

Retail Entitlement Offer

Offer closes 5.00pm (Sydney time) on Monday, 16 November 2015.

On behalf of the directors of FlexiGroup Limited (FlexiGroup), I am pleased to invite you to participate in a 1-for-4.46 underwritten accelerated pro rata non-renounceable entitlement offer of new fully paid ordinary shares in FlexiGroup (New Shares) at an offer price of A\$2.20 per New Share to raise approximately A\$150 million (Entitlement Offer). The Entitlement Offer was announced on 27 October 2015.

Andrew Abercrombie
Chairman

Eligible shareholders can purchase 1 New Share in FlexiGroup for every 4.46 ordinary shares they hold on the record date (7.00pm (Sydney time) on Friday, 30 October 2015). Eligible shareholders can also apply for additional new shares in excess of their entitlement up to a maximum of 50% of their entitlement at the same price of \$2.20 per new share. FlexiGroup retains flexibility to scale back applications for additional new shares at its discretion.

YOUR SRN/HIN IS: [SRN/HIN]

Disclaimer: All dates are subject to change. This is not investment advice and has been prepared without taking into account your investment objectives, financial situation or particular needs. Please call FlexiGroup information line on 1300 853 481 between 8.30am and 5.30pm (AEDT) on Monday to Friday between Wednesday, 4 November 2015 and Monday, 16 November 2015, if you do not wish to receive marketing materials from FlexiGroup. Not for distribution or release in the United States.

[SURNAME/COMPANY NAME]
[ADDRESS]
[ADDRESS]
[ADDRESS]
[ADDRESS]
[SUBURB, STATE & POSTCODE]

If you would like to purchase shares under the Entitlement Offer please follow the below instructions:

1. Apply online

- Go to website: <https://events.miracle.com/Flexigroup-Offer>
- Enter your Country, State & Postcode
- Download Offer Booklet
- Click 'Apply Online' and follow these steps:
 - Enter your HIN/SRN, Surname or Company Name, Country and Postcode as detailed on this postcard.
 - Confirm your details.
 - Enter your application amount in dollars (\$) (New Shares purchased are \$2.20 each)
 - Enter Contact Name, Email address and Telephone details.

Your BPAY Biller Code and BPAY Reference Number should now be visible and you may print these out. Please make payment via BPAY to purchase FXL New Shares. All BPAY payments must be received by 5.00pm on 16 November 2015.

2. Alternatively request a personalised Application Form

If you are unable to apply online, you may call the FlexiGroup Offer Information Line on 1300 853 481 between 8.30am and 5.30pm (AEDT) on Monday to Friday between Wednesday 4 November 2015 and Monday 16 November 2015. A personalised application form and Offer Booklet will be mailed to you upon request.