11 May 2016

GOLDMAN SACHS
SMALL AND MID-CAP CONFERENCE PRESENTATION

zipMoney Limited (ASX:ZML) (zipMoney or Company) is pleased to release a new investor presentation, which the founders of zipMoney, Larry Diamond and Peter Gray, will be presenting today at the Goldman Sachs Seventh Annual Small and Mid-Cap Conference in Sydney, Australia.

INVESTMENT HIGHLIGHTS

- **Significant first mover advantage** in the digitised consumer finance space with a proven track record since founding in 2013
- Quarter on quarter **revenue growth of 100%+** with April 2016 month on month **revenue growth of 159%**
- **Valuable 100% owned proprietary technology** and the use of Big Data supports a differentiated product with high barriers to entry
- **Scalable technology platform** largely fixed cost so marginal revenue expected to be increasingly profitable
- **Initial A$100+ billion market opportunity** across retail, health, education and travel sectors
- **A$100+ million institutional debt funding facility** in place from Victory Park Capital, a leading US institutional investment firm
- Strong brand, positive network effects, clear product-market fit and reputation as a customer-friendly provider are all **driving rapid growth**

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About zipMoney
zipMoney is a leading player in the digital retail finance industry. The Company offers point-of-sale credit and digital payment services to the retail, education, health and travel industries. The Company is focused on offering transparent, responsible and fairly priced consumer credit products. zipMoney's platform is entirely digital and leverages big data in its proprietary decisioning engine to deliver real-time consumer responses. zipMoney is managed by a team with over 35 years' experience in retail finance and is a licensed and regulated credit provider. For more visit www.zipmoneylimited.com.au.

zipMoney
a better way to pay

A BETTER WAY TO PAY™

GOLDMAN SACHS SMALL AND MID-CAP CONFERENCE | 11 MAY 2016

ZIPMONEY LIMITED (ASX: ZML)

Investor highlights

zipMoney provides Silicon Valley-style exposure to the rapidly growing fintech sector

- **Significant first mover advantage** in the digitised consumer finance space with a proven track record since founding in 2013
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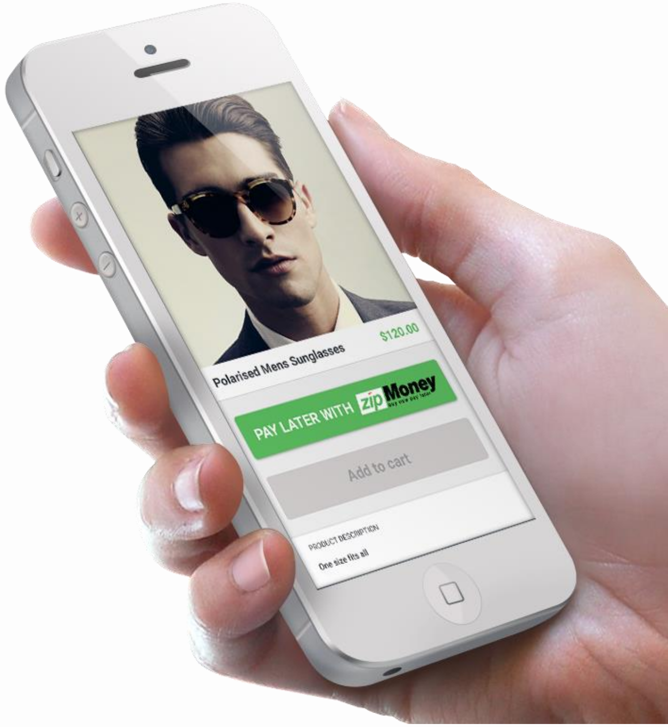
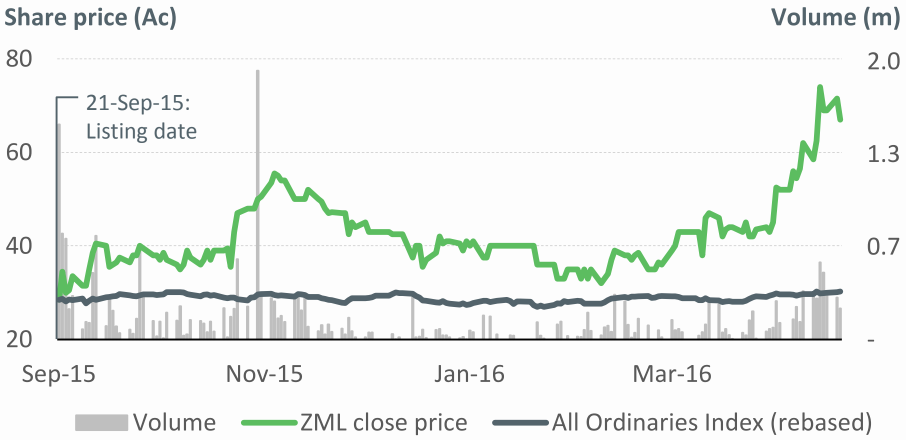


Company overview

zipMoney is the premier 'buy now, pay later' fintech opportunity on the ASX

Company overview

- zipMoney offers digital point-of-sale credit and payment solutions
- Licensed and regulated credit provider (AFSL and ACL license holder)
- Founded in 2013 by a team with 50+ years of experience in retail finance, payments, investment banking and financial technology
- Transparent, responsible and fairly priced consumer credit products



Top shareholders	%
Larry Diamond (Managing Director / CEO)	31.8%
Peter Gray (Executive Director / COO)	10.5%
Adam Finger (CIO)	4.4%
Other Board and management	3.9%

Financial information

Share price (10-May-16)	A$0.670
Shares on issue	190.4m[1]
Market capitalisation	**A$127.6m**
Cash (31-Mar-16)	A$4.1m[2]
Debt (31-Mar-16)	No debt[3]
Enterprise value	**A$123.5m**

1. Includes 126.5m escrowed shares (37.8m released Sep-16; 88.7m released Sep-17); Excludes 6.7m unlisted options and 13.3m performance shares
2. Includes A$1.6m of restricted cash relating to the securitisation facility
3. No corporate debt

The zipMoney team

Smart, entrepreneurial team with a go-to-market strategy in place to drive continued rapid growth

Philip Crutchfield QC
Non-Executive Chairman

Philip is a practicing barrister and a former partner of Mallesons Stephen Jaques (now King & Wood Mallesons). He is a member of the Melbourne University Law School Foundation Board and sits on the Board of Bell Shakespeare Theatre Company.

Larry Diamond
Managing Director & CEO

Larry co-founded zipMoney in 2013 following 12 years in retail, technology and investment banking at Pacific Brands, Macquarie and Deutsche Bank. He is a former consultant to lenders Prospa, Money in Advance and payment operator Live TaxiEpay. Larry is a qualified Chartered Accountant and holds Bachelor of Information Technology and Master of Commerce (Finance) degrees.

Peter Gray
Executive Director & COO

Peter co-founded zipMoney in 2013 with over 20 years of experience in the retail finance industry. He is a licensed responsible manager for zipMoney Payments under the ASIC regime. He has managed a $200m+ loan book for 50,000+ customers globally at FAI Finance, myBuy, OnceCredit and Australian Finance Direct.

The zipMoney team (cont.)

Highly complementary skill sets across zipMoney's management team

Craig Dufficy
National Sales Manager

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

Jonathan Kelly
Director Merchant Services

10+ years of experience in strategy, sales and marketing within merchant services and payments (online and offline). Formerly Head of Retail Services at PayPal.

Mike Greer
Chief Technology Officer

Technologist and solution architect with 15 years of software industry experience. He has specialist expertise in the payments, loyalty and point-of-sale solutions spaces.

Adam Finger
Chief Information Officer

10 years of experience in investment banking, credit risk management and structured finance at Macquarie and Deutsche Bank. He has extensive expertise in software product development.

Our business

zipMoney offers point-of-sale credit and payment solutions to customers at the digital checkout

zipMoney

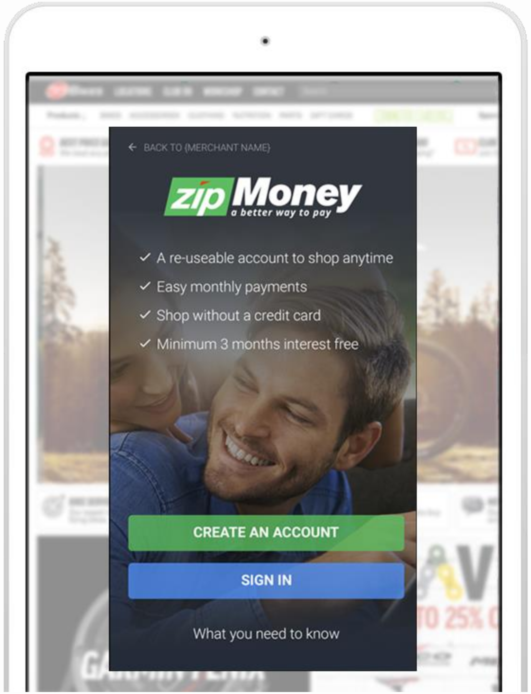
Virtual 'line of credit'

- Interest-free on every transaction, revolving account
- Web-based, digital wallet
- Flexible monthly payments
- Maximum limit of A$20,000

zipPay

'Buy now, pay later'

- Transactional shopping account
- 100% automated, 'no interest ever' digital wallet
- True repayment flexibility
- Transaction limit of A$1,000



A 'win-win' business model

zipMoney provides a simple and seamless 'buy now, pay later' offering, beneficial to both customers and merchants

Benefits for customers

Affordable

Buy-now, pay later model offers both flexibility and affordability

Fast and reliable

Real-time application process, seamless integration so no form filling and time wastage

Customer-friendly

Transparent terms, generous interest-free periods, promotional offers, no hidden charges or late fees

Customer testimonials

"Fantastic service and product... Makes buying so easy!"

Maurice C.

"I LOVE zipMoney!...The staff are exceptional to deal with and the places to shop are to die for!"

Carmen P.

"zipMoney gave me the chance I needed... Their professionalism and easy transactions for online shopping was one I had never experienced before."

Margarita L.

A 'win-win' business model (cont.)

zipMoney provides a simple and seamless 'buy now, pay later' offering, beneficial to both customers and merchants

Benefits for merchants

Sales and customers

Generates more sales by converting browsers into shoppers, increasing basket sizes and return customers

Reduced fraud risk

Proprietary fraud detection technology enables zipMoney to eliminate non-payment risk for merchants

Low-cost and reliable

Low 'cost-to-serve' and intuitive set-up with initial support and maintenance generally provided

	MERCHANT A Fashion & Accessories	MERCHANT B Home & Appliances
	+27% Share of checkout	+15% Share of checkout
	+61% Average order value	+122% Average order value
	+3.5x Repeat transactions	+2.0x Repeat transactions

Note: Table represents zipMoney's impact on merchant outcomes, based on client data

Market opportunity

zipMoney is ideally positioned at the forefront of an evolving consumer finance landscape

International success stories

International precedents for 'buy now, pay later' models in US and Europe

Klarna

PayPal CREDIT

affirm

- International success stories highlight pathway to **building successful billion dollar plus businesses**
- Early movers in their respective jurisdictions highlight the **potential for rapid growth** and ability to generate **significant shareholder value**
- zipMoney offers a **rare, Silicon Valley-style investment opportunity on the ASX**
- **Continued loan book and revenue growth** should support a materially higher valuation over time

zipMoney a better way to pay

Current partners

zipMoney is building momentum with lighthouse brands across its key product offerings

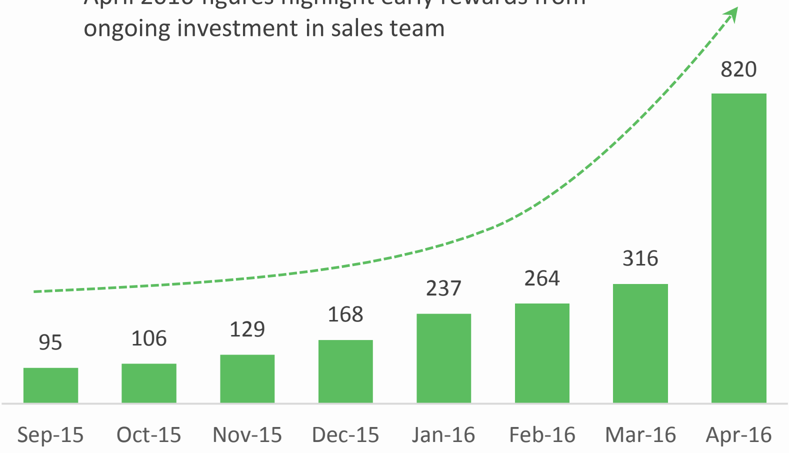
Proven execution

Hockey stick growth driven by successful strategy execution and clear product-market fit

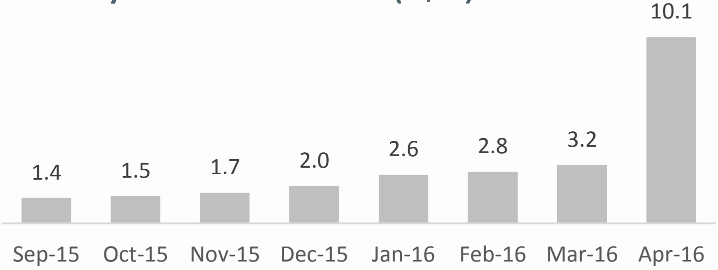
Monthly revenue growth (A$’000)

Hockey stick revenue growth

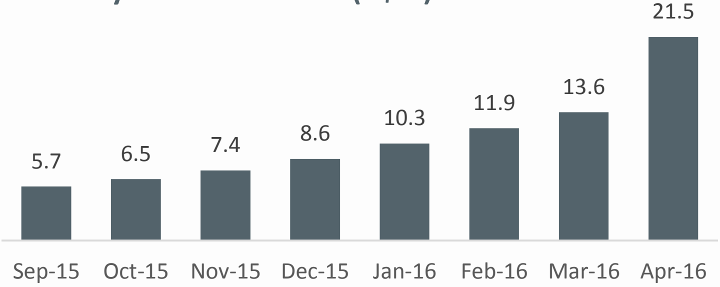
- April 2016 monthly revenue growth of 159%
- April 2016 figures highlight early rewards from ongoing investment in sales team



Monthly transaction volume (A$m)



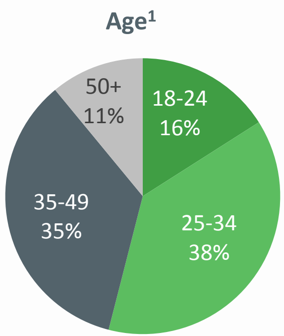
Monthly loan book value (A$m)

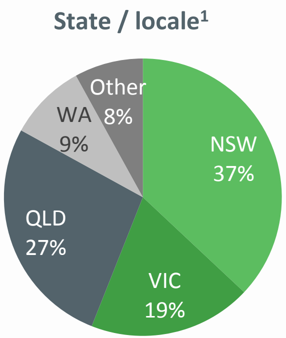


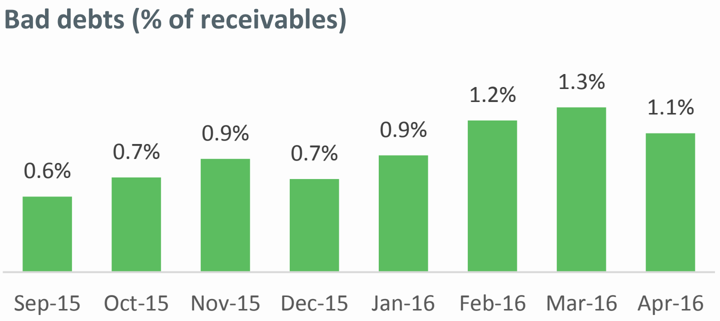
Note: All charts contain unaudited figures and may be rounded

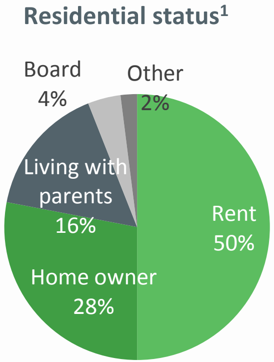
High quality loan book performance

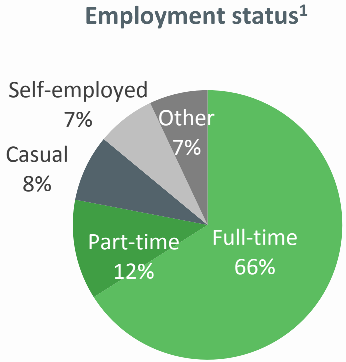
Strong credit performance validates investment in proprietary decision technology

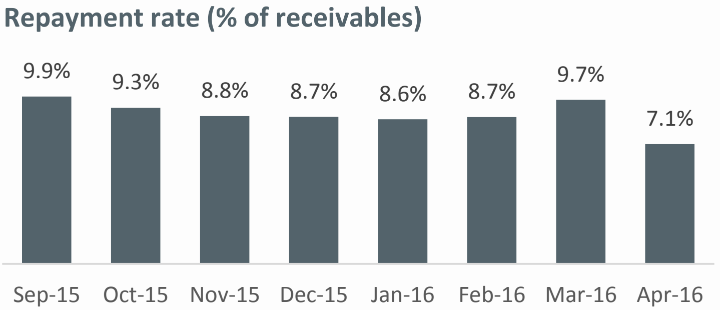












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1. Data based on customer receivables (31 March 2016)

Proprietary technology

zipMoney's 100% owned proprietary technology supports a differentiated product with high barriers to entry

Proprietary technology

zipMoney has a **substantive proprietary technology advantage** over its peers: all technology is architected, developed and maintained in-house

Behavioural data-models

Proprietary real-time decision engine that supports zipMoney's proprietary next-generation software, incorporating **application and behavioural scores, velocity rules, social data & risk-based pricing**

Agile cloud technology

100% developed for and hosted on cloud-based technologies and platforms, maximising business agility and providing a cost-effective platform **engineered for rapid growth**

Scalable technology platform

Significant investment in infrastructure has already occurred, with a much larger loan book in mind

Operational technology platform

Proprietary real-time decision engine	▪ Assess first party fraud, third party fraud and credit in real-time ▪ Conventional and non-conventional data is augmented with proprietary indicators to enhance and optimise credit and payment decisions
Transaction and payments engine	▪ Custom, cloud-based transaction platform processes customer payments in real-time and merchant disbursements on a daily, or periodic basis ▪ Capable of efficiently processing a much higher volume of transactions
Loan management engine	▪ Cloud-based, nationally accredited (NCCP) loan engine manages loan originations, billing and accounts, and customer statements
Automated collections system	▪ Scalable collections and cash management system drives significant efficiency gains in receivables management

Scalable technology platform (cont.)

Scalable technology platform largely fixed cost so marginal revenue expected to be increasingly profitable

Omni-channel technology platform supports multiple verticals – retail, health, education

Online

- Select zipMoney at the checkout or get pre-approved online
- Access to a digital wallet with account management, historical transactions and loyalty features
- Native app development underway

In-store

- Seamless credit/payments experience in-store, clinic or education facility
- Virtual, cloud dashboard supports all payment categories
- NFC-enabled payments a source of future R&D

Merchant connectivity

- Plug-and-play extensions enable fast, seamless onboarding
- Integrates with widely used payment gateways, shopping carts, CRMs and point-of-sale solutions
- Strong focus on APIs and SDKs

Addressable market

The strength of the zipMoney platform is its ability to compete across numerous verticals

- Initial **A$100+ billion** market opportunity
- zipMoney is currently only addressing **0.01%** of the existing market size
- Total size of Australian retail market is **A$293 billion**[1] and annual Australian payment volume is approximately **A$500 billion**[2]

Retail: $65 billion

- ✓ Online and in-store
- ✓ Enterprise and SME businesses
- ✓ Over 1,000 locations

Health: $15 billion

- ✓ Dental, elective and cosmetic health
- ✓ New healthcare JV

Education: $5 billion

- ✓ Fee for service
- ✓ Work with large, credible partners

Travel: $15 billion

- ✓ Expected in late 2016
- ✓ Large players
- ✓ Consolidated marketplace

1. Australian Bureau of Statistics for the 12 months to January 2016
2. Reserve Bank of Australia

Revenue model

zipMoney's revenue model is derived from both merchant and customer fee drivers

Revenue model

Merchant services fees	Fixed transaction fee plus percentage of sale amount
+	
Establishment fees	Establishment fee payable on larger lines of credit
+	
Monthly account fees	Administration fee of A$5/month for any accounts with outstanding balance
+	
Interest	Payable after the interest-free period

Clear traction

- A$33m+ in transaction volume
- Targeting 20-25% effective yield
- Bad debts of ~1% is well below industry benchmarks
- More than 25,000 customers and over 1,000 merchant locations

Focus on brand

A strong brand, positive network effects, and customer-friendly products all support rapid growth

Strong brand

- Strong traction with lighthouse brands (e.g. Thermomix, Open Colleges, the Co-op Bookshop)
- Brand recognition is growing with both customers and merchants
- Market-leading customer service capability a crucial part of differentiated product offering

Positive network effects

- Continuing to benefit from positive referrals and network effects
- 1,000+ merchant locations supported by rollout of large, national accounts
- More than 25,000 customers onboarded on either zipMoney or zipPay

Growing market share

- Greater market awareness and growing user numbers strengthen our brand value
- A commitment to innovation and agile delivery has enabled zipMoney to launch new products like zipPay
- zipPay helps drive market share growth with lower average dollar value transactions

Institutional funding in place

Institutional funding facility enhances scalability and provides a strong competitive advantage

Institutional debt funding facility

- A$100+ million debt facility from Victory Park Capital
- Asset backed, securitisation warehouse
- Facility secured against underlying pool of receivables, no credit recourse back to zipMoney
- Up to 90% senior debt funding LVR
- Option to extend the amount and term of the facility

Victory Park Capital

- US-based institutional investment firm specialising in alternative credit
- Deep expertise in sales finance, small-to-medium enterprise lending, peer-to-peer and marketplace lending
- Strong track record in this area with **global fintech companies**

"zipMoney has exceeded all expectations since our facility closed in November 2015. We expect their proprietary technology and scalable platform will continue to drive rapid growth."

Harsh Patel, Victory Park Capital

Accelerated growth in the short and medium term

New partnerships, product development and strong financial performance should support continued growth

Strategic partnerships
- Strategic partnerships with Thermomix, Open Colleges, the Co-Op Bookshop, tyresales.com.au recently announced; **other lighthouse brands expected to be announced soon**
- Expected to further **increase market reach and product awareness** in key verticals

Rapid growth
- More than 50 zipPay merchants since launch with strong customer growth exhibited to date
- Strong increase across enterprise and SME accounts expected over next 3 months
- Continue to build out marketplace for existing user base

Sector expansion
- Entry into A$15bn travel sector **planned for late 2016**
- **Healthcare joint venture** to support accelerated sector penetration, with initial focus on dental and veterinary, each approximately A$9 billion and A$1 billion in respective market size

Seamless, offline payments
- Seamless, ubiquitous payment experience offline a constant source of internal R&D
- Expected to integrate with a number of strategic point-of-sale systems across core verticals
- Native apps, NFC, digital wallets (Android pay, Samsung pay)

Continued innovation
- Continued investment in **Big Data analytics, new repositories and behavioural dynamics**
- Expansion of shopping cart coverage, **enhanced API features and software development kits**
- Investment in tools to support financial wellbeing and deep customer engagement post onboarding


zipMoney
a better way to pay
ZIPMONEY LIMITED (ASX: ZML)

Disclaimer and important notice

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