A BETTER WAY TO PAY™

AGM PRESENTATION / NOVEMBER 2015

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Who is zipMoney?

About Us

ASX listed (ZML:ASX), market cap ~$85M[1]

Licensed and regulated credit provider

Managed by team with 35+ years in retail finance

Backed by +$100M securitisation warehouse

Our Mission

Leverage technology to enhance the proven fundamentals of retail finance

Transparent, responsible and fairly priced credit products

Simplicity for all stakeholders

100% cloud based

Be the #1 player in the digital consumer finance space

Platform entirely digital, real-time proprietary decisioning, credit engine and use of Big Data

1. As at 26 November, 2015

Meet the ZIP team…

Larry Diamond
Managing Director & CEO

12yrs experience in retail, IT and investment banking at Pacific Brands, Macquarie and Deutsche Bank. Qualified Chartered Accountant

Peter Gray
Executive Director & COO

Consumer and SME Finance specialist with 20+ years' experience in retail credit and operations. Jointly head of Risk and Compliance.

Craig Dufficy
National Sales Manager

15+ years experience in credit card, credit risk, marketing and sales in consumer & SME finance. Formerly NSM at FlexiGroup and Lombard

Jonathan Kelly
Director Merchant Services

10+ years experience in strategy, S&M within merchant services and payments. Formerly Head of Retail Services at PayPal

Mike Greer
Chief Technology Officer

Deep technologist and architect with 15 years in software. Expertise in payments, loyalty and POS within QSR and Enterprise

Adam Finger
Chief Information Officer

10yrs experience in investment banking, credit risk management and big data. Led development of a range of innovative products

We aren't just 'plain jane' management,
we are business owners and 'live and breathe' zipMoney

The future of consumer finance

A **business tool** for Retailers to convert **browsers to customers** through interest free and pay later options

Our **real-time** credit application qualifies and approves buyers **in minutes =** one of the fastest responses in Australia

We finance the shopping basket and issue a **virtual credit account,** driving repeat purchases

Adoption of **Big Data** practises, utilising 100s of variables to provide a more informed credit decision

Real-time credit API allows merchant to simply offer finance. **Seamless integration**

Origination model easily applied to **many consumer categories** (retail, health, education etc)

Strong traction, business delivering on growth

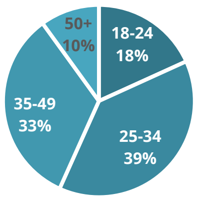
- ✓ **$6M equity** raised to date, **+$100M** securitisation warehouse
- ✓ Over **$11m lent** on the platform[1]
- ✓ Strong revenue growth – targeting gross **yield of 20-25%**
- ✓ Healthy loan performance – reported **arrears ~1.1%**[2]
- ✓ Onboarded **over 8,000 customers** from **200+ merchants**
- ✓ Majority of loans originate from education, health, whitegoods, bicycles, fashion and electronics
- ✓ In discussions with a number of large retail businesses

1. As at 31 October, 2015
2. As at 30 September 2015 (based on accounts greater than 60 days)

Diverse loan portfolio, strong trend

c.8,000 active customers with strong penetration in under 35s

By Age



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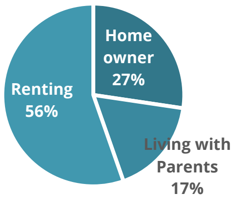
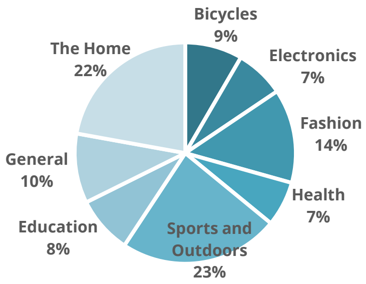


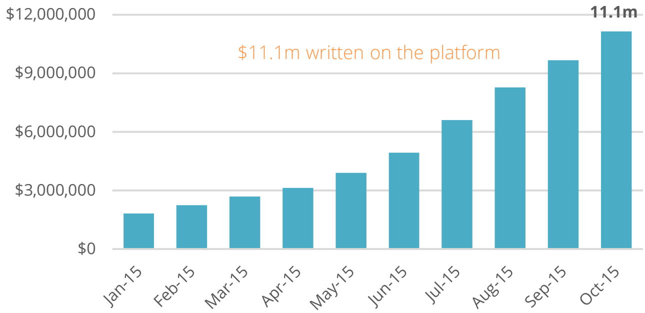
200+ active merchants across a diverse base



Note: Figures based on unaudited zipMoney financials, as at 31 October 2015

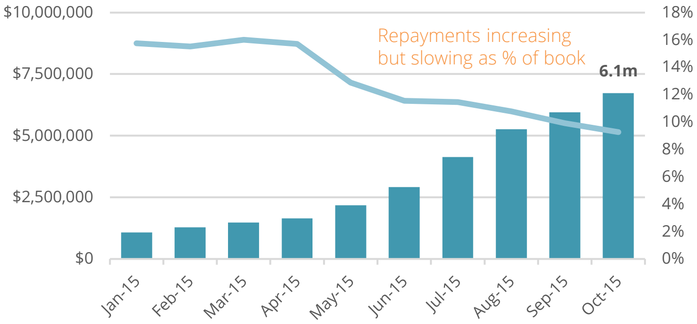
Cumulative transaction volume

($ LHS)



Loan book growth vs Repayments

(Loans LHS, Repayments RHS)



Introducing our partners

Education

GENERAL ASSEMBLY

Australian Institute of Management

GQ Get Qualified Australia
SKILLS RECOGNITION & RPL SPECIALIST

Plenty Training

Retail

REID CYCLES

99 Bikes

2NDS WORLD
CHOOSE THE WAY YOU SAVE

They call me... KITTEN D'AMOUR

BROSA

KLIKA

bicyclesonline.com.au

Sokol DESIGNER FURNITURE

Health

Bodyworx
COSMETIC SURGERY

Absolute Smiles

enhance plastic surgery
WITH DR ANDREW BROADHURST

NewVision
ADVANCED LASER CENTRE

CPAP DIRECT

Large and growing pipeline across our key verticals

Acutely focused on 4 target markets

Sector diversification progressing ahead of schedule

SME Retail $13bn[1] (193)		Large Retail $52bn[1]		Priv. Health $5bn[1] (21)	Education $5bn[1] (18)	Travel $15bn[1]
Online	Offline	Online	Offline	Offline	Online	Online
▪ Sales $50k - $20m ▪ Highly fragmented		▪ Sales $20m - $500m ▪ Superior tech critical		▪ Dental, cosmetic and elective health	▪ Non-government funded players	▪ Large players ▪ Consolidated marketplace

Progressively moving across the verticals…

Notes: Numbers in red circles reflect the reach of zipMoneuu's merchant base
1. IBIS and ABS (2014), Quantium, Wotif Scheme 2014, zipMoney estimates

Product and innovation are central to zipMoney

Current Product

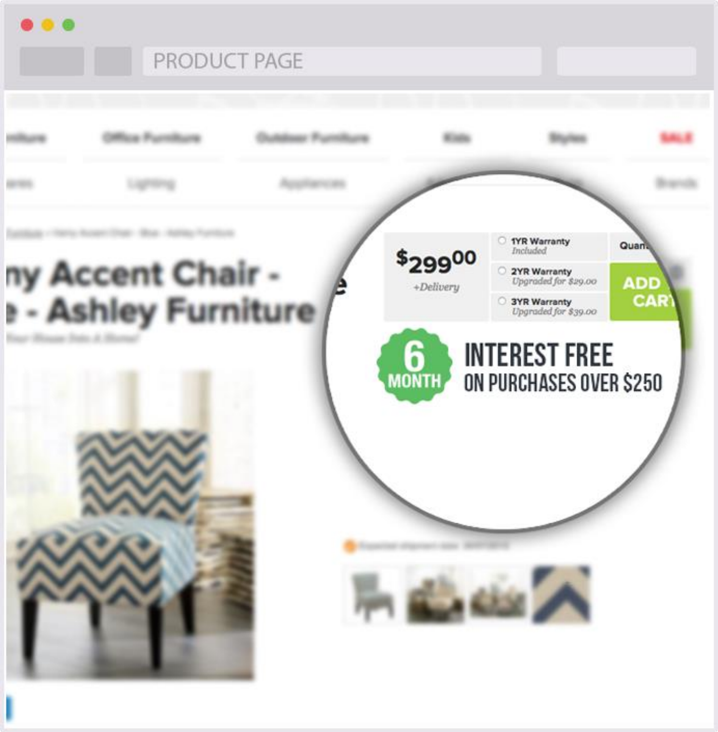
- Consumers provided with a virtual **line of credit** facility, offering attractive **interest free** terms
- Consumers granted access to a digital wallet, *powered by zipMoney*

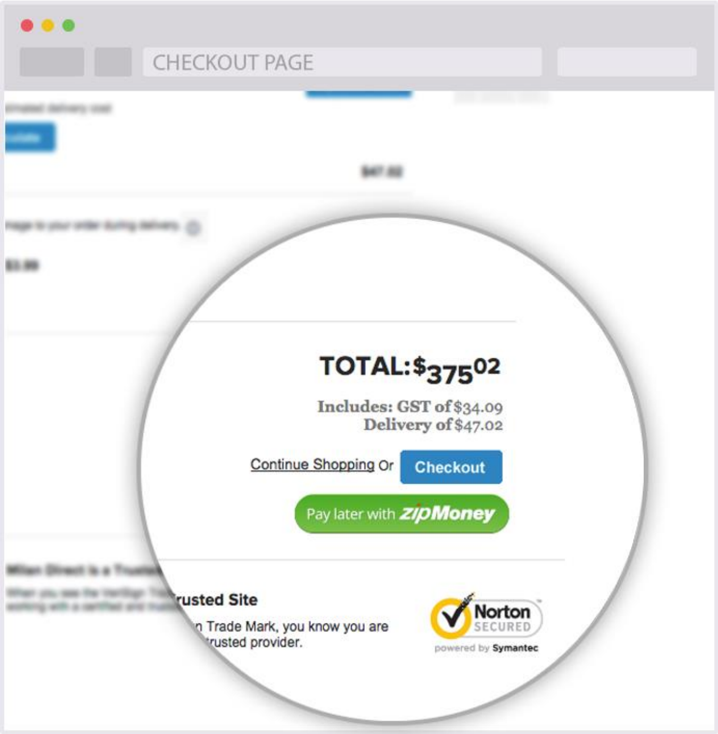
R&D, New Products

- Leverage big data, social and alternative data sources to streamline and enhance the CX
- Exploring new, modularised designs for credit applications
- Exploring more tightly coupled integration strategies

zipMoney is acutely focused on product and seamless business processes

Driving conversion online





Note: The company is not endorsed or affiliated with any companies noted in this presentation, any references have been for illustrative purposes only

Drive conversion across categories…

New institutional, debt funding program

- $100M debt facility led by Victory Park Capital (VPC)
- Asset-backed, securitisation warehouse
- Replaces $20m balance sheet facility
- Capable of meeting volume expectations in 2016
- Pricing on all classes of notes (unrated) is undisclosed
- 80% LVR (under $50M), 90% LVR (above $50M)
- Option to extend amount and term

zipMoney trust 2015-1

Class A $100M[1]	VPC
Class B $10M[1]	Private Investors
Class C $1M[1]	zipMoney

1. $100m committed by VPC, $7m committed by private Class B investors and $1m invested by zipMoney as a 'first loss' position

Victory Park, established global *Fin-Tech* player

- Chicago-based alternative asset manager specialising in credit and private equity
- Pioneer in credit investment across all the major online lending platforms
- Deep expertise in sales finance, SME lending, P2P and marketplace lending
- Track record in this area with successful investments in Avant ($2BN), Kreditech ($750M), Kabbage ($1BN), Square ($6BN) and Think Finance ($XM).

VICTORY PARK CAPITAL

"This is our first major deal in Australia where we see tremendous opportunity for Victory Park to be a leader in the market. We believe this is the right time to partner with zipMoney and are confident that the new lending facility will enable the Company to achieve substantial growth."

Harsh Patel, VPC

Equity Placement – cements strategic funding relationship

- $1M equity placement to Victory Park Capital
  - $1M invested as Class C note in securitisation warehouse
  - 3.2% of ZML's outstanding share capital[1]
- Cements strategic and long term nature of the relationship
- Victory Park option to acquire a further 5m shares exercisable at 20c
  - Can move to 6.2% of ZML's outstanding share capital[1]
  - Options expiring 31 December 2018
- All securities subject to a voluntary escrow period of 12 months

1. Based on 156.3 m shares on issue (as at 26 Nov '11)

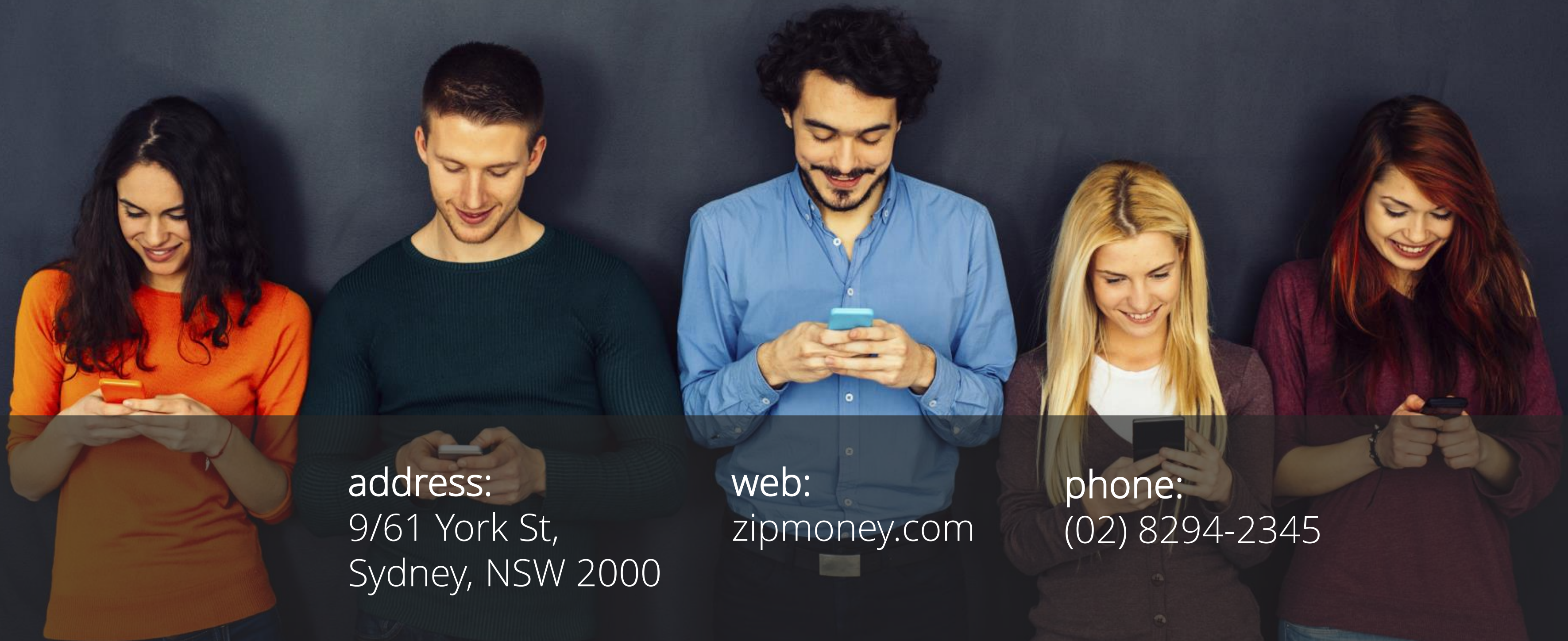
Investment Summary

- **Early mover advantage** – in the digitised consumer finance space, incumbents with limited online presence
- **Proprietary technology** – digital consumer/merchant platform, real-time decisioning, use of Big Data
- **Capitalise on $90bn opportunity** – across retail, health, education and travel sectors
- **Cost-effective customer acquisition model** – merchant interface solves distribution problem
- **Diversified, high growth business** – c.$11m[1] lent on platform, healthy pipeline
- **Experienced management team** – more than 35 cumulative years in retail finance and point-of-sale

1. As at 31 October, 2015

zipMoney
a better way to pay

Thank You!



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