



iFAST Central Platform
奕丰金融平台

ABOUT iFAST CORPORATION

iFAST Corporation Pte Ltd (“iFAST Corporation”) is a Singapore-based company. The iFAST group of companies is also present in Malaysia, Hong Kong and India. We provide investment solutions to financial advisers, financial institutions, pension fund managers, retail and accredited investors, and multi-national companies. Leveraging on technology, tools and services, we help our clients to manage investments in one place – efficiently, securely and online.

In 2007, iFAST Corporation expanded into Hong Kong and bought over its main competitor, the ING I-WRAP platform. In 2008, iFAST entered the Malaysia market with a joint venture with OSK Investment Bank Bhd. In 2009, iFAST Financial India launched its operations in India. In the same year, the iFAST Global Prestige (iGP) platform for high net worth investors and wealth advisers was launched in Singapore, and subsequently in Hong Kong in 2010.

In a short span of ten years, iFAST has grown rapidly in Singapore and the region with over US\$3.5 billion in assets under administration (AUA) and more than 140,000 clients (as of end-October 2013).

关于奕丰集团

奕丰集团私人有限公司 (iFAST Corporation Pte Ltd, 下文简称奕丰) 总部设于新加坡, 集团旗下公司遍及马来西亚、香港及印度。我们专为理财顾问、金融机构、退休基金经理、零售和认可投资者, 以及跨国公司提供专属的投资解决方案。我们亦充分利用科技、投资工具与服务, 协助客户有效、安全地在网上管理投资。

2007年, 奕丰正式开拓海外业务并进驻香港市场, 随后亦收购主要竞争对手ING旗下的I-WRAP业务。此外, 奕丰集团亦于2008年与 OSK Investment Bank Bhd (侨丰投资银行) 成立合营公司共同开拓马来西亚市场。2009年, 奕丰金融 (印度) 开始在印度营业。同年, 专为高净值富裕人士及其财富顾问而设的奕丰寰宇 (iFAST Global Prestige) 投资平台于新加坡正式成立, 并在翌年2010年于香港推出。

在短短十年间, 奕丰在新加坡和亚洲地区迅速发展。截至2013年10月底, 公司所管理的资产总额共超过35亿美元, 并负责管理超过14万名客户。



iFAST

**“TO HELP INVESTORS AROUND THE WORLD
INVEST GLOBALLY AND PROFITABLY”**

“慧视全球 · 投资致富”



IFAST

THE PLATFORM CONCEPT

An investment platform enables you to invest in a wide selection of unit trusts from many different fund managers, which are then consolidated in a single portfolio. With one form, one payment and one statement, iFAST simplifies the investment process with online administration, in-depth research and powerful tools that result in enormous cost savings and flexibility.

投资平台概念

投资平台汇集各大基金管理公司所推出的不同类型基金，供投资者挑选并以单一投资组合的形式综合管理。不仅如此，奕丰亦简化整个投资过程，让投资者仅须一份申购表格、进行一次付款，并收取个别结单，即可免去繁琐的行政手续，直接进行网上交易。此外，平台深入的研究分析报告和有效的投资工具，也能为投资者带来巨额的成本节省和投资灵活性。



CORPORATE SHAREHOLDERS

iFAST's major corporate shareholders are **SPH AsiaOne Ltd**, the Internet arm of Singapore Press Holdings, Singapore's largest media group; and **DMG & Partners Securities Pte Ltd** (a joint-venture between RHB Investment Bank Berhad and Deutsche Asia Pacific Holdings Pte Ltd).

LICENCES

The iFAST group of companies holds the following licences in the markets they operate:

- **iFAST Financial Pte Ltd (Singapore)** holds the Capital Markets Services Licence and Financial Advisers Licence in Singapore, and is also a CPFIS-registered Investment Administrator;
- **iFAST Financial (Hong Kong) Ltd** holds the SFC Type 1 and Type 4 Licence for dealing and providing investment advice respectively;
- **iFAST Capital Sdn Bhd (Malaysia)** holds the Capital Market Services Licence, and is an FIMM-registered Institutional Unit; and
- **iFAST Financial India Pvt Ltd (India)** is an AMFI-registered Mutual Fund Distributor.

企业股东

奕丰集团的主要企业股东包括新加坡报业控股亚洲网 (**SPH AsiaOne Pte Ltd**) 及德意志摩根建富证券 (**DMG & Partners Securities Pte Ltd**)。前者为新加坡传媒巨擘新加坡报业集团的网上分支，而后者则是由 OSK Investment Bank Bhd of Malaysia 及德意志银行共同持有。

持有的牌照

奕丰集团旗下公司持有各自国内所需的经营牌照：

- **奕丰金融（新加坡）私人有限公司**持有新加坡金融管理局所发出的资本市场服务牌照及理财顾问牌照，并且是公积金投资计划的注册投资管理人士；
- **奕丰金融（香港）有限公司**获香港证券及期货事务监察委员会所发出第一类及第四类牌照；
- **奕丰资本（马来西亚）私人有限公司**则持有马来西亚证监会发出的资本市场服务牌照（Capital Market Services Licence），并注册成为马来西亚投资管理联合会（FIMM）的机构成员；
- **奕丰金融（印度）私人有限公司**注册成为印度共同基金协会（AMFI）的共同基金分销商。

OUR VALUE PROPOSITION

Fee Transparency

We provide a competitive and transparent fee structure without a minimum lock-in period or early surrender charge.

Cost Savings

A “Wrap Account” allows you to enjoy unlimited free switching between funds without any transaction fees. This enables your adviser to better manage your portfolio with regular rebalancing or switching of funds without any additional charges.

We are also one of the three CPFIS-registered Investment Administrators (IA) in Singapore and based on our calculations, you could enjoy more than 90% savings in CPF agent bank charges annually, faster completion time for CPF transactions, and a consolidated statement for easy viewing when you choose to invest through our platform.

Based on the average agent bank charges, for a S\$10,000 investment into five funds priced at S\$1 each, the cost will be S\$25 for each fund with an additional quarterly charge of S\$10 which could sum up to a yearly charge of S\$165. Over at iFAST, the total cost for a similar investment will only be S\$2.50 with a quarterly charge of S\$2 which sums up to only S\$10.50, a huge discount of 94% compared to the bank’s charges.

Online Transaction

Transactions can be done online with a secure password, making it convenient and time-saving for you.

Regular Savings Plan (RSP)

If you are keen to start a disciplined approach to saving regularly, you can automate the process effortlessly online and dollar cost average your investments for better returns.

Extensive Fund List

With over 500 funds managed by more than 50 global fund houses on the platform, your adviser will be able to make holistic recommendations and select the best fund managers for you.

Consolidated Dealing and Reporting

For multiple unit trust transactions involving different fund houses, you will only need one transaction form and one cheque payment without the hassle of filling in separate paperwork and making multiple payments. We will also compile all buy and sell instructions and send you the consolidated statement for your easy reference.

24/7 Accessibility

You can monitor your investments anytime, anywhere; view the latest valuation with daily updated fund prices, the entire transaction cycle, historical transactions, as well as fee information and account statements online.

我们的价值定位

透明的收费制度

平台的收费制度透明且具竞争力，亦不设投资锁定期或提前赎回罚金。

节省投资成本

平台上的“包管账户”可让您在不同基金之间进行无限次转换，并且无须支付任何交易费用。如此一来，您的理财顾问将能定期进行比重还原或基金转换，在不必支付额外费用的情况下，更好地管理您的投资组合。

此外，我们也是新加坡三名中央公积金投资管理人之，而根据我们的计算，您也能在透过平台以公积金资金进行投资时，每年节省超过90%的公积金代理银行费用。此外，以公积金认购基金的交易指示也更快完成，您也能获得易于查阅的合并基金交易报表。

例如，若以10,000新元的投资额认购每单位1新元的五只基金，投资者购买每只基金需支付25新元的费用，每个季度也需支付额外的10新元费用，令全年支付的费用高达165新元。若透过奕丰平台投资，相同投资项目的总成本就只有2.50新元，每个季度的费用就只有2新元，总计费用仅10.50新元，比起银行可节省高达94%。

网上交易

客户只要拥有安全密码，就能随时随地登入网站进行基金交易，为您节省时间并带来更大便利。

定期储蓄计划（RSP）

您如果有意开始有纪律地进行定期储蓄，也可透过网上平台设定自动扣除资金，并运用平均成本法（dollar cost averaging）策略进行定期投资，获取更好的回报。

广泛的基金选择

平台上汇聚超过50家全球知名基金经理所管理的500多只基金产品，而您的理财顾问也能在了解全面情况后作出推荐，为您挑选最合适的基金经理旗下的投资产品。

综合交易和汇报

即使投资交易涉及不同基金公司的多只不同基金，您就只需呈交一份交易表格，并以单张支票支付款项，而无需大费周章填写不同表格或进行多次付款。此外，我们也将编纂您所有的基金买卖交易指示，并以综合报表的形式让您轻松参考。

全天候上网交易

您无论何时何地都能登入网站查看投资详情，或是上网查看每日更新的基金价格及市场估值水平，整体的交易过程、过往交易记录，以及与费用相关的资讯和账户结单。



SAFETY OF YOUR ASSETS

iFAST Financial Pte Ltd is licensed by the Monetary Authority of Singapore (MAS) to provide custodial services for unit trusts and Singapore Government Securities (SGS). The provision of custodial services includes the safeguard and administration of client assets. In doing so, iFAST Financial Pte Ltd has to adhere to stringent regulatory requirements, with duties such as:

- Keeping clients' securities and monies segregated from the company's;
- Handling of clients' securities and monies received; and
- Provision of contract notes and account statements.

Your securities and monies will be kept in our client trust accounts, which are used to facilitate transactions with the fund houses. We have in place strict policies and procedures including risk management, internal audit and compliance, to provide a safe and reliable transaction platform for our clients.

资产妥善安全

奕丰金融私人有限公司持有新加坡金融管理局所发出的牌照，可提供单位信托基金及新加坡政府债券的托管服务，其中就包括维护和管理客户的投资资产。为此，奕丰金融私人有限公司亦必须符合监管要求并履行以下职务：

- 客户投入证券的资金与公司持有资金应分别处理；
- 妥善处理客户投资的证券，以及客户所给予的投资资金；
- 提供成交单据及账户结单

此外，您所持有的证券和资金将存放在客户信托账户，而此账户亦用于和基金公司执行交易。我们也已经制订风险管理、内部审计及合规审查等方面的措施和流程，从而为客户提供安全、可靠的交易平台。



IN SUPPORT OF HEALTHY LIVING AND CHARITY CAUSES

Our role in the community is of great importance to us and we have been playing an active role in sporting and community-driven activities as well as supporting our employees to participate in charity events across the region.

- **Oxfam Trailwalker** - In 2011 and 2012, we participated in Oxfam Trailwalker Hong Kong, and in August 2013, 24 employees from the iFAST group of companies participated in Oxfam Trailwalker Sydney, walking a total of 2,213km to raise funds to alleviate poverty and injustice in this annual charity walk event.
- **iFAST Singapore Corporate Karting Challenge (SCKC)** - In 2012 and 2013, we were the title sponsor of the national corporate karting race for karting enthusiasts from companies across various industries.
- **iFAST Metro Race** - In 2013, we started sponsoring the first ever night orienteering race in Hong Kong's Central Business District where the proceeds of the race will be donated to Unleash Foundation for charity purposes.

支持健康生活及慈善项目

奕丰致力于回馈社会，而我们一直以来也积极推广运动及社区服务活动，并支持各地职员参与慈善活动。

- **Oxfam Trailwalker (乐施毅行者)** ——奕丰在2011年和2012年连续两年内参与香港乐施毅行者慈善越野竞走后，继续支持这一旨在缓和贫困和不公平对待的慈善活动，带领24名公司职员于2013年8月份参与在澳洲悉尼举行的越野竞走赛，为筹集善款而竞走长达2,213公里。
- **iFAST Singapore Corporate Karting Challenge (SCKC)** (奕丰新加坡企业卡丁车竞赛) ——奕丰在2012年和2013年成为新加坡全国卡丁车竞赛的冠名赞助商，让来自各行各业不同公司机构的卡丁车爱好者有机会切磋车技、一较高低。
- **iFAST Metro Race (奕丰城市定向赛)** ——奕丰在2013年8月首次成为香港首次举行的商业区夜间城市定向赛的冠名赞助商，而赛事所筹得的款项亦捐赠予Unleash Foundation (骋志发展基金) 作慈善用途。



DEDICATED SUPPORT

You and your adviser can rely on a dedicated team of account managers and customer service personnel to meet your needs. We provide the best all-round support, so your adviser can focus on building enduring relationships, and providing quality service and advice to you.

奕丰团队的全力支持

奕丰商务客户经理团队和客户服务人员将竭尽所能，为您和您的理财顾问提供值得信赖的支援，并致力满足您的一切所需。我们也提供最佳的全面支持，让您和您的理财顾问能集中精力建立长远的客户关系，为您提供优质的服务和建议。

DISCLAIMER: THIS BROCHURE IS NOT TO BE CONSTRUED AS AN OFFER OR SOLICITATION FOR THE SUBSCRIPTION, PURCHASE OR SALE OF ANY FUND. INVESTORS MAY WISH TO SEEK ADVICE FROM A FINANCIAL ADVISER BEFORE MAKING A COMMITMENT TO INVEST IN UNITS OF A FUND. IN THE EVENT AN INVESTOR CHOOSES NOT TO SEEK ADVICE FROM A FINANCIAL ADVISER, HE/SHE SHOULD CONSIDER WHETHER THE FUND IS SUITABLE FOR HIM/HER.

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Version 012014





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