

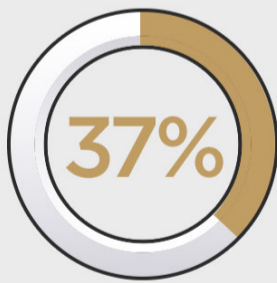


CHANGE YOUR GAME IN SME LENDING NOW

As banks look to capitalise on growth opportunities from lending to SMEs, OneConnect is here to help with its digital lending solution.

With the number of capital-hungry SMEs in Asia growing, banks need to change their lending approach to seize opportunities in the competitive small business lending sector.

Unlike retail customers, SMEs have not benefitted much from the digital innovations in the last five to 10 years, and the SME banking process remains largely manual.



According to an EY survey, 37 percent of SMEs wanted better engagement with their banks, with over two-thirds open to non-traditional lenders, especially those that can offer a faster loan approval process.



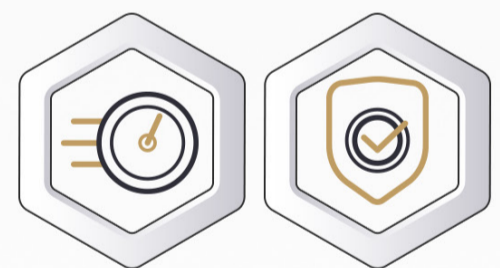


Our Finovo lending solution helps banks address this untapped market by digitising their systems to be SME-friendly and assessing the creditworthiness of SMEs efficiently.

Its automated loan portfolio management includes anti-fraud measures, credit risk modelling and pre-disbursement checks that eliminate up to 90% of manual labour costs.



AI leverages data to reduce operating costs for retail and SME lenders while maintaining risk management standards, enabling fast and secure loan approval and debt collection.



OneConnect's robust and comprehensive Smart Lending platform ensures a smooth customer experience for SMEs and allows banks to build fruitful relationships with them.

