



Arvin Singh, COO

We create closer relationships between merchants and consumers

CHALLENGES – CONSUMER PREFERENCES



- Gen Z, Millennials, Gigeconomy: high growth consumer groups
- Affordability: reduced buying power but want and need products
- **Responsibility:** focus on spending what they have (debit)

TOCCO TOSCANO



AIMEE LEATHER TOTE

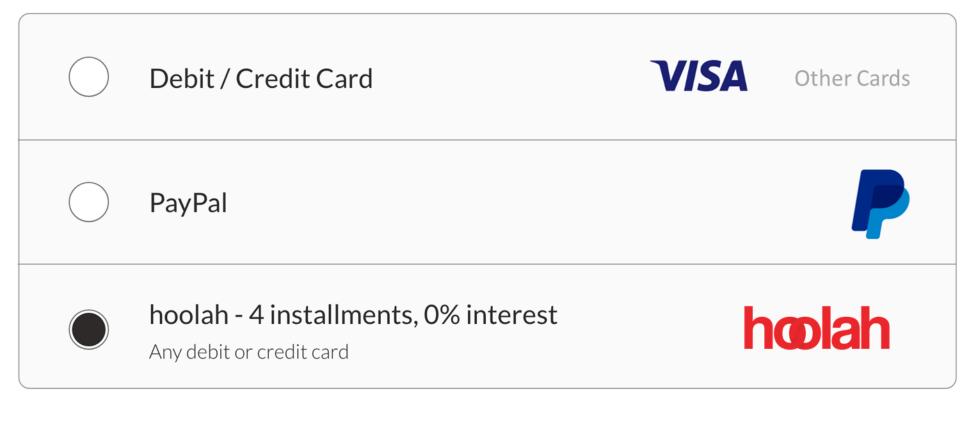
A gorgeous classic silhouette crafted in genuine soft pebble grain cowhide. By Tocco Toscano.

S\$279 SGD

or \$69.75 x 4 interest-free installments with holah

ADD TO CART

Browse your favorite store and identify **hoolah** as an affordable alternative



CHECK OUT

Select hoolah as your payment method at the merchant checkout screen

Let's get to know each other



Please complete your particulars to create an account.

Full name	John	Weiming	Tan	
	(First name)	(Middle name)	(Last name)	
Date of birth	28 🗸	December 🗸	1995	
NRIC / FIN	S4347960A			
Email	johntanweiming@	gmail.com		
Phone	+65 9103 3435			
close				ne

Provide basic particulars and payment card details in the hoolah lightbox

Order made from	hoolah order ID	Amount remaining	
Tocco Toscano	42102	\$139.50/\$279	
	1st Instalment 10 Dec 2018	\$69.75	
	2th Instalment 24 Dec 2018	\$69.75	
3	3th Instalment 08 Jan 2019	\$69.75	
4	4th Instalment 22 Jan 2019	\$69.75	

Stay informed and responsible with automated installments

VALUE DRIVERS



CONSUMERS – TRANSFORMING PAYMENTS

- No interest, hidden charges or fees
- Seamless real-time checkout experience
- Use credit or **debit card** to pay in installments



MERCHANTS – GROWING REVENUE

- Reduce cart abandonment (~20% conversion ^)
- Enhancing affordability (50-150% basket 1)
- Drive higher marketing ROI on top of funnel

PROOF POINTS – NEW CONSUMERS



As a young professional, I **don't yet qualify for credit**. With hoolah, I get the benefit of spreading out my payments without needing a credit card

Jasmine, 23

I found it practical from a **personal cash flow** perspective to pay a portion of the total amount now and the rest later. Plus, it is **completely free**



Pascal, 30

PROOF POINTS – NEW CONSUMERS

50% of hoolah consumers are choosing to pay with debit

for Gen Y & Z, that number jumps even higher



HOOLAH – RESPONSIBLE AFFORDABILITY

CLEAR GROWTH VISION

Merchant Coverage - key regional players

Vertical Expansion – travel, travel & travel!

Instore – unlock highest spend channel

New Markets – regional growth

Experienced Team - payments, risk, etc.

LEARN MORE

- Insights Page <u>www.hoolah.co/insights</u>
- Facebook <u>www.facebook.com/hoolahco</u>
- LinkedIn <u>https://www.linkedin.com/company/hoolahco/</u>

Article 1: <u>https://goo.gl/RCR89c</u> Article 2: <u>https://goo.gl/8KAo24</u> Article 3: <u>https://goo.gl/d9dfTd</u>

