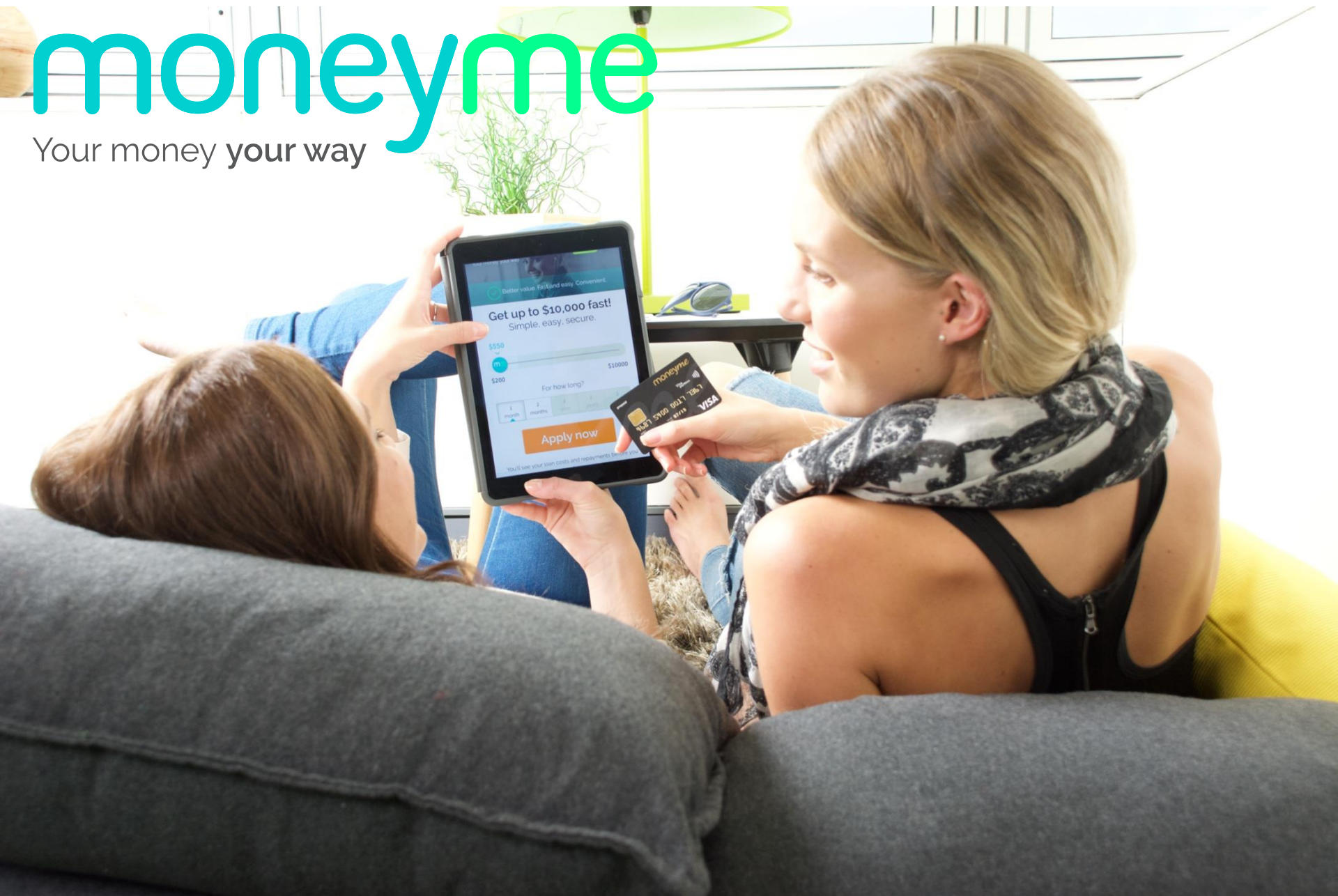


moneyme

Your money **your** way



moneyme

PRIVATE &
CONFIDENTIAL

ABOUT ME

Co-Founder supported by a complementary group of Directors and Advisory Board Members with expertise in technology, customer service at scale, operations & go to market



Clayton Howes

Clayton is the CEO and co-founder of MoneyMe Financial Group. Clayton has been instrumental in launching all aspects of the business, including operations, regulatory, raising equity and positioning MoneyMe as a unique and highly competitive brand in the Australian consumer finance market.

Clayton is equipped with 14 years experience working across corporate, merger and new business structures. He has successfully delivered investment strategies, large-scale projects and restructuring of operations. Clayton previously held senior leadership roles in Vodafone PLC, where he led the development of strategies and the transformation of business for the merged company Vodafone Hutchison Australia.

COMPANY OVERVIEW

MoneyMe Financial Group is a prominent fintech organisation, providing low risk consumer credit

- Fast, Likeable, Accessible

Founded in 2013

Founded in 2013, MoneyMe is a business that offers consumer credit to the Australian market. Through purpose built brands and a balanced approach to risk, the business is creating loan products that are fair, transparent, responsible and accessible.

The target market is employed individuals, who want an easy payments solution, 24/7. They are tech savvy and value flexibility, transparency and speed as most important.

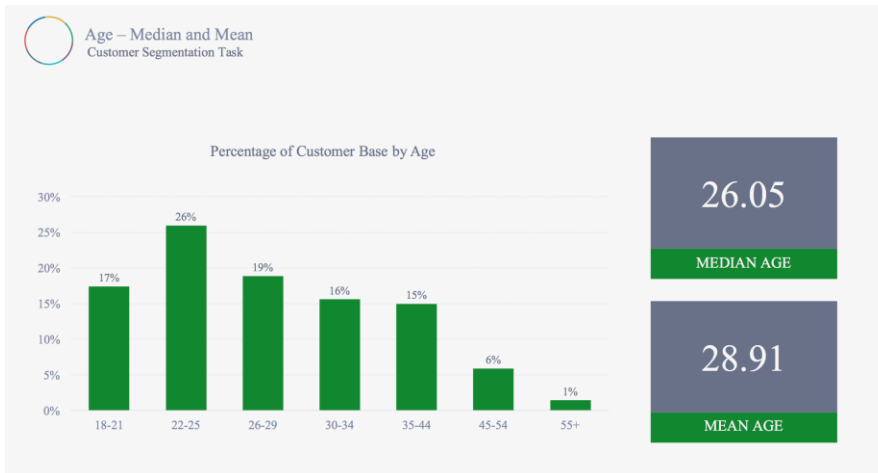
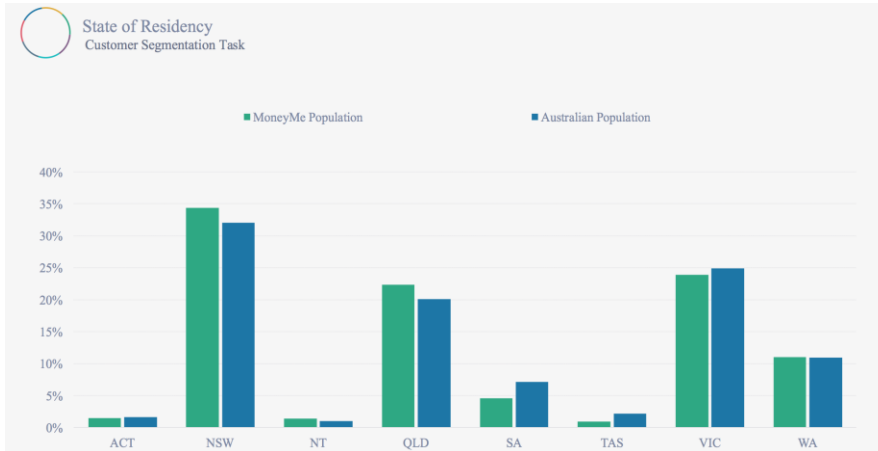
Through rigorous credit approval processes, a risk based pricing framework, robust and scalable technology and careful management, the business continues to build a strong reputation.

The highlights


- Strong and likeable MoneyMe brand rapidly growing a large millennial customer base.
- Positioned as a key alternative finance provider and expanding into white spaces under purpose built brands. The first fintech business to move into the health sector through Health eMoney.
- Important first mover advantage in building risk-based lending frameworks that are dynamic, creating value for customers and the business.
- The business is built for scale and is forecasted to originate \$10M worth of loans per month.
- The 2 year forward projection at June 2018 is a steady state EBIT of \$1.5M per month.

ADVANTAGE OF MASS MARKET REACH

The large MoneyMe customer base makes it more efficient to decision and service customers



- 100% cloud based platform engineered for scale and efficiencies across new markets.
- Strong acquisition of the millennial consumer segment. These digital natives provide efficiencies with low cost to service requirements.
- Intelligent algorithms and Big Data to decision effectively across a market where negative credit bureau data is not conclusive.
- MoneyMe has a natural fit with a market that prefers automated solutions for loan products and repayment processes.



**Have what
you want
now and pay
later.**

Finance, Health and Wellbeing made easy without the wait



PROBLEM

SOLUTION

CUSTOMER

Find \$7,500 cash. The current best option is to use the practitioner's finance.

Or place on their credit card and risk it staying there for extended periods at circa 20% pa.

PRACTITIONERS

Time drain, inconsistencies across other practices in the same group and a distraction to their core business.

Needs to wear bad debt if the customer defaults.

Use Health eMoney's fast, convenient, integrated loan product. We fund 100% of the cost.

Promote Health eMoney to fund procedure.

Customer Scenario

James is 14 and requires braces. The cost is \$9,000. The health fund contributes \$1,500 leaving his parents Jane and Alex with \$7,500 to pay.

BENEFIT

Jane and Alex get to bank the health fund rebate.

They also don't have to find 50% of the cost right away.

Jane and Alex get to repay the loan over a reasonable term.

Bring cash forward with the immediate settlement of the account.

Customer default risk entirely averted.

Avoid administration expenses and time.

Participate in the value of the loan book.

FINTECH WITH THE POWER OF A PURPOSE BUILT BRAND

How Does Health eMoney work

1

Complete your application on your mobile in minutes

2

Book your selected procedure and Health eMoney will pay the bill

3

Choose your flexible repayment plan with Health eMoney

Combining technology and purpose built loan products to finance the health sector for elective procedures



Immediacy

Proprietary technology platform engineered with automated processes and real-time Big Data algorithm decisioning



Accessibility and Speed

100% cloud-based platform built with next generation software that's built for security, flexibility and high velocity transaction capabilities



Quick to Scale

High quality decision-making based on data, smart logic with algorithms and unhindered by reach or time of day

THE REVENUE MODEL

Revenue is earned from fixed daily and monthly interest rates + establishment fees on loans products

- ❑ The advantage of acquiring customers at their early credit requirement stage and expanding the MoneyMe product range throughout the consumers credit lifecycle provides significant value.
- ❑ Risk-based pricing frameworks allow for clever risk management and for maintaining customer stickiness by offering value with lower rates and more flexibility.

\$200 - \$2,000

Effective interest rate:
15% - 24%

Term = 30 to 60 days

Small Amount Credit
Contract (SACC)

\$1,001 - \$5,000

Effective interest rate pa:
18% - 38%

Term = 60 days to 2 years

Medium Amount Credit
Contract (MACC)

\$5,001 - \$15,000

Effective interest rate pa:
15% - 38%

Term = up to 3 years

Personal Loan

AUTOMATION HAS GREATER SUCCESS WITH COLLECTIONS

MoneyMe's proven collections framework works. Calibrated to deliver a 4.5 % arrears rate on a small loans product and 3% on medium and personal loan products.

80% of loans are paid back in full and on time – with no intervention!

70% of loans in arrears are collected within 30 days

- The combination of Robo calling, sms and email communications targeted to prompt payment and bring loan balances up to date
- Tone of messages is serious, yet encouraging.
- Light touch with convenience to pay options and auto rescheduling of direct debits.

8% of loans in arrears are collected within 60 days

- Aim to recover a further 8% of loans in arrears within **30-60 days**.
- Lower frequency of messages, with emphasis of importance in paying their debt.
- 1st touch point with collections agents engaged in research and skip trace tasks.

2% of loans in arrears are collected after 60 days

- Aim is to collect 2% of arrears in days **60-180**.
- Low frequency of communications, with serious intent to default list with a credit bureau if arrears are not settled.
- High touch with collections agents engaged in calls, notices and credit listing tasks.
- **External Agent / Legal Demand Reviews**



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