



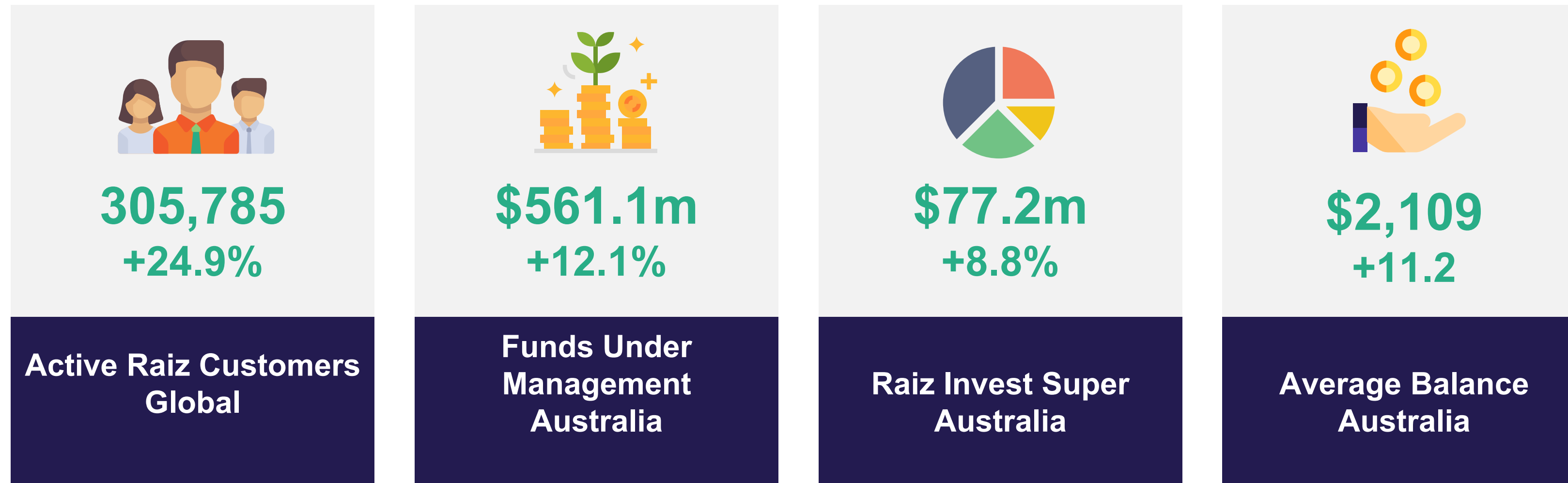
A mobile-led financial services platform

MD/CEO AGM Presentation
19 November 2020

Raiz Invest Limited (ASX: RZI)
Level 11, 2 Bulletin Place, Sydney NSW 2000



Key Metrics since 30 June 2020



Highlights

- Continued growth despite challenging conditions
- Sapphire Portfolio with a target weight to Bitcoin, has over 17,500 customers and over \$33 million FUM
- >75,000 active customers added in SE Asia post launch of Raiz Malaysian platform, and the commencement of fees in Indonesia
- Engagement continues with average balances increasing

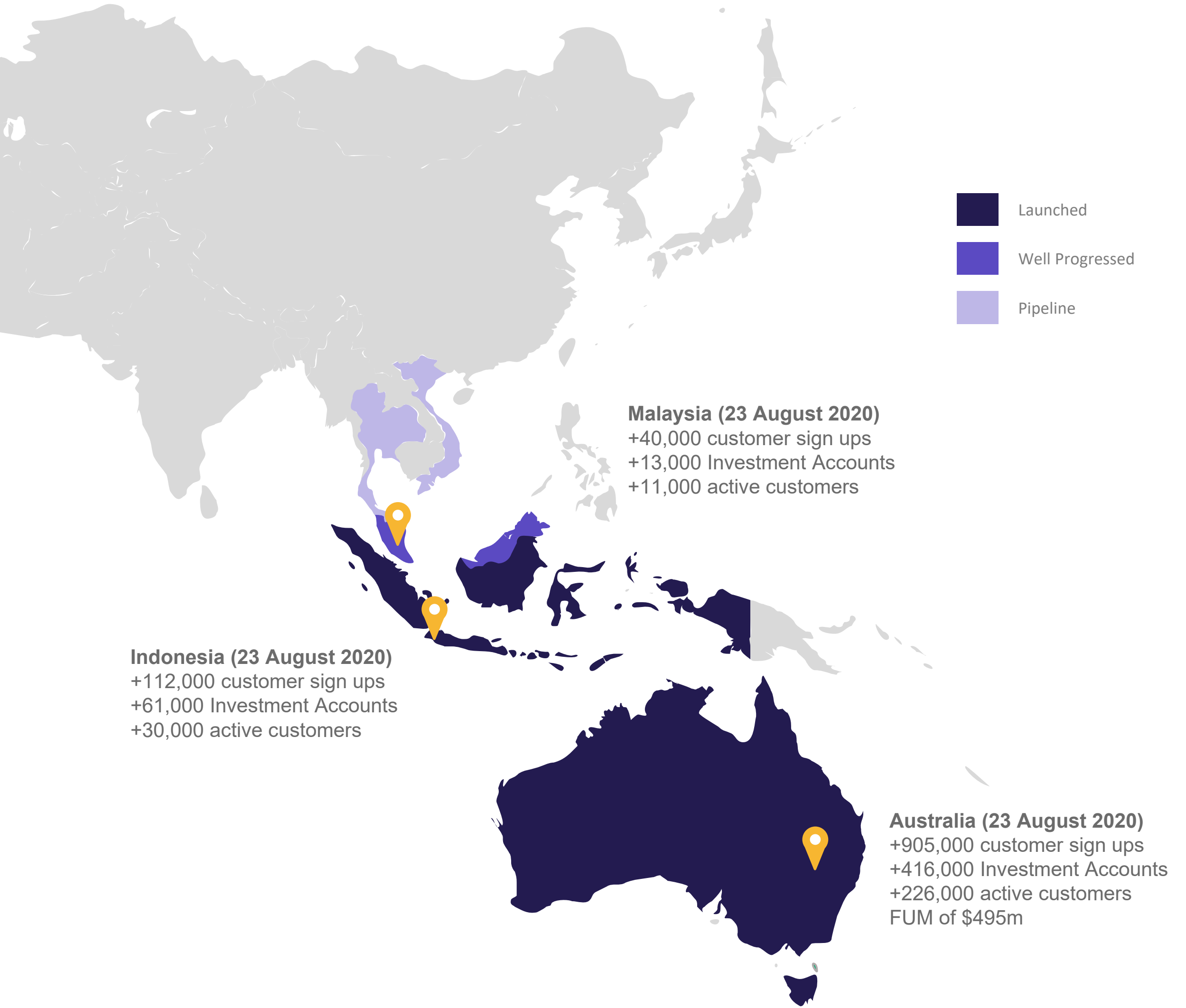
Execution of consistent and clearly defined strategy

Australian Growth Strategy

- 1 Grow active customers
- 2 Grow revenue per customer through products and services
- 3 New products & services to improve customer engagement
- 4 Increase Customer Lifetime Value

Asia Growth Strategy

- 1 Grow active customers in Raiz Indonesia & Raiz Malaysia
- 2 Add new products in Indonesia & Malaysia with new partners
- 3 Improve customer engagement
- 4 Progress opportunities in Thailand and Vietnam



Raiz Invest Australia

Focus on increasing revenue per customer

- Over 230,000 active customers, with \$561 million in funds under management (\$77.1 million - Raiz Invest Super)
- Maintain marketing spend and focus on increasing revenue per customer
- Introducing custom portfolios and onboarding of SMSF to broaden the scope of Raiz as well as increase revenue per customer
- Sapphire portfolio which has both a Maintenance Fee and an Account Fee now has over 17,500 users and \$33 million in funds under management
- Working on new products and features for the Raiz App which may be rolled out into Southeast Asia



937k+

Sign ups



230k+

**Active
customers**

Raiz Invest Indonesia

Focus on user sign ups to accelerate growth

- Over 52,000 active customers
- Due to cultural insights gained and the wealth differential of users in Indonesia to Australia, Raiz has successfully introduced a Rp. 3,000 (AU\$0.30) deposit transaction fee in Indonesia. Raiz also makes a % FUM fee on all accounts
- Increased marketing spend expected during 2021 to accelerate growth
- Worked with Manulife to deliver Syariah compliant fund in Indonesia, launched this month
- In discussions with partners to offer additional financial products through the Raiz platforms
- In discussion with partners to increase payment options
- JV has been established to deliver new life company products and services via the Raiz Indonesian platform



163k+

Sign ups



52k+

**Active
customers**

Raiz Invest Malaysia

- The Joint Venture Agreement (JVA) is a 70/30 split between Raiz and PNB respectively, with Raiz providing the proprietary technology, while PNB provides required initial capital
- Launched at the end of July 2021 officially by PNB as part of its ongoing digital transformation strategy
- MYR1.5 (AU\$0.50) for accounts less than MYR6,000 and then 0.30% p.a. of FUM for accounts greater than MYR6,000
- Increased marketing spend expected during 2021 to accelerate growth
- Work has begun and is being tested to add new banks in January 2021



107k+

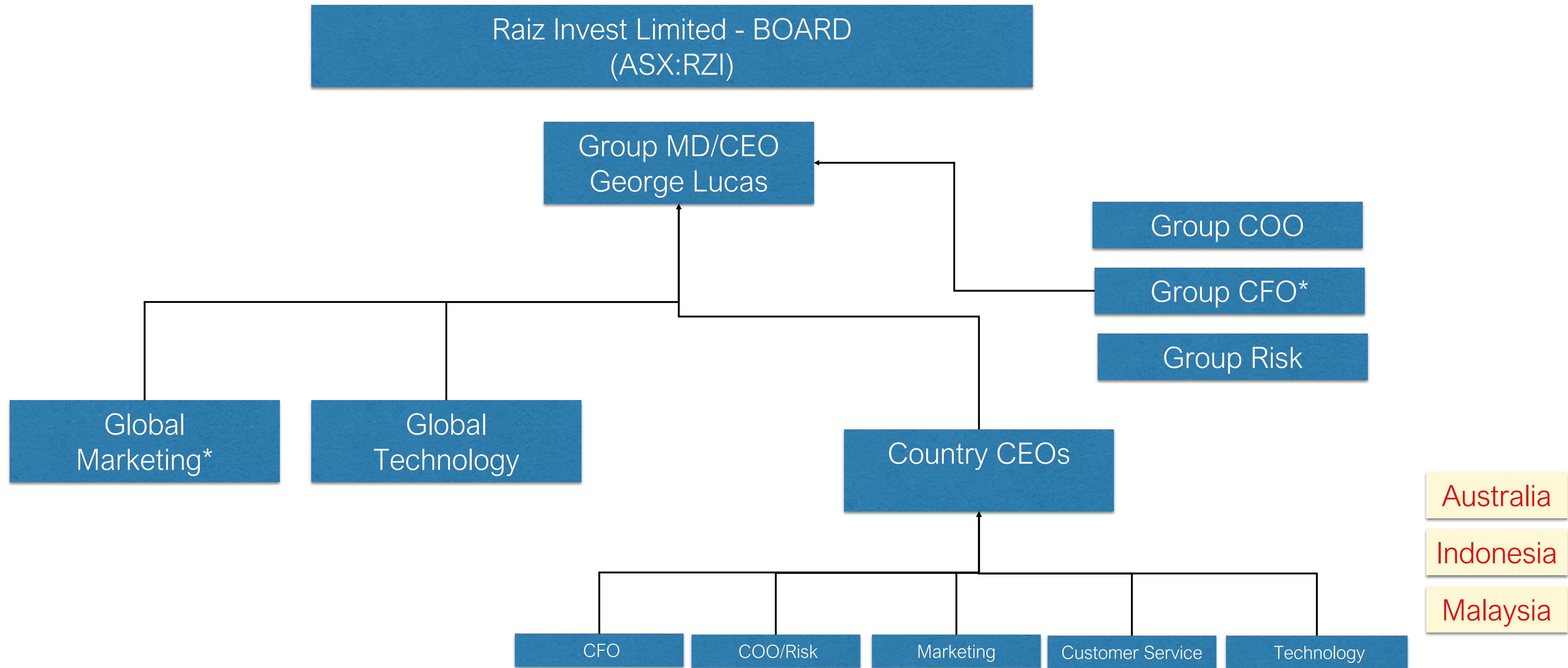
Sign ups



23k+

**Active
customers**

Management & Board Re-structure Goal



*Positions planned to be filled

FY'21 Focus Areas

Raiz will focus on growing the domestic business and executing the Asian growth strategy



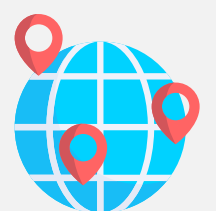
- Continue to grow the business in all geographies and maintain a disciplined focus on costs



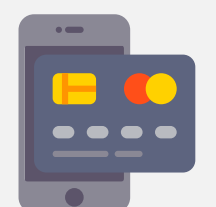
- Focused on driving customer growth in core Australian market and additional Southeast Asian markets, with increased marketing spend in Southeast Asia to drive customer acquisition growth



- Increase 'Lifetime Value of Customers' through new products e.g. insurance product, bitcoin portfolio and services



- Solidify business and operations in Indonesia and Malaysia with customer growth and new products



- Continue to develop and launch new products driven by customer demand and feedback, as well as maintain the infrastructure as best in class

Raiz Invest – Key investment highlights

Focusing on delivering financial services and products via mobiles across Australia and Southeast Asia



- Executed the strategy to provide a highly engaged and rapidly growing customer base with opportunity to cross promote new products, as well as grow revenue in Australia and Southeast Asia



- Execute on increasing revenue per customers with multiple and diverse revenue streams across investing, superannuation, spending and advertising revenues – increasing the Lifetime Value of a Customer



- Execute on pipeline of new products and features to be added, requiring minimal capital expenditure to increase revenue per customer as well as engagement



- We are the leading mobile first platform for investing in Australia and growing.



- The opportunity in Southeast Asia, with high mobile penetration, large populations, growing consumer class and dynamic economies means we are well positioned with staff and partnerships on the ground to benefit.

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