



ASX/MEDIA RELEASE

19 February 2016

DirectMoney announces agreement with Macquarie Bank

Highlights:

- Macquarie Bank purchases a \$A5 million portfolio of loans originated by DirectMoney
- Macquarie appointed DirectMoney's adviser on future capital markets transactions

DirectMoney (ASX: DM1), Australia's only listed marketplace lender, is pleased to announce an agreement with Macquarie Bank Ltd (Macquarie).

The first step of the strategic agreement is the recent finalisation of a Loan Purchase Facility whereby Macquarie has purchased \$A5 million of personal loans originated by DirectMoney. The placement marks the first institutional placement of DirectMoney's personal loans in the marketplace and establishes the infrastructure for further access to debt capital markets investors.

Macquarie will be looking to assist in providing further access to the debt capital markets for DirectMoney, the only listed company in the rapidly growing marketplace lending segment.

DirectMoney Chairman Stephen Porges said "As our loan volumes continue to build, we are very pleased to have reached an agreement with Macquarie. This deal allows both teams to work together in a collaborative manner to take DirectMoney's marketplace lending model to the next level. DirectMoney continues to invest in building a robust, scaleable operating platform and strong, broker-partner loan origination channels.

"Macquarie's loan purchase and their capital markets expertise will assist in diversifying and strengthening our loan funding channels. With the securitisation market in the US now having issued more than \$US8 billion of loans since 2013 we are delighted to work with Macquarie towards offering this product to Australian investors".

Initial fees will be paid to Macquarie by way of shares in DirectMoney. In addition, Macquarie will receive an interest-based return on the portfolio and subject to ongoing performance based triggers, have rights to acquire further shares. Any rights to such shares will be subject to a cap of 10 per cent.

DirectMoney will continue its diversified approach to fund raising in both the retail markets and the institutional debt capital markets, thus taking full advantage of the growing opportunity in the fintech sector.

-ENDS-

For further information please contact:

Peter Beaumont

Chief Executive Officer, DirectMoney Limited

+61 9252 2888

pbeaumont@directmoney.com.au

Released through: Ben Jarvis, Six Degrees Investor Relations: +61 413 150 448

About DirectMoney

DirectMoney is a pioneer in the rapidly growing Australian marketplace lending industry. DirectMoney connects borrowers and investors by leveraging technology and partnerships. We offer competitive interest rates and terms on personal loans for borrowers and provide innovative structures for retail and institutional investors to invest in these loans. We strive to deliver Australians better financial choice and improved investment outcomes.