

# Mr Bernard Soo



Bernard has **more than 20 years professional experience in Banking and Wealth Management Industry** of which 7 years was in the frontline serving High-Networth Individual across the region and **more than 10 years senior management** experience designing wealth propositions and equities product management.

During his stint in Standard Chartered Bank, Bernard was **Head of Wealth Proposition** incharge of designing various propositions ranging from retirement planning, children education, legacy planning to accredited investors proposition for High Networth Individuals. In addition, Bernard was also **Head of Online Equities Trading platform**, incharge of product management, business strategy and management of the online equities business. In UOB, Bernard was **Head of Digital Wealth Proposition**, Product Owner of UOB Roboadvisers, Simple Invest and Simple Insure, and also the Business Lead representing UOB in the MAS-driven Open Banking initiative.

With **over 10 years' experience in Fintech projects**, currently Bernard provides consultation, does product design and development, along with outreach and training on emerging technologies. He was formerly an **Executive Committee Member in the Singapore Fintech Association**, representing the Fintech community in Singapore. Currently, Bernard is a **Co-Founder of CitaDAO, a DeFi Property Tokenising platform, Co-Founder of MangaChat**, an awarding winning, A.I-powered online journaling children mental wellness platform, and **Co-Founder of Aires Applied Technology** which specialises in Quantum Security for financial institutions and enterprises from other industries.

## Qualifications

**Master of Business Administration, MBA**  
University of Strathclyde, Glasgow, Scotland

**Bachelor of Engineering, Civil and Environmental**  
Nanyang Technological University, NTU, Singapore

## Professional Experience

### Current

- Managing Director, Momenta Group
- CEO, Momenta Vietnam
- Co-Founder, Aires Applied Tech
- Co-Founder, CitaDAO
- Co-Founder, MangaChat

### Former

- Board, Singapore Fintech Association
- Head of Digital Wealth Proposition, UOB
- Head of Wealth Proposition, SCB
- Head of Online Equities, SCB
- VP Customer Proposition, HSBC
- Private Banker, Citi
- Relationship Manager, SCB & UOB

## Industry Expertise

- Wealth Management
- Retail, Corporate & Private Banking
- Asset Management
- Insurance
- Open Banking
- Digital Transformation
- Fin Tech, Legal Tech, Wealth Tech
- Digital Assets, Digital Securities & NFTs
- A.I and Machine Learning
- Data Analytics
- Decentralised Finance (DeFi)
- Cybersecurity (Quantum Security)
- ESG, Carbon Credits and Sustainability

