

Shao Bank -

LOOKING

TO THE FUTURE &

FINANCIAL INDEPENDENCE

Shao Bank -

OUR VISION, MISSION & VALUES

VISION

To be a bank of high reputation and have world-class customer service

MISSION

Our vision is to provide exceptional value for our partners and customers

VALUES

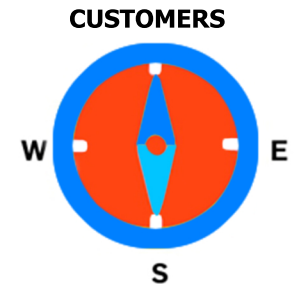
Excellence

Professionalism & Efficiency

Development of new technologies

Shao

IS A UNIVERSAL,
TECHNOLOGY - DRIVEN BANK FOCUSED
ON SERVING CUSTOMERS AROUND THE WORLD



OUR BUSINESS PROPOSAL

01

BONDS

02

DEPOSIT
TRANSACTIONS

03

LENDING

04

INSURANCE

05

SETTLEMENT
TRANSACTIONS

06

BUSINESS
NETWORK

07

TOKEN SYSTEM

08

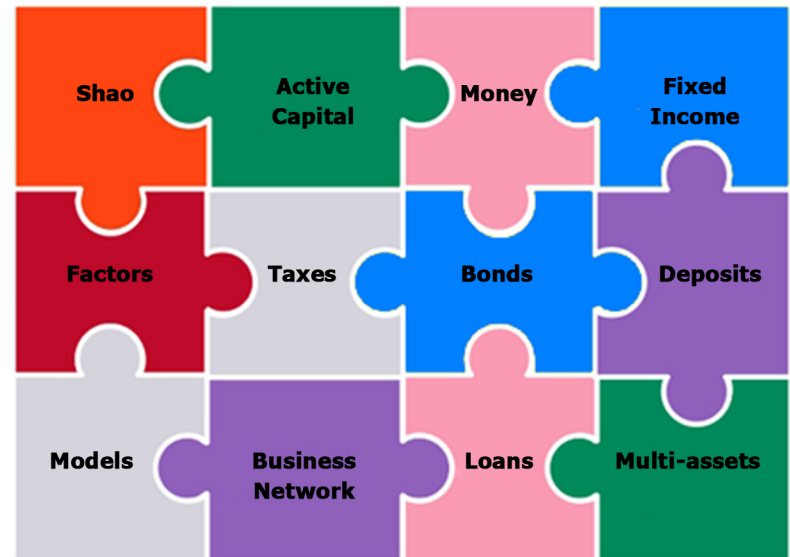
MARKETPLACE

We offer a range of options, from individual building blocks to fully customised solutions

Building Blocks



Ready-made Portfolios



Shao's concept is to develop new technologies and introduce innovative ideas

Digital Banking

- 1** **Bonds** - weekly passive income
- 2** **Loans** - take out a loan for any purpose
- 3** **Deposits** - fixed monthly income
- 4** **Finance** - transfer funds via Shao card

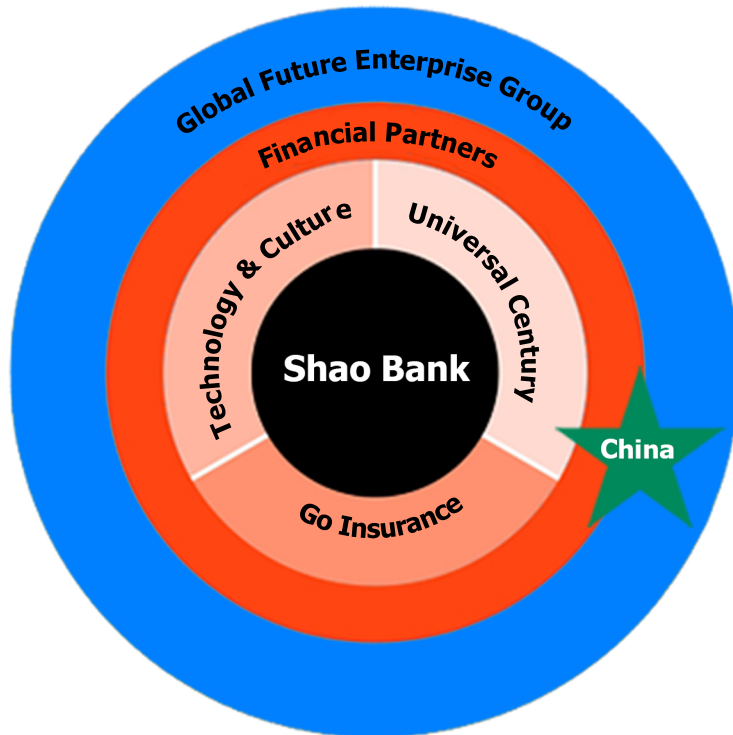
Business

- 1** **10 - tier** rewards system
- 2** Instant **HK\$ and Token** deposits into your balance

Careers

- 1** Opportunity to become a digital marketer for the bank
- 2** Marketplace with cash rewards

Ecosystem. Shao Bank – a subsidiary of Global Future Enterprise Group Corporation



Global Future's activities include banking, insurance, investment, advertising, education, energy and culture

The corporation has earned the respect and recognition of thousands of clients and investors who have saved and grown capital through its help. Since Shao is part of the corporation, we can confidently say that we have 17 years of experience in the banking and investment industry



Global Future Enterprise Group

A corporation that has been growing successfully since 2006 and controls all of its subsidiaries



Financial Partners

A company with a 35-year history of providing wealth management services to businesses and individuals



Global Future Technology and Culture

A high-tech Class-A enterprise actively cooperating with the Chinese Academy of Sciences



Go insurance

An insurance company offering a wide range of insurance programmes, fully owned by Financial Partners



Universal Century

An advertising company, organiser of the International Global Research and Development Forum

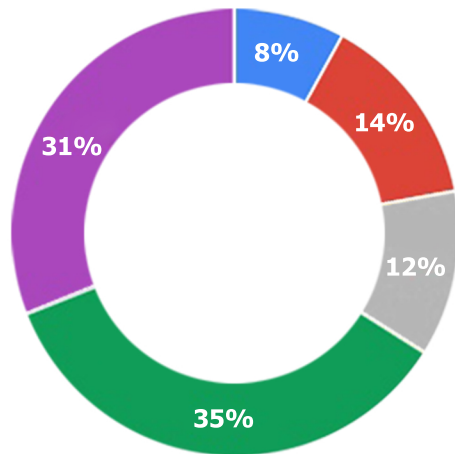


Shao

A high-tech bank, coordinating the entire ecosystem of the corporation and ensuring its steady growth and development

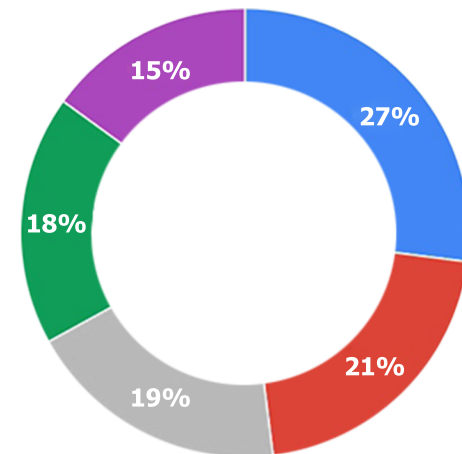
Shao Bank makes extensive use of innovation for ease of service

Corporate share of financial turnover (2023)



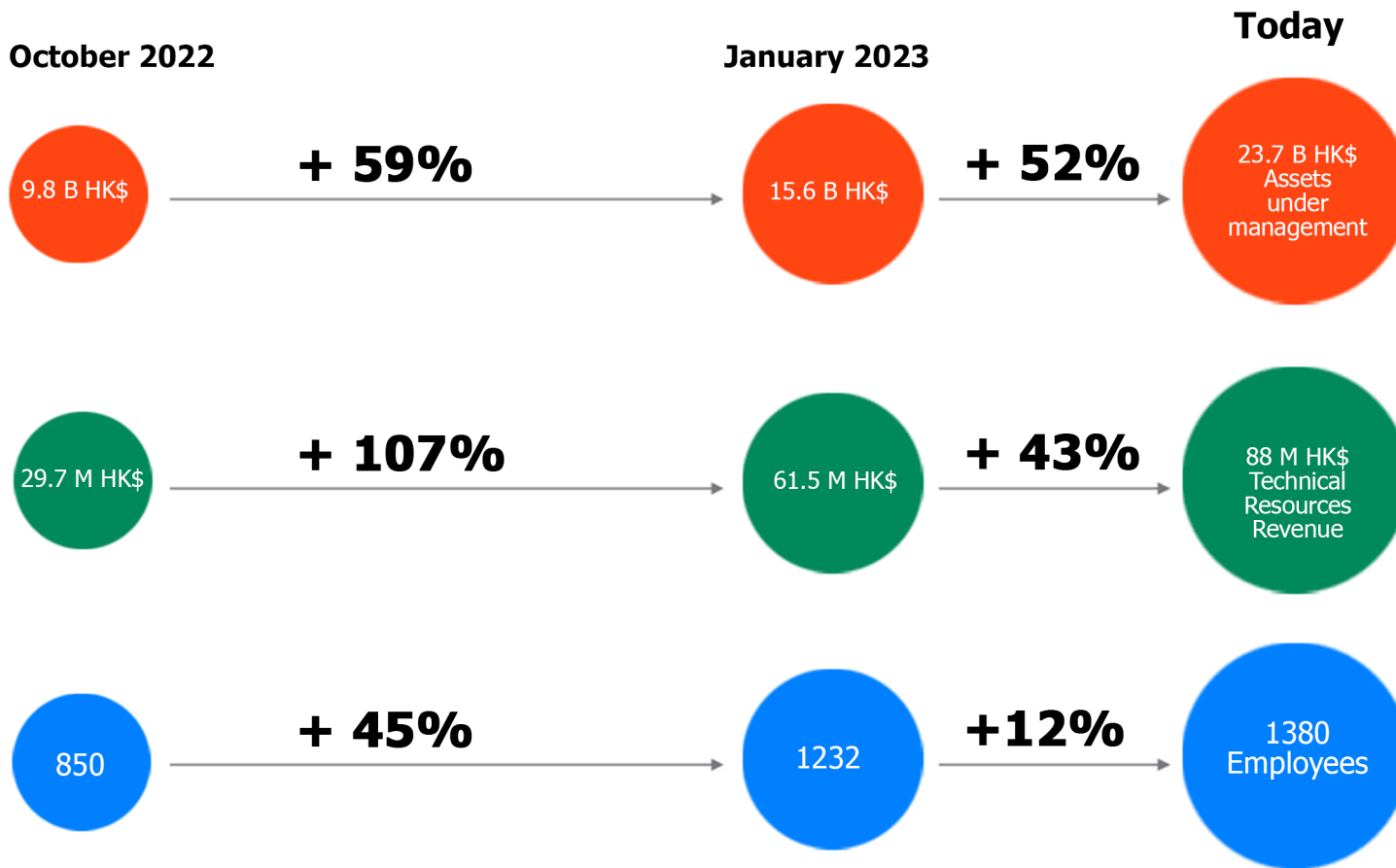
8% Universal Century, 14% Go Insurance, 12% Global Future Technology and Culture, 35% Financial Partners, 31% Shao Bank

Popularity of the bank's products and services for customers (2023)



27% Bonds, 21% Loans, 19% Deposits, 18% Business Network, 15% Marketplace

Growth, efficiency and operational excellence



Shao makes extensive use of innovations for ease of service, financial support and customer profit maximisation

1 ■ The bank optimises costs and offers profitable investments

2 ■ Actively expands and offers lucrative bonus programmes

3 ■ Supports businesses with loans at favourable rates

4 ■ Modern digital banking designed for customer convenience

5 ■ Consultants always offer comprehensive solutions for clients



Today, **Shao** finances most of the micro-loan outlets in Hong Kong and ensures the stable development of the corporation in China and worldwide

Shao Bank is a member of the association of banks in Hong Kong and a member of the compulsory deposit insurance system in the PRC



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Bonds

Business model - P2P (Peer-to-Peer)

Striving for stable yield with the lowest risk

Bonds

Fixed income securities issued by the bank to finance its operations and development of the entire Global Future Enterprise Group ecosystem

1

Bondholder

An investor who purchases securities. Bondholders essentially become creditors of the bank and receive interest payments on the nominal value of the bonds

2

Interest Payments

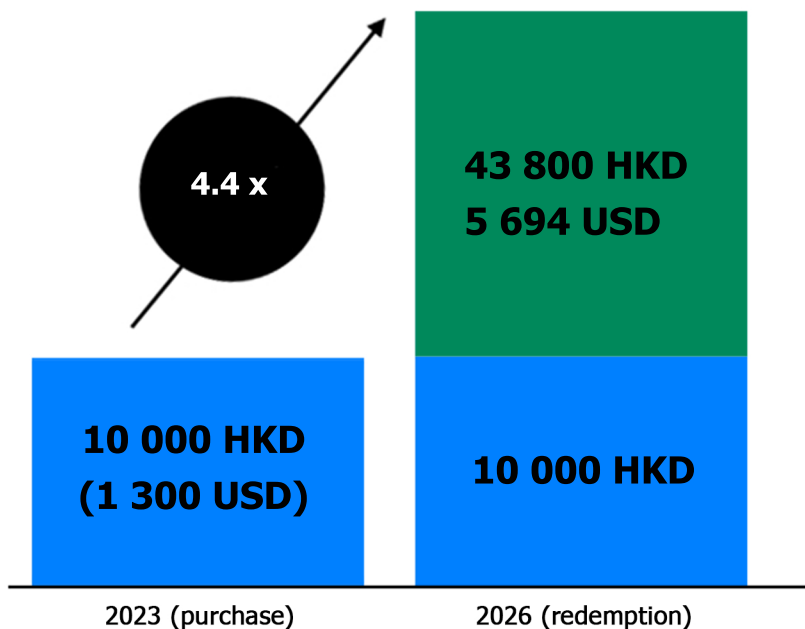
Cash payments of income to bondholders from the organisation. Shao pays profits weekly for 3 years according to the "Bond Purchase Agreement"

3

A "Bond Purchase Agreement" eliminates risk for customers and makes investing in securities a safe and conservative investment

Bondholder benefits: BB 1720

■ Net Profit
■ Investments



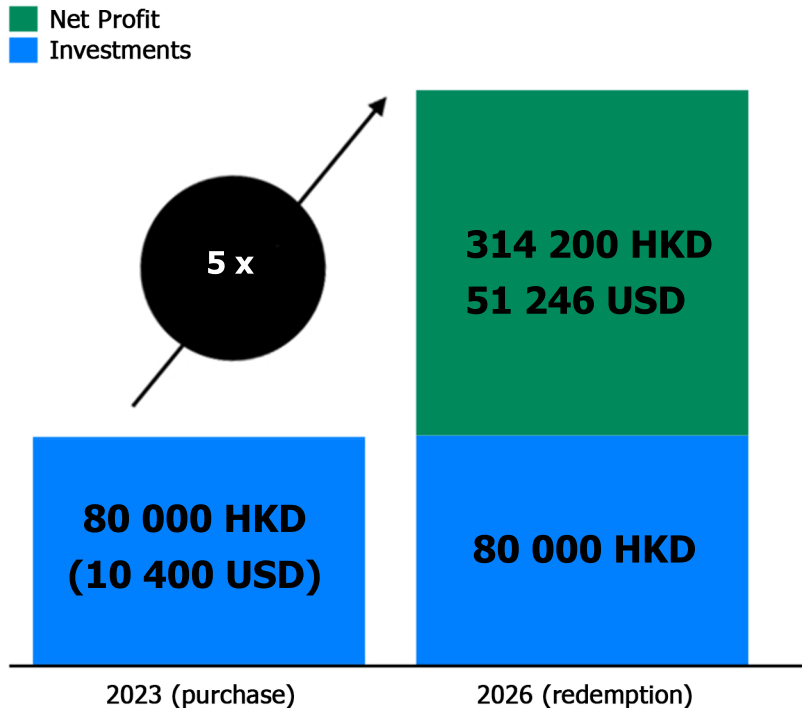
Passive income

Day	0.40%	40 HKD	5.20 USD
Week	2.8%	280 HKD	36.40 USD
Month	12%	1 200 HKD	156 USD
Year	146%	14 600 HKD	1 898 USD
Whole term	438%	43 800 HKD	5 694 USD

Under no circumstances will the bank be able to unilaterally change the order or amount of payments.

A "Bond Purchase Agreement" eliminates risk for customers and makes investing in securities a safe and conservative investment

Bondholder benefits: AA 3391



Passive income

Day	0.45%	360 HKD	46.80 USD
Week	3.15%	2 520 HKD	327.60 USD
Month	13,5%	10 800 HKD	1 404 USD
Year	164.25%	131 400 HKD	17 082 USD
Whole term	492.75%	314 200 HKD	51 246 USD

Under no circumstances will the bank be able to unilaterally change the order or amount of payments

How to make money with bonds

1

Open a personal digital banking account on Shao Bank's website. It's free and takes 5 minutes

2

Using the P2P (Peer-to-Peer) business model, purchase bonds directly in digital banking without intermediaries

3

Download the nominal certificate and bond purchase agreement onto your device from digital banking

4

Receive a steady, passive income each week onto your Shao card balance, with profits available for withdrawal at any time

5

Want more? Recommend the bank's bonds to your friends and associates. Become a Digital Marketer and get instant profit from selling the bonds in your business network, and you will also earn Tokens

Invest in securities and earn passive income. Bonds can be bought by residents of any country for a stable and conservative source of income

Place a deposit for 1 to 10 years at 11.5% p.a.

Deposits – a conservative way to preserve and increase your capital



Make a deposit/withdraw profit in digital banking



Profits are credited to your Shao card balance - monthly. Deposit from as little as HK\$800



Investors are free to choose the deposit amount and term



The interest rate exceeds the inflation rate in most countries



The bank participates in the deposit insurance system and guarantees the safety of investments



Shao Bank - a service that makes investing even easier

Do you have a goal? Go for it! With Shao Bank, you can make any dream come true without limitations: build a house, open a business, go on a trip or do anything else your heart desires

Three types of loans for private individuals and legal entities:

① Mortgage Loan

② Consumer Loan

③ Business Loan

The maximum loan amount is subject to the customer's income and credit history

- Amount from HK\$200,000
- Term from 1 year
- Interest rate – 9%

- Amount from HK\$8,000
- Term from 1 year
- Interest rate – 16.5%

- Amount from HK\$1M
- Term from 1 year
- Interest rate – 14.5%

To apply for a loan, register for digital banking and fill out the loan form, a decision on the application will be made within 24 hours

With Go Insurance, you can easily retain confidence in the future

Insurance Policy

You will discover a peaceful and prosperous life regardless of the circumstances. Go Insurance provides financial support for you and your family, no matter what happens



Health and Life Insurance

Protect yourself against the risks of death or disability: handicap, injury, critical illness



Business Insurance

The company will indemnify the business in the event of force majeure, bad faith of partners or bankruptcy



Account Insurance

Rest assured that you will get back the finances in your bank accounts, even if fraudsters gain access to them



Go Insurance's total insurance fund amount – **HK\$80M.**

Learn about the conditions and all types of insurance or take out a policy on the

Go Insurance website: www.goinsurance.asia

Digital Banking – a Shao Bank customer account

Digital Banking Options	The benefits of digital banking
Deposit/withdrawal via Shao card	Simple, intuitive interface
Open Deposits	All the features of the bank on your phone or desktop
Purchase Bonds	High levels of security to protect funds and personal data
Accrual of profit on deposits and bonds	Available 24/7, no holidays or weekends
Transfer of funds to other bank customers	Monitoring and analysis of financial transactions by history and charts
Accrual of business network earnings	Connect with a consultant using the Ticket system
Accrual of Tokens via the business network	
Purchase money cases in Shao Marketplace	

Open your digital banking to access all the bank's features

| Registration | Verification | Bank Card | Investments/Business | Profit

Why You Can Trust Shao Bank

The bank is actively building its scientific and technological base, enhancing the professionalism of its employees, and implementing innovations and world-class quality standards in order to offer the best products and services in its field

Qualified Technical Support

Consultants work around the clock, respond quickly and offer comprehensive solutions to customers' queries

Modern Digital Banking

For people who keep up with the times. Monitor your deposits and the movement of your finances in real time

Profitable Products

Shao optimises costs, does not operate through intermediaries and offers its clients favourable investment rates

Profitable Business & Careers

Shao is actively expanding and generously sharing profits with customers who help build a business network



Shao Bank is a universal, high-tech bank focused on providing remote banking services to customers worldwide. It provides loans, bonds and deposit services to individuals and legal entities. It is part of the Global Future Enterprise Group and is based in Hong Kong. Shao is a member of the mandatory deposit insurance system in the PRC. The bank processes customers' personal data in accordance with the Personal Data Protection Law of the PRC

A loyalty programme for active and ambitious marketers

Business with Shao Bank

Your Shao bank card is automatically credited with 20% of partner bond purchases over 10 levels:

7%

on level 1
open to all

3%

on level 2
700 T value

2,5%

on level 3
2100 T value

2%

on level 4
3500 T value

1,5%

on level 5
7000 T value

1%

on level 6
10500 T value

1%

on level 7
13500 T value

1%

on level 8
17000 T value

0,5%

on level 9
20500 T value

0,5%

on level 10
24000 T value

Share your referral link and watch your income grow by creating a business network. Control your network of existing partners and invite new ones to increase your earnings

Tools in digital banking:

- referral tree of partners over 10 levels
- information about all investments in the business network
- partner contract information
- graphs and statistics on business network returns
- profit accrual history and Tokens
- materials for working with partners

Build your career and receive tokens

Tokens can be spent profitably in Shao Marketplace

**T-Balance – a bonus account in digital banking.
It is replenished when partners buy bonds**

7%

on level 1
1 HK\$ x 12

3%

on level 2
1 HK\$ x 12

2,5%

on level 3
1 HK\$ x 12

2%

on level 4
1 HK\$ x 12

1,5%

on level 5
1 HK\$ x 12

1%

on level 6
1 HK\$ x 12

1%

on level 7
1 HK\$ x 12

1%

on level 8
1 HK\$ x 12

0,5%

on level 9
1 HK\$ x 12

0,5%

on level 10
1 HK\$ x 12

You can use the Tokens you receive in 2 ways:

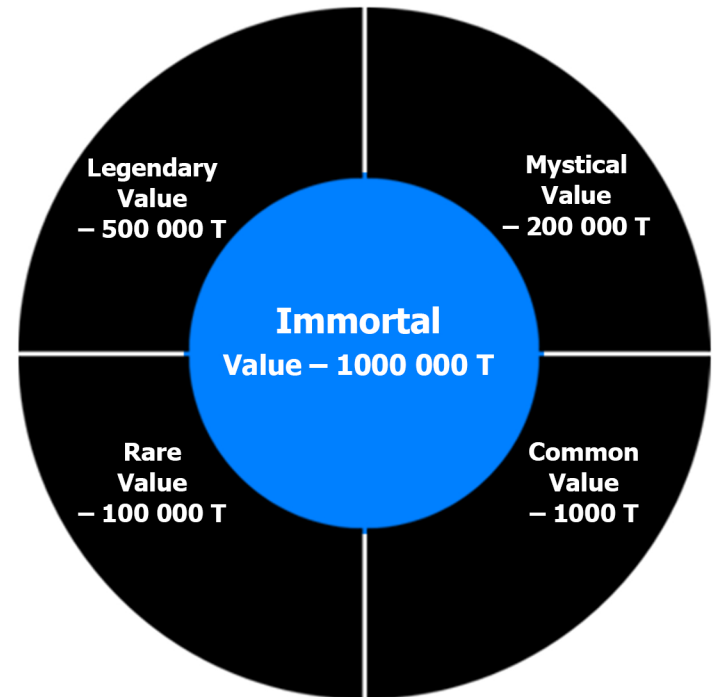
- open new levels in the loyalty programme to increase the number of financial rewards and Tokens received in the future
- buy cases with cash rewards on the Shao marketplace in digital banking

Buy Cases & Receive HK\$ on your Shao Card

Accumulate Tokens to buy reward cases

Immortal	Reward between HK\$12,000 and HK\$36,000 For those who make the most of the opportunities available
Legendary	Reward between HK\$6,000 and HK\$12,000 For those who build a successful career with Shao
Mystical	Rewards between HK\$2,400 and HK\$4,800 For those who work hard with partners
Rare	Rewards between HK\$800 and HK\$2,400 For novice digital bank marketers
Common	Rewards between HK\$4 and HK\$40 For those who explore and test the possibilities

The cash reward is instantly credited to the balance of your Shao card



Receiving gifts is always a pleasure! With the Tokens you earn, you can buy any Rewards Case – Check out the Marketplace in your digital banking

Since its inception, Shao has actively pursued a path of development: introducing modern technologies, automating processes, improving the quality of service

August 2022

Formation of a legal framework before opening the bank

September 2022

Securing the rights and legitimate interests of lenders and borrowers

October 2022

Accumulation of macro-prudential capital buffers to cover potential losses

November 2022

Finalise provisions of Shao Bank's regulations, taking into account proposals received from market participants as part of the preparation of internal calculation methodologies

December 2022

Improvement of approaches to income assessment provided for by the current regulations



February 2023

Plan to increase accounting integration in the bank to speed up lending decisions

April 2023

Plan to use various alternative performance data to help better assess clients' circumstances

June 2023

Plan to increase financial literacy about digital assets for clients

September 2023

Plan to improve and expand the calculation mechanism

December 2023

Plan to develop remote ways of transferring the information required for calculation

The bank won't stop there. Shao's goal – is to create a sustainable financial system that can flexibly adapt to the needs of its customers

February 2024

Plan to increase the bank's operational efficiency through internal optimisation and automation of business processes

June 2024

Plan to develop a system of customer analytics based on internal and external data, including Big Data

November 2024

Plan to personalise services by identifying and anticipating the needs of specific clients

February 2025

Plan to build our resource base by focusing on growing our bond portfolio and customer deposits

May 2025

Plan to expand the range of financial services for businesses and individuals



August 2025

Plan to increase the number of transactions available online

December 2025

Plan to expand remote service channels for investors and borrowers

February 2026

Plan to ensure an optimal balance between the bank's profitability and the level of risks

June 2026

Plan to implement a risk management system in order to identify, measure and control risks

November 2026

Plan to improve pricing by differentiating tariffs depending on the country, channel and customer service history

Shao has a step-by-step development strategy that we rely on in our work to achieve global objectives together with our customers

February 2027

Plan to expand opportunities to raise capital from investors

June 2027

Plan to improve the incentive and training system for the bank's employees

November 2027

Plan to ensure maximum staff involvement in the improvement of service quality, and we plan to establish an institution of personal managers

March 2028

Plan to form a strong and ambitious international team of a new quality

October 2028

Plan to reduce our physical presence and develop a sustainable remote service system



March 2029

Plan to achieve above-market profitability (annual ROE of at least 15% on deposits)

October 2029

Plan to implement additional cyber security enhancements, taking into account current developments in the market

July 2030

Plan to strengthen our position as a recognisable, reliable, modern and customer-oriented bank

July 2031

Plan to become one of the top three technological leaders among Hong Kong banks

April 2032

Plan to achieve an esteemed global reputation in finance, investment and banking

Looking to the future: investing in strategic growth factors and sustainability of the Shao ecosystem

Growth factors

Lending

Investment

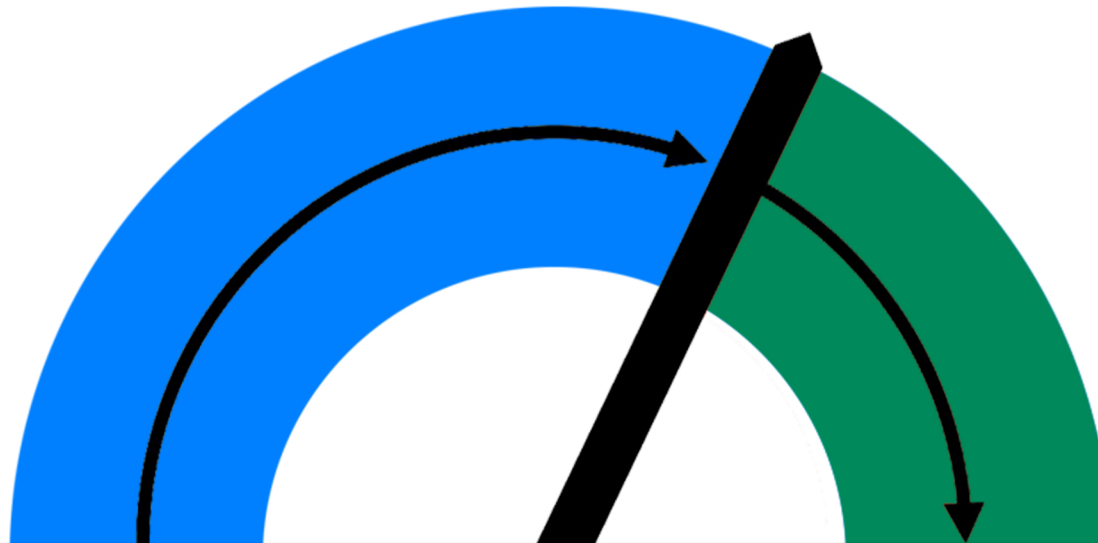
Infrastructure development

Sustainable development

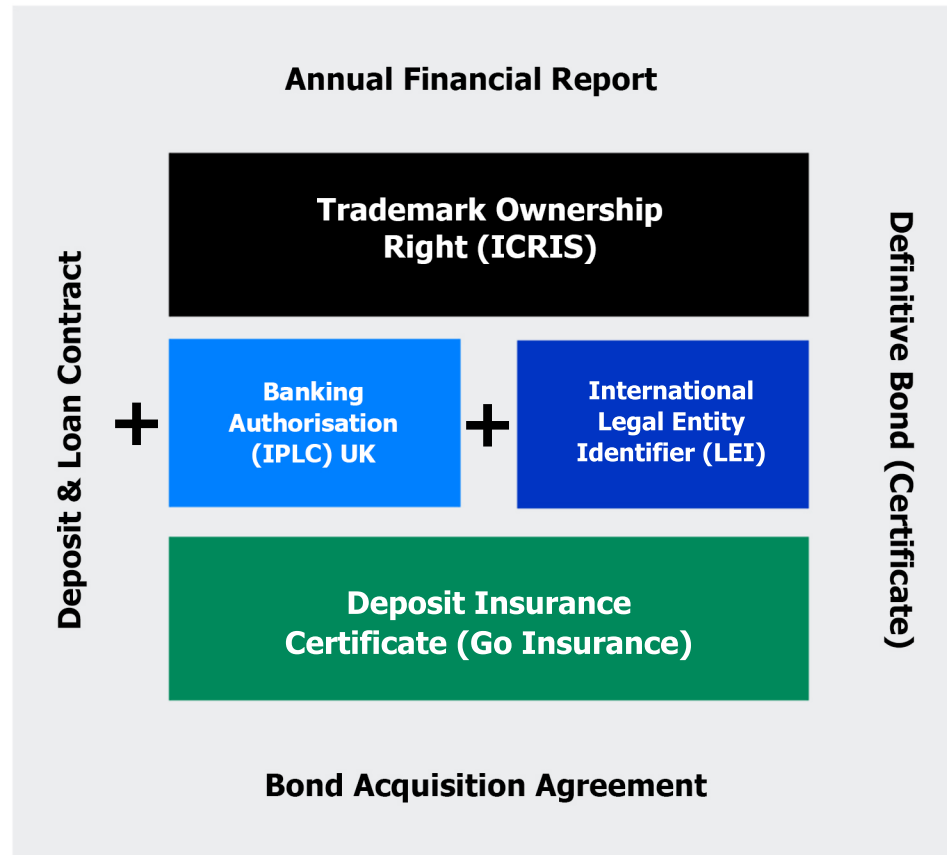
New bond issuance

Employee expansion

Opening of new bank branches



Shao operates openly and transparently for customers; documentation is publicly available on the bank's website: **www.shaobank.com**



Customers want a strategic partner who understands their goals and financial objectives

Shao Bank provides this

Consulting

Providing specialist knowledge and expertise to help customers develop their investments

Investing

Providing innovative investment solutions to achieve unique objectives

Structuring

Using our capabilities and platform to create bespoke and flexible structures

Technology

Securing business and evolution through the issuance of our own Bonds

Activation

Supporting business promotion through training content and marketing

Sustainable development



Why choose Shao Bank?

Innovation

Shao focuses on innovation as a way to make the customer experience as seamless as possible



Opportunities

Shao has everything for the well-being of customers: profitable investments, credit, personal business



Accessibility

Citizens of all countries can access the bank's services - from anywhere in the world



Convenience

Purchase Bonds, open a deposit, take out a loan or set up a business network – you can do it all in Digital Banking



Sustainable Development

**With Shao,
it is easy to earn
a steady income,
save for retirement
and secure
a decent future**

**Deposit money at 11.5% per annum
above inflation and multiply
your savings**



**Buy bonds and receive weekly
payments for 3 years. The interest
rate is fixed in the "Bond Purchase
Agreement" and does not change
during the entire term**



**Earn with minimal participation!
Build your business network, receive
bonus Tokens and cash up to 20% of
partner bond purchases**



**With Shao,
income planning**

is easy

**Set financial goals for
any length of time
and get guaranteed
returns**

Deposits with Shao are insured. You can be assured of the return of the deposit amount and payment of all interest



There are repayment incentives and reduced lending rates on individual terms for private individuals and legal entities



Digital banking supports the ability to analyse financial transactions. It makes it easy to track profits and monitor the performance of your personal business



Keep up with the times with Shao Bank

17+

years of banking
experience

1000+

dedicated
professionals

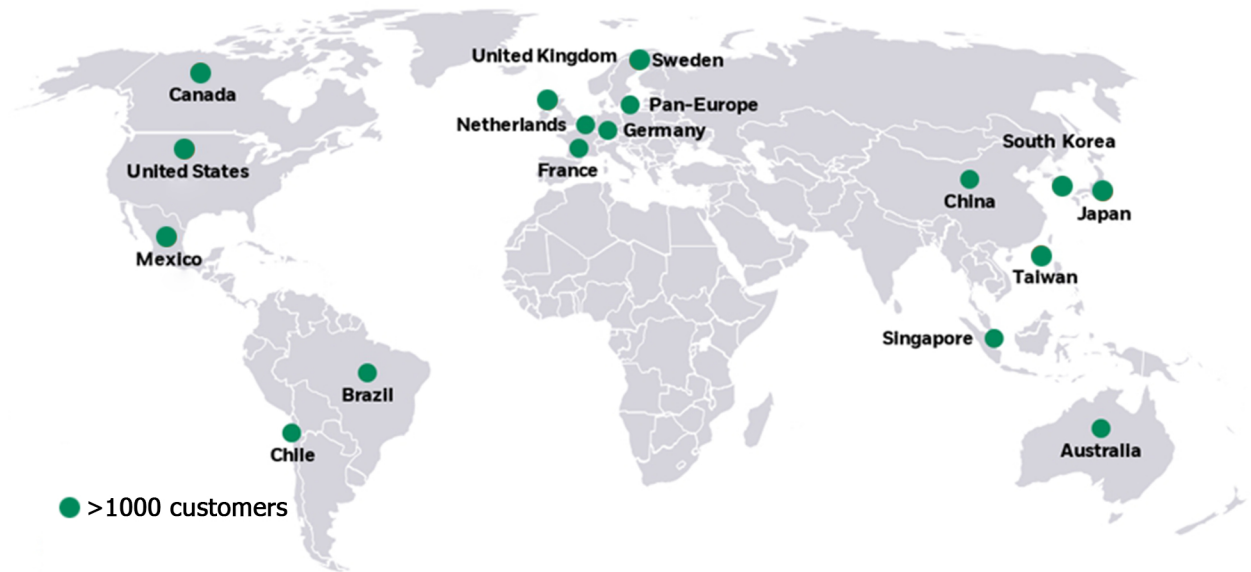
27+

countries use
the bank's services

#1

bond provider
without
intermediaries (P2P)

Map of the global development of the customer base



Fundamentals of the bank's sustainability strategy



Shao Bank employs more than 1,000 qualified employees to provide the highest level of customer service

Key Positions

Bank Founder: Yang Shao
Director: Chen Li
Deputy Director: Chui Ying Lee
Chief Legal Counsel: Kai Tang
Chief Accountant: Mei-Shiu Chiu
Chief Analyst: Peng Liu
Credit Analyst: Sin Ying Chiu
Chief Financial Advisor: Xiang Zhang
Chief Digital Banking Developer: Peng Chen
Chief Bond Expert: Rong Tang
Investment Products Development Expert: Jane Ding
Lead Credit Manager: Fung Hui

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| Shao Limited | Bank in Hong Kong | Digital Banking | Bonds | Business

Shao Bank

**WAS PURPOSEFULLY
CREATED TO OPERATE
IN ANY ECONOMIC
ENVIRONMENT**