

ASX/MEDIA RELEASE

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DIRECTMONEY JOINS COMPREHENSIVE CREDIT REPORTING WITH DUN & BRADSTREET

Sydney, 17 March 2016: Marketplace lending company DirectMoney Limited (DirectMoney) (the Company) has signed an agreement with credit reporting bureau, Dun & Bradstreet, bringing DirectMoney into the Australian Comprehensive Credit Reporting (CCR) community.

The agreement provides DirectMoney with access to additional information on the credit history of potential borrowers, further strengthening the assessment of loan applications and maintaining the strong credit quality of the Company's growing loan portfolio. The agreement, builds upon an existing relationship with credit reporting agency, Veda, and allows CCR to be integrated into DirectMoney's loan approval process, maintaining the Company's focus on managing credit risk.

CCR provides lenders with additional important information regarding a new loan applicant's prior performance on previous loan obligations. This includes access to data relating to the timeliness of loan payments and overdue accounts, allowing better determination of the creditworthiness of a loan applicant. As part of this agreement, DirectMoney will also share information regarding its borrower's performance with the other lenders who are CCR participants.

David Russell, Chief Information Officer of DirectMoney, said "CCR will be fully integrated within our day to day loan assessment and approval processes very shortly. We expect CCR will improve both our loan approval rates and help us maintain our already strong credit performance."

Steven Brown, Director of Consumer Risk Solutions from Dun & Bradstreet, welcomes the partnership with DirectMoney and its embracing of CCR. "DirectMoney's adoption of CCR further entrenches the momentum of the CCR system in Australia, which offers significant benefits for both lenders and consumers.

"DirectMoney acknowledges the richer insight into consumer risk behaviour that CCR provides, while their customers will be rewarded for good credit behaviour with better rates and greater access to more innovative credit offerings."

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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.

About Dun & Bradstreet

Established in 1887, Dun & Bradstreet is Australia and New Zealand's longest-established credit information bureau. Backed by its extensive database, D&B helps businesses to make informed credit decisions, and consumers to access personal credit information.

D&B works across the entire credit lifecycle to deliver data-driven solutions in sales and marketing, credit risk management and debt collection.

Through analysis of financial, credit and behavioural information, D&B also provides current and predictive assessments of the economy, business conditions and credit activity.