

**Session Title: Fintech for Climate Change**

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In the Philippines, the environment issues such as air pollution and noise are very serious. Many people can't afford to buy new vehicles, and they have to keep using aged deteriorated vehicles. We provide FinTech services to makes it possible to provide finance to customers who couldn't pass traditional credit screening of auto loans by utilizing proprietary IoT and platform technology.

As a result, we encourage the replacement of vehicles and contribute to the reduction of environmental burden. This service has already been deployed in Cambodia and Japan as well. We are planning to expand our service to all over the world.