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Memorandum

To: Market Participants

From: NZX Product Operations

Date: Thursday, 30 April 2020

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

Message:

NZX Regulation ("NZXR") advises that, at the request of the issuer, it has placed a trading halt on Smartpay Holdings Limited ("SPY") ordinary shares. The trading halt was placed at 3.52pm today.

The trading halt has been put in place pending the release of an announcement by the company.

The halt will remain in place until the earlier of:

- An announcement made by the issuer; or
- Market open on Monday, 4 May 2020.

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

ENDS