



Raiz Invest Limited (ASX:RZI)

Multi-award-winning micro investing and
fintech platform with operations in Australia
and Southeast Asia

FY21 AGM PRESENTATION | 26 November 2021

Level 11, 2 Bulletin Place, Sydney NSW 2000 – Announcement authorised by George Lucas (Managing Director)

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



1. Raiz Overview

ASX:RZI

Raiz Snapshot

Mobile investment products to unlock financial freedom



Micro investment platform
to enable financial freedom in
& outside Super



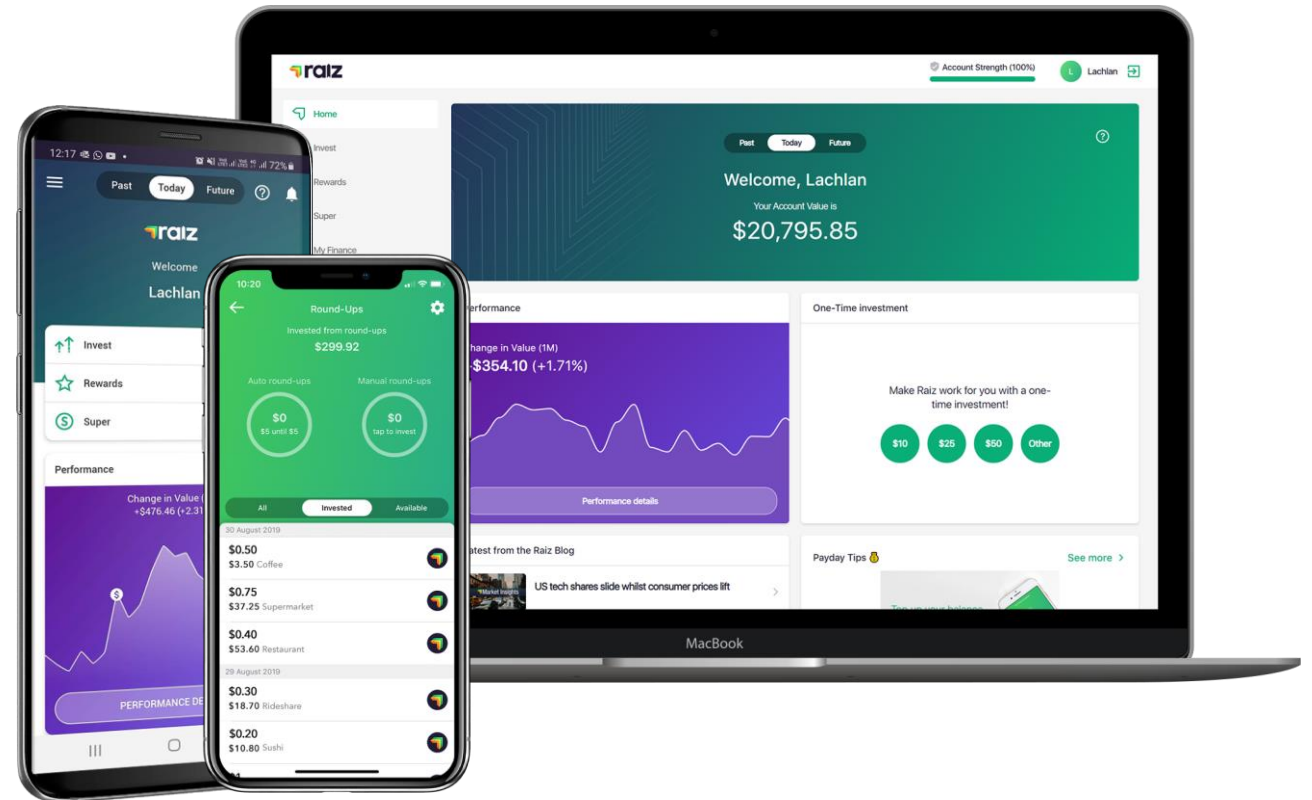
**Leading customer service
and user experience** for
attracting and retaining
customers



**Low customer acquisition
cost** to help fast-track growth



**Growing rapidly in
Southeast Asia** Indonesia,
Malaysia & Thailand

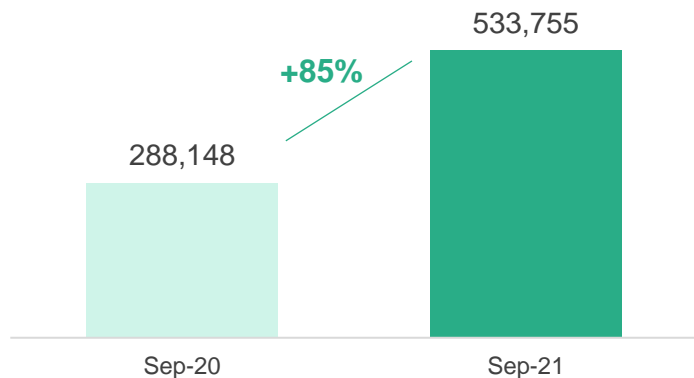


Key Performance Metrics (Sep2021)

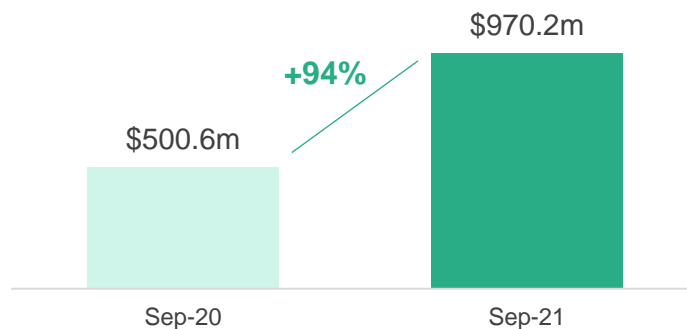
Continued outperformance across the dashboard



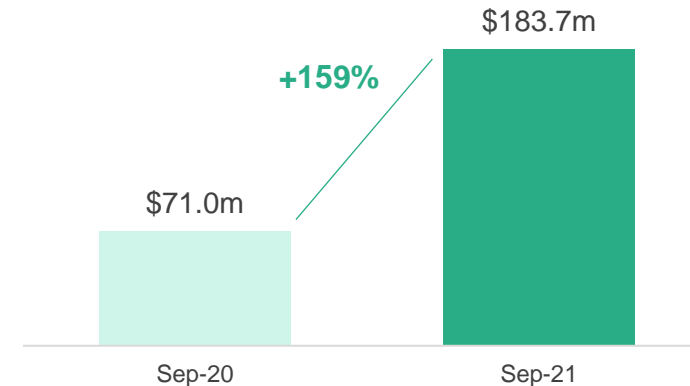
Active Customers¹



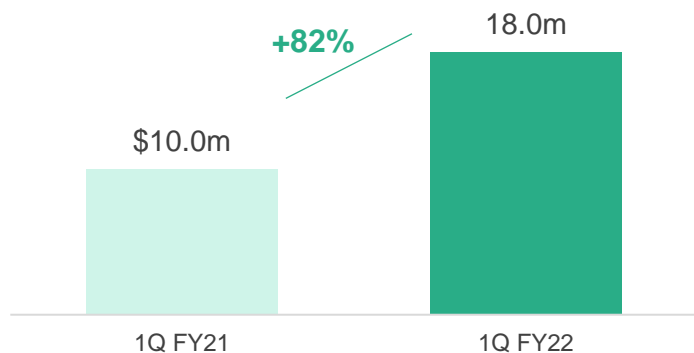
Funds Under Management (Australia)¹



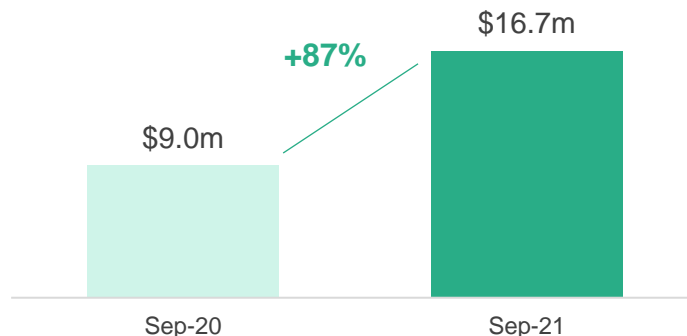
Raiz Super Invested¹



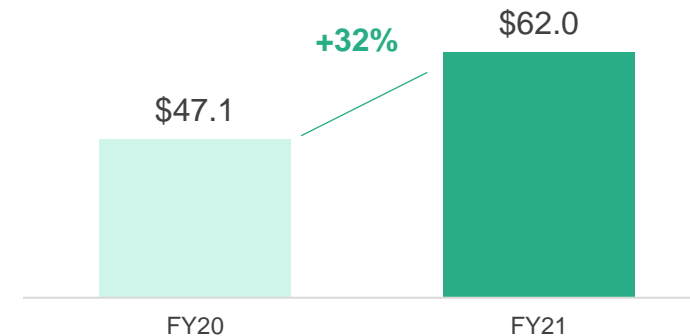
Group Revenue (Annual Run Rate)¹



Micro Investing Platform Revenue (Annual Run Rate)



Revenue Per Customer (Run Rate in Australia)¹



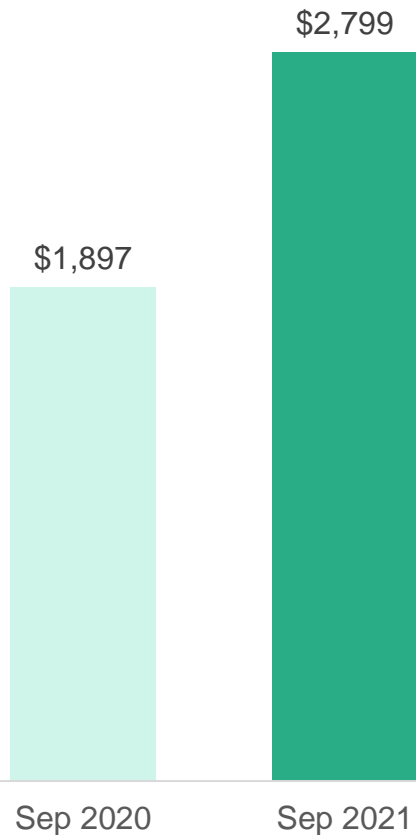
1. Increase on Previous Corresponding Period at 30 September 2020 ('PCP')

Key Indicators (Australia)

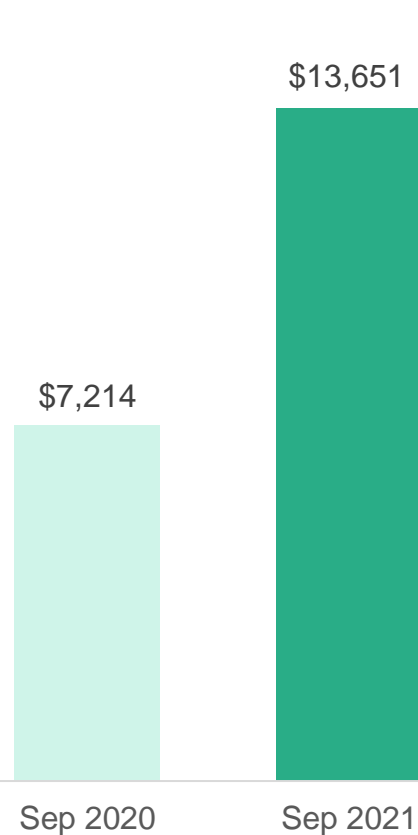
Momentum continues strongly in 1Q FY22



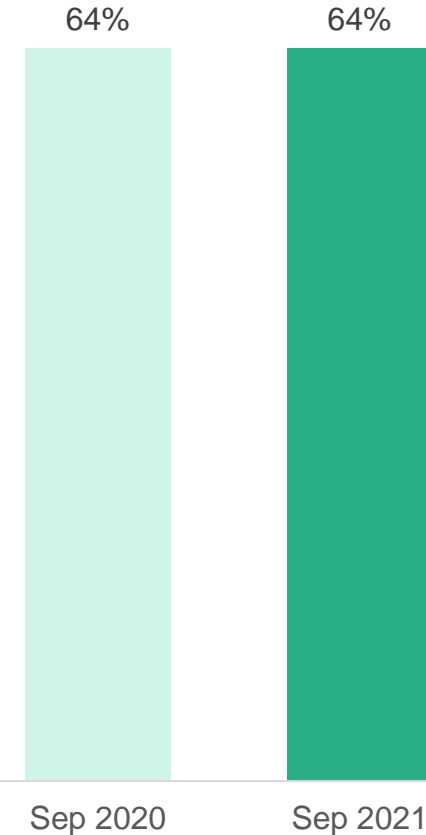
Average Balance At 30 Sep



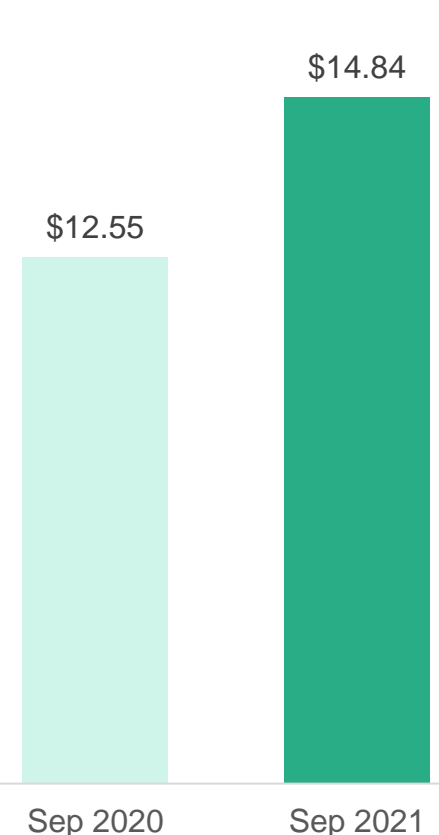
Recurring Revenue* (Annual run rate \$'000)



Gross Margin (%) Raiz Micro Investing Platform



Average CAC

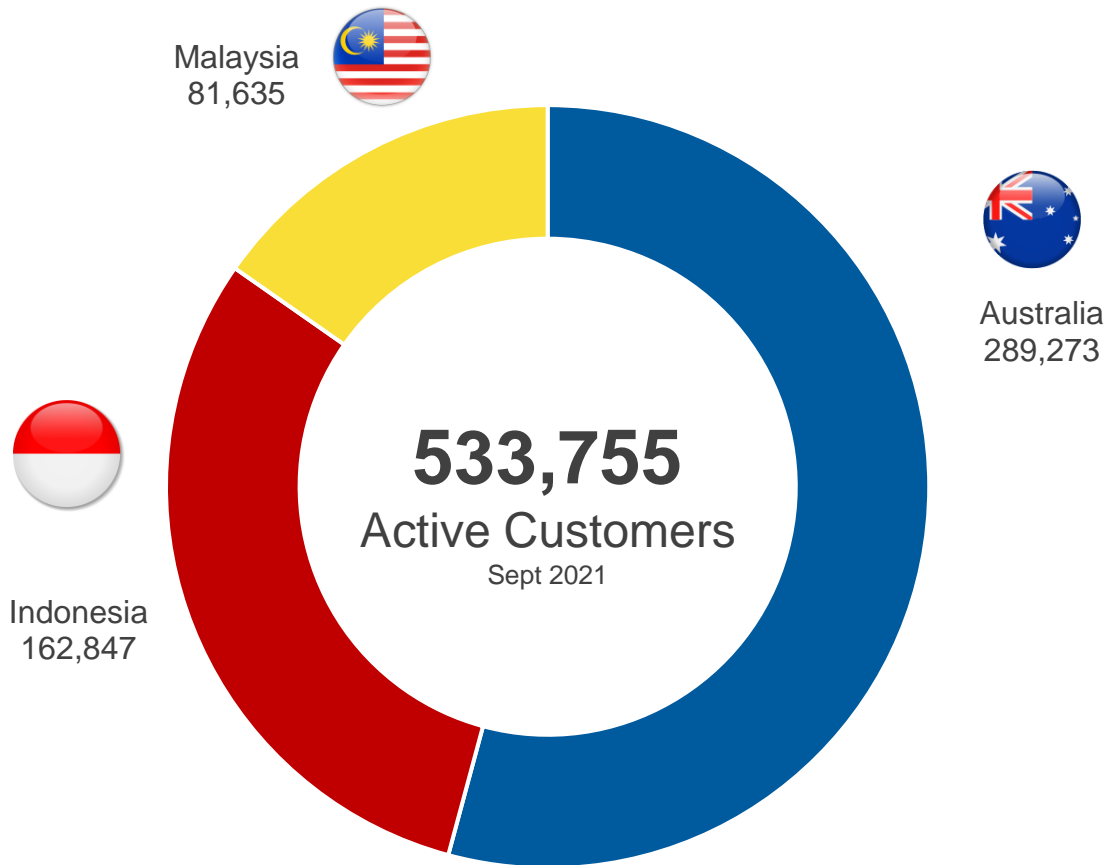


* Recurring Revenue includes Account Fee/Transaction Fee and Maintenance Fee

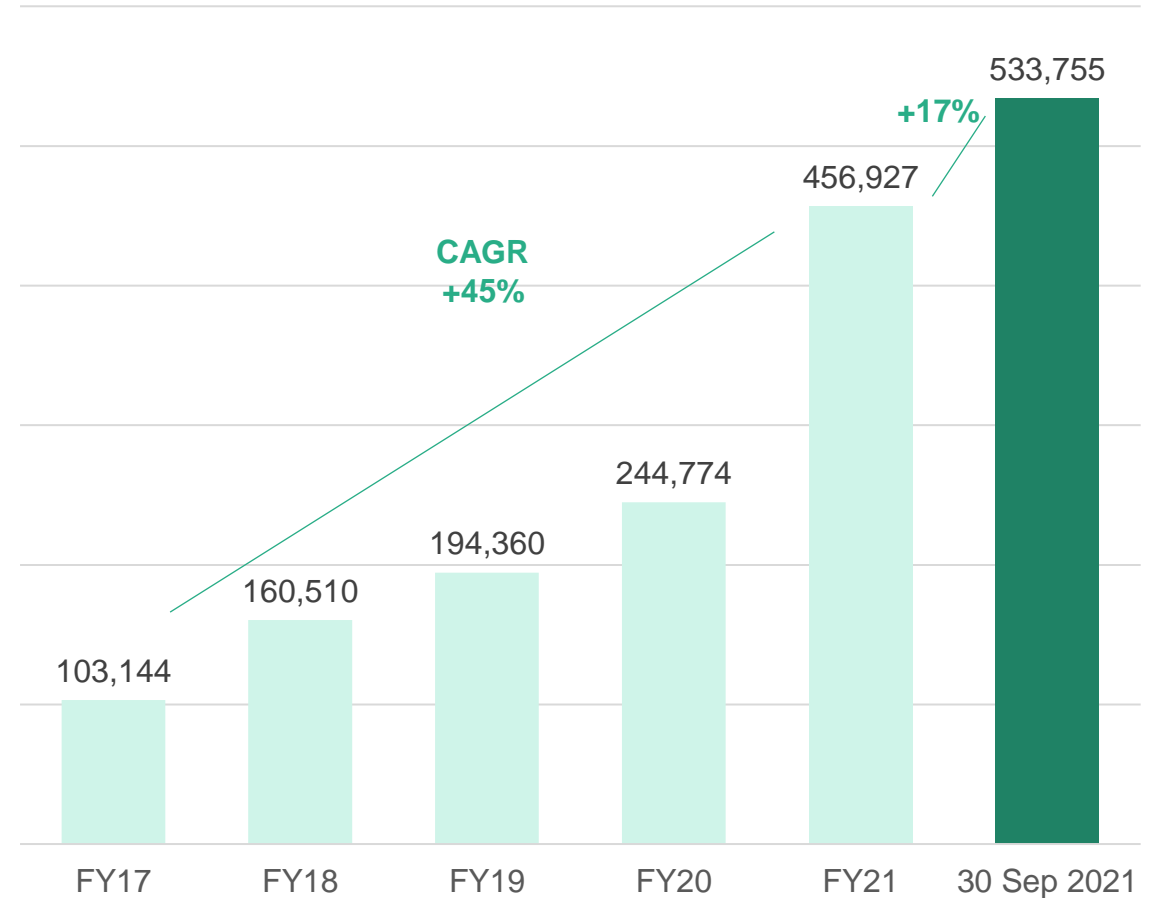
Customer Growth

Step change in customer growth achieved through Australia acceleration and Southeast Asia expansion

Active Customer Footprint



Active Customer Growth

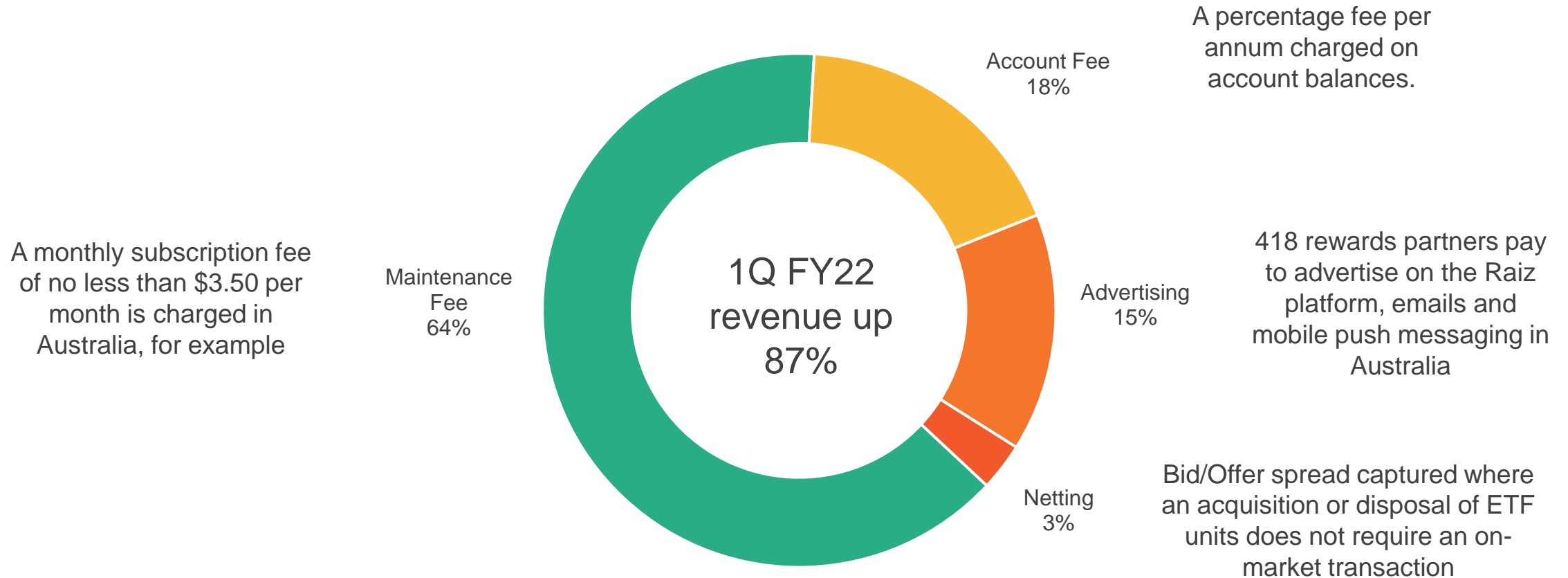


Revenue Streams

Raiz delivered 87% growth in micro investment platform revenue on PCP



Revenue blend by stream

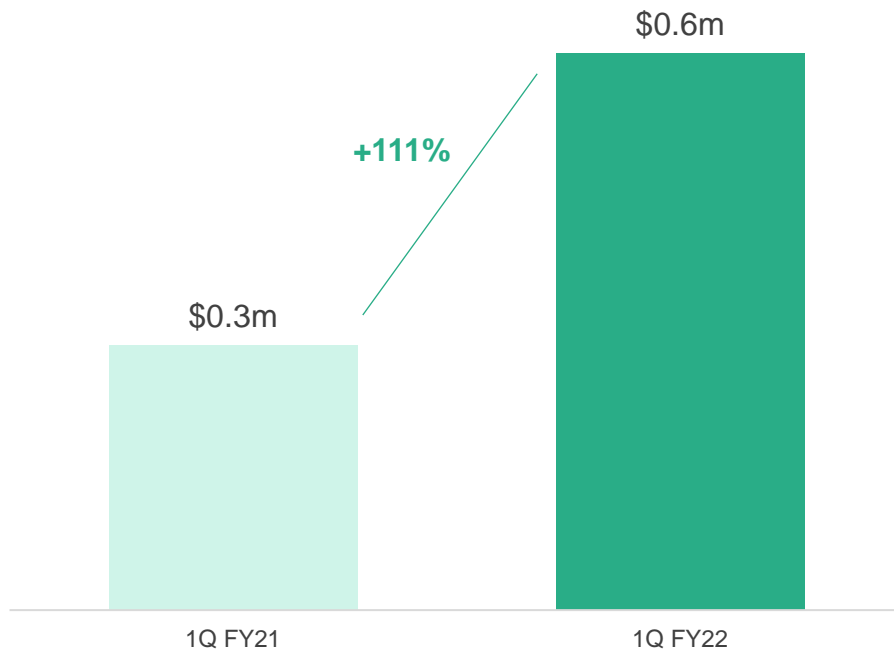


Raiz Rewards

Brands attracts members, members attract brands and Raiz Rewards attract loyalty

Raiz Rewards is a loyalty program allowing users to fast-track their Raiz accounts & Super balances through purchases made with partnership brands

Raiz Rewards advertising revenue



Select Rewards Partners





2. Strategy & Execution Overview

ASX:RZI

Corporate Highlights

Successfully executing against the growth strategy



Continued customer, FUM and revenue growth: Overcoming COVID headwinds in operating territories to continue growth



Growth with low customer acquisition cost (CAC): Acquiring active financial services customers online at a CAC of AU\$14.84 per customer in Australia



Higher margin product penetration: Superannuation, SMSF, Sapphire and Custom portfolio products all gaining traction



Southeast Asia expansion: Accelerated uptake in Indonesia and Malaysia, preparation completed for Thailand launch, and incorporation in Vietnam has started



Right-size organisation: Continued strengthening of board & management structure to drive the next leg of growth



Industry recognition: Recognised by Deloitte in Top 50 fast growing Australian tech companies for 2020 and Top 500 for Asia Pacific and winner of Best FinTech Australia Superannuation Service 2020

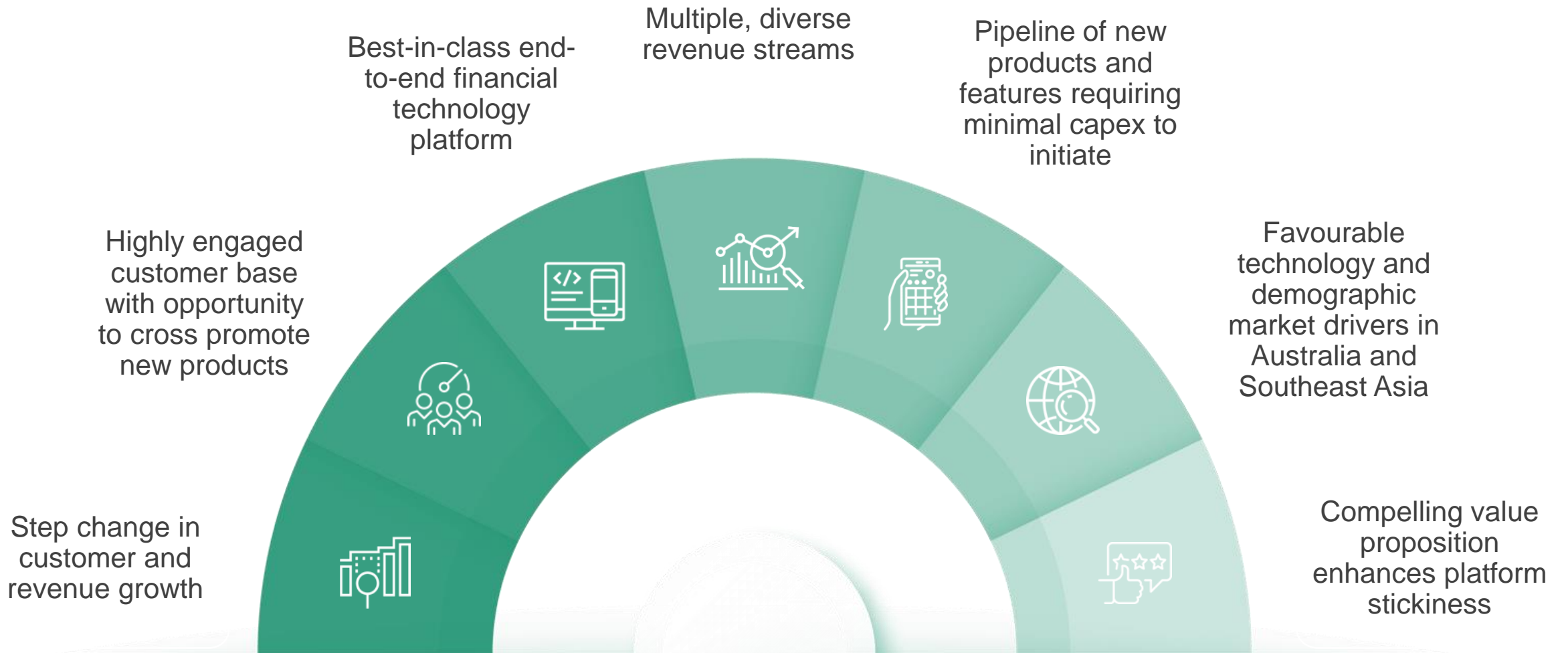
Raiz Strategy Execution

Execution of consistent and clearly defined strategy driven by customer feedback








Business Model Highlights

Delivering financial flexibility, freedom and security to customers



Expansions in Southeast Asia

Rapid scaling in its target markets with new territories imminent

		Total Population	Customer Sign Ups	Investment Accounts	Active Customers
Australia		c.26m	1,145,614	549,815	289,273
Indonesia		c.277m	618,248	361,994	162,847
Malaysia		c.33m	371,349	128,589	81,635
Thailand		c.70m	Targeting 1H'22 launch of Beta Product		
Vietnam		c.98m	Research into this market has begun and qualified for NSW Government grant		
Total		c.504m	2,135,211	1,040,398	533,755

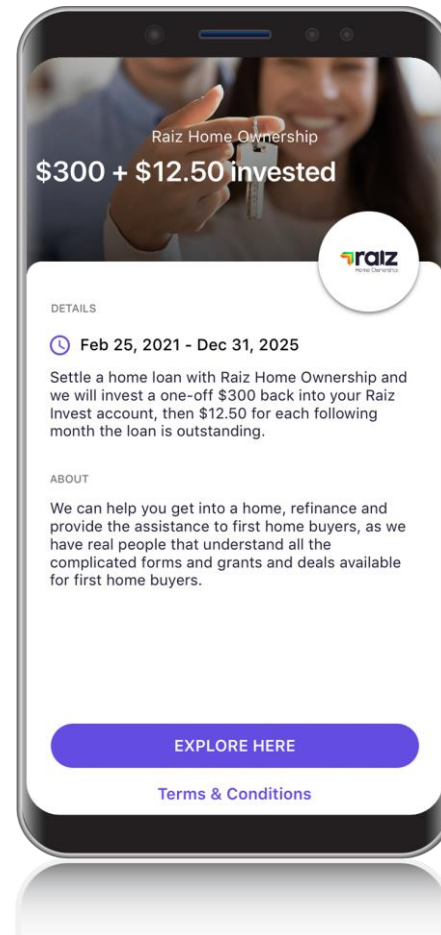
New Product Development

New portfolios created based on customer demand and feedback

Customised Portfolio



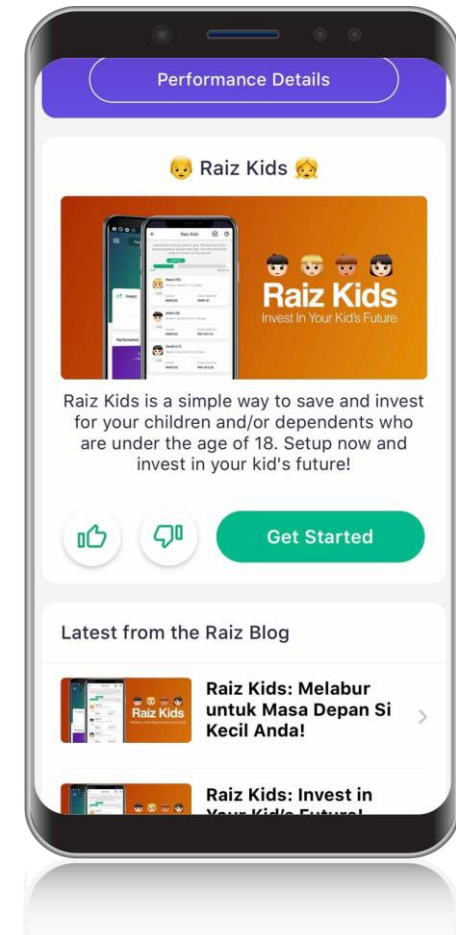
Raiz Home Ownership



Indonesia – Keuanganku



Malaysia – Raiz Kids



FY22 Focus Areas

Continued focus on growing the Australian business and executing the Southeast Asia growth strategy



Grow the business in all geographies



Maintain disciplined focus on costs



Focus on low cost of customer acquisition to drive new accounts



Increase 'Lifetime Value of Customers' through new products and services



Prepare launch of Thailand and Vietnam businesses



Utilise best-in-class infrastructure to launch customer-focused products

About Raiz Invest Australia Limited



Raiz Invest Limited (ASX:RZI) is a multi-award-winning micro-investing and fintech platform with operations in Australia and Southeast Asia. With Raiz, users are able to automatically invest the virtual 'spare change' from their daily purchases into diversified portfolios. In Australia, this can be done to boost savings both inside and outside of superannuation.

To gain greater insight to the Raiz business and our strategy, watch our short video by visiting <https://raizinvest.com.au/investors/>

Since launching in 2016 Raiz has achieved solid growth, amassing more than 2.2 million downloads, 2,135,000 signups, and over 533,000 active monthly customers with over \$970 million Funds under Management as at 30 September 2021.

Raiz continues to enhance its platform, adding 18 new products and features since its inception. In addition, Raiz is ramping up its growth and literacy strategy across Asia-Pacific, with offices in Malaysia and Indonesia with plans to expand into Thailand and Vietnam.

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Technology **Fast 50**
2020 Australia **Top 50**

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