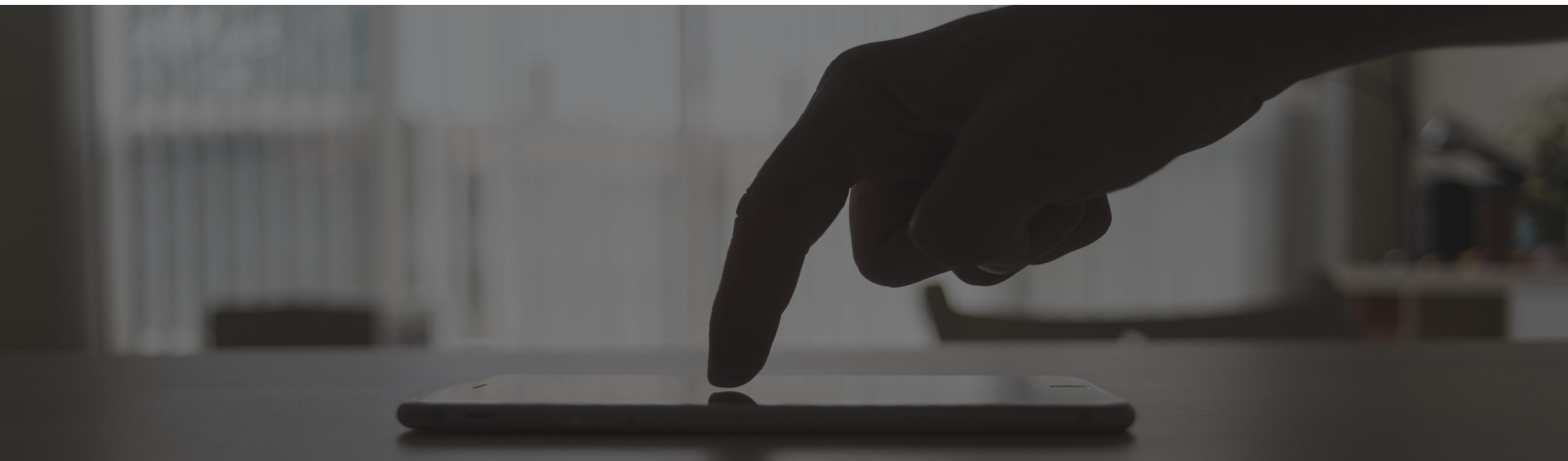




June 2022

**China's leading
Loyalty Technology Service
Provider in financial services**

Disclaimer



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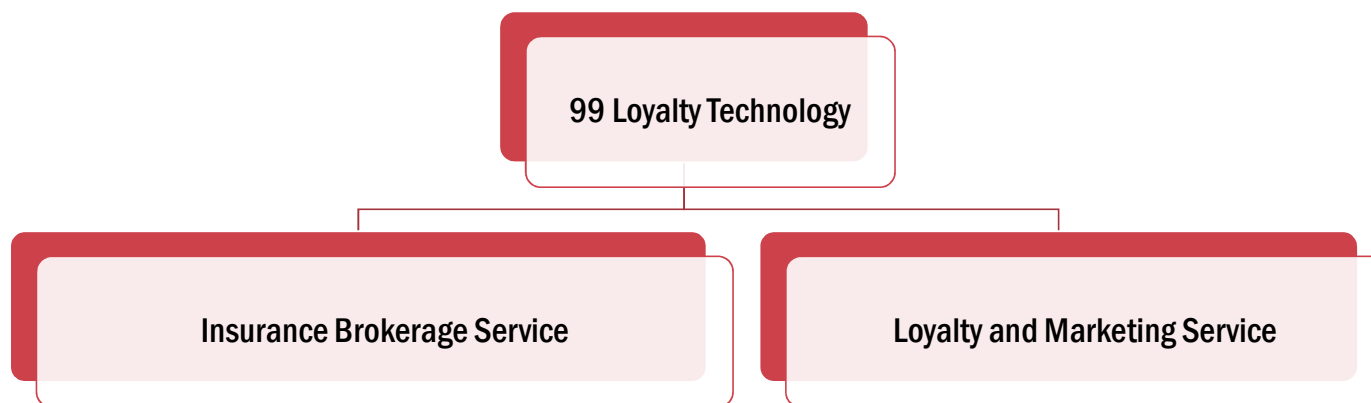
99 Loyalty Technology delivers the platform and insights that enables China's leading banks and insurance companies to enhance customer loyalty and win new business



99 Loyalty Technology (99L) at a glance



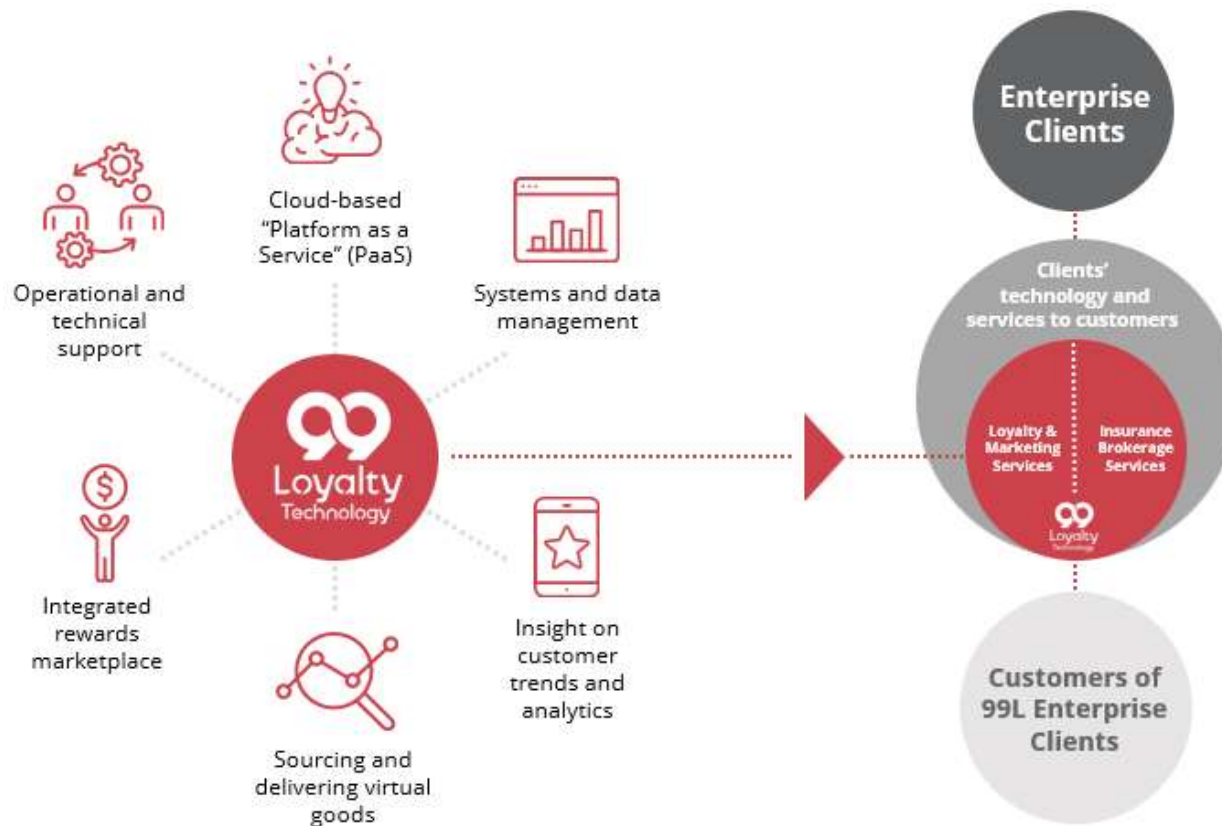
- **99 Loyalty Technology is a B2B (Business To Business) enterprise technology solution**
- **Our clients are predominantly insurance companies and banks in China**
- **We help our clients achieve their goals in customer acquisition and retention**



2013 listed on the ASX	120 Employees across China	>200 Enterprise Clients	RMB208m (A\$43m) in annual revenue for FY2021
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99 Loyalty Technology business model

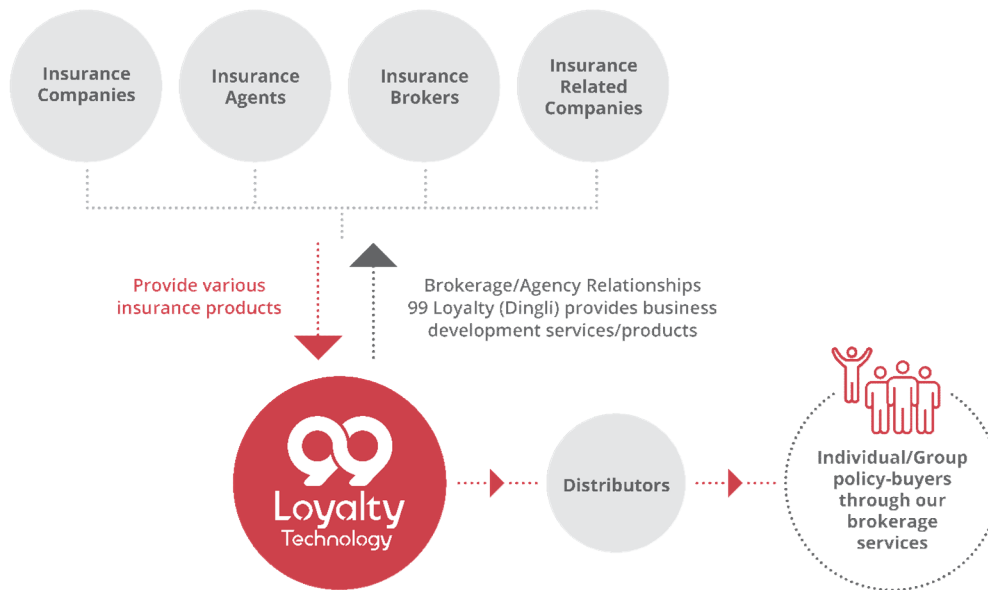
Value proposition to clients



- 99 Loyalty Technology is a B2B enterprise technology **solution**
- It delivers the “technology behind the scenes”, **integrating seamlessly** into our client’s own ecosystem
- This allows users to interact in the **client’s ecosystem** as per normal, with an enhanced experience
- The **enterprise client** benefits from access to a full suite of technology services – everything from security to analysis to virtual goods
- **Loyalty & Marketing Services** helps clients acquire and retain customers through one-stop technology services and system solutions.

99 Loyalty Technology business model

Insurance Brokerage Services

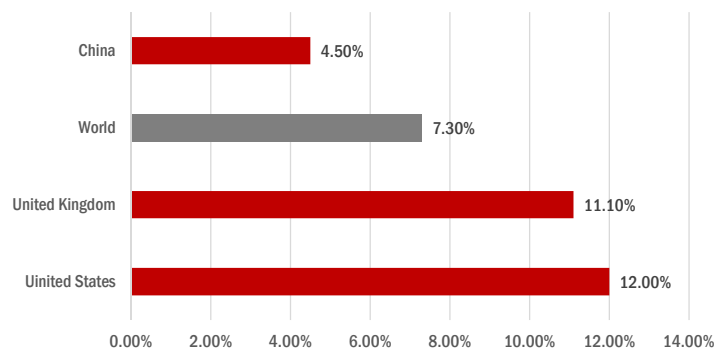


- 99 Loyalty obtained the PRC brokering License with online sales qualification in late 2017
- Platform + Internet + Services
- Product range:
Property Insurance, Life Insurance
- In 2021, Insurance brokerage service generated insurance premiums of RMB 700 Million

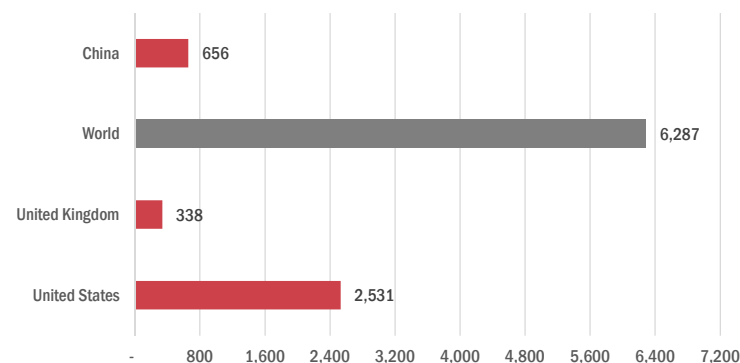
Market Opportunity

China has low insurance penetration rate with high growth trend

Insurance penetration as ratio of total insurance premiums to GDP in 2020



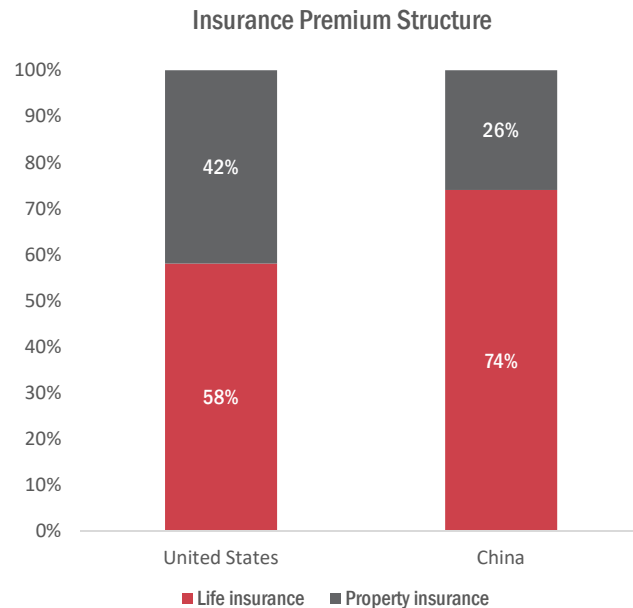
Insurance market size in 2020 (billion USD)



- ◆ China's insurance penetration rate is at **4.5%**, lower than the global average of 7.30%, while its insurance market size ranked **second** in the world, just after United States.
- ◆ The development of China's economy and the improvements of the people's material conditions, including a greater disposable income, has been mirrored by **a steady growth** of insurance industry, as people accumulate more wealth and assets, they want to safeguard themselves against potential losses.
- ◆ According to data released, China's insurance premium growth rate is at **6.1%** year-on-year in 2020 and the general insurance industry is expected to grow at compound annual growth rate (CAGR) of **9.5%** over 2020-2025.

Market Opportunity

China has unbalanced insurance premium structure



- ◆ In mature insurance market, life insurance premium is balanced with property insurance, however, in China the premium from property insurance is far lower than life insurance. There is a significant capacity for property insurance to grow.
- ◆ With the accumulation of people's income and assets, people's awareness of protecting property has increased, to meet the demand for insurance services, Chinese companies have expanded the range and scope of insurance coverage, including property insurance.
- ◆ Property insurance have a shorter business circle than life insurance to see its profit.

Market Opportunity

Covid-19 accelerated the development of insurance industry

Covid-19 created concerns and uncertainties:



Job loss、Business loss、Property loss、Health issues、Rent issues、Childcare、Financial issues



**Post Covid-19:
Risk Protection**



**Increasing
demand of
insurance-
related
products**

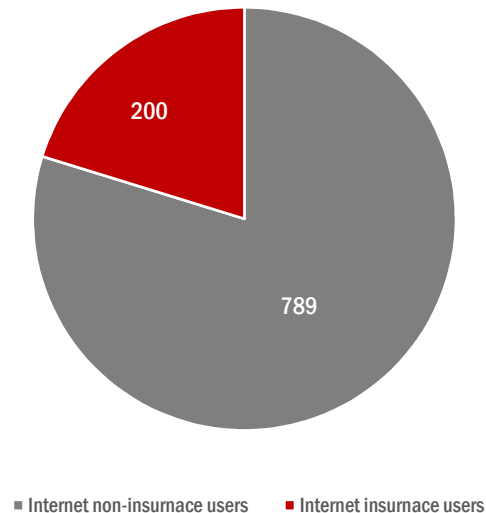


**The development
of Insurance Industry,
especially Internet
insurance business**

Market Opportunity

China has less Internet insurance users

Internet Insurance users (million)



According to the numbers issued by China Internet Information Center (CNNIC), by December 2020:

- ✓ The Internet penetration rate reached 70.4%
- ✓ The Internet insurance users only accounting for 20% of Internet users



Potential market for Internet Insurance Industry

Market Opportunity

New financial regulations favor more orderly insurance industry's growth



New regulatory
environment



High barriers to entry



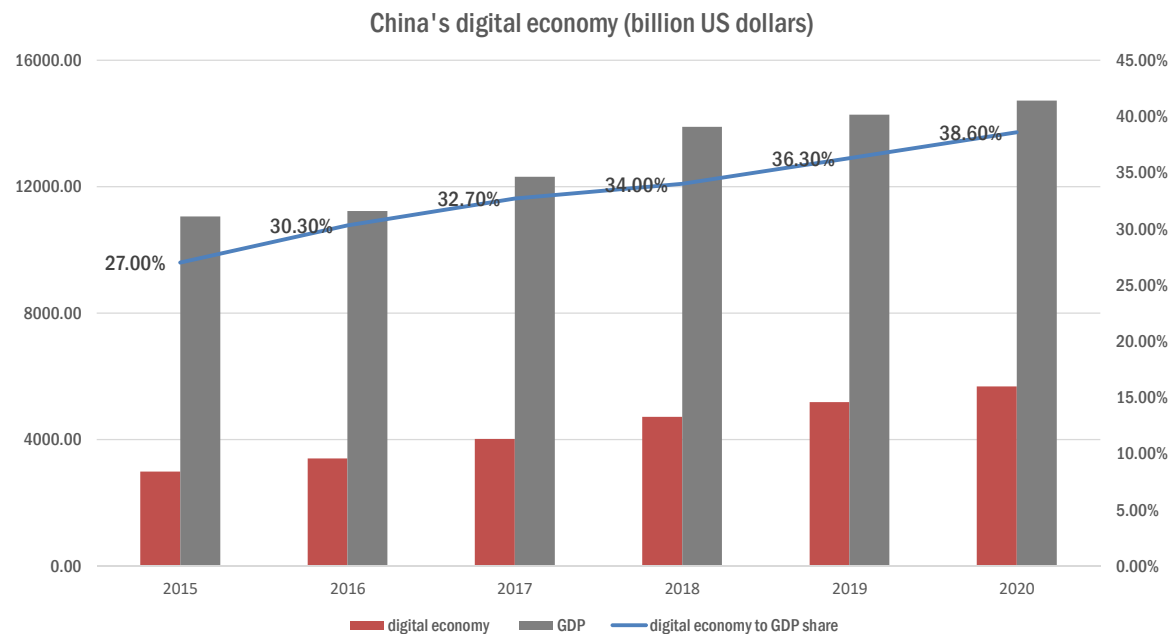
Insurance Brokerage Service



- ✓ 99 Loyalty gained PRC broking license (DLiB) in late 2017
- ✓ 99L has established relationships with the major insurance companies in China, many of which are long-term
- ✓ 99L has built up 10 years of data and has deep experience in extracting insights to enhance success
- ✓ 99L has a full suite of patents, copyrights, qualifications, and over 180 licenses to operate in China across a range of technologies and activities

Market Opportunity

Growing digital economy provides opportunities for loyalty and marketing business



Loyalty and Marketing



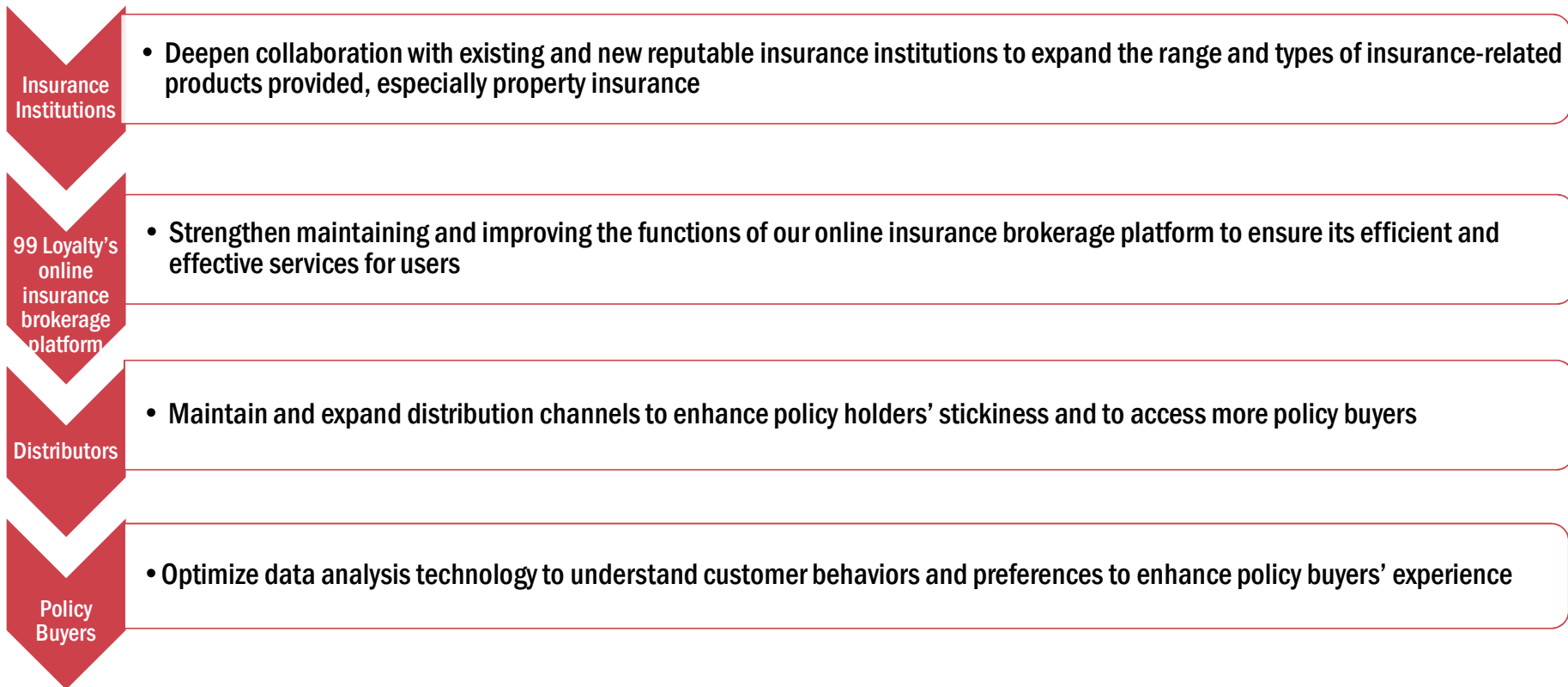
Empower a wide range of industries to participate in the digital economy's growth.



Growth Strategy

Insurance Brokerage Services

Grow Insurance Brokerage Services based on the supply chain :



Growth Strategy

Loyalty and Marketing Services



Seek Loyalty and Marketing Services' recovery and growth :

Existing
partners

- Maintain established relationship with existing business partners to seek recovery when the conditions normalize

New partners

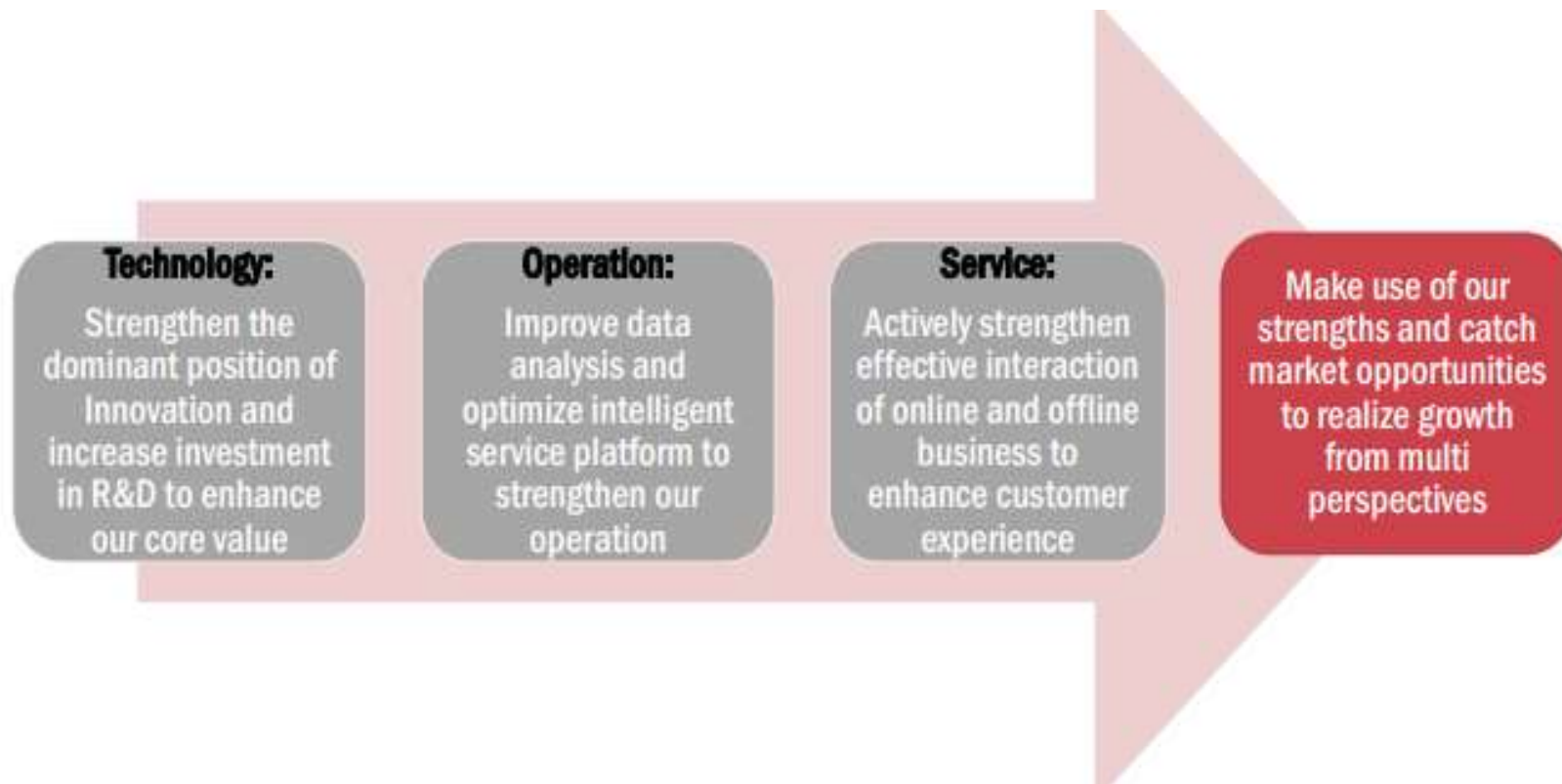
- Extend the enterprise base to non-financial sectors to achieve customer reach

Product

- Broaden the product portfolio and the scope of virtual goods to meet the evolving demands of users

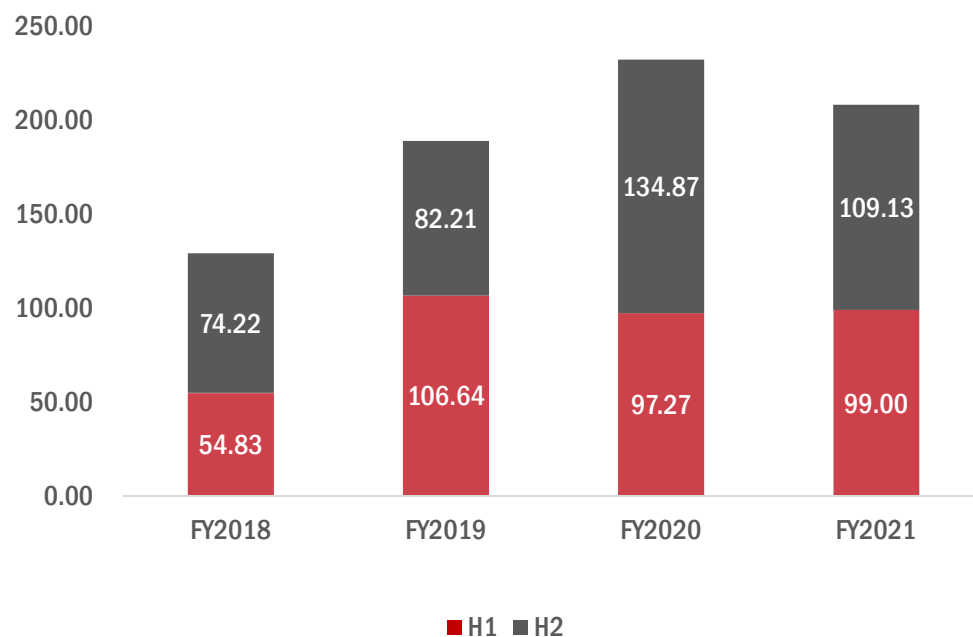
Growth strategy

99 Loyalty's Long term growth

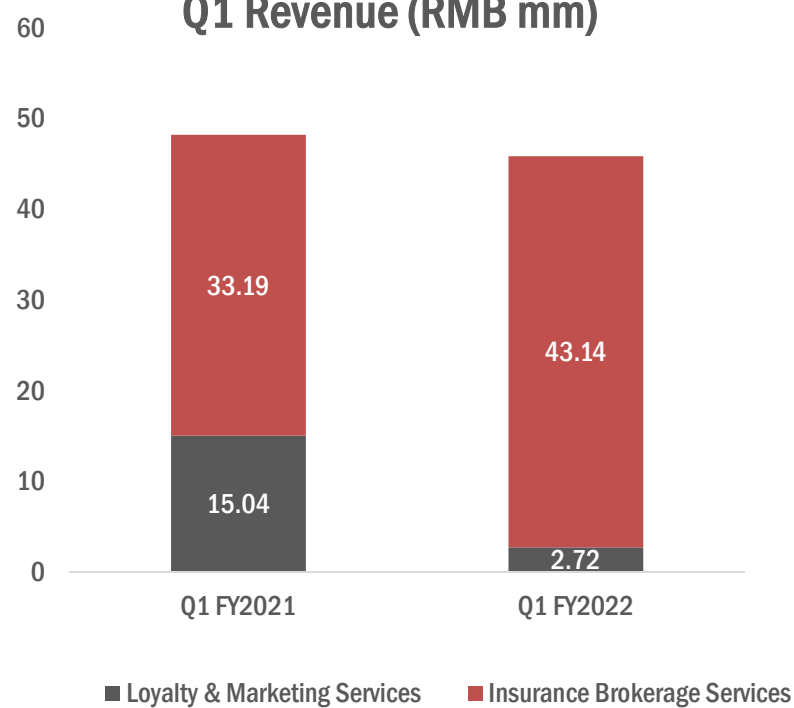


Financial Highlights

Revenue (RMB mm)



Q1 Revenue (RMB mm)



Chairman | Mr Ross Benson
rbenson@investorlink.com.au

Non-Executive Director | Amalisia Zhang
amalisia.zhang@99loyaltytechnology.com

Chief Executive Officer | Scott Sheng
scott.sheng@99wuxian.com

Investor Relations | Mark Flynn
mf@irxadvisors.com



99LOYALTYTECHNOLOGY.COM



“A leading technology partner in the digitisation of China’s financial services industry”



Appendix



Board and executive management

Board of Directors



Mr. Ross Benson

Chairman Non-Executive Director

Mr Benson has over 34 years of experience in the Australian financial services industry, with extensive knowledge in securities, deal structuring and business strategy. Mr Benson has led negotiations for divestment and acquisition strategies for medium to large enterprises and has a depth of experience in prospectus and offer document preparation. Subsequent to the formation of Investorlink Group Limited in 1986, he has established associated business units in wealth management, private equity, property syndication and structured financial products. Over the past 15 years he has spent significant time in China originating inbound and outbound investment activities.



Mr. Haoming Yu

Independent Non-Executive Director

Mr Yu has significant experience in the finance and banking industry over 41 years. Prior to joining 99 Loyalty, he was Executive Vice President of Zendai Group. Mr Yu held various senior positions in the past including Executive Vice President of Shan Shan Co Holding Ltd, Managing Director of Bear Stearns (Asia) Ltd, Executive Vice President of Shanghai International Trust & Investment Co. Ltd and Deputy General Manager in Bank of China, Shanghai Branch.



Ms. Amalisia Zhang

Non-Executive Director

Ms Zhang founded 99 Loyalty in 2011 and currently serves as an Executive Director. She is a pioneer of internet and e-commerce, with extensive experience in Chinese e-commerce and mobile payments. Prior to founding 99 Loyalty, she was President of Handpay, one of China's largest third party mobile payment gateway service provider. She has also previously worked for Hong Kong telecommunications company PCCW and as part of the core management team of Ctrip and as General Manager of Ctrip Hong Kong. Ms Zhang graduated from Bath University in the United Kingdom with a Masters of Business Administration.



Mr. Simon Woodfull

Independent Non-Executive Director

Mr Woodfull has over 20 years of experience working as a senior executive in various financial services and Loyalty companies across different aspects of business areas including operations, sales and marketing, wealth management, finance, legal and human resources. He was the co-founder of Bravura Solution Ltd (BVS), an ASX listed financial services and software business. Prior to joining 99 Loyalty, Mr Woodfull was the Chief Executive Officer of Syncsoft, a financial services software company, wholly owned subsidiary of the Link Group (ASX: LINK). Mr Woodfull graduated from Business Management, Victoria University.

Board and executive management

Board of Directors



Mr. Scott Sheng
Chief Executive Officer

Mr Sheng joined the management team when the Company was established and has worked with the Company for more than 14 years. During the period, Mr Sheng has led the sales and operation team enabling it to achieve significant development of the businesses. Mr Sheng has more than 15 years professional experience in financial and insurance business and strategic management. He has strong ability in the business development and management. Prior to 99 Loyalty, he acted as a senior manager in many well-known enterprises, including Bizpoint in Singapore and Shanghai Xingkangda Management Software for more than 7 years.



Mr. Christopher Ryan
Independent Non-Executive Director

Mr Ryan has diverse experience and expertise in mergers & acquisitions together with initial public offerings. He has advised ASX listings since 1986. He previously served as Chairman of ASX listed Bravura Solutions Limited, Non- Executive Director of Central West Gold NL, Non-Executive Director of eCargo Holdings Limited (ASX:ECG), Non- Executive Director of Retech Technology Co., Limited (ASX:RTE). He is currently Non-Executive Director of Fintech Chain Limited (ASX:FTC) and Non-Executive Director of Investorlink Group Limited. Mr Ryan holds a Bachelor of Financial Administrations from the University of New England and is a Fellow of the Institute of Chartered Accountants Australia and New Zealand.



Mr. Henry Chen
Executive Director

Mr Chen has been with the Company for more than 6.5 years and has significant experience in finance and accounting over 20 years. Prior to 99 Loyalty, he held finance, accounting and auditing related positions with various companies such as Vtion Wireless Technology AG, Vesta China and Arthur Andersen. Mr Chen holds a Master Degree of Commerce (Finance Major) from University of Sydney. Mr Chen is a CPA and a member of both CICPA (The Chinese Institute of Certified Public Accountants) and ACCA (The Association of Chartered Certified Accountants).

Board and executive management

Senior Management



Ms. Cathy Li
Financial Controller

Ms. Li has worked in 99 Loyalty for more than nine years. She has a detailed understanding of the business and its financial operations. Ms. Li holds a Master Degree of Accounting from Fudan University and has more than 15 years professional experience in financial management. Her prior experience includes Shanda Network, Yongda Group and Handpay Information Technology Co., Ltd.

Australian Advisory Committee



Mr. Rod McGeoch
Committee Chairman

Rod McGeoch AO was chair of Corrs Chambers Westgarth, a leading Australian law firm, and has been a solicitor for 40 years. He was chief executive of Sydney's successful bid for the 2000 Olympic Games and served on the Sydney Organising Committee for the Olympic Games until November 1998. Mr McGeoch was also chair of SKYCITY Entertainment Group. Mr McGeoch is chair of Vantage Private Equity Growth, Chubb Insurance Australia, BGP Holdings Malta and deputy chair of the Sydney Cricket & Sports Ground Trust. He also holds a number of honorary positions. In 1990, Mr McGeoch was awarded Membership of the Order of Australia for services to Law and the Community. In 2013, he was awarded an Officer of the Order of Australia for distinguished service to the Community through contributions to a range of organisations and to sport, particularly through leadership in securing the Sydney Olympic Games. Mr McGeoch is a director of Destination NSW. and in January 2013, he was appointed Honorary Consul General of Luxembourg in Australia.

99 Loyalty Technology business model

Insurance Brokerage Services



Core : Online Insurance Brokering Platform


- Developed by 99Loyalty's insurance brokerage and technology team
- widely used by insurance companies, insurance agents, distributors, end consumers
- Benefit users from efficiency, transparency, cost and scale
- Assist enterprise clients to grow business and enhance loyalty

Advantages:

- For distributors/consumers, it provides convenient access to a variety range of insurance products with the benefits of great transparency, easy comparisons, diversified choices
- For insurance companies, it helps to lower customer acquisition costs, improve processing efficiency, and enhance opportunities for loyalty activities
- For insurance agents, it helps to expand sales network, reduce marketing costs, reach a large base of insurance policy buyers, and improve efficiencies in selling and claim settlement processes

99 Loyalty Technology business model

Insurance Brokerage Services

Enterprise Client	The Challenge	The Solution	The Result
 <p>Ping An Insurance</p> <p>Global top 5 insurer and Global Fortune 500 company</p> <p>2021 revenue of over RMB 1.2 trillion</p>	<p>Help Ping An grow its customer base and expand its distribution channels</p> <p>Promote and broker a range of Ping An insurance product through an online platform</p>	<p>Successfully integrated Ping An insurance product into 99L services</p> <p>Delivered Ping An insurance as “virtual products” to our business partners, including other financial institutions</p> <p>Matched products with potential policy-holders through 99L proprietary broker platform (Dlib)</p>	<p>Assisted growth in Ping An's property insurance business (Ping An's traditional core business is in life insurance)</p> <ul style="list-style-type: none"> FY2020: achieved total insurance premiums of 76 million FY2021: achieved total insurance premiums of 280 million <p>Strong positive feedback from Ping An that 99L is a market leader in brokerage</p>



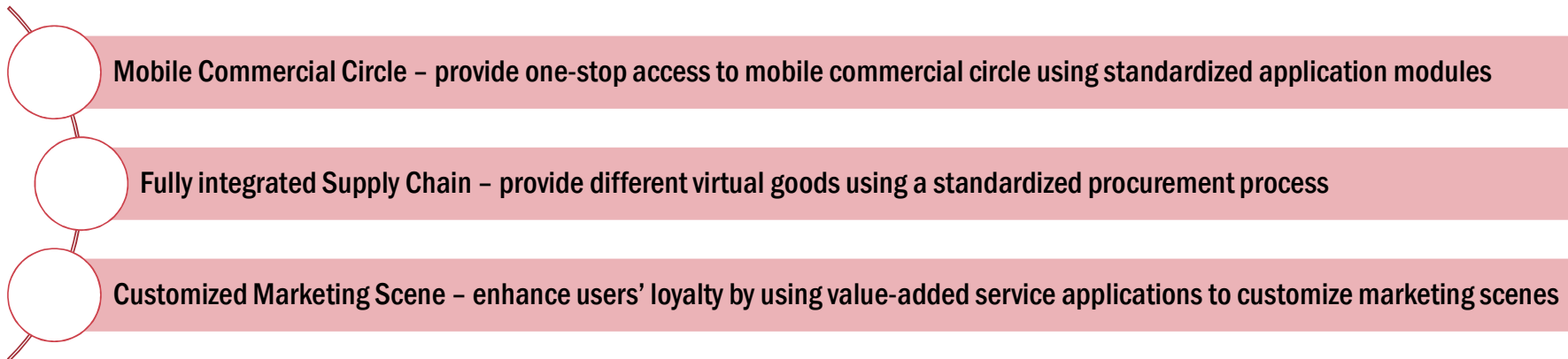
99 Loyalty Technology business model

Loyalty & Marketing Services – Bank Digital Marketing Service



- Focus on the digital marketing needs of institutions such as banking industry
- Provide innovative and professional marketing services and system solutions based on the life cycle of our clients' customers
- Enable the digital transformation and growth of banking industry

Function Modules:



99 Loyalty Technology business model

Loyalty & Marketing Services – Bank Digital Marketing Services



Advantages:



Short development time with ease of customisation using standard modules as base



Easy and convenient marketing activities with one-stop operation service



Cost efficiency with a well-established digital commodity supply chain




Accurate to reach and activate target customers with a fully integrated and innovative marketing tools

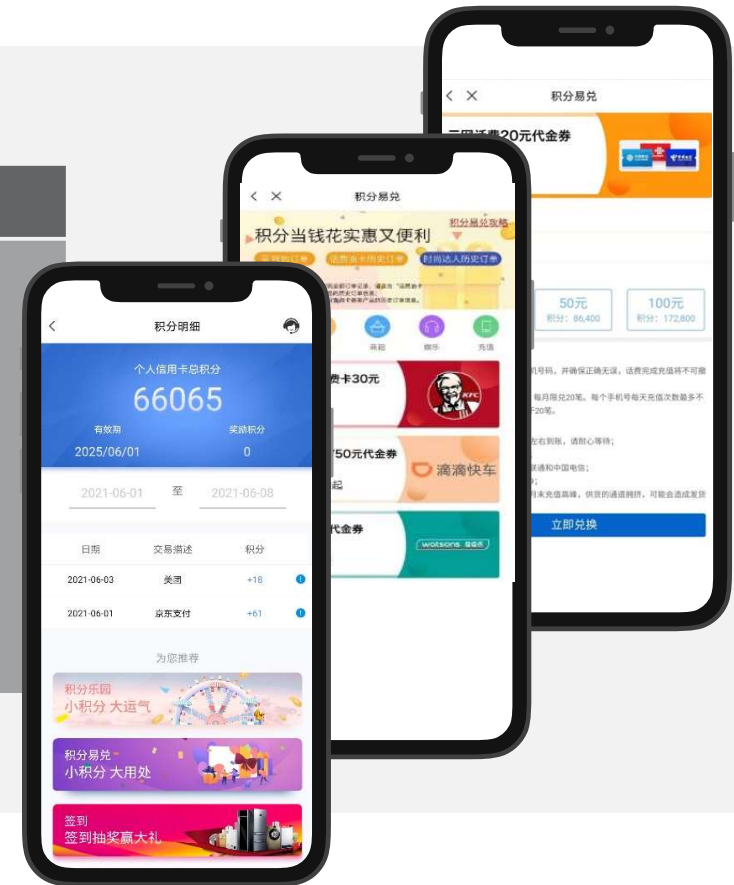


Effective marketing strategies with big data analysis on customers' behaviors and preferences

99 Loyalty Technology business model

Loyalty & Marketing Services – Bank Digital Marketing Services

Enterprise Client	The Challenge	The Solution	The Result
 <p>浦发银行 SPD BANK</p> <p>Shanghai Pudong Development Bank</p> <p>Relationship established in 2016</p> <p>Global top 10 bank by assets</p>	<p>Provide value-add services to the bank app</p> <p>Improve customer satisfaction and enhance customer retention</p>	<p>A customised rewards and loyalty program solution</p> <p>Platform within the SDPB app to act as marketplace for rewards redemption</p> <p>Offering various virtual products as rewards, including delivery and after-sales service</p>	<p>Transaction value reached RMB 140 million in 2019, up from RMB 50 million at outset</p> <p>Represents a transaction value CAGR of over +45%</p>



99 Loyalty Technology business model

Loyalty & Marketing Services – Interactive Marketing Services



- Build a digital integrated cloud service platform for insurance and other industry
- Provide one-stop technology service with high stability and expansibility for the industrial chain and users.

Function Modules :



99 Loyalty Technology business model

Loyalty & Marketing Services – Interactive Marketing Services



Advantages:



Multi business scene access and all-round marketing strategies



Flexible docking driven by advanced technology



Strict data security and risk control system



Strengthened upstream supply chain with high quality brands and products




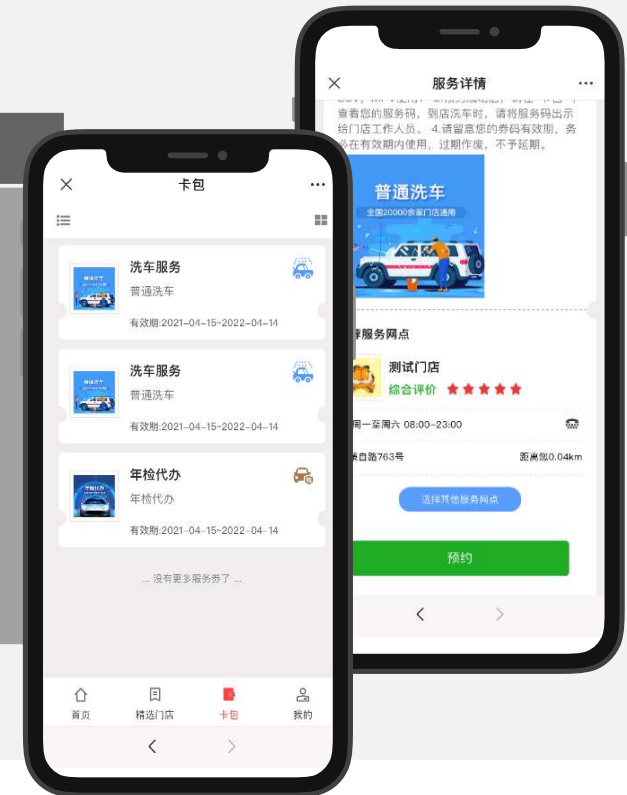
Sound and efficient after-sale mechanism

99 Loyalty Technology business model

Loyalty & Marketing Services – Interactive Marketing Services



Enterprise Client	The Challenge	The Solution	The Result
 Tianan Property Insurance One of the largest property insurance companies in China Long term business partner of 99L	<p>Bring offline customers into the insurer's online ecosystem</p> <p>Encourage environmentally-friendly insuring activities through digital channels</p>	<p>Platform within the Tianan app to act as marketplace for the marketing program</p> <p>Digitised the insurance-related car services, such as the vouchers for car wash, car maintenance, etc.</p> <p>Offering comprehensive customer services, including virtual products delivery and after-sales service</p>	<p>Active user rate increased by 3%</p> <p>The transaction value of insurance related products (non insurance /policy products) generated from Tianan app increased from 200 million to 301 million for 2016-2019, CAGR 10.6%</p> <p>Strong positive feedback from Tianan</p>



99 Loyalty Technology business model

Our Enterprise Clients



China Enterprise Clients



Global top 4 bank



Global top 4 bank



Global top 4 bank



Global top 4 bank



Global top 50 bank



Global top 50 bank



Global top 50 bank



Global top 50 bank



World's largest card network



Global top 5 insurer



Global top 10 insurer



Global top 25 insurer



China top 10 life insurer



China top 10 non-life insurer



China top 10 non-life insurer



China top 30 non-life insurer



China top 30 non-life insurer

Global Enterprise Clients



Global top 5 insurer



Global top 10 insurer



Asian insurer



Asian bank

99 Loyalty Technology business model

Our Merchants



China Merchants



Global Fortune 500 company
eCommerce coupons



Global Fortune 500 company
eCommerce coupons



Global Fortune 500 company
Mobile phone recharges



Global Fortune 500 company
Mobile phone recharges



Global Fortune 500 company
Mobile phone recharges



Global Fortune 500 company
Petrol discounts

Global Merchants



Consumer electronics



Household appliances



eCommerce giftcards



Food coupons



Office supplies



Food coupons

Insurance Providers



Global top 5 insurer



Global top 10 insurer



Global top 25 insurer



China top 10 life insurer



China top 10 non-life insurer



China top 10 non-life insurer

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