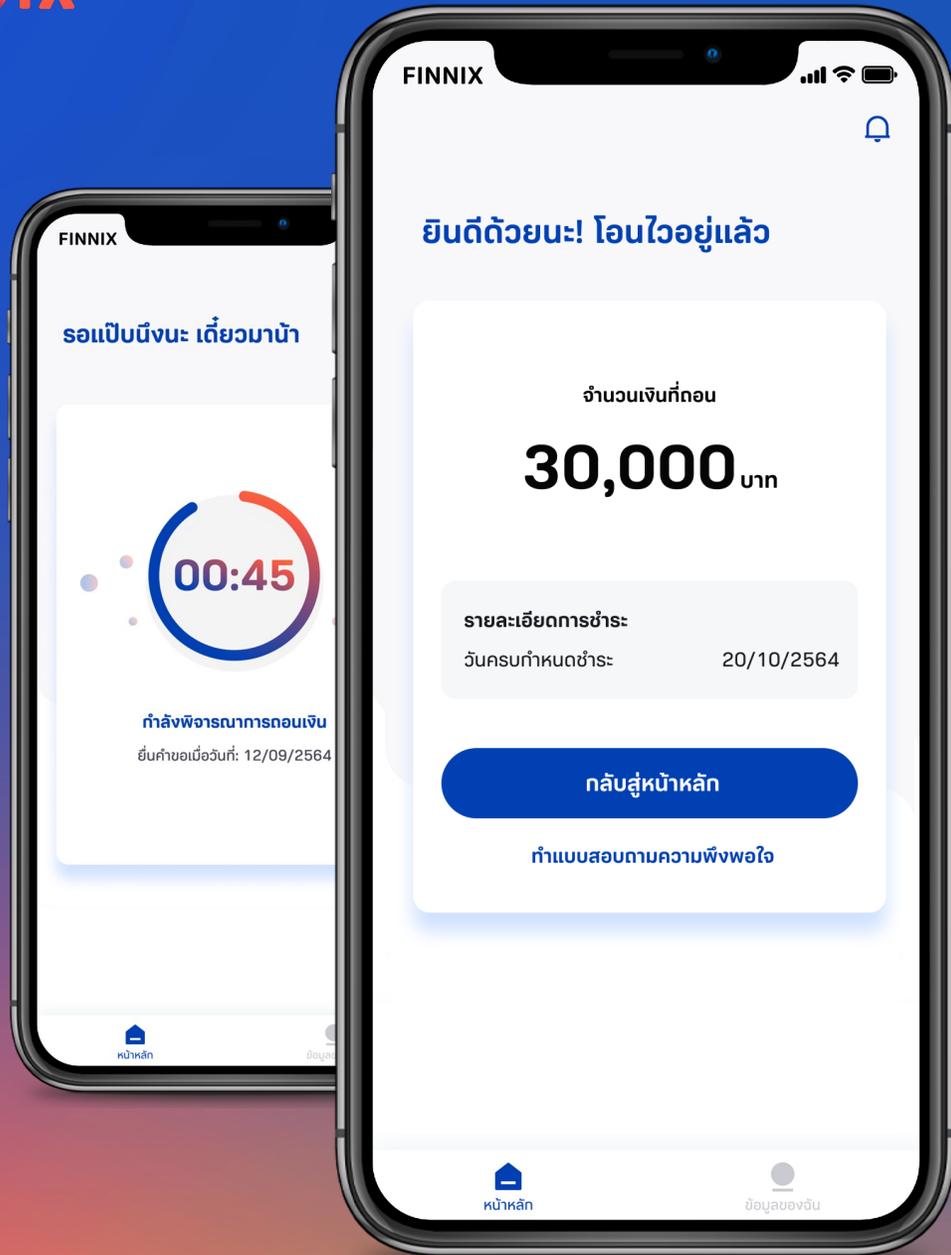
- Unlock rewards for on-time payment
- Connect with network of job providers

Built in only 4 months, by ~70 top-tier talents, with features upgrades rolled out every 2 weeks



Access revolving credit  
line

With salary as  
low as 8,000  
Thai Baht



Get Cash Instantly in **5 Minutes**

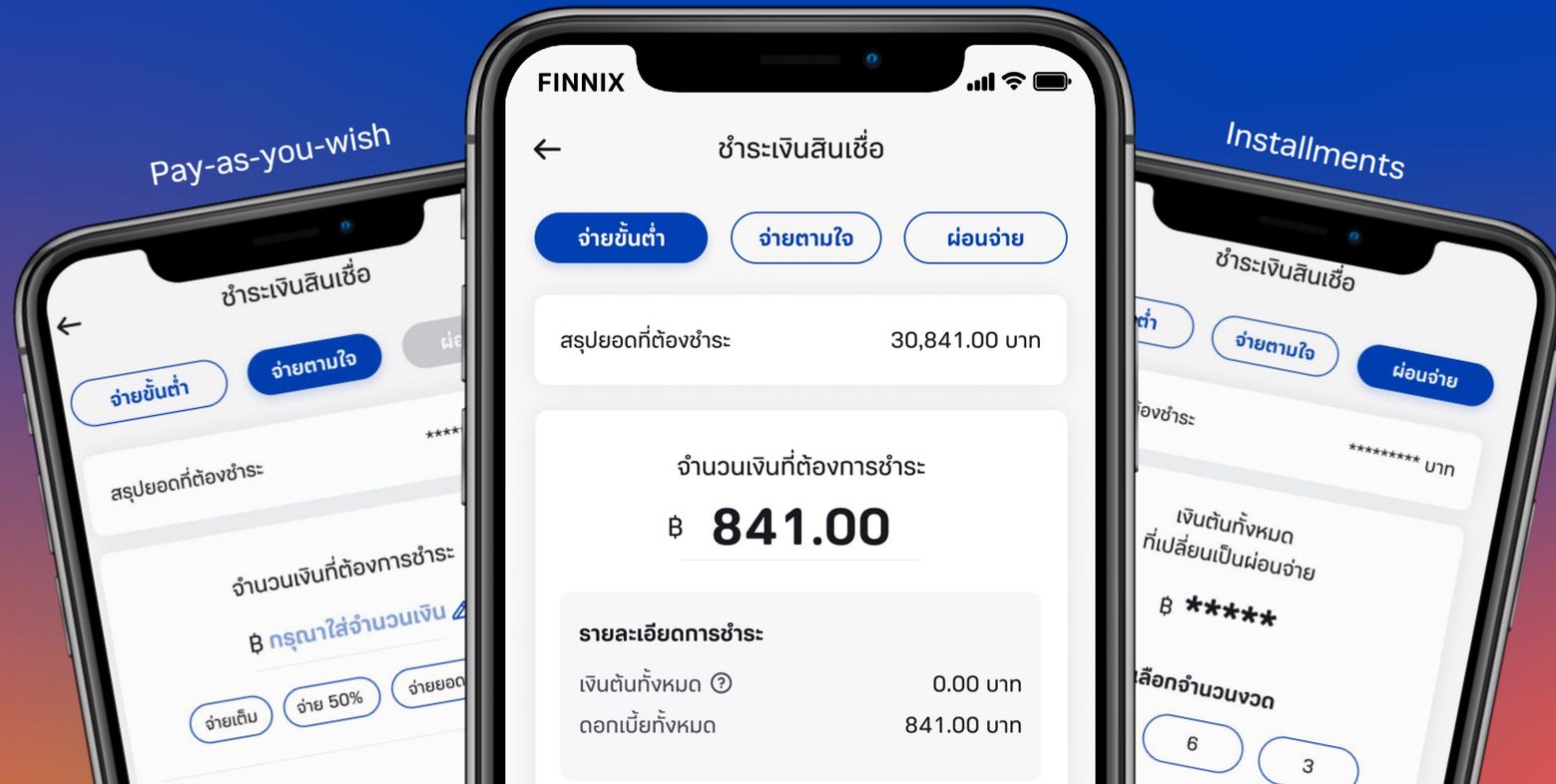
Apply Online 24/7  
**Anytime,  
Anywhere**

No Collateral  
 No Guarantor  
 No Pay Slip  
**Only ID Card  
 Required**

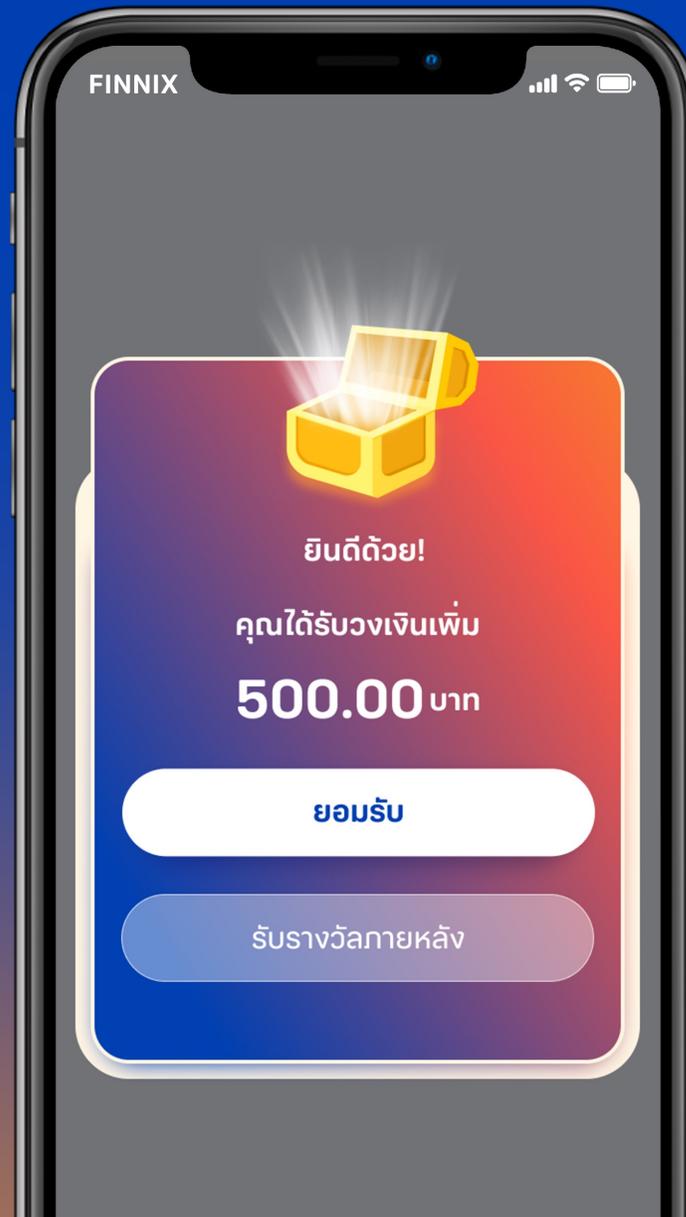


# Repayment Made Convenient 3 Flexible Options

Minimum payment



Good  
Credits



Good  
Rewards

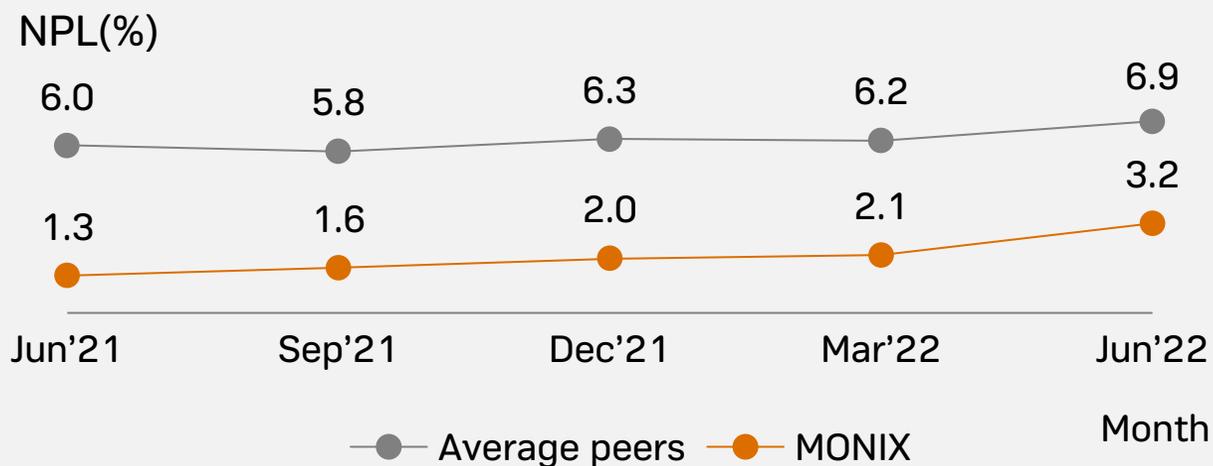


# Create Various Job Opportunities

## Zero-human AI-based Underwriting Performance



## NPL lower than industry average



Underwriting technology has enabled >20% approval rate and helped control our NPL to be lower than industry average

Note: Average peers include both traditional and digital nano lenders  
Source: Bank of Thailand

# Our AI collection model has allowed us to have higher recovery rate than peers

Collection:  
6% higher recovery rate vs.  
peers **from predictive  
signals & a lean team**



# Ambition: Getting the value-creating growth right, and IPO by 2025



**1 Expand**  
product suite to digital financial services



**2 Broaden**  
partnership with local communities to steer financial literacy



**3 Grow**  
The MONIXERS' DNA of international & innovative minds



**4 Scale**  
as a leading digital financial services across ASEAN, post-IPO

From bold achievements<sup>1</sup>...

...to 2025 Ambitions

# 2025 Ambitions

We will continue to deliver strong results

600k



>2m

Borrowing customers

THB 5.6 Bn



>THB 30 Bn

Loan O/S

1%



>6%

ROA

5%



>30%

ROE

<sup>1</sup> as per October 2022



**F1%IX**

monix

YOUR BEST FINANCIAL FRIEND EVER!