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Memorandum

To: Market Participants

From: NZX Product Operations

Date: Friday, 22 May 2020

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 9:24 am, trading in SPY ordinary shares will resume at market open.

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

ENDS