



FY20 Results Presentation.

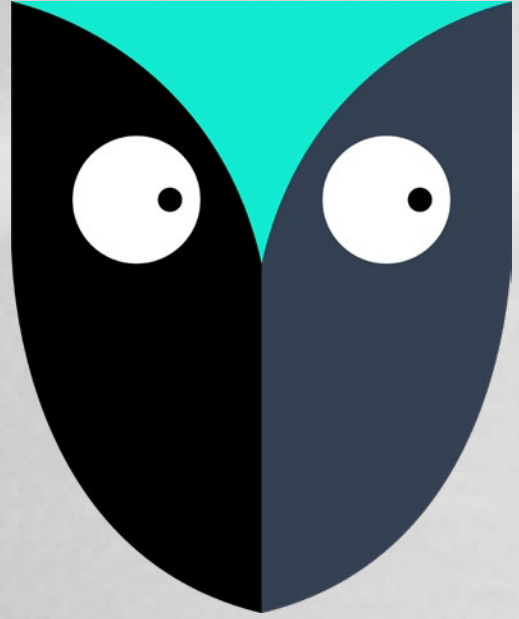
AUGUST • 2020



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1. Vision, Opportunity and Key Numbers.

Note from the CEO.

FY20 has been a year of unquestionable success for Wizr. We've delivered significant growth across all of our key metrics, achieved major milestones and thrived as a group through the unprecedented challenges of COVID-19.

Our key achievements include:

- Delivering 136% revenue growth
- Growing loan originations by 95%
- Driving core business profitability, while continuing to invest in growth initiatives that will deliver sustained benefits
- Growing the number of Australians entering the Wizr Ecosystem by 389%, setting the Company up for significant growth in the years to come

The unprecedented macroeconomic impact of COVID-19 has seen our purpose-led, fully digital and agile fintech business-model instantly respond to rapidly changing conditions.

COVID-19 has also made Australians more conscious than ever of their financial situation. Wizr witnessed a consumer sentiment shift from the incumbents to our business, like in many other digital-first service and product sectors, delivering record growth across Q4FY20.

Because the customer is at the heart of our Wizr Ecosystem, we have a platform that allows us to scale and grow with increased operational leverage and market-leading economics. Customers coming to us through this channel are 2.5x more likely to settle a loan with us, while also enabling us to genuinely improve their financial wellness.

As we start FY21, we are excited to launch our second credit product and enter the \$33B secured vehicle finance market, providing another platform of growth for our Company.

Importantly, we continue to be one of the best places to work. Through our focus on high-performance, hiring and retaining the most talented people in the country, we are delivering record shattering Employee Net Promoter scores as we begin the journey to scale Wizr, and deliver on the enormous potential available to us.

ANTHONY NANTES
Chief Executive Officer



We've built a scalable business model that is...

Purpose-led

A vision to bring financial wellness to all Australians

OMNI-CHANNEL CUSTOMER REACH

Smarter, fairer, fully-digital products with market-leading customer experience

Australia's leading credit score comparison platform, utilising positive credit reporting data

Wizr App banking transaction data helps customers pay down debt, with any bank (or Wizr) faster

Financial literacy initiatives and innovative new features to leverage open banking regime

Fast-growing

New model already delivering a profitable operational outcome

- ↑ 136% REVENUE GROWTH
- ↑ 95% LOAN ORIGINATIONS
- ↑ 389% ECOSYSTEM GROWTH

Innovative Wizr Ecosystem: fast-growing and data driven channel

Consumer marketing (B2C)

Broker channel (B2B)

Strategic partnerships (B2B and B2C)

CUSTOMER DATA POWERS
INTELLIGENT CREDIT ENGINE

Efficient

Market-leading proprietary tech platform backed by great customer service

- Automated business engine
- Strong funding platform and loan unit economics
- Unique Wizr Ecosystem channel delivering market-leading economics

...with massive opportunities ahead.

New product launch taking advantage of sizeable market opportunity

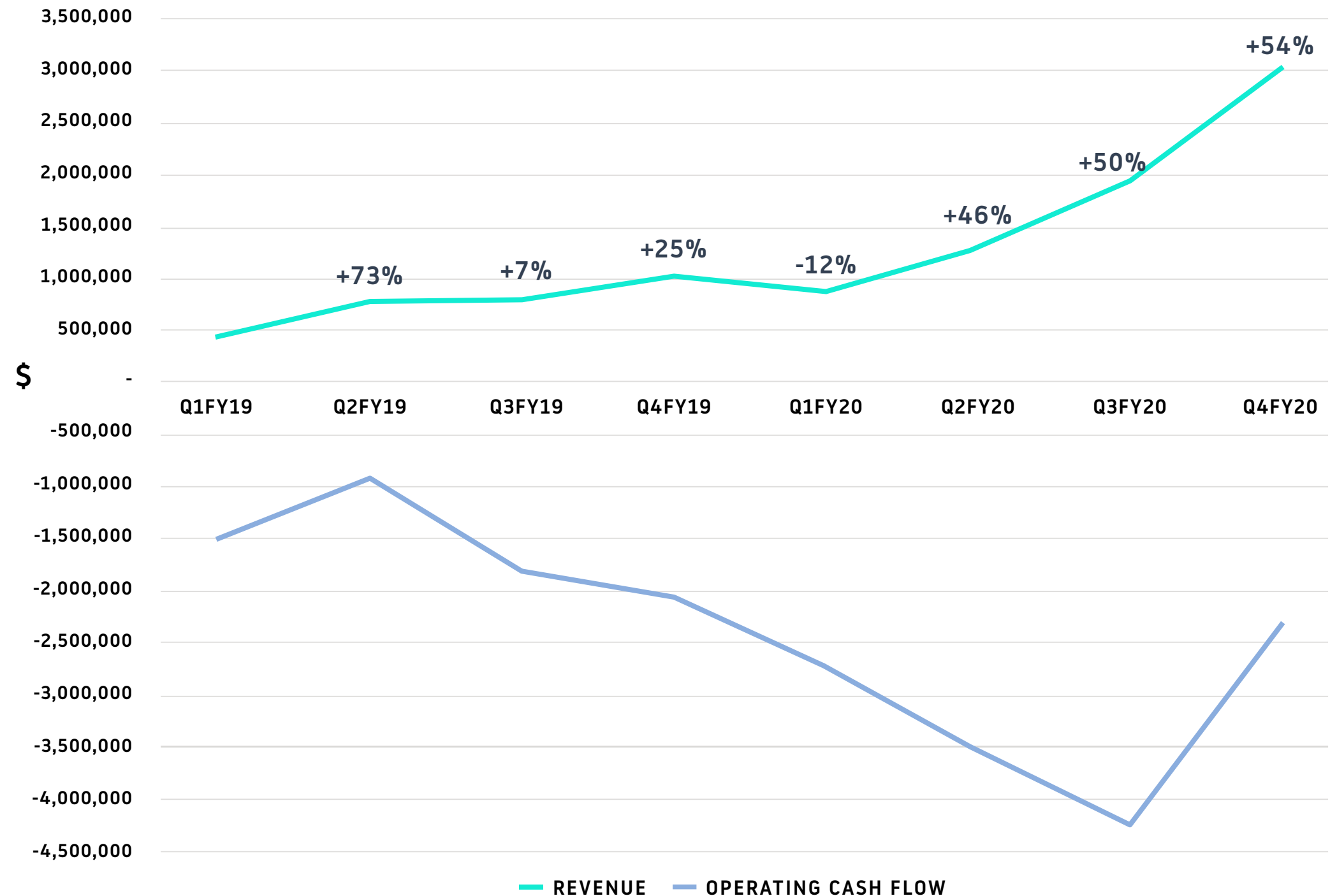
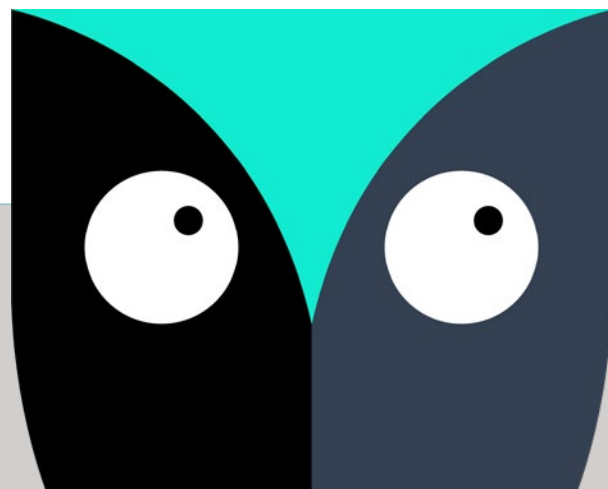
- Huge opportunities to scale from small but growing share of the \$120B consumer finance market¹
- September launch of new secured product expands reach to \$33B² market opportunity
- Innovation and growth in Wizr Ecosystem to deliver financial wellness to more Australians

Source: ¹Equifax Credit Pulse 2019 (published August 2019), RBA, APRA
²Includes consumer and commercial lending segments. ABS 5601.0 LTM to Dec-19, and ABS 5671.0 LTM to Nov-18; ABS discontinued ABS 5671.0 in Nov-18.

Strong revenue growth and operating leverage.

Key turning point reached.

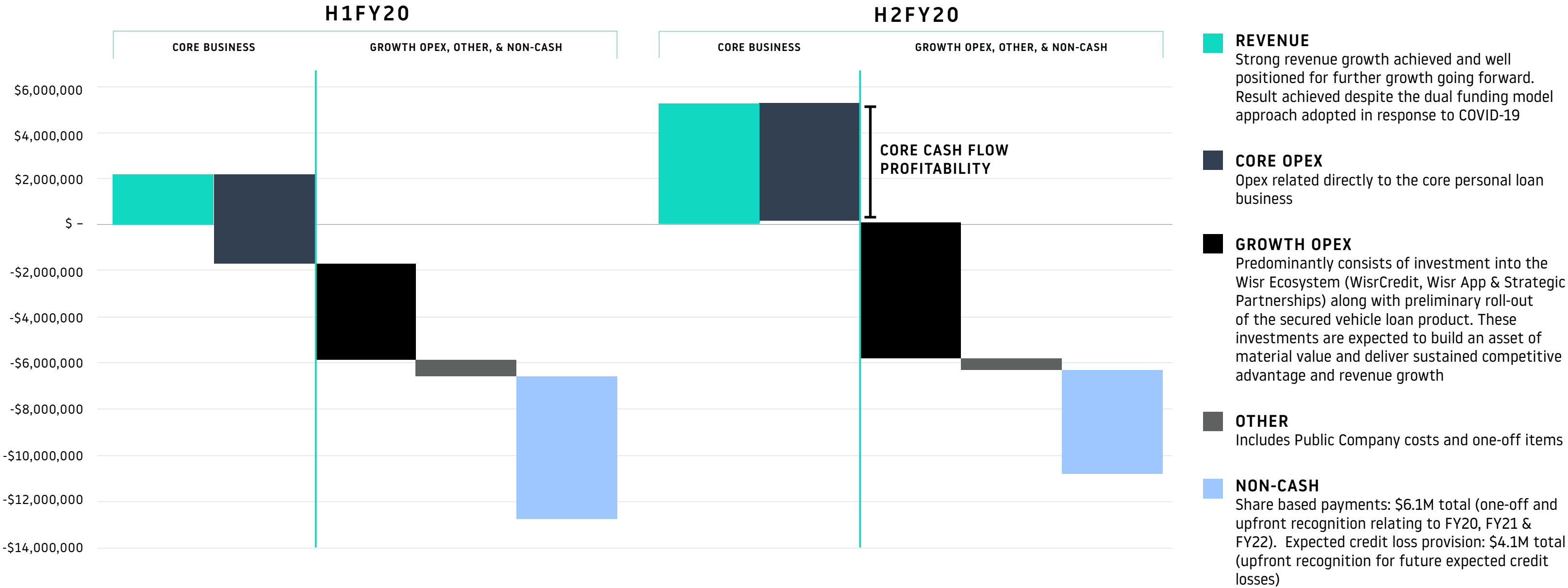
- 136% revenue growth in FY20 vs FY19
- 125% revenue growth in H2FY20 vs H1FY20
- Strong Q3FY20 and Q4FY20 revenue growth with Wizr Warehouse funding model in effect for H2FY20
- Turning point for operating leverage in Q4FY20 as Wizr scales under the attractive unit economics of the Wizr Warehouse funding model
- Wizr is set up for significant scaling and revenue growth in FY21 and beyond



Core profitability & investing for growth.

FY20 P&L WATERFALL

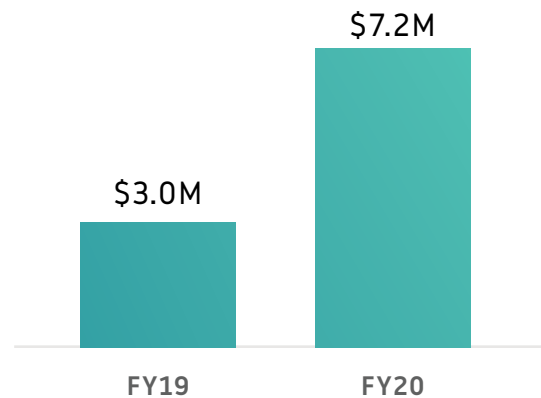
Core business cash flow profitability achieved in H2FY20, as loan volume and revenue scales under the new funding model, while delivering operational leverage



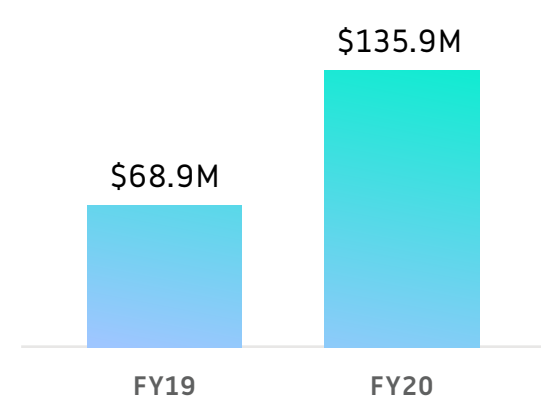
FY20 Key numbers.

Delivering on milestones, keeping promises.

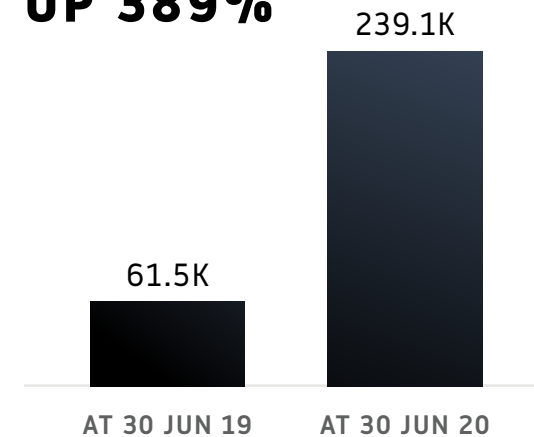
↑ REVENUE GROWTH UP 136%



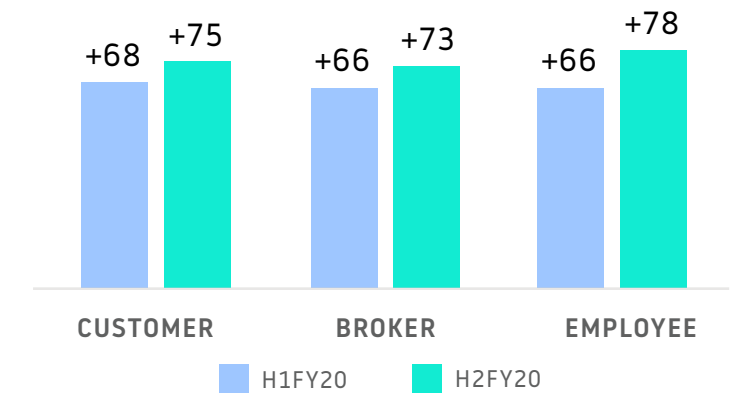
↑ LOAN ORIGINATIONS UP 95%



↑ WISR ECOSYSTEM UP 389%



✓ BEST IN-CLASS NET PROMOTER SCORES

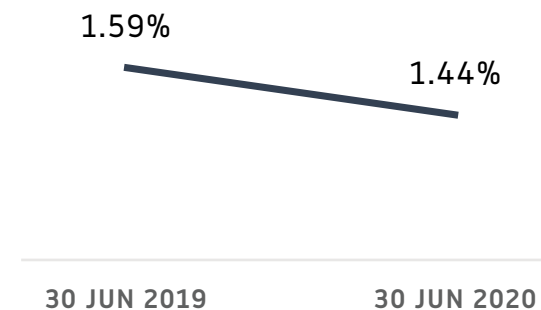


↑ 500%+ INCREASE IN LIFETIME REVENUE RECOGNITION PER LOAN



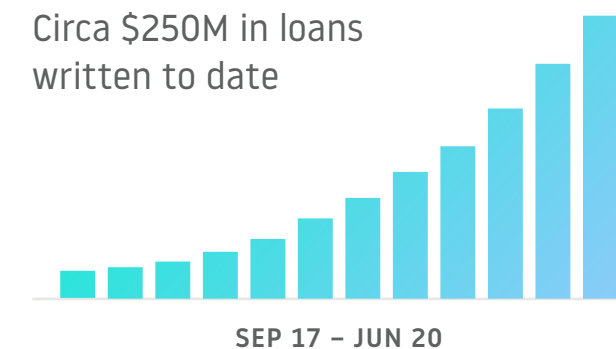
The Wizr Warehouse went live in H2FY20 – a game-changing business pivot for loan funding

↓ 90+ DAY ARREARS DOWN 0.15%

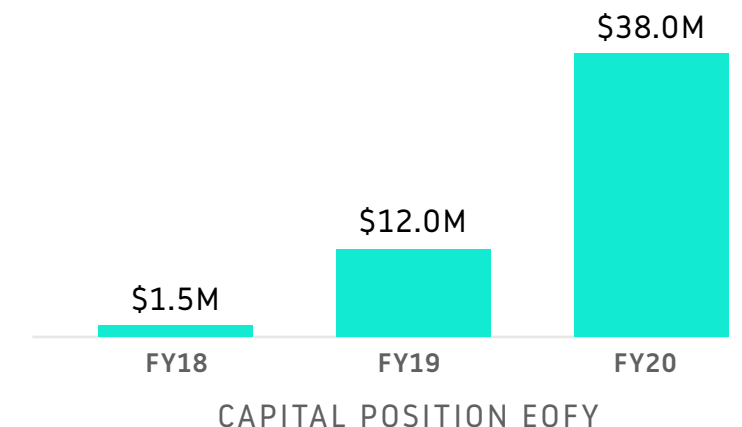


✓ CONSISTENT QOQ GROWTH TREND

Circa \$250M in loans written to date



✓ \$38.0M CASH AT 30 JUNE 2020

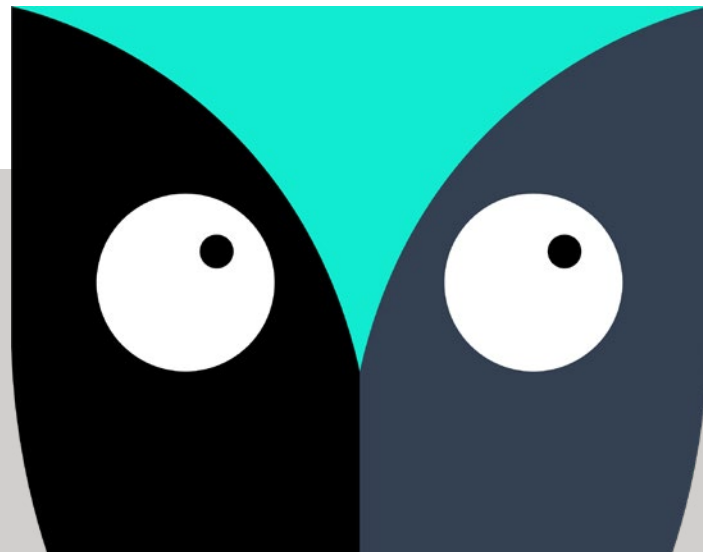


COVID-19 Impact.

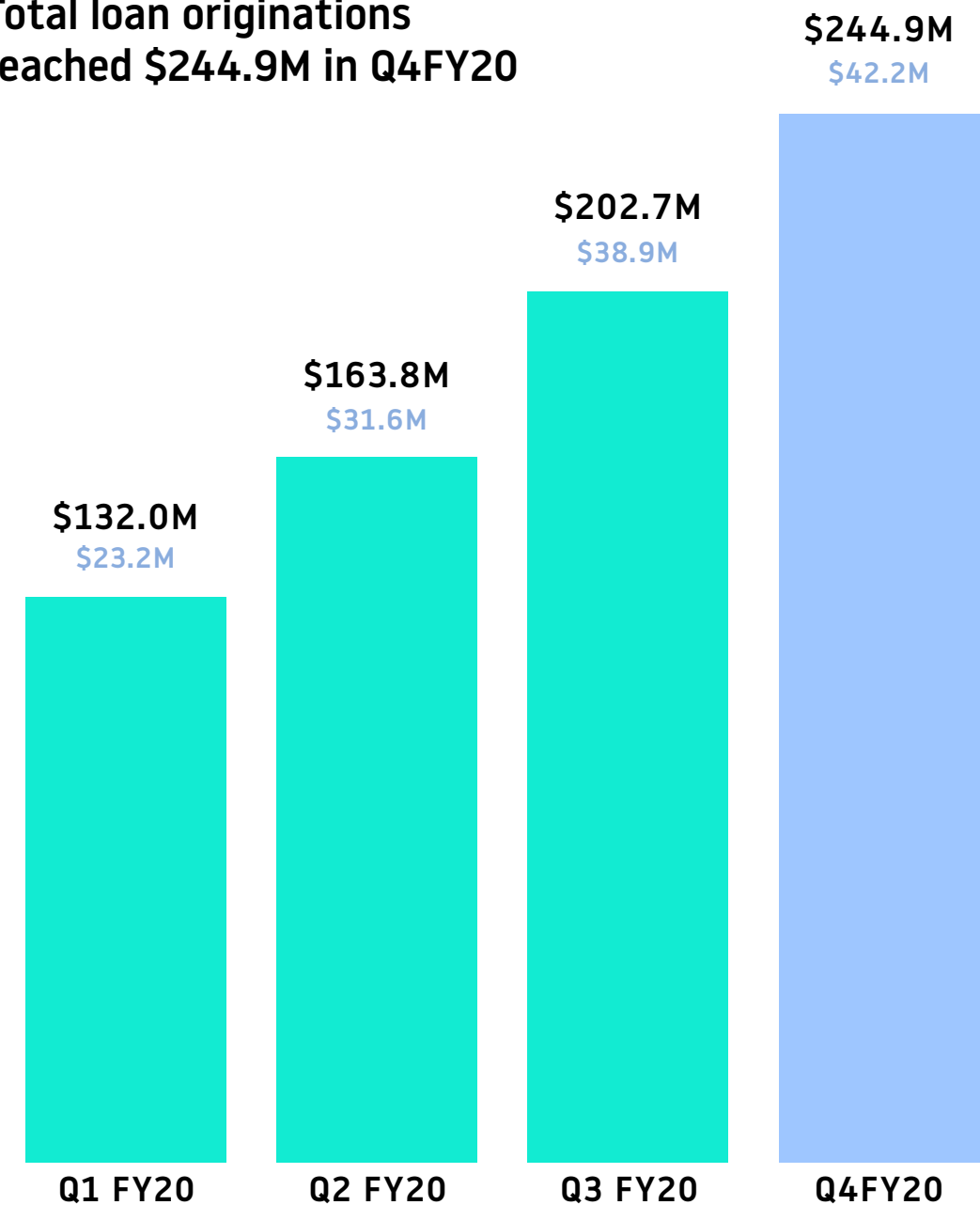
Shift to full-digital services and products benefits Wizr.

COVID-19 has brought unprecedented macroeconomic change for Australia. Our purpose-led, fully digital and agile fintech business-model ensured we could rapidly respond to COVID-19 conditions and adjust our models instantly.

As Australians have become more conscious of their own financial situation, Wizr witnessed a shift to our business from the incumbents, delivering record growth across Q4FY20, as did many other e-commerce and digital-first players across every industry in Australia.



Total loan originations
reached \$244.9M in Q4FY20

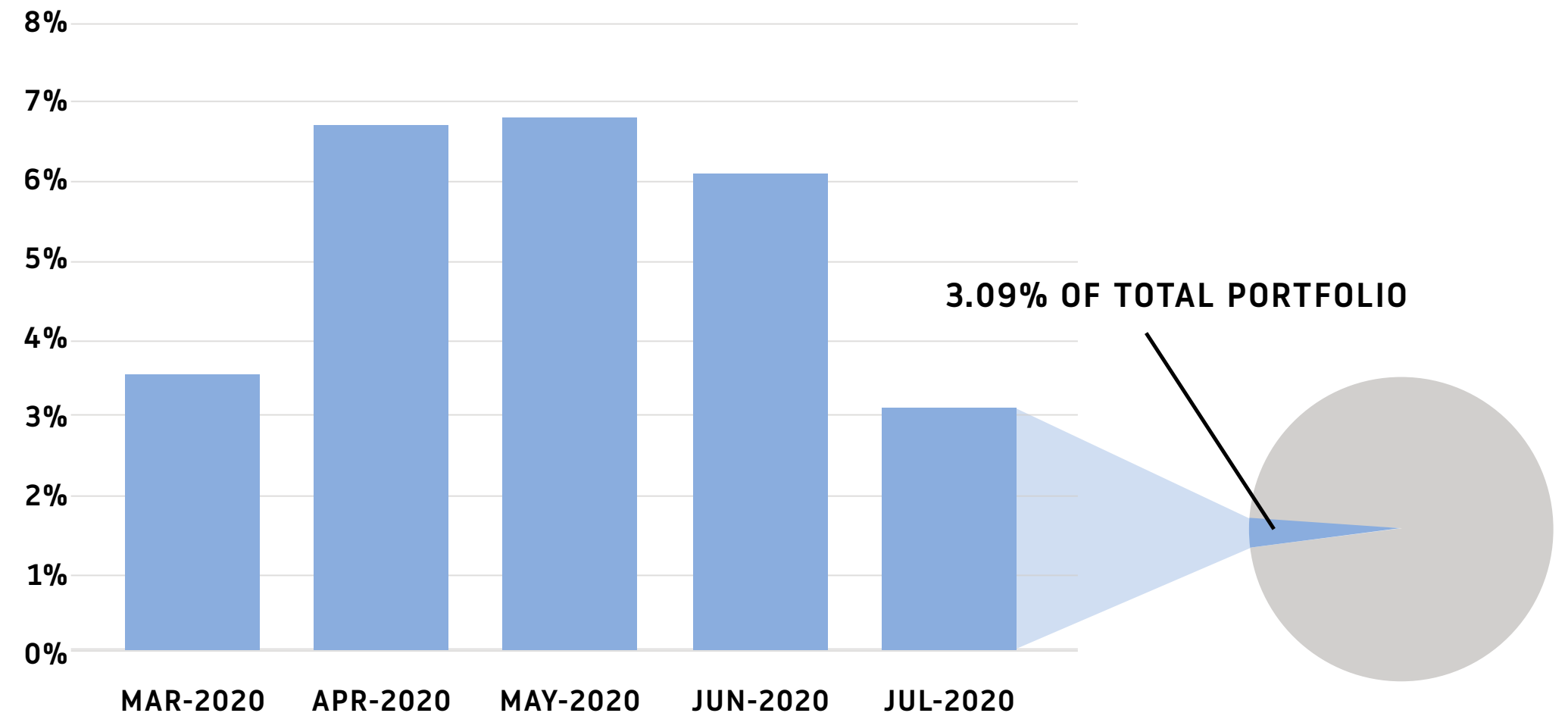


COVID-19 Impact.

Rapid response delivers low exposure.

- As at 30 June 2020, \$10.3M or 6.12% of total portfolio loan balances were on COVID-19 specific payment assistance, this approximately halved to \$5.6m (3.09%) by 31 July 2020
- The average Equifax CCS score for this group was 692 compared to portfolio average of 712
- 30% of this group represent customers who work in high-risk industries, compared with 14% within the total portfolio

PORTFOLIO BALANCES UNDER ASSISTANCE

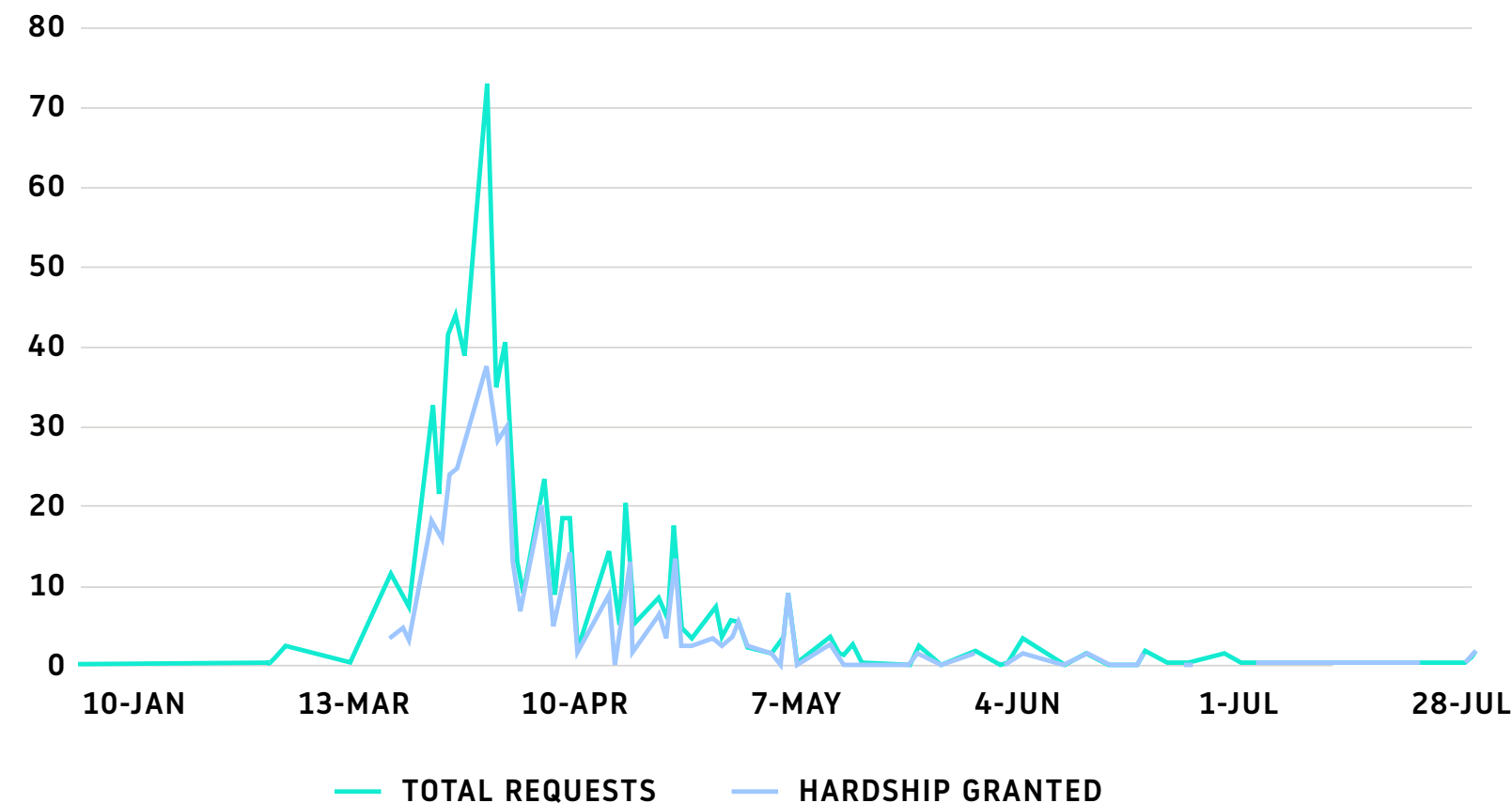


COVID-19 Impact.

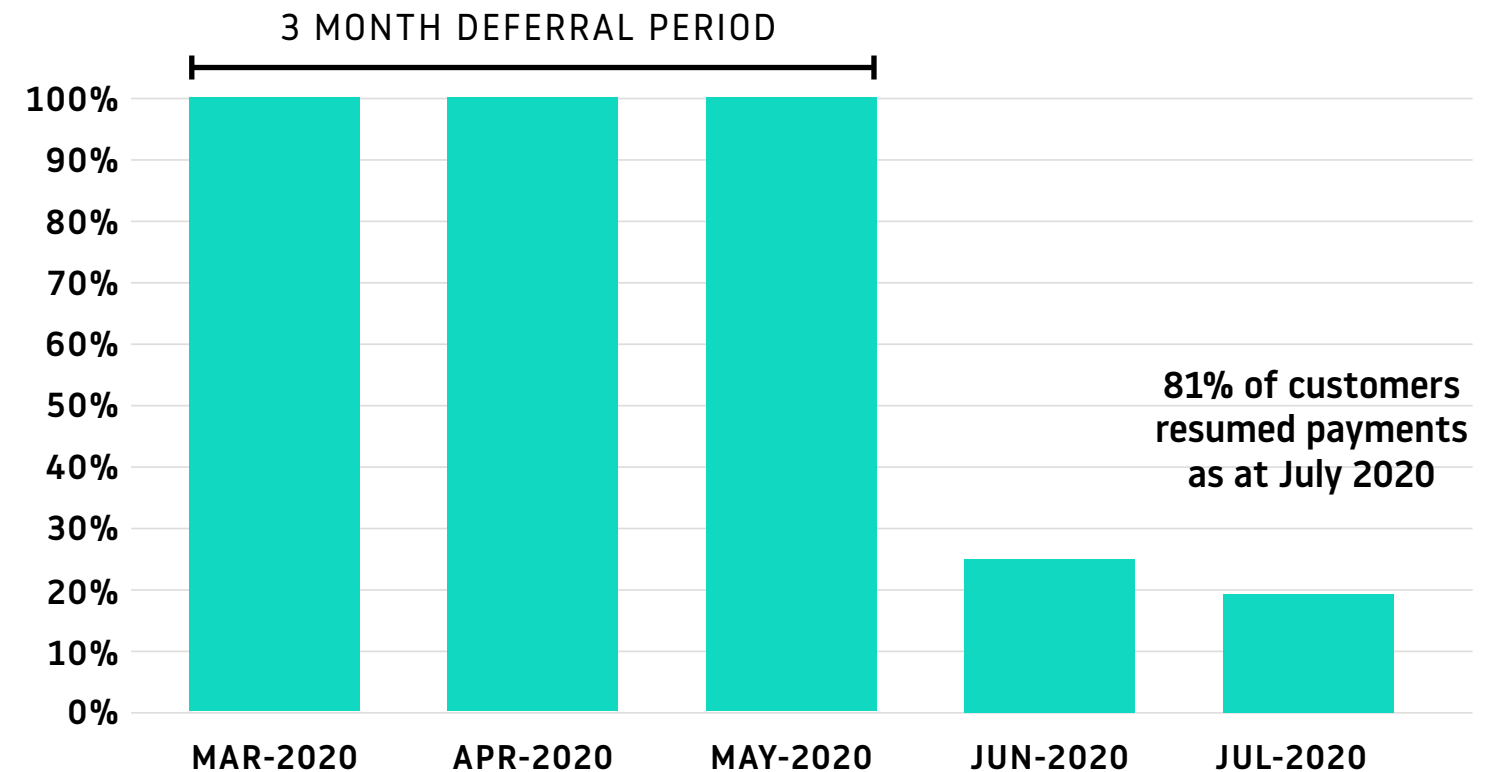
Company back to pre-COVID-19 hardship levels.

- 85% of cases have now come to the end of the initial 3 month payment assistance period and 81% of these have either been remedied or resumed regular payments
- Of the remaining 19% that requires further assistance and can't resume repayment, this represents 70 accounts which is 0.89% of the total portfolio, and 0.61% for the Wisr Warehouse
- Wisr continues to proactively reach out to customers on COVID-19 payment assistance via proactive customer checks-ins
- Due to the tightened credit policy since March 2020, zero COVID-19 payment assistance has been requested by customers originated after this date

DAILY REQUESTS VS HARDSHIPS GRANTED



CUSTOMERS UNDER INITIAL COVID-19 PAYMENT ASSISTANCE



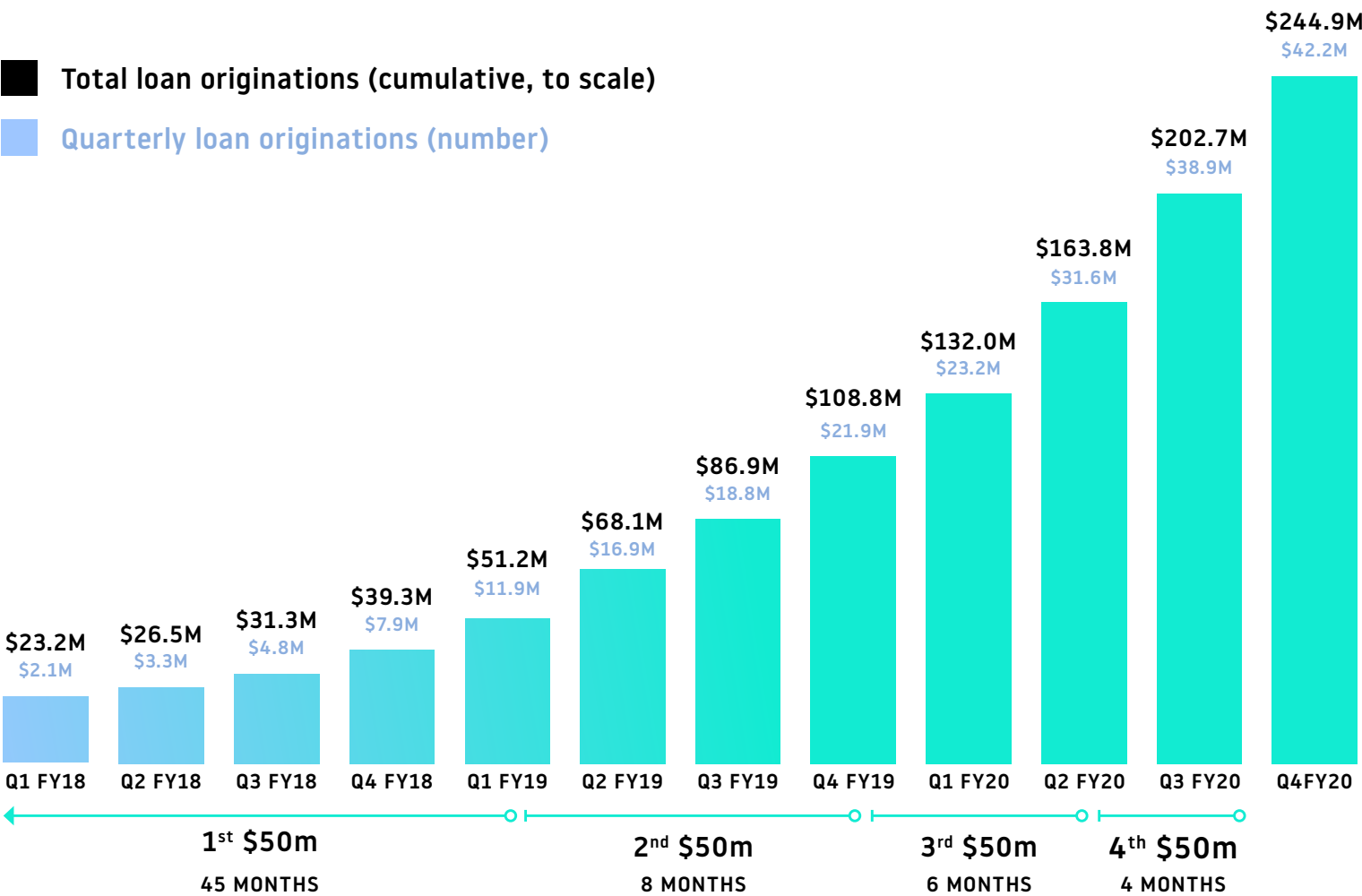


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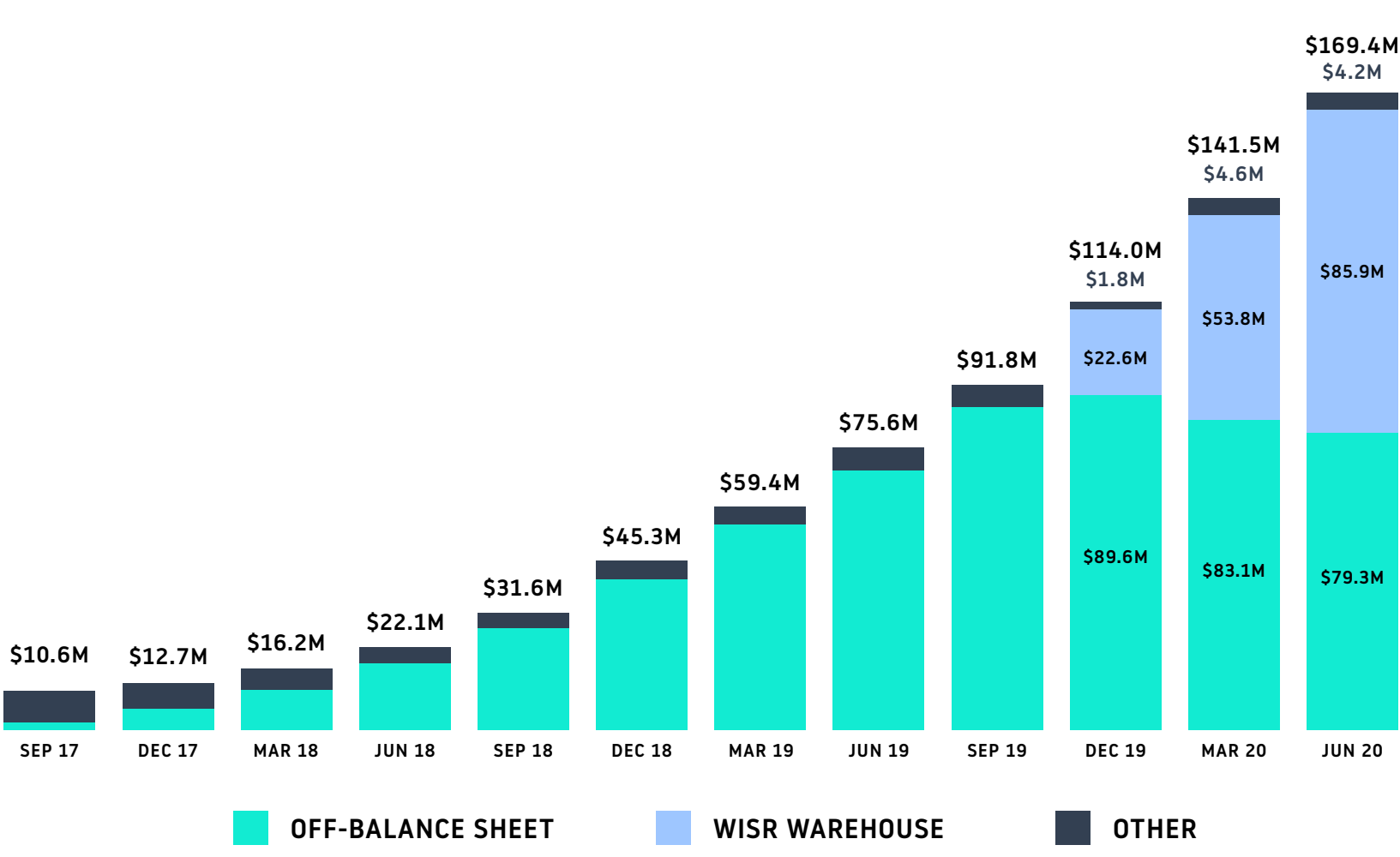
Business Update and Financial Performance.

Consistent growth of high-quality loan book.

Loan originations (\$m).



Loan book (\$m).



Prime quality customer base.

Attracting Australia's most desirable creditworthy customers.

\$86,686

AVERAGE
INCOME

714

AVERAGE CUSTOMER
CREDIT SCORE

+75

CUSTOMER NET
PROMOTER SCORE



The customer service is efficient and friendly, and in many ways a 100 times better than the Big 4 banks. I highly recommend Wizr.

DEAN

TRUSTPILOT



Wizr were brilliant with helping me get a personal loan. Smooth sailing all the way through from start to finish. Excellent staff with great experience, more than helpful guiding me through e-signing documents.

HEATHER

TRUSTPILOT



**3M PERSONAL LOAN
APPLICATIONS**

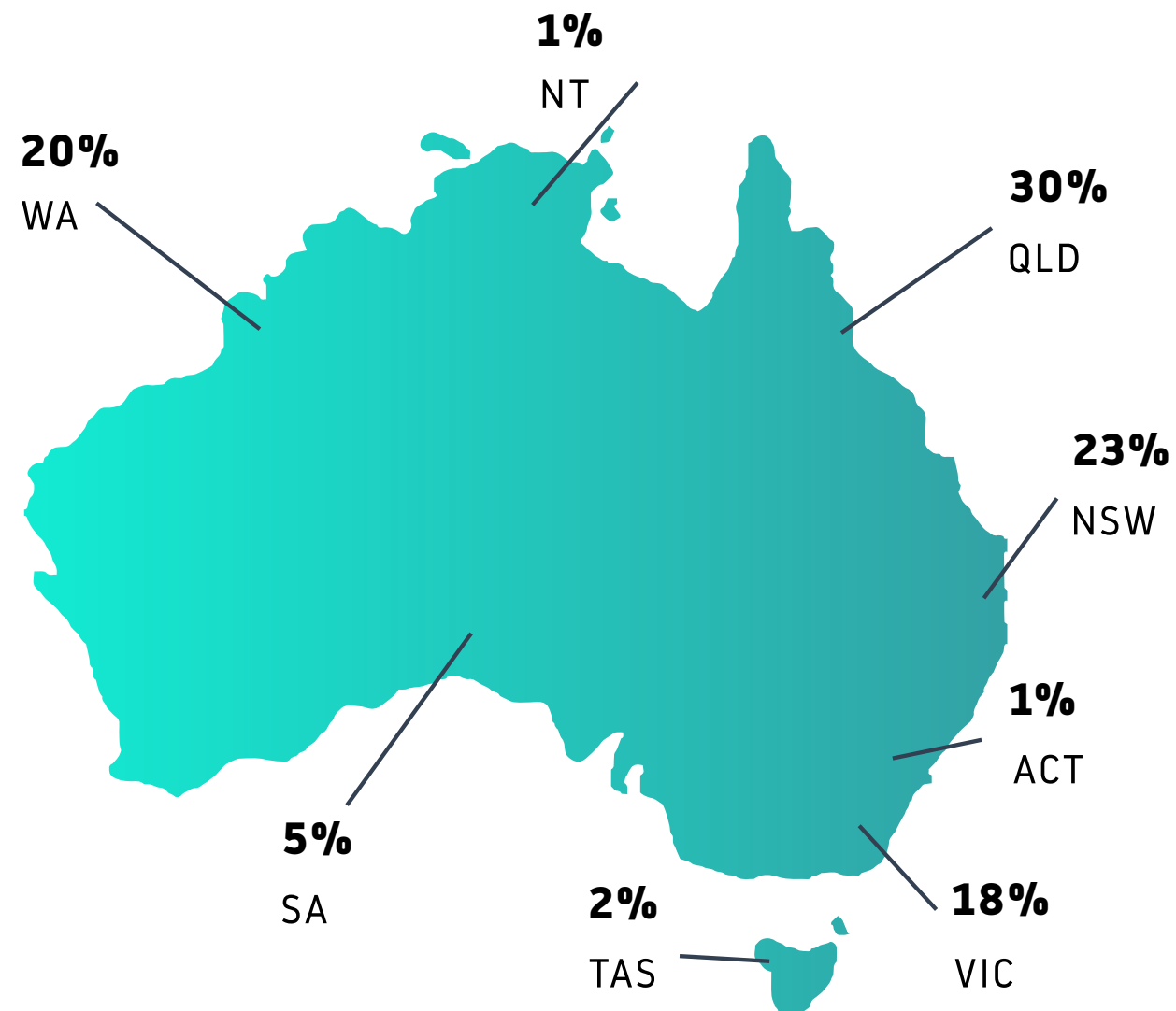
0.45%

Current Wizr Penetration

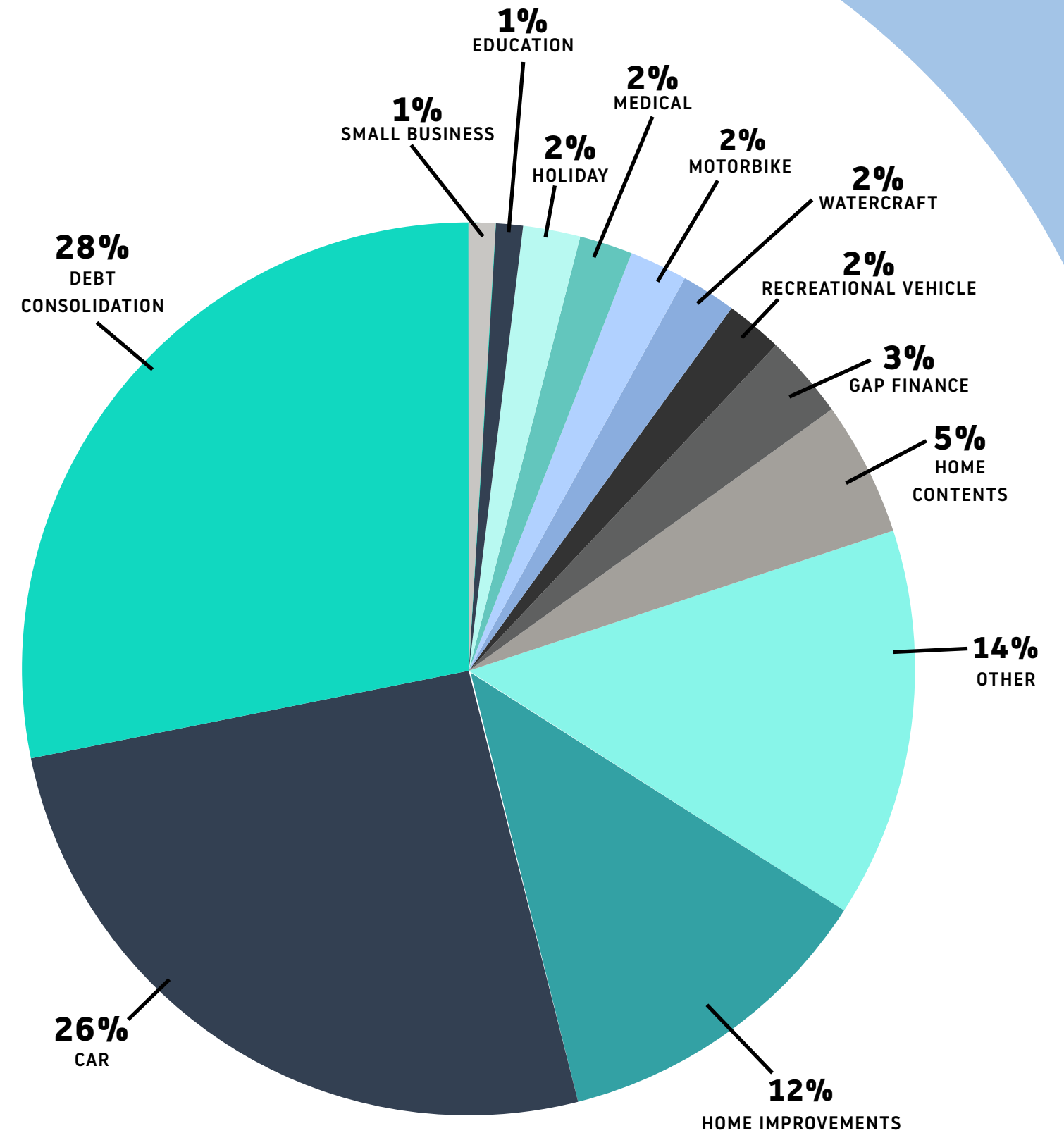
Wizr personal loan applications in FY20 as a share of estimated total personal loan applications¹.

Loan trends.

For customers all over Australia, covering any worthwhile purpose.



Source: Wizr data as at 30 June 2020



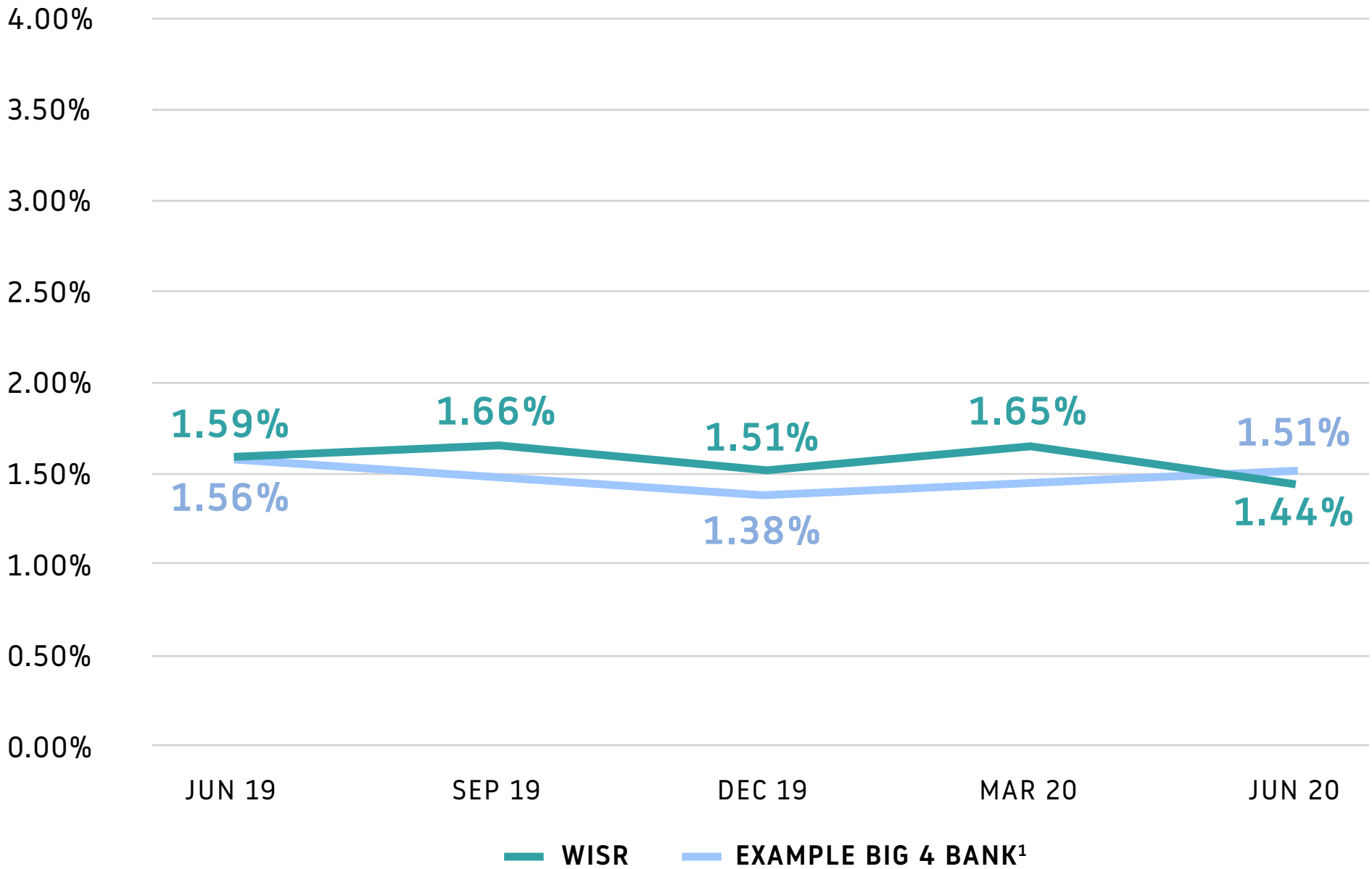
Improving credit quality.

Credit quality of Wisr’s loan book remains strong.

LOAN ARREARS

Arrears remained low. In line with APRA’s regulatory approach and Wisr COVID-19 arrears policy, loans deferred as part of our COVID-19 support packages are not included in arrears, where the loans were otherwise performing (defined as <90 days).

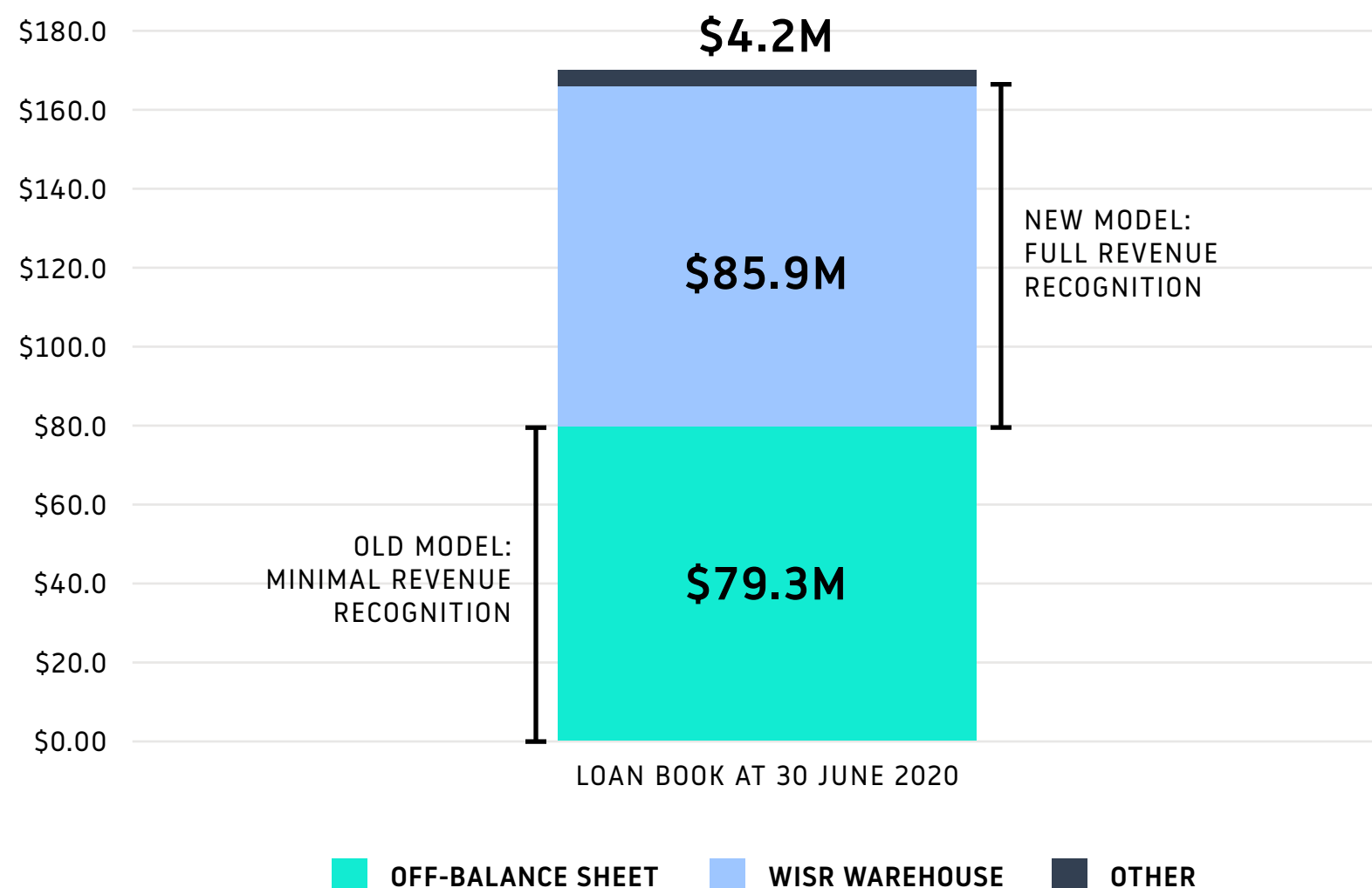
90+ DAY ARREARS



Source: ¹CBA personal loan book – FY20 results presentation

Low funding costs with significant runway.

Dual funding model in response to COVID-19 with majority to Wizr Warehouse.



LOAN FUNDING COMMENTARY

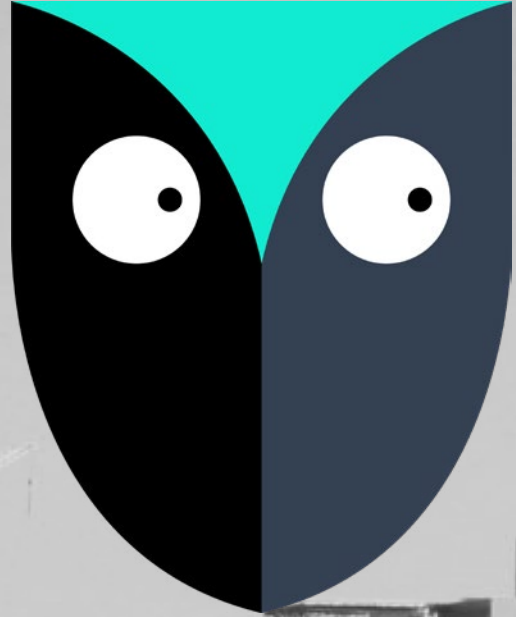
- \$169.4M total loan book at 30 June 2020
- Dual funding model adopted in response to COVID-19 with majority to the Wizr Warehouse
- The off-balance sheet facility will continue to generate revenue as the book runs off
- The Wizr Warehouse is the go forward funding source with vastly improved loan unit economics and a 3.5% p.a. funding cost.
- Wizr Warehouse – 4 classes of notes:
 - Class 1 NAB
 - Class 2 & 3 Blue Chip Australian Financial Institution and Australian Office of Financial Management
 - Class 4 Wizr (5% of capital structure)
- \$150M committed funding for the Wizr Warehouse, expandable to \$200M
- Secured vehicle loans to be funded via the Wizr Warehouse with potential for dedicated facility at scale

Cash EBTDA to profit reconciliation.

Material non-cash items with one-off share based payments and ECL provision

- In FY20 the Company made a Cash EBTDA of \$(13.2)M and an accounting loss of \$(23.5)M, due to significant non-recurring and other non-cash items during the period:
 - Share based payment expense of \$6.1M, the majority of which relates to the reset during the year of the Board/KMP/Staff incentive plan for FY20-FY22 (all expensed in FY20)
 - Provision for expected credit loss expense of \$4.1M driven by the introduction of the Wizr Warehouse (as per AASB 9, expected life-of-loan losses are reconsigned upfront). Actual bad debts written-off during the year were \$0.7M

	FY20
	\$
Cash EBTDA	(13,186,443)
Adjustments for non-cash items:	
Depreciation and amortisation expense	(117,336)
Provision for expected credit loss expense	(4,097,956)
Share based payment expense	(6,133,091)
Profit (Loss) for the year	(23,534,826)



3.

FY20 preliminary results



Profit & loss.

- 136% increase in operating income on FY19, driven by 95% growth in loan volume and new funding model in H2FY20
- Increase in employee benefits and marketing expense to scale the Company through growth investment into the Wisr Ecosystem (refer to slide 7 – Core profitability and investing for growth’)
- Increase in customer processing costs due to loan volume growth and Wisr Ecosystem entrants
- Other expenses include Public Company costs, accounting/legal fees and administration items
- Finance costs driven by introduction of the new funding model in H2FY20 which is on balance sheet
- Provision for expected credit loss expense of \$4.1M is a non-cash item (refer to slide 21 - Expected Credit Loss Provision)
- Share based payment expense of \$6.1M is a one-off non-cash item, the majority of which relates to the reset during the year of the Board/KMP/ Staff incentive plan for FY20-FY22

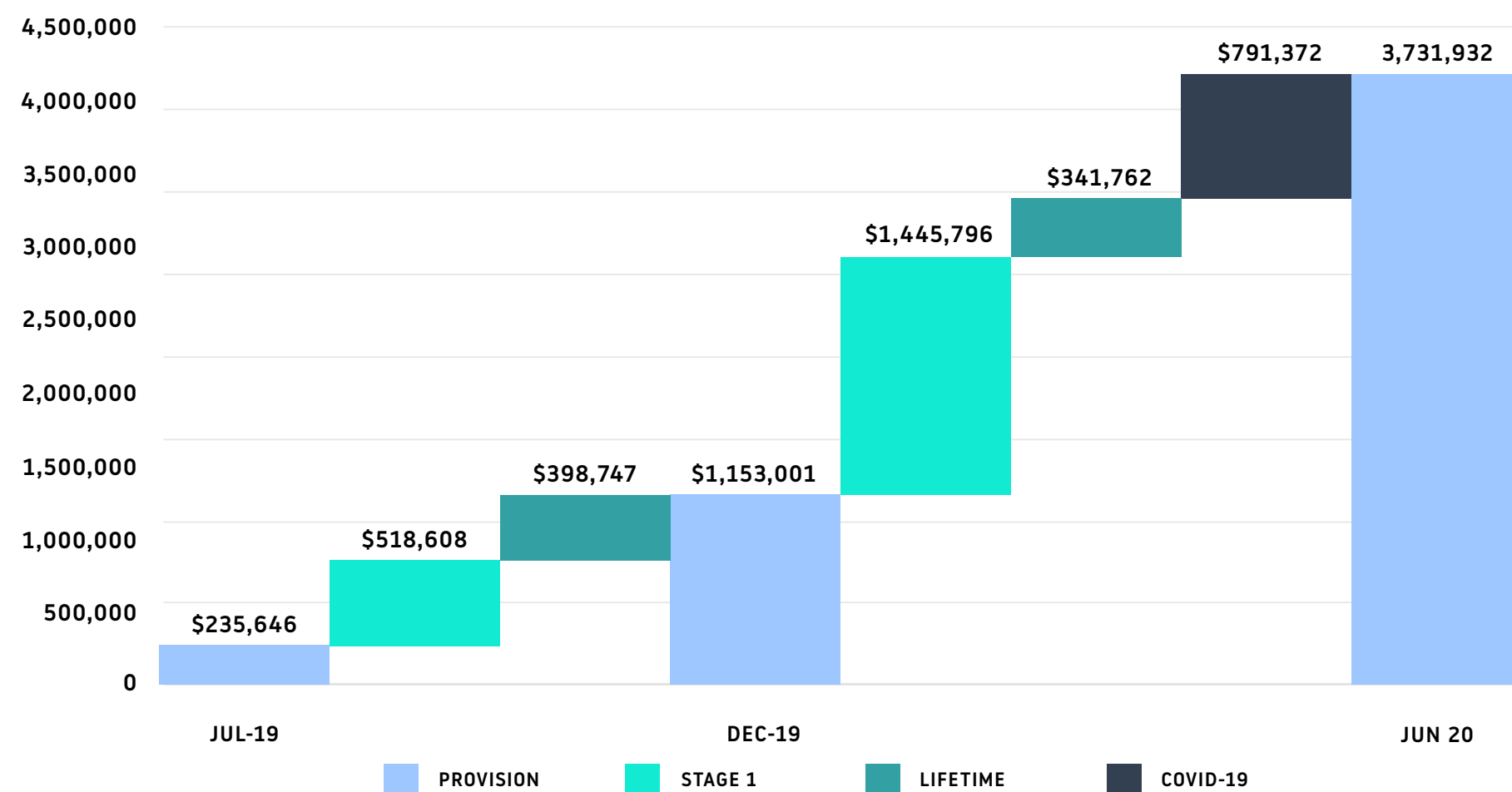
	30-JUN-20	30-JUN-19	% VARIANCE
	\$	\$	
REVENUE			
Operating income	7,166,322	3,042,587	136%
Other income	547,402	253,791	116%
EXPENSES			
Employee benefits expense	(9,510,059)	(5,024,824)	85%
Marketing expense	(4,464,333)	(1,410,327)	217%
Customer processing costs	(1,898,724)	(1,172,658)	62%
Property lease costs	(244,969)	(166,920)	47%
Other expenses	(3,430,393)	(1,803,383)	90%
Finance costs	(1,351,689)	(148,311)	811%
Cash EBTDA	(13,186,443)	(6,552,335)	101%
Depreciation and amortisation expense	(117,336)	(68,306)	72%
Provision for expected credit loss expense	(4,097,956)	(136,638)	2899%
Share based payment expense	(6,133,091)	(1,096,053)	530%
Loss before income tax	(23,534,826)	(7,731,042)	204%

Expected Credit Loss Provision.

- With consolidation of the Wistr Warehouse, loans held on balance sheet have grown significantly
- AASB 9 requires a forecast of lifetime expected credit losses that uses a three-staged approach based on the credit profile of the receivable
- Total loan impairment expense for FY20 was \$4.10M (4.6% of balances) this represents \$0.66M actual loss and \$3.50M incremental provisions for expected future credit loss and \$0.06m recoveries.
- Expected credit loss provision increase, driven by balance sheet loan book growth
- During the financial year, Wistr took an additional provision of \$0.79M for COVID-19. Loans on a COVID-19 payment assistance, where normal payments have not resumed, have been subject to a lifetime stage 2 provision
- Total provisions increased from \$0.24M 1 July 2019 to \$3.73M 30 June 2020, equating to total provision coverage ratio of 4.2%

RECONCILIATION OF TOTAL PROVISION FOR EXPECTED CREDIT LOSS				\$
Balance	1 Jul 2019	235,646		
Expected credit loss expense recognised during the year to profit or loss		4,097,956	4.6%	
Receivables written-off during the year		(660,060)		
Recoveries during the year		58,390		
Balance	30 Jun 2020	3,731,932	4.2%	

PROVISION MOVEMENT JUL 2019 - JUN 2020



Balance sheet.

- Cash of \$38.0M as at 30 June 2020 sees the Company well capitalised
- Strong growth in loan receivables to \$85.9M, as at 30 June 2020, predominantly driven by the go-live of the Wizr Warehouse in mid-November 2019. The Wizr Warehouse is consolidated, hence loans within it are recognised on balance sheet
- Borrowings of \$86.7M primarily relate to the Wizr Warehouse and are effectively offset by the loan receivables

	30-JUN-20	30-JUN-19
	\$	\$
ASSETS		
Cash and cash equivalents	37,973,266	11,993,165
Trade and other receivables	1,023,326	440,829
Loan receivables	85,997,500	6,497,353
Other financial assets	-	518,000
Property, plant and equipment	5,734	15,222
Other assets	489,570	550,597
Intangible assets	471,760	579,608
Total assets	125,961,154	20,594,774
LIABILITIES		
Trade and other payables	2,512,852	1,441,879
Employee benefits	541,540	380,062
Derivative financial instruments	225,129	-
Borrowings	86,710,392	2,000,000
Total liabilities	89,989,913	3,821,941
NET (LIABILITIES) / ASSETS		
NET (LIABILITIES) / ASSETS	35,971,241	16,772,833
EQUITY		
Issued capital	89,827,317	48,412,004
Reserves	3,181,186	1,895,421
Accumulated losses	(57,037,262)	(33,534,592)
TOTAL (DEFICIENCY IN EQUITY) / EQUITY	35,971,241	16,772,833

Cash flow.

- Net cash used in operating activities of \$12.8M has improved in Q4FY20 as operating leverage takes place (refer to slide 6 – Strong revenue growth and operating leverage)
- Net cash used in investing activities of \$82.6M predominantly represents the net balance of loan receivables held in the Wistr Warehouse
- Net cash from financing activities of \$121.4M consists of Proceeds from borrowings of \$85.6M. Relating to the Wistr Warehouse and Proceeds from issue of shares of \$36.5M from the capital raise in January 2020

	30-JUN-20	30-JUN-19
	\$	\$
CASH FLOWS FROM OPERATING ACTIVITIES		
Receipts from customers	4,814,906	2,009,927
Net proceeds from sale of loans		
Payments to suppliers and employees (inclusive of GST)	(18,256,184)	(9,122,201)
	(13,441,278)	(7,112,274)
Interest received	48,843	48,066
Management fees received	1,472,386	660,159
Interest and other finance costs paid	(1,109,037)	(138,452)
Proceeds from R&D	219,078	234,025
Net cash used in operating activities	(12,810,008)	(6,308,476)
CASH FLOWS FROM INVESTING ACTIVITIES		
Payments for technology assets	-	(621,968)
Receipts from investments	518,000	
Net movement in customer loans	(83,078,103)	(2,918,254)
Net cash used in investing activities	(82,560,103)	(3,540,222)
CASH FLOWS FROM FINANCING ACTIVITIES		
Proceeds from issue of shares	36,500,100	19,739,501
Proceeds from exercise of share options	1,162,857	
Costs of raising capital paid	(859,972)	(988,877)
Repayment of borrowings	(425,000)	(327,074)
Proceeds from borrowings	85,600,000	2,000,000
Transaction costs related to loans and borrowings	(627,773)	(130,575)
Net cash from financing activities	121,350,212	20,292,975
Net increase in cash and cash equivalents	25,980,101	10,444,277
Cash and cash equivalents at the beginning of the financial half-year	11,993,165	1,548,888
Cash and cash equivalents at the end of the financial half-year	37,973,266	11,993,165



4.

Growth & Outlook.

Business evolution.

Model proven - now scaling.

FY18 ✓ “FOUNDATIONS”

- Build market leading proprietary technology to manage end-to-end customer experience
- Utilise a low margin, capital light off balance sheet funding model to scale
- Demonstrate we can write \$100M+ in personal loans, with strong credit performance

FY19 ✓ “CREATING THE NEO-LENDER MODEL”

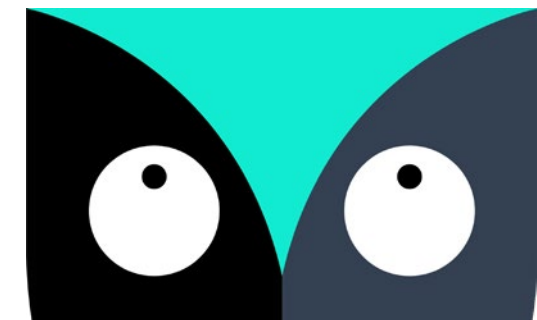
- Create a strong brand that resonates in market and building blocks of the Wizr Financial Wellness Ecosystem
- Demonstrate we can attract tens of thousands of Australians into the Wizr Ecosystem at effective acquisition cost levels
- Expand the team and culture to build the high-performance outcomes required

FY20 ✓ “PIVOTAL MILESTONES ACHIEVED”

- Delivery of Wizr Warehouse, a diversified funding structure, that significantly increases margins
- Raise significant capital to fund growth plans
- Activate B2B2C channels with strategic partners to reach millions of Australians
- Aggressively build the Wizr Ecosystem platforms to scale

FY21+ “BREAKTHROUGH YEAR, SET UP FOR GROWTH”

- Continue to aggressively grow market share of unsecured personal loan
- Launch secured vehicle product into \$33B market opportunity
- Opportunity to re-adjust credit model, driving growth and expansion
- Deliver more innovation, features and experiences in the Wizr Ecosystem
- Full effects and revenue from the Wizr Warehouse will become apparent
- Expand the team and culture while continuing to achieve high-performance outcomes



FY21 Execution priorities

1

CORE LENDING AND REVENUE GROWTH

2

EXPANSION VIA THE WISR ECOSYSTEM

3

OMNI-CHANNEL PRODUCT DISTRIBUTION



Core lending products driving strong revenue growth in FY21.

WISR PRODUCT	UNSECURED PERSONAL LOAN	SECURED VEHICLE LOAN
FEATURES	<ul style="list-style-type: none"> ✓ Great low rates based on borrowers' strong credit history ✓ Borrow between \$5,000 and \$60,000 	<ul style="list-style-type: none"> ✓ Loan terms of 3, 5 and 7 years ✓ No ongoing or early repayment fees
UNIQUE SELLING POINT	Access to Wizr Ecosystem providing a deep, data enriched experience, going on the journey with the borrower to help them stay on track with repayments and make extra repayments through round-up transactions	
MARKET OPPORTUNITY	\$39B¹ Consumer unsecured lending OR Over 3 million personal loan applications expected per annum	\$80B+² of annual vehicle sales and \$33B+³ annual market for consumer vehicle financing
WISR APPROACH IN FY21	<ul style="list-style-type: none"> ✓ Lead the market in operational and customer experience excellence ✓ Take significant market share 	<ul style="list-style-type: none"> ✓ Launching in Q1FY21 with super competitive secured lending product with market leading flexibility ✓ Omni-channel distribution including Wizr Ecosystem, direct to consumer, partnerships and broker channel
UNIT ECONOMICS AND REVENUE	<ul style="list-style-type: none"> ✓ A near tripling of loan unit economics compared to previous funding structure, with full revenue recognition delivering 136% revenue growth in FY20 vs FY19 – just 8 months under the new funding model ✓ Company set up for continued strong revenue growth and scale in FY21 and beyond 	

Source: ¹Equifax Credit Pulse 2019 (published August 2019) ²Royal commission into misconduct in the banking, superannuation and financial services industry: Report - Some Features of Car Financing in Australia ³Includes consumer and commercial lending segments. ABS 5601.0 LTM to Dec-19, and ABS 5671.0 LTM to Nov-18; ABS discontinued ABS 5671.0 in Nov-18.

Wizr Ecosystem established, with 239,000 entrants.

Over the past 2 years, Wizr delivered on the preliminary roll-out of the Wizr Ecosystem, introducing over 239,000 Australians as at 30 June 2020.

The Wizr Ecosystem includes a number of individually powerful and collectively unique products, aligned to financial wellness.

Ecosystem highlights include:



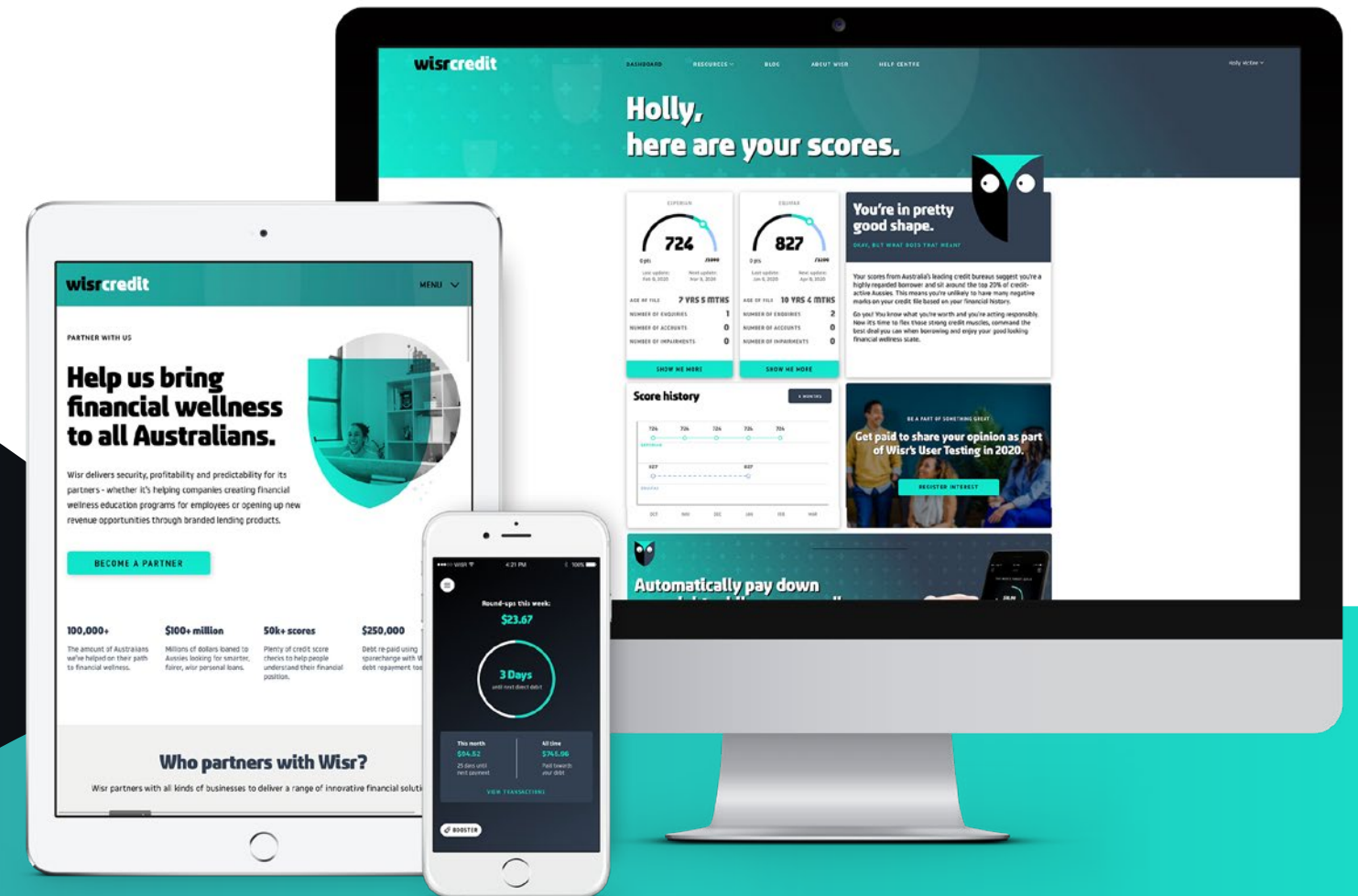
Customers introduced through the Wizr Ecosystem are 2.5x more likely to settle a loan



Deep, data-driven relationships with customers



Over \$1M in consumer debt repaid through Wizr App



The Wisr Profile.

Wisr Ecosystem matures from a channel building phase into a unified experience in FY21 via the Wisr Profile.



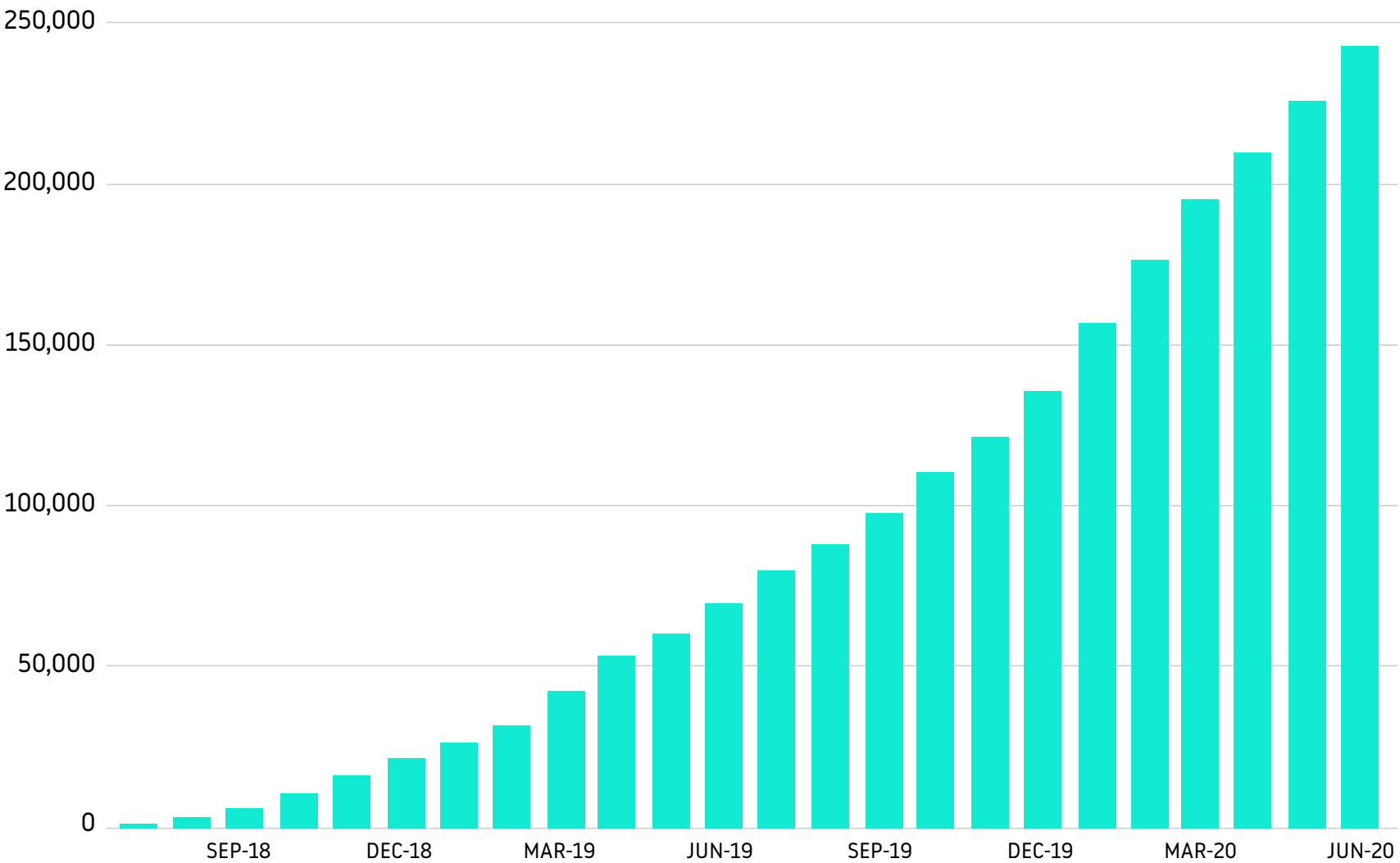
The Wisr Profile is the gateway into lending, credit score and round-up products, and enables the opportunity to build a deep, data-driven understanding of the customer.

WISR PROFILES INCLUDE CUSTOMERS WHO:

- Receive a personal loan estimate
- Take out a loan
- Access their credit scores
- Set up a profile on Wisr App



WISR CUSTOMER PROFILES



Source: Wisr data August 2020

Omni-channel distribution.



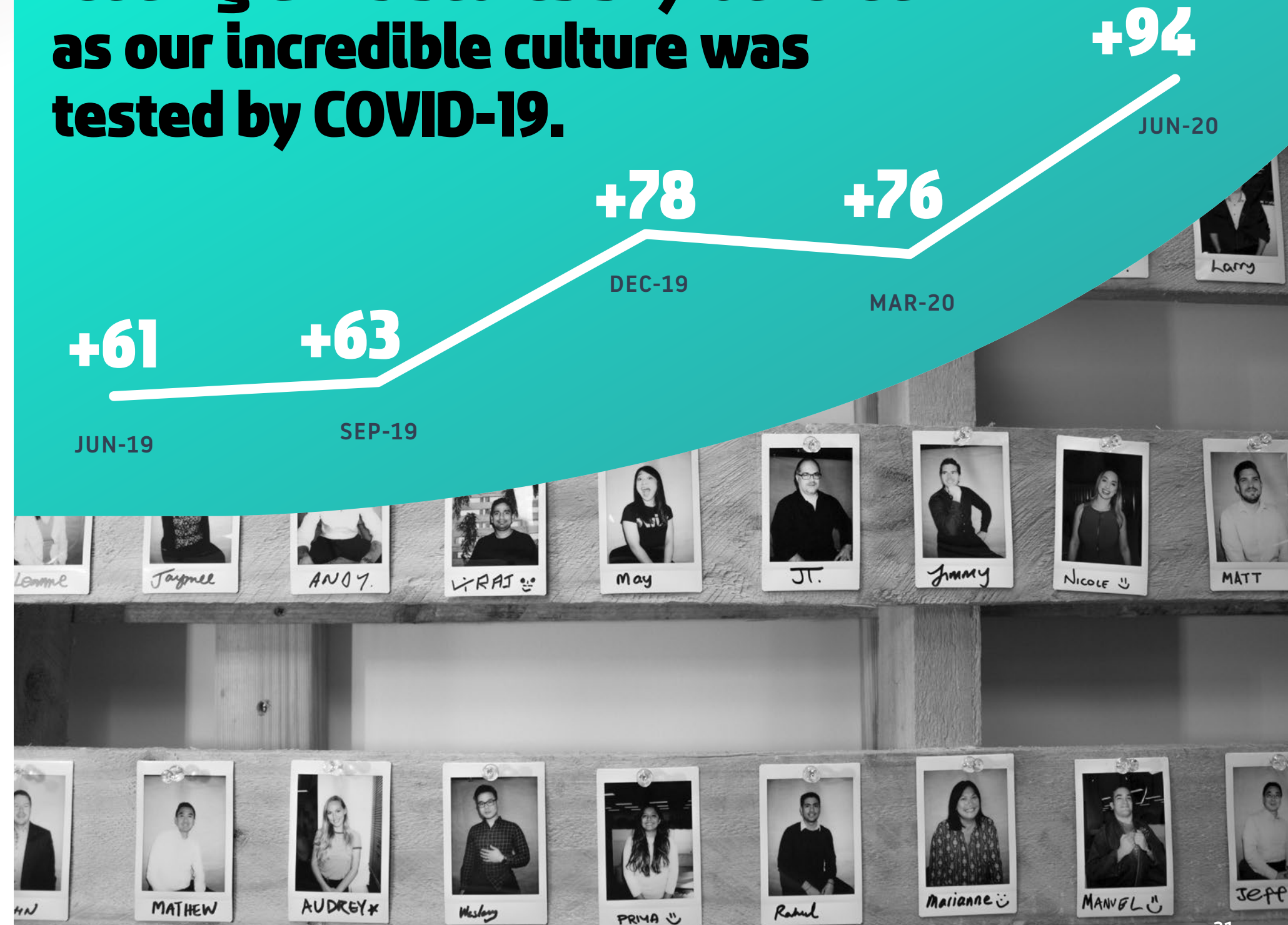
Building a great place to work.

At Wiser, we don't just want to lead the industry, we want to be Australia's #1 place to work. And we're delivering!

Constant innovation of our high-performance culture ensures we deliver phenomenal results through:

- Being customer obsessed
- Helping each other to be amazing
- Taking responsibility and accountability
- Asking the hard questions for continuous improvement and innovation
- Championing inclusion, diversity and social responsibility
- Attracting and retaining the very best talent
- Bringing your authentic self to work every day and enjoying the success that hard work brings

Through FY20, our already market-leading ENPS scores skyrocketed as our incredible culture was tested by COVID-19.



Industry recognition for reinventing consumer lending.



Summary.

A HIGH-GROWTH COMPANY

Delivering significant growth across key metrics in FY20; 136% revenue growth, 95% loan origination growth and 389% Wizr Ecosystem growth

SIGNIFICANT MARKET OPPORTUNITY

Opportunity to take considerable market share in current products over coming years, and launch more credit products

UNIQUE STRATEGY DELIVERING CLEAR COMPETITIVE ADVANTAGE

Wizr Ecosystem approaching 250k profiles and delivering 2.5x higher likelihood of loan settlement versus other channels along with significant cost advantages through continuing scale

MARKET LEADING TECHNOLOGY

Proprietary end to end platform delivering agile, market leading, fully digital customer outcomes

WELL CAPITALISED AND PROFITABLE CORE

\$38M of cash as at 30 June 2020 provides a strong balance sheet for growth and with core operational profitability¹

MULTIPLE LEVERS FOR GROWTH AVAILABLE

Secured Vehicle launch on the back of a proven track record scaling the personal loan product along with historical channel investment allowing for rapid go to market and scale

¹Core business profitability excludes growth opex, Public Company and one-off costs and non-cash items - refer to slide 7



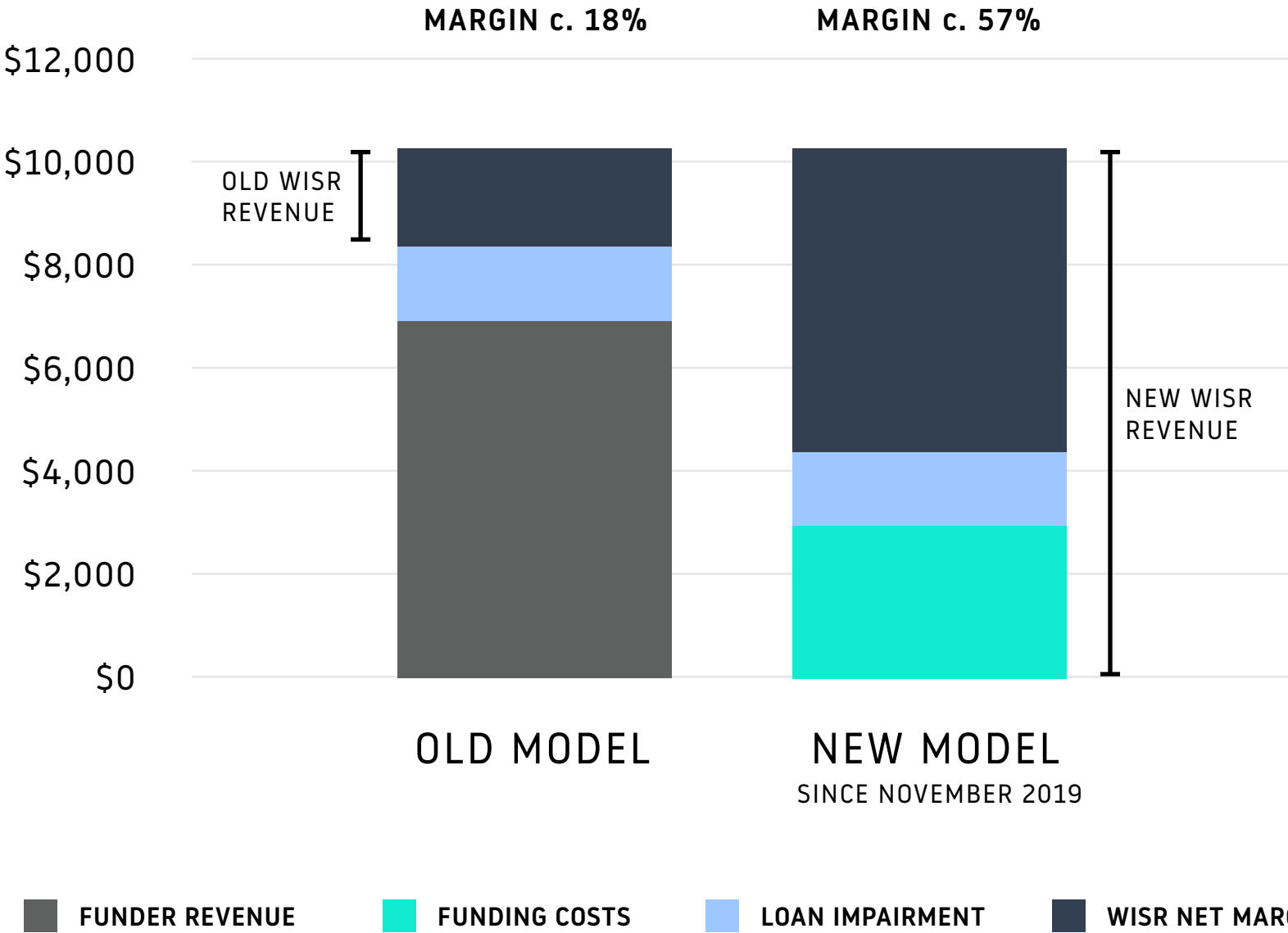
5.

Appendix.



Significantly improved unit economics.

Illustrative customer value and revenue model.



NEW MODEL ASSUMPTIONS (EXAMPLE)

- Total loan revenue: \$10.2K
- Loan size: \$30,000
- Tenor: 60 months
- Gross yield: 12.5% p.a. (recognised in P&L)
- Loan impairment: 1.75% p.a.
- Funding costs: 3.5% p.a.

Industry contribution.

New regulation is supporting profitable Wizr growth.



BEST INTEREST DUTY FOR BROKER

We don't expect any material impact to Wizr's growth. In fact it helps position Wizr to be front-of-mind for brokers, with our competitively priced and personalised rates for risk, no early repayment or on-going fees; helping brokers make the decision to direct business to Wizr.



SENATE INQUIRY EXTENSION - COVID-19 SUPPORT

Throughout April 2020, Wizr submitted recommendations to the Senate for COVID-19 support and post recovery. These included payroll tax relief for loss making businesses, flexibility on the \$10M NSW threshold, payroll tax reduced or put on hold for companies with more than one State presence/office/staff, accelerated bridging finance, required changes to ESVCLP, and no cut to the R&D tax incentive to ensure innovation is not penalised with no commercial monetisation impediments for fintechs.



OPEN BANKING

Wizr will fully embrace open banking and through currently available technologies will continue to utilise customer owned information to make faster and better credit risk-based decisions.



CONSUMER DATA RIGHT (CDR)

We strongly support the ACCC's efforts to accommodate intermediaries into the CDR framework. The CDR is a positive for Wizr. By empowering the consumer with greater access to and control over their data, Wizr can create more innovative products and services. We also welcome the discussion of the creation of a consumer dashboard for traceability of consent and the registered parties who receive CDR recipient information.



COMPREHENSIVE CREDIT REPORTING (CCR)

Wizr has long been a full participant of CCR. We incorporate this information into our credit decisions and as the big incumbents are forced to disclose, this will only benefit us further.



ENHANCED REGULATORY SANDBOX (ERS)

We fully endorse FinTech Australia's submission to the ASIC on the importance of ERS to the growth and success of the Australian FinTech Industry. Consumers will benefit from greater choice and have options that are tailored to their needs, through increased product development and innovation.



WISRCREDIT

Wizr is doing its part to raise financial literacy in Australia by helping more Australians understand their creditworthiness through the provision of free credit scores. WizrCredit is the only provider in Australia to offer multiple scores in one place, 100% free.



AUSTRALIAN OFFICE OF FINANCIAL MANAGEMENT (AOFM)

The Wizr Warehouse has received \$30.8M through the Structured Finance Support Fund. The investment will be alongside existing senior and mezzanine investors and will support the warehouse up to \$200M.

Disclaimer.

NO INVESTMENT ADVICE OR OFFER OF SHARES

This presentation does not constitute investment advice, or an inducement or recommendation to acquire or dispose in any shares of Wisr, in any jurisdiction.

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DOLLAR ESTIMATES

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