THIS IS HOW WE BANK
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

Main screen - Your accounts and shortcuts

Easy view of daily Spend transactions

A few steps away from opening a Term Deposit
Joining 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

(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 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+

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

Timo Credit Card with 0% foreign transaction fee.

Timo’s Flagship Hangout opened January 2016
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**Timo Platform**

**Backend Financial Partners**

- **Life Insurance**
  - Sun Life

- **Gen. Insurance**
  - JLT

- **Savings, Loans**
  - VPBank
    - Banking license
    - Spend account
    - Savings products
    - Loan products
    - Payment gateways

- **Investments**
  - VinaWealth

- **Payments**
  - Coming soon

**Timo Customers**

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

“URBAN ATHLETES”
Future mass affluent

- 20-30 yo
- high-education
- mid-range salary

Carefree Youngster
Ambitious Career Strivers

- ambitious
- bank-user
- Entertainment, Fun activities

“FAMILY CHAMPIONS”
Mass affluent

- mid-range salary
- 25-35 yo
- class A income

Progressive Bread Winner
Progressive Home Maker

- bank-user
- family-oriented
- Shopping, personal products, family

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.
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Growth Strategy

Timo’s Growth Strategy is driven by three dimensions:

• Acquiring new customers
• Launching new products
• Entering new markets
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What’s so special about Timo?
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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?

**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.
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!

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.