



CLIENT BROCHURE

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About iFAST

iFAST Corporation Ltd. is a **Global Digital Banking and Wealth Management** platform with operations spanning across Singapore, Hong Kong, Malaysia, China and the United Kingdom.

Since 2014, iFAST Corporation (Stock Code: AIY) has been officially listed on the Mainboard of the SGX-ST.

iFAST Financial Pte Ltd is a wholly owned subsidiary of iFAST Corporation Ltd. It holds the Capital Markets Services License and Financial Advisers License issued by the Monetary Authority of Singapore (MAS). iFAST Singapore is also a CPFIS-registered Investment Administrator, Central Depository (Pte) Limited (CDP) Depository Agent, a Trading Member of SGX-ST and Clearing Member of CDP.

Where We Operate

As an entity in the financial services sector, it is important to be fully regulated for the activities that we are conducting in the respective regions of operations.



Singapore

iFAST Financial Pte. Ltd.

- Operates the B2B and B2C platforms in 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 Central Provident Fund Investment Scheme



Malaysia

iFAST Capital Sdn Bhd

Licences and Registration Held:

- Capital Market Services Licence [SC]
- Registered IUTA and IPRA [FIMM]
- Financial Advisers Licence [BNM]
- Participating Organisation of Bursa Malaysia [SC]

iFAST Service Centre Sdn Bhd

- Regional service centre, provides call services, IT applications development, operations and settlements support



United Kingdom

iFAST Global Bank

Licences and Registration Held:

- Financial Services Compensation Scheme (FSCS) member
- Authorised and regulated by Prudential Regulation Authority
- Regulated by Financial Conduct Authority
- HM Revenue & Customs
- Information Commissioner's Office
- Clearing House Automated Payment System (CHAPS)



Hong Kong

iFAST Financial (HK) Limited

- Provider of wealth management services to individual investors and corporates in Hong Kong

Licences and Registration Held:

- Type 1 - Dealing in Securities [SFC]
- Type 4 - Advising on Securities [SFC]
- Type 9 - Asset Management [SFC]
- MPFA

iFAST Global Markets (HK) Limited

- Provider of wealth advisory services in Hong Kong
- Type 1 - Dealing in Securities [SFC]
- Type 4 - Advising on Securities [SFC]
- Type 9 - Asset Management [SFC]
- MPFA

iFAST Securities (HK) Limited

- Principally engaged in securities trading and brokerage in Hong Kong

Licences and Registration Held:

- Type 1 - Dealing in Securities [SFC]
- SEHK Participant
- HKSCC Participant
- China Connect Exchange and Clearing Participant

iFAST Insurance Brokers (HK) Limited

- Principally engaged in insurance brokerage in Hong Kong

Licences and Registration Held:

- Licenced Insurance Broker Company with IA
- MPFA

iFAST ePension Services Limited

- Pension Administrative Services Provider



China

iFAST Financial China Limited

- Provider of funds distribution and investment platform services to companies including FA companies, e-commerce platforms, Independent Funds Distributors and Brokerage Firms in China
- Fund Distributor Qualification [CSRC]
- Associate Member of AMAC
- Member of SZAMA

iFAST Investment Management China Limited

- A Wholly Foreign Owned Enterprise Private Fund Management company
- Registered Private Fund Manager [AMAC]

iFAST Investment Management (QDLP) China Limited

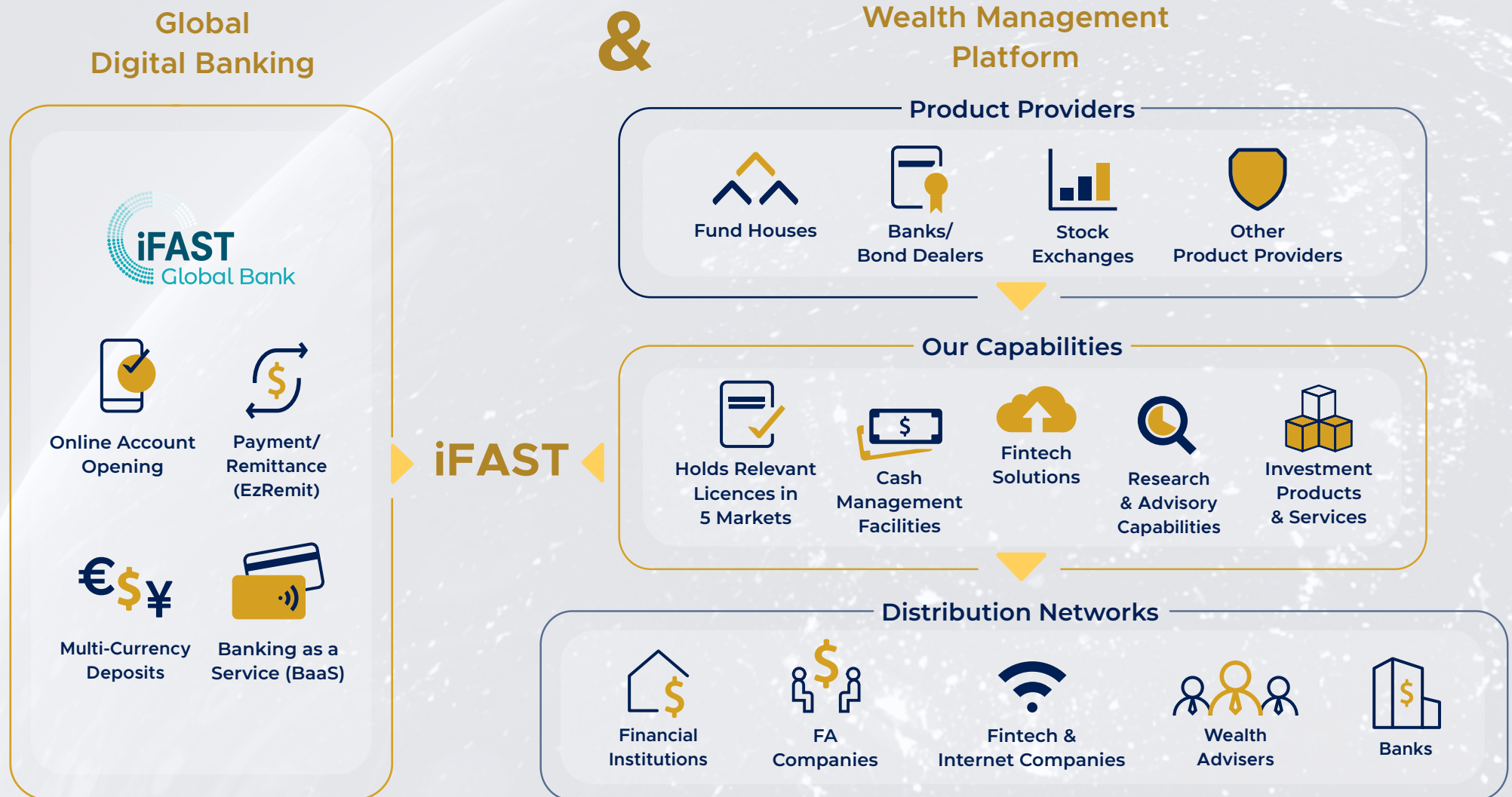
- A Qualified Domestic Limited Partner (QDLP) Private Fund Manager

Licences and Registration Held:

- Registered Private Fund Manager [AMAC]
- Qualified Domestic Limited Partnership
- Pilot Manager of SMFRB

iFAST Fintech Ecosystem

Our belief is that the future of wealth management is one that can provide investors with seamless access and connectivity to global products and global exchanges.



Safety of your Assets



Leveraging on technology, tools and services,
we help manage your investments
in one place - **digitally, efficiently and securely.**

iFAST Financial Pte Ltd is licensed by the Monetary Authority of Singapore (MAS) to provide custodial services, including the safeguarding and administration of client assets.

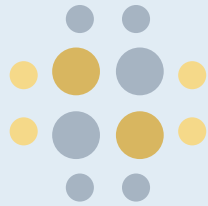
1. We do not co-mingle clients' securities with the company's finances

Securities and monies are kept in segregated client accounts, which are used to facilitate transactions

2. We handle clients' securities and monies received in line with proper procedures

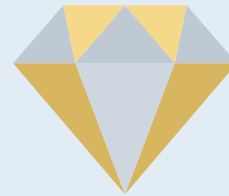
Adherence to strict risk management, internal audit and compliance policies, to provide a safe and reliable transaction environment

iFAST Investment Philosophy



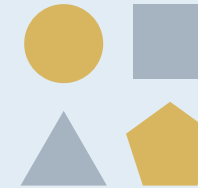
Diversification is essential

We maintain prudent diversification, but not over-diversification. It's not just about putting your eggs in different baskets; it's also about splitting exactly how many eggs in each basket



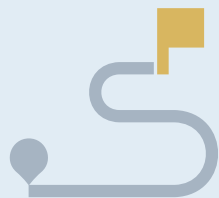
We are valuation-driven investors

Our valuation driven approach uncovers where value exists and opportunities await



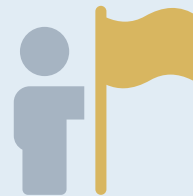
We believe in the fundamentals

Research is behind each and every decision we make, not euphoria nor panic



We invest for the long-term

A patient, long term approach helps to ride out volatile markets while seizing opportunities when they arise



We are independent

To deliver performance, it's necessary to think and invest independently. Even if it means not following the herd or chasing trendy products



Our investors come first

Our mission: help investors around the world invest globally and profitably. A firm that puts investors first, and aligns its interests to clients' creates a winning partnership

All-In-One Provider for your Investment Needs

815,000⁺
Customers Accounts

17,000⁺
Investment Products

310⁺
Fund House Partners

5
Markets
(as of June 2023)

Unit Trusts

With over 1,800 Unit Trusts on the platform, the wide fund range will give you the ability to tailor the best mix of funds for your unique investment objectives.

Bonds

Gain access to wholesale, retail, SGS bonds & Bond Express to enjoy fixed and regular coupon payments straight to your cash solutions.

Exchange Traded Funds

ETFs are fast becoming an essential part of an investor's portfolio. With the different types of ETFs such as equity, bond, commodity, inverse, cash-based and synthetic ETFs, you can use ETFs to introduce a tactical play into your portfolio on a specific industry.

Discretionary Portfolios

With an array of portfolios catering to different sets of needs and risk appetites, you'll be able to select the portfolio that best suits your needs. Monitoring and rebalancing is done for you automatically so that you can always stay ahead of markets in a hassle-free manner.

Stocks

As one of the most competitive brokers in town, clients are able to trade stocks on 5 major markets such as SGX, HKEX, US, KLSE exchanges and China A shares.

Cash Solutions

A parking facility for you to pay and earn, cash solutions consists of Multi-Currency Cash Account spanning across 11 currencies and iFAST Auto-Sweep ("Auto-Sweep"), available in SGD, USD and CNH.

Using iFAST's Cash Solutions to fund your Investments

A smarter way to Park, Earn & Pay



Scan QR Code for more info

Multi-Currency Cash Account

Auto-Sweep (SGD, CNH, USD)

Park

your idle monies



- Fund your cash account easily via internet banking (FAST or Paynow or Telegraphic Transfer)



- Auto-Sweep invests in low risk instruments such as money market funds, short duration bond funds and cash. The objective is to produce a return higher than cash account

Earn

with no lock in period, redemption fee or fall below fee



- Earn competitive interest rates on the monies in the cash account which are credited quarterly
- Real-time FX conversion across 11 currencies

- Earn a potentially higher yield than the cash account
- Receive withdrawal proceeds as soon as the next business day

Pay

for investments without any lag time



- Utilise the balance in the respective cash solutions to fund your investments
- No lag time when you fund your investments with Auto-Sweep
- Auto-Sweep even does the FX conversion for you when you use it to fund your non-SGD investments

Withdrawal of funds from iFAST Cash Solutions to iFAST Global Bank Account is free-of-charge for 6 currencies (SGD, USD, EUR, GBP, HKD, CNH).

Why iFAST

Our solutions are built on the principles of security, innovation and putting our clients' interests first.

- Lim Chung Chun, Chairman and CEO, iFAST Corporation Ltd

Why iFAST

When it comes to your finances and investments, it pays to take a holistic approach. With the wealth of possibilities on iFAST, your financial adviser can take a holistic approach when evaluating your financial situation, goals and aspirations to empower you with the right investment solutions for your financial goals.

Products



Wide Product Range



Low Investment Amounts



No Lock-In Period

Platform



Seamless Account Opening



Mobile App



DIY Capabilities



Holdings Consolidation



eGIRO for RSP

People



Dedicated Client Services



Robust In-House IT Capabilities



Investment Updates with iFAST TV

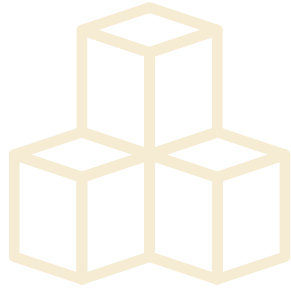
Products

Investing can and should be simple.
Hence we only on-board simple products
- unit trusts, bonds, stocks and ETFs.

- Vincent Tong, General Manager, iFAST Financial Pte Ltd



Products



Wide Product Range

Our clients should have access to a wide range of simple-to-understand investment products.

Furthermore, investing through cash and non-cash payment methods has the potential to further boost your flexibility to reach your financial goals.

Product	Payment Method
UT ETF Stocks	Cash, CPFOA/SA, SRS, Auto-Sweep
Bonds	Cash, Auto-Sweep



Low Investment Amounts

Minimum investment amounts as low as \$100 gives you the ability to diversify into many funds with ease. You are also able to choose between Lump Sum or invest regularly with the Regular Savings Plan (RSP).

RSPs only require a one-time set-up that ensures you stay invested regularly.



No Lock-In Period

Unlike certain products with redemption charges or restrict access to your funds, investing on iFAST ensures the flexibility to meet your financial obligations anytime with no lock-in periods.

The funds in your account can be redeemed any time. It will be redeemed to iFAST Cash Solutions or back to your CPF or SRS Accounts.

We understand that cash flow is important to financial planning. This is why besides adhoc withdrawals to your bank account, our Recurring Cash Account Withdrawal feature allows you to transfer cash back to your account at your preferred interval.

Platforms



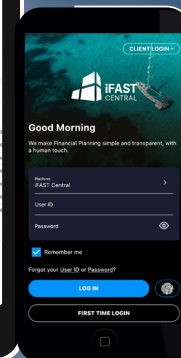
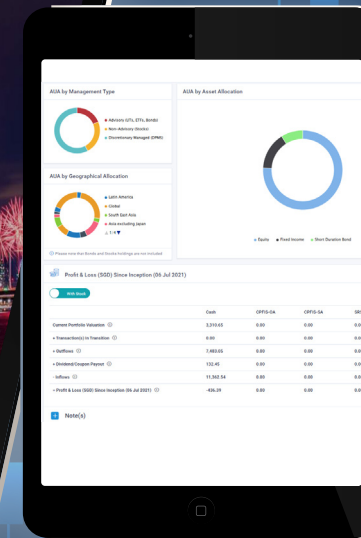
iFAST Financial



iFAST Global Prestige



Download the iFAST SG Mobile App



iFAST simplifies the investment process with online administration, in-depth research and powerful Fintech tools that result in efficient transactions and flexibility to our clients. Through the iFAST platform, your financial adviser will be able to focus on offering you quality advice while everything else is taken care of.

Platforms



Seamless Account Opening Online & Offline

Account opening can be done seamlessly online. With Singpass, account application can be submitted within minutes.

Otherwise, form account opening option is also available at your preference.



Mobile App

The iFAST SG App is the premier wealth management solutions application to equip you with the capabilities to:

- approve trades
- view investment holdings
- update your account information
- perform transactions

*may vary depending on the advisory firm



DIY Capabilities

Enjoy the best of both worlds while reaching your financial goals. You can now have flexibility to DIY a portion of your holdings while still under the care of your adviser. Available on Client Web and Mobile App.

*may vary depending on the advisory firm



Holdings Consolidation

One login grants access to view all your investment holdings on iFAST across different product types.

If you have holdings elsewhere that you would like to consolidate with your adviser, transferring into iFAST is a simple process. Approach your financial adviser to find out more.

Enjoy platform fee waiver when your holdings (including Cash Solutions) exceeds \$1 mil SGD.



eGIRO for RSP

eGIRO stands for Electronic GIRO. It digitises the GIRO application process which reduces the set-up turnaround time from a few weeks to a few minutes. Set up eGIRO in the client login to fund your RSPs!

People



Dedicated Client Services Team

We strive to provide the finest all-round support, that's why our iFAST Helpdesk is available just a call or email away on weekdays from 8:30am-10:30pm (excl. Public Holidays)

Address: iFAST Financial Pte Ltd
10 Collyer Quay, #26-01 Ocean Financial Centre,
Singapore 049315

Contact: +65 6557 2000
Email: ifastadmin@ifastfinancial.com



Robust In-House IT Capabilities

From feedback to implementation, there are many stakeholders involved in bringing new products and features to life.

Having a robust in-house IT team means that we are able to make effective progress in implementing enhancements for you in a timely and efficient manner.



Keep up to date on investment news

Catch up on the latest investment news on iFAST TV.

Watch live or videos on demand with content that are relevant, informative and engaging to all investors.

Viewers can download the iFAST TV App or visit the webpage to watch the latest programs.

iFAST TV



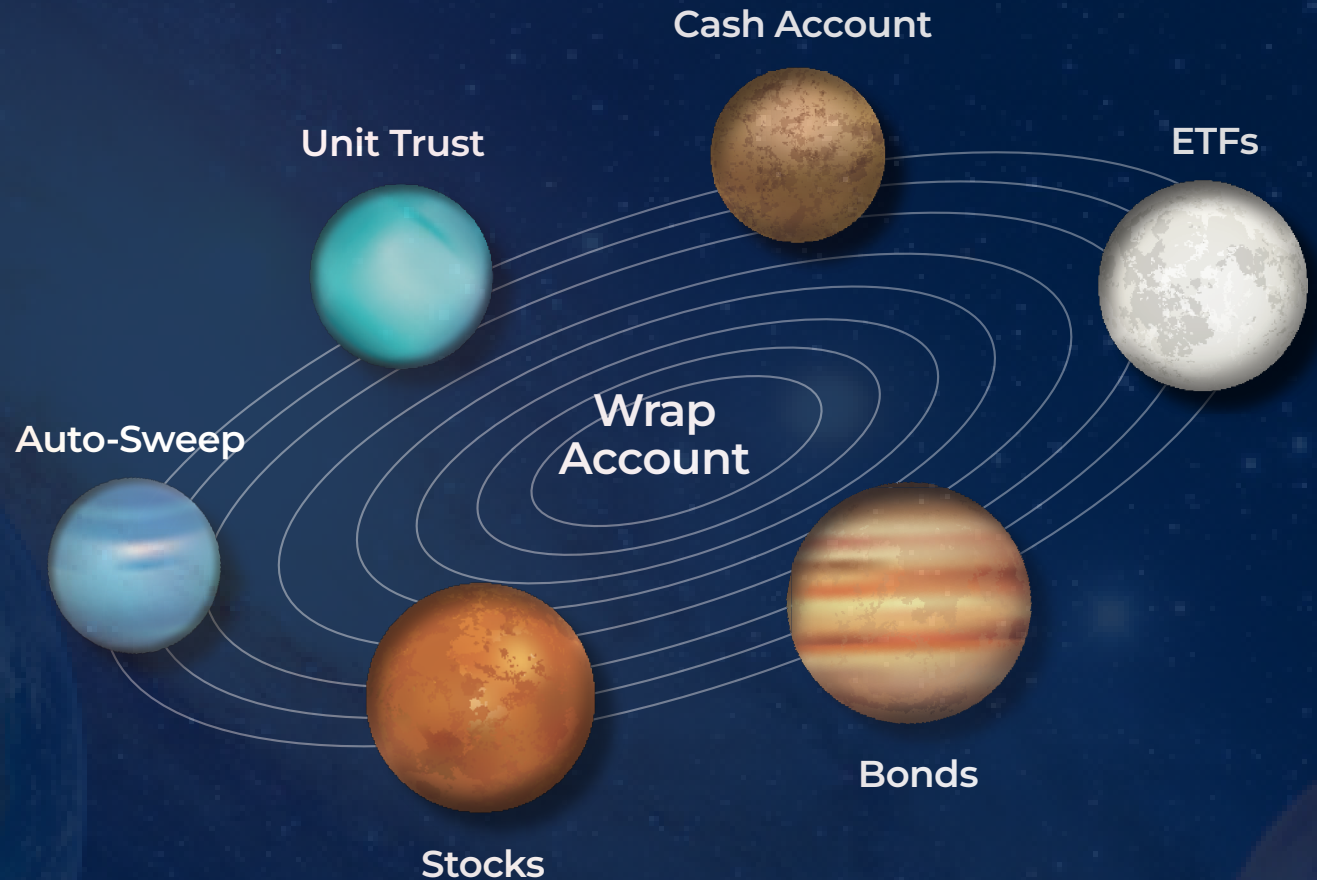
The Investment Journey with your Financial Adviser

WRAP Everything Under One Account

The wrap account allows financial advisers to wrap all your investments into one account and monitor your portfolio through regular portfolio rebalancing.

Additionally, the wrap account also provides you with the convenience to:

- Enjoy free switching of Unit Trust
- Lower transaction costs on securities
- Alignment of interest with your adviser as they are as keen to grow your portfolio with you!



The Investment Journey with your Financial Adviser

Your iFAST Investment Roadmap



Account Opening

- Personal Joint Corporate
- Wrap Non-Wrap
- Online Offline



Discuss your Investment Plan

- Lump Sum
- Regular Savings Plan

- Product Type
 - UT ● Bonds
 - ETF ● Stocks
- Payment Mode
 - Cash ● SRS
 - CPFOA ● CPFSA

3

Trade Approval Methods

Upon confirmation, your financial adviser will place the trades for you. You can login to approve the trade via:

Web Portal

iFAST SG Mobile App

Opening an account with iFAST is totally free of charge. There are also no fees levied if there are no holdings in your account.



Connect
with iFAST!

The Investment Journey with your Financial Adviser

iFAST Global Prestige for High Net Worth Clients

High Net Worth Individuals (HNWIs) have varying financial needs which are often complex and require extensive research and analysis. As Asia powers its way into the global economic elite, the demand for sophisticated investment products and private banking-type of services without the hidden and exorbitant fees has mushroomed rapidly.

iFAST Global Prestige (iGP) platform is an extension of the iFAST Central platform that was launched in 2009 as a result of this demand. It is designed to cater to the specific requirements of HNWIs, as well as the financial advisers servicing them.

Through the collaboration with our business partners, the iGP platform is able to make available a wider range of investment products and “wrap” all these investment products into one single account, providing a consolidated view of holdings for both financial advisers and clients.



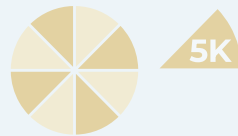
The Investment Journey with your Financial Adviser

Accredited Investors in iFAST



Restricted Funds

Invest into a wider range of unit trusts, including pre-IPO companies and alternative investments, professionally managed by reputable fund-houses.



Bond Express

With bonds traditionally sold in denominations of 250k, it can be difficult to build a diversified portfolio of bonds to receive stable income.

With the iFAST-exclusive Bond Express, you can now trade popular bonds in denominations of only 5k.

Simply stated, iFAST buys the wholesale bonds and divides it into bite-sized pieces for our clients.

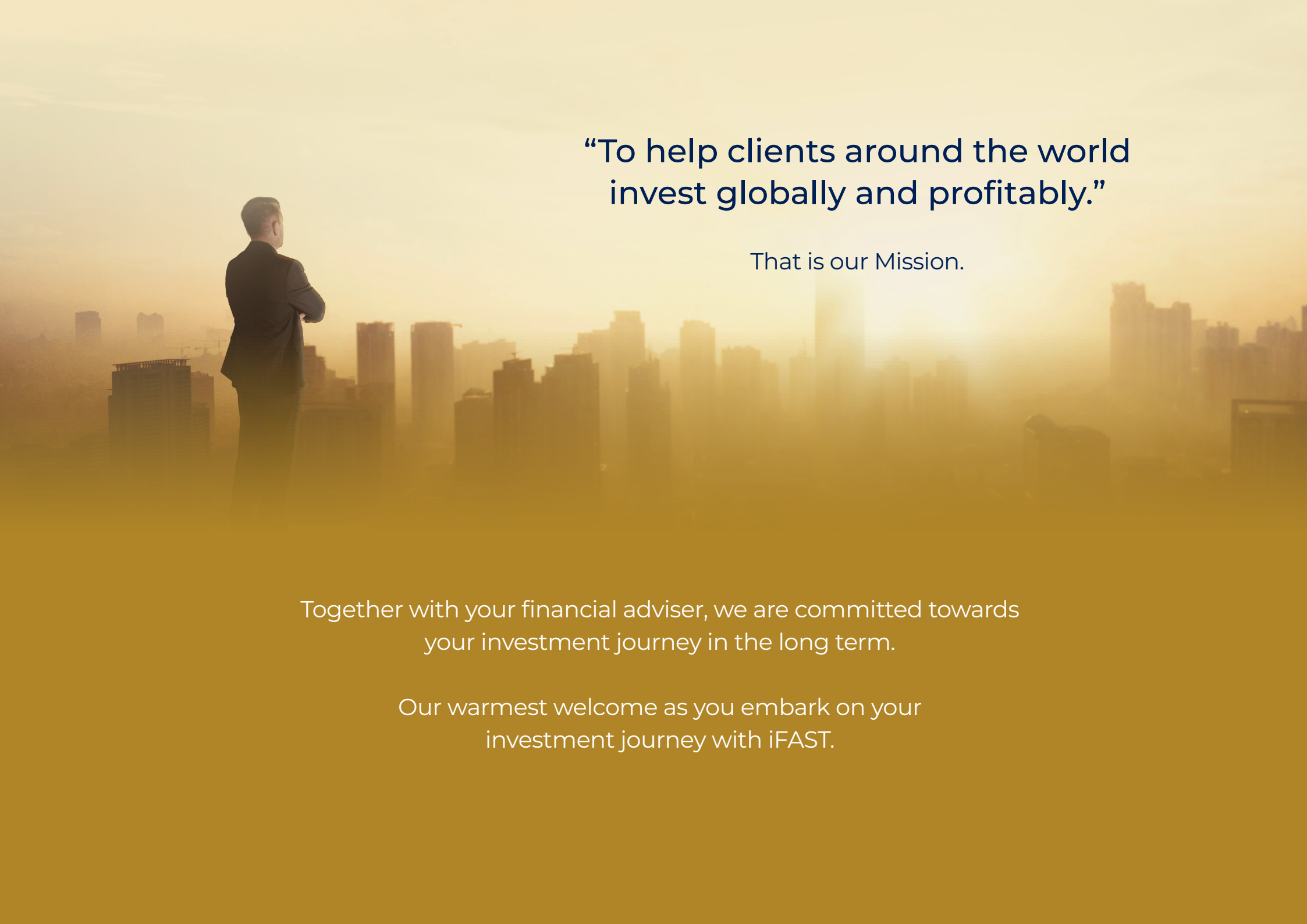


Product Financing

Product Financing is a revolving credit facility that can be secured by one or multiple types of collateral.

iFAST clients will be able to pledge their investment holdings as collateral to obtain loans that increase their financial flexibility.

With this excess cash in hand, clients are able to venture into more investment opportunities with their wealth advisers, or have the capability to meet unexpected emergencies without liquidating any assets.



**“To help clients around the world
invest globally and profitably.”**

That is our Mission.

Together with your financial adviser, we are committed towards
your investment journey in the long term.

Our warmest welcome as you embark on your
investment journey with iFAST.

Disclaimer:

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