



Managing Director's Presentation
18 August 2015

Financial performance

Group

- ❑ Revenue \$293.8m up 25.1%
- ❑ Underlying Cash NPAT \$34.2m up 13.6%
- ❑ Reported NPAT \$30.6m up 8.5%
- ❑ Group Receivables up 68.1% to \$368.7m
- ❑ Return on Equity¹ – 18.9%
- ❑ Full year – fully franked dividend 11.75 cents



Operational Highlights

- ❑ Record installations and earnings in consumer finance
- ❑ Consumer finance building receivables strongly across all long products
- ❑ Significant organic growth in commercial finance
- ❑ Strategic acquisition of Cash Resources Australia
- ❑ Diversification strategy producing higher results and strong receivables growth

¹ ROE is calculated as underlying cash NPAT divided by the average of opening and closing equity (refer P2 of the annual report)

Four pillar strategy

Leading provider of financial services to niche consumer and commercial markets

Consumer Leasing

- Evolve core brand and business to improve relevance
- Introduce new propositions to grow customers
- Evolve business model to optimise geo - footprint
- 2nd brand pilot to increase market share

Commercial Finance

- Increase organic originations
- Develop strategic alliance program
- Expand product offering across core channels
- Expand combined distribution network
- Expand CRA offer
- Evolve commercial direct strategy

Consumer Finance

- Drive efficiency to reduce direct acquisition cost
- Improve customer engagement and transactional experience
- Optimise credit & risk management framework
- Diversify distribution

Receivables Management

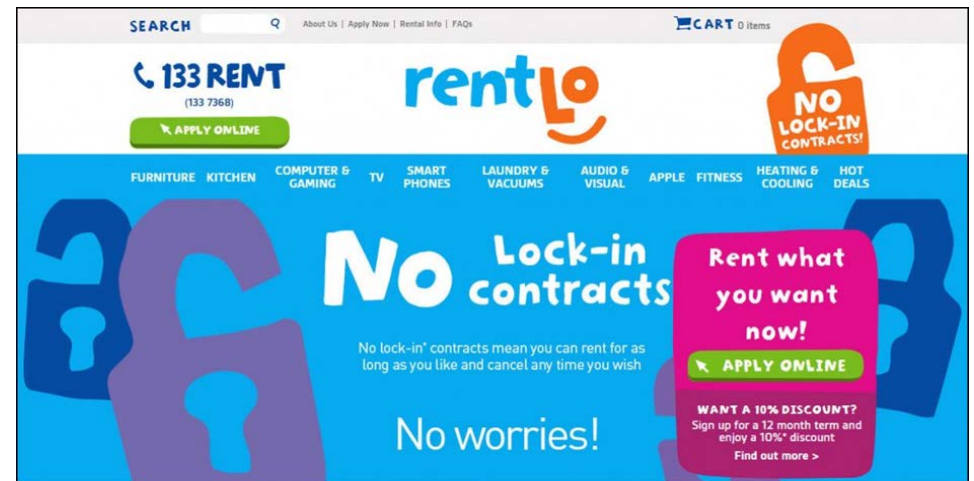
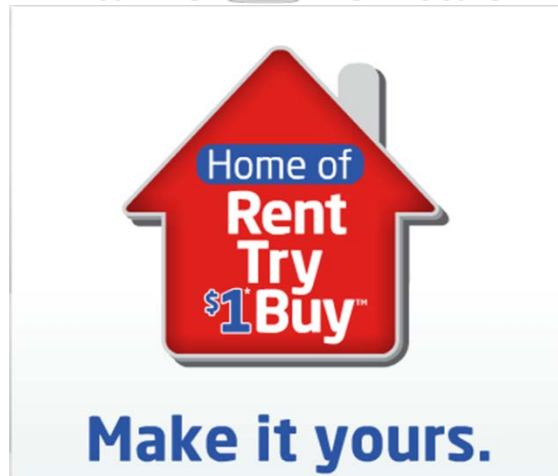
- Align strategic execution with industry & group
- Establish PDL & Contingent centres of excellence
- Develop profitable new business pipeline
- Deliver leading recovery rates
- Expand PDL investments

Providing consumers and SME's a "Fair Go" to access goods and financial services

Consumer leasing

- ❑ Record installations and revenue
- ❑ Launch of 48 month agreements
- ❑ Thorn branded product range expanded
- ❑ Evolution of the brand
- ❑ Second rental brand trial

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Consumer finance

- ❑ Improved capability and speed
- ❑ Broader range of loan products
- ❑ Updated website
- ❑ Innovation to improve customer acquisition



A screenshot of the CashFirst website homepage. The header is blue with the 'cashfirst' logo and navigation links: 'home', 'how it works', 'faqs', 'cashfirst loans', 'contact us', and an orange 'apply now' button. The main content area has a light blue background with the headline 'First aid for your finances'. Below this are four green checkmarks with text: 'Loans up to \$5,000', 'Quick online application', 'No hidden fees', and 'Cash in your account fast'. An orange 'apply now' button is centered below these. Three white circles with blue text highlight 'EASY' (Apply online in minutes), 'FAST' (Conditional approval in 60 seconds), and 'YES' (Fast cash in 24 hours). To the right is a 3D green first aid kit character with arms and legs, labeled 'CASHFIRST.COM.AU'. The footer of the page features the tagline 'CashFirst, the easy way to get first aid for your finances' and five icons: a green cube, a laptop, a red 'X', a green arrow pointing down, and a lifebuoy.

Commercial finance

- ❑ Strong receivables growth
- ❑ Low delinquency and bad debt levels
- ❑ Acquisition of CRA adds scale and capability
- ❑ Ability to tailor equipment finance and working capital solutions



Receivables management

- ❑ Strategic review completed
- ❑ Increased PDL investment
- ❑ Established “Centres of Excellence” for PDL and Contingent collections
- ❑ Annualised cost savings
- ❑ New quality and compliance framework



Operating priorities

- ❑ Four pillar diversification strategy
- ❑ Aligning business objectives with customers and employees
- ❑ Giving consumers and SMEs a *fair go*
- ❑ Addressing financial exclusion
- ❑ Exercise rigorous responsible lending policies

Our pledge
to customers



At Radio Rentals when we say we'll give customers a fair go, we mean it – it's one of the many reasons why we have so many loyal and repeat customers.

The Responsible Rental Policy is our commitment to our customers and includes the following:


- ✓ Applications are assessed on the customer's current situation and capacity to pay
- ✓ We will never over commit a customer – It's not in our interest, or theirs
- ✓ We offer flexible options to support changing lifestyles
- ✓ If the customer is having problems meeting their commitments they can contact our support hotline on 1300 600 650
- ✓ We are compliant with all credit legislation
- ✓ Radio Rentals is backed by the security of the Thom Group
- ✓ At Radio Rentals, customers can rely on getting a fair go



"I'm counting on you to make sure our responsible rental policy is always practiced and that each customer is supported to get a fair go."



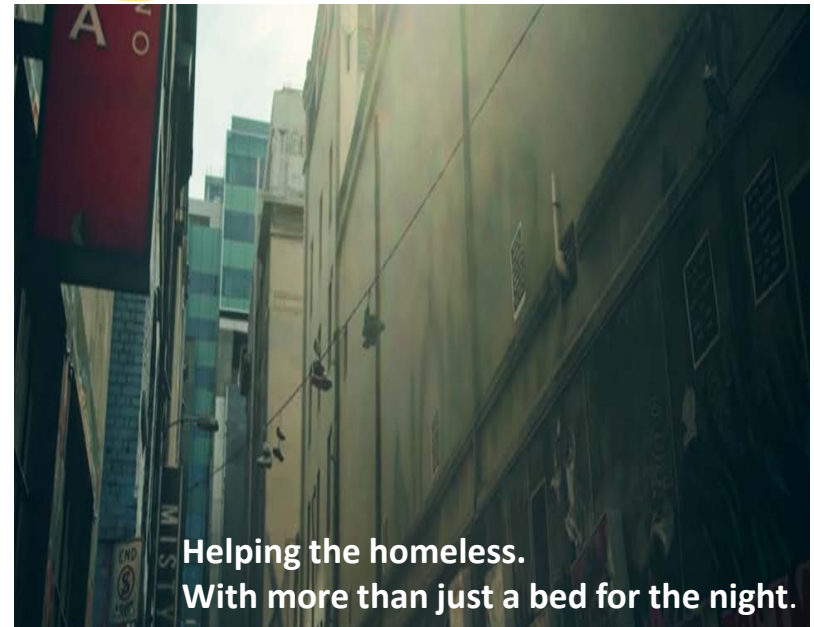
James Marshall - CEO & Managing Director

 1300 600 650



The way forward

- ❑ Sound business performance
- ❑ Maintain diversification progress
- ❑ Meeting the needs of customers and employees
- ❑ Connecting with local communities
- ❑ Addressing financial exclusion
- ❑ Maintaining track record of sustainable growth



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