

# WealthTech and HealthTech Innovations

May 2023

# AGBA

# Content



- AGBA OnePlatform
  - for Financial Advisors
  - for End Customers
  - Enterprise Grade Back-Office
- AGBA Money
- AGBA Group Digital Marketing
- AGBA Health
- AGBA Technology and Talent
- AI Curriculum for Employees

# one platform

Largest One-Stop Financial  
Supermarket in Hong Kong

# Illustrating the Power of AGBA WealthTech Platform

## OnePlatform at-a-glance

**A unique large-scale financial supermarket**

- 20+ years** of brokerage servicing experience<sup>(5)</sup>
- Serve **1/6+** of the IA licensed TR (broker) in the city<sup>(6)</sup>
- 4 Licences\***
  - SFC<sup>(2)</sup>
  - IA<sup>(7)</sup>
  - MPFA<sup>(1)</sup>
  - Money Lender<sup>(3)</sup>

Provide health protection and wealth management to nearly **200,000 customers**<sup>(5)</sup>

Committed to serving customers in **Greater Bay Area**, with operations support in **QianHai**

**Widest range of products & services**

**2,000+** financial products & services covering **10+** product categories from nearly **100** financial product providers<sup>(5)</sup>

- 1,000+** products
- 50+** insurance & MPF providers
- 800+** funds
- Nearly **40** fund houses
- 50+** alternative products<sup>(8)</sup>

<sup>(8)</sup> Including but not limited to international properties, mortgage loan, personal credit and trust services referral

**A hassle-free customer experience**

- Hotline
- Customer centre
- Live chat

(5) The number(s) above are from OnePlatform Wealth Management Limited, its parent company and other subsidiaries and affiliates of its parent company collectively known as the "Group". (6) Source: The Market Insurance Authority. (7) Overseas General and Long Term Insurance Business.

Update: November 2022

**Powering financial business easy as 1 2 3**



**About OnePlatform**  
Our unique omnichannel one-stop financial business solution platform, expands business opportunities and enhances business productivity to financial advisors and financial institutions. Financial professionals can plug into OnePlatform easily and power up your business instantly. You get everything necessary from client servicing to backend operations support.

(1) Insurance and MPF schemes brokerage services are provided by OnePlatform Wealth Management Limited (respectively an Insurance Broker Company with IA Licence No. 18142 and a Principal Intermediary with MPF Regulation No. K000099). (2) Fund products and portfolio management services are distributed under the custody of OnePlatform Asset Management Limited (a licensed corporation with SFC CE No. AFQ784). (3) Money lender business (including mortgage loan and personal credit) are provided by OnePlatform Credit Limited (Money Lender's Licence Number 1207022). (4) Any estate agency business exclusively in relation to properties outside Hong Kong are provided by OnePlatform International Property Limited.

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www.oneplatform.com.hk

AGBA | one platform  
Member of AGBA Group Holding Limited

**50+ 間供應商** | **公司**

**貼心便捷的客戶體驗**

- 熱線電話
- 客戶中心
- 即時線上支援

(5) 數據為單一財富管理公司（「單一財富」），其母公司，及其母公司的其他子分公司和關聯公司（合稱「集團」）之合併數據。  
(6) 數據來源：保險業監管局數據。  
(7) 銀行一級和長期保險業務活動。

更新：2022年11月

**共同創造 成就更高**



**獲發 4 類牌照\***

- 證監會牌照<sup>(2)</sup>
- 保險經紀公司牌照<sup>(1,7)</sup>
- 強積金主事中介人牌照<sup>(1)</sup>
- 放債人牌照<sup>(3)</sup>

**致力拓展 大灣區 業務，於 前海 提供營運支援**

提供 **2,000+** 款理財產品和服務<sup>(5)</sup>，  
產品和服務種類<sup>(5)</sup>

**50+ 其他產品\***

\*包括但不限於海外物業、按揭貸款、個人信貸及信託服務轉介

**關於環一 (OnePlatform)**  
我們開創以嶄新科技驅動的一站式金融業務及產品平台，綜合提供多元化理財產品及服務，涵蓋保險、強積金、基金、海外物業、按揭貸款、個人信貸及信託服務轉介，聚焦為金融機構及理財顧問提供全方位銷售協作服務，助客戶輕鬆拓展財富管理業務。

(1) 保險及強積金計劃的經紀服務由環一財富管理有限公司提供。環一財富管理有限公司為持牌保險經紀公司/保險顧問機構。FB1452/及強積金主事中介人/強積金服務機構。IC000579。 (2) 基金產品及投資組合管理服務由環一資產管理有限公司分銷及/或提供。環一資產管理有限公司是持牌法團/受監管中央證券。AFQ784。 (3) 放債人業務（包括按揭貸款及個人信貸服務）由環一信託有限公司提供（放債人牌照號碼：1207/2022）。 (4) 轉介香港以外之物業代理業務，由環一國際地產有限公司提供。

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www.oneplatform.com.hk

AGBA | one platform  
匯豐集團控股有限公司成員



# PRODUCTS AND SERVICES

## Insurance & MPF<sup>1</sup>

Offering brokerage services covering 1,000+ products with over 50 insurance companies and MPF service providers<sup>##</sup>

## Funds<sup>2</sup>

Distributing over 800 fund choices from nearly 40 renowned fund houses<sup>##</sup>

## International Properties<sup>4</sup>

Providing one-stop sales and purchase and leasing services of international properties in United Kingdom, Japan, Australia, Thailand and Malaysia

## Loan services<sup>3</sup>

Providing retail customers with comprehensive loan services including mortgage loan



# Our Partners

one  
platform

## Fund Houses



# Our Partners

## Insurance Providers



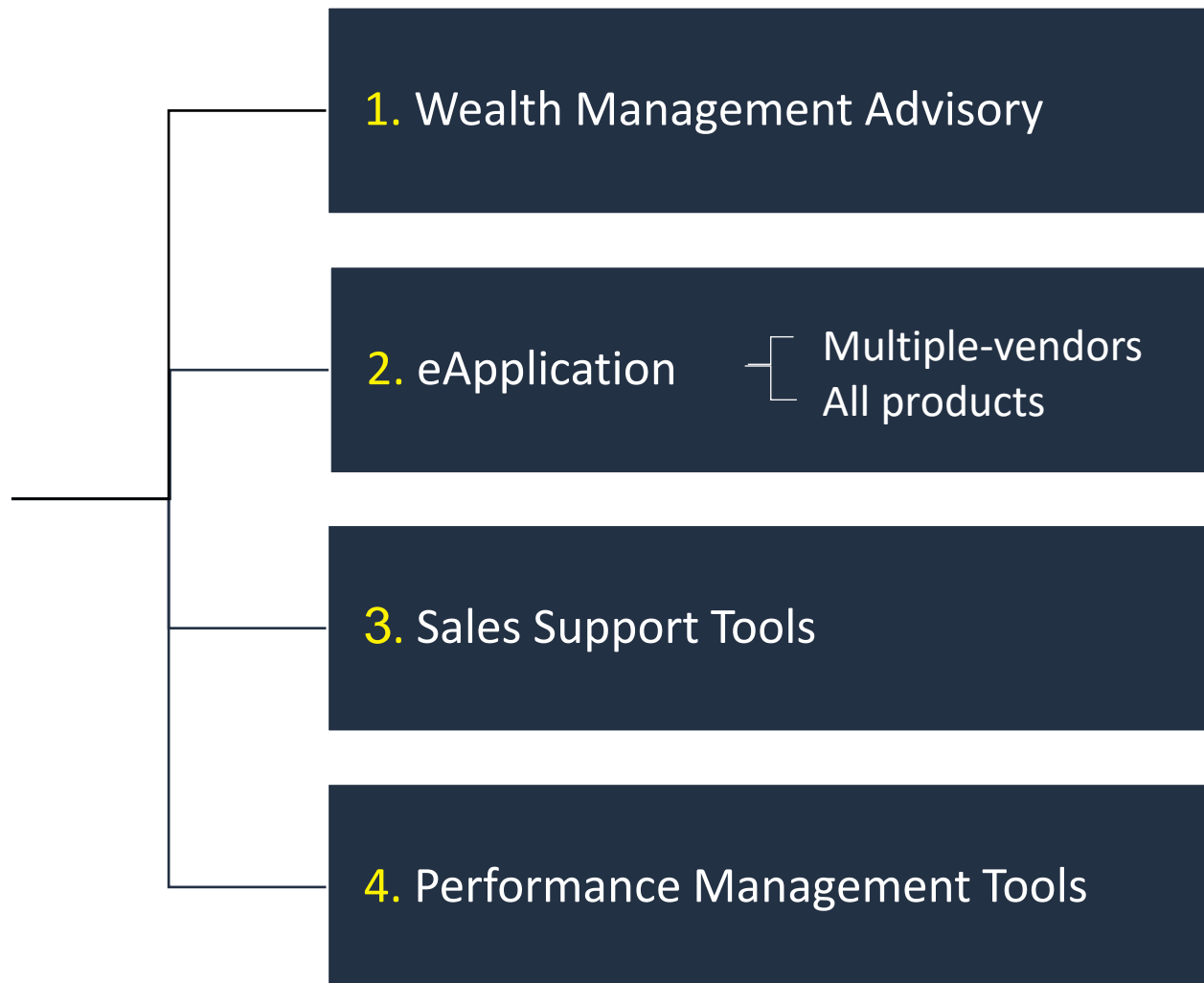
# 1 For Financial Advisors



# Our Digital Solutions Make Life Easier for Financial Advisors

one  
platform

AGBA

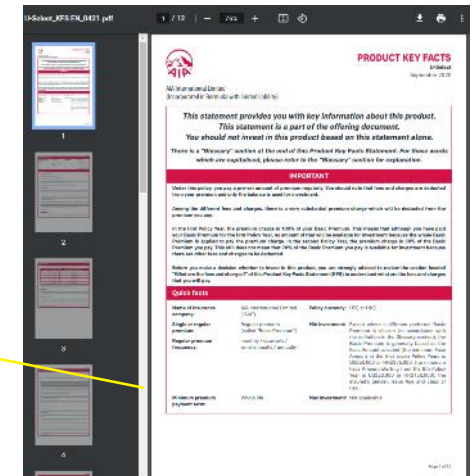


# Product Library – All Products

Proprietary product library with details of all products in the market

All **LATEST** products from all providers  
Available for download in **ONE SINGLE** depository

Plan Name	Product Brochure	Fund Brochure	Product Guide	Provisions	Remarks
U-SELECT 「您想」投資總額壽險計劃	PB TC	IO TC	PG TC	PP TC	
	PB EN	IO EN	PD TC	PP EN	
	KFS TC				
	KFS EN				
TREASURE MASTER PLUS 「卓越智悅」	PB TC	IO TC	PD TC	PP TC	
	PB EN	IO EN	PD EN	PP EN	
	KFS TC		PG TC EN		
	KFS EN				
Treasure Advantage 2 卓越投資計劃 2	PB TC	IO TC	PG TC	PP TC	
	PB EN	IO EN	PG EN	PP EN	
	KFS TC				
	KFS EN				

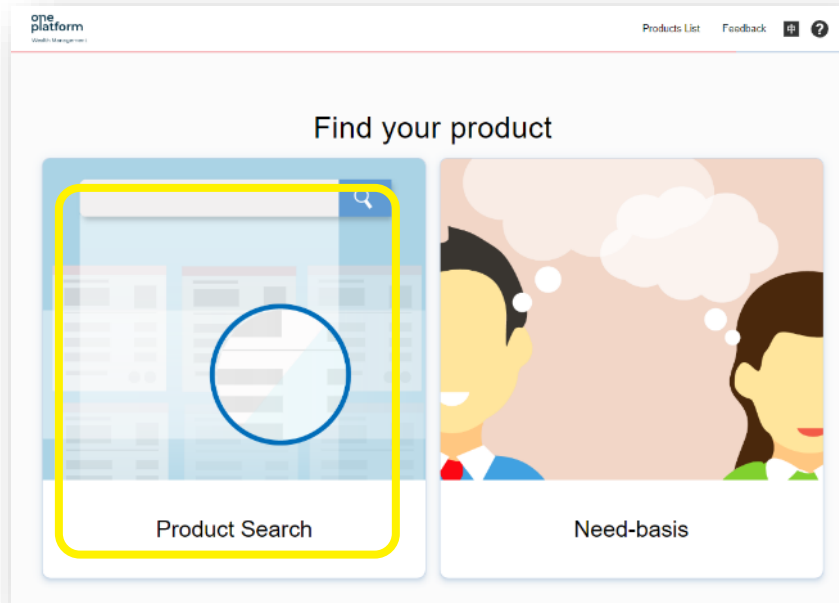


# Wealth Management Advisory: iCompare

one  
platform

Automated product mapping and matching tool basing on individual customer's demographics and needs – covering all wealth and insurance products from all product manufacturers

Clear & Insightful Cross Providers comparison with few Clicks



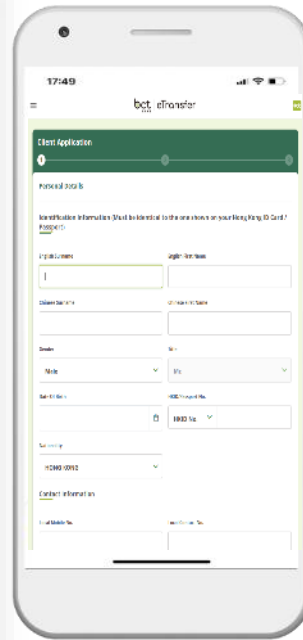
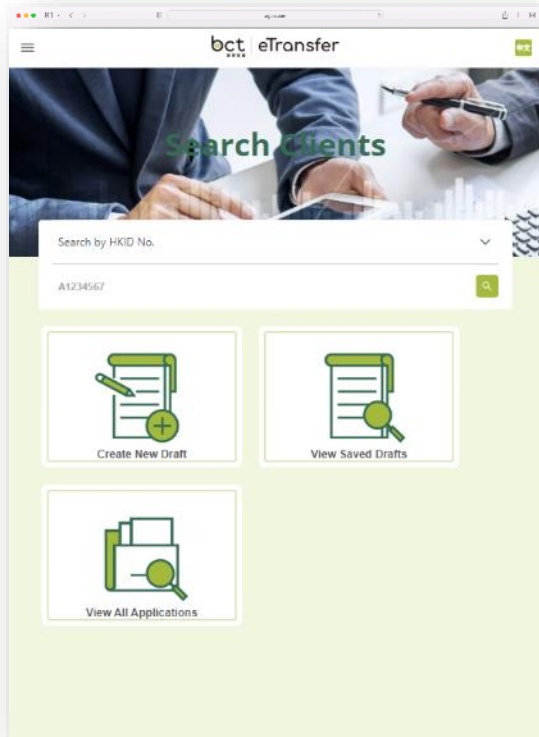
The screenshot displays a comparison of three insurance products. The user profile is '45 years old, Non-smoker'. Three products are selected for comparison. The table below summarizes the key details for each product.

Product	Provider	Plan Name	Level Premium	1st yr Premium	Pay Term	Coverage period	Reference age	USD Total Savings Ratio
AIA	Golden Years Income Plan	「年金寶」入息計劃	Level premium for 3-year/HKD12K Monthly Income/Income Period to age 110	68,250	3	To Age 110	45	137%
Sun Life	Foresight Deferred Annuity Plan	豐碩延期年金計劃	Level premium for 3-year/HKD12K Monthly Income/15 years income period	48,750	3	25 Year(s)	45	137%
BOC Life	SmartRetire Annuity Insurance Plan	非凡退休年金保險計劃	Level premium for 5-year/HKD12K Monthly Income/Income Period to age 110	41,700	5	To Age 110	45	132%

Below the comparison table, there are three detailed product cards. The first card is for AIA's Golden Years Income Plan, showing a USD Total Savings Ratio of 132%. The second card is for BOC Life's Smart Immediate Annuity Plan, showing a USD Total Savings Ratio of 129%. The third card is for BOC Life's SmartRetire Annuity Insurance Plan, showing a USD Total Savings Ratio of 129%.

# eApplication

Streamlined digital submission through eApplication tools



## SEAMLESS Digital Application Process to Product Providers

### ■ Flexibility

Prepare business plan for clients anytime and anywhere, without bringing bulky application forms for filling.

### ■ Simplicity

Submit applications via simple and direct interfaces.

### ■ Ease of effort

Save the document delivery and scanning effort.

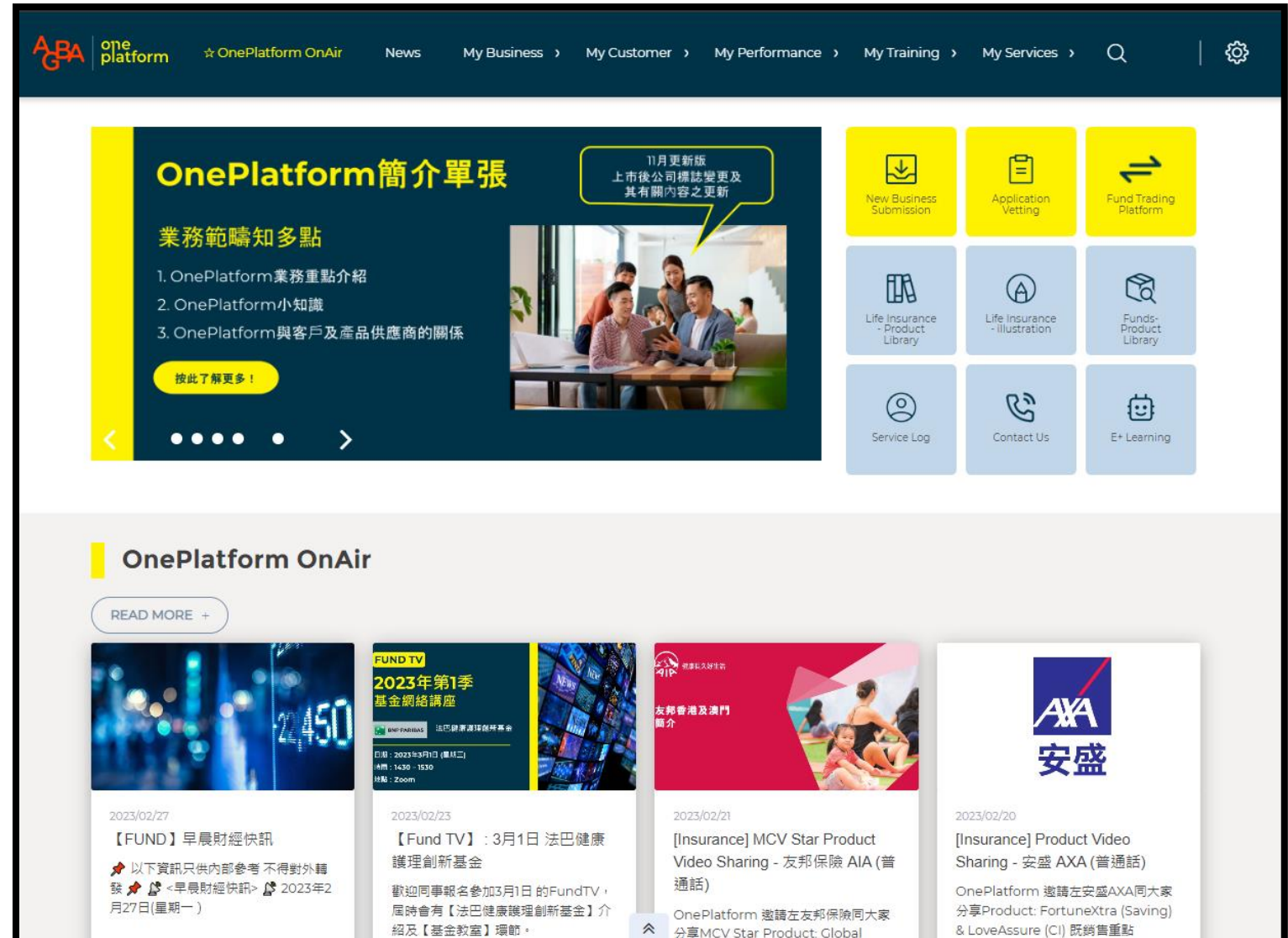
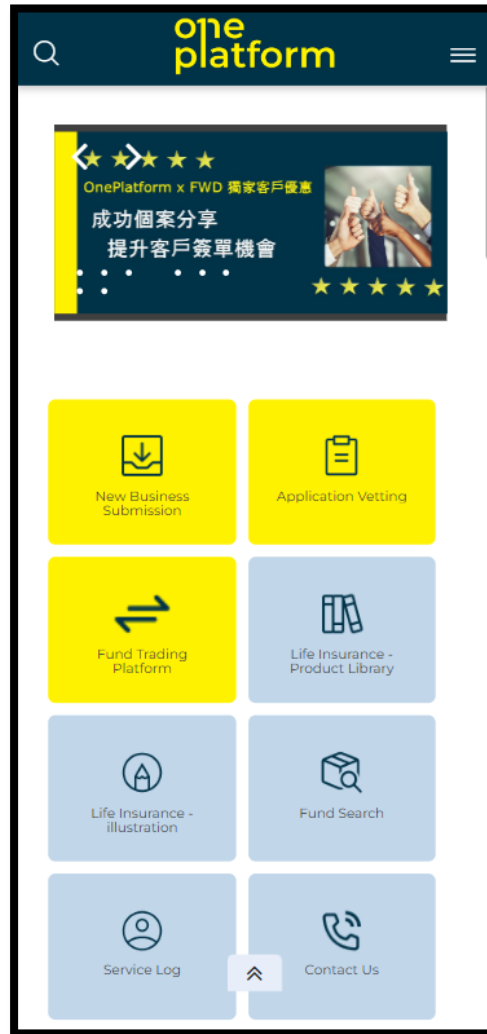
### ■ Speed

Streamlines the whole process to avoid manual errors, which speeds up the policy issuance.

# Sales Support: OnePortal

one  
platform

A bespoke sales-oriented portal offering a hassle-free experience to our financial advisors





Offering latest market news and insightful product knowledge via OnePortal to equip our financial advisors for their daily business needs.



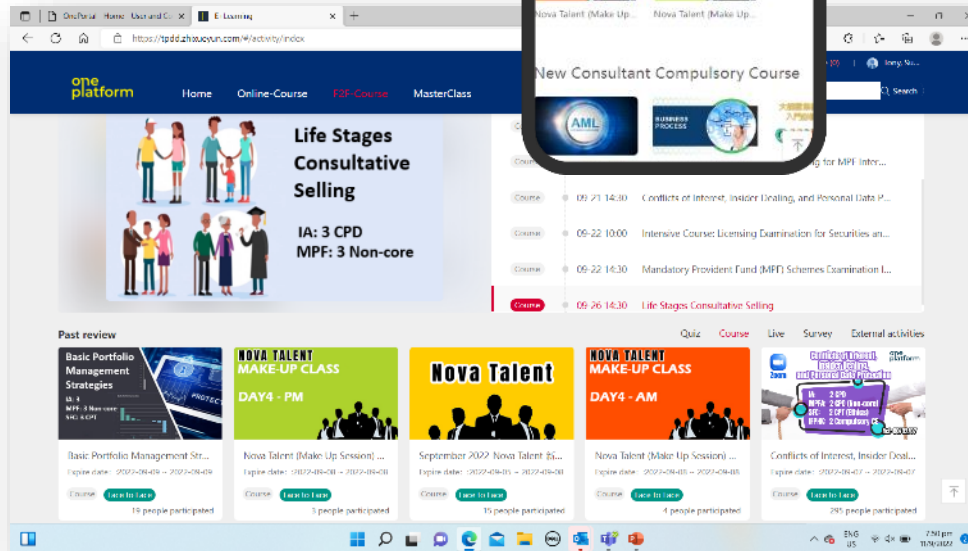
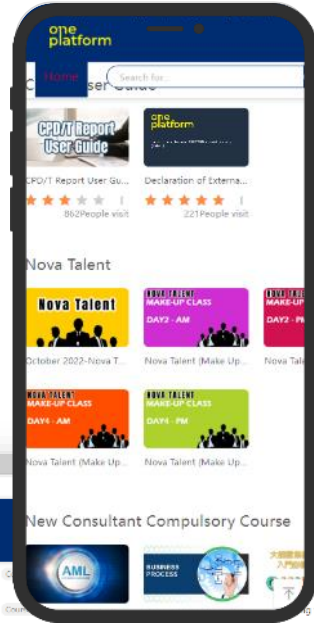
## Market Leading Advisory Platform (Unique in Market)

- Latest Market News for Insurance, Fund, international Property
- Industry Insightful News
- Hot Products comparison
- Product/ Skillset Video



# Sales Support: E+ Training

All weather online training platform to offer 7/24 training experience



## Why it matters....

- **Over 160** professional training course available to upskill advisors' knowledge on product, sales skills or compliance
- Offer eCPD program to allow advisor to fulfill regulatory training requirement online without spending extra time on F2F course enrollment and physically travelling

## Sales Centric eTraining Platform

- Soft skills
- Regulatory updates
- Professional knowledge
- Best practices in financial planning

## Tailor Made Training Program

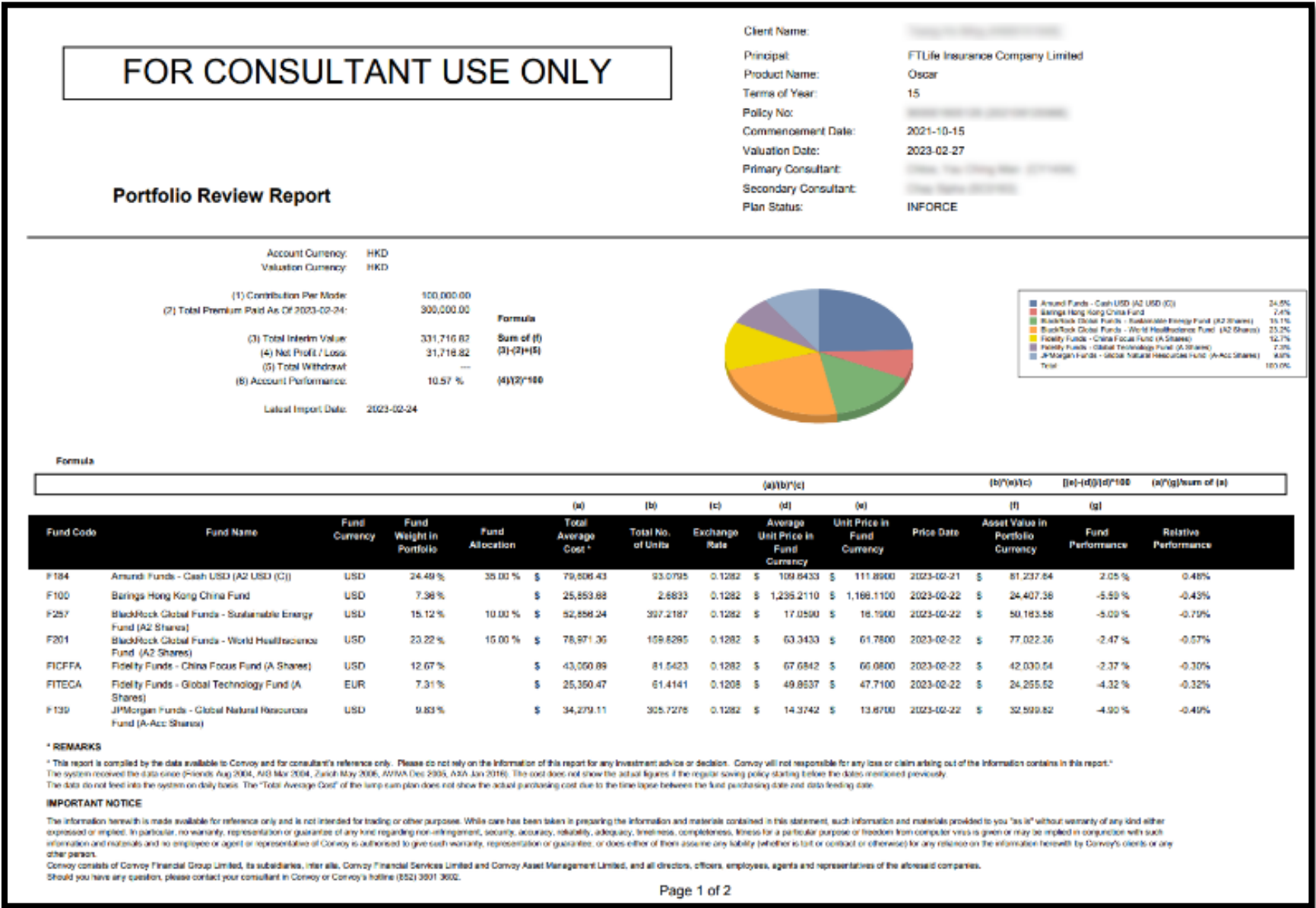
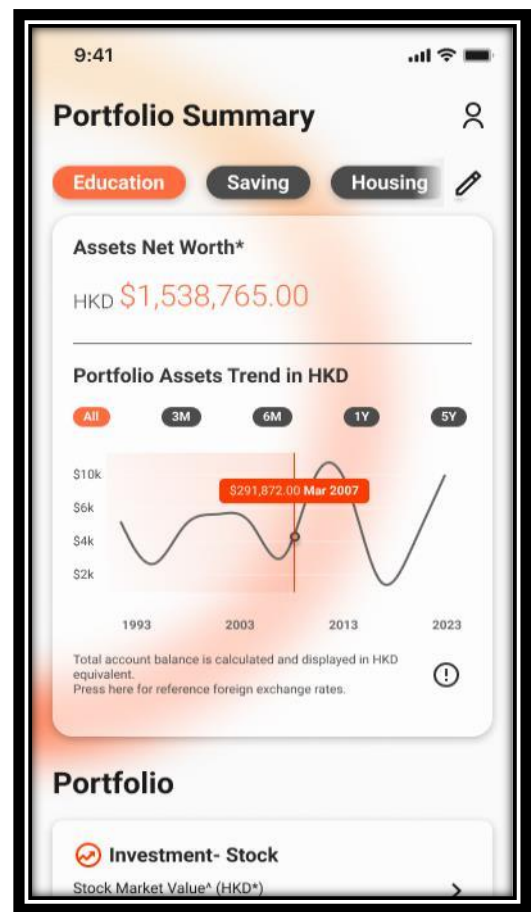
- Nova Program
- Soft skills
- Regulatory updates
- Professional knowledge
- Best practices in financial planning

## In-house Accredited Training Program

- CPD/ CPT courses
- Tailor-made trainings

# Performance Management Tools

OnePlatform also provides a variety of performance tools and reports to help our financial advisors to manage the performance for their client portfolios



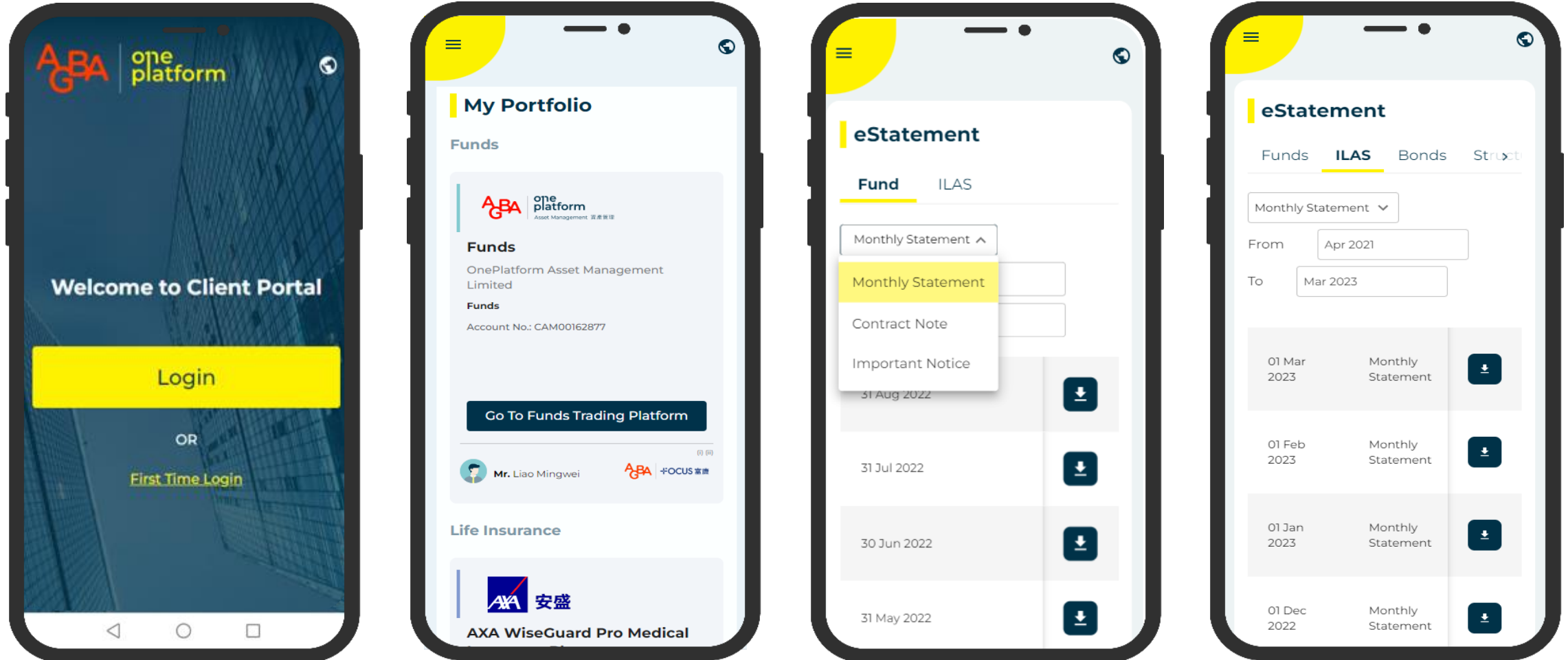
# 1 For End Customers

# Client Portal

one  
platform

Customer-centric Portal for Portfolio Management

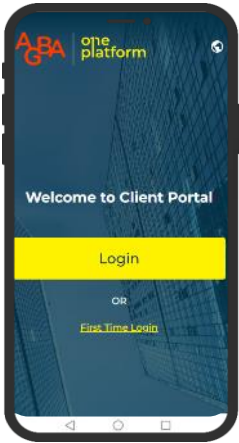
Tailor-made for OnePlatform Customers



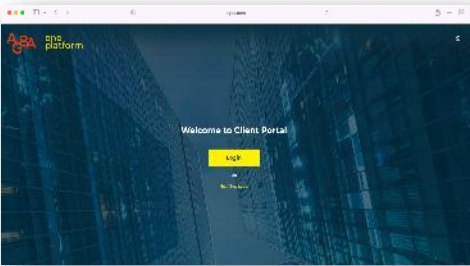


# Client Portal

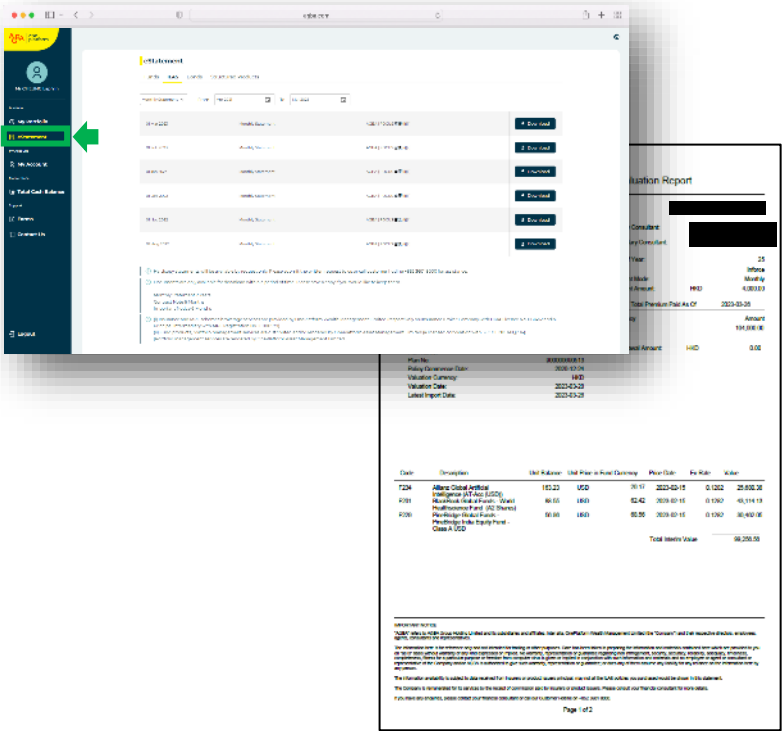
The central gateway for **OnePlatform Customers** to check their portfolio and statements



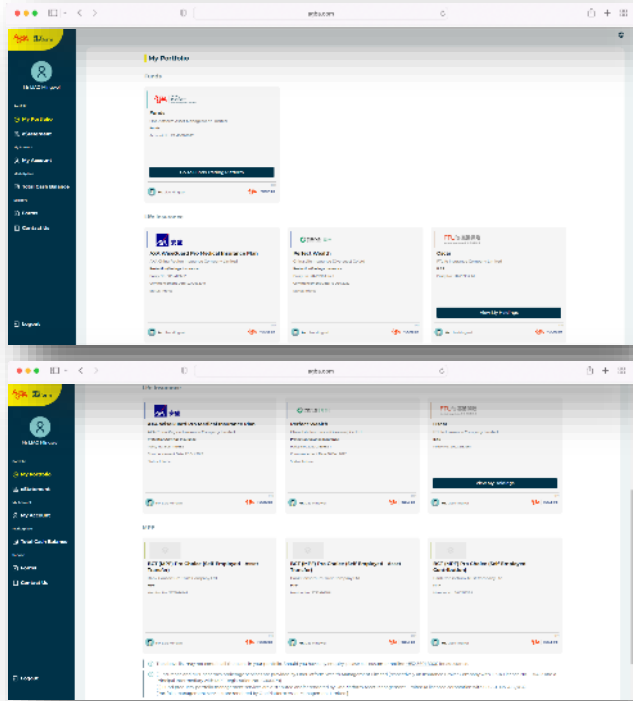
Mobile



Desktop



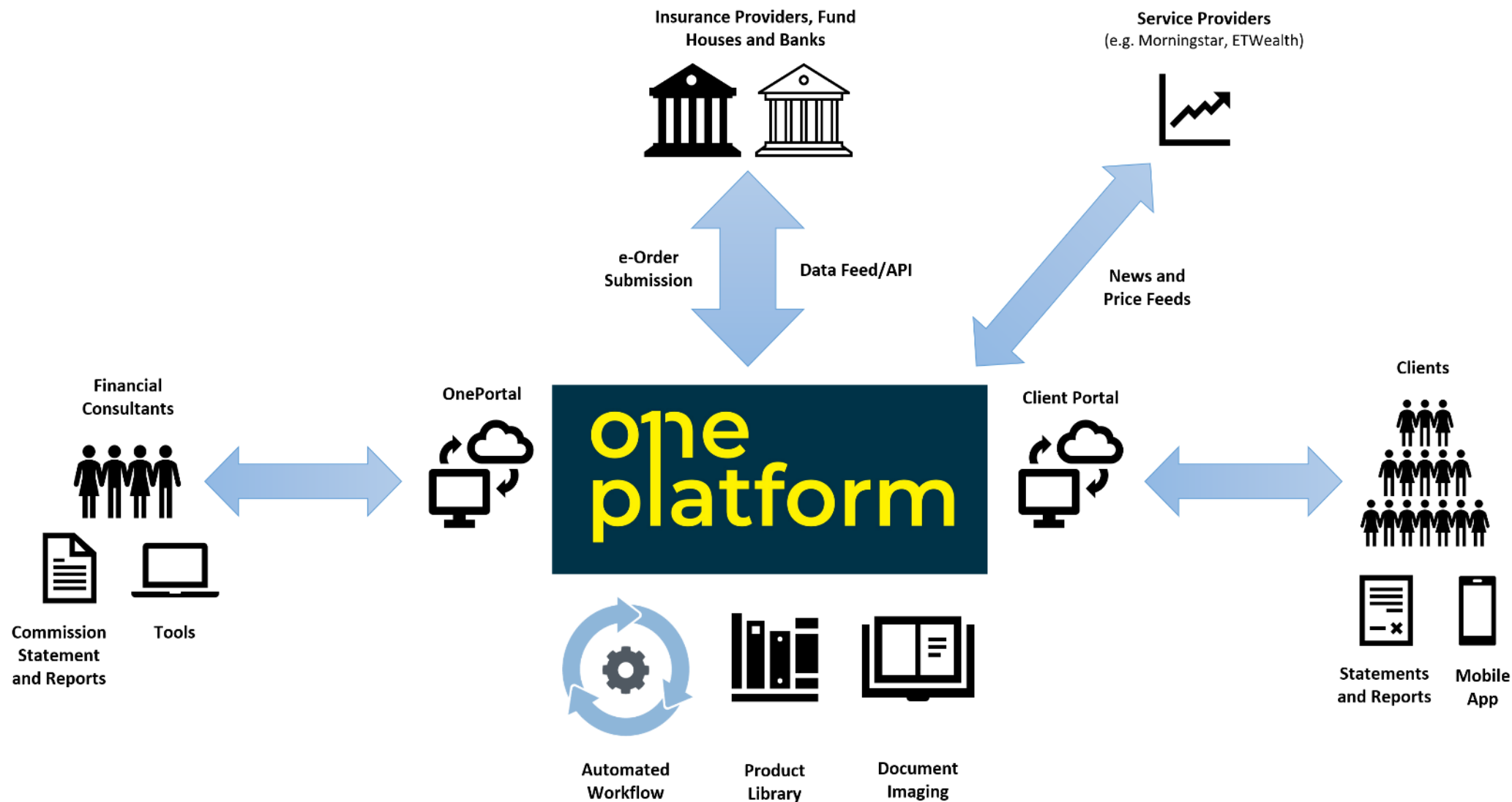
Informative Fund Statement



Browse all policy info  
(With Insurer Datafeed support)

# 1 Our Back Office

# Connectivity of OnePlatform Back-office



# Trusted By Regulators

- OnePlatform is under the supervision of various regulatory authorities:



- We are fully complied with the system control and security requirements of regulatory bodies.

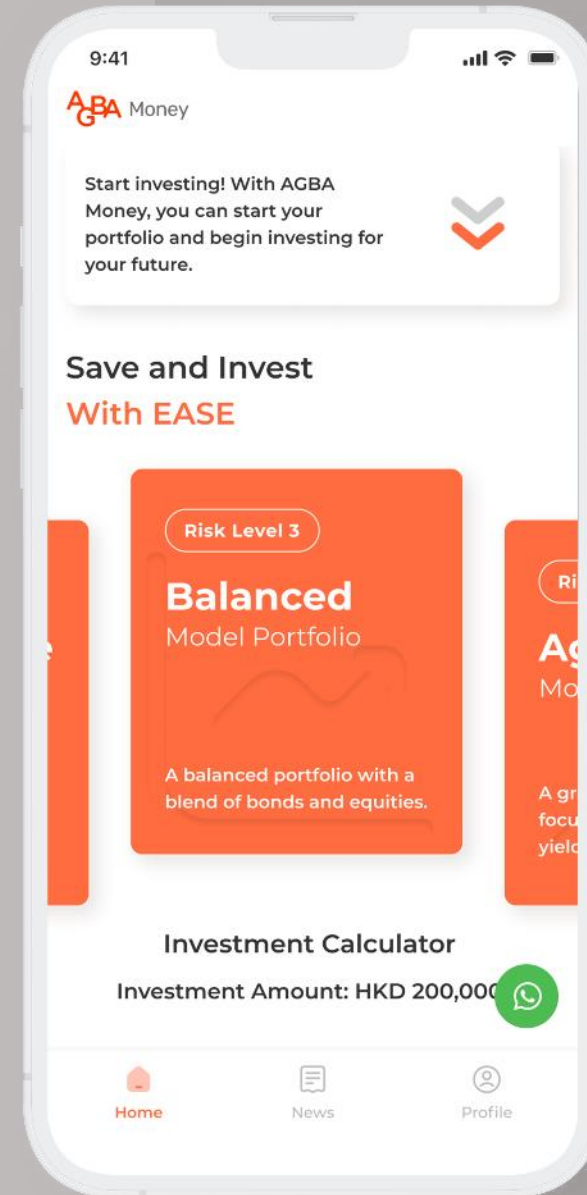


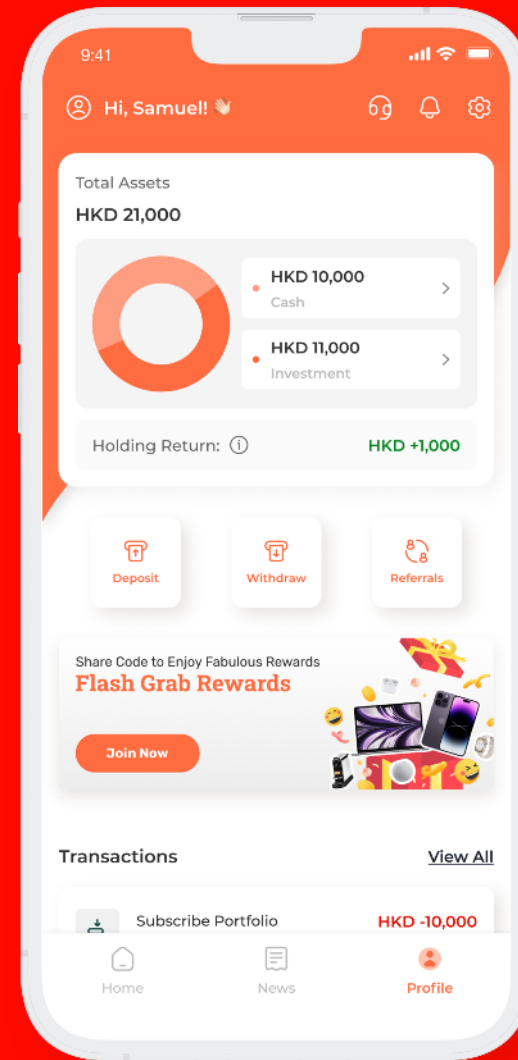
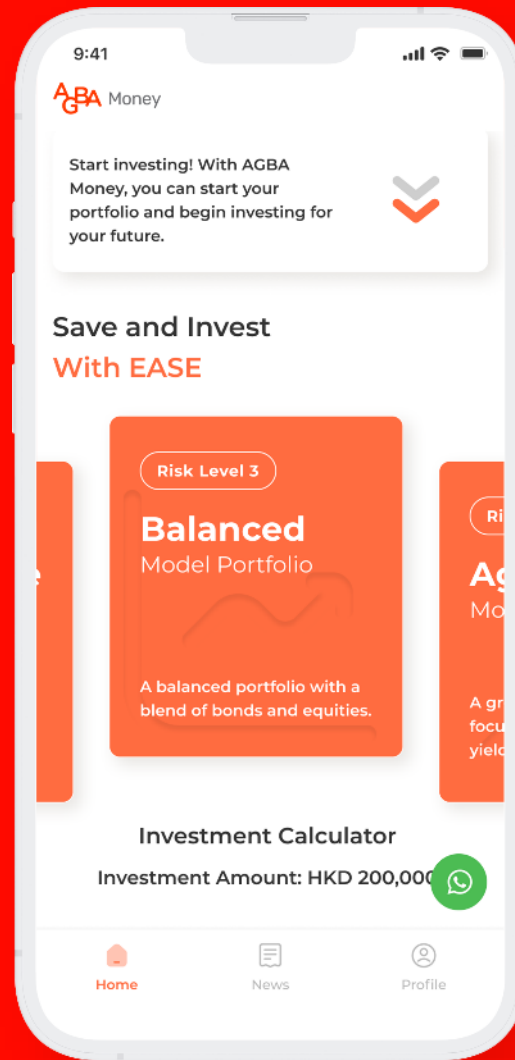
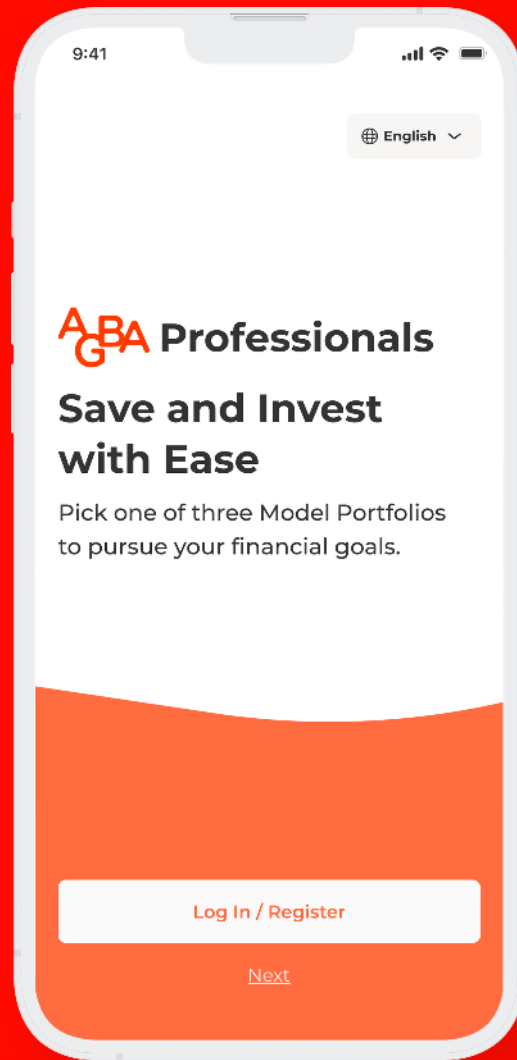
Saving and Investing Made Easy

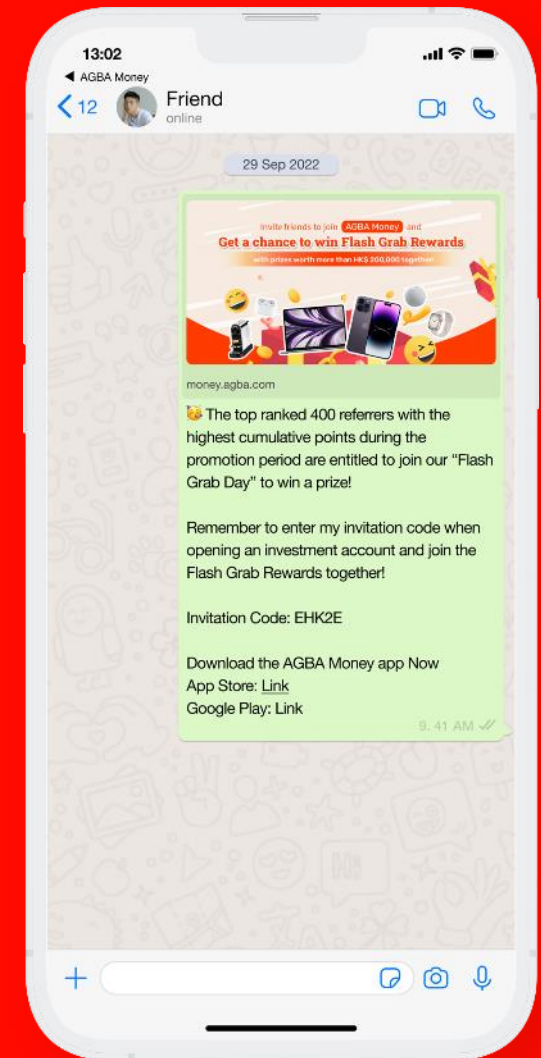
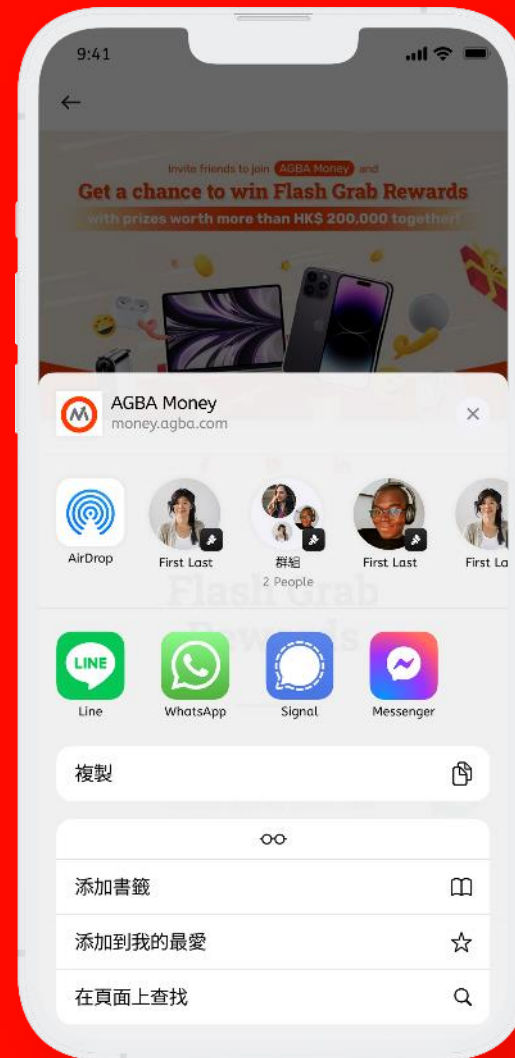
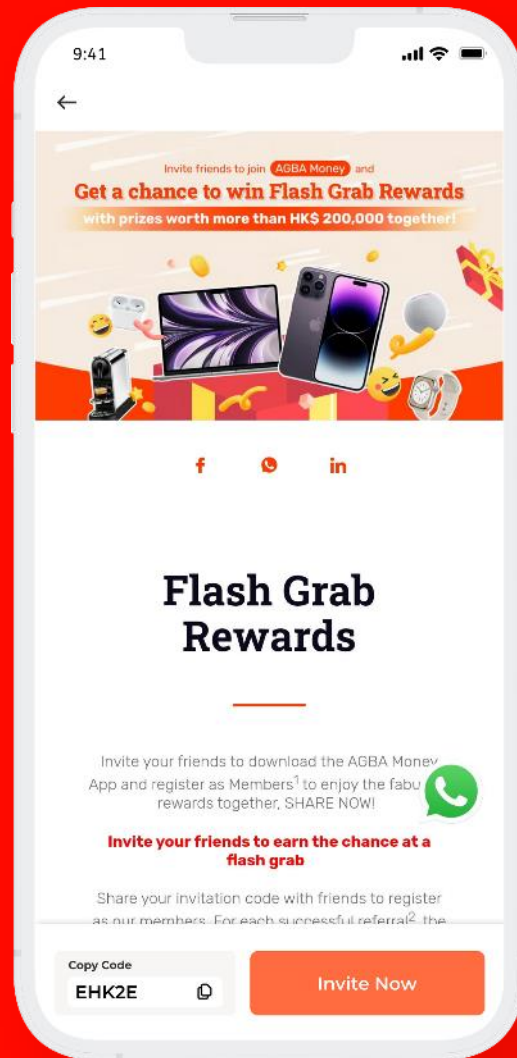
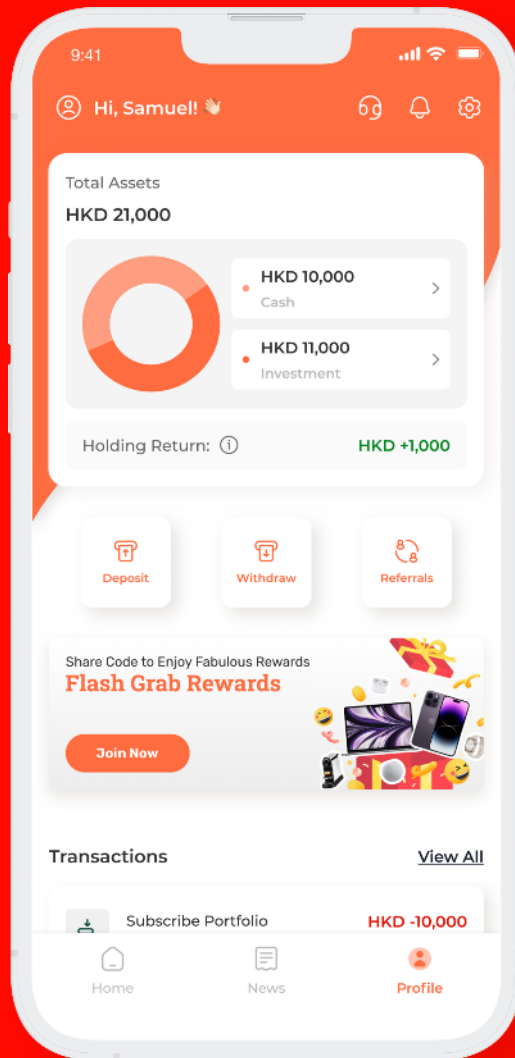


# AGBA Money

- Mobile investment app of AGBA Group.
- Safe, simple and affordable investment options for everyone.
- Regardless of your financial background or experience.
- Saving and investing made easy!



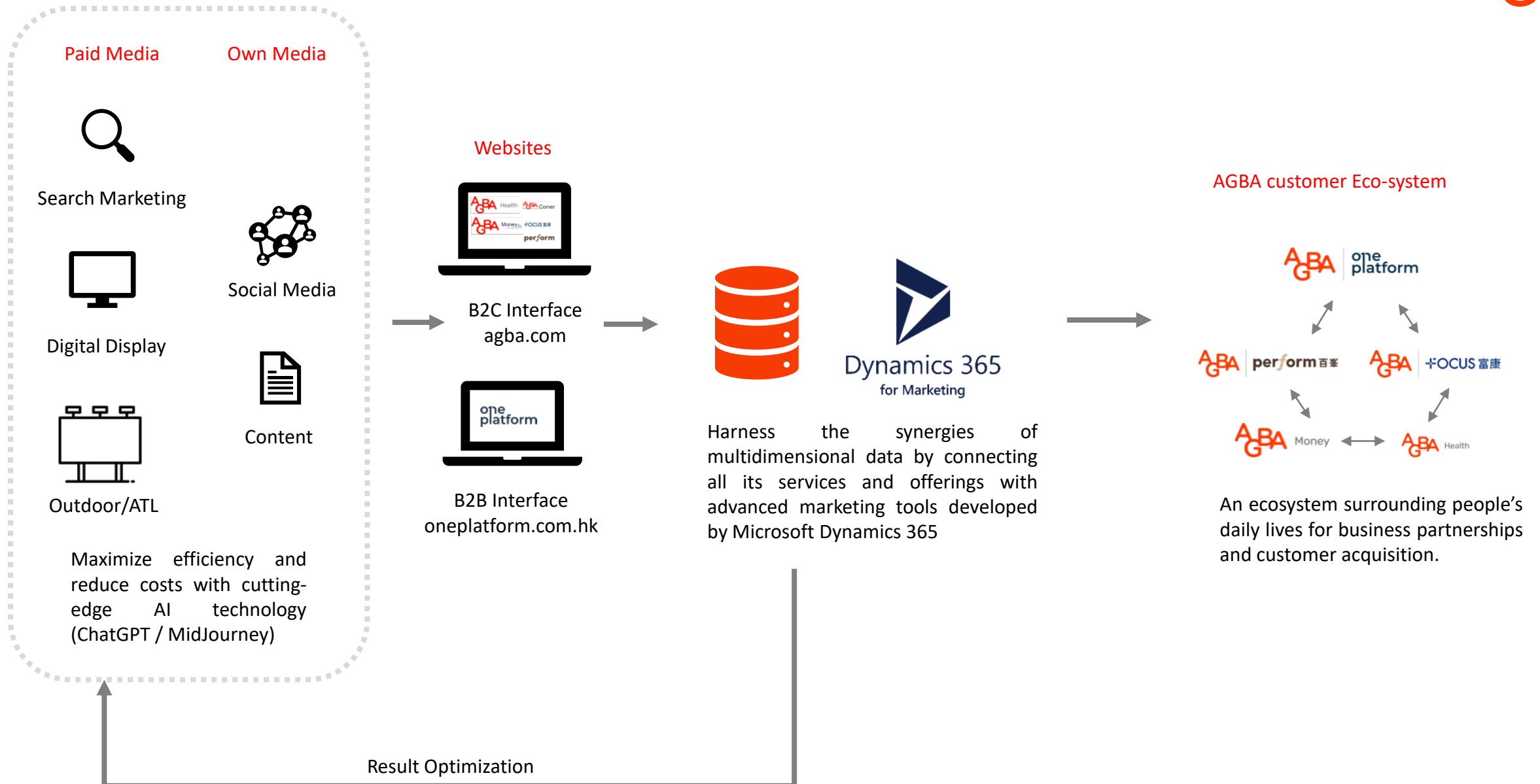




Digital Marketing

AGBA

# AGBA Digital Marketing Ecosystem

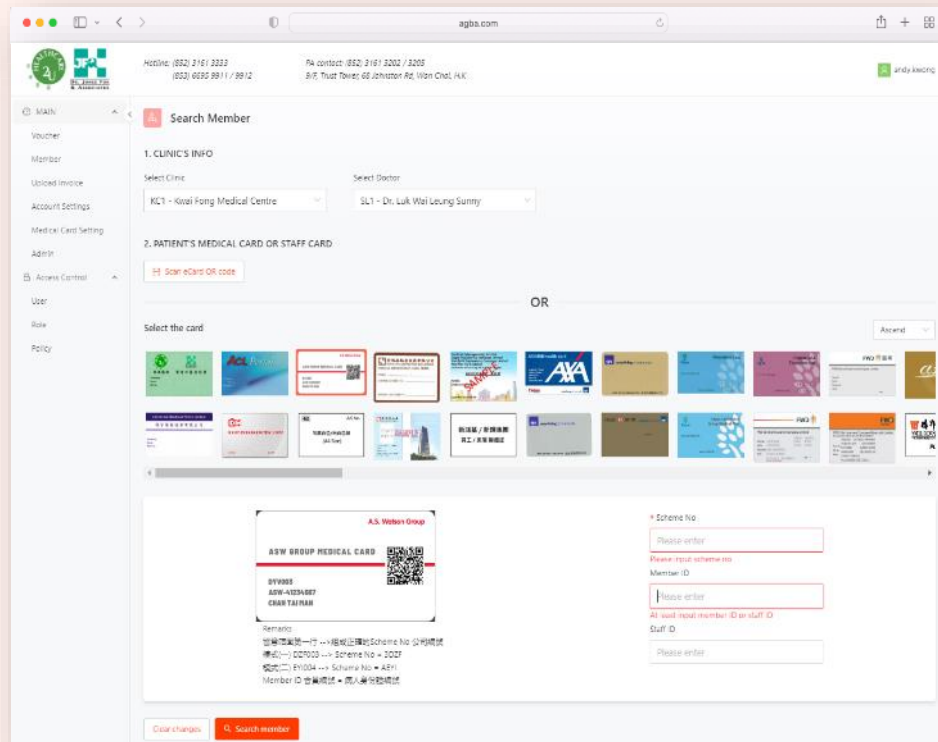




AGBA Health

AGBA

## eVoucher System



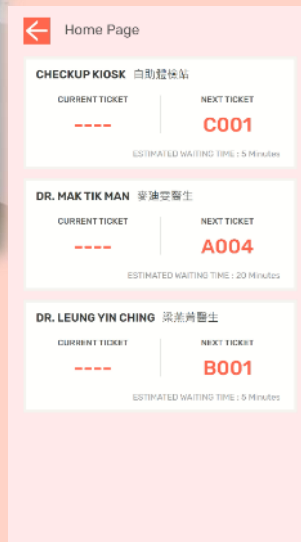
## eMedical Card in eWallet and Mobile App



# AGBA Health – Clinic



## Equipment of Smart Clinic



Kiosk with Ticketing, Clinic Information Display.

Self Checkup Booth – for BP, BMI, Blood Oxygen, etc



LAGUNA CITY MEDICAL CENTRE  
麗港城醫務中心

2022-09-26  
06:19 PM



<b>C004</b>	<b>C002</b>
房間 A	林裕成醫生
Room A	Dr. Lam Yu Tsing
<b>A001</b>	<b>A001</b>
房間 C	護士站
Room C	Nurse Station
-----	
自助體檢站	
Checkup Kiosk	

別籌款平台的7千萬元。 血庫僅餘3至4日存量 紅十字會輸血服務中心呼籲捐血。

TV for Clinic Queue display

ePayment – Visa, Master, Unionpay, Wechat, AliPay and Octopus Payment



Technology  
& Talent

AGBA

# Our Technology and Team



As a Nasdaq listed company, technology is the foundation of our Wealth and Health Management platform.

AGBA's technology-enabled platform offers a wide range of financial and healthcare products.

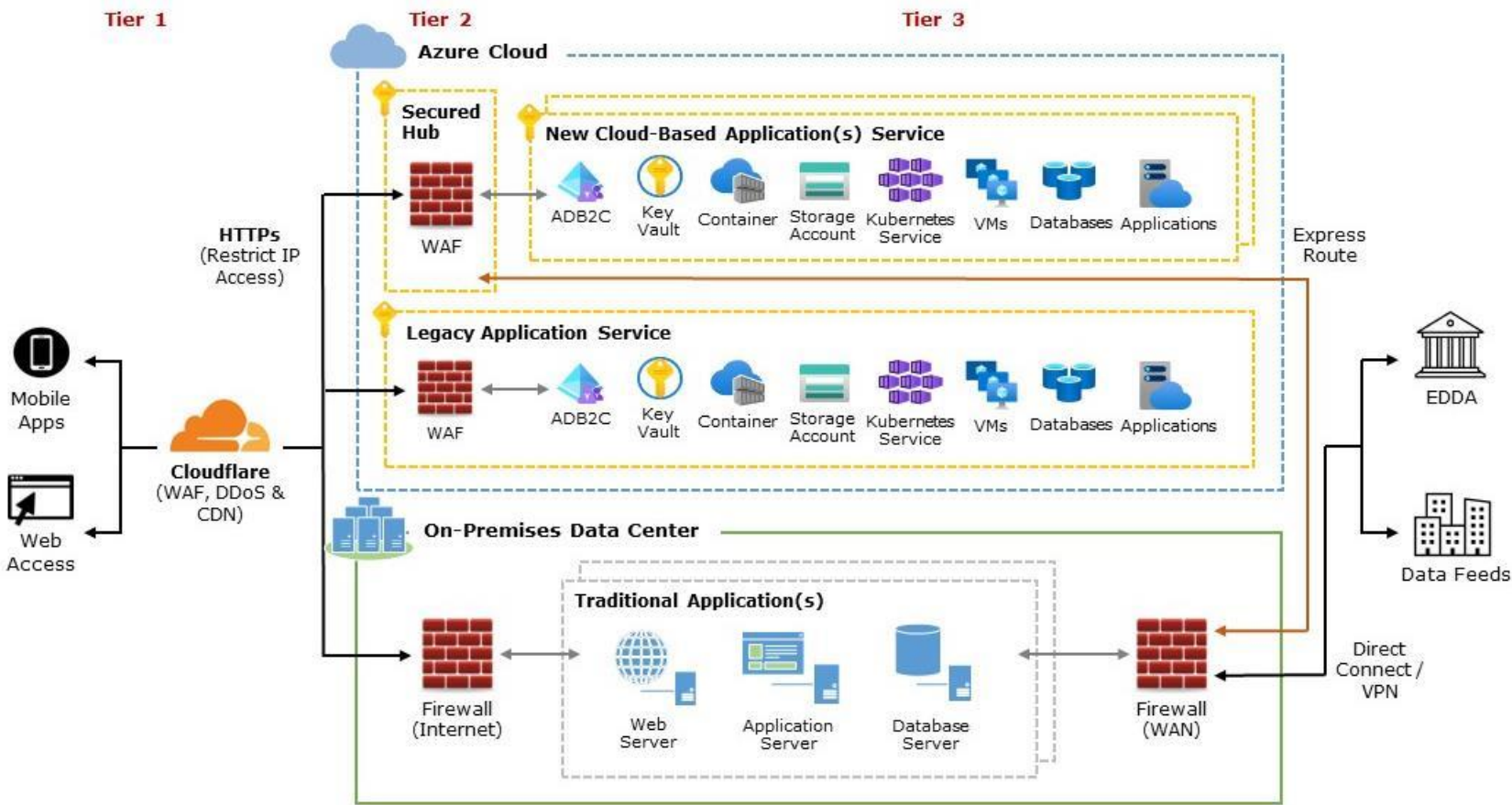




# Enterprise-Grade Systems

one  
platform

## Hybrid Cloud Architecture



dynatrace



Microsoft®  
SQL Azure™



kubernetes



Professional Tech Team

Best of Breed Tech

# Digital & Technology Team

## Quick Facts of our Tech Team:

- 3 locations (HK, SZ and KL) with over 100+ developers and IT professionals
- Experienced professionals with strong banking, insurance and FinTech knowledge
- Young, energetic and passionate team members







**Culture: Work Hard and Play Hard**

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AI Curriculum  
for Employees

AGBA



# AGBA - AI Curriculum

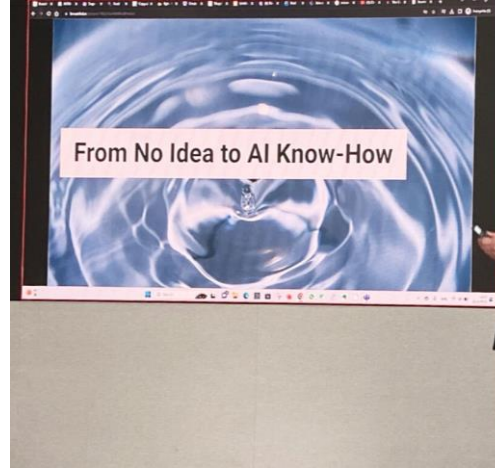
	101 AI Basic	201 AI + Write	202 AI + Slide	301 AI + Analyze	302 AI + Draw
Audience	2600+ General Staff & Financial Advisor located in HK and China				
Objectives	To gain basic understanding of what AI is and how it works	To learn how to create AIGC	To learn how AI can be used to create visually appealing presentations	To learn how AI can be used to analyze data and generate insights	To learn how AI can be used to create custom illustrations and graphics
Content	<ol style="list-style-type: none"><li>1. Introduction to AI: Overview of what AI is and how it works</li><li>2. Applications of AI: Explanations of different functions where AI is being used, with real-world examples</li><li>3. Implications of AI: Discussion of potential benefits and challenges of AI</li></ol>	<ol style="list-style-type: none"><li>1. Introduction to AI applications in writing</li><li>2. Use AI + Write Tools like a pro</li><li>3. Examples of AI-generated writing prompts and exercise</li></ol>	<ol style="list-style-type: none"><li>1. Understanding AI and Slides</li><li>2. Tools for Creating Slides with AI</li><li>3. Best Practices for Creating Slides with AI</li></ol>	<ol style="list-style-type: none"><li>1. AI and Analysis</li><li>2. Easy-to-Use AI Analytical Tools</li><li>3. Basic Concepts in AI Analysis</li></ol>	<ol style="list-style-type: none"><li>1. Introduction to AI in Art and Design</li><li>2. AI-powered Drawing Tools</li><li>3. Collaborative Creativity</li></ol>
	'Meet-up' mini-session to further equip and sustain AI skills learned during workshop				
Outcomes	Explain the basic concepts of AI and how it is being used	Generate written content for various purpose	Create presentations with customized design elements and templates	Analyze data and generate insights for various purposes, such as business decision-making	Create custom illustrations and graphics for marketing or social media content

# AGBA - AI Curriculum

Three tiers of people



**An comprehensive approach to Artificial Intelligence Adoption by engaging all 2,600+ team members in AI initiatives**



**AGBA embraces  
#Artificialintelligence  
as part of the group's  
initiative**



**AGBA**

# THANK YOU

For further information, please visit [agba.com](http://agba.com)

