



2020

Annual General Meeting

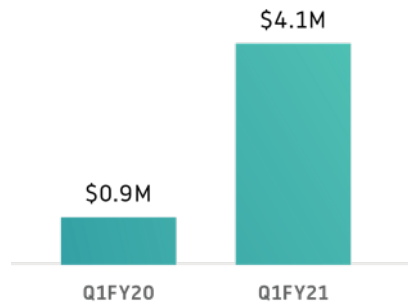
CEO ADDRESS



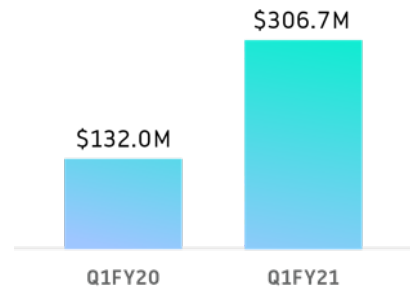
Key numbers.

Delivering on milestones, keeping promises.

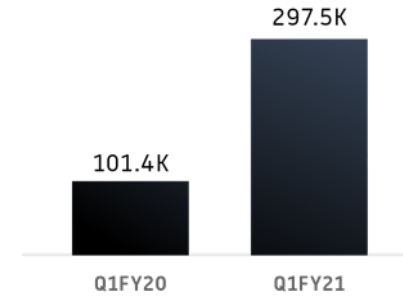
↑ REVENUE GROWTH
UP 358%



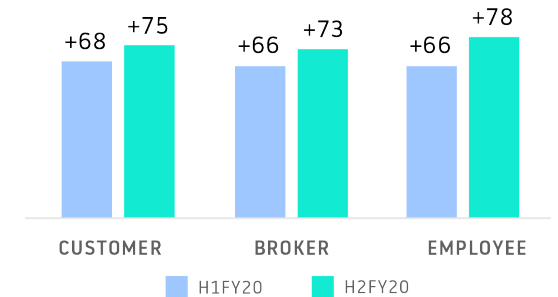
↑ LOAN ORIGINATIONS
UP 132%



↑ WISR ECOSYSTEM
UP 193%



✓ BEST IN-CLASS NET
PROMOTER SCORES

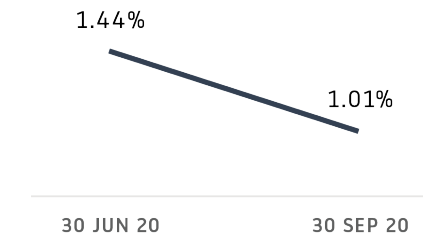


↑ 500%+ INCREASE IN
LIFETIME REVENUE
RECOGNITION PER LOAN



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

↓ 90+ DAY ARREARS
DOWN 0.43%



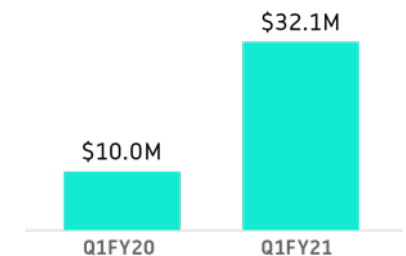
✓ CONSISTENT QOQ
GROWTH TREND

Over \$350M in loans written to date



✓ WELL CAPITALISED

\$32.1M CASH AT 30 SEP 2020



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

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

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

Fast-growing

New model already delivering a profitable operational outcome

Since Q1FY20, we've delivered:

↑ **358% Revenue Growth**

↑ **132% Loan Originations**

↑ **193% Ecosystem Growth**

Innovative Wisir 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 Wisir 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

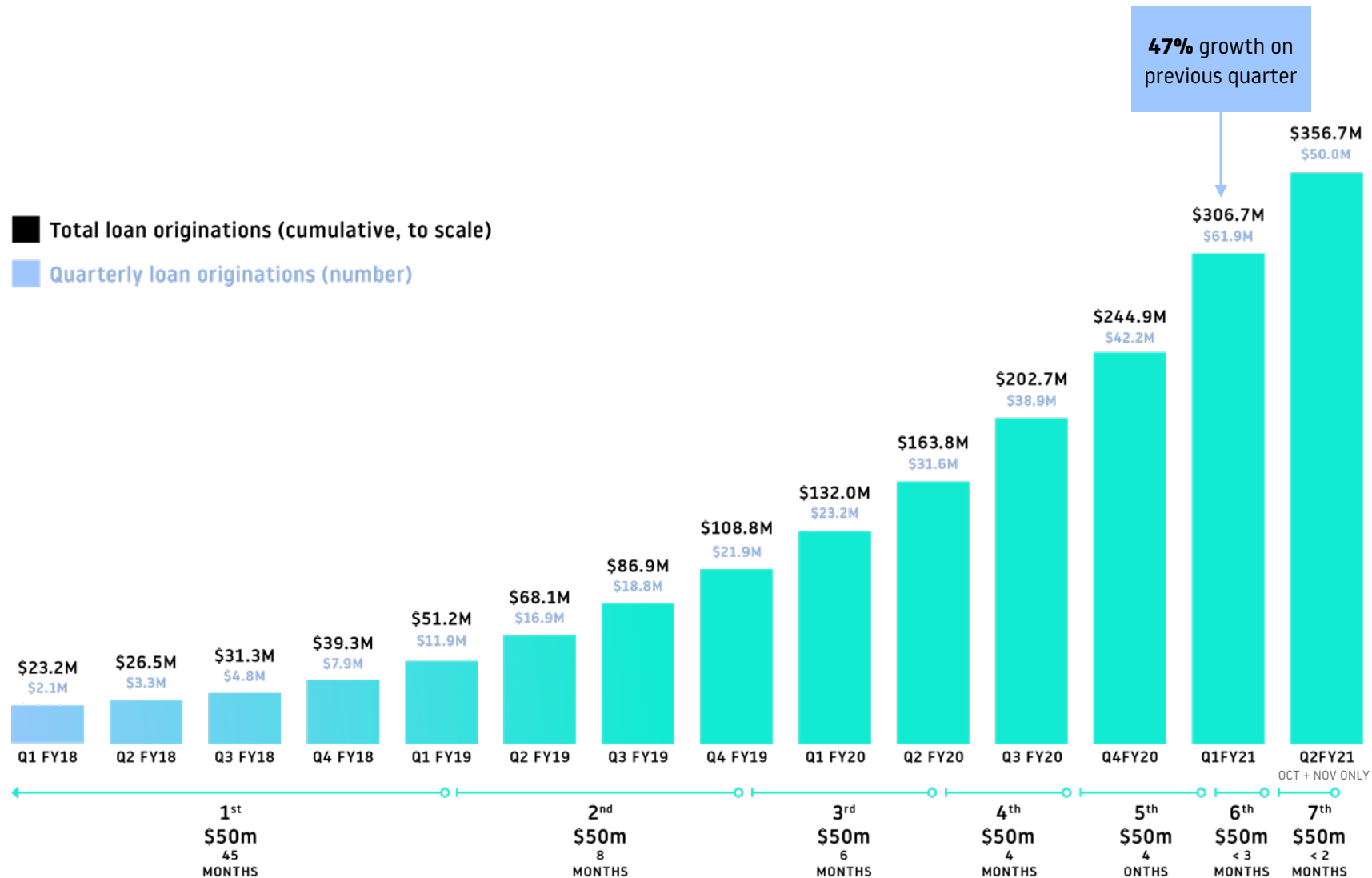
September launch of new secured product expands reach to \$33B² market opportunity

Innovation and growth in Wisir Ecosystem to deliver financial wellness to more Australians

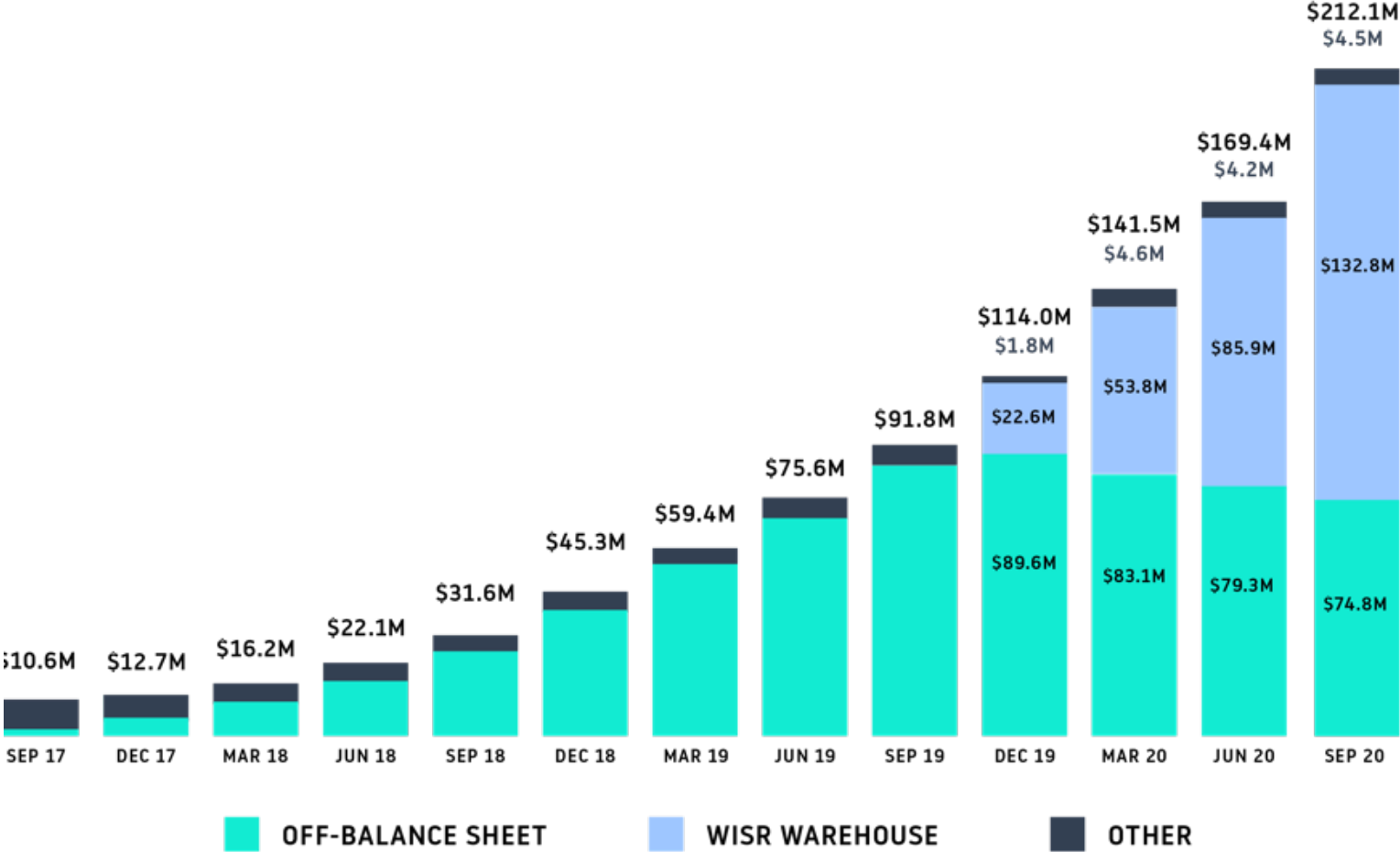
Source: ¹Equifax Credit Pulse 2019 (published August 2019), RBA, APRA

² Includes 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 growth to start Q2FY21.



Wisr Warehouse beginning to scale.

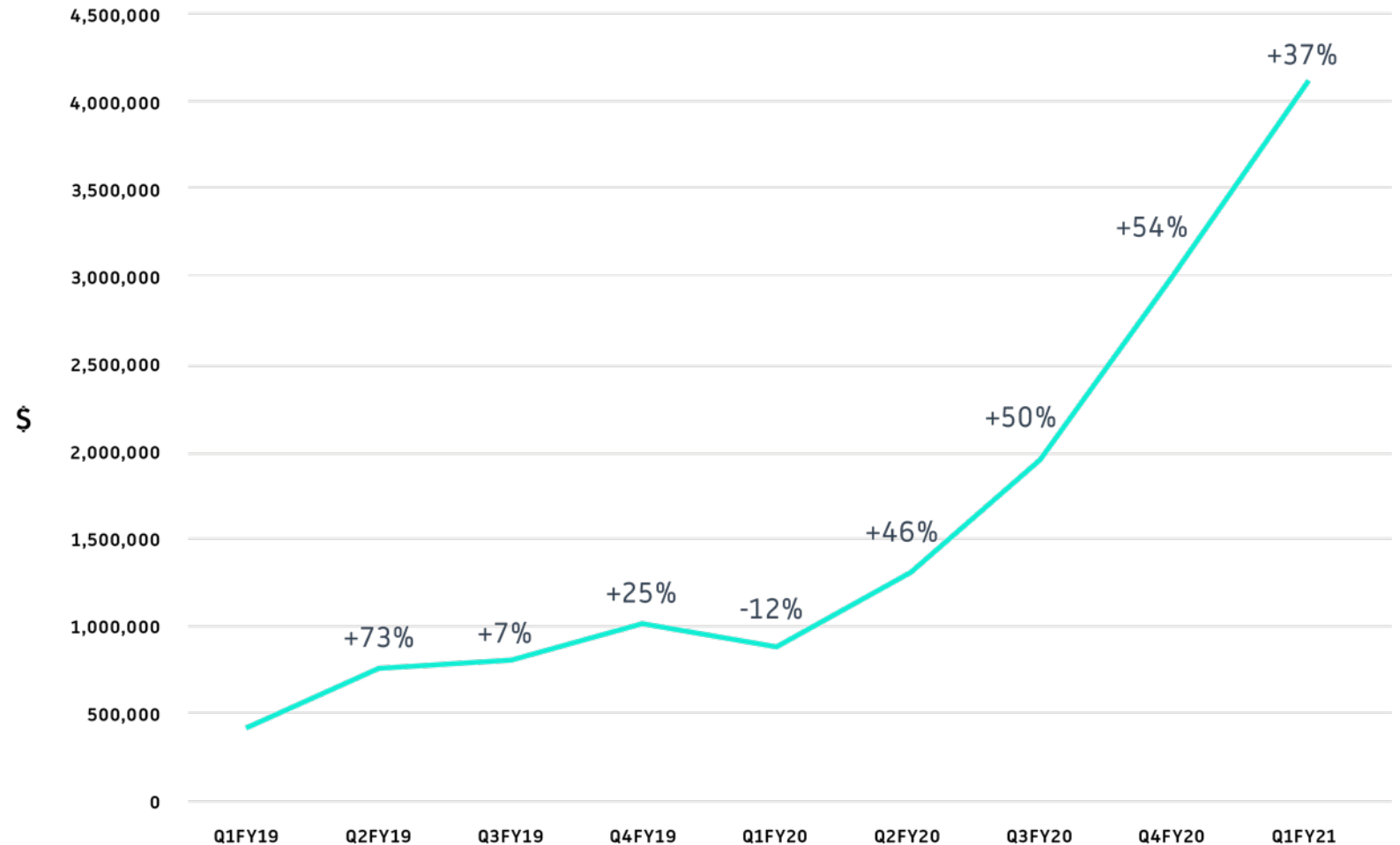
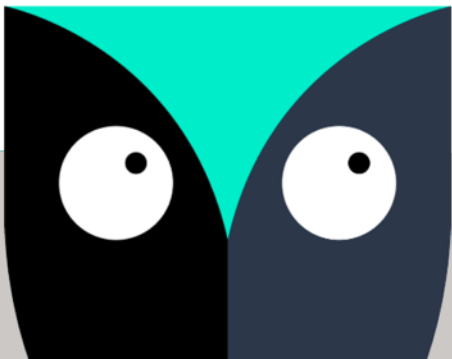


Strong revenue growth.

Key turning point reached¹.

- 37% revenue growth in Q1FY21 vs Q4FY20
- 358% revenue growth in Q1FY21 vs Q1FY20
- 136% revenue growth in FY20 vs FY19
- Strong revenue growth with Wisr Warehouse funding model now in effect
- Wisr is set up for significant scaling and revenue growth in FY21 and beyond

¹ Q1FY21 revenue results unaudited



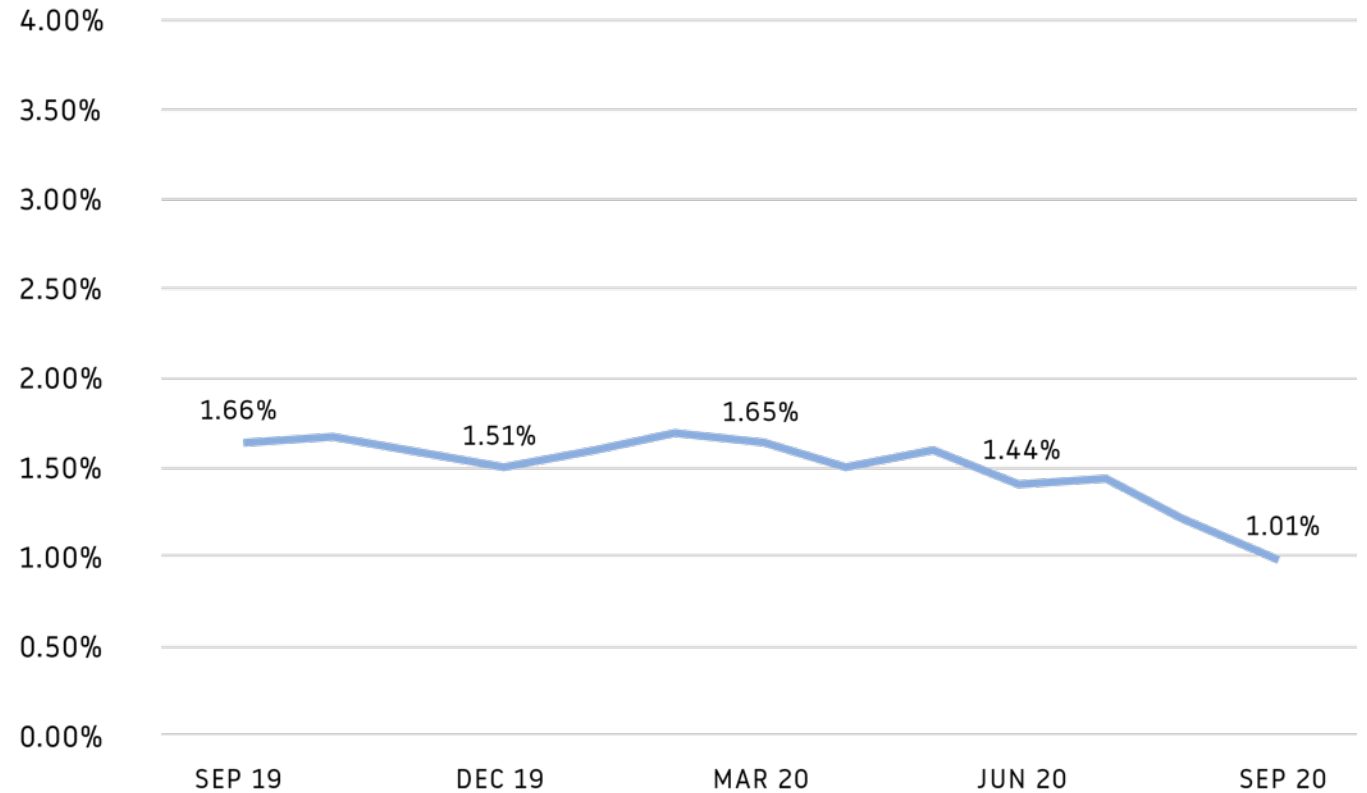
Improving credit quality.

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

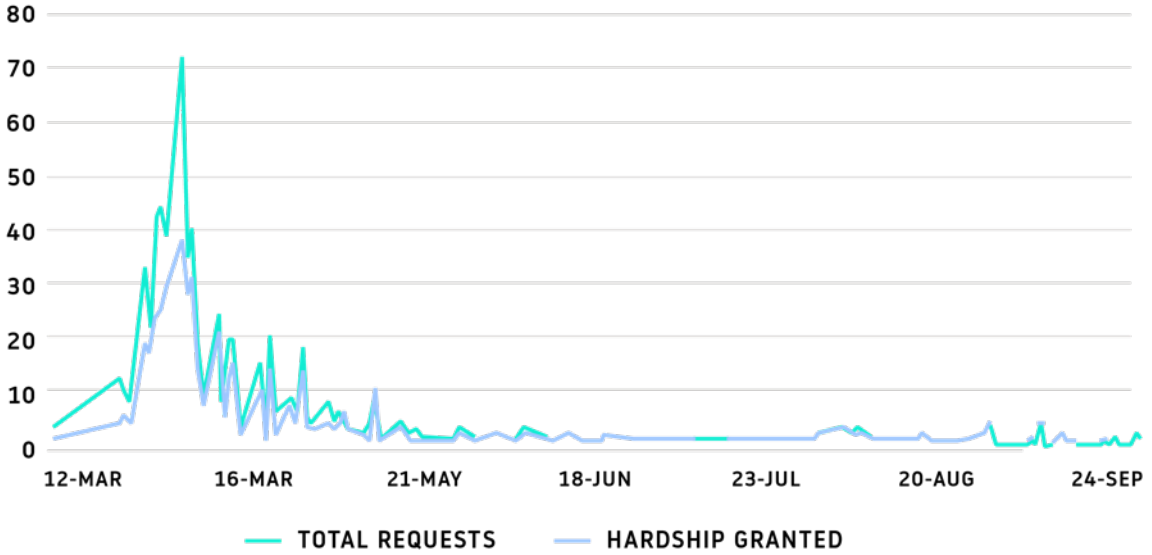


COVID-19 Impact.

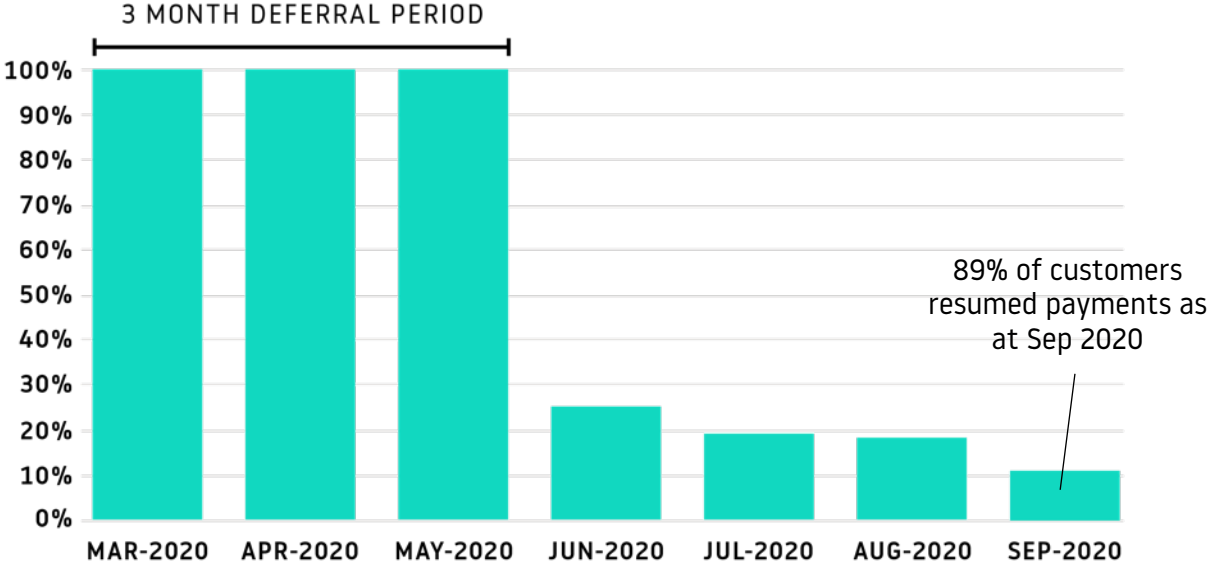
Company back to pre-COVID-19 hardship levels.

- 90% of cases have now come to the end of the initial 3-month payment assistance period and 89% of these have either been remedied or resumed regular payments
- Of the remaining 11% that requires further assistance and can't resume repayment, this represents 48 accounts which is 0.53% of the total portfolio, and 0.39% 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



FY21 Execution priorities

1

CORE LENDING AND REVENUE GROWTH

2

CONTINUE TO BUILD THE WISR ECOSYSTEM

3

LAUNCHING NEW CREDIT PRODUCTS



The Wisr Profile.

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



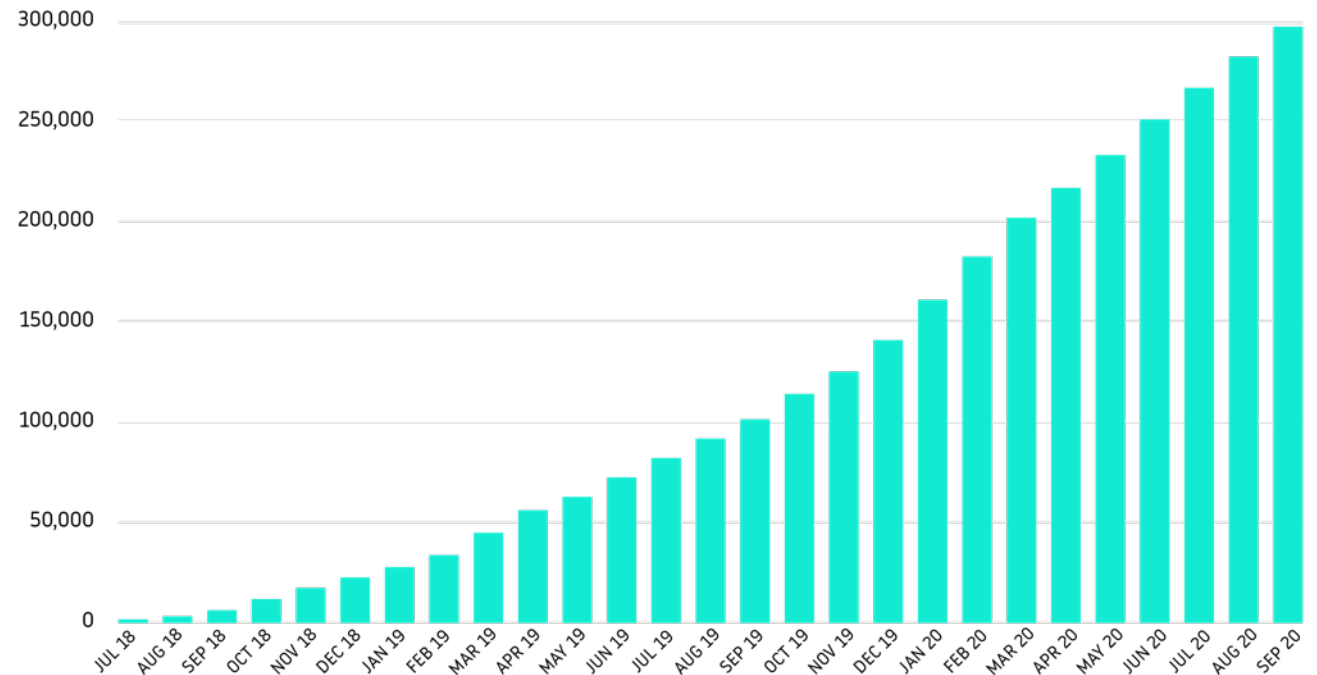
The Wisr Profile is the gateway into lending, credit score and round-up products, and enables the opportunity to build a deep, data-driven understanding of the customer.

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 Oct 2020

Wisr Ecosystem.

Key differentiator and competitive advantage.

Over the past 2 years, Wisr delivered on the preliminary roll-out of the Wisr Ecosystem, introducing over 297,000 Australians as at 30 September 2020.

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

Ecosystem highlights include:



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



Deep, data-driven relationships with customers



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



Omni-channel distribution.



Broker Channel

Introducers and Aggregators are supported through our online broker portal, and assisted by a dedicated team



Wisr Ecosystem channels

Cultivating strong, data-driven customer relationships while lowering costs



WISR APP



WISRCREDIT



DIRECT

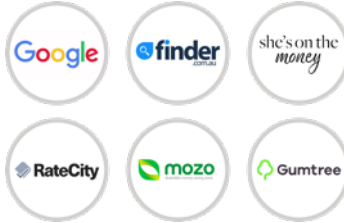
Other external channels

Further extending Wisr's reach to Australian consumers through trusted third-party brands



Strategic Partnerships

Helping companies create financial wellness programs for employees, and opening up new revenue streams through branded lending products



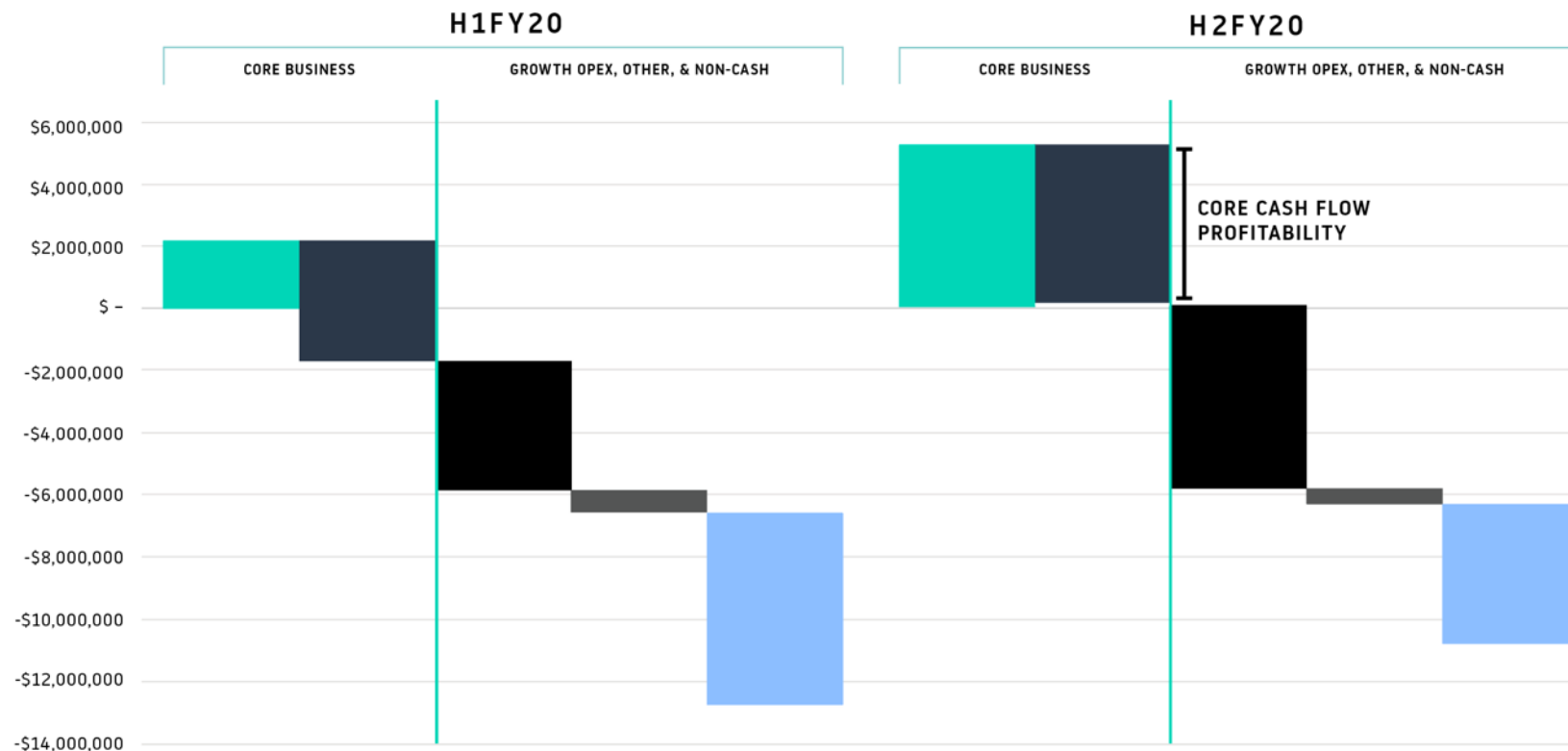
Industry recognition for financial wellness approach



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



- **REVENUE**
 Strong revenue growth achieved and well positioned for further growth going forward. Result achieved despite the dual funding model approach adopted in response to COVID-19
- **CORE OPEX**
 OpeX related directly to the core personal loan business
- **GROWTH OPEX**
 Predominantly consists of investment into the Wisr Ecosystem (WisrCredit, Wisr App & Strategic Partnerships) along with preliminary roll-out of the secured vehicle loan product. These investments are expected to build an asset of material value and deliver sustained competitive advantage and revenue growth
- **OTHER**
 Includes Public Company costs and one-off items
- **NON-CASH**
 Share based payments: \$6.1M total (one-off and upfront recognition relating to FY20, FY21 & FY22). Expected credit loss provision: \$4.1M total (upfront recognition for future expected credit losses)

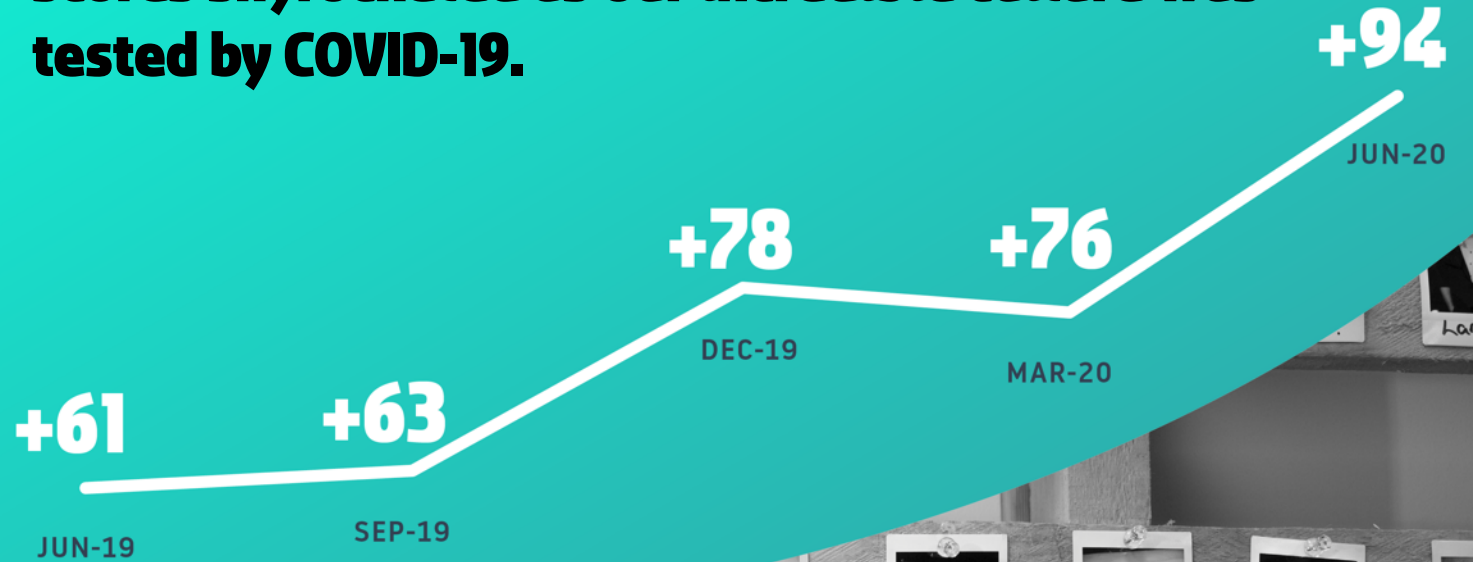
Building a great place to work.

At Wisr, 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.



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.

RISKS AND ASSUMPTIONS

This presentation contains statements (including forward-looking statements), opinions, projections, forecasts and other material, based on various assumptions. Whilst this presentation was prepared with care and attention, those assumptions may or may not prove to be correct. All forward-looking statements, whilst considered reasonable by Wisr at the date of this presentation, involve known and unknown risks, assumptions and uncertainties, many of which are beyond Wisr's control. There can be no assurance that actual outcomes will not differ materially from those stated or implied by these forward-looking statements, and readers are cautioned not to place undue weight on such forward-looking statements. To understand more about the risks and uncertainties faced by Wisr refer to the 2020 Annual Report.

Statements about past performance are not necessarily indicative of future performance. To the extent required by law, neither Wisr or any of its directors, officers, employees and agents give any warranty, representation or guarantee as to the accuracy or likelihood of fulfillment of any forward-looking statement in this presentation or assumption upon which any part of this presentation is based or the accuracy, completeness or reliability of the information contained in this presentation.

NON-GAAP FINANCIAL MEASURES

A number of non-GAAP financial measures are used in this presentation. You should not consider any of these in isolation from, or as a substitute for, the information provided in the audited consolidated financial statements, which are available at: www.wisr.com.au

Dollar estimates

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

