

ASX/MEDIA RELEASE

UPDATED PDS - DIRECTMONEY PERSONAL LOAN FUND

Sydney, 2nd May 2016

DirectMoney Limited (ASX: DM1) (**DirectMoney**) (the **Company**) and One Managed Investment Funds Limited (ACN 117 400 987, AFSL 297 042) (**One Investment Group**) are pleased to announce the release of an updated Product Disclosure Statement (**PDS**) for the DirectMoney Personal Loan Fund (ARSN 602 325 608) (**Fund**) as of 29 April 2016.

The Fund was established on 13 May 2015 and since inception to 15 April 2016 the Fund has returned 7.18% to investors net of fees and provisions. The Fund holds unsecured personal loans originated by DirectMoney and is available to retail and wholesale investors. The Fund aims to deliver a consistent return of approximately 5.0% to 5.5% over the RBA cash rate over the recommended period of investment of 3 to 5 years. One Investment Group is the Issuer of the PDS and Responsible Entity for the Fund.

The updated PDS has a number of new features for investors including weekly dealing for subscriptions, a reduced minimum subscription amount of \$10,000, a distribution reinvestment plan and expanded reporting.

Download an application form from <https://www.directmoney.com.au/Invest/>

Commenting on the release of the updated PDS, DirectMoney Executive Chairman Mr Stephen Porges said: "The DirectMoney Personal Loan Fund is the centrepiece of DirectMoney's disruptive marketplace lending business model. The Fund provides retail and wholesale investors with an opportunity to invest in a portfolio of prime, three and five year unsecured personal loans made to Australian consumers. Investors in the Fund can receive an attractive income-style return while being able to redeem their investment in a staged manner. Banks have previously excluded retail investors from having an opportunity to invest in this asset class and marketplace lenders like DirectMoney are now changing the game. The days of a bank charging you 14% to borrow yet paying you 1 to 2% for your funds are coming to an end with products like this now available to consumers."

One Investment Group Executive Director Justin Epstein said "We are very pleased to be releasing an updated PDS for the DirectMoney Personal Loan Fund to the market. The Fund opens up an attractive asset class to retail investors in a manner not previously possible. Investors have been rummaging for yield opportunities for a number of years and are increasingly placing their capital at risk as asset prices strengthen. The pooled nature of the portfolio providing diversification benefits combined with the asset class and expected premium to the cash rate should be attractive to investors."

-ENDS-

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About DirectMoney

DirectMoney is a pioneer in the rapidly growing Australian marketplace lending industry. DirectMoney connects borrowers and investors by leveraging technology and partnerships. We offer competitive interest rates and terms on personal loans for borrowers and provide innovative structures for retail and institutional investors to invest in these loans. We strive to deliver Australians better financial choice and improved investment outcomes.

About One Investment Group

One Investment Group is a leading Australian funds administration business specialising in Responsible Entity, Trustee, Custody, Registry and Accounting services. Established in 2009, One Investment Group has grown to become Australia's leading provider of Corporate Trust and Fund Administration services. One Investment Group services in excess of 200 funds and over \$10 billion in financial assets (including real estate, equity, mortgage, fixed income, infrastructure and credit funds).