



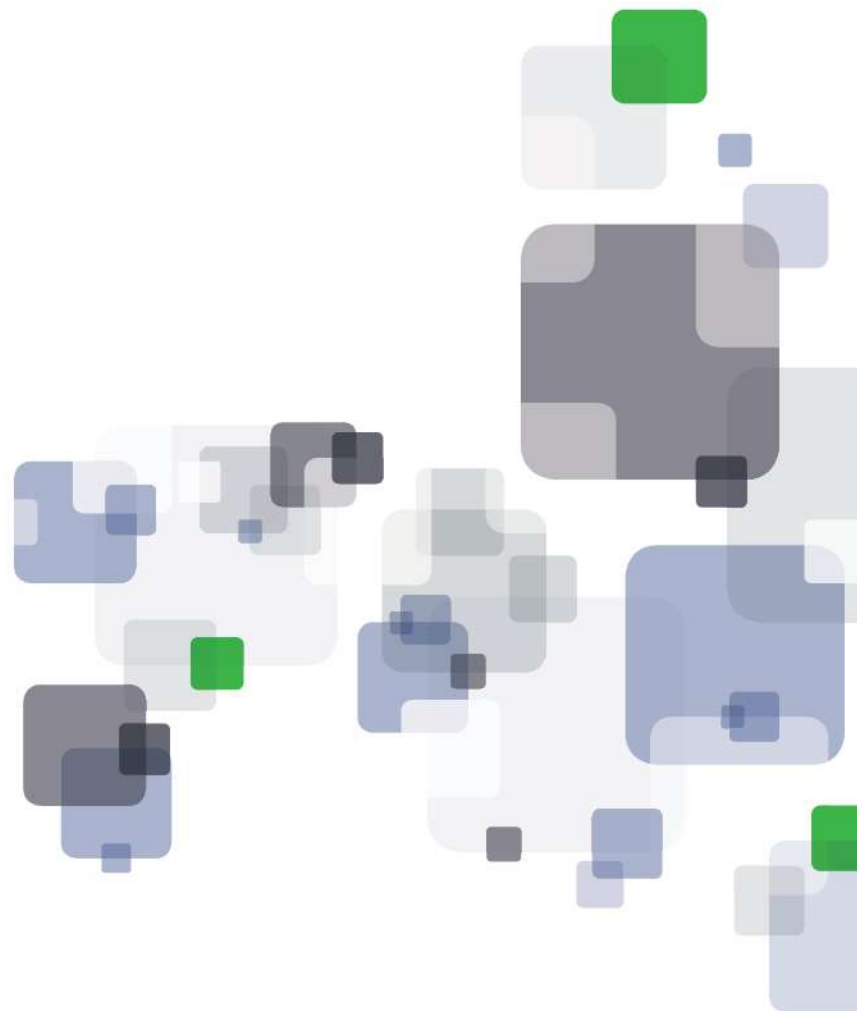
SHAW AND PARTNERS EMERGING LEADERS CONFERENCE

30 MAY 2018

Scott Baldwin
Managing Director

Ray Malone
Chairman

Siva Subramani
Acting Chief Financial Officer



Background



Money3 Corporation: (ASX: MNY)

- Listed on the ASX in October 2006
- Market Cap (AUD) \$330m¹
- Share Price \$1.90¹
- 174m shares on offer¹
- 7.6% of shares with Board and employees²
- H1 FY18, EPS 9.8 cents and DPS 4.5 cents

Highlights:

- 18+ years of consumer lending experience
- > 800,000 loans settled
- > \$1bn of loans written
- > 500,000 unique customer applications
- Online, Branch and Broker distribution covering Australia
- Target market of 4-5m Australians excluded from traditional lenders
- Specialising in pre-owned automotive finance

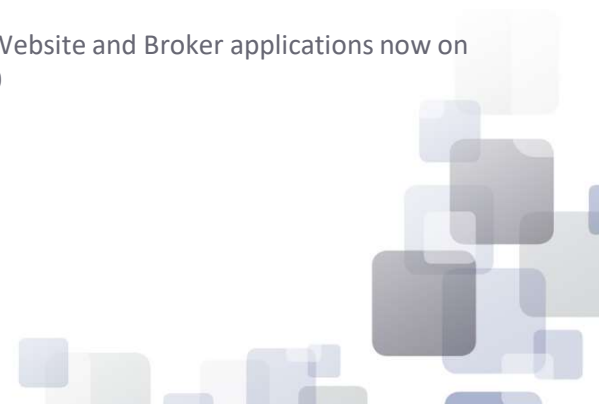
Key Financials:

- \$150m debt facility, \$100m drawn, \$50m headroom for growth
- In addition the company has circa \$40m in cash reserves¹
- \$19.2m received for 14.8m options converted into 14.8m ordinary shares
- Early adopted Accounting Standards AASB9 and AASB15
- FY18 forecast gross loan book of \$307m, significant secured loan book growth anticipated in FY19
- **Full year guidance NPAT \$31m**

Operations:












- Broker division on track for a record number of settlements in May 2018
- Investment in Bundoora contact centre solution and additional seat capacity on track for completion by end FY18
- Completed integration to broker CRM driving productivity and application growth
- Building momentum, Website and Broker applications now on track to exceed 70,000

1. as of 25 May 2018
2. as of 29 Dec 2017



Market



PRODUCT CATEGORY	SECURED AUTOMOTIVE LOANS				UNSECURED PERSONAL LOANS			
TOTAL MARKET SIZE	\$12bn ¹				\$46.4bn ²			
LOAN PURPOSE								
	CARS	BIKES	CAMPERVANS	VANS ETC...	CAR REPAIRS	HOLIDAYS	WHITE GOODS	MEDICAL ETC...
PRODUCT OFFERING	Up to \$35,000 24 – 60 months				Up to \$12,000 Up to 36 months			
DISTRIBUTION CHANNEL	DISTRIBUTION PARTNERSHIPS ONLINE DIGITAL CHANNELS				BRANCH NETWORK ONLINE DIGITAL CHANNELS			
BRANDS					 			

1. Source: Reports from Royal Commission into Misconduct in the Banking, Superannuation and Financial Services Industry
2. Personal finance for fixed loan facilities, Source: Australian Bureau of Statistics

A photograph of Ben Maher, a Customer Care Manager, in a call center. He is a middle-aged man with a beard and glasses, wearing a grey polo shirt with the 'money3' logo. He is smiling and looking towards the camera. The background shows a busy office environment with several other employees working at their desks, which are equipped with multiple computer monitors. Large windows in the background let in natural light.

**“GREAT RESULTS COME FROM
GREAT CUSTOMER EXPERIENCE”**

Ben Maher

Customer Care Manager

Financial Performance



Financial information (Unaudited)	YTD APR-18	YTD APR-17	Mvt %
<i>Amounts in \$m unless otherwise stated</i>			
Revenue	100.0	88.7	12.7%
Expenses	(53.9)	(49.2)	
EBITDA	46.1	39.5	16.7%
<i>EBITDA as % of revenue</i>	46.1%	44.5%	
NPAT	25.7	22.8	12.7%
<i>NPAT as % of revenue</i>	25.7%	25.7%	
EPS (Basic) cents per share	16.20	14.75	9.8%

34.4%

Increase in secured
automotive loan revenue
(YTD Apr-18 \$60.9m)

16.7%

Increase in EBITDA

12.7%

Increase in NPAT

Loan Book



14.1%
growth in secured
automotive lending prior
to additional funding
facility

Lending momentum
building in May 2018
with record settlements

Strategy and Outlook



TECHNOLOGY

- Expanding Software integration between Money3 and brokers is driving productivity & marketing efficiencies
- Software development between Money3 and payment gateways is driving efficiencies & improved collection outcomes
- Expanding contact centre solution connectivity with our loans management platform will enhance productivity and drive improved collection outcomes

FUNDING

- \$50m of funding headroom for growth
- \$40m available cash reserves ¹
- \$90m of total available headroom

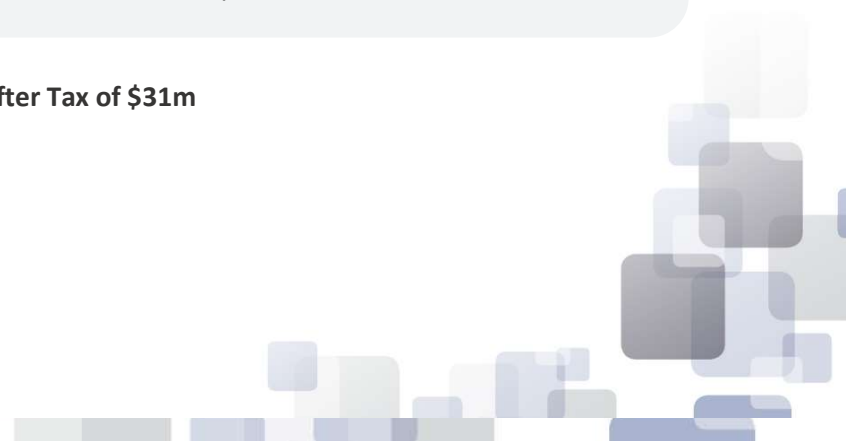
REGULATORY

- The 2018 Banking Royal commission is likely to drive greater levels of conservatism in main stream lending for personal and automotive loans increasing Money3 market opportunity
- Money3 has robust processes that are compliant with current regulatory headwinds around flex commissions, add on insurance products and interest rate caps

FORECAST

- **Money3 forecasts a full year Net Profit After Tax of \$31m**

¹ As of 25 May 2018



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