



# OZFOREX GROUP



CEO PRESENTATION



---

# We are a FinTech Company

---

**We enable borderless payments:**

We use technology and our access to local payment networks to disrupt the corresponding banking network.

**We differentiate through:**  
Convenience, Speed,  
Breadth and Price.



# Current State



GROWING GLOBALLY  
SUPERIOR CUSTOMER SERVICE  
PAYMENTS ON ALL DEVICES

ROBUST RISK MANAGEMENT

# MASSIVE

## MARKET OPPORTUNITY

GLOBALLY SCALABLE TRACK RECORD

# ONLINE BUSINESS

UNTAPPED NON BANK PAYMENTS MARKET

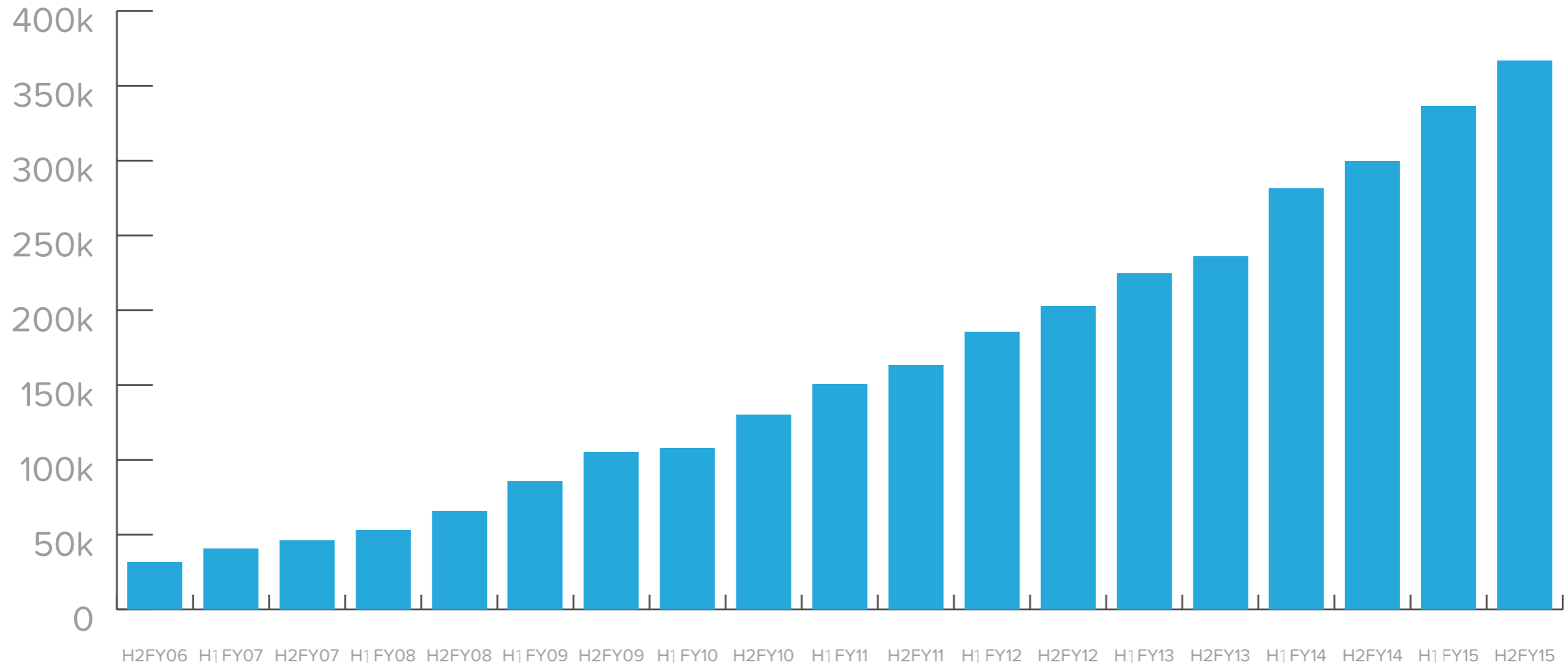
## NUMBER 1 IN AUSTRALIA

STRONG FINANCIALS



# Consistent Growth

Number of Payments





---

# Evolution

---

PRODUCT



MARKETING +  
TECHNOLOGY

We are accelerating our plans for the future in the geographies and channels where the best opportunities are available.

“A 3 year  
**ACCELERATE**  
strategy”



# Growth Opportunities



**Increase  
penetration in  
Australian  
market**



**Increase  
penetration in  
non-AUD**



**Target  
Adjacencies**



---

# Growth Opportunities

---



**Increase Penetration  
In Australian Market**





---

# Growth Opportunities

---



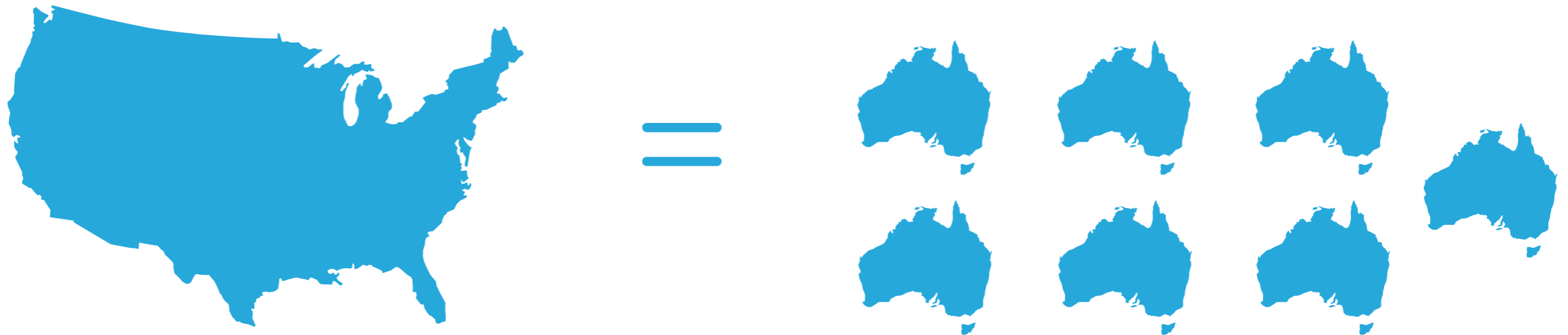
**Increase  
Penetration  
in Non-AUD**



# Focussing On The US

## USA vs Australia

- Foreign born population – 7 x larger
- International student population – 3 x larger
- Value of international trade – 13 x larger
- Number of SMEs – 4 x larger



Sources:

OECD Statistics: Stock of Foreign Born Population 2012

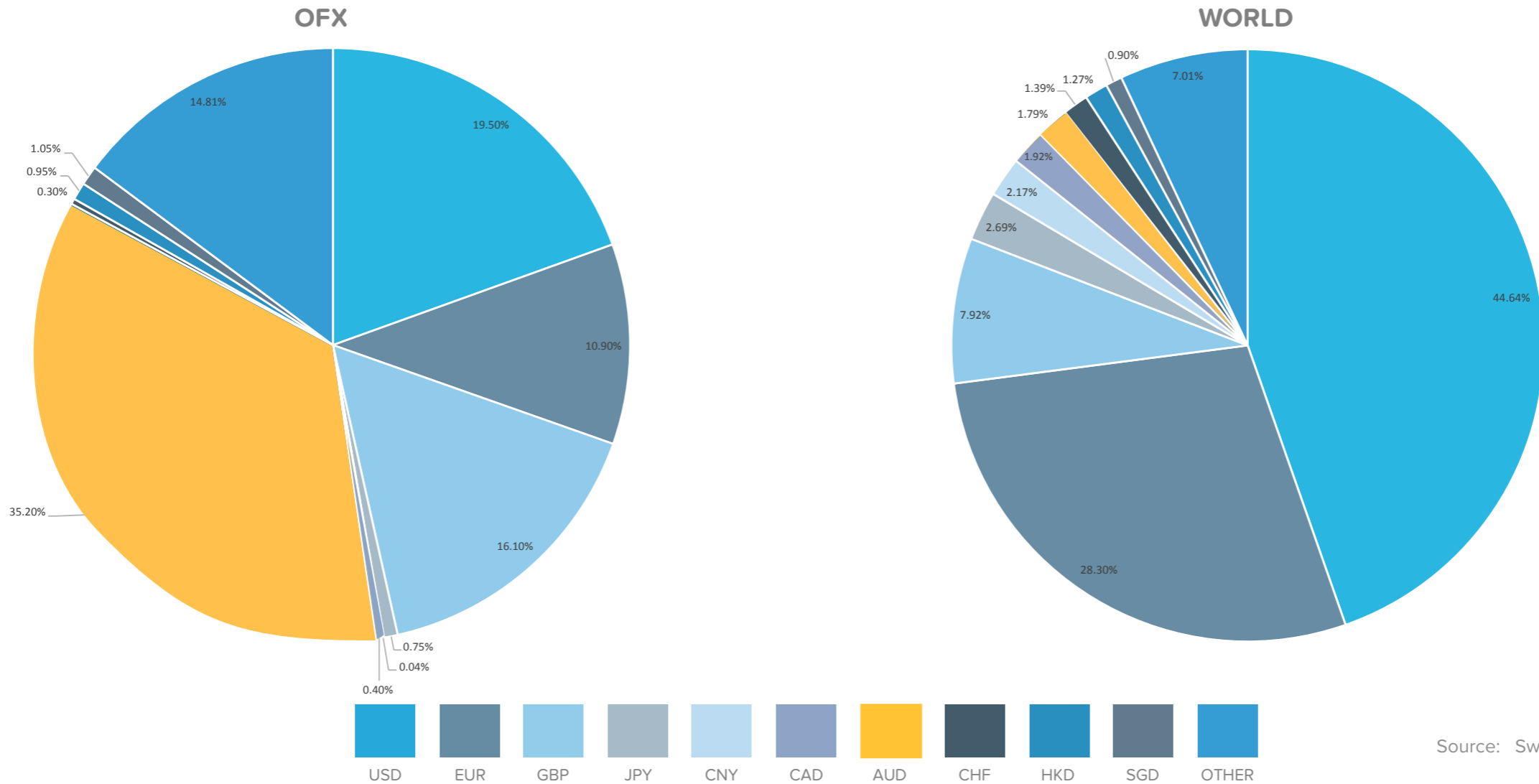
OECD Statistics: Foreign / International Students enrolled 2012

OECD Monthly Statistics of International Trade Volume 2014 Issue 3

Australasian SME Alliance SME Facts



# Growth Opportunities



AUD a dominant currency for OzForex 35.2% of all currencies traded.

AUD globally accounts for only 1.79% of all currencies traded

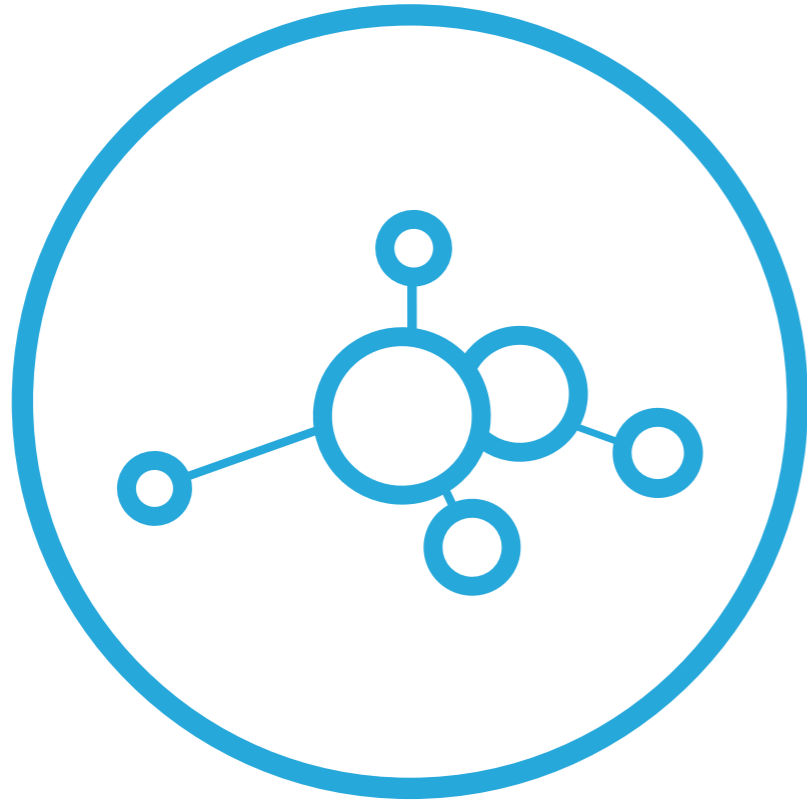
Source: Swift Watch



---

# Growth Opportunities

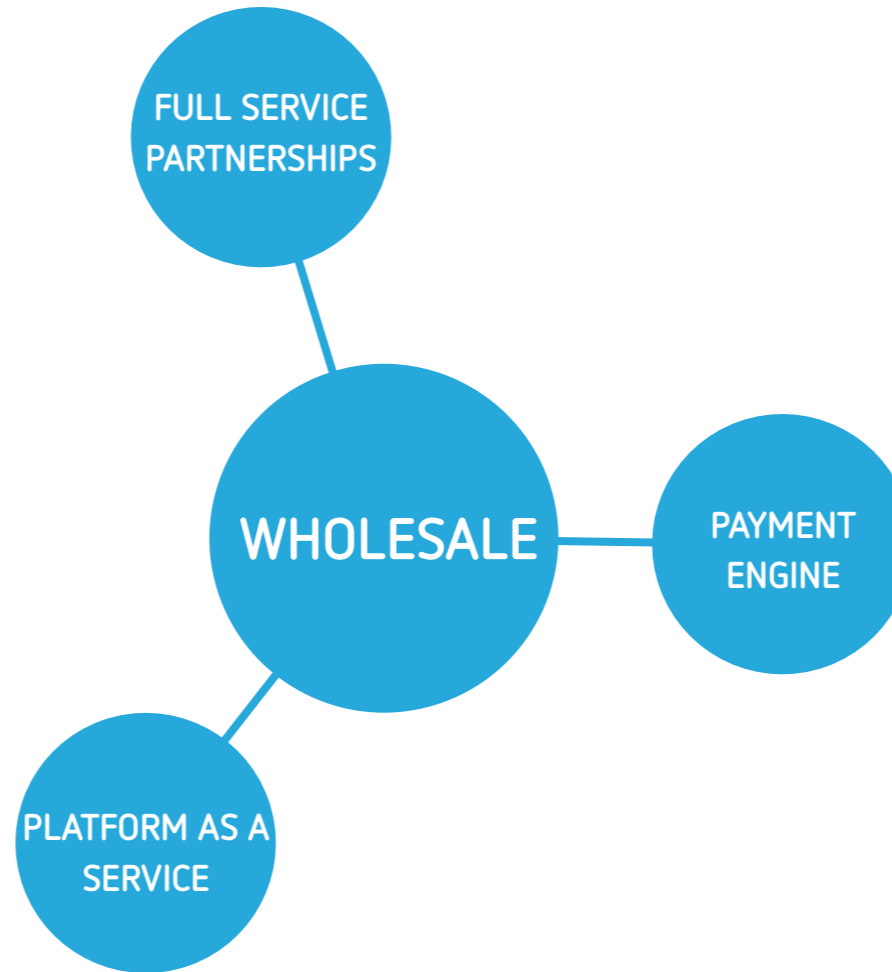
---



**Target  
Adjacencies**



# Wholesale





# Mobility

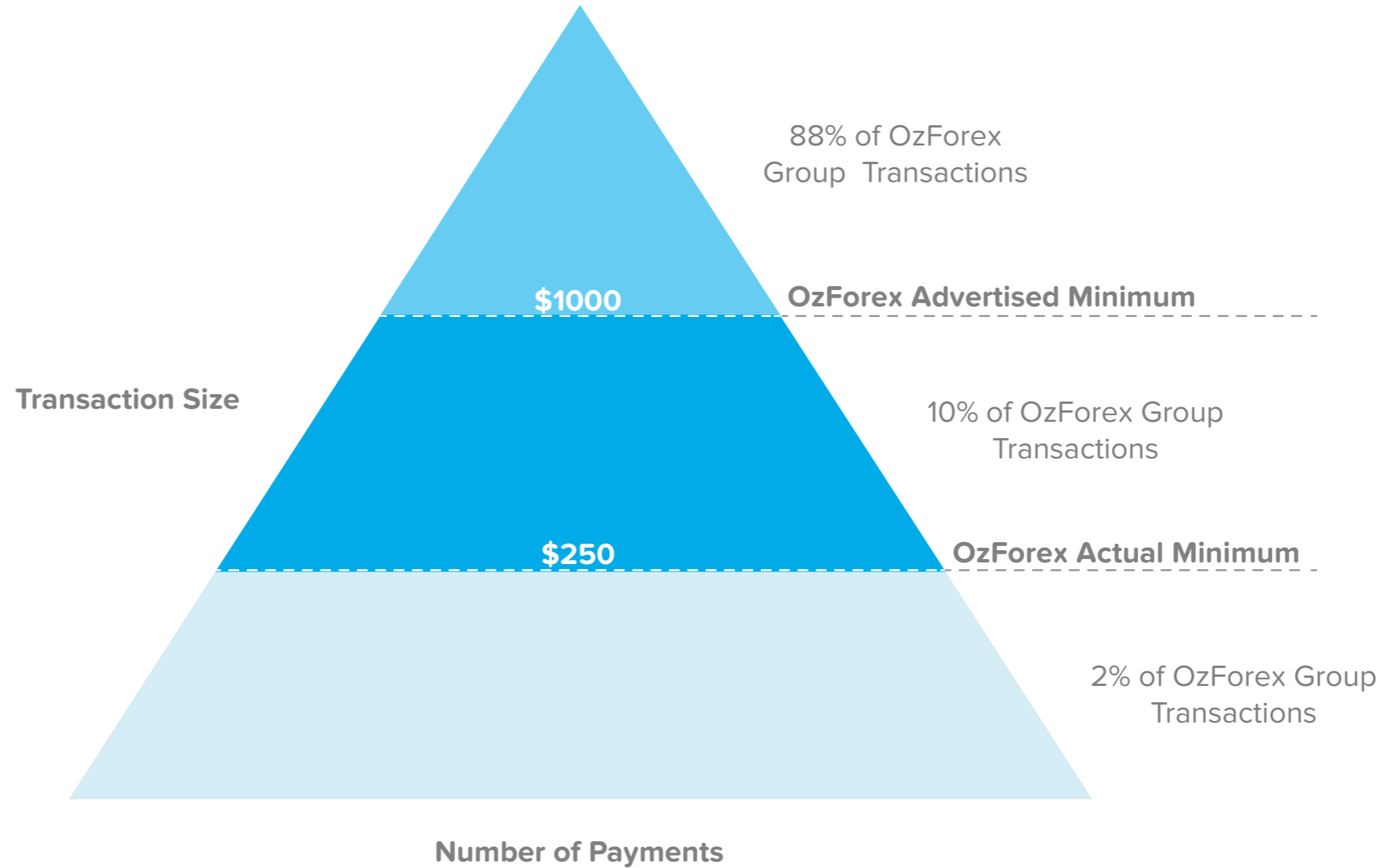
EVERYTHING ON THE GO.  
EVERYWHERE YOU ARE.

A hand holding a white smartphone displaying the OZFOREX mobile app interface. The app screen shows the OZFOREX logo, the text 'International money transfers, latest exchange rates and market commentary', and a list of features: 'Fast, easy & secure transfers', 'Great exchange rates', and '24 hour global service'. The background of the image is a night view of a city skyline with a suspension bridge in the foreground.



# Lower Value Payments

Opportunity to grow number of smaller value payments





---

# To Accelerate Growth We Are Making A Strategic Shift

---

From a product led company

To marketing and technology company focussed on delivering borderless payments outside of the corresponding bank network at the lowest possible cost enabling our customers global lives and businesses.



12 years to hit \$100m revenue  
- in 3 more we will hit \$200m



---

## Core Enablers

---

People



Technology



Brand &  
Marketing





# Core Enablers

## People



TALENT DEVELOPMENT

**CAPABILITY**

CHIEF WHOLESale OFFICER

**CULTURE**

CHIEF MARKETING OFFICER

RETENTION & ATTRACTION

UPDATED OFFICES

ALIGN INCENTIVES



# Core Enablers

Technology



# AGILE

ARCHITECTURE EVOLUTION

# MODULARISATION

CUSTOMER EXPERIENCE SIMPLIFY

# AUTOMATION



## Core Enablers

### Brand & Marketing



**MARKETING LED**  
DIVERSITY LEVERAGE BIG DATA  
RETENTION & ADVOCACY **EXPAND**  
**ONE GLOBAL BRAND**  
TAILORED GEOGRAPHIC  
**CUSTOMER FOCUS** MARKETING

A single brand  
for the future.



---

# A Single Brand For The Future

---





---

# Investing For The Future

---

## Impacts of the Accelerate Strategy

- Extra \$20m costs over 24 months in FY17 and FY18
- ½ Capex / ½ Opex
- Revenue will grow faster than expenses
- Earnings will grow faster than revenue
- Double revenue in 3 years





---

# Investing For The Future

---

## Principles of the Accelerate Strategy

- Accelerates growth
- Sensible, mature, targeted, measured
- Risk adjusted
- Delivers EBTDA, growth greater than revenue growth



---

## Outlook for FY16

---

EBTDA for FY16, with an expected stronger second half, will range between \$38.5m and \$40.5m.

In line with consensus.

One Global Platform

One Global Team

One Global Brand





### **Important Notice**

This presentation is given on behalf of OzForex Group Limited (ABN: 165 602 273)

Information in this presentation:

- is for general information purposes only, and is not an offer or invitation for subscription, purchase, or recommendation of securities in OzForex Group Limited;
- should be read in conjunction with, and is subject to, OzForex's Annual Report, market releases, and information published on OzForex's website;
- includes forward-looking statements about OzForex and the environment in which OzForex operates, which are subject to uncertainties and contingencies outside of OzForex's control – OzForex's actual results or performance may differ materially from these statements;
- includes statements relating to past performance, which should not be regarded as a reliable indicator of future performance; and
- may contain information from third parties believed to be reliable; however, no representations or warranties are made as to the accuracy or completeness of such information.

All information in this presentation is current at the date of this presentation, unless otherwise stated.

All currency amounts are in AUD dollars unless stated otherwise.