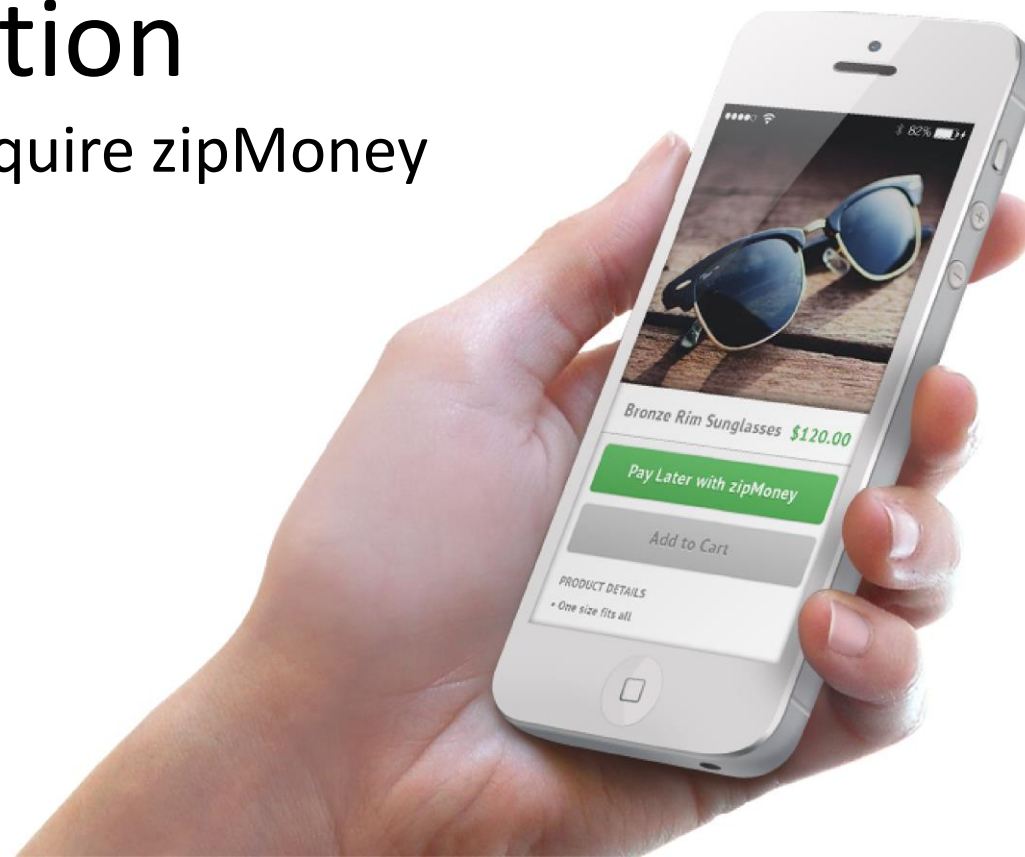




Investor presentation

Rubianna Resources Ltd to acquire zipMoney

June 2015



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zipMoney – the future of consumer finance...

- Founded in 2013 by passionate and experienced finance executives who see disruptive technology as a key driver for industry change
- zipMoney is an **early mover** in the digitised consumer finance space
 - 100% cloud-based retail finance solution targeting in-store and online
 - ‘Best of breed’ API practises lead the market in the provision of real-time credit, empowering all merchants, regardless of size or segment
- Core business objectives:
 - Leverage technology to enhance the proven fundamentals of promotional finance
 - Create transparent, responsible, and fairly priced consumer credit products
 - Own the credit component of the rapidly emerging mobile payments space

Who is ?

- zipMoney is a business tool for Retailers which converts in-store and web browsers (window shoppers) to paying customers by offering, amongst other things, interest free and buy now, pay later payment options
- Our real-time credit application qualifies and approves buyers within 3 minutes = one of the fastest response amongst all consumer finance players in Australia
- We finance the shopping basket and provide each user with a virtual line of credit
- zipMoney offers a real-time credit API, that allow merchants to instantly offer finance to their customers. Adoption of alternative underwriting practises, utilising hundreds of variables in real-time to provide a more informed credit decision
- Origination model can be applied to any Fast Moving Consumer Goods category

zipMoney is a licensed and regulated credit provider, managed by a team with 20+ years experience providing finance solutions to point of sale transactions

Business update...

- Appointment of Craig Dufficy as National Sales Manager
 - ex FlexiGroup National Account Manager (Once Credit and Lombard brands)
 - Accelerate store rollout and training programs
- Signed a Term Sheet for a new \$20m institutional funding facility to fund loan growth
- ~\$4m originated on the platform - up 30% since signing option agreement
- Strong month-on-month growth driven by merchant and customer growth
- New merchants in dental and elective health sectors

Strong fundamentals underpinning model...



Capitalise on large addressable market

\$90bn in trx volume (retail, online education, online travel, private health); \$400bn in payments¹



Lead the way in consumer credit and alternative underwriting

Ongoing investment in IP and Big Data will ensure zipMoney is always *ahead of the game*



Low competition and high barriers to entry

Online marketplace 'untouched', many categories unloved; highly regulated environment



Australia is ripe for disruption

Offshore models highly successful, Australia lagging behind



Fast growth, leveraging fixed costs

Heavy and continued investment in technology drives rapid margin expansion

Understanding our core product...

zipMoney provides customers with a 'virtual' **line of credit** facility, offering attractive interest free terms. Our model drives both **origination** (1st time) and **repeat transactions** (2nd time).

Product scope

- Continuing Line of Credit (NCCP compliant)
- Maximum Credit Limit **\$10,000**
- All trx's min. **3mths** interest free; promotions **6 – 36mths**
- Contractual monthly repayments

Fees and charges

- Merchant Services Fee
- Customer fees:
 - Monthly Service Fee
 - Establishment Fee
 - Interest Rate (risk based pricing available)

All products
designed based
on a min.
**Target Yield
of 25%**

Cost-effective distribution platform - B2B not P2P...

P2P platforms have been successful offshore...





However, only recently entered Australia...









Their biggest problem is distribution...





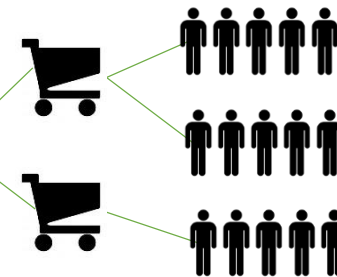




Vs.

zipMoney has solved distribution...





Customer acquisition cost substantially lower than P2P lenders

We drive customer conversion...

Banners on your webpages

LIMITED TIME ONLY

6 MONTHS INTEREST FREE

MINIMUM PURCHASE \$250

BUY NOW AND PAY LATER WITH ZIPMONEY

- * NO DEPOSIT
- * NO INTEREST
- * LOW MONTHLY PAYMENTS



Why wait? Buy the bike you want today!

Pay later with **zipMoney**

Enjoy **6 months interest free**

zipMoney
buy now pay later

WHY LEAVE IT UP IN THE AIR?

BUY THE BOARD YOU WANT TODAY. INTRODUCING BUY NOW, PAY LATER BY ZIPMONEY.

zipMoney
buy now pay later

RIDE NOW, PAY LATER

GET 6 MONTHS INTEREST FREE FINANCE


IT'S EASY!

zipMoney
buy now pay later

TELL ME MORE

Widgets on product pages

2015 X-Trail 29er



MSRP PRICE **\$449.00**

IN STOCK SHIPS IN 2 BUSINESS DAYS

Be the first to review this product

ADD TO WISHLIST

Size *

Choose an Option...

Add FREE Reid Adventure Helmet

— Please Select —

ADD TO CART


RIDE NOW, PAY LATER

GET 6 MONTHS INTEREST FREE FINANCE. WHOOP!

REID CYCLES GUARANTEE!

FREE bike shipping to most metro areas

1 YEAR WARRANTY from the manufacturer



iPhone 6 16GB

★★★★★ (1510 reviews)

Regular Price: \$989

\$859 ⁹⁵


Finance: \$1.30/Day

Member Price

Earn 859 Y-Points

ADD TO CART

Available (Ships 5-7 Days)



Paris In Spring Bow Top (Pink)

Be the first to review this product

ADD TO WISHLIST

ADD TO COMPARE

EMAIL TO A

\$79.00

Availability: IN STOCK

Size

Choose an Option...

Qty: 1

Add to Cart

Buy Now, Pay later

Pay nothing today

Enjoy 3 mths interest free

Plus we're at checkout!

3. Payment Method

☒ **zip** Pay Later with zipMoney

☐ Secure Credit Card

☐ PayPal Express Checkout

Strong merchant value proposition...

Sports & Outdoors

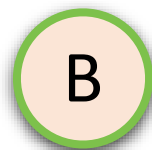


ZIP share of
checkout (%)¹

12%

- ✓ **54%** increase AOV (AOV)
- ✓ Strong fit with younger demographic

Sports & Outdoors

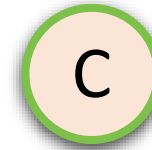


ZIP share of
checkout (%)¹

15%

- ✓ **86%** increase in AOV
- ✓ 6mths interest free strong promotional driver

Fashion & Accessories



ZIP share of
checkout (%)¹

27%

- ✓ **61%** increase in Average Order Value
- ✓ High proportion of repeat transactions

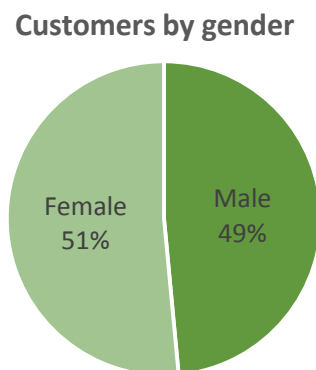
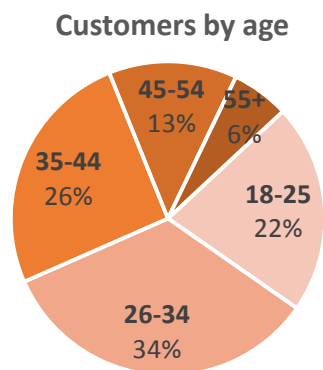
1. Based on sales period November 2014 to March 2015
Note: Data disclosed based on zipMoney internal data (unaudited) and merchant estimates

Strong traction, business delivering on growth...

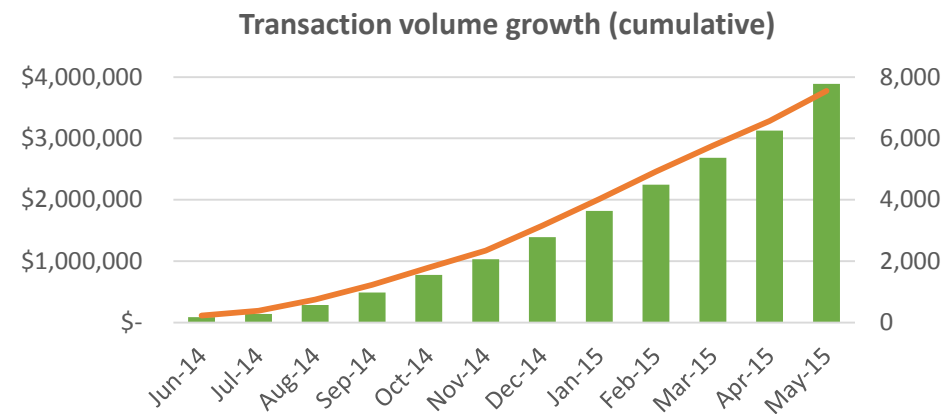
- ✓ Business established in 2013, growing very strongly with healthy pipeline
- ✓ Generating revenue – targeting gross yield of 25%
- ✓ ~\$4m lent on platform – over \$750k in May
- ✓ Have originated more than 4,500 customers from ~100 merchants
- ✓ Majority of loans originate from elective health, whitegoods, bicycles, fashion and electronics
- ✓ Launched with several +\$20m merchants replacing large, low-tech incumbents
- ✓ Merchant acquisition to accelerate following Rubianna/zipMoney deal

zipMoney well positioned – model offers strong credit profile and diversification benefits...

~4,500 active customers with strong penetration into under 35's segment

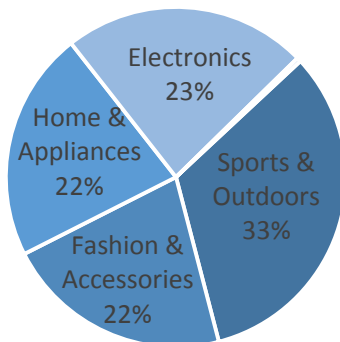


Strong product fit underpins consumer growth



Network of ~100 merchants from a range of categories

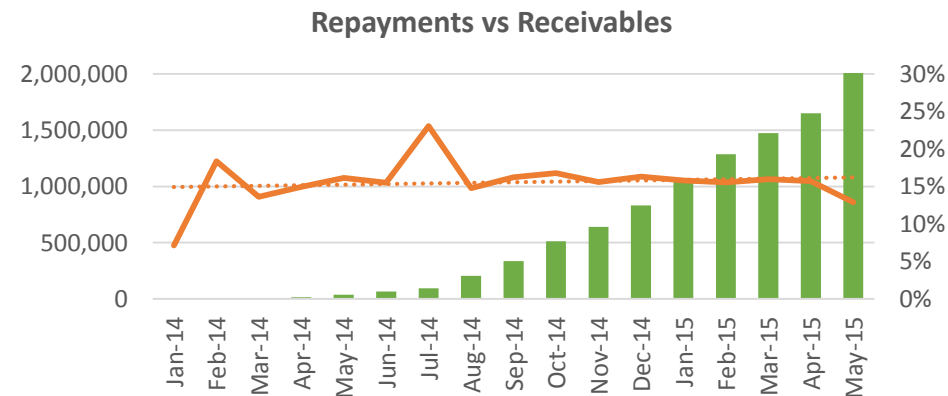
Transaction volume by category



New categories:

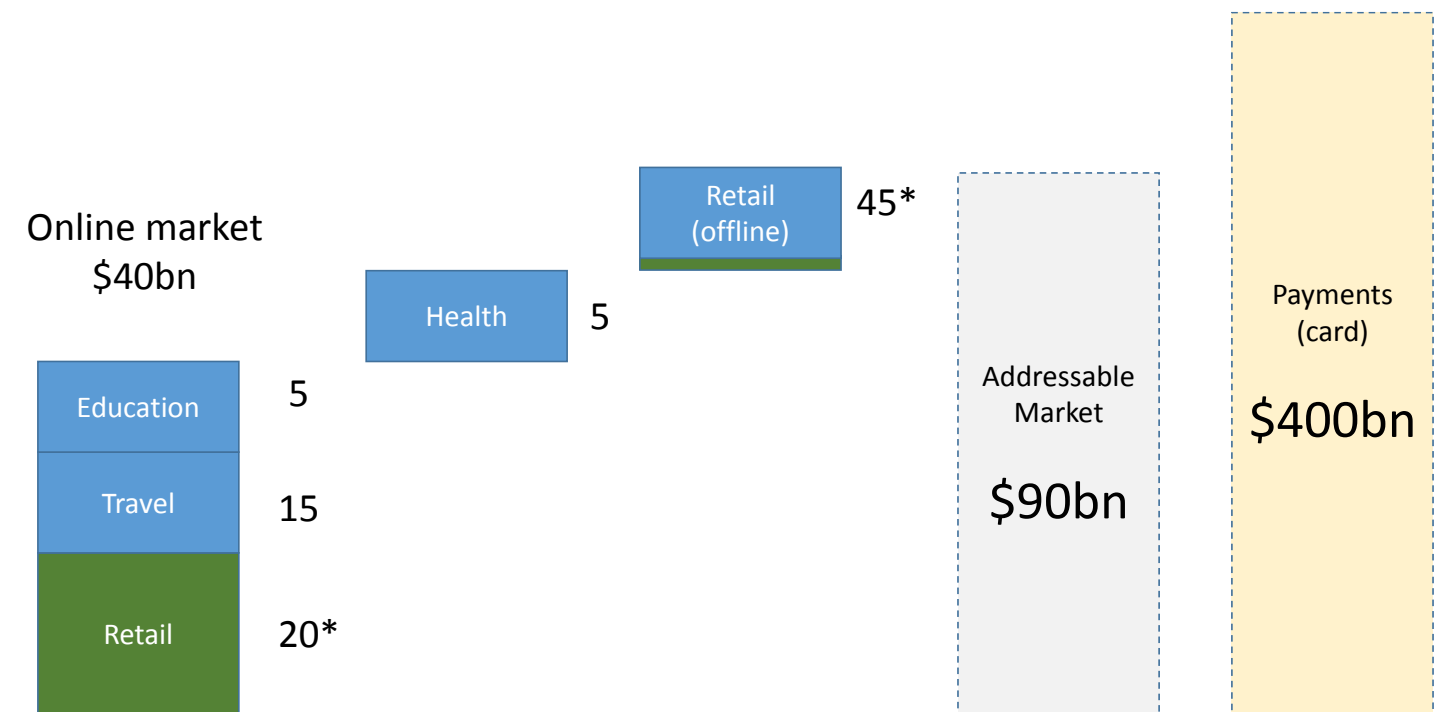
- ↑ Health up 50%
- ↑ Beauty & Cosmetic up +50%
- ↑ Travel & Leisure

~15% of book repays monthly, well above industry norms

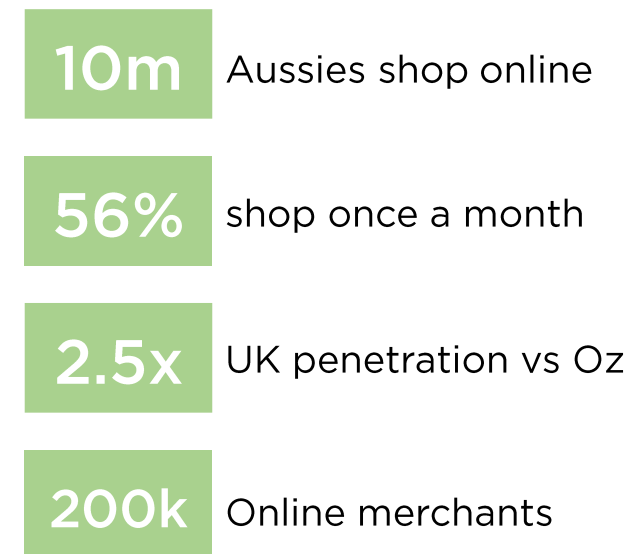


Capitalise on large addressable market...

A large and growing online and offline marketplace...



Strong consumer behaviour...



* Does not reflect market growth over next 5 years
Sources: EBay 'Evolution of Australian Shopping' (Nov-12), BCG 'The Internet Economy in the G-20' (Mar-12) and zipMoney estimates

zipMoney's roll-out strategy is phased...

Sector diversification progressing ahead of schedule

Note: Refer page 13 for market size references

SME Retail \$13bn		Large Retail \$52bn		Priv. Health \$5bn	Travel \$15bn	Education \$5bn
Online	Offline	Online	Offline	Offline	Online	Online
<ul style="list-style-type: none">• Sales \$50k - \$20m• Highly fragmented		<ul style="list-style-type: none">• Sales \$20m - \$500m• Superior tech critical		<ul style="list-style-type: none">• Cosmetic and elective health	<ul style="list-style-type: none">• Large players• Consolidated marketplace	<ul style="list-style-type: none">• Non-government funded players

Core business in Retail/FMCG and progressively moving across the verticals

Capital Structure...

The capital structure (pre consolidation) of Rubianna Resources Ltd on completion of the transaction will be:

Event	Ordinary Shares	Performance Shares	Options
Existing securities on issue	313,720,784		25,250,000
Acquisition (Consideration Shares)	550,000,000	750,000,000	
Strategic Partner (Warehouse Facility)		200,000,000	
Avitus Capital and/or nominees	33,000,000	47,697,573	
Conversion of zipMoney notes	35,000,000		
SECURITIES STRUCTURE PRE CONSOLIDATION*	931,720,784	997,697,573	25,250,000

** EXCLUDES \$4M CAPITAL RAISING*

Indicative timetable...

Description	Estimated Date
Shareholder meeting to approve transaction	20 July 2015
Issue Prospectus to raise min. \$4m	24 July 2015
Close of Prospectus	21 August 2015
Apply for re-admission to ASX	31 August 2015
Re-admission to ASX	12 September 2015



Questions?

www.zipMoney.com.au