



COMPANY OVERVIEW



500+ companies



over 1.5 million workers

FREE NO sign up admin fees

company has

NO financial liability for workers' purchases

iCare Benefits is an employee benefits program deployed by over 500 companies with over 1.5 million workers. Our partners include the world's largest footwear companies, electronics manufacturers like Samsung, Panasonic, in addition to companies in various industries, including hospitality, business process outsourcing, food processing, and the public sector. iCare Benefits is free for companies: no sign-up or administration fees. Most importantly, the company has no financial liability for workers' purchases.

| NOTABLE MEMBERS | | NOTABLE PARTNERS | |
|-----------------|--------|------------------|--------|
| (VN) Pou Yuen | 96,000 | (VN) Pou Sung | 28,000 |
| (VN) Samsung | 11,000 | (VN) Changshin | 25,000 |
| (VN) Yamaha | 10,000 | (CD) Suntex | 7,000 |
| (VN) Panasonic | 8,200 | (CD) Tripos | 4,500 |
| (VN) Freetrend | 34,000 | | |

HOW IT WORKS



iCare Benefits provides qualified workers access to essential products and services that save their time and money. After working for a company for one year, workers can purchase essential products and services with six month installment payments - no interest. Prices of our most popular products - smartphones, refrigerators, mattresses, air conditioners - are competitive versus modern retailers.

FINANCIAL LIABILITY

iCare Benefits is free for companies: no maintenance or administration fees. The company has no financial liability for workers' transactions.





iCARE REGISTRATION

Workers become eligible to register after they work at their company for one year. Interested workers complete one-page membership form to register, authorizing the company to withhold monthly payments from their salary.



WORKER PROTECTION

iCare Benefits' payment processing engine protects workers by rejecting purchases where the monthly payment equals more than 30% of a worker's gross monthly salary.



WORKER EDUCATION

iCare Benefits visits the company at a time management chooses, generally during lunch in the canteen. During this workshop, iCare Benefits educates workers about the program, gauges their interest, and reports back to management and the labor union.



SOCIAL REWARDS

iCare Benefits gives back to the company up to 1% of cash collected on qualified purchases to fund programs benefiting workers.

WHAT'S NEXT

1.



Sign Cooperation Agreement between iCare Benefits and the Company.

2.



Authorize HR to work with iCare Benefits for a deployment plan.

HOW WORKERS BUY



Through iCare Benefits local representative available at the companies' premises



Calling iCare Benefits toll-free number



Through iCare Member Mobile App

COUNTRIES OF OPERATION



INVESTORS



Experian
(LON: EXPN)

The world's leading provider of credit rating and data analytics, with 2014 revenue of £ 4.8 billion.

PATAMAR | CAPITAL

Patamar Capital

Formerly known as Unitus Impact, San Francisco-based social impact venture capital group with over 15 years experience in South and Southeast Asia.



Kusto Tiger Fund

Kazakh asset management group that has invested over \$200 million in Vietnam since 2006.



Amadeus Capital Partners

Amadeus Capital Partners is a global technology investor. Since 1997, the firm has backed more than 130 companies and raised over \$1bn for investment.



Susquehanna International Group

US based investor with over 10 years of experience in Asia covering sectors including financial technologies, information technology, consumer, services, healthcare, education.