



FINTECH NATION

Singapore SME Banking: Democratizing API Access

*Paving the way forward for ecosystem collaboration
enabled by transparency and open dialogue*





Building the Future, **Fintech in Singapore**

Welcome to our Singapore SME Banking:
Democratizing API Access Report



Foreword

Leveling the Playing Field for Fintech Innovation

Hi Readers

Welcome to Fintech Nation's latest industry report, a deep dive into the critical concept of API Democratization and its potential to reshape the future of financial technology.

At Fintech Nation, our mission is embodied in the mantra: Dream Big, Move Fast, Small Steps. This report exemplifies that ethos, tackling a complex issue with the aim of fostering a more equitable and innovative fintech ecosystem, where even the smallest startup can access the resources needed to compete and thrive.

The financial technology landscape is dynamic, driven by innovation and the relentless pursuit of better solutions for consumers and businesses alike. Value-accretive competition is the lifeblood of this progress, pushing companies to develop novel approaches and enhanced capabilities. However, the promise of fintech is threatened when smaller, younger companies face systemic disadvantages in accessing the data and infrastructure necessary to compete on a level playing field with larger, more established players.

Democratizing API Access, and thereby, enabling level playing field for one and all, offers a path forward for the ecosystem. By establishing transparent rules regarding data access, data pricing, and data usage policies, we can empower a new generation of fintech innovators.

This report highlights how the principles of API Democratization can be applied to create such an environment. It delves into the importance of standardized APIs, which act as universal translators, enabling different applications to understand and exchange information securely. Much like a restaurant menu, a well-defined API clearly outlines the available data to different apps, ensuring everyone gets what they need to deliver innovative services.

The benefits of a level playing field extend far beyond just fostering competition. It encourages specialization and collaboration, allowing companies to focus on their core competencies and integrate seamlessly with other providers. This creates a more interconnected and efficient ecosystem, ultimately benefiting consumers with more choices and better experiences.

By establishing clear rules and guidelines, we can reduce the risk of anti-competitive behaviors, such as data hoarding or discriminatory pricing practices. This, in turn, encourages more significant investment and participation in the fintech ecosystem, driving further innovation and growth.

In the age of AI, the principles of API access standardization are more critical than ever. By ensuring fair and open access to data, we can empower a broader range of companies to leverage AI to create differentiated experiences and high-caliber jobs. AI is enhancing human abilities and creating more opportunities in fintech, rather than taking them away.

This report explores how API democratization can serve as a catalyst for AI-driven innovation, fostering a future where technology empowers individuals and businesses of all sizes.

Fintech Nation is committed to driving this vision forward. Through our research, advocacy, and ecosystem-building efforts, we strive to create an environment where fintech innovation can flourish. We invite you to join us on this journey as we work together to build a more inclusive, competitive, and dynamic fintech nation.

Varun Mittal **Tawishi Singh**
Co-Founders, Fintech Nation Think Tank



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1. Foundational Problem

*Lay of the land – the
good and the not so
good*

Foundational Problem

Let's understand the context

Absence of API Standards and Access Models

Singapore's FinTech ecosystem has long laid the foundation of being at the forefront of innovation and disruption. Over the past decade, it has come to be known as a leading Fintech hub globally.

However, while we have been paving the way forward for fintech disruption & ways of working, there also appear to be significant barriers due to the lack of API standards and access frameworks in banks, leading to monopolistic and anti-competitive behavior.

This issue results in restricted API access to selected platforms, starving local and emerging startups of fair competition and access to serve SME customers effectively.

Today, major banks selectively grant API access to certain platforms, leading to anti-competitive outcomes that contradict MAS's vision for an innovative financial sector. Despite MAS encouragement of open banking principles, FinTech startups and SME-focused platforms struggle to obtain permissioned access to bank data, even with customer consent. This imbalance limits SMEs' financial service options and stifles innovation.

Key Challenges



Restricted Access to SME Bank Statements

Despite SME consent, FinTech firms struggle to access bank statements for accounting, underwriting, and analytics.

While accountants and lenders already receive these statements in paper form from clients, the inability to retrieve them in a structured format creates unnecessary inefficiencies and avenues for fraudsters to misrepresent data.

Lenders require original certified copies to verify accuracy, forcing SMEs to procure multiple copies for different lenders.

Without API-based access, FinTechs must rely on manual uploads and screen scraping, introducing friction that slows down expense management, cashflow forecasting, and loan processing. This inefficiency directly contradicts MAS's Financial Services Industry Transformation Map, which aims to create a more efficient financial sector through innovation and technology.



Monopoly of Foreign Technology Company in SME Bank Data Access

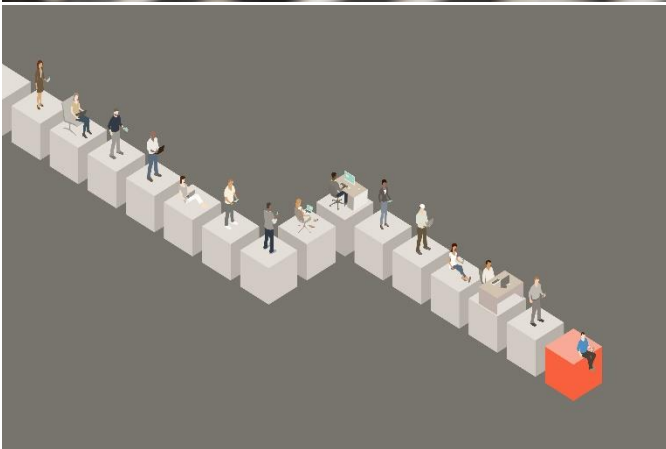
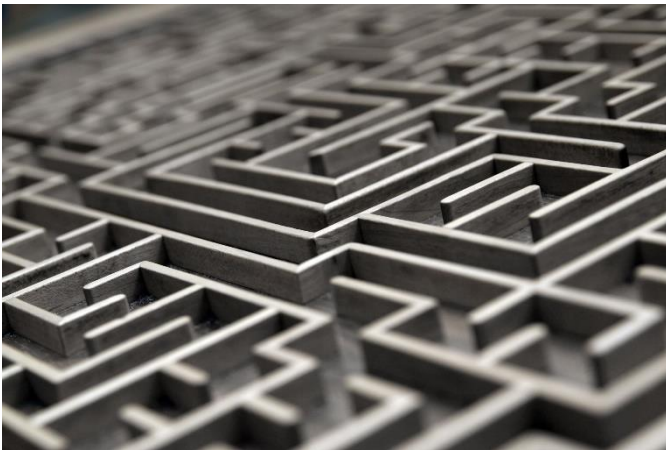
A foreign technology company has secured exclusive API integrations with Singapore's major banks, benefiting from significant Productivity Solutions Grant (PSG) funding from IMDA.

This exclusivity prevents local FinTech startups from accessing bank feed data, placing them at a severe competitive disadvantage. Even FinTech firms who have partnered with this foreign technology company receive only limited access, and that too only for the foreign technology company's customers, thereby, restricting their ability to innovate and compete.

The imbalance contradicts MAS's commitment to fostering a vibrant and competitive FinTech ecosystem, as outlined in the FinTech Regulatory Sandbox guidelines.

Without open access, Singapore's financial sector risks stagnation, limiting opportunities for homegrown innovation.

Additional Barriers to Innovation



Barriers to SME Data Sharing Despite Customer Consent

Singaporean banks impose excessive barriers on SMEs seeking to access and share their own financial data. Even when FinTech platforms are willing to pay for API access with customer consent, banks lack transparency on costs and terms, creating unnecessary friction.

This restriction undermines MAS's vision for seamless financial services and improved customer experiences. By preventing SMEs from efficiently leveraging their own financial data, the current framework stifles competition, slows down digital transformation, and limits SMEs' ability to secure better financial products.



Credit Bureau Access Blockage for Non-Banks

Unlike other Asian markets, Singapore actively blocks non-bank FinTech lenders from accessing credit bureau data, even when they are willing to pay. This has forced alternative lenders to shut down Singapore operations, shift focus to other ASEAN markets and relocate jobs and headquarters abroad.

Over the past five years, at least six major alternative lenders have withdrawn from Singapore due to these restrictions. While banks can instantly access credit bureau data, FinTechs must rely on clients to procure and manually share their own reports, creating severe disadvantages in speed, customer experience, and adoption.

This policy directly contradicts MAS's ambition to position Singapore as a leading center for digital financial services.



2. The need for a solution

Why is this critical for the ecosystem?

Why addressing this issue is critical...



Operational Efficiency for SMEs and Lenders

Singapore's SMEs face an immense administrative burden when applying for loans, as thousands of pages of bank statements must be printed, attested, and manually submitted. This outdated process not only delays loan approvals but also makes it difficult for SMEs to compare financing options across multiple lenders. The inefficiencies extend to bookkeeping, where data collection and transformation create friction, leading to compliance delays in tax and financial reporting. Furthermore, while digital formats such as images and pdfs are gaining traction, they are often unstructured, thereby resulting in a disproportionate amount of time annually on financial data management— time that could be drastically reduced with digital access via secure APIs. Open banking adoption in markets like the UK has already demonstrated the impact of API-driven data access. By enabling seamless integration with credit bureaus and banking systems, fintechs can accelerate approvals, enhance customer experience, and reduce fraud while lowering operational costs.



Declining Alternative Lending Market in Singapore

Singapore's alternative lending sector has been shrinking due to a lack of competitive market conditions. Key factors would be the inability to access the credit bureaus and lack of relevant banking infrastructure access. Without intervention, this decline threatens SME access to diversified financing options. However, with regulatory improvements and better data-sharing mechanisms, Singapore's alternative lending market could grow. Increased competition would drive down SME borrowing costs and by fostering a more dynamic lending ecosystem, Singapore can strengthen its financial sector and ensure SMEs have access to the capital they need to thrive.



High-Quality Job Creation in Singapore

Singapore has an opportunity to channel resources from manual financial processing into higher-value digital roles. Without modernization, the country risks losing 200-400 financial services jobs over the next three years, as alternative lenders and accounting firms move operations abroad. However, embracing digital financial access and automation could instead create new jobs in financial analysis, risk assessment, and digital financial services, reinforcing Singapore's position as a hub for high-value financial employment and innovation.



Environmental and Sustainability Concerns

While strides have been made to move away from paper, there still remains reliance on physical bank statements, need for wet signature and/or stamp from the institutions. This creates significant environmental waste, with hundreds of thousands of statement letters printed and mailed for accounting and compliance purposes. This outdated practice contributes to paper waste, inefficiencies, and increased carbon emissions.

By leveraging APIs and transitioning to digital financial data exchanges, Singapore's financial sector can align with the nation's Green Plan 2030 and drive more sustainable business practices in line with global environmental goals.



3. Global Benchmarks

Let's look at mature markets – US, UK, Europe and Australia

Global Benchmarks from leading regions

Global markets have implemented policies ensuring transparent rules and commercial agreements for API access.

In Singapore, regulatory measures prevent large corporations and banks from using financial leverage to block consumer choice and data sharing.

Let's look at select benchmarks as observed in other regions:



United Kingdom

The UK's Open Banking initiative, implemented in 2018, mandates that banks provide API access to regulated third parties, revolutionizing financial services. Since its introduction, over 11% to 12% of UK consumers and businesses actively use open banking services, driving efficiency and competition. 75% of small businesses have reported improved decision-making capabilities, while 82% have seen enhanced business efficiency. Open banking transactions are projected to grow to \$330 billion by 2027.



Australia

Australia's Consumer Data Right (CDR) framework ensures accredited FinTech firms can access financial data via APIs, enabling greater transparency and efficiency. In Australia, the journey towards open banking is primarily regulator led which in turn resulted in substantial infrastructural changes. The overall sentiment appears to be that the introduction of new CDR access models has resulted in reduced barriers to access for businesses.



European Union

The EU's PSD2 regulation, enacted in 2019, legally requires banks to provide API access to customer data, fostering a more dynamic financial ecosystem.

In the two years following its implementation, FinTech investment surged while the number of regulated third-party providers grew to around 367 across the European Economic Area (EEA) as in Q1 2024. SME access to credit also improved, demonstrating the regulation's impact on financial inclusion and market competitiveness.



Brazil

Brazil's Open Finance framework, introduced in 2021, mandates financial data sharing upon customer request, driving digital transformation in financial services. The initiative has led financial institutions to increase credit limits for customers due to better customer profiling through Open Banking data. The institutions are able to strengthen their data sets and design enhanced credit scoring models by leveraging this transactional data, available to them because of open finance framework.



4. Singapore's lay of land

Let's see some real facts and figures.

Singapore's Current Position

MAS API Playbook and Implementation Gaps

Singapore's MAS and ABS API Playbook (2016) positioned the country as an early advocate for open banking, but its voluntary nature has led to fragmented adoption. Unlike other leading financial hubs, Singapore lacks clear commercial rules or regulatory mandates for fair API access, creating uncertainty for FinTech firms. Many face prolonged negotiations, only to be denied access without transparent justification, stifling competition and innovation.



2016

API Playbook Launch

Year when MAS and ABS first published the Finance-as-a-Service API Playbook

6+

Market Exits

Alternative lenders that have withdrawn from Singapore in the past five years

200-400

Jobs at Risk

Financial services positions that could be lost over the next three years



Select Case Studies

Funding Societies: A SME Financing Pioneer

Part 1/3

When Kelvin Teo and Reynold Wijaya launched Funding Societies in 2015, they envisioned a world where small businesses could access capital as easily as large corporations. Today, their platform has become a lifeline for SMEs across Southeast Asia, connecting entrepreneurs with investors willing to fund their growth. Within Singapore's evolving financial ecosystem, even pioneers like Funding Societies face challenges in efficiently retrieving critical financial data.



Today's Challenges

Funding Societies has been forced to invest heavily in technology workarounds and third-party partnerships to compensate for the lack of direct API access to bank transaction data.

“Our goal is to deliver a seamless, fast digital borrowing experience, but we're forced to ask customers to submit bank statements and credit bureau reports — adding friction, delays, and unnecessary overhead. We've built around the issue with generative AI and partnerships, but it's still far from the frictionless experience our customers deserve.”

Jon Woods, Chief Product Officer, Funding Societies

These workarounds are expensive, require significant resource allocation and still can't match the efficiency of direct API access:

- In-house gen-AI document parsing requires ongoing refinement, maintenance
- Third-party parsing services incur additional costs per transaction
- Extracted data may contain errors, requiring manual review
- Processing times are measured in days, not hours
- Customer experience remains fragmented and tedious

These obstacles are fundamentally at odds with Funding Societies' mission to promote financial inclusion through technology. Resources spent on patching infrastructure gaps could be better directed toward building great products.

And Funding Societies is not alone — other alternative lenders and FinTechs in Singapore face the same constraints, highlighting a broader, systemic issue.

Select Case Studies

Funding Societies: A SME Financing Pioneer

Part 2/3



A More Competitive Financial Landscape

Imagine a different reality — one where Funding Societies could access financial data directly, with their customers' consent, through standardized, ubiquitous bank APIs.

With just a few clicks, an SME owner could authorize access to their bank data; the impact would be transformative:

For SMEs:

- Applications completed in minutes, not hours
- Faster access to working capital when it matters most
- A smoother, fully digital borrowing experience

For Funding Societies:

- Elimination of third-party data parsing costs
- Reduced turnaround time (TAT) from application to approval
- Greater accuracy and completeness of financial data
- Engineering resources redirected to product innovation
- Lower customer acquisition cost through a frictionless experience



Enabling the next wave of fintech innovation

The benefits of access to banking information go beyond operational efficiency. Equal access to financial data would:

- Enable more personalized, cash flow-based products for SMEs
- Foster competition and drive down borrowing costs
- Spur innovation across Singapore's fintech sector
- Encourage new forms of collaboration between banks and alternative lenders

Select Case Studies

Funding Societies: A SME Financing Pioneer

Part 3/3

By the Numbers

With direct access to API-driven financial data, Funding Societies anticipates transformative gains across key operational metrics:

↓ **60%** Time from Application Started to Credit Decision

Enabling faster decisions by eliminating document uploads and manual verification

↓ **40%** Customer Application Abandonment Rate

Decrease driven by reduced customer friction and faster decisioning

↓ **40%** Data Processing Cost per Application

Lowered through the removal of third-party parsing and reduce manual intervention

↑ **20%** SMEs Financed Annually

A projected increase of 20%, as streamlined onboarding unlocks scale and lowers operational and customer burden

Conclusion

Access to up-to-date financial data would fundamentally reshape Funding Societies' operations — reducing cost, increasing scale, and delivering faster, more inclusive access to capital for SMEs across the region.

This scenario does not apply to Funding Societies alone; all Singaporean fintech lenders face the same constraints. Addressing this structural gap would unlock a new wave of competition and product innovation. It would enable fairer, more transparent credit access for SMEs, while fostering a vibrant ecosystem of alternative lenders, digital banks, and embedded finance providers.

By embracing standardization of API access models, Singapore can solidify its position as Asia's most competitive and innovation-friendly financial hub.

"API access isn't just a technical capability — it's the foundation for a more inclusive, innovative financial system. Open Finance will allow both banks and FinTechs like us to better support SME growth, strengthening Singapore's economy and vibrant FinTech community."

Kelvin Teo, Co-founder and Group CEO, Funding Societies

Select Case Studies

Sleek: Unlocking Accounting Efficiency through API Access Models

Part 1/2

Sleek is a leading digital corporate services provider helping over 10,000 SMEs in Singapore manage their accounting, compliance, and corporate governance through automation and technology.

Sleek's platform is built for scale and speed — but its productivity is heavily constrained by the lack of equal access to bank transaction data via APIs.



The Problem: Manual Bank Feed Extraction Is a Systemic Inefficiency

While Singapore banks already make transaction data available to SME clients via PDF or CSV downloads, CSPs like Sleek must still retrieve these statements manually for every client each month.

These bank statements already belong to the client but cannot be accessed automatically on their behalf.

Sleek's accountants spend an average of **15 minutes** per client per month downloading, formatting, and uploading statements to accounting tools.

With 10,000 clients it adds upto:



2,500 hours per month of manual work



30,000 hours per year lost to inefficiency



Equivalent to ~18 full-time staff annually, just to move data that could be shared securely via API

This is a cost borne by Sleek, by SMEs in the form of slower service, and by the broader economy in lost productivity.



A Distorted Playing Field: API Exclusivity Undermines Competition

Today, only one accounting software in Singapore has direct API integrations with local banks — locking out all other providers and CSPs from delivering the same seamless user experience.

Select Case Studies

Sleek: Unlocking Accounting Efficiency through API Access Models

Part 2/2

This lack of API access standardization:

- Creates competitive distortion, favoring one vendor over all others
- Forces SMEs to adopt tools they may not prefer, purely due to integration access
- Discourages innovation and undermines fintech diversity



The Solution: Equal Access to APIs, Empowered by Consent

Sleek strongly advocates for a framework where any licensed accounting or CSP platform can access bank feeds on a client's behalf — with full client consent and through secure, standardised APIs.

For SMEs:

- One-time consent, no more monthly logins
- Real-time cash flow tracking
- Better insights and decision-making

For Sleek and the CSP industry:

- 30,000 hours per year saved
- More time spent on advisory and client engagement
- More accurate, real-time data
- Fewer errors, better compliance

For Singapore:

- A level fintech playing field
- Stronger SME productivity
- Faster digitalization of professional services



Conclusion

Bank transaction data is already accessible — but only manually. This is a structural inefficiency that affects thousands of SMEs and distorts competition in the accounting software industry. By implementing the proposed frameworks, Singapore can ensure that every SME — and every licensed service provider — can benefit from a modern, open, and secure financial infrastructure.

“API access shouldn't depend on who you are. Every SME should have the freedom to choose their tools — and every software provider should compete on merit, not exclusivity.”

Julien Labryère, CEO, Sleek



5. Way Forward

What can we look forward to?

Call to Action

We urge policymakers, regulators, and industry stakeholders to:

1 Establish a Mandatory API Access Framework

Require banks to offer APIs for core banking data to any accredited third party through standardized APIs

2 Implement a Data Rights Framework for Financial Information

Affirming SMEs own their financial data and can authorize sharing with their chosen platforms and establish a standard API pricing structure that is transparent, reasonable, and non-discriminatory

3 Expand Credit Bureau Access with Appropriate Safeguards

Enable permission to accredited FinTech lenders to contribute to and retrieve data from credit bureaus

4 Promote Fair Competition in SME Banking Services

Advocate and empower the ecosystem such that it prevents exclusive API deals that limit market competition

5 Industry Utility – FSTI/ FTIG grants

Launch FSTI/ FTIG grants to support Industry utility operators to operate API data exchange, so execute fair and transparent pricing for API access. This industry wide utility can operate in a similar model as that of credit bureaus. The industry utility in turn can share the revenue with the data provider in proportion of the data being sought by the seekers. Banks can also act as a key shareholder in this program thereby further ensuring a holistic ecosystem approach and economic upside.

By embracing API access model frameworks and open banking principles, Singapore can enhance its status as Asia's premier FinTech hub while ensuring SMEs benefit from a competitive financial services ecosystem.

**Envisioning Tomorrow,
Embracing Opportunities**



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Chief Product Officer
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CEO
Sleek



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Executive

**Gratitude, Collaboration,
and Continued Success**



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Embracing Opportunities



About Us

About Fintech Nation

The fintech journey of Singapore has been a story of relentless pursuit of excellence to build a global financial service hub with limited means and lots of aspirations. The slogan “Dream big. Start small. Move fast” brought together regulators, startups, investors, corporates and everyone else to achieve a common goal.

In 2020, the fintech community in Singapore came together to create a not-for-profit grassroots movement called, **Fintech Nation**, to bring the journey of Singapore to the world and enable the ecosystem to build for the future.

Fintech Nation (FN) is a **Public Benefits Corporation (PBC)** comprising investment platform, thinktank and ecosystem builder. FN aims to democratize access to economic opportunities, digitize the economy, and deliver tangible outcomes that improve lives. Founded in 2020 by Varun Mittal, it has evolved from a grassroots platform to an instrument of change using capital and advisory to create sustainable development.

‘Capital’ - We invest in early-stage fintech and embedded finance companies in Southeast Asia and offers a range of investment vehicles to suit every requirement.

‘Think Tank’ - Aims to use advocacy and access as its two pillars to bring startups, financial institutions, and investors' aspirations and motivations to policymakers, regulators, and other official development institutions.

‘Community’ - Focuses on recognizing emerging and existing industry leaders and organizing meetups and masterclasses.

Key Driving Principles:

- Right First, First Later
- Singanomics
- Garden Innovation

Fintech Nation team is dedicated to take this mission forward to continuously bring value back to the ecosystem enabled via its partnerships, community building and engagement and thought leadership collaterals.

For more information, please visit: <https://www.fintechnation.io/>

About Funding Societies

Funding Societies | Modalku is the largest unified SME digital finance platform in Southeast Asia. It is licensed in Singapore, Indonesia, Thailand, registered in Malaysia, and operates in Vietnam. The FinTech company provides US\$1 billion annually of business financing to small and medium-sized enterprises (SMEs).

In recent years, it has made strategic milestones including its acquisition of regional digital payments platform CardUp and co-investment into Bank Index in Indonesia.

Funding Societies | Modalku is backed by SoftBank Vision Fund 2, Cool Japan Fund, Maybank, Khazanah Nasional Berhad, CGC Digital (the digital arm of the Credit Guarantee Corporation Malaysia Berhad), SBVA (previously SoftBank Ventures Asia), Peak XV Partners (previously Sequoia Capital India), Alpha JWC Ventures, SMBC Bank, BRI Ventures, VNG Corporation, Rapyd Ventures, Endeavor, EBDI, SGInnovative, Qualgro, and Golden Gate Ventures among others.

It has received accolades through the years including: Brands for Good (2019, 2023), Global SME Excellence Award, Global SME Finance Awards by IFC (2021-2023) Global Startup Awards (2020), MAS FinTech Award (2016, 2021), Singapore's Fastest-Growing Companies 2024 (a list of 100 companies compiled by The Straits Times and Statista), NextGen Tech 30 in 2024 (recognising ASEAN's top 30 growth-stage companies), High-Growth Companies in Asia-Pacific 2024 and 2025 (a list of 500 companies compiled by the Financial Times and Statista).

For more information, please visit:
www.fundingsocieties.com

About Sleek

Sleek is a technology-driven platform that simplifies business administration for entrepreneurs and small to medium-sized enterprises. Our mission is to make running a business as seamless as possible by automating and streamlining core back-office functions — from company incorporation and compliance to accounting, payroll, tax filing, and corporate secretarial services.

With operations in Singapore, Hong Kong, Australia, and the UK, Sleek combines powerful software with expert human support to help over 450,000 users manage their companies more efficiently. Whether you're launching a startup or managing a growing business, our real-time dashboards, bank integrations, and AI-powered bookkeeping tools give you the visibility and control you need — anytime, anywhere.

By replacing outdated manual processes with a modern, integrated platform, Sleek is redefining how businesses stay compliant, financially healthy, and ready to scale. We believe the future of business administration is paperless, borderless, and radically more efficient — and we're building that future every day.

For more information, please visit:
<https://sleek.com/sg/>



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