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ZIPMONEY JOINT VENTURES WITH LEADING HEALTHCARE DISTRIBUTION GROUP ACROSS DENTAL, VETERINARY AND MEDICAL

HIGHLIGHTS

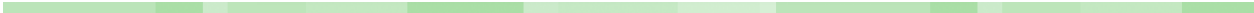
- **Joint Venture with high profile, Australian healthcare distribution group**
- **Partnership delivers access to largest healthcare customer base in Australia across dental, veterinary and medical verticals**
- **Australia's first 100% cloud-based, patient finance mobile application platform**
- **Acquisition of MediPlan, renowned Australian healthcare patient finance business**

zipMoney Limited (ASX:ZML) (**zipMoney**) is pleased to announce that it has entered into a Heads of Agreement with a leading Australian healthcare group to form an exclusive healthcare finance business. This Joint Venture brings together the zipMoney platform with some of Australia's most successful healthcare distribution businesses. Marketing support and customer access will be provided by Henry Schein Halas and Regional Healthcare with longstanding relationships with healthcare practices across Australia. Henry Schein Halas is the leading distributor of healthcare products to the Australian dental sector.

The Joint Venture will seek to provide transparent, responsible and innovative financial services solutions to patients looking to finance elective medical procedures throughout Australia. The patient financing platform will offer real-time patient approvals across all mobile devices, interest-free periods, competitive rates and exceptional customer service.

Maurie Stang, a founding director of Henry Schein Halas, Regional Healthcare and MediPlan patient finance said: "This is an exciting opportunity to partner with ASX-listed zipMoney Group leveraging our Group's decades of experience in delivering innovative product services to both our customers and their patients across the region. The zipMoney partnership builds on the highly respected MediPlan patient finance business by adding cutting-edge technology and providing enhanced and personalised experiences for all our customers. MediPlan by zipMoney was featured as a trial at the recent National Australian Dental Exhibition ("ADX") in Sydney and the response from our Henry Schein customer base was outstanding." ADX is Australia's premier dental event.

zipMoney CEO and Managing Director Larry Diamond said: "It is indeed significant for zipMoney to be extending our already successful patient finance practice into a landmark Joint Venture with some of the most respected companies in the Australian healthcare sector. This provides us direct access to a number of leading healthcare operators supported by a broad salesforce. The Joint Venture will help to drive zipMoney's continued investment in the health sector whilst providing patients with a flexible, highly attractive method of funding their healthcare needs in a model that it is highly patient-centric."



“The market opportunity for healthcare services is over \$12BN per annum and the requirements for patients to ‘bridge the gap’ is growing daily. We look forward to building our strategic partnership with MediPlan and marketing alliance with Henry Schein Halas and Regional Healthcare”, he commented.

JOINT VENTURE TERMS

Under the terms of the Joint Venture:

- New subsidiary company formed within the zipMoney Group exclusively focused on the healthcare sector;
- zipMoney to retain 51% ownership and MediPlan Group 49% of the new company;
- Board to include 2 directors from zipMoney and 2 from MediPlan Group;
- zipMoney to retain a pre-emptive right to acquire equity not held by zipMoney; and
- zipMoney to provide back office and technology infrastructure (credit and fraud engine, payments platform) and MediPlan Group to provide market access to leading healthcare operators.

ACQUISITION OF MEDIPLAN

Joint Venture to acquire the assets and operations of MediPlan Group, a leading patient finance business established in 2005. MediPlan has over 1500 clinic relationships and has processed tens of millions of dollars in patient loan applications. Under the terms of the Joint Venture, zipMoney will take over the back-office operations of MediPlan and all new loan applications will be processed on the zipMoney technology platform.

The terms of this transaction are non-binding in nature and both parties will be working towards a four week period to reach definitive agreements.

- ENDS -



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About zipMoney

zipMoney is a leading player in the digital retail finance industry. The Company offers point-of-sale credit and digital payment services to the retail, education, health and travel industries. The Company is focused on offering transparent, responsible and fairly priced consumer credit products. zipMoney's platform is entirely digital and leverages big data in its proprietary decisioning engine to deliver real-time consumer responses. zipMoney is managed by a team with over 35 years' experience in retail finance and is a licensed and regulated credit provider. For more visit www.zipmoneylimited.com.au.