

THE FUTURE NORMAL OF FINANCE

A crowd-powered manifesto

Co-created live by 100+ finance leaders

| SBS Connect | June 2026

Connect
LONDON



TODAY, IN LONDON,
100+ FINANCE LEADERS
CAME TOGETHER
TO IMAGINE WHAT'S NEXT.

WE BELIEVE FINANCE
ISN'T JUST EVOLVING.
IT'S BECOMING THE FUTURE
NORMAL—FOR EVERYONE.

TOGETHER, WE EXPLORED **SIX BIG SHIFTS**.

SELF-ASSEMBLING
FINANCIAL
PRODUCTS



BUILT AROUND ME.
ADAPTS TO ME.
IN REAL TIME.

MORTGAGE,
APPROVED—
ON THE
PARK BENCH



SEAMLESS DAYS.
MEANINGFUL MOMENTS.

AI EXPERT TWIN,
BETTER DECISIONS
TOGETHER



HUMAN KNOWLEDGE.
AI INSIGHT.
UNBEATABLE TOGETHER.

RISK MAPS THAT
LIGHT UP WHAT
MATTERS



SEE EARLIER.
ACT SMARTER.
PROTECT MORE.

POP-UP BRANCHES,
WHERE PEOPLE
ARE



PHYSICAL WHEN
IT MATTERS.
DIGITAL ALWAYS.

DREAM BIGGER,
FINANCE IN
INSTALMENTS



A MOON TRIP.
WHY NOT?
LET'S PLAN IT.

THIS MANIFESTO
IS OUR COMMITMENT...



...TO BUILD FINANCE THAT
FITS OUR WORLD—AND OUR VALUES.

THIS IS HOW FINANCE
BECOMES THE FUTURE NORMAL.



SMARTER.
MORE ACCESIBLE.
MORE HUMAN.

THE FUTURE ISN'T
SOMETHING WE WAIT FOR.



LET'S BUILD IT.
TOGETHER.

THIS IS  **CONNECT.**

1. THE PRODUCT BUILDS ITSELF.



**NO MORE
FIXED PACKAGES.**

YOUR NEEDS

- ✓ First home
- ✓ 5% deposit
- ✓ Inner city
- ✓ Long term

LIVE MARKET RATE

5.62%
Live

OUR POSITION

- ✓ Risk appetite
- ✓ Funding cost
- ✓ Capacity

OFFER ASSEMBLING...



**THE OFFER ASSEMBLES
ITSELF IN REAL TIME.**

YOUR ONE-OF-ONE OFFER
Built for you. Right now.

5.48%	Variable Rate	
	Split Loan	80/20
	Offset Account	\$10,000
	Redraw Facility	Unlimited
	Flexible Repayments Extra when you can	

ACCEPT OFFER ✓

**BUILT FOR THIS CUSTOMER,
IN THIS MOMENT.**



**THE SEGMENT OF ONE ISN'T A SLOGAN.
IT'S THE DEFAULT.**

2. THE TWELVE-WEEK MORTGAGE CLOSES ON A PARK BENCH.

**SUBMISSION TO SETTLEMENT
COLLAPSES FROM
12 WEEKS TO A DAY.**



**APPLY ON
YOUR PHONE.**

WORKING IN THE CLOUD.

VALUATION
Complete

TITLE CHECK
Complete

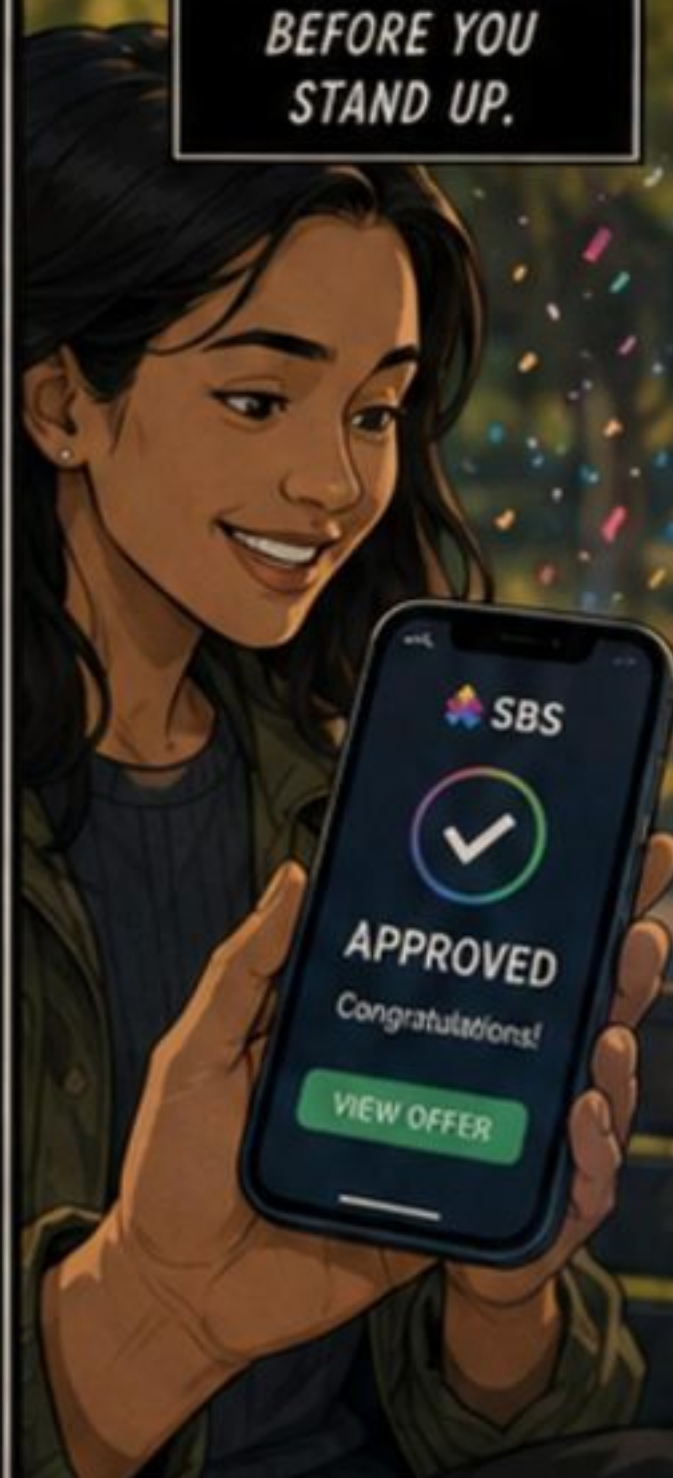
UNDERWRITING
Approved

DOCUMENTS
Signed



**EVERYTHING HAPPENS
BEHIND THE SCENES.**

**APPROVAL LANDS
BEFORE YOU
STAND UP.**



**SETTLEMENT TODAY.
NO WAIT.**



**BUYING A HOME
BECOMES AN
AFTERNOON.**



**FINANCE
THAT FITS
REAL LIFE.**



FASTER FOR CUSTOMERS. SMARTER FOR EVERYONE.

1

THE EXPERT CLONES THEMSELVES. THE HUMAN DOES THE HUMAN WORK.

EVERY LEADER
BUILDS A TWIN.

AI TWIN
TRAINED ON MY
KNOWLEDGE.
ALIGNED WITH
MY STANDARDS.

ROUTINE WORK
MOVES TO THE MACHINE.



Client calls
answered



Month-end
packs built



Reconciliations
complete



Slide decks
on demand

THE BUSYWORK LEAVES.
THE BANKER STAYS.



JUDGMENT *OVER* DATA



TRUST *OVER* TRANSACTIONS



RELATIONSHIPS *OVER* REPORTS



NUANCE *OVER* FORMULAS

AI HANDLES THE BUSYWORK. *HUMANS HANDLE WHAT MATTERS MOST.*

2

ELITE ADVICE STOPS BEING ELITE.

EXPERTISE BECOMES
AVAILABLE TO EVERYONE.

FINANCIAL GUIDANCE
FOR REAL LIFE.

PLAIN-LANGUAGE PLANNING,
ON DEMAND.

How can we help today?

- Minimise tax, legally
- Set up a trust
- Plan for retirement
- Protect what you've built
- Plan your legacy

Clear. Personal. Actionable.

Let's plan

THE KNOWLEDGE ONCE
LOCKED INSIDE A FEW HEADS
GETS SHARED WIDELY.

- ✓ Understand today.
- ✓ Plan for tomorrow.
- ✓ Protect what matters.
- ✓ Pass it on.

NOT JUST FOR THE WEALTHY.
FOR EVERYONE.

*BETTER FINANCIAL FUTURES.
FOR MORE PEOPLE.*



MORE HUMAN EXPERTS. MORE HUMAN ADVICE. *MORE HUMAN IMPACT.*

WHAT IF...

WHAT IF EVERY NEGOTIATION CLOSED BEFORE LUNCH?

AI agents. Private truths. Optimal outcomes.

SBS Connect | Turning complexity into agreements

THE OLD WAY:
WEEKS OF MEETINGS.

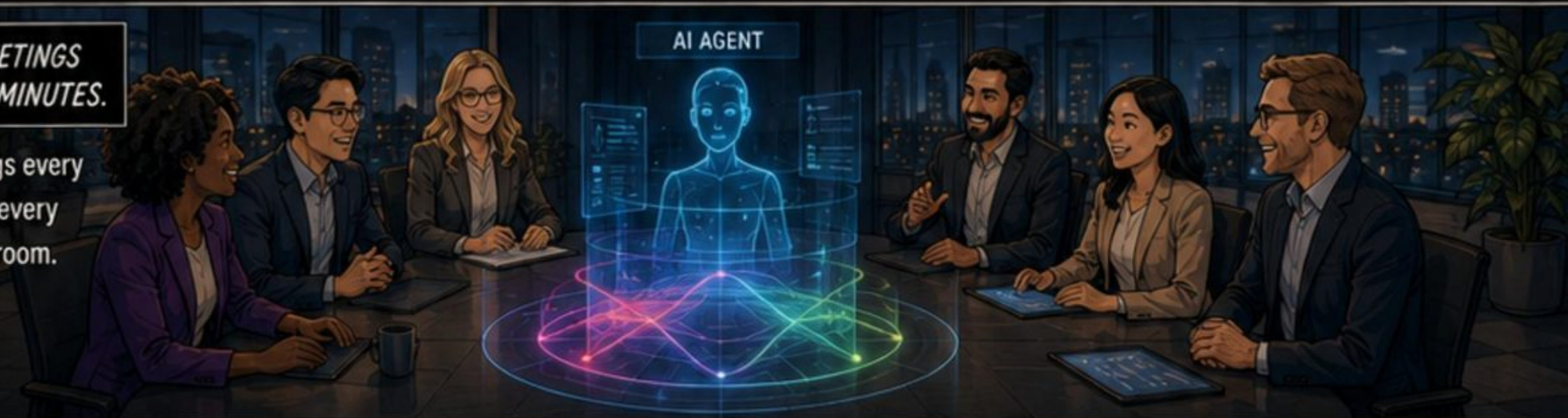


THE NEW WAY:
20 MINUTES.



1. WEEKS OF MEETINGS COLLAPSE INTO MINUTES.

SBS Connect brings every stakeholder—and every priority—into one room.



2. EVERY STAKEHOLDER'S PRIORITIES ARE MODELLED.

The AI understands what matters most to everyone—even the trade-offs.



3. NO ONE REVEALS THEIR HAND.

Private information stays private. The AI evaluates millions of possibilities behind secure walls.



4. THE HAGGLING ENDS.

The AI finds the optimal outcome—balanced, fair, and better for everyone.

Trade-offs are made. Value is maximized. Everyone wins.



- ✓ LOWER TOTAL COST
- ✓ FASTER DELIVERY
- ✓ HIGHER QUALITY
- ✓ LOWER RISK
- ✓ MORE FLEXIBILITY

5. THE AGREEMENT IS ALREADY SIGNED.

Before lunch.

More time for what matters most.

This is the future of finance.



DEAL CLOSED:
11:47 AM
BEFORE LUNCH.

Connect
LONDON



FASTER DEALS. BETTER OUTCOMES. STRONGER RELATIONSHIPS.

THIS IS CONNECT.



WHAT IF YOU COULD WATCH A RISK SPREAD BEFORE IT REACHED YOU?

SBS Connect gives finance leaders real-time visibility across every supplier, dependency and decision.

YOUR NETWORK IS COMPLEX.



CONNECT MAKES IT CLEAR.

LIVE NETWORK MAP

- LOW RISK
- ELEVATED
- HIGH RISK
- CRITICAL
- UNKNOWN



A NODE TURNS AMBER.

YOU TRACE THE STRAIN LIVE.



RISK PROPAGATION FORECAST



YOU SEE THE SHOCK MOVING BEFORE IT REACHES YOU.

YOU ACT EARLY. TOGETHER.



REAL INSIGHT. REAL ALIGNMENT. REAL ACTION.

- ENGAGE SUPPLIER
Proactive outreach and support.
- DIVERSIFY SOURCING
Reduce concentration and single points of failure.
- ADJUST COMMITMENTS
Protect cash, customers and delivery.
- MONITOR & UPDATE
Stay ahead as conditions change.

OPERATIONAL RISK STOPS BEING POST-MORTEM.



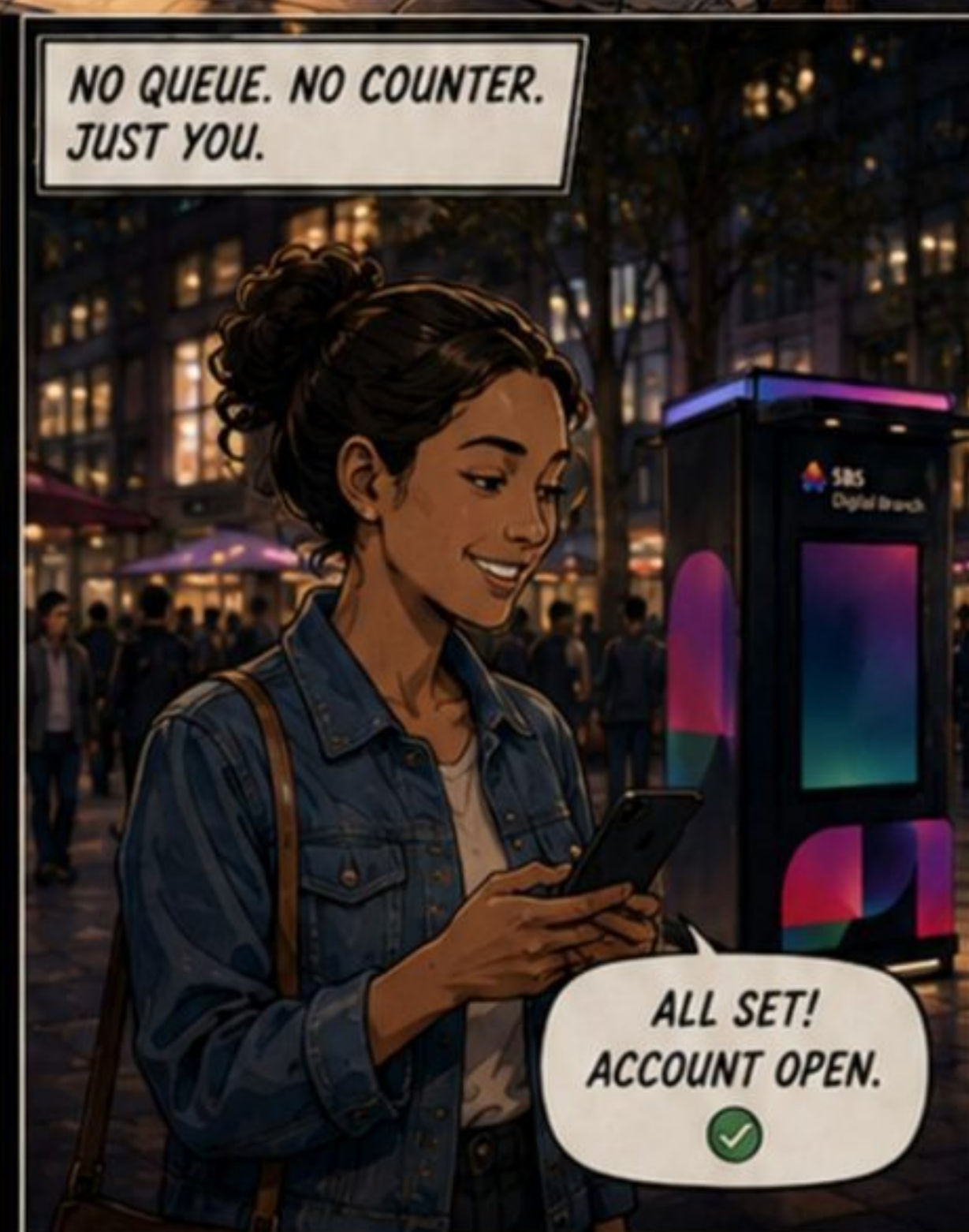
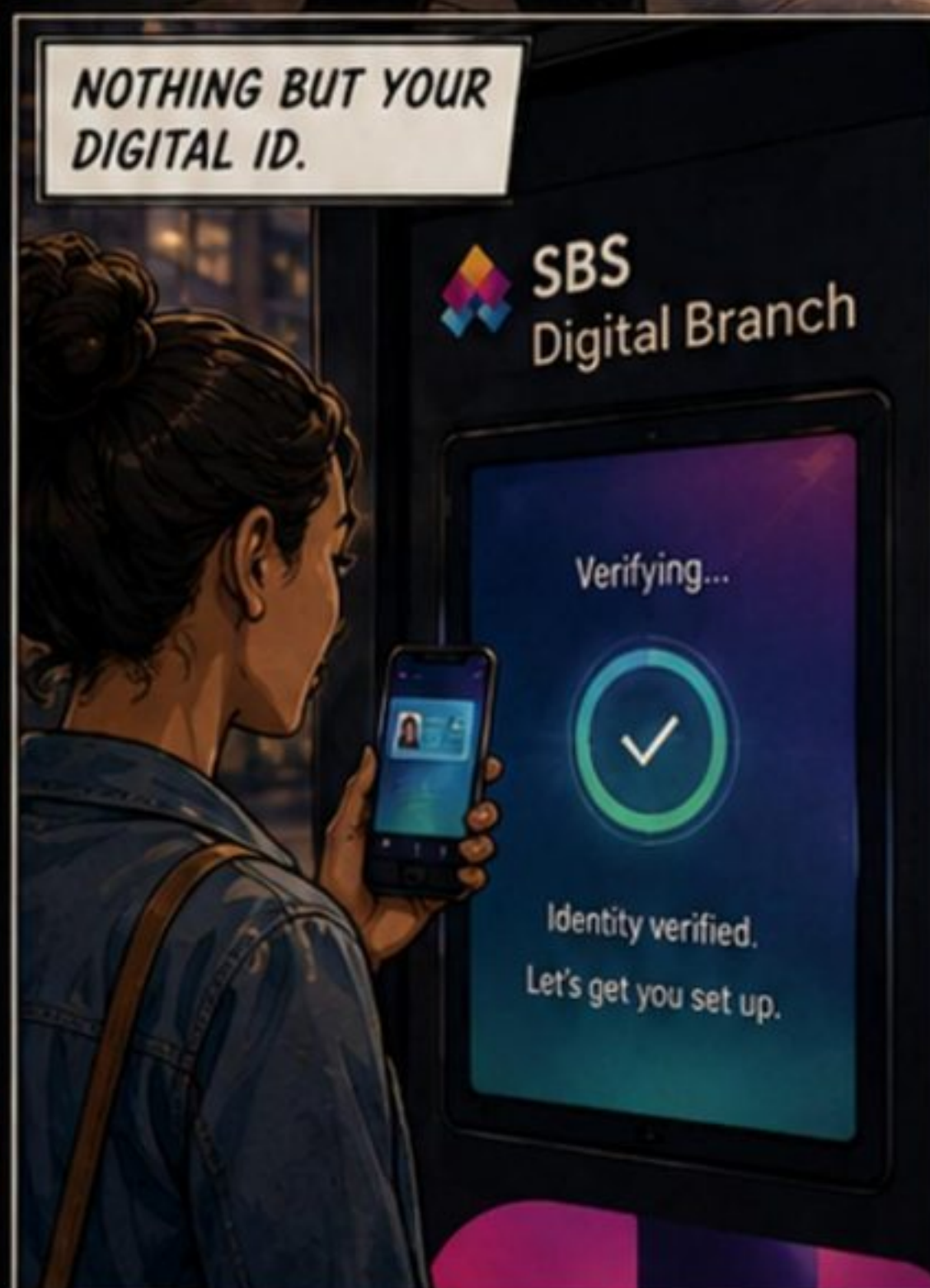
SEE IT. UNDERSTAND IT. STOP IT—BEFORE IT STOPS YOU.

THIS IS CONNECT.

WHAT IF THE BRANCH COULD APPEAR ANYWHERE— AND NEED NO ONE BEHIND THE COUNTER?

Banking that comes to you.
Simple. Instant. **Human.**

THE BRANCH
BECOMES A
POP-UP.



WHAT IF 'BUY NOW, PAY LATER' REACHED THE MOON?

THE ROOM DREAMT
BIGGER THAN FASTER MORTGAGES.



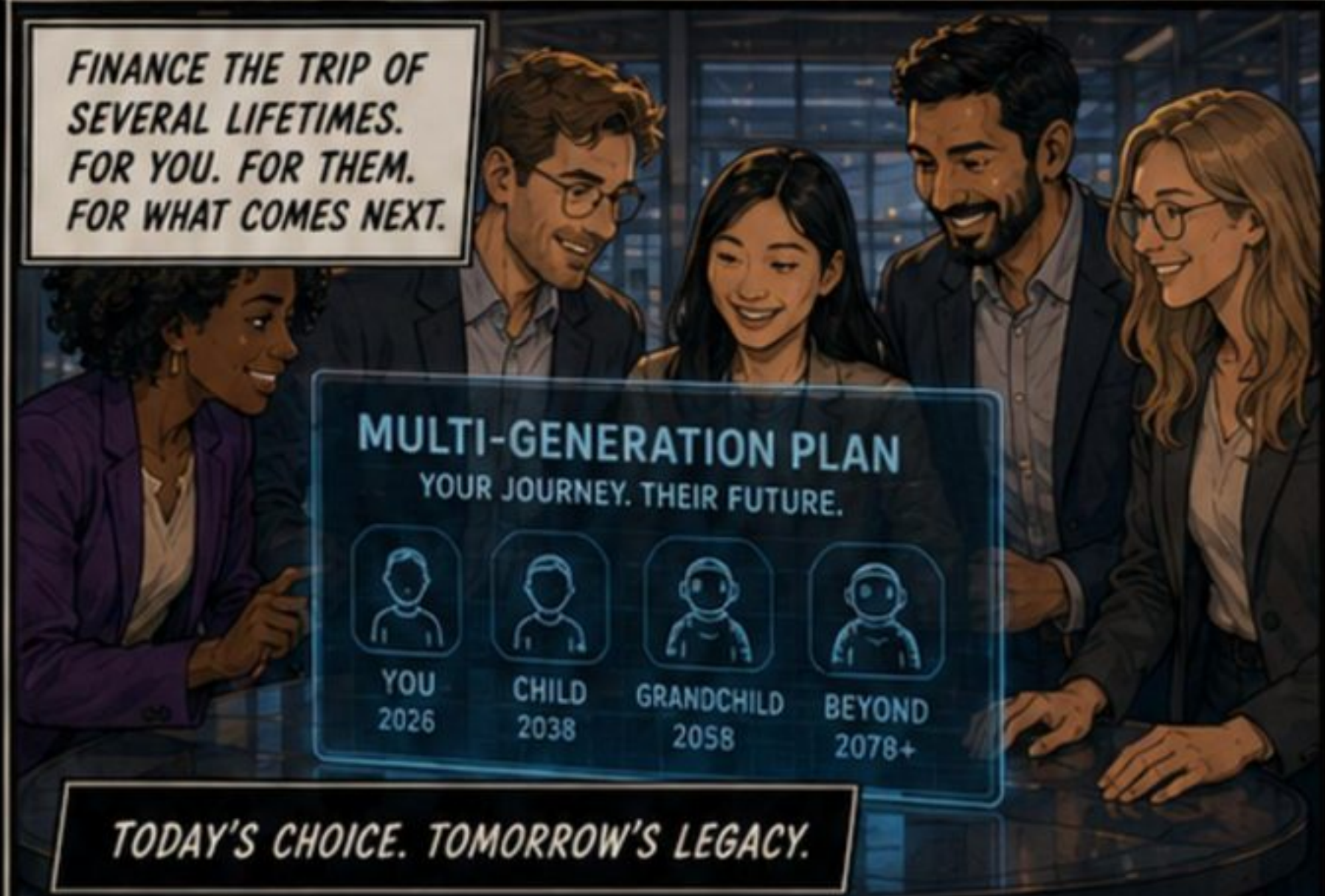
FLY NOW, PAY LATER.

BOOK A FRACTIONAL SEAT.
OWN THE JOURNEY.
NOT JUST THE DESTINATION.



ONE TINY STEP FOR YOU.
ONE GIANT LEAP, TOGETHER.

FINANCE THE TRIP OF
SEVERAL LIFETIMES.
FOR YOU. FOR THEM.
FOR WHAT COMES NEXT.



TODAY'S CHOICE. TOMORROW'S LEGACY.

THE NEXT FRONTIER
OF CONSUMER CREDIT
ISN'T A CAR OR A KITCHEN.



IT'S ESCAPE VELOCITY.



TOGETHER, WE EXPLORED
SIX BIG SHIFTS.
NOW WE BUILD THEM.
FOR EVERYONE.



FASTER

Built for today.
Ready for tomorrow.



**MORE
PERSONALIZED**

Made for me.
Made better.



**MORE
VISIBLE**

Clear, simple
and trusted.



**MORE
INTELLIGENT**

Smarter tools.
Smarter choices.



**MORE
HUMAN**

Empathy in
every experience.

 **SBS
Connect**
LONDON



THE FUTURE NORMAL
OF FINANCE IS ALREADY
TAKING SHAPE.

*THIS IS FINANCE,
REIMAGINED FOR EVERYONE.*

 **CONNECT.**