



ASX RELEASE

Rubik goes live with MyState Digital Transformation

29 November, 2016: Rubik Financial Limited (ASX: RFL), a leading technology company delivering innovative banking, wealth and lending solutions to the financial services industry, is pleased to announce it has gone live with MyState Limited (ASX: MYS), a diversified financial services group, on the transformation of their digital channels and customer experience offering.

The news follows Rubik's announcement of the partnership in mid-May this year demonstrating the speed to market of Rubik's technology solution, which enables MyState to offer their customers a superior digital experience, including access to MyState's banking products and services from the device of their choice (desktop, smartphone or tablet) via the operating system of their choice, and at the time of their choice.

Iain Dunstan, Chief Executive Officer of Rubik, said, "The launch represents a very exciting time for both MyState and Rubik. It's especially rewarding to partner with progressive clients like MyState, one of the first to make Apple Pay and Android Pay available to Australian customers, who understand the importance of digital banking in engaging customers.

"Working together on the new enhanced Internet banking platform and new mobile banking apps, we've helped MyState make managing money on the go simpler, and even more secure and convenient for their customers using our leading digital banking solutions", Dunstan said.

MyState Managing Director and CEO, Melos Sulicich said initial research had pinpointed that customers wanted to engage with an agile and modern financial institution that offered them more access options, and greater ease of use than ever before.

"Customers want banking to be almost effortless when they need it to be, but also very secure. In partnering with Rubik, we now have one of the most competitive and modern Internet banking offerings in Australia", Sulicich said.

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For more information please contact:

Iain Dunstan
CEO Rubik
+612 9488 400
iain.dunstan@rubik.com.au

Chris Thornton
General Manager Product & Marketing
MyState Limited
0403 940 537
chris.thornton@mystatelimited.com.au

Joanna McCarthy
Head of Marketing & Communications Rubik
Joanna.mccarthy@rubik.com.au
0412 162 152

BACKGROUND

MyState's digital banking enhancements offer stronger security across all aspect of Internet banking, with two-factor SMS authentication for important transactions. The platforms introduce a range of features that MyState customers have asked for, including:

- Exclusive feature of speedy and convenient 'Balance Peek' which gives customers the ability to check their account balance after swiping on their phone screen, without actually logging on.
- Logging on is also quicker and easier with the optional four-digit log-on PINs.
- When mobile banking app users want to log-out all they need do is shake their phone or turn it screen down.
- The ability to reset forgotten passwords directly online from within Internet banking.
- The ability to redraw mortgage balances online and access electronic statements.
- The ability to change PIN numbers online, to cancel your card online or update personal details wherever you are, all without having to go to a branch.
- In addition, there are a host of smaller enhancements, such as Internet page navigation changes to create a full screen for customer information and enable a faster and more streamlined Internet banking experience.
- The technology utilises, the Temenos' edgeConnect solution the global leader in banking and finance software.
- Rubik has the exclusive licence for the Temenos edgeconnect solution in Australia

About Rubik

Rubik Financial Limited (Rubik) (ASX:RFL) is a leading ASX listed fintech company that delivers innovative banking, financial services and collections software solutions both in Australia and internationally across Asia and the Middle East. More than 150 employees service 930 direct clients and 23,000 end users in 12 countries.

Rubik is committed to delivering smart, connected technology that enables clients to deliver efficient and profitable outcomes to their customers, every day. Unique in terms of its integrated product set, Rubik allows major banks, telcos and financial services institutions to service their clients' current and future needs across the entire financial spectrum. Rubik is ISO 9001 and ISO 27001 certified. www.rubik.com.au

About MyState

MyState Limited (ASX:MYS) is the ASX-listed non-operating holding company of the diversified financial service group consisting of MyState Bank and Tasmanian Perpetual Trustees, a trustee and wealth management company. MyState Bank is regulated by the Australia Prudential Regulatory Authority. MyState Bank and Tasmania Perpetual Trustees hold Australian financial Services Licences issued by the Australia Securities and Investments Commission.

www.mystatelimited.com.au

