

ANNUAL GENERAL MEETING

iSignthis®

230pm, 17TH JULY 2020, by Zoom Video Call

Financial Year Ending 31st December 2019

Managing Directors & CFO Report

Presented by : John Karantzis, Managing Director & Elizabeth Warrell, CFO



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On the 2nd Oct 2019, with 11 minutes notice, the ASX suspended ISX from quotation due to “share price volatility”.

The ASX has been called to answer in Federal Court if it has misled and/or deceived the market under s1041H of the Corporations Act.

ASX – “11 minutes” notice

- **ASX Suspension:** The ASX has thus far refused to lift the suspension of iSignthis' securities, despite an abundance of disclosure regarding the Company's activities since the 2nd October 2019 “price volatility” suspension, including:
 - More than 2,000 pages of responses to numerous 2019 and 2020 ASX query letters;
 - iSignthis' response to the ASX authored “Statement of Reasons”;
 - iSignthis' amended Statement of Claim lodged in the Federal Court alleging misleading and deceptive conduct and breach of s1041H of the Corporations Act by the ASX and detailing the facts; and
 - Compliance with all four ASX 4th May 2020 directions, with the.
 - Independent expert report on ISX continuous disclosure having found that it:
 - *“...did not identify any contract entered into by ISX with customers since 1 January 2018 that has not been disclosed and that, in our opinion, was of such a nature that a reasonable person would have expected information about the contract to affect the price or value of ISX's shares. ”*
- **ASX Legal Update:** On the 5th December 2019, ISX commenced civil/commercial legal proceedings against ASX Limited for damages for a prolonged suspension without merit.
 - Last month, the Company submitted its first statement of claim for \$27million. The quantification of the next claim is above \$30m, and will be lodged with the court within weeks. Further claims are in preparation.
 - Due to COVID-19 the case may not be heard until mid to late 2021. The claim will (unfortunately) continue to increase in the meantime unless suspension is lifted, which may mitigate some damage.
- **iSignthis is a nascent Competitor of the ASX :** As there is a conflict of interest between the ASX and ISX, we have applied to ASIC be supervised under Corporation Regulation 7.2.16 with regards to the ASX listing rules.
 - iSignthis is a competitor of the ASX by way of its joint venture in ClearPay Pty Ltd. ClearPay is contracted to provide clearing, settlement, identity and other related services to the NSXA (“DVP services”), a competitive Tier 1 market licensee. Those DVP services are currently provided by the ASX/ ASX subsidiaries to the NSX.
 - ASIC to respond within about 7 weeks.
- **Trust:** The ASX could suspend the Company again at any time, with the same “11 minutes” notice.

Relisting on another Exchange

- **Shareholder rights and ability to trade shares:** The Directors put utmost importance in Shareholders rights to trade shares in the Company and will ensure Shareholders can reasonably access any overseas exchange.
- **Minimise Dilution:** As the Company is profitable and has >10k shareholders, it will seek a compliance list.
- **Access to Cash Equity Market:** Relisting will enable the Company to gain access to capital markets, as well as for liquidity for its shareholders.
- **Premium Exchanges:** The directors believe that listing on an alternative premium exchange such as Euronext, NASDAQ-Nordics, Singapore, Toronto, London/AIM (or comparable) is likely and desirable.
- **Sophistication:** Premium exchanges have issuers who operate within advanced technology sectors, and thus have a deep understanding of fintech and regtech, together with exposure to an international banking and regulated payments sector. Valuations will be determine by market inline with other regulated payment fintechs.
- **Liquidity:** Share trading on global exchanges is available through a number of online brokers, with retail access being relatively straight forward.
- **Derogatory Media:** The directors believe that the Company would be free of the ongoing negative media campaigns when relisted on another exchange.
- **Management Diversion:** The suspension has presented a significant diversion of management time, direct cost and opportunity cost, which the directors do not believe would be required at any other exchange.

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Strategy Update

Growth Strategy - Financial Services

1. Scale and Grow

- iSignthis intends to continue to scale the business by marketing to achieve new contracts with entities.
- The regulated business is focused on continuing to scale and grow in Australia and Europe, with mid-term objectives being to expand into other jurisdictions including New Zealand, Canada, and Brazil over the next two to three years.
- The iSignthis service assists fintechs, merchants and businesses to meet their legislative requirements and provides commercial advantage for iSignthis versus other electronic money issuers.
- The business will look to continue to scale and grow its Probanx and Baltic Banking Service business globally, focusing on supplying customers a core banking system and/or access to the SEPA network, sold as a License or SaaS.

2. Build out our transactional banking operations in Europe and North America

- Consistent with our 2014 prospectus, the business will continue to seek out opportunities during 2020/21, including potential acquisitions in Europe and North America, to build out its payment and transactional banking operations. Potential acquisitions continue to be reviewed where they enable the business to offer further adjacent payment / transactional banking services to our customers, or open up new customer opportunities in another region.
- While continuing to review acquisition opportunities, the business will continue to build out its payment and account operations through applying for new licences, including our current application to become a UK Regulated Monetary Financial Institution ("ISXPay® UK"), in order to provide access to the UK market post BREXIT.

3. Continue to innovate and seek adjacent market opportunities

- The Company will also explore further strategic business opportunities that may arise as a result of its identity, payment and banking technologies. The confluence of payment and identity services may present the company with further opportunities that may be of strategic interest, or bring about further and new business models to complement the Company's existing business model.
- This includes the recent announcement about the Company's investment into NSX Limited and the joint venture with NSX Limited, in the ClearPay JV to develop multicurrency, real-time, same day DvP platform.

Investment in NXS Limited and the ClearPay JV

Why Invest in NSX Limited ?

- In 2020 the Company made a \$5.7m investment to acquire 17.5% of NSX Limited (NSX), which operates NSXA, Australia's second-largest Tier 1 market operator.
- Historically NSX growth has been severely limited by its lack of settlement and payment technologies. With ISX's technology platforms, we will work with the NSX through the ClearPay JV to develop a platform that will significantly increase NSXA's attractiveness to the broking and investment community, as well as issuers that intend to go public via IPO.
- With this investment, we have the capability to assist the NSX in developing and introducing an Australian venture exchange, allowing the NSX to become a competitive alternative to the ASX for <small caps and RTO's.
- The NSX will focus on becoming Australia's first true digital and digitised asset exchange.

What will the ClearPay JV deliver?

- Through the ClearPay JV, ISX and NSX will build a Delivery versus Payment (DvP) platform that will support NSXA's transformation to a globally competitive stock exchange. The platform will have the capability to offer a shorter settlement period than other domestic and global exchanges.
 - *"DvP - The process of clearing and settling a securities or digital asset trade, which includes a number of key steps, including the matching of the terms of the trade, the calculation of the obligations of the counterparties as a consequence of matched trades (clearance), the discharge of those obligations (settlement) through the final transfer of securities (delivery) and the final transfer of funds (payment)."*
- DvP Platform shall allow for assets to be digitised real world assets such as securities (book entry), futures, CFD's, and fungible digital assets (Stage 1) or non-fungible digital, with NSXA as the central authority.
- Due for delivery in circa March 2022, the ClearPay DvP platform represents global opportunity to deliver DvP to other local and international exchanges.

What's unique about iSignthis?



Onboarding speed and reach. Paydentity can reach, identify, verify and take payment at the same time from 4.2 billion people, or 69% of the world's population. We massively improve conversions by use of automation.



Diversified payment choice. ISXPay is a principal member of major card schemes in the EU and/or Australia, including Mastercard, China UnionPay, Diners, Discover, JCB, and American Express, as well as a number of alternative payment methods (APM's).



Speed to payout. This is emerging as an important aspect for the customers of our financial services merchants. The ability to move funds quickly and to a variety of destination accounts is a critical selling point for merchants to their customers.



Multi-currency choice. We offer between 16 to 23 currencies natively to our merchants, so that they can accept and we will settle in the world's most popular currencies (with some exotics!).



Account Issuing. Use of IBAN account to link all the above services to a customer. Funds held at Lithuanian Central Bank.



Multi Region. Our customers operate in the UK, the EEA and Australia.



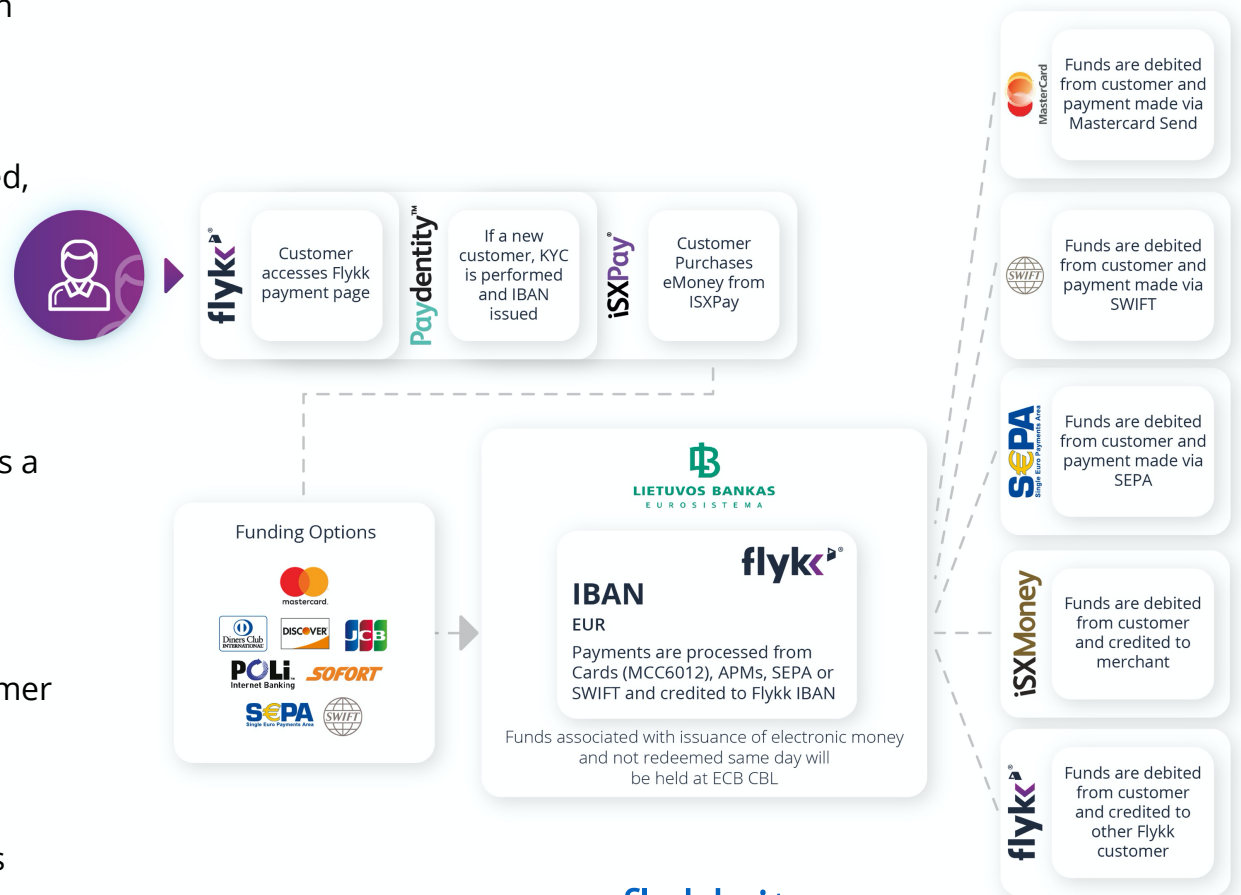
Single touch point. ISX is positioned to offer solutions via a single relationship and technical integration.



Unique IP. We have designed, developed and patented our key platforms inhouse. We can leverage our products to maximise our opportunities, without paying royalties or fees for core services.

Introducing flykk® > bringing together ISX's capabilities

- Merchant Driven Retail User Acquisition
- Rapid User onboard with Paydentity™
- Merchants:
 - > 45 merchants already contracted,
 - 30+ in underwriting,
 - ~20 now onboarded.
- IBAN based “open” access accounts
- SEPA rails adapted to replace cards
- SEPA-Instant Instant Notification ‘SIIN’ is a major innovation
- eMoney is Central Bank secured
- August launch
- Reboot Pipeline post launch & EU summer
- Partnership with Mastercard
 - CY2021 multicurrency Mastercard debit card linked to IBAN accounts
 - Mastercard Send by early CY2021
- Flykk® should see us return to growth

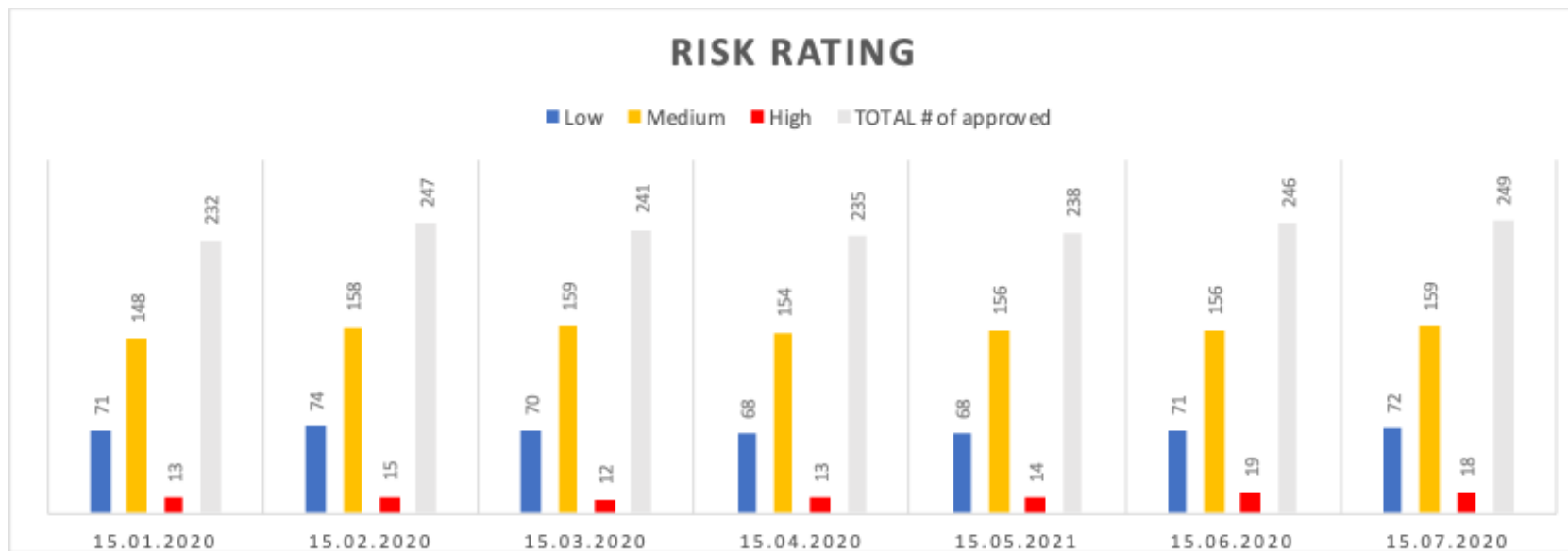


www.flykk.it

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Business / Customer risk Profile

- Our customers are from both retail and AML regulated sectors.
- We do not service customers that do not hold appropriate licenses.
- We do not offer services to the Adult industry.
- Less than 7.5% of our customers are “high risk”.
- No customer is singularly material. Materiality is usually determined by actual GPTV contribution against the entire “book”.
- ASX Suspension, Covid-19, Derogatory Media, Visa have contributed to flattening of growth (in order of impact).



As reported to the Central Bank of Cyprus and determined in accordance with the EU's 5th AML Directive

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Financial Review

FY 2019 Financial Performance

	2019	2018	Variance
	\$	\$	%
Key Profit Metrics			
Revenue from Customers	31,238,675	6,091,994	413%
Other income	988,252	531,419	86%
Total Expenses	(30,041,234)	(14,653,465)	105%
Profit/(loss) after income tax expense	1,556,413	(8,038,650)	Favourable

	Cents	Cents
Basic earnings / (loss) per share	\$ 0.14	\$ (1.01)
Diluted earnings / (loss) per share	\$ 0.14	\$ (1.01)

	2019	2018	Variance
	\$	\$ Restated	%
Key Balance Sheet Metrics			
Cash and cash equivalents	17,703,578	8,433,874	110%
Funds held on behalf of merchants	96,178,224	4,352,048	2110%

- In 2019 the Group recorded its maiden profit of \$1.56m, after a loss of \$8.04m in 2018. The profit was mainly the result of strong growth in Europe.
- Revenue from Customers increased by 413% to \$31.24m, with growth mainly coming from regulated services in Europe.
- Revenue in our Australia business also increased by over 40% in 2019.
- Fund held on behalf of merchants grew by over 2000% in 2019, due to both growth in card processing and eMoney account growth.

Q1 FY 2020 Business Update

- 1Q20 unaudited revenue for the Group remained strong at \$10.6m.
- Probanx :
 - Executed a A\$4.5m agreement to develop a Delivery versus Payment (DvP) Platform for the NSXA, to be delivered over 24 months (excluding any COVID Delays).
 - Mobilised key personnel to meet its obligations under the ClearPay JV agreement.
 - Enquiries for COREPLUS banking and network products increased, with several (individually non-material) agreements executed with EU regulated entities.
 - CurrencyOne went live late May 2019.
 - First major software “drop” of Probanx COREPLUS to MFG and Cayman was achieved 30th June 2020.
- Flykk® app approved by Apple Inc, with next release to worldwide app store expected during August 2020.
- COVID-19 impacted March revenues indirectly, with almost 3 weeks of processing time being lost.
- Visa
 - Processing to merchants across the Visa network was suspended in March and will likely be terminated.
 - Submission to the Director General Competition (DG Comp) of the European Union is being finalised
 - The Company notes that Visa appears to have adopted a similar potential anticompetitive position against other emerging EU Monetary Financial Institutions that also have innovative models.
 - ACCC submission being prepared.

Q1 FY 2020 Financial Performance

- 1Q20 is the Company's 4th quarter of positive operating cash flows, +\$1.78m for the quarter.
- Cash balance at end of quarter was \$17.5m in consolidated Group Cash, broadly flat from \$17.7m as at 31 December 2019.
- 1Q20 receipts from customers were down 33% from 4Q19 to \$10.5m due to the impacts from COVID-19, combined with seasonality in some merchants' volumes and other issues mentioned below.
- The Company made a \$4.2m investment in NSX Limited during the quarter for a 12.96% stake, per our announcement dated 20/2/2020.
- In the Quarter the Company completed the acquisition of UAB Baltic Banking Service for a total cost of €75k cash and 1,394,533 ordinary ISX shares.
- Administration and corporate costs were up circa \$430k in the quarter, due mainly to the ASX related legal proceedings.
- Cash flows in the quarter also include a \$3.2m cash contribution from the joint venture partner, as previously announced.

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Shareholder Questions

iSignthis Ltd Timeline – 10 years in the making

- 2010 - 2011 Nickolas John Karantzis Invents the payment instrument verification method to solve an online fraud problem. Patents lodged in key global financial centers, including EU, US, CN, CA, HK, SG, AU.
- 2013 – US Patent Granted for payment instrument verification method. Commence development on software and raise 'angel round' of investment that year, with further patents granted 2014 – 2019 in AU, CN, CA, NZ, SA, PG, SE, SG, & EPO (EEA + Turkey).
- 2014 – Regulatory roadshow in HK, EU, SG & AU to determine if proposed process meets remote KYC requirements.
- **2015 – Company Founded : Raise \$3m at \$0.03 via reverse list on ASX. Continue to develop company as a payment gateway / achieve PCI certification.**
- 2016 – Commence application for EU/EEA electronic money license. Commence providing KYC services based on patent. Enters into agreement to act as payment facilitator for Visa and Mastercard in Australian /New Zealand in partnership with NAB.
- 2017 – Granted EEA electronic money license. Achieves Mastercard, JCB and then Visa Principal Licensing for EU. Commenced network build to major card schemes.
- 2018 – Partnered with Worldline for EU whilst network build continued directly into major card schemes. Executed agreement to access SEPA network via Lithuanian Central Bank. NAB advises it will no longer service AML Sector businesses. Deployed own network December 12th to allow for independent operations. Principal License granted for Mastercard (AU), UnionPay & AMEX.
- 2019 – Commences independent EU operations late Feb. **Achieves cashflow positive May after just 2 ½ months and produced the Company's maiden profit. Suspended by ASX upon entry to ASX300.**
- 2020 – Company focuses development of the flykk retail app. Visa relationship likely terminated. Company invests in NSX Limited and development of the DvP planform through the ClearPay JV. **Flykk® launch August 2020**

Question Number	Question	Response
1	<p>Resolution 6 - The Company's letter of 9 July states that "the optimum outcome is for the Company's securities to be requoted on the ASX". If the Company moves to delist from the ASX in advance of the Federal Court hearing, could this prejudice the Company's Federal Court action to have its suspension lifted?</p>	<p>Unfortunately due to COVID delays the Federal Court of Australia hearing may not be heard until mid to late 2021 and possibly months beyond the hearing to issue a judgment.</p> <p>If shareholder resolution 6 is approved by shareholders, then timing of the court case, listing on an alternative exchange and seeking the court to lift the suspension of the Company's securities on the ASX will need to be considered in context of what's best for shareholders and Company. The Company would be seeking damages and the balance of its plea for relief in any case.</p> <p>The directors believe they will be able to relist on another exchange, at an earlier time than the finalisation of the federal court case. Further, in the directors opinion, even if the company were re-listed on the ASX, there would be nothing to stop the ASX from suspending the stock of the Company again.</p>
2	<p>Resolution 7 - The company's letter to shareholders of 9 July refers to the possibility that the Company may be unable to list on any exchange. I would like understand this risk a little better, particularly in light of the reputational damage suffered by the Company as a result of its dispute with the ASX:</p> <p>i) How confident are the directors that the Company will meet the criteria for listing on another premium exchange? What advice has been obtained by the company in this regard?</p> <p>ii) In particular, in the event that the dispute with the ASX remains unresolved, or is not resolved in ISX's favour, could this be used as a reason for another exchange to reject ISX's application to list on that exchange?</p>	<p>i) The directors have been in discussions with various international exchanges directly and are confident that they will be able to list on another exchange, despite the reputational damage done to the Company as a result of the dispute with the ASX.</p> <p>ii) The directors believe resolution of the dispute with the ASX via the Federal Court may go to late 2021 or beyond and are therefore hopeful to have listed on another exchange before that date.</p>

Question Number	Question	Response
3	Has ASX's hostility towards ISX reduced after KL's departure?	Unfortunately, it's too early to tell.
4	Have stock exchanges we've spoken to thus far shown inclination or concerns with listing? Are there any specific requirements (on top of standard) we need to address as a result of the suspension, e.g. Independent review of documents/financials?	Discussions with various stock exchanges thus far have been positive. There will be various requirements that will be required to be met, these vary depending on the different exchange and on the different avenues to a listing.
5	With the claim/s for damages, can Kevin Lewis be specifically held responsible as well, or is it just ASX (entity) for now?	We have taken advice on this matter. Until we have concluded discovery, we will not be in a position to determine.
6	What about OM, shorter's & their social media henchmen who planned and organised this fiasco, will they be eventually held responsible?	The Company will consider if legal action is appropriate at a later date.
7	Business update: How's Flykk, Payroll and other opportunities doing? Will we get an update on their performance, long term plans and market potential?	This has been previously covered in the CEO's presentation.
8	Are we losing our investments if the company gets delisted from ASX?	No, you will still own shares in the Company.
9	Why are you guys increasing the holdings of NSX?	The directors believe, combined with the investment in the ClearPay JV, that the NSX represents a significant longer term opportunity for the Group. They believe there is significant opportunity to use ISX's technical payment capabilities to build a competitive Delivery versus Payment platform, to enable NSX to realise the opportunity it has, being one of only two ASIC licensed Tier One market operators in Australia that list new issuers that can be cleared and settled via the Trade Acceptance Service.
10	What is the fair value of the shares (at the time of AGM if shares are still on halt)?	Because the shares aren't trading we can't estimate their fair value.

Question Number	Question	Response
11	Is there a potential listing to NSX?	Although possible, the directors believe the NSX is better suited to venture companies, and that ISX will get a better valuation for shareholders on a larger exchange.
12	How are the earnings last quarter? (April, May and June)	The accounts for last quarter are not yet final, and the quarterly 4C will be released before the end of July.
13	What is the future prospects in the industry? What do you see the payments market in Australia as it becomes sort of Major sector in the market (Afterpay, Zip, Pushy, Open and so on and on and on). Can iSignthis differentiate from those?	Whilst these are all labelled "payments companies" by the ASX and media, none of them are licensed to process or settle funds, and are actually "merchants" that could benefit from ISX's regulated payment services in future. The directors believe regulated online payments will be a growth sector globally, not just in Australia. iSignthis has differentiated itself in the regulated payments market by focusing on B2B, rather than Retail Customers and combining our Know Your Customer technologies, with card processing and eMoney.
14	Has ISX been given any infringement notices and if so, what point in the process is ISX/ASIC	The Company has been given no infringement notices from ASIC, or any other regulator, anywhere in the world.
15	Is there any estimated timeframe for when we might see a conclusion to ASIC's investigation?	Unfortunately no, ASIC does not provide estimated timeframes of their investigations. We are unsure if ASIC will even advise when the investigation has concluded.
16	What conditions would need to exist before ISX would proceed along the delist route.	The shareholder resolution to delist would need to be approved at the AGM and the shares would need to remain suspended on the ASX. ASICs response to our application under Corporations Regulation 7.2.16 should also preferably be resolved.
17	If ISX delisted before being allowed to trade, would this then mean that shareholders would have no basis for calculating a loss for a class action lawsuit?	Shareholders would still be unable to calculate a loss at the time of delisting, but would ultimately be able to calculate a loss or gain when the stock is relisted on another exchange.

Question Number	Question	Response
18	Should ISX be delisted from the ASX have the directors considered what happens to small shareholders who hold their shares in externally managed retail superannuation funds that only uses the ASX for share investment?	<p>The directors are aware that moving off the ASX may cause some shareholders a concern. They will continue to seek solutions for small shareholders through any delisting and relisting process, including options when viable to buy back shareholdings of smaller investors.</p> <p>However, as most retail superfunds will trade securities via brokers, these brokers should be able to liquidate the securities even if on another exchange.</p>
19	The conflict with the ASX has been quite personal and unprofessional at times, by both iSignthis Management and the ASX. It seems as if this could be resolved or at least diffused somewhat if certain management staff would remove themselves from the situation. Has it been considered that JK would step aside as CEO, retain a board position whilst appointing a seasoned CEO to be at the helm and take the company forward on the ASX under a new management team that is not compromised by past Indiscretions in the eyes of the ASX?	<p>We do not agree that there have been any “indiscretions” by the Company, Directors or Executives. The Company has challenged the ASX in Federal Court to provide evidence of their allegations. Should the ASX fail to do so, it will be in breach of Corporations Act s1041H and will have misled and deceived the market. That is a very serious offence, and the ASX will likely be in breach of its Australian Market Operators license.</p> <p>At this point in the Company's commercialisation of the business model, all of the non-executive directors are of the opinion that Mr Karantzis remains the best candidate for the CEO role in the Company. The Company continues to benefit from Mr Karantzis' deep knowledge of the business and its technologies, as well as both the payments and banking knowledge Mr Karantzis uniquely brings to the role. As evidenced by the granting of patents and development of other intellectual property, the innovation that Mr Karantzis' also brings to the Company is unique.</p>

Question Number	Question	Response
20	How do we trade our shares if ASX has delisted our company?	Shareholders currently can't trade shares due to the ASX suspension. The directors support the shareholder resolution to list on another exchange, which will enable shareholders to trade their shares in the Company following list.
21	If delisting from the ASX and listing with another exchange ie/ NASDAQ will ISX move current shareholders investments to the new exchange or what will happen to current shareholders investment, can we still buy/sell?	If the Company is relisted on another exchange, then the shareholder continues to hold shares in the Company and will be able to buy/sell the Company's shares on the new exchange.
22	Based on above, if you move current shareholders investment from ASX to the a new exchange will shareholders maintain their current investment value and what would that be, same as what they were on the ASX, more or less?	If the Company is relisted on another exchange, then the shareholder will initially hold the same number of shares in the Company they hold today, unless there is a consolidation of shares. The value will be determined by the market and share price.
23	"If the company delists, what regular reporting would shareholders continue to receive? Would the company be required to release half year, full year and other major updates to the progress of the business?"	The Company would still provide half year, full year and other major updates to the progress of the business by email.

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