



ACN 126 296 295

**ANNUAL GENERAL MEETING**

**22 OCTOBER 2021 @ 12.30PM (WST) 3.30PM (AEDT)**

**CHAIRMAN'S INTRODUCTION AND WELCOME**

Ladies and Gentlemen, Good afternoon. Welcome to the Virtual Annual General Meeting for Credit Intelligence Limited.

My name is Jimmie Wong, Executive Chairman of the Company.

Due to ongoing COVID-19 pandemic, with the interest of keeping shareholders safe, your directors have resolved to conduct the AGM virtually, which is now an increasingly common practice. We are pleased to welcome our online participants through our virtual meeting platform provided by our share registrar, Advanced Share Registry.

Before we commence with the formal business of this meeting, I would like to take this opportunity to introduce you to my fellow directors:

- Brett Cowley
- Russell Goodman
- Vincent Lai
- Mark Ng
- Michael Pixley
- King Wong

I would also like to introduce Elizabeth Lee, our Company Secretary, and representatives of our Auditor, Moore Stephens - Mr Chai Wen Shien and Mr Rohan Nagaich.

The Company Secretary has advised me that a quorum is present, and I hereby declare the meeting open.

**CHAIRMAN'S ADDRESS AND PRESENTATION**

During Financial Year 2021 CI Intelligence acquired Chapter Two on 1 July 2020, Yozo on 17 December 2020 and OneStep on 14 May 2021.

The Company achieved a significant improvement in our financial position with the current ratio improving from 1.1 to 2.6.

The Company has businesses in Australia and Asia with over 1,000 new cases in Personal Insolvency profits remaining strong in Credit Funding.

The Company has businesses in Australia and Asia. Yozo launched SME BNPL, ChapterTwo launched a Mobile App in Quarter 4 of 2021, OneStep IT established a new SME BNPL and Loan platform in October

2021 and HKBNPL personal BNPL platform was also launched in October 2021. Personal Insolvency secured over 1,000 new cases and profits remaining strong in Credit Funding.

## **CLOSING**

The Board of Credit Intelligence is satisfied that the Company remains in a robust financial position and the Board continues to explore investment opportunities to strengthen the long-term viability of the Company and add shareholder value.

I finally take this opportunity on behalf of the Board to thank our shareholders for their support, and our employees, managers, and executives for their contributions.

**THIS CONCLUDES MY CHAIRMAN'S ADDRESS.**