

ASX Announcement 17 May 2018

LOYYAL MEDIA RELEASE

17 May 2018: Leading enterprise rewards and loyalty company **REFFIND (ASX:RFN) ("REFFIND" or "the Company")** is pleased to provide the attached media release from its major shareholding Loyyal Corporation. In accordance with section 4.15 of Guidance Note 8, the Company provides the following information regarding the arrangement in the Loyyal media release:

- Name of the contracting party: Loyyal Inc.
- Term of the contract: 3 years.
- Nature of the products or services to be supplied to Loyyal: The Company will be providing
 reseller services (i.e. reselling the Loyyal platform in Australia and New Zealand) and hosting
 network support services.
- **Significance of the contract to the entity:** The engagement of the Company is expected to generate new customer and revenue opportunities.
- Material conditions that need to be satisfied before Loyyal becomes legally bound to
 proceed with the contract: There are no conditions precedent to the legal effectiveness of the
 contract.

For further information please contact:

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About REFFIND Limited

REFFIND Limited is a Software as a Service (SaaS) solutions provider with a product focus on enterprise to employee solutions including rewards, loyalty and recognition, employee communication and engagement. Based in Sydney, Australia the Company is listed on the Australian Securities Exchange (ASX: RFN). The Company has built its growth to date through both organic growth and acquisition. For more information please visit www.reffind.com

About Loyyal Corporation

Loyyal Corporation (Loyyal) is a privately held company positioned as the Internet of Loyalty, with a product focus on reinventing how loyalty is created and rewarded. Using blockchain and smart contract technology, Loyyal has built an interoperable loyalty and rewards platform to address a highly fragmented industry, and offer multiple industries an innovative way to both improve profitability while putting the customer first. For more information please visit www.loyyal.com

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Loyyal Corporation Expands Global Reach Into Australia and New Zealand

Reffind (ASX: RFN) appointed Value Added Reseller, and exclusive Network Operator in territory for Loyyal's blockchain platform.

SAN FRANCISCO, May 14, 2018 - Loyyal, the industry leader in applying blockchain technologies to loyalty and incentive programs is pleased to announce the addition of Reffind (ASX: RFN) as the exclusive Network Operator for Australia and New Zealand, also operating as a Value Added Reseller (VAR) of Loyyal's innovative platform for these markets.

Having established itself with clients in North America and the Middle East since 2016, Loyyal now extends its "Internet of Loyalty" into a fast-growing region that shows tremendous opportunity for the loyalty marketing industry. Bringing strong access to capital and a successful employee incentive platform and service already in market ("Wooboard"), Reffind is ideally poised to apply Loyyal's proprietary technology, serving both loyalty program operators, as well as other VARs in Australia and New Zealand. This appointment comes following an equity investment in Loyyal by Reffind, completed earlier this year.

"We see this as a crucial milestone in our strategic growth plan, which is to be quickly recognized as a global leader in enterprise rewards, recognition, and loyalty solutions" said Tim Lea, CEO of Reffind. "Our expansion in the corporate and government agency markets across the region is significantly enhanced through Loyyal's technology, and our ability to scale as the exclusive Network Operator in region for Loyyal fits perfectly with our overall corporate strategy."

Greg Simon, Founder and CEO of Loyyal said: "Loyyal's blockchain-based loyalty network was the world's first to market in 2016. Initiating our global expansion into Asia-Pacific with Reffind enables us to leverage the depth of their regional strength and exceptional management. We are incredibly confident that Reffind will deliver world-class solutions for customers of Loyyal's platform and of our mutual success as we aggressively and rapidly expand across the region together."

About Loyyal

Loyyal, the Internet of Loyalty, is reinventing how loyalty is created, rewarded, and managed. Using proprietary blockchain and smart contract technology, Loyyal's interoperable loyalty and rewards platform brings a host of benefits to a highly fragmented industry and offers brands an innovative way to unlock the billions of dollars in value held captive in legacy loyalty programs today. For information about Loyyal, please visit www.loyyal.com or email info@loyyal.com.

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