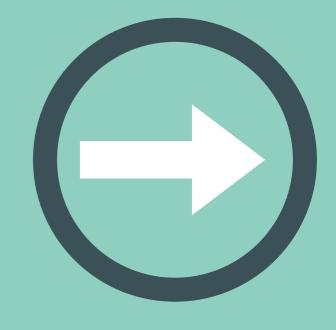


A state of wherein people are comfortable and satisfied with their financial choices, can feel secure in their financial future, and are able to spend their money on things that truly contribute to the level of happiness.

Financial wellbeing means			
Meeting everyday expenses	Being in control	Feeling financially secure	Being able to spend and enjoy one's financial outcomes
Meeting everyday expenses			
Definition	Includes having an adequate income to meet basic everyday needs, pay off debts and absorb unexpected financial shock and prepare for future		
Being in control			
Definition	Includes both feeling and acting in control of one's finance now and setting and achieving one's financial goal in the future.		
Feeling financially secure			
Definition	Includes having no needs to worry about money and having ability and access to secure one's finance.		
Being able to spend and enjoy one's financial outcomes			
Definition	Includes being able to spend money on activities that promotes one's well-being, and to enjoy the financial outcomes.		





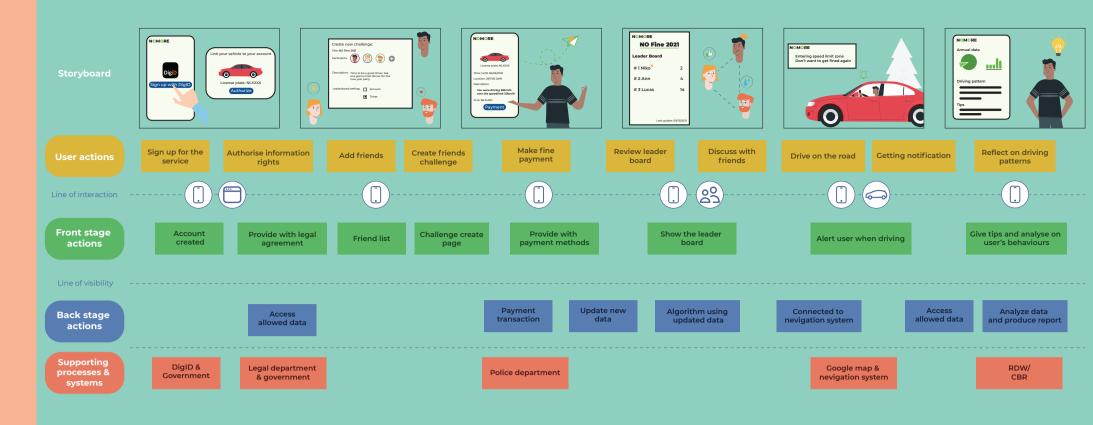


Financial well-being is a life-long journey

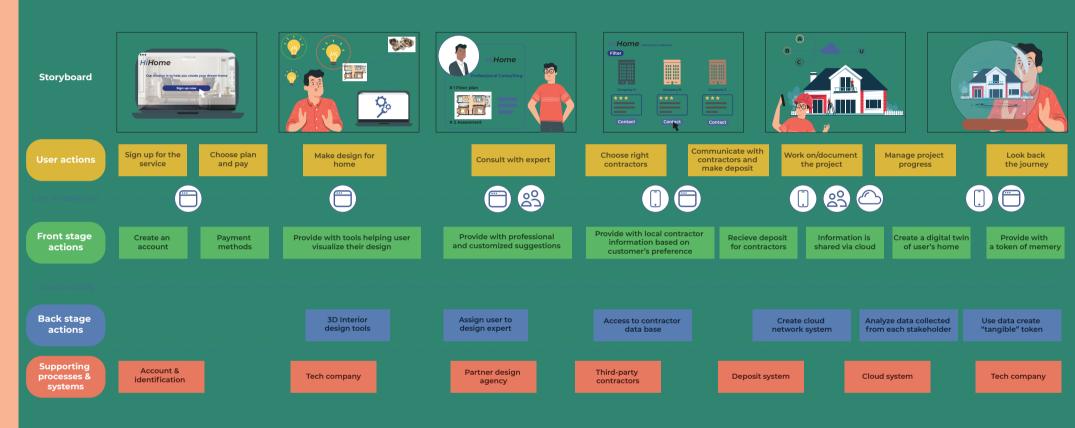
Convenience is a double blade

Financial services shouldn't only focus on safety

## **NoMore**



## **Hi Home**



## **FrontLine**

