



Macquarie Conference - 4th May 2016

Richard Kimber - CEO

An aerial photograph of New York City at sunset. The sun is low on the horizon, casting a warm, golden glow over the city. The Hudson River is visible on the left, and the East River is on the right. The Freedom Tower stands prominently in the center of the skyline. The dense urban landscape is filled with skyscrapers and buildings, their windows reflecting the light of the setting sun.

About OFX

OFX is an Australian Fintech established in 1998.

No 1 international payments business in NZ and Australia.

270 people located in six global office locations, operating 24/7.

Strong balance sheet and cash flow conversion. No debt.

Focussed on high value customers and SME's.

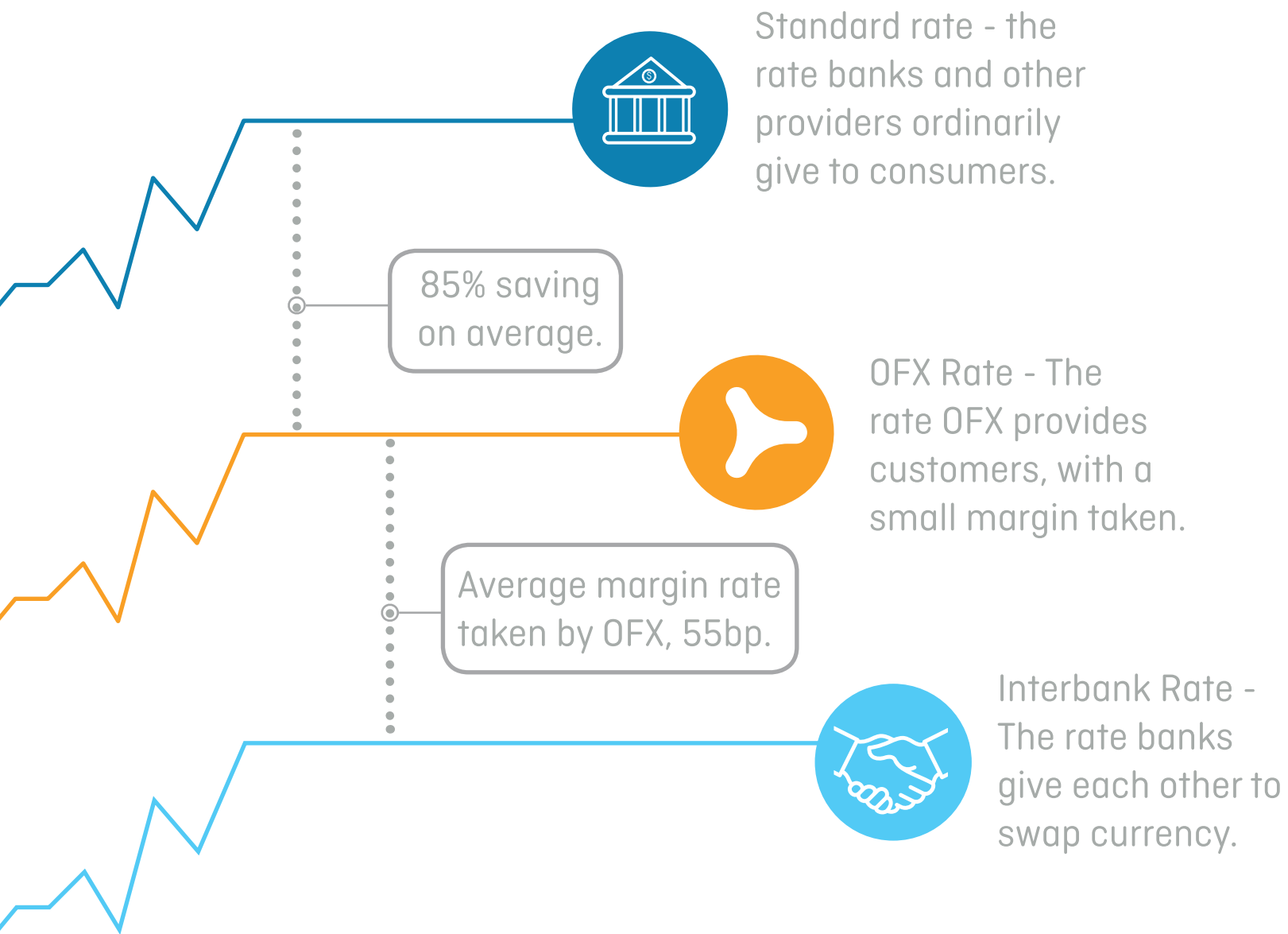
Over 150,000 active clients. More than \$100bn transferred.

1 global business, 1 global brand, 1 global platform.



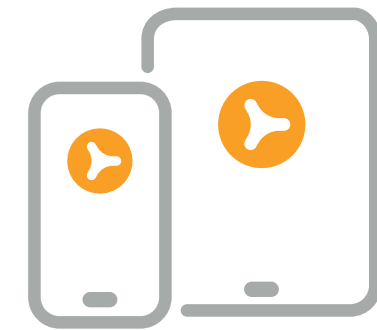
OFX is a Disruptor

How OFX makes money



Global payments made locally

A client registers and makes a transfer through the OFX online platform.



Client transfers funds from their bank account into a local OFX bank account in that country.

OFX then transfers the funds from its local bank account within the country the client is sending money to.





Unique Domain Expertise

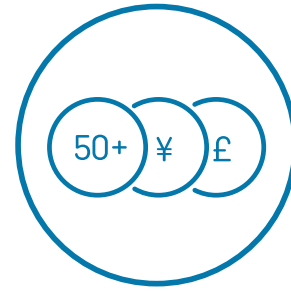
REGULATION
COMPLIANCE
CUSTOMER SERVICE
LICENSING
FOREIGN EXCHANGE
TREASURY PAYMENTS
BANK RELATIONSHIPS MARKETING SEGMENTATION
GLOBAL MARKET DEVELOPMENT BRANDING
START UP DIGITAL PRODUCTS
SCALE SOFTWARE ENGINEERING
AGILE TALENT MOBILE
CULTURE APP DEVELOPMENT
STRATEGY CLLOUD NATIVE
FINTECH



The OFX Competitive Advantage



Banking Relationships



Breadth of Currencies



Online Transaction Model



Risk & Compliance



Scale



License Footprint



Financial Capacity To Grow



Focused On High Value Customers & SME Segments

ATV at 1H16 = \$25,600

"I began pulling equity out of my UK properties and transferring the money to Australia to enable me to purchase property here. I was moving large sums of money up to \$100,000 at a time and was comparing rates across banks when I remembered someone had recommended I have a look at using OFX. The difference was considerable and I've been using it ever since."

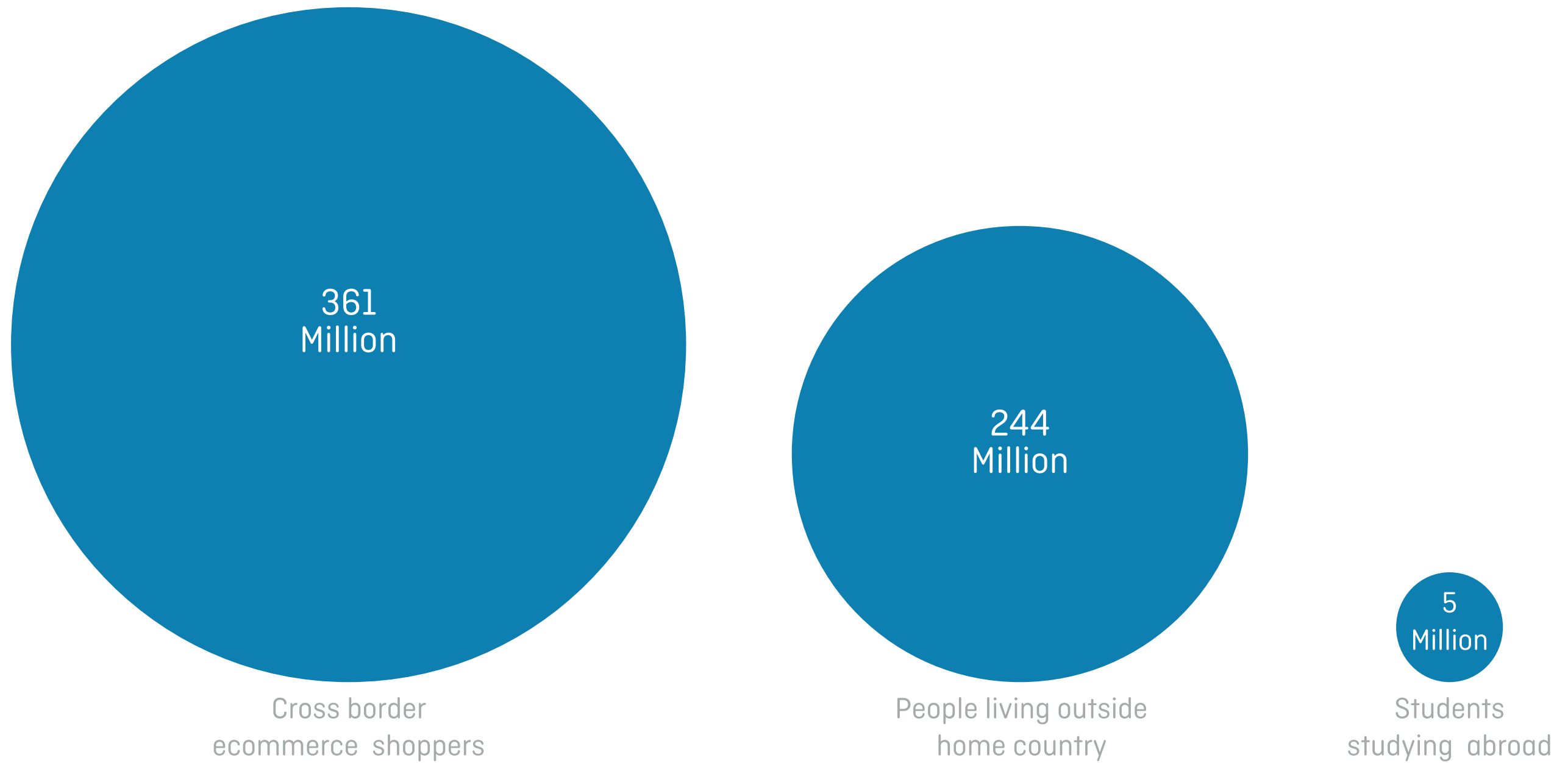
- Chris Gray, Your Empire

Common reasons for transfer

Property purchase | Investments | Import & Export |
Relocations | Overseas holidays



Globalisation Creating Demand



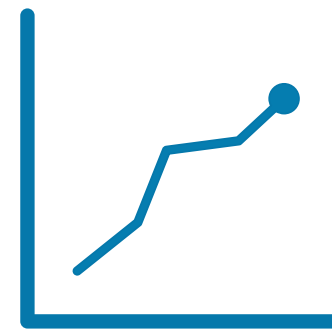


Cross Border Payment Market Opportunity

\$215bn

Cross-border revenues

Billions



CAGR 2014-2019

6.5%



Bank share of revenues

90%



Geographic Opportunities

26 million middle to upper income households across OFX's 3 markets.



Australia

Some category awareness,
moderate competition.
High brand awareness.



UK

Strong category awareness
and competition.
Low brand awareness.



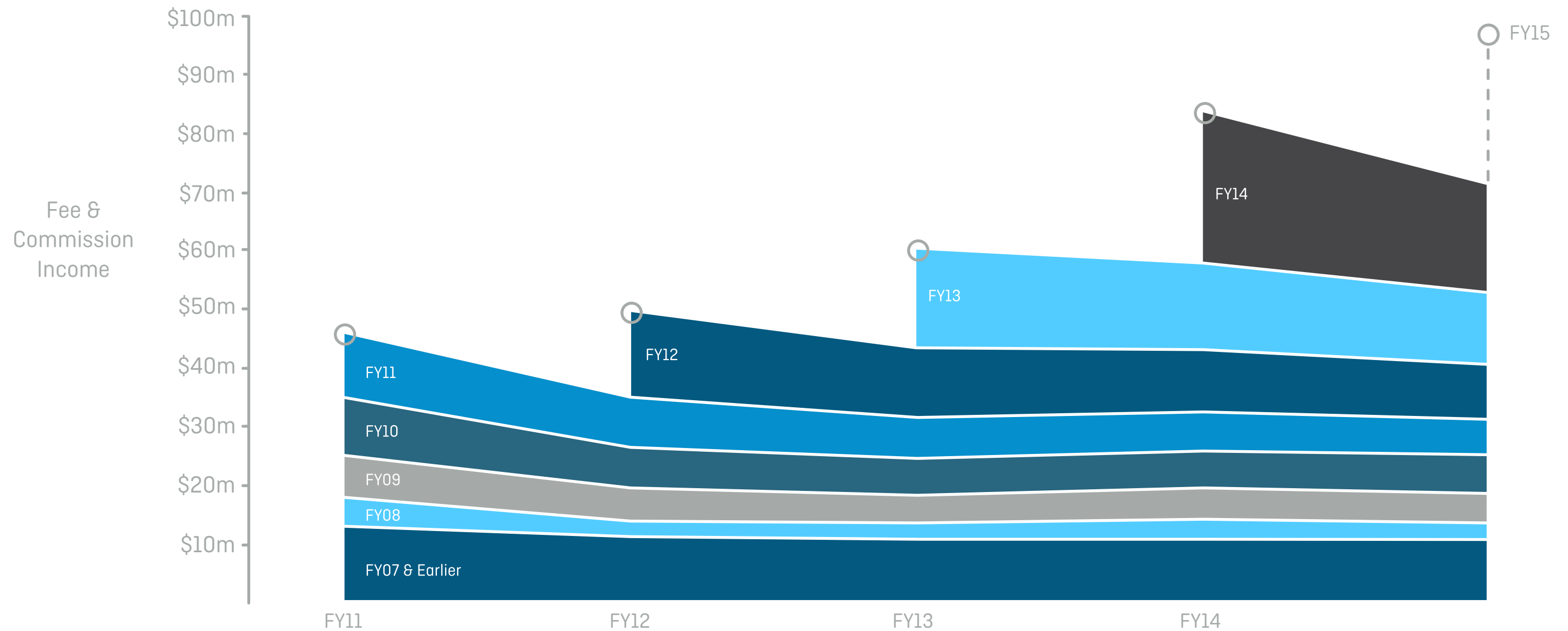
North America

North America has little
awareness of bank
alternatives, including
USForex, but few competitors.



History Of Growth

OzForex's customer base generates recurring revenues, with clients who first traded prior to FY10 still contributing material fee income.





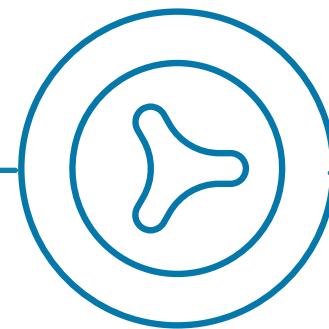
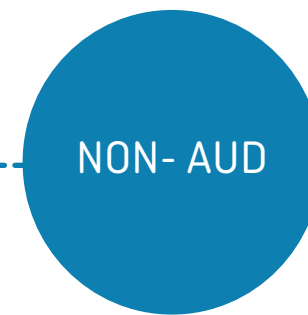
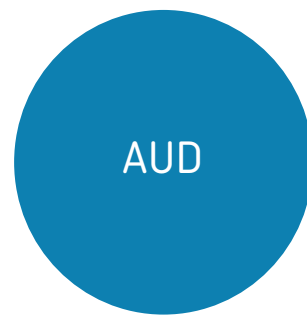
Accelerate Strategy

Double revenues by FY2019

Enablement

Phase 1

Phase 2



Brand & Marketing

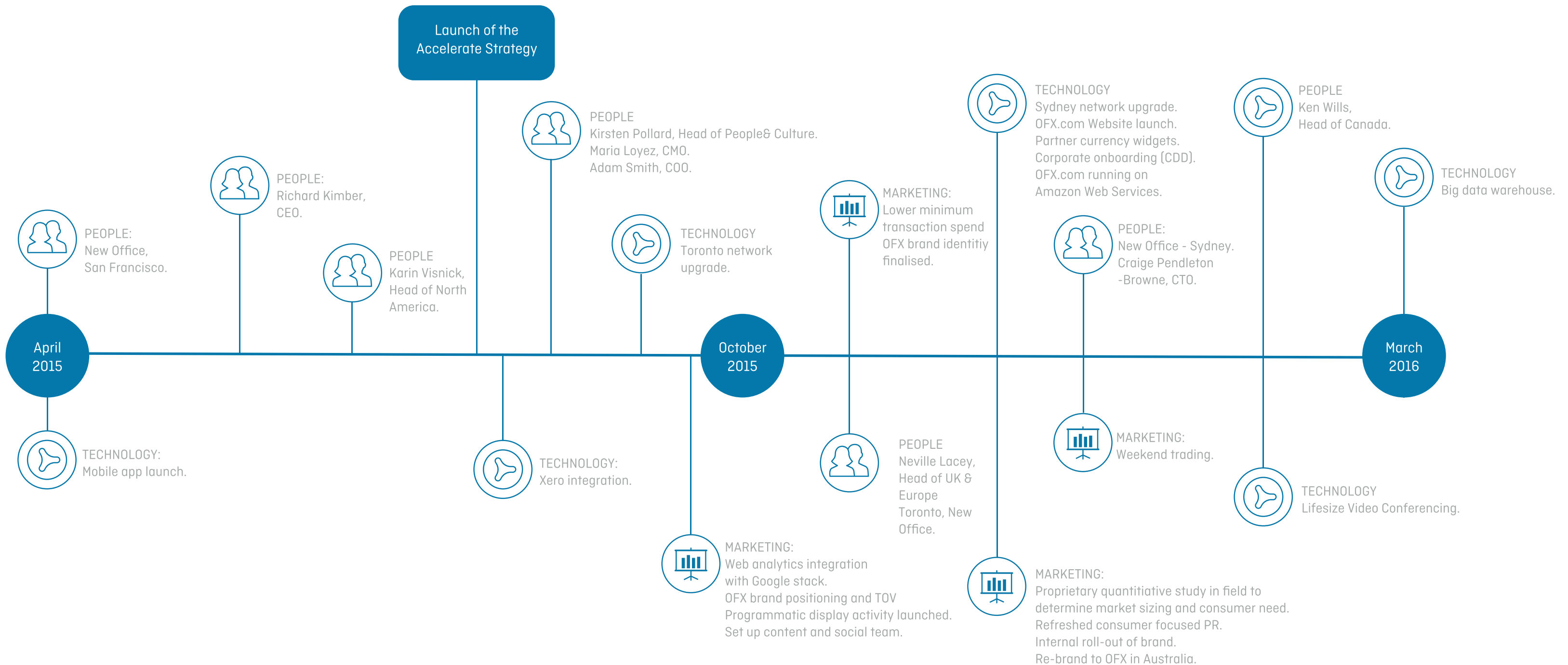
Technology

People



Key Achievements

We have achieved a great deal over the last year.





Global Brand Launch

USFOREX
Foreign Exchange Services

UKFOREX
Foreign Exchange Services

NZFOREX
Foreign Exchange Services

CLEARFX
Foreign Exchange Services

CANADIANFOREX
Foreign Exchange Services



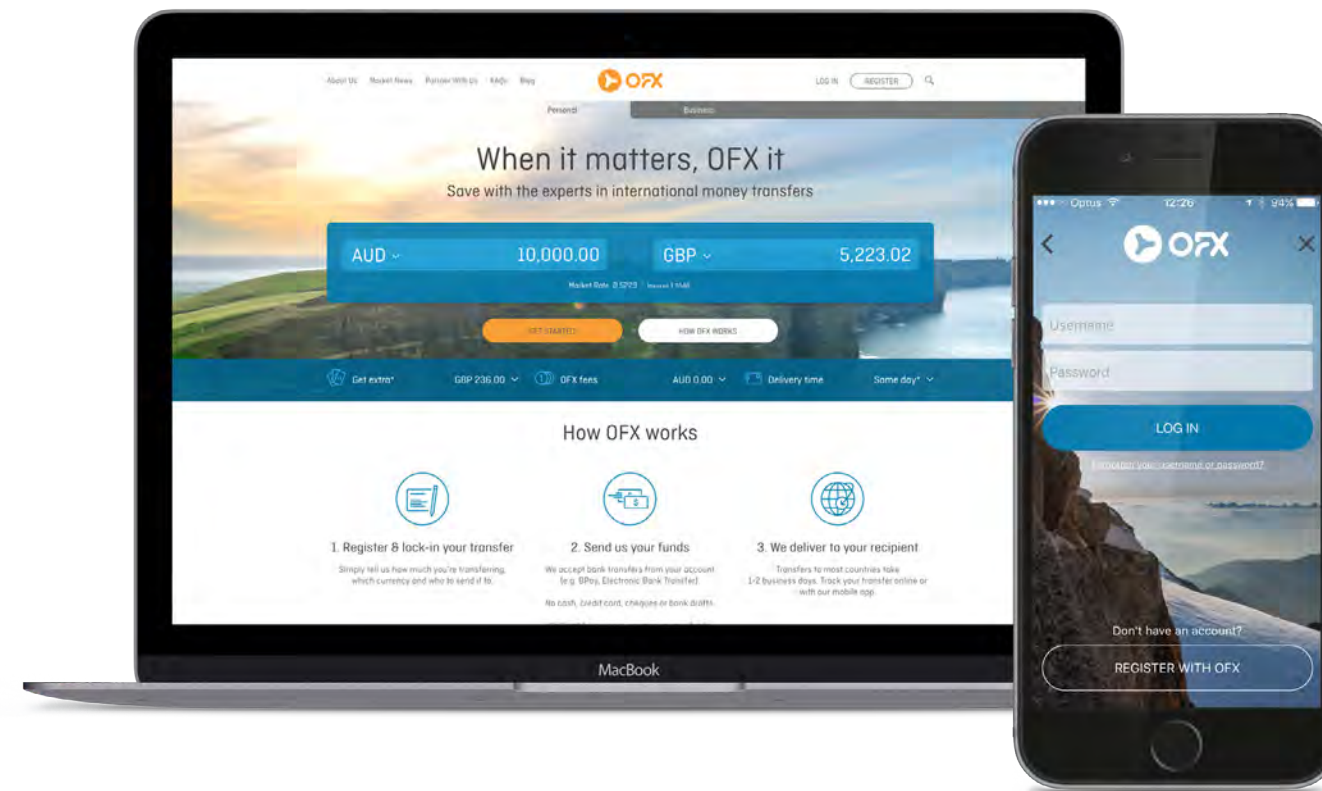
Creating differentiated brand
More identifiable to customers moving markets
More efficient – team productivity, and media diversity



OFX Brand Launch

\$100 billion in money transfers, means you can feel **100% confident.**

When it matters
OFX it
Global money transfer experts
OFX.com



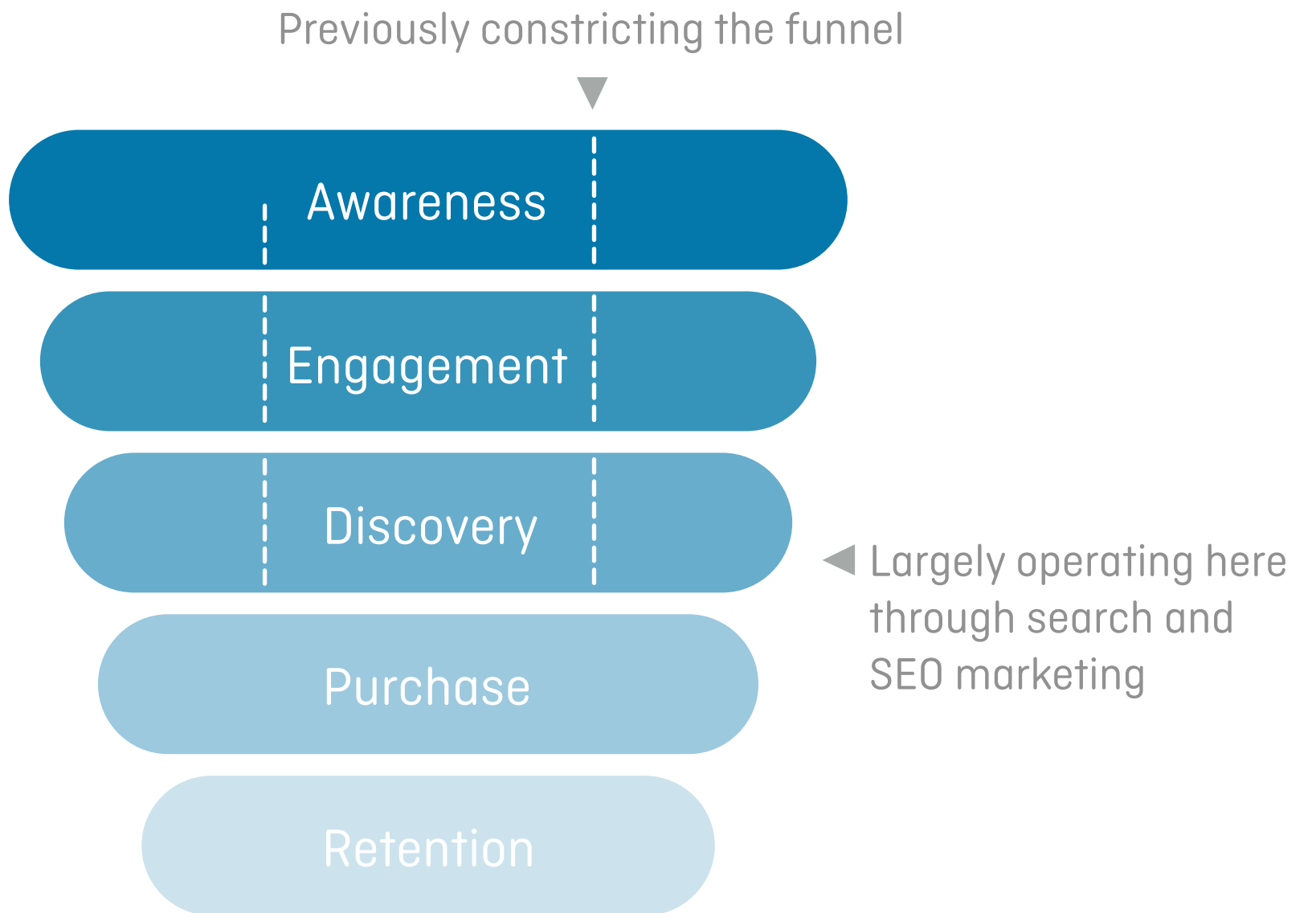
Need to talk money transfers?
We're fluent in **55 currencies.**

When it matters
OFX it
Global money transfer experts
OFX.com



Sharing The Best Kept Secret

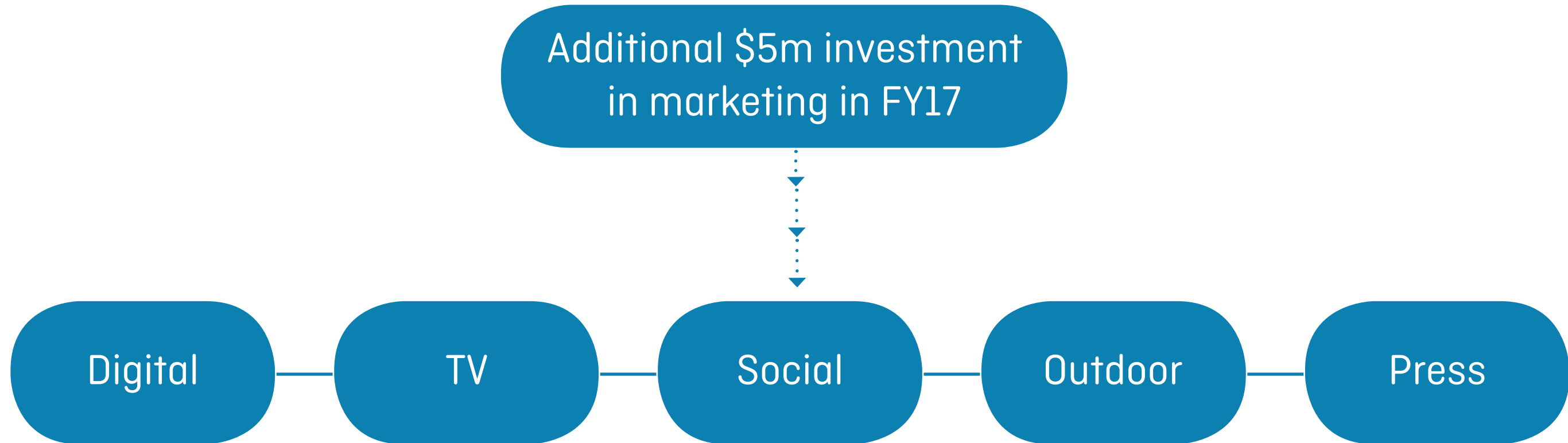
Before
<ul style="list-style-type: none">• Awareness driven by customer advocacy alone• Marketing focussed on paid search – those already in market
Now
<ul style="list-style-type: none">• Investing in media to accelerate awareness and shift from paid to direct and organic• Rolling out brand to other markets





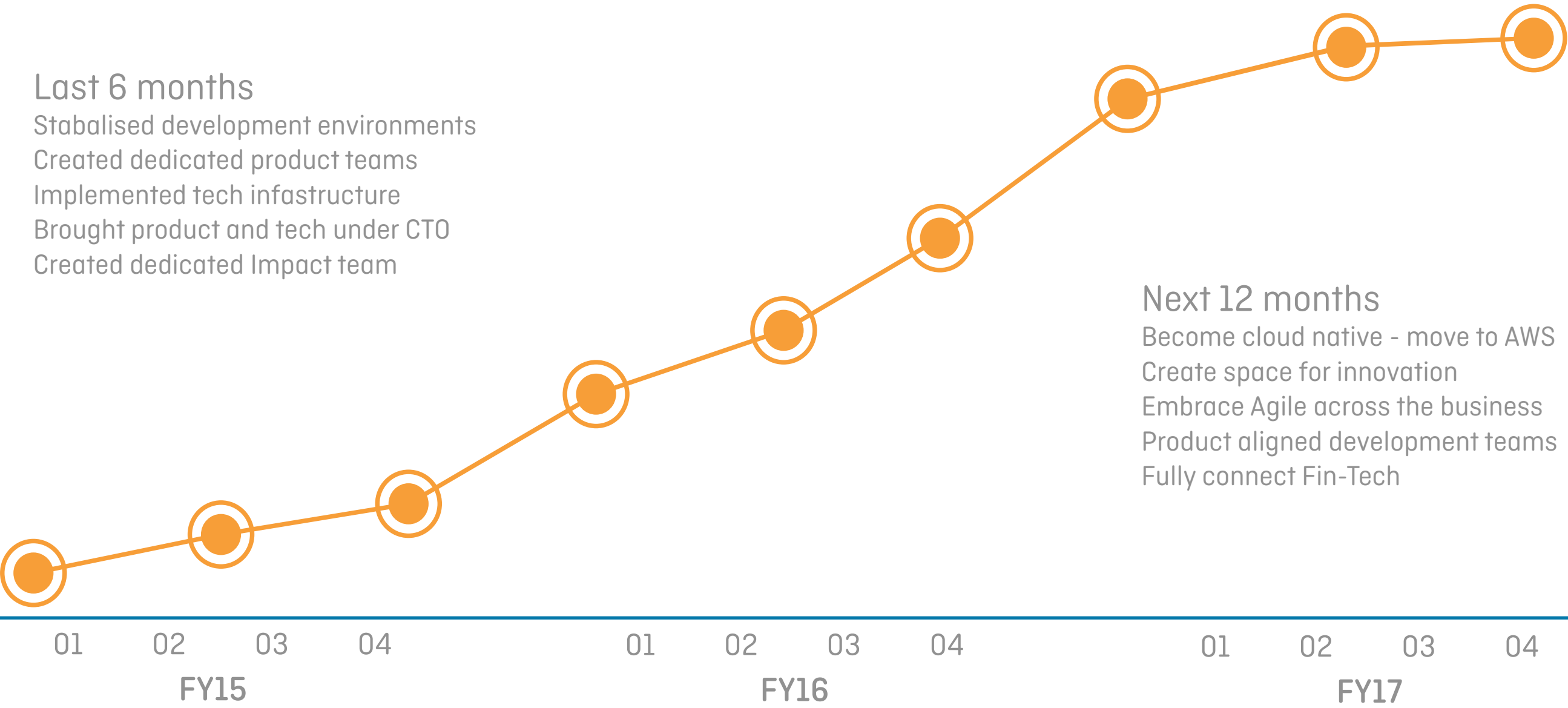
Building And Leveraging the OFX brand in Australia

Build brand awareness in mediums to maximize conversion.



Building A High Velocity & Agile Technology Environment

Velocity of features delivered





People & Culture: OFX Values And Behaviours



ALWAYS KEEP LEARNING
Grow your expertise.
Share it freely



PUSH BOUNDARIES
There's always a smarter way.
Find it. Use it. Win



WE'RE BETTER TOGETHER
Understand intuitively, define
articulately and solve jointly



GSD
We are self-starters and
team finishers



INSPIRE CUSTOMER CONFIDENCE
Your commitment to them will earn
their commitment to us

What Does Success Look Like

World class performance marketing.

Infinitely scalable digital platform.

Trusted global brand.

Number 1 in Australia and expanding globally.

Price advantages through internal peer to peer matching.

Fraud protection using custom intelligence and system design.

Employer of choice, high-energy culture.



Previous Guidance Reconfirmed

OFX confirms previous guidance underlying EBTDA for FY16 of \$35.0 - \$37.0 million FY16.

Full year earnings release on 17 May 2016.

WHATEVER THE REASON FOR AN INTERNATIONAL MONEY TRANSFER, WE UNDERSTAND HOW IMPORTANT IT IS TO EACH CUSTOMER. WE TREAT EVERY TRANSFER LIKE IT'S THE ONLY THING THAT MATTERS TO US.

