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Memorandum

To: Market Participants

From: NZX Product Operations

Date: Wednesday, 11 July 2018

Subject: Smartpay Holdings Limited ("SPY") – Trading Halt of Securities Lifted

Message:

NZX Regulation ("NZXR") advises that, following the announcement by Smartpay Holdings Limited today at 9.20am, trading in SPY ordinary shares will resume at market open today, Wednesday, 11 July 2018.

Please contact NZX Product Operations on +64 4 496 2854 or productoperations@nzx.com with any queries.

ENDS