



Merchants (as at 30 Sept 2016):

Rewardle partners with Kikka Capital to offer SME financing solutions



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Take control with an unsecured line of credit up to \$100k.



Highlights:

- Rewardle has established a financial partnership with Kikka to offer Merchants access to Kikka's business financing solution.
- Rewardle will promote Kikka's next-generation financing solution across a number of its merchant contact points including email, content marketing and business development visits.
- The partnership represents an attractive market opportunity for both parties with substantial potential for Rewardle to leverage its growing network to develop a revenue stream from business financing.

Rewardle Holdings Limited (ASX:RWH; "Rewardle" or the "Company") is pleased to announce that it has established a partnership with leading online lender Kikka Capital ("Kikka") to promote Kikka's financing solutions for small-to-medium enterprises (SMEs).

Perth-based Kikka provides SMEs with unsecured loans of up to \$100,000. Applications can be made online and are assessed and approved in less than ten minutes. The loans operate as a line of credit with customers only paying interest for the amount drawn down and there are no application or origination fees.

Under an initial test and learn phase, Rewardle will promote Kikka as a working capital financing partner to its growing database of local businesses for a fixed advertising fee. Following the initial phase, the parties will assess establishing a longer term partnership with potential for Rewardle to earn fees based on merchants access of Kikka financing.

As a highly scalable technology business with largely fixed costs there is substantial potential for Rewardle to leverage its network scale and operations to develop new revenue opportunities.

In conjunction with growing existing revenue streams the Company is working on a variety of opportunities to develop new revenue streams through partnerships such as this example with Kikka.





Commenting on the partnership, Rewardle founder and Managing Director Ruwan Weerasooriya said;

"Our substantial network of independent local businesses gives us unique insight into the challenges they face. These challenges represent opportunities for us to leverage our network scale and operations to develop new revenue streams by providing solutions, either directly or by partnering with specialists."

"Managing cash flow and access to working capital finance is a substantial challenge for local businesses and offers huge opportunity to disrupt traditional institutions. Kikka offers our merchants a simple, flexible and fast finance solution and gives Rewardle turnkey access to this massive commercial opportunity."

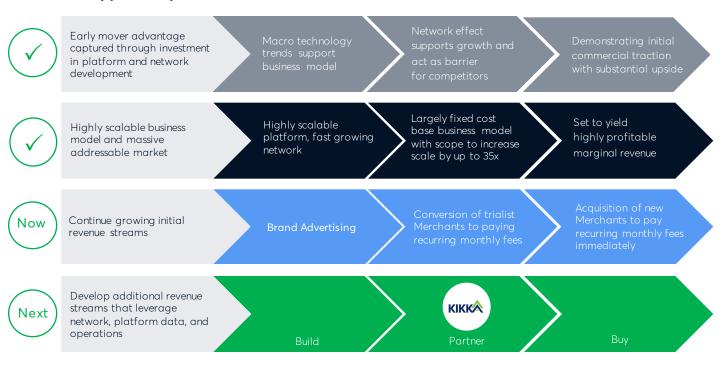
Kikka Capital CEO and founder David Brennan added that with more than half of all Australian SMEs needing some kind of debt funding there was great opportunity to assist the sector.

"Rewardle is a natural partner for Kikka as we aim to help SMEs grow by offering fast, accessible lines of credit," Mr Brennan said.

"Since the global financial crisis, it has become more difficult for small business owners to access funding through traditional channels, and this is why it is so important that more companies like ours and Rewardle join forces to create innovative new solutions for Aussie businesses."



Rewardle opportunity overview







About Rewardle Holdings Limited

Rewardle connects over 2 million Members with over 5,500 local businesses around Australia.

The Rewardle Platform is a marketing and payments platform that combines membership, points, rewards, payments and social media into a single cloud based platform powered by Big Data analysis.

Rewardle is positioned to be a leading player as the worlds of social media, marketing, mobile and payments converge to transform how we connect, share and transact.

The Company is led by an experienced entrepreneurial team with a successful background in Internet and media businesses.

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