

**smarter,**

**fairer,**

**wilsr**

**Australia's first neo-lender**



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## DOLLAR ESTIMATES

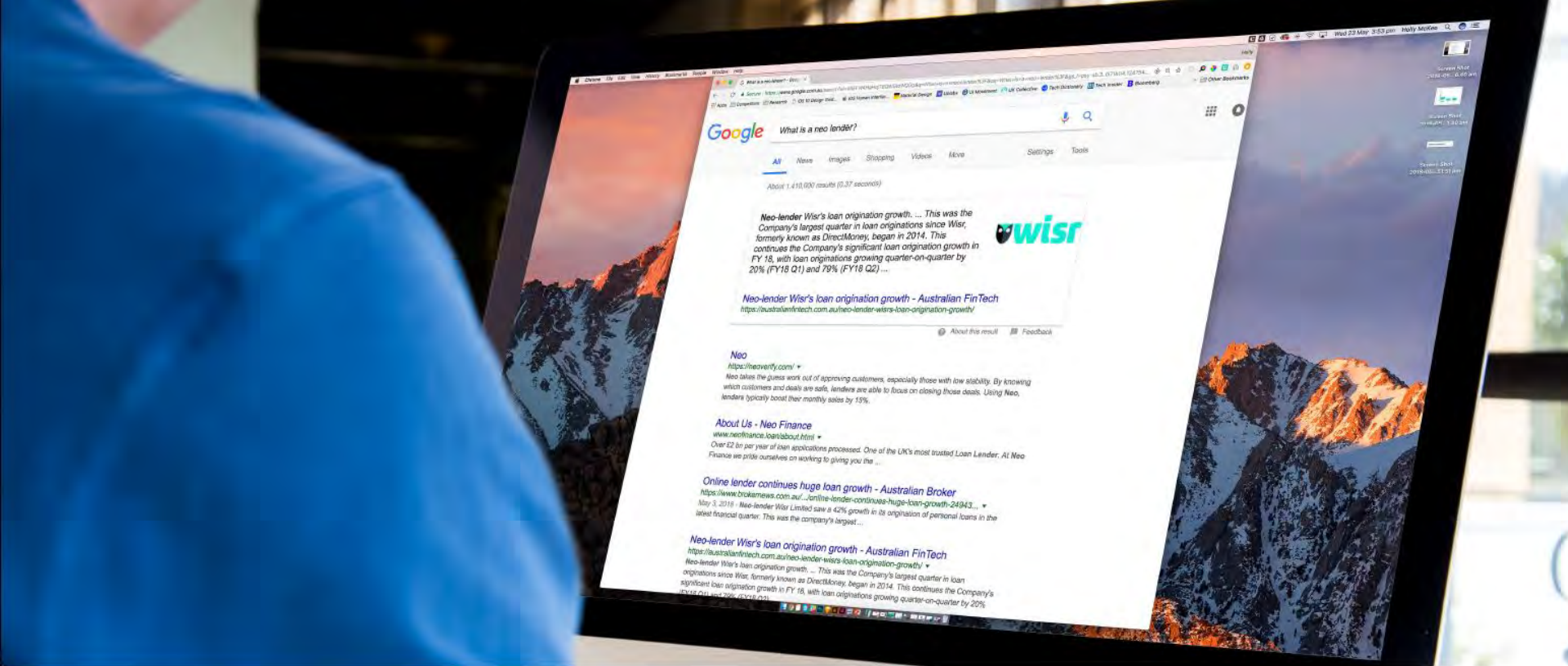
All references to dollars, cents or \$ in this presentation are to Australian currency, unless otherwise stated.





# WISR is building

1. **A Purpose-led company**, which will be known for focussing on the financial wellness of Australians (will own the financial wellness space)
2. **Innovative Distribution channels** that are unique and will provide access to millions of Australians (the rails), delivering **market leading unit economics**
3. **Innovative financial products, apps and services**  
(sending multiple products down these rails)
4. The **best origination engine in Australia** for **SUPER PRIME and PRIME** customers, delivering investment grade assets into the capital market (bank level credit)
5. **Ultimately a globally unique and innovative business model** and eco-system that re-defines what a consumer lending company can be in Australia (not a me-too model)



## Peer-to-peer (v1.0) into neo-lender (v2.0)

We've evolved from our heritage as a peer to peer lender, allowing us to do more, through better technology, for more Australians



**Our vision is to  
bring financial  
wellness to all  
Australians.**



# Our financial wellness suite.



**Personal Loans**



**WisrCredit**

**Wisr App**



**Online  
Bootcamps**



**Podcasts**



**Articles**



**Budgeting  
Buddies**



**Spending  
Tracker**



**Financial Wellness  
Workshops**

# Our core product.

## RISK BASED PRICING PERSONAL LOANS

\$5,000 – \$60,000  
3, 5, 7 year loan terms

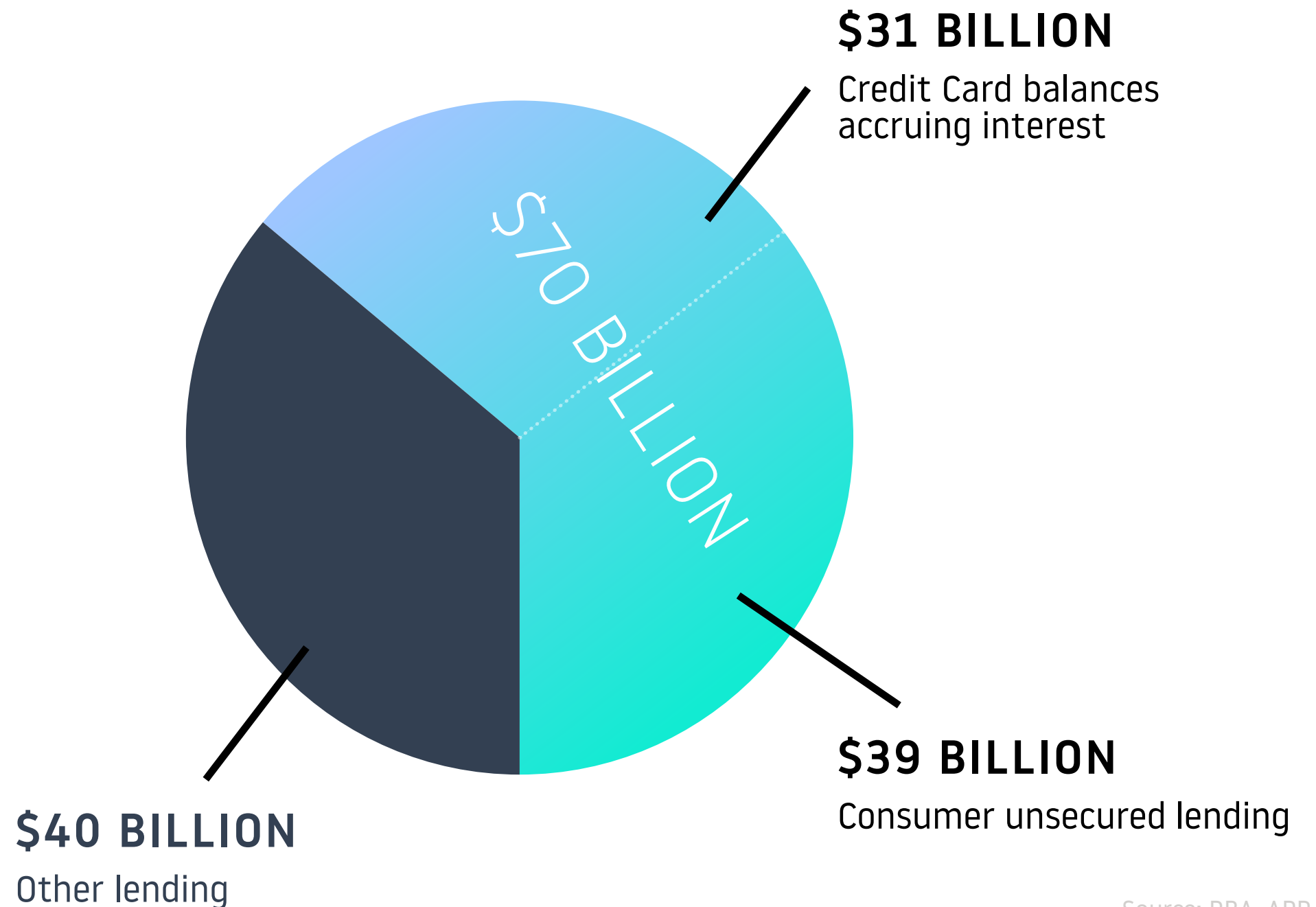
## AVERAGE LOAN SIZE

Circa \$25,000 over 4 years

## GROSS YIELD ON BOOK

Circa 13%

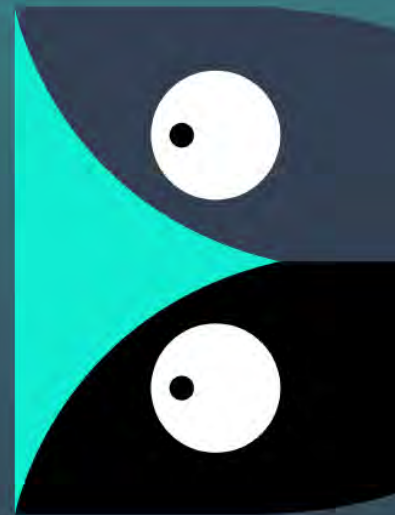
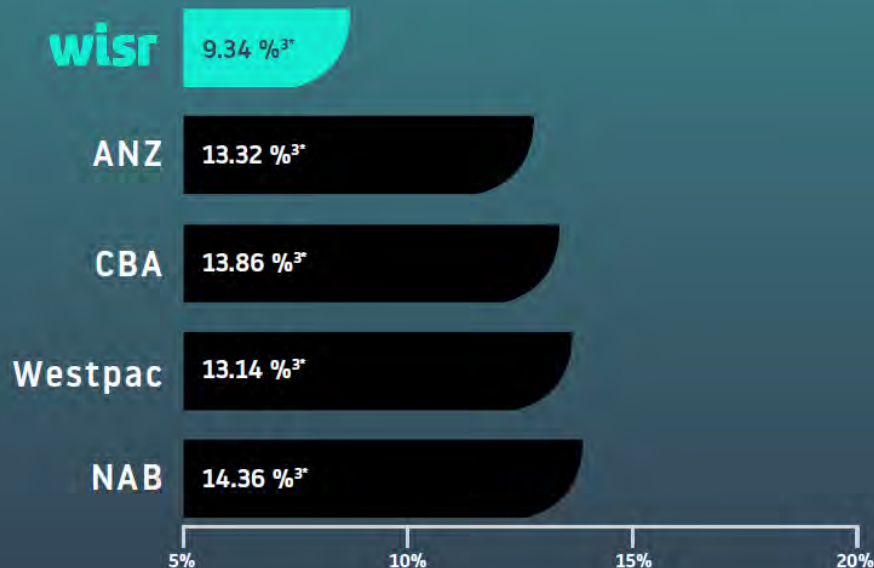
## Consumer Lending market size: \$110 billion



Source: RBA, APRA

# Australian market rates.

INTEREST RATES FROM 8.50% P.A. (9.34 %<sup>3\*</sup> COMPARISON RATE)





# Perfect timing for online lending in Australia.

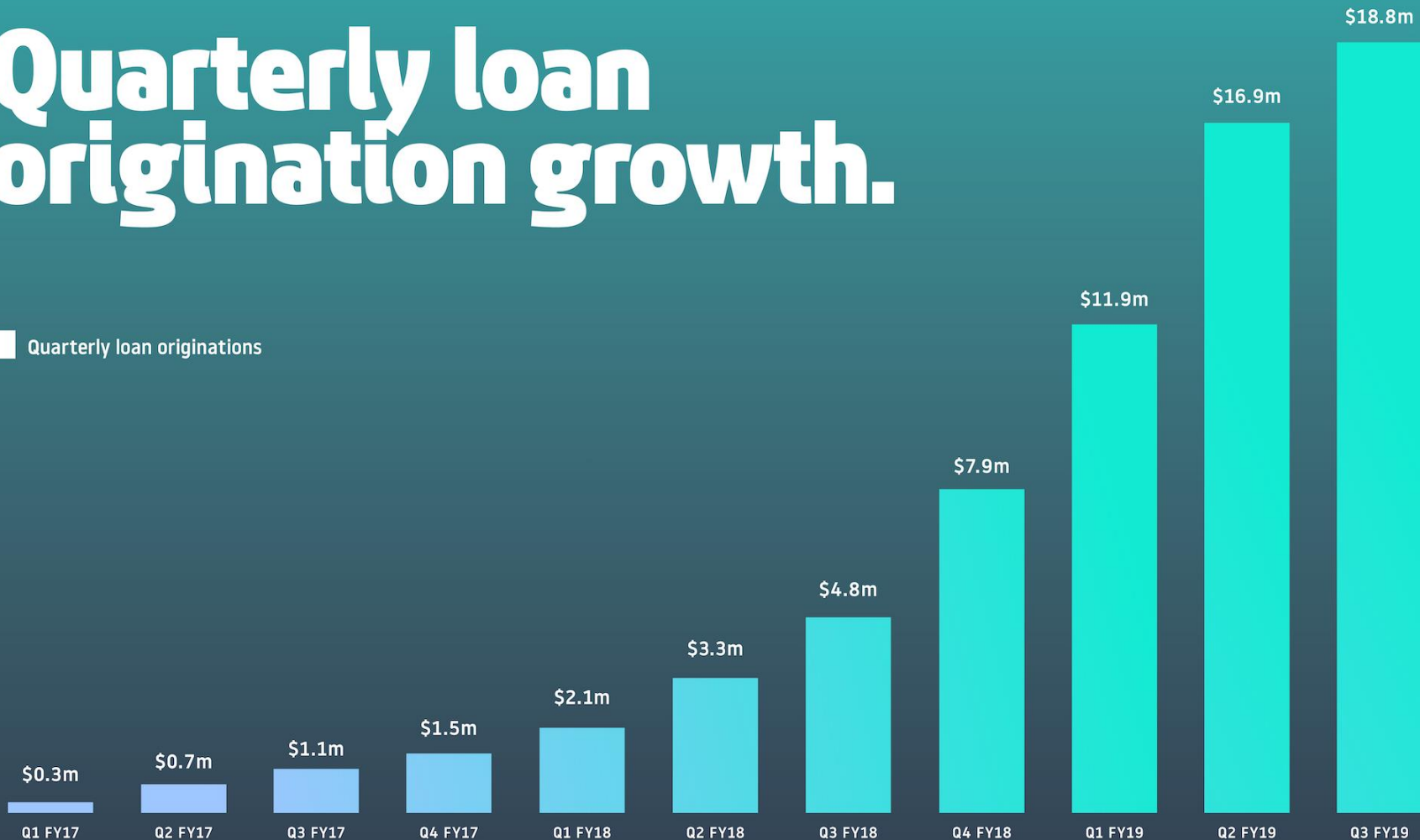
Australia was late to get started, but is rapidly growing and catching up.

	USA	UK	Australia
Fintech online lending launched	2006	2006	2014
Market Share at year 3	0.5% (2009)	0.5%	0.5% (2017)
Market Share at year 4	Market Share at year 4 1% (2010)	2%	1% (2018)
Market Share at year 6	4% (2012)	5%	?
Market Share at year 11	36% (2018)	25%	?

Source: USA: Transunion, "Fact vs Fiction: Fintech lenders research report, 2018, AUS: "Cambridge Alternative Finance research report, 2017

# Quarterly loan origination growth.

■ Quarterly loan originations



# Glimpse into Australian Debt.



1 in 5 people  
have a  
personal loan



1 in 3 customers  
coming to Wizr for  
a Personal loan are  
rolling over debt from  
the Big 4 Banks.



18% are  
overwhelmed  
by credit card  
debt.



**1 in 4** are Australians  
financially stressed.



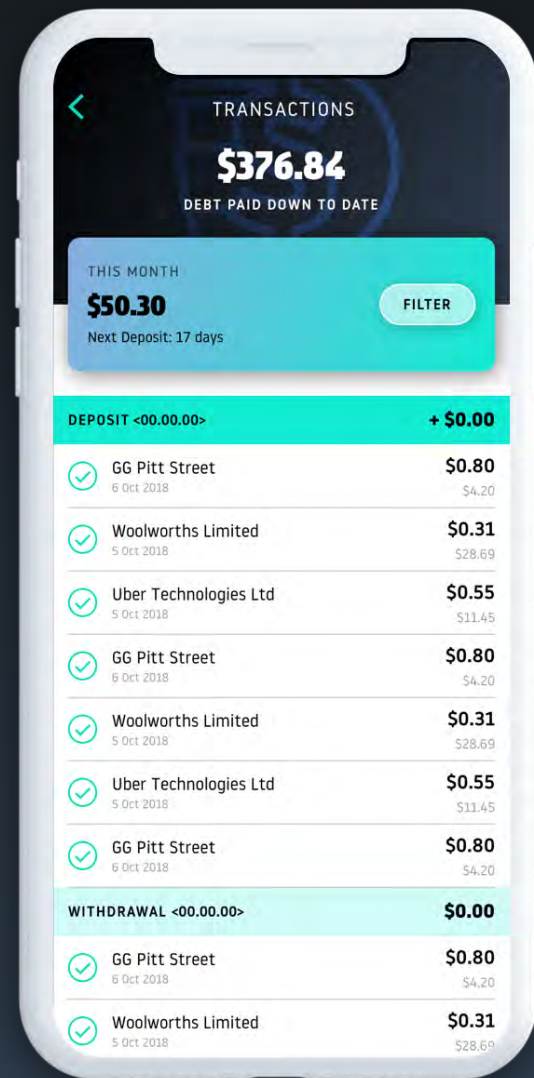
**\$60k - \$90k  
income**

**average range  
for current Wizr  
Products.**

**1 Million**  
**Australians apply**  
**for personal credit**  
**every year**



# Using customer transaction data for better outcomes.



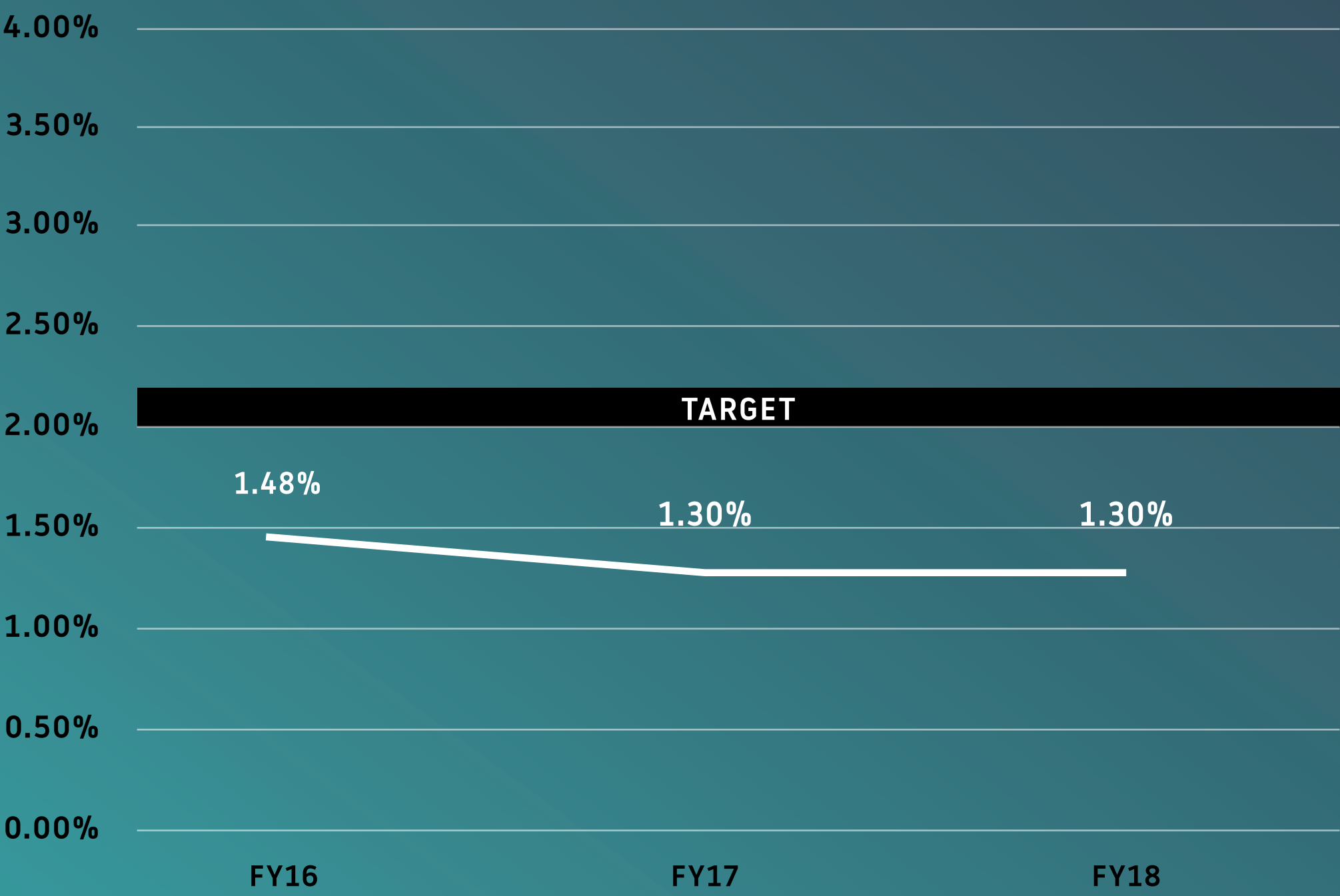
WISR INTELLIGENT CREDIT ENGINE  
(ICE)



- Keeps us ahead of regulatory changes
- Reinforces our commitment to ethical, responsible lending
- Automatically verify income and liabilities
- Identify undisclosed liabilities
- Faster verifications
- Deeper understanding of the customer



# Wiser annualised gross default rate.



Gross default rate = (written off loans + loans over 90 days in arrears) / total origination amount of that cohort

## 1H HIGHLIGHTS

### Loan Origination

↑ 441%



### Revenue

↑ 59%



### Wiser NPS

+60

(↑ 6 points)



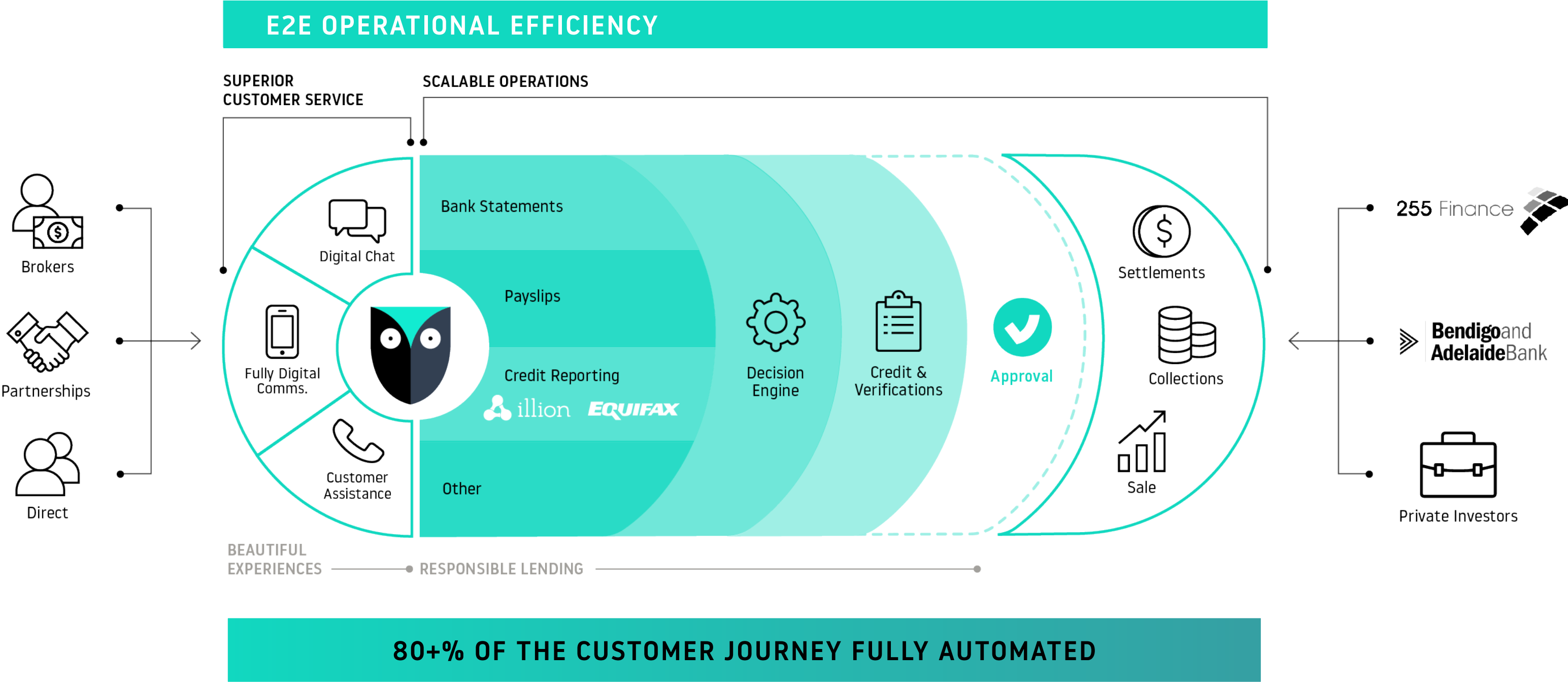
### Wiser Broker NPS

+71

(↑ 7 points)



# The Wisr Tech Platform.



# One of Australia's most recognised Fintechs.

16 nominations and 4 wins in the past 12 months.



AUSTRALIAN LENDING AWARDS



AUSTRALIAN LENDING AWARDS



AUSTRALIAN  
BANKING INNOVATION  
AWARDS 2019



AUSTRALIAN  
BANKING INNOVATION  
AWARDS 2019



AUSTRALIAN  
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AWARDS 2019



AUSTRALIAN  
BANKING INNOVATION  
AWARDS 2019

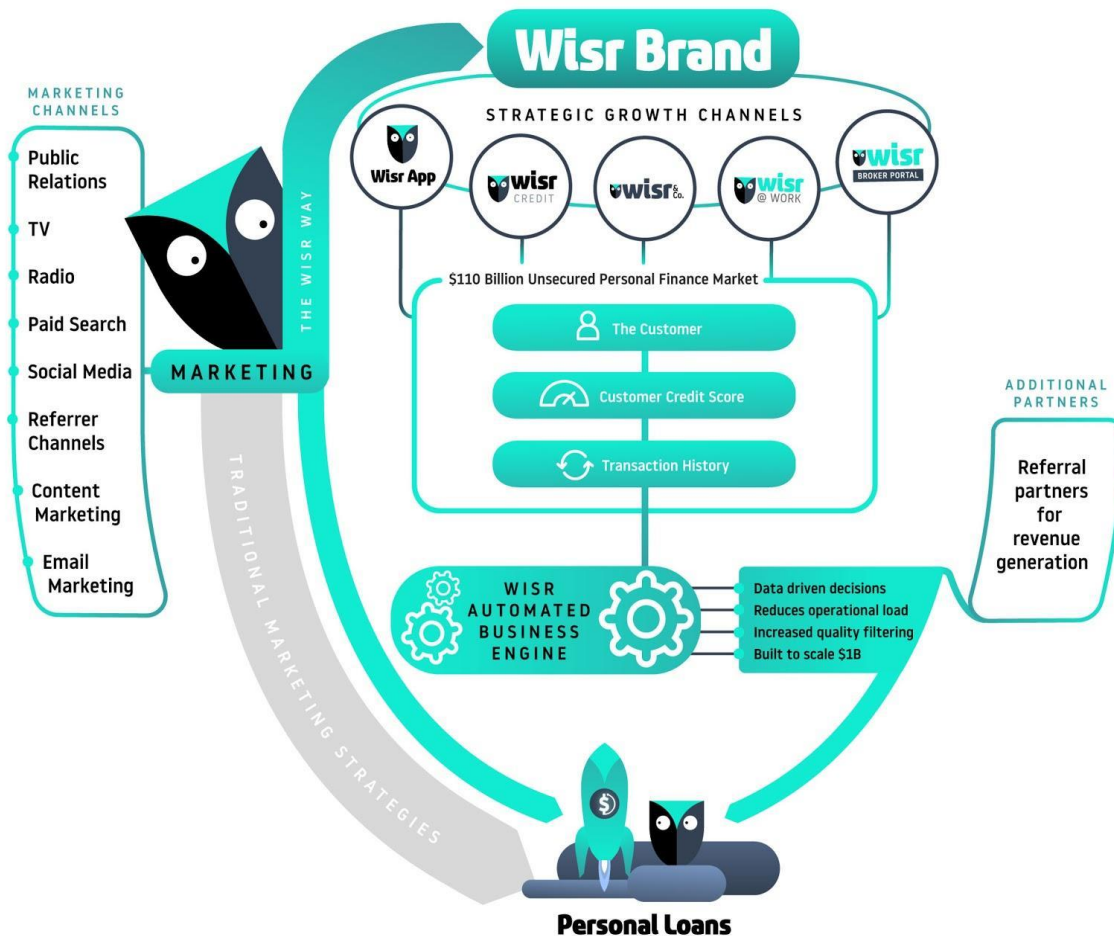


AUSTRALIAN  
BANKING INNOVATION  
AWARDS 2019



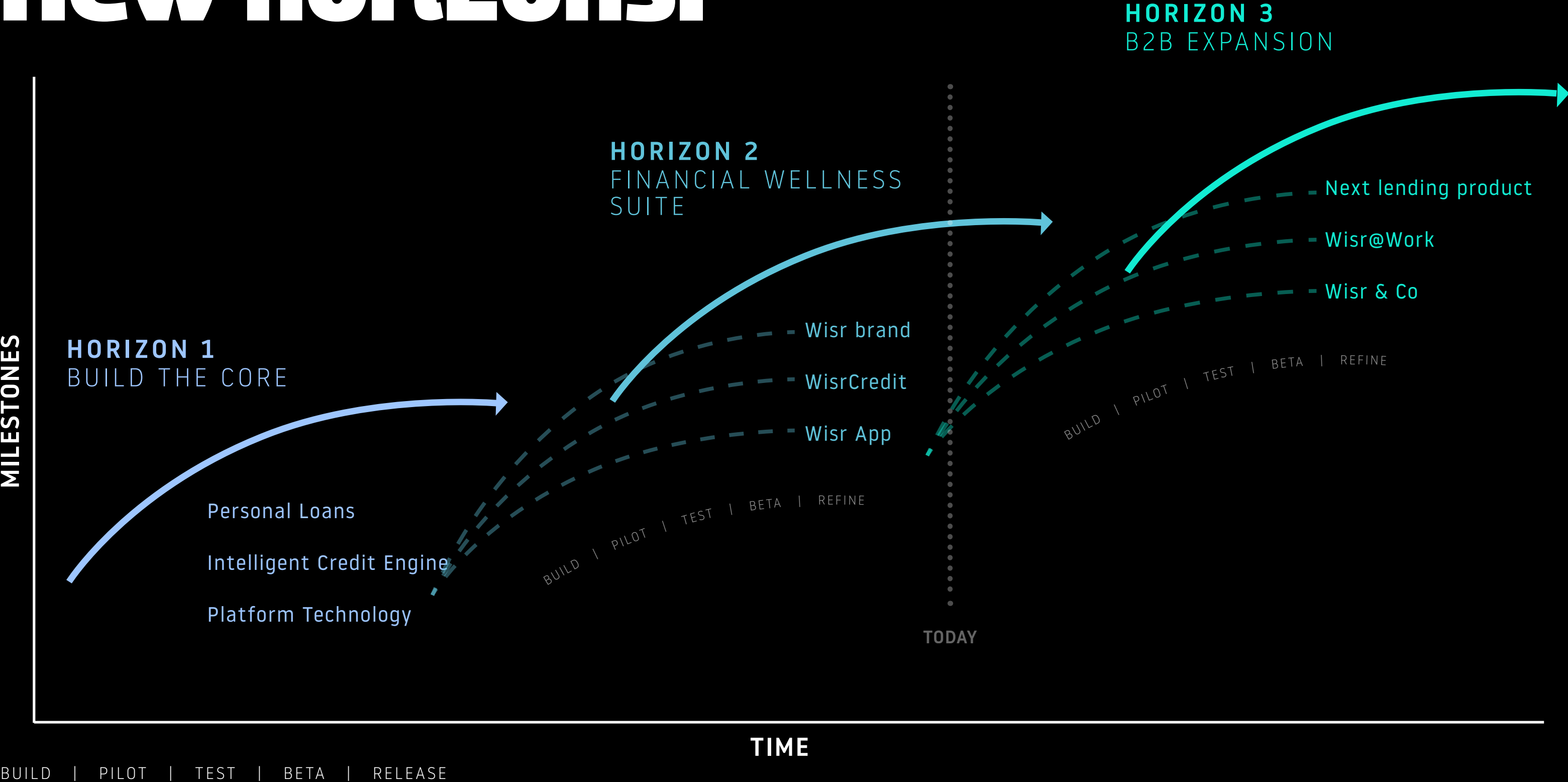


# The Wizr owned Ecosystem.



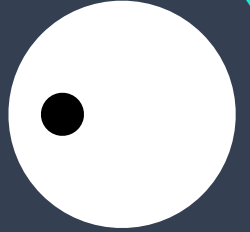


# New horizons.

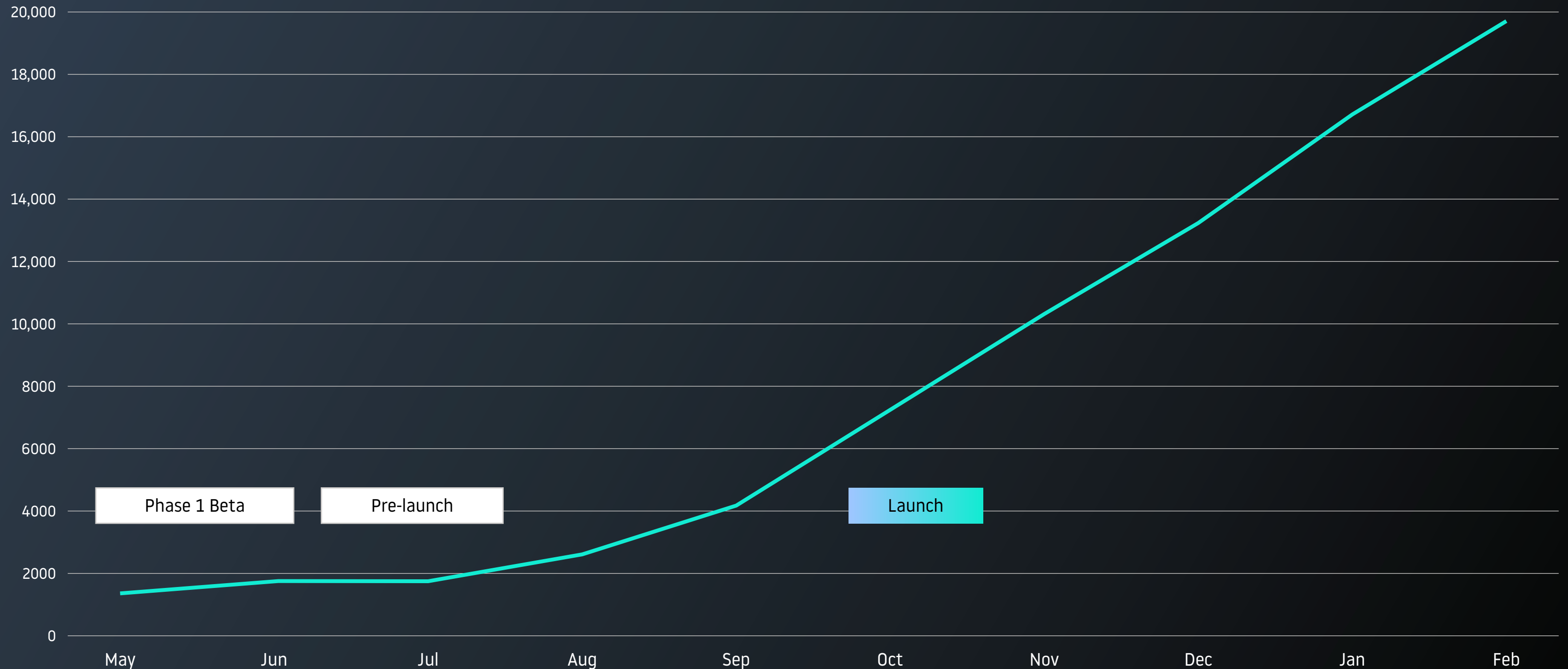


**B2C:**

**The Wiser financial  
wellness Suite**



# WisrCredit active user growth.





# Automatically pay down your debt whenever you spend... that's Wisr!

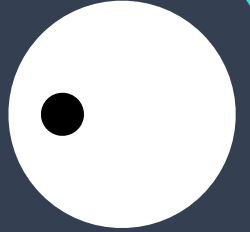
Wisr App is the best way to tackle your debt without having to think about it. It's Australia's first app that lets you round-up your digital spare change to pay down your debt faster.

On average users pay off an extra \$100 a month of credit card or mortgage debt.


Simply link an existing bank account, nominate a Debt Account to pay down and Wisr takes care of the rest.

**B2B:**

**Financial Wellness  
in the workplace**







# 48%

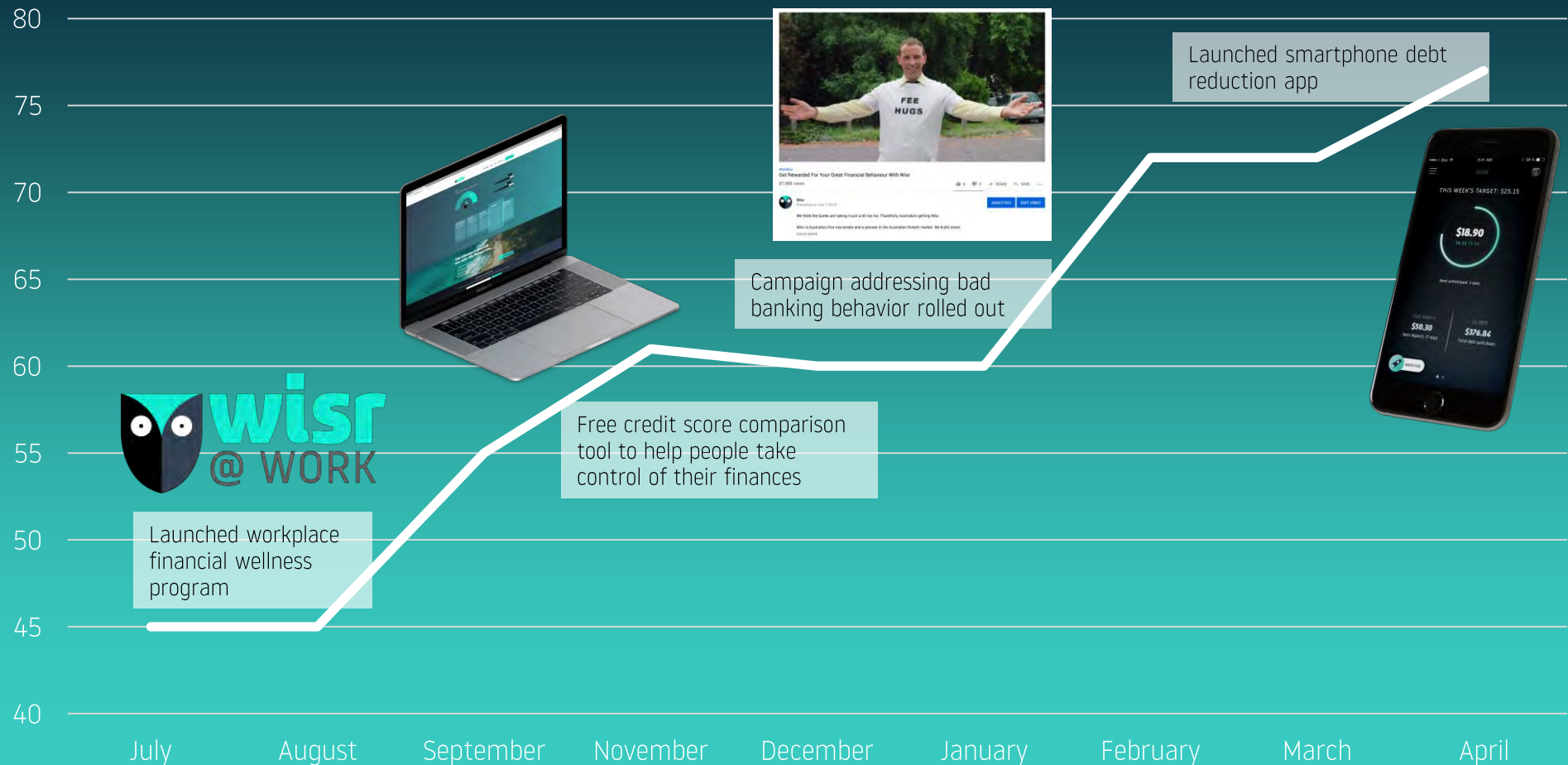
of Australians have  
suffered stress  
at work because  
of their personal  
financial situation.

SO WE CREATED...



**Our financial wellness program to help businesses combat one of the biggest causes of workplace stress.**

# Financial Wellness Meets NPS





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