



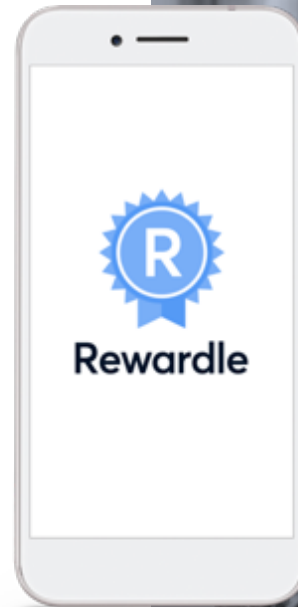
REWARDLE HOLDINGS LIMITED

2017 ANNUAL GENERAL MEETING, 27th NOVEMBER 2017



WE HELP LOCAL BUSINESSES

Attract, engage & retain customers



WE BELIEVE

Local businesses enrich our local communities





OUR MISSION

To help local businesses succeed
by building stronger connections
with their community

MOBILE IS CHANGING THE GAME

Creating a fundamental shift in how consumers connect, discover, share and transact



REWARDLE IS AUSTRALIA'S LEADING REWARDS PLATFORM FOR LOCAL BUSINESSES

The foundation of our business is our proprietary membership, points, rewards & payments platform



WE'RE BUILDING A LOCAL MOVEMENT

Creating stronger connections in local communities

Postcodes

900+

Merchants

5000+

Members

2,600,000+

Transactions

50,000,000+

MANAGING DIRECTOR FY2017 HIGHLIGHTS

Significant progress, plenty of work ahead

The business is now much closer to where it needs to be in relation to:

- Financial sustainability
- Engagement of Merchants and Members
- Monetisation of our substantial Merchant and Member network

Solid progress against our key Strategic Goals:

- Cost effectively growing Merchant Services (SaaS) revenue
- Cost effectively growing Brand Partnership revenue
- Increasing Members take up and engagement with Rewardle app
- Monetising our substantial and growing membership base

P&L SUMMARY

Rewardle Holdings Ltd FY17	\$m	\$m	%
Profit and Loss	FY17	FY16	Var
Operating Revenue	1.214	0.586	+107.3%
Salaries and related costs	(3.740)	(3.956)	-5.5%
Technology costs	(1.298)	(1.807)	-28.2%
Occupancy and other admin	(0.870)	(0.821)	+6.0%
Other operational costs	(0.492)	(0.213)	+131.5%
Loss before R&D Grant	(5.186)	(6.211)	-16.5%
Add R&D Grant	1.410	1.694	-16.8%
Loss after R&D Grant	(3.776)	(4.517)	-16.4%
	\$m	\$m	%
Operating Revenue	FY17	FY16	Var
Merchant Revenue	0.788	0.151	+420.5%
Partnership Revenue	0.426	0.434	-1.9%
	\$m	\$m	%
Other Operational Costs	FY17	FY16	Var
Compliance costs	0.295	0.173	+70.2%
Doubtful debts provision	0.197	0.039	+401.6%

Revenue growing while expenses have been reduced

107% YoY Revenue growth

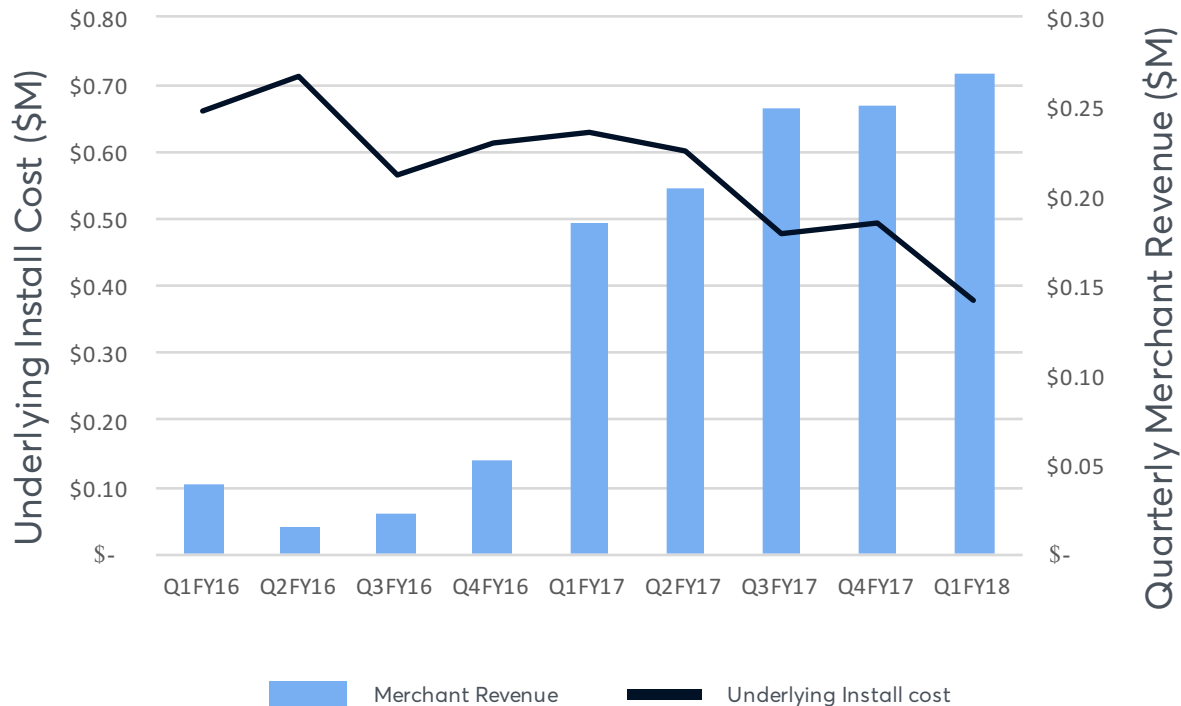
- Increased recurring Merchant Services (SaaS) fees
- Consistent advertising revenue from Brand Partnerships

Reduced YoY Total Expenses

- Doubtful debts consolidation after aggressive growth

COST EFFECTIVELY GROWING MERCHANT SERVICES (SAAS) FEES

Merchant Revenue Growth Efficiency



Merchant Revenue growing after consolidation of acquisition and install costs

Lowered cost to acquire

- Improved Field Team effectiveness
- Hardware capex management

FY18 Key focus

- Improve efficiency of sales team
- Build Channel Partnership Model
- Increase online device penetration to enhance service delivery and reduce account service cost

COST EFFECTIVE GROWING BRAND PARTNERSHIP REVENUE



Strong support from
banking and finance brands

Partner strategy

- Established ad sales Channel Partner model
 - Variable cost on high margin sales
- Established initial key category partnership with Pioneer Credit (ASX : PNC) for personal lending
 - Multi-year partnership >\$500,000 value

FY18 Key focus

- Build Channel Partnership model
- Develop key category partnerships
- Develop additional unique mobile first media opportunities for partners

INCREASING MEMBERS USING REWARDLE APP



Increasing utility of app for Merchants and Members

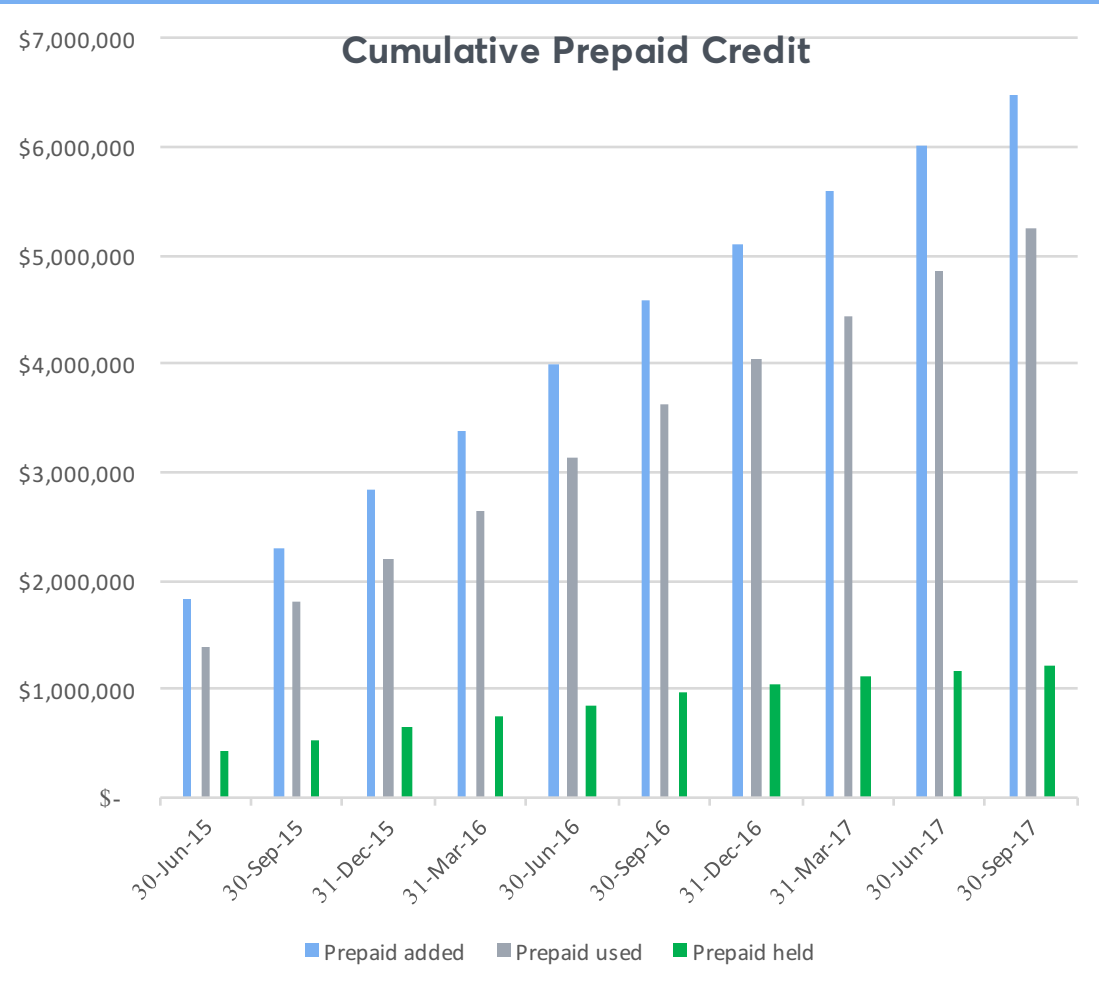
Key progress achieved

- Improved Merchant value proposition and tools to drive app engagement
- Improved card to app conversion flows
- Improved ongoing app member engagement

FY18 Key focus

- Continue improving consumer proposition and utility of Rewardle app
- Unlock viral membership growth independent of Merchant growth

MONETISING MEMBERS VIA MOBILE PAYMENTS



Prepaid credit is lead indicator for emerging mobile payments opportunity

Launched new services

- Extension of Prepaid Merchant Services
- Bundled Merchant Offers
- Beta testing of universal point currency (Ribbons)

FY18 Key focus

- Drive greater Merchant engagement with new services
- Supporting alternate payment methods
 - Bitcoin payments
 - WeChat Pay
- Improve ease of use and transaction breadth
- Expand use of Ribbons



A marketing and transactional platform
designed for a connected world

Thankyou, questions?

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