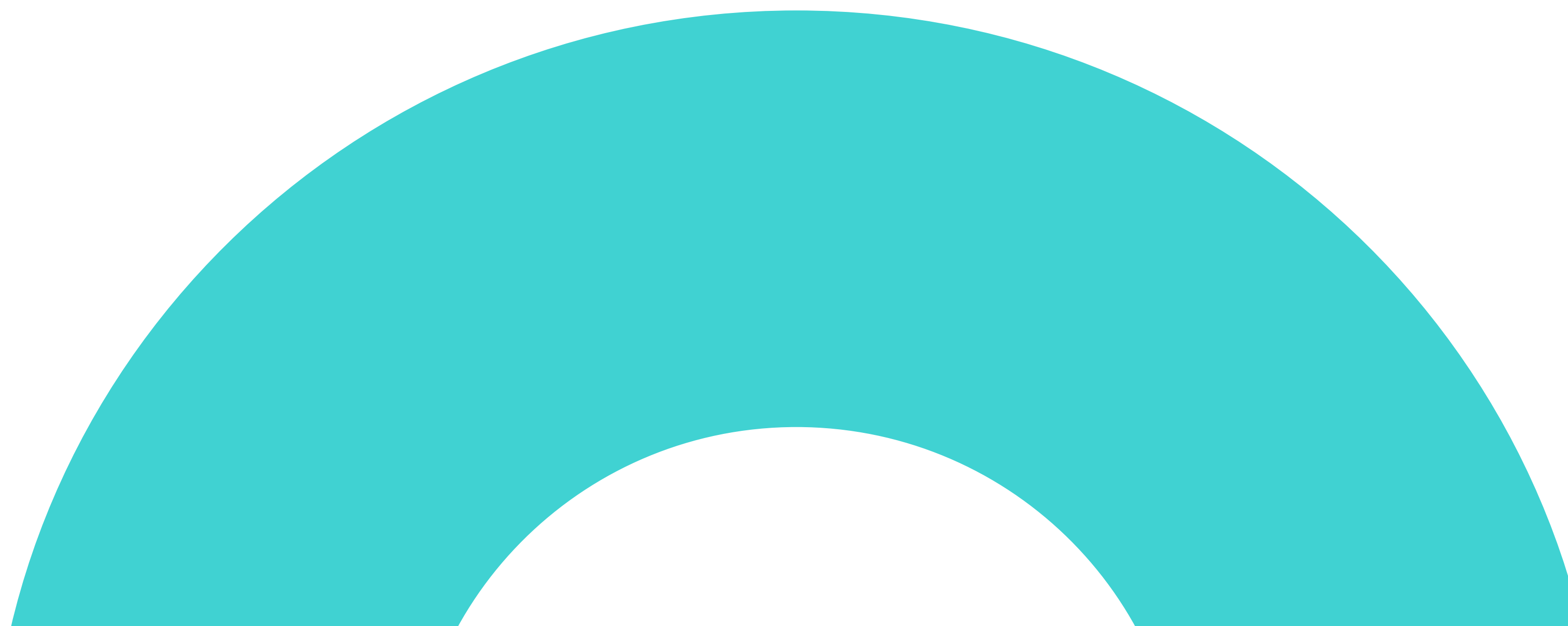


monix PROFILE

A FinTech That Creates Opportunities For People.



CEO MESSAGE

“Driven by

ADVANCED AI and MACHINE LEARNING,

**we are committed to being our
customers’ best financial friends,
making finance inclusive, simple,
and empowering better lives.”**

Qinbin Fan (Jimmy)
Chief Executive Officer



ABOUT MONIX

MONIX was established in early 2020 as a joint venture FinTech company by two of strongest parent companies:

SCB^x **SCBX:** One of the largest Thai banking groups leading digital innovation in financial platform.

Abakus **Abakus Group:** China's unicorn at the forefront of data innovation, AI, and FinTech transformation.

We strive to design business and **FINNIX application** based on a deep understanding of customer insights and needs. This enables us to provide access to funds anytime, anywhere, significantly enhancing the quality of life for all.

Our customer-centric approach, backed by world-class financial technology and a team of experienced talents, ensures financial inclusion. Aligned with our vision, we aim to **create opportunities for people to prosper and enjoy life.**



OUR VISION

To create opportunities
for people to prosper
and enjoy life.

OUR MISSION

We build the most efficient and
fun financial platform that brings
the biggest smile to everyone's face.

OUR MOTTO

Right
Things
Right.

CORE VALUES

C

Customer

Putting customer happiness first, we focus on serving reasonable needs with purpose beyond profit.

-

R

Respect

Embracing diverse ideas, cultures, and empowering decisions, actions always speak louder than words.

I

Integrity

Acting with honesty and transparency, we admit and correct mistakes with a growth mindset.

G

Greatness

Striving for excellence, personal and professional growth fuels confidence to lead meaningful change.

H

Happiness

Cultivating positivity, we prioritize health, happiness, and finding fulfillment in meaningful work.

T

Teamwork

Uniting as one, we share knowledge, support each other, and create impact through collaboration.



COO MESSAGE

“We prioritize

**CUSTOMER
HAPPINESS,**

encourage

DIVERSE

IDEAS trust
decision-makers,
and maintain transparency and
accountability. This culture has driven
remarkable **customer engagement
and business performance**”.

Thiranun Arunwattanakul (Tyra)
Chief Operating Officer

PROMISING MILESTONES

Conquering New Frontier, Building a Bright Future

JAN 2020

Established in Bangkok, Thailand, with a mission to empower financial inclusion.



MAY 2020

Introduced an innovative nano digital lending solution under the brand “Hahi Money”.



APR 2021

Rebranded as **FINNIX**, embodying our strong drive for continuous innovation and growth.

AUG 2022

Launched “**FINNIX Credit Report**” feature to enhance customer financial wellness.



JUL 2021

Achieved **profitability within 14 months**, marking a key financial milestone.

DEC 2022

Implemented the “**F.I.R.E. Ecosystem**” strategy to scale AI nano lending service.

LOMBARD | ASIA

FEB 2023

Successfully raised **THB 700M** in funding to accelerate expansion and innovation.



MAY 2024

Empowered **over 1M underserved users** and created over 60,000 job opportunities.



MAY 2023

Rolled out “**FINNIX Coin**” to reward good customers with line increase and interest discounts.



AUG 2024

Launched “**FINNIX Bonus**” to expand the customer base through referral cash rewards.



DEC 2024

Surpassed **20M app downloads** and disbursed over **THB 41Bn in loans**.

F.I.R.E ECOSYSTEM STRATEGY



To elevate our customers' financial well-being and distinguish FINNIX in the market, we have embraced the F.I.R.E. Ecosystem strategy: Finance, Intel, Reward, and Empowerment.

The F.I.R.E. Ecosystem forms the foundation of our adaptable, customer-centered approach, meeting the dynamic financial needs of our customers.

FINANCE:
Expanding our product offerings with new loan products and innovative features.

INTEL:
Leveraging AI and machine learning in the FINNIX Credit Report to deliver valuable insights.

REWARD:
Engaging customers through FINNIX Coin gamification to encourage sound financial habits.

EMPOWERMENT:
Building partnerships to improve financial access and generate extra income for our users.

CELEBRATING SUCCESS, EMPOWERING EXCELLENCE

Regional & Industry Recognition

- Future Enterprise of the Year (Thailand) by IDC Future Enterprise Awards 2024
- Top 10 FinTech Companies to Watch 2024 for IT Professionals by Blognone Jobs
- Special Award for Digital Native Business (Asia/Pacific Region) by IDC Future Enterprise Awards 2023
- Special Award for Digital Native Business (Thailand) by IDC Future Enterprise Awards 2023

Innovation in Artificial Intelligence & Technology

- Best in Future of Intelligence by IDC Future of Enterprise Awards 2022
- Best AI Initiative by Global Retail Banking Innovation Awards 2022
- Most Innovative Use of AI/ML by IBS Intelligence Global Fintech Challenge 2022
- Most Innovative Digital Onboarding Rollout by IBS Intelligence Global Fintech Challenge 2022

Customer Experience (CX) Excellence

- Top 10 of Top 100 Banks for Digital CX 2023 by The Digital Banker (Sole Representative From Thailand)
- Best Fintech for Digital CX - Personal Finance by Digital CX Awards 2023
- Best Digital Bank for CX by Digital CX Awards 2023
- Best Retail Bank for Digital CX in Thailand (Highly Acclaimed) by Digital CX Awards 2023
- Best Fintech for Digital CX - Personal Finance by Digital CX Awards 2022
- Best CX Business Model by Digital CX Awards 2022

Creative Marketing & Campaigns

- Creative Business Award for Corporate by CTC Creative Business Awards 2024
- Best Financial & Investment Influencer Campaign (3rd Winner) by Thailand Influencer Awards 2024
- Best Financial & Investment Influencer Campaign (3rd Winner) by Thailand Influencer Awards 2023





WE'RE YOUR BEST FRIENDS EVER!

Empowering everyone to create better opportunities in life.

Central to our accomplishments is the FINNIX app, an intelligent 100% AI lending platform that sets itself apart through the integration of AI and machine learning. This fusion has resulted in a seamless credit application process, equitable interest rates, and a frictionless borrower experience. MONIX's steadfast commitment to data-driven methodologies ensures continuous refinement of our offering based on customer insights, resulting in a personalized and highly efficient lending experience.

KILLING FEATURES OF OPPORTUNITIES

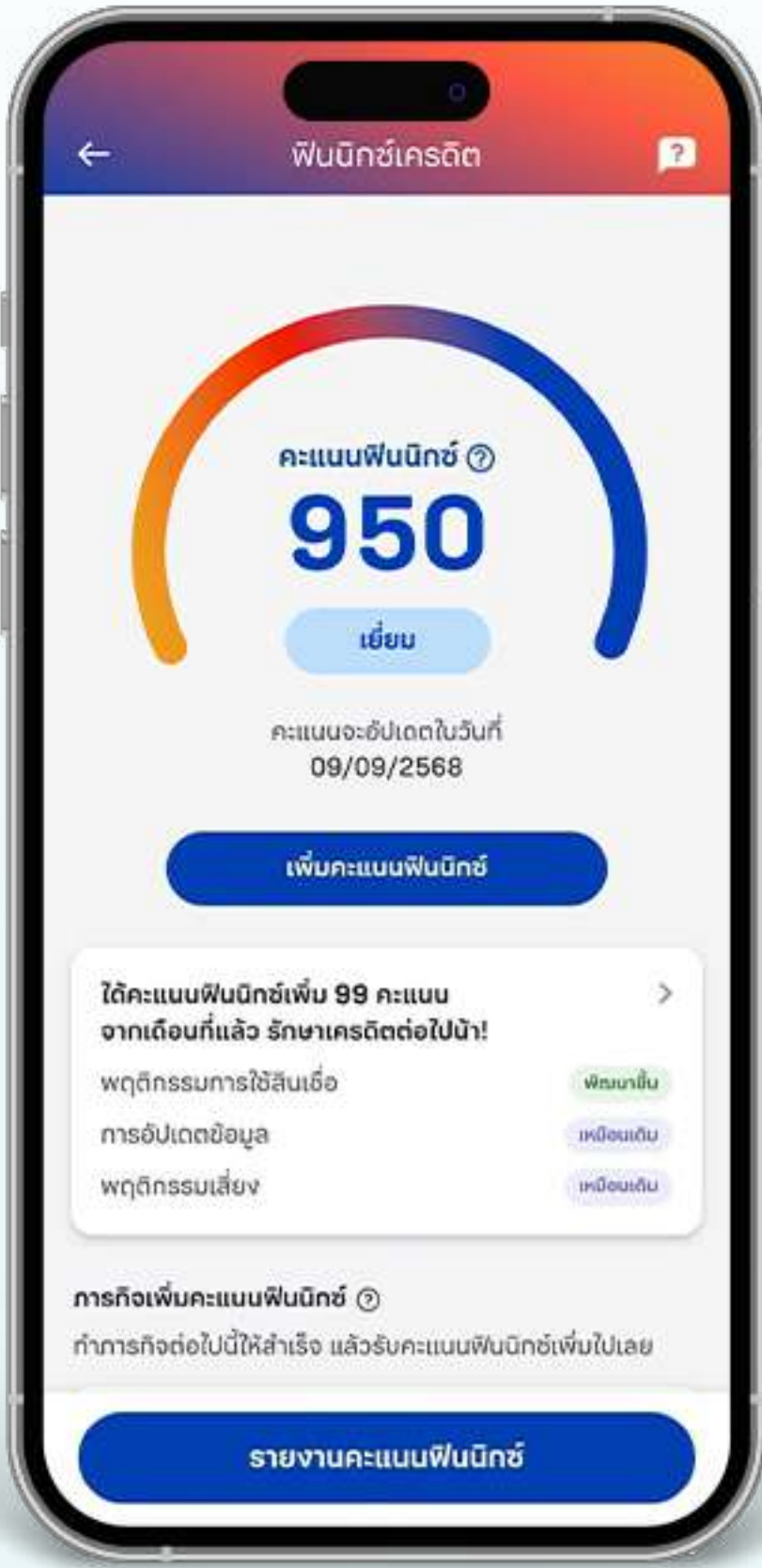
FINNIX NANO LOAN

Access legal loan within 5 minutes.



FINNIX CREDIT REPORT

Opportunity to understand & improve financial behavior.



FINNIX COIN

Opportunity to earn rewards by keeping good credits.



FINNIX JOBS & DEALS

Opportunity to decrease daily expense & earn extra income.



SUSTAINABLE FINANCIAL INCLUSION

We leverage innovation and technology to provide sustainable financial solutions. **Serving 36 million underserved individuals**, we promote equality, reduce reliance on predatory lending, and enhance financial literacy for lasting inclusion.



1.5Bn+
sheets saved
through our 100%
AI-powered, paperless
nano-finance services.

230K+
views

on our financial literacy
articles, helping people
make informed
financial decisions.

62K+
participants
became financially
literate from our
e-learning platform,
“Money Wise, Happy
Life,” within 8 months.

2.3K+
individuals
protected from illegal
loan apps through our
chatbot, “Actual Loan
or Thief Loan.”



47K+
downloads
of e-book “Goo Sang,
Goo Som,” spreading
financial knowledge to
a wide audience.

LET'S GET CONNECTED



 Website



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THANK YOU.

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