



We will lead the
transformation of the
consumer lending
industry in Australia

INVESTOR PRESENTATION 1HFY15

March 2015

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money3

Why Do We Exist?

- 4 to 5 million Australians have a default on credit history
- 3.9 million Australians have less than 1 weeks salary in savings
- 2.65 million Australians are financially excluded
- 1.6 million Australians cannot access \$3,000 for an emergency

Sources: VEDA, NAB report, Core Data

www.good4me.com.au



**understanding
customers
that traditional credit
providers ignore**

Company History

- June 2000 Purchased Franchise
- December 2000 Terminated Franchise
- Profitable every year since 2001
- October 2006 listed on ASX with 9 branches
- September 2013 number of outlets increased from 39 to 68
- December 2014 acquired strong digital systems and brand
- Australia wide network of 150+ Broker locations



Two Parts of Money3

Need Cash?*

Hassle Free is Good For Me!



\$	SHORT TERM LOANS	FROM	TO
		\$50	\$5,000

*Terms and Conditions Apply
See www.money3.com.au/terms-and-conditions.html
All Loans are subject to our lending criteria.
ABN 63 117 296 143 Australian Credit Licence 389 782 © Money3 Corporation Limited

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Get on the Road Affordable Repayments*

- ✓ Get the Right Loan*
- ✓ Find Your Dream Vehicle
- ✓ Hassle Free!



\$	VEHICLE FINANCE	FROM	TO
		\$2,000	\$35,000

*Terms and Conditions Apply
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Company Financial Review

	HY Dec 14	HY Dec 13	% increase
Written Income	\$49.0M	\$28.6M	71%
Earned Income	\$32.4M	\$19.3M	68%
EBIT	\$11.8M	\$4.6M	156%
NPAT	\$7.3M	\$3.1M	135%
Gross Margin	31%	23%	
Bad debts as % of revenue	14.5%	13.8%	
Trade receivables	\$104.9M	\$55M	91%
Diluted EPS	5.61 cents	3.38 cents	66%
DPS	2.5 cents	2.0 cents	25%
NTA	73 cents	58 cents	26%

Secured Loan Division - Financial Review

	HY Dec 14	HY Dec 13	% increase
Written Income	\$25.0M	\$12.7M	97%
Earned Income	\$14.2M	\$6.7M	112%
Contribution Before Tax	\$7.5M	\$3.3M	127%
Contribution Before Interest	\$9.3M	\$3.5M	166%
Trade receivables	\$71.4M	\$32.7M	118%
No of Loans	4,036	1,841	119%
Cash Advanced	\$36.5M	\$18.3M	99%
Average Loan size	\$9,043	\$9,940	

Unsecured Loan Division - Financial Review

	HY Dec 14	HY Dec 13	% increase
Written Income	\$23.2M	\$15.8M	47%
Earned Income	\$18.2M	\$12.5M	46%
Contribution Before Tax	\$6.8M	\$3.9M	74%
Trade receivables	\$33.5M	\$22.3M	50%
No of loans	79,155	54,311	
Cash Advanced	\$46.4M	\$31.6M	
Average Loan Size	\$586	\$581	

Loan Range Analysis

Loan Range (\$)	No of Loans	% of No of Loans	Cash Advanced	% of Cash Advanced	Written Income	% of Income
0-500	41,089	49%	\$7.7M	9%	\$2.2M	5%
501-1000	25,610	31%	\$15.1M	18%	\$6.7M	15%
1001-2000	7,172	9%	\$8.3M	10%	\$4.3M	9%
2001-3000	3,035	4%	\$6.7M	8%	\$3.7M	8%
3000+	6,285	7%	\$45.1M	55%	\$28.8M	63%
	83,191		\$82.9M		\$45.7M	

Diverse funding :

- Equity
 - Raised \$20m from institutional and Sophisticated investors
 - Raised over \$9m from shareholders via a share purchase plan
- Debt
 - Drawn Down on \$20m wholesale securitisation facility
 - Secured debt facility of \$30m in place

Company is currently investigating several debt funding proposals

The most conclusive study into small amount credit was encapsulated in the Joint Parliamentary Committee report that ultimately informed the Credit Enhancement (2012) Act which gained bipartisan support.

Since then:

- Small Amount Credit has become mainstream.
- 280 small independent operators have fallen to 30.
- Caps on allowable fees and protection mechanisms prevent debt spiral and excessive charges.
- Money3 continues to work with Government on improvements.
- Review of some parts of the ACT is mandated post 1st July 2015
- Consumer activists are campaigning against the industry.

Creating a Breakthrough Company

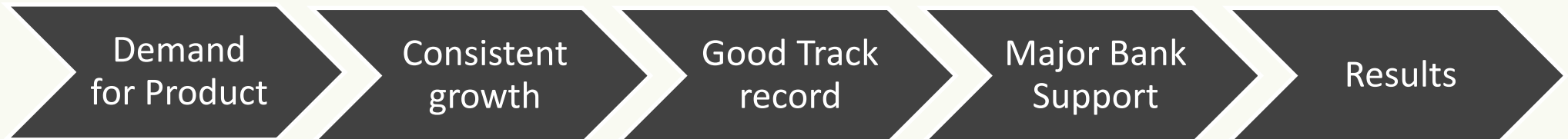
To enable the transformation of the consumer lending industry in Australia all stakeholders must focus on the conversation for possibility for the financially challenged.



THE BEST THINGS
COME TO THOSE
WHO ~~WAIT~~
create

Why Invest In Money3

Money3 is committed to providing sustainable financial options to a large group of Australians excluded from traditional credit options.



Who Invests In Money3

- There are over 2,600 shareholders
- Directors and Management own 20%
- 50% of Money3 employees.
- Investors looking for fully franked dividends
- Investors looking for growth
- Investors looking to invest in a company that is enabling customers to move up and down the financial continuum
- Investors looking for a company who will lead the transformation of consumer lending industry in Australia

Forecast for FY15

- EBIT increase to \$24.0M from \$22.0M
- NPBT increase to \$20.0M from \$18.0M