

CHIA HOCK LAI

FinTech, Digital Assets & Responsible Innovation

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PROFILE

Fintech and digital-asset leader working at the intersection of financial innovation and its governance. Chairman of the **Responsible Fintech Institute** and co-founder of four of Singapore's defining fintech and digital-asset industry bodies — the **Singapore FinTech Association** (founding president; scaled to 950 corporate members), **Blockchain Association Singapore**, **Global Fintech Institute** and the **Digital Assets Association**. 25+ years across the public and private sectors, including GovTech Singapore and Income Insurance; has advised central banks and regulators on fintech policy and regulation across Asia and Africa, and trained 1,000+ executives globally in digital transformation, blockchain and institutional digital assets.

PROFESSIONAL EXPERIENCE

EXECUTIVE LEADERSHIP

Founder & CEO • *Finternet Foundry*

Aug 2026 – Present

Building infrastructure for the Finternet — interoperable financial networks that connect institutions, governments and users across the world.

Co-founder & Asia CEO • *Embed Financial Group Holdings (EFGH)*

Apr 2024 – Jul 2026

Led the company's fintech infrastructure strategy, partnering with governments and regulated institutions to build sovereign digital financial infrastructure across Asia and Africa — including Vietnam's national blockchain (VNL1).

CEO • *CTIA SG Pte Ltd*

Aug 2018 – Sep 2024

Led a fintech infrastructure firm building cryptographic and AI-enabled platforms for digital-asset and decentralised finance markets across Asia.

Head, Digital Office • *NTUC Income Co-operative Limited*

Jan 2012 – Jul 2018

Progressively senior roles culminating as Head of Digital Office, covering digital transformation for Singapore's largest composite insurer (now Income Insurance); previously led data analytics and business reporting teams.

Assistant Director, e-Government • *GovTech Singapore*

Nov 2009 – Aug 2011

Led Government-to-Citizen (G2C) initiatives, transforming public services into e-services.

Head, Business Applications • *NTUC Income Co-operative Limited*

Jul 1999 – Nov 2009

Built and led the Business Applications function, delivering intranet, ecommerce and financial information systems.

ADVISORY, ACADEMIC & BOARD APPOINTMENTS

Senior Fellow • *Centre for Governance and Sustainability (CGS), NUS Business School*

Sep 2026 – Present

Contributes practitioner research and thought leadership on the governance of digital finance — digital assets, tokenisation and responsible innovation — through the Centre's research, publications and executive programmes.

Advisory Council • *Vietnam International Financial Center in Ho Chi Minh City (VIFC-HCMC)*

May 2026 – Present

Appointed by the Executive Authority of VIFC-HCMC, created by the Vietnamese Government and National Assembly, to help establish Ho Chi Minh City as a regional international financial centre.

Program Director & Affiliate Faculty • *SMU-ExD Executive Development / SMU Academy*

Feb 2025 – Present

Designs, leads and teaches in executive and professional programmes covering fintech, digital transformation, blockchain and digital assets.

Fintech Advisor • *Brunei Darussalam Central Bank (BDCB)*

Nov 2021 – Mar 2025

Advised on Brunei's national fintech policy, ecosystem strategy and regulations.

International Advisor • *CTBC Bank*

Jun 2022 – Dec 2023

Guided strategic market entry, regulatory engagement and ecosystem partnerships across Singapore, Thailand and the Philippines.

ECOSYSTEM LEADERSHIP

Current

- Chairman, **Responsible Fintech Institute (RFI)**
- Co-founder & Co-Chairman, **AI, Robotics & Cybersecurity Singapore (ARCS)**
- Co-founder & Co-Chairman, **Digital Assets Association (DAA)**
- Co-founder & Board Member, **International Digital Economies Association (IDEA)**
- Council Member, **Asia Academy of Digital Economics (AADE)**
- Trustee, **NTUC-U Care Fund**
- Advisory Committee Member, **Nanyang Polytechnic (Business Management)**

Select Former Roles

- Founding President, **Singapore FinTech Association (SFA)** · 2016–2021
- Founding Chairman, **Blockchain Association Singapore (BAS)** · 2020–2023
- Co-founder & Co-Chairman, **Global Fintech Institute (GFI)** · 2020–2025

AWARDS & FELLOWSHIPS

- Fellow, **The British Blockchain Association**
March 2026 induction at the Houses of Parliament in London.
- IBF Fellow (Digital Transformation), **Institute of Banking & Finance**
- SkillsFuture Fellowship, **SkillsFuture Singapore**
- Partner of Labour Movement & Friend of Labour, **NTUC May Day Awards**

EDUCATION

Degrees

- Post-Graduate Diploma in Infocomm Tech · **NTU** (2002)
- BSc Real Estate · **NUS** (1999)

Executive & Professional Certifications

- Digital Transformation Leaders Programme · **NUS** (2023)
- Adv. Cert. in Learning & Performance (ACLP) · **IAL Singapore** (2023)
- Chartered Fintech Professional (CFTP) · **Global Fintech Institute** (2022)
- Spec. Dip. in Fund Management & Admin · **Nanyang Polytechnic** (2013)