Nasdaq: **CURR**

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Bridging Global Payment

CORPORATE PRESENTATION



August 2025

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Contents

- Company Overview
- Our Business
- Global Remittance Industry
- Growth Strategies
- Our Financials



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COMPANY **OVERVIEW**

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Who We Are

A Fintech Pioneer in Southeast Asia and Beyond

Our Mission

Become the World's Foremost AI-assisted Remittance Hub

- Revolutionize cross-border digital remittances with superior technology and expansive disbursement networks
- Bring innovative financial products and services to underserved communities in emerging markets, enhancing the global financial landscape

Our Vision

Transform Financial Access for Migrant Workers

- Enable seamless, real-time, 24/7 cross-border money transfers with a digital-first approach
- Provide frictionless, cost-effective financial solutions for migrant workers worldwide

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What We Do

CURREN•C empowers millions of unbanked and underbanked individuals worldwide to send and receive money via **digital remittance** and **airtime transfer.**

What is Digital Remittance?

- Digital remittance enables **cross-border money transfers** via online platforms or mobile apps, **bypassing banks and traditional services**.
- To move money **in compliance with international regulations**, remittance companies establish **corridors,** which **pair a "send" country with a specific "receive" country** through bank or eWallet licensees in sending countries and banks, eWallets or cash pickup points in receiving countries.
- Digital remittance is a **real-time** solution that is **lower cost, more convenient and user-friendlier** than traditional money transfers.
- Commonly used by **migrant workers** sending money home in frequent, small transactions.
- **CURREN•C** provides B2B digital remittance services through our subsidiary, **Tranglo**, based in Singapore and Malaysia.

What is Airtime Transfer?

- Airtime transfer allows senders to **purchase prepaid mobile credit, or "airtime,"** on their phone in a **sending country,** and transfer it to a recipient's phone in a **receiving country**.
- As an **easy and affordable way to support loved ones** across borders, airtime transfer **is a vital financial solution in regions** where prepaid airtime remains the market norm.
- Airtime transfer **adds airtime credit directly** to the recipient's mobile account, eliminating the need for banks or cash pick-up points and subsequent airtime purchases.
- **CURREN•C** provides airtime transfers through its subsidiary, **Tranglo**, which offers global airtime transfer covering **150 countries** and connecting over **500 mobile operators.**
- **WalletKu** offers **local and retail airtime trading in Indonesia**.

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Our Value Proposition

Frontrunner in Digital Remittance

Shaping the future of cross-border payments across Southeast Asia and beyond, powered by AI-driven fintech, robust infrastructure and the region's broadest payout network.

Exclusive Regulatory Advantages

Key licenses across Singapore, Malaysia, the UK, and Indonesia represent a formidable competitive edge in a tightly-regulated market with steep entry barriers.

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Bridging Global Payment

Primed for Global & Vertical Expansion

Scalable model and seasoned team ready to dominate untapped markets and diversify into retail sectors.

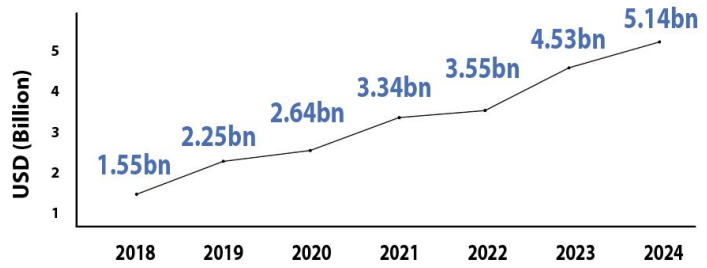
Exponential Scale Effects

High operating leverage and minimal variable costs pave the way for significant growth and enhanced profitability as we penetrate deeper into retail markets.

Trusted & Used by Global Industry Leaders

Wise, Singtel, Grab, maxis, ding, Remitly Promises Delivered, SBI Remit, etisalat, indosat Ooredoo Hutchison, Al Ansari Exchange, d·local, WeChat Pay, LuLu Money, REDtone, CTBC BANK, HYPERWALLET

Consistent Profit, Rapid Growth TPV



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Our Financial & Operational Highlights

Remittance

$4.5bn
FY23 Remittance TPV

28%
FY23 Remittance TPV Growth[1]

$5.1 bn
FY24 Remittance TPV

13%
FY24 Remittance TPV Growth[6]

$2.8bn
1H25 Remittance TPV

Airtime

$9.3mn
Global Airtime Revenue[2]

$14.5mn
Retail Airtime Revenue[2]

Group Revenue

$46.4mn
FY24 Total **Group** Revenue

$18.2mn
FY24 Total **Remittance** Revenue excluding TNG Asia & GEA

$23.8mn
FY24 Total **Airtime** Revenue

$18.7 mn
1H25 Total **Group** Revenue

$9.8mn
1H25 Total **Remittance** Revenue

$9.0mn
1H25 Total **Airtime** Revenue

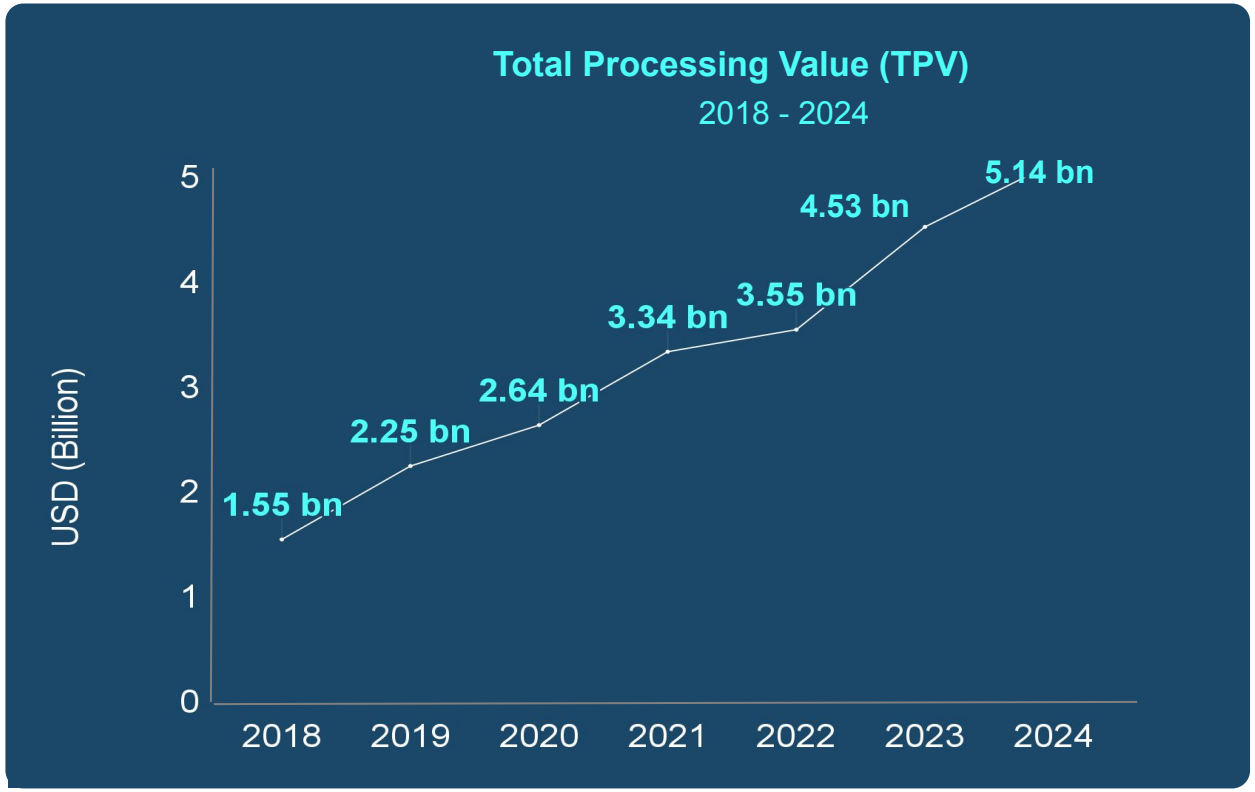
11mn
Total Transactions Managed Globally[2]

$14mn
Average Daily Transaction Value[2]

130K
Global Cash Pick-up Points[3]

100
Countries Covered By Remittance Corridors[4]

150
Countries Covered By Airtime Corridors[5]



Notes:
[1] Year-over-year growth compared with same period of 2022 | [2] Full year 2024 | [3] As of December 31, 2024 | [4] As of November 30, 2024
[5] Countries covered by Tranglo through its global airtime corridors as of December 31, 2024.
[6] Year-over-year growth compared with same period of 2023

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Our Management



Alex Kong

Founder and Executive Chairman

- Tech entrepreneur in IT, e-commerce, payment gateways and business solutions
- Over 20 years' expertise in regional business enterprise solutions for multinational corporations
- Founder of The Next Generation (TNG) e-wallet
- Multiple awards in Enterprise, Entrepreneurship and Leadership since 2000 (Ernst & Young, PIKOM - Computimes, etc.)
- Graduate of the University of Hawaii



Dr. Ronnie Hui, JP

CEO, Finance Director, CFA, MBA, MBBS, FHKAM(Paed)

- Medical doctor, CFA charterholder and MBA
- Over 20 years' experience with listed corporations
- Former CEO of Hanergy Thin Film Solarpower Group
- Former CEO of Town Health International Healthcare Group
- Government advisory board member for SME committee, Strategic Development Committee, Women's Commission and Energy Advisory Committee



Wan Lung Eng

Chief Financial Officer

- CFO and finance executive with over 20 years' experience in corporate finance and capital markets.
- Former CFO of VitalCheck Wellness, Teclison, and Spectral MD.
- Led IPOs, capital raises, and financial strategy for global healthcare and biotechnology companies.
- Investment banking and private equity experience with RBC Capital Markets, Macquarie Group, and Deutsche Bank.
- MBA from Duke University and Bachelor of Accounting from Nanyang Technological University, Singapore.

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OUR **BUSINESS - Instant Global Remittance**

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Our History and Evolution

Nov 2013 — Seamless Group established

July 2018 — Acquired WalletKu

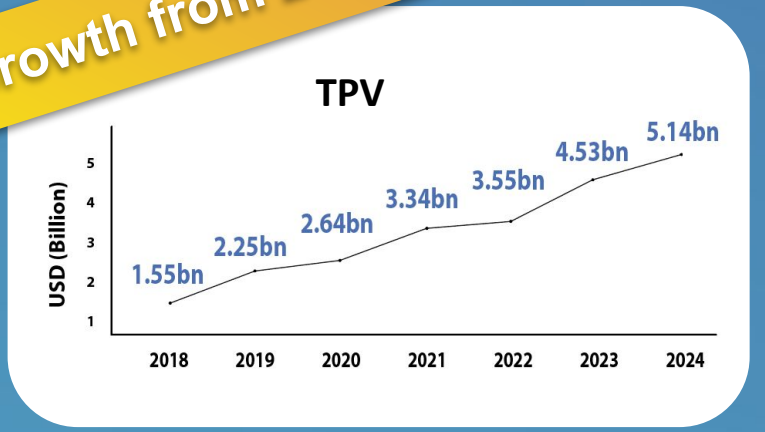
Nov 2018 — Acquired Tranglo

Aug 30, 2024 — Completed business combination, Seamless rebranded as CURRENC Group

Sept 3, 2024 — Started trading on NASDAQ (Ticker: CURR)

Our Future — Globally lead AI-assisted financial solutions for the unbanked & underbanked

Rapid Growth from 2018 Onwards



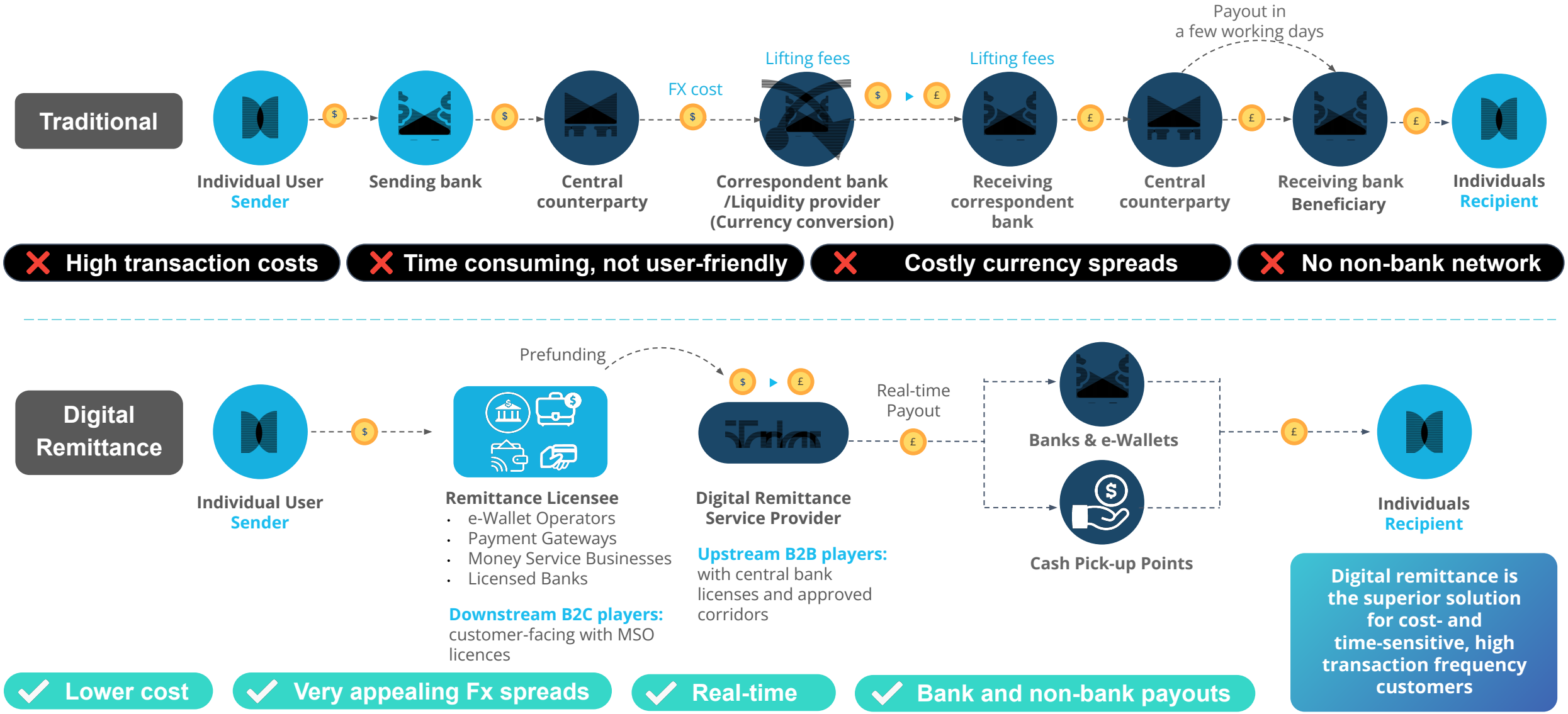
Commitment to Serving the Unbanked & Underbanked

Initially focused on meeting migrant workers' demand for cross-border airtime and cash transfers

> Digital remittance has gradually outpaced airtime transfer as migrant workers' preferred method of sending money home

> Today, our platform empowers e-wallets, remittance companies and corporations to provide **real-time**, **24/7 global remittance services**, delivering cost-effective financial solutions for the unbanked

Digital Remittance vs. Traditional Solutions



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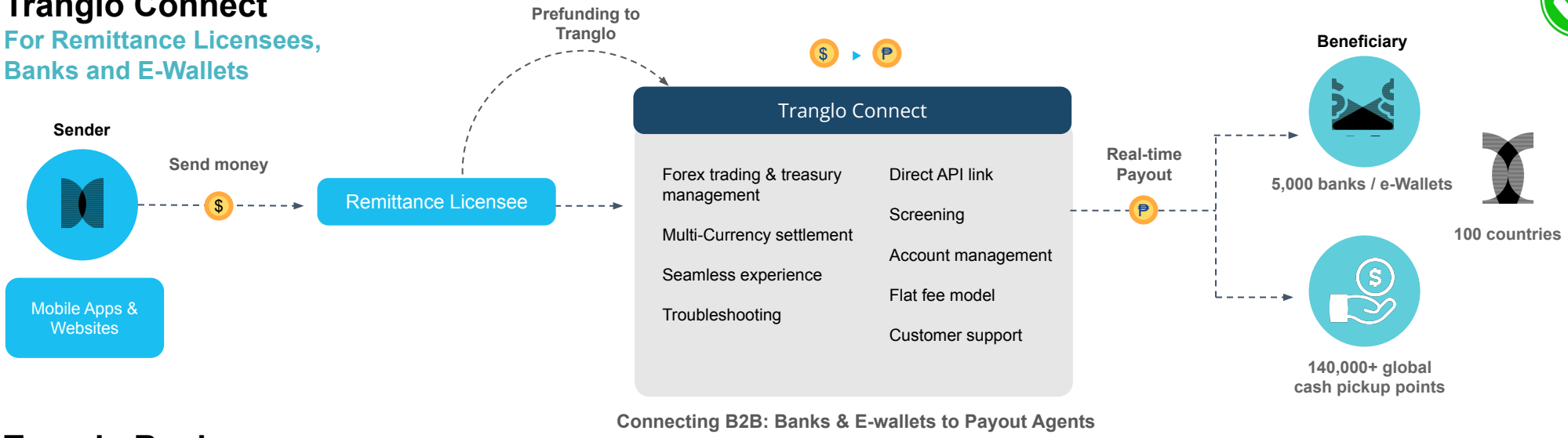
Our B2B Digital Remittance Solutions

Tranglo Connect

For Remittance Licensees, Banks and E-Wallets



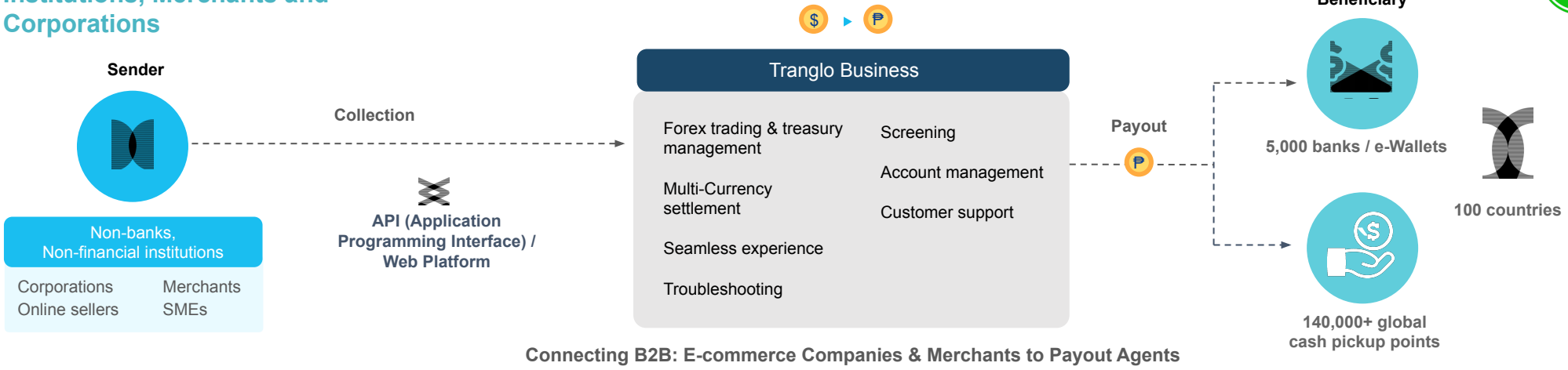
Connecting B2B: Banks & E-wallets to Payout Agents

Tranglo Connect offers:

- **Lower transaction costs** as the end-to-end process involves fewer intermediaries
- **Real-time** availability of funds to beneficiary
- **Locked foreign exchange** means no forex risk
- **Bank or non-bank payout network** through 140,000+ global cash pickup points and 20+ e-Wallets, reaching 2 billion unbanked individuals

Tranglo Business

For Non-banks, Non-financial Institutions, Merchants and Corporations



Connecting B2B: E-commerce Companies & Merchants to Payout Agents

Tranglo Business offers:

- **All-in-one platform** for cross-border collection and payout
- **Locked foreign exchange** means no forex risk
- Available **for businesses of any size**
- Customers **do not need to be licensed** financial institutions/money service providers

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Digital Remittance Industry Basics

Industry Landscape

Upstream



- **Fintech companies with central bank licenses,** like **CURREN•C**, build **money transfer technology and corridors** approved by various governments for cross-border financial transactions, enabling **seamless international compliance**

Downstream



- **Customer-facing companies** with Monetary Service Operator (MSO) licenses handle cash and **work with upstream partners** to compliantly process some or all of their cross-border payments

Industry Drivers



- **Migrant Workers:** growing populations worldwide seeking low-cost, highly efficient, real-time international money transfer solutions
- **Unbanked Communities:** may find traditional financial instruments too expensive, time-consuming or unreliable

Transaction Characteristics



- **Cross-border:** requires international AML compliance standards, like transactions through traditional banks
- **Small, Frequent and Time-sensitive:** drives remitters, many of whom are low-income, to seek real-time, cost-effective solutions

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Our Digital Remittance Business

Empowering Remittance Companies, Corporations and E-wallets with Technology and Compliance

- Digital remittance is a complex process requiring **bank licensing as well as advanced money transfer technology** to ensure regulatory compliance and a secure, fast and frictionless customer experience.
- With licenses from four central banks in the UK, Indonesia, Malaysia, and Singapore and a robust digital payment transfer platform, **CURREN•C functions as an upstream remittance hub**, providing downstream, customer-facing remittance companies with the corridors and technology they need to serve clients throughout Southeast Asia and beyond.
- Our **cost-efficient, compliant payment ecosystem** helps clients overcome cross-border complexities, including localization, varied payment methods, fraud, Treasury management, and fund transfer security, enhancing transaction efficiency.
- Our **revenue** comes from two sources: transaction fees charged to our clients and foreign exchange spreads applied to the principal amounts handled for their customers.



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- Global Coverage
- Extensive Payout Network
- High Transaction Volume Capacity
- Comprehensive API Integration
- Full AML Compliance
- Multi-Currency
- Real-Time, Cost-Effective Transfers

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Our Global Network & Compliance Advantages

Well-established International Network

✦ Nearly 300 employees with offices in Jakarta, Kuala Lumpur, Singapore and Hong Kong and a presence in London ✦



Robust Partner Network for the Next Growth Stage[1]

140
Corporate Clients

95
Active Remittance Corporate Partners

5,000
Bank Partners

Leading In-house Compliance Capabilities

✦ Strong compliance culture; highly skilled, licensed compliance team ✦

Licenses from Four Central Banks

(UK, Indonesia, Malaysia, Singapore)

✦ Create deep competitive moat in highly-regulated industry ✦

BANK NEGARA MALAYSIA
CENTRAL BANK OF MALAYSIA

FCA FINANCIAL CONDUCT AUTHORITY

BANK INDONESIA
BANK SENTRAL REPUBLIK INDONESIA

MAS

[1] As of December 31, 2024
[2] As of December 31, 2023

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Our Airtime Transfer Business

Tranglo's Global Airtime Operations:

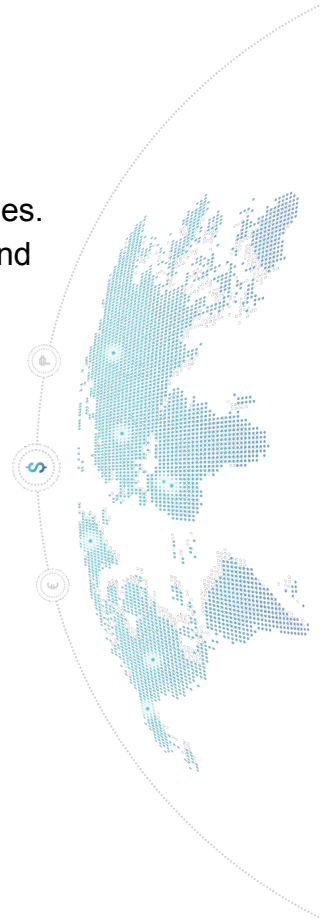
- **Strong presence in global airtime transfer:** Tranglo is a platform provider and reseller.
- **Pin and pinless airtime:** Our technology enables both pin and pinless airtime transfers.
- **Tranglo's network:** Spans 500+ mobile operators in around 150 countries. As of December 31, 2024, Malaysia-Indonesia, Malaysia-Bangladesh, and Ireland-Thailand accounted for 66.9% of Tranglo's airtime transfers.

WalletKu's Retail Airtime Operations:

- **Large Addressable Market:** WalletKu serves Indonesia, where the traditional telecom industry totaled 341.3 million users in 2019, surpassing its population of 270.6 million.
- **Indosat Partnership:** Level 1 distributor for Indonesia's second-largest telecoms provider, Indosat Ooredoo Hutchison, managing 1 of 100+ cluster areas.
- **WalletKu Digital:** Level 3 retailer offering airtime and internet data, in addition to utilities such as electricity and water services.

Leveraging Our Airtime Transfer Business:

- **Expand Geographically to New Markets:** Capitalize on airtime's reach to enter new countries.
- **Grow Remittance Business:** Channel global airtime transfer clients to remittance partners to drive digital remittance growth.



Global Airtime Business

- Airtime remains **vital in underbanked regions** despite the rise of e-Wallets
- Airtime was $12 billion of the $1 trillion global 'mobile money industry' in 2021, representing 21% YoY growth, but only 3% of outgoing mobile transactions in 2021[1].
- High transaction volume, but low value compared to peer-to-peer transfers.

Airtime Prevalence in Emerging Markets:

- **South Asia:** Airtime accounted for 46% of the total number of mobile transactions in South Asia in 2020[1].
- **Sub-Saharan Africa:** Airtime made up 49% of mobile transactions in 2018.
  - Smartphone penetration reached 50%, but 35% use 2G/3G.
  - Expensive data (1GB = 40% of average monthly wage) drives reliance on airtime top-ups.

Modes of Transfer:

- **Pin-based**: Uses physical or electronic reload cards with a code (single- or multi-country).
- **Pinless**: API-based, real-time top-ups through direct telco integration.

Sources: [1] GSMA report

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GLOBAL **REMITTANCE INDUSTRY**

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The Global Remittance Market

Key Stats

Total Market Size

- The **overall cross-border payments** market in 2023 is valued at **$190.1 trillion**
- This market is anticipated to grow **53% by 2030**, reaching a total of **$290.2 trillion**

Key Segments within Cross-Border Payments

B2B Cross-Border Payments

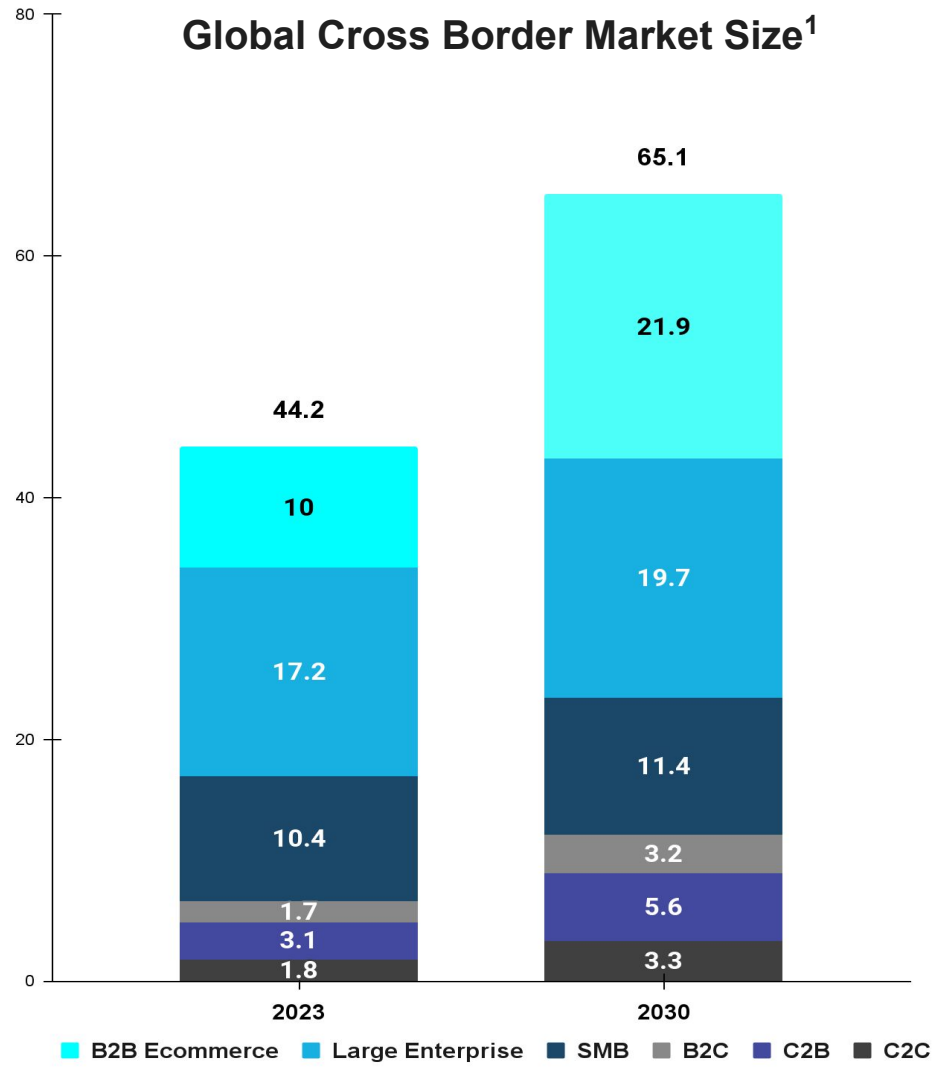
- 2023 Size: **$39.3 trillion**
- Projected Growth by 2030: **43%**, expanding to **$56.1 trillion**
- **Growth Drivers:** Increased digitalization in B2B transactions, especially through e-commerce, and a rise in demand for seamless global business operations.

(C2C) Consumer Cross-Border Payments

- 2023 Size: **$1.8 trillion**
- Projected Growth by 2030: **80%**, expected to reach **$3.3 trillion**
- **Growth Drivers:** Expanding global workforce mobility and rising demand for cross-border remittances.

Retail Cross-Border Payments

- 2023 Size: **$44.1 trillion**
- Projected Growth by 2030: **47%**, expanding to **$65 trillion**
- **Growth Drivers:** Increased cross-border consumer spending and business payments, driven by digital and e-commerce trends.



Source:[1]FXC Intelligence

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Competitive Landscape

	Tranglo	d·local	Wise	MoneyGram	Remitly
Industry Position	Upstream	Upstream	Upstream and downstream	Upstream and downstream	Upstream and downstream
Business Focus and Licenses	Money transfer for remittance companies, corporations and e-wallets. Central bank licenses in Malaysia, Singapore, the UK and Indonesia.	Connecting merchants to emerging markets. Central bank licenses in Brazil, Nigeria, Rwanda, Egypt, Nicaragua and Kenya.	App for individuals and small businesses, targeting young professionals & frequent travelers. Central bank licenses in 65 countries.	Serves consumers through direct-to-consumer digital channel, global retail network, and embedded finance business for enterprises.	Digital remittance services for migrants and their families. Central bank licenses in the US, Canada, the UK, Australia, and other key markets.
Market Cap		**USD 2.46 billion**	**USD 9.15 billion**	**Privatized June 2023 at a USD 1.1 billion valuation**	**USD 3.51 billion**
Primary Markets	Southeast Asia	Brazil, Latin America, India and Africa	Europe, North America and APAC	North America, 200+ countries and territories globally	North America, 170 countries and territories globally
Date Launched	2008	2016	2011	1940	2011

d·local & Wise are Tranglo clients

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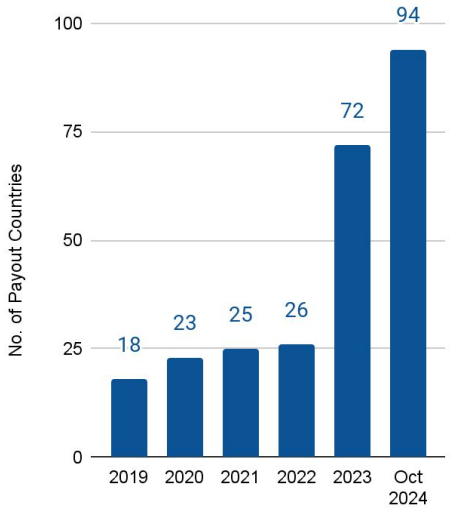
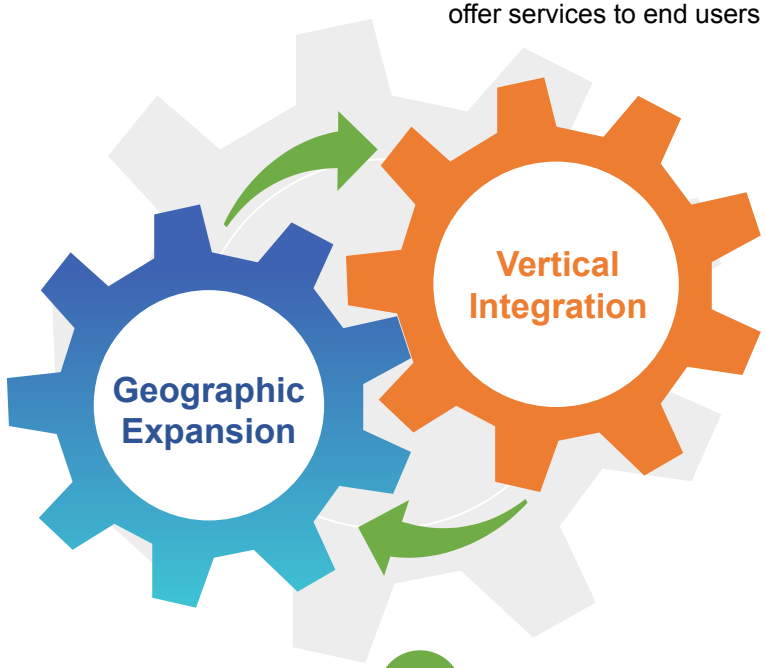
Our Dual-Engine Growth Strategy

1 Enter New Markets

Leverage existing infrastructure, technology and know-how to expand geographically, focusing on markets with high remittance demands and large unbanked & underbanked communities (e.g., migrant workers).





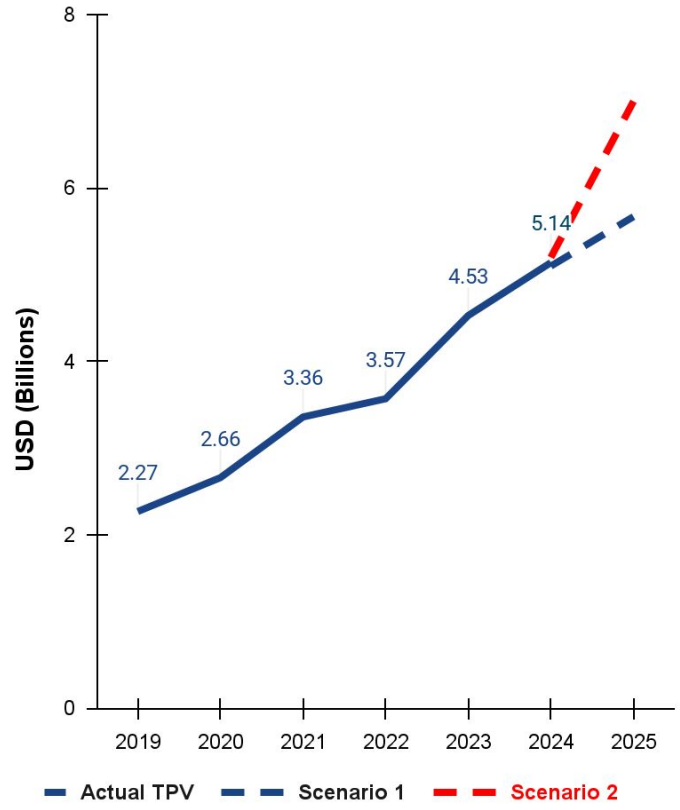
2 Enter Downstream

Leverage existing infrastructure, know-how, market experience and intelligence to expand downstream; build a customer-facing business and retail brand to offer services to end users directly.

3 Fueled by Partnerships & M&A

Strengthen partnerships with and/or acquire e-Wallets and other downstream businesses in target markets to capitalize on complementary technologies, licenses and customer bases.

TPV Growth (Actual & Projected)



Projected TPV Growth

Scenario 1:
Projected TPV Growth (Organic only), 2025

Scenario 2:
Projected TPV growth with Vertical Integration/Geographical expansion, 2025

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NEW **LINE OF BUSINESS**



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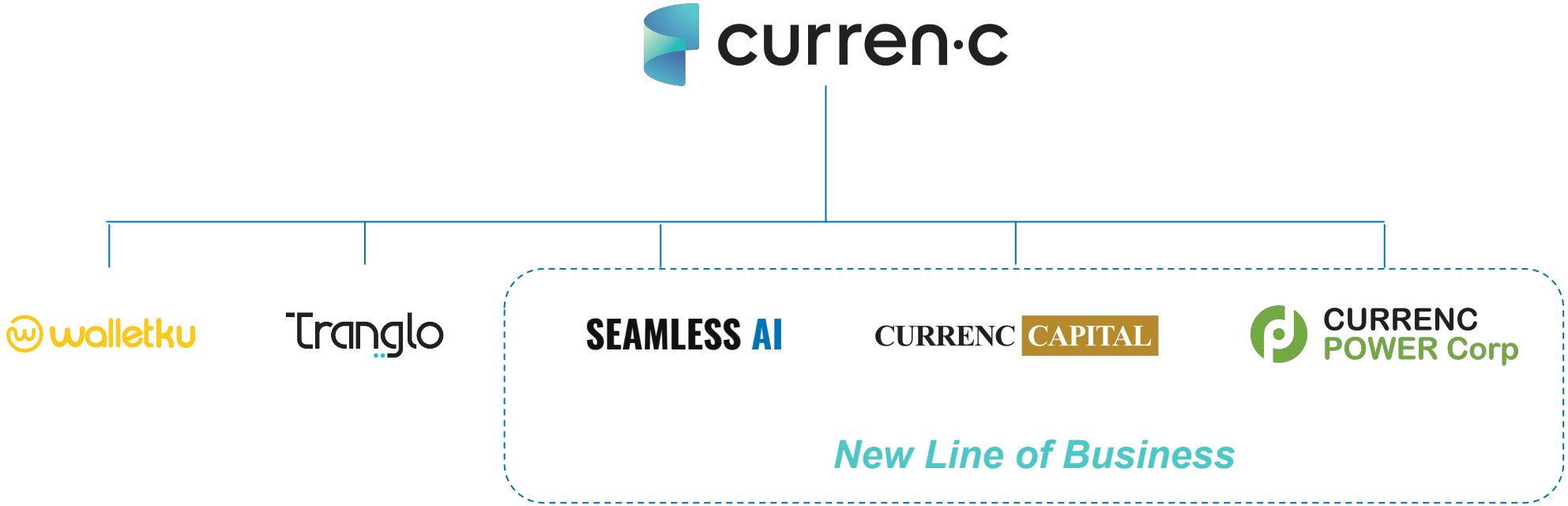

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SEAMLESS AI

AI Call Center
Automate inbound and outbound calls for common inquiries and personalized interactions.

AI Staff for Hire
On-demand AI virtual assistants for financial institutions to scale effortlessly.

Digital Banking Solution
Customisable Digital Wallet Solutions for both Fiat and Cryptocurrency.

CURRENC CAPITAL

AI Fund

- USD 100M Fund Size
- Co-GP with ARC Group
- Invest in
  - AIDC
  - Green Energy
  - AI Innovation and Digital Transformation EcoSystem

CURRENC POWER Corp

AI Data Center (AIDC)
Roadmap

2025–2026 Phase 1 (100MW) - Malaysia AI Data Center Launch

2028–2029 Scaling AI Data Center Capacity to 500MW

2029–2030 Regional Expansion & Sustainability Milestone

- Expected Return in 3+ years
- 100% Renewable Energy Roadmap
- Carbon-Neutral AI Infrastructure
- Smart Grid & AI Energy Optimization

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SEAMLESS AI

AI Call Center

- Text GPT
- Voice GPT
- Avatar GPT

AI Staff for Hire

- Enhanced Customer Engagement
- Data-Driven Marketing Strategies
- Improved Lead Generation
- Brand Consistency
- Operational Efficiency

Digital Banking Solution for both Fiat and Cryptocurrency

- Customisable Digital Wallet Solutions (Over 15 fiat and most common cryptocurrencies)
- Crypto Exchange (Over 150+ cryptocurrency pairs with All-in-One Order Book)
- Mastercard/VISA Card issuing
- Global Payment & Remittance
- OTC Service

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The Fund's general partner is CURR-ARC GP Limited, a joint venture company owned 80% by CURRENC and 20% by ARC Group.

The investment focus of the Fund will be as follows:

1. Approximately 80% of the Fund will be dedicated to global investments in AI computing power and green energy infrastructure projects, including the first phase of CURRENC's planned 500MW hyperscale AIDC in Malaysia.

2. Approximately 20% of the Fund will target emerging enterprises in the fields of AI ecosystems, fintech, and AI-driven solutions.

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CURRENC POWER Corp

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2025–2026 (1)

Phase 1 (100MW)
AI Data Center Launch

(2) **2028–2029**

Scaling AI Data Center
Capacity to 500MW

2029–2030 (3)

Regional Expansion &
Sustainability Milestone

Expected Return in **3+** years



Malaysia offers a high-growth, compelling opportunity in the data centre sector.



Strategic location, robust infrastructure, government support, and cost competitiveness position it as a prime investment destination.



Poised to cater to growing demand in ASEAN and beyond.



100% Renewable Energy Roadmap
Targeting solar, hydro, and wind power integration.



Carbon-Neutral AI Infrastructure
Low-emission, high-performance data centers.



Smart Grid & AI Energy Optimization
AI-powered power distribution for efficiency.

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SEAMLESS AI

AI DEVELOPMENTS - SEAMLESS AI Lab



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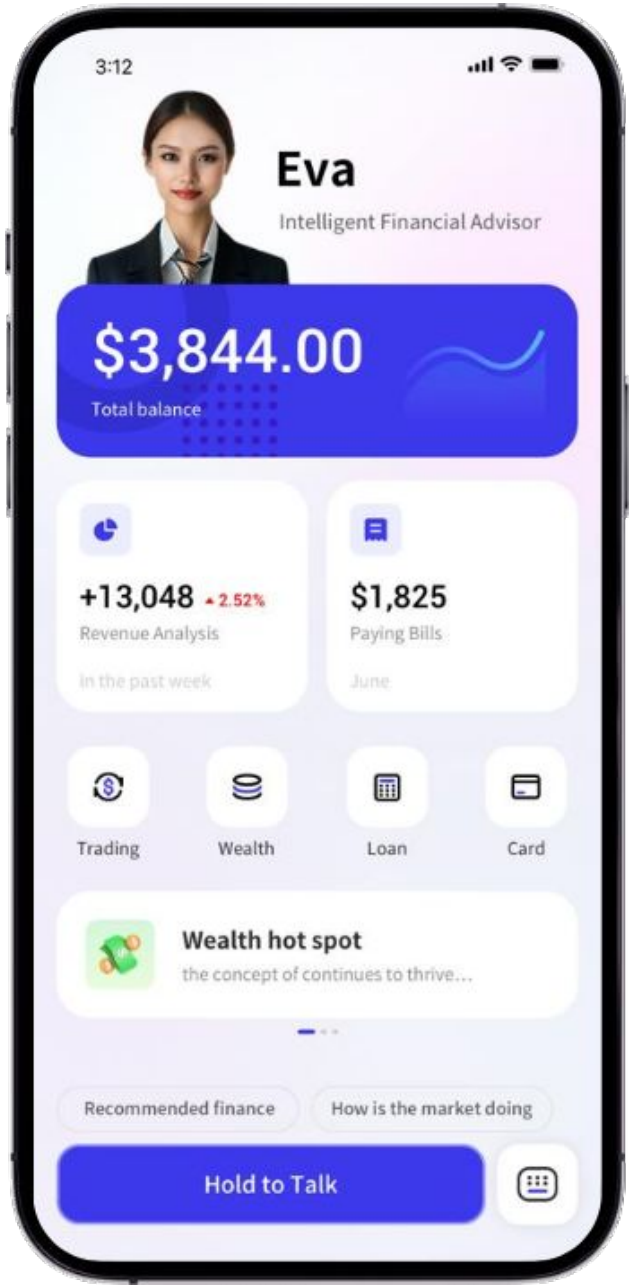
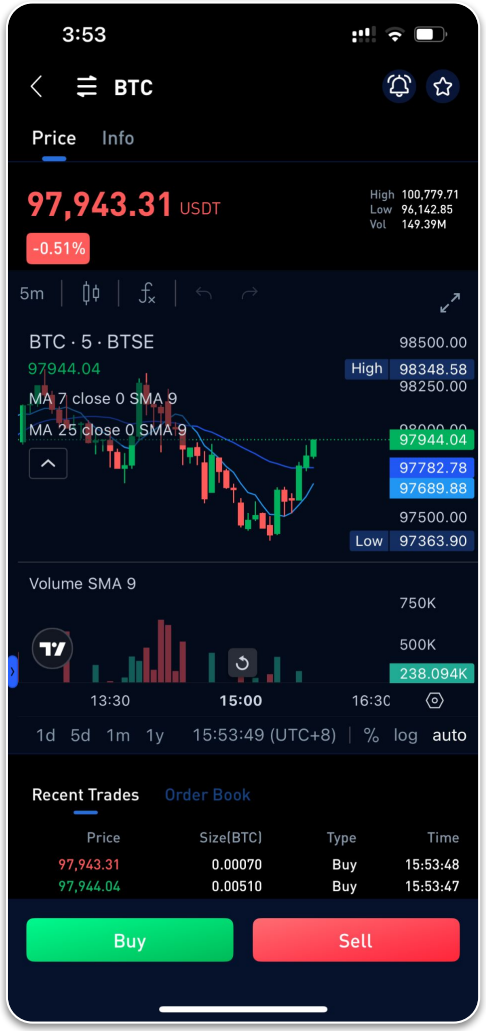
SEAMLESS AI Lab

Offers a whole set of fully customizable complete AI Solutions for financial institutions

Advanced AI-Powered Trading Platform

- Comprehensive spot and futures trading platform, providing traders with a wide range of options;
- develop platforms that support multi-asset collateral and settlement,
- customizable wallet solutions seamlessly integrates with various blockchain ecosystems
- provides a plug-and-play API wallet backed by 24/7 client support for uninterrupted operations.





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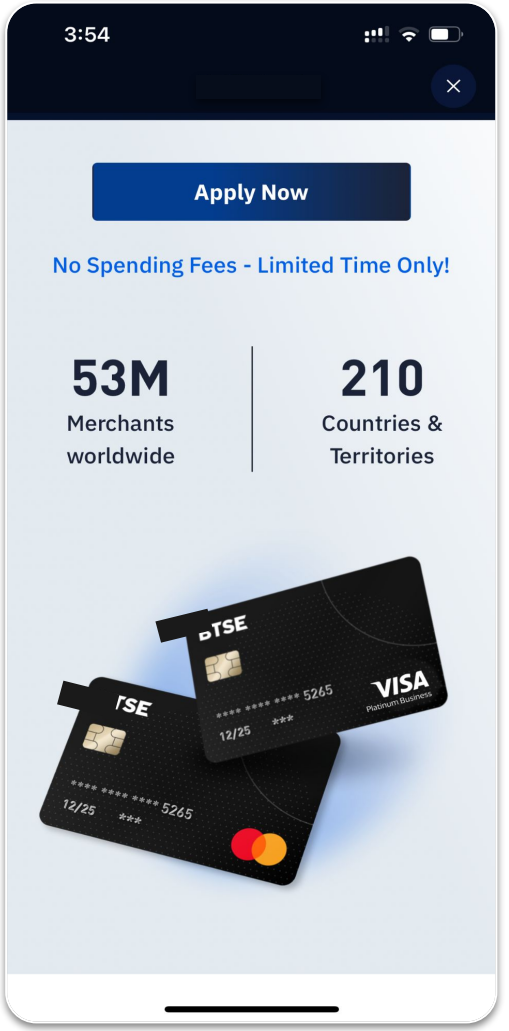
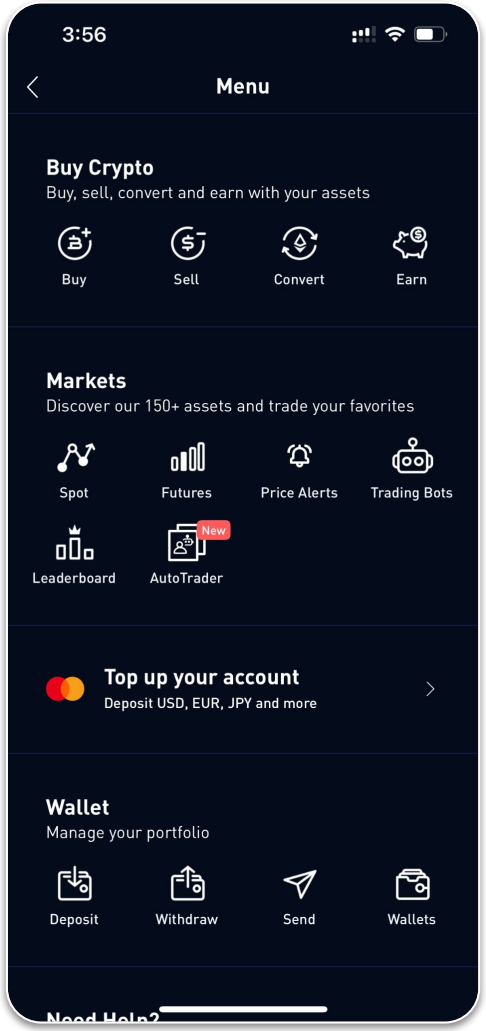
SEAMLESS AI Lab

- AI Complete Solution for Financial Institutions

Global AI-Driven Payment Solutions

- Provide payment solutions which enable transactions at 53 million merchant locations across 130 countries through the VISA and Mastercard networks,
- empower merchants to accept crypto payments and facilitate seamless QR code payments,
- supports 15 different fiat currencies for custody, 150+ currencies for card processing, and 35+ currencies for bank transfers.





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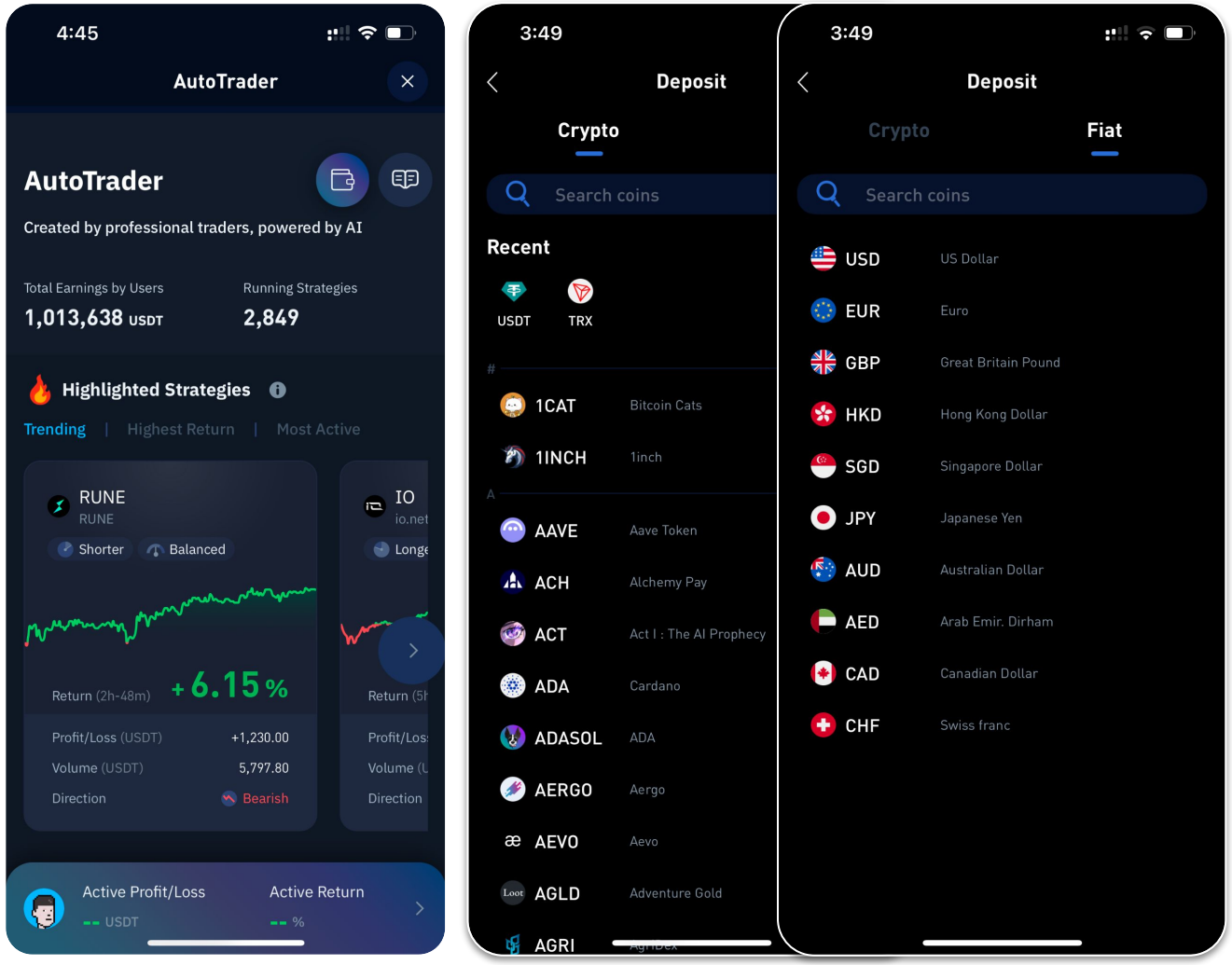
SEAMLESS AI Lab

- AI Complete Solution for Financial Institutions

High-Volume AI Trading with Price Stability

- Offer large-volume trading with locked-in rates, ensuring price stability and eliminating slippage for optimal trading conditions,
- supports 15+ fiat currencies and 150+ cryptocurrencies,
- providing flexibility and accessibility for traders worldwide.



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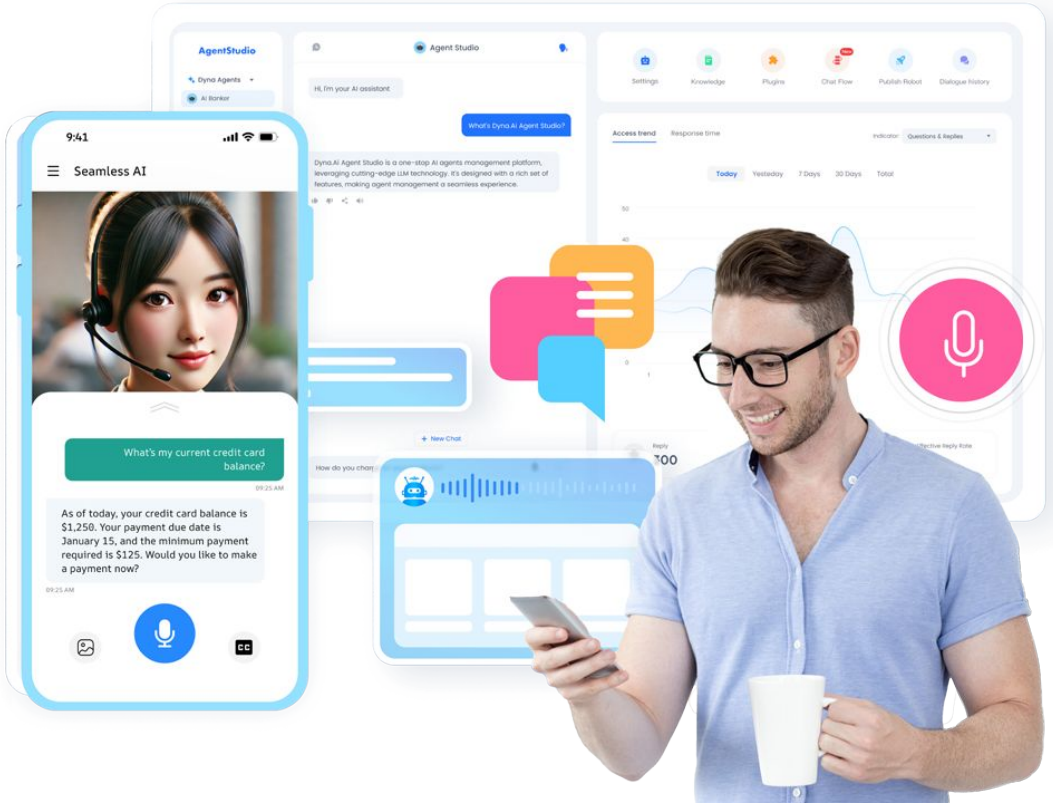
SEAMLESS AI Lab

- AI Complete Solution for Financial Institutions

AI-Enhanced Call Center Solutions

- Seamless AI Call Centre Solutions to handle a wide range of customer interactions, from answering frequently asked questions to resolving complex issues,
- capable of understanding and responding to customer needs in real-time.
- provides real-time analytics and insights into customer interactions.
- The platform is designed to integrate seamlessly with most of the social media channels, as well as existing call center infrastructure.



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SEAMLESS AI Lab - **AI Call Center & AI Staff-for-Hire**

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The Future of Work: AI Agents & Digital Clones

AI Workforce Adoption is Accelerating

- Businesses are rapidly integrating AI agents to automate workflows and reduce operational costs.
- AI-driven staff are replacing traditional outsourcing, handling KYC, compliance, and customer service more efficiently.

Rise of AI-Powered Solo Enterprises

- Experts predict “One-Person Unicorn Companies”, where AI staff manage entire business operations.
- Entrepreneurs and small businesses can now scale operations with AI-powered digital assistants instead of large human teams.



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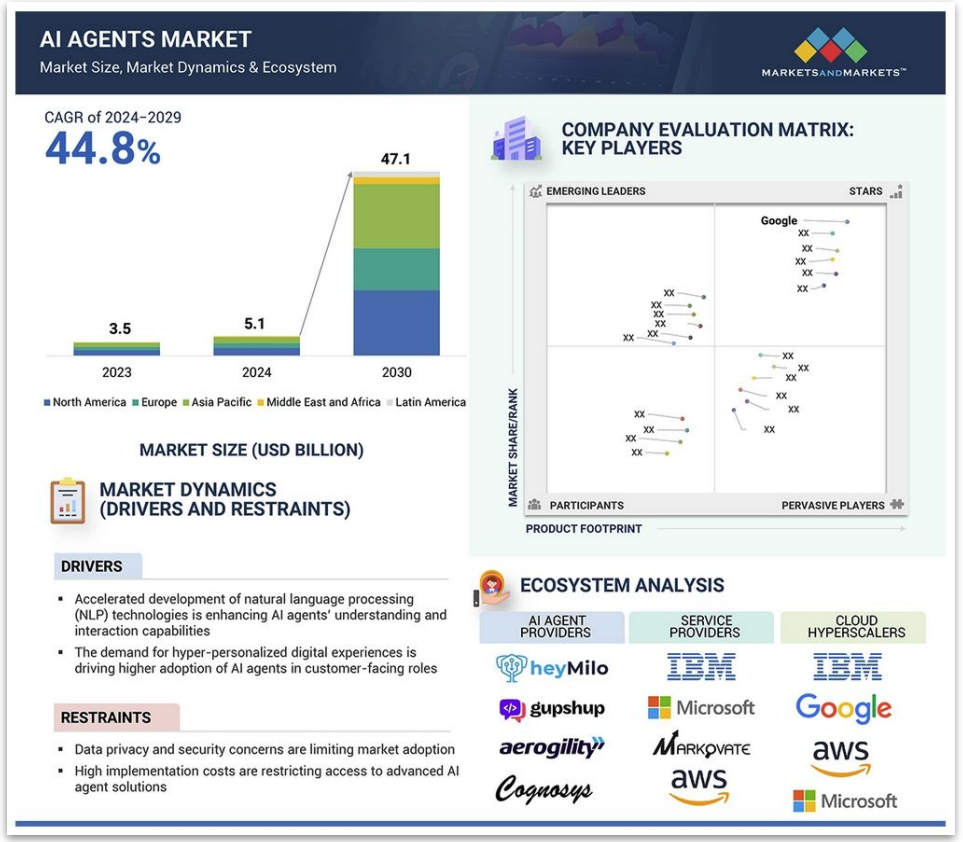
AI Agents Will Transform the Global Workforce

AI Staff Will Take Over 70% of White-Collar Tasks by 2030

- AI-powered agents are expected to handle the majority of administrative, customer service, and financial analysis tasks.
- Businesses investing in AI workforce solutions today will be market leaders in the AI-driven economy.

AI Market Growth is Unstoppable

- Industry reports estimate AI-powered agents will generate $47.1 billion in market value by 2030.
- Companies that adopt AI staff will cut costs, improve efficiency, and enhance decision-making with real-time AI insights.



This bar chart illustrates the anticipated expansion of the AI agents market, with revenues increasing from $5.1 billion in 2024 to $47.1 billion by 2030, reflecting a Compound Annual Growth Rate (CAGR) of 44.8%.
– MarketsandMarkets – AI Agents Market Size, Share and Global Forecast to 2030

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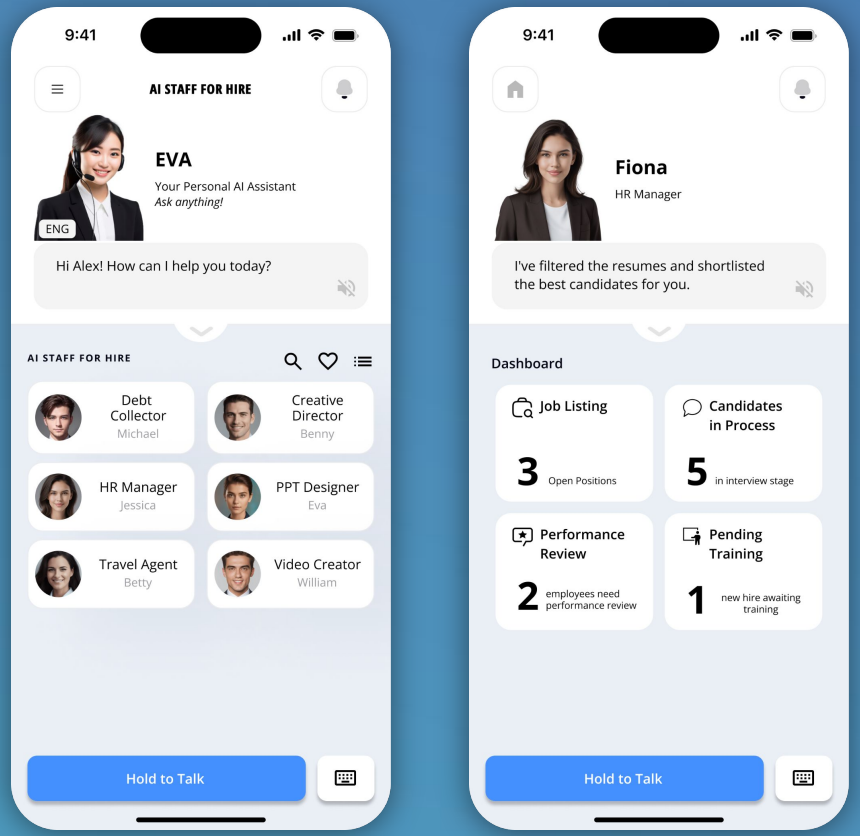
What is AI Staff for Hire?

Modular AI Workforce:

Choose from a range of pre-built AI modules, each tailored for specific business needs.

- Debt Collector
- HR Manager
- KYC Assistant
- Creative Director
- Customer Support
- Video Creator
- Travel Agent
- PPT Designer
- Legal Advisor
- Music Composer
- Receptionist
- Programmer
- Golf Planner
- Web Designer
- Sales

And more...



Key Benefits:

- Cost-Effective
- Enhanced Efficiency
- Scalable Solution
- 24/7 Availability

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CURRENC CAPITAL

CURR-ARC AI Investment Fund 1

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CURR-ARC AI Fund 1

- A premier AI-focused investment fund driving innovation in AI data centers, fintech, and sustainable technology.
- Strategic backing from ARC Group,
- Invest in high-growth AI infrastructure and green energy projects, positioning ourselves at the forefront of the digital transformation era.

The Growing Demand for AI & Green Energy

AI Infrastructure is Booming

- AI-driven industries require massive computing power, leading to **high demand for AI data centers.**

Fintech & AI Startups Need Strategic Funding

- AI-driven fintech solutions are reshaping financial services.
- Demand for AI-powered payment, lending, and trading solutions is increasing.

Green Energy is Critical for AI Growth

- AI data centers consume vast amounts of energy, requiring renewable energy investments.
- Regulations are pushing for greener data center solutions.

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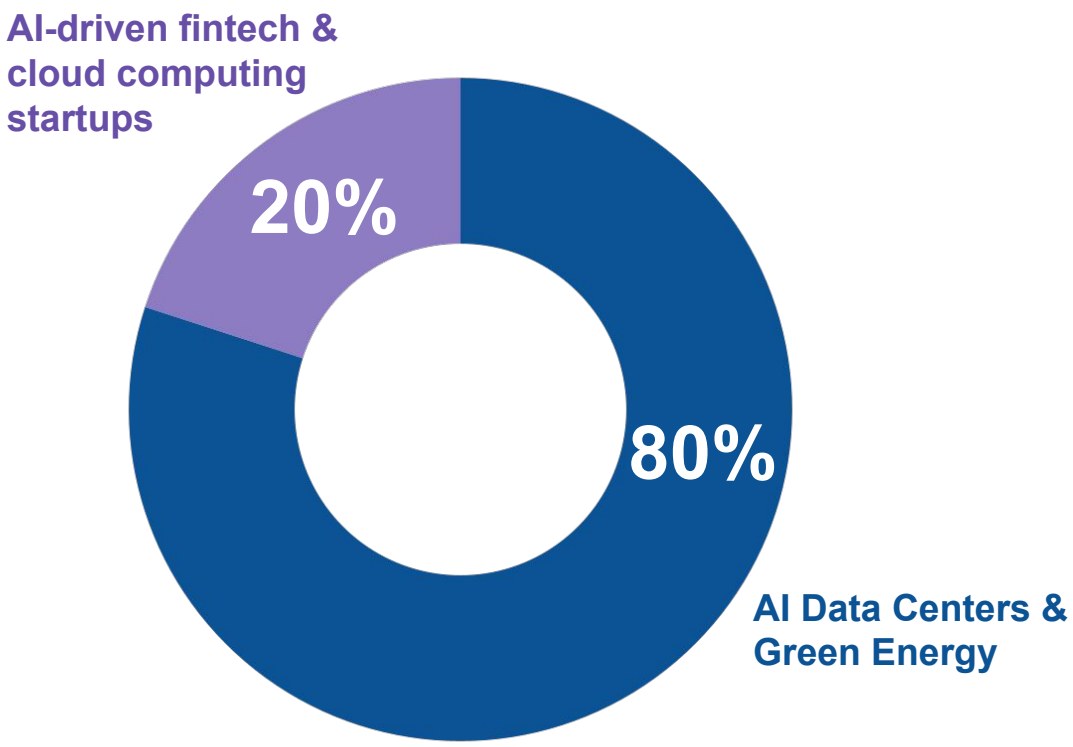
How We Invest



Our Current Investments

CURR-ARC AI Fund 1 – $100M Investment	• Focuses on AI infrastructure, fintech, and sustainability. • Co-managed by CURRENC Group & ARC Group.
500MW AI Data Center in Malaysia	• One of Southeast Asia's largest AI-driven data centers. • 100MW first phase launching in 2026.

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Why Invest with CurrenC

Industry Expertise

Led by fintech and AI pioneers.

AI-Driven Investment Strategy

Data-backed decisions for high-yield investments.

Sustainability Focused

Investing in green technology for AI infrastructure.

Feature	CURRENC Capital Fund	Traditional AI Funds
Focus Area	AI Data Centers, Fintech, Green Energy	General AI Startups
Sustainability	Strong Green Energy Integration	Limited Focus
Growth Potential	High (Malaysia's AI Hub)	Moderate

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curren·c

Technology

curren·c

- Digital Remittance & Airtime Transfer
- **$5B+** TPV
- **150** Countries
- **5,000** Bank Partners
- Licenses from **4** central banks
- Trusted by global Industry leaders:

WeChat Pay · HYPERWALLET · LuLu Money · Singtel · Remitly · WISE · indosat · Grab · CTBC BANK · d·local · maxis · REDtone · ding · SBI Remit · Al Ansari Exchange · etisalat

CURR-ARC AI Fund 1

$100M

Finance

ARC GROUP

- Global Investment Bank
- **Company of the Year** Award by Frost & Sullivan in 2024
- **Deal of the Year** Award by M&A Worldwide
- Offices across **12 countries**
- **$3.6B** Transactional value in 2024
- Selected Clients:

H&M · essity · Tetra Pak · SANDVIK · Nordea · KONE · Beiersdorf · SCA · BMW · Europris · Carlsberg Group · gm · SCANIA · Atlas Copco · Ford

Strategic Partnership with ARC Group

- **M&A Expertise** – Over **$1 billion** in transaction volume in the past three years, positioning ARC Group as a leader in cross-border M&A.
- **Global Network** – Offices in **Hong Kong, Mainland China, Indonesia, Malaysia, Vietnam, India, Sweden, the US, and the UAE**, providing extensive regional insights.
- **Recognized Excellence** – Awarded **Company of the Year 2024** by Frost & Sullivan and **Deal of the Year 2022** by M&A Worldwide, highlighting their industry leadership.

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What’s Next

2025–2026

Launch 100MW AI Data Center in Malaysia

2026–2027

Expand AI investment fund to $500M

2027–2030

Scale AI & fintech investments to build global AI-powered financial ecosystem

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CURRENC
POWER Corp

HYPERSCALE **AI DATA CENTER**

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Leading the Future of AI-Capable Infrastructure

CURRENC POWER CORP develops and operates high-performance AI Data Centers (AIDC).

Providing energy-efficient, scalable, and AI-optimized infrastructure.

Strategically located in Malaysia, a growing hub for hyperscale AI data centers.



Malaysia is emerging as a key data centre hub in Asia Pacific.

Driven by digital transformation and strategic advantages.

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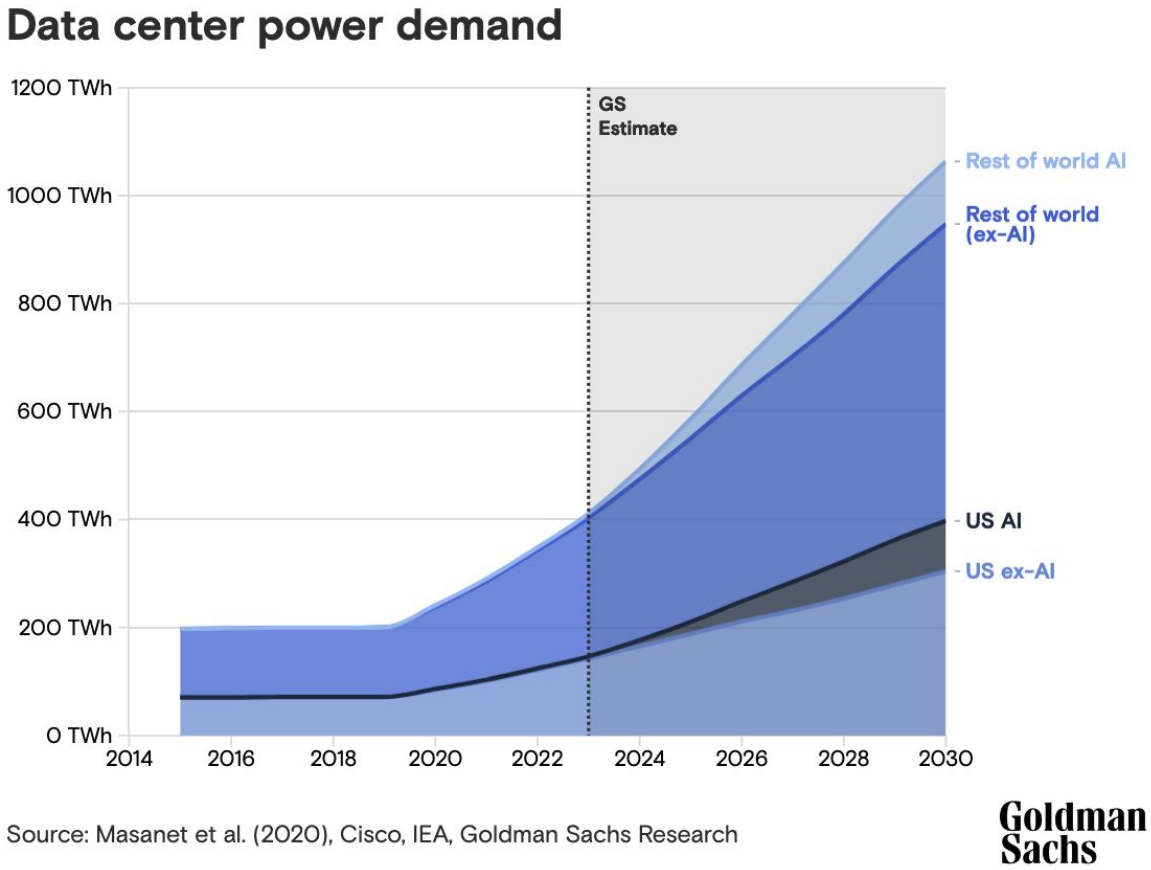
Market Opportunity

Global AI Data Center Expansion

- AI computing demand to grow by **160%** by 2030.
- AI Data Centers will require **122GW** of power by 2030.

Malaysia's Competitive Advantage

- Johor is the fastest-growing data center hub in Asia-Pacific.
- **2.7GW** in development with **$23.3 billion** in investments from **Google, Amazon, Microsoft, and Bytedance**.



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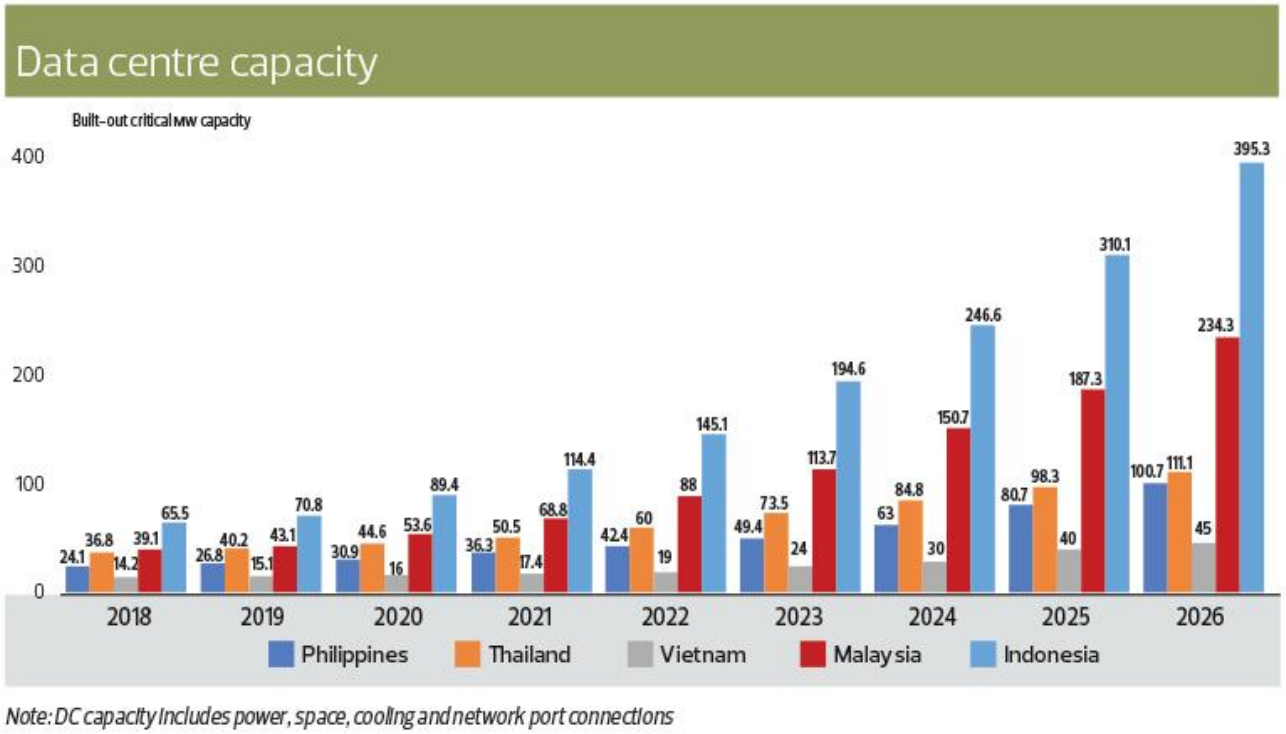
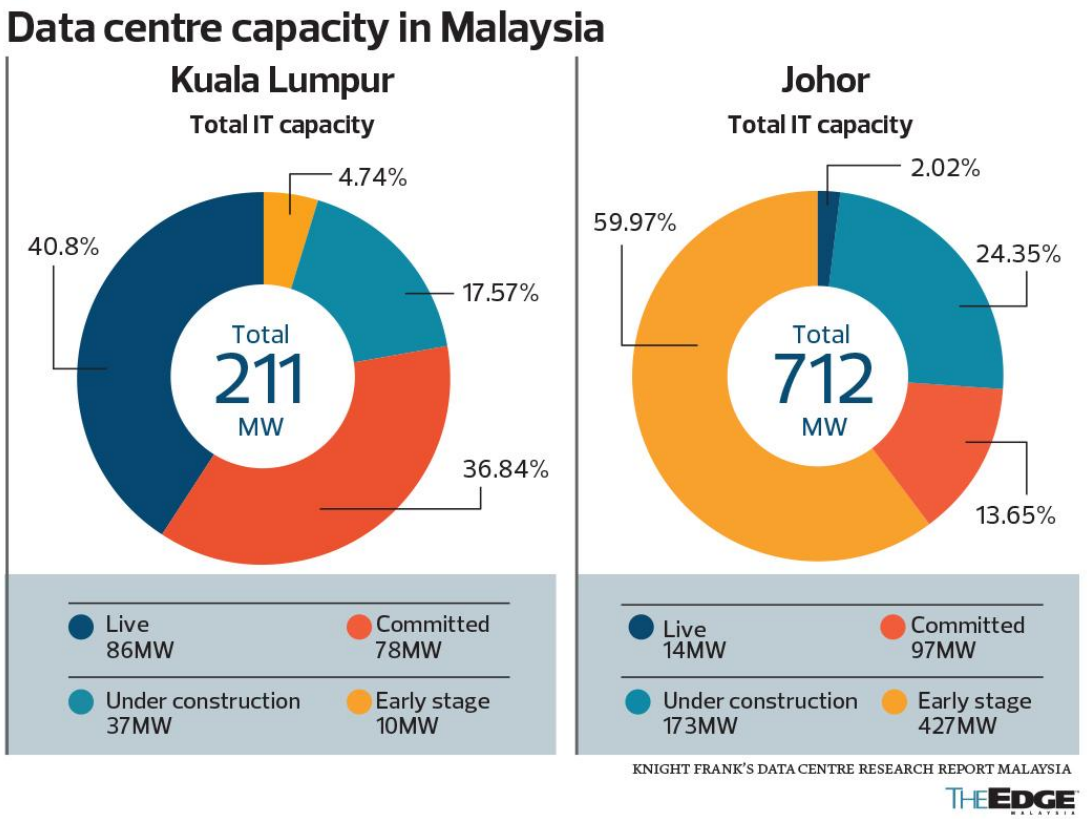
Exponential Growth



Note: DC capacity includes power, space, cooling and network port connections



Data centre supply surged from 100MW (2020) to 350MW (2023).

2.7GW in development, expected to be quickly absorbed.

Johor: 80% capacity growth in H1 2024 – fastest-growing market in APAC

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Strategic Advantages

Spillover Demand from Singapore	Rising costs in Singapore drive demand in Malaysia.
Powered Land Availability	Abundant in Kuala Lumpur, Cyberjaya, and Johor.
Reliable Power Infrastructure	**2.3GW** supplied by Tenaga Nasional Berhad (TNB) as of FY24. Plans to support **5.0GW** by 2035. 30% power reserve margin and strong renewable energy potential.
Excellent Connectivity	23 operational subsea cables, with 6 more under development. Terrestrial links to Singapore.
Government Support:	Incentives, streamlined processes via MDEC and Digital Investment Office. Green Lane Pathway reduces power approval timelines.
Cost Competitiveness	Lower entry costs vs. mature markets like Singapore.

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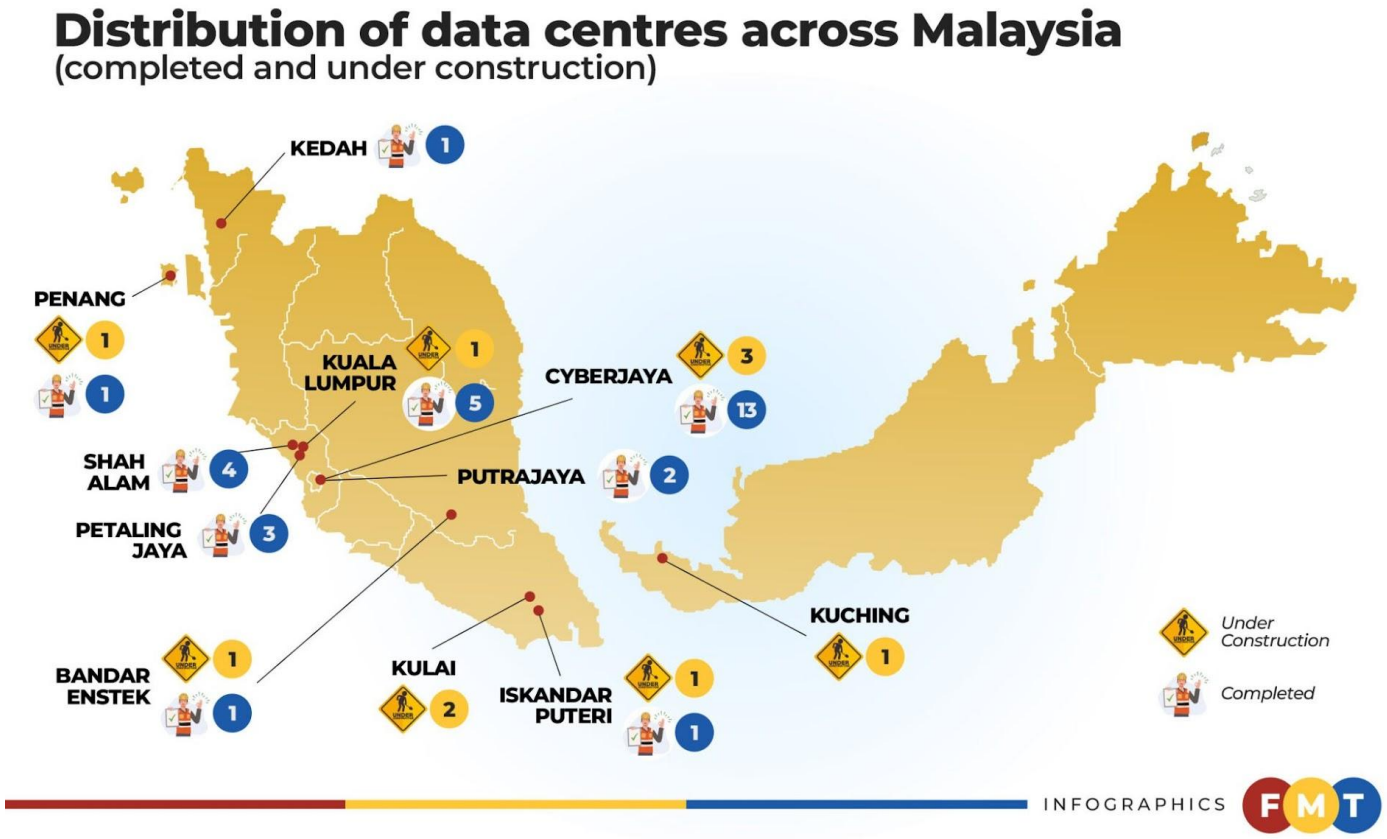
Emerging Hubs



Johor:

IT capacity exceeds 1,600MW (Feb 2024).

Key locations:
Sedenak Tech Park, Nusajaya Tech Park, YTL Green Data Centre Park.

Cyberjaya:

Affordable land and reliable power make it a key hub in Greater Kuala Lumpur.

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Revenue Projections

Global Market Growth:

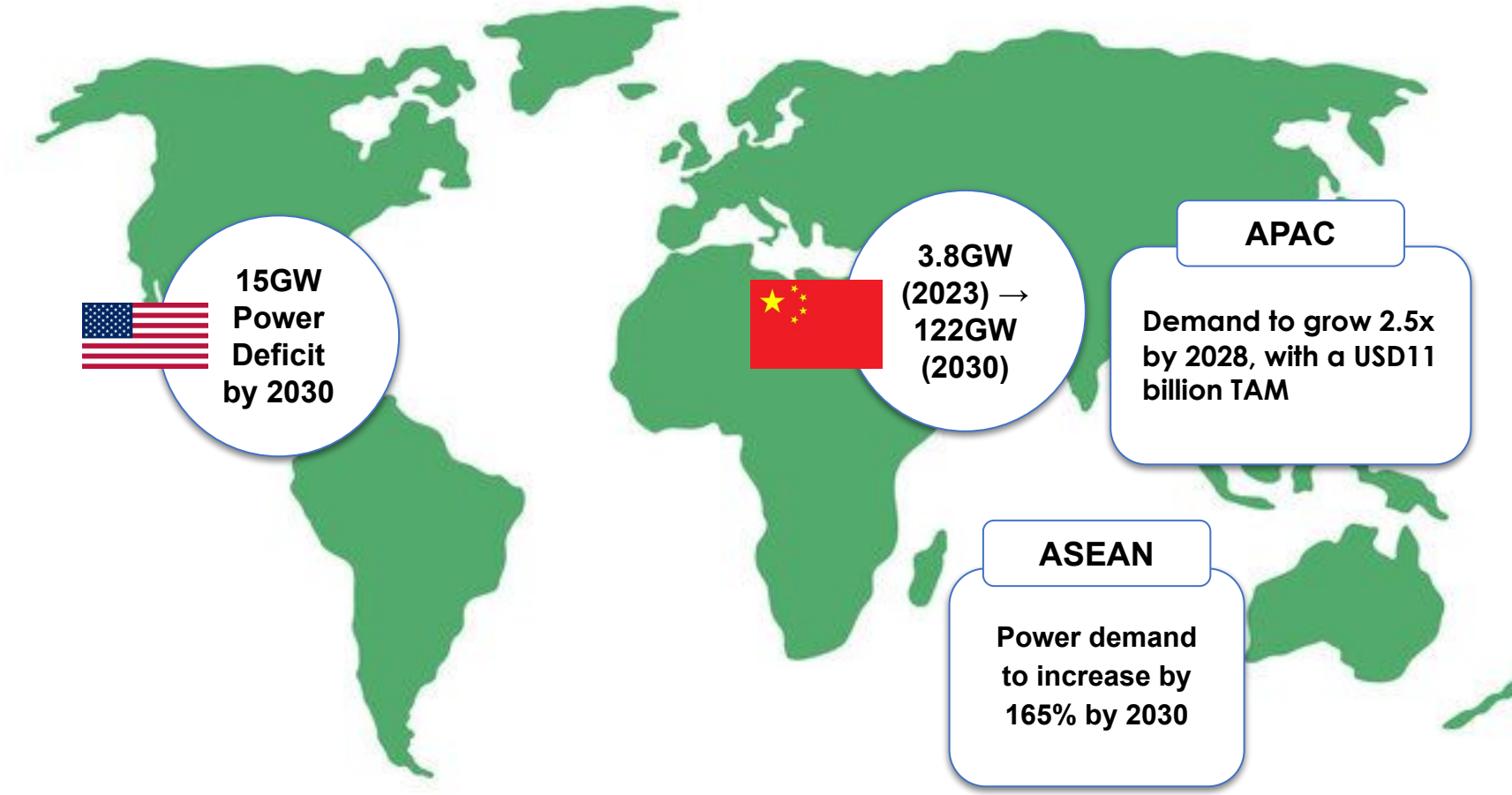
15% CAGR through 2027, with **20%** upside potential.

Capacity to reach **60.6 GW by 2027** (15.9% CAGR).

122 GW expected by 2030, but demand could reach 171-219 GW (19-22% CAGR).

Hyperscaler Growth:
28.6% growth in AI infrastructure investments.

AI-Driven Demand



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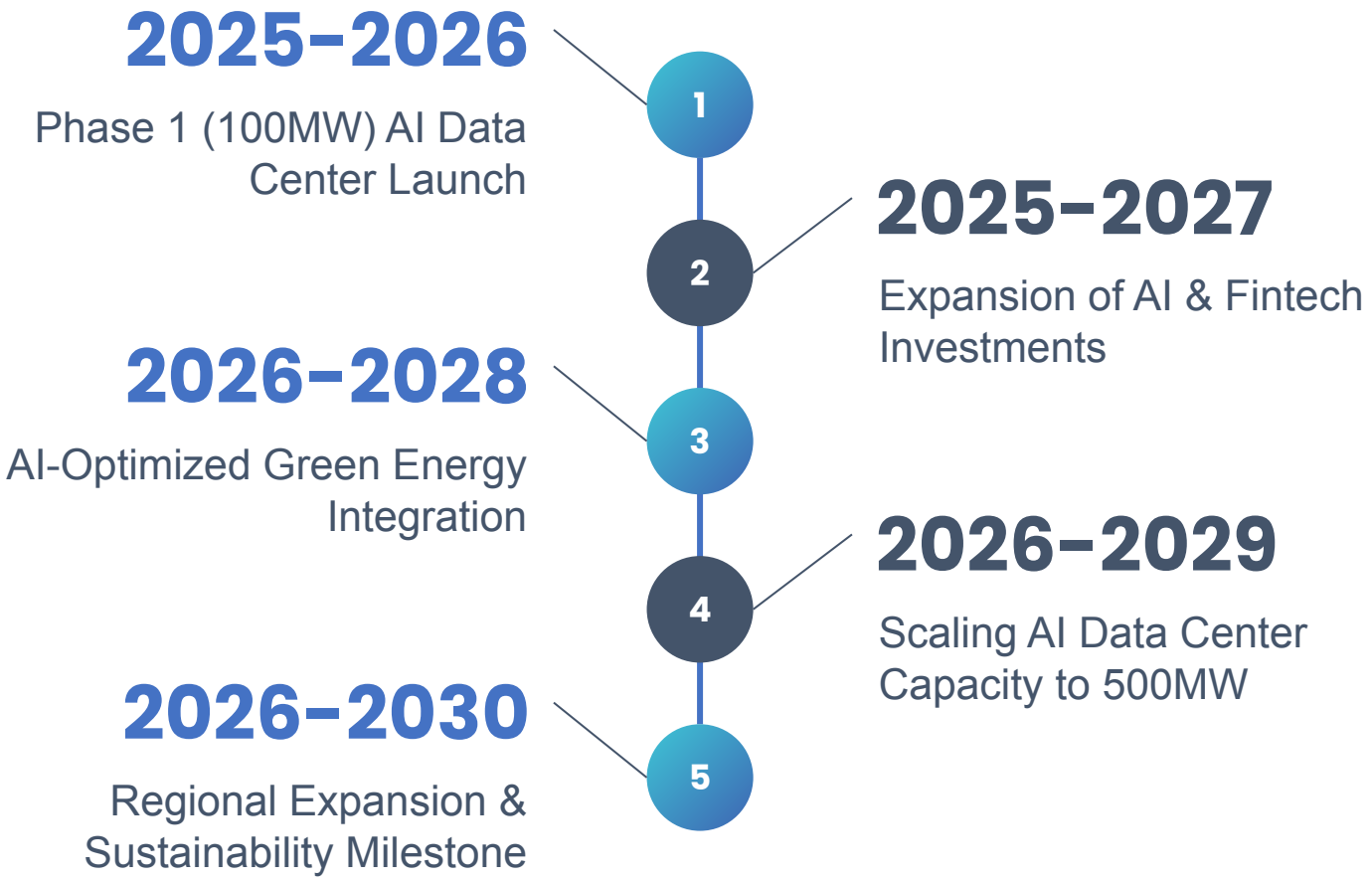
Scaling AI Infrastructure for the Next Decade



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OUR **FINANCIALS**

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Positive EBITDA for operating units

EBITDA	1H25					FY24					FY23				
Unit: USD in thousands	Tranglo	WalletKu	TNG Asia & GEA	HQ & adjustments	Group Total	Tranglo	WalletKu	TNG Asia & GEA	HQ & adjustments	Group Total	Tranglo	WalletKu	TNG Asia & GEA	HQ & adjustments	Group Total
Net Income (Loss)	1,637	(247)		(10,841)	(9,451)	2,215	(1,137)	(3,740)	(36,165)	(38,827)	2,659	(837)	(4,835)	(11,405)	(14,418)
Add:															
Income tax expenses	289	-		(186)	103	535	413	-	(370)	578	843	50	-	(370)	523
Interest expenses, net	36	-		1,990	2,026		27	1,762	6,726	8,515			3,057	4,946	8,003
EBIT	**1,962**	**(247)**		**(9,037)**	**(7,322)**	**2,750**	**(697)**	**(1,978)**	**(29,809)**	**(29,734)**	**3,502**	**(787)**	**(1,778)**	**(6,829)**	**(5,892)**
Depreciation & Amortization	-	-		-	1,129	-	-	-	-	3,280	-	-	-	-	3,817
EBITDA	**1,962**	**(247)**		**(9,037)**	**(6,193)**	**2,750**	**(697)**	**(1,978)**	**(29,809)**	**(26,454)**	**3,502**	**(787)**	**(1,778)**	**(6,829)**	**(2,075)**
EBITDA Tranglo + WalletKu	**1,715**					**2,053**					**2,715**				

- **TNGA and GEA were divested** prior to the Business Combination and are no longer part of the Group. No results of TNGA and GEA would be recorded in 2025.
- Combined, **Tranglo + WalletKu posted positive EBITDA** in full year results of 2023 and 2024, as well as the first half of 2025. For further information, please refer to the EBITDA Analysis of the **Form S-4 and Form 10-Q**.
- Significant HQ expenses in 2023 and 2024 **due to one-off de-SPAC costs**, including the INFINT SPAC extension.
- Headquarters expenses increased in first half of 2025 due to :
  - 1. incentive share expenses of $4.4 million (non-cash); 2. AI expenses of $1.5 million; 3. other professional fees
- **HQ expenses drove losses** in the full year results of 2023 and 2024, as well as the first half of 2025.

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Pro Forma Financial Statements

Unit: USD in thousands	Q2 2025 Actual	Adjustments	Q2 2025 Pro Forma
EBITDA	(9,452)	2,451	(7,001)
Total Assets	94,547	-	94,547
Total Liabilities	127,360	(56,702)	70,658
Total Equity	(32,813)	56,702	23,890
Net Working Capital	(48,406)	56,702	8,296

- Q2 2025 Pro Forma financial statements adjusted for for the settlement of D. Boral Capital LLC and Greenberg Traurig, LLP promissory notes, and issuance of ordinary shares in full and complete satisfaction, discharge, and settlement of the Outstanding Indebtedness due to the Group's founder and chairman of the board of directors, Alexander King Ong Kong, and largest shareholder, Regal Planet Limited.

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Remittance Analysis

Processing Volume, Revenue Take Rates & Direct Cost[1]

(USD)	2024	2023
Total Processing Value (TPV)	5,140	4,540
- Fiat Flows (%)	96%	90%
- ODL Flows (%)	4%	10%
Numbers of Transactions Processed	11.40	11.00
- Fiat Flows (%)	-%	89%
- ODL Flows (%)	-%	11%
Average Transaction Size	0.451	0.412
Overall Take Rate[2]	0.27%	0.32%
Total Remittance Revenue [3]	18,174	17,116
Payout Agency Rate[2]	-0.12%	-0.15%
Payout Processing Costs	-	-6,713
Gross Profit [3]	11,296	9,948
Gross Profit Margin [3]	62.2%	58.1%

[1] Variances due to currency conversion from RM to USD. Total Processing Value (TPV) and Numbers of Transactions Processed are in millions, while all other figures, except for rates, are in thousands.
[2] Percentage of TPV
[3] Excluding TNG Asia & GEA

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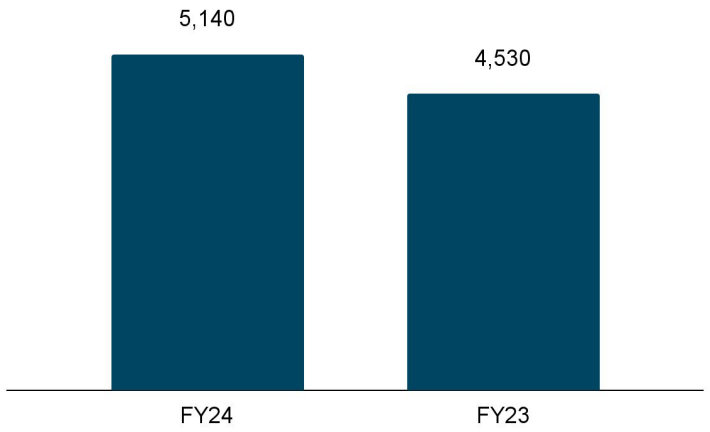
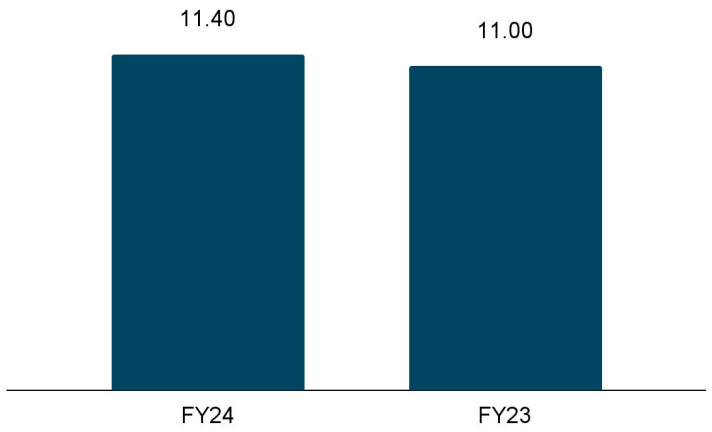
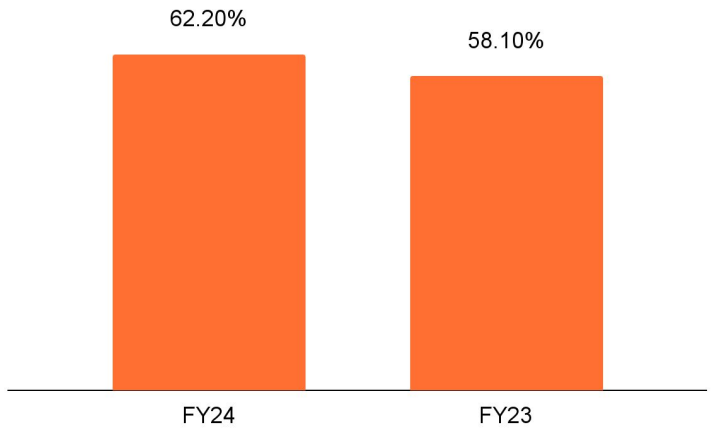
Remittance Gross Margin Analysis



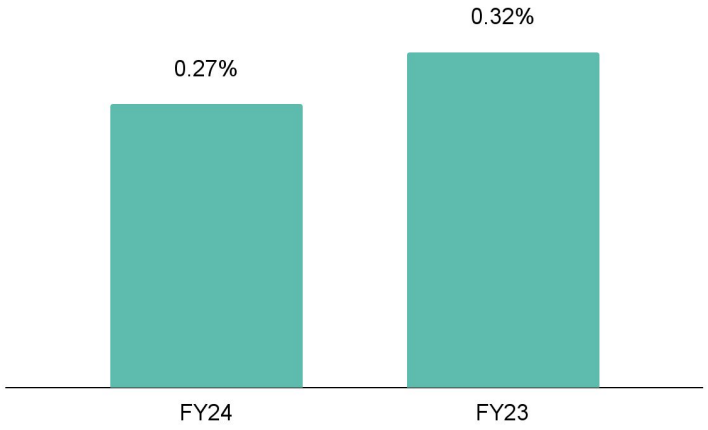
Total Processing Value (TPV) (USD mn)



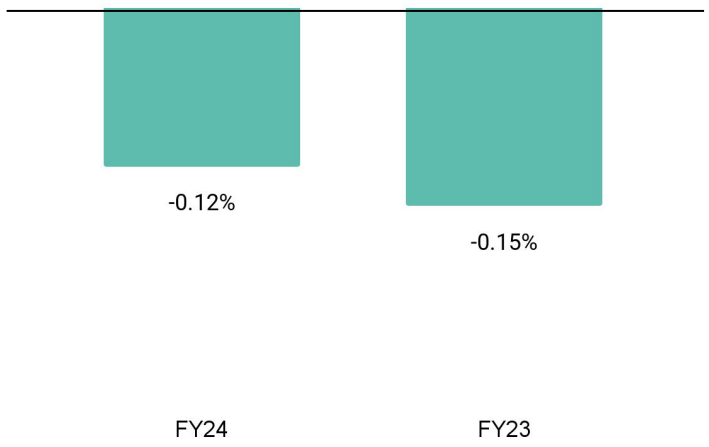
Numbers of Transactions Processed (mn)



Gross Profit Margin



Overall Transaction Fees Take Rate



Payout Agency Rate

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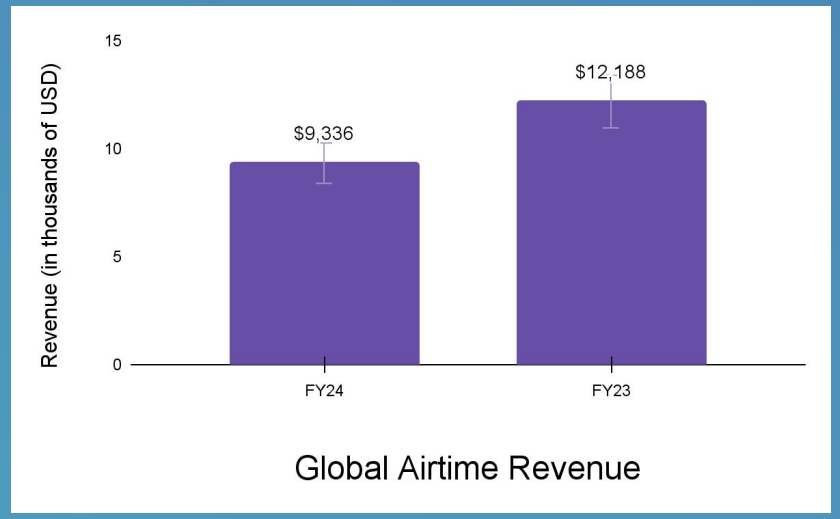
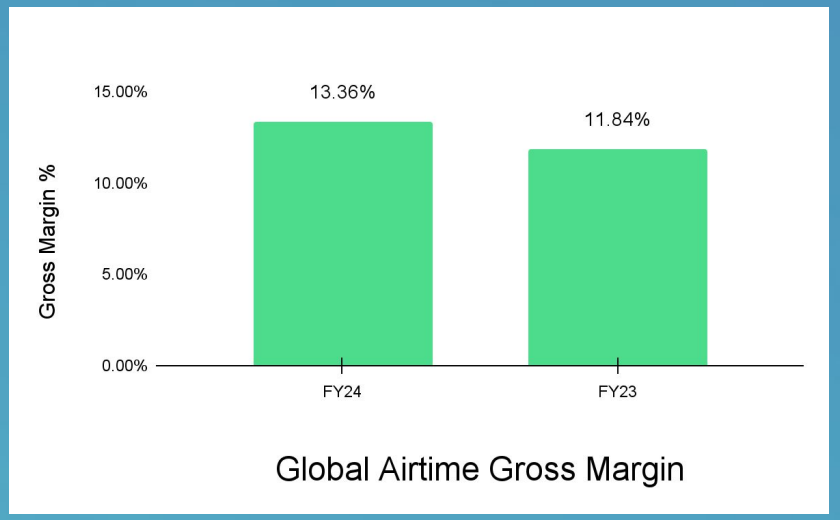
Airtime Gross Margin Analysis

Global Airtime

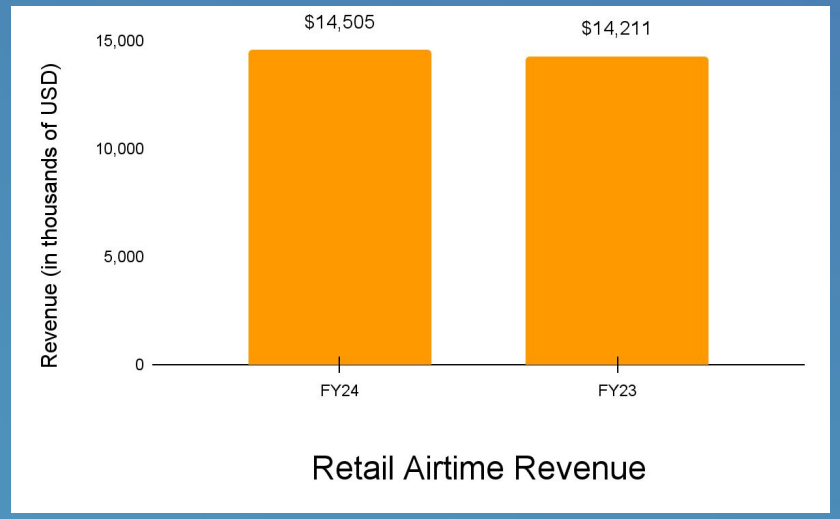


Global Airtime Revenue

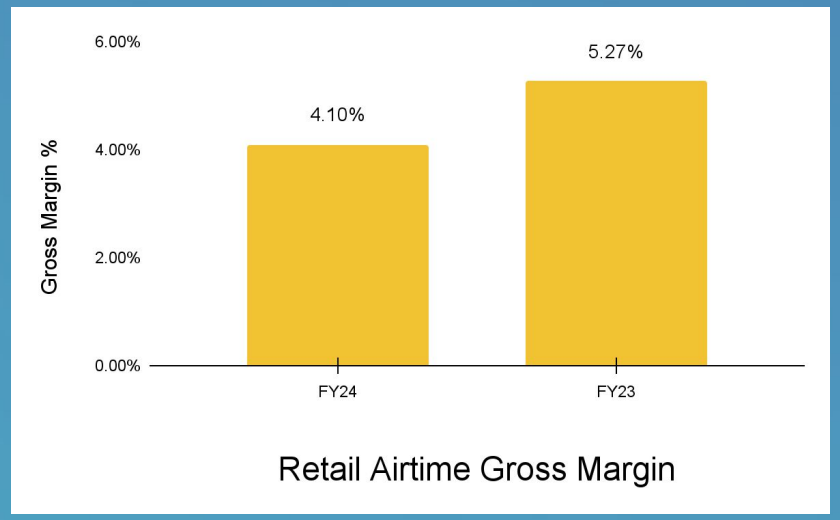


Global Airtime Gross Margin

Retail Airtime



Retail Airtime Revenue



Retail Airtime Gross Margin

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Nasdaq: **CURR**

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Bridging Global Payment

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