



Australian Cards

MARKET UPDATE



To grow the Australian Cards Business into a \$1 Billion book in 3 years

- ① FY17 has delivered exceptional growth
- ② We have rebuilt the Cards Business
- ③ Our strategic roadmap is a pathway for sustainable growth

FY17 HAS DELIVERED EXCEPTIONAL GROWTH

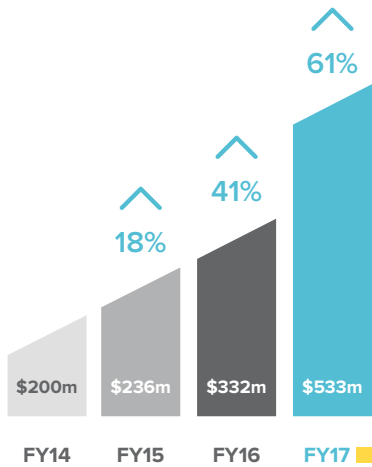


Key Financial Metrics

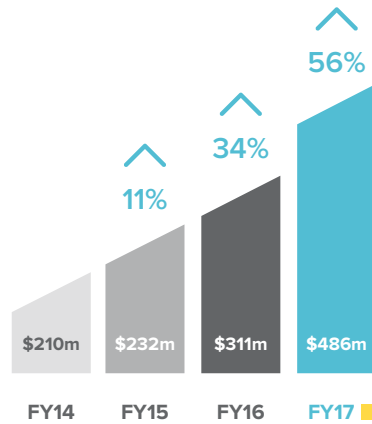
■ FY17 FORECAST



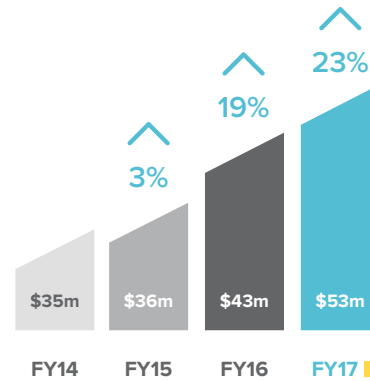
Transaction Volume



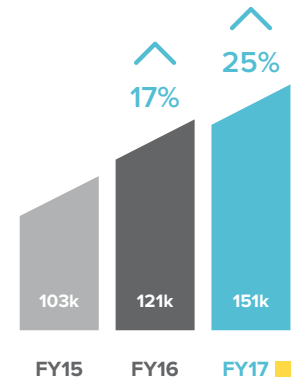
Receivables



Revenue



Customers



Note: 'Transaction volume' includes Interest Free transactions at retailers and card spend.



Engaging and delivering value for our sellers



- 1 Partner support
- 2 Strategic marketing
- 3 Data & insights

Sellers Providing sellers with incremental sales volume, customer loyalty and increased average purchase price



Buyer Demographic Data

	MERCHANT 1	MERCHANT 2	MERCHANT 3	MERCHANT 4	MERCHANT 5
Median age	39	35	35	44	37
Average income	\$64k	\$63k	\$58k	\$83k	\$72k
Full time employed	84%	84%	82%	90%	88%
Home owners	51%	45%	33%	94%	55%
Married / Defacto	65%	59%	54%	80%	67%
% Female	58%	57%	59%	48%	50%



Engaging and delivering value for our buyers



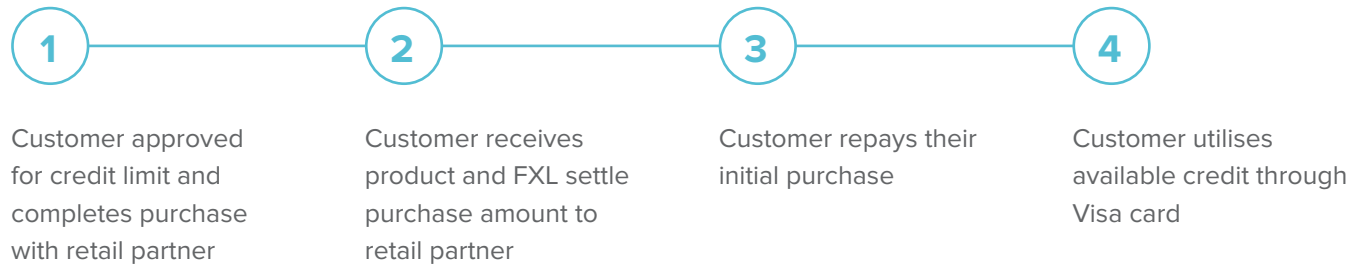
- 1 Drive activation
- 2 Build awareness
- 3 Promotions and campaigns
- 4 Grow usage and retention

Buyers Providing buyers with the opportunity to save on interest charges and improve cash flow by spreading repayments for big ticket purchases over time

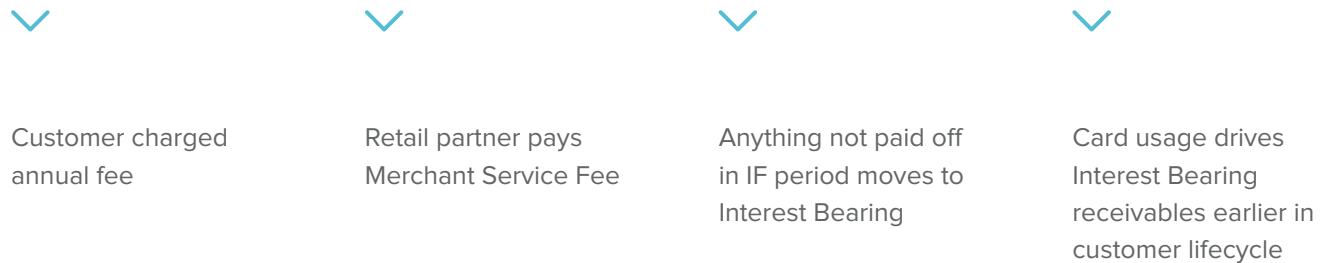


An example of a buyer journey

Buyers + Sellers



Revenue





Strategic Roadmap for Sustainable Growth



Strategic platform

We are investing a new cards management platform for Australia



Brand consolidation

We are working on consolidating the Once Credit and Lombard Finance brands



Trans-Tasman synergies

Opportunity to leverage synergies with New Zealand



Growth in retail network and new verticals

Key industries across travel, homewares, DIY
New verticals across jewellery, vendor advertising, health



Unlock opportunities via cross sell

Unlock opportunities with existing customers through data analytics, targeted lifecycle, strategic cross-sell