

ASX Release

3 July 2017

Pacific Smiles joins Zip and Health Sector Update

zipMoney Limited (ASX: ZML) (“Zip”, “zipMoney”, or the “Company”) is delighted to announce that Pacific Smiles Group (ASX: PSQ) (**Pacific Smiles**), one of Australia’s largest branded dental networks, has joined the zipMoney interest-free payments platform.

Pacific Smiles is a leading, ASX-listed dental group operating in a \$9 billion industry. Over 350 dentists provide approximately 600,000 dental appointments each year across 70 centres nationwide. It offers a range of general, family and cosmetic dental treatments including implants as well as specialist services such as orthodontics. The Zip offering supports patients in choosing the best dental care available, by paying flexibly over time in monthly, interest-free instalments.

zipMoney CEO and Managing Director, Larry Diamond said: “We are extremely excited to be partnering with one of Australia’s leading dental groups, Pacific Smiles to deliver a true patient and clinic-friendly solution to their network. The Zip payments solution has been designed to support early intervention and compliance for treatment plans, the cornerstone for providing the best possible dental care.”

Health Sector Update

Pacific Smiles represents the addition of another major enterprise account onto the platform, and follows strong growth, specifically in the health sector since the beginning of 2017.

Some sector highlights observed over the year (since January) include:

- Average month-over month growth of transactions +70%
- Average month-over-month growth of clinics +30%
- More than 500 clinics currently accepting Zip throughout Australia

zipMoney CEO and Managing Director, Larry Diamond said: "Our digital, mobile-first solution with its focus on flexibility, transparency and responsibility has driven our strong growth across the sector. Our commitment to supporting patients closely aligns with the mission of general health providers. We expect a number of integrations with core health practice systems over the next 6 months."

Zip also recently expanded into the \$3 billion veterinary services market and has already signed a number of key accounts in this segment.

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About Pacific Smiles Group

Pacific Smiles Group is one of Australia's largest branded dental groups, currently operating 70 dental centres across multiple states. At Pacific Smiles Dental Centres dentists are provided with fully serviced and equipped facilities including support staff, materials, marketing and administrative services. Over 350 dentists, assisted by more than 800 support staff, attend to approximately 600,000 patient appointments each year. Pacific Smiles Group has a stated true purpose to improve the oral health of ALL Australians to worlds' best. Find out more at www.pacificsmilesgroup.com.au.

About zipMoney

ASX-listed zipMoney (ZML: ASX) is a leading player in the digital retail finance and payments industry. The Company offers point-of-sale credit and digital payment services to the retail, education, health and travel industries. It operates under the zipPay, zipMoney and Pocketbook brands. The Company is focused on offering transparent, responsible and fairly priced consumer products. zipMoney's platform is entirely digital and leverages big data in its proprietary fraud and credit decisioning technology to deliver real-time consumer responses. zipMoney is managed by a team with over 50 years' experience in retail finance and payments and is a licensed and regulated credit provider. For more visit: www.zipmoneylimited.com.au.