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Eclix Group Limited | ABN: 85 131 557 901

18 February 2016

Market Announcements Office  
Australian Securities Exchange  
20 Bridge Street  
Sydney NSW 2000

Dear Sir / Madam

**Eclix Group Limited Chairman's AGM Address – Listing Rule 3.13.3**

We attach a copy of the Chairman's Address for Eclix Group Limited's Annual General Meeting being held today at the Marble Room, Radisson Blu Plaza Hotel, 27 O'Connell Street, Sydney NSW at 4.00 pm AEDT

Yours faithfully

A handwritten signature in blue ink, appearing to read "Matt Sinnamon".

Matt Sinnamon  
Company Secretary

**Eclix Group Limited**  
**Chairman's AGM Address**  
**18 February 2016**

**Realising the Eclix Vision**

The world is changing, fast with most businesses facing challenges and embracing opportunities presented in the "digital age".

At Eclix, our vision is to disrupt the way the vehicle fleet leasing and management industry has traditionally operated in Australia and New Zealand.

Our management and the Eclix team possess the competencies and experience to implement our vision:

- That is focused on seamless delivery of customer solutions, online
- With constant innovation in product development
- By opening up new business origination channels
- That offers adjacent financial services, especially for the small business sector

I am pleased to say Eclix has already made a strong showing in FY15, by:

- Reinvigorated relationships with customers, retained key customers and winning significant new customer accounts
- Applying best-in-class technology to drive business growth
- Launching new products and enhanced existing products
- Leveraging our increased size and scale to lower transport and vehicle selling costs
- Optimising and developing new vehicle disposal channels to improve profit per disposed vehicle
- Committing significant resources to an environmentally friendly finance scheme through our \$50m Clean Energy Finance Corporation facility to fund low carbon emitting vehicles at preferential rates for customers

**Financial Highlights**

On behalf of your Board I am pleased to report robust inaugural full year results for the year ended 30 September 2015, including:

- The Group reported a Cash Net Profit After Tax of \$48.6 million, up 33%;
- New Business Writings in FY15 were up 35% to \$841 million; and
- Assets Under Management growing by 12% to finish the year at \$1,770 million

The Board is pleased that Eclix met its Prospectus guidance dividend payout ratio of 60-70% of Net Profit After tax, declaring and paying our first fully franked final dividend of 6.5 cents per share, from our second half earnings.

As one of Australia and New Zealand's largest vehicle fleet leasing, fleet management and diversified financial services providers, Eclix is committed to maintaining the highest possible standards of corporate governance and risk management.

Our internal governance framework reflects these standards. This includes our board, board charter, board committees, and our policies governing risk management, diversity, continuous disclosure and communication, securities trading policy and especially our code of conduct. This includes the important role played by the Independent Directors and Committee members and to our investment committee. Each sets the standard, providing the necessary focus on governance and discipline in the allocation of capital and when making key acquisition and disposal decisions.

The Board is committed to “best-in-class” performance, generating appropriate risk weighted levels of shareholder value and financial return, and sustaining the growth and success of Eclipx whilst ensuring we operate in an environment of sound governance.

In closing, I say thanks to the Eclipx Board members, to our management team and to all Eclipx employees for their energy and commitment to the company.

I also thank all our investors for their continuing support of Eclipx and of its outstanding executive.

Kerry Roxburgh  
**Chairman**