

INVESTOR PRESENTATION

2nd June 2016



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money3

Scott Baldwin | Managing Director
Ray Malone | Chairman

Who is Money3?

Money3 is a national credit provider committed to servicing the needs of customers who are excluded by the banks

Money3 aims to create a new financial future for customers by providing flexible solutions that meet their individual needs

Money3 offers the following products and services:

- Secured Automotive Loans Gross loan book of \$ 139 Million*
- Unsecured Personal Loans Gross loan book of \$ 49 Million*
- Instant Cheque Cashing

Total gross value of our loan books across all these products is approximately \$188 Million*

* As of 30 April 2016 (unaudited)

Products – Secured Automotive Loans

Our Products:

- Secured Automotive Loans, \$2,000 - \$35,000 over periods up to 60 months

Gross Loan
Book of

\$139M*

Growth of Secured Automotive Loans:

- Rapid organic growth since the introduction of a new lending platform in 2012, growing from around \$13 Million gross loan book in FY12 to a current gross loan book of \$139 Million*, and now representing 74%* of the gross value of all Money3 loan books
- The largest contributor to profit of all of our products, and will deliver significant revenue growth in FY17 due to loan book growth
- New \$20 Million debt facility to fund the ongoing growth of Secured Automotive loans
- Money3 estimates that its addressable market comprises approximately 500,000 buyers of used cars annually
- Money3 will settle approx. 11,000 loans to these buyers in FY16 presenting a significant growth opportunity

74%*

of Total Money3
Gross Loan Book

\$20M

of additional
funding

* As of 30 April 2016 (unaudited)

Products - Unsecured Personal Loans

Our Products:

- Loans under \$2,000 for terms under 12 months, known as Small Amount Credit Contracts (SACC's)
- Loans above \$2,000 for terms greater than 12 months (higher amount longer term loans)

The Market for Unsecured Personal loans:

- Our customers typically don't have credit cards and can't access credit from the banks
- The data clearly shows there is demand for unsecured personal lending in Australia. 988,000 Australians took out 1.3 Million Small Amount Credit Contract loans in FY14 with a total value of \$667 Million¹
- Many loan applications we receive are not approved as it makes no business sense to provide loans to applicants who can't afford them or would experience hardship

Gross Loan Book of

\$49M*

SACC's represent **61%** and higher amount longer term loans represent **39%** of the **Unsecured Personal loan book**

26%*

of Total Money3
Gross Loan Book

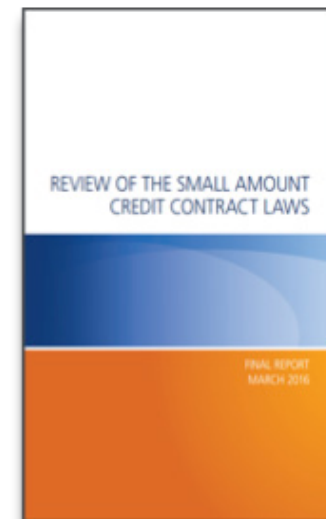
¹ 2014 The Centre for Social Impact Report Measuring Financial Exclusion in Australia

* As of 30 April 2016 (unaudited)

Products - Unsecured Personal Loans

Review of the Small Amount Credit Contract Laws:

- Money3 operates in a highly regulated environment relating to consumer loans
- The Government mandated review handed down in March 2016 presents an opportunity to Money3 as it could lead to further industry contraction and Money3 is well equipped to respond
- Money3 has adopted a charter of lending practices that goes beyond the operation of existing legislation, covering issues concerning consumer hardship and responsible lending



Unsecured Small Amount Credit Contract operations:

- The prior Board of Money3 resolved to exit Small Amount Credit Contract lending operations, by 30 June 2016. The current Board has concluded that these operations enhance shareholder value by being retained
- The current board is evaluating the optimal mix between Small Amount Credit Contracts and higher amount longer term loans, the latter is expected to continue to grow as an overall proportion of unsecured personal loans
- Higher amount longer term unsecured personal loans are approximately 39% of the gross unsecured personal loan book and growing

Products - Instant Cheque Cashing

- Since inception Money3 has offered instant cheque cashing for its customers and this product remains a consistent performer over the years
- Money3 also generates revenue by referring its motor vehicle customers to various insurers
- Money3 continues to explore other product offerings adjacent to its lending operations



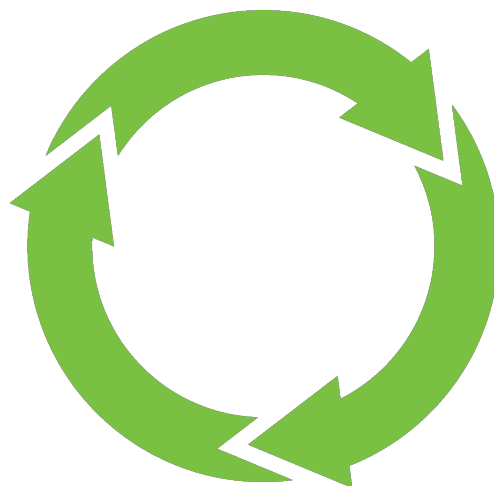
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Go to Market Strategy

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Products

Secured Automotive Loans
Unsecured Personal Loans



Brands

Money3
Cash Train
Personal Finance Co

money3



PERSONAL
FINANCE CO

Distribution Channels

Broker	Broker representation across all states
Branch	Money3 in NSW, QLD, SA, TAS and VIC
Online	Cash Train, Personal Finance Co and Money3

How do we reach our customers?

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BROKER



BRANCH



ONLINE

Coverage

Broker representation across all states and a direct sales team

Branches across NSW, QLD, SA, TAS, VIC

National Online representation

Opportunity

Well established presence in the market and a ready channel for distribution of new products

Significant opportunity to continue the growth of the direct sales channel

Mature and well established presence in the market and a ready channel for distribution of new products

Strong revenues and contribution to profit

Growing online presence is a significant opportunity for Secured Automotive & Unsecured Personal Loans

Significant investment is being made into the online platform to scale up in FY17

Cost effective way to scale all lending operations

Financials

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1H 2016 Results	H1 FY16	Change PCP	H1 FY15
	\$M	%	\$M
Revenue	47.4	45.4	32.6
EBITDA	17.1	44.8	11.8
<i>EBITDA as % of revenue</i>	36.2%		36.3%
EBIT	16.5	42.8	11.6
<i>EBIT as % of revenue</i>	34.8%		35.4%
NPAT	10.0	37.3	7.3
<i>NPAT as % of revenue</i>	21.1%		22.3%

45.4% Revenue Growth

EBITDA margin **36.2%**

1HFY16 **\$10M** NPAT

FY16 guidance of **\$19M** NPAT

Summary

Secured Automotive Loan book provides visibility to revenue growth in future years

Unsecured lending operations enhance shareholder value and will be retained

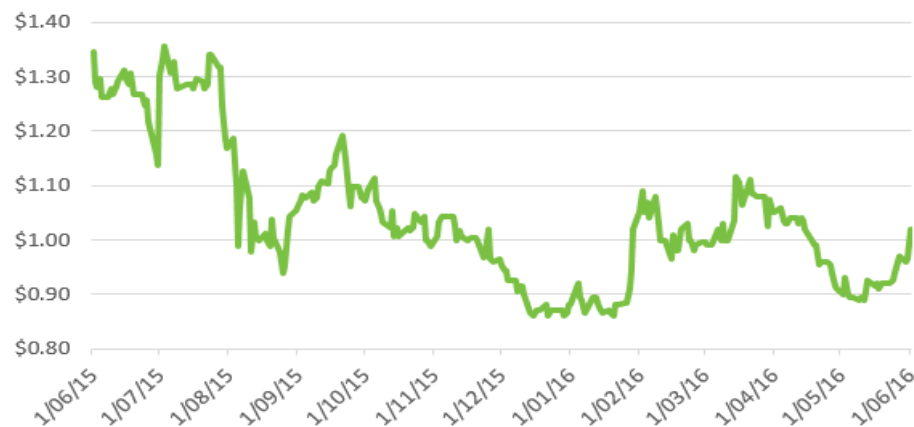
Higher amount longer term loans are growing at a faster rate than Small Amount Credit Contracts

New \$20 million debt facility will maintain lending momentum in our Secured Automotive Loan Book

ASX Trading Information as at 1 June 2016 - Ticker MNY	
Share Price	\$1.02
52wk Range	\$0.86 – \$1.36
Market Capitalization	\$155.5M
Gross Loan Book*	\$188.0M
Gross Debt**	\$50.0M
Cash at Bank**	\$26.0M
1H FY16 Earning Per Share (Basic)	7.6 cents
1H FY16 Net Profit After Tax	\$10.0M

* As of 30 April 2016 (unaudited) ** As of 1 June 2016 (unaudited)

MNY Share Price



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