



ANNEX

40 Finalists of FinTech Awards

Company Name	Solution Name	Description of Company and Solution
4xLabs Pte Ltd	Send4x	4xLabs is a Singapore-based FinTech that develops software to solve issues of compliance, efficiency and transparency in the currency exchange and remittance industry. Send4x is a price comparison platform connecting money transfer operators with users seeking the best way to send money online.
Bambu	Semantic Equity Network	Bambu is a Singapore-based robo-advisor technology provider that enables businesses to make saving and investing more straightforward and intelligent for their clients. Semantic Equity Network algorithm adopts a convergent theory to create a biological stock market network that identifies different companies that could evolve and begin to showcase similarities in the future, by using natural language processing and phylogenetic sequence reconstruction methodology.
Bento	Bento Digital Wealth SAAS	Bento is a Singapore-based B2B2C software-as-a-service digital wealth solutions provider. Bento Digital Wealth SAAS is built for consumer platforms and financial institutions to launch digital wealth solutions with low capital expenditure and quick time-to-market.
Brankas	Brankas OpenBank Platform	Brankas aims to solve the last mile problem for open banking in emerging economies. Brankas OpenBank technology empowers banks, FinTech partners and users to build and activate real-time secure Application Programming Interface (APIs) for payments, identity, transaction data, and more.

CredoLab Pte Ltd	CredoScore	CredoLab is a Singapore-based FinTech that develops bankgrade digital scorecards for banks, consumer finance companies, auto lenders, online and mobile lenders, insurance companies, and retailers from smartphone device metadata. CredoScore algorithm churns all the metadata from smartphone devices into a score that can be applied to businesses to improve the quality of decisions taken.	
Data Republic	Senate Data Exchange Platform	Data Republic allows organisations to share data, with information de-identified to protect individual privacy and with commercial risk mitigated. Senate Data Exchange Platform provides legal, governance and licensing workflows for companies when sharing data.	
Digicro Pte Ltd	Spean Luy	Digicro provides micro loans, from \$50 to \$1,000, to the unbanked people in Cambodia through its mobile app, Spear Luy, by applying machine learning to assess their credit risk, based on data from their smartphones.	
Digital Ventures	B2P (Block chain Solution for Procure-to- Pay)	Digital Ventures is a subsidiary of Siam Commercial Bank that invests, experiments and develops FinTech innovations and services. B2P is an integrated blockchain platform for Procure-to-Pay. Built on Corda Distributed Ledger Technology, it allows buyer and seller companies to create, exchange, verify and record business transactions. It also allows financial institutions to provide supply chain financing and payment services to all companies in the ecosystem.	
Finaxar	FXR One	To provide liquidity to SMEs, Finaxar Credit Lines enables business payments through a single, integrated platform that aligns with businesses' cash flows. FXR One is a lending-as-a-service platform that allows banks to provide unique credit products to SMEs.	
FinKYCK Pte Ltd	KYCK (KYC Kit)	FinKYCK works alongside regulators and government agencies to drive financial inclusion across Indonesia. It provides KYC Kits that enable remote onboarding capabilities and enhanced KYC process flow through omnioptical character reading and facial recognition technologies.	

Grab Holdings Inc	Grab- ZhongAn Insurance Launch	Through its open platform strategy, Grab works with partners to provide safe, accessible and affordable transport; food, package, and grocery delivery; mobile payments and financial services in Southeast Asia. Grab and ZhongAn Technologies International Group Limited formed a joint venture to create a digital platform to deliver customised insurance products to Grab's Southeast Asian users.
Happay (VA Tech Ventures Pvt Ltd)	Наррау	Happay is a cloud-based business expenditure management software provider. It offers corporate payment cards with built-in spend controls that are linked to its cloud-based expenditure management platform. This allows businesses to fund, budget, track and analyse their company spending in one place and in real-time.
IBSFINtech India Pvt Ltd	Innovative Treasury ™	IBSFINtech is an enterprise treasury and risk management solution provider. Innovative Treasury ™ enables chief financial officers and treasurers to enhance visibility, improve control, mitigate operational risk, drive automation and optimise business efficiency.
InfoCorp Technologies Pte Ltd	FarmTrek Project in Myanmar	InfoCorp Technologies is a Singapore-based integrated FinTech and AgriTech company that brings inclusive financial services to the livestock industry in emerging markets via its blockchain-based platform, FarmTrek. FarmTrek provides cattle registry, livestock insurance and lending to smallholder cattle farmers in Myanmar.
Kaiko	Kaiko - Digital Assets Market Data	Kaiko is a market data provider in the blockchain-based digital assets space, providing institutional investors and market participants with enterprise-grade data infrastructure. Kaiko collects, normalises, stores, and distributes digital asset market data via a livestream WebSocket, REST API, and cloud-based flat-file data feed, to which clients connect to build data-driven applications.

Kashtec International Pte Ltd	Kashtec	Kashtec is a Singapore-based FinTech providing B2B e-marketplace technology solution to SME ecosystem partners, banks and other organisations.
		Kashtec's technology solution enables businesses to create online communities of business buyers and sellers to trade online and settle these trade transactions using their Digital Trade Credit solution.
	Lucep <> Collab 3.0 EMEA MetLife	Specialising in insurance, Lucep is a Singapore-based sales and marketing platform that connects a customer's digital engagement to personal interaction with the insurance agent.
Lucep Pte Ltd		Lucep's omni-channel engagement system integrates with a variety of front-end digital channels (e.g. social media ads, landing pages, chat bots, online forms) and enterprise solutions (e.g. CRMs and digital marketing platforms) and offers comprehensive end-to-end lead and performance tracking.
		Mount Wish offers automated insurance for FX, interest rate and commodity price risks.
Mount Wish Corporation	RiskPool	RiskPool is an Enterprise Resource Planning-integrated and automated (mutual) insurance for FX, interest rate and commodity price risks, based on a cross-customer netting approach.
MyCash	MyCash Online	MyCash Online provides unbanked migrant community in Malaysia, Singapore, and Australia with access to financial products and services through mobile phones.
Online (SG) Pte Ltd		It enables unbanked migrant workers to purchase financial products and services online and remit money across countries without any bank account, using their mobile phones.
NTUC Income		NTUC Income is an insurance co-operative in Singapore. It was established to make essential insurance accessible to all Singaporeans.
Insurance Co-operative Pte Ltd	Droplet	Droplet uses rainfall and ride hailing data to create an insurance product that covers private ride hailing surge pricing due to rain. It is also designed with a fully automated claims process from submission to payout, through Robotic Process Automation and PayNow integrations.

NXTBK, Inc	Nextbank Credit Scoring	NXTBK, Inc. provides modern, cloud-based software solutions for the banking and finance industry in Asia. Nextbank Credit Scoring automates the assessment process performed by banks and financial institutions and helps them determine the probability of whether an individual is likely to repay an offered loan.
OakNorth	OakNorth	OakNorth provides SMEs with the debt finance they need to compete against large corporates. OakNorth allows financial institutions to significantly improve and accelerate their credit decision and monitoring capabilities. It pulls in a wide range of relevant internal and third-party data sets that enhance credit analysis and creates a forward-looking view on the borrower's business growth through benchmarking and detailed scenario analysis.
Onchain Custodian	SAFE Platform	Onchain Custodian (ONC) is a Singapore-based FinTech that offers a global, standardised, resilient and compliant custody service for the safekeeping of institutional digital asset investments. SAFE platform offers a multi-signatory cold storage that enables businesses to co-manage their assets or delegate full custody to ONC, based on multi-approved instructions from the client that are securely authenticated on ONC's platform.
Optimai Pte Ltd	Optimai PRIME	Optimal aims to make investments simpler, smarter and safer. It also seeks to empower financial institutions to go-to-market and scale their business quickly through their multi-asset, multi-market integrated PRIME platform. The platform enables financial institutions to manage their business, risk, operations and compliance for capital markets, wealth management and banking services.
Oromico	Orovault	Oromico offers a software-as-a-service to consumers and small businesses, empowering them to have a consolidated view of their finances in order to plan for future events or for audit purposes. Orovault is an automated solution that allows users to have a consolidated view of their finances and keep track of their expenses, income, assets and liabilities on one single platform.

Pand.ai Pte Ltd	AI Powered Chat Bot	Pand.ai provides artificial intelligence (AI)-powered chat bots for financial service providers, using transfer-learning-based natural language processing technology. Its AI-powered chat bot serves as a virtual assistant to support sales engagement and boost productivity of sales agents.
R5	R5C3	R5 is a forex marketplace that specialises in the currencies of emerging economies. R5C3 platform allows traders to trade with each other and choose how specific trades are routed and settled posttrade.
Razer Pay Holdings Pte Ltd	Razer Fintech	Razer Pay, a B2C e-wallet, was established as the FinTech arm of Razer Inc, a lifestyle brand for gamers. Razer also provides B2B solutions including online-to-offline payments. Razer Fintech is an offline-to-online digital payment network that seeks to provide fast and convenient digital payments to youths, millennials and the underserved consumers. It enables consumers to perform cash-over-counter top-ups directly into their Razer Pay e-wallet.
Skooly Pte Ltd	Skooly	Skooly is a global collaboration and cashless payments platform that enables schools and families to track and manage education progress, events and messaging in one place.
Sparrow Tech Pte Ltd	Sparrow	Sparrow Tech offers financial trading technology software and solutions. Sparrow is an options trading platform that seeks to simplify risk control and monetisation of users' digital assets. It empowers financial institutions and individuals to trade options that are settled by smart contracts.
Stackseer Technologies Pte Ltd	Merkle Science	Stackseer Technologies enables banks and blockchain companies to prevent AML risks through its risk monitoring solution. Merkle Science provides a risk monitoring solution for government agencies and blockchain companies to detect and prevent illegal use of cryptocurrencies.

Techbins Solutions Pvt Ltd	Niki.ai	Techbins Solutions seeks to simplify online payments for the masses. Niki.ai Niki.ai is a voice- and vernacular-enabled commerce app that takes care of all household payments including monthly bills, bus or movie tickets, local deals and more.	
Thunes	Thunes	Thunes is a B2B cross-border payments network for emerging markets. Their payment platform processes real-time transactions globally and enables peer-to-peer remittance processing, mass payout, digital payments and business payments.	
TransferWise	Borderless Account	TransferWise seeks to make international money transfers cheap, fair and simple. Its Borderless Account is a multi-currency account that allows users to send, hold and spend money in 49 currencies.	
Union Bank of the Philippines	Project i2i	Union Bank of the Philippines provides banking and financial services in the Philippines. Project i2i is a blockchain-based transaction and payment system that provides the unbanked with immediate and cost-efficient access to a wide array of financial products.	
United Overseas Bank Ltd (UOB)	TMRW by UOB	UOB, an Asian bank, believes in being a responsible financial services provider. It is committed to making a difference in the lives of their stakeholders and in the global communities in which they operate. TMRW is a mobile-only bank designed for ASEAN millennials who prefer to bank on their mobile phones, anywhere and anytime.	
Value3 Advisory	algoCRED - Capital Markets Al- platform	Value3 is a B2B FinTech offering risk management and robo-advisory software-as-a-service solution that leverages on big data, artificial intelligence (AI) and quant research. AlgoCRED is an AI platform that enables capital market investors and risk managers to make better financial decisions through independent and fully automated credit ratings, research, robo-advisory chat bot and smart analytics.	

VoxSmart Pte Ltd	VSmart	VoxSmart provides multi-channel mobile surveillance solutions such as mobile voice calls, SMS, voicemail, WhatsApp and WeChat text messaging recording.
		VSmart helps financial institutions reduce risk and enable global compliance through multi-channel mobile surveillance of financial users.
Vivia	Vivos s	Vymo is a mobile-first customer relationship management solution for sales representatives in the banking, financial services and insurance industry.
Vymo	Vymo	Vymo processes terabytes of engagement data to help sales agents understand what they should be doing on a daily basis to meet their most critical business objectives.
ZigWay	ZigWay	ZigWay helps low-income families in Myanmar gain direct access to cheap and flexible nano loans (\$5 to \$200) via their phones. ZigWay provides a fully automated loan process and allows them to make daily repayments that match their daily earnings.

Judging Panel for the Selection of 40 FinTech Awards Finalists

Full Name	Title	Organisation
Kevin Lim	Managing Partner of 1823 Ventures Senior Vice President, Group Strategy of UOB	1823 Ventures and UOB
Adrian Ang	Partner, Financial Services Department and Co-Head of FinTech and Public Policy Practice	Allen & Gledhill
Prashant Agarwal	Head, Digital Marketing	AIA
Philip Yau	Group Chief Financial Officer	AMTD Strategic Capital Group
Tomasz Kurczyk	Digital Transformation Director	AXA
Stephanie Magnus	Principal, Head of Financial Services Regulatory	Baker & McKenzie
Sanjoy Sen	Managing Director, Head of Strategy & Finance, Consumer Banking and Wealth Management	DBS Bank
Chris Kaptein	Partner	Dymon Asia Ventures
Varun Mittal	Associate Partner, ASEAN Account Coverage Leader, Global Emerging Markets FinTech Leader	EY
Mario Aquino	Founder & CEO	FutureLabs Ventures
Vinnie Lauria	Managing Partner	Golden Gate Ventures
Lee Weisheng	Industry Head, Financial Services	Google
Anurag Mathur	Head of Retail Banking & Wealth Management	HSBC
Abhijit Gupta	Managing Director	JP Morgan
Vladislav Solodkiy	CEO and Managing Partner	Life.SREDA
Tobias Puehse	Vice President, Innovation	Mastercard
Jerry Tso	Head of Singapore Development Center and Director of Software Development	Paypal Innovation Lab
Jupe Tan	Managing Partner, Asia Pacific	Plug & Play Tech Center
Andrew Taggart	Partner, Financial Services Leader, SEA Consulting	PwC
Sanjna Parasrampuria	Head of Applied Innovation, Asia	Refinitiv Labs (formerly Thomson Reuters Labs)

Tong Hsien Hui	Head of Venture Investing	SGInnovate
Png Chin Yee	Head, Financial Institutions and Senior Managing Director, China	Temasek International
Markus Gnirck	Co-founder & Director	Tryb
Veiverne Yuen	Co-Founder & Chief Investment Officer	Tryb
Dyota Marsudi	Executive Director	Vertex Ventures

Awards Finalists at Deal Fridays

Friday, 18 October 2019	
2.00pm-5.00pm	Deal Friday for Awards Finalists

Awards Presentation and Pitching Sessions at SFF x SWITCH

Presentation of Awards to FinTech Awards Winners

Monday, 11 November 2019		
4.45pm	Winners of ASEAN SME, ASEAN Open, Singapore Founder and	
	Global Awards categories	

'Live' Pitching Sessions by FinTech Awards Finalists

Tuesday, 12 November 2019			
12.00pm-12.30pm	Finalists of ASEAN SME category		
12.40pm-1.10pm	Finalists of ASEAN Open category		
1.20pm-1.50pm	Finalists of ASEAN Open category		
Wednesday, 13 November 2019			
3.20pm-4.30pm	Finalists of Singapore Founder category		
4.40pm-5.50pm	Finalists of Global category		

Achievements of 2018 FinTech Awards Finalists

Company Name	Solution Name	Description of Company and Solution	Achievements since participating in 2018 FinTech Awards
2359 Media Pte	Botbot.Al	2359 Media is Asia's	2359 Media won the
Ltd		leading software	Melco Start-Up
		consultancy, focused on	Challenge in 2019,
		mobile-centric software	which was organised
		and solutions, with	by Melco Resorts &
		significant clientele	Entertainment
		including FOX, Samsung,	Limited, one of the
		Singtel and Standard Chartered.	world's largest integrated resort
		Chartered.	operators.[1] It also
		Botbot.Al aims to be the	won the 2018 ASEAN
		unifying interface for	Rice Bowl Startup
		enterprise software	Award in the "Best
		through engaging users on	Business Automation
		a chat platform they are	Tool" category in 2019.
		familiar with, and in a	Rice Bowl is an awards
		language they are	programme in its fifth
		comfortable in. Through	year of running that
		their chat interface,	recognises innovation,
		Botbot.Al allows them to	excellence and best
		transact, request for	practices in startups
		information or receive	and ecosystem players
		notifications from other	across Southeast
		enterprise systems that	Asia. ^[2]
		are more complex or	
		tedious to use.	

Active.Ai	TRINITI	Active.Ai is building a	Active.Al raised US\$3
(Active		conversational AI Fintech	million of Series A
Intelligence Pte		Platform from Singapore	venture funding from
Ltd)		for the rest of world. With	Innocell, the venture
		their proprietary AI	capital arm of Spanish
		Enterprise Platform, they	banking group Banco
		help enable predictive and	Sabadell in June 2019.
		intuitive engagement with	This was an extension
		their customers on mobile,	of their Series-A round
		chat, or voice-enabled IOT	in 2017 led by Vertex
		devices.	Ventures.[1] It also
			partnered with HDFC
		TRINITI empowers	Securities, a leader in
		financial institutions with	stock brokering in
		intelligent customer	India to introduce
		engagement on mobile,	Arya, the world's first
		chat, or voice-enabled IoT	conversational
		devices. Their Enterprise	financial virtual
		Platform comprises of Al	assistant that enables
		Engine and various	Al-driven concierge
		middlewares with API that	services for equities,
		allows deep integration	mutual funds and
		into numerous banking	other asset classes.[2]
		platforms.	Active.Al also
			partnered with Kotak
			Mahindra Bank to
			launch an Al-driven
			chat bot, Keya in July
			2019. To date, Keya
			has already served
			over 1 million unique
			users with 93%
			accuracy. [3]
			accuracy.

Bondlinc Private Limited	Bondlinc Pricing Engine Service	Bondlinc is a B2B2C FinTech company specialising in trading and automation of private wealth processes relating to fixed income. Their target customers are private banks, securities houses, and external asset managers and family offices.	Bondlinc won the "Best Growth Strategy" category in the Asian Private Banker Awards in February 2019. [1]
		Bondlinc's Pricing Engine service aims to provide fixed income pre-trade transparency to sales people and investors with their proprietary system, while ensuring that bond prices are as reflective of real market prices and actual transaction information as possible to enable trading.	
Cynopsis Solutions Pte Ltd	Artemis	Cynopsis Solutions is a RegTech100 company founded in 2014 and headquartered in Singapore. They focus on AML/CFT software-as-a-service products that automate the manual processes and digitise the analogue records and documentation for their clients. Artemis is a full case management tool that manages end-to-end customer on- boarding process, also known as Know-Your-Customer (KYC), to meet the regulatory requirements for small- and medium-sized financial institutions, professional services companies as well as FinTech and blockchain-related start-ups.	Cynopsis Solutions, the second place winner of the 2018 FinTech Awards (Singapore Founder category), was named as one of the world's most innovative regulatory technology firms under the RegTech 100 list compiled by Global FinTech and RegTech Analyst. [1]

Everspin	Eversafe	Everspin is a cybersecurity	Within a short span of one
		company that has invented the	year since winning the 2018
		world's first 'Dynamic Security	FinTech Awards (Global
		Module' technology. Awarded	category), Everspin
		by the President of the Republic	expanded rapidly into India
		of Korea as 'the best startup of	and Japan in 2019. It
		the year' in 2017, Everspin is	established a joint venture
		applying their technology to	with the Phoenix Group in
		mobile application as an end-	India and secured exclusive
		point security solution.	security consultancy with all
			subsidiaries of Japanese
		Eversafe is a mobile security	financial group SBI
		solution which enables a server	Holdings.[1][2]
		to send a disposable random	
		security module in a real-time	
		basis to user's programme. This	
		technology gives potential	
		hackers no time to analyse the	
		module to hack the user's	
		programme. In addition to the	
		secureness of Eversafe, the	
		solution can detect hacking	
		threats on a real-time basis.	
Privé	Privé	Recognised as the fastest	Privé Technologies won the
Technologies	Managers	growing technology company in	"Best Structured Product
		Hong Kong by Deloitte in 2017	Technological Solution"
		and ranked 14th fastest growing	award at the SRP Asia 2019
		technology company in 2018 by the Financial Times' FT 1000	in April this year. The award
		APAC, Privé provides end-to-	was given by Structured Retail Products Limited
		end solutions for banks,	(SRP), which is a global
		financial advisors, asset	structured product research
		managers and insurance	firm that is part of the
		companies.	Euromoney group of
		companies.	companies.[1] Privé
		Privé is an integrated and	Technologies also won the
		modular solution which enables	"Best Core Banking
		their clients to augment existing	Platform" and "Best
		systems without having to	IAM/MFO Solution"
		undergo a wholesale	categories under the Asian
		replacement or exchange of a	Private Banker Awards in
		system. The platform aims to	February 2019.[2]
		maximise engagement between	
		the advisor and the investor by	
		making advisors more efficient	
		so that they can spend more	
		time on client management.	

SQREEM Technologies Pte Ltd	SQREEM AI insights, Media & Attribution Buying Platform	SQREEM is a Singapore-based FinTech with proprietary cognitive artificial intelligence (AI) system that automates media buying and gives computers a higher level of understanding of human behaviour.	SQREEM, the second prize winner of ASEAN Open category in FinTech Awards 2018, also won the "Future Star Award" at the FinTech Business Camp Tokyo, a popular accelerator programme supported by the Tokyo Metropolitan
		SQREEM has built a cloud-hosted AI automated insights, micro-segmentation, media testing and media buying platform, with full attribution and are fully GDPR compliant. They compress the research and testing process from weeks to minutes. They are data and language agnostic, and can use any source of data - structured or unstructured.	Government, in December 2018. [1]
Symphony Communication Services	Symphony	Symphony is a cloud-based messaging and collaboration platform that securely connects markets, organisations and individuals. Protected with customer-owned encryption keys, Symphony's communications platform increases workflow productivity while maintaining global regulatory compliance. Symphony is focused on providing a solution for the financial services industry to capture the mindshare of one of the most highly-regulated sectors.	Symphony raised US\$165 million of funding from Standard Chartered, MUFG Innovation Partners and other undisclosed investors in June 2019. [1] Currently valued at US\$1.4 billion, its other backers include Google, Societe Generale, UBS, BNP Paribas, along with a consortium of 14 of the world's largest investment banks and money managers, including Bank of America, JP Morgan, Goldman Sachs and BlackRock. [2]

About the Monetary Authority of Singapore

The Monetary Authority of Singapore (MAS) is Singapore's central bank and integrated financial regulator. As central bank, MAS promotes sustained, non-inflationary economic growth through the conduct of monetary policy and close macroeconomic surveillance and analysis. It manages Singapore's exchange rate, official foreign reserves, and liquidity in the banking sector. As an integrated financial supervisor, MAS fosters a sound financial services sector through its prudential oversight of all financial institutions in Singapore – banks, insurers, capital market intermediaries, financial advisors, and stock exchanges. It is also responsible for well-functioning financial markets, sound conduct, and investor education. MAS also works with the financial industry to promote Singapore as a dynamic international financial centre. It facilitates the development of infrastructure, adoption of technology, and upgrading of skills in the financial industry.

About The Association of Banks in Singapore

The Association of Banks in Singapore (ABS) plays an active role in promoting and representing the interests of the banking community in Singapore. In doing so, ABS works closely with the relevant government authorities towards the development of a sound financial system in Singapore. Since its establishment in 1973, ABS has promoted common understanding among its members and projected a unifying voice on banking issues. It has brought its members closer together through various guidelines and banking practices as well as the support of projects of mutual benefit to face the challenges of the financial and banking community in Singapore. Today, ABS has a membership of 158 local and foreign banks. More information on ABS is available on the website: www.abs.org.sg.

About the Singapore FinTech Festival

Singapore FinTech Festival (SFF) is the world's largest FinTech festival and a global platform for the FinTech community, drawing close to 45,000 participants comprising FinTech players, technopreneurs, policy makers, financial industry leaders, investors including private equity players and venture capitalists, and academics. The 2018 Festival saw participants from over 127 countries, hosted more than 250 global luminaries and 480 exhibitors, and featured highlights such as the FinTech Conference with a new AI in Finance Summit and Global Investors' Summit, the FinTech Awards, Global FinTech Hackcelerator, Innovation Lab Crawl and Industry Networking and Workshops. The Festival is organised by the Monetary Authority of Singapore (MAS) in partnership with The Association of Banks in Singapore and in collaboration with SingEx Holdings. Find out more at www.fintechfestival.sg.

About SWITCH

Organised by Enterprise Singapore, National Research Foundation Singapore (NRF) and Intellectual Property Intermediary (IPI) Singapore, SWITCH is a platform where scientific discoveries and advancements are transformed into disruptive technology applications that will redefine the way we live. It focuses on deep tech applications in the areas of manufacturing, urban solutions, health and biomedical sciences and digital services.

SWITCH is where companies identify new technologies for business transformation and where collaborations are formed. It convenes entrepreneurs, investors, researchers, innovator and industry professionals from diverse backgrounds. Find out more at www.switchsg.org.

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