

20 November 2015

Media Release

Capital Raising and Guidance

- ***Placement to sophisticated investors raising \$3.3 million***
- ***Announcement of Underwritten Non Renounceable Rights Issue to raise \$16.0 million***
- ***Affirm increased NPAT Guidance to \$19 million***

1. Capital Raising

To fund the continued growth of the unsecured lending business, the Board of Money3 Corporation Limited (**Money3**) has resolved to raise \$3.3 million at \$0.95 per share of additional capital via a share placement to sophisticated investors (**Placement**) plus undertake a fully underwritten non-renounceable 1 for 8 rights issue at \$0.95 per share to raise a further \$16.0 million (**Rights Issue**), raising a total of \$19.3 million before costs.

2. Affirm increased NPAT Guidance to \$19 million

Mr Webber said: “our underlying businesses are sound and the demand for the company’s secured loan products continues to grow strongly. With the equity capital raising being undertaken, we lift our full year FY2016 guidance, to **\$19.0 million NPAT** on a continuing business basis.”

After the revised full year FY2016 NPAT guidance of \$19.0 million and post Placement and Rights issue, the forecasted diluted earnings is 11.3 cents per share, an increase of 14.03% over FY2015 diluted earnings per share of 9.91 cents.

3. Rights Issue

The Rights Issue will be available to holders of shares in the Company with a registered address in Australia and New Zealand as at 26 November 2015 (**Record Date**) and will be underwritten by Wilson HTM Corporate Finance Ltd. Patersons Securities Limited is the Broker to the Issue.

Under the Rights Issue, Money3 will issue 16,828,685 fully paid ordinary shares in the Company at an issue price of \$0.95 per new share. This is a 5.5% discount to the closing price on 17 November 2015.

The Company will raise approximately \$16.0 million (before costs) under the Rights Issue. Monies raised under the Right Issue will be utilised to fund growth in the secured business.

The Rights Issue will be made pursuant to section 708AA of the Corporations Act and accordingly, a prospectus will not be lodged with the Australian Securities & Investments Commission, although an Offer Document will be made available to eligible holders.

The Offer Document sets out the full details of the Offer and will be despatched to eligible holders in accordance with the below timetable.

Eligible holders should review the Offer Document and seek advice before deciding to participate in the Rights Issue.

Money3 provides the following information:

Shares currently on issue	131,129,477
Shares after completion of the Placement	134,629,477
New shares to be issued under the Rights Issue	16,828,685
Shares on issue following completion of the Rights Issue	151,458,162

Following quotation, all new shares will rate equally with existing quoted fully paid shares. Trading in the new shares is expected to commence on or about 18 December 2015.

Proposed Timetable

- Announcement of offer; and - Application to ASX for official quotation of the New Shares (prior to commencement of trading)	20 November 2015
Lodgement of Offer Document with ASX	20 November 2015
“Ex” Date (i.e date from which securities commence trading without the entitled to participate in the Rights Issue)	24 November 2015
Record Date (i.e. date for determining entitlement to participate in the Rights Issue)	26 November 2015
Despatch Offer Document and Entitlement and Acceptance Form to shareholders	1 December 2015
Offer Opens	1 December 2015
Offer Closes for acceptance and payment of \$0.95 per New Share	10 December 2015
Notify ASX of shortfall	15 December 2015
Statements for new shares despatched	17 December 2015
Trading of new share expected to commence	18 December 2015

This timetable is indicative and subject to change in consultation with ASX.

The Directors reserve the right not to proceed with the Rights Issue in which case any application money received will be refunded.

4. **Cleansing Notice under section 708AA(7)**

In undertaking the Rights Issue, the Company relies on section 708AA(7) of the Corporations Act and the Company hereby gives notice pursuant to section 708AA(2)(f).

- (a) The Company will offer the new shares for issue without disclosure to investors under Part 6D.2 of the Corporations Act 2001 (Cth) ("Act") as notionally modified by ASIC Class Order 08/35 (**Class Order**).
 - (b) As at the date of this notice, the Company has complied with:
 - (i) The provisions of chapter 2M of the Act as they apply to the Company;
 - (ii) Section 674 of the Act.
 - (c) As at the date of this notice, there is no information that has been excluded from a continuous disclosure notice in accordance with the ASX Listing Rules as required by Sections 708AA(8) and (9) of the Corporations Act as notionally modified by the Class Order.
 - (d) The issue will have no effect on the issue of control of the Company.
- If you have any queries in relation to the Rights Issue please contact Mr Scott Baldwin, Managing Director, Money3 Corporation Limited on 03 9093 8250.



Vaughan Webber
Chairman
Money3 Corporation Limited

- ENDS -

For further information please contact:

ABOUT MONEY3 CORPORATION LIMITED (ASX: MNY)

Money3 is a finance company with a focus on great customer service for people who traditional credit providers ignore. Devoted to leading the transformation of the consumer lending industry in Australia, Money3 is a responsible lender that is dedicated to assisting Australians who are financially excluded. Money3 provides short term loans and secured finance options up to 60 months.

Money3 also trades under the names Personal Finance Co in Tasmania which commenced trading in 1933, and online under the Cash Train brand.