

2012

FLEXIGROUP ANNUAL REVIEW



FUTURE
FOCUSED

FLEXIGROUP 

INTRODUCTION

LEADING THE WAY IN DIVERSIFIED FINANCIAL SERVICES

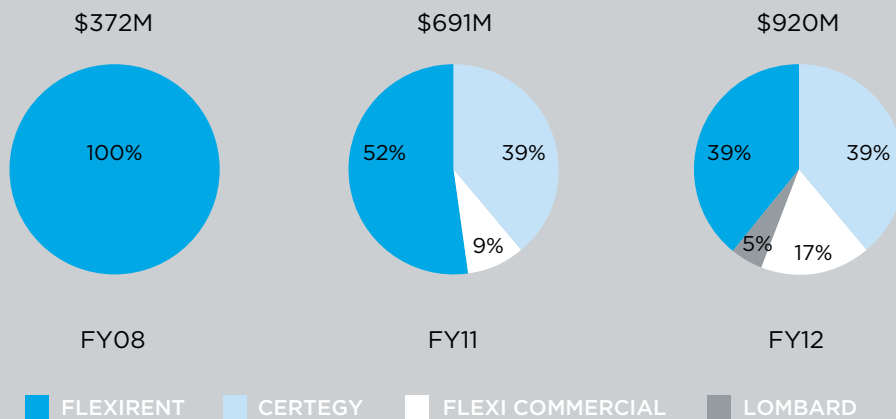
FLEXIGROUP IS A DIVERSIFIED FINANCIAL SERVICES GROUP PROVIDING FINANCE SOLUTIONS TO CONSUMERS AND BUSINESSES.

FLEXIGROUP OPERATES THROUGH FOUR BUSINESS UNITS: CERTEGY, FLEXIRENT, FLEXI COMMERCIAL AND LOMBARD FINANCE.

THE GROUP HAS EXTENSIVE ACCESS TO FOUR KEY MARKETS; BUSINESS TO CONSUMER, BUSINESS TO BUSINESS, RETAIL POINT OF SALE, AND ONLINE.

FLEXIGROUP'S DIVERSIFICATION STRATEGY HAS PRODUCED EXCEPTIONAL GROWTH OVER THE PAST FOUR YEARS:

NEW BUSINESSES CONTRIBUTE 61% OF FY12 RECEIVABLES¹

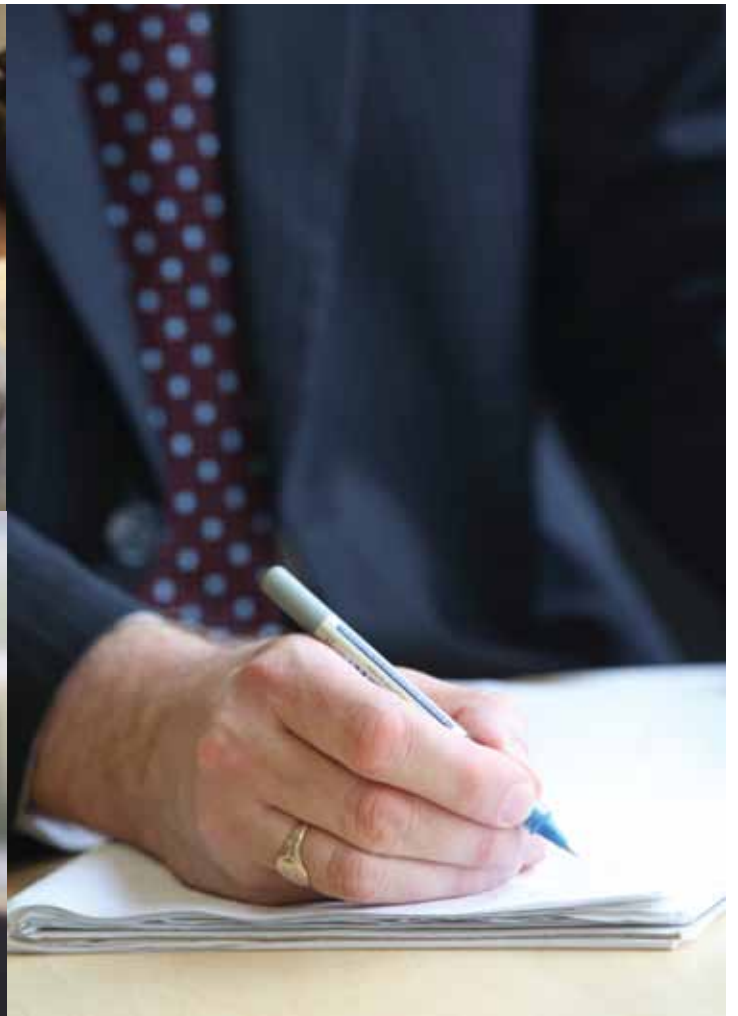


FROM IPO IN 2006, FXL IS NOW ONE OF THE 200 LARGEST ASX COMPANIES

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1. Excludes Personal Loan receivables.

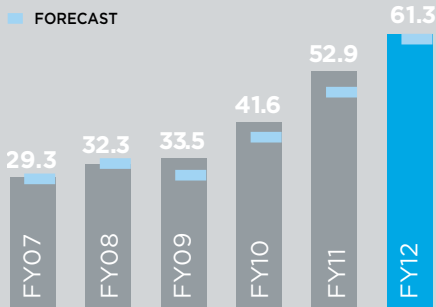




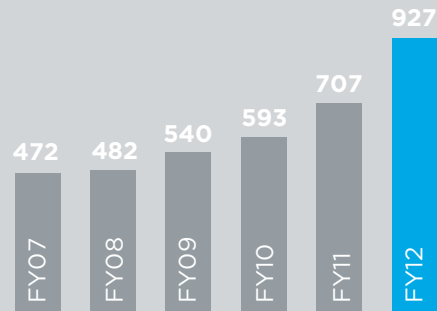
HIGHLIGHTS

CONSISTENTLY DELIVERING

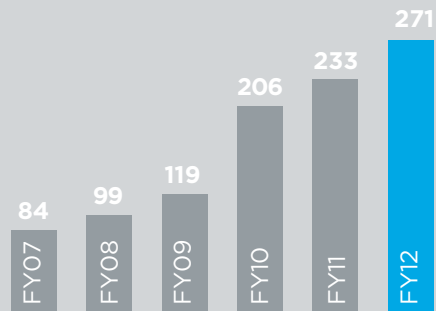
CONSISTENTLY MET CASH NPAT FORECAST SINCE IPO - CAGR 16% (\$M)



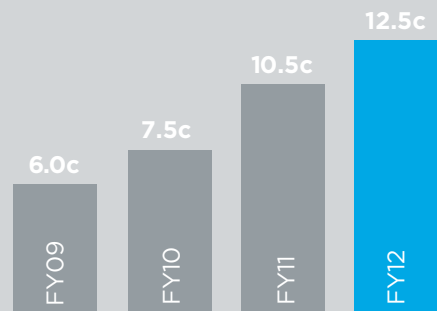
RECEIVABLES¹ 5 YEAR CAGR OF 14% (\$M)



RETURN ON EQUITY OF 24% (EQUITY \$M)



ANNUAL DIVIDEND PAYOUT 50% - 60% (FULLY FRANKED)



FY12 HIGHLIGHTS

- CASH NET PROFIT AFTER TAX² UP 16% TO \$61.3M
- RECEIVABLES³ GROW 24% DUE TO LONGER TERM CONTRACTS
- CERTEGY'S 3YRS CUMULATIVE NPAT EXCEEDS ACQUISITION PRICE
- \$255M SECURITISATION OF RECEIVABLES REDUCES COST OF FUNDS
- DIVERSIFIED TO \$5B INTEREST FREE AND CREDIT CARD MARKET WITH LOMBARD ACQUISITION
- TOTAL DIVIDEND OF 12.5C, WITH DIVIDEND GROWTH OF 19%

1. Includes loans and includes \$50m Lombard receivables.

2. FY12 Cash NPAT excludes \$1.4m of intangible amortisation and \$.9m net from one-off acquisition costs (relating to Lombard, Paymate, Roam, and other due diligence) and one-off GST refund. Statutory NPAT grew 14% to \$59m.

3. Includes loans and excludes \$50m Lombard receivables.

Flexi Commercial – December 2009: Business equipment leasing provided through 106 vendors, manufacturers and distributors. In less than three years, Flexi Commercial has grown receivables to \$155 million, 17% of the Group's receivables portfolio.

Paymate – December 2011: Paymate provides access to the large and fast-growing online market through channels such as eBay. Paymate OnTheGo, turns a smart phone into a credit card device and targets the high growth mobile payments market.

Lombard Finance – June 2012: Interest-free and Visa card business acquired to target the estimated \$5 billion interest free market, and to provide a Visa card product for cross-sell to the large FlexiGroup customer base.

A CULTURE OF EXCELLENCE ACROSS THE GROUP

From the earliest trading days, a strong service culture has underpinned FlexiGroup.

The "Too Easy" ethos is embraced by all of FlexiGroup's businesses. The customer service is adaptable, fast, simple and

focused on making it easy for partners and customers. It is one of FlexiGroup's competitive advantages and has led to long-term relationships with partners and repeat business from customers.

The FlexiGroup culture of excellence has been recognised with awards including Aon Hewitt Best Employer in 2011, Best Australian Contact Centre in 2010, and Contact Centre Manager of the Year 2012.

A HIGH PERFORMING MANAGEMENT TEAM

The management talent strategy of over-recruiting for a role is the enabler for high growth.

Most of the team have held previous roles four to five times larger than their FlexiGroup responsibilities. They easily adjust as their role expands with acquisitions and organic start-ups.

The team have previous careers in a diverse range of industries and each brings a different perspective to strategy and execution.

Many of the team have come from much larger organisations and are attracted by the opportunity for an individual to make an impact on the company's results.

STRONG COMPETENCIES IN RISK MANAGEMENT AND FUNDING

Managing risk has been a key component of the Group's success. FlexiGroup's ability to manage customer risk includes award-winning credit systems with 20 years of data and experience embedded in consumer and business scoring systems.





Access to funding and a well capitalised balance sheet allow FlexiGroup to target growth opportunities. Funding is highly diversified with committed facilities from a broad range of Australian and international institutions to support growth. Funding via more capital-efficient methods such as securitisation is enabling FlexiGroup to reduce its cost of funds.

Well Positioned for Future Growth

A diversified business with multiple products, risk and funding competencies, supported by a strong culture and talented management team has FlexiGroup well positioned for future growth.

The Group will also continue to focus on identifying value accretive acquisition opportunities.

DIVERSIFIED TO MULTIPLE, HIGH VOLUME MARKETS

BUSINESS TO CONSUMER	CREDIT CARD TO CONSUMER	RETAIL AND ONLINE TO CONSUMER AND SME	BUSINESS TO BUSINESS
			
<ul style="list-style-type: none"> Trading since 1989, acquired October 2008 Interest free and cheque guarantee products offered in diverse industries Increases sales volumes for retailers No interest (ever) payable by the customer 	<ul style="list-style-type: none"> Trading since 2002, acquired June 2012 Interest free point-of-sale and credit card finance company Retail partners are offered interest free product and customers are cross-sold a Visa card Visa card subsequently used for everyday retail purchases 	<ul style="list-style-type: none"> Trading since 1988, IPO December 2006 Lease and mobile broadband offered in IT, electrical and other channels Online and mobile payment solutions via Paymate Preserves margins for the retailer/merchant Customers get loaner, protect & affordable monthly payments 	<ul style="list-style-type: none"> Recruited an experienced industry team in December 2009 OEM/Vendor leasing to business Increase sales volumes for OEMs/Vendors Affordable, tax deductible means for customers to acquire assets
Key metrics <ul style="list-style-type: none"> \$357 million receivables 27 month average term (new) 	Key metrics <ul style="list-style-type: none"> \$50 million receivables 24 month average term (new) 	Key metrics <ul style="list-style-type: none"> \$358 million receivables 37 month average term (new) 	Key metrics <ul style="list-style-type: none"> \$155 million receivables 50 month average term (new)

A STRONG OUTLOOK

Dear Shareholder

An Exceptional Year

It is an absolute pleasure to report an exceptional year for FlexiGroup, with strong profit, volume and receivables growth delivering outstanding results for shareholders. These results continue to validate the successful strategy of diversification which is expected to drive growth through fiscal years 2013 and 2014.

FlexiGroup's highlights of the year are:

- Cash net profit after tax¹ growth of 16% to \$61.3 million, exceeding the guidance provided to the market a year ago.
- Strong volume growth continues, up 15% to \$801 million.
- All business units continue to contribute to strong receivables² growth of 24% to \$877 million, with high growth of 31% from Certegy and 146% from Flexi Commercial.
- The Certegy acquisition price has been exceeded. Acquired for \$31 million, in three years this successful acquisition has delivered cumulative cash net profit after tax of \$43 million. This year, profit grew 60% to \$21.9 million.

Diversification Strategy Continues to Deliver

Diversification sees FlexiGroup enter fast-growing and profitable sections of the consumer and business finance markets. This year, we have acquired two businesses that further this strategy of diversification.

- Paymate (an online and mobile payment provider) provides a platform for entry into the high-growth online and mobile payments market.
- Lombard interest free and Visa card business has been acquired for \$10 million and provides access to the \$5 billion interest free and credit card segment.



**STRONG PROFIT, VOLUME
AND RECEIVABLES GROWTH
DELIVERING OUTSTANDING
RESULTS FOR SHAREHOLDERS.**

From the original retail consumer point-of-sale business, the Group's business mix has broadened substantially, protecting shareholders from the impact of the downturn in retail markets.

The new businesses including the Certegy acquisition, and the start-ups of Flexi Commercial and Blink mobile broadband, have contributed 45% of FlexiGroup's cash net profit after tax.

Strong Growth Continues

In fiscal year 2013, we anticipate strong growth to continue as we leverage opportunities for organic growth, develop innovative products and

systems, and source new opportunities and relationships. Key growth strategies for fiscal year 2013 are:

CERTEGY

- Identify and test new industries to provide new growth opportunities and further diversification.
- Leverage the VIP program to engage customers and drive an increase in repeat business.
- Launch a merchant rewards scheme to drive deeper penetration of existing channels.

LOMBARD

- Access FXL balance sheet to drive growth interest free originations as capital constraints are removed.
- Increase Visa card activations and spending by improving the card value proposition.
- Cross-sell the enhanced Visa card to the large FlexiGroup customer base.

FLEXI COMMERCIAL

- Continue growth of receivables income on fixed cost base to drive increased profit contribution.
- Maximise volume opportunity from the 41 new partners acquired through fiscal year 2012.
- Capitalise on growth opportunity in green technologies through The Energy Smart Finance Program with government-funded Low Carbon Australia.

FLEXIRENT

- Expand presence in SME non-retail opportunities and increase segment contribution.
- Target volume opportunity from Windows 8 and Ultrabooks launch.
- Launch eBay promotions, Ezimerchant, and Paymate OnTheGo promotional activity to drive growth in Paymate business.

1. Cash NPAT excludes \$1.4m of intangible amortisation and \$.9m net from one-off acquisition costs (relating to Lombard, Paymate, Roam, and other due diligence) and one-off GST refund. Statutory NPAT grew 14% to \$59m.
2. Includes loans and excludes \$50m Lombard receivables.

Our new businesses and existing business traits are fundamental to our performance and include delivering innovative products and services, engaging with partners for mutual long-term benefit, and driving superior results.

A Culture of High Performance, Innovation and Excellence

The Group's success is driven by a talented team of executives, and the team is passionate about achieving results.

The team is focused on fostering a culture of excellence and has been recognised with several awards.

As one of Australia's Best Employers in 2011, the Group has an engaged workforce capable of delivering outstanding results for shareholders for the long term.

Excellence has also been recognised with four individual contact centre awards, including Best Contact Centre Manager of the Year, in both Australia and New Zealand. Congratulations on an outstanding effort.

Robust Balance Sheet

FlexiGroup continues to maintain a strong balance sheet. The Group has funding sources with committed facilities from multiple institutions which support growth. Effective treasury management is focused on diversifying funding into more capital-efficient methods while reducing borrowing costs. A recent \$255 million securitisation of receivables continues to provide cost of funds benefits to the Group.

Outstanding Result for Shareholders

This year, shareholder dividends grew by 19% over the past year, after the Board declared a fully franked final dividend of 6.5c, taking the total dividend to 12.5c.

Over the last four years, the Group has ranked second for total shareholder returns among ASX300 non-mining companies. The share price has performed strongly over the past 12 months and the company was recently

included in the S&P ASX200 index.

Positive Outlook

The company has provided guidance of 11% to 16% cash net profit after tax growth for the 12 months ended 30 June 2013. Additionally, strong profit growth is expected through fiscal year 2014 as:

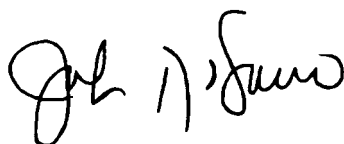
- Costs of funds reduce and the impact of lower market interest rates and securitisations takes effect.
- Receivables are expected to grow strongly due to longer term contracts from Certegy and Flexi Commercial.
- Scale across the Group is leveraged and there is a shift to shared services (e.g. credit, systems, operations).

It is a pleasure to report that our diverse businesses and funding capabilities are providing FlexiGroup with such a solid platform for growth in FY13 and FY14.

Finally, on behalf of the Board of Directors, John and I would like to thank all of FlexiGroup's customers, partners, funders and shareholders for their ongoing support. Our thanks extend to the entire team at FlexiGroup. You have done a terrific job and your ongoing dedication is to be commended.



MARGARET JACKSON
CHAIRMAN



JOHN DELANO
CHIEF EXECUTIVE OFFICER

FLEXIGROUP'S NEW CEO

Following John's announcement that he is returning with his family to live in North America, the Board conducted an international search for a CEO.

We recently announced that the widely respected telecommunications and corporate finance executive Tarek Robbiati is to be our next CEO.

As former deputy CFO of Telstra Corporation and currently Group Managing Director of Telstra International Group (TIG) and Chairman of CSL-NWM, the number one mobile operator in Hong Kong, Mr Robbiati will commence as Flexigroup CEO in the New Year.

This is a wonderful outcome for FlexiGroup. While John has been an outstanding CEO, the Board is thrilled to name Tarek as his replacement. His business pedigree is well known locally and he brings an international background that will only further FlexiGroup's growth into new markets as well as continue our consolidation in Australia.

The Board and I would like to pay special tribute to the role John has played over nine years in leading Flexi. He has been an inspiring and driven CEO who has played a significant role in building the Flexi culture and delivering strong growth year on year.

We are delighted that he has agreed to consult to the company in 2013 and 2014, assisting with the transition for the incoming CEO; and continue to advise the company as required.

Please join me in welcoming Tarek to FlexiGroup and wishing John and his family the best for the future.



MARGARET JACKSON
CHAIRMAN

DRIVING GROWTH
WITH EXCELLENCE



MARGARET JACKSON, AC
CHAIRMAN, INDEPENDENT,
NON-EXECUTIVE

BEC, MBA, Hon LLD (Monash), FCA

Margaret was appointed a Director of the Company in November 2006. Margaret is also President of Australian Volunteers International and Chairman of the Advisory Board for the Salvation Army Southern Territory. Before beginning her career as a full time company Director in 1992, Margaret was a Partner of KPMG Peat Marwick's Management Consulting Division.



JOHN DELANO
NON-INDEPENDENT, EXECUTIVE,
CHIEF EXECUTIVE OFFICER

BA

John has been Chief Executive Officer of Flexirent Holdings Pty Limited since September 2003. John started his career with Avis Inc. in the United States before progressing to the position of Managing Director of Avis Australia. John was subsequently involved as Senior Vice President of Operations with Travel Services International, a NASDAQ listed Company which successfully completed a roll-up of 23 leisure travel companies.



ANDREW ABERCROMBIE
FOUNDING DIRECTOR
NON-INDEPENDENT, NON-EXECUTIVE

BEC, LLB, MBA

Andrew became a founding Director of the original Flexirent business in 1991. He was appointed a Director of the Company in November 2006. Andrew is an experienced commercial and tax lawyer and was a founding partner in a legal firm operating in both Sydney and Melbourne. Following several years in property investment and tax consulting, he became involved in the Flexirent business in 1991 and until 2003 was Chief Executive Officer.



R. JOHN SKIPPEN
INDEPENDENT,
NON-EXECUTIVE
ACA

John was appointed a Director of the Company in November 2006. John was the Finance Director and Chief Financial Officer of Harvey Norman Holdings Limited for 12 years. John was involved in the establishment of the original agreement between Flexirent Holdings Pty Limited and Harvey Norman in 1995. John has over 31 years' experience as a chartered accountant.



RAJEEV DHAWAN
INDEPENDENT,
NON-EXECUTIVE
BCom, ACA, MBA

Rajeev represented Colonial First State Private Equity ("CFSPE") managed funds on the Board of Flexirent Holdings Pty Limited from February 2003 to December 2004. Upon CFSPE's exit from Flexirent Holdings in December 2004, Rajeev continued in an advisory capacity to the Flexirent business. Currently a partner of Equity Partners, Rajeev has 19 years' venture capital and private equity experience and has been a Director of a number of listed and unlisted portfolio companies.



TAREK ROBBIATI
CHIEF EXECUTIVE OFFICER
ELECT
MBA, MS

Tarek will be joining as Chief Executive Officer in the New Year.

Tarek's 20 years' experience in the telecommunications, finance, media and technology industries includes senior roles with Accenture in Europe before joining Lehman Brothers and then Orange Group (UK) as Head of Finance. In 2005 he was Telstra's Deputy Financial Officer in Australia. Currently in Hong Kong, he is Group Managing Director of Telstra International Group and Chairman of CSL-NWM.

With a strong corporate background, Tarek brings to the Group exceptional leadership skills.

PROVEN
PERFORMANCE



FLEXIRENT (SMALL TICKET LEASING, BLINK AND PAYMATE)

FLEXIRENT PROVIDES LEASES AND BLINK MOBILE BROADBAND AT POINT-OF-SALE TO CONSUMERS AND SMALL BUSINESS FOR COMPUTING AND ELECTRICAL ITEMS. MAJOR RETAIL PARTNERS INCLUDE HARVEY NORMAN, BING LEE, THE GOOD GUYS, HUSQVARNA, NOEL LEEMING AND APPLE.

Given the challenging retail environment (the IT market declined 20% in the second half), performance highlights indicate a solid result compared to last year:

- Volume in line with last year is a very good result for the Group's retail point-of-sale leasing and mobile broadband business.
- Receivables of \$358 million were reported with a cash net profit after tax of \$36.5 million. Both are in line with last year's results.
- Diversification into the non-retail SME sector (trade equipment, refrigeration, servers/networking and telephony) remains a highlight, contributing one third (32%) of volumes.

Divisional Results

This year's strong financial performance is the result of contributions from all of the company's business units. The strength of the receivables growth, which outperformed volume growth, is particularly pleasing.

CERTEGY "NO INTEREST EVER"

October 2008 acquisition

CERTEGY PROVIDES NO INTEREST EVER PRODUCTS TO CONSUMERS THROUGH A DIVERSE NETWORK OF MERCHANTS. MORE THAN 1.5 MILLION CUSTOMERS HAVE PURCHASED USING CERTEGY "NO INTEREST EVER" SINCE THE COMPANY BEGAN OFFERING THE PRODUCT IN 2001.

Certegy continues to be one of the Group's stand-out divisions.

The highlights are:

- In the three years since purchase, this highly scalable business has produced \$43 million in cash net profit after tax which is well in excess of the \$31 million acquisition price.
- Cash net profit after tax has grown to \$21.9 million (up 60% on the previous year).
- Volume of \$439 million is up 17% while receivables increased 31% to \$357 million.
- The Solar industry continues to provide solid opportunities with 100 formal merchant relationships.

Growth Outlook and Strategies

- Identify and test new industries to provide new growth opportunities and further diversification.
- Leverage the VIP program to engage customers and drive an increase in repeat business.
- Launch a merchant rewards scheme to drive deeper penetration of existing channels.



- The Blink Mobile Broadband customer base is 81,000, up from 74,000 last year.
- The focus of the newly acquired Paymate online payments business has been to cutover the systems from the US, develop the IT platform so it is scalable and launch Paymate OnTheGo, a new mobile payment product.

Growth Outlook and Strategies

- Expand presence in the SME non-retail opportunities and increase segment contribution.
- Target the volume opportunity from Windows 8 and Ultrabooks launch.
- Launch eBay promotions, Ezimerchant, and Paymate OnTheGo promotional activity to drive growth in Paymate business.

FLEXI COMMERCIAL/VENDOR FINANCE

December 2009 organic start-up

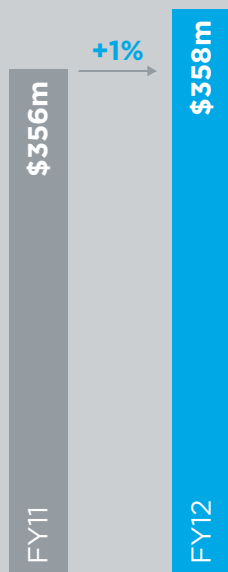
FLEXI COMMERCIAL OFFERS VENDOR FINANCE PROGRAMS FOR SUPPLIERS, MANUFACTURERS AND DISTRIBUTORS, ALLOWING THESE BUSINESSES TO PROVIDE THEIR CUSTOMERS WITH AN AFFORDABLE COMMERCIAL LEASING OPTION THAT CAN BE TAILORED TO SUIT THEIR EQUIPMENT AND SERVICE OFFERING.

Since start-up in 2009, Flexi Commercial has consistently delivered strong results with several highlights this year:

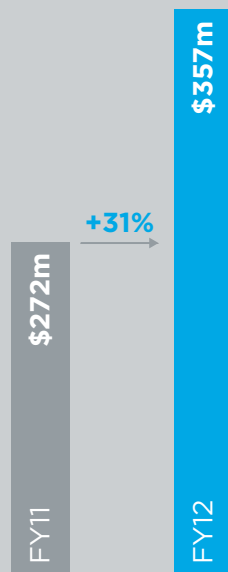
- Net Profit After Tax is up 88% on the previous year to \$4.9 million.
- Volumes increased 66% to \$102 million.
- Receivables up 146% to \$155 million. Receivables growth exceeds volume growth due to a longer average contract term.



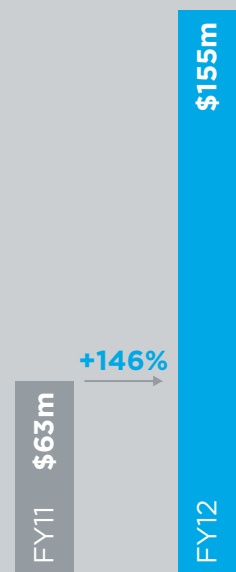
FLEXIRENT LEASE



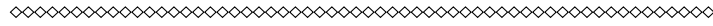
CERTEGY



FLEXI COMMERCIAL



STRONG RECEIVABLES GROWTH



LOMBARD (INTEREST-FREE AND CREDIT CARD BUSINESS)

June 2012 acquisition

Lombard attracts customers with interest free offers at retail point of sale and subsequently provides a Visa card for customers' everyday purchases.

Key retailers include Fantastic Furniture, Ikea, Beaurepaires, Vista, Nick Scali and Midas.

Prior to the June acquisition, Lombard was capital constrained and growth was limited. By accessing FlexiGroup's balance sheet, the business is well placed to penetrate the \$5 billion interest free market.

The Lombard acquisition gives FlexiGroup access to a Visa card business which provides an excellent cross-selling opportunity to the Group's large customer base.

With end-of-financial-year closing receivables of \$50 million, Lombard's early performance is very promising. Following a recently signed agreement with IKEA, volumes are performing ahead of plan.

- Of the 106 vendor relationships in place, 41 were newly established throughout the year and contribute 35% of volume.
- Managed services, where services and consumables are bundled with the asset (cost per copy, one bill solutions), are a strong performance area for this business with 46% of volume derived from these programs.

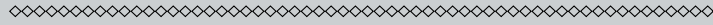
Growth Outlook and Strategies

- Continue growth of receivables income on fixed cost base to drive increased profit contribution.
- Maximise volume opportunity from the 41 new partners acquired through fiscal year 2012.
- Capitalise on growth opportunity in green technologies through The Energy Smart Finance Program with government-funded Low Carbon Australia.
- Continue to attract new vendors with differentiated managed services.

Growth Outlook and Strategies

- Access the FXL balance sheet to drive growth of interest-free originations as capital constraints are removed.
- Increase Visa card activations and spending by improving the card value proposition.
- Cross-sell the enhanced Visa card to the large FlexiGroup customer base.

EXECUTIVE MANAGEMENT TEAM



JOHN DeLANO
NON-INDEPENDENT, EXECUTIVE,
CHIEF EXECUTIVE OFFICER



GARRY McLENNAN
CHIEF FINANCIAL OFFICER



DAVID STEVENS
HEAD OF FINANCE & PLANNING



ROB MAY
GENERAL MANAGER, CERTEGY



MARILYN CONYER
HEAD OF MARKETING



JEFF McLEAN
HEAD OF GROUP SHARED SERVICES



DEAN HUTTON
HEAD OF LOMBARD FINANCE



JANE SCOTCHER
HEAD OF RETAIL SALES



ANTHONY ROBERTS
HEAD OF SALES - VENDOR FINANCE



MICHELLE POMBART
HEAD OF HUMAN RESOURCES



PETER LIRANTZIS
CHIEF INFORMATION OFFICER



ANDREW PIPOLO
HEAD OF ECOMMERCE



GOING BEYOND THE EXPECTED

FLEXIGROUP'S CULTURE OF EXCELLENCE RELIES ON THE TALENT OF OUR PEOPLE, WHERE INNOVATION, FLEXIBILITY AND THE ABILITY TO EXECUTE HAVE BEEN RECOGNISED AND REWARDED BOTH INTERNALLY AND EXTERNALLY.

ACHIEVING GREAT RESULTS STARTS WITH TALENT AND CULTURE

- Performance is all about people
- Finding the best talent
- Encouraging innovation
- Motivating achievement
- Creating a fabulous work environment and a high performance culture

In a high performance culture, FlexiGroup's talented people strive for excellence and challenge themselves every day to make it "Too Easy" for customers and partners to interact at all levels of the business.

Increased levels of engagement; mirrored by significant growth

Fostering a culture of excellence at FlexiGroup maximises shareholder returns for the long term.

Aon Hewitt Best Employers typically achieve four times the profit growth of other organisations. Recognised as a Best Employer in 2011, the Group is committed to maintaining an engaged workforce capable of delivering outstanding results for shareholders.



FOSTERING A CULTURE OF EXCELLENCE AT FLEXIGROUP MAXIMISES SHAREHOLDER RETURNS FOR THE LONG TERM.

The Group's success is driven by a talented team of executives, and we have strong management teams in place who are passionate about achieving results. The Group's success is shared through short-term and long-term incentive programs and individual success is celebrated with more immediate internal rewards and recognition.

The leadership team is focused on creating a work place where employees see FlexiGroup as the best company they have ever worked for. Over the last nine years, the Hewitt Engagement Scores continued to lift and this is again the case in 2012.

Outstanding Contact Centre Performance in 2012

- Ben Lamb - Australian Contact Centre Manager of the Year
- Danielle Warrak - Australian Contact Centre Tele Champion of the Year
- Ben Lowe - New Zealand Contact Centre Manager of the Year Award
- Kelly O'Reilly - NSW Contact Centre Tele Professional of the Year
- New Zealand Contact Centre ranked in the top 3



GREAT PARTNERSHIPS



AN INNOVATIVE PROGRAM WITH A DIFFERENCE

FlexiGroup prides itself on being a good corporate citizen and strives to foster and inspire across the Group a willingness to participate and give back to the community in a variety of ways. All FlexiGroup employees are offered two additional days of paid annual leave to contribute their skills to community partners.

Flexi Connects is an innovative program with a difference. The program focuses on skilled volunteering; and leverages knowledge, skills, resources and systems with our partners. FlexiGroup chooses to go beyond fundraising to create a program based around a genuine partnership of capability and skills.

FlexiGroup strongly believes that substantial change and development occur when not for profit organisations receive long term skills, support and experience from corporations.

FlexiGroup chooses the core group of partners carefully and by limiting the number ensures meaningful time and energy is devoted so our support can make a real difference. This year, the Group donated 8,000 volunteer hours to its partners.

PARTNERSHIPS

THE STARLIGHT CHILDREN'S FOUNDATION

"THIS IS A PERFECT EXAMPLE OF A MUTUALLY BENEFICIAL PARTNERSHIP."

Louise Baxter Chief Executive Starlight Children's Foundation

Starlight's request was simple "As Australia's best contact centre can you help us set up a call centre?" FlexiGroup volunteered to house the contact centre, set-up processes and coach Starlight on building great customer relationships. Two of the group's best agents were seconded and one now works full time for Starlight.

This year the focus shifted from inbound to out bound capability. As a result of the partnership, the Starlight Enterprise Team raised over \$400,000, allowing it to make the wishes of 50 sick children come true.

Starlight is now also recognised as a Best Employer.

FAIR BUSINESS

"WE HAVE GROWN EXPONENTIALLY SINCE FLEXIGROUP CAME ON BOARD TO HELP US."

Alex Shead Founder and CEO Fair Business

FlexiGroup is proud to provide ongoing support through a one day a week finance secondment allowing Fair Business to focus on its mission of finding employment for the long term unemployed.

Fair Business is the 2012 Winner of the Australian Business Awards for Innovation.

THE ROZELLE NEIGHBOURHOOD CENTRE

The centre's website was in need of an overhaul and they did not have the capabilities to make the necessary changes. It was discovered that the centre's current infrastructure would not support future plans. Through a series of site visits from the Flexi IT team, pc problems have been fixed, new pcs have been purchased and a virtual help desk provided.



CORPORATE DIRECTORY

DIRECTORS

Margaret Jackson (Chairman)
John DeLano (Chief Executive Officer)
Andrew Abercrombie
Rajeev Dhawan
R John Skippen

SECRETARY

David Stevens

NOTICE OF ANNUAL GENERAL MEETING

The Annual General Meeting of FlexiGroup Limited will be held at Sofitel Wentworth Sydney, 61 Phillip Street, Sydney at 3pm on 26 November 2012

PRINCIPAL REGISTERED OFFICE IN AUSTRALIA

Level 8, The Forum
201 Pacific Highway
St Leonards NSW 2065
Australia

www.flexigroup.com.au

SHARE REGISTER

Link Market Services Limited

Level 12
680 George Street
Sydney NSW 2000
Australia

AUDITOR

PricewaterhouseCoopers

Darling Park Tower 2
201 Sussex Street
Sydney NSW 2000
Australia

SOLICITORS

King & Wood Mallesons

Level 60, Governor Phillip Tower
1 Farrer Place
Sydney NSW 2000
Australia

BANKERS

Commonwealth Banking Corporation

STOCK EXCHANGE LISTING

FlexiGroup Limited (FXL) shares are listed on the Australian Securities Exchange





WWW.FLEXIGROUP.COM.AU