SFA | SINGAPORE FINTECH ASSOCIATION

10 YEARS. VOICES.

Celebrating the Women shaping the future of FinTech.

singaporefintech.org

November 2025

TABLE OF CONTENTS

Foreword	1
Introduction: the 10 Years 10 Voices Initiative	2
Part I: Fintech's Next Frontier	3
Part II: Leadership in Action - 10 Years 10 Voices Honourees	5
Meet the Team: The Women in FinTech Subcommittee	15
Our Valued Partners & Sponsors	17
About the Singapore FinTech Association	18

FOREWORD

When we launched this initiative, our ambition was simple yet profound: to move the conversation about women in FinTech from the abstract to the actionable. We wanted to spotlight not just the inspiring presence of women in our industry, but the tangible impact of their leadership. This report is the culmination of that ambition, and it is my great honour to share it with you.

As Chair of the Women in FinTech Subcommittee at the Singapore FinTech Association, my focus has been guided by three core principles: to Educate our members with relevant insights, to Engage them in meaningful dialogue, and to Elevate the leaders who inspire us all. This report was designed to do exactly that.

Within these pages, you will meet ten remarkable individuals whose work exemplifies the very fabric of our community. They are the Founders who dared to build, the Investors who believed in new ideas, the Board Members who guided with wisdom, the Operators who scaled with precision, and the Emerging Leaders whose journeys are just beginning to unfold. Their stories are a testament that leadership in FinTech is not monolithic; it is a rich tapestry of diverse skills, backgrounds, and perspectives.

What I believe makes this report so powerful is its bridge from theory to practice. It begins by outlining the technological and economic forces that are reshaping our world. But it doesn't stop there. It then asks the most important question: "How are leaders actually navigating this?" The answers lie in the candid profiles that follow - stories of pivoting in a crisis, building cross-border partnerships, and championing inclusion from the inside out.

My sincere thanks go first to each of the ten women who contributed to this project. Your honesty and wisdom are a gift to our entire ecosystem. This report is also a testament to the power of community. It would not exist without the passion of our incredible volunteer subcommittee, the generous support of our sponsors and partner organisations, and the active partnership of all our champions. This begins with the women in our community who mentor and lift each other every day and extends equally to our male allies - the managers, sponsors, mentors, and partners whose support is critical in creating a truly equitable industry.

We wanted to spotlight not just the inspiring presence of women in our industry, but the tangible impact of their leadership.

Whether you are a founder seeking a spark of resilience, an investor looking for the next frontier, or an aspiring professional forging your own path, I trust you will find inspiration and guidance within these pages. Let this report be a celebration of progress and a call to action: find one insight here and use it to mentor, invest in, or champion one more woman in FinTech. That is how we ensure the incredible work continues.

Warmly,

Vanessa Chin
Chair, Women in FinTech Subcommittee,
Singapore FinTech Association

November 2025

INTRODUCTION: THE 10 YEARS 10 VOICES INITIATIVE

In celebration of the 10th anniversary of the Singapore FinTech Festival, the Women in FinTech Subcommittee at the Singapore FinTech Association is proud to present 10 Years, 10 Voices. This landmark initiative was created to document and celebrate the strategic contributions of ten outstanding women who have been instrumental in shaping Singapore's FinTech ecosystem. Its purpose is to create a definitive record of their achievements and leadership.

The ten leaders featured in this report were selected through a rigorous and transparent process. Following an open call for public nominations from across the industry, the final honourees were chosen by a distinguished judging panel. We extend our deepest gratitude to our judges, comprised of ecosystem veterans from the Singapore FinTech Association (SFA) and the Monetary Authority of Singapore (MAS), who lent their invaluable time and expertise to this selection. This ensures that the voices within these pages represent a merit-based and diverse collection of excellence from across the full spectrum of our industry - from founders and investors to the operators who drive our growth.

The culmination of this initiative is the strategic playbook you hold in your hands. This report offers a unique dual perspective: a forward-looking analysis of key industry trends, paired with ten powerful, real-world case studies from our honourees. It is designed to be a vital resource, celebrating the architects of our financial future while providing an actionable blueprint for the next generation of leaders.

Photography by Bellow Media

PART I:
FINTECH'S NEXT FRONTIER

Opportunities and Challenges in a Rapidly Evolving Landscape

The FinTech industry stands at a pivotal moment. Over the next 2–3 years, it will undergo transformative shifts driven by artificial intelligence (AI), tokenisation, and interoperability. These innovations promise to reshape financial services, democratise access, and redefine how institutions engage with clients. Yet, alongside these opportunities lie complex challenges - from trust and regulation to economic pressures and technological disruption.

Unlocking New Possibilities with AI, Tokenisation, and Interoperability

AI is emerging as a cornerstone of FinTech innovation. By automating manual processes such as KYC, AML, and risk assessments, AI enhances operational efficiency, reduces costs, and improves compliance. More importantly, it empowers lean teams to make smarter decisions - from credit scoring to portfolio optimisation - freeing up human talent for innovation and client engagement.

Tokenisation is revolutionising asset management by enabling fractional ownership and continuous trading of real-world assets (RWAs) like private credit, real estate, and climate-linked ventures. This shift not only improves liquidity and transparency but also opens institutional-grade investments to mass-affluent investors.

Interoperability - the seamless integration of traditional finance (TradFi) and decentralised finance (DeFi) - is another game-changer. As regulatory clarity around digital assets improves, FinTechs can bridge fiat and on-chain systems, creating unified financial experiences. Platforms that support cross-border settlements and programmable financial products are already paving the way.

Democratising Finance and Scaling Through Partnerships

FinTech continues to break down barriers to financial inclusion. From instant payments in Brazil and India to bundled investment solutions in Southeast Asia, technology is making it easier for individuals to save, invest, and plan. AI-powered guidance is helping users - especially those with limited financial literacy - build confidence and make informed decisions.

Strategic partnerships are also driving growth. Rather than building every capability in-house, institutions are collaborating with trusted AI and infrastructure providers to accelerate innovation. This approach allows firms to scale faster, stay current, and deliver personalised services at lower costs. Alternative investments are becoming more accessible, with digital platforms offering curated opportunities at lower minimums. As education and access improve, investors will increasingly seek quality over quantity - favouring firms that offer depth in strategy and manager selection.

Navigating the Challenges: Trust, Regulation, and Resilience

Despite the promise, FinTech faces significant hurdles. Trust remains paramount. With vast volumes of sensitive data at stake, FinTechs must invest in cybersecurity, transparent governance, and ethical data practices. The rise of AI also introduces risks around misinformation and blurred realities, making trusted platforms more critical than ever.

Regulatory complexity is another challenge. As governments adapt to innovations in digital assets and embedded finance, FinTechs must remain agile while ensuring compliance. The ability to innovate responsibly within evolving frameworks will define long-term success.

Workforce displacement due to automation is a growing concern. While AI handles repetitive tasks, the industry must prioritise reskilling and soft skills - creativity, empathy, and relationship management - that remain irreplaceable.

Economic pressures, including margin compression and shifting investor focus on AI, are testing FinTechs' resilience. Emerging market players may struggle with funding as venture capital reallocates. Moreover, the erosion of technical moats means distribution and brand differentiation are becoming more important.

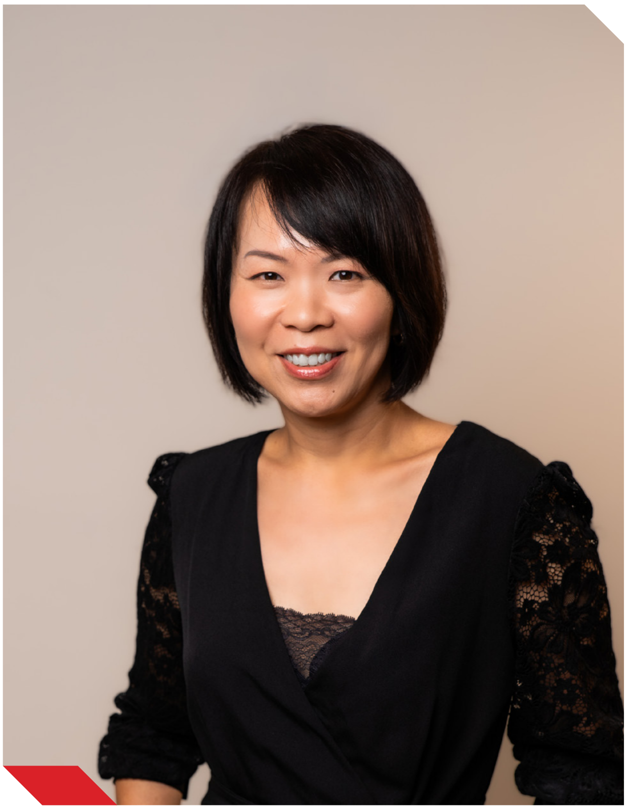
Finally, speed itself has become a strategic risk. The pace of technological change - from new AI models to evolving consumer expectations - demands rapid adaptation. Institutions that focus, partner, and execute with clarity will lead the next wave of innovation.

Conclusion: Building a Future of Inclusive, Intelligent Finance

The FinTech industry is entering a new era - one defined by intelligent infrastructure, inclusive access, and strategic collaboration. AI, tokenisation, and interoperability are not just technological trends; they are enablers of trust, speed, and impact. To thrive, FinTechs must balance innovation with resilience, education with access, and ambition with execution.

As the ecosystem matures, the path forward is being defined not by technology alone, but by the leaders who wield it with purpose. The ten women profiled in this report demonstrate that the winners will be those who embed technology into a core strategy of resilience, collaboration, and inclusion. They prove that the future of finance is not an abstract concept - it is being built today, and it is human, intelligent, and inclusive.

PART II: LEADERSHIP IN ACTION - 10 YEARS 10 VOICES HONOUREES



Photography by Bellow Media

Adeline Kim

Country Manager, Singapore & Brunei, Visa Worldwide Pte Ltd

Adeline Kim sees FinTech not as a vertical, but as a "horizontal enabler of transformation." From her 14-year vantage point at Visa, she has championed FinTechs as catalysts for inclusive growth, co-creating the future of commerce by building ecosystems that connect banks, platforms, and technology players. She is motivated by the opportunity to shape what's next - reimagining how finance works for people by driving digital inclusion and mentoring the next generation of leaders.

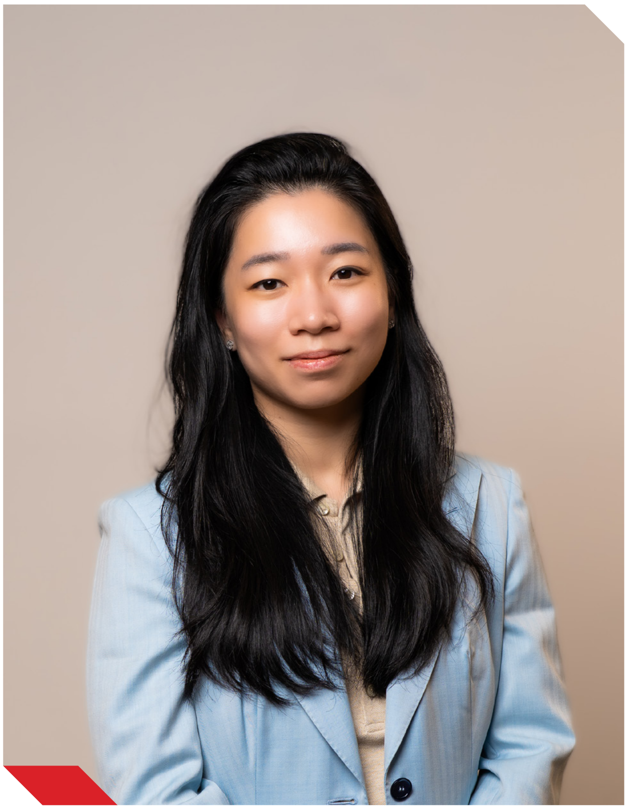
"It's not just about hustling more; it's about navigating differently. Women in FinTech often bring a multi-dimensional lens to leadership, balancing strategic thinking with empathy, resilience and collaboration."

Leadership in Action:

Kim provides a specific Singapore-context to interoperability by actively representing Visa on MAS' Payment Council and helping shape industry standards. As the Country Manager of Visa Singapore, she has led several FinTech partnerships including recent stablecoin initiatives with players like DCS, dtcpay, and StraitsX to launch stablecoin cards, bridging Web2 and Web3 ecosystems in line with Singapore's progressive regulatory environment.

Key Learnings & Advice:

- **Build Your Network Early:** Establishing connections from the beginning is crucial for long-term growth and impact.
- **Lead with Authenticity:** While hustle is important, it must be paired with authenticity to be effective.
- **Amplify Your Point of View:** Do not dilute your unique perspective; it is a valuable asset that should be amplified.



Photography by Bellow Media

Amanda Ong

Singapore CEO & Global Head of Partnerships, Arta Finance

Amanda Ong is driven by a clear insight from her years in traditional finance: access to high-quality investing remains deeply unequal. Her mission is to change that equation through technology - making wealth management more transparent, intelligent, and inclusive. She's inspired by the scale of impact FinTech enables, where a single platform can empower an individual investor, a financial advisor, and a global institution all at once. For her, FinTech's true purpose is to bridge the gap between sophistication and accessibility.

"Technology is only as powerful as the problem it solves. The best products don't start with code - they start with empathy."

Leadership in Action:

Ong leads with a "partnership-led growth" strategy. She has spearheaded Arta's collaborations with Bank of Singapore and Hong Leong to equip advisors with AI-driven tools, and with Income Advisory FA in Singapore to deliver a digital platform built for HNW clients. These partnerships help institutions tackle margin compression, accelerate innovation, and manage rising costs more effectively.

Key Learnings & Advice:

- **Stay Curious and Adaptable:** FinTech evolves fast. The most successful people are those who keep learning about markets, technology, and - most importantly - people.
- **Build Range:** FinTech sits at the intersection of many disciplines. Building a range of perspectives early in your career will make you more effective.
- **Partnerships Multiple Impact:** The most enduring innovation happens when builders, advisors, and institutions collaborate to serve people better at scale.

Photography by Bellow Media

Caecilia Chu

Co-Founder and CEO, YouTrip

Caecilia Chu's mission is deeply personal. Growing up in a humble family, she witnessed her father, a postman, get rejected for a business loan. That experience became the driving force behind YouTrip: a "life's mission" to provide fair and accessible financial services for everyone. This purpose fuels her ambition to build a resilient, all-weather business - a resolve that was put to the ultimate test.

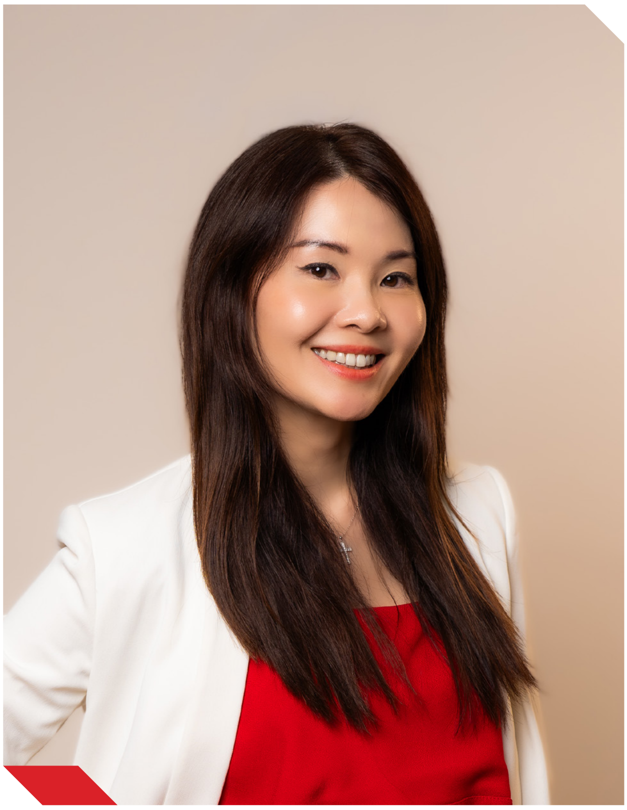
"Be bold, and don't be afraid to express yourself. If there is a problem out there that you believe you can solve, build the solution and be the change you want to see, regardless of your gender."

Leadership in Action:

Chu's story connects directly to the harsh realities of the market. She states that during COVID-19, "we lost over 80% of our business volume overnight." Her response was not just to survive but to pivot, launching YouBiz, a new B2B platform. She also grounds her work in the local ecosystem as an active member of the MAS Anti-Scam Working Group.

Key Learnings & Advice:

- **Find Your Niche:** The FinTech space is dynamic. Identify a specific problem you are passionate about and focus on solving it exceptionally well.
- **Keep the User at the Heart:** Understanding your users' real needs is essential to designing solutions that are innovative and widely adopted.
- **Embrace Your Unique Perspective:** Innovation thrives on diversity. Your insights and experiences matter and can transform a room.



Photography by Bellow Media

Charis Liau

Chief Investment Officer, IFS Asset Management Pte Ltd

Charis Liau's professional purpose has always been singular: to connect capital to opportunity. This mission led her from institutional banking to co-founding one of Singapore's first digital lending platforms. Driven by firsthand insight into how entrepreneurs were constrained by inefficient access to capital, she recognised that technology could unlock growth and inclusion. She believes that finance, when done right, is one of the greatest enablers of progress - capable of bridging Asia's US$2.5 trillion SME financing gap and driving real impact.

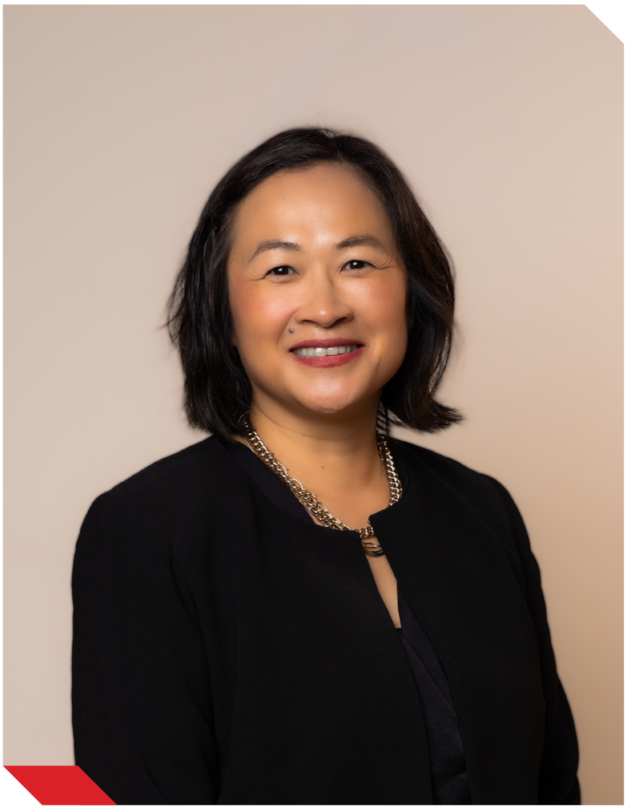
"Leadership in FinTech isn't about gender - it's about clarity of vision, consistency, and the courage to build something meaningful."

Leadership in Action:

When COVID-19 first struck and business cashflows were suddenly disrupted, Charis spearheaded the S$8 million SME Help Fund - Singapore's first private-sector initiative of its kind - to provide urgent working capital relief to local enterprises. Launched within a week in partnership with leading corporates and family offices, the programme leveraged FinTech, with all applications and due diligence conducted online, showcasing how innovation and private capital can swiftly support the real economy in times of crisis. As a founding member of the Singapore FinTech Association's Marketplace Lending Sub-Committee, she helped establish a standardized reporting framework to strengthen transparency and investor trust across digital lending platforms.

Key Learnings & Advice:

- **Lead From Your Strengths:** Your strengths are your compass - build from them unapologetically and let your work speak for itself.
- **Purpose Drives Passion:** A clear purpose provides the resilience to navigate uncertainty and the conviction to keep going.
- **Scale Through Ecosystems:** True growth doesn't happen in isolation - partnering with larger ecosystems accelerates both trust and traction.



Photography by Bellow Media

Huey Ru Lin

Board Member, SGX and Hang Seng Bank and Co-Founder, Built Different Ventures

A true FinTech pioneer, Huey was there at the very beginning of the industry. Before "FinTech" was a term, she was at PayPal, driven by a simple belief that money should move online. Her journey as a FinTechie continued as the founding COO of Affirm, helping to shape new ways for people to access money. Having led and scaled transformative businesses, her role has evolved from operator to angel investor to mentor to board member to now co-founding a venture studio to support the next generation of founders. Huey is motivated by the privilege of building with great talents and debunks the myth that women must choose between career and family.

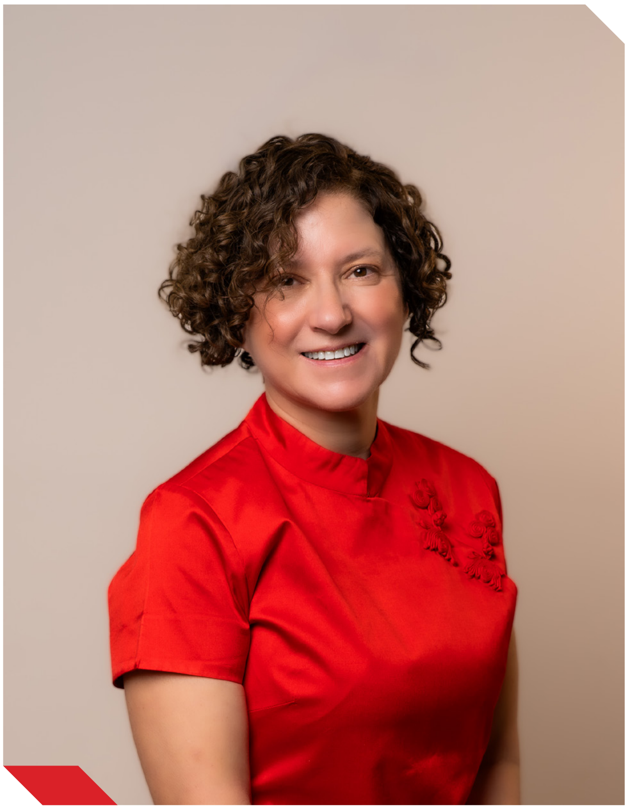
"Do the AND instead of the OR."

Leadership in Action:

Lin's work brings a Green FinTech perspective; one of her proudest work is applying FinTech lessons to Terraformation, which focuses on creating native biodiverse forests. Nowadays, she's helping to shape a new system where forests can become investable assets, making it easier for capital to flow into restoration. The challenge feels familiar: earning trust in something new. Just as she once worked to make online payments reliable and intuitive, Huey is now helping to make investing in nature just as credible and accessible.

Key Learnings & Advice:

- **Create Value:** Focus on doing meaningful work; the money will follow.
- **Make Things Happen:** Don't let things happen to you; be the one who makes them happen
- **Dare to Start the Impossible:** Don't be afraid to challenge the status quo and always ask, "Why not?"



Photography by Bellow Media

Rachel Freeman

Chief Growth Officer, Tyme

Rachel Freeman's career has been a decades-long pursuit of financial inclusion, from founding one of Russia's first micro-leasing firms in 1995 to her 17-year tenure at the IFC. Singapore's FinTech ecosystem inspired her to return to start-up life, joining Tyme and helping grow it into a Singapore-headquartered unicorn. A core part of her journey has been supporting women, from financing female entrepreneurs to mentoring executives. She is motivated by the community and the knowledge that this work is a marathon.

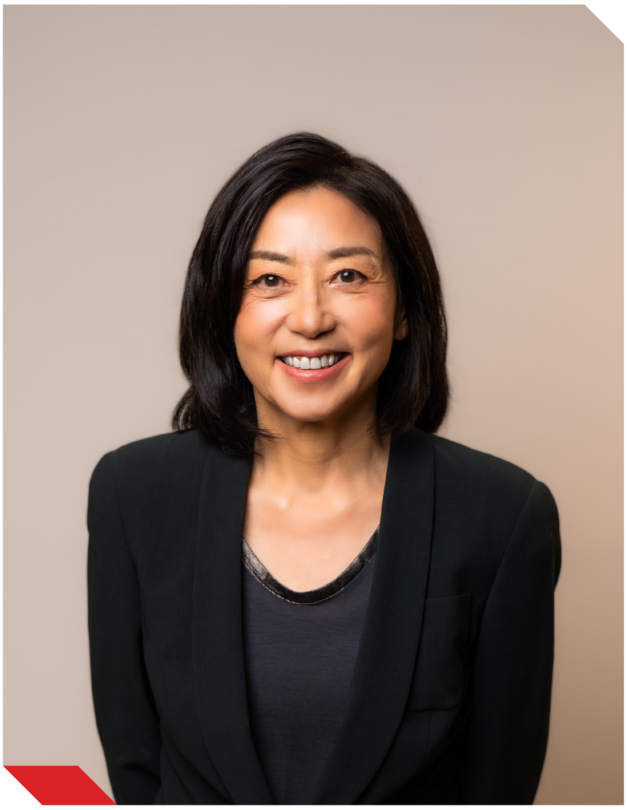
"Play the long game - this is a marathon and not a sprint."

Leadership in Action:

Freeman's work provides crucial Singapore/ASEAN context. She directly collaborated with MAS to create AFIN and the APIX platform, positioning Singapore as IFC's FinTech hub. Her strategy explicitly targets ASEAN, spearheading Tyme's expansion into the Philippines, Indonesia and Pakistan as a direct, operational example of navigating the region's fragmented markets.

Key Learnings & Advice:

- **Focus on What You're Doing:** Don't get distracted by what you cannot do. Focus on the task at hand.
- **Use Your Voice:** Speak up and don't give up on the issues that matter.
- **Build Your Support System:** Create a friend group and lean on them for support; you don't have to do it alone.



Photography by Bellow Media

Rosaline Chow Koo

Founder & CEO, CXA Group

Rosaline Chow Koo's journey is one of radical conviction. After her corporate employer repeatedly denied her request to build a tech-enabled benefits + wellness ecosystem platform, she used $5M of her own savings to found CXA, disrupting the insurance industry by shifting its focus from treatment to prevention. Her mission is driven by the belief that "health is wealth." This conviction extends to her personal life, where a wake-up call about burnout forced her to completely change her own lifestyle, truly living the wellness brand she was building.

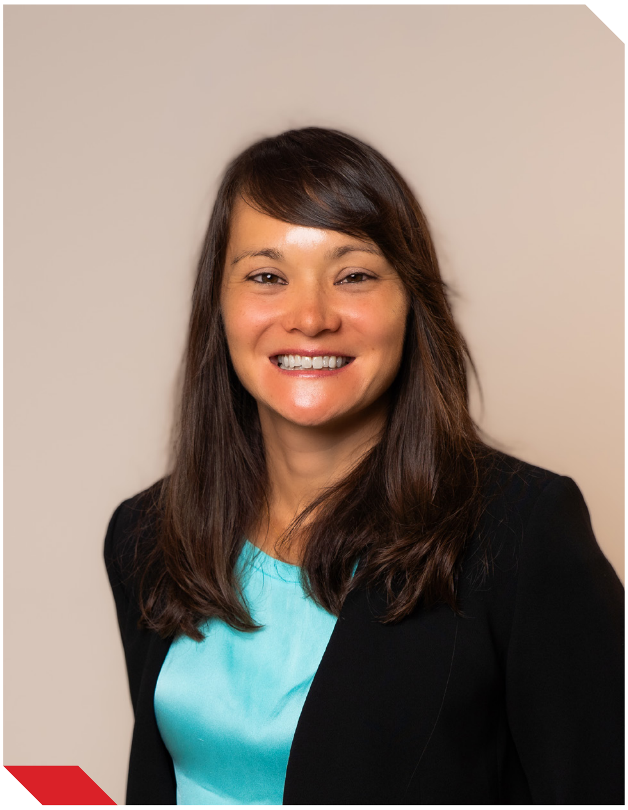
"When you reach a fork in the road, try to choose the harder path as it'll force you to rise to the occasion to stretch and grow your skills."

Leadership in Action:

Koo's work shows a concrete implementation of scalable tech with the HSBC Life Benefits+ bancassurance SaaS platform she built to cross-sell to their 350k SME bank clients. Furthermore, her personal experience caring for elderly relatives has now pivoted her focus to technology for aging-in-place, directly addressing the "aging population" demographic challenge.

Key Learnings & Advice:

- **Choose the Harder Path:** When you reach a fork, the more challenging route is often the one that forces you to stretch, grow, and innovate.
- **Live Your Values:** To be a true leader, you must embody the change you wish to see.
- **Persevere Through the Lows:** The founder's journey is a "rollercoaster" - resilience is essential to navigate the fleeting highs and overwhelming lows.



Photography by Bellow Media

Samantha Horton

Chief Operating Officer, Syfe

Samantha Horton's leadership is built on a foundation of iron-clad discipline and resilience. This personal commitment is the same rigour she used to leave traditional finance to solve what she calls the "unsolved problem" of wealth management for the average investor. She is driven to change the narrative that finance is both exclusive and intimidating. This mission is also deeply personal: as a mother of two daughters, she is passionate about being a role model and closing the female financial empowerment gap.

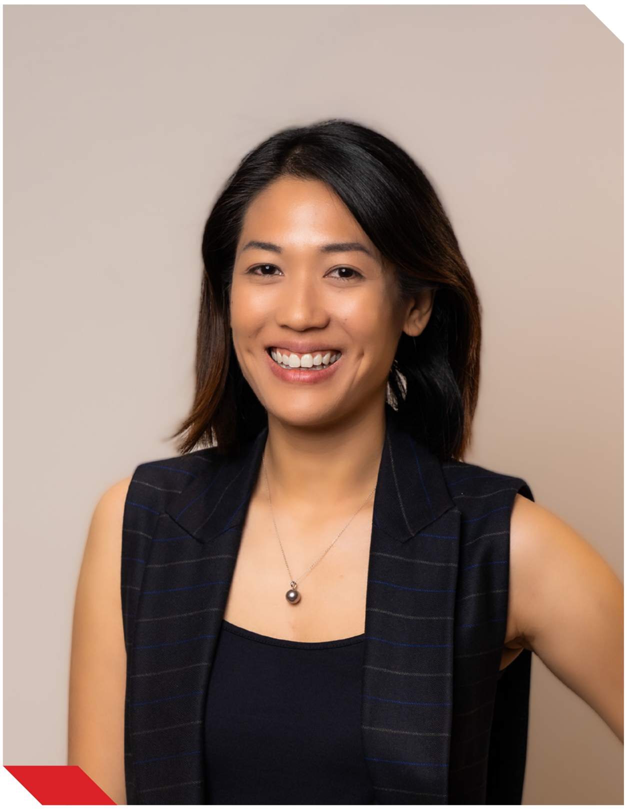
"Don't ask, don't get. If you don't advocate for yourself then you can't expect anyone else to. Back yourself and you won't regret it!"

Leadership in Action:

In a highly competitive market, Horton steered Syfe to become the "first among its peers to achieve profitability in Singapore". Her landmark acquisition of Australia's Selfwealth was a direct strategic move to achieve regional scale, proving Singapore's viability as a springboard for not just high-growth, but also sustainable and market-defining business models.

Key Learnings & Advice:

- **Find Your Superpower:** Identify what you are uniquely great at and lean into it.
- **There Are No Silver Bullets:** Success doesn't come from just one magic thing, but the combination of many incremental, consistent actions and improvements over time.
- **Learn to Appreciate the Lows:** Nothing good in life comes easy. This industry is all about resilience, and overcoming challenges makes the successes sweeter.



Photography by Bellow Media

Sharon Lourdes Paul

Head of Gnosis Business & Ramps

Sharon Paul's journey is rooted in expanding access to economic opportunity. Raised in a lower-income, single-parent household, she saw firsthand how opportunities are created, and how uneven access to them can be. This shaped her conviction that financial systems should enable, not exclude.

Her entry into FinTech was unconventional. In 2019, she began in the stablecoin space as part of the founding team at StraitsX, helping to build $XSGD, one of the world's first compliant SGD-pegged stablecoins. That experience cemented her belief that the future of finance should be built inclusively with emerging markets as core participants. This mission culminated in her founding HQ.xyz, which she led from inception to a successful acquisition.

"In FinTech, this heightened level of global awareness and conviction is a superpower."

Leadership in Action:

Sharon's career offers a front-row seat to navigating business needs with technology, regulation, and growth. From securing early pilots while staying compliant when launching $XSGD, to guiding HQ.xyz's acquisition by Gnosis; one of the first M&A deals to require a public DAO vote. Beyond her core role, she contributes through initiatives such as co-leading Singapore: The Onchain State, which mapped the nation's Web3 ecosystem.

Key Learnings & Advice:

- **Know the "Fin" and the "Tech":** The best builders speak both languages. Understand financial goals and regulation as deeply as you do technology.
- **Experience Trumps Theory:** The fastest way to learn is to build, sell, or operate. The best lessons come from doing, not just reading.
- **Conviction Is Infectious:** Clarity and consistency matter more than charisma. A small, devoted team with shared belief and stamina can outlast almost anything.

Photography by Bellow Media

Chin Shi Mei

Chief Financial Officer, Spark Systems

Chin Shi Mei's career is defined by three core values: authenticity, resilience, and integrity. Her journey - from Audit and Assurance for Financial Services at PwC, to pioneering the firm's FinTech practice, and later establishing Spark Systems' finance function - reflects her commitment to financial strategy and an entrepreneurial spirit that drives her to lead with purpose. Guided by integrity and a belief that trust is the foundation of lasting relationships, she strives to foster community and leverage finance as a force for inclusion.

"We don't need to silence emotions to lead - we need to understand them. Emotional intelligence fuels courage, empathy, and clarity - and it's one of the greatest strengths women bring to leadership."

Leadership in Action:

As CFO, Shi Mei has led Spark Systems through key milestones from its early stages to Series C, driving financial strategy and operational excellence. As former Treasurer of the Singapore FinTech Association (SFA), she strengthened financial governance and secured the MAS FSTI Grant, advancing Singapore's FinTech ecosystem. She also mentors founders with Tenity, speaks at industry platforms, and judges FinTech pitch competitions. Shi Mei is a Chartered Accountant with CA ANZ.

Key Learnings & Advice:

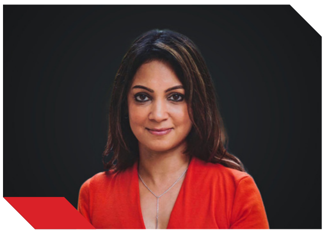
- **Be Authentic:** Strive for growth, but never lose your sense of self.
- **Just Get Started:** Don't be embarrassed or afraid to try something new. Be curious and your path will unfold.
- **Network with Purpose:** Keep learning by engaging beyond your workplace. Surround yourself with people who empower and inspire you.

MEET THE TEAM:
THE WOMEN IN FINTECH SUBCOMMITTEE

This report is the result of the tireless dedication of the Women in FinTech Subcommittee of the Singapore FinTech Association. Their passion, strategic vision, and commitment to execution are the driving force behind the Women in FinTech community's success.

Vanessa Chin | *Chair*

Vanessa Chin is the Head of BD (Funds) for APAC & MENA at Carta, where she was part of the founding GTM team that scaled the platform across the region. As Chair of the Women in FinTech Subcommittee, she is a passionate ecosystem builder dedicated to making it easier for women leaders to be seen, supported, and successful.



Swati Sodhani | *Program Lead*

Swati Sodhani is the Program Lead for the Women in FinTech Subcommittee, acting as the essential link driving its industry collaborations and stakeholder engagements. A recognised Financial Literacy thought leader, she brings strong skills in business planning, community engagement, and project management to the team. Swati is a creative and resourceful leader passionate about executing projects that create widespread, lasting impact.

Aditi Chhibber | *Subcommittee Member*

Aditi Chhibber is the Head of Products at Thunes, specializing in launching innovative B2B cross-border payment solutions and digital banking products. A "product ninja" who excels at driving projects from 0-to-1, she is a strong advocate for design thinking and is dedicated to mentoring the next generation of women in product leadership.

Alyssa-Jane Tan | *Subcommittee Member*

Alyssa-Jane Tan is a marketing leader with over a decade of experience building brands and go-to-market strategies for tech and FinTech companies across the APAC region. She is a passionate storyteller who works at the intersection of brand, business, and customer experience. Alyssa is a strong advocate for DE&I and is dedicated to mentoring the next generation of the workforce.

Charu Chanana | *Subcommittee Member*

Charu Chanana is the Chief Investment Strategist at Saxo Singapore, bringing over 15 years of financial sector experience. She is a passionate market strategist specializing in global macro, FX, and equity research. Charu is a prominent voice in the industry, communicating key market insights to clients and the media.

Dyane Blythe Uy | *Subcommittee Member*

Dyane Blythe Uy is a Director at PwC Singapore focusing on financial services. In her role, she provides strategic leadership, audit, and advisory to clients, helping them navigate complex business challenges and opportunities across the region.

Eelee Lua | *Subcommittee Member*

Eelee Lua is the Chief of Staff at xcube.co, where she leads strategy and advises organizations on purposeful innovation and governance. With over a decade of expertise in RegTech, risk, and compliance, she is an accredited Board Director and a passionate ecosystem builder committed to mentoring emerging leaders.

Jeeta Bandopadhyay | *Subcommittee Member*

Jeeta Bandopadhyay is the Co-Founder and COO of the leading RegTech company, Tookitaki. She is a resilient leader who has scaled the firm's global operations, marketing, and client engagement, earning it a place as a World Economic Forum Technology Pioneer. Jeeta is a passionate entrepreneur who champions grit and continuous learning.

Sharon Li | *Subcommittee Member*

Sharon Li is the Co-Founder and CEO of the InsurTech startup CHOYS, on a mission to make work life more humanised and meaningful. An empathetic leader and hands-on doer, she brings valuable experience from the UK and SEA innovation ecosystems, including her previous role at Barclays Innovation.

Vanessa Ho | *Subcommittee Member*

Vanessa Ho is a key ecosystem builder with a focus on startup investment and venture partnerships at FinTech Nation and the Global Finance and Technology Network (GFTN). A co-founder of NUS Alumni Ventures and a former startup operator herself, she is passionate about helping the next generation of founders scale with capital and strategic connections.

Yier Cao | *Subcommittee Member*

Yier Cao is the Director, Digital Banking at Constantinople, a dynamic FinTech leader focused on fuelling growth for startups, with deep expertise in digital banking, Femtech, and AI. An honouree of the Money20/20 RiseUp 2025 program, she is a passionate advocate for building and scaling innovative ventures in the ecosystem.

OUR VALUED PARTNERS & SPONSORS

We extend our deepest gratitude to the sponsors and partner organisations whose generous support made the 10Y10V Initiative possible. Your commitment to championing diversity and leadership is instrumental in building a stronger, more innovative FinTech ecosystem for all.

CLUB 21 - Established in 1972, Club 21 is Asia's leading luxury fashion retailer, representing brands such as AMI, Amiri, Alaia, Alexander Wang, Jacquemus, Simone Rocha, Thom Browne, Balmain, The Row, Sacai, Comme Des Garcons,Yohji Yamamoto, etc. With over five decades of experience, Club 21 continues to redefine luxury retail across Asia.

COMO Shambhala - Founded in 1997, COMO Shambhala began as a yoga studio in Singapore and has grown into a global wellness brand with 16 locations. It offers a holistic approach to wellbeing through yoga, pilates, physical training, treatments, and wellness technology.

Tookitaki - Tookitaki is a Singapore-based company that leverages collaborative intelligence and agentic AI for real-time detection and AML compliance, it is the trust layer that helps financial institutions fight financial crime.

Bellow Media - Bellow Media is a full-service content and video agency, helping brands tell powerful stories online.

Tech in Asia - Tech in Asia is the region's leading platform supporting the tech ecosystem - from AI to startups to FinTech - and proud to congratulate and support these 10 remarkable women. Next year, Tech in Asia look forward to continuing their mission, empowering FinTech and tech leaders to achieve their boldest ambitions.

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TECHINASIA

ABOUT THE SINGAPORE FINTECH ASSOCIATION

The Singapore FinTech Association (SFA) is a cross-industry, non-profit initiative dedicated to driving collaboration and innovation across the FinTech ecosystem. As the national platform representing FinTech stakeholders, SFA aims to connect, empower, and inspire industry participants to build a vibrant and sustainable FinTech hub in Singapore.

Through a wide range of events, membership programs, and knowledge-sharing initiatives, SFA fosters engagement and facilitates meaningful collaboration across the community.

Our Key Pillars

Advocate

SFA works closely with regulators and policymakers to provide industry feedback on regulatory developments and enhance common standards across the FinTech ecosystem.

Collaborate

Collaboration is at the heart of SFA's mission. Through seven active subcommittees and participation in the ASEAN FinTech Movement - alongside five national FinTech associations - SFA drives cross-border partnerships to position the region as a global FinTech powerhouse.

Connect

SFA strengthens community engagement by connecting members through events, initiatives, and shared learning opportunities that encourage greater participation and ecosystem growth.

Holly Fang | *President*

As we celebrate ten years of Singapore's FinTech journey, it's also a decade of women shaping, building, and leading from the frontlines of innovation. The Singapore FinTech Association's 10 Years 10 Voices campaign is our way of recognising the women who have pushed boundaries, redefined leadership, and inspired a more inclusive future for finance.

True progress comes when we embrace different voices and experiences, that's what keeps our ideas bold and our community resilient. When women thrive, ecosystems thrive. Through our Women in FinTech Subcommittee and community initiatives, SFA is committed to ensuring that every voice has a seat at the table, and that the next generation of women in FinTech see not just role models, but open doors.

SFA Subcommittees

In line with its mission to represent and advance the FinTech industry, SFA has established seven subcommittees that focus on key verticals and areas of development:

Women in FinTech, Payments, Web3, Capital Markets Services, Cyber Risk, RegTech, and InsurTech.

Each subcommittee provides domain-specific support to members, driving targeted initiatives, advocacy, and knowledge exchange within their respective areas.

Women in FinTech (WIF) Subcommittee

The Women in FinTech (WIF) Subcommittee represents the collective voice of women in Singapore's FinTech ecosystem. It serves as a platform for women to connect, share, and seek mentorship, while driving efforts to promote diversity, inclusion, and leadership representation across the industry.

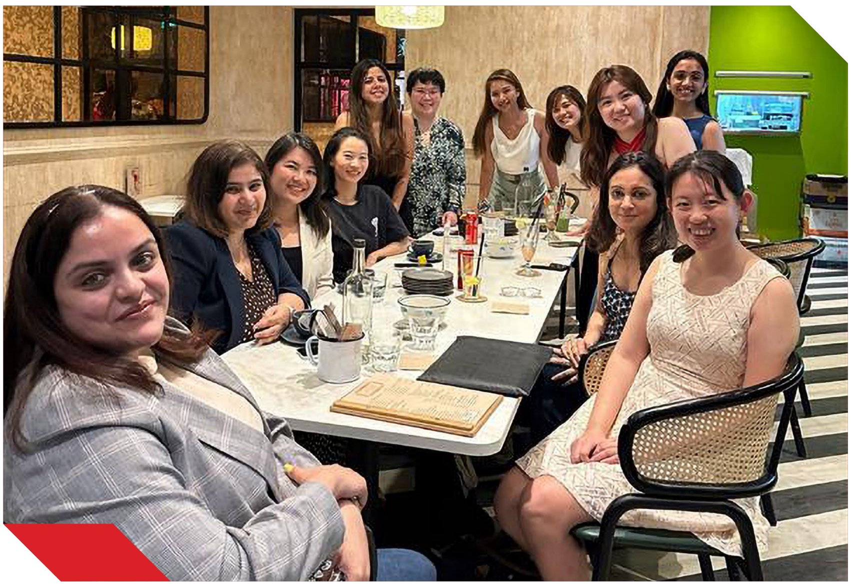
Our Vision

To support, empower, and elevate women in FinTech by championing inclusive growth, professional development, and representation at all levels.

Our Mission

To cultivate and empower women in Singapore's FinTech ecosystem through:

- Profiling and recognising women leaders in FinTech.
- Providing a platform for networking, mentorship, and collaboration.
- Representing the voice of women in FinTech at both national and regional levels.



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