

16 September 2015

The Directors
Zipmoney Ltd
Unit 5, 95 Hay Street
Subiaco WA 6008

Dear Sirs

Escrow Securities

We confirm the issue of restricted securities as detailed below:

Escrowed for 12 months from Date of Listing

Ordinary Fully Paid Shares	18,743,843
Performance Shares	23,173,423

Escrowed for 24 months from Date of Listing

Ordinary Fully Paid Shares	41,306,157
Performance Shares	76,596,334

In accordance with Australian Stock Exchange Listing Rule 9.5 (b) we confirm that we have imposed a holding lock on the register which will prevent a transfer on those securities. We undertake to maintain the restriction until such time as a written consent is received from ASX.

We also confirm the issuer statements and CHESS advices will be mailed to shareholders on 11 September 2015.

Yours sincerely,



Vanessa McAuley
Relationship Manager