
Digital Banking + Fast growth payments

Fin News Network investor seminar
Sydney, 10 April 2019

Disclaimer – Important Notice

The material contained in this document is a presentation of general information about Novatti Group Limited's activities current as at the date of this presentation, 10 April 2019.

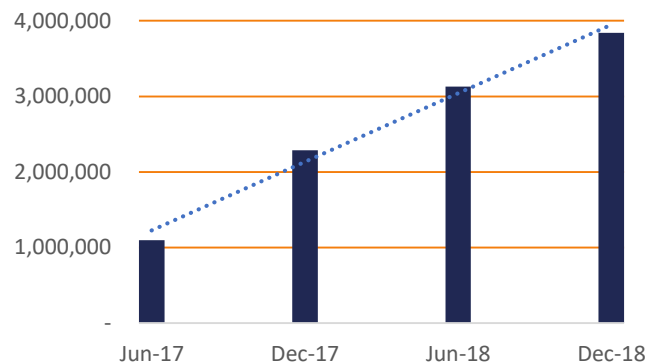
It is provided in summary and does not purport to be complete. You should not rely upon it as advice for investment purposes as it does not take into account you investment objectives, financial position or needs. These factors should be considered, with or without professional advice when deciding if an investment is appropriate.

To the extent permitted by law, no responsibility for any loss arising in any way (including by way of negligence) from anyone acting or refraining from acting as a result of this material is accepted by Novatti Group Limited or any of its related bodies corporate.

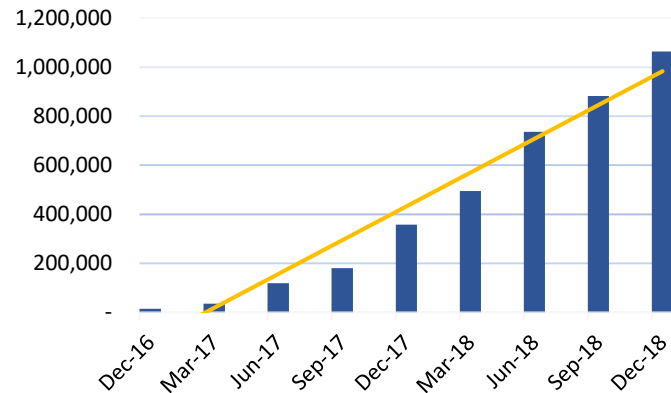
NOVATTI GROUP LIMITED (ASX:NOV)

- PROVEN, ROBUST, FINANCIAL TECHNOLOGY
- STRONG GROWTH PROFILE
- SUCCESSFUL FINANCIAL PROCESSING BUSINESS

Novatti Half Yearly Revenue



Novatti Payment Processing



EXPOSURE TO OPPORTUNITY

SIMPLE EQUATION

- NOVATTI TECHNOLOGY
- + FINANCIAL PROCESSING
- + LICENSES & COMPLIANCE
- + CUSTOMERS

PERFECT POSITIONING



DIGITAL TECHNOLOGY



Royal Commission

into Misconduct in the Banking, Superannuation
and Financial Services Industry

MARKET DISRUPTION



APPLICATION PENDING

ACCESS TO A MEGATREND

- DIGITAL BANKING
- NEW SERVICES
- LOWER COST OF OPERATIONS
- REGULATORY CHANGE
- GLOBAL BANKING NEEDS
- SERVICING MIGRANTS

ESTABLISHED MARKET TRENDS

- DIGITAL BANKS ACHIEVING HIGH MARKET VALUATIONS
- NUMEROUS SUCCESS STORIES
- SUPPORTIVE REGULATION
- LEVERAGING NEW TECHNOLOGY
- MOBILE FIRST, DIGITAL, LOW COST OF OPERATIONS



Revolut

 **EASTWEST BANK**
Your financial bridge®



monzo



monese

Bank Revenue Streams

- TRANSACTION ACCOUNTS
- LENDING
- CORRESPONDENT BANKING
- REMITTANCES AND PAYMENTS

**“CONNECTION OF
AN ECOSYSTEM TO
SERVE MIGRANTS”**

MIGRANT FOCUSED

- FOCUSED ON ASPIRATIONAL MIGRANT MARKET
- MARKET SEGMENT OVERLOOKED BY OTHERS
- NON-CORE FOCUS FOR THE MAJOR BANKS
- BUILDING COMMERCIAL RELATIONSHIPS INTO THE SEGMENT NOW

**~160,000
new migrants each year**

**~7 million
migrants in Australia**

**~\$9 billion
per year sent overseas**

**~\$7 billion
of this to China and India**

GROWING POOL OF CUSTOMERS



- \$696,000 Processed in February 2019
- WeChat Pay and AliPay Partnerships



- >\$100k FEBRUARY 2019
- 20+ B2B PARTNERS



- TARGET MARKET – INTERNATIONAL STUDENTS
- 15,000 PREPAID CARDS

INVESTMENT OPPORTUNITY

- EXISTING FINTECH BUSINESS WITH REVENUE GROWTH
- BUILDING OUR CUSTOMER BASE NOW
- HIGH GROWTH
- SUCCESSFUL FINANCIAL PROCESSING OPERATIONS IN PLACE
- STRONG COMPLIANCE EXPERIENCE
- PROVEN, ROBUST, FINANCIAL TECHNOLOGY
- RESTRICTED ADI APPLICATION UNDERWAY
- ASX LISTED OPPORTUNITY



CONTACT

Peter Cook

CEO

peter.cook@novatti.com

+61 411 111 153

Peter Pawlowitsch

Chairman

peter.pawlowitsch@novatti.com

+61 419 299 302

www.novattigroup.com

investor@novattigroup.com

