

Memorandum

To: Market Participants
From: NZX Product Operations
Date: Thursday, 28 November 2019
Subject: Smartpay Holdings Limited ("SPY") - Trading Halt of Securities Lifted

Message:

NZX Regulation ("NZXR") advises that, following the release of the announcement by Smartpay Holdings Limited ("SPY") today at 2.31pm, trading in SPY ordinary shares will resume at 2.46pm today.

Please contact NZX Product Operations on +64 4 496 2853 or productoperations@nzx.com with any queries.

ENDS