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About iFAST

iFAST Corporation Ltd is a leading wealth management services company founded in year 2000 and is headquartered in Singapore. The iFAST group of companies is also present in Malaysia, Hong Kong, India and China.

iFAST Financial Pte Ltd (Singapore) holds the Capital Markets Services Licence and Financial Advisers Licence issued by the Monetary Authority of Singapore. iFAST Singapore is also a CPFIS-registered Investment Administrator, a CDP Depository Agent, a Trading Member of SGX-ST and Clearing Member of CDP.

iFAST Corporation Ltd (Stock Code: AIY) was officially listed on the Mainboard of SGX-ST in December 2014. Our major corporate shareholder is SPH AsiaOne Ltd, the Internet arm of Singapore Press Holdings, Singapore's largest media group.

Leveraging on technology, tools and services, we help manage your investments in one place – efficiently, securely and online.

关于奕丰

成立于2000年, 奕丰集团有限公司 (iFAST Corporation Ltd, 下文简称“奕丰集团”) 是一家总部设于新加坡的领先财富管理服务公司。奕丰集团亦于马来西亚、香港、印度和中国设有业务据点。

奕丰金融 (新加坡) 私人有限公司持有新加坡金融管理局所发出的资本市场服务牌照及理财顾问牌照, 并且是公积金投资计划的注册投资管理人, 以及中央托收公司 (CDP) 的托收代理。奕丰新加坡也是新加坡交易所 (SGX-ST) 的交易会员 以及中央托收公司的结算会员。最近, 我们亦于2016年12月获取基金管理牌照。

奕丰集团 (股票代码: AIY) 于2014年12月正式在新加坡交易所主板上市。奕丰集团的主要企业股东之一为新加坡报业控股亚洲网 (SPH AsiaOne Ltd), 即新加坡传媒巨擘新加坡报业控股 (Singapore Press Holdings Ltd) 的网络业务分支。

我们亦充分利用科技、投资工具和服务, 协助客户有效、安全地在网上管理投资。



01 All-in-One Investment Platform

一体化的投资平台

iFAST simplifies the investment process with online administration, in-depth research and powerful FinTech tools that result in efficient transactions, enormous cost savings and flexibility. Through the iFAST platform, your financial adviser will be able to focus on offering you quality advice while everything else is taken care of.

PLATFORM WITH THE VARIOUS INVESTMENT TOOLS

Unit Trusts

Over 1000 funds managed by more than 60 global fund houses, extensive fund list for different payment modes such as CPFOA, CPFSA, SRS and Cash.

Exchange Traded Funds

Passively managed, diversified and low cost, with a place in every investor's portfolio.

Bonds

Enjoy the fixed and regular coupons. Retail versions have entry amounts as low as SGD1,000.

Stocks

The number one most common investment tool in Singapore. Transact stocks at one of the lowest processing fees in the market.

Discretionary Portfolio Management Solution (DPMS)

Let us manage your portfolio on a discretionary basis, so you do not need to be burdened with trade approvals. Rebalancing will be done automatically for you.

奕丰透过网上管理系统、深入的投资研究及强有力的金融科技工具将投资过程简单化, 让客户享有高效的交易服务、巨额的成本节省及灵活的投资操作。若您选择使用奕丰投资平台, 您的奕丰环球市场理财顾问便可在一切事宜都获得妥善处理的情况下, 专注于为您提供高质量的投资建议。

多样化的投资工具

单位信托

由逾60家环球基金公司发行的1000多只基金, 以及大量可通过公积金普通户头 (CPFOA)、公积金特别户头 (CPFSA)、退休储蓄计划 (SRS) 及现金等付款方式交易的基金。

挂牌基金

这一被动型、分散化且成本较低的投资产品, 可在各类投资者的投资组合中占有一席之地。

债券

定期享有固定的票息, 并以低至1000新元的金额开始投资零售债券。

股票

新加坡最常用的投资工具。享受以市面上最低的手续费交易股票。

全权委托投资组合管理方案 (DPMS)

让我们全权管理您的投资组合, 如此一来, 您便无需再为批准交易指示而烦恼。同时, 我们还会自动为您的投资组合进行比重还原。

02 What can iFAST do for you?

奕丰所提供的服务

ONE-STOP SOLUTION FOR YOUR INVESTMENT NEEDS

Have the flexibility to choose from a wide range of Unit Trusts, Exchange-Traded Funds, Bonds and Stocks to suit your investment needs. With the variety of investment tools and multi-currency products available, your financial adviser will be able to make holistic recommendations and construct the optimal portfolio for you, no matter what your investment objectives are.



WRAP ACCOUNT

A wrap account allows you to consolidate all investments into one single account and enjoy **free switching of your Unit Trusts**, as well as **lower transaction costs for other securities**. Through a wrap account, your financial adviser will be able to have an overall view of the portfolio, provide recommendations on a holistic level and manage the portfolio effectively. They can implement changes to your investments by diversifying into different products, allocating asset classes, switching funds or rebalancing portfolios.

Furthermore, with the financial advisory fee based on a percentage of your portfolio's performance, you can be assured your interests are aligned.



FEE TRANSPARENCY

We provide a competitive and transparent fee structure without a minimum lock-in period or surrender charge. This way, you know exactly what you're paying for.



24/7 ACCESSIBILITY

Moving across the globe? No problem. You can monitor your investments anytime, anywhere; view the latest valuation with daily updated fund prices, the entire transaction cycle, historical transactions, as well as fee information and account statements online.



ONLINE TRANSACTIONS

Respond quickly to drastic market movements by logging in to our secure website to approve or submit any necessary transactions. We make it convenient and efficient for you.



CONSOLIDATED DEALING AND REPORTING

Trade Unit Trusts, ETFs, Bonds and Stocks on one platform. It doesn't matter if they're from different fund houses or stock exchanges – we'll consolidate all instructions and send you the consolidated statement for your easy reference.



REGULAR SAVINGS PLAN (RSP)

If you are keen to start a disciplined approach to saving regularly, you can automate the process effortlessly online and dollar cost average your investments for better returns. With our RSP Special List, you can start investing from as low as \$100.



MULTI CURRENCY INVESTMENTS

We offer a broad range of securities in all major currencies including Singapore dollars (SGD), U.S. dollars (USD), Pound Sterling (GBP), Chinese Yuan Renminbi (CNY), Euro dollars (EUR), Hong Kong dollars (HKD), Swiss Francs (CHF), Japanese Yen (JPY), Australian dollars (AUD) and New Zealand dollars (NZD).



COST SAVINGS

iFAST is a CPFIS-registered Investment Administrators (IA) in Singapore. With us, you can enjoy more than 90% savings in CPF agent bank charges annually, halve your completion time for CPF transactions and receive consolidated statements for easy viewing.

满足您一切投资所需的一站式解决方案

享受从平台上多样化的单位信托、挂牌基金、债券及股票中，灵活挑选能满足您投资需求的产品。有鉴于平台上种类繁多的投资工具及多元货币产品，无论您设定的投资目标是什么，您的理财顾问都能在了解您的全面情况后作出推荐，并为您建立优化的投资组合。

包管账户

平台上的“包管账户”可让您在同一个账户之内，同时“包管”各类投资，并在不同投资产品之间进行转换时享有较低的交易成本费用。您的理财顾问也能通过“包管账户”全面审视投资组合并更有效地管理您的投资组合，如调整不同投资产品的配置比重、资产类别的配置、进行基金转换或投资组合的比重还原。

除此之外，有鉴于理财顾问是按您投资组合业绩表现的一定比例收取费用，所以您大可放心，因为您的利益与投资表现休戚与共。

透明的收费制度

平台的收费制度透明且具竞争力，亦不设投资锁定期或提前赎回罚金。有鉴于此，您可确切知道自己所支付的费用。

24/7全天候查看投资

穿行于全球各地？没问题！您无论何时、何地都跟进和监控您的投资表现，其中包括上网查看每日更新的基金价格及最新市场估值水平、整体交易过程、过往的交易记录、费用相关信息以及账户结单。

网上交易

面对瞬息万变的市场走势，投资者只需登入安全的网站，即可上网批准任何的基金交易指示——过程不但简单方便，更能节省时间。

综合交易和汇报

一站式的单位信托、挂牌基金、债券及股票交易平台。无论您投资于哪家基金公司或股票交易所的产品，我们都将整合您所有的买卖交易指示，并以综合报表的形式让您轻松参考。

定期储蓄计划 (RSP)

若您有意开始有纪律地进行定期储蓄，即可在平台上轻松设定自动化的定期投资程序，并运用平均成本法 (dollar cost averaging) 策略进行投资，从而获取更优异的回报。投资者也能透过精选基金名单，以低至100元的金额开始投资。

多元货币投资服务

平台为投资者提供以各大货币计价的一系列不同证券，其中就包括新元 (SGD)、澳元 (AUD)、人民币 (CNY)、欧元 (EUR)、英镑 (GBP)、港币 (HKD) 及美元 (USD)。

节省投资成本

奕丰是新加坡三名中央公积金投资管理人之。通过本平台进行投资，您每年将能够节省超过90%的公积金代理银行费用。此外，以公积金认购基金的交易指示也更快完成，您也能获得易于查阅的合并基金交易报表。





02 What can iFAST do for you?

奕丰所提供的服务

SUMMARY OF AGENT BANK CHARGES

银行代理费概要

TRANSACTIONS	NON-IA	iFAST	交易类别	成为投资管理人之前 (NON-IA)	奕丰平台
Per buy transaction	*\$2.50 per 1,000 units (or part thereof), subject to a maximum of \$25 per fund	\$2.50 flat	每笔认购交易	*每1,000单位(或不足1,000单位)收取2.50元, 每只基金最多收取25元	无论单位数量及基金数量多少, 均收取2.50元
Per sell transaction	*\$2.50 per 1,000 units (or part thereof), subject to a maximum of \$25 per fund	\$2.50 flat	每笔赎回交易	*每1,000单位(或不足1,000单位)收取2.50元, 每只基金最多收取25元	无论单位数量及基金数量多少, 均收取2.50元
Per fund switch (involves a sell then buy transaction)	*\$2.50 per 1,000 units (or part thereof), subject to a maximum of \$25 per fund + *\$2.50 per 1,000 units (or part thereof), subject to a maximum of \$25 per fund	No agent bank charges incurred	每次基金转换(即在赎回一基金后, 认购另一基金)	赎回: *每1,000单位(或不足1,000单位)收取2.50元, 每只基金最多收取25元。 + 认购: *每1,000基金单位(或不足1,000单位)收取2.50元, 每只基金最多收取25元	不设代理费
Quarterly service charge	\$2.00 per fund	\$2.00 flat	每季度服务费用	*每只基金收取2.00元	不论基金数量多少, 均收取2.00元
*Based on average agent bank charges			*基于代理银行的平均收费		

02 What can iFAST do for you?

奕丰所提供的服务



EXAMPLE OF COST SAVINGS

	TRANSACTION	TRANSACTIONING WITH NON-IA DISTRIBUTOR	TRANSACTIONING WITH iFAST	COST SAVINGS
BUY	You invest \$10,000 each into 5 funds. Each fund is priced at \$1.	You will be paying \$25 for each fund Total cost for 5 funds at point of transaction: \$125 Quarterly Service Charge: \$10	Total cost for 5 funds at point of transaction: \$2.50 Quarterly Service Charge: \$2	98% savings 80% savings
		Total cost that year: \$165	Total cost that year: \$10.50	Total savings that year: 94%
SELL	You sell 5 funds each worth \$10,000. Each fund is priced at \$1.	You will be paying \$25 for each fund Total cost for 5 funds at point of transaction: \$125	Total cost for 5 funds at point of transaction: \$2.50	98% savings
		Total cost that year: \$125	Total cost that year: \$2.50	Total savings that year: 98%
SWITCHING	You switch \$10,000 of 1 fund into another. Each fund is priced at \$1.	Sell: You will be paying \$25 Buy: You will be paying \$25	No agent bank charges incurred	
		Total cost: \$50	Total cost: \$0	Total savings that year: 100%
REGULAR SAVINGS PLAN	You do an RSP transaction of \$1,000 into 5 funds every month for 1 year. Each fund is priced at \$1.	You will be paying \$12.50 a month	You will be paying \$2.50 a month	
		Total cost of RSP transaction that year: \$150	Total cost of RSP transaction that year: \$30	Total savings that year: 80%

费用节省概要

	交易	通过“非投资管理人(Non-IA) ” 状态分销商进行交易	通过奕丰平台进行交易	节省费用
认购	您分别在5只基金中各投资了10,000元， 每只基金的价格均为1元。	按每1000个单位2.50元计 交易时，5只基金共所收取的费用：125元 每季度服务费：10元	按每项交易计：2.50元 每季度服务费：2元	节省98% 节省80%
		全年总费用：165元	全年总费用：10.50元	全年总共节省：94%
赎回	您售出了5只各值10,000元的基金， 每只基金的价格均为1元。	您需要为每只基金支付25元 交易时，5只基金共所收取的费用：125元	交易时，5只基金共收取：2.50元	节省 98%
		年度总费用：125元	年度总费用：2.50元	全年总共节省：98%
转换	您将一只价值10,000元的基金转换到另 一只基金，两只基金的价格均为1元。	赎回：您需付25元 认购：您需付25元	不设代理费	
		总费用：50元	总费用：0元	全年共节省：100%
定期储 蓄计划 (RSP)	在定期储蓄计划(RSP)下，您每月投资 1,000元到5只基金中。基金价格均为1元。	每月您需支付：12.50元	每月您需支付2.50元	
		全年定期储蓄计划总交易费用：150元	全年定期储蓄计划总交易费用：30元	全年共节省：80%

03 Our Partners

我们的合作伙伴

Here are some of our industry partners:
以下是我们的部分行业合作伙伴:

Fund Managers & ETF Providers 基金公司与挂牌基金供应商

Aberdeen Asset Management Asia Limited
AllianceBernstein (Singapore) Ltd. ("ABSL")
Allianz Global Investors Singapore Ltd
Amundi Luxembourg S.A.
APS Asset Management Pte Ltd
Aviva Investors Asia Pte Ltd
BlackRock (Singapore) Limited
BNP Paribas Asset Management
BNY Mellon Investment Management Singapore Pte. Limited
CIMB-Principal Asset Management (S) Pte Ltd
Columbia Threadneedle Investments (OEIC)
Deutsche Asset Management S.A.
Deutsche Noor Islamic Funds plc
Eastspring Investments (Singapore) Limited
Fidelity International
First State Investments (Singapore)
Franklin Templeton Investments
Fullerton Fund Management Company Ltd
Henderson Global Investor (Singapore) Limited
HSBC Global Asset Management (Singapore) Limited
J.P. Morgan Asset Management
Legg Mason Asset Management Singapore Pte Ltd
Lion Global Investors Limited
Manulife Asset Management (Singapore) Pte Ltd
Maybank Asset Management Singapore Pte Ltd

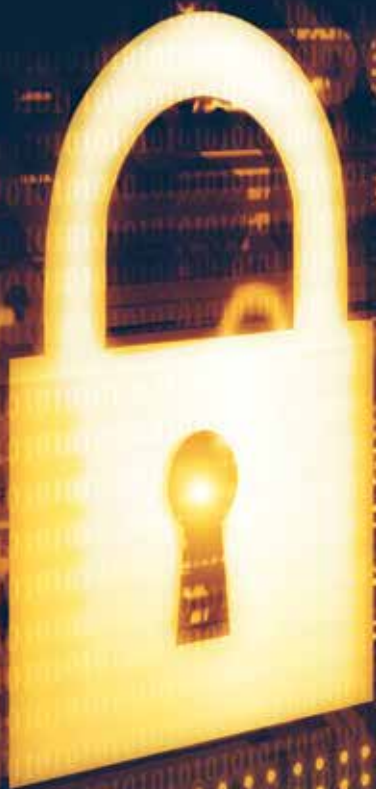
Natixis Global AM (Natixis Investment Managers)
Neuberger Berman
Nikko Asset Management Asia Limited
NN Investment Partners
Phillip Capital Management
PIMCO Funds: Global Investors Series plc
PineBridge Investments Singapore Limited
RHB Asset Management Pte Ltd
Schroder Investment Management
UBS Asset Management (Singapore) Ltd
UOB Asset Management
Wells Fargo Funds Management LLC

... and more!
... 及更多!



04 Safety of Your Assets

资产安全保障



SAFETY OF YOUR ASSETS

iFAST Financial Pte Ltd is licensed by the Monetary Authority of Singapore (MAS) to provide custodial services for securities. The provision of custodial services includes the safeguard and administration of client assets. In doing so, iFAST has to adhere to stringent regulatory requirements, with duties such as:

- Keeping clients' securities and monies segregated from the company's;
- Handling of clients' securities and monies received; and
- Provision of contract notes and account statements.

Your securities and monies will be kept in our client trust accounts, which are used to facilitate transactions. We have in place strict policies and procedures including risk management, internal audit and compliance, to provide a safe and reliable transaction platform for our clients.

资产安全保障

奕丰金融私人有限公司持有新加坡金融管理局 (Monetary Authority of Singapore, MAS) 颁发的牌照, 可为客户提供证券托管服务, 服务内容包括维护和管理客户资产。为此, 奕丰金融必须遵守严格的监管要求并履行以下职责:

- 将客户的证券和资金与公司本身的证券和资金分开打理;
- 妥善打理客户投资的证券与交付的投资资金; 及
- 提供成交单据和账户结单。

您的证券和资金将被存放在我们的客户托管账户内, 该账户亦用于执行证券交易。此外, 我们还制定了风险管理、内部审计及合规审查等方面的严格政策和运作流程, 从而为客户提供一个安全可靠的交易平台。

05 Our Regional Presence

我们的区域业务据点





SINGAPORE

- iFAST Corp was founded in year 2000 and is headquartered in Singapore.
- iFAST Financial Pte Ltd (Singapore) holds the Capital Markets Services Licence and Financial Advisers Licence issued by the Monetary Authority of Singapore. iFAST Singapore is also a CPFIS-registered Investment Administrator, a CDP Depository Agent and a Trading Member of SGX-ST and Clearing Member of CDP.

HONG KONG

- iFAST Corp expanded into Hong Kong in 2007.
- iFAST Financial (Hong Kong) Ltd and iFAST Platform Services (HK) Ltd hold the SFC Type 1 and Type 4 Licences for dealing and providing investment advice, while iFAST Financial (HK) also holds the Type 9 Licence for asset management.
- iFAST Securities (HK) Limited holds the Type 1 (Dealing in Securities) licence issued by the SFC, and is also a participant of The Stock Exchange of Hong Kong Limited (SEHK) and Hong Kong Securities Clearing Company Limited (HKSCC).

MALAYSIA

- iFAST Corp entered the Malaysia market in 2008, and iFAST Capital Sdn Bhd (Malaysia) now holds the Capital Market Services Licence, and is an FIMM registered Institutional Unit.

INDIA

- In 2009, we launched iFAST Financial India Pvt Ltd (India), an AMFI registered Mutual Fund Distributor.

CHINA

- In 2014, iFAST Corp expanded into China, and iFAST Financial Limited (China) holds a Funds Distributor Qualification awarded by the China Securities Regulatory Commission (CSRC).

Since our founding in year 2000, iFAST has grown rapidly in Singapore and the region with more than 230,000 clients and Assets under Administration (AUA) of S\$7.16 billion as of end September 2017.



新加坡

- 奕丰集团成立于2000年，总部设在新加坡。
- 奕丰金融私人有限公司（新加坡）持有新加坡金融管理局颁发的资本市场服务牌照和理财顾问牌照，同时奕丰新加坡也是公积金投资计划的注册投资管理人士，以及中央托收公司（CDP）的托收代理。此外还是新加坡交易所（SGX-ST）的交易会员及中央托收公司的结算会员。

中国香港

- 奕丰集团于2007年将业务拓展至中国香港。
- 奕丰金融（香港）有限公司及奕丰平台服务（香港）有限公司持有香港证券及期货事务监察委员会（证监会）颁发的第一类和第四类牌照，可执行证券交易及提供投资咨询服务。此外，奕丰金融（香港）有限公司另持有证监会颁发的第九类（资产管理）牌照。
- 奕丰证券（香港）有限公司持有证监会颁发的第一类（证券交易）牌照，同时也是香港联合交易所（SEHK）和香港中央结算有限公司（HKSCC）参与者。

马来西亚

- 奕丰集团于2008年进军马来西亚市场，奕丰资本私人有限公司（马来西亚）（iFAST Capital Sdn Bhd）现持有马来西亚证监会颁发的资本市场服务牌照，并注册成为马来西亚投资管理联合（FIMM）的机构成员。

印度

- 我们于2009年成立了奕丰金融印度私人有限公司（iFAST Financial India Pvt Ltd），成为印度共同基金协会（AMFI）注册的共同基金分销商。

中国

- 奕丰集团于2014年将业务拓展至中国内地，奕丰金融有限公司（中国）持有由中国证券监督管理委员会（CSRC）颁发的基金分销商资质。

奕丰集团自2000年成立以来在新加坡和亚洲地区发展迅速，截至2017年9月底，集团客户超过23万名，行政管理资产规模达7.16亿美元。





06 In Support of Healthy Living and Charity Causes

支持健康生活及慈善事业

Our role in the community is of great importance to us. iFAST is committed to playing an active role in sporting and community-driven activities as well as supporting our employees and business partners in participating in charity events across the region.

社会角色对我们而言非常重要。因此，奕丰集团致力于在体育和社区活动中扮演一个积极的角色，同时支持我们的员工和商业伙伴参与区域慈善活动。



06 In Support of Healthy Living and Charity Causes

支持健康生活及慈善事业

Challenge for Children

Co-organised with Students Care Services in 2016 and 2017, this charity fundraising event aimed to garner greater awareness for marginalised youths and provide interaction opportunities for the SCS students to learn to carry themselves in a positive manner.

iWALK Oxfam Trailwalker

This is an annual charity endurance walk of 100km aimed at raising funds to alleviate poverty and injustice. Beginning in 2011 with a team of four, our commitment to this cause has grown steadily to 76 walkers (wealth advisers and iFAST staff) completing the 2016 Oxfam Trailwalker Brisbane.

iFAST Metro Race

In 2013, we sponsored the first ever night orienteering race in Hong Kong's Central Business District. The proceeds of the race were donated to Unleash Foundation to develop the potential and capabilities of youths with physical disabilities.

Challenge for Children

奕丰金融与Students Care Services (简称“SCS”, 学生辅导会) 在2016和2017年携手举办的慈善筹款活动, 旨在提高社会对边缘化青少年的认知, 并为SCS的学生们提供与他人互动的机会, 从中学习积极的处事态度。

iWALK Oxfam Trailwalker (乐施毅行者)

每年一度的100公里耐力慈善竞走活动, 旨在筹集资金用于减少贫困和社会不公。奕丰自2011年起开始参与该活动, 当时仅有四人参加。不过, 由于我们竭诚致力于支持该活动, 到2016年时, 完成乐施毅行者布里斯班活动的人数已稳步增至76人 (包括财富顾问和奕丰员工)。

iFAST Metro Race (奕丰城市定向赛)

2013年, 奕丰金融冠名支持了首场香港中央商务区夜间定向赛跑, 并将赛事所筹得的款项捐赠给Unleash Foundation (骋志发展基金), 用于培养残疾青少年的潜能。





07 Dedicated Support

奕丰团队的鼎力支持



You and your financial adviser can rely on a dedicated team of customer service personnel to meet your needs. We strive to provide the finest all-round support, enabling your financial advisers to focus on building enduring relationships and providing quality service and advice to you.


奕丰旗下专属的客户服务团队将为您和您的理财顾问提供鼎力支持, 以满足您的一切所需。我们将竭尽所能提供最佳的全方位服务, 让您的理财顾问能够专注于与您建立长远的客户关系并为您提供优质的服务与建议。





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