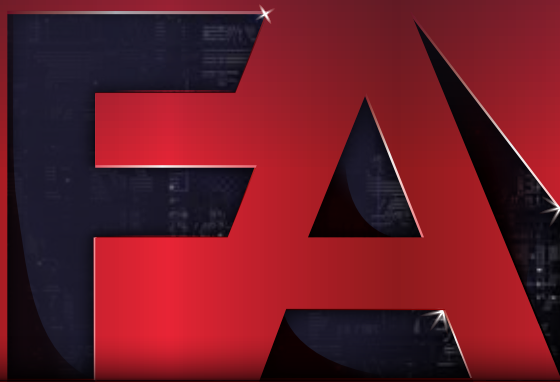


**FA** FINTECH  
AWARDS 2024 by etnet





FINTECH AWARDS 2024

INNOVATING  
AND PIONEERING  
A SUSTAINABLE  
DIGITAL  
ECONOMY

---

# MESSAGE OF ORGANISER

## Innovating and Pioneering a Sustainable Digital Economy

We are thrilled to welcome you to the 8th Annual FinTech Awards! This year, we celebrate not only the remarkable achievements within the FinTech industry but also the spirit of innovation that drives us forward.

Our theme for this year, "Innovating and Pioneering a Sustainable Digital Economy," reflects our commitment to harnessing technology for a more sustainable future. As we navigate the complexities of the digital landscape, it is essential that we prioritise sustainability in our innovations, ensuring that our advancements benefit both the economy and the environment.

Hong Kong, as a leading financial hub, plays a pivotal role in this journey. The city's dynamic ecosystem fosters creativity and collaboration, providing the ideal backdrop for FinTech pioneers to thrive. Together, we can explore new frontiers, drive sustainable practices, and create a positive impact in the global financial landscape.

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

ET Net is the number one financial services provider in Hong Kong. We not only provide thousands of real-time financial terminals to professional traders but also offer financial content for 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 450,000 daily active users.

Thank you for your continued support and participation.

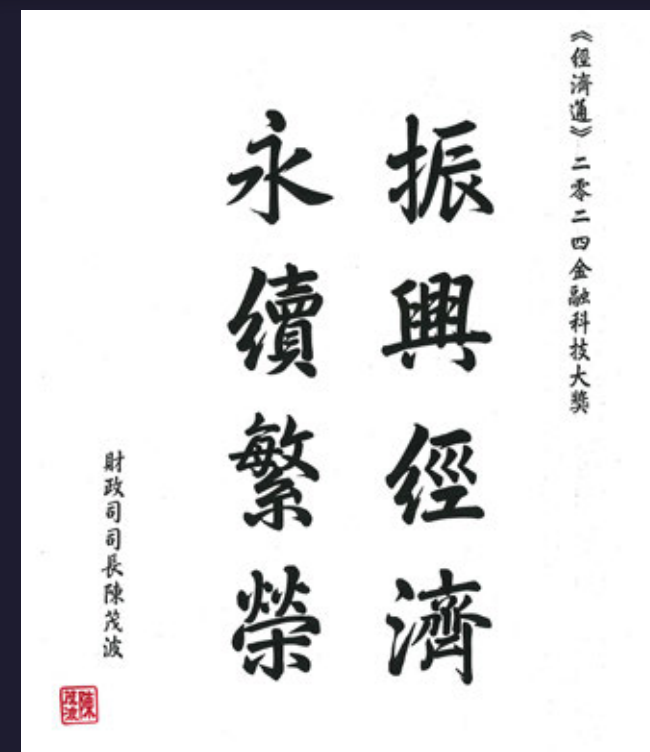
經濟通  
**etnet**

Ms. Salome See  
Group Managing Director, HKET Holdings  
Managing Director, ET Net





MESSAGE OF  
OFFICIATING GUEST



The Honourable Paul Chan Mo-po,  
GBM, GBS, MH, JP  
Financial Secretary of the Government of  
the Hong Kong Special Administrative Region





## CO-ORGANISER AND FINTECH PARTNER :



## CO-ORGANISER :



## STRATEGIC PARTNER :



## SPONSOR :



## SUPPORTING ORGANISATIONS :





## The Digital Tech Hub of Hong Kong



Cyberport is committed to the vision to inject new impetus into digital economy and smart city development through innovation and technology, and to connect enterprises to Mainland China and overseas markets. Cyberport strives to nurture a vibrant tech ecosystem by cultivating talents, promoting entrepreneurship among the youth, supporting start-ups, fostering technology industry development by promoting strategic collaboration with local, Mainland Chinese and international partners, and integrating new and traditional economies by accelerating digital transformation in public and private sectors.

### Strategic Emerging Industries



### Industry Application



FinTech



Smart Living  
HealthTech, GenTech, EdTech, GreenTech, Smart Mobility, ProTech and more



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### Forefront Technology



AI & Data Science



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## Message of Co-organisier and FinTech Partner

On behalf of Cyberport, I extend our heartfelt congratulations to ET Net for hosting yet another successful FinTech Awards. This year's theme, "Innovating and Pioneering a Sustainable Digital Economy," is particularly timely, reflecting the significant transformations shaping our world.

Digitalisation and innovation are essential drivers in a rapidly evolving global landscape. In this era of swift transformation, it is imperative that we continually adapt our strategies to capitalise on emerging opportunities and build robust resilience. The convergence of digital innovation and sustainability presents unprecedented opportunities for creating positive environmental impacts while ensuring long-term resilience. By prioritising an innovative mindset and a commitment to sustainability, we can help solidify Hong Kong's position as a leading force in the global financial ecosystem.

This year, we are particularly proud to celebrate the exceptional contributions of five members from our dynamic FinTech community, who were nominated for their groundbreaking ideas and achievements. Their dedication exemplifies the entrepreneurial spirit crucial to Hong Kong's standing as a global financial centre while supporting the Government's vision of becoming an international innovation and technology hub.

As a digital tech hub and an AI accelerator, Cyberport is committed to nurturing talent and spearheading advancements in emerging technologies, including artificial intelligence, blockchain, cybersecurity, and data science. We look forward to continuing our collaboration with ET Net and other strategic partners to collectively forge a more sustainable and innovative future.

Once again, congratulations to ET Net on this remarkable accomplishment, and a special shout-out to all the nominees and winners. Your passion and unwavering commitment inspire us all as we embark on the journey to build a brighter and sustainable future together.

**Dr. Rocky Cheng**  
Chief Executive Officer,  
Cyberport





# ASIA'S NO.1 Emerging Ecosystem

HK startup ecosystem value: US\$59 billion

**KEEP UP**  
FOR I&T TOMORROW

Source: The Global Startup Ecosystem Report 2024 (Startup Genome)

**HKSTP**  PROPELLING  
SUCCESS

## Message of Co-organisier

The digital economy has become a prominent catalyst for global economic development. From digital transactions to generative Artificial Intelligence (AI), Big Data (B), and advanced Computing (C), data has become a new productive force that is reshaping how businesses operate and thrive, how cities are managed, with the ultimate goal of enhancing how we work, learn and live.

The FinTech Awards 2024 spotlight the FinTech professionals who are driving innovation, promoting inclusivity, and responsible practices for a sustainable digital future. This aligns with Hong Kong Science and Technology Parks Corporation (HKSTP)'s mission to encourage and support Hong Kong's innovators who are fostering economic growth through innovation and technology.

HKSTP is leading Hong Kong towards a prosperous digital future through initiatives like the Inter-bank Account Data Sharing (IADS) and the launch of the IADS Developer Platform. These initiatives not only streamline data sharing but also enhance operational efficiencies within the fintech landscape, paving the way for innovative financial solutions, strengthening Hong Kong's position as a leading fintech hub by championing financial inclusion and fostering collaboration.

In addition to these efforts, we are actively promoting sustainable practices with the financial sector by facilitating connections among green tech ventures, corporations, investors, and sustainability experts. The transformation of InnoCentre into the GreenTech Hub will serve as a collaborative platform for over 200 GreenTech park companies, featuring a new Green Space to showcase innovative solutions, accelerating green technology development, supporting government decarbonisation strategies, and enhancing Hong Kong's global position in the GreenTech landscape.

We believe that technological advancement should be accompanied by commitment to responsibility and resilience. By cultivating collaboration among stakeholders and crafting governance frameworks that proactively address cybersecurity and privacy concerns, we are paving the way for a secure and ethical digital and green ecosystem.

Ms. Gracie Ng

Chief of Staff and Acting Chief Corporate  
Development Officer,

Hong Kong Science & Technology Parks Corporation







智慧城市聯盟（簡稱「SCC」）匯聚了一群來自香港不同機構和行業的專業人士，為建設香港成為世界級的智慧城市，在政策層面向政府提供專業意見。同時，SCC也致力連結世界各地的持份者，以創造合適的生態環境，促進香港創新和經濟的可持續發展。

#### 目標

- 建議香港特區政府就制定智慧城市政策，標準與相關發展；
- 為香港特區政府、技術合作伙伴、學術界和商業組織提供一個平台，以交換發展智慧城市的想法；
- 進行發展智慧城市相關政策研究；
- 提高公眾意識和採用的技術以發展智慧城市；
- 與其他有關的國際智慧城市團體建立聯繫組織，促進溝通、交換信息及作廣泛宣傳。

#### 歡迎加入SCC

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如欲了解更多活動及資訊，請瀏覽 <https://smartcity.org.hk>



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# MESSAGE OF HEAD OF JUDGE

## Hong Kong is a leading fintech hub

Over the past decade, Hong Kong's fintech sector has rapidly advanced, particularly during the pandemic, which heightened the demand for mobile payment solutions and spurred innovation. Today, Hong Kong is a premier testing ground for financial technologies, with the 2023 Fintech Adoption Index showing that 74% of local respondents use multiple fintech services and electronic payment adoption exceeding 90%.

Currently, Hong Kong is home to over 1,100 fintech companies, marking a robust 15% year-on-year increase and accounting for around 17% of the total in the Asia-Pacific region. These companies are thriving across diverse domains, including mobile payments, cross-boundary wealth management, AI-driven financial consultancy, investment management, and regulatory technology. The ecosystem features eight digital banks, four virtual insurance companies, and nine licensed virtual asset trading platforms. Additionally, four fintech unicorns have established their headquarters in Hong Kong, firmly cementing its status as a pivotal hub for financial industry development. Despite global economic challenges, Hong Kong is undeniably one of the most promising fintech ecosystems worldwide. The latest result of InvestHK's 2024 Startup Survey highlights the city's vibrant startup landscape, which has reached a record high of 4,694 startups, with 619 dedicated to fintech. This underscores Hong Kong's unwavering position as a leading fintech hub.

Most importantly, Hong Kong is always at the forefront of adopting advanced technologies in the financial sector. According to a financial services survey conducted in 2023, 38% of financial institutions in Hong Kong have successfully integrated generative AI into their daily operations, surpassing the global average of 26%. Looking ahead, by continuing to strengthen collaboration with other financial centers within the country, I strongly believe that Hong Kong is poised not only to solidify its role as an international financial hub but also to significantly contribute to China's ambition of becoming a global financial powerhouse.

Dr. Winnie Tang, MH, JP  
Founder and Honorary President,  
Smart City Consortium





**Mr. Emil Chan**

Founding Chairman, The Association of Cloud and Mobile Computing Professionals

FinTech has the potential to unlock new opportunities while adeptly navigating the complexities of an evolving regulatory and technological landscape.

**Mr. Eddie Cheung**

Founder & President, Hong Kong Technology Advancement Group

With new FinTech products and services rolling out one after another, we need to have a view to nurturing cross-sectoral talent well versed in both "finance" and "technology".

**Ir Eric Chan**

Chief Public Mission Officer, Cyberport

The FinTech landscape is undergoing a rapid evolution, and emerging technologies such as AI are leading the charge, unlocking new possibilities and transforming how we interact with finance. The ET Net FinTech Awards celebrate the remarkable talent and innovative ideas driving this change. Congratulations to all nominees and winners! Your vision and dedication are shaping a vibrant financial future for us all.

**Hon Duncan Chiu**

HKSAR Legislative Council Member (Technology and Innovation)

The road to a successful FinTech product is far from smooth. Being 'innovative' means going down a path no one has gone before, and repeated trials and adjustments are the norm.

**Mr. Vincent Chan, MH**

Vice-chairman, Institute of Big Data Governance

FinTech is not just about technology, it's about a well-executed user experience that builds trust. The more customer-centric FinTech solutions would have the winning advantages.

**Prof. Terence Chong, MH**

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

The two major directions of financial technology in the future are the feasibility of replacing company listings with tokenisation, and how to implement digital asset inheritance.





**Ms. Ada Chow**

Senior Consultant, ET Net Limited

FinTech represents more than just a trendy phrase; this perspective highlights the importance of innovation, practical applications, and the real impact FinTech has on businesses and consumers alike.

**Mr. Martin Liu**

Assistant Director, AI and Data, Hong Kong Science and Technology Parks Corporation

By prioritising digital resilience and responsibility, technology drives positive change, enabling innovative services and products to flourish in a robust digital economy.

**Mr. Francis Fong**

Founding and Honorary Chairman, Hong Kong Association of Interactive Marketing

The best advice and service in financial industry happens in real-time and is based on the customer behavior, use of Big Data and Artificial Intelligence.

**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)

Smart data represents a more sophisticated approach to data collection and analysis, focusing on meaningful pieces of information for more accurate decisions.

**Mr. Peter Koo**

Director of Finance Committee, GBA 5G Industry Alliance

FinTech is no longer a myth. It's a mighty force, re-shaping industries and driving unparalleled disruption across horizons.

**Mr. Vincent So**

Honorary Chairman, Hong Kong Retail Technology Industry Association

Data is a very powerful tool and can unlock new revenues for retailers. As FinTech continues to evolve, it presents both opportunities for the retail sector in the new digital era.



**Mr. Mingles Tsoi**

Vice Chairman, Institute of Financial Technologists of Asia

Let's empower Hong Kong's tech startups and listed companies harnessing technology to combat climate risks, inspiring sustainable innovation and a resilient future.

**Mr. Valent Tse**

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

**Legal Advisor**

Sustainable digital economy demands good frameworks for AI, blockchain, and crypto. The rules and regulations on data privacy, IP rights, and digital currencies must however keep the same pace and laws-reform is a must!

**Mr. Victor Yim**

Head of FinTech, Cyberport

AI-native solutions and the disruptive potential of tokenisation are redefining finance, enabling personalised, borderless services that drive innovation and open new financial pathways for everyone.

**Prof. Yiu, Siu Ming**

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

Digital Economy becomes a critical element in an economic ecosystem. Innovative ideas are required to make it sustainable. I believe that we have talents to make HK a leading city in this area.





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# WINNER FINTECH AWARDS 2024

OUTSTANDING AI  
CAPITAL MARKET  
ANALYSIS SOLUTION

傑出人工智能資本市場分  
析解決方案

## Artificial Intelligence

Outstanding AI Capital Market Analysis Solution



Fintica AI Hong Kong Ltd

Fintica AI, established in 2019, is a leading deeptech fintech company specialising in advanced AI solutions for capital markets.

It is founded by Philippe Metoudi, ex board of Clearstream; Lionel Friedfeld, ex investment banker BNPP; and Assaf Zeevi, Dean of deep tech AI University of Columbia.

The company is run by a team of world-renowned experts in AI, capital markets, and the financial industry. Its footprint straddle across Asia, Europe, Middle East and US.

Its mission is to offer predictive analytics to empower investment manager, quantitative analysts, and strategic allocation team to augment return and reduce risks with cutting-edge decision support tools.

The company maintains a strong presence in major global financial hubs, and has recently formed a strategic partnership with LegendArb Trading Limited in HK to expand its AI solutions for capital markets in Asia.

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for 7 million clients**

**SOCIETE  
GENERALE**

**US Stock  
DLC Launch**



**Amundi**  
Investment Solutions

**Global Outlook 2025  
launch in Hong Kong**



LIBERTIFY won the Hong Kong  
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FastTrack**

FinTech  
Innovation Lab  
ASIA-PACIFIC

數碼港  
**Cyberport**

**Libertify**  
Beyond words

**AiRM**  
AI Ready Media

## Artificial Intelligence

Outstanding AI Finance and News Data Transform Platform

**Libertify**  
Beyond words

Libertify APAC Limited

Libertify is a production-grade AI solution, that transforms complex financial documents and information into video storytelling to expand reach, enhance engagement, and boost revenues. We reconnect banks, financial institutions, insurers... with their customer usage and expectations.

Libertify provides 3 unique and innovative AI experiences :

- Ai Ready Media : A single-click solution to convert static documents into captivating videos and interactive conversations.
- Hey Genius : Next-generation web navigation solution to boost and energise personalised experiences on both mobile and desktop.
- Ai Ready News : Content and AI newsletter automation solution revolutionising your emails and data into video format.

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全天候自動化交易

**3** Customization  
定制個人專屬策略



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## Artificial Intelligence

Outstanding AI Algorithmic Trading Platform



Quantphemes Innovation Lab Limited

Quantphemes is an AI-powered algorithmic trading platform. Our platform's unique blend of LLM and algorithmic trading ensures that both novices and professional traders can harness the power of AI-driven insights.

Our dedicated team of 9 members includes PhDs and experts in finance, statistics, mathematics, and computer science. We collaborate closely with our strategic partner and initial users, CASH Algo Finance Group and universities including University of Hong Kong, Chinese University of Hong Kong, City University of Hong Kong, and Lingnan University. We foster a culture of continuous learning, enabling us to adapt and thrive in the ever-evolving market landscape. We expected to grow to a team of 15 members by the end of 2025.

With ambitious goals ahead, Quantphemes is set to redefine the potential of algorithmic trading and AI, empowering our clients with the tools and insights needed for market success.





X Wallet App



備有X Lend貸款及  
X Pay支付2大功能

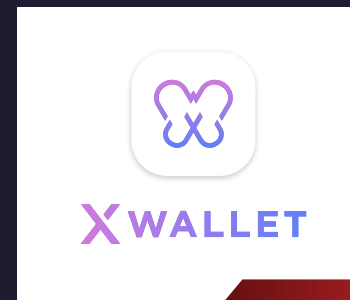


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## Artificial Intelligence

Outstanding AI Wealth Management App



Zero Fintech Group Limited

X Wallet is Hong Kong's first AI-powered instant approval loan and Buy Now Pay Later (BNPL) app, operated under the subsidiary brand of the publicly listed company, Zero Fintech Group Limited (HKEX: 00093).

X Wallet leverages industry-leading technologies, including image recognition models, big data analytics, and artificial intelligence, to rapidly assess borrowers' credit risk, financial status, and repayment capability. By automating the application review process, X Wallet completes approvals within just 5 seconds, allowing customers to benefit from the latest advancements in financial technology and maximising the value of fintech applications. Additionally, through knowledge graphs, image analysis, and machine learning, X Wallet continuously detects and monitors fraudulent activities, enabling real-time fraud identification and safeguarding asset security.

X Wallet will continuously introduce smart and personalised financial products, achieving a flexible and reliable technology-driven integrated platform for the public. We aimed to provide to the public a zero limit, zero wait, and zero pain financial service.

# Leading RWA Tokenisation

Drive Programmability Future

## Legal and Technical Consultation

Market pioneer substantiates practicality through proven use cases like an SFC-compliant STO, the first permissions institutional use case

## Web 3 Ecosystem Partner Network

Ecosystem builder grows partner network and enables all-around services well integrated into the digital frontier

## Co-Create Tailored Solution

A team of experts blends financial and DLT know-how and customises solutions

## Trust or Company Service Provider

TCSP licensee provides trust service in Hong Kong, streamlining clients' issuance process

01

### RWA Tokenisation

RWA Tokenisation platform for token issuance, management, distribution, and proof of reserve.



02

### Custodian Solution

Banking grade HSM supported FIPS 140-2 Level 3 and Common Criteria EAL 4+ Certified.



03

### Exchange Solution

Proprietary software with Market Making Capabilities.



ABT Tech Limited

## Blockchain Solution / Virtual Assets

Outstanding Digital Asset Custody and Tokenisation Solutions

ABT stands at the forefront of the Real-World Asset (RWA) tokenisation revolution, with liquidity as its cornerstone. Our esteemed clients and partners include the Hong Kong Gold Exchange, GuangFa Securities (Hong Kong), Securosys, and many other prominent financial and non-financial institutions.

Our core product suite is a testament to innovation. We offer a regulatory-compliant Tokenisation Platform, a Certified HSM-supported Custodian Solution that adheres to HKMA guidelines, and Exchange Solution featuring RFQ and Order Book. These products are powered by fully equipped with award-winning, secure and proprietary technologies (EAL 6+, FIDO, U2F, FIPS140 certified) adopted by banks and financial institutions, supporting end-to-end tokenisation process. Holding a TCSP license in Hong Kong, we are legally authorised to run a trust, thus streamlining our clients' issuance procedures.

Our market viability is solidly substantiated by our proven use-cases, such as the first institutional gold tokenisation use-case and the SFC compliant digitally native notes.

With our global network spanning Singapore, Malaysia, Turkey, and the Middle East, we empower our clients to extend their reach on a global scale.



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**vio**

## Revolutionizing with Web3 and AI technologies

All-in-one tokenization platform to digitalize your vouchers and loyalty points programs



## AI-Driven Innovation

- Custom AI Models – Adaptive Intelligence engineered for enterprise scalability
- AI Integrations – Seamless API-driven automation across business ecosystems
- Enterprise AI Chat – NLP-powered, context-aware communication for optimized engagement



Tokenization of Vouchers



Smart Contracts for Voucher Control



Seamless Transferability and Interoperability



Transparency and Verification



Secure User Wallets



Learn more about Coded Solution

## Blockchain Solution / Virtual Assets

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**CODED SOLUTION**

Coded Solution Limited

Coded Solution specialises in transforming customer engagement through its innovative, data-driven loyalty reward solution. Our AI-powered agent continuously analyses customer behavior, allowing businesses to offer hyper-personalised rewards that enhance retention and lifetime value. By leveraging blockchain technology, we ensure transparency, security, and seamless transactions, eliminating fraud and inefficiencies commonly associated with traditional loyalty programs. As we expand our presence across Asia Pacific, we are building strategic partnerships with businesses in esports, F&B, retail, and fintech. Our scalable and flexible loyalty points solution empowers enterprises to create engaging, gamified reward ecosystems, adapt to evolving market trends, unlock new revenue streams, and strengthen customer loyalty.

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FINTECH AWARDS 2024 WINNERS

Blockchain Solution / Virtual Assets

Outstanding Decentralisation Fintech Solution



RabbitX

RABBITX (RBX) is a global, permissionless decentralised derivatives exchange (DEX) built with new Multi-Blockchain technology, revolutionising cryptocurrency trading with cutting-edge innovation, seamless functionality, and a trader-centric approach. Offering 24/7 access to 100+ crypto markets with 20x leverage, zero trading fees, and gas-free transactions, RABBITX provides a cost-efficient, high-performance trading experience tailored for both new and experienced traders.

With millisecond-level execution speeds and multi-chain interoperability across Ethereum, Arbitrum, Blast, and Sonic, RABBITX enables efficient, borderless trading without intermediaries. The platform features a hassle-free 1-minute onboarding process with no KYC required for most users—only necessary for deposits exceeding 10,000 HKD—ensuring seamless accessibility. Additionally, instant HKD-to-USDT conversion via FPS deposits simplifies fiat-to-crypto transitions, allowing users to enter and navigate the decentralised finance ecosystem effortlessly.

By prioritising decentralisation, innovation, and user empowerment, RABBITX is setting a new standard in Web3 finance, delivering a borderless, 24/7 trading environment that enhances financial accessibility and efficiency on a global scale.



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AsiaPay serves as an accredited payment processor, a payment gateway solution provider, and a certified vendor for Visa, Mastercard, American Express, and JCB international 3-D Secure transactions. Offers a diverse range of award-winning payment solutions, including multi-currency, multi-lingual, multi-card, and multi-channel capabilities, complemented by advanced fraud detection, payment analytics, and management solutions.

With its headquarters in Hong Kong, AsiaPay provides professional ePayment solution consultancy and high-quality local service support through its 17 offices across the Asia Pacific region, including locations in Hong Kong, Australia (Melbourne, Sydney), Cambodia, Thailand, the Philippines (Cebu, Manila), Singapore, Malaysia, Mainland China (Guangzhou, Shanghai), Taiwan, Vietnam (Hanoi, Ho Chi Minh), Indonesia (Jakarta, Bali), and India.

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FINTECH AWARDS 2024 WINNERS

## Corporate Banking

Outstanding Innovative SME Banking Services



Bank of China (Hong Kong) Limited

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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FINTECH AWARDS 2024 WINNERS

### Corporate Banking

Outstanding Corporate Integrated Cash Management Solutions



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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## Corporate Banking

Outstanding Digital Solution for SMEs



Hang Seng Bank Limited

Founded in 1933, Hang Seng has continually innovated to provide customer-centric banking, investment and wealth management services for individuals and businesses. It is widely recognised as the leading domestic bank in Hong Kong, currently serving close to 4 million customers.

Combining its award-winning mobile app and strong digital capabilities with a vast network of over 250 service outlets in Hong Kong, Hang Seng offers a seamless omnichannel experience for 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.





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## Corporate Payments

Outstanding All-in-One Corporate Payment Solution



Payment Asia

Established in 1999, Payment Asia has been committed to providing innovative online payment technology, and electronic payment solutions for SME enterprises and even multinational companies in Asia. Payment Asia prepares simple and time-saving online payment systems for customers, covering credit cards, debit cards, e-wallets, and tailor-made omnichannel payment solutions including digital asset gateway for enterprises. In the past 10 years, we have actively innovated and added elements such as digital marketing, e-commerce solutions, and AI consulting to our business to meet the needs of merchants. Payment Asia has developed rapidly and has served more than 12,000 local and overseas merchants.

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eSignGlobal boasts a multitude of successful case studies across various industries, including human resources, transportation, construction, international e-commerce, new energy materials, international communications, culture and media, and art trading.

eSignGlobal offers electronic signature services in over 100 countries and regions, ensuring compliance with a variety of local regulations. We have built multiple data centers to support our global operations and meet the compliance requirements of various countries.



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## Cybersecurity / Anti-Fraud

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# HKT Smart Energy Solutions

*Accelerating achievement of sustainability goals on the ESG journey*



## ESG Solution

Outstanding Smart Energy Control 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 building management system utilising real-time data and the use of IoT sensors to detect occupancy and optimise power usage for greater energy efficiency.



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## FX / Payment Solution

Outstanding Integrated Cash and Treasury Management Solution



RIYUEZHINENG INTERNATIONAL LIMITED

RIYUEZHINENG is a leading enterprise SaaS digitalisation solution provider, specialising in cutting-edge cash and treasury management solutions. The company bridges the global finance landscape, empowering regional and multinational corporations with its robust and versatile API platform. The key problem RIYUEZHINENG aims to solve is a unique set of pain points faced by corporate treasury teams at multinational corporations (MNCs) with global operations. These include challenges around liquidity and automation, financial reporting, data preservation, cross-border management, and compliance and risk etc.

By leveraging advanced financial technology within our cash and treasury management solutions, we enhance transparency in financial operations. This increased transparency enables better access to financial resources for under-served enterprises, a crucial step in revolutionising traditional financial services.



## GBA Service

Outstanding GBA Cross Border Financial Services Solutions



China Construction Bank (Asia)

China Construction Bank (Asia) Corporation Limited ("CCB (Asia)") is the comprehensive and integrated commercial banking platform of China Construction Bank Corporation ("CCB") in Hong Kong. As the flagship of CCB Group's overseas business, CCB (Asia) holds a variety of licenses and provides a wide array of banking services including retail banking services, commercial banking services, corporate banking services and treasury business etc., along with its industry-leading advantages in RMB services, FinTech, cross-border services and green finance. Through the extensive network and diversified service channels of CCB Group in Mainland China and Hong Kong, CCB (Asia) provides comprehensive, one-stop and integrated finance solutions to individuals, corporate and institutional clients. Adheres to "market-oriented, customer-centric" business philosophy, with its integrated operational platform as the basis, FinTech as the core drive and innovation as the leading force, CCB (Asia) is committed to providing efficient, safe and novel smart banking services to the general public.

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**中国建设银行(亞洲)**  
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## Insurance

Outstanding AI Adoption in Insurance Service



Prudential Hong Kong Limited

Prudential has been serving the people of Hong Kong since 1964, offering a broad range of health protection, wealth and retirement planning solutions, as well as general insurance and employee benefits services. In 2023, we opened a branch in Macau, making healthcare and financial security more accessible to people in the Greater Bay Area.

At Prudential, our mission is to be the most trusted partner and protector for this generation and generations to come. We boast a strong multi-channel distribution network with the largest agency force in Hong Kong with 20,000 financial consultants. Customers can also access our life insurance products through Standard Chartered Hong Kong and nearly 170 intermediary partners in our brokerage channel.

Prudential has always been at the forefront of digital innovation. Our omni-channel strategy offers timely, easy-to-access, tailored insurance products plus other value-added services. To date, we have over 40 industry-leading partners in the Prudential ecosystem, empowering our customers to manage their health and wellbeing.

Our sustainability ambition is to work towards creating a sustainable, inclusive, and responsible future for our customers, people, shareholders, and communities. We achieve this by making health and financial security accessible for everyone, adopting an inclusive approach to investment practices, and maintaining a sustainable business.

Please visit [www.prudential.com.hk](http://www.prudential.com.hk) for more information.



# FundPark

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



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**More Timely**



## CREDIT ANALYSIS

Forward-looking  
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**More Accurate**



## FUNDING

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**More Relevant**

## Lending

Outstanding Digital SME Fintech Platform



FundPark Limited

Founded in 2016, FundPark Limited is a fintech scale-up with a vision to enable fast-growth digital entrepreneurs to realise their growth potential and drive prosperity. By leveraging data intelligence and a purpose-driven approach, we deliver the insights and capital needed to help businesses build their future growth with confidence, clarity, and security.

At FundPark, we are committed to uplifting enterprises and the entrepreneurs behind them through our client-centric business philosophy. We harness real-time data from our industry partners to deliver valuable insights, and we leverage our advanced credit model to provide optimal financing solutions tailored to their needs.

Our proprietary model enables us to predict growth needs of our customers' businesses and help e-commerce SMEs in Asia realise their growth potential by making financing more accessible than ever before. In 2024, we achieved a significant milestone—since our inception, we have disbursed USD 4 billion in working capital funding and secured USD 750 million's worth of asset-backed securitisation facilities in Asia.

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FINTECH AWARDS 2024 WINNERS

MPF

Outstanding MPF Investor Education

bct

BCT

BCT Group ("BCT") comprises BCT Financial Limited ("BCTF") and Bank Consortium Trust Company Limited ("BCTC"), with strong shareholders group comprised of a consortium of 8 reputable financial institutions (namely, Asia Financial, Chong Hing Bank, CMB Wing Lung Bank, Dah Sing Bank, Fubon Bank, ICBC Asia, OCBC and Shanghai Commercial Bank). BCT Group is a major pension product provider and one of the largest trust companies in Hong Kong offering pension products and professional services for MPF, pension and investment funds. BCTF acts as sponsor and distributor of pension products whilst providing customer service, investment planning services (IPS) and retirement planning services (RPS) as well as investor education. BCTC started off with a dedicated mission: to provide best-in-class MPF/ORSO products and solutions for the Hong Kong working population, while expanding its one-stop services of trustee, administrator and custodian for pensions and investment funds. As of 31 December 2024, the firm's assets under administration exceeded HKD 247 billion, serving over 1.3 million member accounts.



## Compliance and Governance Solutions Provider

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## AI & Big Data-driven Innovations

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**RegTech**

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Lyods Engineering Ltd

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, Mainland China cities, Taiwan, Japan, Singapore, Malaysia, US 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. #BigDataAI #AML [www.lyodssoft.com](http://www.lyodssoft.com)

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Uni-China Group (Hong Kong Market Eshop)

Hong Kong Market, specialises in revitalising, managing, and operating fresh markets. With the innovative management and operational models, we strive to uplift the overall ambience and service quality of our markets, providing the community with a more convenient and comfortable shopping experience as we embark on a new chapter for Hong Kong's fresh market culture.

In response to evolving consumer habits, Hong Kong Market has embraced the digital age by offering an online food and grocery shopping service for the new generation, proudly introducing the "Hong Kong Market eShop". This service revolutionises the traditional fresh market shopping experience, allowing customers to browse and purchase fresh ingredients directly from stall owners at any time. We provide a wide range of products, from seasonal seafood, meat and poultry, fresh fruits, vegetables and groceries, creating a truly one-stop fresh market and seamless shopping experience.



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- Retail & Dining
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- Property Management & Security



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## Retail / Supply Chain Management

Outstanding AI Service Robot Application Solutions



Tobot Solution Limited

Tobot Solution Limited is a pioneering robotics technology company dedicated to creating "A Better Life with Robots." As a leader in intelligent automation solutions, we transform how businesses operate across retail, hospitality, healthcare, and education sectors through cutting-edge AI robotics technology. Our comprehensive service portfolio includes customised consulting, implementation, and ongoing support, enabling organisations to navigate their digital transformation journey seamlessly.

At Tobot, we understand that each industry faces unique challenges. Our innovative robotics solutions not only optimise operational efficiency and reduce costs but also promote sustainable practices and enhance workplace safety. Through our state-of-the-art AI technology, we help businesses adapt to rapidly evolving market demands while maintaining their competitive edge.

We take pride in our commitment to environmental, social, and governance (ESG) principles, ensuring our solutions contribute to a more sustainable and inclusive future. Partner with Tobot to experience how intelligent automation can revolutionise your operations while driving positive societal impact.

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## Retail Banking

Outstanding All-round Digital Banking App



China CITIC Bank International Limited

China CITIC Bank International Limited ("CNCBI"), a major offshore platform of commercial banking business of the CITIC Group, is 75%-owned by CITIC International Financial Holdings Limited ("CIFH"), which in turn is a wholly-owned subsidiary of China CITIC Bank Corporation Limited ("CNCB").

China CITIC Bank International's footprint in Greater China includes 24 branches and two business banking centres in Hong Kong, as well as presence in Beijing, Shanghai, Shenzhen and Macau, and overseas branches in New York, Los Angeles and Singapore.

Across a century, China CITIC Bank International has grown together with its employees, customers and partners since 1922 and will continue to move towards its vision of "Agile. Professional. Simple." in adherence to the 4C (Culture, Customer, Collaboration, Cyberspace) core values while driving actively its missions to "create value for customers, seek happiness for employees, make profit for shareholders, perform responsibility for society".





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# FINTECH AWARDS 2024 WINNERS

## Retail Banking

## Outstanding Digital Banking Service



Hang Seng Bank Limited

Hang Seng is committed to providing customer-centric and innovative digital banking services to customers. Driven by a forward-thinking approach to banking, new compelling features were introduced in 2024, including the brand-new Global Money+ service on the Hang Seng Mobile App, which enables express fee-free international transfer to over 50 countries in their local currencies. Enhanced digital capabilities in wealth management were also launched, such as the launch of Capital Protected Investment Deposits and Structured Notes journeys on mobile, along with new financial planning tools with Wealth Master for portfolio analysis and goal-based wealth planning.

Besides, the Hang Seng Mobile App was strengthened with security measures, including an upgrading “Settings and Security” interface that allows customers to easily manage security options for their accounts, credit cards and debit cards at a glance.

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.



# Bringing Together HK • US • JP • SG Stocks

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All-in-One  
Conquer Traditional and Digital Markets



FINTECH AWARDS 2024 WINNERS

Trading Solution

Outstanding One-stop Smart Trading App



Eddid Financial Holdings Limited

Anchored in Hong Kong, Eddid Financial is an all-encompassing financial group centered around fintech and dedicated to integrating cutting-edge artificial intelligence technologies and other latest technologies into its enterprise DNA. The diversified businesses of Eddid Financial range from retail to institutional and include but are not limited to fintech, internet finance, wealth management, asset management, investment banking, and virtual assets. Eddid Financial is committed to providing one-stop financial services and products to customers through high-quality investment solutions. Members of the Group hold a variety of licenses and memberships across Hong Kong, Singapore\*, and the U.S. The Group utilises advanced technologies to deliver customised financial solutions for retail and institutional clients, including its flagship trading APP, "Eddid ONE", which facilitates seamless trading and investment opportunities worldwide.

\*In-Principle Approval



## Excellent Online Bullion Trading Service

**XAU/USD**  
as low as fixed  
**US\$0.15**



**XAG/USD**  
as low as fixed  
**US\$0.015**



**Tight  
Spreads**



**200:1  
Leverage**



**High Security  
of Funds**



**Rich Educational  
Resources**

**Rakuten**

**30**

Countries &  
Regions

**70+**

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Global  
Members

### Trading Solution

Outstanding Bullion Trading Service

**Rakuten Securities Bullion**  
樂天證券金業香港

Rakuten Securities Bullion Hong Kong Limited

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 1.9 billion members across the world.

We provide Spot Gold/Silver Bullion trading at a generous leverage of up to 200:1 with ultra tight fixed spreads, offering clients opportunities to diversify their portfolios. Furthermore, with our user-friendly and speedy Rakuten MT4 platform, we provide a strong base for clients to trade professionally.

Fairness and fund safety are our major concerns too. To build our trust with clients, clients' funds are managed by independent trust accounts of locally registered banks and segregated with Rakuten Securities Bullion's funds to ensure clients' funds' safety and the funds will not be affected by the company's status.

We strive to provide the best service to our clients to satisfy their investment's needs.



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FINTECH AWARDS 2024 WINNERS

## Trading Solution

Outstanding One-stop Stock Trading App



Valuable Capital Limited

Valuable Capital Group is a leading technology-driven financial solution provider. We offer efficient, tailored, comprehensive and quality services to millions of retail individuals, as well as institutional and corporate clients across the globe.

Valuable Capital Limited, a subsidiary of Valuable Capital Group, provides users with integrated, cross-market, and multi-asset global investment services that connect Nasdaq, the New York Stock Exchange, the Hong Kong Stock Exchange, Shenzhen Stock Exchange and Shanghai Stock Exchange, supporting the trading of stocks, derivatives, bonds, funds, and futures. Valuable Capital Group's VBrokers, a comprehensive online investment service platform built and developed in-house, provides a one-stop service for market data, trading, information and community. In addition, Valuable Capital Group launched Navigator for enterprises and institutional investors, offering full-lifecycle customised services.

Valuable Capital Group's HK subsidiary holds licenses issued by the Securities and Futures Commission of Hong Kong (SFC)(CE No:AUL711), including the Type 1 License for Dealing in Securities, Type 2 License for Dealing in Futures Contracts, Type 4 License for Advising on Securities, Type 5 License for Advising on Futures Contracts and Type 9 License for Asset Management.

# AI 核數師 工具即為得力助手



-  用人工智能, 簡化審計流程
-  無紙化審計, 節省空間和成本
-  提升工作效率, 高達 60%
-  先進保安, 保障客戶資料私隱
-  提升審計質量, 符合標準

準掃描嚟知多啲



查詢 WhatsApp



## Use of Cloud

Outstanding Cloud-based Account and Audit Management Solution



AMC SYNERGY LIMITED

AMC is the first audit management solution from Southeast Asia, trusted by more than 60% of SMPs in Malaysia, with a growing footprint in Singapore and Hong Kong. Our solutions have been implemented across 26 higher learning institutions and adopted by firms of all sizes.

Our vision is to revolutionise the audit industry by integrating cutting-edge AI technologies and digital tools to empower auditors and firms. We aim to boost audit efficiency by reducing time spent on manual processes, improving accuracy, and addressing key pain points such as manpower shortages and high compliance costs. AMC offers a scalable and customisable solution for auditing firms.

Designed by auditors for auditors, AMC ensures compliance with international standards while enhancing productivity. Our technology-driven approach enables firms to navigate the evolving audit landscape with greater confidence and efficiency.

# FundPark

**We accelerate the growth of Digital SMEs  
with our tech-enabled, data-driven credit model**



## DATA

Real time data from  
our ecosystem of partners

**More Timely**



## MACHINE LEARNING

Highly accurate customer  
risk grading system

**More Accurate**



## CREDIT ANALYTICS

Forward-looking  
credit assessment

**More Relevant**

### Use of Data

Outstanding AI-enabled Real-time Proprietary Risk Management Platform



FundPark Limited

Founded in 2016, FundPark is a fintech scale-up with a vision to enable fast-growth digital entrepreneurs to realise their growth potential and drive prosperity. By leveraging data intelligence and a purpose-driven approach, we deliver the insights and capital needed to help businesses build their future growth with confidence, clarity, and security.

At FundPark, we are committed to uplifting enterprises through our client-centric business philosophy. We harness real-time data from our industry partners to deliver valuable insights, and we leverage our AI-enabled analysis and proprietary risk management platform to provide optimal financing solutions tailored to their needs.

Our proprietary model enables us to predict growth needs of our customers' businesses and help e-commerce SMEs in Asia realise their growth potential by making financing more accessible. In 2024, we achieved a significant milestone—since our inception, we have disbursed USD 4 billion in working capital funding and secured USD 750 million's worth of asset-backed securitisation facilities in Asia.



**Use of Data**

Outstanding AI Agent in Payment Application



PayPilot Group Limited

PayPilot is an awarding-winning fintech startup incubated by Cyberport and featured by HSBC and BOCHK. PayPilot is a Pay and Invest Super App helping financial institutions acquire new customers.

**Leverage AI in the  
fast-changing world.**

# 招商永隆銀行手機 App

CMB Wing Lung Bank Mobile App

## 全新升級 一目瞭然

- 一站式財富管理 • 全新證券專區
- 獨家資訊觀點 • 便捷轉賬匯款



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### WealthTech

Outstanding Personalised Wealth Management Mobile App



CMB Wing Lung Bank Limited

CMB Wing Lung Bank is a Licensed Bank registered in Hong Kong, which is formerly known as Wing Lung Bank. Founded on 25th February 1933, CMB Wing Lung Bank is among the oldest local Chinese banks in Hong Kong. In 2008, CMB Wing Lung Bank was acquired by China Merchants Bank (CMB). In 2009, the Bank has become a wholly-owned subsidiary of CMB. In 2018, the Bank has renamed as CMB Wing Lung Bank.

CMB Wing Lung Bank and its subsidiaries hold multi licenses in banking, insurance, securities, trust and asset management sectors. Serving customers with whole-hearted, the Bank provides comprehensive banking services and products including retail banking, corporate banking and financial markets, etc. Among them, private banking, syndicated loans, bond issuance, financial markets, asset custody and asset management are influential and competitive in the market. At present, the Bank has over 30 branches and business outlets located in mainland China, Hong Kong, Macau and overseas. The Bank has nearly 2,000 employees.

Following the motto of "Progress with prudence, service with sincerity", the Bank embraces "Serving with Heart, Quest for efficiency, Caring for sincerity" service value into the daily operation. The Bank strives to build a first-class, innovative and cutting-edge commercial bank in Hong Kong and provides an integrated local and cross-border financial and banking services for customers.

We are here just for you! CMB Wing Lung Bank is committed to creating value for customers.



FGA Trust

## 攻守兼備：財富人生雙保險

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WE LIVE  
*In Trust*

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FINTECH AWARDS 2024 WINNERS

WealthTech

Outstanding One-stop Trust Platform

FGA Trust

FGA Trust

FGA is a Hong Kong-based trust company specialising in providing best-of-class fintech wealth solutions. Our core business encompasses trustee service, all-asset protection, and diversified financial services. We aim to create a secure and reliable asset management trust platform for individual and corporate clients.

星路金融科技控股有限公司

# 一站式AI驅動機構財富管理平台

激發金融機構潛能，定義財富管理未來

金融



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## - 全類別財富管理產品 -

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WealthTech

Outstanding One-stop ToB Wealth Management Platform



Finloop Finance Technology Holding Limited

Finloop Finance Technology Holding Limited ("Finloop") is a leading digital and intelligent institutional wealth management platform headquartered in Hong Kong. The company provides comprehensive wealth management products and technology solutions to a diverse range of financial institutions, including commercial banks, securities firms, cross-border e-commerce companies, family offices, wealth management firms, insurance brokerage firms, and fund houses.

With its proprietary technology platform, Finloop Finance Limited, a SFC licensed corporation under Finloop, offers a comprehensive range of wealth management products, including cash management, mutual and private funds, structured products, and bonds.

As a frontrunner in Asia's fintech sector, Finloop boasts industry-leading R&D capabilities and solution delivery expertise. It is currently the only fintech service provider capable of delivering an all-in-one wealth management platform and tailored solutions.

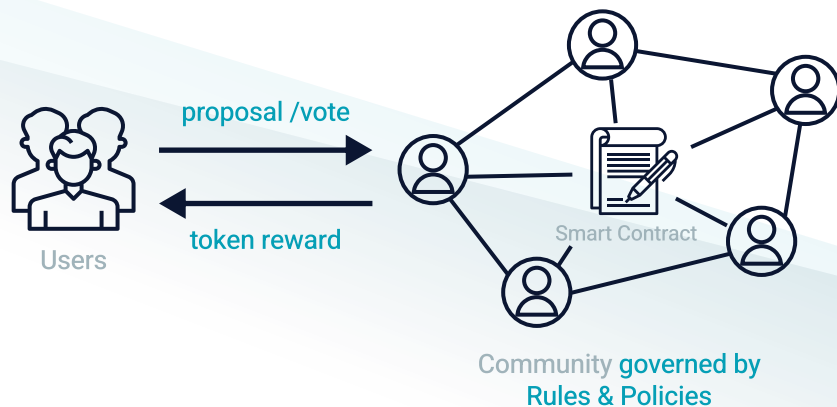
Finloop is dedicated to becoming the most trusted partner in wealth management, driving innovation and advancing the development of the wealth management industry.



Steering the Future of Business:  
Corporate DAO -

# The Gateway to Social Community Growth and Dynamic Organization Management

## Decentralized Autonomous Organization (DAO)



### Automatic Reward

Instant and transparent reward to encourage more user contribution



### Self-Governance

Empower your team dynamically adjust rules and accelerate decision cycles



### Regional Ecosystem

Connect your business with extensive partner network in tourism, payment, banking for growth

## Web3

Outstanding Web3 Corporate DAO Solution



Coded Technology Limited

Coded Technology Limited is a leading provider of Web3 solutions, helping enterprises optimise operations with secure, transparent, and efficient digital transactions. Our technology streamlines processes, reduces costs, and enhances customer engagement through decentralised solutions.

We serve industries such as tourism, dining, e-commerce, and education, delivering tailored blockchain-based services. Our Decentralised Autonomous Organisation (DAO) solution, featuring a dual token economy, enables decentralised governance and incentivises community participation. Additionally, our seamless cross-border settlement solution ensures fast, cost-effective transactions for global businesses.

With a strong presence across Asia, we enhance operational efficiency while driving Web3 adoption. By integrating smart contracts and AI-powered automation, we help businesses transition to a decentralised economy, unlocking new revenue streams and fostering long-term growth.

At Coded Technology Limited, we push the boundaries of Web3 innovation. As we expand, we remain committed to providing scalable, compliant, and forward-thinking blockchain solutions that drive digital transformation in an interconnected world.

# HASHKEY

## Make Digital Assets Massively Accessible

A holistic Web3 ecosystem built on highly  
compliant regulatory standards



### Licensed Trading Business

HASHKEY  
EXCHANGE

HASHKEY  
OTC

HASHKEY  
GLOBAL

HASHKEY  
TOKYOHASH



### Web3 Infrastructure

HASHKEY  
CHAIN

HASHKEY  
HASHPASS

HASHKEY  
CLOUD

HASHKEY  
TOKENISATION



### VC & Asset Management

HASHKEY  
CAPITAL

HASHKEY  
WEALTH

## Leading in Asia ►► With a Global Footprint



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FINTECH AWARDS 2024 WINNERS

FinTech Digital Innovations in 2024

Presented by  ORACLE  
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# HASHKEY

HashKey Group

HashKey Group is a leading digital asset financial services group in Asia with global operations in regions such as Hong Kong, Singapore, Japan, and Bermuda. Since 2018, HashKey Group has built a Web3 ecosystem within a high-compliance regulatory framework, including HashKey Exchange, a licensed virtual asset exchange in Hong Kong; HashKey Global, the global flagship digital asset exchange; HashKey Capital, a global asset manager investing exclusively in blockchain technology and digital assets; HashKey OTC, the OTC trading arm; HashKey Cloud, a leading Web3 infrastructure provider; and HashKey Tokenisation, a tokenisation services provider.

HashKey Group also possesses a rich on-chain ecosystem, having developed the Ethereum Layer 2, HashKey Chain, and listed the HashKey Ecosystem Token (HSK). HashKey Group is committed to driving the mass application of blockchain technology, aiming to provide trustworthy and accessible digital asset services to one billion global users.

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FINTECH AWARDS 2024

# GRAND PRIZE









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