

tonik

Increasing Resilience through Digitalization

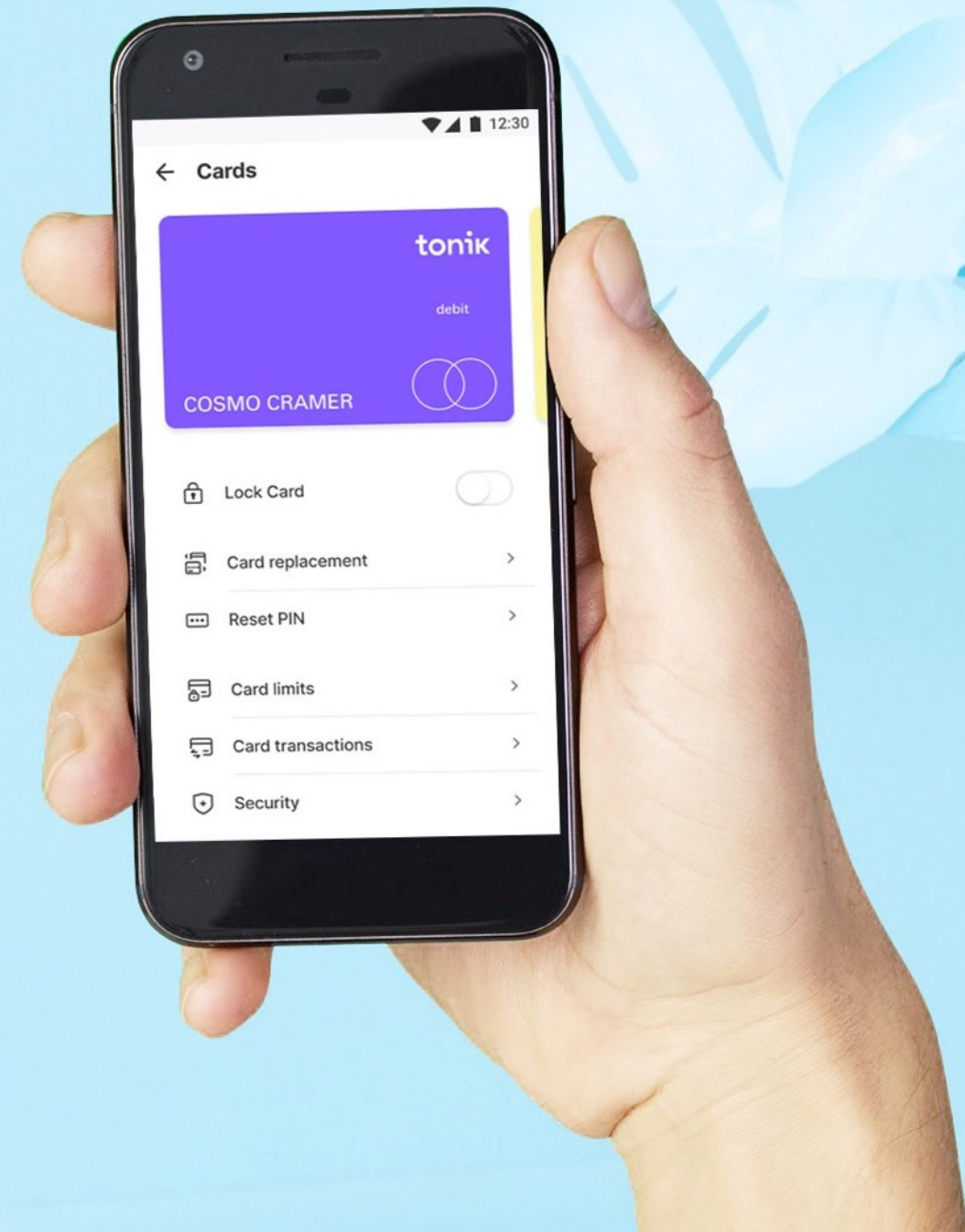
“TONIK - the Bank in your pocket”



Tonik Digital Bank, Inc.

*- first neobank
in Southeast Asia*

- The first privately -owned and operating digital bank in the Philippines
- Purely digital ~ in the cloud
- Suite of financial products offered through the mobile app
- State -of-the -art security feature

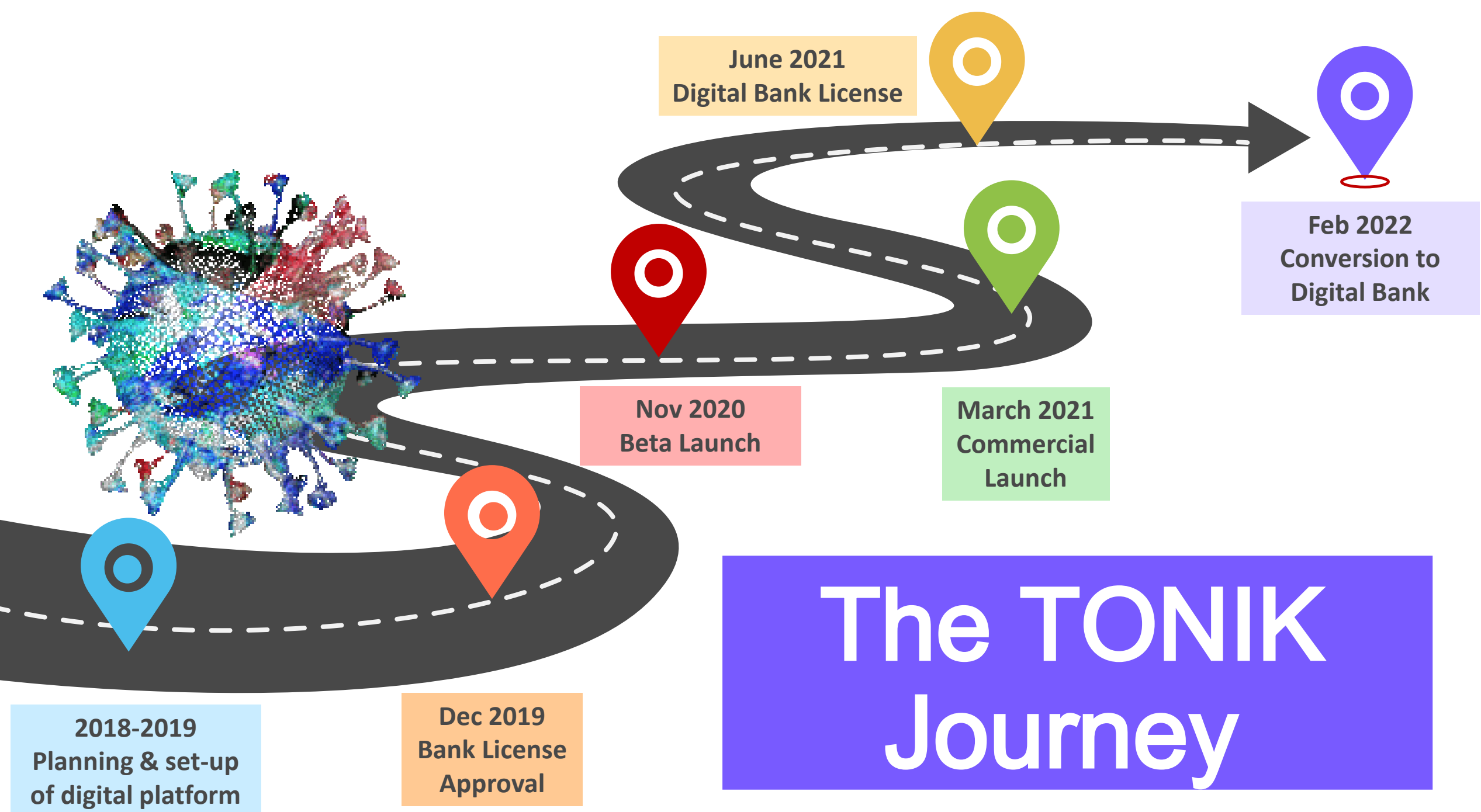
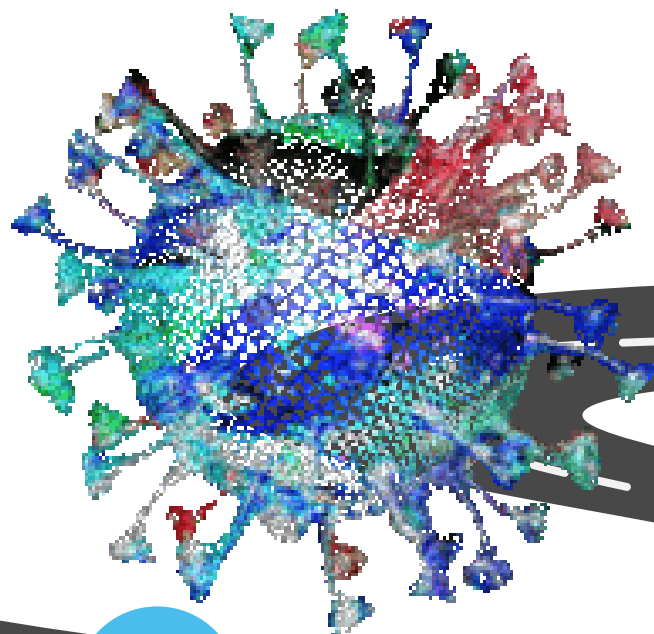


What is Digital Banking?

- Not just internet
- **SMAC**



- ✓ Agile
- ✓ Cuts transaction cost
- ✓ Customer -centric



2018-2019
Planning & set-up
of digital platform

Dec 2019
Bank License
Approval

Nov 2020
Beta Launch

June 2021
Digital Bank License

March 2021
Commercial
Launch

Feb 2022
Conversion to
Digital Bank

The TONIK Journey

The background features a network diagram with numerous nodes and connecting lines, overlaid on a faint city skyline. The nodes are represented by small circles, some of which contain stylized human figures. The overall color scheme is a light, warm yellow-green.

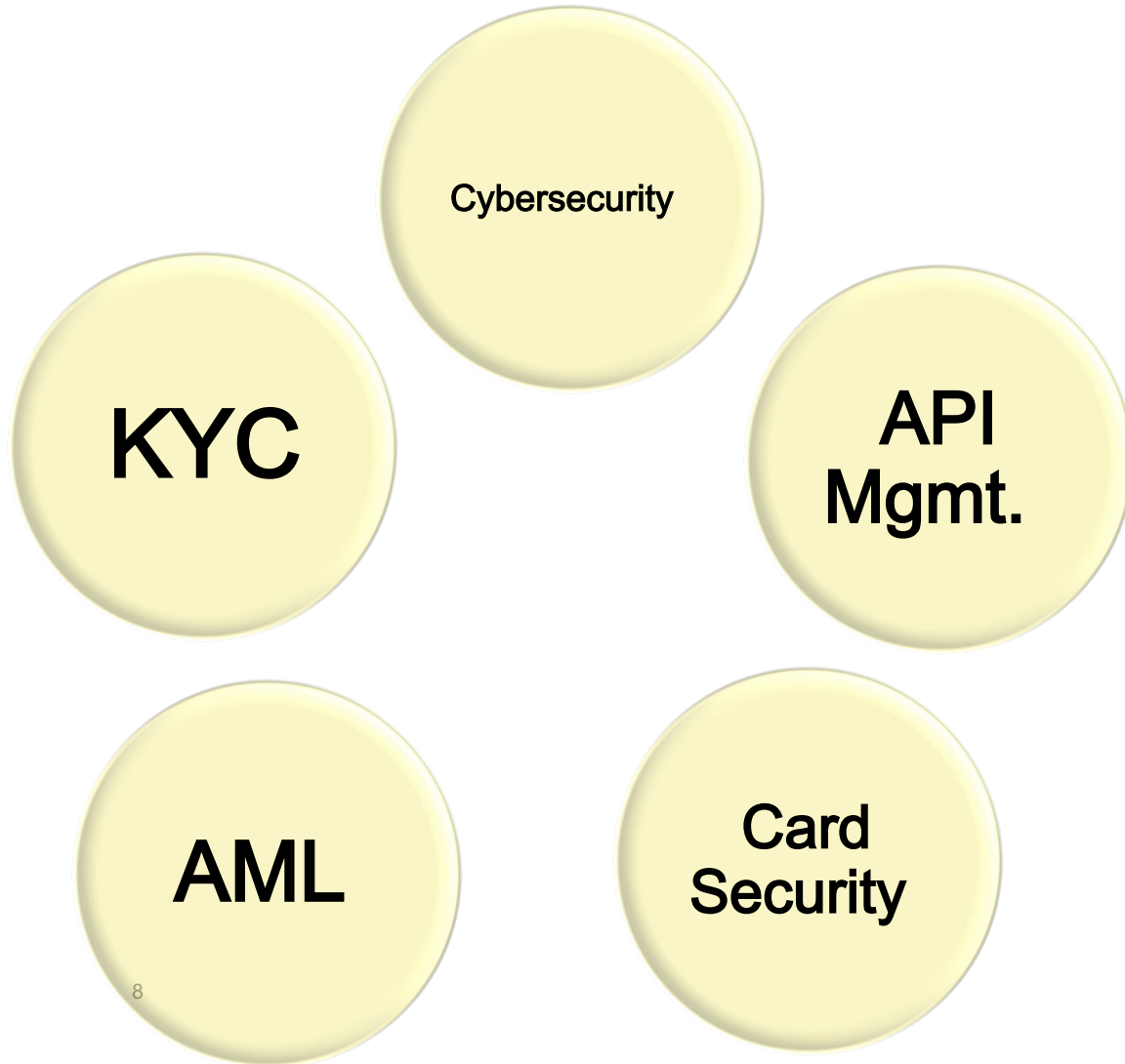
The Financial Inclusion Challenge

“*Easy-Peasy*” Banking!

- ❖ New ways of serving the customer
- ❖ Speed & ease of access is key
- ❖ Multiple touchpoints / multiple uses



Security behind the TONIK App



Security behind the TONIK App

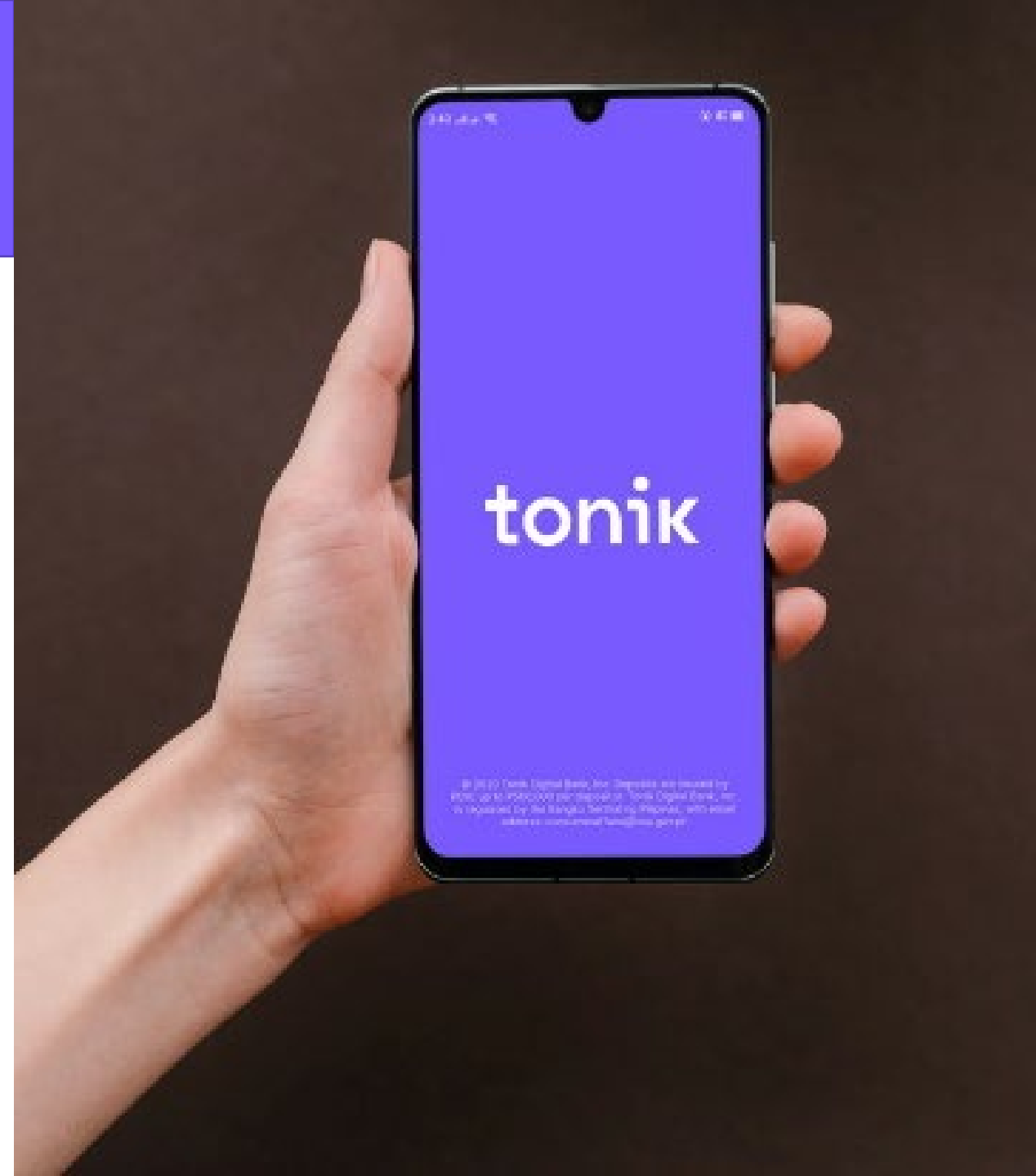
SISA

Daon

apigee

NICE
ACTIMIZE

bpc
banking • payments • context



What is Digital Banking?



24/7/365 Banking

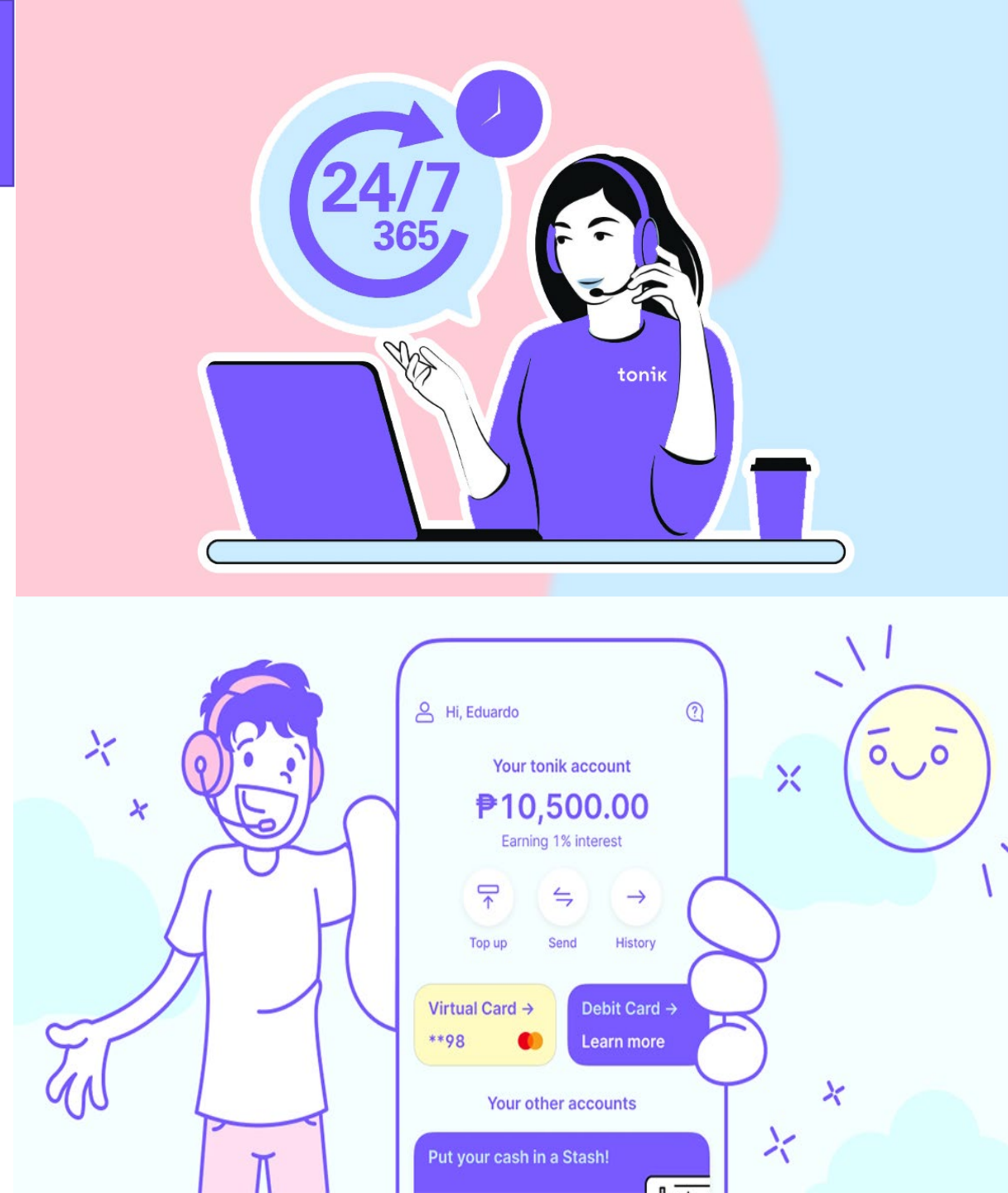
How we position ourselves

- ❖ Customer -centric banking experience
 - Bespoke financial products
 - In-app customer support

tonik

=

The bank in your pocket



tonik
ALL DIGITAL PRODUCTS



PAYMENTS

SAVINGS' ACCOUNT



SAVINGS

SOLO & GROUP STASH

TIME DEPOSIT



CARDS



LOANS

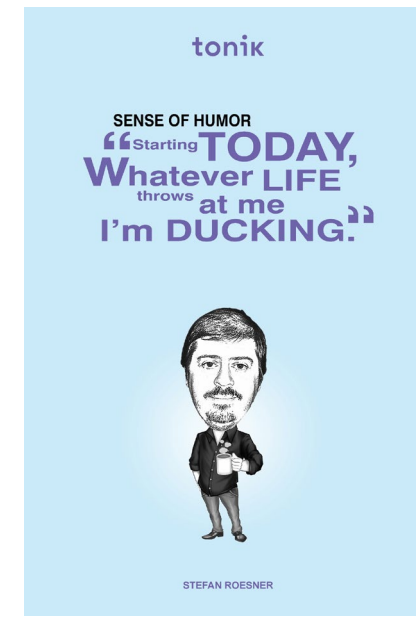
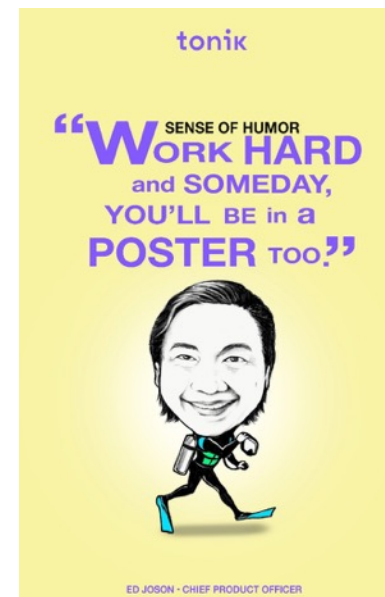
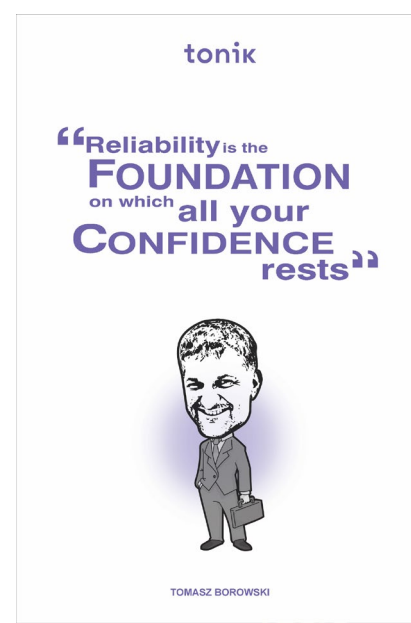
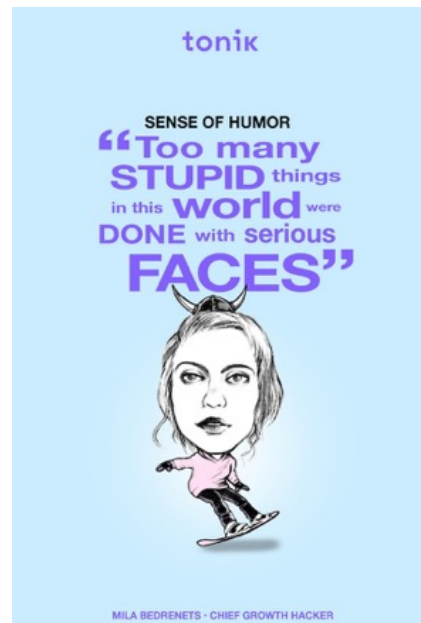
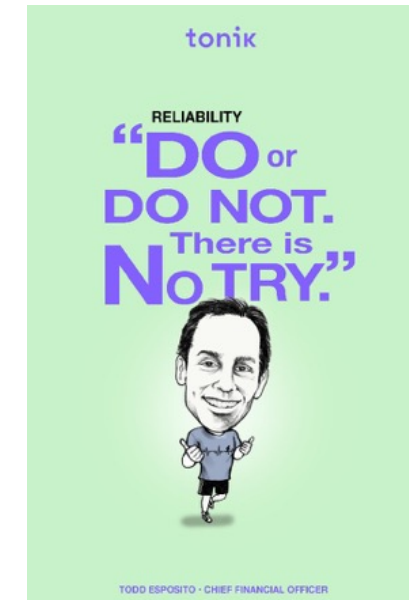
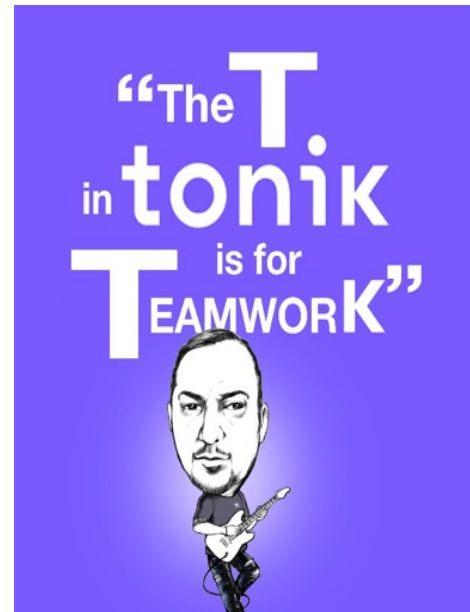
QUICK LOAN

FLEX LOAN

BIG LOAN

Our Core Values

- ❖ Team Work
- ❖ Reliability
- ❖ Honesty
- ❖ Street Smart
- ❖ Sense of Humor



One of the best
funded fintechs in
the region

\$174M
raised to-date

SEQUOIA 

ALPHA JWC
VENTURES


POINT72
VENTURES


OAK DRIVE
VENTURES, INC.

 INSIGNIA
VENTURES
PARTNERS

MIZUHO

iglobe partners

 ALTARA
VENTURES

FORUM

 CAMERTON
HOLDINGS

Thank you for listening

Questions??



DOWNLOAD THE TONIK APP



Maria Lourdes “Long” Pineda

[https:// www.linkedin.com /in/maria -lourdes -long -pineda -06345112/](https://www.linkedin.com/in/maria-lourdes-long-pineda-06345112/)

Email Address: longp@tonikbank.com