F88

CORPORATE PRESENTATION

Reshaping Vietnam's Alternative Finance Market:
Stellar Operational Momentum, Asset Quality Control & Strategic Growth Roadmap to 2030

Presented by Ms. Thao Tran, CFO, F88 Investment Jsc

5 Aug - Bangkok, Thailand

Ticker: F88.VN

EXECUTIVE BRIEFING

1H2026 Investor Presentation Agenda

01 F88 Ecosystem & Model
Vietnam's #1 alternative lender with nearly 1,000 branches, Phygital O2O model, Title-backed lending, NNX Insurance Hub & Agent Banking.

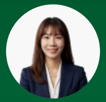
02 Performance Review & Outlook
Exceptional 1H2026 performance with $106M revenue, $26M PBT, 40.6% ROE, resilient loan book, and strict credit risk discipline.

03 2030 Vision & Business Strategy
Long-term growth drivers targeting $654M revenue by 2030

EXECUTIVE HIGHLIGHT

Delivering Scalable Profitability in Mass Market Lending

"F88's disciplined cost control and robust business strategy delivered a 113.5% surge in 1H26 PBT, demonstrating high operational leverage as store productivity deepens."



Ms. Thao Tran | CFO
F88 Investment JSC

Session 01

F88: Reshaping Vietnam's Alternative Finance Market

An integrated financial service ecosystem delivered through a seamless Phygital O2O distribution model across nearly 1,000 nationwide branches.

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Modern Pawnshops on the Cusp of **Major Expansion**

Regulatory Purging of Informal Players Creates a Straight Path for Scaled Leaders Like F88

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Among alternative lenders, pawnshops benefit most from regulatory clarity

Alternative lending includes ***financial models*** *operating* ***outside the traditional financial institution system****, leveraging technology and innovation to provide flexible financial solutions.*

Clear Standards

Governed by Civil Code 2015, Enterprise Law 2020, **Decree 96/2016** & **Decree 282/2025/NĐ-CP**.

Strict Supervision

Directly regulated and monitored by **PC06** (Ministry of Public Security).

Modern Chains vs. Traditional Pawnshop Capabilities

Model	Secured Loans	Organized Chains	Tech & Apps	Compliant Process	Scalable
Modern (F88)	✓	✓	✓	✓	✓
Traditional	✓	–	–	–	–

F88: Fast Liquidity | Broad Inclusivity | Tailored Flexibility

Key industry figures

ESTIMATED MARKET SIZE
Pawnshop loan balances (2025)

10.3 USD Bn

F88 MARKET SIZE
Amongst total pawnshop market (2025)

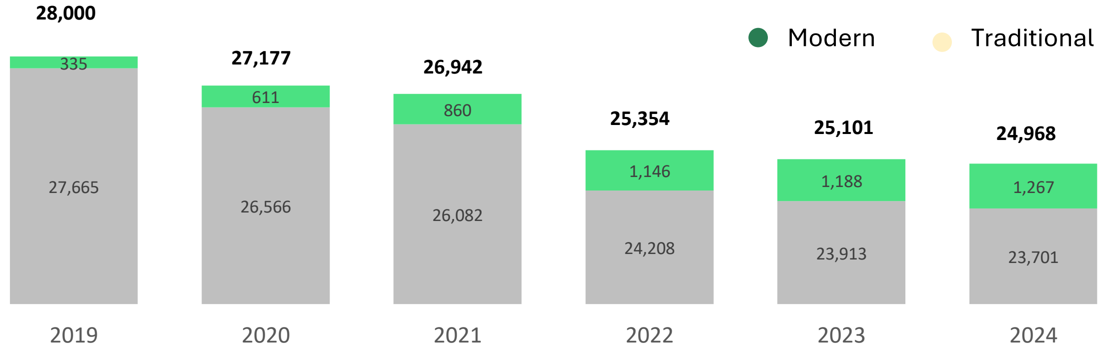
2.5 %

Alternative Lending Models Revenue Share (2025)

Pawnshop	67.9%
Payday	22.7%
BNPL	17.0%
P2P	2,6%

Transition from traditional operators toward organized, compliant chains

Traditional vs modern store count during 2019-2024



CAGR ('19-'24A) | Total market – 2.3% | Modern: + 30.5% | Traditional: -3.0%

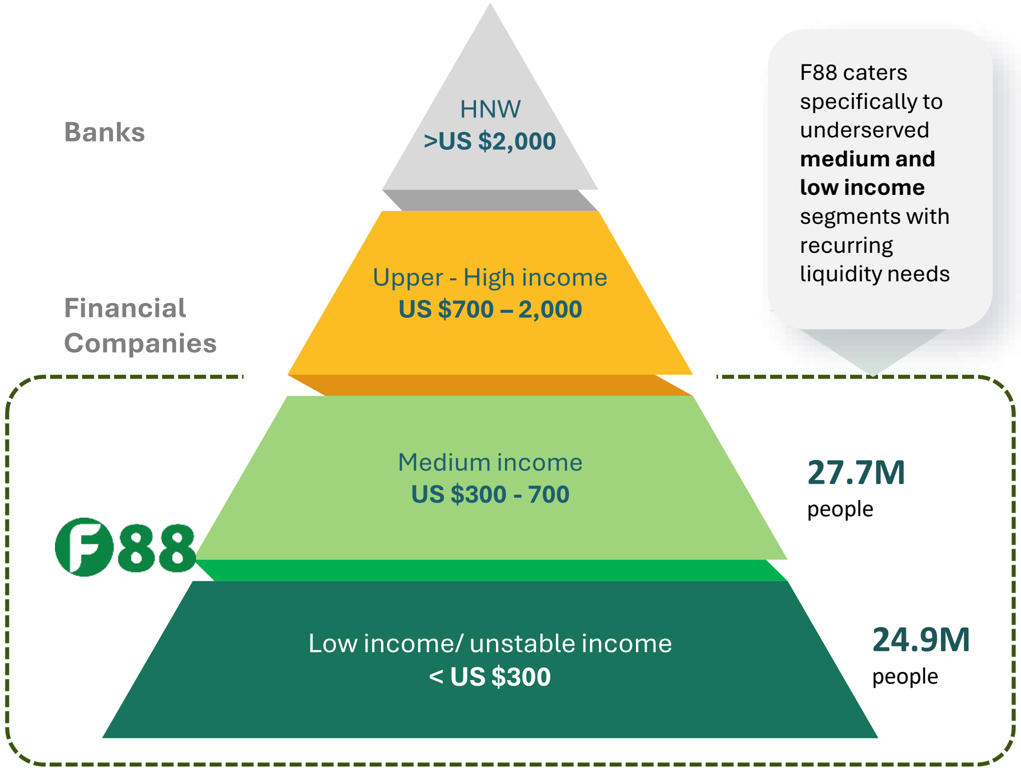
Source: *FiinGroup, company compilation*

Vietnam's Demographics: A Powerful Runway for F88's Growth

Targeting **~52.6** Million Medium to Low-Income Vietnamese with High Collateral Availability and Limited Formal Credit Access

Target Customer Pyramid

52.6 Mn Working Mass Market Population aged 15-64



High personal vehicle ownership

- More than **77 million registered motorcycles**, and **89%** of households in Vietnam own at least 1 motorcycle
- Vietnam **has 6.8 million registered cars**. Car ownership in Vietnam surged by **17%** from 2015 to 2020, one of the fastest paces globally

Nascent adoption of financial services despite a fast-growing economy

- Close to **80%** of the population in Vietnam are unbanked or underbanked.
- **62%** of the population in non-urban areas have experienced difficulty in accessing formal credit
- Low adoption of financial services:
  - **8%** credit card adoption
  - **2%** insurance penetration[1]

Note: 1. Proxied by Total revenue from insurance premium in Vietnam/ GDP (2025)
Source: FiinGroup, World Bank, AusTrade, PwC, GSO, company analysis

Vietnam's #1 Alternative Finance Provider

Integrated Product Ecosystem Deployed Through a Seamless O2O Distribution Model

CUMULATIVE CUSTOMERS

1.6M + 57.7% CAGR[2]

LOAN CONTRACTS ISSUED

3.6M + 35.4% CAGR

INSURANCE POLICIES SOLD

7.6M + 46.6% CAGR

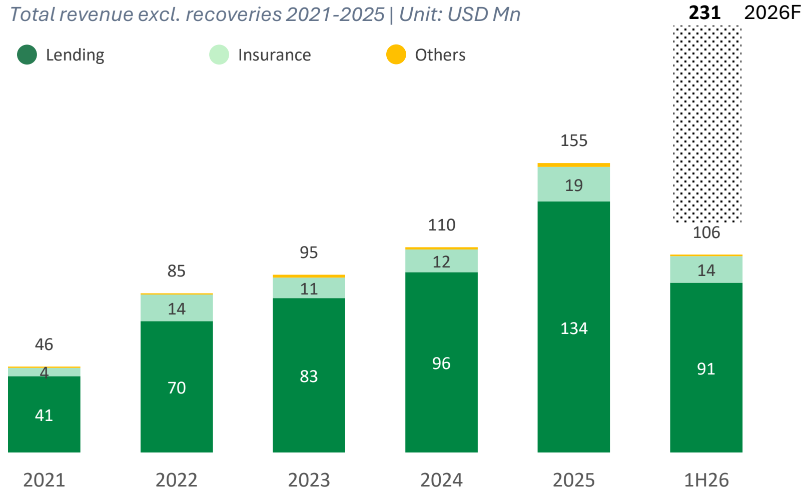
Diverse Product Ecosystem

Omnichannel: 976 Branches | Digital/APP | Partnership

Motorbike Title	Car Title	NNX Insurance	Agent Banking	Add-on Services
Flexible short-term micro liquidity	Higher ticket size secured loans	Property, life & micro-health policies	MB Bank & CIMB cash drawdown hub	MoMo & Shopee collection points
46% Disbursement share	**54%** Disbursement share	**+43%** Revenue CAGR '21-'25	Fee Income	High Traffic, Cross-Sales

Strong revenue growth led by core operations

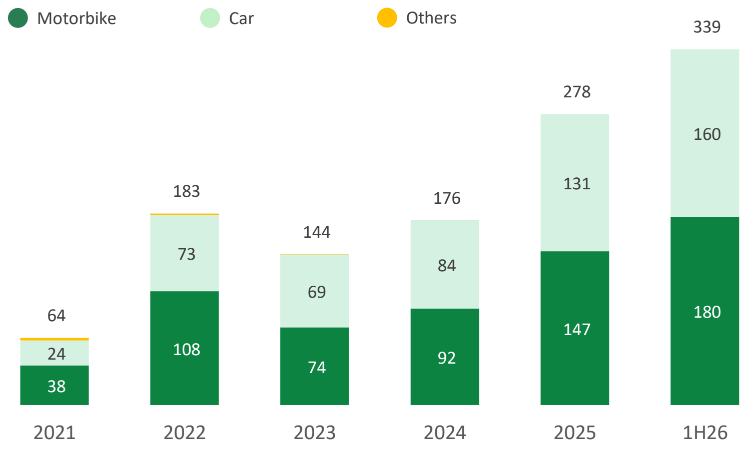
Total revenue excl. recoveries 2021-2025 | Unit: USD Mn



Revenue CAGR '21-'25A | Total: +35.4% | Lending:+ **34.6%** | Insurance: +43% | Others: +31.5%

Healthy Loan Book Expansion

Net loan book by product category 2021-2025 | Unit: USD Mn



Loan Book CAGR '21-'25A | Total: +**44.3%** | Motorbike:+ **40.3%** | Car: +**53%**

Note: *1. Data updated as of 30 June 2026, unless stated otherwise. 2. 2019-2025 CAGR; 3. USD/VND 26,000*

Comprehensive Financial Solutions for Mass Customers in Vietnam

Evolving from traditional asset-backed lending into a diversified financial hub to maximize customer outreach and sales volume.

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LENDING PRODUCT LINE

Core Revenue Drivers

Motorbike-Title Product

AVG. TICKET SIZE[1]
573 USD

AVG. LOAN TENOR
8.3 Months

High accessibility for daily commuters

Car-Title Product

AVG. TICKET SIZE[1]
5,815 USD

AVG. LOAN TENOR
5.4 Months

Higher ticket size for premium segments

Flexible & Extendable: Customers keep using their assets for daily activities throughout the loan tenor

INSURANCE & ADD-ON PRODUCTS

Fee Income & Retention

Insurance Distribution

TICKET SIZE FROM
10 USD

COMMISSION RANGE
17-88 %

- Various non-life protection
- Partnering with **17** leading insurers & **nearly 2,000** active agents

Agent Banking & Add-on Services

Core Offerings
Agent banking, phone top-up, bill payments

- **Fintech partners**: Momo, Payoo, Zalo
- **Strategic partnership** with MB Bank for agent banking

Note: 1. Ticket size is calculated as total of first disbursement of contracts; 2. Data updated as of 30 June 2026, unless stated otherwise. 3. USD/VND 26,000

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Session 02

1H2026 Performance Review

Healthy asset expansion, cost discipline and controlled risk profile drives ROE to over **40%** level, well-positioned to **scale profitably** in the next phase of growth

Presented by Ms. Thao Tran, CFO, F88 Investment Jsc

5 Aug - Bangkok, Thailand

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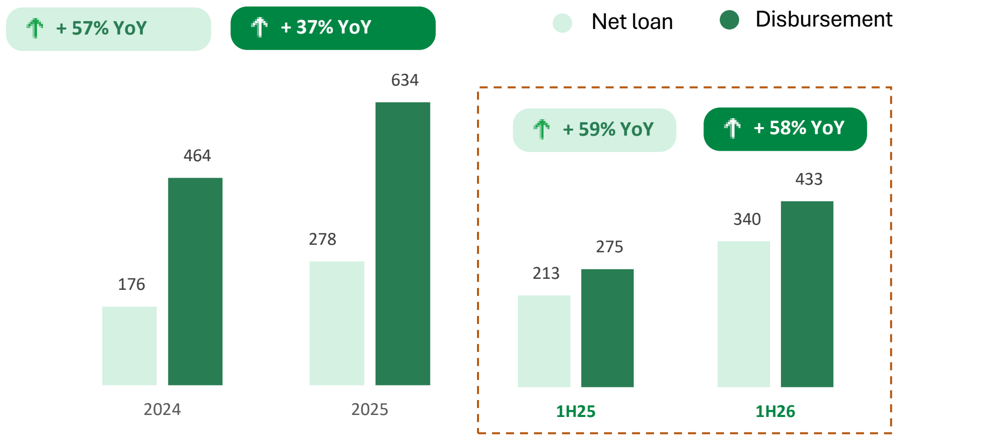
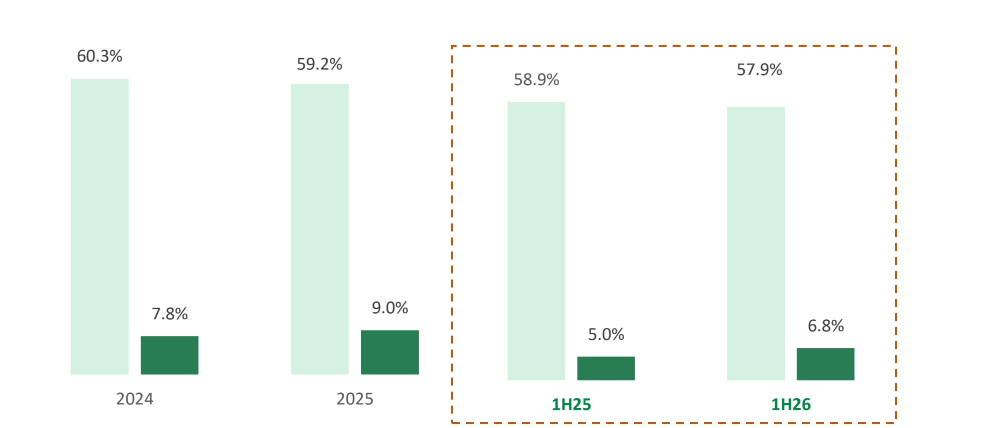
Continued momentum into 2026, underpinning growth and capital needs

Positive results in FY 2025 and H1.2026 across scale of operations, business performance, and profitability

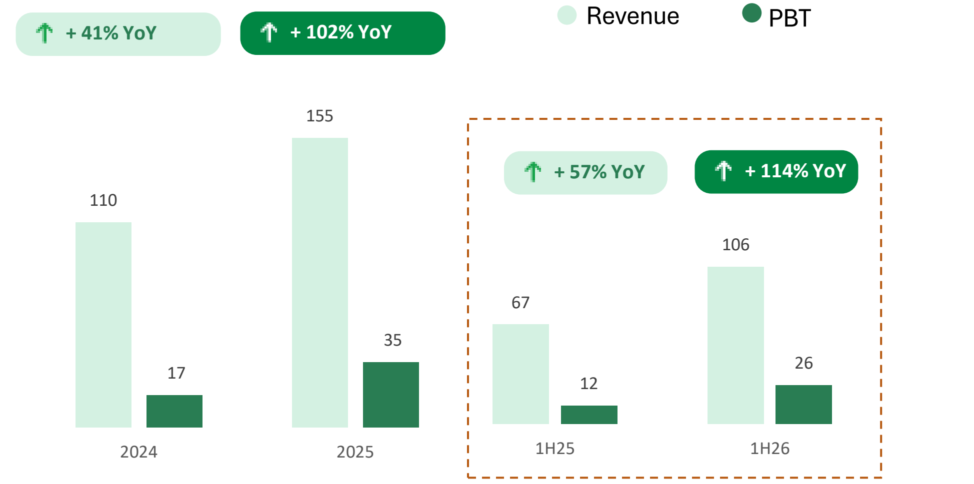
Net loan & Disbursement value[1]



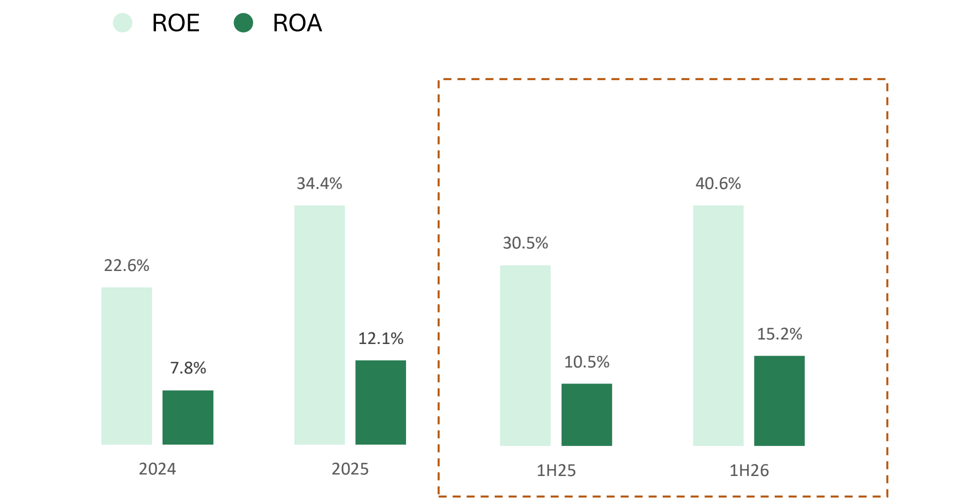
Lending yield & Net WO ratio



Revenue & Profit Before Tax[2]



ROE and ROA



*Notes: **1.** Net loan includes loans disbursed by CIMB & MB; **2.** Revenue excludes recoveries;*
Lending yields: Revenue from lending (interest & fees)/ Average net loan balance; Net wo ratio: (Total wo – wo recovery)/Average gross loan book

Solid Customer Growth & High Retention Across All Channels

Driving customer expansion to 1.45M while maintaining a high 69% repeat rate across physical and digital channels

TOTAL LENDIING CUSTOMERS

1,454,761

+89,201 New Borrowers added in 2Q26 alone

Proportion of Repeat Customer

69%

*F88's customer base comprises of **primarily working-age individuals**, MSMEs and service workers who has recurring short-term liquidity needs*

*We segment our customer base into **06 categories** to support differentiated product development, targeted customer engagement, and **segment-specific risk management**.*

Omnichannel Reach (2Q26)

Store Branch Network
Physical store network
+ 65k New Customers

Digital App Downloads
My F88 app adoption
195k Downloads

Partnership Channels
Retail & banking affiliates
+ 24k New Customers

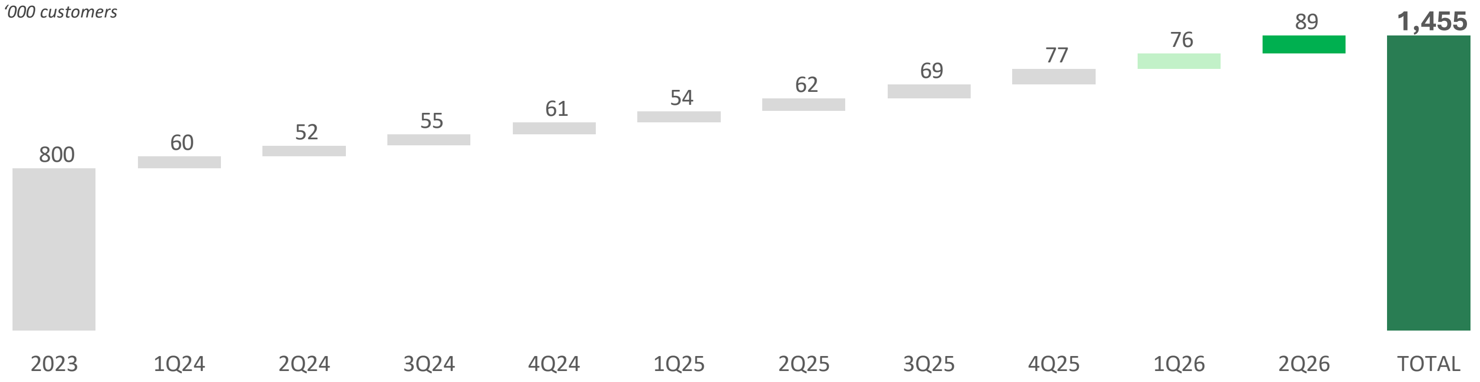
Occupational Segments

Freelancers	34.60%
Workers	20.00%
Service Staff	19.90%
MSMEs	14.20%
Officers	11.20%
Others	0.10%

72.7% of customers fall into core **working age** brackets (23-40 y.o)

Lending Customer Growth

'000 customers



Asset Quality Remained **Resilient** & Within The Company's Risk **Appetite**

All internal processes are governed by defined risk appetite and corresponding thresholds

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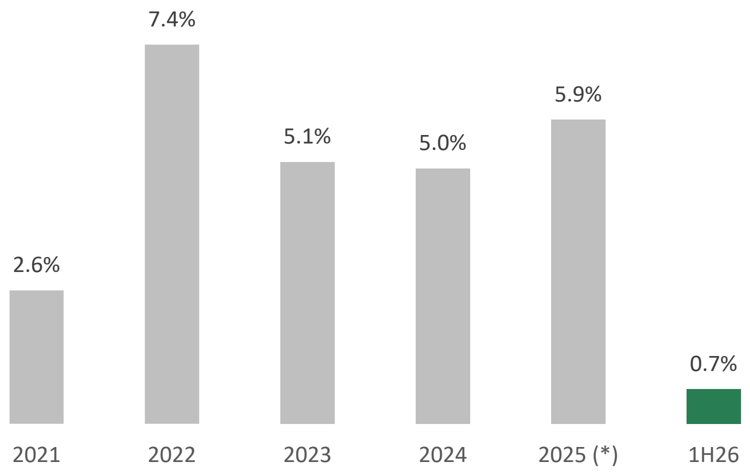
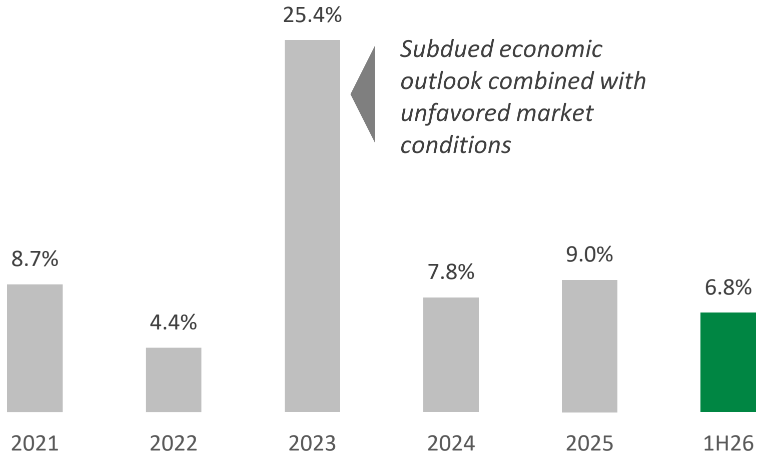
Net Write-off by disbursement cohort[1]

%



Net Write-off ratio by Loan Book (Net WO)[2]

%



F88 applies stricter provisioning policy than that of credit institutions

100%

WO for loans > 90 DPD

Total Exposure

We do not deduct value of collateral

ON-SCHEDULED PAYMENT

83.6%

Risk Appetite Target: **>80.0%**

B0-B1 ROLL RATE

3.2%

Risk Appetite Target: **<3.5%**

AVERAGE LTV RATIO

54.0%

Motorbike: **56.4%** | Car: **49.3%**

1H26 NET WRITE-OFF RATIO

6.8%

*Note: **1**. Net Write-off by disbursement cohort: (Write-off expenses – Recoveries) / Total disbursement value in the period; **2.** Net WO ratio by lending balance: (Write-off expenses – Recoveries) / Average gross loans. Unannualized 1H26 Net WO ratio*
(*) The 2025 cohort is peaking and will mature its 24-month cycle by year-end 2026, with expected Net WOs remaining well below 5.5%.

NNX Insurance: Stand-Alone Solutions Scale Rapidly

2Q26 insurance revenue grew +80% YoY to VND 202Bn, powered by a massive +778% YoY surge in Stand-Alone products.

2Q26 Insurance Performance Highlights

Total Insurance Revenue (2Q26)

202 VND Bn

+80% YoY

Bundled: 182 Bn (**+66% YoY**) | Stand-alone: 20 Bn (**+778% YoY**)

Total Insurance Contracts Disbursed (2Q26)

526k Contracts

+56% YoY

Bundled: 429k (**+32% YoY**) | Stand-alone: 97k (**+778% YoY**)

BRAND POSITIONING

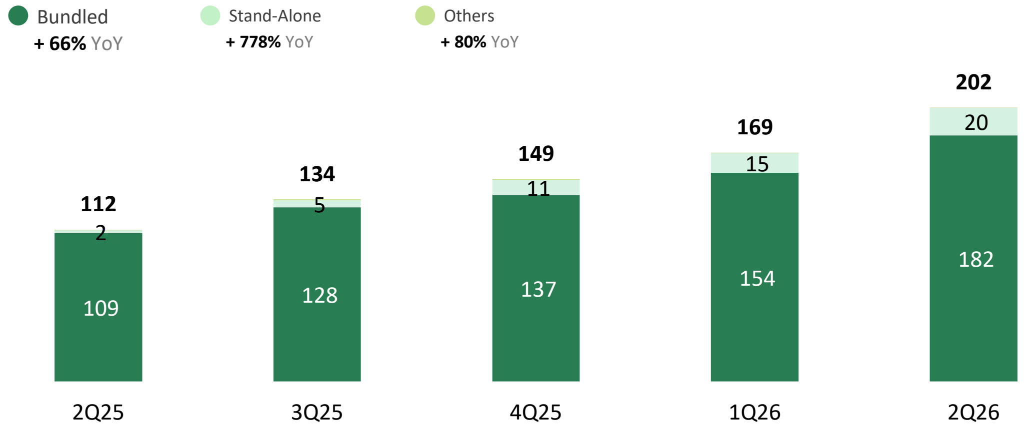
Nationwide Microinsurance Hub

- Established **NNX** as an independent, standalone brand beyond an internal add-on loan service.
- First dedicated nationwide Insurance Hub providing end-to-end claim support and fast processing.
- Strategic partnerships with top insurers to offer tailored, affordable microinsurance solutions.

Easy to Understand | **Easy to Buy** | **Easy to Claim**

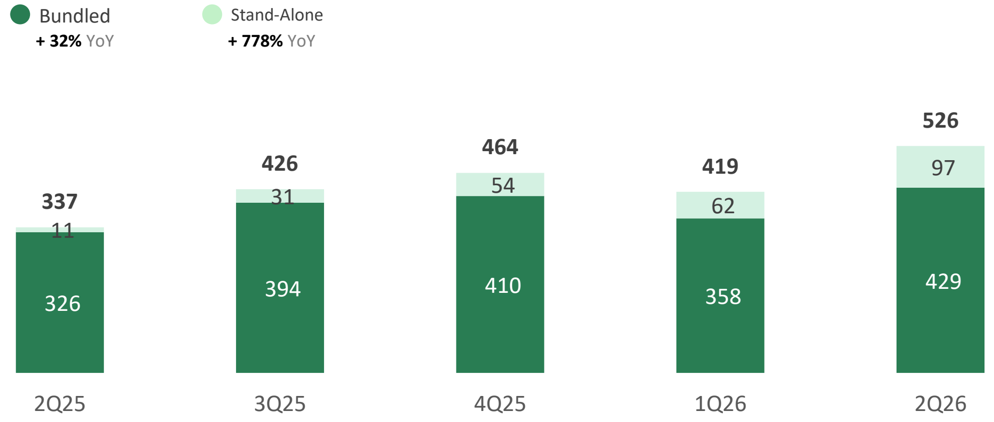
Insurance Revenue Breakdown

Unit: VND Bn



Number of Insurance Policy

Unit: '000



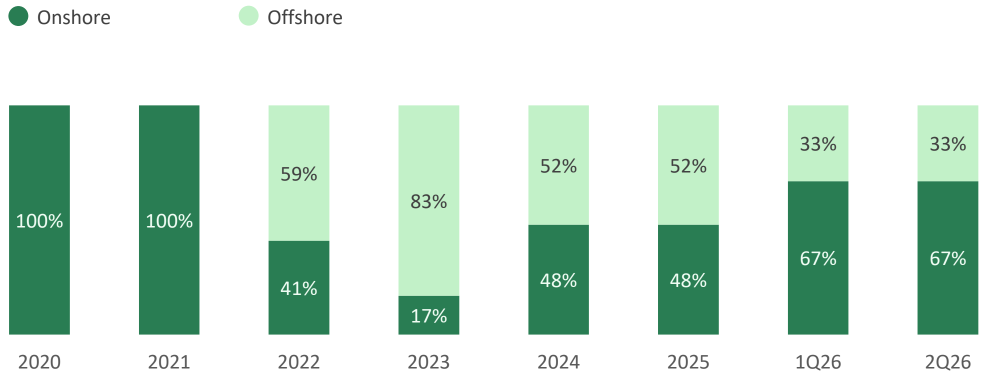
Robust liquidity & capital position

F88 is on-track to list on the main bourse within **2026**

Diversified Funding Structure

Onshore Funding	Offshore Funding
67%	33%

Balanced international debt facilities combined with onshore bond issuances.



Conservative Financial Leverage

F88 Leverage Ratio (Debt / Equity)	NBFI Industry Median (2024)
1.6x (2Q26)	4.2x

Significantly lower leverage than industry peers provides immense solvency headroom.

Robust 1H Performance Positions F88 to Raise FY2026 Guidance

61% of AGM-approved FY2026 PBT target delivered in 1H26, despite seasonality typically favoring stronger earnings in H2

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Metric (VND Bn)	FY2025 Actual	2026 AGM Target	1H2026 Actual	Revised FY2026 Forecast
On-Balance Sheet Net Loan	5,632	+33% YoY	+6.4% YTD	**40%+** YoY ↑
Service Revenue[1]	3,840	+42% YoY	48% of AGM Target	**50%+** YoY ↑
Profit Before Tax (PBT)	**908**	+25% YoY	**61%** of AGM Target	**65%+** YoY ↑
Total Net Loan Book	7,216		+22.3% YTD	**50%+** YoY ↑
Lending Yields[2] (%)	58.4%		57.9%	**58.0%** (Stable)
Cost of Funds[2] (CoF) (%)	14.3%		13.6%	**14%**
Cost-Income Ratio (CIR) (%)	50.9%		43.9%	**<49%** (Improved)
Net Write-Off Ratio[3] (Net WO) (%)	9.03%		6.8%	**<11%** (Controlled)

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Session 03

2030 Business Vision & Strategy

Driving toward **$654M** revenue by 2030 via diversified offerings and a Phygital O2O2O network anchored by physical branches

Presented by Ms. Thao Tran, CFO, F88 Investment Jsc

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F88 continues to develop our business model with a comprehensive vision and ambitious targets

2026 - 2030

Vision

F88 is a **comprehensive** and **trusted financial platform** for Vietnamese people, where mass-market customers turn **first** for **all financial needs** in life.

Potential

The lending segment still has ample room for growth, while F88 also sees opportunities across other financial segments.

Growth Drivers

- Revenue diversification
- Customer retention
- Serving customers' full financial lifecycle

Business Scale

5M

Number of customers

Diversification

20%

Non-lending revenue

Business Efficiency

30%

Average ROE '26-'30

Sustainability

E + S + G

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04 Key Growth Drivers For The Next Cycle

Putting customers' comprehensive financial needs at the heart of what we do

The branch network is the backbone of the distribution channel

F88's extensive nationwide branch network serves as a solid physical touchpoint. It is a direct bridge to build customer trust and acts as a connection point across diverse sales channels within the ecosystem.

Phygital & O2O2O Model

The combination of physical customer touchpoints and digital capabilities. The seamless **Online – Offline – Online** model optimizes the product ecosystem and comprehensively addresses the financial needs of mass-market customers.

1

LENDING

- Extensive nationwide network
- Diversified product portfolio
- Controlled risk
- Reducing borrowing costs for customers
- Partner ecosystem

2

INSURANCE

- Leading partners
- Tailor-made products
- Distribution channels
- TPA services

3

AGENT BANKING & VALUE-ADDED SERVICES

- Payments
- Savings
- Integration of utilities & partners

4

INVESTMENT

- Proprietary solutions
- Collaboration with financial institutions

Key enablers: People + Technology Platform

2030 Business Model: Diversified, Sustainable Growth Across Core Pillars

Scaling revenue **4.2x** from USD 155Mn (2025) to USD 654Mn (2030F) while shifting toward high-margin insurance and financial services.

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REVENUE BREAKDOWN BY ACTIVITY

2025 vs 2030 Shift

2025
- Lending **87%**
- Insurance **12%**
- Others **1%**

2030
- Lending **80%**
- Insurance **17%**
- Agent Banking & Others **3%**

REVENUE GROWTH

155 USD Mn → **4.2x** → **654** USD Mn

2025 – 2030 CAGRS

Growth Drivers

Total Revenue CAGR Overall business expansion rate	33%
Lending CAGR Core asset-backed loan portfolio	34%
Insurance CAGR Life & Non-life product distribution	43%
Other Services CAGR Banking agency, top-up & bill pay	100⁺%

Hyper-growth Pillar: Non-lending & agent banking services act as primary catalysts for cross-selling and margin expansion.

Core Lending Strategy: Network Expansion, Product Tailoring & Cross-Selling

Scaling total loan book to VND 31.7tn by 2030F through strengthened distribution channels, risk-based pricing, and expanding customer funnels

1 STRENGTHEN THE OMNICHANNEL DISTRIBUTION NETWORK

Physical Branches

New customers[1] / year	285K
Loan Book growth	27%
Disbursement / year (VND tn)	26.8

My F88 App

New customers / year	18K
Loan Book growth	42%
Disbursement / year (VND tn)	6.0

Agents & Partners

New customers / year	202K
Loan Book growth	35%
Disbursement / year (VND tn)	4.6

2 PERSONALIZE PRODUCTS BY CUSTOMERS SEGMENT

Optimize lending rates by risk segment
Smart pricing and underwriting based on customers' credit scores.

Automatically recommend products based on customer needs
Design loan packages with tailored tenors and repayment cycles for each customer segment.

3 EXPAND THE CUSTOMER FUNNEL & CROSS-SELLING

Gateway products
Offer products and services as entry points to attract new customers.

Expand the range of accepted collateral assets
Convert customers using other financial services into borrowers, with credit ratings gradually increasing over time.

TOTAL LOAN BOOK
2025: **7.2** VND tn
2030F: **31.7** VND tn

LENDING REVENUE
2025: **3.5** VND tn
2030F: **13.8** VND tn

NET WRITE-OFF / AVG. LOAN BOOK
2025: **9.0** %
2030F: **11.0** %

NET WRITE-OFF (BY DISBURSEMENT COHORT)
2025: **5.5** %
2030F: **6.5** %

Note: 1. Lending customers


THANK YOU

Appendix

Sustainable loan book growth

Motorbike and car title lending underpin fast loan book and revenue growth, while sustaining attractive yields and strong recovery metrics

2025A key metric snapshot

VND16,476bn

FY25 total disbursement

(+40% CAGR ‘21-25A)

Motorbike title-backed ‘25A

VND13.7mn (1) Avg. ticket size	**6.0%** (2) Avg. monthly yield
1.4% (3) Avg. monthly net write-off	**28.9%** (4) Avg. recovery rate

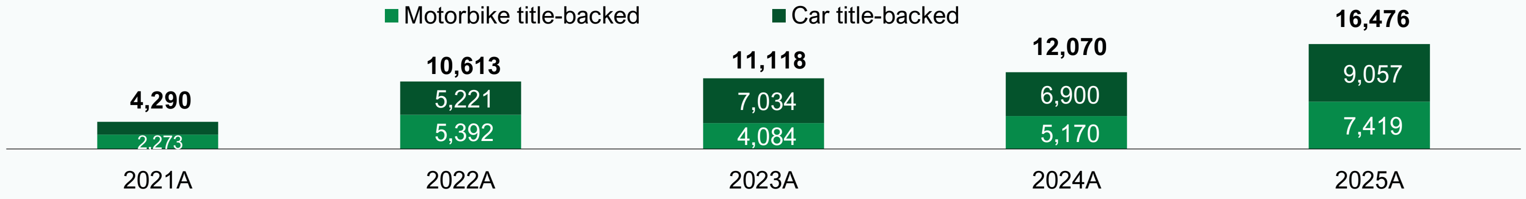
Car title-backed ‘25A

VND154.5mn (1) Avg. ticket size	**4.2%** (2) Avg. monthly yield
0.3% (3) Avg. monthly net write-off	**57.9%** (4) Avg. recovery rate

Title-backed performance

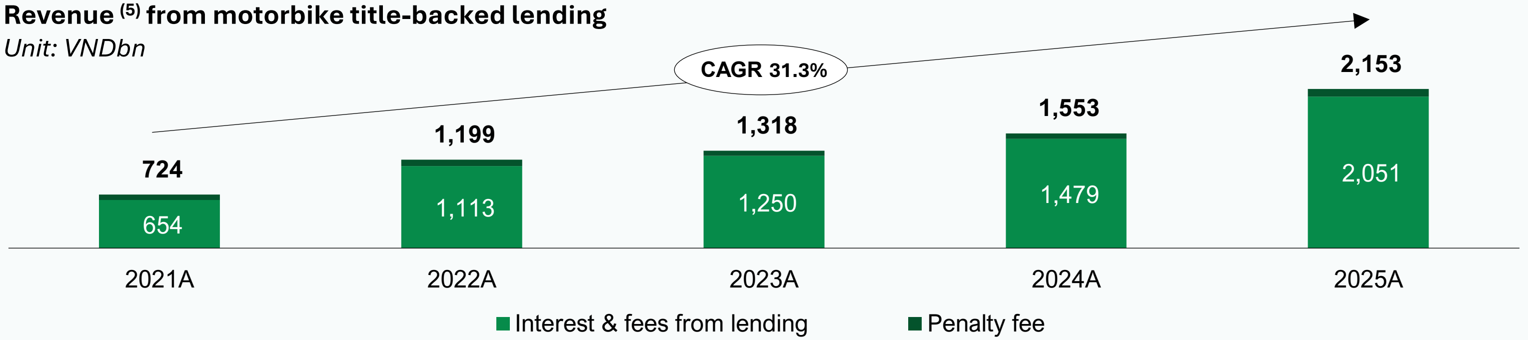
Total disbursement amount from title-backed lending

Unit: VNDbn



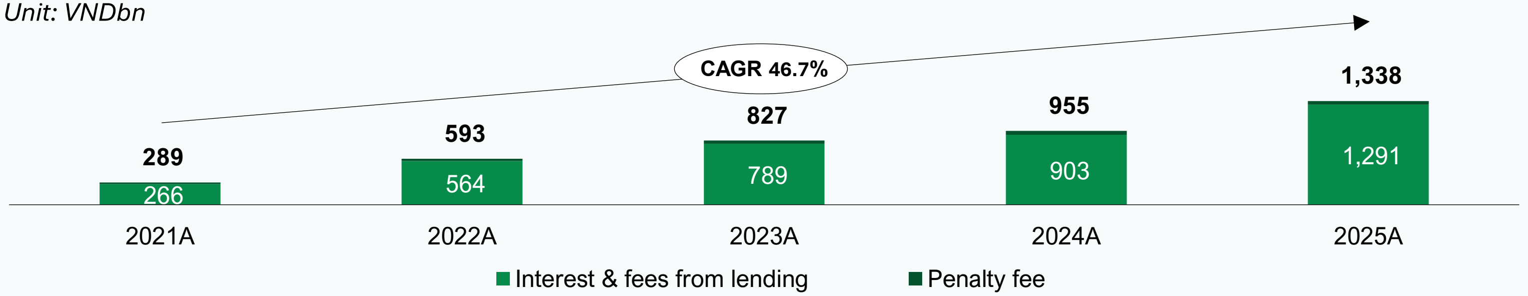
Revenue (5) from motorbike title-backed lending

Unit: VNDbn



Revenue (5) from car title-backed lending

Unit: VNDbn



Note: (1) Ticket size is calculated as total of first disbursement of contracts (2) Including lending interest, fees and penalty; Write-off loans include >90 days overdue loans. (3) Net write-off rate is calculated as net write-off loan balance (minus the recovery amount) in the month, divided by average gross loan book; (4) WO Recovery Rate is calculated as % of the write-off amount recovered within the first 12 months after write-off, (5) Including interest, mgt. fees and penalty fees only.

Scalable store model

F88 applies a data-driven site selection funnel and matches it with flexible, low-capex store formats - enabling rapid expansion with short payback periods and sustained cost efficiency

A data-driven approach for store expansion

Vietnam's 34 provinces

1. **Structural demand**
   - **High population** density
   - **Large MSME base**
2. **Economic capacity**
   - **Positive GRDP** growth
   - **Stable income** levels
   - **Local** demographics
3. **Competitor intensity**
4. **Easy-access location**

Potential catchment area is assessed every year

Expert advisory from leading retail chains

F88 expands where demand is strong and returns are attractive, supporting cost-efficient and predictable growth

Attractive store economics

2025A store economics by cohort (annual basis)

	Cohort	# stores	Revenue/store *Unit: VNDmn*	Direct profit/ store[1] *Unit: VNDmn*	
Under 1 year	<3M	58	113	(66)	
	<6M	8	229	(147)	
	<9M	9	740	(94)	
	<1Y	17	1,140	161	*9-12M to breakeven*
Over 1 year	<2Y	61	2,587	849	*~15 months payback*
	<3Y	68	3,534	1,335	
	<4Y	391	4,596	2,235	
	>4Y	337	5,129	2,682	

Stores typically reach breakeven within 9–12 months as revenue per store accelerates. The majority of the network sits in profitable cohorts

Store network and regional density

F88 has accelerated network expansion over the last two years, with density concentrated in the North and South where mass-market and MSME demand is strongest

F88 nationwide network '22–26F

Region	# stores '22A	'23A	'24A	'25A	'26F	CAGR % 2022–26F	Total Revenue (1) VNDbn '22A	'23A	'24A	'25A	'26F	CAGR % 2022–26F
North	366	366	390	417	444	+5%	792	915	1,000	1,344	1,877	+24%
Central	31	49	51	54	58	+17%	72	97	118	162	226	+33%
South	417	402	427	478	498	+5%	848	1,028	1,265	1,837	2,566	+32%
Total	**814**	**817**	**868**	**949**	**1,000**	**+5%**	**1,711**	**2,041**	**2,382**	**3,343**	**4,669**	**+29%**

Bubble size indicates outlet numbers

Note: (1) Lending revenue including interest and fees recognized at store-level

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Seamless customer journey for title-backed lending

Customers can access liquidity within 30–60 minutes of arriving at a store through a simple process with streamlined documentation, while continuing to use their vehicles for daily mobility post-lending

1 Accessing F88 for loan application

Customers can access via

- Store walk-in
- Website / app
- Partner platforms

2 Assessing eligibility based on secured assets

20-30 mins

Loan eligibility is assessed based on:

- Customer identification information
- Ownership and legal status of pledged assets
- Asset valuation results

▶ **Simple and transparent documentation**

3 Fast agreement on loan terms and disbursement

10-15 mins

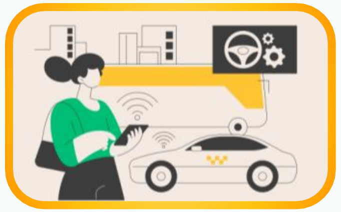
Before signing, **customers are informed of** and agree on:

- Approved loan amount
- Interest rate
- Applicable fees
- Loan tenure

The loan contract is executed and funds are disbursed

▶ **Clear lending terms with no hidden cost**

4 Continued asset usage



Customers continue using pledged vehicles while collateral control is maintained:

- **Motorbikes** — title registration held
- **Car** — GPS-based monitoring

▶ **Differentiated from peers by allowing continued vehicle usage**

5 Monitoring & collections

Friendly, structured, and time-based collections:

- **T-5 to T**: Automated payment reminders and staff follow-up
- **T+1 to T+60**: Phone follow-up and repayment assistance
- **T+61 to T+90**: In-person engagement & formal notice
- **>90 days:** Legal procedures, asset liquidation and loan write-off

▶ **In-house collections with customized solutions for overdue loans**

F88

Title-backed lending solution designed for everyday liquidity

F88 delivers fast, transparent and flexible title-backed lending, providing everyday liquidity while preserving asset usage and maintaining strong downside control

Title-backed lending

	Motorbike title	Car title
Small–to–large ticket size *(loan size)*	VND3mn→ 50mn	VND23mn→ 2.0bn
Loan tenure	9—18 months	1—24 months
= **Total lending yield** *(% avg. monthly, '25A)*	3.6% - 7.5%	3.6% - 6.0%
+ **Asset-secured interest** *(% monthly, '25A)*	1.25%	1.25%
+ **Service fees** *(% monthly, '25A)*	2.35% - 6.25%	2.35% - 4.75%

Designed for speed, clarity and everyday use

Fast access to liquidity

Loans are approved and disbursed within **~30–45 minutes, requiring only motorbike/car title**

Transparent and standardized process

Loan amount, fees, and repayment terms are **clear and standardized across stores** for customer clarity

Flexible loan size and tenure

A wide range of loan amounts and repayment tenors that **match customer's cash-flow needs**

Continued asset usage

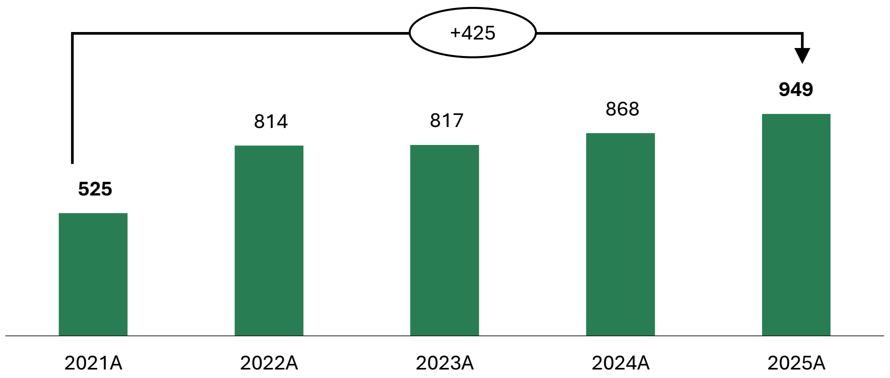
Customers retain the right to use their vehicles

Stellar financial performance

Scale and efficiency as structural drivers of growth and profitability

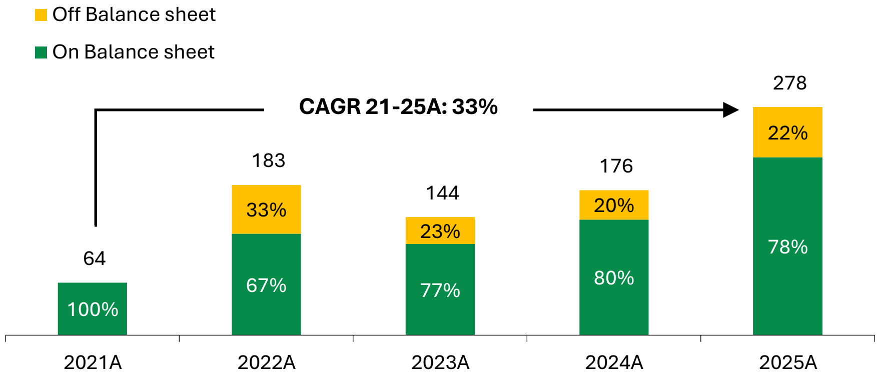
No. of branches

Stores



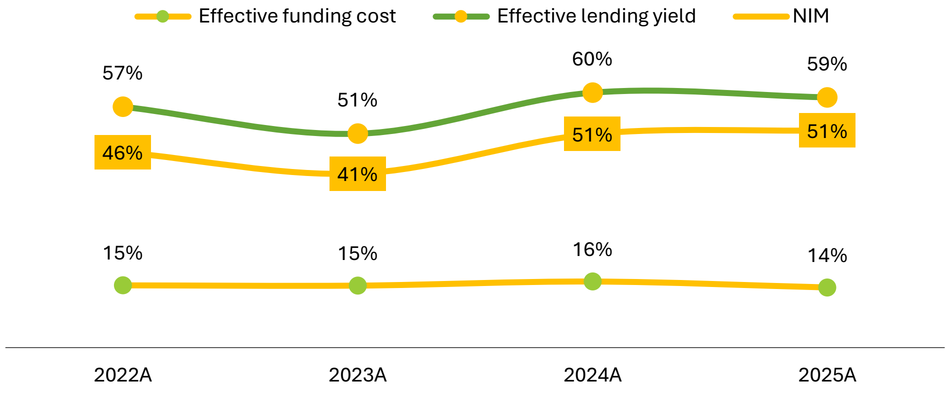
Net loan book

USD Mil



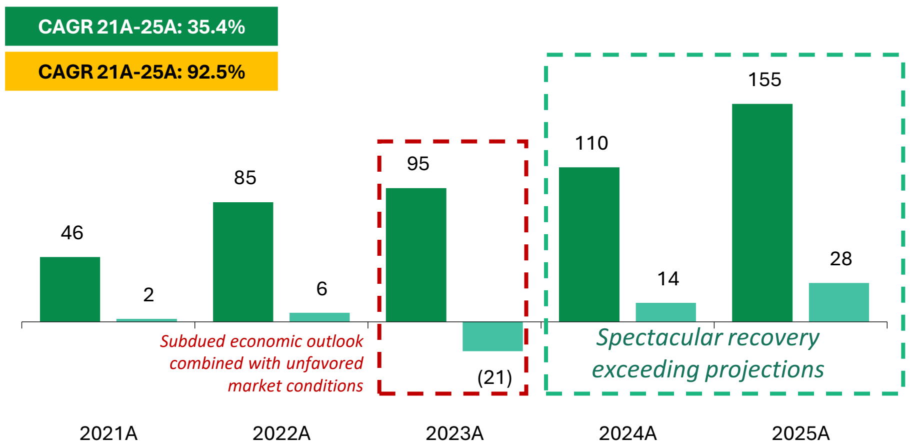
Effective funding cost and lending yield

%



Total revenue and NPAT

USD Mil



Note: Effective lending yield is calculated by (Interest & fee from lending + Penalty)/ Average Net loan book, Effective funding cost is calculated by Financial expense/ Average Debt balance.

A diversified partnership ecosystem across funding and financial services

Support sustainable, diversified funding while expanding financial services for F88's customers

Diversified funding channel

	Funding channel	Funding start year	Cumulative funds raised
Off-shore loans			Active FX Hedging
	1 **Debt private funds**	2021	USD209.4mn
	2 **Impact funds**	2024	USD3.5mn
	3 **International banks & financial institutions**	2025	USD1.4mn
On-shore loans	1 **Private bonds**	2019	USD204.8mn
	2 **Public bonds**	2025 (1)	USD11.4mn
	3 **Local banks**	2022	USD10.3mn
	4 **Others**	2018	USD10.6mn

USD80mn secured **NEW** financing facilities for 2026

Ecosystem & Capability partners

Customer referral & asset custody

MB bank, CIMB

F88:
- Receives and holds secured assets on behalf of bank partners
- Purchases non-performing loans from customers

Leverage banks' customer base and balance sheet

Agent banking development

MB bank

- Deliver banking services via F88 platform

Transform F88 into a banking service platform

Customer acquisition partners

Vietnam Post, Zalopay, momo, Fiza

- End-to-end services
- Customer acquisition via partners' app

Scalable customer acquisition beyond F88 stores

Value-added service partners

Payoo, Laz, baokim thanh toán giản đơn

- Payments, bill collection, phone services

Expand everyday financial touchpoints

Insurance product distribution

PVI Insurance, Bao Minh, BSH, Mirae Asset Prévoir Life Insurance

Ancillary fee income engine

F88