



**ASX announcement**

**22 November 2018**

## **REFFIND engages blockchain loyalty experts Loyalty & Reward Co to promote Loyal**

*REFFIND Ltd. (ASX: RFN) engages Loyalty & Reward Co, established world-leaders in blockchain loyalty, to promote Loyal's "Internet of Loyalty" to major loyalty programs across Asia Pacific.*

SYDNEY, November 22, 2018 – Loyalty & Reward Co, leading experts in blockchain loyalty, have formally been engaged as consultants by REFFIND Ltd. (ASX: RFN) to support their role as exclusive Network Operator and Value-Added Reseller (VAR) of Loyal's innovative platform for Australia and New Zealand.

Loyalty & Reward Co ran the world's first blockchain loyalty research project at UNSW in Oct 2017, currently host [www.blockchainloyalty.io](http://www.blockchainloyalty.io), a global resource centre for blockchain loyalty and helped launch the EZToken Rewards blockchain loyalty program in June 2018. Philip Shelper, CEO of Loyalty & Reward Co, wrote the world's first book on blockchain loyalty ("Blockchain Loyalty: Disrupting loyalty and reinventing marketing using cryptocurrencies") and regularly presents at blockchain conferences around the world having previously worked at Qantas Frequent Flyer for over 3 years.

Loyal, with clients in North America and the Middle East since 2016, formally extended its "Internet of Loyalty" into the region early in 2018 with a major partnership with REFFIND Ltd., which included an equity investment in Loyal by REFFIND.

REFFIND is ideally poised to apply Loyal's proprietary technology, serving loyalty program operators and other VARs in the Asia Pacific region. The engagement of Loyalty & Reward Co injects critical expertise into the organisation to capitalise on the Loyal partnership.

"The interest in blockchain platform solutions by coalition loyalty programs continues to grow, with a number of major airlines and banks already conducting proof of concept trials around the world," said David Jackson, Chairman of REFFIND Ltd. "Loyalty & Reward Co will provide REFFIND with the necessary on-the-ground expertise to help us really capitalise on our exclusive partnership with Loyal."

Philip Shelper, Founder and CEO of Loyalty & Reward Co, said: "Loyal's rapid success in securing major clients around the world for their blockchain-based loyalty network has positioned them as a unique and market-leading organisation. Loyalty & Reward Co have been following the progress of

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Loyyal for some time, and are delighted to have the opportunity to play a formal role in working with REFFIND to introduce Loyyal into key loyalty programs in the region who will benefit greatly from their innovation.”

#### **About REFFIND Ltd.**

REFFIND Ltd. 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.

#### **About Loyalty & Reward Co**

Loyalty & Reward Co are a loyalty management consulting agency which focuses exclusively on loyalty program design & execution for major companies globally. Clients include Optus, Coles Liquor, HOYTS, Sportsbet, Procter & Gamble, HCF, Amdocs, Dan Murphy’s, Macquarie, Lendlease and Sumo Salad. Loyalty & Reward Co host [www.blockchainloyalty.io](http://www.blockchainloyalty.io), a global resource centre for everything blockchain loyalty.

#### **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](http://www.loyyal.com) or email [info@loyyal.com](mailto:info@loyyal.com).

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