



LEAXON

Securing your vision

LEAXON SECURING YOUR VISION

Who are we?

A modern commercial bank, providing services and products for various types of clients such as small businesses, start-up companies and entrepreneurs.

Supporting and stabilising the new generation of entrepreneurs and companies on the rise whilst also aiding older generations, preventing bureaucracy.



What makes us different?

We are a fintech bank, focused on delivering services through sophisticated, advanced technological solutions; making services such as transactions, easier and efficient for clients, maintaining businesses in an effective and profitable way.

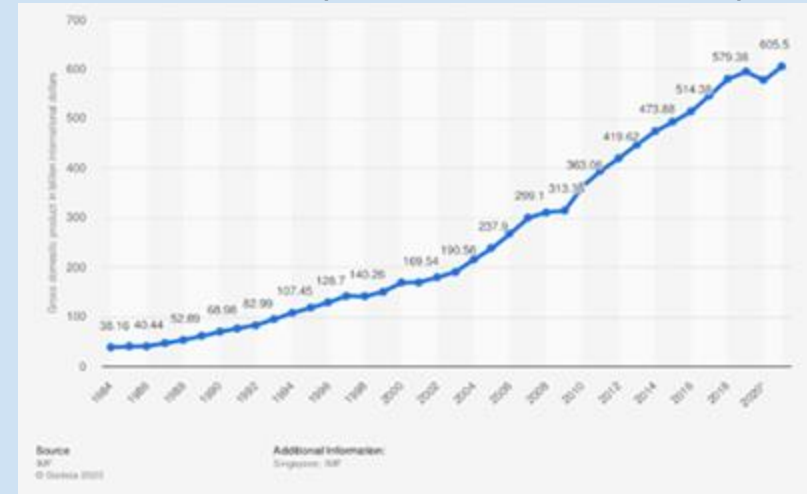
Location: Singapore



Why Singapore?

- Emerging market
- 3.1% annual growth rate (2018)
- Corporation tax of 17%, in comparison to US being at 21%.
- DBRS's credit rating for Singapore is AAA more likely to attract investment from external foreign investors.
- The unemployment rate in Singapore fell to around 3.62 percent in 2019.
- Has pro-immigration policies for workers all around the world.
- Allows foreigners to set up businesses.

Singapore: Gross domestic product(GDP) in current prices from 1984 to 2021(in billion international dollars)



Advisory Service

AI powered



Credit Rated

Credit Rating Scales by Agency, Long-Term

Moody's	S&P	Fitch	
Aaa	AAA	AAA	Prime
Aa1	AA+	AA+	High grade
Aa2	AA	AA	
Aa3	AA-	AA-	
A1	A+	A+	Upper medium grade
A2	A	A	
A3	A-	A-	
Baa1	BBB+	BBB+	Lower medium grade
Baa2	BBB	BBB	
Baa3	BBB-	BBB-	
Ba1	BB+	BB+	Non-investment grade speculative
Ba2	BB	BB	
Ba3	BB-	BB-	
B1	B+	B+	Highly speculative
B2	B	B	
B3	B-	B-	
Caa1	CCC+	CCC	Substantial risk
Caa2	CCC		Extremely speculative
Caa3	CCC-		Default imminent with little prospect for recovery
Ca	CC	CC	In default
C	C	C	
/	D	D	

WOLFSTREET.com

"Junk" ↓

Leading Business Advisors



Technology

MyLeaxon

- Web, Desktop and Mobile application.
- Access to all services in one place.
- Simple and easy to use and navigate.
- Secure login process.
- State of the art virtual assistant, Ava.
- 24/7 Operational.
- Outsourced cloud-based.
- Methods to contact the team and arrange online meetings.

A.I. (Machine Learning)

Virtual Assistant (Ava)

- Adapts to client behavioural patterns.
- State of the art voice recognition tech.
- Available 24/7 to answer a wide range of client enquiries.
- Conducting secure financial transactions

Company Analysis

- Analysis of financial stability of clients.
 - Using a variety of factors including credit rating.
 - Allows further advice to be given to client.
 - Prediction models for the client.
 - Recommendations for certain services

Cyber Security

- State of the art cyber defense.
- Encryption for client data and transactions.
- Biometrics.
- Blockchaining used in transactions to make it more secure.
- Multi-factor authentication when signing up and also in signing into the application.
- Code of conduct updates annually with staff.



Values

Diversity & Inclusivity

- Diversity Training
- Culture day
- Acquiring staff outside of financial service backgrounds and from previously unexploited talent pools



**67% job seekers
consider diversity
important factor when
looking for jobs**



**How can we help work towards
keeping global temperature at
1.5°C by 2050?**

Marketing

Promotions in academic institutions



Social media



Ads in online publications

THE TIMES
THE SUNDAY TIMES



Risks

FINANCIAL

- Monitor cash flow
- Government grants offered from the government e.g. ACE Startup Grants
- Equity financing

OPERATIONAL

- High quality training of staff
- Establishing a highly professional conduct of employees
- Implementing secure portals for storing and exchanging sensitive data
- Ensuring compliance with policies and regulations

IT

- Avoiding the reliance on third party IT providers
- Investment in research and development of modern technologies
- Importance of a strong cyber team

REPUTATIONAL

- Market credibility
- Consumer confidence

ENVIRONMENTAL AND SOCIAL

- Virtual workforce will remove the need for physical workplace
- Advising clients to invest in eco-friendly concepts and technologies
- Improve financial literacy of the local community
- Support local initiatives



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