

ASX Announcement**10 September 2020****Investor presentation notice**

Please find attached the presentation to be given by Jimmie Wong, Executive Chairman and Founder at Credit Intelligence, to investors and shareholders via a live webinar hosted by Reach Markets at AEST 11 a.m. on Thursday, 10 September 2020.

To participate, please register at: <https://reachmarkets.com.au/ci1-live-investor-briefing/>

Authorised by:

Jimmie Wong
Executive Chairman

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Credit Intelligence Limited (ASX:CI1)

Debt restructuring, lending and insolvency management

Investor Presentation

September 2020

Executive Chairman and Founder, Jimmie Wong

ChapterTwo, Founder and Director, Chris Mushan

Growing demand for **debt restructuring, lending and insolvency management** services

FY20 Highlights:

- Growing revenue (**FY20 up 125%**) and profitability (**FY20 up 384%**)
- Consistently paying a dividend to shareholders over past two years
- COVID-19 related unemployment, recession will massively increase demand for services
- Expansion into Australian via Chapter Two acquisition, with plans for new products and services
- Hong Kong and Singapore operations profitable and growing strongly

Why we are an exciting fintech business



Specialist fintech
provider with
purpose-built
propriety
technology stack



Well established,
already profitable,
strong cashflow
and growing fast



Geographically
diversified across
leading APAC
financial centres



Global tailwinds
with heavily
indebted individuals
and companies,
slowing economies,
and raising
unemployment

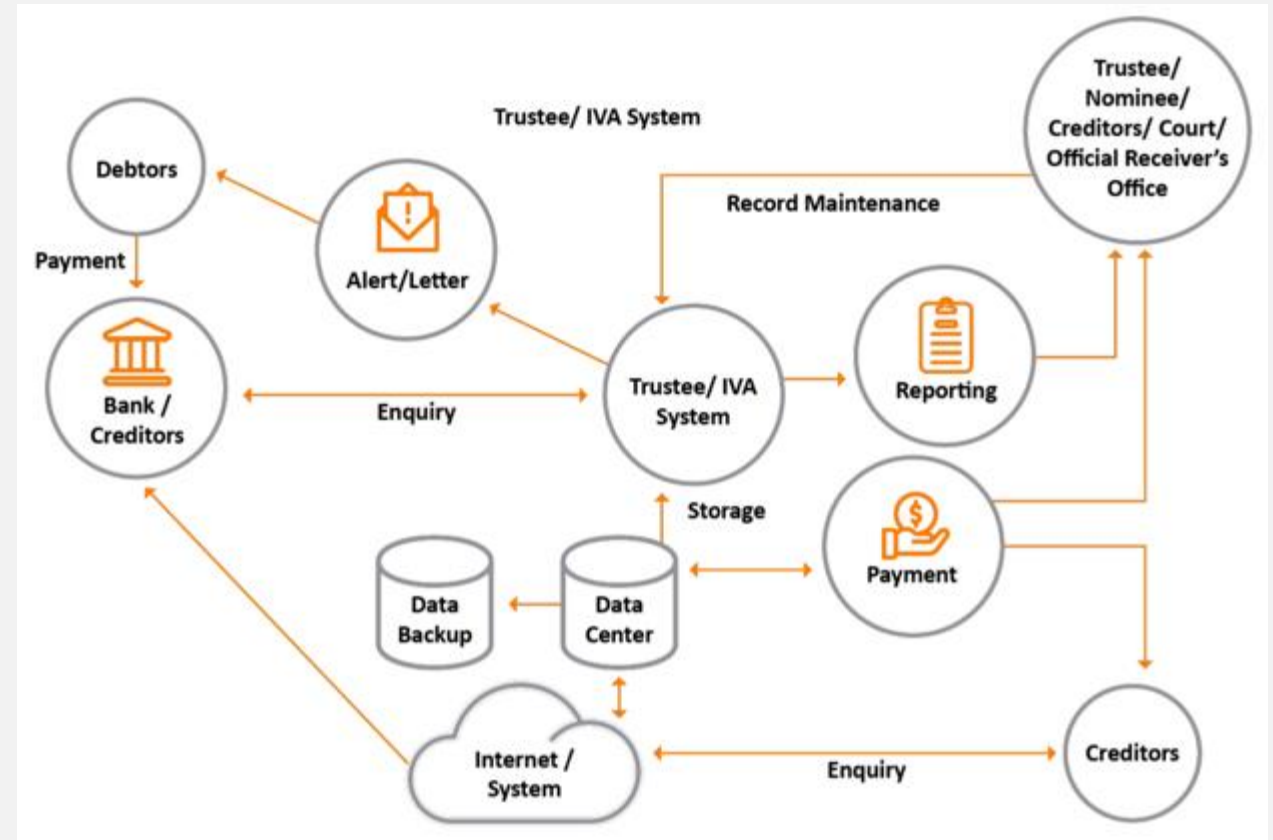


Strongly counter
cyclical and
defensive stock

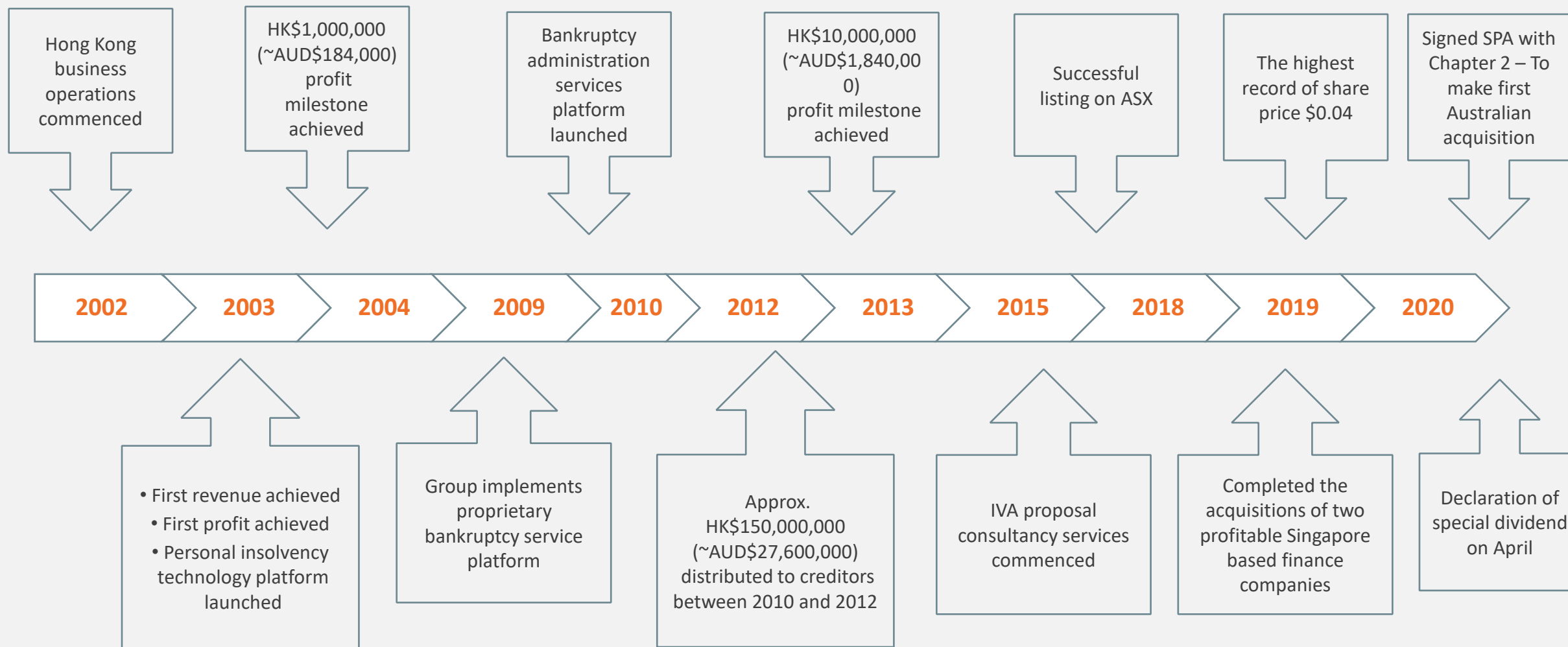
A Disruptive Approach To Debt Solutions

Proprietary case management platform is a proven game changer and a sustainable competitive advantage

- Developed over nine years
- Managed with minimal staff, reducing direct labour costs and delivering greater efficiency
- Records case data and any variation to the repayment plan, with notification alerts
- Provides reporting features, including overdue, progress, dividend distribution and half-yearly/annual review
- Accessible by creditors, providing greater transparency
- Automates and streamlines dividend distribution process



Track Record of Delivery



EXPANSION IN AUSTRALIA

Chris Mushan, Founder and Director, ChapterTwo



Credit Intelligence – Completed acquisition of ChapterTwo in June 2020

- A debt negotiation business in Australia.
- Provides informal debt negotiation to individuals in financial hardship due to unsecured debts (credit cards, personal loans and other credit).
- Offers reduced-debt settlements, long-term payment arrangements and mortgage refinancing.
- Strive to offer debt solutions to individuals without impacting their credit rating like Part IX debt agreements and Bankruptcy's.
- Focuses on debt solutions that improve the individuals overall financial position and leads them on a path to financial freedom.
- Able to solve client's financial problems by negotiating with Australian banks and financial institutions.

ChapterTwo - Overview



- ChapterTwo was established in August 2015 to provide informal debt negotiation & mortgage services to Australians.
- ChapterTwo's head office is in Sydney Australia and services the whole country.
- ChapterTwo offers hardship assistance, reduced debt settlements and long-term arrangements to Australians unable to maintain their outstanding debts.
- ChapterTwo also has a mortgage broking division specifically set up to assist customers who are unable to source finance from the tier one banks due to their financial position.
- By combining the debt negotiation and finance broking arm, ChapterTwo can meet the needs of many Australians in financial hardship.
- Chris Mushan is the founder and director of ChapterTwo.



Addressable market (Australia)

- Australians have household debt-to-income that has exceeded 190%
- Australians have the world's second largest household debts
- Entering a recession this month (September 2020), millions of Australians remain sheltered from economic downturn by government assistance and repayment holidays
- Banking Association this week warned that 450,000 of 950,000 the loans currently on deferral will be assessed this week



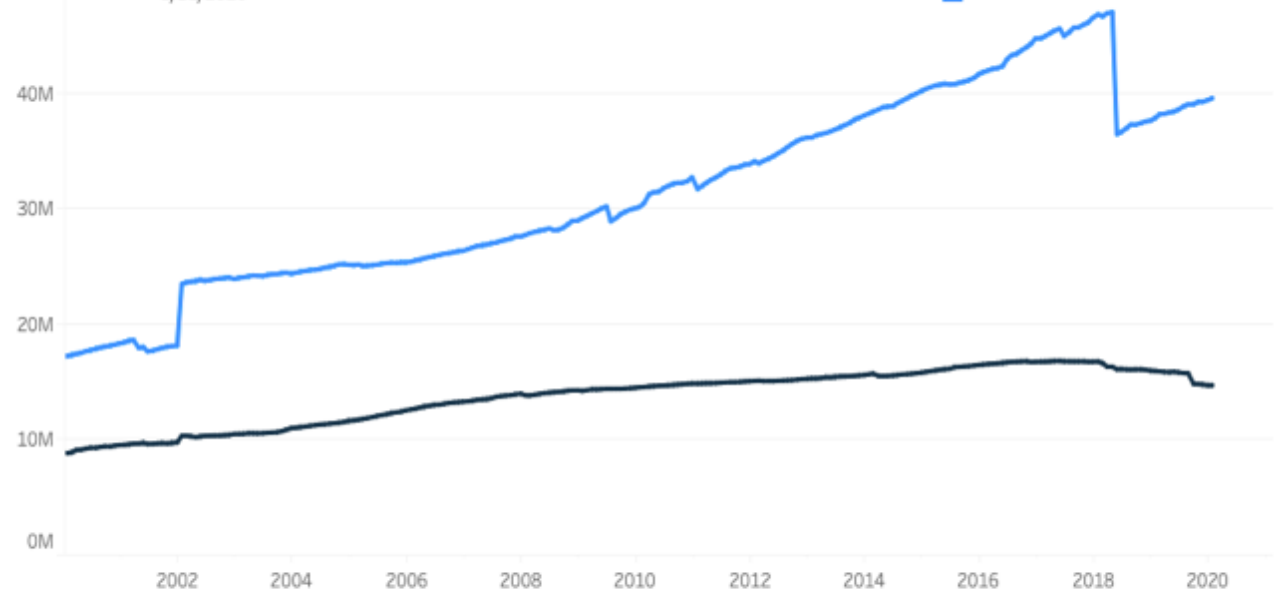
Addressable market (Australia)

- Close to two thirds of working Australians hold debt besides a home loan.
- Recent studies suggest 25% of the population is “ignoring” their debts. This figure increases to 51% for millennials.
- Australians spend on average ~\$26,8bn per month on their credit cards with a total of 14,6m credit cards in circulation.
- If 25% of the population is “ignoring” their debts that is ~\$6,7bn per month in credit card debt that may lead to bad debts with the financial institutions.
- This does not include any amounts owing to buy now pay later providers

Australian credit and debit card statistics

Number of accounts

latest data 1/31/2020



Number of credit
cards in circulation

14,652,549

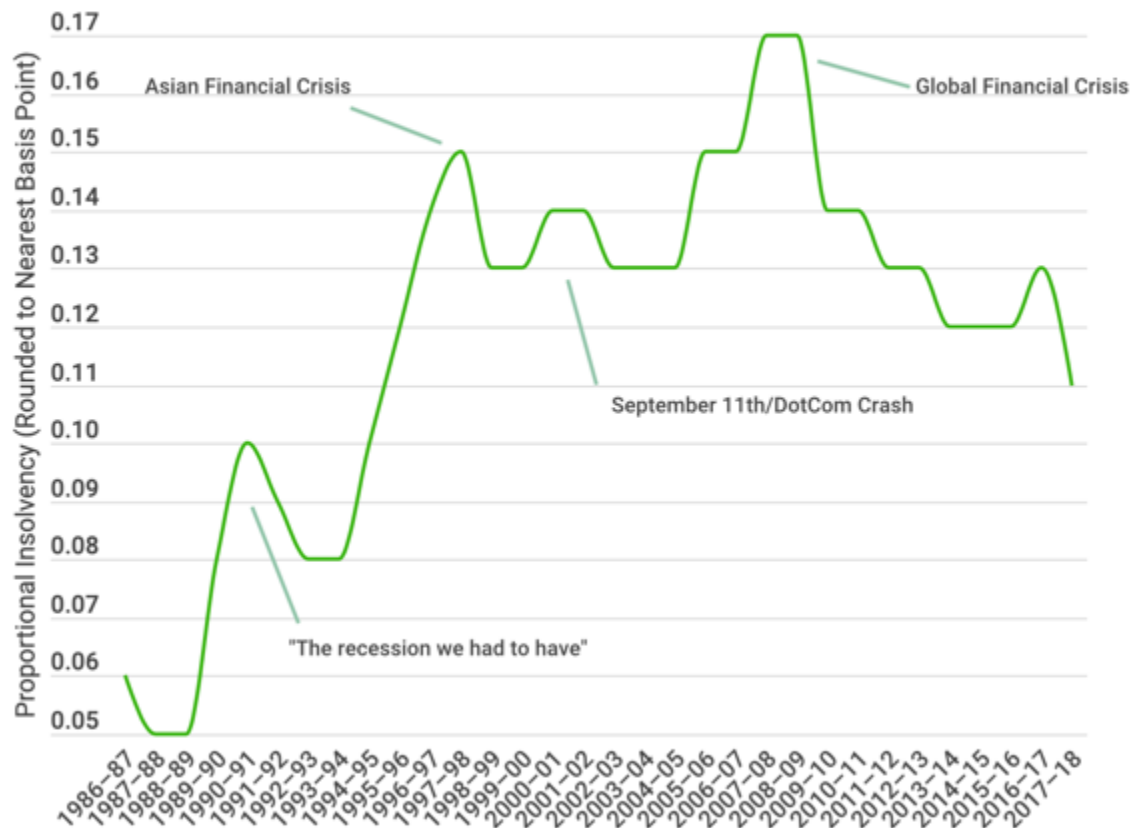
Number of debit cards
in circulation

39,537,400

Personal Insolvency Market (pre COVID-19)

- Total personal insolvencies fell by 15.1% in 2018–19 compared to 2017–18.
- There were 27,058 new personal insolvencies in 2018–19.
- There were 15,329 bankruptcies in 2018–19.
- Debt agreements fell to 11,549 in 2018–19 from their record high last financial year.
- There were 180 personal insolvency agreements in Australia in 2018–19.

Financial Year Insolvency Figures as Proportion of June Quarter Population



Data source: AFSA and ABS

*Data is illustrative only. 95-96, 05-06, 16-17, 17-18, 18-19 years may have pauses in the quarterly data sets.

Post COVID-19

- COVID-19 will cause extreme disruption to the consumer economy as consumers will be faced with mounting debts and increased pressure from their creditors once the initial “6 months” assistance is finalized.
- As creditors look to collect on bad debts, we will see a rise in Personal Insolvency’s and customers seeking debt negotiation and refinance services.
- Customers in Australia will seek guidance through these services, and we will see the biggest increase since the GFC.



ChapterTwo's business revolves around online marketing through the following avenues:

Google AdWords

- By increasing the daily marketing budget we can see a significant increase in online enquiries. As ChapterTwo will be able to assist with all debt solutions in house we will be able to see a significant increase in revenue.

Facebook Marketing

- We use Facebook for our refinancing enquiries. Similarly, to Google we will see an increase in enquiries by extending the current budget.

LinkedIn

- LinkedIn is used to drive referrals from Accountants and Mortgage Brokers to assist their clients with debt solutions.

Future Growth



Growth – Introduction of Part IX Debt Agreements/ Bankruptcy

- Introduce Part IX debt agreements to combine with CI1's app technology
- Become a “one stop shop” for debt solutions

Growth – Financial Planning

- Vision is for ChapterTwo to assist clients post debt solutions
- By introducing financial planning in house we have a “client-for-life”

Industry Outlook

HONG KONG AND SINGAPORE



Hong Kong Provides A Strong Operational Foundation



Credit Intelligence is being supported by favourable macroeconomic conditions

- More than 13,000 bankruptcy cases under personal insolvency management and growing fast
- The Company's business in Hong Kong managed by an experienced team
- FinTech application deliver cost saving efficiencies and scalability
- Revenue from the Hong Kong operation remains strong under the COVID-19 and political unrest conditions



Acquisitions In Singapore

Completed the acquisitions of two profitable Singapore companies

- ICS Funding Pte Ltd (ICS), and
- Hup Hoe Credit Pte Ltd (HHC)



- Acquisitions funded through the issue of Credit Intelligence shares and cash flow
- Highlight the acceleration of Credit Intelligence's expansion across Asia
- Provide Credit Intelligence economy of scale and earnings accretive
- The contributions to the group results for the half-year exceeded the Profit Guarantee expectations
 - ICS to exceed its profit guidance for the whole year
 - HHC is on track to exceed guidance
- Well managed and are investigating plans to grow the respective businesses

Financials



Group Financials (Full Year Ended 30 June)



Financial Overview

	FY2019 (^{'000}) Audited	FY2020* (^{'000}) Unaudited	% Change
Revenue	6,049	13,611	+125%
Profit before tax	934	4,543	+386%
Profit after tax attributable to members	524	2,541	+384%
Basic EPS	0.06c	0.25c	+333%
Net cash inflow from operating activities	440	1,240	+181%
Dividend per share	0.05c	0.10c	+100%
Equity attributable to members	6,086	9,787	+60%

*The full financial statements are in the process of being audited.

Cash Flow From Operating Activities

CI1 delivered on FY20 guidance

- FY2020 profit after tax growth of 384%, compared to FY2019
- Support partnership / JV in Australia
- Inject capital / loan to Singapore's businesses
- Pay dividend to shareholders

Credit Intelligence: Experienced Board



Jimmie Wong – Executive Chairman

Founder of Credit Intelligence, with over 20 years' experience as a leading Hong Kong insolvency lawyer. He has provided legal advice in relation to cross-border takeovers and mergers, corporate finance, IPOs and foreign direct investment.



King Wong – Executive Director and COO

Joined Credit Intelligence in 2002, holds a Bachelor of Laws degree (Honours) from the City University of Hong Kong. A Trustee in Bankruptcy and a practising solicitor.



Wilson Lim – Executive Director

Specialised in the credit lending industry for the last 10 years. He is the founder of ICS Funding Pte Ltd which was recently majority acquired by ASX listed Credit Intelligence Limited

Credit Intelligence: Experienced Board



Brett Crowley – Non-Executive Director

A practicing solicitor and a former Partner of Ernst & Young in Hong Kong and Australia, and of KPMG in Hong Kong. Mr Crowley is chairman of Jatenergy Limited (ASX:JAT), non-executive director of Uscom Limited (ASX:USC) and company secretary of a number of other ASX-listed companies. Brett is a former Senior Legal Member of the NSW Civil and Administrative Tribunal.



Michael Pixley – Non-Executive Director

Has 35 years Merchant banking experience in Australia and Asian regions across a broad range of industries. Michael is a Non-executive director of Eve Investments Ltd (ASX:EVE), Refreshgroup Ltd (ASX:RGP) and is a founding director of Story-I Ltd (ASX:SRY). He has a Bachelor of Business Management, Curtin University, Perth, Western Australia.



Vincent Lai – Non-Executive Director

Over 30 years' experience in international banking and corporate finance. Previously a senior executive at the PRC Office of Bank of America and CEO of a Hong Kong-listed company.

Credit Intelligence: Corporate Overview



Listed on the Australian Securities Exchange: May 2018



Share Price Performance: 10 Jun 2019 – 10 Jun 2020

Credit Intelligence ASX Code	CI1
Market capitalisation	\$34.23 m
Shares on issue	1.1b
GICS industry group	Commercial & Professional Services
Share price	\$0.028 (10 Jun 2020)
52 week high	\$0.04
52 week low	\$0.011
Average daily volume	2.3m

Top Five Shareholders (10 Jun 2020)

Citicorp Nominees Pty Limited	18.90%
Jimmie Wong	16.93%
BNP Paribas Nominees Pty Limited	9.21%
Ronald Tang	7.09%
Wilson Lim	6.08%

Summary

- ✓ Already profitable with revenue growing fast (pre-COVID-19)
- ✓ COVID-19 will significantly accelerate demand for CI1 services for years to come
- ✓ Established teams in Hong Kong, Singapore and Australia delivering services successfully
- ✓ Significantly undervalued given existing profitability, low risk and growth potential
- ✓ Macroeconomic conditions (COVID-19 recession) not yet reflected in growth numbers



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