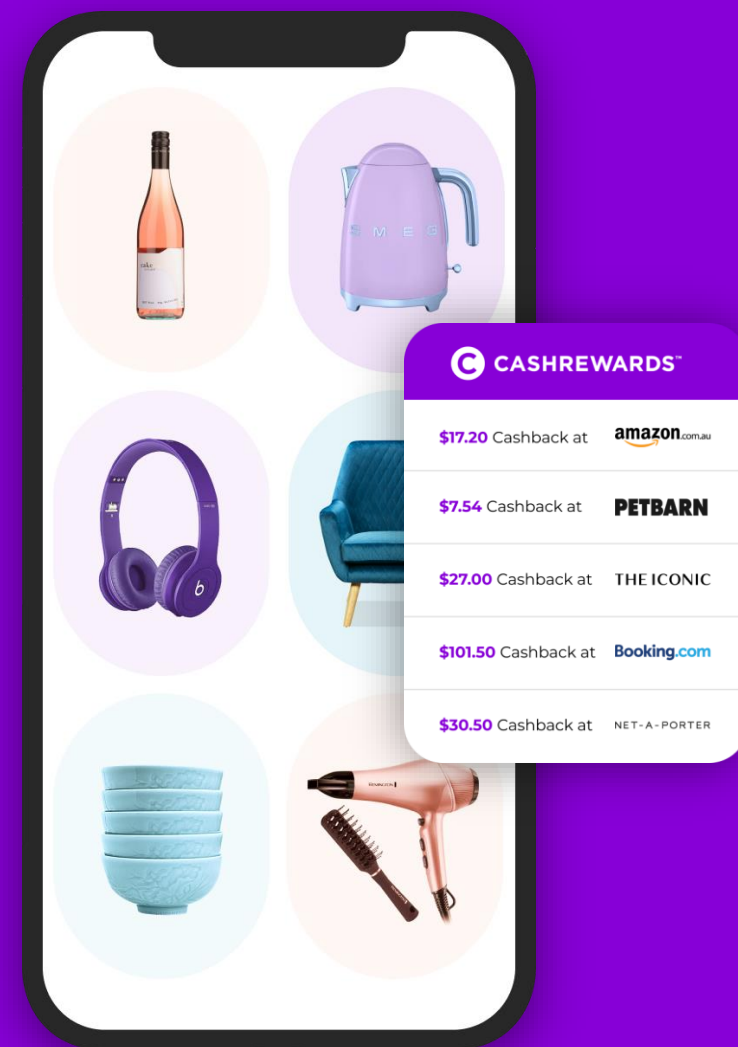


Investor presentation

29 July 2021



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Authorisation

This presentation has been authorised for lodgement to the ASX by the Cashrewards Board of Directors.

The Cashrewards ecosystem



>1 million Members

save more with zero hassle
by starting their shopping
missions with Cashrewards

ATTRACTIVE SCALE
ECONOMICS

**Brands attract
members
Members attract
brands**

>\$2.5BN
LIFETIME SALES

>23,000
sick children helped

>1700 Brands

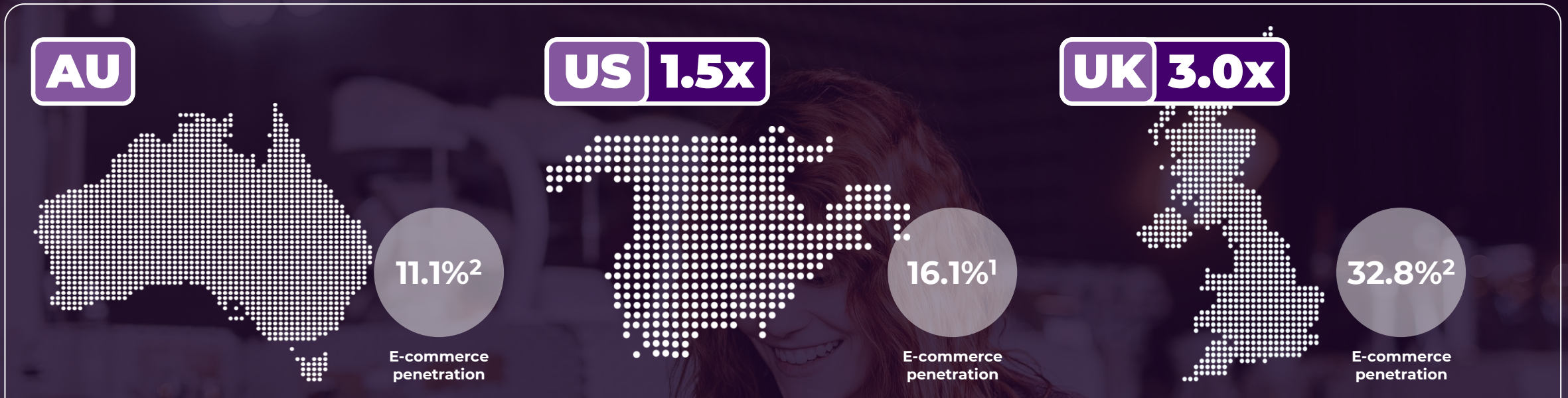
turning wasted media spend
into unrivalled value for brands
and their customers



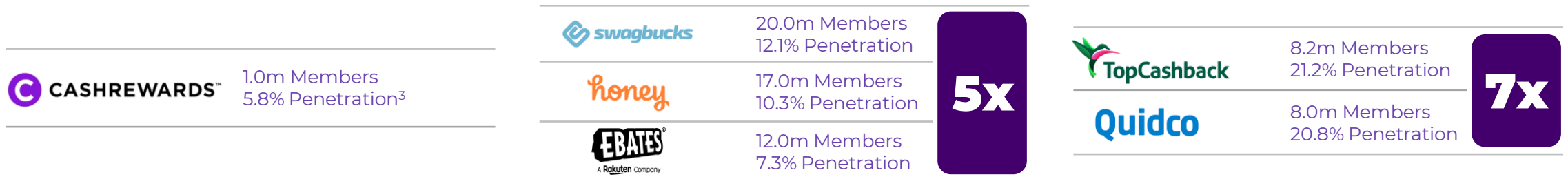
How it works



Significant growth from under-penetration across cashback category and e-commerce



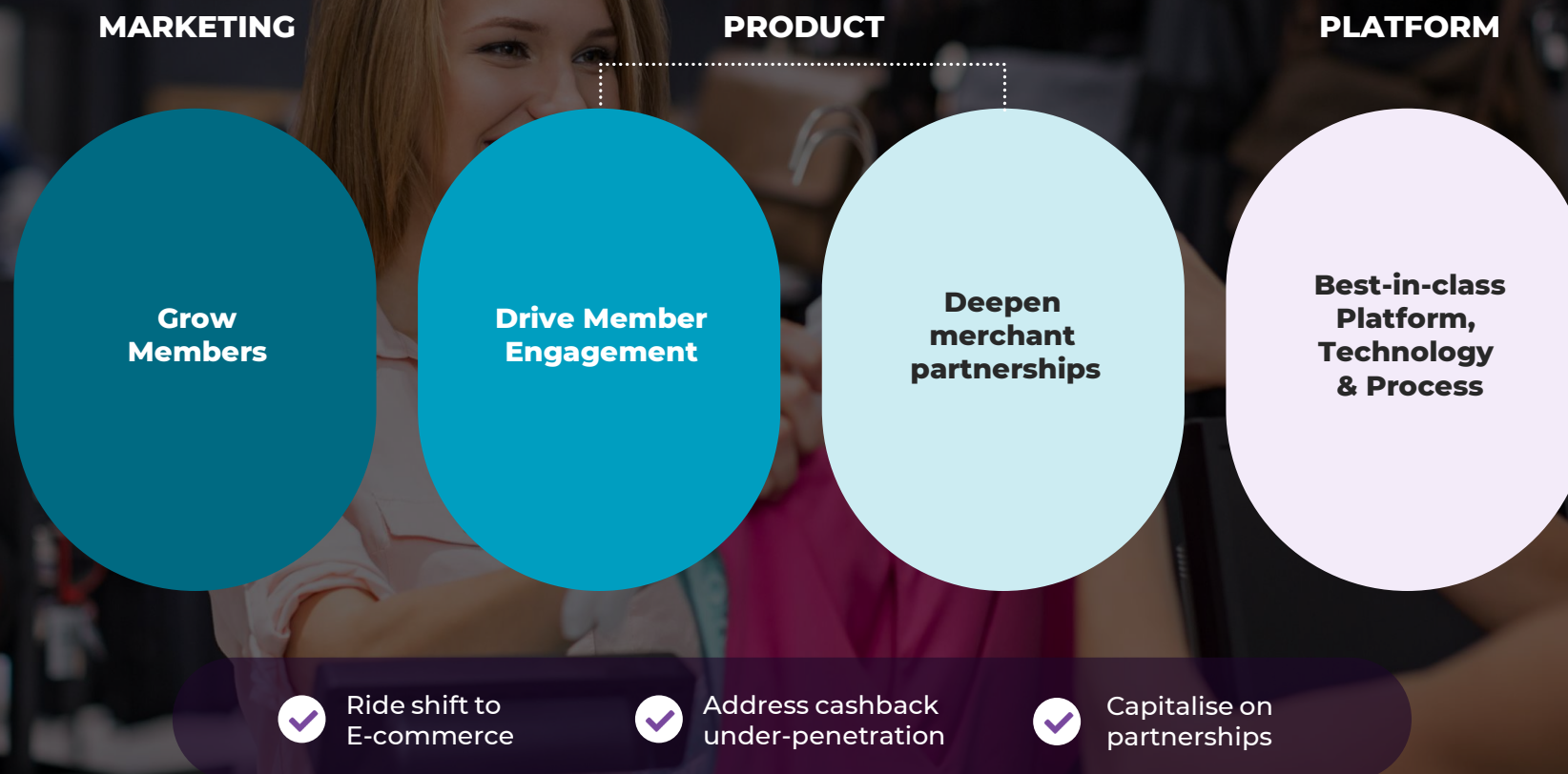
Cashback category penetration of online shoppers



Source: Frost & Sullivan

¹ Per the industry section of the pathfinder, US e-commerce penetration increased by 4.3 basis points in Q2 2020 from 11.8% in Q1 2020 | ² E-commerce penetration as at May 2020 | ³ Cashrewards penetration is calculated based on 1.0 million Members, which was the Member count as at June 2021 | Penetration is calculated as number of members divided by total online shoppers

Strategic areas of focus



Q4 FY21 takeaways

Continuing strong momentum towards scale objectives

**Acceleration
In new Member
growth**

+208%
vs pcp
+100K

**Strong growth
in Active
Members¹**

+46% on an
underlying
basis² vs pcp

**More members
shopping more
often**

+47% vs pcp on
underlying
transactions² vs
pcp

+50% in
underlying TTV ^{2,3}
vs pcp

**Transformational
partnership with
ANZ Bank**

**Long-term
agreement with
ANZ to launch
Cashrewards
Max™, a program
for ~4.7m ANZ
credit and debit
cardholders**

**eftpos
activation**

**Activated eftpos
tracking on 19 July,
allowing Members to
use eftpos in-store**

**CFO
appointment**

**Appointed globally
experienced financial
services executive
Zelma von Woerkom
as CFO**

1. An Active Member is a person who has transacted with Cashrewards during the period

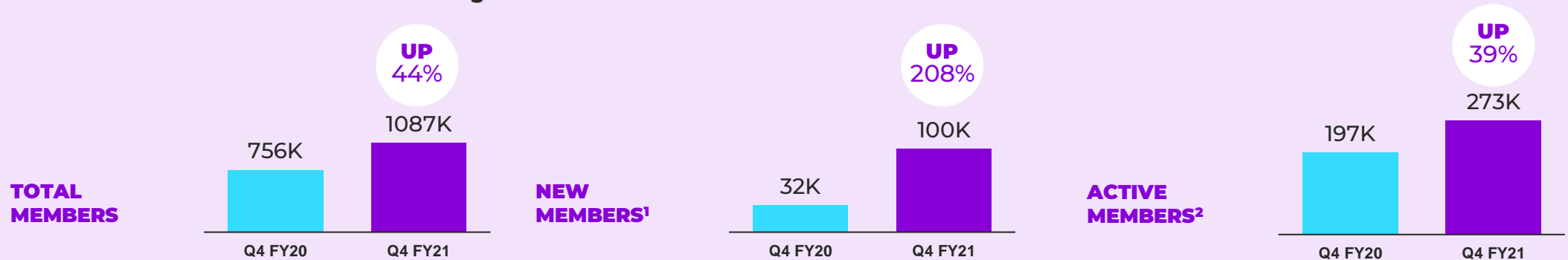
2. Excluding gift cards and travel given COVID-19 impact on the travel category and change to gift card offer

3. Total Transaction Volume

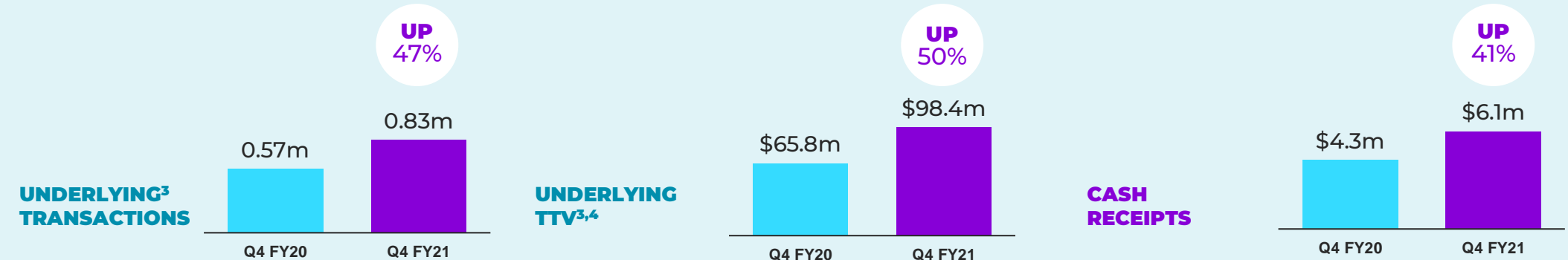
Q4 FY21 highlights

Continued strong growth across key metrics, with 1 million Member target exceeded

Continued acceleration in new Member growth



More members shopping more often driving operational performance



1 New members are members who have joined Cashrewards during the period

2 An active member is a person who has transacted with Cashrewards in the 12 months to the end of the relevant period indicated and who remains a member

3 Excluding gift cards and travel given COVID-19 impact on the travel category and change to gift card offer

4. Total Transaction Value



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