



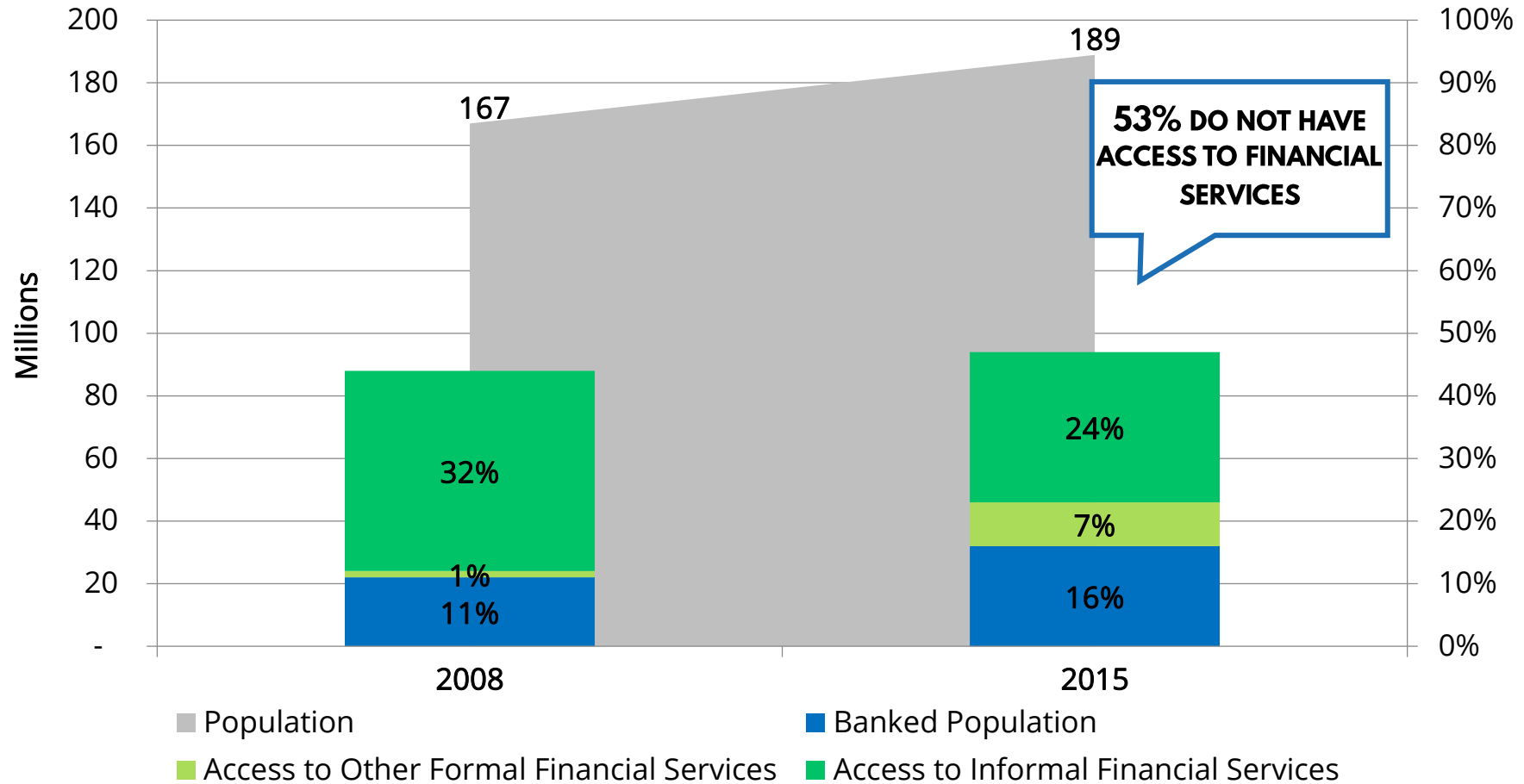
TEZ FINANCIAL SERVICES

RESPONSIBLE FINANCE & INVESTMENT SUMMIT

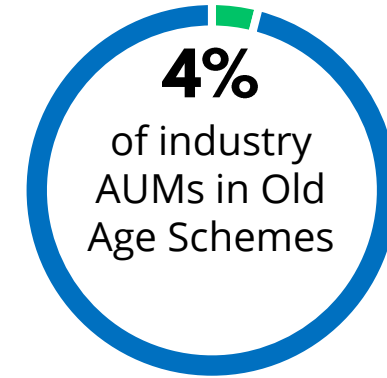
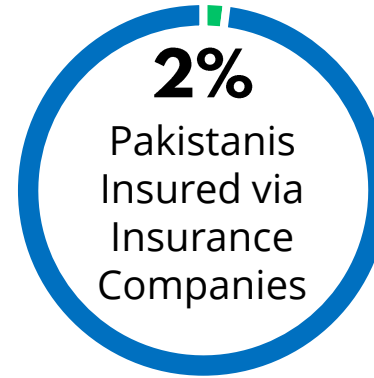
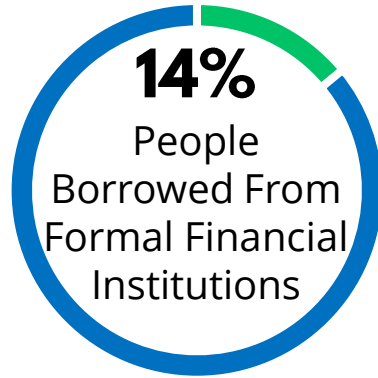
ZURICH - MAY 2017

FINANCIAL INCLUSION IN PAKISTAN

Despite Pakistan having 43 banks, only 16% people have a formal bank account compared to 46% in South Asia.



THE LANDSCAPE



61% use retailers or shopkeepers as prime source of credit

58% people Save at Their Homes

32% worry about unforeseen medical expenses ; **22%** worry about financial implication of death

60% worry about not having enough money for old age

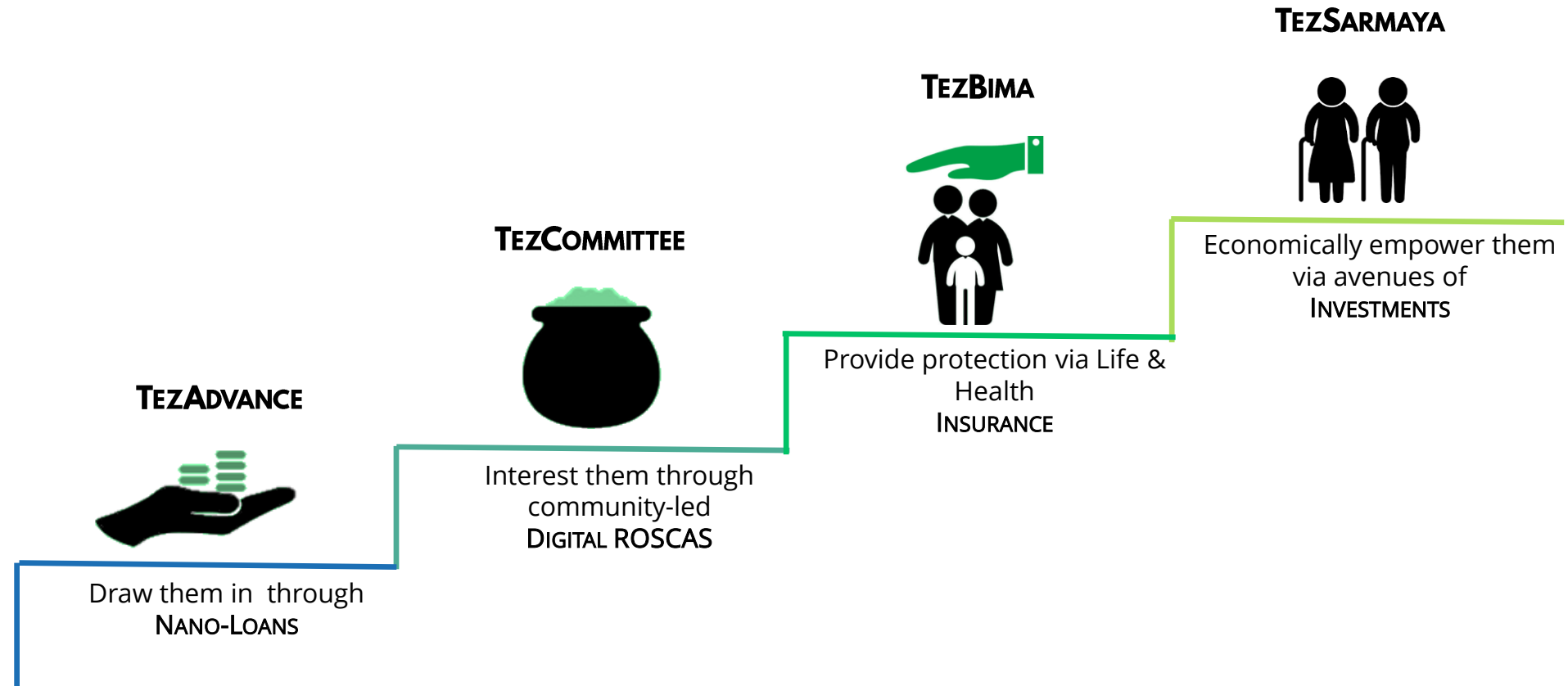
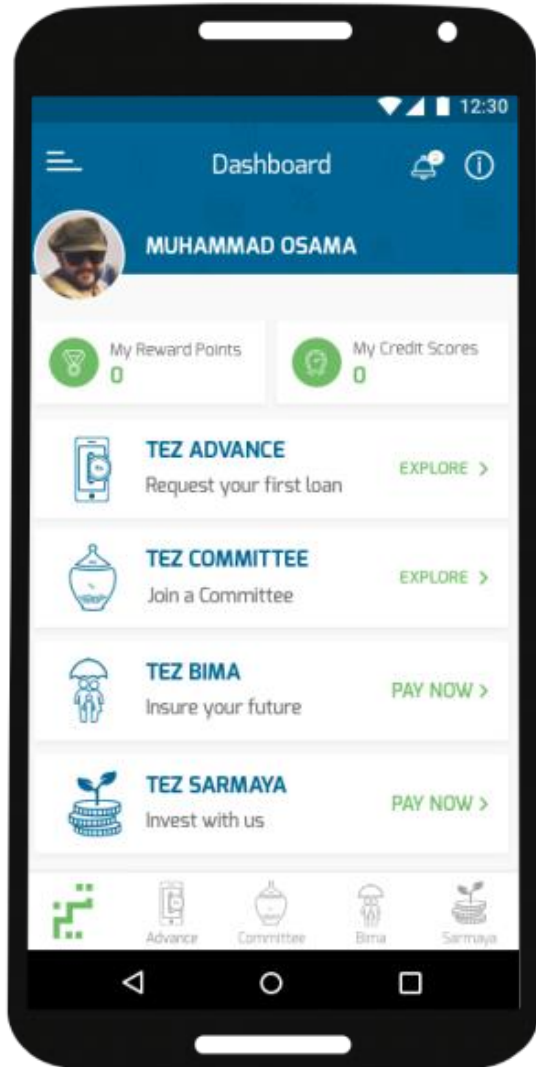
FINANCIAL INSTRUMENTS NEEDED FOR

UN & UNDER-SERVED WHO NEED FINANCIAL ACCESS TO MEET THEIR LIQUIDITY, INVESTMENT & PROTECTION NEEDS

SERVED POPULATION WHO EXPERIENCE POOR SERVICE DELIVERY OR LACK OF AVENUES TO PARK THEIR FUNDS

TEZ FINANCIAL SERVICES

One mobile application that aggregates financial services for the un-banked, under banked and millennial users
Enabling them access to financial inclusion without any friction!

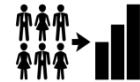
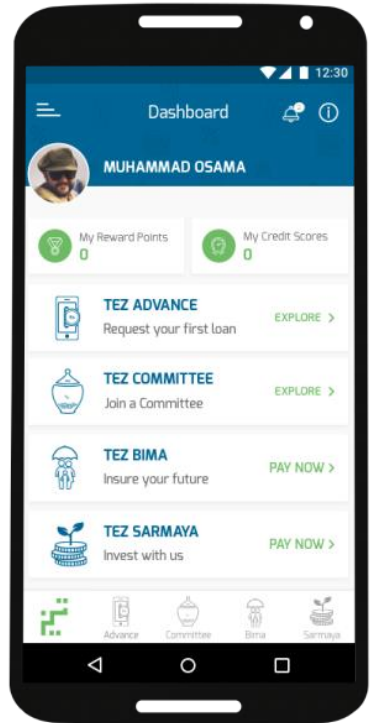


THE INNOVATION

Pakistan Smartphone Users:
Now: 40 Million
2020: 80 Million

Powerful Algorithms Driven By
Artificial Intelligence

Combining Customer Digital Footprints,
Consumption & Behavioral Patterns



External Data Sources /
Digital Data Footprint

Tez Data
Structured / Unstructured

Business Intelligence

Tez Artificial Intelligence

Default
Reduction

Churn
Reduction

Delinquency
Reduction

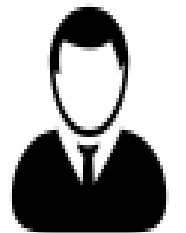
Cross
Sell

Up
Sell

Granular KYC

Enhance Customer Experience

CUSTOMER PROFILES



THE POTENTIAL

PAKISTAN NANO-CREDIT POTENTIAL USD 8.5 BILLION

170 MILLION UNSERVED AND UNDERSERVED
BORROWERS * USD 50 (AVERAGE LOAN SIZE)

PAKISTAN SAVINGS POTENTIAL USD 117 BILLION

PERSONAL DEPOSITS: USD 50.4 BILLION USD
NATIONAL SAVINGS SCHEMES : 32.4 BILLION
MICRO SAVINGS: USD 1 BILLION
CURRENCY IN CIRCULATION: USD 33 BILLION

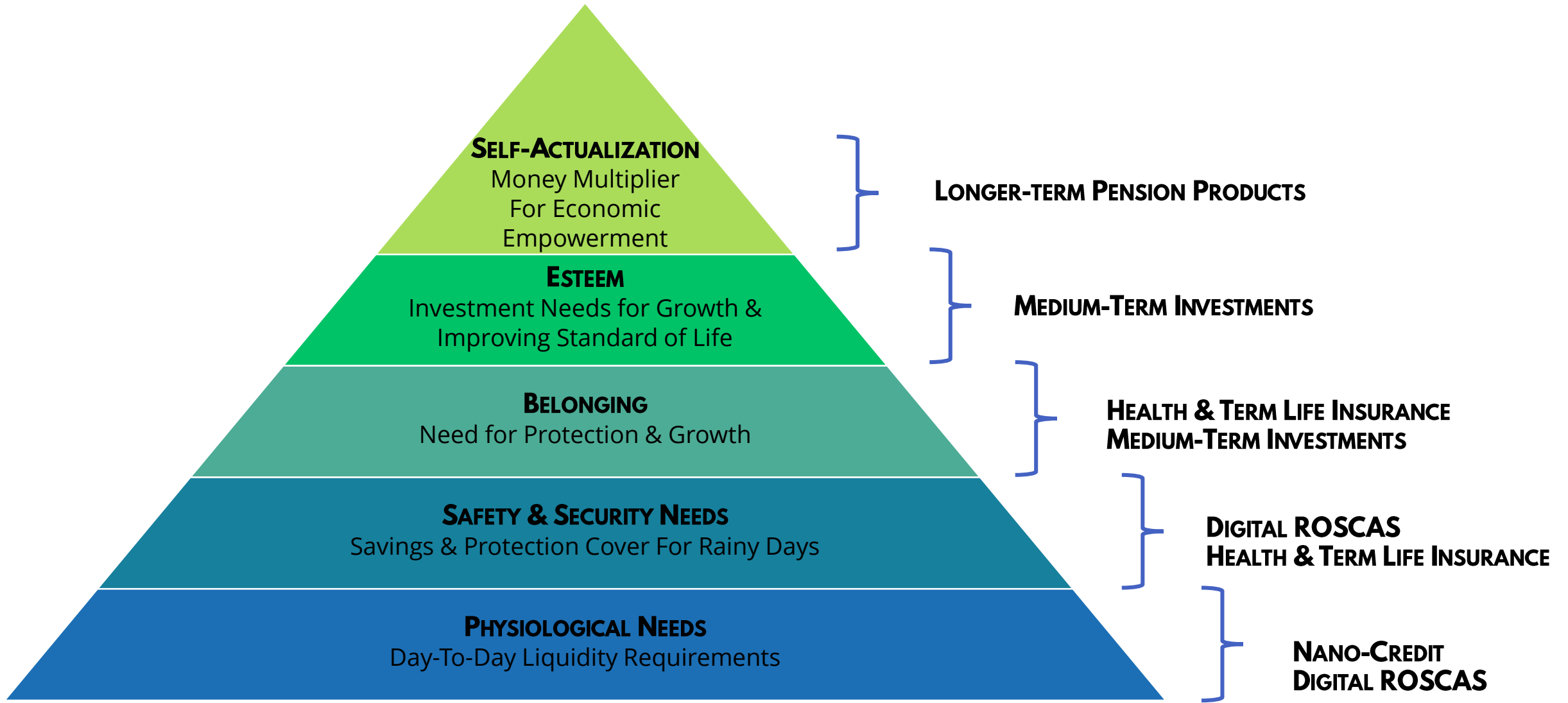
PAKISTAN LIFE INSURANCE POTENTIAL USD 4.4 BILLION

1.5% AS A % OF GDP (USD 295 BILLION)

PAKISTAN PENSION POTENTIAL OVER 50 MILLION PEOPLE

AGED ABOVE 30 TO RETIREMENT

FROM FINANCIAL VULNERABILITY TO ECONOMIC EMPOWERMENT



CLIENT PROTECTION

We believe that protecting clients is not only the right thing to do, but the smart thing to do. We understand the need to deliver transparent, respectful and prudent financial services to all clients, to not only support institutional success but also to elevate provision of financial services to the long-tail customer as a model of responsible financial inclusion practices

TRANSPARENCY

PREVENTION OF OVER-INDEBTEDNESS

**APPROPRIATE PRODUCT
DESIGN AND DELIVERY**

RESPONSIBLE PRICING

**FAIR AND RESPECTFUL
TREATMENT OF CLIENTS**

PRIVACY OF CLIENT DATA

**MECHANISMS FOR
COMPLAINT RESOLUTION**

TRANSFORMING OUR WORLD

SUSTAINABLE DEVELOPMENT GOALS

NO POVERTY

ZERO HUNGER

GOOD HEALTH & WELL BEING

QUALITY EDUCATION

GENDER EQUALITY

AND MORE....

THE KEY ENABLER

FINANCIAL
INCLUSION

Access To Appropriate
Financial Products

Fair & Transparent
Access To Credit, Savings,
Insurance & Investments

Timely Provision of
Financial Services



JOIN THE REVOLUTION TO BRING POSITIVE EFFECTIVE CHANGE

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