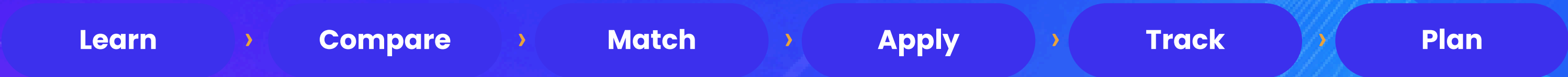
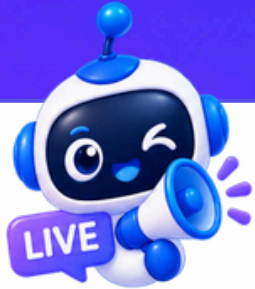


CAMBODIA'S AI-POWERED FINANCIAL DECISION PLATFORM

From financial confusion to confident financial decisions



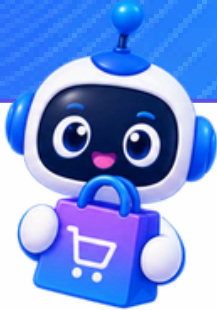
LIVE
PLATFORM



1,000+
REGISTERED USERS



3
PRODUCT CATEGORIES LIVE



BUILT IN CAMBODIA



FINANCIAL ACCESS IS GROWING. FINANCIAL DECISION-MAKING HASN'T CAUGHT UP.



Fragmented Choice

Products, rates, fees and eligibility scattered across banks, MFIs and insurers.



Low Financial Confidence

Consumers struggle to know what's affordable, eligible or the right fit.



Low Financial Literacy

First-time and underserved users enter decisions without enough knowledge.

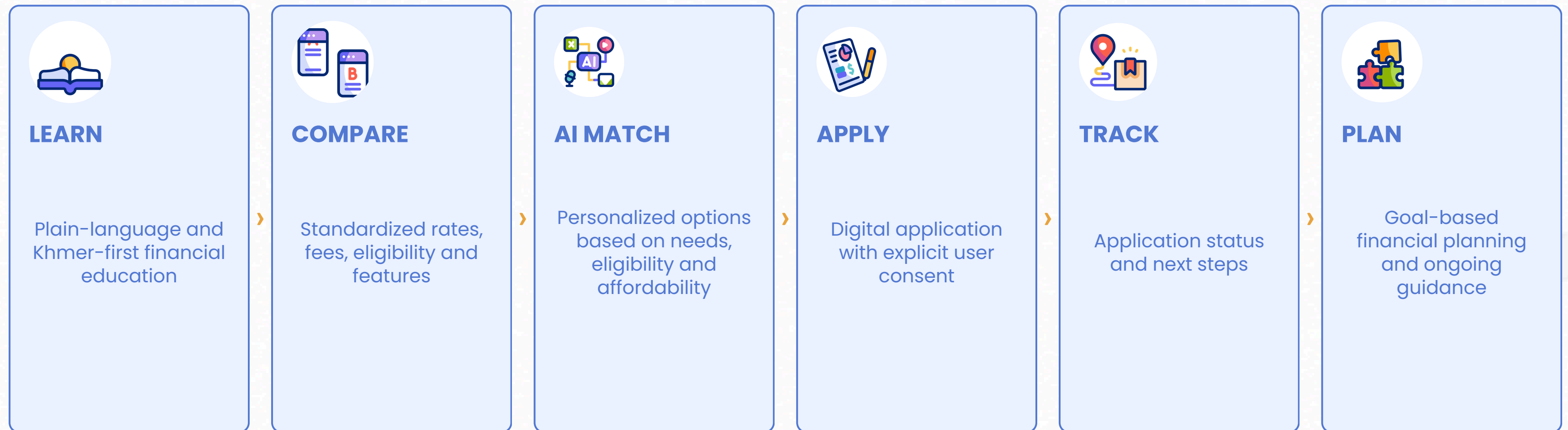


Inefficient Acquisition

Institutions spend heavily, but mismatched applications waste effort and cost.

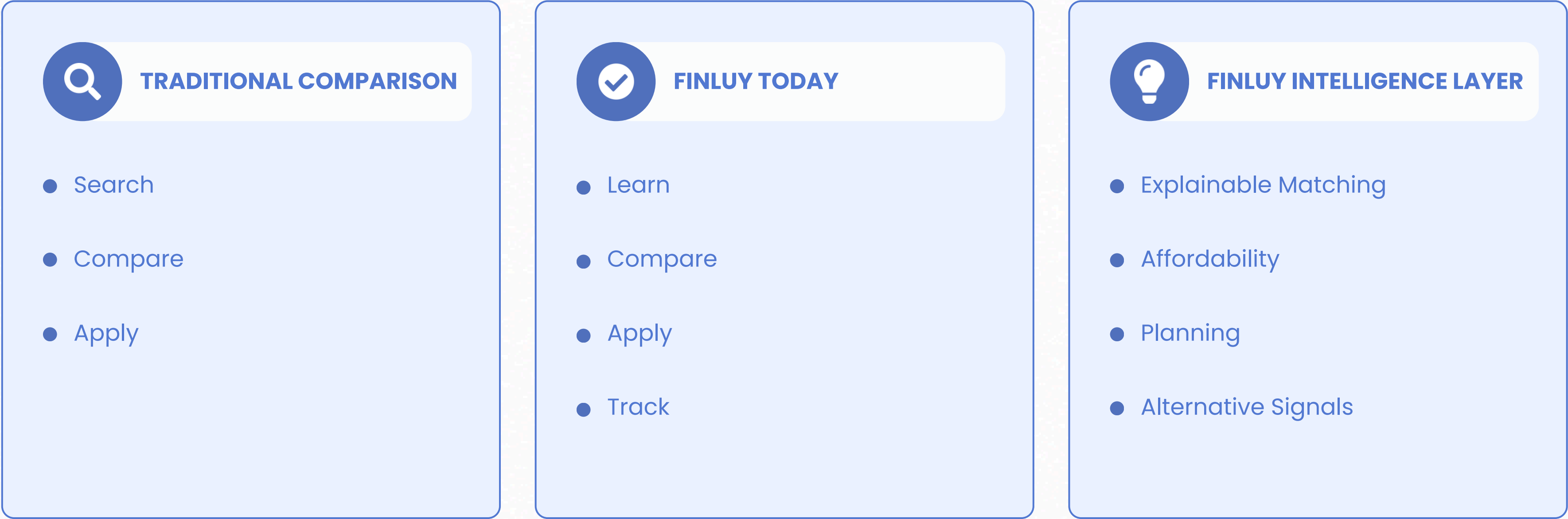
The missing infrastructure is the decision layer before the transaction.

ONE JOURNEY. FROM FINANCIAL NEED TO INFORMED DECISION.



Right customer • Right product • Right licensed institution

BEYOND COMPARISON: FINLUY ADDS INTELLIGENCE BEFORE APPLICATION.



Financial literacy + comparison + intelligence + application — in one workflow.

ONE CONSENTED DATA BACKBONE POWERS FINLUY'S INTELLIGENCE LAYER.

STANDARDIZED PRODUCT DATA + CONSENTED CUSTOMER PROFILE + OUTCOME LEARNING



No personal data sold • No data without consent • Explainable recommendations • Licensed institution makes final decision

FROM CONCEPT TO MARKET EVIDENCE.

1,000+



REGISTERED USERS

72.7%



DEMAND SIGNAL FOR ONE COMPARISON PLATFORM

3



PRODUCT CATEGORIES LIVE — LOANS, DEPOSITS, CARDS



Live MVP



Khmer-first user journey



Banks, MFIs & insurers in pipeline



Institutional collaborations



Commercial conversion next

The product exists. Customers are using it. The next milestone is institutional conversion.

CAMBODIA IS OUR VALIDATION MARKET.

CAMBODIA

12M

INTERNET USERS

67.3%

INTERNET PENETRATION

26.2

MEDIAN AGE (YEARS)

- Young, connected population**
A large, digitally native user base ready for AI-guided finance.
- Strong digital payment adoption**
Fast-growing e-wallet and mobile-money infrastructure.
- Fragmented product landscape**
Banks, MFIs and insurers with no common comparison layer.
- Growing need for literacy & access**
Rising demand for responsible, understandable financial guidance.

Build locally. Validate deeply. Localize regionally.

BUILT LOCALLY. VALIDATED NATIONALLY. INCREASINGLY VISIBLE REGIONALLY.

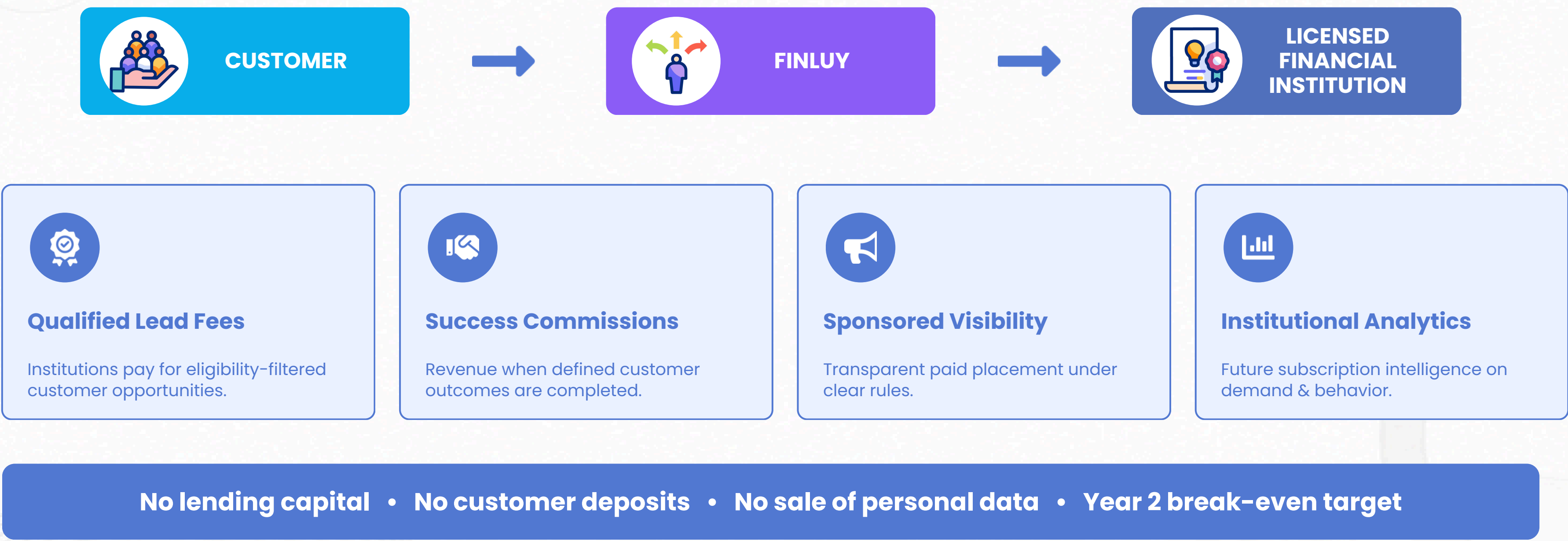
CAMBODIA VALIDATION

-  MPTC recognition & recommendation
-  NBC acknowledgement & engagement
-  IBF MoU
-  CBC collaboration
-  Plug and Play Innovate Cambodia
-  ARC Accelerator
-  Google Cloud for Startups

REGIONAL & INTERNATIONAL

-  ASEAN–Korea Sustainable Innovation Program 2026
-  Plug and Play Korea Expo @ FIX 2026
-  Plug and Play APAC Summit
-  ASEAN Startup Summit
-  Horizon AI Vietnam
-  AI Youth Festa 2026

A CAPITAL-LIGHT MARKETPLACE WHERE REVENUE FOLLOWS QUALIFIED OUTCOMES.



CAMBODIA FIRST. REGIONAL BY ARCHITECTURE.



FinLuy does not need to become a German retail marketplace. Berlin can help us build better technology and stronger regional partnerships.

WHAT ASIABERLIN CAN UNLOCK FOR FINLUY.



Technology Partnerships

Responsible AI, open finance, analytics, APIs.



Strategic Financial Partners

Banks, insurers, fintech platforms.



Investor Access

Pre-seed and strategic investors.



Cross-Border Expertise

Governance, regulated-tech scaling, financial inclusion.



ASEAN-EU Bridge

European technology applied to Southeast Asian market needs.



We are looking for partnerships that continue after Berlin.

BUILT BY A TEAM THAT UNDERSTANDS FINANCE, TECHNOLOGY AND EMERGING MARKETS.



Niraj Gupta
Founder & CEO

20+ years — banking, fintech,
digital transformation



G. Mohan Raj
CTO

40+ years — technology and
fintech platforms



Sanjeet Kumar
COO

18+ years — digital and financial
operations



Phorn Piseth
CBO

5+ years — digital sales and
Marketing

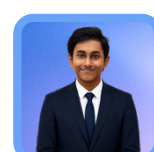
EXECUTION TEAM

Execution team across technology, finance, partnerships and marketing.



Venkates KVL

Lead Developer



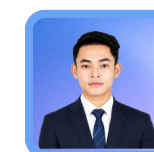
**Toran Kumar
Behera**

Frontend Developer



Kyi Kyi Tin Yone

Finance



Kuch Vayou

Marketing



Krech Sokmean

Marketing



**Chanrithyvong
Mana**

Social Media

ADVISORY BOARD:

MR. JOHN BELL

30years in Banking. citibank, Khan Bank, Chip Mong Bank

MR. HASHIM ALKAFF

15 Years + in Fintech, Grab, Phillip Bank

MR. WALTER SEQUEIRA

25years in Fintech, Citibank

MS. LILIAN LI

18 years in ICT and Education industry

MR. SOKHAL VONG

26 Years in Banking & Finance, Insurance, Real Estate and Investment

CHOOSE THE DECISION LAYER CAMBODIA NEEDS NEXT

- ✓ Live product, real users and three product categories
- ✓ Government and regulatory recognition
- ✓ Original, responsible AI + planning + education roadmap
- ✓ Capital-light model with Year 2 break-even target
- ✓ Regional visibility through ASEAN programs in 2026



Niraj Gupta • Founder & CEO

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**CAMBODIA HAS BUILT
STRONG DIGITAL-
PAYMENT RAILS.**



FinLuy is building the
decision layer that helps
people use the financial
system with greater
understanding and
confidence.

**BUILT IN CAMBODIA.
READY TO BUILD BRIDGES BEYOND
CAMBODIA.**