

# Spending Less

Keeping Cost Grounded

**Geoff Towers**

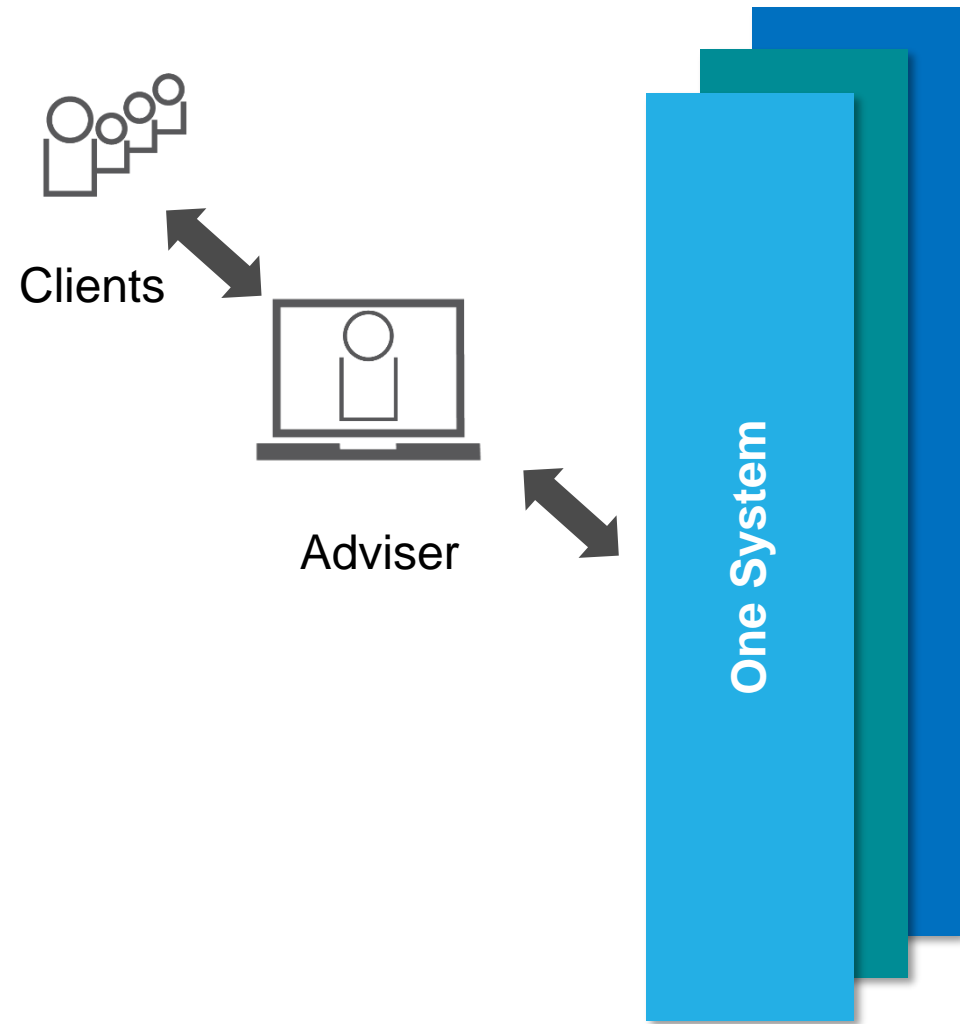
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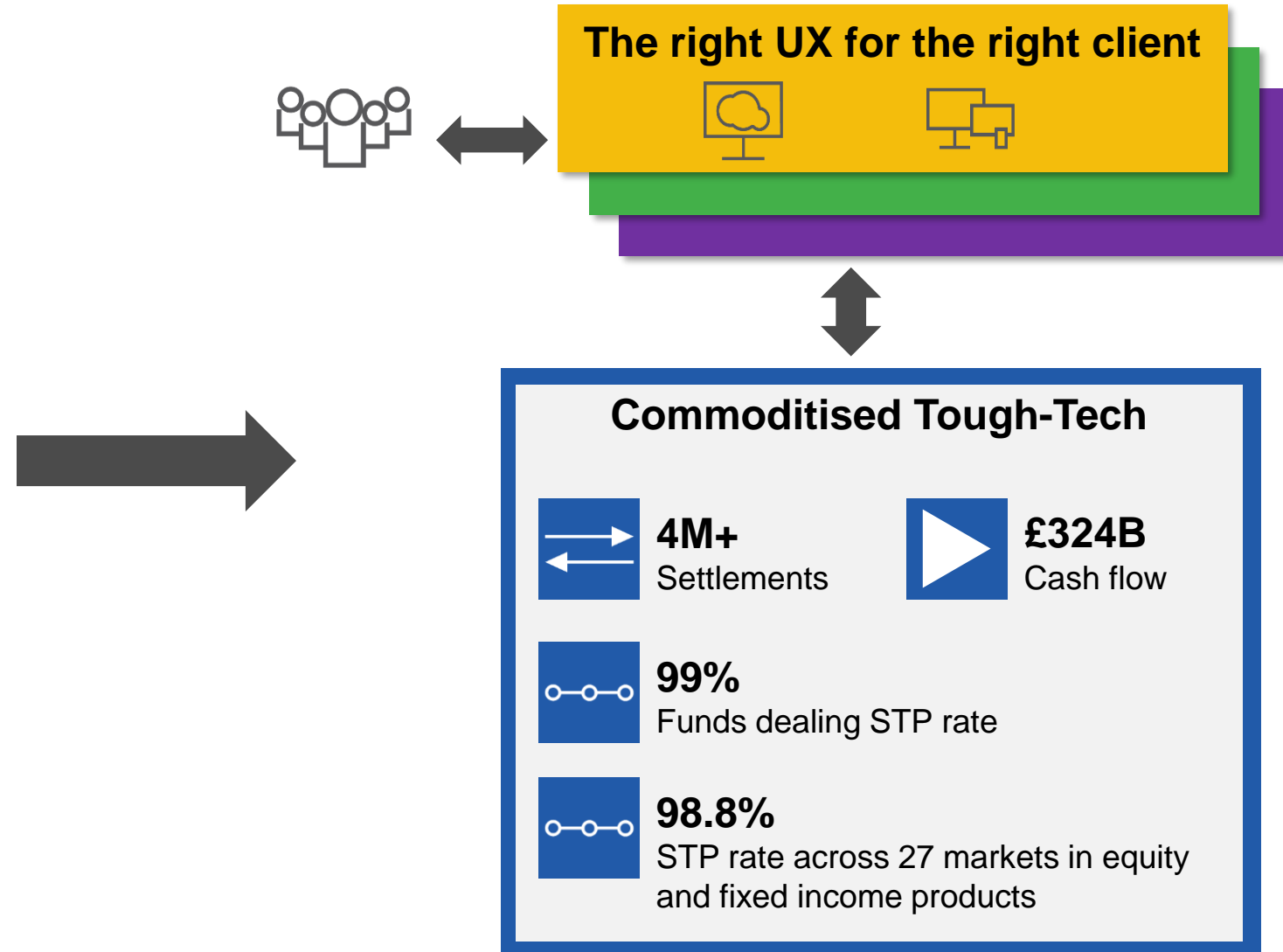
Wednesday, 19 September 2018

# Look at the World Differently

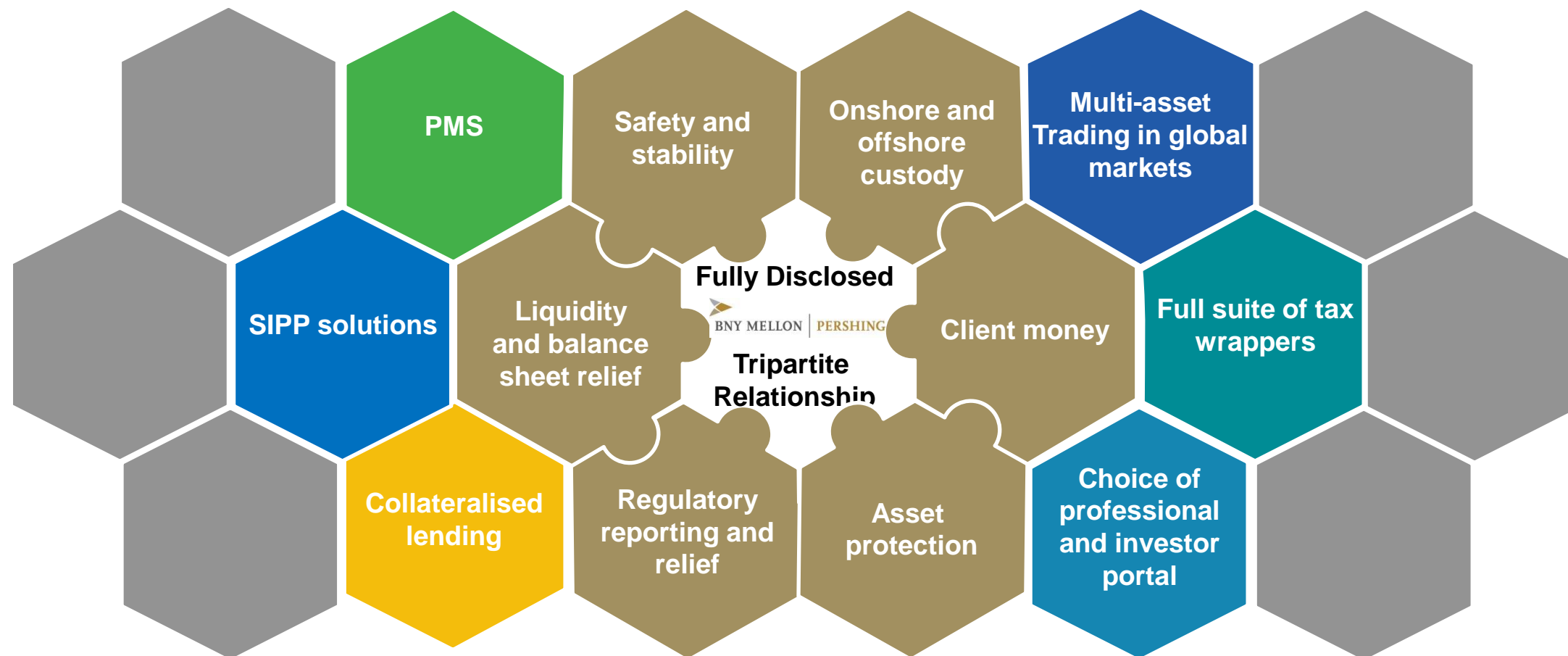
## The Old View of a Platform



## The New View



# Ask for More Than Tough-Tech



# Bringing Fin-Tech and Tough-Tech Together To Enhance Your Proposition



Fin-Tech



Tough-Tech

**Digital Tools**

**Innovative**

**Enhance customer  
experience**

**Client acquisition**

**Robust**

**Cyber-safety**

**Proven**

**Resilience**

**Efficient**

**Keep assets  
safe**

## One More Thought

# Capex Shocks Vs. Variable Costs Benefits

# Disclosures

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