



THIS IS HOW
WE BANK

VIETNAM'S
-FIRST-
DIGITAL BANK

timobank
POWERED BY VPBank

What's all this buzz about Timo?



AGENDA

What is Timo to the customer?

What is the Timo business model?

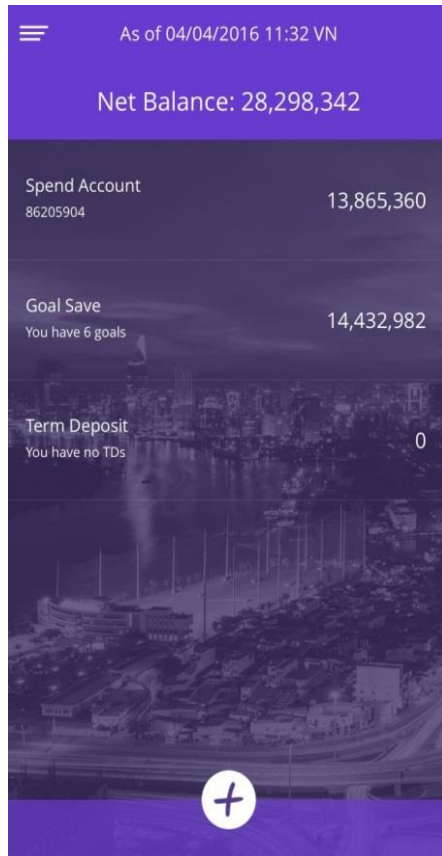
What's special about Timo?

What does the future hold for Timo?

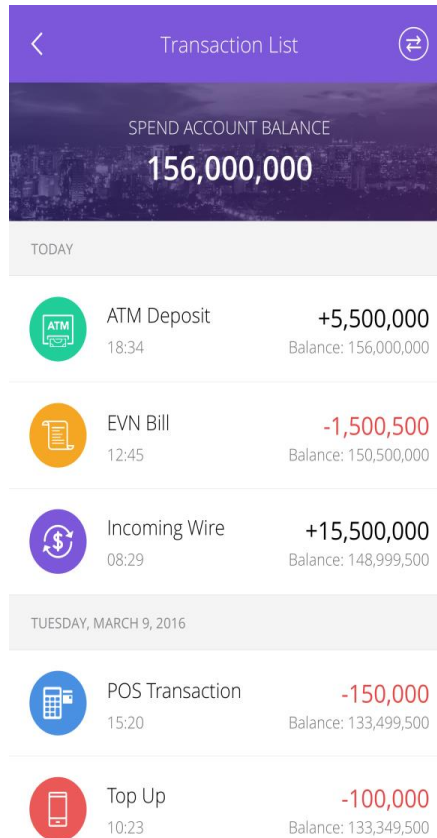


The Timo App

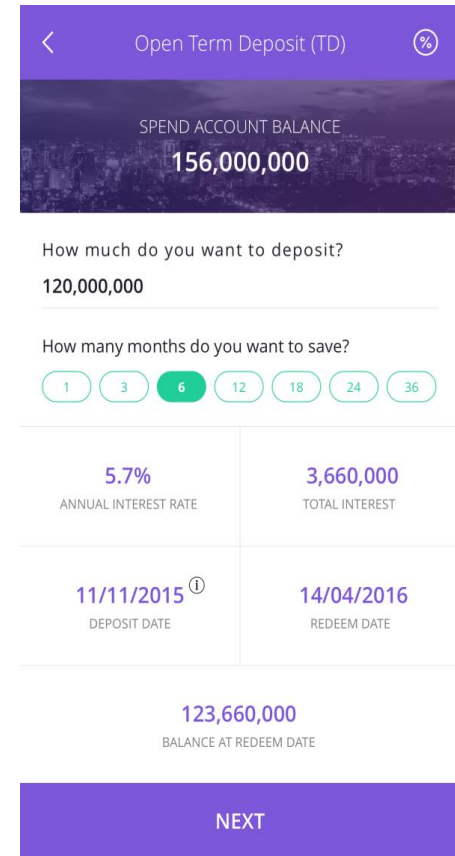
timo



Main screen - Your accounts and shortcuts



Easy view of daily Spend transactions

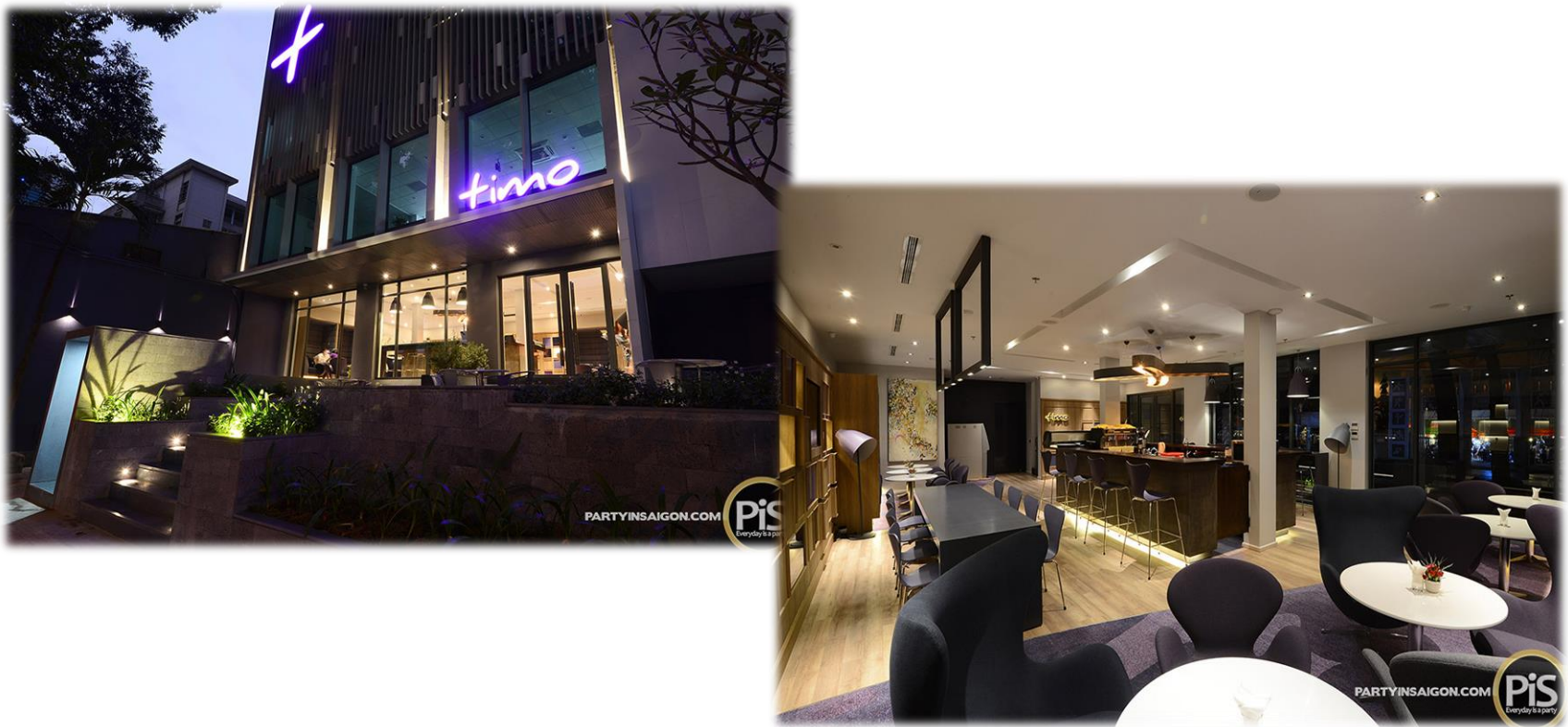


A few steps away from opening a Term Deposit

Joining Timo

timo

To join Timo, a face to face meeting with one of our Timo Care Reps is required. 80% of face-to-face meetings take place in the stylish café at the Timo Hangout in Pasteur Street HCMC, and now at 19 Ngo Quyen in Hanoi.



Benefits

timo

- (1) No need to go to a bank branch, do banking transactions on smartphone or on the web.
- (2) No fees for digital transactions.
- (3) Everything about Timo is designed to provide a great customer experience compatible with the modern digital lifestyle.



timo
POWERED BY VPBank

Timo so far!



Since formation in Mar 2015, soft opening in Jan 2016 and **grand opening in May 2016**, Timo has achieved:

- Customers: **24,000+**
- Deposits: **USD 4,000,000+**
- Digital platforms: **iOS, Android, and Web**
- Current products: **Spend Account, Goal Save, Term Deposits, Credit Card**
- Product pipeline: **Social Spending, Saving and Lending; Loans, Investments; Insurance**
- Facebook fans: **38,000+**



Timo Debit Card. Issued on-the-spot during 30 minute KYC at café



Timo Credit Card with 0% foreign transaction fee.

“Two gestures to Top Up – that’s the quickest in Vietnam!”

“Being a busy person, I care very much about time and money. Timo makes banking swift and super easy. I have recommended Timo to all my friends.”



Timo's Flagship Hangout opened January 2016

What's all this buzz about Timo?



AGENDA

What is Timo to the customer?

What is the Timo business model?

What's special about Timo?

What does the future hold for Timo?



Timo Platform

timo

Backend Financial Partners

Timo Customers

Life Insurance



Sun Life

Gen. Insurance



Savings, Loans



- Banking license
- Spend account
- Savings products
- Loan products
- Payment gateways

Investments



Payments

- Coming soon

timo

- Enhanced digital products
- Customer Experience Platform (CXP)
- Sales & Marketing
- Operations



Timo Target Customers

timo

“URBAN ATHLETES”

Future mass affluent

20-30 yo

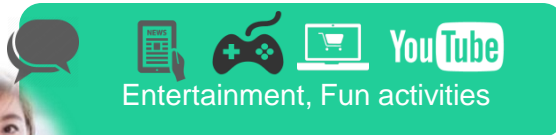
high-education

mid-range
salary

Carefree Youngster
Ambitious Career Strivers

ambitious

bank-user



“FAMILY CHAMPIONS”

Mass affluent

mid-range salary

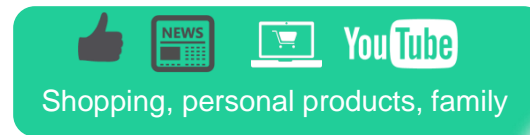
25-35 yo

Progressive Bread Winner
Progressive Home Maker

class A income

bank-user

family-oriented



Untargeted segments area following these segments: Expats, Elites, etc.

Opportunities to leverage platform and brand to target other segments, such as Urban Micro-SMEs and Rural Unbanked.

What's all this buzz about Timo?



AGENDA

What is Timo to the customer?

What is the Timo business model?

What does the future hold for Timo?

What's special about Timo?

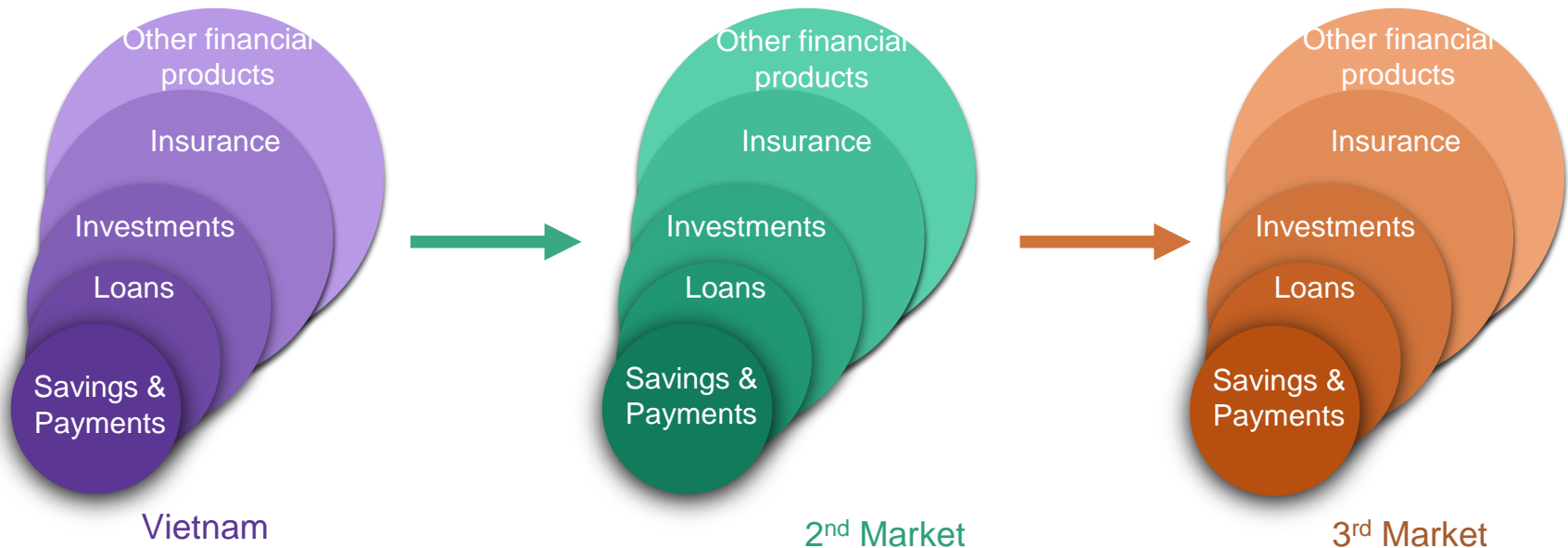


Growth Strategy



Timo's Growth Strategy is driven by three dimensions:

- Acquiring new customers
- Launching new products
- Entering new markets



What's all this buzz about Timo?



AGENDA

What is Timo to the customer?

What is the Timo business model?

What does the future hold for Timo?

What's so special about Timo?

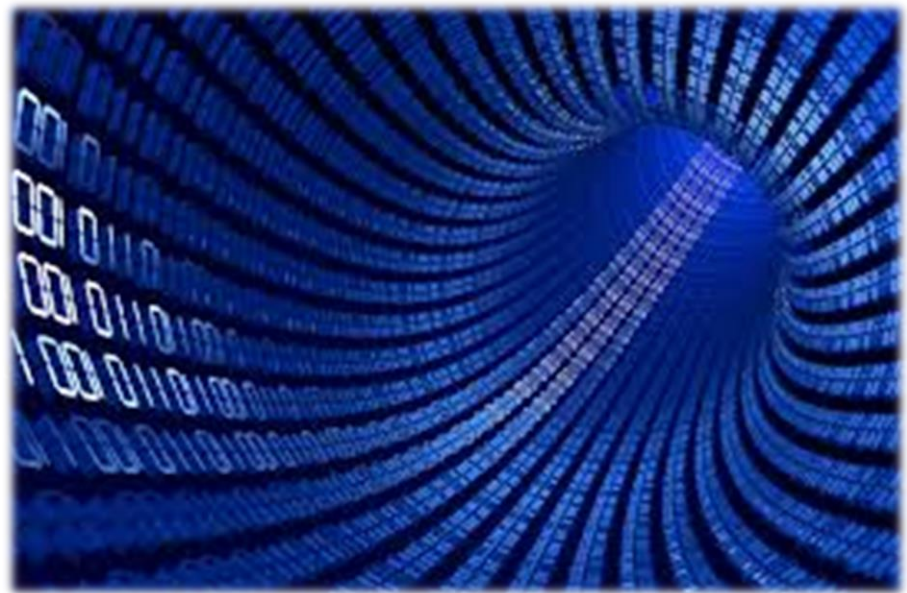


What's so special about Timo?

timo

Digital?

Nope. All the banks are digitizing and offering mobile apps.



What's so special about Timo?



Business Model?

Maybe. But the advantages of focus on one slice of disaggregated banking are often offset by the big banks' established position, scale and deep pockets.



What's so special about Timo?

timo

Startup creativity and dynamism?

Sure. We run circles around and banking organizational inertia legacy banking mentality. Who says elephants can't dance? I do. Elephants can't dance.



What's so special about Timo?



Lifestyle and Customer Experience focus?

Absolutely. Everything about Timo – the apps, the hangouts, the marketing, the service, is relentlessly designed according to five principles:

- Simple
- Smart
- Sexy
- Secure
- Human

The founders of Timo have in total over 300 years experience as **bank customers**, and **ZERO** years experience as **bankers**.



So Join Timo already!

timo

www.timo.com.vn

Or just visit our Hangout in 196DE
Pasteur and give me or Shekhar a call
to join you for coffee.

Then get all your staff to join Timo!

www.timo.vn/business

Or call Shekhar on 090.370 10 30 and
get him to introduce you to one of our
lovely sales ladies.

