

MoneyHero Group

Company Overview

May 2023



Empowering and connecting people
to a better financial future

Personal Finance is critical to every one of us...
...but it's complicated & time consuming



Am I maximizing
benefits from credit
card rewards?



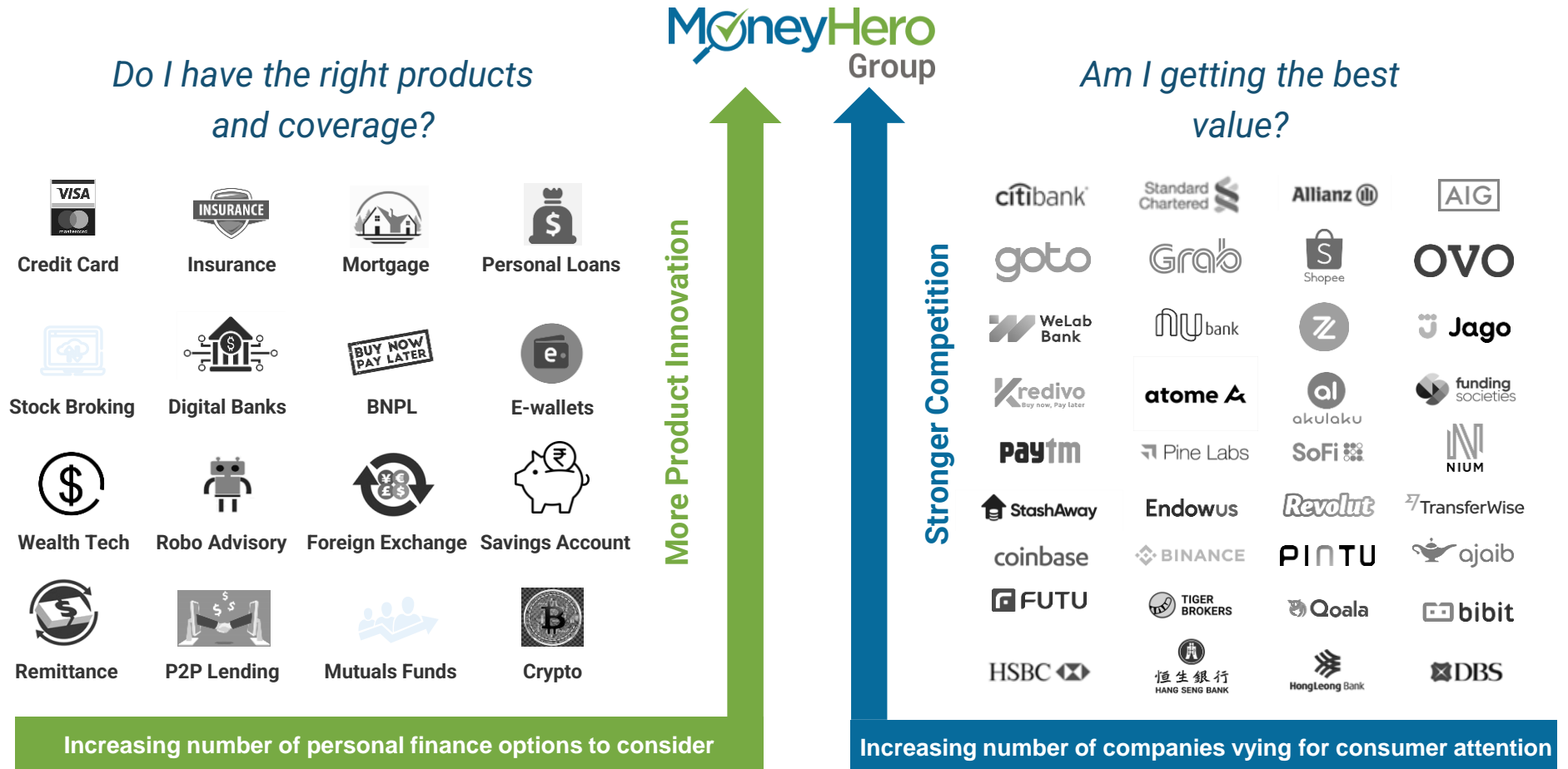
Am I paying too much
interest on my
personal loan?



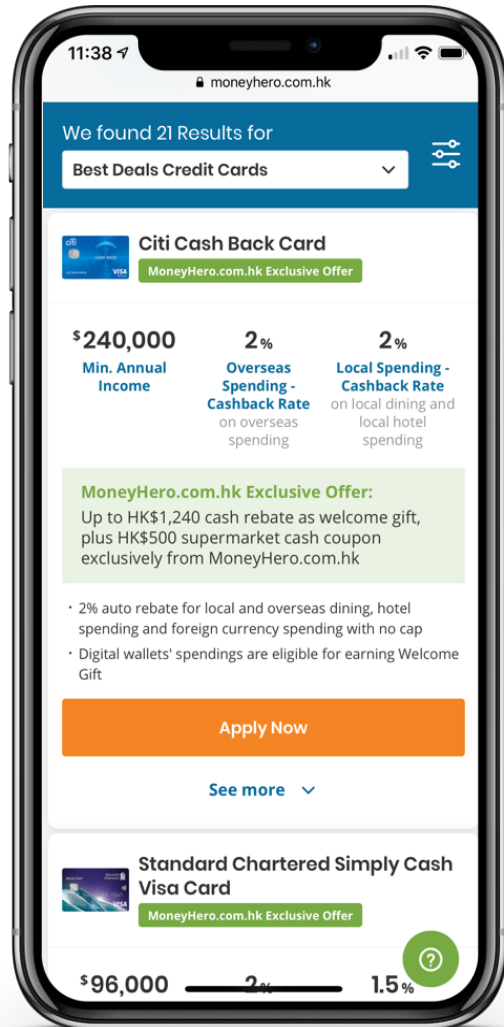
Does my family have
the necessary
insurance coverage?

Accelerating Product Innovation Leads to More Confusion for Consumers

More product innovation and stronger competition among financial product providers drives consumers to look for trusted sources of information to compare and decide



MoneyHero Group Connects People to a Better Financial Future



Our mission at MoneyHero Group is to make all of life's financial decisions a time saving and rewarding experience

We help people decide, and then achieve those outcomes

We help financial institutions to connect with their target customers

Investment Thesis



A Market Leader In the Rapidly Expanding Greater Southeast Asia Market



Enormous Addressable Market



Proven Scalable Business Model with Significant Runway



Opportunity to Further Cement Leadership Position via Inorganic Growth



Near Term Path to Profitability Enabling Continued Future Investment for Growth



World Class Management Team with Strong Institutional Backers

MoneyHero Group is a Market Leading Online Financial Comparison Platform in Greater Southeast Asia

Key Stats ¹

5

Operating Markets in Greater Southeast Asia

180M

Total Populations in Five Operating Markets

9.8M

Monthly Unique Users ²
(in March 2023)

77%

Organic Users ³
(in 2022)

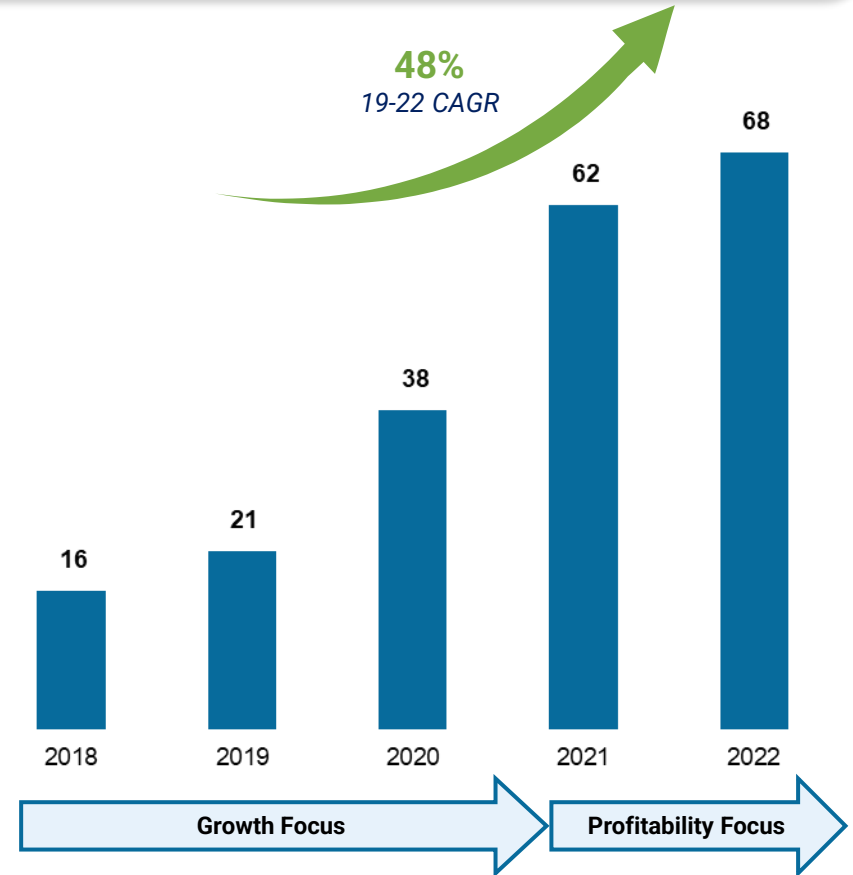
270

Commercial Partner Relationships
(as of March 31, 2023)

1.3M

Financial Product Applications
(FY22)

Group Revenue ⁴ (US\$M)



Notes:

1. All stats exclude Thailand, which was closed in Q4 2022
2. Monthly Unique User is a unique user with at least one session in a given month as determined by a unique device identifier from Google Analytics
3. Organic Users are users that visit our online platforms via all unpaid channels such as direct and organic search
4. 2017-2020 audited financials in accordance with IFRS. 2021 and 2022 are based on unaudited financials

Our Business Pillars

We build the future of personal finance through two core pillars

Financial Products Platforms

Our platforms provide free, comprehensive information across 1,400 financial products, including credit cards, personal loans, insurance, mortgages, and other financial products, for our users to search for, compare, discuss and make informed decisions

5

Markets in Greater Southeast Asia

114M

Total Traffic in FY22

9.8M

Monthly Unique Users²

B2B Business

Creatory expands our ecosystem and user reach by providing our digital technology solutions to third-party online channel partners and content creators, enabling them to monetize their user base through our existing relationships with financial institutions

400+

Content & Channel Partners

14%

Revenue Contribution in FY22

Notes:

1. All stats exclude Thailand, which was closed in Q4 2022
2. Monthly Unique Users in March 2023

9.8M Monthly Unique Users Engage with MoneyHero Group's 7 Brands Across 5 Markets




1.7m monthly unique users


2.7m monthly unique users


3.3m monthly unique users


creatory
by MoneyHero Group


0.3m monthly unique users


0.9m monthly unique users


0.9m monthly unique users

Our brands

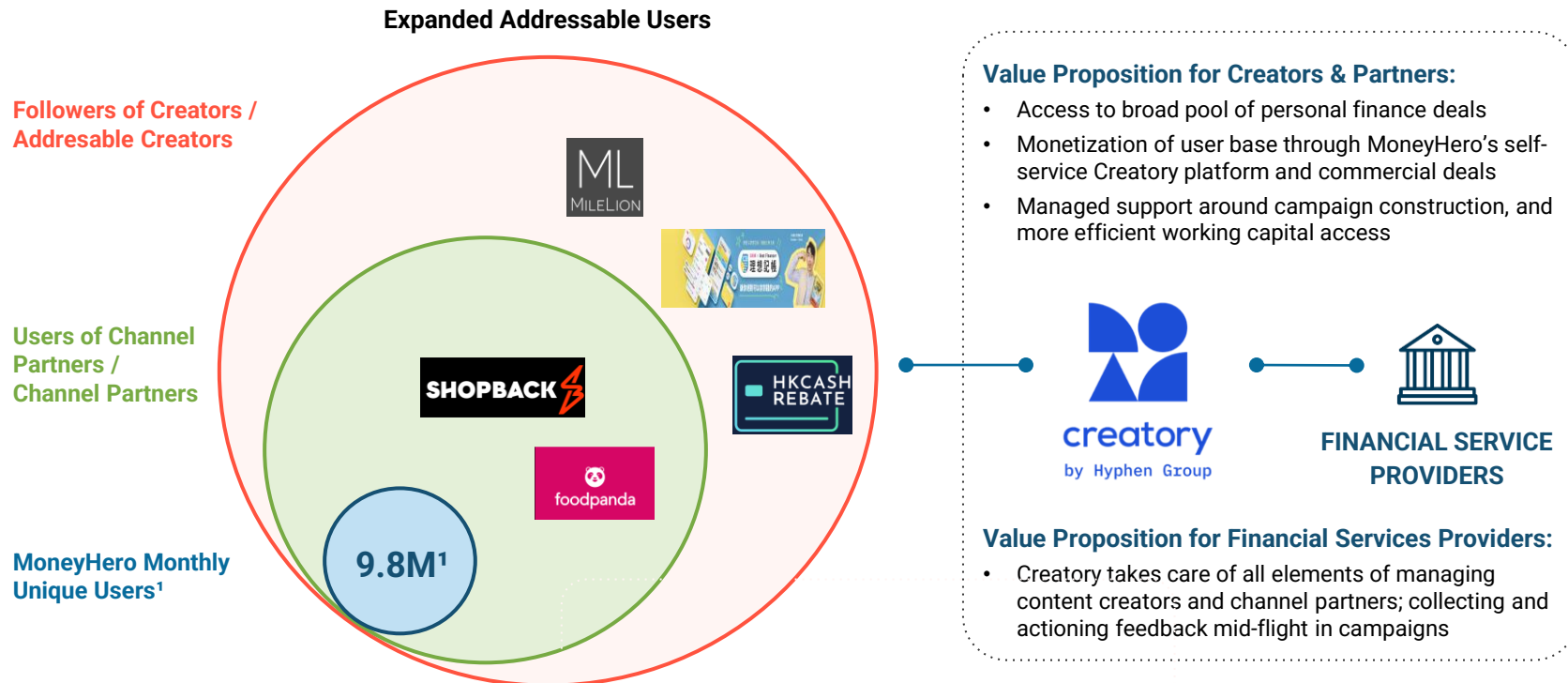
Reaching 9.8M monthly unique users¹
and 3.7M members^{1 2},
our portfolio of known and trusted
brands across the region

Notes:

1. Monthly Unique Users in March 2023; members as of March 31, 2023.
2. MoneyHero Group Members include members who have login IDs with us in Singapore, Hong Kong and Taiwan, members who have subscribed to our email distributions in Singapore, Hong Kong, the Philippines, Taiwan and Malaysia, and members who are registered in our rewards database in Singapore and Hong Kong

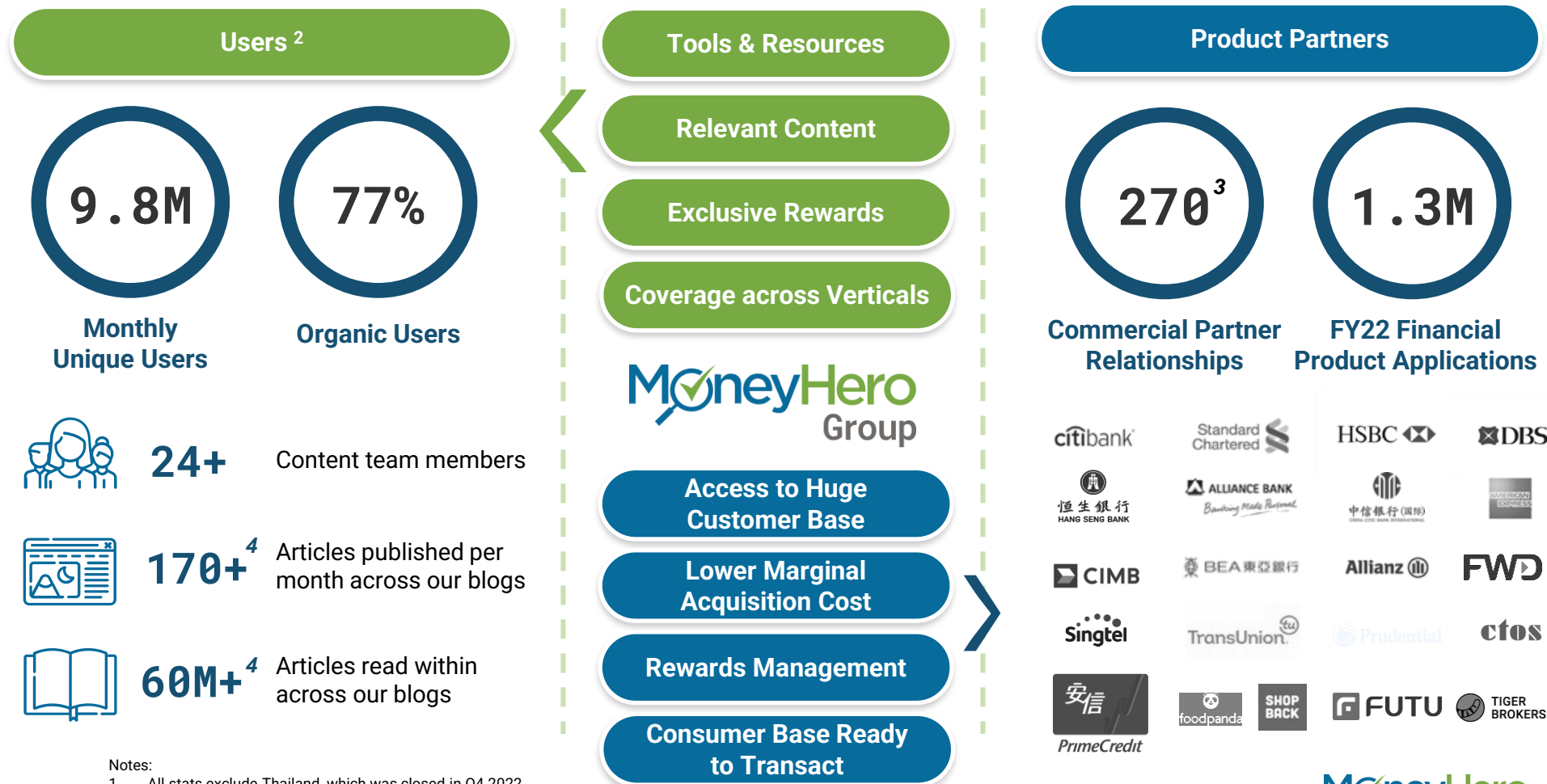
Creatory Expands MoneyHero's Reach by Capturing and Converting 3rd Party Traffic Sources

Creatory is MoneyHero's B2B service offering – enabling digital businesses to monetize their user base through MoneyHero's commercial partnerships



MoneyHero's Financial Products Platform

MoneyHero attracts high-quality users through creative content and innovative tools, while delivering high and reliable volumes of new customers to our financial product partners



Notes:

1. All stats exclude Thailand, which was closed in Q4 2022
2. Monthly Unique Users in March 2023; % of organic users in FY2022
3. As of March 31, 2023; Commercial partner relationships mean having relationship with different lines of businesses within the same financial institution e.g. XYZ Bank CC business is one relationship and PL is another; decision making power and budget rests with the individual line of business
4. In FY2022

Proven Track Record of Delivering Value to MoneyHero Users and Financial Services Providers

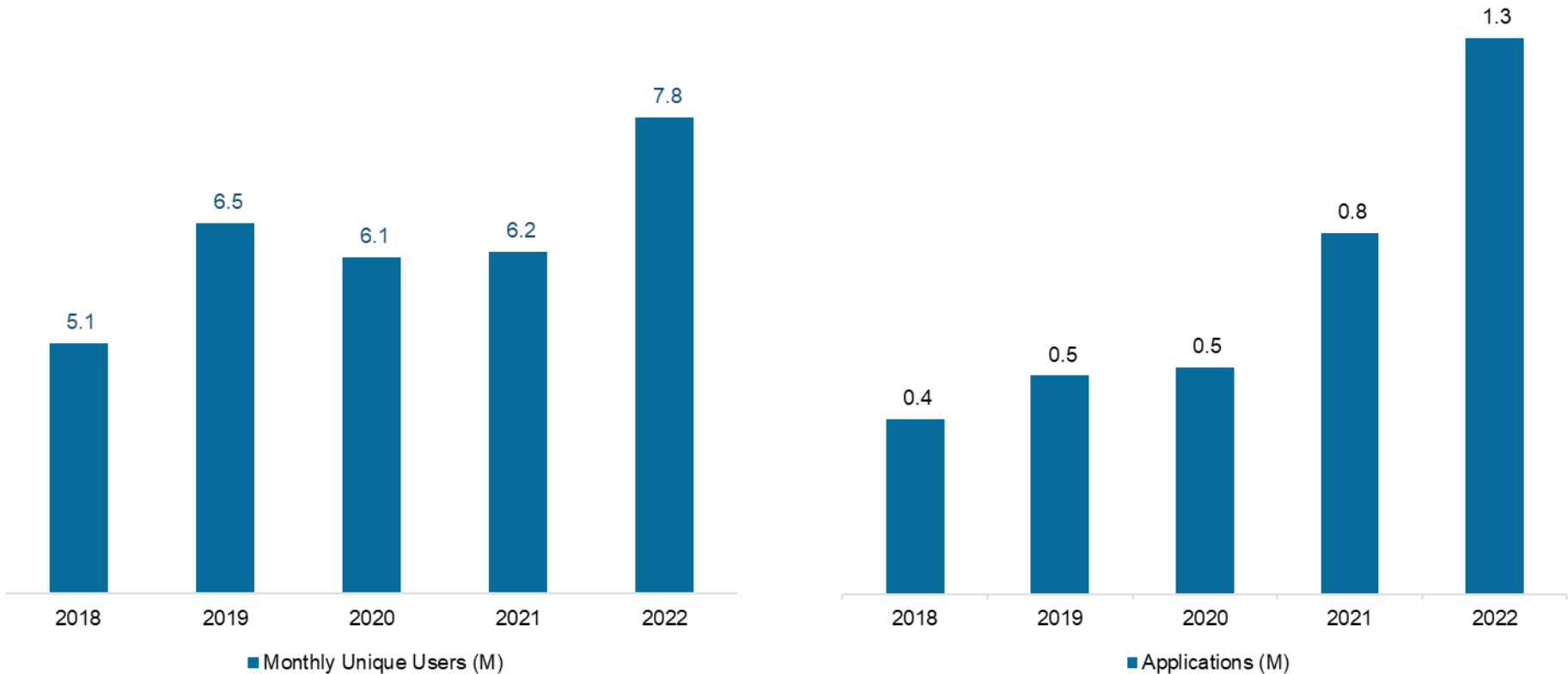
Growth in Monthly Unique Users and improving conversion rates drive higher application volumes

Average Monthly Unique Users ^{1 2}

1.5x increase in Monthly Unique Users
(of which 77% were Organic in 2022)

Product Applications ^{1 3}

3.2x increase in annual product applications



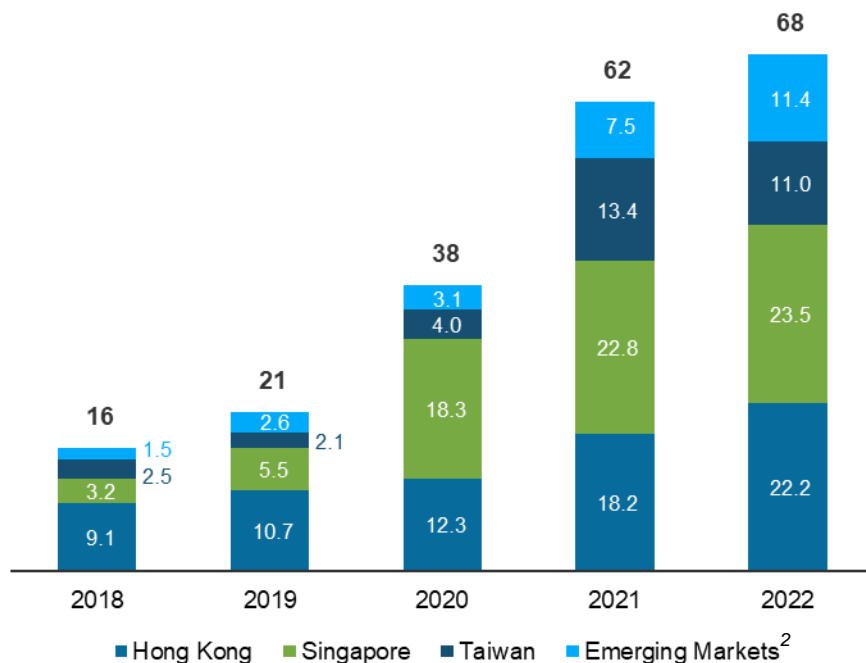
Notes:

- 1 All stats exclude Thailand, which was closed in Q4 2022
- 2 Average monthly unique users refer to the average of monthly unique users for the year
- 3 Annual product applications

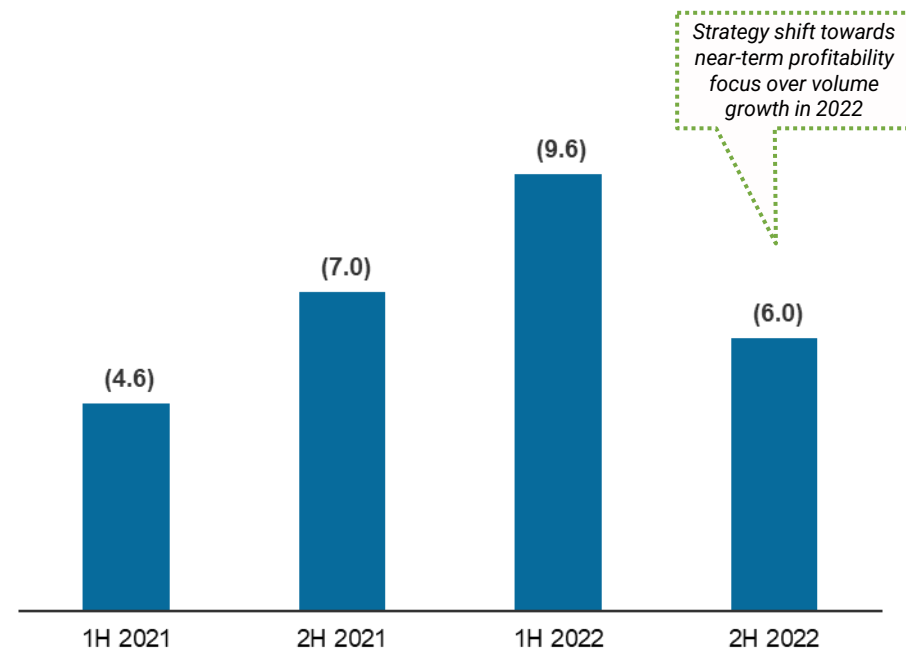
Accelerating Trend towards Digital Distribution of Financial Products Provides Growth Tailwinds

Strong growth trajectory in 2020/2021 supported by acceleration of digital distribution channels for financial products followed by shift in strategy in 2022 towards achieving near-term profitability

2018-2022 Revenue by Country (US\$M) ¹



2021-2022 Adjusted EBITDA (US\$M) ³



Notes:

1 2017-2020 audited financials in accordance with IFRS. 2021 and 2022 are based on unaudited financials

2 Emerging markets include Philippines, Malaysia, and Thailand market. We ceased our operations in Thailand in 2022

3 Semi-annual Adjusted EBITDA figures are based on non-IFRS measures, and unaudited. Adjusted EBITDA is defined as loss for year/period plus depreciation and amortization, interest income, finance cost, income tax expense, impairments of assets, equity-settled share option and share-based payment expenses, other long-term employee benefits expenses, employee severance expenses, transaction expenses, changes on fair value of financial instruments, gain on derecognition of convertible loan and bridge loan, unrealized foreign exchange loss minus government subsidies

Our Executive Officers and Board of Directors

Executive Officers



PRASHANT AGGARWAL

Chief Executive Officer
Joined in 2016

- Previously, Head of Commercial Products, Southeast Asia at Visa. Prior to that, American Express and Oracle



SHANNON MURPHY

Chief Technology Officer
Joined in 2020

- Previously Head of Technology for Financial Services ASEAN at AWS. Prior to that regional CTO at AIG, AXIS and ING



SHAUN KRAFT

Chief Financial Officer & Chief Operating Officer
Joined in 2015

- Previously CFO & COO at CMCC Global, Director at Perella Weinberg Partners in financial and strategic advisory, and M&A at Lazard



ROHITH MURTHY

Chief Product Officer
Joined in 2015

- Previously held various senior digital banking roles at Citibank, Standard Chartered Bank and Siam Commercial Bank

Board of Directors



PRASHANT AGGARWAL

CEO
MoneyHero Group



DEREK FONG

SVP, PCG Group



KENNETH CHAN

SVP, PCG Group



MARC SYZ

CEO, Managing Partner,
SYZ Capital



MARTIN BAUMANN

Managing Partner, Co-Founder,
CMCC Global

Our Group Leadership Team



SHRAVAN THAKUR

Group Co-Head of Commercial



SANDEEP KRISHNAMANI

Group Co-Head of Commercial



RUBY CHOU

Group Head of Marketing



KAMEEL VIJ

Group Head of People and Talent



TOM KAPELLER

Group Head of Insurance



NAWAZ IMAM

Group Head of Strategy



IVAN HO

Group Finance Director



KATE LEE

Group Head of Strategic Finance



LAURA HANNON

General Counsel



MIRIAM FRANKLIN

Portfolio Director



RAM KANESAN

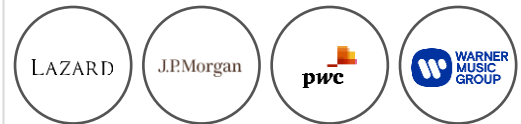
Senior Principal Engineer



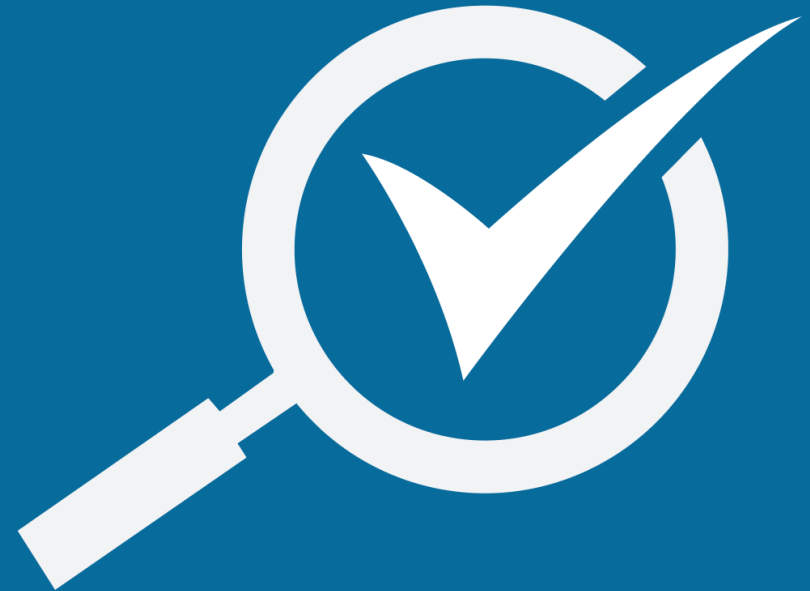
MEHMET AKTOP

Head of Business Operations

PROFESSIONAL EXPERIENCE OF TEAM



Thank you
for your time



Forward-Looking Statements

This communication includes “forward-looking statements” within the meaning of the United States federal securities laws with respect to the proposed business combination between CompareAsia Group Capital Limited (“the Company”), and Bridgetown Holdings Limited (“Bridgetown”) (the “Business Combination”). All statements other than statements of historical fact contained in this communication, including, but not limited to, statements as to future results of operations and financial position, objectives of management for future operations of the Company, market size and growth opportunities, are forward-looking statements. Some of these forward-looking statements can be identified by the use of forward-looking words, including “outlook,” “believes,” “expects,” “potential,” “continues,” “may,” “will,” “should,” “could,” “seeks,” “predicts,” “intends,” “trends,” “plans,” “estimates,” “anticipates” or the negative version of these words or other comparable words. All forward-looking statements are based upon estimates and forecasts and reflect the views, assumptions, expectations, and opinions of Bridgetown and the Company, which are all subject to change due to various factors including, without limitation, changes in general economic conditions. Any such estimates, assumptions, expectations, forecasts, views or opinions, whether or not identified in this communication, should be regarded as indicative, preliminary and for illustrative purposes only and should not be relied upon as being necessarily indicative of future results.

The forward-looking statements contained in this communication are subject to a number of factors, risks and uncertainties. Potential risks and uncertainties that could cause the actual results to differ materially from those expressed or implied by forward-looking statements include, but are not limited to, changes in business, market, financial, political and legal conditions; the timing and structure of the Business Combination; changes to the proposed structure of the Business Combination that may be required or appropriate as a result of applicable laws or regulations; the inability of the parties to successfully or timely consummate the Business Combination and the other transactions in connection therewith, including as a result of the risk that any regulatory approvals are not obtained, are delayed or are subject to unanticipated conditions that could adversely affect the combined company or the expected benefits of the Business Combination or that the approval of the shareholders of Bridgetown or the Company is not obtained; the risk that the Business Combination disrupts current plans and operations of Bridgetown or the Company as a result of the announcement and consummation of the Business Combination; PubCo’s inability to obtain or maintain the listing of its securities on Nasdaq following the Business Combination; failure to realize the anticipated benefits of Business Combination; risk relating to the uncertainty of the projected financial information with respect to the Company; the amount of redemption requests made by Bridgetown’s shareholders and the amount of funds available in Bridgetown’s trust account; the Company’s ability to attract new and retain existing customers in a cost effective manner; competitive pressures in and any disruption to the industry in which the Company and its subsidiaries (the “Group”) operate; the Group’s ability to achieve profitability despite a history of losses; and the Group’s ability to implement its growth strategies and manage its growth. You should carefully consider the foregoing factors and the other risks and uncertainties described in the “Risk Factors” section of PubCo’s registration statement on Form F-4 (the “Registration Statement”), the proxy statement/prospectus discussed below, Bridgetown’s periodic reports and other documents to be filed by PubCo or Bridgetown from time to time with the U.S. Securities and Exchange Commission (the “SEC”). These filings identify and address other important risks and uncertainties that could cause actual events and results to differ materially from those contained in the forward-looking statements. In addition, there may be additional risks that neither Bridgetown nor the Company presently knows, or that Bridgetown or the Company currently believes are immaterial, that could also cause actual results to differ from those contained in the forward-looking statements. Forward-looking statements reflect Bridgetown’s and the Company’s expectations, plans, projections or forecasts of future events and view. If any of the risks materialize or Bridgetown’s or the Company’s assumptions prove incorrect, actual results could differ materially from the results implied by these forward-looking statements.

Forward-looking statements speak only as of the date they are made. Bridgetown and the Company anticipate that subsequent events and developments may cause their assessments to change. However, while PubCo, Bridgetown and the Company may elect to update these forward-looking statements at some point in the future, PubCo, Bridgetown and the Company specifically disclaim any obligation to do so, except as required by law. The inclusion of any statement in this document does not constitute an admission by the Company nor Bridgetown or any other person that the events or circumstances described in such statement are material. These forward-looking statements should not be relied upon as representing Bridgetown’s or the Company’s assessments as of any date subsequent to the date of this document. Accordingly, undue reliance should not be placed upon the forward-looking statements. In addition, the analyses of the Company and Bridgetown contained herein are not, and do not purport to be, appraisals of the securities, assets or business of the Company, Bridgetown or any other entity.

Additional Information

This communication relates to the proposed Business Combination between the Company and Bridgetown. This document does not constitute an offer to sell or exchange, or the solicitation of an offer to buy or exchange, any securities, nor shall there be any sale of securities in any jurisdiction in which such offer, sale or exchange would be unlawful prior to registration or qualification under the securities laws of any such jurisdiction. The proposed Business Combination will be submitted to shareholders of Bridgetown for their consideration.

PubCo intends to file the Registration Statement with the SEC, which will include a preliminary proxy statement in connection with Bridgetown’s solicitation for proxies for the vote by Bridgetown’s shareholders in connection with the proposed Business Combination and other matters as described in the Registration Statement and a prospectus relating to the offer of the securities to be issued to the Company’s and Bridgetown’s shareholders in connection with the closing of the proposed Business Combination. Bridgetown and PubCo also will file other documents regarding the proposed Business Combination with the SEC.

After the Registration Statement has been filed and declared effective, Bridgetown will mail a definitive proxy statement and other relevant documents to its shareholders as of the record date established for voting on the proposed Business Combination. This communication is not a substitute for the Registration Statement, the definitive proxy statement/prospectus or any other document that Bridgetown will send to its shareholders in connection with the Business Combination. Bridgetown's shareholders and other interested persons are advised to read, once available, the preliminary proxy statement/prospectus and any amendments thereto and, once available, the definitive proxy statement/prospectus, in connection with Bridgetown's solicitation of proxies for its extraordinary general meeting of shareholders to be held to approve, among other things, the proposed transactions, because these documents will contain important information about Bridgetown, PubCo, the Company and the proposed Business Combination. Shareholders and investors may also obtain a copy of the preliminary or definitive proxy statement, once available, as well as other documents filed with the SEC regarding the proposed transactions and other documents filed with the SEC by Bridgetown, without charge, at the SEC's website located at www.sec.gov or by directing a request to Bridgetown. The information contained on, or that may be accessed through, the websites referenced in this document is not incorporated by reference into, and is not a part of, this document.

Participants in the Solicitation

Bridgetown, PubCo and the Company and certain of their respective directors, executive officers and other members of management and employees may, under SEC rules, be deemed to be participants in the solicitations of proxies from Bridgetown's shareholders in connection with the proposed transactions. Information regarding the persons who may, under SEC rules, be deemed participants in the solicitation of Bridgetown's shareholders in connection with the proposed transactions will be set forth in PubCo's proxy statement/prospectus to be filed with the SEC. You can find more information about Bridgetown's directors and executive officers in Bridgetown's annual report on Form 10-K for the fiscal year ended December 31, 2022 filed with the SEC on March 30, 2023. Additional information regarding the participants in the proxy solicitation and a description of their direct and indirect interests will be included in the proxy statement/prospectus when it becomes available. Shareholders, potential investors and other interested persons should read the proxy statement/prospectus carefully when it becomes available before making any voting or investment decisions. You may obtain free copies of these documents from the sources indicated above.

No Offer or Solicitation

This communication is for informational purposes only and shall not constitute an offer to sell or the solicitation of an offer to buy any securities pursuant to the proposed Business Combination or otherwise, nor shall there be any sale of securities in any jurisdiction in which the offer, solicitation or sale would be unlawful prior to the registration or qualification under the securities laws of any such jurisdiction. No offer of securities shall be made except by means of a prospectus meeting the requirements of Section 10 of the Securities Act of 1933, as amended.

Non-IFRS Financial Measure

This communication includes Adjusted EBITDA, a key non-IFRS financial measure used by the Company's management and board of directors in evaluating the Company's operating performance. Adjusted EBITDA is a non-IFRS financial measure defined as loss for year/period plus depreciation and amortization, interest income, finance cost, income tax expense, impairments of assets when the impairment is the result of an isolated, non-recurring event, equity-settled share option and share-based payment expenses, other long-term employee benefits expenses, employee severance expenses, transaction expenses including certain one-off audit and legal fees, changes on fair value of financial instruments, gain on derecognition of convertible loan and bridge loan, unrealized foreign exchange loss minus government subsidies. Adjusted EBITDA is presented for supplemental informational purposes only, should not be considered a substitute for financial information presented in accordance with IFRS and may be different from similarly titled non-IFRS measures used by other companies. Accordingly, Adjusted EBITDA has limitations as an analytical tool, and should not be considered in isolation or as substitutes for analysis of other IFRS financial measures, such as net loss and loss before income tax.