

OwnHi Team! :)

Please feel free to intuitively ask other relevant questions while you're interviewing your chosen contacts. I have tried to highlight the more obvious and general questions relevant to our chosen business model and lifecycle stage regardless of whom you interview.

1. Name, Age, Occupation
2. Marital Status
3. Own Income Bracket: (less than 20,000 USD) / (Between 20,000 - 60,000 USD) / (Between 60,000 -100,000 USD) / (More than 100K USD)
4. Household Income Bracket: (less than 20,000 USD) / (Between 20,000 - 60,000 USD) / (Between 60,000 -100,000 USD) / (More than 100K USD)
5. Resides in which country?
6. What is financial literacy to you?
7. What is your next financial milestone?
8. Finish this sentence. "To me, The most important things in life are.."
9. Do you save regularly? If yes, how much (in %) of your monthly total income do you set aside?
10. Do you use any tools (banking app, e-wallets, even excel) to help plan and manage your finances?
11. Are you aware of how you spend your money?
12. Do you have a monthly budget?
13. What apps do you use daily or most often for transactions (buy, invest, pay, transfer)?
14. Do you prefer mobile banking over visiting the bank?
15. When did you first realise the importance of financial literacy?
16. In your opinion, how early in life should people start to learn about basic financial literacy?
17. As a university student, how did you fund your studies and living costs?
18. When you were at university, did you practice money management in any form?
19. If No (to the previous question), what could have helped you to improve your financial literacy and/or helped to manage your money better at the time?
20. We are working on a concept for an app to help college/uni students to better manage their finances by helping them to upgrade their financial literacy and manage their money concurrently. Our app pulls transaction information from your bank account enabling auto budgeting, spending limits and alerts as well as a cashless e-wallet which connects to the user's UK bank account(s). There will be features to enhance the user's savings automatically and analyse the user's spending habits to give the user an eagle eye view on their spending habits. We will use positive reinforcement by rewarding redeemable points when users stick to their intended or prescribed budgets. The e-wallet can also be used to transact and earn cashback, discover and redeem student centric offers from participating 3rd party merchants including P2P transfers using usernames, QR codes or mobile nos (no exchange of sensitive information) and split bill feature for the rent, utility bills or meals out. In the long run, we also want to connect the wallet to investech partner apps to allow users to enjoy a two-way money flow between their investment apps/accounts and our app allowing us to incorporate investment data to

further add value and build an insight rich platform which ultimately benefits the user. Other value added features may also include a simple financial calculator to help students discover the power of compounding and calculate investment returns. We want to help students realise that it's never too early to set up multiple streams of income and that it can be done conveniently from one place - our app.

Qn A: Would you have appreciated having an app like this available while you were studying? From the description above, what are the features that you might have enjoyed more than others from the POV of a university student?

Qn B: Just for a second, pretend you are back at university or college once again, in your hay days.. and now please finish the same sentence "The most important things in life for me were...."

Qn C: Reflecting back to what we have been discussing in this conversation, can you tell what you would have done differently **20** years ago (financially speaking) if you knew what you know now?

Qn D: Are there any other improvements or features not mentioned that you feel are equally important?