

FOR IMMEDIATE RELEASE

CIO Circle and Esperanza Partner to Bring AI-Driven Portfolio Allocation to Emerging High-Net-Worth Investors

The partnership combines CIO Circle's AI allocation engine with Esperanza's licensed infrastructure to build institutional-grade portfolios for investors private banks overlook

Hong Kong, 9 October 2026

CIO Circle, a Hong Kong technology company that builds AI asset allocation solutions for family offices and financial institutions, and Esperanza¹, a Hong Kong fintech group whose asset management arm, Esperanza Fintech (Securities) Limited, is licensed by the Securities and Futures Commission for Type 4 (advising on securities) and Type 9 (asset management) regulated activities, are pleased to announce a strategic partnership on product development and client engagement for family offices and high-net-worth individuals.

The partnership focuses on emerging high-net-worth investors in the US\$2–10 million investable asset segment: not satisfied with retail products, yet below the level at which most private banks provide a dedicated service. The two firms will build products and services for this group, combining CIO Circle's AI asset allocation engine with Esperanza's licensed asset management and tokenisation capabilities.

The first collaboration is already in development: bespoke portfolios built from a curated roster of global alternative funds, with CIO Circle's AI engine tailoring the mix to each investor's goals, risk and liquidity needs. Further details will be announced in due course.

CIO Circle is led by its Founder and Chief Executive Officer Enoch Chan, a former McKinsey Partner who led AI and Digital for the firm's Financial Services practice across Asia. Esperanza Fintech (Securities) Limited is permitted by the SFC to conduct fund tokenisation, and Esperanza Fintech (Commodities) Limited and its Singapore Branch are registered in Hong Kong and Singapore respectively for the ESG digital gold business.

Enoch Chan said: "By 2030, US\$5.8 trillion of Asia-Pacific's high- and ultra-high-net-worth wealth will pass to Millennials and Gen Z.² They want transparency, personal advice and portfolios free of commission-driven churn, which private banks rarely offer in the US\$2–10 million range. With Esperanza, CIO Circle is bringing wealth management into the AI age."

Tony Chang, Co-founder and Chief Product Officer of Esperanza, added: "Emerging high-net-worth investors have the same questions as a family office: how much in equities, how much in credit, how much in alternatives. They rarely get an institutional answer. CIO Circle has built the engine to give that answer. Our part is the licensed framework to put it to work, and over time to bring tokenised assets and digital gold into the same models."

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About CIO Circle

CIO Circle is a Hong Kong technology company that builds AI asset allocation software for family offices and wealth management companies. Its regime-aware engine models how a multi-asset portfolio behaves across different economic conditions and makes every allocation traceable to its inputs. The team includes former McKinsey partners and investment professionals with decades of experience in Asian markets, including service on the HKEx Listing Committee. CIO Circle operates in Hong Kong and Singapore.

Website: www.ciocircle.co

¹ The partnership was entered into by Esperanza Fintech (Hong Kong) Limited. Esperanza Fintech (Securities) Limited's SFC CE No. is BAO325.

² Source: McKinsey Global Wealth Pools 2024. Personal financial assets of high-net-worth and ultra-high-net-worth individuals in Asia-Pacific expected to transfer to the next generation by 2030.

About Esperanza

Esperanza is a Hong Kong fintech group that turns real-world assets into regulated digital products, from tokenised investments to ESG digital gold. Its asset management arm, Esperanza Fintech (Securities) Limited, is licensed by the Securities and Futures Commission for Type 4 (advising on securities) and Type 9 (asset management) regulated activities, and is permitted to conduct fund tokenisation. Esperanza Fintech (Commodities) Limited is registered in Hong Kong and permitted to issue and trade ESG digital gold (a certificate of instalment payments under a digital gold instalment plan). Since 1 October 2026, Esperanza Fintech (Commodities) Limited Singapore Branch has been registered with Singapore's Ministry of Law as a precious metals dealer; its registered regulated activities are issuing, redeeming and dealing in asset-backed tokens (ESG digital gold).

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Photos – CIO Circle and Esperanza strategic partnership



Left – Enoch Chan, Founder and CEO of CIO Circle
Right – Tony Chang, Co-founder and Chief Product Officer of Esperanza