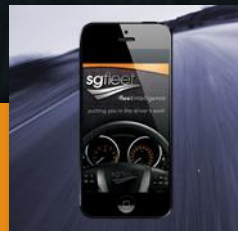




# Morgan Stanley Fleet Management, Salary Packaging and Automotive Conference

15 October 2015



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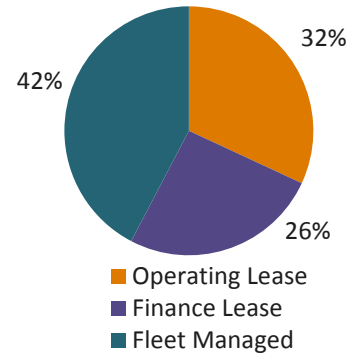
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# Leading Diversified Fleet Manager

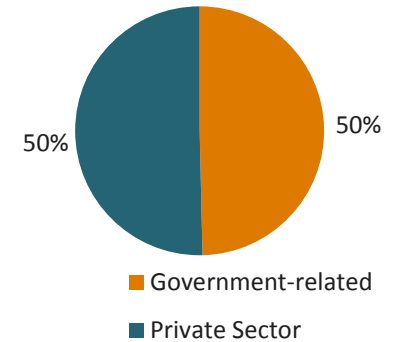


- ✓ Diversified business model, with leading position across both corporate and salary packaging sectors – presence in Australia, New Zealand and UK
- ✓ High quality, diverse and well-entrenched customer base across government and corporate
- ✓ Innovative service approach and strongly differentiated technology solutions
- ✓ Asset management expertise unique within the industry
- ✓ Low capital intensity funding model delivering attractive returns
- ✓ Attractive financial profile with diverse, highly visible fee-based revenue streams
- ✓ Strong embedded growth outlook, providing secure platform for step-change opportunities

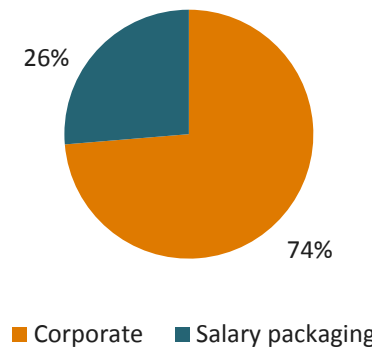
**Balanced Product Portfolio  
(By fleet size)**



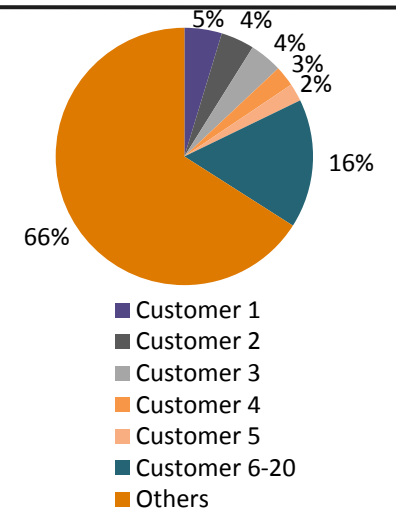
**High Quality Client Base  
(By fleet size)**



**Strong Sector Presence  
(By fleet size)**



**Diversified Client Base  
(By revenue)**



Fleet figures as at 31 December 2014  
Revenue information for fiscal year ending 30 June 2014

# Strongly Differentiated Capabilities



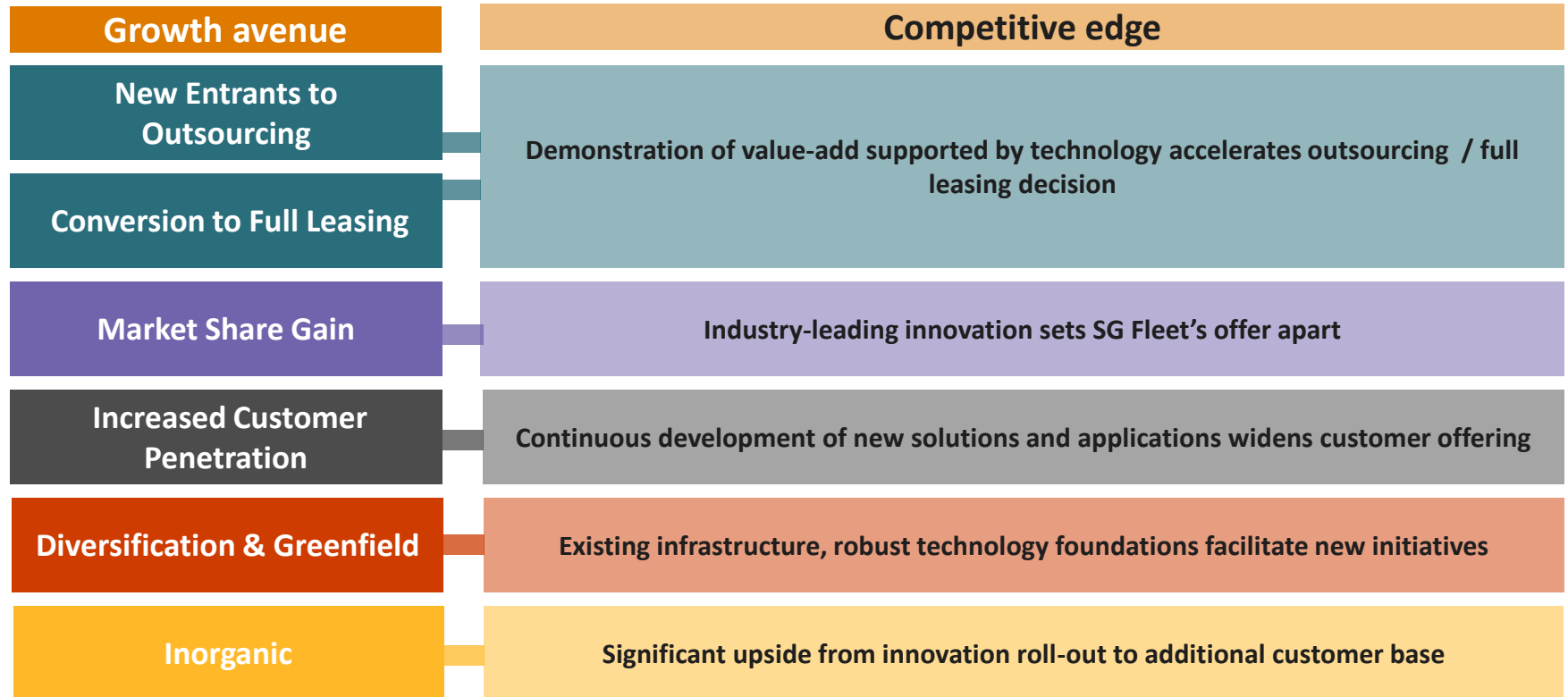
- ✓ 27 years of in-house expertise, combined with constant investigation of global best practice
- ✓ IT systems and advanced customer-facing technology are key differentiators
- ✓ Industry leadership in Work Health & Safety applications
- ✓ Design focuses on end-user experience



# Innovation as Growth Enabler



Demand for higher value-add and greater complexity of solutions make technological leadership a prerequisite



Growth

-

Improved profitability

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Barrier to entry

# Approach and Methodology Discipline



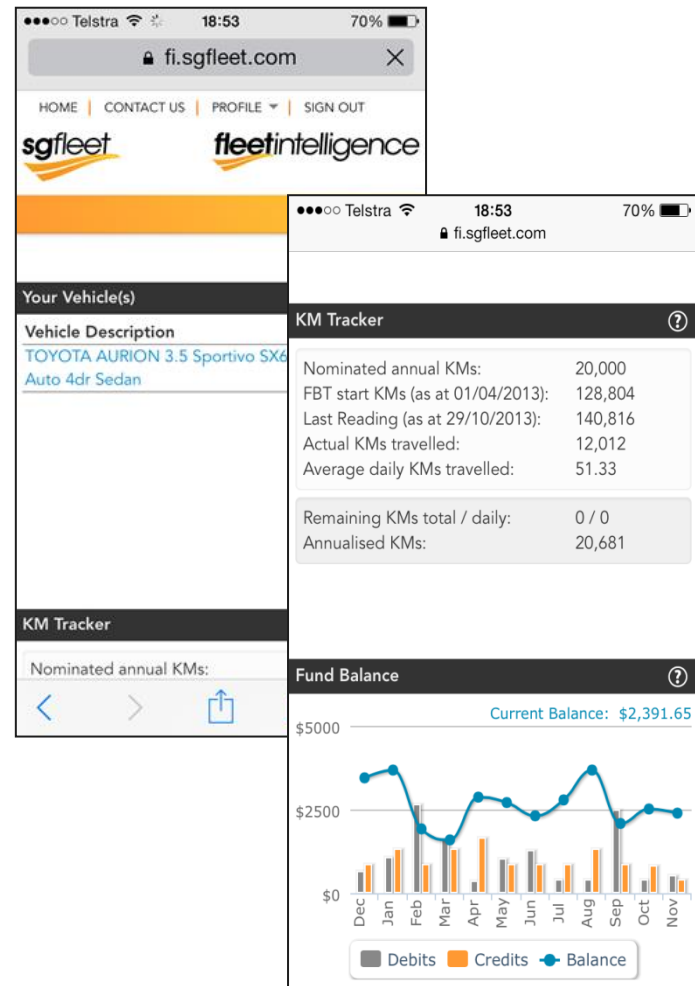
- Proprietary on-line and app-based solutions
  - All development completed in Sydney under guidance and control of Head of Innovation and Technology

- ✓ Consistent approach, serving clear corporate strategic objective
- ✓ Not dependent on outside providers / exact to requirement
- ✓ Maximum extraction of in-house operational expertise in selection and development
- ✓ Flexible and quick-to-market

- Focus on customer value-creating solution to real problem
  - Budget discipline in function of profitability

- ✓ Business priority – direct outcomes

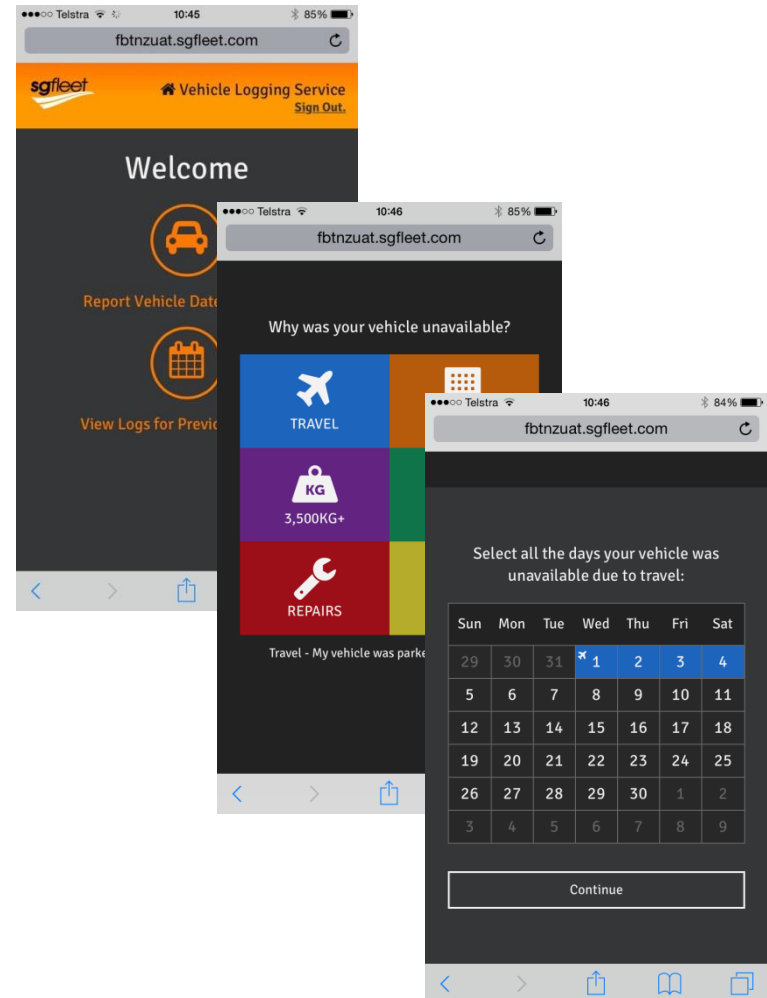
- ‘Flagship’ on-line service
- Provides access to information and transaction processing capabilities
- Role-based application
  - functions and reports available depend on user’s relationship with SG Fleet
- Tens of thousands of subscribed users
- Continually enhanced and refined



# FBT Data Collector (NZ)



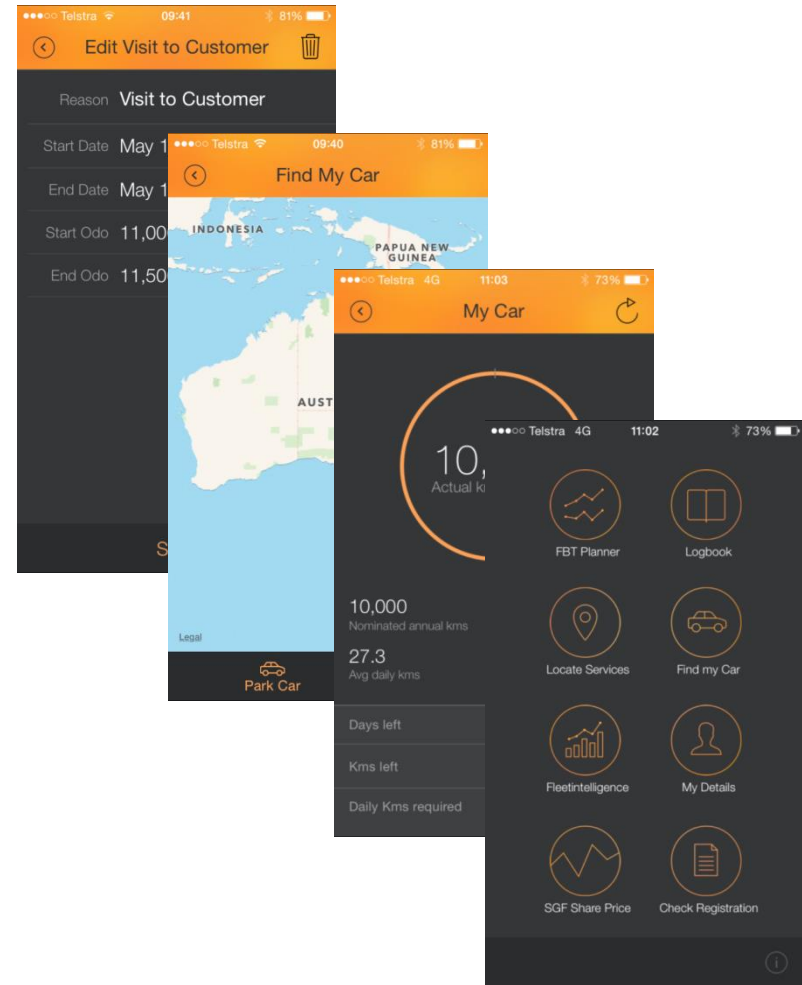
- New initiative launching in New Zealand market
- Takes a traditionally manual, e-mail based process and drives greater efficiencies through technology
- Delivered via a secure web-based platform that allows drivers to submit vehicle usage on a monthly basis
- Provides further differentiation within the New Zealand market





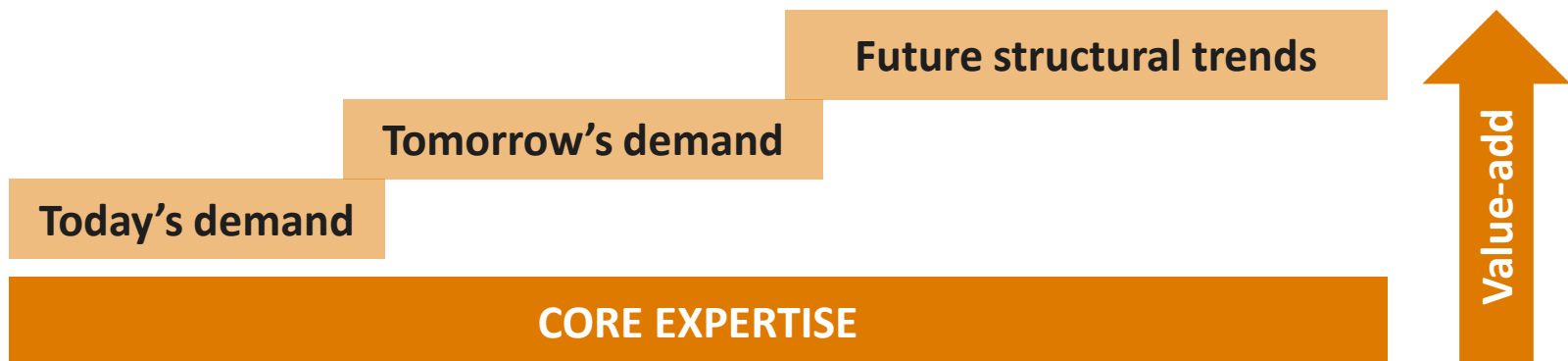
# Mobile App (Australia)

- iOS and Android native app that allows drivers to track km usage, manage logbooks, plus many other features
- Available free of charge in respective app stores
- Continuously enhanced and refined
  - recent enhancement to check vehicle registration status
- Next steps mapped out
  - further integration of the app with *fleetintelligence*



# Focus Remains on Value Creation

- Companies aiming to remain relevant and generate sustainable shareholder value must:
  - meet today's demands
  - meet tomorrow's demands
  - understand longer term structural trends
  - translate these trends into an effective business strategy AND
  - embrace and execute on continuous change without losing sight of core expertise and targeting increased value-adds



# Looking Ahead: Mobility On-demand



- **Increasing rate of technological advancement leads to fundamental rethink of how we use a vehicle**
  - Hybrid / electric vehicles with in-car telematics
  - Availability of ultra-detailed travel and transport information will allow for pooling / sharing and interaction with other modes of transport in a changing cityscape
- **We constantly innovate – adapting services to provide an evolving mobility solution**
  - Channeling massive amount of telematics data into productive use: efficient management and allocation of the transport asset, driver and passenger safety
- **We are well positioned to take advantage of the emerging ‘Internet of Things’ to deliver unique and innovative services**
  - Existing infrastructure and strong customer base supports these initiatives
  - Very robust technology foundations

**SG Fleet is able to adapt to changing market conditions  
quickly, profitably and with minimal business risk**

## FY2016

Build momentum into FY16 and beyond

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Maintain multi-pronged growth strategy, including inorganic

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Greater competitive differentiation through product development and customer service enhancements

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Position for step-change opportunities

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Continued productivity improvement through scale and efficiency benefits

**Maintain similar levels of underlying profit growth**

✓ **ON TARGET**

## FY2017 onwards

Next phase of diversification and greenfield concepts

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Impact of system integration

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Increased scale benefits

**Long-term strategy actively supported by skills and talent management**

Enhance internal talent pool of asset know-how and innovation expertise

# Questions