

NZX Limited Level 1, NZX Centre 11 Cable Street PO Box 2959 Wellington 6140 New Zealand Tel +64 4 472 7599

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Memorandum

To: Market Participants

From: NZX Product Operations

Date: Friday, 1 May 2020

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

Message:

NZX Regulation ("NZXR") advises that, following the release of the announcement by Smartpay Holdings Limited ("SPY") today at 12.14pm, trading in SPY ordinary shares will resume at 12.29pm today.

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

ENDS