

16 February 2015

Via ASX Online

ASX Market Announcements Office
ASX Limited
Level 4, 20 Bridge Street
Sydney NSW 2000

PRELIMINARY FINAL REPORT FOR THE YEAR ENDED 31 DECEMBER 2014

Summary of the Unaudited Financial Results

The Board of OnCard International Limited is pleased to announce the unaudited financial results for the year ended 31 December 2014.

Net Profit before Tax:	\$19.0 million	(2013: \$3.9 million)
Profit after Tax:	\$11.9 million	(2013: \$3.3 million)
Total Current Assets:	\$58.6 million	(2013: \$30.1 million)
Net Assets:	\$57.4 million	(2013: \$47.0 million)

The results for the period ended 31 December 2014 have been impacted by several significant items including:

- Sale of the Company's Equity holding in SmartPASS;
- Completion of a Strategic review which recommended the exit and wind-up of the residual China Operations as announced to the market on 20 January 2015; and
- Impairment expense associated with the decision to wind-up China operations and cease funding other investments in China.

Dividend

The Board is pleased to announce an unfranked dividend of 9 cents per share with a record date of 23 February 2015 and a payment date of 20 March 2015.

Likely Developments and Expected Future Results

As noted above the announced restructure was made after the reporting period year end therefore, under applicable accounting standards, the associated costs of the restructure will impact upon the 2015 financial year and have not been provided for as at 31 December 2014.

The direct cash costs of the restructure have currently been calculated at \$1.6 million with a contingency of \$1.2 million to wind up all operations excluding Australia. This is in addition to wind-up costs associated with Singapore which had already commenced prior to 31 December 2014 and was therefore provided for as at 31 December 2014.

Set out below is a table showing the value of the cash or other financial assets of the OnCard Group as at 31 December 2014 adjusted to take account of the expected costs of implementing the closure of the Chinese businesses and other expected restructuring costs as noted.

Cash or other financial assets as at 31/12/2014	A\$58.0 million
Less: Current Liabilities	A\$1.3 million
Net Current Assets Before Restructure	A\$56.7 million
Less: Expected costs for restructuring and contingency ^(a)	A\$2.8 million
Adjusted net cash or cash equivalent assets:	A\$53.9 million

Notes:

(a) *The restructuring and contingency costs include an allowance for trading losses through to closure plus the cost of retrenchments, the payout of existing balance sheet liabilities (such as annual leave entitlements, creditors, etc.) and the cost of the run off period associated with obligations for prior period sales both in China and Singapore.*

Proposed Distribution

As previously announced, the Company will seek shareholder approval to distribute to shareholders all funds surplus to its needs. As the expected cash backing per share is currently estimated to be between \$0.31 and \$0.32 (net of expected restructuring costs and contingencies), the Board presently considers that the Company will be able to return up to \$0.30 per share to shareholders. As part of this, an interim dividend of \$0.09 per share has been declared with a record date of 23 February 2015.

Conclusion

Audited Financial Statements are expected to be released by early March which means we remain confident of the previously advised timetable for the proposed distribution.

If you have a query about any matter covered by this announcement, please contact the Company's managing director, Tony Robinson, 0407 355 616 for a response.

Ends.



**OnCard International Limited
(ACN 084 800 902)
and its controlled entities**

Appendix 4E

**Results for announcement to the market
for the year ended 31 December 2014**

OnCard International Limited
(ACN 084 800 902)

Preliminary Final Report

Prepared in accordance with ASX Listing Rule 4.3A

1. Reporting period and previous corresponding period

Reporting period: - the year ended 31 December 2014
Previous corresponding period: - the year ended 31 December 2013

2. Results for announcement to the market

	Year Ended 31 December 2014 '000's	Year Ended 31 December 2013 '000's	Increase / (Decrease) %
2.1 Revenue from ordinary activities	41,306	12,861	221.17%
2.2 Profit from ordinary activities after tax attributable to members	11,942	3,319	259.8%
2.3 Net profit for the period attributable to members	11,942	3,319	259.8%
Profit before tax	19,010	3,921	384.8%
2.4 Dividends	Amount per security	Franking	Franked amount per security at 30% tax
Final Dividend – previous corresponding period	0 0¢	0%	0.0 ¢
Final dividend – current period	9.0 ¢	0%	0.0 ¢

2.5 The record date for determining entitlements to the dividend is 5pm AEDT 23 February 2015.

2.6 Supplementary comments on any figures in 2.1 to 2.4

Refer to the Results Announcement dated 16 February 2015 and the attached Preliminary (Unaudited) Financial Statements for the year ended 31 December 2014.

3. Statement of profit or loss and other comprehensive income with notes

Refer to the attached Preliminary (Unaudited) Financial Statements for the year ended 31 December 2014.

4. Statement of financial position with notes

Refer to the attached Preliminary (Unaudited) Financial Statements for the year ended 31 December 2014.

5. Statement of cash flows with notes

Refer to the attached Preliminary (Unaudited) Financial Statements for the year ended 31 December 2014.

6. Statement of retained earnings / changes in equity

Refer to the attached Preliminary (Unaudited) Financial Statements for the year ended 31 December 2014.

7. Dividends

There were no dividends paid during the years ended 31 December 2014 and 31 December 2013. On 16 February 2015 the Company declared an unfranked dividend of 9 cents per share, a total of \$15,711,560. This dividend has a record date of 23 February 2015 and a payment date of 20 March 2015. The amount per security of this dividend that relates to foreign sourced income is 9 cents per share.

8. Dividend reinvestment plan

There are no dividend reinvestment plans currently in operation.

9. Net tangible assets

	Current period	Previous corresponding period
Net tangible asset per security	32.9 ¢	18.6 ¢

10. Entities over which control has been gained or lost

There were no acquisitions, disposals or loss of control over any entities during the year ended 31 December 2014.

11. Details of associates and joint venture entities

Refer to Note 6 of the attached Preliminary (Unaudited) Financial Statements for the year ended 31 December 2014.

12. Other significant information

Refer to the attached Preliminary (Unaudited) Financial Statements for the year ended 31 December 2014.

13. Accounting standards used for foreign entities

Not applicable.

14. Commentary on results for the period

Refer to the Results Announcement date 19 February 2015 and the attached Preliminary (Unaudited) Financial Statements for the year ended 31 December 2014.

15. Status of audit

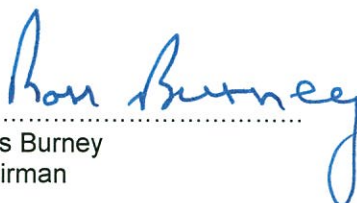
The Preliminary Financial Report is based upon financial statements that are in the process of being audited.

16. Dispute or qualification of reviewed accounts

Based on discussion with our auditors, BDO East Coast Partnership, the Company is not aware of any issue that will cause the independent audit report to be subject to a modified opinion, emphasis of matter or other matter paragraph.

17. Annual General Meeting Date

To Be Advised.


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Ross Burney
Chairman


.....
Tony Robinson
Managing Director
16 February 2015



OnCard International Limited

(ACN 084 800 902)

and its controlled entities

**Preliminary (Unaudited) Financial Statements
for the year ended 31 December 2014**

OnCard International Limited
Consolidated Statement of Profit or Loss and Other Comprehensive Income
for the year ended 31 December 2014

	Note	2014 \$'000	2013 \$'000
Revenue from continuing operations		2,630	8,148
Other income		967	834
Share of profits of investments accounted for using the equity method	6	1,815	3,879
Gain on disposal of investment accounted for using the equity method	6	35,894	-
Selling and promotional costs		(888)	(3,573)
Employment & contractor expense	2	(4,143)	(3,483)
Occupancy costs		(641)	(553)
Amortisation and depreciation		(177)	(191)
Travel & accommodation		(300)	(387)
Legal and professional fees		(667)	(385)
Impairment expense	3	(14,866)	-
Other expenses		(614)	(368)
Profit before income tax		19,010	3,921
Income tax expense		(7,072)	(607)
Net Profit for the year		11,938	3,314
Other Comprehensive income			
<i>Items that may be reclassified to profit or loss in the future:</i>			
Exchange differences on translation of foreign operations		(424)	2,414
Other comprehensive income / (loss) net of tax		(424)	2,414
Total comprehensive income		11,514	5,728
Net Profit for the period is attributable to:			
Non-controlling interest		(4)	(5)
Owners of OnCard International Limited		11,942	3,319
		11,938	3,314
Total comprehensive income for the year is attributable to:			
Non-controlling interest		(4)	(5)
Owners of OnCard International Limited		11,518	5,733
		11,514	5,728
Basic earnings per share (cents per share)	12	6.67 Cents	1.85 Cents
Diluted earnings per share (cents per share)	12	6.67 Cents	1.85 Cents

The above statement should be read in conjunction with the accompanying notes.

OnCard International Limited
Consolidated Statement of Financial Position
as at 31 December 2014

	Note	2014 \$'000	2013 \$'000
Current Assets			
Cash and cash equivalents	4	55,331	21,668
Trade and other receivables		259	975
Other financial assets	5	2,754	-
Other current assets		251	322
		58,595	22,965
Non-current assets held for sale	6	-	7,152
Total Current Assets		58,595	30,117
Non-Current Assets			
Property, plant and equipment		52	98
Equity accounted investments	6	-	209
Intangible assets – goodwill	7	-	9,338
Intangible assets – software	8	-	2,975
Deferred tax assets	9	-	3,554
Other receivables	10	-	2,221
Total Non-Current Assets		52	18,395
Total Assets		58,647	48,512
Current Liabilities			
Trade and other payables		746	862
Current tax payable		7	71
Provisions		535	122
Total current liabilities		1,288	1,055
Non-Current Liabilities			
Deferred tax liability		-	456
Total Non-Current Liabilities		-	456
Total Liabilities		1,288	1,511
Net Assets		57,359	47,001
Equity			
Contributed equity	11	38,516	39,672
Reserves		375	799
Retained earnings		18,265	6,323
Total parent entity interest		57,156	46,794
Non – controlling interest		203	207
Total Equity		57,359	47,001

The above statement should be read in conjunction with the accompanying notes.

OnCard International Limited
Consolidated Statement of Changes in Equity
for the year ended 31 December 2014

	Contributed Equity	Reserves	Retained Earnings	Non- Controlling Interest	Total
	\$'000	\$'000	\$'000	\$'000	\$'000
At 1 January 2013	39,672	(1,615)	3,004	212	41,273
Profit / (Loss) for the year	-	-	3,319	(5)	3,314
Other comprehensive income	-	2,414	-	-	2,414
Total comprehensive income for the year	-	2,414	3,319	(5)	5,728
Transactions with owners in their capacity as owners:					
Issue of shares and other equity instruments	-	-	-	-	-
As at 31 December 2013	39,672	799	6,323	207	47,001
At 1 January 2014	39,672	799	6,323	207	47,001
Profit / (Loss) for the year	-	-	11,942	(4)	11,938
Other comprehensive income	-	(424)	-	-	(424)
Total comprehensive income for the year	-	(424)	11,942	(4)	11,514
Transactions with owners in their capacity as owners:					
Purchase of shares under the share buy-back scheme	(1,156)	-	-	-	(1,156)
As at 31 December 2014	38,516	375	18,265	203	57,359

The above statement should be read in conjunction with the accompanying notes.

OnCard International Limited
Consolidated Statement of Cash Flows
for the year ended 31 December 2014

	Note	2014 \$'000	2013 \$'000
Cash flows from operating activities			
Receipts from customers		3,141	8,021
Payments to suppliers and employees (inclusive of GST)		(7,054)	(8,676)
Interest received		884	764
Income taxes paid in overseas jurisdictions		(10)	(150)
Net cash used in operating activities		(3,039)	(41)
Cash flows from investing activities			
Loans advanced to other entities		(48)	(146)
Payments for property, plant & equipment		-	(32)
Payments for intangible assets		(205)	(164)
Payments for purchase of financial assets		(2,754)	-
Profits repatriated from equity accounted investments	6(ii)	3,855	2,989
Proceeds from disposal of equity accounted investment	6(iii)	36,680	-
Net cash provided by investing activities		37,528	2,647
Cash flows from financing activities			
Payments made to buy back shares		(1,156)	-
Net cash used in financing activities		(1,156)	-
Net increase in cash held		33,333	2,606
Cash and cash equivalents at the beginning of the year		21,668	18,668
Effects of exchange changes on the balances held in foreign currencies		330	394
Cash and cash equivalents at the end of the year	4	55,331	21,668

The above statement should be read in conjunction with the accompanying notes.

OnCard International Limited
Notes to and forming part of the Preliminary (Unaudited) Financial Statements
for the year ended 31 December 2014

1. Basis of preparation

The preliminary financial statements cover *OnCard International Limited* and its *controlled entities* as a Group for the financial year ended 31 December 2014. The preliminary financial statements are presented in Australian Dollars, which is the functional and presentation currency of OnCard International Limited. The consolidated entity is a for-profit entity.

The preliminary financial statements have been prepared in accordance with ASX Listing Rule 4.3A and the disclosure requirements of ASX Appendix 4E. The accounting policies and methods of computation are the same as those adopted in the Annual Financial Report for the year ended 31 December 2013.

It is recommended that the preliminary financial statements be read in conjunction with any public announcements made by OnCard International Limited in accordance with the continuous disclosure obligations of the ASX listing rules.

2014	2013
\$'000	\$'000

2. Employment and contractor expenses

Employee and Contractor expense	3,366	3,483
Termination payments – Key management personnel	777	-
	4,143	3,483

3. Impairment expense

Goodwill	9,338	-
Investment in associate	208	-
Intangible assets	3,010	-
Trade and other receivables	2,310	-
	14,866	-

4. Cash & cash equivalents

Cash at bank and on hand	55,331	21,668
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The above figures are shown in the Statement of Cash Flows.

5. Other financial assets

Investments in hybrid securities	2,754	-
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The liquid hybrid investments are exchange traded (ASX) securities that combine elements of debt securities and equity securities with a promise to pay a rate of return at certain dates (coupon dates) during the term of the issued security. The securities held either have an option to convert to equity at a future point or a repayment of the initial face value (capital) depending upon the convertibility of each investment.

OnCard International Limited
Notes to and forming part of the Preliminary (Unaudited) Financial Statements
for the year ended 31 December 2014

6. Investments accounted for using the equity method

	2014	2013
	\$'000	\$'000
Investments in jointly controlled entities classified as held for sale	-	7,152
Investments in jointly controlled entities (i)	-	209
	<u>-</u>	<u>7,361</u>
Reconciliation of movement in investments accounted for using the equity method.		
Balance at beginning of the period	7,361	5,404
Share of profit for the period	1,815	3,879
Share of movement in foreign exchange reserve	(244)	1,400
	<u>8,932</u>	<u>10,683</u>
Profits repatriated during the period (ii)	(4,284)	(3,322)
Impairment of investment in associate	(220)	-
Disposal during the year (iii)	(4,428)	-
	<u>-</u>	<u>7,361</u>

(i) Joint venture investment – OnCard Malaysia

During the period there were one-off non-cash costs of \$0.208 million associated with the write-down of the Company's investment in OnCard Malaysia joint venture which the parties agreed to terminate. The entity is presently in the process of being liquidated with no further cost to OnCard.

(ii) Dividends received from associates and joint ventures

During the year, the Group repatriated profits of \$4,283,628 (2013: \$3,321,678) from its joint venture investment in Shanghai Smart Service Company Ltd. The amount received net of withholding tax was \$3,855,265 (2013: \$2,989,510).

(iii) Sale of Shanghai Smart Service Company Ltd

On 18 September 2014 the Company announced that it had entered into a conditional Equity Purchase Agreement to sell the Company's share of its joint venture company, Shanghai Smart Service Company Ltd, to an affiliate company of the joint venture partner for an agreed price of RMB 210million.

It was further announced on 8 December 2014 and 15 December 2014 that the sale proceeds (net of applicable local taxes) of RMB 189million or AUD \$36.68million (based on average rate of AUD \$1: RMB 5.15) had been received and the transaction completed. A total of RMB 21million (AUD \$3.607million) was withheld and paid to Chinese tax authorities as applicable taxes in respect of the transaction

As a result of this the Company recorded a gain on disposal of \$35.894 million.

OnCard International Limited
Notes to and forming part of the Preliminary (Unaudited) Financial Statements
for the year ended 31 December 2014

7. Intangible assets – goodwill

	2014 \$'000	2013 \$'000
(a) Carrying value		
Goodwill on acquisition	-	9,338
Total net carrying amounts	-	9,338
(b) Reconciliations		
Carrying amount at beginning	9,338	9,338
Impairment during the period	(9,338)	-
Carrying amount at end	-	9,338

Goodwill is subject to annual impairment testing. The carrying amount of goodwill is allocated to each of the cash generating units:

OnCard Buffet Club Group	-	8,731
MarketSmart	-	601
OneRewards	-	6
	-	9,338

Impairment of goodwill
Buffet Club

On 20 January 2015 the Company announced the results of its strategic review of its residual Chinese businesses – Buffet Club and Enjoy Shanghai. The China based business operations performed poorly in 2014, requiring financial support, including cash injections of \$1.550 million from Australia. The Board decided, having considered the results of the strategic review to exit the Chinese businesses on the basis that the Director believe: -

1. The businesses are likely to require material ongoing investment to make them profitable; and
2. The potential returns are uncertain, may not materialise for some time and are unlikely to be material.

The poor performance of the businesses has impacted the ability to attract partnerships and sales channels that would enhance the brand of the businesses. It is considered very unlikely that the Company would realise any material value for the brand as it has no team to operate the core infrastructure. There are no existing or likely potential sales channels to market to and only a few administrative staff remaining across Singapore, Hong Kong & China supporting previous membership sales base and hotel network. In the absence of a buyer for the brand or an immediately available commercial partner for a retail operation, it has been determined by the Board that the most appropriate course of action is to impair the Goodwill to Nil.

MarketSmart

For the last 4 years, MarketSmart has been a single product single customer business. It currently generates approximately \$40,000 per month in revenue and \$25,000 in pre-tax profits. This operating result does not, however, include the costs for the China based programmers who maintain the system. The Company has been exploring options for this business in the event that the China operations are closed. With the change in structure of the Group, it is now expected that the costs attributable to MarketSmart will increase significantly and its profitability will become marginal.

Given this expectation, there would appear to be a requirement to invest further funds to maintain and develop the software and the business to improve performance to cover these additional costs. Even so, the potential improvement in operating result and the consequential impact on cash flow is uncertain. As such, it has been determined by the Board that the most appropriate course of action is to impair the Goodwill to Nil.

8. Intangible assets – software

	2014 \$'000	2013 \$'000
Software acquired – at cost	1,915	1,839
Less accumulated amortisation	(670)	(514)
Less accumulated impairment	(1,245)	-
	-	1,325
Software assets–under development (i)	1,983	1,650
Less accumulated impairment	(1,983)	-
	-	1,650
	-	2,975

Impairment

As a result of the completion of the strategic review announced on 20 January 2015, the carrying value of the consolidated entity's intangible assets has been formally assessed as impaired and a determination has been made as to the recoverability of the carrying value of the assets and resulting impairment expense has been made. This is detailed below.

OnCard's intangible software assets are split between proprietary software and software acquired as part of business acquisitions related to BAPCO and Enjoy Shanghai. This is further split by function into the following categories:

- *Rewards Transaction System*
- *Prepaid Card Management System (Shanxi)*
- *BAPCO Software*
- *Buffet Club and Enjoy Shanghai E-Commerce Platform (including Enjoy acquisition)*

As it is no longer probable that any expected future economic benefits will flow to OnCard through either the ability to use or sell the assets, the Directors consider it appropriate to fully impair the carrying value of the assets at 31 December 2014.

OnCard International Limited
Notes to and forming part of the Preliminary (Unaudited) Financial Statements
for the year ended 31 December 2014

9. Deferred tax assets

	2014	2013
	\$'000	\$'000
Tax losses	-	3,320
Other	-	234
	<u>-</u>	<u>3,554</u>

Unrecognised tax losses

At 31 December 2014 OnCard International Limited, and its subsidiary MarketSmart International Pty Limited have not been recognised the balance of tax losses as the Directors do not consider it probable that the losses will be able to be utilised against future assessable income given the restructuring of the Group and the proposed return of capital.

10. Other non-current receivables

	2014	2013
	\$'000	\$'000
Amounts due from loans advanced	-	2,018
Amounts due from the sale of OnCard Information Technology (Shanxi) Co., Ltd	-	203
	<u>-</u>	<u>2,221</u>

As a result of the completion of the strategic review announced on 20 January 2015, the Company will no longer fund the working capital requirements of the operations of OnCard Information Technology (Shanxi) Co., Ltd ("Shanxi Company"). Consequently it is not considered probable that the Shanxi company or its owners could fund repayment of the loans. The Company's assessment of recoverability has always based upon the likelihood of either a return from selling the licenced company or from its right to profit share and equity prescribed in the previously detailed Frame Agreement. The Frame Agreement was terminated by OnCard's wholly owned subsidiary Yinchang Information Technology Company prior to 31 December 2014. As Shanxi is unable to fund its own operations and despite exhaustive efforts the Board has determined that it is no longer probable that the Shanxi company will be issued a Non-Bank Payments Licence.

11. Contributed equity

	Number of shares		Share capital	
	2014	2013	2014	2013
			\$'000	\$'000
Ordinary shares – fully paid (no par value)	174,572,891	179,473,304	38,516	39,672
Total Share Capital			<u>38,516</u>	<u>39,672</u>
Movements in ordinary share capital:				
Balance beginning of period	179,473,304	179,473,304	39,672	39,672
Issued in prior period	-	-	-	-
Share buy back	(4,900,413)	-	(1,156)	-
Balance at end of year	<u>174,572,891</u>	<u>179,473,304</u>	<u>38,516</u>	<u>39,672</u>

OnCard International Limited
Notes to and forming part of the Preliminary (Unaudited) Financial Statements
for the year ended 31 December 2014

12. Earnings per share

	2014 Cents	2013 Cents
Basic earnings per share	6.67	1.85
Diluted earnings per share	6.67	1.85
	\$'000	\$'000
Net profit from continuing operations attributable to the Owners of OnCard International Limited used in calculation of basic and diluted earnings per share.	11,942	3,319
	Number	Number
Basic		
Weighted average number of ordinary shares outstanding during the period used in the calculation of basic earnings per share	179,156,525	179,473,304
Diluted		
Weighted average number of ordinary shares and convertible redeemable cumulative preference shares outstanding and performance rights during the period used in the calculation of basic earnings per share	179,156,525	179,473,304

13. Prior period adjustment

A prior period adjustment has been made in accordance with AASB 108 "Accounting Policies, Changes and Accounting Estimates and Errors". The adjustment relates to the carrying value of the equity accounted investment in Shanghai Smart Service Company Ltd, and impacts the foreign currency translation reserve. The impact of the adjustment is to increase 'Non-Current Assets held for sale' by \$1.322 million from \$5.830 million to \$7.152 million and relates to a corresponding adjustment to an error in the foreign currency translation reserve at 31 December 2013. The adjustment impacts the following items in the Statement of Financial Position at 31 December 2013 as follows: -

Statement of Financial Position (Extract)	Before adjustment \$'000's	Adjustment \$'000's	Final \$'000
Non-current assets held for sale	5,830	1,322	7,152
Net Assets	45,679	1,322	47,001
Equity			
Reserve	(523)	1,322	799
Total Equity	45,679	1,322	47,001

14. Events occurring after reporting date

Company restructure

On 20 January 2015 the Company announced that the Board, having received and considered the results of the strategic review, had decided to close the Chinese business operations on the basis that the directors believed:

1. the businesses are likely to require material ongoing investment to make them profitable; and
2. the potential returns are uncertain, may not materialise for some time and are unlikely to be material.

The Company has commenced implementing these changes and they should be completed by June 2015, although run off obligations from historic sales will occur beyond this date with a skeleton staff remaining in place to complete wind-up processes.

Under applicable accounting standards the associated costs of the restructure will impact upon the 2015 financial year and therefore have not been provided for as at 31 December 2014. The expected costs of the restructure to wind up the China operations are currently estimated to be AUD\$1.6 million excluding any unforeseen matters that may arise as part of the wind-up.

This estimation of the restructuring costs includes an allowance for trading losses through to closure of the business units plus the cost of retrenchments, the payout of existing liabilities (such as annual leave entitlements, lease commitments and creditors) and the cost of the run off period associated with obligations for prior period sales.

Claim for costs

The Company has been formally notified of a potential claim against the Company arising from a contract for the sale of SmartPASS previously entered into by the Company and the claimant. The claim is in relation costs incurred by the claimant whilst they were in contract with the Company. The Company is of the opinion it is not required to cover the costs of the claiming party.

Other

Other than the above the Board are not aware of any matter or circumstance not otherwise dealt with in these financial statements that has significantly or may significantly affect the operation of the Group, the results of those operations, or the state of affairs of the Group in subsequent financial years.

15. Contingent liabilities

The Board are not aware of any contingent liabilities as at 31 December 2014.

Board of Directors

Ross Burney (Chairman and Non-Executive Director)

Tony Robinson (Managing Director)

Hugh Robertson (Non-Executive Director)

Company Secretaries

Mark Licciardo

Matthew Rowe

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Auditor

BDO East Coast Partnership
Level 14, 140 William Street
MELBOURNE 3000 AUSTRALIA

Solicitors

Norton Gledhill
Level 23, 459 Collins Street
MELBOURNE 3000 AUSTRALIA

Bankers

Australia & New Zealand Banking Group

Stock Exchange Listing

OnCard International Limited shares are listed on the Australian Securities Exchange, code ONC.