

FA FINTECH
AWARDS 2023 by etnet



FINTECH AWARDS 2023

Sustainability Drives Value in Green Finance

Over the past years, Hong Kong is emerging as a regional Finance hub for GreenTech and Green Finance. Hong Kong was also Asia's top issuer of green and sustainable debts in 2022. To achieve that, Hong Kong will start by building its green-technology ecosystem and encouraging cross-sector collaboration to commercialise research and development. This will ramp up innovations in green financing, help firms get funds faster and easier, and nurture and attract talent from around the world.

Sustainability is driving value in Hong Kong's green finance landscape, and the pivotal role that the city plays in fostering a more environmentally conscious and economically viable future.

The FinTech Awards 2023 (hereinafter "Award"), organised by ET Net for the 7th consecutive year, aimed at commending the best FinTech practices and recognising outstanding FinTech professionals from Hong Kong-based companies.

Our efforts in achieving excellent business performance and sustainable growth have earned widespread recognition in the market. This award is an acknowledgment of our commitment from the industries to maintain outstanding practices in all aspects of FinTech.

MESSAGE OF ORGANISER

Sustainability Drives Value in Green Finance

With the theme "Sustainability Drives Value in Green Finance", ET Net is proud and honoured to be the organiser of the FinTech Awards 2023 for 7 consecutive years.

FinTech and Green Finance are two intersecting areas that hold great potential for addressing environmental challenges and promoting sustainable economic development. It's important to note that as FinTech and Green Finance continue to evolve, regulatory frameworks will need to adapt to ensure the integrity, transparency, and accountability of these initiatives.

The successful development of FinTech in the realm of Green Finance relies on the active participation of financial institutions, technology companies, regulators, policymakers, and civil society organisations to create an enabling environment that nurtures innovation, fosters knowledge sharing, and drives the adoption of sustainable practices that support the transition to a greener economy.

On behalf of ET Net, I would like to express my sincere gratitude to our Co-organisers, Strategic Partners, Panel of Judges, Legal Advisor, and all Supporting Organisations which have all contributed to make this event possible and successful.

ET Net is No.1 financial services provider in Hong Kong. We are not only providing thousands of real time financial terminals to professional traders but also financial content of banks and financial institutions serving numerous retail investors. Our mobile apps are also the most popular among investors with 1.5 million downloads and over 450K daily active users.

經濟通
etnet 30 years

Ms. Salome See

Group Managing Director, HKET
Managing Director, ET Net





Message of Officiating Guest

MESSAGE OF OFFICIATING GUEST

《經濟通》二零二三金融科技大獎

崇優臻善
創績圖新

財政司司長陳茂波



The Honourable Paul Chan Mo-po,
GBM, GBS, MH, JP

Financial Secretary of the Government of the
Hong Kong Special Administrative Region





Message of Officiating Guest

MESSAGE OF OFFICIATING GUEST

《經濟通》二零二三金融科技大獎

譽馳業界
範領同儕

財政司副司長黃偉綸



The Honourable Michael Wong Wai-lun,
GBS, JP

Deputy Financial Secretary of the Government of the
Hong Kong Special Administrative Region



Co-organiser and FinTech Partner:



Co-organiser:



Strategic Partner:



Supporting Organisations:





Digital Tech Hub of Hong Kong

Cyberport is committed to nurturing a vibrant tech ecosystem by cultivating talent, promoting entrepreneurship among youth, supporting start-ups on their growth journey, fostering industry development and integrating new and traditional economies by accelerating digital transformation in the public and private sectors.



- Innovative digital community gathering 2000+ start-ups and technology companies
- Focuses on building key clusters of digital tech:

Application Clusters



FinTech Smart Living/Smart City Digital Entertainment

Technology Clusters



AI & Big Data Blockchain Cybersecurity

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數碼港
Cyberport



Message of Co-organiser and FinTech Partner

It is with great pleasure that I extend my warmest congratulations to ET Net for hosting yet another successful FinTech Awards event. The FinTech Awards have undeniably become a signature platform for recognising the exceptional efforts of start-ups and companies that are driving financial innovation in Hong Kong. This event sheds light on the latest themes and possibilities in FinTech, fostering awareness and propelling the development of our industry.

This year, I am particularly thrilled that the theme chosen by ET Net for the awards is "Sustainability Drives Value in Green Finance". In an era where sustainability and environmental responsibility have taken center stage, it is crucial to acknowledge the pivotal role that green finance plays in driving value and shaping the future of the financial sector. We commend ET Net for highlighting this theme and furthering our collective efforts towards a more sustainable and responsible financial ecosystem.

Cyberport welcomes the Government's measures to expand the green FinTech ecosystem and support Hong Kong's green FinTech development. As the largest FinTech community in Hong Kong, comprising over 400 FinTech start-ups and companies covering various innovative solutions such as green finance, ESG reporting and investment, carbon credit trading, and digital marketplaces for responsible sourcing, Cyberport is committed to fostering the digital transformation of the finance industry and nurturing a robust FinTech ecosystem. We are dedicated to working hand in hand with the industry and the government to capitalise on the opportunities presented by the new digital economy. By embracing these advancements, we aim to promote sustainable development across the entire value chain of financial services.

Cyberport is honoured to once again co-organise the FinTech Awards with ET Net and serve as its FinTech partner. Let us join forces to create a better digital future for Hong Kong, one that is sustainable, inclusive, and prosperous for all.

Mr. Peter Yan, JP

Chief Executive Officer,
Cyberport





We propel success for all innovators
and make Hong Kong an international
innovation & technology hub.

www.hkstp.org



Message of Co-organiser

As the global financial landscape evolves, sustainability has become a cornerstone of innovation and growth. The seventh annual FinTech Awards 2023, themed "Sustainability Drives Value in Green Finance," honours the achievements of FinTech professionals advancing Hong Kong's green finance sector.

Hong Kong's 2023-24 Budget reveals a dual green strategy, demonstrating commitment to sustainable development. This comprehensive approach prioritises green technology and finance as pillars of ecological and economic prosperity. The FinTech Awards 2023 recognise those integrating sustainability into financial services, a testament to Hong Kong's dedication. These awards underscore the transformative synergy between green technology and finance, highlighting developments that enhance the crucial green finance ecosystem and affirming the role of sustainable finance as a key driver of market value.

The theme of The FinTech Awards 2023 aligns with Hong Kong Science and Technology Parks Corporation (HKSTP)'s mission to celebrate and support Hong Kong's exceptional FinTech innovators who are developing groundbreaking green finance solutions. As the first statutory body in Hong Kong committed to net-zero emissions by 2045 based on the Science Based Targets initiative, HKSTP is at the forefront of advancing environmental solutions through technological innovation and strategic partnerships. We champion sustainable practices within the financial sector by fostering connections between green tech ventures, corporations, investors, and sustainability experts. These alliances ignite impactful innovations that accelerate the adoption of effective green solutions, equipping stakeholders with the means to integrate sustainability into their business operations. With a network of over 100 green tech partners, HKSTP is dedicated to cultivating a dynamic ecosystem conducive to establishing Hong Kong as a global hub for green technology and finance.

This year's awards will highlight the pioneers of the clean energy revolution, accelerating sustainable finance and funding eco-friendly initiatives. Their stories inspire us towards a greener future where technology and finance are not running parallel but merging to forge a sustainable, thriving Hong Kong.

Mr. Eric Or

Head of Partnerships,
Hong Kong Science & Technology Parks Corporation



歡迎蒞臨全新的「香港國際創科展」內的「SCC智慧生活館」參觀及洽談合作
Welcome to SCC Smart Living Pavilion @ InnoEX (13-16 April 2024)



Organisers:



香港特別行政區政府
The Government of the Hong Kong
Special Administrative Region



13-16 April 2024

Hong Kong Convention and Exhibition Centre

To highlight Hong Kong's advantages as an international innovation and technology hub as well as the business platform for smart city technologies, the Government of the Hong Kong Special Administrative Region and the Hong Kong Trade Development Council will co-organise an inaugural InnoEX in April 2024. The InnoEX is a prominent one-stop I&T event, with a special focus in Asia.

(Please see <https://www.hktdc.com/event/innoex/en> for more information).

SCC Smart Living Pavilion @ InnoEX

Organiser



The Smart City Consortium (SCC) will stage a "SCC Smart Living Pavilion" at the InnoEX in Hall 3, showcasing the "Smart Living" technologies of Hong Kong companies. Welcome to visit our Pavilion and explore collaboration. For enquiries, please call 34804230 or email info@smartcity.org.hk.



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etnet 30 years

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MESSAGE OF HEAD OF JUDGE



Message of Head of Judge

Hong Kong should gear up and drive the digital economy

The World Bank estimates that the digital economy contributes to more than 15% of global gross domestic product (GDP) and expects it will grow tremendously and contribute 30% to the global GDP by 2030.

With the popularity of emerging technologies such as the Internet of Things, blockchain and artificial intelligence, many countries have moved steadily to embrace digital economy with more proactive attitude.

In recent years, many ASEAN countries with close commercial and trade relations with Hong Kong have developed internet and virtual currency rapidly. The World Economic Forum states that ASEAN is the fastest growing internet market in the world, with 125,000 new users every day. It is expected that the ASEAN digital economy will bring US\$1 trillion to the region's GDP over the next 10 years.

According to the 2022 Global Crypto Adoption Index, among the 154 countries, four ASEAN countries rank in the top 20, including Vietnam (1st), the Philippines (2nd), Thailand (8th), and Indonesia (20th). Therefore, to grasp the huge opportunity of the ASEAN market in FinTech and smart city services, it is essential for Hong Kong to develop digital economy with virtual assets.

What's more, to maintain Hong Kong's competitiveness on the global stage, it is necessary to attract more local and overseas companies to embrace FinTech and develop related business. We must gear up and nurture more talents to unlock their full potential of FinTech, especially in the area of green tech and green finance. Then, we can cement Hong Kong's status not only as an international financial centre, but also the Asia's premier FinTech and green finance hub.

Let's work together to co-create a brighter future for Hong Kong.

Dr. Winnie Tang, MH, JP

Founder and Honorary President,
Smart City Consortium



PANEL OF JUDGES

Judges

Prof. Emil Chan

Founding Chairman, The Association of Cloud and Mobile Computing Professionals

In harmony, sustainable paths we tread, economic prosperity and nature's blessings spread. Technology's embrace guides our future's thread, a dance of progress, where green ideals are fed.



Ir Eric Chan

Chief Public Mission Officer, Cyberport

Cyberport has been supporting many FinTech initiatives over the years as the FinTech hub of Hong Kong. The Awards has been a forerunner in recognising FinTech Excellence. I am excited to see many strong contestants this year.



Mr. Vincent Chan, MH

Vice-chairman, Institute of Big Data Governance

Hong Kong's FinTech development will benefit from embracing good governance in balancing rapid technological advancement and securing financial integrity.





Dr. Toa Charm

Founding Chairman, Data Literacy Association

Data empowers us to measure environmental impact, identify sustainable opportunities, and assess risks in green finance. Look forward to see more data innovations this year.



Mr. Eddie Cheung

Founder & President, Hong Kong Technology Advancement Group

FinTech disruptively changes finance industry with more seamless opportunities. We should all be technological innovative to facilitate the transformations, and make ourselves the most of it.



Hon Duncan Chiu

HKSAR Legislative Council Member (Technology and Innovation)

FinTech development continues to reshape the financial landscape, driving innovation in payment systems, lending, investment, and insurance. Regulatory challenges, data security, and customer trust remain critical factors in shaping its future trajectory. Collaboration, agility, and user-centric solutions are key to success.

Prof. Terence Chong, MH

Associate Professor of Economics, The Chinese University of Hong Kong
Executive Director, Lau Chor Tak Institute Global Economics and Finance

Self-service is not service. FinTech professionals should understand the spirit of services and provide value-added technology to the users.



Dr. Crystal Fok

Head of STP Platform, Hong Kong Science & Technology Parks Corporation

Open Banking initiatives continue to gain momentum, enabling seamless data sharing between financial institutions and third-party providers, which foster the development of new services and products.



Mr. Francis Fong

Founding and Honorary Chairman,
Hong Kong Association of Interactive Marketing

FinTech is a dynamic sector which has been continuously advancing, therefore, FinTech developers must adopt robust security practices to maintain trust.





Mr. Peter Koo

Director of Finance Committee, GBA 5G Industry Alliance

Sustainability is key to now and the future of human beings, pouring resources to detect and defend sustainability is of paramount importance to all of us. Please support Greener Future!



Mr. Jacky Lam

Chief Executive Officer, Internet Professional Association

Hong Kong pursues innovation, and FinTech can ensure that Hong Kong maintains a leading advantage in financial services for the long term.



Mr. Keith Li

Chairman, Hong Kong Wireless Technology Industry Association

Green Finance and FinTech are all interconnected sectors. They can work together to accelerate the transition towards a greener and more sustainable economy.

Judges

Dr. Kenny Siu

Council Member of GBA Carbon Neutrality Association

FinTech is a crucial element for the differentiation of the competitive power of cooperation in the future.



Prof. Albert So

Practicing Solicitor of High Court of Hong Kong
Founding Partner of AC Lawyers LLP
Chairman of Hong Kong Mediation and Arbitration Centre
Chairman of Wealth Succession Planning Association
Dean of California University (School of Business Law & Technology)

FinTech & RegTech are creative fields. Regulators need to balance the innovation & efficiency brought by new entrants with the potential challenges for oversight, enforcement & consumer protections.



Mr. Vincent So

Chairman, Hong Kong Retail Technology Industry Association

FinTech is significantly impacting the retail sector. Personalised data allows merchants to target specific demographics, which can result in increased sales.





Mr. Mingles Tsoi

Vice Chairman, Institute of Financial Technologists of Asia

Embracing sustainability bolsters competitiveness and resilience amid economic shifts. It's a wise move to act now.

Prof. Yiu, Siu Ming

Professor, Department of Computer Science, The University of Hong Kong
Associate Director, HKU-SCF FinTech Academy

How to make use of FinTech technology to integrate green finance into existing/emerging new financial products and services would be a challenging, but promising direction.



Judges



Dr. Terence Wan

Partner, Zhonghui Ando CPA Limited

Green finance refers to the support sustainable and environmentally friendly practices. By combining finance and technology, green FinTech aims to accelerate the transition to a more sustainable economy.

Mr. Valent Tse

Legal Advisor

Partner, Messrs. Tung, Ng, Tse & Lam, Solicitors ("TNTL")

Compliance, FinTech, Security, and a stable economy are interconnected pillars that shape the future of our financial landscape. We can create an environment that fosters innovation, protects consumers, and drives sustainable economic growth.



Mr. Victor Yim

Head of FinTech, Cyberport

Generative AI and blockchain drive the future of digital finance. Together, they revolutionise the industry with innovative financial solutions to build a sustainable future.

TABLE OF WINNERS

| | |
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| Artificial Intelligence | 030 |
| Big Data | 042 |
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AUTOML CAPITAL ML Brain



Key Artificial Intelligence & Machine Learning features:

- Formulate Market Insights
- Optimise Asset Allocations
- Predict Risk On/Off Probabilities

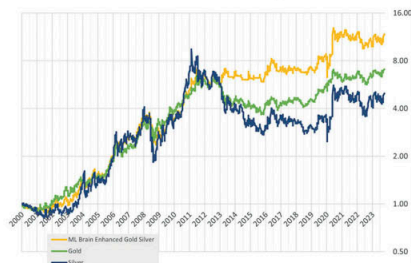
New Generative AI use cases:

- Risk Assessments
- Stock & News analysis
- Portfolio Recommendation
- Reports

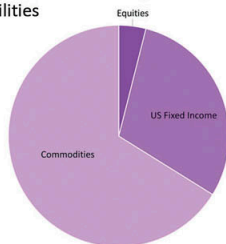
Successful Use Cases & Partnerships:

- MPF Portfolio Recommendation via Insurance Provider partnership
- Multi-asset Portfolio, via Wealth Management partnership
- Single Asset Class trading strategy, via Family Office partnership

ML Brain Enhanced Gold / Silver Pair



Multi-asset portfolio



Explore FinTech Partnership



partner@automicapital.com

Our ML Brain continuously learns, similar to a human brain, to solve financial problems. Let's explore its abilities through partnership.



Winners

Outstanding Intelligence (AI) in All-round Asset Management Solution

AutoML Capital Limited



AUTOML CAPITAL

At AutoML Capital, our dedicated efforts have been channelled towards the refinement of our ML Brain, the pivotal AI engine underpinning our operations. This system is ingeniously crafted to continuously enhance its capabilities, drawing insights from the intricate realm of asset management. Its evolution transcends mere learning; it is progressively being adapted to serve a broader spectrum of financial applications with increased efficacy. Currently, we are advancing to a pivotal stage, integrating diverse AI tools to augment our performance in financial applications. A key development in this journey is our collaboration with MPF providers. This partnership is pivotal in transforming the interaction between individuals and their MPF investments. Opting for our ML Brain represents our partners' commitment to the long-term financial prosperity of their members.

銀河星辰AI助手 Galaxy Star AI Assistant

CGSI AI FINANCIAL LAB

- 01 Office AI Assistant**
General AI assistant to enhance the daily office work for staffs.
- 02 Business AI Assistant**
Empower business with AI assisted market research and OTC products RFQ, etc.
- 03 Market AI Advisory**
AI insight into global economy and market trends.
- 04 Industry AI Expert**
AI-driven quantitative investment research and robot-advisory platform, with a focus on macroeconomic, investment strategy, advisory.



銀河環球通 / Galaxy Global Q

www.chinastock.com.hk

Outstanding Artificial Intelligence Financial Information Assistant

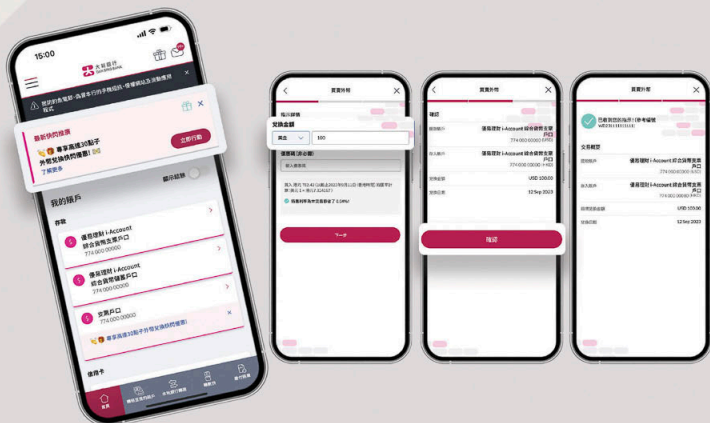
CGS International Holdings Limited



 CGS International Holdings Limited

CGS International Holdings Limited is the wholly-owned subsidiary of China Galaxy Securities Co., Ltd.. It was incorporated in Hong Kong on February 9, 2011 to expand its overseas business. Through its wholly-owned subsidiaries, we have successively obtained the requisite Type 1/2/4/6/9 business licenses to provide a wide range of financial and securities services in Hong Kong.

As the first platform for developing our overseas securities business, CGS International Holdings Limited serves as a bridge for domestic clients to expand overseas and for overseas clients to enter into the PRC, and it has laid a solid foundation for further overseas expansion of our business. In order to provide high quality investment services, to our local and overseas customers, CGS International Holdings Limited intends to further expand overseas business as opportunities arise, to develop a diversified range of investment products, to attract financial talents and to work with international financial institution.



Next Best Action 產品及服務推薦引擎

大新銀行一直致力推動數碼創新，自行開發的「Next Best Action」產品推薦引擎，透過運用機器學習演算法及大數據分析，分析客戶理財習慣和偏好，智能推斷客戶理財需要，在適當時刻於流動理財平台貼心推薦最適切的产品和服務，為客戶帶來最佳服務體驗。



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網上理財服務

Outstanding Artificial Intelligence - Applied Solution

Dah Sing Bank, Limited



Dah Sing Bank, Limited is a wholly-owned subsidiary of Dah Sing Banking Group (HKG:2356). Founded in Hong Kong over 75 years ago, Dah Sing Bank has been providing quality banking products and services to its customers with a vision to be "The Local Bank with a Personal Touch". Over the years, the Bank has been rigorous in delivering on its brand tagline to grow with its customers in Hong Kong, the Greater Bay Area and beyond – "Together We Progress and Prosper". Building on our experience and solid foundation in the industry, our scope of professional services now spans retail banking, private banking, business and commercial banking. Meanwhile, the Bank is also making significant investments in its digital banking capabilities to stay abreast with smart banking developments in Hong Kong and to support financial inclusion at large.

免費試用

港股 美股

AI 每日精選推介



| 股票名稱 | 入股價 | 止蝕止 | 價格 |
|-------------------------------|-------|-------|-------|
| 2023-11-30 (4號) - 信譽建議: 下個交易天 | | | |
| 38013.HK 和泰藥業 | 30.30 | 28.10 | 30.30 |
| 07028.HK 楊江基建 | 38.70 | 41.40 | 38.70 |
| 01777.HK 中國生物 | 3.84 | 4.11 | 3.84 |
| 01001.HK 中國地產 | 45.80 | 49.00 | 45.80 |

立即試用



Outstanding Intelligence (AI) Platform in Investment Strategies

Finbot Limited



 **FinBot**

Finbot is a HKSTP incubated fin-tech company that provides robo-advisor solution for financial institutions and market participants. FundmanGPT is an API solution to combine FI client's house view or our own algorithmic view with latest market news to auto-write investment commentary like a fundman. Our algorithmic view is a well trained AI quantitative model for short-term momentum trading and mid-term pattern recognition including Head-Shoulder-Top/Bottom, Triple Peak/Bottom, etc. It is both web-based and chatbot-based, monitoring over 7,000 Hong Kong & US stocks and building sample equity portfolios according to different risk appetite.



info@fundkernel.com

FUNDKERNEL

Harnessing the power of AI so asset managers can...

Get Discovered Get Invested

82% of emerging asset managers struggle with distribution

FundKernel's AI Curation Engine helps asset managers open new distribution channels by matching the suitable fund with the right investment mandate

Focus on skills over hype

FundKernel AI Curation Engine prioritizes skill over hype when selecting managers

Highlight manager's value

FundKernel's internal FundLens Intelligence Due Diligence Report highlights fund managers' true value

Elevate manager's brand

FundKernel offers an environment where manager can proactively engage with distributors to elevate their brand

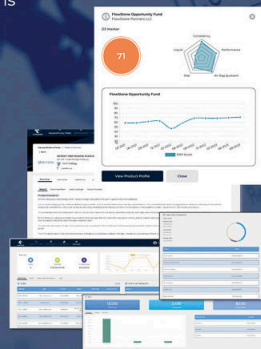
Build trust & relationships

Tools that encourage better Manager-Distributor interaction that build trust and grow relationships

Standardised due diligence Attribution and reporting

Standardised due diligence process to make distributor's product approval more efficient

Get real-time report on AUM attribution and best performing distributor by product and region



Cyberport

A Cyberport Incubated Startup



Artificial Intelligence

Winners

Outstanding Intelligence (AI) Platform in Alternative Investments

FundKernel Limited



FundKernel was founded in 2021 to solve one major problem in asset management. Helping emerging asset managers get discovered and get invested.

Harnesses the power of AI, FundKernel is quickly becoming the world's largest digital ecosystem where emerging asset managers can get exposure to capital allocators, demonstrate their skills, proactively engage and interact, and win investment mandates.

FundKernel is founded by a team of industry practitioners who collectively hold over 100 years of combined experience in asset management, wealth management, and Fintech. Each key member of the time had previously held vital senior roles with globally recognised firms such as Bloomberg, Credit Suisse, Superfund, Prudential, and Chenavari.

To learn more about FundKernel, visit us at <https://fundkernel.com>

Trading Intelligence and Trustworthy Market Signals

Empowered your trading strategies with ML algorithms & risk management tools to achieve **up to 100% APY**

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Macro-economic events & Web3 news

On-chain data measures

Whales actions

Influential addresses and social traders



With OlaWealth, trading cryptos has never been easier. Users can navigate the complexities of the crypto market with confidence, leveraging the expertise of top traders and whales. By tracking their strategies and movements, OlaWealth empowers users to mirror their success and maximise their earnings. The app's intuitive interface and user-friendly functionality enable anyone, from novice traders to experienced investors, to trade like professionals with just a few clicks.

Ola Protocol's commitment to transparency, verified data, and a fair trading environment sets it apart from other platforms. Signal to Earn, powered by Ola Protocol's patented technology, ensures users have access to reliable and accurate trading signals, empowering them to make informed decisions. With a focus on inclusivity and trust, OlaWealth fosters a community of traders who can confidently navigate the crypto market and achieve their investment goals.



AI-Powered and Explainable Trading Signals

Get clear explanations on price patterns, smart liquidity, event-analytics, and market sentiments.



Large-scale Web3 Data Collaborative Verification Framework

Estimate the quantitative impact of each key event on a target asset.

Outstanding Algorithmic Trading Platform

Ola Protocol Limited



Ola Protocol, a pioneer in web3 intelligence, presents OlaWealth, a ground-breaking crypto trading app that empowers users to trade cryptocurrencies with our algorithmic trading solutions. With a focus on precision, efficiency, and robust performance, OlaWealth presents as a cutting-edge tool and strategies that redefine the possibilities of algorithmic trading.

We are also backed by prestigious international accelerators such as the 500 Global and the Appworks, OlaWealth represents Ola Protocol's commitment to reshaping crypto trading and democratising access to professional-level insights. By leveraging cutting-edge technology, OlaWealth connects users with a global network of successful traders, providing real-time access to their strategies and movements.

OUR SERVICE

Trading Signals API

White Label Signal Terminal

Key Addresses Profiling & Report

Customised Algo Development Services

CONTACT US

8/F United Centre, 95 Queensway, Admiralty, Hong Kong

+852 6509 2847

hello@olawealth.io

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BDO Discover

- ▶ First of a kind online financial advisory platform in Asia
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- ▶ Automate your financial analysis and valuation needs



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Outstanding Big Data Integrated Analytics Tool

BDO Financial Services Limited



Our specialist advisory services team in BDO Hong Kong (BDOHK) provides the following service offerings:

M&A Advisory: Assist clients to plan, execute, and integrate transactions for domestic deals including using our geographic resources for cross-border deals.

Valuation: Conduct independent valuations on businesses, financial instruments, intangible assets, purchase price allocations, expected credit losses, etc. for accounting and other purposes.

Due Diligence: Carry out financial reviews to assist investors and/or lenders to evaluate transactions such as acquisitions, divestments, or loans.

Restructuring and Insolvency: Advise on restructuring solutions for distressed companies and/or taking on appointments to act as liquidators, receivers, scheme administrator, trustee, or estate administrator.

Litigation Support and Matrimonial Advice: Act as expert witness on valuation (including damage assessment) or accounting matters to assist clients in legal disputes.

Investigation and Forensic Accounting: Performing investigations on financial matters including accounting misstatements, financial issues, fraud, assets misappropriation and corruption. Utilise computer forensic tools where required.

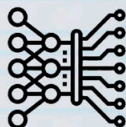
FundPark

**Powered by proprietary tech-enabled,
data-driven credit model**



Real time data from
our ecosystem of partners

DATA



Highly accurate customer
risk grading system

MACHINE LEARNING



Forward-looking
credit assessment

CREDIT ANALYTICS

Outstanding Data Analytics FinTech Platform for Digital SMEs

FundPark Limited



FundPark

FundPark is a fintech scale-up with a vision to power fast-growth digital SMEs to realise their growth potential.

Despite their vitally important contribution in the economy, SMEs continue to be underserved and have an unmet funding demand of over USD 5.2 trillion. The fast growth of eCommerce SMEs has outpaced the approach of traditional financial institutions' credit assessment which relies on static and outdated financials.

FundPark differs by leveraging its proprietary credit model that analyses real-time Revenue, Payments, and Inventory data to forecast SMEs' working capital needs. This innovative approach enables the provision of dynamic credit limits in sync with SMEs' growth needs.

FundPark is impacting SMEs and the wider economy with the support of our ecosystem of partners (Alibaba, Amazon, Walmart Marketplace, Cainiao, Airwallex, Lianlian and Pingpong), and Funding Partners (Goldman Sachs and Ant Bank). FundPark has supported around 16,000 shops of eCommerce SMEs, with loan disbursements of more than USD 1.8 billion.



A bridging solution that facilitates transactions between on-chain and off-chain payment networks.



Learn more about Coded Tech

Web 3.0 Payment Solution

A fiat-token payment gateway that bridges traditional fiat currencies and utility tokens providing a seamless experience for users and merchants.

- Enterprise Tokenization Solution
- Interoperability Payment Solution
- Payment Analytics & Auto Reconciliation

Co+Pay



- Smart Contract Integration
- Multi-Currency Support
- Advanced Security Measures
- Data Analysis and Reporting



Consumer Payments Initiative

Winners

Outstanding Blockchain in Payment Solution

Coded Tech Limited

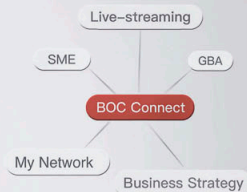


Co+Pay

Coded Tech emerges as a vanguard in the Web 3.0 landscape, offering cutting-edge payment solutions to businesses navigating the decentralised web. At its core, Coded Tech integrates blockchain technology, smart contracts, and advanced cryptographic protocols to facilitate secure and transparent financial transactions. The company specialises in enabling payment gateways and tokenization services for Web 3.0 entities, ensuring that firms leverage the full potential of decentralised finance (DeFi).

With a team composed of seasoned experts in fintech, blockchain, and cybersecurity, Coded Tech stands at the intersection of innovation and reliability. Their bespoke services are tailored to revolutionise how companies conduct transactions, empowering them with the autonomy and flexibility that come with blockchain-based solutions. Coded Tech's commitment to excellence and security positions it as an indispensable ally for businesses eager to thrive in the burgeoning era of the decentralised internet.

Infinite Business Opportunities in 1 App



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Corporate Banking

Winners

Outstanding Innovative SME Banking Services

Bank of China (Hong Kong) Limited



中國銀行(香港)
BANK OF CHINA (HONG KONG)

Bank of China (Hong Kong) Limited ("BOCHK") adheres to the idea of sustainable development, continuously deepening our presence in the Hong Kong market. We seize the opportunities in the Greater Bay Area and actively expand our business in Southeast Asia. Adhering to our customer-centric philosophy, we explore every possibility to meet customers' needs, elevate customer experience with new technology and strive to make green and sustainable development a reality. We strive to provide comprehensive, professional, and high-quality services to our customers, connecting opportunities and achieving more success. In the future, BOCHK will continue to enhance service quality through technological empowerment, assisting SMEs in adapting to the new business environment.

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Corporate Banking

Winners

Outstanding Corporate Cash Management Solutions in GBA

China Construction Bank (Asia)



China Construction Bank (Asia) Corporation Limited ["CCB (Asia)"] is the comprehensive and integrated commercial banking business platform of China Construction Bank Corporation in Hong Kong. Currently, CCB (Asia) offers a wide array of banking products and services to customers, including consumer banking services, commercial banking services, corporate banking services, private banking services, treasury business and cross-border financial services, etc.

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滙豐集團成員

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Hang Seng Bank Limited



Founded in 1933, Hang Seng Bank has continually innovated to provide best-in-class, customer-centric banking, investment and wealth management services for individuals and businesses for 90 years.

Combining its award-winning mobile app and strong digital capabilities with a vast network of over 260 service outlets in Hong Kong, Hang Seng offers a seamless omni-channel experience for more than 3.9 million customers to take care of their banking and financial needs anytime, anywhere.

As a homegrown financial institution, Hang Seng is closely tied to the Hong Kong community. It supports the community with a dedicated programme of social and environmental initiatives focused on future skills for the younger generation, sustainable finance and financial literacy, addressing climate change and caring for the community.

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FA Corporate Payments Initiative

Winners

Outstanding All Rounded Digital Payment Platform

AsiaPay



asia pay®

Founded in 2000, AsiaPay, a premier digital payment solution and technology vendor and payment service provider, strives to bring advanced, secured, integrated, and cost-effective electronic payment processing solutions and services to banks and e-businesses in the worldwide market, covering international credit card, debit card, digital wallets and other prepaid card payments. With 15 country operations in Asia, AsiaPay is an accredited payment processor and payment gateway solution vendor for banks, certified IPSP for merchants, certified international 3-D secure vendor for Visa, MasterCard, American Express, and JCB.



Vision

Being the most reliable fintech service partner. Help merchants achieve great business.

Mission

Empowering merchants with user-friendly, flexible and cost-effective payment solutions.

1 million+

Cumulative merchants served worldwide

2 billions+

Cumulative transactions done worldwide

200 billions+

Cumulative transaction value worldwide



FINTECH
AWARDS
2018

FinTech Awards 2018

Outstanding Corporate Mobile
Payment Solution



FINTECH
AWARDS
2020

FinTech Awards 2020

Outstanding Commercial Online to
Offline Payment Solution



FINTECH
AWARDS
2022

FinTech Awards 2022

Outstanding Cross-border Mobile
Payment Solution



Corporate Payments Initiative

Winners

Outstanding All-round Payment Solution

QFPay Haojin FinTech Limited



錢方 QFPAY

Established in 2015, QFPay HK is a leading fintech company providing smart payment solutions for online and offline merchants, empowering businesses in the era of the internet and new retail.

QFPay HK has three offices spanning two regions: Hong Kong and mainland China. The offices in Hong Kong, Chengdu and Beijing, are committed to delivering dedicated technical support to small and medium-sized enterprises in Hong Kong.

Managed Security Service

Let us take the burden of cybersecurity off your shoulders



HKT Managed Security Service is an all-round suite of cybersecurity solutions helping enterprises to not only prevent, detect, and respond to cyberattacks but also ease internal IT burdens. Backed by our ISO27001 Next Generation Security Operations Centre (NG SOC) and a team of certified security experts, we deliver 24x7 support to let you stay ahead in the cyber world.

Stay safe. Stay protected with HKT.



Cybersecurity / Anti - Fraud

Winners

Outstanding Cybersecurity Solution (Business)

HKT Enterprise Solutions



HKT Enterprise Solutions

HKT is a technology, media, and telecommunication leader with more than 150 years of history in Hong Kong. As the city's true 5G provider, HKT connects businesses and people locally and globally. Our end-to-end enterprise solutions make us a market leading digital transformation partner of choice for businesses; whereas our comprehensive mobile communication and smart living offerings enrich people's lives and cater for their diverse needs for work, entertainment, education, well-being, and even a sustainable low-carbon lifestyle. Together with our digital ventures which support digital economy development and help connect Hong Kong to the world as an international financial centre, HKT endeavours to contribute to smart city development and help our community tech forward.

HKT adopts a holistic, security-first approach to safeguard enterprises from cyberattacks. Our all-round cybersecurity solutions include Threat Management Services, Incident Response Services, and Managed Detection and Response (MDR) services, all supported by our AI-powered and automation-driven Next Generation Security Operations Center (NG SOC), along with our ISO27001 certified professionals. We ensure our clients tighten their cybersecurity posture.

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Compliance to meet HKEX Requirements



ESG Solution

Winners

Outstanding ESG Data Management Reporting Solution

Carbon Exchange (Hong Kong) Limited



Carbon Exchange (Hong Kong) Ltd.
香港碳交易有限公司

Carbon Exchange (Hong Kong) Limited is an established HKSTP partnering company since 2010. It is a Green x FinTech company that bridges gaps for the low carbon economy. Our businesses include technology solutions for sustainable finance investment and various innovation-based ESG and carbon management solutions.

Our sustainable finance technology business helps sustainable investment to find the right place to invest. We answer the question on how green is green technologically. Example services include technology verification and validation services for sustainable finance, carbon and energy auditing for green building and carbon neutrality solutions, and smart ESG reporting.

Our ESG and carbon management solutions support our clients to manage their carbon emission and ESG performance. This includes smart environmental audits and ESG reporting through patented technologies (i.e. smart610.com and esgbot.net).

HKT Smart Energy Solutions

*Accelerating achievement of sustainability goals
on the ESG journey*



Outstanding ESG Solution

HKT Enterprise Solutions


HKT Enterprise
Solutions

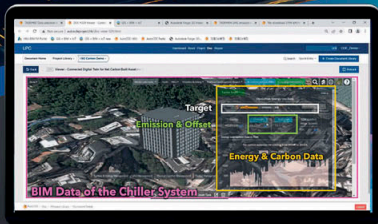
HKT is a technology, media, and telecommunication leader with more than 150 years of history in Hong Kong. As the city's true 5G provider, HKT connects businesses and people locally and globally. Our end-to-end enterprise solutions make us a market leading digital transformation partner of choice for businesses; whereas our comprehensive mobile communication and smart living offerings enrich people's lives and cater for their diverse needs for work, entertainment, education, well-being, and even a sustainable low-carbon lifestyle. Together with our digital ventures which support digital economy development and help connect Hong Kong to the world as an international financial centre, HKT endeavours to contribute to smart city development and help our community tech forward.

To combat climate change and support Hong Kong's carbon neutrality goals, we offer smart energy solutions that help enterprises and organisations reduce their carbon footprint. Our 5G-enabled technologies include renewable energy generation, energy optimisation using Quantum Power Optimiser, energy-saving through AI-powered management system utilising real-time data and the use of IoT sensors to detect occupancy and optimise power usage for greater energy efficiency. HKT's one-stop solution approach includes solution consultancy & design, project implementation and on-going support, empowering enterprises achieve their ESG objectives via emerging technologies.



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LET'S WORK TOGETHER

Building a Sustainable Tomorrow:
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People and Environment

SuperApp in
Smart City -
The Frontier



Standard Compliance

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ISO 50001, ISO 14064,
ISO 18660, ISO 27106,
and more



ISO Approval &
Payment Gateway

Strategic partnerships
for trusted data and
carbon trading as RWA



Scalability

Expandable solution
through high
interoperability and
system integration



A.I. BIM Analytics &
Real-time Performance

Integrate BIM, GIS and
IoT to visualise ESG
performance using A.I.



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ESG Solution

Winners

Outstanding ESG Solution for Smart Cities

Llewellyn and Partners
Company Limited



LPC is the first potential unicorn incubated by HKU MetaBIM Research Laboratory and an Incubatee of HKSTP, bringing over 10 years of practical experience in the AECO industry. With a vision to reshape the AEC ecosystem, we offer total services in consultancy, research, platform development and training to adopt cutting-edge technologies through standardisation, digitalisation and intelligence for the new normal.

In the last decade, the team has involved in large-scale information management and smart city projects in the UK, China and Hong Kong. It includes the introduction of UK BIM level 2 (PAS1192/ISO 19650) into China, development of a strategic framework for a national new smart city at Xiong'an, consulting services on standardisation for various Hong Kong government departments and development of a smart built asset platform for the asset owners. With the experience in standardisation and technology, LPC is a frontier of SuperApp for smart cities and carbon neutrality.



Go From Everyday To WOW

Show More – Waste Less – Leave Fewer Trace
With An Eco-Friendly Event-In-Event

Nowadays, Just About Everyone Has A Mobile Phone
Leverage Technology To Host **Extraordinary + Sustainable** Event Experiences

Eco-Friendly Events Enabled By UC.NOW® Digital Expo

Exclusively WiseSpot

Avoid Short-Lived Disposables With Green

- Say goodbye to paper forms, badges, holsters, lanyards and other disposable short-lived items that'll end up in the bin
- We offer streamlined & automated event registration and check-in for less manual work and less waste



WOW Can Be Both Fun & Sustainable

- Physical WOW can cost more, use more energy & create more non-recycled waste
- From Immersive Metaverse Venues to 360° Stereoscopic Cinema to VR/AR Live Experiences, enable WOW online to captivate your customers while saving the planet



"Show More" Without Extra Eco- "Un"friendly Display Materials

- Be it paper, plastic, wood or foam, chances are the displays that will be tossed after the event
- Consider e-Displays. And not just static ones. From animated to 3D to stereoscopic. We'll support your creativity, and you'll throw away less

Reduce Eco-Sensitive Venue Crowding With Mobile-Centric Approach

- Curate different attractions, contents & experiences onsite & online for different attendees at different time
- Traverse the hybrid event? Scan onsite QR codes with their smartphones, and participants glide seamlessly between the realms as often as they like. No travel needed



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Outstanding Eco-Friendly Event Enabling Solution

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WiseSpot Company Ltd, Greater China's leading ICT solution developer & system integrator, focuses on creating, implementing & integrating best-in-class unified communication collaboration, mobile messaging security, virtual event cloud platforms and digital transformation solutions for telcos & enterprises. We have 7X24 technical capabilities, and is actively supporting 100+ live installations in Greater China, Singapore, Australia, Germany, UK & USA.

We partner with top global technology vendors and have created some of HK's most widely used, mission critical & innovative services, notably SMS gateway solutions covering 80% mobile subscribers in HK, recording system for phone-in auction transactions, collaborative online competition platform, international hybrid conferences, online interview solution & private-cloud virtual career fairs for 5 HK universities. Our solutions strive for the best user experience & efficiency while ensuring performance, standards' compliance & risk mitigation.



Spend Crypto Like Fiat

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<https://www.redotpay.com/>



FX / Payment Solution

Winners

Outstanding Crypto Payment Solution

Red Dot Technology Limited



Headquartered in Hong Kong, RedotPay is a fast-growing Web3 payment solution provider in Asia. Our mission is to seamlessly integrate cryptocurrencies into everyday transactions, pushing the boundaries of digital payment solutions. With a strong focus on compliance and security, RedotPay is driving the widespread adoption of cryptocurrencies and empowering users to embrace the future of digital finance.

Unlocking Lucrative GBA Business Opportunities for Enterprises



Outstanding Cross Boundary Solution

HKT Enterprise Solutions



HKT Enterprise Solutions

HKT is a technology, media, and telecommunication leader with more than 150 years of history in Hong Kong. As the city's true 5G provider, HKT connects businesses and people locally and globally. Our end-to-end enterprise solutions make us a market leading digital transformation partner of choice for businesses; whereas our comprehensive mobile communication and smart living offerings enrich people's lives and cater for their diverse needs for work, entertainment, education, well-being, and even a sustainable low-carbon lifestyle. Together with our digital ventures which support digital economy development and help connect Hong Kong to the world as an international financial centre, HKT endeavours to contribute to smart city development and help our community tech forward.

The Greater Bay Area (GBA) beckons enterprises with promising opportunities for growth. HKT provides comprehensive solutions that accelerate digital transformation across various industries. It serves as a strategic springboard for Hong Kong enterprises and MNCs venturing into mainland China, as well as for mainland Chinese companies expanding globally.



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Got a business idea?
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VIO

Revolutionized Supply Chain Solution

Elevate your supply chain with an all-in-one solution.
Aggregation, creation, distribution, redemption and reconciliation with digital token technology.



Tokenization of Vouchers



Smart Contracts
for Voucher Control



Seamless Transferability
and Interoperability



Transparency and
Verification

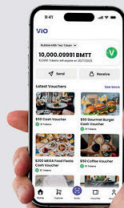


Secure User Wallets

Enable Your Own Web 3.0 Product

Seamless experience and access to
Token-powered digital applications with
your brand. Enterprises trust us to
activate their Web3.0 journey.

- Real World Assets
- Loyalty Point Program
- Digital Commerce
- ESG/Sustainable Tech



Learn more about
Coded Solution

Outstanding One Stop Loyalty & Voucher Management Platform

Coded Solution Limited



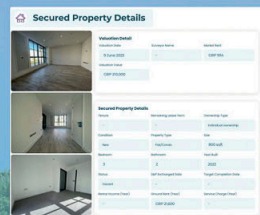
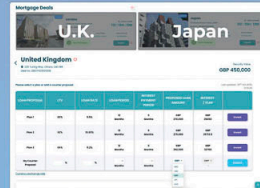
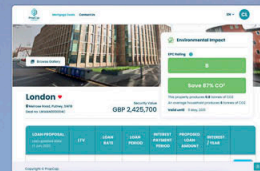
Coded Solution is a leading technology company, dedicated to providing our enterprise customers with innovative, efficient, and secure solutions to accelerate the journey of Web3.0 digital transformation. Our core blockchain technology provides a focus on scalability of databases and cloud services, as well as a persistent blockchain infrastructure with the highest finality, performance, and resilience. Moreover, our platform offers developers a full suite of professional-grade blockchain development tools and services, realising end-to-end solutions from building to deployment to the management of distributed ledger applications. We are a Hong Kong Cyberport incubation programme company and our entity in Malaysia is awarded Digital Status by MDEC.

Overseas Property Green Mortgage Match-Lending Platform

Connect Investors & Borrowers

Green Mortgage Deals

We encourage borrowers to purchase energy-efficient properties by offering lower interest rates. Simultaneously, this provide investors with sustainable investment opportunities by funding qualified green mortgage deals on our platform, contributing to the reduction of energy consumption and carbon emissions. Through these initiatives, we aim to bolster Hong Kong's position as a prominent Green Finance Hub in Asia.



Transparency

Property Valuation Report and borrower background information is made transparent to investors.

Completed
20+ Green Mortgage Deals

Diverse & Flexible Investment Opportunities

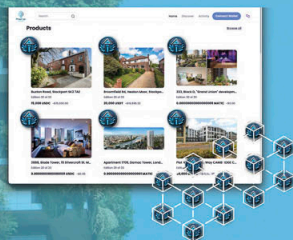
- ✓ Region
- ✓ Currency
- ✓ Loan amount
- ✓ Interest rate
- ✓ Loan terms

The match-lending platform offers investors a wide range of options, allowing them to select mortgage deals based on different countries and combination of loan-to-value (LTV) ratios, interest rate, and loan terms. Whether you are interested in the dynamic property markets of the U.K., the resilience of Japan, the platform provides access to diverse investment opportunities. Investors can choose the deals that aligns with their risk tolerance, investment goals, and financial strategy. Investors also have the flexibility to choose deals denominated in their preferred currency to eliminate the need for currency conversions.

Coming up next

Tokenize Green Mortgage

- ✓ Fractionize the Mortgage
- ✓ Easily Accessible & Highly Flexible
- ✓ Transparent Operations Through Blockchain
- ✓ Increased Liquidity Facilitating Easier Trades

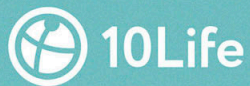


Outstanding Overseas Property Green Mortgage Match-lending Platform

Propcap Technologies Ltd



Propcap Technologies ("PropCap") is the overseas property mortgage match-lending platform that connects mortgage funders (lenders) and borrowers globally. Our segmentation focuses on "buy-to-let" residential mortgages in U.K. and Japan, expanding to Australia for buyers in HK, China and APAC. PropCap offers an alternative solution for buyers who lack sufficient funds or face challenges with local bank mortgage applications. Additionally, our platform provides professional investors with alternative investment opportunities through mortgage deals, positioning them as lenders within our platform.



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一站式保險平台

✓ 比較 ✓ 投保 ✓ 理賠



HONG KONG BANK
Chen Yee Man
HKD \$50,000



即上10Life.com
比較1000+保險產品



Winners

Outstanding Insurance Rating and Comparison Platform

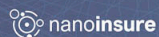
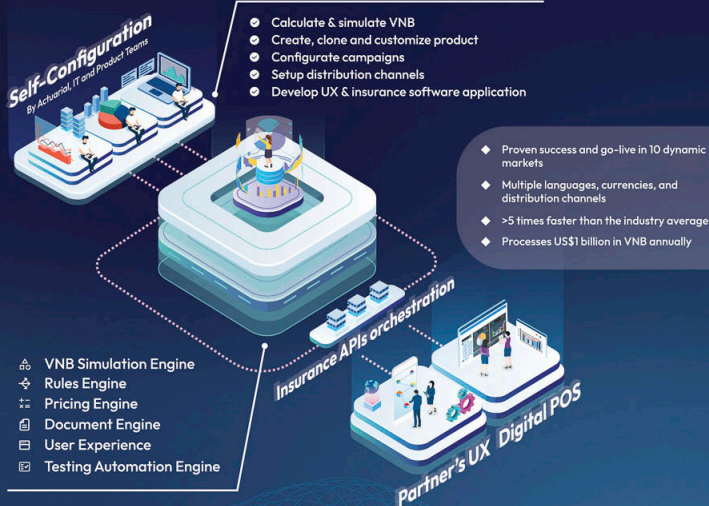
10Life



10Life is a digital insurance ecosystem with a mission to bring fair insurance to life. Founded by seasoned insurance professionals, 10Life combines technology with compassion to drive fair products, fair sales, and fair claims. We have pioneered insurance product ratings to differentiate good products from bad, non-commissioned advisors to provide unbiased professional advice, and independent claims ambassadors to provide end-to-end claims support and ensure fair payout. Our goal is to help customers get the right insurance and fair payout.

Nanoinsure Platform

Think of insurance products, user experience, and business processes like Nanoblocks - interchangeable blocks that can be built or modified. Unique offering that combines a robust product and process configuration platform with a low-code platform for rapid insurance application development.



1 – 4 weeks

Self Configuration by insurer
(TCO 72% lower)

Industry Average

6 – 20 weeks

Rely on vendor

Outstanding Digital Insurance in Transformative Solutions

Nanoinsure Technology (Hong Kong) Limited



The purpose of founding Nanoinsure Technology is to empower insurance carriers to leverage our software platform to create innovative products that provide coverage for individuals from all walks of life. Our goal is to reduce the total cost of ownership (TCO) and streamline the entire value chain, from product creation and quoting to administration in a more affordable and efficient manner. We understand that many carriers face limitations imposed by outdated systems that have existed for decades. However, we are fully committed to promoting inclusivity and overcoming these constraints.



Listening. Understanding. Delivering.

For Every *Life*,
For Every *Future*



Winners

Outstanding Digital Insurance Services

Prudential Hong Kong Limited



Prudential has been serving the people of Hong Kong since 1964, offering a broad range of financial protection, health protection and retirement planning products, general insurance, and employee benefits to our customers.

As one of the leading life insurers in Hong Kong, Prudential boasts a strong multi-channel distribution network.

Prudential has always been at the forefront of digital innovation. Our omnichannel strategy encompassing both online and offline touchpoints offer timely, easy-to-access and tailored insurance products plus other value-added services. To date, we have over 25 industry leading partners joining the Prudential ecosystem, empowering our customers to manage their health and wellbeing.

Being a responsible corporate citizen, Prudential recognizes the significant role we play in the community. We do this by making health and financial security accessible for everyone, stewarding the human impacts of climate change, and building social capital.

Please visit www.prudential.com.hk for more information.

FundPark

We accelerate the growth of Digital SMEs
with our full suite of fintech solutions



DATA

Real time data from
our ecosystem of partners

More Timely



CREDIT ANALYSIS

Forward-looking
credit assessment

More Accurate



FUNDING

Dynamic and in sync
with growth needs

More Relevant

Outstanding Digital SME FinTech Platform

FundPark Limited



FundPark

FundPark is a fintech scale-up with a vision to power fast-growth digital SMEs to realise their growth potential.

Despite their vitally important contribution in the economy, SMEs continue to be underserved and have an unmet funding demand of over USD 5.2 trillion. The fast growth of eCommerce SMEs has outpaced the approach of traditional financial institutions' credit assessment which relies on static and outdated financials.

FundPark differs by leveraging its proprietary credit model that analyses real-time Revenue, Payments, and Inventory data to forecast SMEs' working capital needs. This innovative approach enables the provision of dynamic credit limits in sync with SMEs' growth needs.

FundPark is impacting SMEs and the wider economy with the support of our ecosystem of partners (Alibaba, Amazon, Walmart Marketplace, Cainiao, Airwallex, Lianlian and Pingpong), and Funding Partners (Goldman Sachs and Ant Bank). FundPark has supported around 16,000 shops of eCommerce SMEs, with loan disbursements of more than USD 1.8 billion.

KCASH *Supreme*

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10%*

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彈性還款期

貸款額高達100萬*

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立即申請

網址: kcash.hk

K Cash Limited 放債人牌照號碼: 1716/2023

☎ 客戶服務熱線: **21111 211**

📞 Whatsapp: **5595 6111**

總部地址: 香港中環畢打街20號會德豐大廈17樓

查詢及投訴熱線: 3185 8847

K Cash Express Limited 放債人牌照號碼: 0885/2023

忠告: 借錢梗要還, 咪俾錢中介

FA Lending

Winners

Outstanding Digital Lending Solution

K Cash Limited



K CASH

K Cash introduces an innovative loan system that combines human expertise with A.I. technology to provide customers with a user-friendly and fast intelligent self-service experience, ensuring high privacy and convenience.

Leveraging advanced technologies, we utilise AI Machine Learning on credit data and behavioral pattern, cloud computing on loan process, Big Data for loan calculation, and eKYC, facilitating a 5-minute approval process and 24-hour cash-out service.

K Cash offers self-service terminals, known as VTM machines. These terminals incorporate features like finger vein authentication, face recognition with HD camera, 3-layer key security management, and triple data encryption algorithms, providing a user-friendly and secure experience.

We hope to utilise our service to fuel customers cashflow and turbo-boost their business growth. With K Cash's seamless loan system and cutting-edge technology, accessing funds has never been more convenient and efficient.

UNCLE2

二叔公智能虛擬典當



UNCLE2 is HK's first AI-powered & data driven online pawn and auction marketplace for luxury assets (i.e. luxury watches, branded bags, diamonds & gold) between luxury asset owners, retailers and pawnshops via AI Pawn Estimator. Our vision & mission is to digitalize the funding process to accelerate the deployment of pre-owned luxury assets locally and globally in order to carry forward the century-old pawn industry.



4 Main Services:

- 1 Pawn 線上典當
- 2 Direct Sell 高價回收
- 3 Consignment 寄拍賣
- 4 Sell Now BuyBack Later

AI Object Recognition:

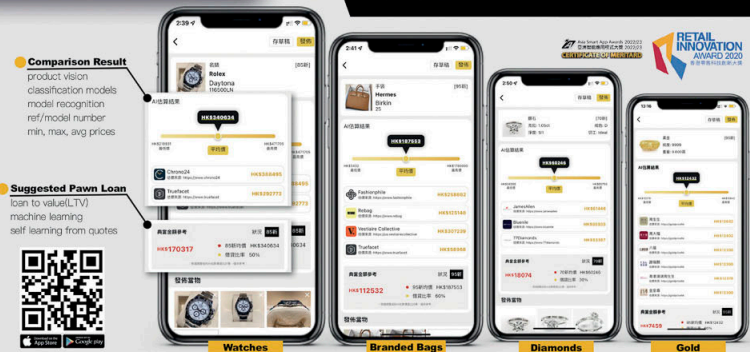
AI Pawn Estimator®

- Object Recognition/Image Classification/Vision
- Market Price Comparison i.e. min max avg
- Future Price Projection (1-12mnts)
- Product Scanner & Re-Directing

Automatic Data Mining Engine

- Cycled/Regular Price Tracking
- Automatic Data Scraping Bots of updated prices for watches, bags, gold, diamonds
- Luxury Asset Portfolio > Profit & Loss

Market Price Comparison:



The member company of Incubation Programme, HKSTP 創業培育計劃之培育公司

FA Lending

Winners

Outstanding Intelligence (AI) Platform in Pawn

UNCLE2 FINTECH LIMITED



UNCLE2, is a pioneering AI-driven, cloud-based marketplace for pawning and auctioning luxury assets in Hong Kong. Our platform leverages the power of AI and blockchain technology to digitalise the traditional pawnshop funding process, facilitating the rapid deployment of luxury assets both locally and globally. By doing so, we not only preserve the heritage and social sustainability of pawning, but also provide an alternative method for obtaining quick finance with collateral. In the wake of the COVID-19 pandemic, the global economy is gradually recovering, leading to an increased demand for personal lending. As the first mover in this space, UNCLE2 is poised to offer a timely and innovative solution for individuals seeking quick money through collateralised loans.

FINTECH AWARDS 2023

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FA Lending

Winners

Outstanding Personal Lending Platform

WeLend Limited



WeLend
A member of WeLab

Founded in 2013, WeLend is the first and the largest homegrown purely online lending platform in Hong Kong, leveraging the full support from the parent company WeLab, the leading pan-Asian FinTech platform.

As a pioneer in Hong Kong's FinTech industry, WeLend upholds the value of enhancing A.I. technology and use of technology to real-time data risk management to new heights, and re-define how a comprehensive new lending experience should be in dual ways - by both catering customers' short-term financial needs, and introducing the first-in-market financial health index "WeScore Financial Health Evaluation" ("WeScore") that has to assist them to improve long-term financial healthiness. As WeLend has many advantages empowered by owning advanced technology, SME loan service has been introduced to the market since a year ago and has successfully facilitated a number of SMEs to seize opportunity for business expansion.



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INSPIRATION

FA ProTech

Winners

Outstanding ProTech in Residential Service Platform

KE Holdings Inc.



KE Holdings Inc. is a leading integrated online and offline platform for housing transactions and services. The Company is a pioneer in building infrastructure and standards to reinvent how service providers and housing customers efficiently navigate and complete housing transactions in China, ranging from existing and new home sales, home rentals, to home renovation and furnishing, and other services. The Company owns and operates Lianjia, China's leading real estate brokerage brand and an integral part of its Beike platform. With more than 20 years of operating experience through Lianjia since its inception in 2001, the Company believes the success and proven track record of Lianjia pave the way for it to build its infrastructure and standards and drive the rapid and sustainable growth of Beike.

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#paymentgateway



Website



We support partners to harness recent technologies for better work, better ecosystem, and a better life.

Outstanding RegTech Data Analytics Solution

Lyods Engineering Limited



Founded in 2000, LYODS is a Fintech committed to bring practical implementation with latest technology in Governance & Compliance solutions. LYODS is a member of the Fintech Association in HK, Singapore, Taiwan & Canada, and is SFA Certified FinTech providing AML and KYC technological solutions. We believe our value of innovation & user experience is critical to have won the trust & support from major international & local banks/financial institutions in China, Hong Kong, Macau & Taiwan.

LYODS global offices in Hongkong, Singapore, Mainland China cities, Taiwan, Malaysia and Canada work as one team, bringing together the capabilities across specialties and practices to support our clients with the most updated technological solutions to counter the new everchanging AML/CFT challenges. Contact us to explore how we can help your company follow the new regulatory and policy requirements.



“

Thank you for presenting FinTech Awards “**Outstanding Regulatory Technology Solution**” to Lyodssoft Limited. We focus on innovation across AI, ML, big data analytics for Web3 and blockchain applications for finance use in Governance and Compliance. We continue to push boundaries, tackle new frontiers, and build creative solutions that define the future of business. The company is here to translate complexity into clarity, helping cut through hype to realize the genuine potential of technologies. This award recognizes Lyodssoft for its innovative spirit and empower us to nimbly evolve and chart the trajectory

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FA RegTech

Winners

Outstanding Regulatory Technology Solution

Lyodssoft Limited



Lyodssoft Ltd is focus on R&D for Artificial Intelligence, Big data analytics and Web3.0 Blockchain applications for Banking services and Financial Institutions in AML/CFT, which is the R&D centre of Lyodssoft Singapore Pte Limited under LYODS – serving the banking, insurance and financial institutions with AML/CFT automation solution of various scale since 2000. Lyodssoft Singapore Pte Ltd is a member and Certified FinTech of Singapore FinTech Association (SFA).

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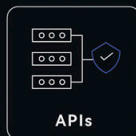
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APIs

FA RegTech

Winners

Outstanding RegTech Solution in Digital Assets

OKG Technology Holdings
Limited



OKG

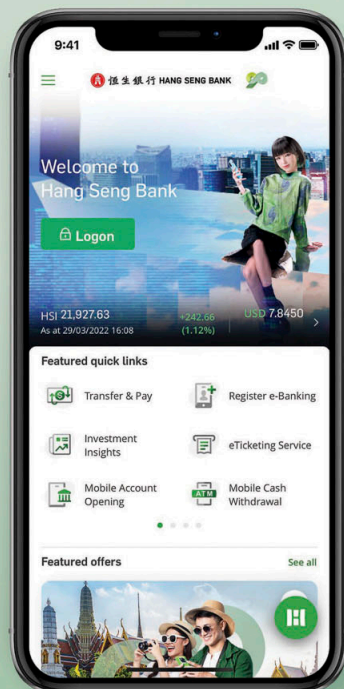
OKG Technology Holdings Limited (the "Company", together with its subsidiaries, the "Group", stock code: 1499. HK) is a listed company on the Main Board of the Stock Exchange of Hong Kong Limited. As a subsidiary of OKG Group, the Company is committed to building a globally leading blockchain technology enterprise that connects a brighter future through technology.

By focusing on the development of applications based on blockchain, big data, and AI, the Group's Web 3 comprehensive data analysis platform, OKLink, currently offers a range of products, which includes blockchain explorer ("Explorer"), on-chain anti-money laundering solution ("Onchain AML"), all-in-one investigative and traceability platform ("Chaintelligence") for regulators, and robust OpenAPI service to support the positive development of the industry.

Hang Seng Digital Banking

FinTech Awards 2023 in Retail Banking

Outstanding Digital Banking Service



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Retail Banking

Winners

Outstanding Digital Banking Service

Hang Seng Bank Limited



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Hang Seng is committed to providing customer-centric and innovative digital banking services to customers. Driven by the forward-thinking approach to banking, multiple new digital services and enhancements were introduced in 2023, for example, a Simple Mode on Hang Seng Mobile App to make using digital banking services more inclusive to customer segments which prefer more simplified customer journey and functions, Money Master as a new personalised budgeting tool to help customers achieve their savings goals with ease. Hang Seng is also the first bank to connect savings plan tool with Instant Messenger (i.e. WhatsApp) in Hong Kong. By leveraging Hang Seng's Virtual Assistant HARO WhatsApp, users can receive their savings progress updates and personalised savings tips based on their selected goals. Moving forward, Hang Seng would continue to uplift the digital experience with many new digital features and enhancements to provide customers with the first-in-class, safe and simple digital banking service.



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Retail Banking

Winners

Outstanding Digital Deposit Solution

Standard Chartered Bank (Hong Kong) Limited



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FA Retail Banking

Winners

Outstanding All Rounded Financial Management Banking Services

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Retail / Supply Chain Management

Winners

Outstanding Online Ticketing Service Platform

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Outstanding Digital Retail Experience

Uni-China Group



Uni-China Group ("the Group") has rooted in Hong Kong towards 25 years, being responsible for the operation and management of diverse businesses and adept at creating and maximising values to the business itself and the society via revitalisation project. The Group is a conglomerate covering diversified business areas, ranging from fresh food, revitalisation of fresh markets, supermarket, food and beverage, project management, innovative technology and CRM solutions, integrated marketing, asset management to intelligent storage service with automated robotics technology. Currently, the Group has approximately 1,000 stores locating in Hong Kong with nearly 5,000 employees. With a tailor-made management system, the Group has been maintaining a leading position in the industry.



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Rakuten Securities Bullion Hong Kong Limited is a subsidiary of Rakuten Group, Inc. which is one of the world's leading internet service companies with 70+ businesses span in eCommerce, digital content, communications and FinTech to around 1.7 billion members across the world.

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Winners

Outstanding Virtual Personal Banking Service

Mox Bank



Mox is a pioneering virtual bank in Hong Kong powered by Standard Chartered in partnership with PCCW, HKT and Trip.com. Launched in September 2020, Mox is reimagining banking, empowering possibilities, and setting global benchmarks for digital banking from Hong Kong.

Mox is well on track to be the number one virtual bank for cards, digital lending, and digital wealth. The bank was recognised in Forbes' World's Best Banks 2023, The Asian Banker Hong Kong Awards 2023 as the Best Digital-only Bank in Hong Kong, and was ranked fifth in the World's Top 50 Digital Banks 2023 by The Digital Banker and in the Global Top 10 Banks in Sia Partners' 2023 International Mobile Banking Benchmark. Through a scalable platform, lower cost-to-serve, top-notch customer experience and the unique promise of safe, simple, smart, and fun banking, Mox has found immense affinity among Hong Kong customers in the just three years since it was founded: the Mox app is the top-rated Hong Kong virtual banking app in Apple App Store in Hong Kong, scoring 4.8 out of 5. Mox's influence extends beyond HK, as shown by the company's technology and know-how transfer to Trust in Singapore.

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Virtual Bank

Winners

Outstanding Virtual SME Banking Services

Ping An OneConnect Bank
(Hong Kong) Limited



PAObank

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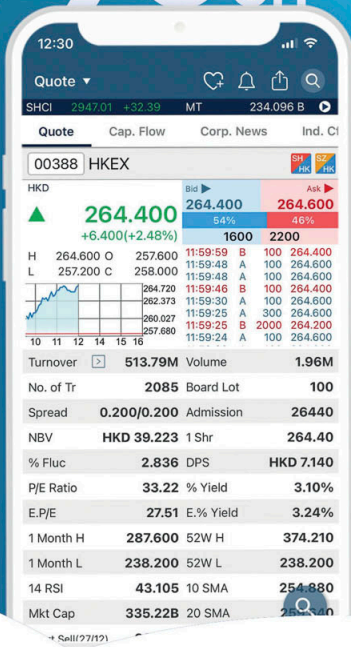
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("BCTF")



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BCT Group comprises BCT Financial Limited ("BCTF") and Bank Consortium Trust Company Limited ("BCTC"). As one of the leading pension service providers in Hong Kong, BCT strives to provide best-in-class MPF/ORSO products and fund administration services. BCT is also one of the only two companies providing MPF Industry Schemes in Hong Kong. As of December 2022, our assets under administration exceeded HK\$180 billion, serving over 1.2 million member accounts. With corporate governance, sustainability and sense of purpose as the foundation, BCT is committed to serving and creating value for all stakeholders.

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Wealth Investment and Management

Winners

Outstanding Intelligent Investment Trading Mobile App

CGS International Holdings Limited



 CGS International Holdings Limited

CGS International Holdings Limited is the wholly-owned subsidiary of China Galaxy Securities Co., Ltd.. It was incorporated in Hong Kong on February 9, 2011 to expand its overseas business. Through its wholly-owned subsidiaries, we have successively obtained the requisite Type 1/2/4/6/9 business licenses to provide a wide range of financial and securities services in Hong Kong.

As the first platform for developing our overseas securities business, CGS International Holdings Limited serves as a bridge for domestic clients to expand overseas and for overseas clients to enter into the PRC, and it has laid a solid foundation for further overseas expansion of our business. In order to provide high quality investment services, to our local and overseas customers, CGS International Holdings Limited intends to further expand overseas business as opportunities arise, to develop a diversified range of investment products, to attract financial talents and to work with international financial institution.

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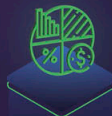


Wealth Investment and Management

Winners

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Wealth Investment and Management

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Outstanding Digital Wealth Management Tool

Hang Seng Bank Limited



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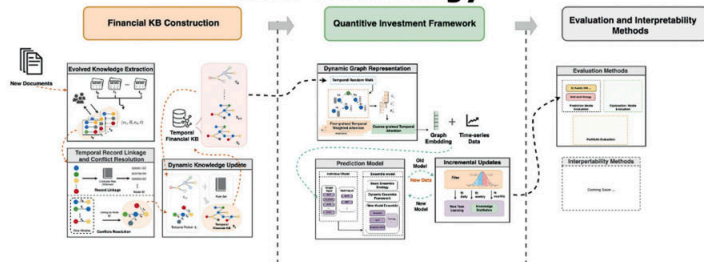
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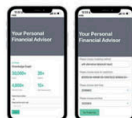
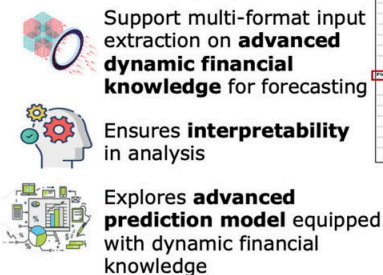
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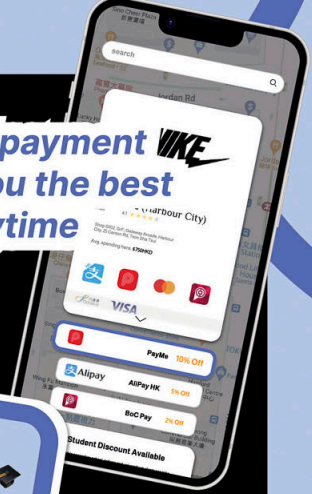
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