

# Business Strategy Update

The Pathway to Profitability

July 2022

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# Who We Are



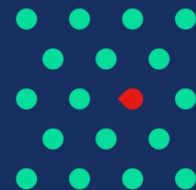
We provide fintech services in South East Asia (SEA) working with our partners and merchant networks to capitalise on the rapid growth and adoption trends in digital payment solutions



We connect banks, telcos, big brands and their e-commerce or in-store merchant networks with their customers online and at the point-of-sale every day. Our market focus is large communities of low risk consumers & reputable merchants



Our brand is built on a 20-year foundation of securely authenticating and processing digital payments, and includes a 'best-in-class', scalable BNPL service



Our goal is to be one of the leading digital transaction processors in the booming cashless economies of South East Asia



## Overview & Highlights

- Corporate Snapshot
- Highlights & Achievements
- Financial & BNPL Portfolio Metrics
- myIOU Merchants & Consumers

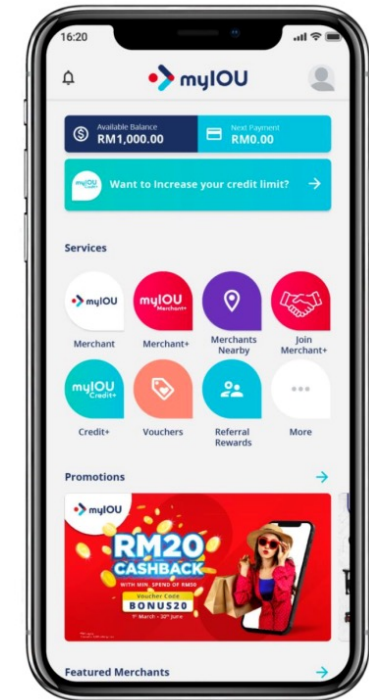


# Corporate Snapshot



Capital Structure	
Shares on issue <sup>1</sup>	554,012,065
Share price <sup>1</sup>	\$0.069
Market cap <sup>1</sup>	\$38,226,832
Net Tangible Assets (at 31/05/22) <sup>2</sup>	\$45,475,338
Cash, cash equivalents & trade receivables (at 31/05/22) <sup>2</sup>	\$20,960,393
Debt	Nil

## IOUpay Limited



Note: 1. Figures based on market close Friday 15 July 2022. 2. The Balance Sheet values shown as at 31/05/22 are unaudited management figures.

# Highlights & Achievements



**Mobile Banking** – record monthly transaction volumes in Q1FY22 <sup>1</sup>; infrastructure upgrade December 2021 positioning for growth



**BNPL launch** – flagship BNPL platform myIOU launched June 2021; market leading new products announced to drive growth



**Strong profit margins & positive underlying cashflow** – last two quarters reported positive adjusted Net Operating Cash Flow of more than \$1.0m



**Strategic IDSB investment** – provides large scale<sup>2</sup> BNPL growth from well-established portfolio of high credit quality customers



**Product innovation** – to drive growth and scale

- **myIOU 2.0 launch** – design, functionality & security improvements
- **KASHplus** – game changing prepaid VISA card to enable BNPL for purchases made anytime-anywhere
- **myIOU Islamic** – Shariah compliance certification opens access to new markets in Malaysia & SEA



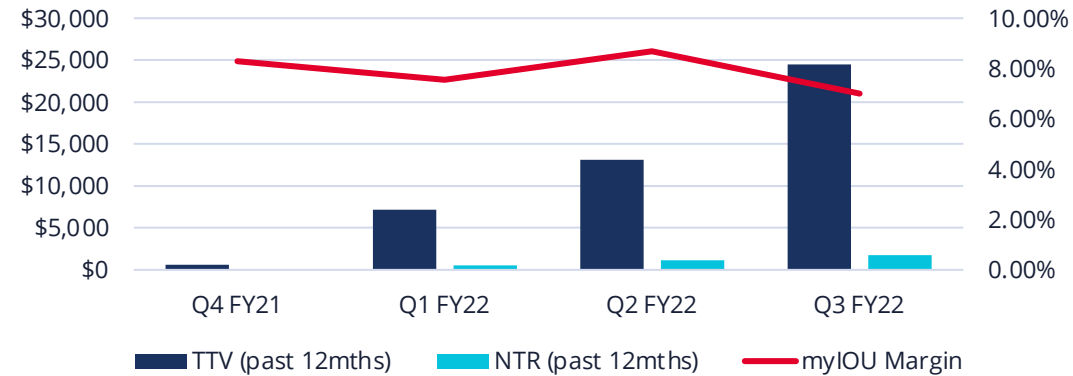
Note: 1. Monthly transaction events reached 28million, up ~50% from pre-COVID levels. 2. Opportunity to more than double the number of current myIOU active users by marketing myIOU BNPL offering to IDSB's existing customers.



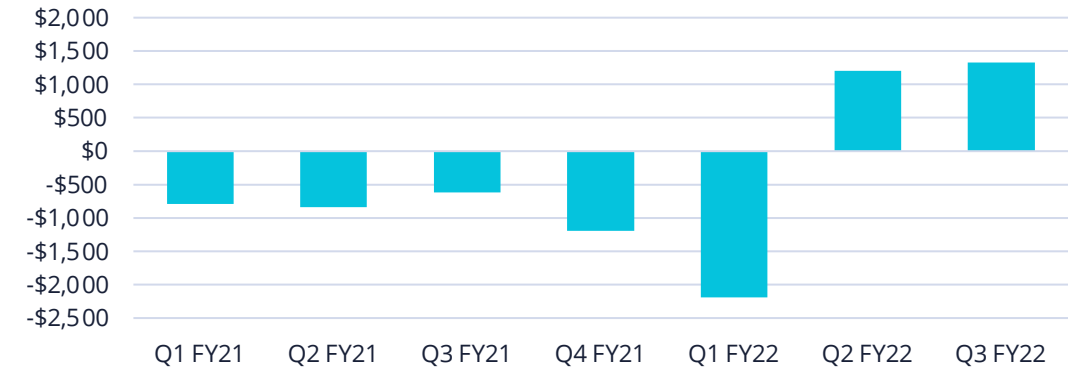


# Financial & Portfolio Metrics

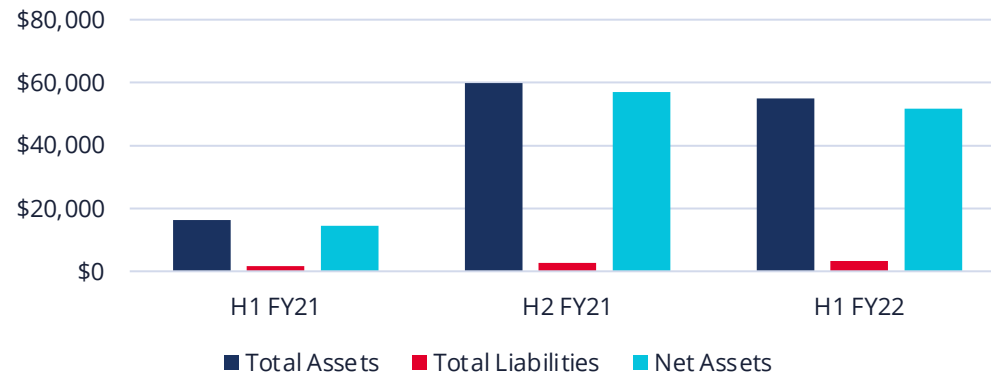
## BNPL Volume & Revenue ('000s)



## Normalised Net Operating Cash Flow ('000s)



## Balance Sheet ('000s)



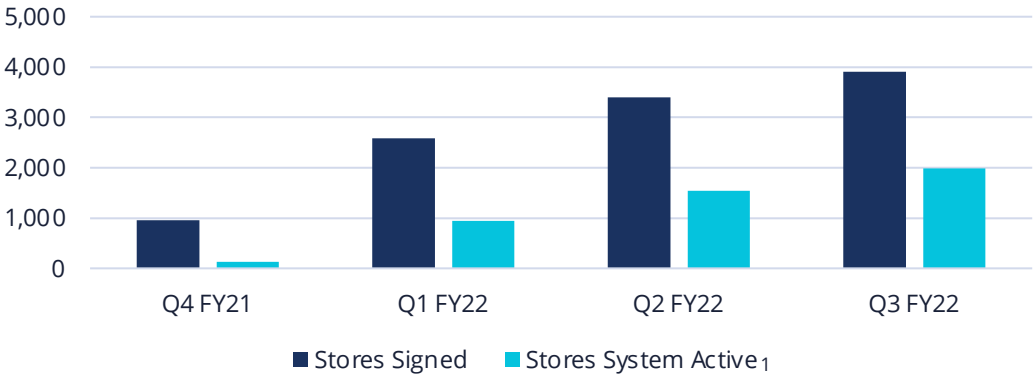
- Normalised Net Operating Cash Flow determined by adding back payments to BNPL merchants which, along with Net Transaction Revenue (NTR), represent part of BNPL receivables to be collected from consumers
- myIOU Income Margin for FYTD at 31 March 2022 is **7.01%** which is **above the Company's internal expectations**
- NPL Ratio is **0.51%** at 15 May 2022. NPL Ratio describes Non-Performing Loans (NPL) as a proportion of TTV written past 12mths
- TTV & NTR values shown in AUD having been converted using assumed MYR / AUD exchange rate of 3.05 using an RBA sourced reference

1. TTV means Total Transaction Value, representing the aggregate amount of the purchase or gross merchandise value. 2. MDR means Merchant Discount Rate; MDR varies between Merchant Agreements and is subject to commercial negotiation between merchants & IOU pay based upon assessment of volume, risk & return expectations. 3. NTR means Net Transaction Revenue, being TTV times MDR; applicable to a transaction and not including any discounts, voucher redemptions or other adjustments. 4. NPL means Non-Performing Loans, being BNPL accounts with a payment outstanding for at least 6 months. NPL Ratio was last reported as at 15 May 2022 in the BNPL Business Offering & Operational Update on 1 June 2022.

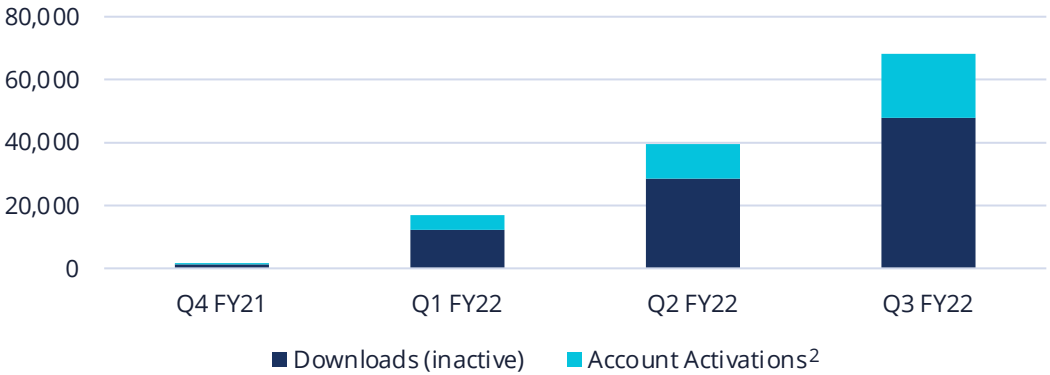
# myIOU Merchants & Consumers



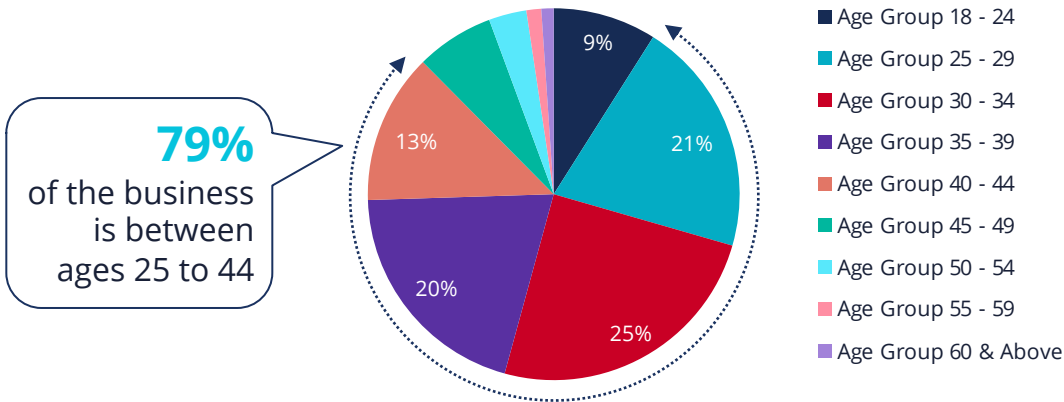
## myIOU Store Availability



## Consumer Engagement with myIOU



## myIOU Active Users by Age Group



- Merchants are signed and then undergo assessment and evaluation, and visit by Account Manager before activation
- Downloads **↑73%** Q2 to Q3
- Activations **↑85%** Q2 to Q3
- Activity up post launch of myIOU 2.0
- Active user demographic including age groups has consistently reflected target demographic



Notes: 1. Stores System Active means stores available on the myIOU app & website. 2. Consumer Engagement figures are cumulative since product launch to end of quarter.



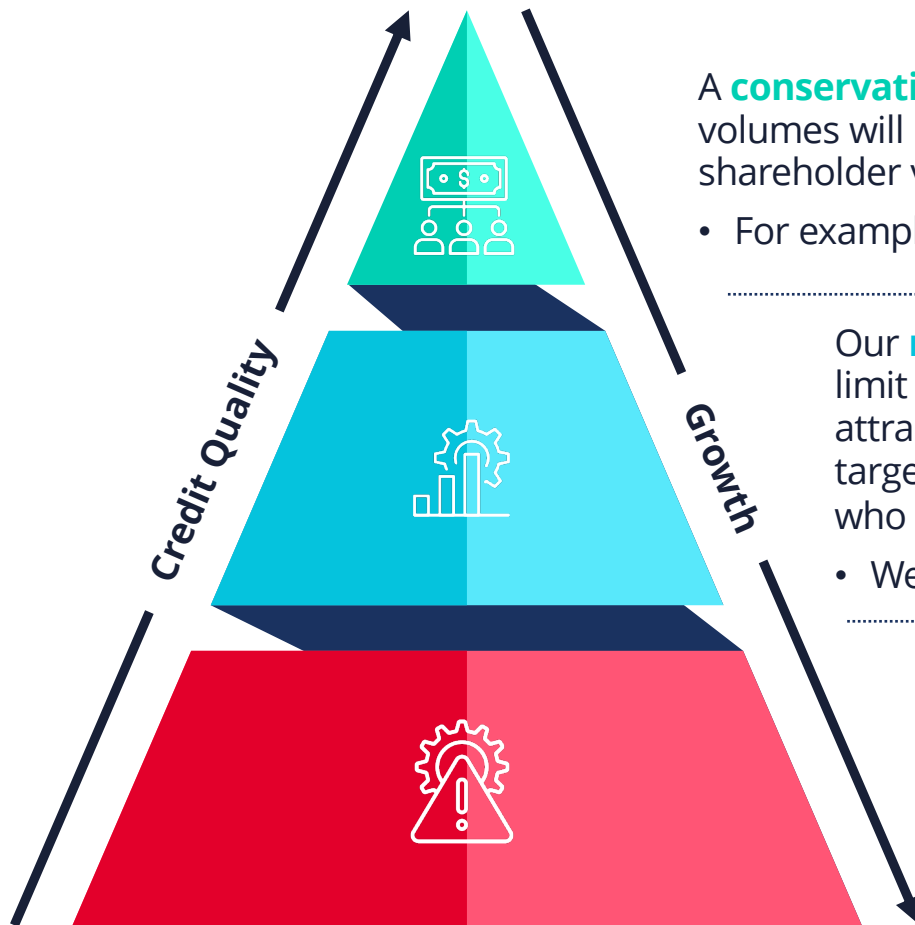
## Strategy & Plan

- Our Strategic Approach to Value Creation
- BNPL Malaysia – Our Initial Focus
- SEA – The Bigger Picture
- Pathway to Profitability

# Our Strategic Approach to Sustainable Value Creation



We have the benefit of hindsight in developing our **measured** approach to sustainable growth



A **conservative** approach will protect capital with very low credit risk but volumes will be insufficient to deliver the growth necessary for sustainable shareholder value

- For example, focusing on the top tier (say 10%) of credit risk

Our **measured** approach to growth in phases is deliberate and designed to limit capital at risk, build a portfolio with sound performance metrics and attract risk-appropriate funding as the business develops. We do this through targeted customer acquisition, working with merchants and other partners who have portfolios of higher credit quality customers

- We know what works from our 20 years' experience in Malaysia & SEA

An **aggressive** approach is dangerous in the unsophisticated credit markets of SEA where chasing top-line growth brings significant risk of credit losses and compromises ability to attract low cost portfolio finance

- Pursuing revenue for market share is potentially feasible in established credit markets for large portfolios; In SEA the risks to equity are unacceptable and prejudice debt finance facilities



# Malaysia's BNPL Market – Our Initial Focus



Malaysia BNPL active users  
**600,000 in 2021**  
with CAGR<sup>1</sup> 24.6%  
to **4m users by 2028<sup>2</sup>**

Malaysia BNPL GMV<sup>3</sup>  
US\$287m in 2021  
predicted to **double to US\$601m in 2022** then CAGR 49%  
from 2022-2028 to **US\$6.5b<sup>4</sup>**

  
**Our strategy is to adopt a measured approach to growth, ensuring our product offering sustainably delivers our financial objectives before upscaling portfolio volumes**

- 45% of Malaysia's population is serviced by banks
- Our target market is the top two thirds of this banked population
- Accounts for approx. 50% of addressable BNPL market
- Avoids high-risk segment of consumer market - important given difficulty enforcing consumer debts under ~A\$32k under Malaysian law<sup>5</sup>
- Our **current market share is 4%** by volume with a **medium term target of 10%**<sup>6</sup>

Notes/Sources: 1. CAGR means Compound Annual Growth Rate. 2. "Cover Story: Buy now, pay later... or not?", The Edge Markets, 9/12/2021. 3. GMV means Gross Merchandise Value. 4. ResearchAndMarkets.com, Q4 2021 BNPL Survey. 5. Under Malaysian law, court orders to enforce consumer debts not considered for debts under RM100,000. 6. The target for market share in Malaysia is a medium term goal over the next 2-5 years and should not be taken as a forecast or relied upon.

# South East Asia (SEA) – The Bigger Picture

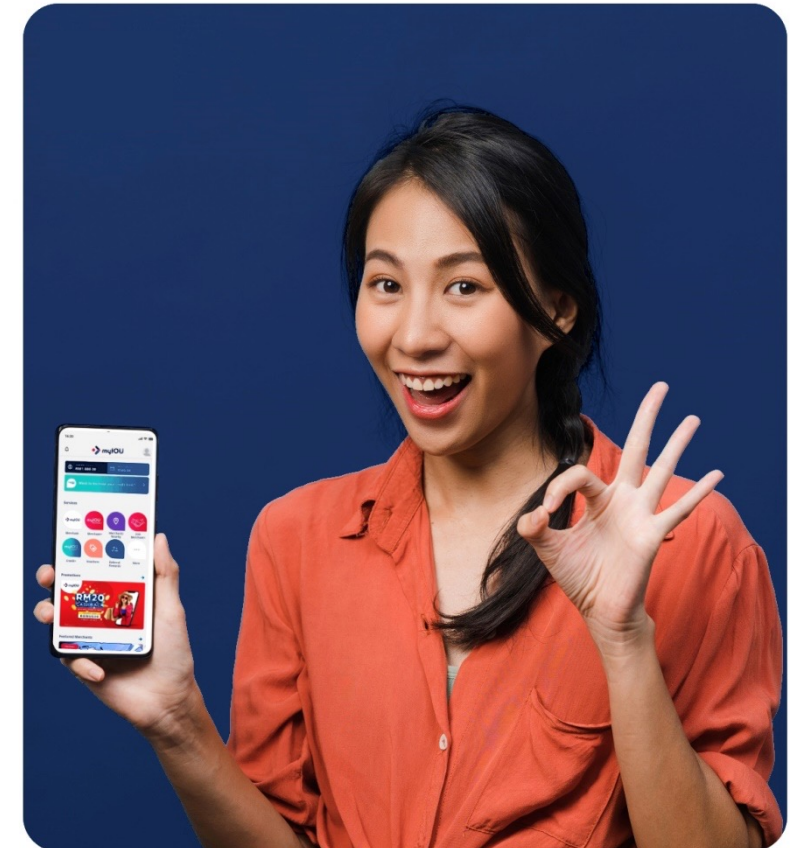


SEA Population  
**679M**  
across 10 countries<sup>1</sup>

**350M**  
SEA digital consumers  
have made at least  
one purchase online<sup>2</sup>

Internet economy  
worth **\$100B** in  
2019...  
**US\$170B** in  
2021...

... and is projected to  
reach **\$300B** by  
2025 and well on its  
way towards **\$1T**  
GMV<sup>3</sup> by 2030<sup>2</sup>



SEA now has  
**440M**  
internet users ...

... and **80%** of  
them are digital  
consumers having  
made at least one  
purchase online<sup>2</sup>

Sources: 1. worldpopulationreview.com as at 4/4/22 based upon projections of latest United Nations data. 2. 6<sup>th</sup> Edition of e-Economy SEA by Google, Temasek and Bain & Company. 3. GMV means Gross Merchandise Value.

# Pathway to Profitability



## Phase 1 Initial growth phase (FY22)

- Protects capital during period proving product model & credit risk framework – critical for shareholders & future debt providers
- Provides opportunity to modify & enhance product offering and credit risk profile



## Phase 2 Portfolio expansion phase (FY23)

- Building critical mass with maturity & seasonality
- Second SEA jurisdiction development
- Product innovation to facilitate scale & cross border activities
- Negotiating interim debt (or hybrid) facility as pathway to Phase 3 large scale wholesale funding



## Phase 3 Scale phase (FY24+)

- Wholesale portfolio debt funding to support lower cost, non-dilutive, accelerated growth with multi-jurisdictional flexibility
- Regulatory sophistication to accommodate cross border business lines at scale
- Innovation – to capitalise on competitive advantages & market leadership
- SH value – P/E growth and pathway to yield aspirations
















## Capabilities & Product Offering

- Capabilities:
  - Core Capabilities
  - Platform Capabilities
- Transaction Economics
- BNPL Economics – Multiplier Effect



# Core Capabilities – Our Pillars for Successful Growth



<b>Core Capabilities</b>	 <p><b>Innovation</b> (Intellectual Property)</p> <p>Trusted &amp; secure technology platform; Unique, innovative product offerings</p>	 <p><b>Business Development</b></p> <p>Highly targeted customer acquisition plan – large customer communities</p>	 <p><b>Marketing</b></p> <p>Digital &amp; social media ‘guerrilla’ marketing; instore promotions; mainstream media</p>	 <p><b>Credit &amp; Risk Management</b></p> <p>Sophisticated e-KYC &amp; credit checking system with fit-for-purpose BNPL limits</p>	 <p><b>Wholesale debt funding</b></p> <p>Experienced team in executing bond issues, hybrid equity &amp; receivables portfolio financing</p>	 <p><b>M&amp;A</b></p> <p>Highly credentialed, Malaysian &amp; SEA market experts; strong corporate finance experience</p>
	<b>Value Delivered</b>	 <p><i>Credibility from 20 years of processing millions of mobile banking transactions</i></p>	 <p><i>Access to creditworthy consumers – key to profitability &amp; NPL</i></p>	 <p><i>This capability gives us customer acquisition &amp; reach at low cost</i></p>	 <p><i>Essential for sustainable growth in the unique credit markets of Malaysia &amp; SEA</i></p>	 <p><i>Access to lower cost, non-dilutive capital is essential for scalability &amp; shareholder value</i></p>

# IOUpay Platform Capabilities



- Third Party Integration**  
Fast & easy integration for third party access & large customer community rollouts
- Rewards & Loyalty Programmes**  
Customer retention; Product promotions; Targeted marketing; Campaign management
- Account Debiting**  
Merchants & consumers; Current & savings accounts; Credit & debit cards; e-money payments
- BNPL Transaction Processing**  
For goods & services; Seamless integration to payment gateways & e-commerce platforms; Available to both online & in-store merchant networks



## Secure Communication

To existing customers; Originate new customers; Data driven product offers & marketing campaigns; Cyber threat & data protection; Secure & scalable

## Credit Scoring & Anti-Fraud<sup>1</sup>

'Best-in-class' e-KYC, verification & multiple independent data point analysis; Pre-approved limits & individual payment approvals

## Customer Onboarding

Existing customer engagement; New customer acquisition; Upgraded & refreshed UI/UX

## Bill Payments

Purchase & resale of inventories including prepaid airtime & internet data, utilities, parking, insurances, etc.

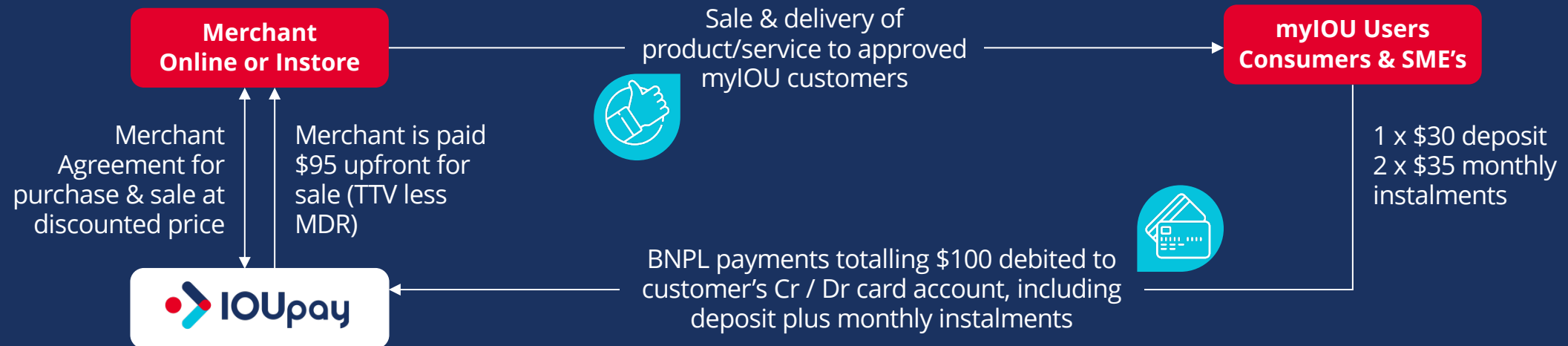
*Note: 1. The Company's credit scoring & anti-fraud capabilities are provided from a combination of third party services and technologies, the Company's proprietary technologies, processes and internal fraud monitoring resources. Third parties include CTOS Data Systems Sdn Bhd, Bank Negara Malaysia's Central Credit Reference Information System (CCRIS), the National Registration Department of Malaysia & Companies Commission Malaysia.*





# myIOU Transaction Economics

- Example transaction for a purchase of \$100 (TTV<sup>1</sup>)
- Typical BNPL transaction over 2 month term with 30% deposit (\$30)
- Monthly instalments of \$35 (\$70 / 2 months)
- MDR<sup>2</sup>: 5.0% (NTR<sup>3</sup> \$5.00)
- Merchant Payment: \$95.00 (TTV less NTR)
- Capital Outlay: \$65.00 (Merchant Payment less Deposit)
- Transaction ROCE<sup>4</sup>: 46.2% p.a. ( $\$5.00/\$65.00 = 7.7\%$  for 2 months)

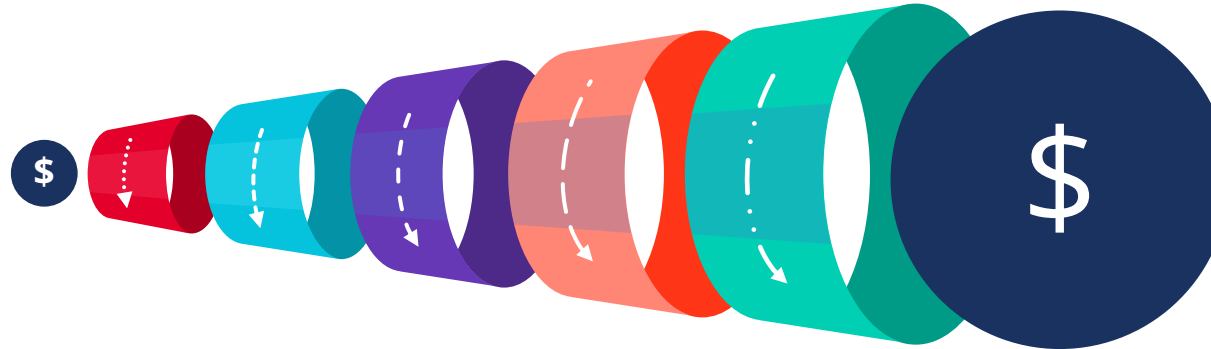


## Transaction ROCE 46% – On a portfolio basis the capital returns get even better...

*Disclaimer: The example above (and the consequential MDR, NTR and ROCE references) is presented solely for the purpose of providing an illustration of how a BNPL transaction might work. It is not indicative of any particular BNPL transaction that the Company has done or may do. It is not in any way a representation of what returns, if any, the Company has derived or may derive on any BNPL transactions in the future.*

*Note: 1. TTV means Total Transaction Value, representing the aggregate amount of the purchase or gross merchandise value. 2. MDR means Merchant Discount Rate; Standard MDR is 5.0% for a 2mth BNPL Term; MDR varies between Merchant Agreements and is subject to commercial negotiation between merchants & IOUpay based upon assessment of volume, risk & return expectations. 3. NTR means Net Transaction Revenue, being TTV times MDR; applicable to a transaction and not including any discounts, voucher redemptions or other adjustments. 4. ROCE means Return On Capital Employed, being NTR as a proportion of Capital Outlay.*

# BNPL Portfolio Economics – Multiplier Effect



## Portfolio Mechanics<sup>1</sup>

- **Dynamic cycling of BNPL portfolio optimises return on capital**
  - **Upfront 30% deposit plus MDR means less than 70% of TTV is required to fund each transaction**
  - **When capital is returned to portfolio via monthly instalments it is immediately re-deployed into new transactions generating additional NTR**
- An efficient portfolio with nil delinquencies can leverage capital 12x
- That is, \$1m of capital employed can generate over \$12m in TTV per annum delivering NTR over \$0.6m per annum
- This portfolio leverage effect boosts an Individual Transaction ROCE of 46.2% p.a. to a Portfolio ROCE >60% p.a. <sup>2</sup>
- A portfolio working capital buffer is required to accommodate collection lags (arrears) and NPL

## Portfolio Example<sup>1</sup>

- **For example, a monthly run rate of \$10m in TTV can potentially sustain a BNPL receivables portfolio of \$17m that generates ~\$7m GP pa <sup>3</sup>**

## Our portfolio economics are strong to support continued Phase 2 growth on the Pathway to Profitability

*Disclaimer: The statements above (and the consequential NTR, ROCE and NPL references) are presented solely for the purpose of providing an illustration of the possible multiplier effect of a BNPL portfolio and an example of a monthly run rate based on that effect. It is not indicative of the performance of the Company's BNPL portfolio either in the past or future. It is not in any way a representation of what returns, if any, the Company has derived or may derive on its BNPL portfolio in the future.*

*Note: 1. TTV, MDR, NTR & ROCE have the same meaning as defined on slide 17. NPL means Non-Performing Loans, being BNPL accounts with a payment outstanding for at least 6 months. GP means Gross Profit. 2. Assuming standard 3 payment BNPL terms (refer example on slide 17) with efficient re-deployment of capital & nil delinquencies. 3. Estimate only, subject to portfolio dynamics, including credit profile, BNPL terms, portfolio cycling & market pricing.*



## Key Drivers for Success

Pine Labs – Large Merchant Community

KA\$Hplus Card – Game Changer

Shariah Compliance – Catalyst for Expansion

IDSB – Investing in Growth

- Strategic Investment
- Collaborating for Value Creation

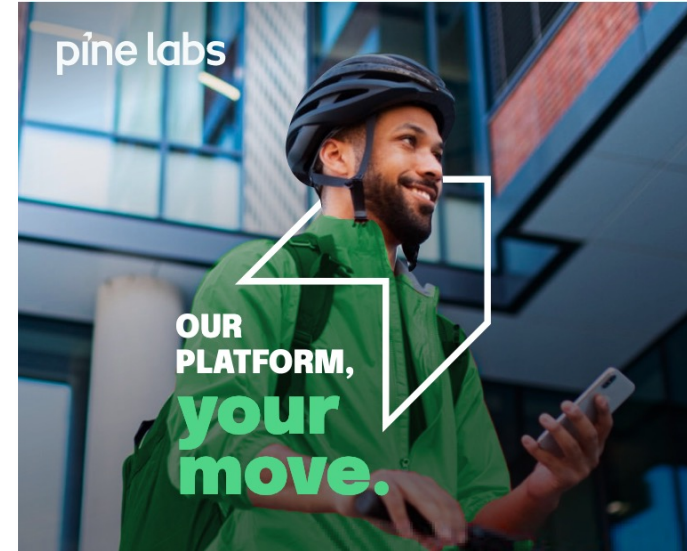
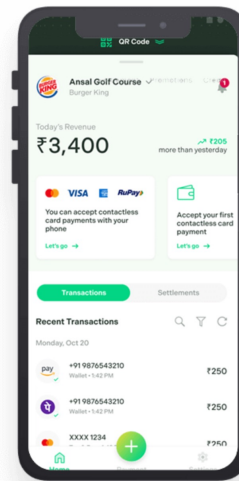


# Pine Labs – Large Merchant Community



- Pine Labs is a leading merchant commerce platform across India & SEA
- In Malaysia, Pine Labs provides financing and 'last-mile' retail transaction technology to large global brands as well as major regional and local enterprises
- Master Partner Services Agreement provides for Pine Labs to refer and acquire merchants to onboard the myIOU BNPL service offering – efficient, low cost acquisition & management of merchant relationships
- Significant growth potential in Malaysia & SEA
- Positions for territory expansion as Pine Labs expands its footprint

**pine labs**



# KA\$Hplus Card – The Anytime-Anywhere Game Changer



KA\$Hplus expands merchant base to all VISA-approved merchants



Merchant coverage includes purchases made globally providing cross-border services for myIOU customers



New customer acquisition – access to all VISA-approved merchants is a compelling incentive for new customers



Existing myIOU customers – digital banking style benefits designed to increase BNPL transaction volumes, frequency & loyalty

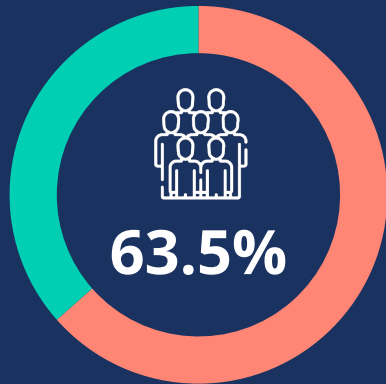


- **KA\$Hplus & myIOU** co-brand VISA prepaid card to be integrated to the myIOU BNPL platform
- **Features** include prepaid loading, top-up & debit-card-style usage with recharge via bank & e-wallet transfers
- **Stage 1** – Rollout cards to existing IDSB and selected myIOU customers
- **Stage 2** – Integrate myIOU KA\$Hplus card into myIOU BNPL platform to provide customers with more flexible shopping and payment options



*Note: Stage 2 Rollout remains subject to pending BNM (central bank) approvals.*

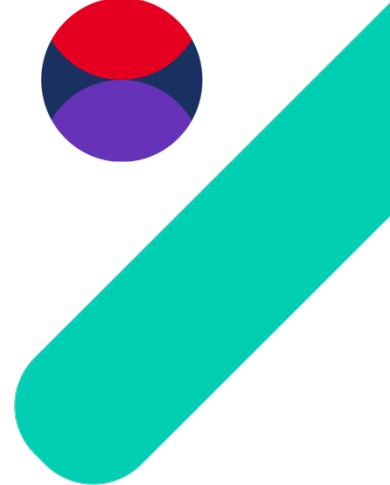
# Shariah Compliance – The Birth of myIOU Islamic



Malaysia's Islamic population exceeds 60%<sup>1</sup> with Islamic finance & investment comprising in excess of **50%** of banking & payments market<sup>2</sup>

A commercial imperative for expansion into Indonesia

- To access Islamic financing and BNPL opportunities within industry best practice for Shariah principles requires certification from a Shariah Advisor licensed by the Securities Commission Malaysia
- Certification scheduled for September quarter
- Once certified, proceed to launch myIOU Islamic to target the significant Islamic populations of Malaysia and other SEA jurisdictions



Sources: 1. 63.5% (and growing) per MyCensus 2020, Department of Statistics Malaysia. 2. "Islamic Finance & BNPL – The Opportunity Ahead", The Capital Markets Company (UK) Limited.



# IDSB – Strategically Aligned Investment<sup>1</sup>



## Compelling investment fundamentals



Unique competitive advantage over traditional institutional lenders



Capital uplift through growth of bank portfolios



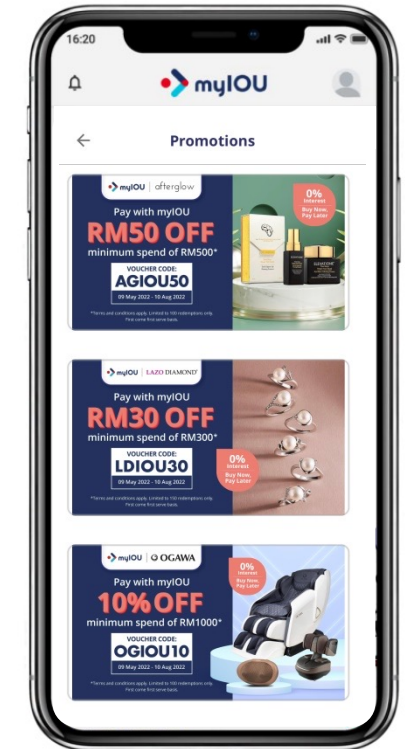
Significant upside potential from additional banks with large portfolios of civil servant customers



Consistent dividend distributions

## Access to bank customer communities & debt capital to service them

- Broadens base of consumer finance & collections capabilities to meet longer term vision
- Unique collections capability based on AG-Code licence<sup>2</sup>
  - Being paid directly by Government payroll office eliminates credit risk whilst customer is employed (Government jobs are highly valued)
  - Very low collection costs
- IDSB is a consumer loan portfolio processing agent for banks with civil servant customers (1.5m in Malaysia)
- Cross-sell marketing into captive, high credit quality consumers<sup>3</sup> with proven track records servicing instalment plans



Note: 1. The Company announced on 9 September 2021 that it had entered into a Share Purchase Agreement to acquire 42% of the total issued capital of IDSB. The investment is accounted for as an investment in an associate under AASB12 and AASB128 using the Equity Method. 2. AG-code is a licence granted by Malaysian Government, Ministry of Finance to deduct loan repayments from civil servant payroll prior to remittance to employee. 3. IDSB has serviced consumer loans for 50,000 civil servant customers of RHB Bank and Affin Bank.

# IDSB – Collaborating for Strategic Value Creation



The Company's investment in IDSB unlocks a range of commercial partnership opportunities which position IOUpay for diversified growth along the consumer finance value chain. Working together with a focus on each others' competitive strengths presents significant opportunities to develop a broader base of consumer finance offerings with recurring revenue streams.



- Proven technology platform 20 years processing payments securely at high volumes for Malaysian banks
- Short term instalment based consumer finance
- myIOU online origination & account management (including sophisticated e-KYC & credit checking)
- PCI-DSS certified - high security standards
- High-quality distribution channels (merchants & partners)



- Established & reputable – 40-year history providing consumer finance in Malaysia
- Long term instalment based consumer finance
- Banks provide portfolios of high credit quality customers
- Banks fund IDSB-processed loans (low capital needs)
- AG Code licence means unique competitive advantage (low risk, competitive pricing)

- Pipeline of additional bank partners (customer portfolios & funding)
- Customers (civil servants) require short term & long term finance options
- Immediate growth opportunity to increase share of civil servant market (1.5m)
- Leverage IDSB collections with IOUpay automated front & back-end processing
- Innovative product development to increase share of customer lifetime value
- Upfront & recurring revenues; top-ups, consolidations & refinancing
- Building scale & diversification with new distribution models

# Outlook

- Our Roadmap
- Value Opportunity



# Our Roadmap



## Commercial

- Organic growth post-COVID economy
- Pine Labs – ‘go live’
- myIOU Islamic – certification & launch
- IDSB BNPL Rollout
- Preparation for SEA Territory expansion
- Large communities (e.g. Banks)
- Phase 2 Portfolio Scale
- IDSB BNPL Rollout & Bank Expansion
- Phase 3 Portfolio Scale
- IDSB Bank Expansion
- SEA Territory Expansion

### H1 FY23 – Phase 2

### H2 FY23 – Phase 2

### FY24 – Phase 3

## Product

- myIOU 2.0 – Stage 2 Rollout
- KA\$Hplus – Stage 1 Rollout
- myIOU Islamic
- Mobile SDK
- myIOU Business+
- myIOU 3.0 Rollout
- KA\$Hplus – Stage 2 Rollout

## Corporate

- New non-exec Chair appointed
- Malaysian BNPL regulation – liaise with BNM
- Develop interim Debt / Hybrid funding
- Wholesale portfolio funding program development

*Disclaimer: The above Roadmap represents the Company's intentions, and is current, only at the date of this presentation. Individual milestones remain subject to change or removal at any time at the absolute discretion of the Company.*

# Value Opportunity



## Pathway to deliver shareholder value

### Focus on Consistent Performance

- BNPL Receivables growth
- Margins & portfolio ROCE above expectations, low NPL
- Underlying BNPL business cash flow positive for two consecutive quarters
- Clear plan with a pathway to profitability

### Significant Value Drivers

- IOU market cap versus Net Tangible Assets
- Malaysian BNPL market rapid growth
- SEA regional economic expansion
- Clear competitive advantages & compelling market opportunities
- Key Drivers for Phase 2 growth & transition to BNPL portfolio debt funding



# Thank You





# Appendix

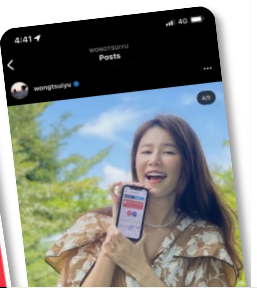


# In the Media



**BNPL app myIOU cashes in on new brand ambassadors**  
JANICE TAN / 21 MARCH 2022

**#TECH: Refreshed myIOU app features minimalist design for easy navigation**  
By **0015** | March 22, 2022 @ 11:21 am



**IOUpay Deploys New Interface For myIOU App; Currently Serving 61,000 Customers**

The company aims to expand its Buy Now Pay Later service in other parts of the region soon.

By **CHIEF CHANNEL** | MARCH 18, 2022

**IOUPAY Unveils The myIOU App 2.0 With A Brand New Look**  
By **Juniper** - March 19, 2022

**Shop now, pay later with myIOU App 2.0**

The new interface sports a minimalist design to enhance user experience for more instinctive navigation.

**IOU Pay (Asia) Sdn Bhd (IOUpay)** has officially launched its refreshed myIOU Buy Now Pay Later (BNPL) app, dubbed as the myIOU App 2.0 with a new refined interface for easy navigation.

The launch of the enhanced app is apt as myIOU gears itself for the rapid growth of the BNPL market and the increasing search to camera transactions in Malaysia.

IOU Pay (Asia) Sdn Bhd (IOUpay) has officially launched its refreshed myIOU Buy Now Pay Later (BNPL) app, dubbed as the myIOU App 2.0 with a new refined interface for easy navigation.

The launch of the enhanced app is apt as myIOU gears itself for the rapid growth of the BNPL market and the increasing search to camera transactions in Malaysia.



**myIOU UNVEILING OF myIOU 2.0 DREAM TOWN**  
YOUR MINIMALIST, NOW A REALITY  
myIOUDreamTown

**16-20 March 2022**  
100 City Mall, Petaling Jaya (West Wing)

Exclusive Deals & Prices

**myIOU**

**BELI SEKARANG BAYAR KEMUDIAN**

**IOUPAY UNVEILS THE MYIOU APP 2.0 WITH A BRAND NEW LOOK**  
MARCH 19, 2022

IOU Pay (Asia) Sdn Bhd (IOUpay) has officially launched its refreshed myIOU Buy Now Pay Later (BNPL) app, dubbed as the myIOU App 2.0 with a new refined interface for easy navigation.

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**IOUpay**  
Buy Now Pay Digital

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The launch of the enhanced app is apt as myIOU gears itself for the rapid growth of the BNPL market and the increasing search to camera transactions in Malaysia.

**Zeroing in on flexible instalment payments**  
Campaign ambassadors highlight spending smartly with enhanced buy-now-pay-later app

IOU Pay (Asia) Sdn Bhd (IOUpay) has officially launched its refreshed myIOU Buy Now Pay Later (BNPL) app, dubbed as the myIOU App 2.0 with a new refined interface for easy navigation.

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# myIOU Campaigns & Influencers



**myIOU**

**myMALAYSIA**  
16th - 30th September 2021

**RM 64** <sup>\*</sup> off

Promo Code **MYMALAYSIA64** with minimum spend of RM800

*\*Only valid on 16th September 2021*

Top 31 spenders will get **RM150 voucher**

**myMERDEKA**  
16th - 31st August 2021

**Premium French Brown Crab x2**

**CAMPAIGN PRICE RM85.80**

Pay RM25.74 today!  
Balance RM30.03 x 2 months payments at 0% interest rate with myIOU.

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**myMERDEKA**  
16th - 31st August 2021

**AVF BoomBox-X TWS/BT/FM/USB/SD/REC/LED/SOW Portable Speaker**

**CAMPAIGN PRICE RM114.50**

Pay RM34.35 today!  
Balance RM40.07 x 2 months payments at 0% interest rate with myIOU.

Campaigns & Product Shoutout

Celebrities & KOL

**myMERDEKA**  
16th - 31st August 2021

**RM 16** off

Promo Code **MYMERDEKA16** with minimum spend of RM200

Top 31 spenders will get **RM150 voucher**

**myIOU**  
Buy Now Pay Later

**SPEND & WIN CONTEST**  
16th - 31st July 2021

**1st GRAND PRIZE**  
**2nd SECOND PRIZE**

**How to Enter**

**SIGN UP** Sign up with myIOU and confirm contest entry.

**REFER** Refer your friends and family to sign up with myIOU and confirm contest entry.

**SPEND** Spend a minimum of RM100 and purchase using myIOU to collect 1 contest entry.

**BUFFALO** | **myIOU**

**myMERDEKA**  
16th - 31st August 2021

**40cm Yadeng Series Round Bottom Cook Free 850ml Food Jar (Black) & 450ml Mug (Gold)**

**CAMPAIGN PRICE RM798.00**

Pay RM239.40 today!  
Balance RM279.30 x 2 months payments at 0% interest rate with myIOU.

**BUY NOW PAY LATER**

2, 3 or 6 Monthly Instalments | 0% Interest

**PRISCILLA WONG**  
myIOU International Ambassador

**SYAFIQ KYLE**  
myIOU Ambassador

**myIOU**

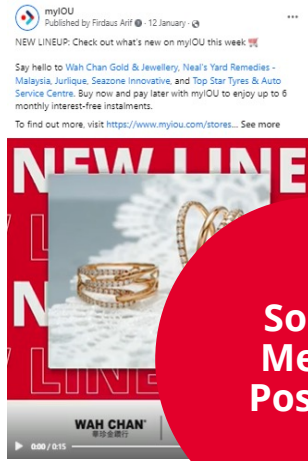
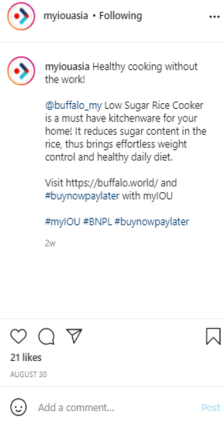
Pelakon & Model **SYAFIQ KYLE**  
Beli Sekarang Bayar Kemudian Menarik kan?

**myIOU**

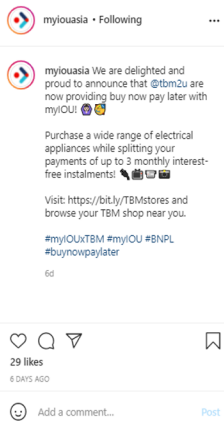
myFM主持人 **颜薇恩**  
如何注册成为myIOU商家



# myIOU Social Media & Merchant Displays



Social Media Posting



Banners Designs

