



# WOWPRENEUR

## Business Plan

Transform yourself into **WOWPRENEUR**  
and trailblaze towards success via **WOWFintech**

**#A New Fintech Platform to Save, Share & Earn**



**WOWNATIONS**

A New Fintech Platform  
to Save, Share & Earn

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Authorised  
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Malaysia

www.wownations.com



Transform yourself into  
**WOWPRENEUR**



Scan here to contact me

**WhatsApp**



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## WOWCITIZEN

WOWCitizen focuses on empowering individuals in the gig economy and providing opportunities for additional income through online businesses.

### Benefits

- Empowers gig economy workers
- Additional income opportunities
- Mobile technology leverage
- Flexible income streams
- Financial independence fostered
- User-friendly platform



## WOWPRENEUR

WOWPreneur is designed to nurture entrepreneurship and support aspiring business owners.

### Benefits

- Nurtures aspiring entrepreneurs
- Access to funding opportunities
- Guidance in business planning
- Marketing strategies support
- Network of mentors & experts
- Promotes sustainable business development



## WOWMERCHANT

WOWMerchant focuses on empowering merchants to embrace digitalization and thrive in the online marketplace.

### Benefits

- Empowers merchants with digitalization
- Secure online payment solutions
- Expands customer base
- Enhances online presence
- Drives business growth
- Seamless ecosystem for online growth



## WOWPARTNER

WOWPartner represents strategic alliances and Partnerships established by WOWNations with industry associations, corporate entities, and government bodies.

### Benefits

- Enhanced platform offerings
- Access to financial services
- Collaboration within financial ecosystem
- Comprehensive financial solutions
- Expanded reach through Partnerships
- Leveraging expertise and resources



## Where Innovation Meets Opportunity



Limitless Potential Income  
From Every Industry



Venture Entrepreneurship In  
Fintech Ecosystem



Convert Daily  
Expenses Into Income

# Why Everyone Should Join ?

## Spend More, Earn More, Save More

WOWNations introduces the WOWPoint system, where you  
earn 1 WOWPoint for every RM 1.00 spent.

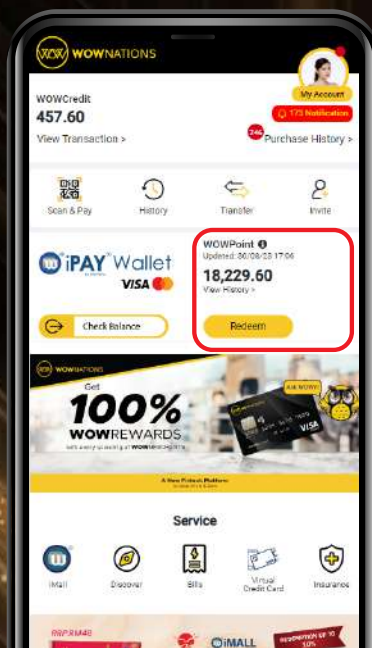
Spend                      Earn                      Get Back  
**RM 1 = 1 WOWPoint = RM 1 Value**

## Double Your Cash Instantly!!!

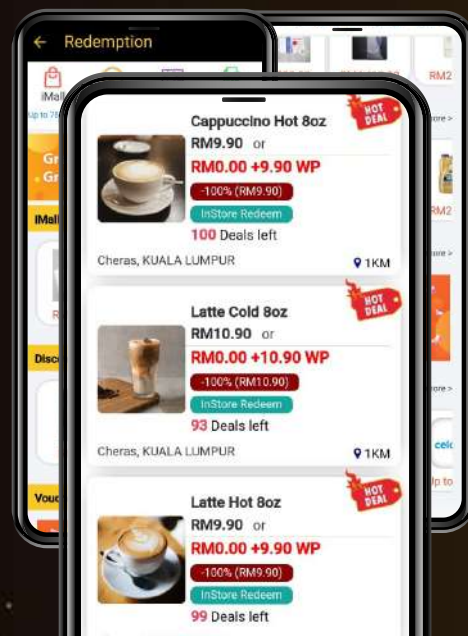
Spend At Any  
VISA Merchant



Earn WOWPoint



Redeem Hot Deals At iMall,  
Discover, Pay Bills And More



# Hassle Free Payment Worldwide



## WOWPay Visa Prepaid Card & iPay E-Wallet



Spend & Earn  
100% Rewards



Share & Earn  
Referral Rewards



Redeem More Than  
100,000 Products



Refer Fabulous  
Merchants & Get Rewards

## Discover the Perks of Visa Prepaid Cards



Secure Online  
Purchases



Easy To Use  
& Reload



Accessible to All



No Credit Check

**Worldwide Acceptance on All 6 Continents!**

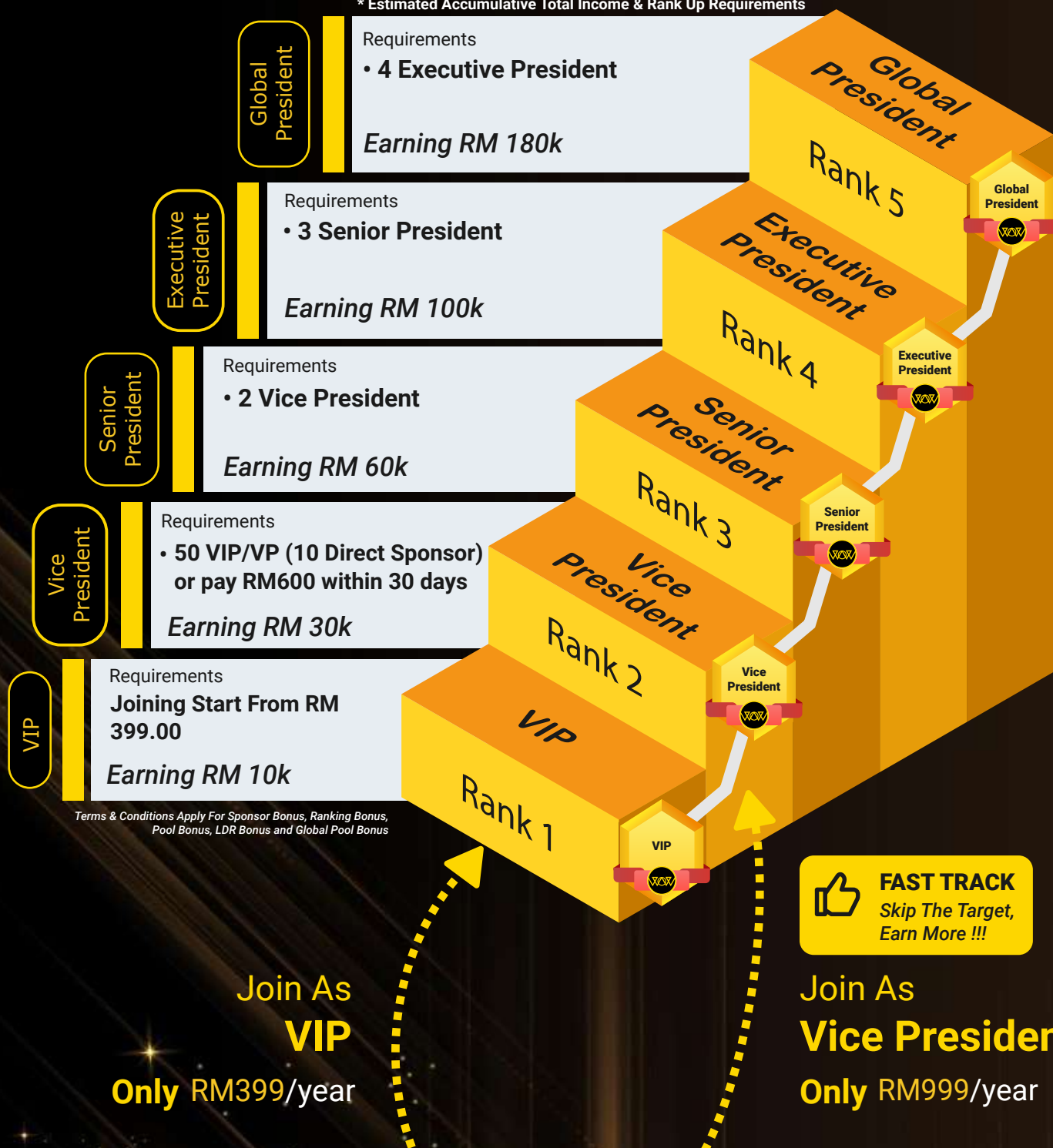




# WOWPRENEUR

## JOURNEY TO SUCCESS

\* Estimated Accumulative Total Income & Rank Up Requirements



### Join WOWCitizen for FREE!

Every journey begins with a single step, and within our program, that starting point is becoming a valued member of our program.

- Earn WOWPoint when you spend
- Enjoy multitude of exclusive deals and offers
- Enjoy diverse range of services offered in the app



Scan Here To Register



# WOWPRENEUR

Fintech Entrepreneur

Start a business with low-cost entry and become a success entrepreneur now!

RM399 /YEAR <b>VIP</b>	RM999 /YEAR <b>Vice President</b>
Rights To <b>Recruit WOWPRENEUR</b>	
Get WOWNATIONS VISA Prepaid Card Worth <b>RM35</b>	
<b>RM50</b> Cash Credited Into Your WOWNATIONS VISA Prepaid Card	<b>RM100</b> Cash Credited Into Your WOWNATIONS VISA Prepaid Card
<ol style="list-style-type: none"> <li>1 Enjoy Up To <b>7</b> Generations Of Card Issued Bonus <b>Earning More Than RM3k / Month</b> <i>Refer Card Issued Bonus Page</i></li> <li>2 Enjoy Up To <b>7</b> Generations Of Card Loyalty Bonus <b>Earning More Than RM1k / Month</b> <i>Refer Card Loyalty Bonus Page</i></li> <li>3 Enjoy Up To <b>4</b> Generations Of Sponsor Bonus <b>Earning More Than RM3k / Month</b> <i>Refer Sponsor Bonus Page</i></li> <li>4 Enjoy Up To <b>7</b> Generations Of LDR Bonus <b>Earning More Than RM100k / Month</b> <i>Refer LDR Bonus Page</i></li> </ol> <p><b>Earning 5 Figures A Month</b></p>	<ol style="list-style-type: none"> <li>1 Enjoy Up To <b>7</b> Generations Of Card Issued Bonus <b>Earning More Than RM3k / Month</b> <i>Refer Card Issued Bonus Page</i></li> <li>2 Enjoy Up To <b>7</b> Generations Of Card Loyalty Bonus <b>Earning More Than RM1k / Month</b> <i>Refer Card Loyalty Bonus Page</i></li> <li>3 Enjoy Up To <b>7</b> Generations Of Sponsor Bonus <b>Earning More Than RM10k / Month</b> <i>Refer Sponsor Bonus Page</i></li> <li>4 Enjoy Up To <b>7</b> Generations Of LDR Bonus <b>Earning More Than RM100k / Month</b> <i>Refer LDR Bonus Page</i></li> <li>5 Enjoy Up To <b>7</b> Generations Of Ranking Bonus <b>Earning More Than RM6k / Month</b> <i>Refer Ranking Bonus Page</i></li> <li>6 Enjoy Pool Bonus <b>Earning More Than RM1.8k / Month</b> <i>Refer Pool Bonus Page</i></li> <li>7 Enjoy Global Pool Bonus ( If qualified with conditions) <b>Earning More Than RM150k / Month</b> <i>Refer Global Pool Bonus Page</i></li> </ol> <p><b>Earning 6 Figures A Month</b></p>
<b>300 WOWPOINTS</b> Worth <b>RM300</b> For Instant Redemption in WOWNations Super App	<b>900 WOWPOINTS</b> Worth <b>RM900</b> For Instant Redemption in WOWNations Super App
Online Courses Credit Worth <b>RM420</b>	Online Courses Credit Worth <b>RM1,500</b>
Enjoy <b>Exclusive Deals</b>	

1

## CARD ISSUED BONUS

ESTIMATED INCOME

Earning More Than  
RM 3K

WOWNations Card - RM 35



**G1** RM 5 x 5 RM 25  
5 WOWCitizen

**G2** RM 5 x 10 RM 50  
10 WOWCitizen

**G3** RM 5 x 20 RM 100  
20 WOWCitizen

**G4** RM 5 x 40 RM 200  
40 WOWCitizen

**G5** RM 5 x 80 RM 400  
80 WOWCitizen

**G6** RM 5 x 160 RM 800  
160 WOWCitizen

**G7** RM 5 x 320 RM 1.6k  
320 WOWCitizen

**∞** RM 5 RM 10k++  
WOWCitizen

**A**  
WOWPreneur

**A1** Gen 2 - RM 2  
WOWCitizen

**B**  
WOWPreneur

**B1** Gen 3 - RM 1  
WOWCitizen

**C**  
WOWPreneur

**C1** Gen 4 - RM 0.50  
WOWCitizen

**D**  
WOWPreneur

**D1** Gen 5 - RM 0.50  
WOWCitizen

**E**  
WOWPreneur

**E1** Gen 6 - RM 0.50  
WOWCitizen

**F**  
WOWPreneur

**F1** Gen 7 - RM 0.50  
WOWCitizen

**Z**  
WOWPreneur

**Z1** Gen 8  
WOWCitizen

## Requirements

1. Active WOWPreneur Account

## Terms &amp; Conditions

1. Bonus Payout Every Month
2. Bonus Will Be Distributed Into WOWCredit (30%) And WOWWallet (70%)

Up to 7 generations of WOWCitizen overriding

WOW Citizen Generation	Amount Earn
Gen 1-First Generation	RM 5.00
Gen 2-Second Generation	RM 2.00
Gen 3-Third Generation	RM 1.00
Gen 4-Fourth Generation	RM 0.50
Gen 5-Five Generation	RM 0.50
Gen 6-Sixth Generation	RM 0.50
Gen 7-Seventh Generation	RM 0.50

2

## CARD LOYALTY BONUS

ESTIMATED INCOME

Earning More Than  
RM 1K

WOWNations Card - RM 2.50 / Month



**G1** RM 0.50 x 5 RM 2.50  
5 WOWCitizen

**G2** RM 0.50 x 10 RM 5  
10 WOWCitizen

**G3** RM 0.50 x 20 RM 10  
20 WOWCitizen

**G4** RM 0.50 x 40 RM 20  
40 WOWCitizen

**G5** RM 0.50 x 80 RM 40  
80 WOWCitizen

**G6** RM 0.50 x 160 RM 80  
160 WOWCitizen

**G7** RM 0.50 x 320 RM 160  
320 WOWCitizen

**∞** RM 0.50 RM 1k++  
WOWCitizen

**A**  
WOWPreneur

**A1** Gen 2 - RM 0.20  
WOWCitizen

**B**  
WOWPreneur

**B1** Gen 3 - RM 0.10  
WOWCitizen

**C**  
WOWPreneur

**C1** Gen 4 - RM 0.05  
WOWCitizen

**D**  
WOWPreneur

**D1** Gen 5 - RM 0.05  
WOWCitizen

**E**  
WOWPreneur

**E1** Gen 6 - RM 0.05  
WOWCitizen

**F**  
WOWPreneur

**F1** Gen 7 - RM 0.05  
WOWCitizen

**Z**  
WOWPreneur

**Z1** Gen 8  
WOWCitizen

## Requirements

1. Active WOWPreneur Account

## Terms &amp; Conditions

1. Bonus Payout Every Month
2. Bonus Will Be Distributed Into WOWCredit (30%) And WOWWallet (70%)

Up to 7 generations of WOWCitizen overriding

WOW Citizen Generation	Amount Earn
Gen 1-First Generation	RM 0.50
Gen 2-Second Generation	RM 0.20
Gen 3-Third Generation	RM 0.10
Gen 4-Fourth Generation	RM 0.05
Gen 5-Five Generation	RM 0.05
Gen 6-Sixth Generation	RM 0.05
Gen 7-Seventh Generation	RM 0.05

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**SPONSOR BONUS**

ESTIMATED INCOME

Earning More Than  
**RM 3K - 10K****VIP**
**A1** Gen 1 - (RM 100 x 5) + (RM 250 x 2) **RM 1k**  
 5 VIP, 2 Vice President

**B1** Gen 2 - (RM 50 x 10) + (RM 125 x 4) **RM 1k**  
 10 VIP, 4 Vice President

**C1** Gen 3 - (RM 20 x 20) + (RM 50 x 8) **RM 800**  
 20 VIP, 8 Vice President

**D1** Gen 4 - (RM 10 x 40) + (RM 25 x 16) **RM 800**  
 40 VIP, 16 Vice President

**Z1** Gen 8  
 VIP, Vice President
**Vice President**
**A1** Gen 1 - (RM 100 x 5) + (RM 250 x 2) **RM 1k**  
 5 VIP, 2 Vice President

**B1** Gen 2 - (RM 50 x 10) + (RM 125 x 4) **RM 1k**  
 10 VIP, 4 Vice President

**C1** Gen 3 - (RM 20 x 20) + (RM 50 x 8) **RM 800**  
 20 VIP, 8 Vice President

**D1** Gen 4 - (RM 10 x 40) + (RM 25 x 16) **RM 800**  
 40 VIP, 16 Vice President

**E1** Gen 5 - (RM 10 x 80) + (RM 25 x 32) **RM 1.6k**  
 80 VIP, 32 Vice President

**F1** Gen 6 - (RM 5 x 160) + (RM 12.50 x 64) **RM 1.6k**  
 160 VIP, 64 Vice President

**G1** Gen 7 - (RM 5 x 320) + (RM 12.50 x 128) **RM 3.2k**  
 320 VIP, 128 Vice President

**Z1** Gen 8  
 VIP, Vice President
**Requirements**

1. Active WOWPreneur Account

**Terms & Conditions**

1. Bonus Payout Every Month
2. Bonus Will Be Distributed Into WOWCredit (30%) And WOWWallet (70%)

Downline	VIP		Vice President	
	VIP	VP	VIP	VP
Gen 1-First Generation	RM 100	RM 250	RM 100	RM 250
Gen 2-Second Generation	RM 50	RM 125	RM 50	RM 125
Gen 3-Third Generation	RM 20	RM 50	RM 20	RM 50
Gen 4-Fourth Generation	RM 10	RM 25	RM 10	RM 25
Gen 5-Five Generation	-	-	RM 10	RM 25
Gen 6-Sixth Generation	-	-	RM 5	RM 12.50
Gen 7-Sixth Generation	-	-	RM 5	RM 12.50

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## LDR BONUS

ESTIMATED INCOME

Earning More Than  
RM 100K

\* Assume Each WOWCitizen  
Spend RM 1,000 Per Month  
with 15% MDR



## Requirements

1. Active WOWPreneur Account

## Terms &amp; Conditions

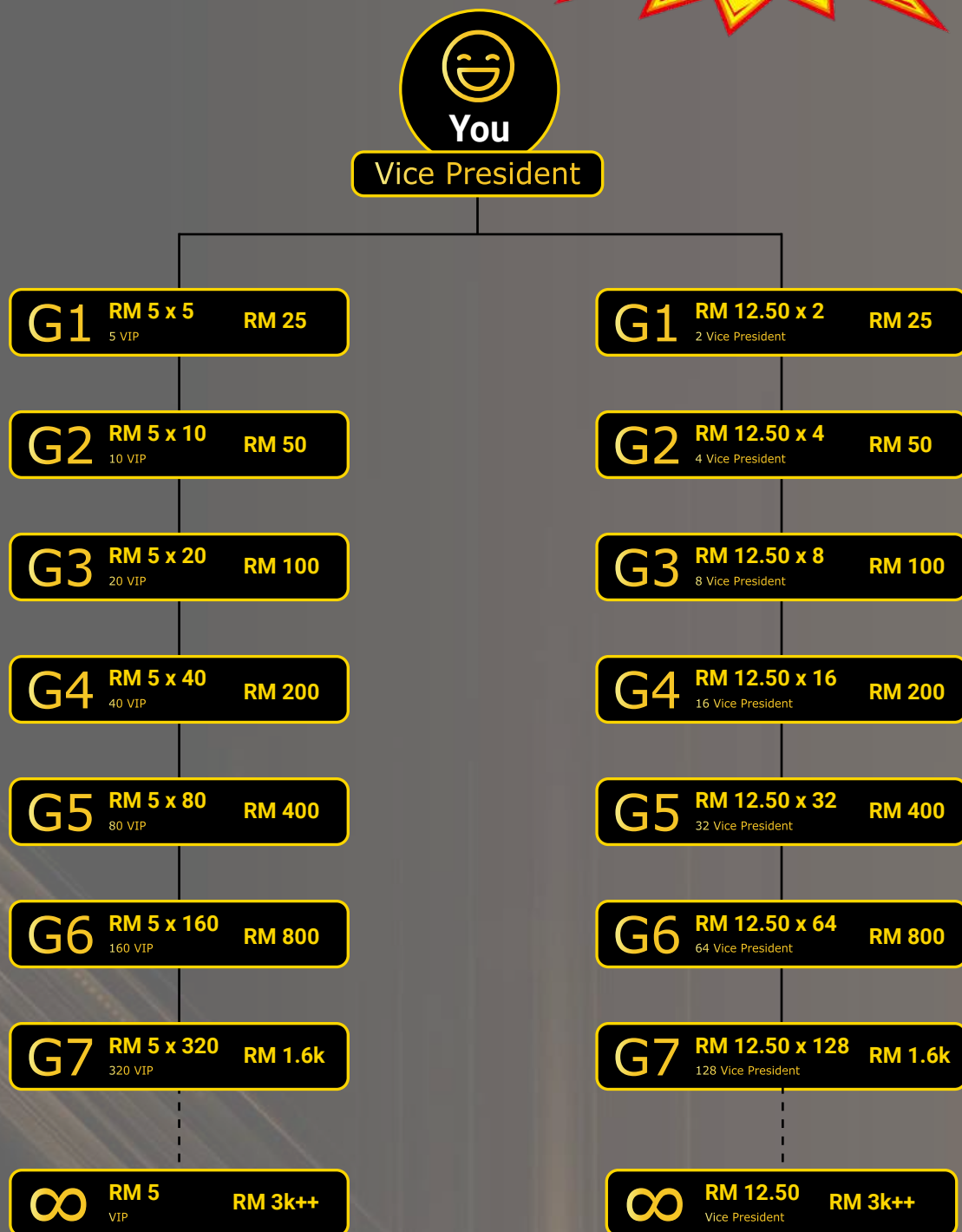
1. Bonus Payout Every Month
2. Bonus Will Be Distributed Into WOWCredit (30%) And WOWWallet (70%)

Downline	WOWCitizen / WOWPreneur
Gen 1-First Generation	20%
Gen 2-Second Generation	10%
Gen 3-Third Generation	10%
Gen 4-Fourth Generation	10%
Gen 5-Five Generation	5%
Gen 6-Sixth Generation	5%
Gen 7-Sixth Generation	5%

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**RANKING BONUS**

ESTIMATED INCOME

Earning More Than  
**RM 6K****Requirements**

1. Active Vice President, Senior President, Executive President, and Global President WOWPreneur Account.

**Terms & Conditions**

1. Bonus Payout Every Month
2. Bonus Will Be Distributed Into WOWCredit (30%) And WOWWallet (70%)

Rank \ Downline	VIP	VP
Vice President	RM 5	RM 12.50
Senior President	RM 5	RM 12.50
Executive President	RM 5	RM 12.50
Global President	RM 10	RM 25

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**POOL BONUS**

ESTIMATED INCOME

Earning More Than

**RM 1.8K**

Every sign up / renew allocation  
 RM15 per VIP  
 RM37.50 per Vice President

**Total WOWPreneur  
 Recruitment/Renew**

 VIP x 250,000  
 RM 15 each

 VP x 50,000  
 RM 37.50 each

**Grand Total RM 5,625,000**

The Pool Bonus will share among 4 Ranks

**40%****RM 2,250,000**
**Vice  
 President**
**30%****RM 1,687,500**
**Senior  
 President**
**20%****RM 1,125,000**
**Executive  
 President**
**10%****RM 562,500**
**Global  
 President**

 Vice  
 President x 1,200

RM 2.250m / 1,200

**RM 1.8k++  
 each**

 Senior  
 President x 600

RM 1.687m / 600

**RM 2.5k++  
 each**

 Executive  
 President x 200

RM 1.125m / 200

**RM 5k++  
 each**

 Global  
 President x 50

RM 562.5k / 50

**RM 11k++  
 each**
**Requirements**

1. Active Vice President, Senior President, Executive President, and Global President WOWPreneur Account.

**Terms & Conditions**

1. Bonus Payout Every Month
2. Bonus Will Be Distributed Into WOWCredit (30%) And WOWWallet (70%)

Rank	Pool Bonus
Vice President	40%
Senior President	30%
Executive President	20%
Global President	10%



# GLOBAL POOL BONUS

ESTIMATED INCOME

Every sign up / renew allocation  
RM10 per VIP  
RM25 per Vice President

Earning More Than  
**RM 150K**

## Total WOWPreneur Recruitment/Renew

VIP x 500,000  
RM 10 each

VP x 100,000  
RM 25 each

**Grand Total RM 7,500,000**

The Global Pool Bonus will share among all Qualified Global  
Assuming there are 50 Qualified Global Presidents

**RM 7,500,000 / 50 = RM 150,000**

Each Global President will get

**RM 150k**

### Requirements

1. Active Global President WOWPreneur Account.

### Terms & Conditions

1. Bonus Payout Every Month
2. Bonus Will Be Distributed Into WOWCredit (30%)  
And WOWWallet (70%)

WOWPRENEUR

# Exclusive Launch Event Coverage

Place your palm here to activate



**Join Us** in a trip down memory lane as we revisit the remarkable moments from our launching event. It was an afternoon filled with inspiration, innovation, and collaboration.

Without further ado, we embarked on a journey to shape the future alongside partners. These Partnerships are the building blocks of exciting ventures that will redefine our industry.

The event was graced by thought-provoking speeches. We had the privilege of hearing from our Founder & Group Managing Director. Their words resonated deeply and set the stage for growth and progress.



WOWPRENEUR

# MOU Signing Ceremony



In a momentous occasion, our MOU signing ceremony with some of our esteemed partners. Without further ado, we embarked on a journey to shape the future alongside Alliance Bank, Huazong, EzyShare, Insure Savvy, Sri Guan Teik Group, JCI Entrepreneur Metropolitan KL, JCI Ipoh, Usahanita, Stratford Capital Berhad, DJL and Ads Pilot. These partnerships are the building blocks of exciting ventures that will redefine our industry.

From the gimmick ceremony to the touching moments of gratitude shared with our special guests and sponsors, it was an afternoon marked by unity and the promise of brighter horizons.

