

**MEMORANDUM OF UNDERSTANDING**  
28 Nov 2017

**FinTech Association (Singapore) ("SFA")**

SFA is a cross-industry and non-profit organization the purpose of which is to support the development of the FinTech industry in Singapore, and to facilitate collaboration among the participants and stakeholders of the FinTech ecosystem in Singapore. SFA is a member-based organization with its members representing the full range of stakeholders in the FinTech industry from early stage innovative companies to large financial players and service providers. To further its aim of developing the FinTech industry in Singapore, SFA also partners with institutions and other associations from Singapore and globally to cooperate on initiatives relating to the FinTech industry.

**Purpose of MOU**

The purpose of this document is to outline the intention of SFA and FINTECH HUB LT to cooperate on matters of mutual interest relating to the FinTech industry.

**General guidelines of collaboration:**

- SFA and FINTECH HUB LT are both engaged in and have the aim of contributing to the development of the FinTech industry in general.
- SFA and FINTECH HUB LT intend to collaborate from time to time on particular initiatives relating to the FinTech industry.
- SFA may seek input and opinions from FINTECH HUB LT in respect of matters relating to the FinTech industry and invite FINTECH HUB LT to participate in relevant events.
- Where appropriate, SFA will support FINTECH HUB LT in interfacing with regulators and other bodies.
- SFA may refer to FINTECH HUB LT, and FINTECH HUB LT may refer to SFA, as a "Partner" on its website and other marketing materials.
- Each party may use the logo of the other on its website and other marketing materials provided that it first obtains the written consent from the other party before making such use of the other party's logo.

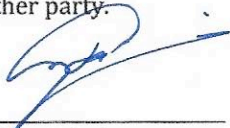
**Intent of further collaboration**

SFA acknowledges the significant potential of collaborating with FINTECH HUB LT for mutual benefit.

In this regard, SFA looks forward to fostering a strong relationship with FINTECH HUB LT and including FINTECH HUB LT in the Singapore landscape as part of SFA's coordinated effort to build the FinTech ecosystem.

Beyond the above-mentioned guidelines, SFA welcomes any potential further collaboration with FINTECH HUB LT in the form of joint projects and initiatives.

It is understood that this MOU is only an expression of the intention of the parties hereto. Furthermore, the MOU is not intended to create legally binding obligations and shall not be construed as a binding agreement on either party.



Chia Hock Lai  
President



Sigutė Kuncevičiūtė  
Chair of the Board