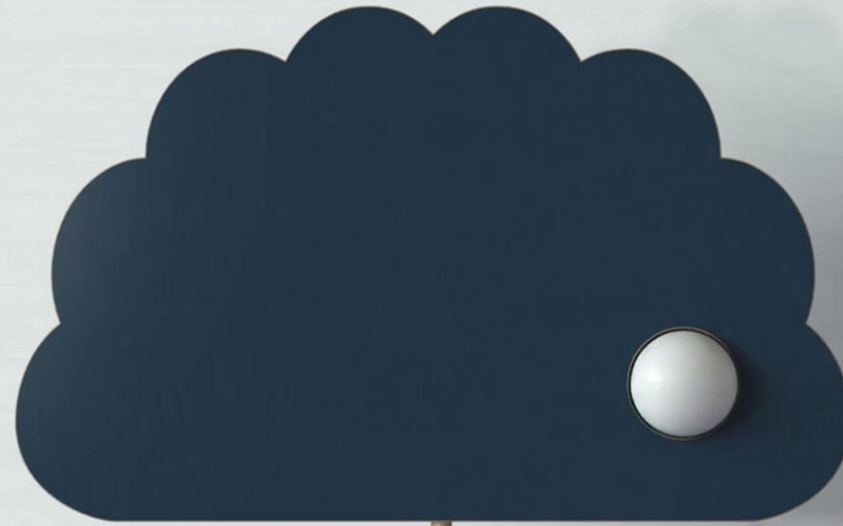




MACQUARIE EMERGING LEADERS CONFERENCE

ACCELERATING GROWTH AND DELIVERING MILESTONES

JUNE 2021





WE'VE BUILT A SCALABLE BUSINESS MODEL THAT IS..

PURPOSE-LED

A vision to bring financial wellness to all Australians

A brand that competes and wins across Omni-channel customer channels

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

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

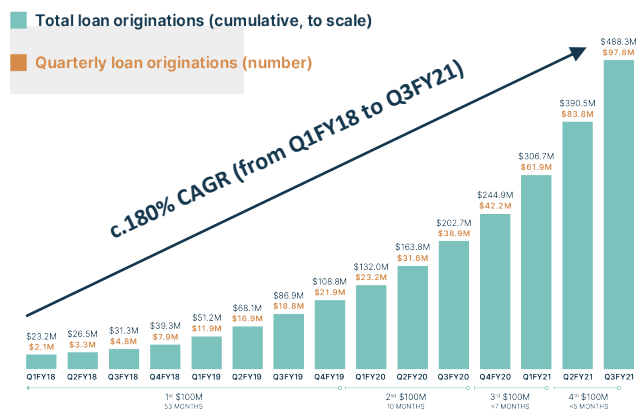
Financial literacy initiatives and innovative new features to leverage open banking regime

FAST-GROWING

Wizr already delivering a strong core business with 19 quarters of consecutive growth (to Q3FY21)

In H1FY21 (vs H1FY20), we delivered:

- ✓ 354% revenue growth
- ✓ 166% loan originations growth

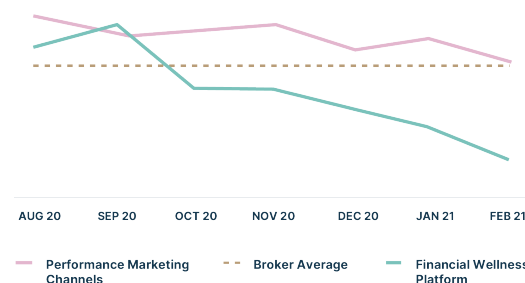


EFFICIENT

Market-leading proprietary tech platform backed by great customer service

- ✓ Automated credit decision engine
- ✓ Proven funding platform and loan unit economics, now backed by Moody's AAA rating and reduced cost of funds
- ✓ Unique Wizr Ecosystem channel delivering market-leading customer acquisition economics

Unique Platform-based customer acquisition channel



WITH SIGNIFICANT OPPORTUNITIES AHEAD

Wizr is perfectly positioned to expand its TAM and create more growth opportunities

- ✓ Significant opportunities to scale from small but growing share of the \$93B consumer finance market¹
- ✓ September launch of new secured product expands reach to \$51B² market opportunity
- ✓ Innovation and growth in Wizr Ecosystem to deliver financial wellness to more Australians
- ✓ Investment into offshore markets and exploring international growth opportunities

¹ Source: ABS, in Nov 2019 - Nov 2020 overall consumer lending fixed loan market wrote \$23B dollars, Wizr conservatively sizes the market to be 4x annual originations to represent total balances

² ABS, Nov 19 to Nov 20 new vehicle market (\$85B), Wizr conservatively calculates \$51B dollars in consumer vehicle finance per annum, equating to over half of market requiring finance

³ As per Appendix 4C October 2020, the Company reported entrants to the Wizr Ecosystem as users, this has now changed to the Wizr Profile; a unified experience and gateway into lending, credit score and round-up products



WISR Q3FY21 MILESTONES

1

Loan Book Growth

2

Inaugural Securitization Deal (Top Tranche AAA)

3

Successful Capital Raise Completion



GROWTH UPDATE

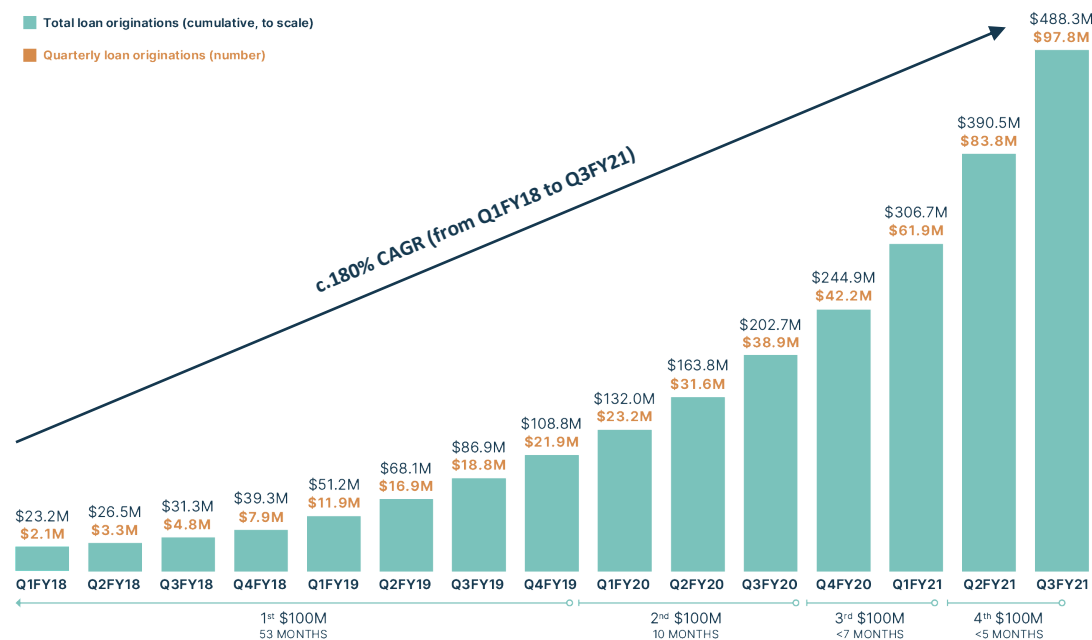




GROWTH OF A HIGH QUALITY LOAN BOOK

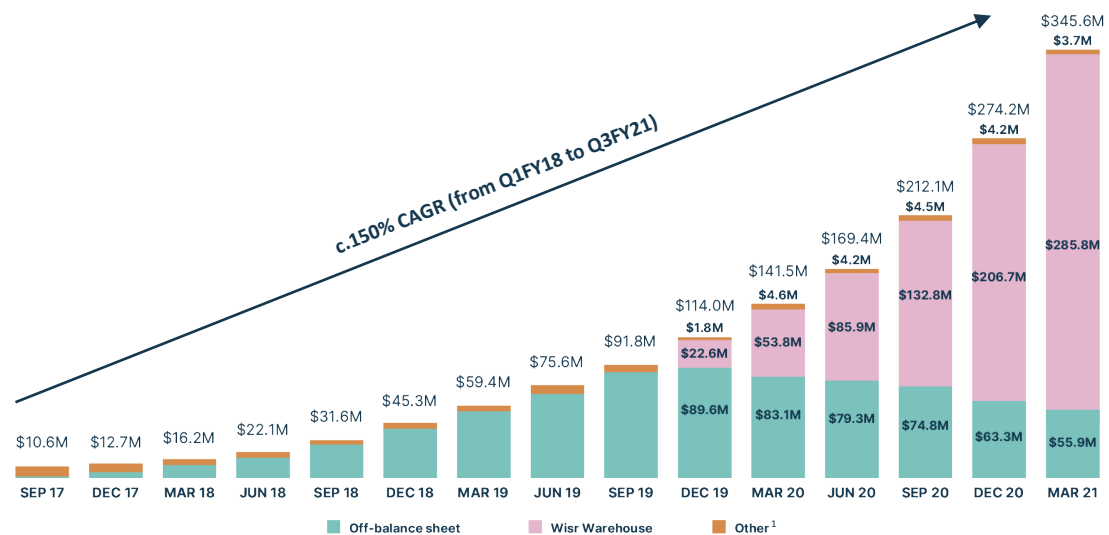
Loan originations (\$M)

19 quarters of consecutive growth



Loan book (\$M)

Wizr operated under an off-balance sheet funding model until November 2019, when the Wizr Warehouse went live.



¹Consists of loans held on balance sheet predominantly yet to be sold into the Wizr Warehouse

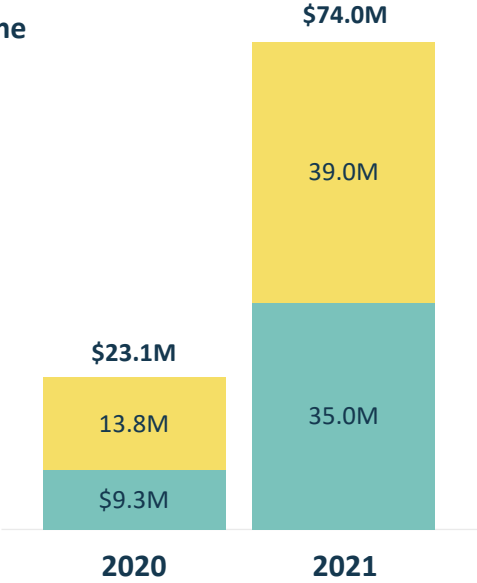


TRADING UPDATE

ACCELERATING GROWTH

Partial quarter loan volume comparison

■ APRIL
■ MAY

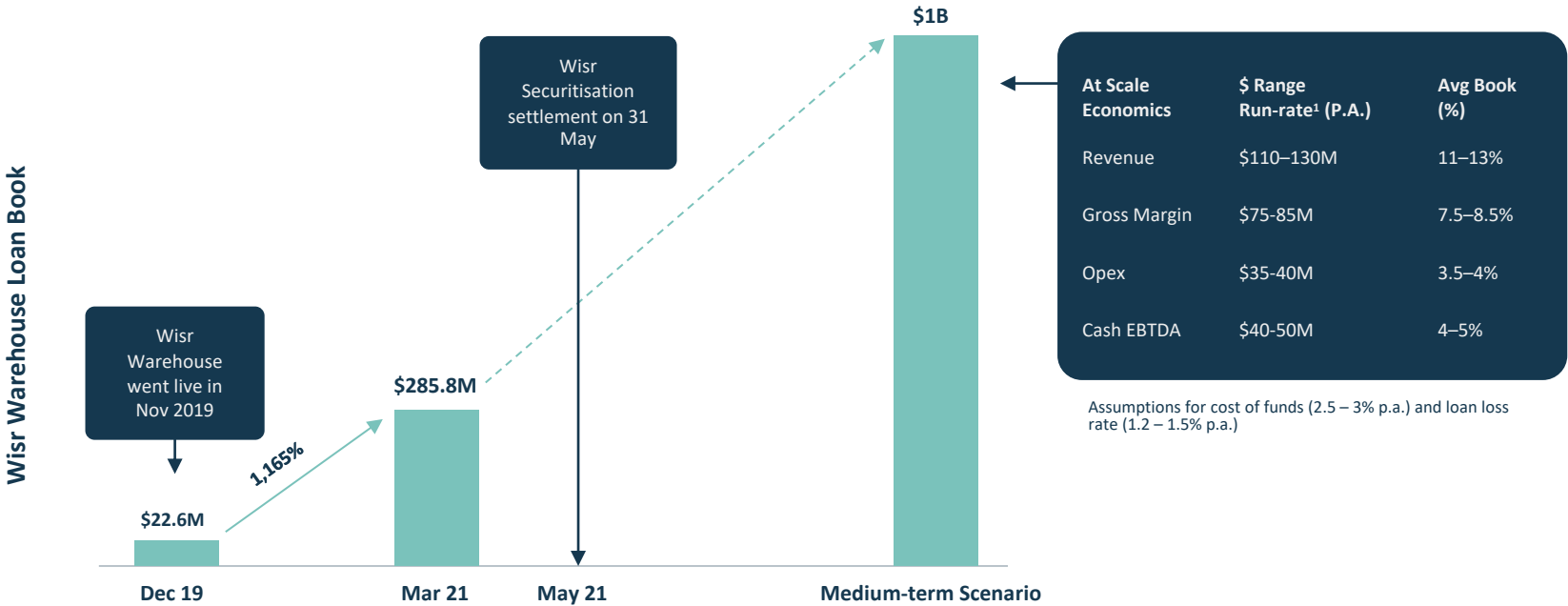


- ✓ On track to deliver the 20th consecutive quarter of growth
- ✓ Loan volume of **\$77.1M** for the two months ending 31 May 2021
- ✓ Representing **234%** growth, compared to **\$23.1M** for the two months ending 31 May 2020 (pcp)



WISR IS FOCUSED ON ACHIEVING ITS MEDIUM-TERM TARGET OF \$1B LOAN BOOK IN AUSTRALIA

Indicative model of the Wizr core business at scale



Revenue yield	c.12%	12% (+/- 1%)
Revenue run-rate ¹ (period end)	\$25–30M	\$110–130M
Cash EBTDA	\$(13)M ²	\$40–50M

¹ Annual extrapolation of monthly data. ² H1FY21 annualised
Disclaimer: This is not a forecast. The \$1B loan book is an indicative scenario of the economics of the Wizr core business extrapolated to scale. Indicative economics are illustrative only and may vary due to a range of assumptions and variables.



WISR ATTRACTS AUSTRALIA'S MOST CREDITWORTHY CUSTOMERS, UNDERPINNING THE SUCCESS OF ITS MODEL AND MARKET POSITIONING

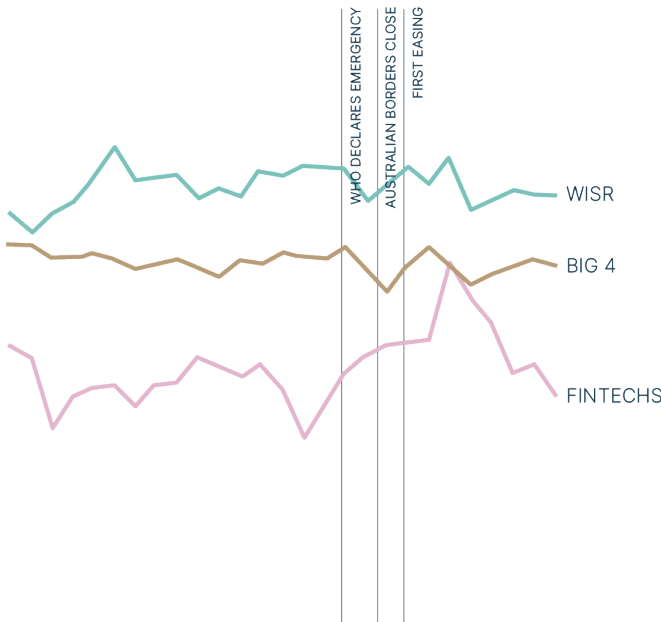
Strong credit quality with reductions in 90+ day arrears and observable improvements to average credit scores, and best in-class customer net promoter scores



¹ Source: Equifax.

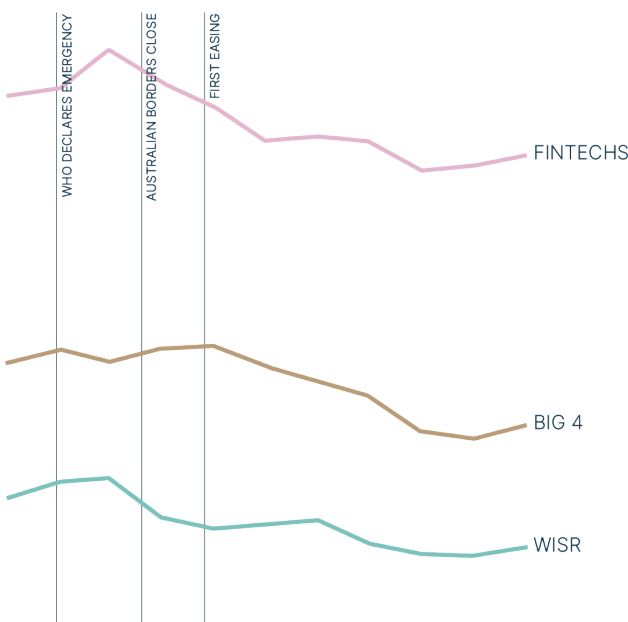
Wizr customers have higher reported average credit scores compared to Big 4 and other fintechs¹

Median Equifax scores

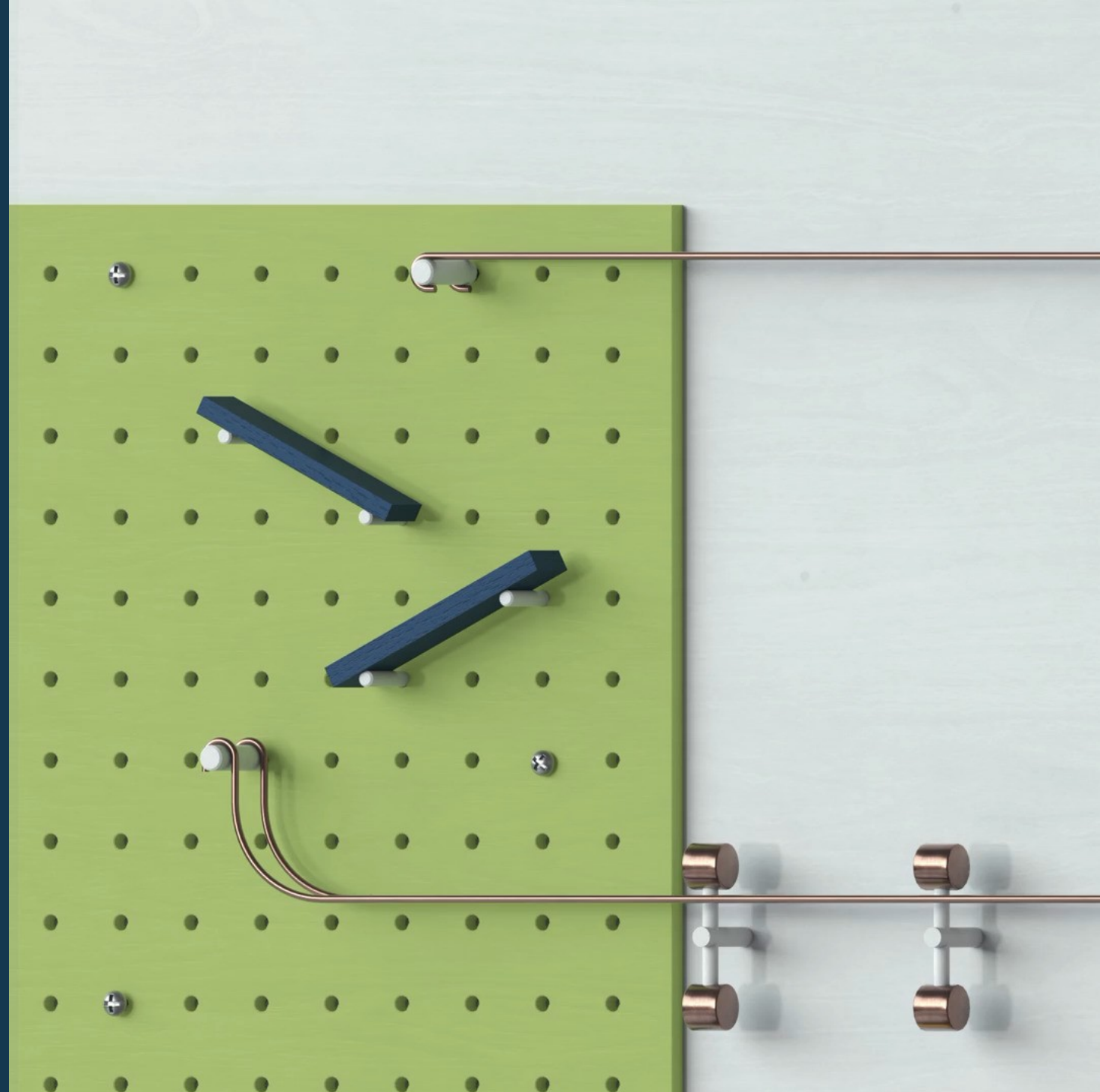


Wizr has lowest reported percentage of accounts 90+ days in arrears compared to the Big 4 and other fintechs¹

Proportion of accounts in 90+ day arrears



INAURGURAL TRANSACTION 'AAA'





THE WISR FREEDOM TRUST 2021-1 WILL SUPPORT FUTURE GROWTH AND NET MARGIN UPLIFT

The inaugural ABS transaction delivered A\$225M of asset-backed securities, supported by a pool of fully amortising unsecured consumer personal loans

Key highlights of the transaction

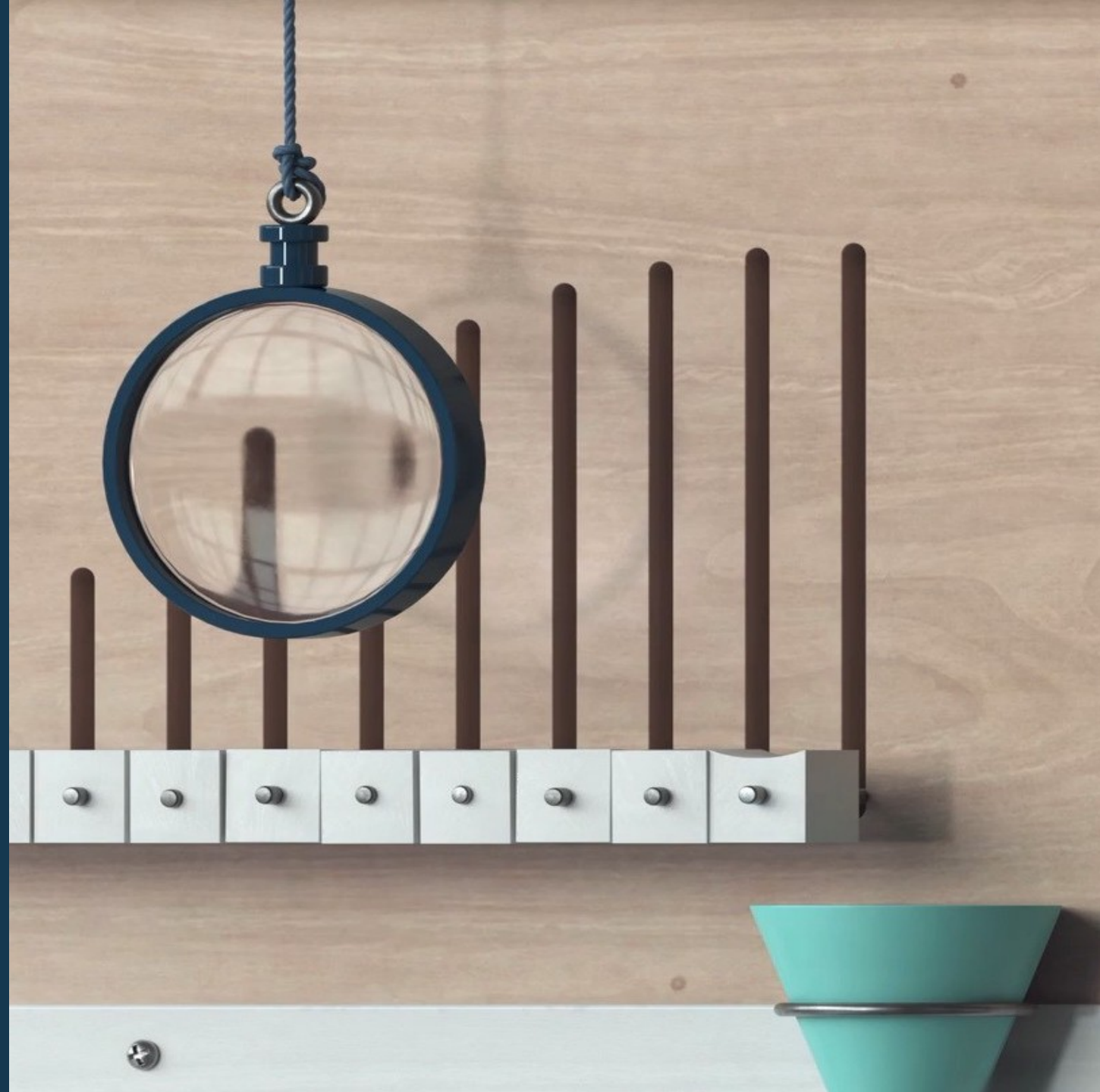
- ✓ Top tranche AAA rating (Moody's), which is rare for an inaugural issuance, providing strong external validation of the quality of the Wizr business operations and underwriting performance
- ✓ Strong investor demand with the issuance significantly oversubscribed across all tranches
- ✓ New global tier 1 credit market investors, both domestic and international, joining the Wizr funding platform
- ✓ A day one weighted average margin of 1.5% + 1M BBSW which is a material reduction in current cost of funds
- ✓ Improved capital efficiency by reducing the required equity contribution to 3.2% from 5.0% (Wizr Warehouse), whilst also driving enhanced Return on Equity

The Wizr Freedom Trust 2021-1 includes:

Class	Expected Moody's Rating	Issue Size (A\$M)	Ce	Wal (Yrs)	Spread (1MBBSW+)
A	Aaa(sf)	141.75	37.0%	1.9	75bps
B	Aa1(sf)	16.20	29.8%	2.3	130bps
C	A1(sf)	20.70	20.6%	2.3	180bps
D	Baa1(sf)	14.40	14.2%	2.3	270bps
E	Ba2(sf)	18.90	5.8%	2.3	460bps
F	B2	5.85	3.2%	2.3	650bps
G	NR	7.20	-	3.8	N.D.
TOTAL		225.00			



CAPITAL RAISE





SUCCESSFUL COMPLETION OF INSTITUTIONAL PLACEMENT



Raised **\$50M** (before costs) via the issue of 200 million new ordinary shares



Proceeds to be used to fund loan book growth, technology investment and feature enhancement, and expanding TAM by exploring new markets and growth opportunities



The issue price for the Placement Shares was \$0.25 per share



Share Purchase Plan (“SPP”) participation opportunity for all existing eligible shareholders

The Placement has been undertaken by Goldman Sachs as Sole Lead Manager and Underwriter, and Ashurst acted as legal adviser.



GROWTH CAPITAL WILL SUPPORT THE NEXT PHASE OF WISR'S GROWTH

1

Loan book growth

- Accelerate the pace to achieve the medium term target of a \$1B loan book, and continue growth past this milestone
- Supporting credit enhancement in Term Securitisation Facility
- Capital base to support establishment of additional financing facilities

2

Technology investment and feature enhancement

- Invest further in the technology stack to take advantage of changes in the consumer finance space, and create market leading innovation and opportunities, and deliver operational leverage at scale
- Accelerate Wisr's current trajectory towards 1M profiles in Australia, providing a proprietary channel for growth and differentiation in the consumer finance space

3

Expanding TAM by exploring new markets and growth opportunities

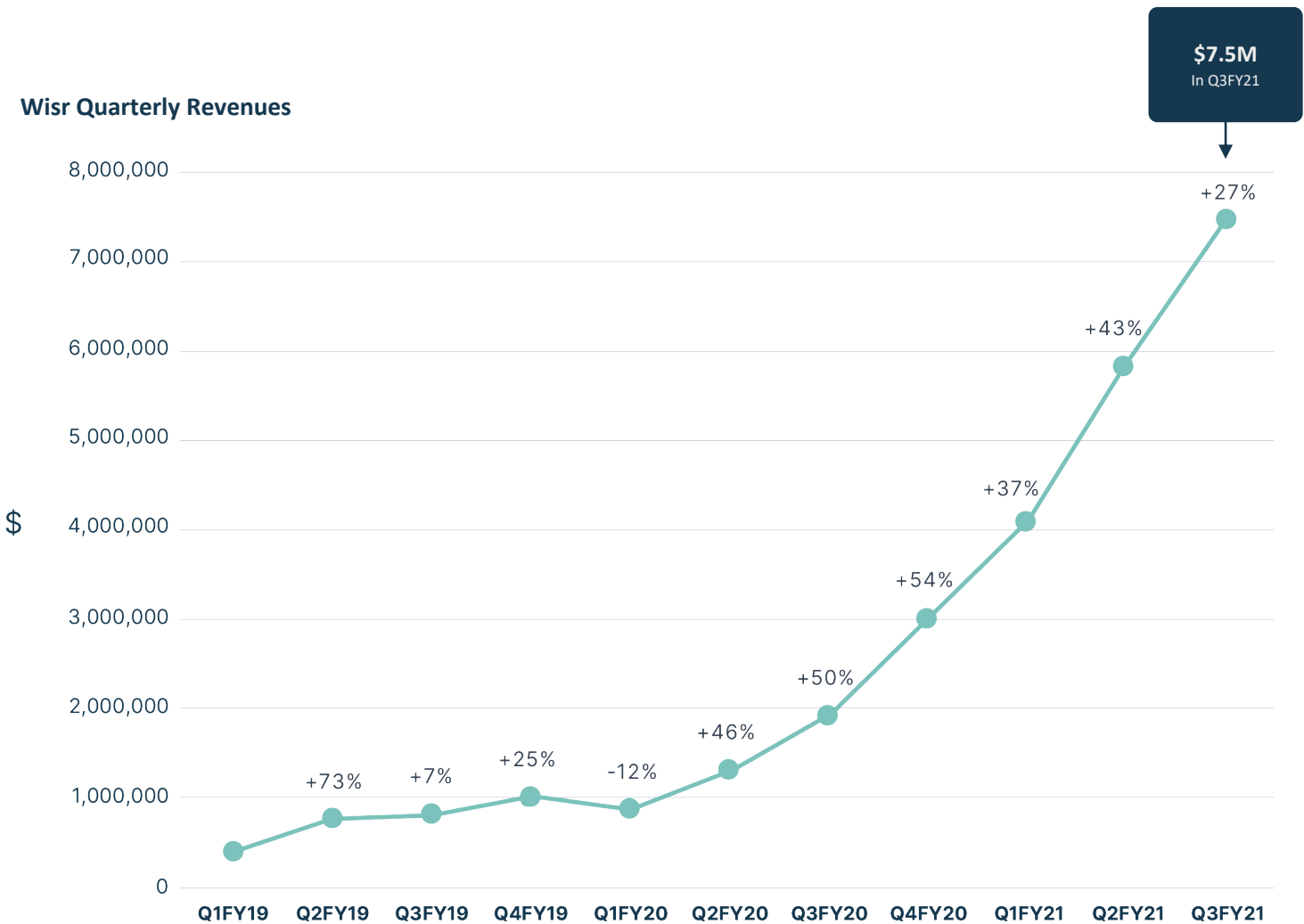
- Provide investment into further product development and innovation, to continue to strengthen Wisr's unique position in the consumer finance market
- Growth Opex and transaction costs



2. TECHNOLOGY INVESTMENT & FEATURE ENHANCEMENT

WISR CONTINUES TO INVEST IN ITS TECHNOLOGY PLATFORM WHICH IS DRIVING REVENUE ACCELERATION

- ✓ 27% revenue growth in Q3FY21 vs Q2FY20
- ✓ 275% revenue growth in Q3FY21 vs Q3FY20
- ✓ Strong revenue growth with Wizr Warehouse funding model now in effect
- ✓ Wizr is set up for significant scaling and revenue growth in FY21, and beyond

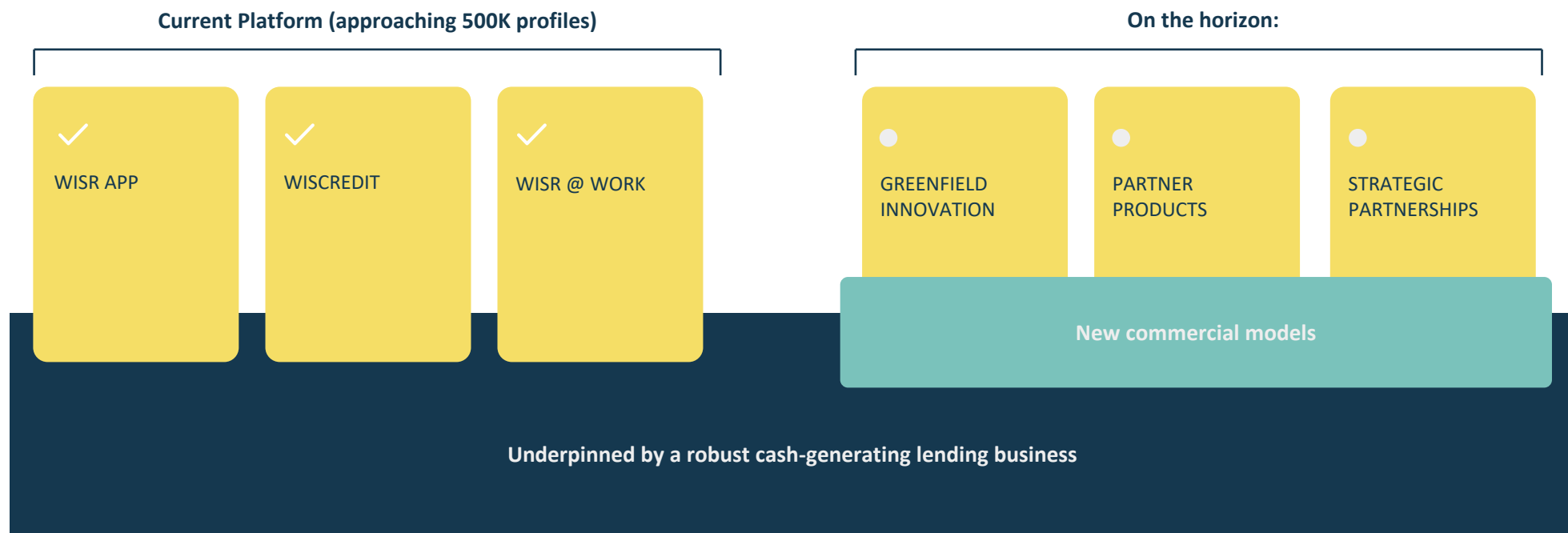




2. TECHNOLOGY INVESTMENT & FEATURE ENHANCEMENT

THE BIG PICTURE - BECOMING A WIDE-REACHING PLATFORM FOCUSED ON FINANCIAL WELLNESS

Wisr has built a large Financial Wellness Platform of users through multiple channels across different markets, offering creative combinations of financial wellness solutions and tools, that sing in each market



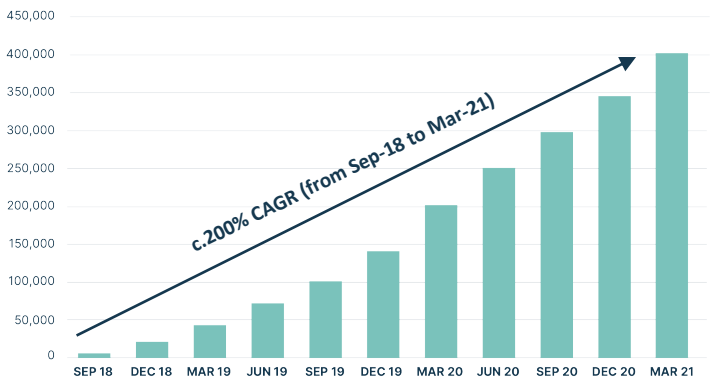


3. EXPANDING TAM: NEW MARKETS & OPPORTUNITIES

THE POWER OF THE PLATFORM
FUELLING FUTURE GROWTH

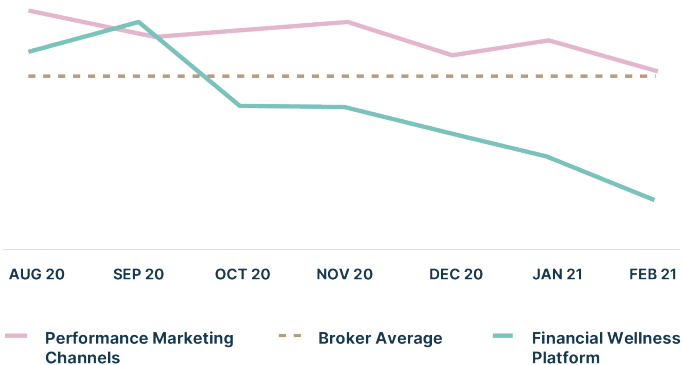
Strongest customer growth achieved via the platform

Wiser Customer Profiles



In February 2021, the Financial Wellness Platform was 70% more cost effective as a loan acquisition channel

Customer acquisition cost



Future growth horizons

- Next 3–5-year plan delivers exciting opportunities for growth beyond current trajectory, as the world of consumer finance changes
- Opportunities exist for leveraging the Wiser platform and brand and ability to **significantly grow TAM in multiple potential ways**, such as:
 - Creative new revenue models (beyond financial products)
 - Additional/innovative credit products
 - Geographic expansion

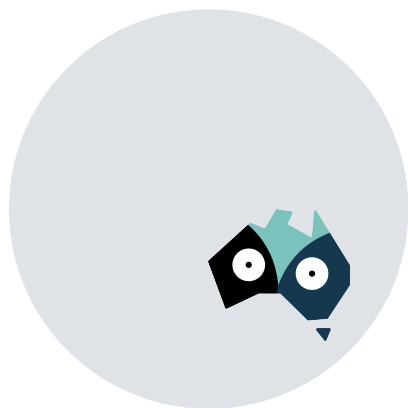


3. EXPANDING TAM: NEW MARKETS & OPPORTUNITIES

FINANCIAL WELLNESS IS PART OF WISR'S DNA; CONTINUING TO INVEST IN ENHANCING ITS OFFERING

WISR today

Strong momentum towards profitability, and investing for growth through innovation



WISR tomorrow

Leveraging our core profitability and solving for financial wellness will present multiple potential options to increase TAM



...delivering cutting-edge experiences that solve the customer problem: financial stress and insecurity.

Potential opportunities include:

- Creative new revenue models (beyond financial products)
- Additional/innovative credit products
- Geographic expansion



WISR ROADMAP

Foundations set, proven ability to execute

- ✓ 19 consecutive quarters of loan growth delivered (on track for 20)
- ✓ End-to-end proprietary platform with market-leading tech matured
- ✓ Multiple loan origination channels proven out, with individual ability to scale
- ✓ Strong operational capability, with **scalable operating leverage going forward**
- ✓ Built and launched second credit product, Vehicle Finance, opening up additional \$51B TAM opportunity



Current position

- Q3FY21's exit run rate (circa \$400M annualised originations), shows a clear path towards a \$1B loan book
- Revenue continues to grow rapidly (\$7.5M Q3) with **costs assumed to be relatively contained going forward** (Jaws are opening)
- First securitisation deal complete (\$225M, AAA Rated top tranche) reducing cost of funds and supportive opportunity to scale rapidly
- Proprietary channel (Wizr Platform) model on track to soon scale to 1M Australians, for a clear competitive and economic advantage



Future growth horizons

- Next 3–5-year plan delivers exciting opportunities for growth beyond current trajectory, as the world of consumer finance changes
- Opportunities exist for leveraging the Wizr platform and brand and ability to **significantly grow TAM in multiple potential ways**, such as:
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QUESTIONS



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