

10th December 2014

ASX Limited
Exchange Centre
20 Bridge Road
Sydney NSW 2000

Dear Sir,

Capital Raising and Acquisition of Paid International businesses

Capital Raising

The Board of Directors of Money3 Limited (ASX: MNY) are pleased to advise the completion of a share placement of 13,793,103 ordinary shares at \$1.45 per share to raise a total of \$20M in fund for the Company. Wilson HTM Corporate Finance Limited was the Lead Manager for the placement.

The company was again delighted with the demand in the placement, with the placement being greater than 100% over subscribed. Strong demand has come from institutional and sophisticated investors. The company wishes to thank all investors for their continual support.

Share Purchase Plan (SPP)

Money3 is also pleased to announce a capital raising via a Share Purchase Plan to raise up to \$5M. Money3 believes it is important to allow all loyal shareholders the opportunity to participate in the capital raisings when possible.

The Share Purchase Plan (SPP) will be open to all Shareholders who were registered as a holder of Shares in Money3 on the 9th December 2014 (Record Date). The SPP will allow all eligible Money3 shareholders to purchase between \$1,000 and \$15,000 worth of shares in Money3 at \$1.45 per share.

The offer price equates approximately to a 4.8% discount to the 5 day average share price for the period 1 December 2014 to 5 December 2014.

Full details of the SPP including the Application Form are set out in the Offer that will be sent to all Shareholders shortly.

Money3 reserves the right to accept subscriptions exceeding \$5M if demand exists.

Acquisition of Selected Business Assets of Paid International Limited

Money3 has entered into an agreement to purchase three of the consumer credit brands and businesses including associated IP of Paid International Ltd, namely, Cash Train, First Stop Money and the New Zealand business, Handy Cash.

The case to acquire the brands and associated IP of PAID is based on these businesses having well marketed brands, a substantial database, and a streamline front end on their loans management system.

The Paid businesses have a strong management level that once focussed on the customer needs will flourish under the certainty that M3 leadership and product offering provides.

The purchase price for the brands and associated IP is \$2M less employee entitlements for the 60 transferring employees including key personnel.

The purchase price for the customer base including 26,000 customers last year and 79,000 unsuccessful applicants per quarter is \$2.5M.

Money3 anticipates \$10M will be required to fund the unsecured Loan Book of the new business and a further \$10M will be required to fund the secured Loan Book growth as a result of expected leads from the mostly employed customer base in the new business and continuing strong growth from existing business.

Money3 expects the modified business model to be profitable within 6 months and will contribute \$1.15M to PBT in FY15. From that point on as we deploy loan funds made available from the share placement in the sustainable M3 offering we will resume to a return of 20- 25% on funds deployed.

Managing Director of Money3, Mr Robert Bryant said “Money3 is committed to leading the transformation of consumer lending in Australia and this acquisition fits perfectly and complements our existing business. We believe in a Clicks and Mortar small amount lending business and we are now able to offer our sustainable products to a wider audience.”

The board of Money3 believes this is a very cost effective way to grow our business in line with the company’s strategic direction.

Should you have any queries or require clarification please call me on 03 9469 8241



Craig Harris



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CFO & Company Secretary
Money3 Corporation Limited