

Company Presentation September 2022



myrewards

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About our Company

CORPORATE SNAPSHOT

Share price* <u>\$A0.065</u>	Cash** <u>\$A349,046</u>	Listed on ASX <u>11 Feb 2022</u>
Shares on issue* <u>211,611,566</u>	Debt** ^ <u>\$A0.094m</u>	Options*** <u>15,043,750</u> exercisable with varying prices and expiries
Market cap* <u>\$A13.75m</u>	EV** <u>\$A13,660,751</u>	Escrowed shares* <u>27%</u>



*As of 7th September 2022.

** As of 30th June 2022.

^ On 29 April 2022, the Company entered into a line of credit facility with AMRAM Corp Pty Ltd for an amount of \$3,500k. The facility is unsecured with interest payable monthly in arrears at 12% per annum. The nominal term of the facility is 12 months, or as otherwise agreed by the parties. The purpose of the facility is to provide additional working capital. As of 30 June 2022, \$94,000 was drawn down under this facility.

*** 3,250,00 at 0.\$10 to expire 12/07/2026; 4,368,758 at \$0.10 to expire 12/07/2026; 2,925,000 at \$0.10 to expire 12/07/2026; 4,500,000 at \$0.30 to expire 24/10/2024.

OUR EXPERIENCED BOARD IS COMMITTED TO CREATING A LEADER IN REWARDS AND LOYALTY



Maitreyee Khire
Managing Director

Maitreyee Khire has worked for My Rewards for over 10 years. During this time, Maitreyee has been responsible for managing of all aspects of the business including sales, key account management, finance, IT, operations, and customer experience.

Maitreyee has led the digital and technology transformation of the Company and has been instrumental in securing and delivering key accounts.



David Vinson
Executive Chairman

David Vinson has been a director and actively involved in the My Rewards business for over 15 years, with a particular focus on sales, operations and customer experience.

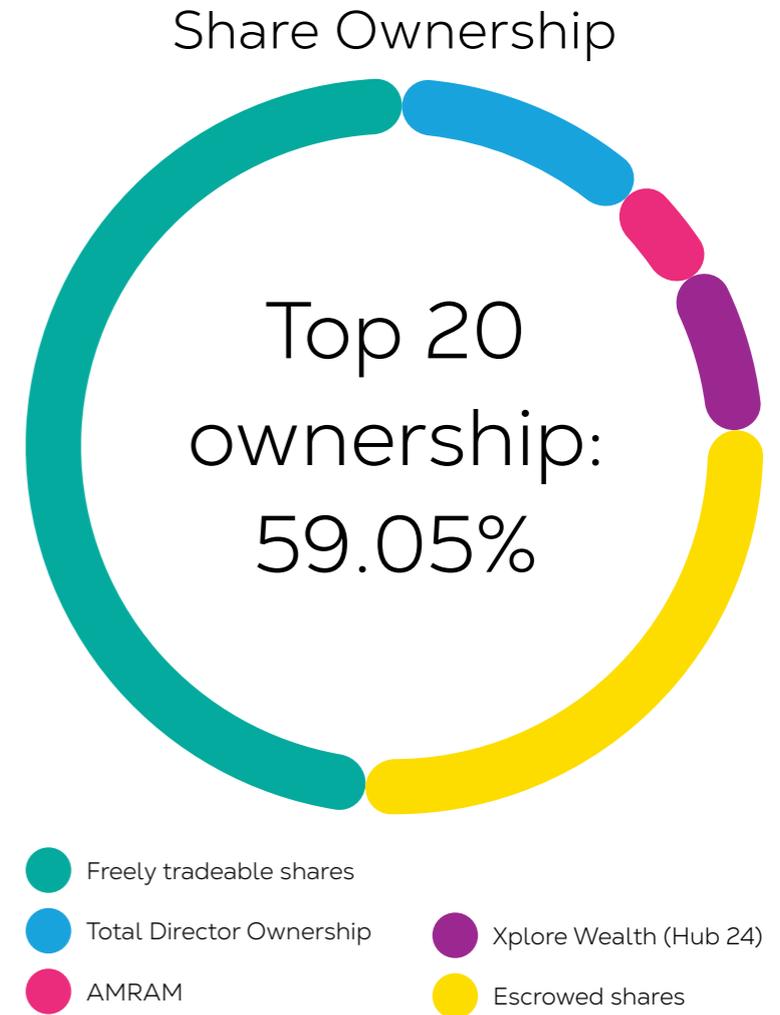
David has over 30 years' experience in the marketing services industry with a focus on establishing and commercialising new concepts.



Daniel Goldman
Non-Executive Director

Daniel Goldman is currently the Managing Director of Xerion Limited, a specialty pharmaceutical business. Daniel has considerable ASX listed company experience.

Previously, Danny was the General Manager of Electrical, Furniture & General Merchandise at Myer Stores Ltd, then a division of Coles Myer Limited (now Myer Holdings Limited, listed on ASX:MYR).



WHO IS MY REWARDS?

We are a fast growing global provider of rewards, recognition, and loyalty programs for businesses and consumers.

We have 4500+ suppliers	We have 5.8+ million members	More than 200 clients	We have over 350,000 products	Members saved over \$1.7m in FY22	Over \$32m TTV**
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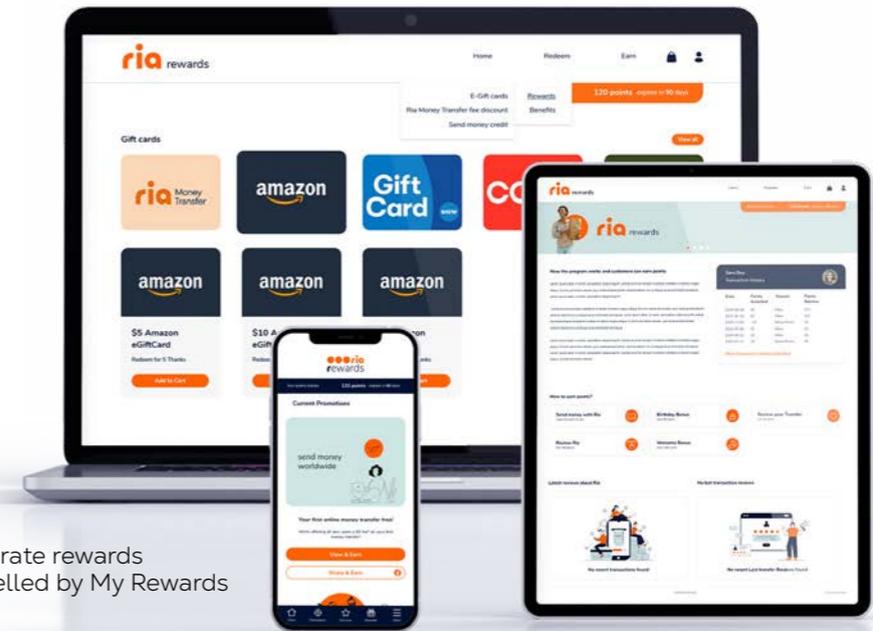
Businesses are offered customised rewards, recognition and loyalty programs to find new, engage and retain employees and customers.

Consumers are offered a personalised shopping experience that offers material benefits and savings.

Suppliers are provided with captive channels to reach new customers, win repeat business and achieve higher order values.

**TTV - Total transaction value facilitated via My Rewards suppliers

*Example of Corporate rewards platform whitelabelled by My Rewards



TOP TIER BUSINESS CLIENTS

“Our top 10 clients have been with us for over 6 years”.



TOP TIER SUPPLIERS

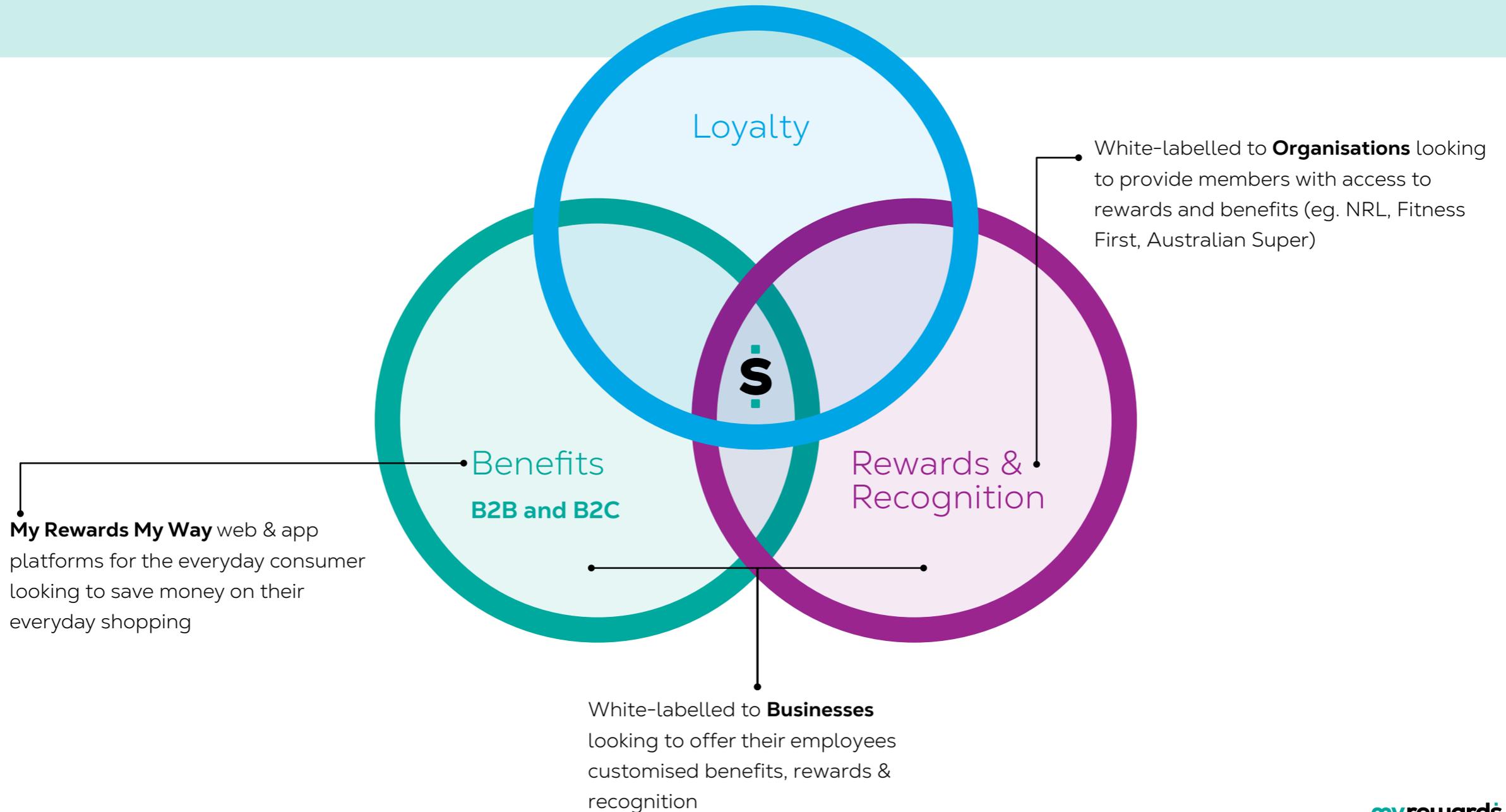
My Rewards works in close partnership with famous Australian and global brands to develop compelling user experiences and enduring benefits for their members and customers.



HOW WE GENERATE REVENUE

Segment	Description	Transaction	Frequency	Margin
Design & Setup Fees	B2B	Fees paid by the Business to My Rewards to set up a website / app and any additional customisation.	Once off	 Medium
Ongoing Membership Fees	B2B	Fees paid by the Business to provide access to its employees, members or customers. These are either paid as per user per month OR management fee per month.	Recurring	 High
Transactional Income	B2C & B2B	Sale of merchandise, services, digital goods, tickets and points redemption that is facilitated via My Rewards eCommerce Platform. These items may be discounted or have cashback associated with it.	Recurring	 Low
Advertising Fees	B2B	Fees paid by retailers to My Rewards for facilitating transactions, advertisement placement or referrals.	Once off	 High

MY REWARDS' OFFERING TODAY



WHY OUR CLIENTS, PARTNERS & CONSUMERS LOVE US

Why they need us

BUSINESSES

In the current global environment, businesses are now more eager than ever before for ways to retain their talent.



CONSUMERS, MEMBERS & EMPLOYEES

Cost of living pressures have consumers looking for ways to access more savings on everyday purchases.



SUPPLIERS

Suppliers are finding it more difficult to draw customers to their brand, increase basket size and frequency of purchases by their customers.



What we deliver

My Rewards' platform offers employees of businesses customised rewards, recognition and loyalty programs designed for businesses to use to keep their employees satisfied.

Our platform offers a one-stop personalised shopping experience where consumers will receive material benefits and savings.

Our platform provides suppliers with captive channels to reach new customers, win repeat business and achieve higher order values.

WE ARE FOCUSING ON WHAT WE DO BEST – REWARDS AND LOYALTY FOR BUSINESSES AND ORGANISATIONS

Our B2B rewards platform has received validation from our top tier business clients for over 5 years.

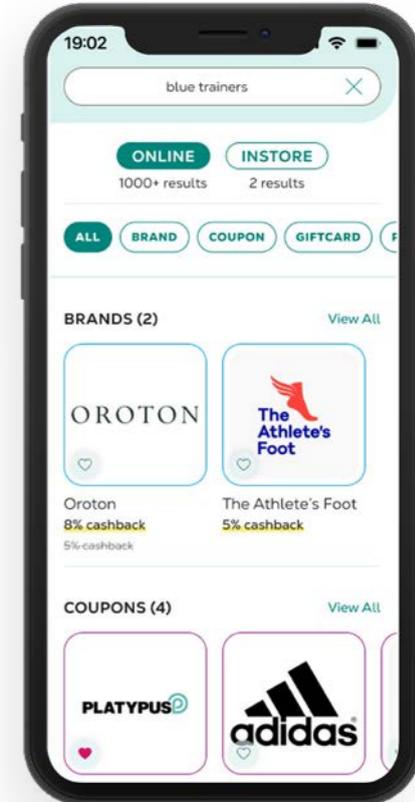
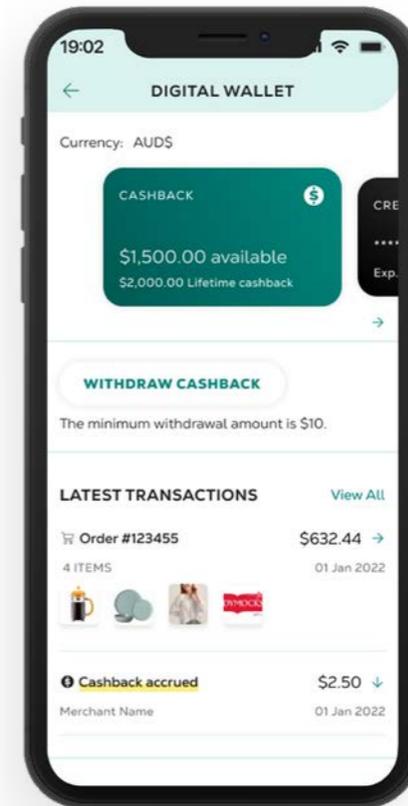
Our predominant focus is on scaling our B2B client base while progressing our B2C initiatives with the launch of the Pay My Way digital wallet, and the My Rewards My Way B2C rewards & cashback marketplace.

B2B

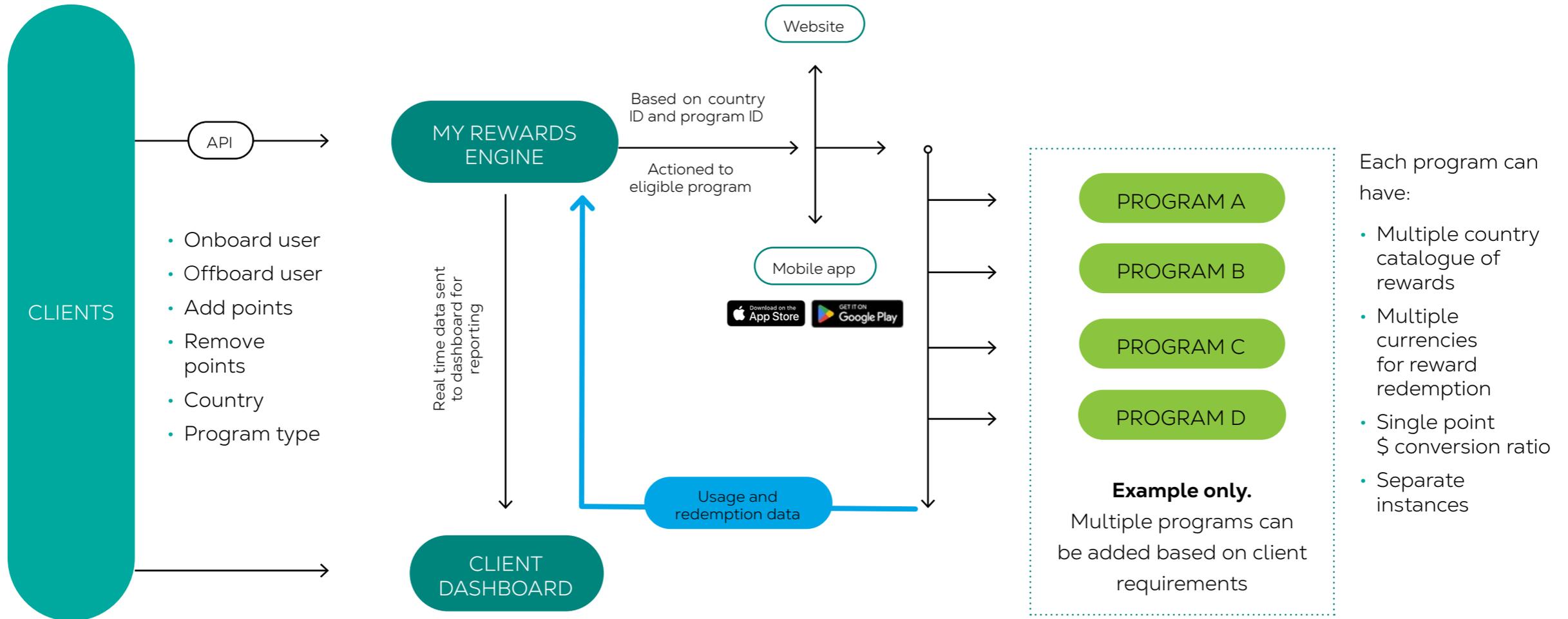
- Pay My Way: Digital Wallet
- My Offer: In-store merchant app
- My Rewards My Way: Direct to Consumer Rewards & Cashback Marketplace

B2C

- Live-streaming (in the pipeline)
- E-commerce (in the pipeline)



OUR PLATFORM



FY22 Performance



FY22 COMMENTARY



Successfully listed on ASX in Feb 2022



Acquired Perx Rewards, adding clients such as Australia Post and Diabetes Australia to My Rewards' client base



Announced licensing of live streaming e-commerce platform live streaming of beta phase complete pilot program expected in FY23



B2C launch – Website launched in March 2022



Secured \$300k in annualised B2B contract revenue, with 200+ businesses and over 5.8 mil members having access to the platform



Implemented cost reduction strategy, expected to deliver an estimated \$1 million annualised cost saving

FY22 FINANCIAL SUMMARY

This year has not been without challenges. The fragile state of the global financial markets, coupled with unprecedented global economic uncertainty, created challenges and opportunities for the Company.

The Company has focused on delivering a comprehensive solution for Businesses and Retailers to increase their customer and staff engagement and loyalty via our technology driven programs.

Our continued efforts working with our clients and supplier partners have benefitted our members by giving them access to great discounts that can help them save on everyday expenses such as groceries and fuel. As we move out of COVID-19 restrictions, many members have been able to experience discounted concerts, shows, and sporting events.

We have saved our members

\$1.69 mil

in FY22, **up 27%** on FY21

Members

5.8 mil+

Up 27.2% on FY21

Client churn

2% in FY22

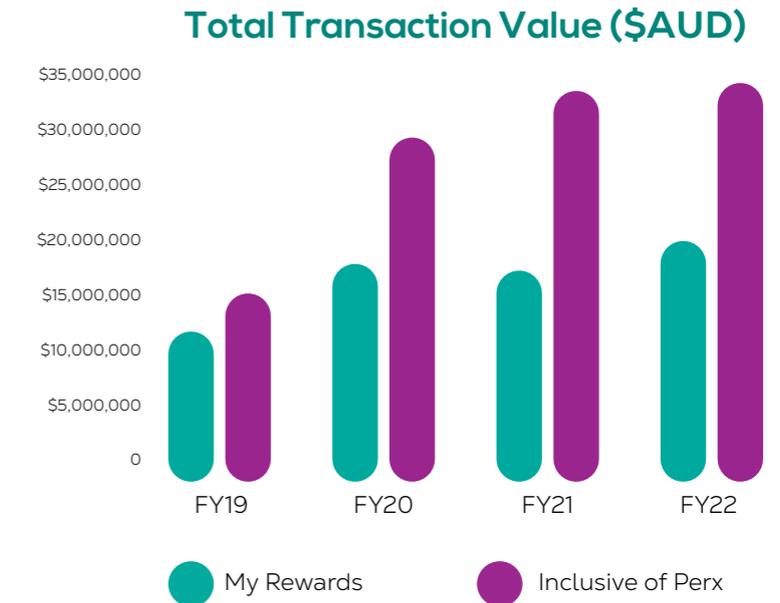
Down from 2.25% in FY21

Our clients have been loyal to our programs. With our high retention rate, our clients have validated the underlying demand and return on investment of our programs.

FY22 Revenue

\$15,936,168

Up 8.5% on FY21



Members have continued to turn to our platform to find the best deals, and we expect this to continue as consumers experience even greater cost of living pressures in a high inflation environment.

GROWTH STRATEGY

Customer experience & loyalty

One of our key strategic priorities is to create better brand experiences for our clients and their employees or customers.

Growing high margin revenue

We have been focusing on growing higher margin revenues to improve gross profit margins.

Diversifying product mix

To grow B2B memberships, diversify product mix and deliver complementary business acquisitions.

Reducing overheads

My Rewards has implemented its cost reduction strategy to reduce overheads by at least \$1 million per annum.

International expansion

Advanced discussions with Ria Money Transfer and the respective stakeholders in to launch customised solutions in various regions, with Ria Rewards expected to launch in Malaysia in FY23.

OUR PATH TO PROFITABILITY WILL BE DRIVEN BY GROWTH IN HIGHER MARGIN REVENUE AND SUSTAINING A REDUCED COST BASE

Since the launch of My Rewards platform, we have grown annual revenue to over A\$15 million.

Our team is committed to a profitable growth strategy, targeting growth in revenue streams which will deliver higher margins.

22 new clients have adopted our platform in H2 FY22, adding over \$300,000 in annualised contract revenue which will be realised over FY23.

Additionally, further synergies yet to be realised from the Perx Rewards acquisition will an additional operational cost savings in FY23.

A\$	FY21	FY22	Commentary and our FY23 strategy
Total revenue	\$14,684,770	\$15,936,168	
Transactional income	\$14,211,748	\$15,445,169.00	As consumers continue to face climbing cost of living pressures, we expect TTV to increase
Ongoing membership fees	\$359,299	\$409,410.00	The company is currently exploring opportunities with multiple companies in the Asia Pacific region for rewards and loyalty programs as well as eCommerce solutions.
Advertising fees	\$22,657	\$34,663.00	
Design & setup fees	\$91,066	\$46,926	
Other income	\$353,430	\$183,698	
Cost of sales:	-\$14,375,587	-\$16,018,974	
Cost of transactional income	-\$14,306,106	-\$15,951,182	
Cost of membership	-\$6,901	-\$12,595	
Bonus discounts for activation and commissions	-\$62,580	-\$137,437	
Gross profit	\$309,183	-\$82,806	Our focus is on growing higher margin revenue (membership fees and advertising revenue), which will improve our gross margin in the months ahead.
Gross profit margin			
Gross profit margin on membership fees	98.08%	96.92%	We expect similarly high margins on our membership fees in the future
Gross profit margin on transactions	-0.66%	-2.74%	Decreased gross margin on transactions attributed to bonus discounts provided for member engagement and activation
Operating Costs:	-\$2,880,083	-\$5,688,327	
Employee benefits expense	-\$692,156	-\$2,163,391	
Share-based payments	\$0	-\$307,964	Options issued under employee option plan
Advertising and marketing expense	-\$130,806	-\$894,278	
Goodwill impairment expense	-\$1,600,325	\$0	
Other expenses	-\$217,795	-\$992,708	
Legal, professional and consultancy	-\$239,001	-\$1,329,986	We incurred significant once-off expenses as part of the listing in February 2022, which will taper off in FY23 and beyond.
EBITDA	-\$2,217,470	-\$5,587,435	
EBITDA (excluding once listing related expenses)	-\$2,217,470	-\$4,496,450	
Depreciation and amortisation expense	-\$215,186	-\$276,635	
Finance costs	-\$909,796	-\$279,185	Finance costs significantly reduced as a result of the conversion of convertible notes on listing
Loss for the period	-\$3,342,452	-\$6,143,255	

Capital Raising



CAPITAL RAISING

Funding

Rights Issue

In addition to the recent share placement with AMRAM Corp Pty Ltd announced on 2 September 2022, My Rewards is preparing a pro-rata rights issue to existing shareholders, details of which will be released when available.

Broker Options and Preference Shares

The Company is contemplating resolutions proposing the issue of preference shares and broker options for shareholder consideration at the Company's annual general meeting scheduled to be held in November 2022, which will be included in the corresponding notice of meeting.

Placement to AMRAM:

My Rewards welcomes AMRAM Corp Pty Ltd as it takes a cornerstone investment positions in the company. As an institutional investor which will assist with fast tracking the growth of the company. Along with funding, AMRAM will introduce My Rewards to its investor network as well as assist in identifying acquisition opportunities in the fintech sector that complement the existing My Rewards services and platform.

As announced on 2 September 2022, My Rewards has completed a placement for A\$550,000 at \$0.05, issuing 11,000,000 shares to AMRAM Corp Pty Ltd.

Use of Funds

On completion of the above capital raising initiatives, the company expects to have a capital runway that will allow it to progress its growth strategy in FY23.

Acquisitions

The Company is evaluating the acquisition of certain private companies which operate in the same industry as itself for an indicative maximum total consideration of less than \$2 million in cash and shares (to be issued at a market price at the time).

Details this page announced 5 September 2022 in Notice Under Section 708A(5)(e)

INVESTMENT HIGHLIGHTS

<p>Client validation:</p> <p>The long-term client relationships we have formed with high profile businesses over our 20 year history are a testament to the quality of our platform.</p>	<p>At a pivotal point in our growth story:</p> <p>The key technology foundations of our business are now in place, allowing us to focus on scaling our business.</p>
<p>Robust shareholder register:</p> <p>We have attracted strategic institutional investors who share our vision.</p>	<p>Growing market:</p> <p>More businesses and consumers demand our solutions than ever before.</p>
<p>Board with over 30 years of experience:</p> <p>Our team are experts in the rewards, loyalty, and employee engagement space.</p>	<p>Path to profitability:</p> <p>We are committed to reaching profitability with our commercialisation strategy focusing on higher margin revenue generation.</p>

We have seen a significant increase in customer engagement since launching our rewards program with My Rewards in 2022. We are excited to roll out our program in Malaysia in partnership with the My Rewards team in the coming months!

Ria Testimonial



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This presentation has been authorised by the Board of My Rewards International Limited. This presentation was issued on 8th September 2022.

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