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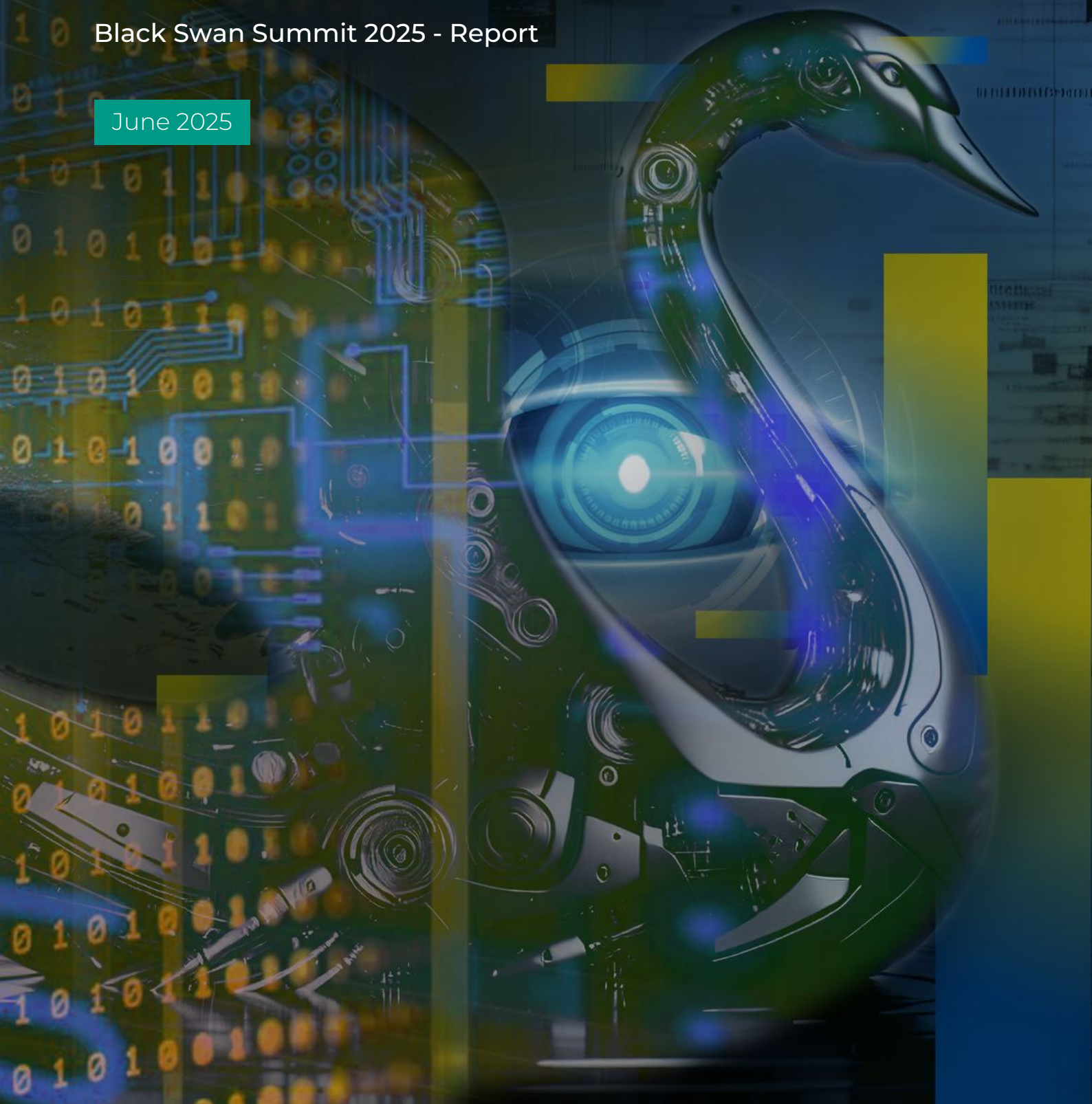
GLOBAL FINANCE & TECHNOLOGY NETWORK

Humanity, Machine and Money of the Future

Black Swan Summit 2025 - Report

June 2025



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About

The Global Finance & Technology Network (GFTN) (formerly known as Elevandi) is a not-for-profit organisation established by the Monetary Authority of Singapore (MAS) in 2024 to harness technology and foster innovation for more efficient, resilient, and inclusive financial ecosystems through global partnerships. GFTN organises convening forums, offers advisory services on innovation ecosystems, provides access to transformative digital platforms, and invests in technology startups with the potential for growth and positive social impact through its venture fund.

For more information, visit www.gftn.co

The Black Swan Summit, a pioneering R&D foresight forum, challenges conventional thinking by exploring the transformative power of disruptive technologies like Blockchain, AI, Quantum, and Climate Tech.

For more information, visit https://www.blackswansummit.com/

Machines Money Humanity

How We Rebuild the Future in an Age Of Black Swans

In an era where technology advances faster than institutions can adapt — where programmable money chooses how it wants to be spent, and where machines increasingly act, think, and decide — what becomes of humanity?

This was the core question at the heart of Black Swan Summit 2025, held in Perth, Western Australia, under the unifying theme: "Machines, Money, and Humanity."

This wasn't just a summit. It was a strategic foresight laboratory, where technologists, finance leaders, economists, regulators, and philosophers came together to map the invisible forces reshaping the global order.

From quantum supremacy and programmable trust to ethical AI and the energy demands of cognition itself, the Summit revealed what's coming next — before it hits the markets, the lawbooks, or the headlines.

A signal insight, worth any price, for those who know how to turn foresight into a competitive advantage — and profitable futures.

The Black Swan Summit

The Black Swan Summit (BSS) is a multi-sector ecosystem strategically located in Perth, Western Australia, that connects research, industry, and policy to navigate systemic risks, build resilient economies and uncover high-growth opportunities through innovation, collaboration, and foresight. BSS is hosted by the Global Finance & Technology Network (GFTN) in collaboration with Western Australia Web3 Association and the City of Perth.

The inaugural Black Swan Summit was held from 24–26 March 2025 as a global foresight forum, convening leaders from industry, academia, and policy across three integrated formats:

- **Main stage panels** exploring novel and disruptive ideas
- **Interdisciplinary roundtables** offering multi-perspective, in-depth discussions on key topics, and
- **Workshops** showcasing applied solutions to the challenges raised

The most forward-thinking and provocative ideas from BSS are distilled into **Black Swan Insight**, which is carried forward to other international forums—such as Point Zero Forum (PZF) in Zurich, hosted by GFTN—for further validation, cross-market dialogue, and policy stress-testing.

This report captures the key insights and emerging trends discussed on the Main Summit Stage and sums up the highlights from Round tables and Workshops at the Black Swan Summit Australia 2025.

Main Stage Highlights

1. **Fintech Update**
   Money is no longer just a store of value, but a machine of logic and intent, shaped by agentic AI, tokenization and quantum technologies.
2. **AI & Humanity**
   A deep look into what happens when machines stop being tools and start being agents. This is about the soul of the human-machine relationship.
3. **Quantum**
   Quantum machines challenge not just computing, but our fundamental models of reality and decision-making—and thus, the systems of money and power that sit atop them.
4. **Money 2040**
   The real innovation is programable trust allowing the transmit of value over the internet while solving frictions of cross-border payments.
5. **Tokenization**
   The future is tokenized. It will unlock a multitrillion dollar economy and redefine ownership of assets.
6. **Energy & Compute**
   What happens when the brains of the machine age require more energy than entire nations?
7. **Investment Paradigms**
   The old financial logic breaks down in a world where value creation is increasingly driven by non-human intelligence and post-scarcity models.
8. **Policy & Governance**
   Frame regulation as the attempt to build a moral compass for machine-led decision-making—a humanist scaffolding for systems that no longer think like us.

Global State of Fintech Update

This keynote speech by Sopnendu Mohanty, Group CEO, GFTN explored the evolving landscape of financial technology, focusing on the intersection of artificial intelligence (AI), programmable money, and sustainability. AI is transitioning from experimental to practical applications, with significant implications for industries like banking, fraud detection, and portfolio management. However, its adoption requires careful governance to ensure ethical and responsible use.

Sopnendu Mohanty, Group Chief Executive Officer, Global Finance & Technology Network (GFTN)

> *" Agentic AI is reactive, independent, and operates with minimal human oversight. This is where the future is heading. Governance structures must evolve to address the unique challenges posed by autonomous systems."*

Tokenized assets and programmable money are poised to redefine financial systems, offering efficiency and cost savings, particularly in cross-border payments. Stablecoins, in particular, are emerging as a key instrument in this transformation.

Fintech can play a critical role in addressing global challenges like climate change by enabling responsible investments and supporting small businesses in their transition to net-zero practices.

The rapid pace of technological innovation in AI and FinTech is outpacing regulatory frameworks, creating friction and uncertainty. Collaborative efforts between regulators and industry stakeholders are essential to address these challenges.

The Future of AI and Humanity

A panel comprising Neal Cross, Co-founder, PictureWealth; Dr. Justine Lacey, Research Director, CSIRO; Prof. David Lee, Professor, Singapore University of Social Sciences explored the evolving relationship between artificial intelligence (AI) and humanity, focusing on the ethical, social, and governance challenges posed by AI's rapid development.

The panel discussed the evolving role of AI, from being a tool to a potential "teammate" or even a "god-like" entity that could guide human behaviour and decision-making. This raised questions about the extent to which AI should influence or control human lives.

The panel highlighted the potential for AI to displace jobs, particularly in industries reliant on repetitive tasks or data-driven decision-making. They discussed the societal challenges of job displacement and the need for governments to address these disruptions proactively.

Neal Cross, Co-Founder, PictureWealth

> *"We are in a world where humans are doing robot jobs, and robots are trying to do human jobs."*

A recurring theme was the need for ethical frameworks and responsibility in AI design and deployment. The panel emphasised the importance of forward-looking responsibility (designing AI for positive outcomes) and backward-looking responsibility (accountability for AI's actions).

While AI has the potential to improve productivity and efficiency, its development must be guided by ethical principles to ensure it benefits humanity rather than replacing it. Responsibility for ethical AI is collective, involving developers, organisations, regulators, and society at large. Governance systems must ensure that AI systems are designed and deployed responsibly.

The challenge of ensuring human control over AI systems, particularly as they become more autonomous and capable, was a key concern raised. The panel questioned whether humanity could retain control over AI systems that surpass human capabilities.

Dr. Justine Lacey, Research Director, CSIRO

> *"Do we want AI to be better than us, or do we want to use AI to create a better world?"*

Quantum Revolution Is Here

This fireside chat with Prof. Jingbo Wang, Director QUISA (Quantum Information, Simulation and Algorithms) Research Centre at the University of Western Australia explored the transformative potential of quantum science and technology, emphasising its disruptive impact across industries such as finance, healthcare, energy, and cybersecurity.

Prof. Jingbo Wang, Director QUISA

> *"Quantum computing allows us to harness nature at the deepest level ever known. We are experiencing the second quantum revolution, where we can manipulate single photons, atoms, and electrons."*

The past year has seen significant breakthroughs, including the creation of logical qubits, which enable error correction and fault-tolerant quantum computing. This development marks a major milestone in the journey toward practical quantum computers.

While the first quantum revolution brought technologies like lasers and quantum sensors, the second revolution focuses on manipulating individual quantum particles (e.g., photons, atoms) to unlock unprecedented computational capabilities.

Quantum computing has the potential to solve complex problems in optimization, scientific modelling, and logistics, offering transformative benefits across industries. While companies like QuEra are making rapid progress, the timeline for achieving large-scale, fully error-corrected quantum computers remains uncertain, with estimates ranging from 5 to 20 years.

There is a risk that quantum technologies could exacerbate inequalities by disproportionately benefiting wealthy or powerful entities. Ensuring equitable access and use of quantum advancements is a critical challenge.

“I don't want quantum to help a few rich people get richer or powerful people more powerful. Education and outreach are key to building a future together." said Prof Wang

Money 2040 in the Digital and Quantum Era

The panel of Antonio Alvarez Lorenzo, Chief Compliance Officer, Crypto.com; Caroline Bowler, Chief Executive Officer, BTC Markets; Effie Dimitropoulos, Chief Executive Officer, AUDC and Alan Scott, Contributor, Railgun Privacy Project explored the transformative potential of digital and quantum technologies on the nature and functions of money.

Antonio Alvarez Lorenzo, Chief Compliance Officer, Crypto.com

> *"The transmission of value through the Internet is the core of what programmable money enables."*

Panellists emphasised the shift from traditional fiat systems to digital and programmable money. Cryptocurrencies, stablecoins, and tokenized assets are enabling new forms of value exchange, reducing reliance on intermediaries, and increasing efficiency in cross-border transactions.

Programmable money was highlighted as a key innovation, allowing for automated, conditional transactions based on predefined rules. This capability has significant implications for business processes, such as invoice payments and contract execution, reducing costs and risks.

The future of digital currencies depends on the ability to seamlessly exchange value across different stablecoins and traditional financial systems.

Effie Dimitropoulos, Chief Executive Officer, AUDC

> *“Stablecoins are phenomenal in solving the friction of cross-border payments, enabling instant, trusted transactions."*

This view was echoed by Sopnendu who said at an earlier session that: "Stablecoins are not speculative assets; they are a secure, efficient, and cost-effective way to move money."

While blockchain transparency is valuable for auditability, privacy-enhancing technologies are necessary to protect users and businesses from risks such as industrial espionage and financial exposure.

The Future Is Tokenized

Another panel comprising of Dr. Sabrina Tachdjian, Director, Fintech and Payments, The HBAR Foundation; Edward Nwokedi, Chief Executive Officer, RedSwan CRE; Eli Bernstein, Principal, Nakamoto Legal and Julia Buchholz, Chief Marketing Officer, Blocksquare examined the technological, legal, and practical aspects of tokenization,

emphasising its ability to address inefficiencies in legacy systems and unlock value in the Web3 digital economy.

Dr. Sabrina Tachdjian, Director, Fintech and Payments, The HBAR Foundation

> *"The gap between physical and digital assets can be bridged through IoT sensors or by creating assets that are born digital."*

"Tokenization is not a new concept but a digital evolution of historical practices of transferring value via most convenient means preferred by the market (e.g., using shells or gold-backed notes)" said moderator Dr. Andrzej Gwizdalski, Senior Partner, GFTN. In the digital age, tokenization enables the representation of real-world assets (e.g., real estate, commodities) as digital tokens, facilitating trust and value transfer in a peer-to-peer (P2P) economy.

Real-world asset tokenization has the potential to transform industries by unlocking liquidity, enhancing transparency, and democratising access to wealth. For instance, tokenization can unlock liquidity in the $300 trillion global real estate market, particularly in investment properties. It enables fractional ownership, secondary market trading, and democratised access to high-quality assets.

Tokenization can also drive social good by enabling affordable housing models, community investments, and sustainable practices through transparent ESG asset tracking.

The success of tokenization depends on clear and adaptive regulatory frameworks that balance innovation with investor protection.

Reconciling physical and digital assets is critical for the widespread adoption of tokenization suggested the panel. Solutions include IoT integration and creating natively digital assets to eliminate the need for physical reconciliation.

Payments of the Future

Mishal Ruparel, Chief Commercial Officer, Banking Circle; Rajesh Sabari, Chief Commercial, Telcoin; Bharadwaj Rao, Head of Sales - Australia and New Zealand, Nucleus Software and Lisa Wade, Chief Community Officer, Fableration discussed the transformative impact of AI-driven innovations, real-time cross-border transactions, and inclusive financial systems on the global payments landscape.

Rajesh Sabari, Chief Commercial Officer, Telcoin

> *"Blockchain and decentralized finance are the future of cross-border payments, but they must be accessible to everyone, not just crypto-native users."*

Panellists argued that payment systems must evolve to be real-time, interoperable, and inclusive, leveraging AI and blockchain to address inefficiencies and expand access. There is a need to move beyond legacy systems and rules that have governed payments for decades.

Blockchain technology and Decentralised Finance (DeFi) protocols were seen as critical to achieving interoperability, transparency, and cost efficiency in cross-border payments. The concept of "radical fungibility" and programmable money was discussed, where payments become embedded and automated, with data and identity serving as the basis for transactions.

AI will play a pivotal role in automating payments, detecting fraud, and enabling financial inclusion by analysing alternative data for credit scoring and onboarding. However, the lack of uniform standards and collaboration between payment systems, especially in cross-border transactions, was a recurring challenge that came up in these discussions. Increased automation and reliance on AI and blockchain also raise concerns about vulnerabilities to cyberattacks and fraud.

Intersection of Programmability, AI, and Blockchain

Simon Vans-Colina, Co-founder & Chief Technology Officer, Pave Bank in his presentation highlighted the difference between traditional API banking, which provides limited external access to bank systems, and programmable banking, which allows custom code to run within the bank itself. This shift enables real-time synchronization with distributed ledgers and greater flexibility in building financial products.

Money, he contended was a mere number in a database (ledger), and he emphasised the need for banks to adapt their ledgers to accommodate programmable money, including stablecoins and smart contracts.

Simon argued that banks that relied on outdated technology must address limitations in precision, synchronization, and programmability to remain competitive in the era of blockchain and AI-driven finance. He offered a vision of the future of finance, where programmable banking, AI, and blockchain converge to create a more automated, interoperable, and customer-centric financial ecosystem.

Simon Vans-Colina, Co-Founder & Chief Technology Officer, Pave Bank

> *"Banks of the future are bridges—across blockchains, fiat currencies, and time."*

Powering 2050

A panel consisting of Dr. Warren McKenzie, Founder & Managing Director, HB11 Energy; Scott Clements, Partner, Tribeca Capital; Takaya Taguchi, Co-founder & Chief Executive Officer, Helical Fusion explored the future of energy generation and supply, focusing on Australia's unique position in the global energy transition. The panel also examined the geopolitical and economic factors

Prof. Peta Ashworth, Director, Curtin Institute for Energy Transition quoting Ban Ki-Moon former UN Secretary General

> *"Energy is the golden thread that connects economic growth, social equity, and environmental sustainability."*

influencing energy strategies, emphasising the need for a balanced energy portfolio to meet growing demands while reducing emissions.

The panel discussed the geopolitical implications of energy supply, including the impact of global conflicts and trade policies. Energy security was identified as a key driver for innovation, with examples like sustainable aviation fuel being developed to reduce reliance on imported fuels.

Dr. Warren McKenzie, Founder & Managing Director, HB11 Energy

> *"Fusion energy is not just a possibility; it's a necessity for the second half of this century."*

Fusion energy was presented as a potential "holy grail" for clean energy, offering abundant, carbon-free power. Both Dr. McKenzie and Mr. Taguchi emphasised the importance of advancing fusion technologies to address long-term energy needs.

Processing Supremacy and Energy Resilience

Another panel consisting of Vincent Choi, Co-founder, Lana; Lana Aditi Subramanya, Partner Engagement Manager, Pawsey Supercomputing Research Center and Dr. Dylan Muir, Vice President, SynSense explored the intersection of high-performance computing (HPC), artificial intelligence (AI), and quantum computing with sustainability and energy resilience. Key topics they discussed include the role of green data centres, funding models for energy-efficient technologies, and the potential for Australia to lead in low-carbon digital infrastructure.

The rapid growth of AI and HPC demands a shift toward energy-efficient systems, such as GPUs and neuromorphic processors, to reduce environmental impact while maintaining performance.

Dr. Dylan Muir, Vice President, SynSense

> *"Transparency in AI energy consumption is critical—users need to understand the real costs behind the technology they use."*

Developers and regulators must prioritise transparency in AI energy consumption, empowering users to make informed decisions and fostering responsible innovation. Existing governance frameworks were criticized for being outdated and insufficient to address the environmental implications of AI and HPC. The need for updated forward-looking policies was a key point of discussion. The panel also acknowledged structural challenges in ensuring that the benefits of advanced technologies are distributed equitably, particularly in developing regions. This remains a significant hurdle to achieving global inclusion.

Investing in the Invisible Forces of Transformation

Panellists Brad Hill, Venture Partner, Pacific Channel; Shane Chesson, Founder & General Partner, Openspace Ventures; Deryck Graham, Founder & Chief Executive Officer, Portal Asset Management; Prof. Fiona Wood, Director of the Burns Service of WA, Fiona Wood Foundation explored the profound shifts in value creation and economic paradigms driven by emerging technologies such as AI, blockchain, quantum computing, and climate tech. The discussion challenged traditional investment approaches, urging participants to consider their roles as architects of a sustainable digital economy.

Prof. Fiona Wood, Director of the Burns Service of WA, Fiona Wood Foundation

> *"The difference between an idea that's going to work, and hype is the network around it—multidisciplinary, interdisciplinary, and well-connected."*

The panel emphasised the transformative potential of technologies like AI, blockchain, quantum computing, and climate tech. These innovations are not just disrupting industries but are redefining how value is created, owned, and shared in a hyperconnected world.

A recurring subject was the need to shift perceptions of risk. The panel argued that risk-taking is essential for innovation and that a lack of understanding or fear of failure often stifles progress. Educating investors and stakeholders about the long-term benefits of taking calculated risks can unlock new opportunities.

Successful innovation requires interdisciplinary collaboration and robust networks. The panel stressed the importance of connecting innovators with experts in Intellectual Property (IP), governance, marketing, and funding to turn ideas into impactful solutions.

Traditional funding models were agreed to be insufficient for deep tech and health tech projects. Diversified venture capital, government-backed initiatives, and institutional investments are needed to bridge the funding gap. The panel especially highlighted the difficulty of raising funds for innovation in Western Australia, where venture capital is limited, and reliance on personal networks or public markets is common.

Bridging Technology and Policy for a Safer Future

Prof. Heng Wang, Professor, Singapore Management University; Brendan Maggs, Chief Learning Officer, Humbli; Prof. Julia Powles, Director, UWA Tech & Policy Lab; Alex Hassell, Co-founder and CEO, Your Financial Wellness discussed the rise of post-quantum cryptography, blockchain's potential to decentralize trust, and the challenges of regulating a digital world that transcends borders.

The panel stressed the importance of aligning technological innovation with regulatory frameworks to address risks and ensure consumer protection. This includes using governance as a "soft tool" to bridge silos between technology and regulation.

Trust emerged as a central theme, with discussions on how to build consumer confidence in digital systems. This includes ensuring data security, transparency, and giving consumers control over their data. Empowering consumers through education and transparency is also critical to building trust and ensuring they can navigate the complexities of digital systems.

Policymakers and businesses must anticipate emerging risks, such as the misuse of AI and the concentration of power in tech conglomerates and take proactive steps to mitigate them.

Prof. Julia Powles, Director, UWA Tech & Policy Lab

> *"We need to move from individual responsibility to system-level responsibility in digital governance."*

The panel agreed technologies like AI and blockchain have the potential to improve financial inclusion and literacy, but they must be implemented responsibly to avoid exacerbating inequalities.

Black Swan Summit Round Tables – Priceless Exclusive Insight: Deep Dives into Disruption

While the main stage set the tone with provocative themes and breakthrough announcements, the roundtables offered something rarer: multi-perspective, interdisciplinary investigations conducted under strict confidentiality. With no media allowed and Chatham House Rules strictly enforced, participants were free to speak openly and test bold ideas that often cannot be aired in public.

These sessions were designed not for publicity—but for deep insight and real-world application. They brought together domain experts, industry leaders, policymakers, and researchers to pressure-test ideas, uncover systemic blind spots, and begin shaping practical frameworks for innovation and regulation across sectors.

What follows is a selective summary of the insights distilled from those high-trust conversations—valuable not because they are loud, but because they are true, grounded, and ahead of the curve.

Detailed reports for each of the roundtables will be published soon with deeper insights.

Defrag: Sustainable AI Innovation in a Fragmented Financial System

Facilitator: Prof. David Lee Kuo Chuen

Key Themes: AI agency, programmable compliance, verified data, digital interoperability

This session confronted the dual disruptions of AI and climate change amidst a fractured global financial order. Participants examined:

- Whether AI agents enhance or diminish human agency
- The urgency of preparing global populations for safe, inclusive AI adoption
- The potential of programmable compliance and verified data to restore interoperability in an increasingly fragmented system

Insight: Sustainability in innovation must be designed into the architecture of finance, not retrofitted after disruption.

Standing on the Shoulders of Giants: Future Models of Value

Facilitator: Stuart Thornton

Key Themes: Holistic value, SDGs, health economics, retirement inequality

This roundtable asked: How can we redefine economic value in ways that serve basic human needs and long-term wellbeing? Drawing on finance, health, and tech perspectives, participants proposed:

- Tying value creation to measurable progress on SDGs
- Incentivising systems that serve, not exploit, humanity
- Addressing ageing population challenges with climate-conscious wealth strategies

Insight: In the next economy, value must be human-first, not asset-first.

Come As You Are: A Vision of Accessible, Inclusive Digital Trade

Facilitator: Steve Vallas

Key Themes: South-South trade, digital standards, infrastructure gaps, economic sovereignty

This highly practical session explored:

- Divergent readiness between the Global North and South for digital trade
- The dangers of universal digital standards that ignore local constraints
- How tokenization and digital infrastructure can empower South-South commerce

Insight: True inclusion comes not from assimilating to dominant models but from designing for diversity.

There's a Token for That: Exchanging Value in Modern Times

Facilitator: Dr. Rhys Bollen

Key Themes: Tokenization of real-world assets, on/off-ramping, legal frameworks, collateral innovation

Tokenization is maturing from optimization to transformation. Key debates focused on:

- Legal clarity for arbitration in digital asset disputes
- Infrastructure for fractional ownership and carbon credit markets
- Building trust in asset-backed digital economies

Insight: Tokenization is not just digitization—it's the rewiring of economic trust.

The Role of RegTech in a Rapidly Changing World

Facilitator: Peter Deans

Key Themes: Compliance innovation, AI-driven fraud, consumer protection, deepfakes

Amid regulatory complexity and rising scam sophistication, participants asked:

- How can AI and RegTech enhance consumer protection without overreach?
- What happens when deepfakes and LLMs erode trust in evidence and identity?

Insight: RegTech must not only keep up with innovation—it must anticipate the shape of risk before it materialises.

From Silos to Synergy: A Roadmap for Transformative Energy Systems

Facilitator: Prof. Peta Ashworth

Key Themes: Systems alignment, energy innovation, policy-finance-tech trilogies

This roundtable emphasised the need to:

- Align finance, policy, and tech to accelerate the energy transition
- Ensure transformation is inclusive and resilient, not just efficient
- Build long-term roadmaps that don't just react to market signals but shape them

Insight: The clean energy future will not emerge by accident—it will be built by deliberate, cross-sector choreography.

From Security to Continuity: Cyber & Resilience at the Cusp of Quantum

Facilitator: Dr. Glenn Murray

Key Themes: Quantum-safe systems, zero-trust architecture, corporate readiness

With quantum advances threatening today's cybersecurity, this session explored:

- Zero-trust frameworks for post-quantum resilience
- Leadership readiness to navigate tech acceleration
- Mitigating human risks in high-tech environments

Insight: Security is no longer just about protection—it's about continuity in an increasingly volatile digital-physical world.

Together, these roundtables advanced the Black Swan Summit's mission: to not merely respond to disruption, but to prepare the systems, leaders, and models needed to navigate it wisely and profitably.

Workshops: Tactical Preparedness for a Black Swan World

Along with the Round Tables, the workshops at BSS2025 delivered targeted, hands-on responses to emerging systemic risks and opportunities**.** These curated sessions focused on preparing industries and innovators to anticipate, mitigate, and capitalize on disruption—from quantum and compliance to inclusive innovation.

Key Workshops in Summary:

- **Quantum Leap:** Real-world applications of quantum across finance, energy, healthcare, and logistics.
- **Navigating Digital Asset Regulation (Australia):** A practical guide to turning compliance into competitive edge.
- **Chartered Fintech Professional Education:** Why Perth is poised to lead in global fintech education.
- **Inclusive WA: New Land of Opportunity:** Western Australia as an innovation and invention hub with strategic geopolitical location and unprecedented investment opportunities.
- **Celebrating Digital Trade Partnerships:** Networking for cross-border collaboration in digital finance by Liquid Group.
- **Papers Presentation:** Emerging research on finance, policy, climate tech and digital transformation.

Together, these workshops translated insight into action—arming attendees with the tools to de-risk their strategies and build resilient ecosystems in a volatile, fast-changing world.

Authors

GFTN Research & Advisory

Aanault Lee
Lead Author

Andrzej Gwizdalski
Senior Partner

Contributors

Akanksha Rath
Senior Manager

Production

Sachin Kharchane
Graphic Designer

Global Finance &
Technology Network (GFTN)

6 Battery Road, #28-01, Singapore 049909
gftn.co | hello@gftn.com