Appendix 4C

Quarterly report
for entities admitted
on the basis of commitments

Introduced 31/03/000 Amended 30/09/01, 24/10/05, 17/12/10

Name of entity

zipMoney Limited

ABN	Quarter ended ("current quarter")
50 139 546 428	31-Dec-15

Consolidated statement of cash flows

	Cash flows related to operating activities	**Current quarter $A'000**	**Year to date (6 months) $A'000**
1.1	Receipts from customers	384	479
1.2	Payments for (a) staff costs	-519	-651
	(b) business development		
	(c) research and development		
	(d) commercialisation		
	(e) other working capital	-610	-1,016
1.3	Dividends received		
1.4	Interest and other items of a similar nature received	18	23
1.5	Interest and other costs of finance paid	-370	-370
1.6	Income taxes paid		
1.7	Other (GST)	102	29
	Net Operating Cash Flows	-996	-1,507
1.8	Net Operating Cash Flows (carried forward)		
	Cash flows related to investing activities		
1.9	Payment for acquisition of:		
	(a) business (item 5)		
	(b) equity investments	-40	-40
	(c) intellectual property		
	(d) physical non-current assets	0	-17
	(e) other - loan book	-898	-1,548
1.10	Proceeds from disposal of:		
	(a) business (item 5)		
	(b) equity investments		
	(c) intellectual property		
	(d) physical non-current assets		
	(e) other non-current assets	28	28
1.11	Loans to other entities	-971	-1,771
1.12	Payment for term deposit		
1.13	Other (ZM Payments Pty Ltd cash at bank)	0	1,354
	Net investing cash flows	-1,881	-1,994
1.14	Total operating and investing cash flows (carried forward)	-2,877	-3,501

1.14	Total operating and investing cash flows (brought forward)	-2,877	-3,501
	Cash flows related to financing activities		
1.15	Proceeds from issues of shares, options, etc.	1,080	6,080
1.16	Proceeds from sale of forfeited shares		
1.17	Proceeds from borrowings	1,250	1,250
1.18	Repayment of borrowings	-595	-845
1.19	Dividends Paid		
1.20	Other (capital raising costs, debt establishment costs)	-164	-781
	Net financing cash flows	1,571	5,704
	Net increase (decrease) in cash held	-1,305	2,203
1.21	Cash at beginning of quarter/year to date	4,829	1,322
1.22	Exchange rate adjustments to item 1.21		
1.23	**Cash at end of quarter**	3,524	3,524

Payments to directors of the entity and associates of the directors
Payments to related entities of the entity and associates of the related entities

		Current quarter $A'000
1.24	Aggregate amount of payments to the parties included in item 1.2	111
1.25	Aggregate amount of loans to the parties included in item 1.11	

1.26 Explanation necessary for an understanding of the transactions

Director fees, company secretary fees

Non-cash financing and investing activities

2.1 Details of financing and investing transactions which have had a material effect on consolidated assets and liabilities but did not involve cash flows

N/A

2.2 Details of outlays made by other entities to establish or increase their share in businesses in which the reporting entity has an interest

N/A

Financing facilities available
Add notes as necessary for an understanding of the position.

			Amount available $A'000	Amount used $A'000
3.1	Loan facilities	*Warehouse facility*	107,429	9,400
3.2	Credit standby arrangements			

Reconciliation of cash

Reconciliation of cash at the end of the quarter (as shown in the consolidated statement of cash flows) to the related items in the accounts is as follows.		Current quarter $A'000	Previous quarter $A'000
4.1	Cash on hand and at bank	850	725
4.2	Deposits at call	2,674	4,105
4.3	Bank overdraft		
4.4	Other (provide details)		
	Total: cash at end of quarter (item 1.22)	3,524	4,830

Acquisitions and disposals of business entities

		Acquisitions *(Item 1.9(a))*	Disposals *(Item 1.10(a))*
5.1	Name of entity	EBX Securities Ltd	
5.2	Place of incorporation or registration	Sydney, NSW	
5.3	Consideration for acquisition or disposal	40	
5.4	Total net assets	0	
5.5	Nature of business	Australian Financial Services Licensee	

Compliance statement

1 This statement has been prepared under accounting policies which comply with accounting standards as defined in the Corporations Act or other standards acceptable to ASX (see note 5).

2 This statement does give a true and fair view of the matters disclosed.

Sign here: Date: 28-Jan-16

(Director)
Print name: Larry Diamond

Notes

1 The quarterly report provides a basis for informing the market how the entity’s activities have been financed for the past quarter and the effect on its cash position. An entity wanting to disclose additional information is encouraged to do so, in a note or notes attached to this report.

4 The definitions in, and provisions of, *AASB 107: Statement of Cash Flows* apply to this report except for any additional disclosure requirements requested by AASB 107 that are not already itemised in this report.

5 **Accounting Standards** ASX will accept, for example, the use of International Financial Reporting Standards for foreign entities. If the standards used do not address a topic, the Australian standard on that topic (if any) must be complied with.

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