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Statements about past performance are not necessarily indicative of future performance. To the extent required by law, neither Wisr or any of its directors, officers, employees and agents give any warranty,

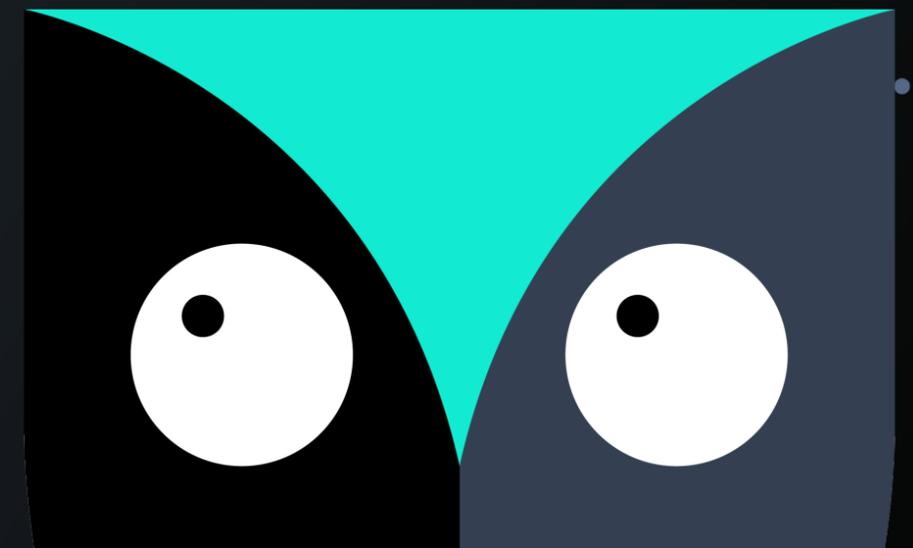
representation or guarantee as to the accuracy or likelihood of fulfilment of any forward-looking statement in this presentation or assumption upon which any part of this presentation is based or the accuracy, completeness or reliability of the information contained in this presentation.

NON-GAAP FINANCIAL MEASURES

A number of non-GAAP financial measures are used in this presentation. You should not consider any of these in isolation from, or as a substitute for, the information provided in the audited consolidated financial statements, which are available at: www.wisr.com.au

DOLLAR ESTIMATES

All references to dollars, cents or \$ in this presentation are to Australian currency, unless otherwise stated.





Annual General Meeting.

NOVEMBER 2018

2018 highlights.



- Successful launch of the **Wisr brand and neo-lender strategy** in FY2018
- More than **doubled new products** in market
- Operating **revenue up by 37%** to \$1.6 million
- Loan **origination volumes up 409%**
- **\$75 million in loan funding agreements** secured during year with capacity to increase
- More than **80,000 Australians have now come to Wisr** looking for smarter and fairer financial products

smarter,

fairer,

WILSR

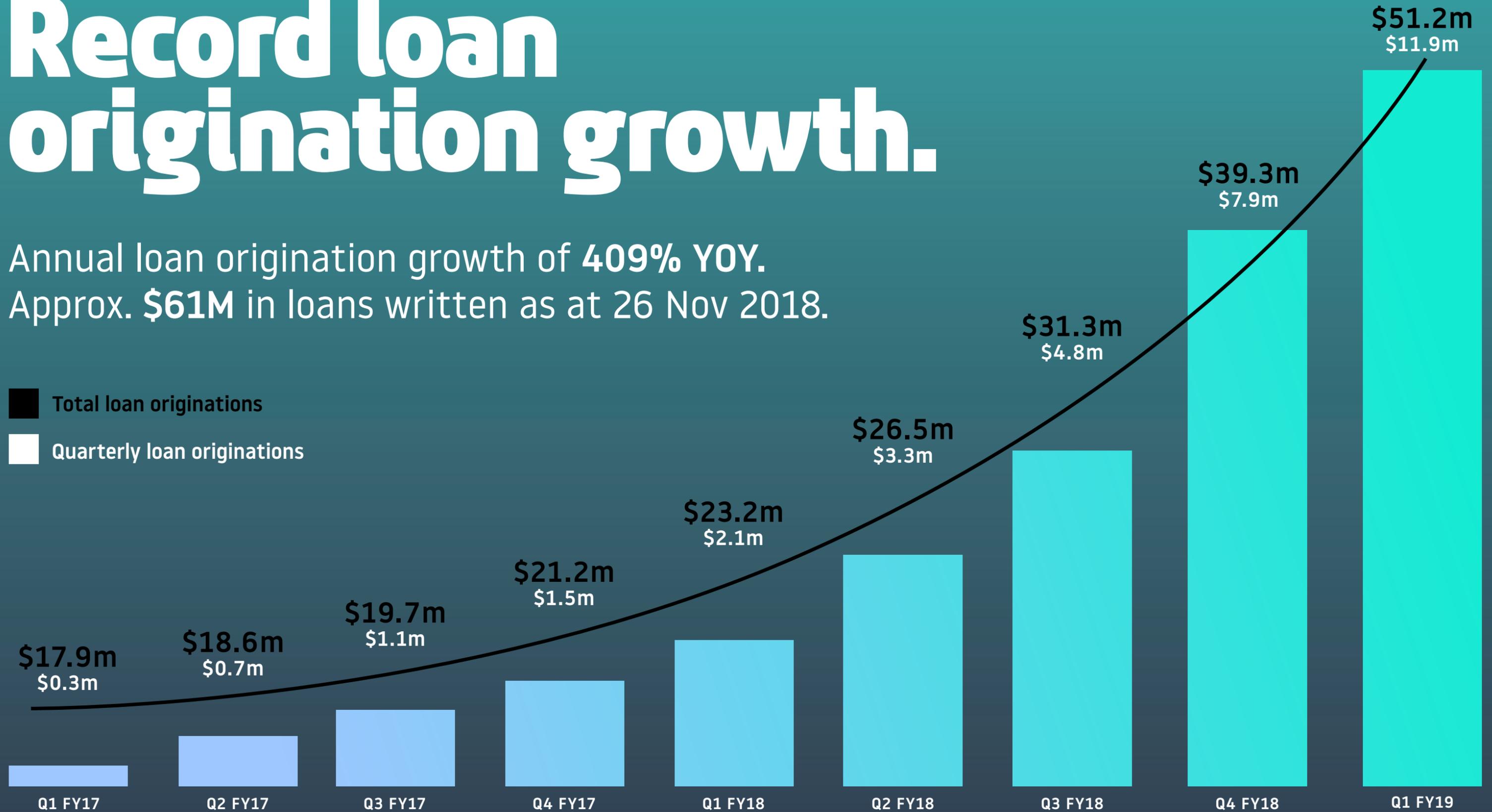
Australia's first neo-lender



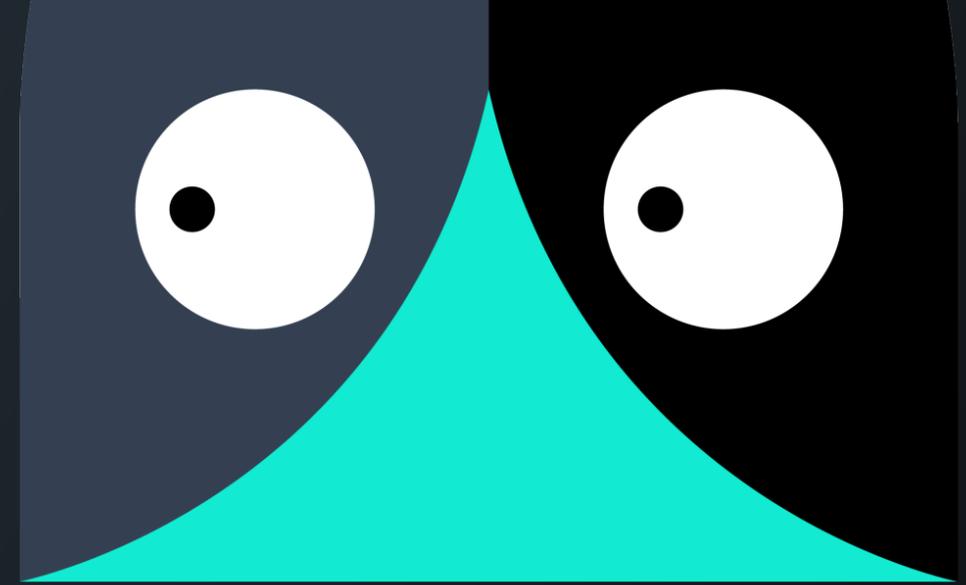
Record loan origination growth.

Annual loan origination growth of 409% YOY.
Approx. \$61M in loans written as at 26 Nov 2018.

■ Total loan originations
■ Quarterly loan originations



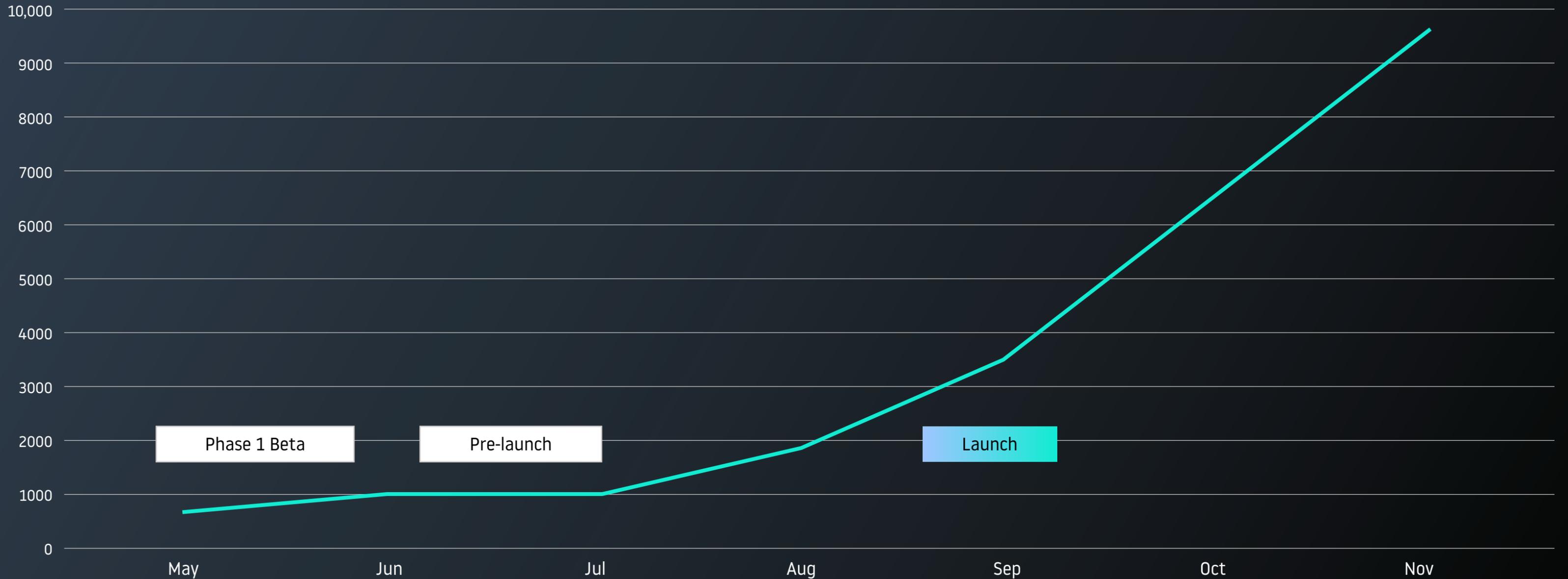
Australia's best performing emerging fintech.



Rank	Ticker	Company	6-month growth	12-month growth	Marketcap
1	WZR	WISR	67%	72%	26.8M
2	XRO	XERO	1%	47%	5.9B
3	Z1P	ZIP CO	22%	38%	293.1M
4	PIL	PEPPERMINT INNOV	-38%	23%	16.7M
5	TNE	TECHNOLOGY ONE	17%	9%	1.8B
6	MNY	MONEY3 CORP	-4%	6%	310.8M
7	ID8	IDENTITII (listed Oct 2018)	0%	0%	41.4M
8	MYO	MYOB GROUP	5%	-11%	2.1B
9	CRD	CREDIBLE LAB (listed Dec 2018)	4%	-27%	231.9M
10	GMV	GOLDFIELDS MONEY	-32%	-28%	77.5M

Wisr's market value has outperformed all other emerging fintechs, with market capitalisation increasing by 72% during the past 12 months.

WisrCredit user growth.



*As at mid-November >10,000 users on platform, growing at approximately 200-250 per day

More customers.

YOUNGER

More than 42% of Wisr's new customers are young borrowers, aged less than 35 years - up from the historical average of around 20%.

RESPONSIBLE

Average credit score of 703 means Wisr customers are prime borrowers and more creditworthy than national average.

SATISFIED

50+ Net Promoter Score across the business means customers are more likely to recommend over other lenders.



A couple is seen from behind, sitting on a boat. The woman is on the left, wearing a white t-shirt and glasses, holding a drink. The man is on the right, also in a white t-shirt. They are looking out at a large body of water under a warm, golden sunset sky. In the distance, a city skyline is visible. The boat's railing and some equipment are in the foreground.

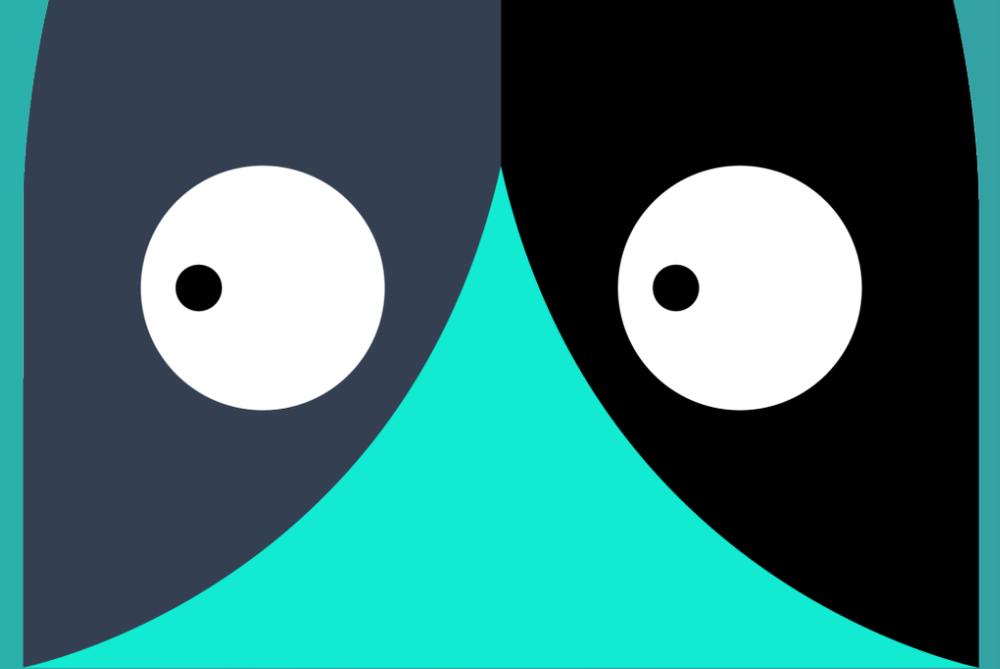
The whole Wisr experience on my mobile was fast, seamless, beautiful and felt so much not like a Bank!
It's how I thought banks would be operating by now, but they just aren't. You guys are doing a great job, and we're going to have the most amazing honeymoon thanks to you!

Michelle, 33
BALMAIN NSW



Operational Investment.

We continued to invest in key business areas.



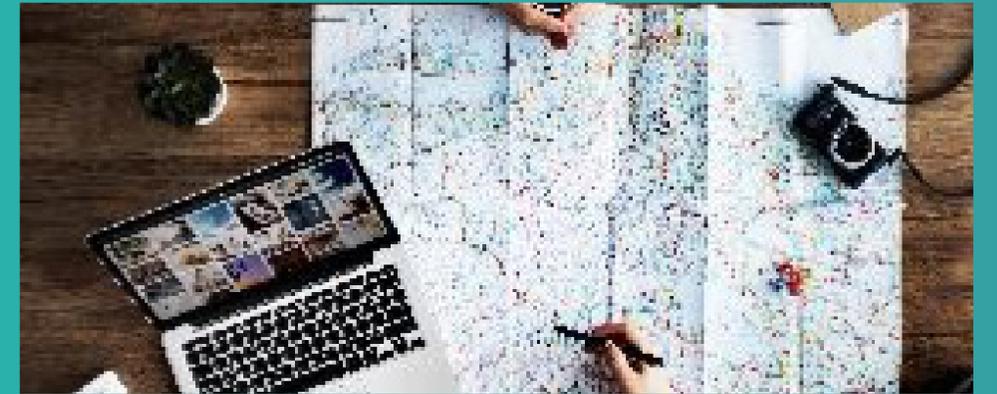
PEOPLE

We continued to broaden our team with recognised industry experts.



TECHNOLOGY

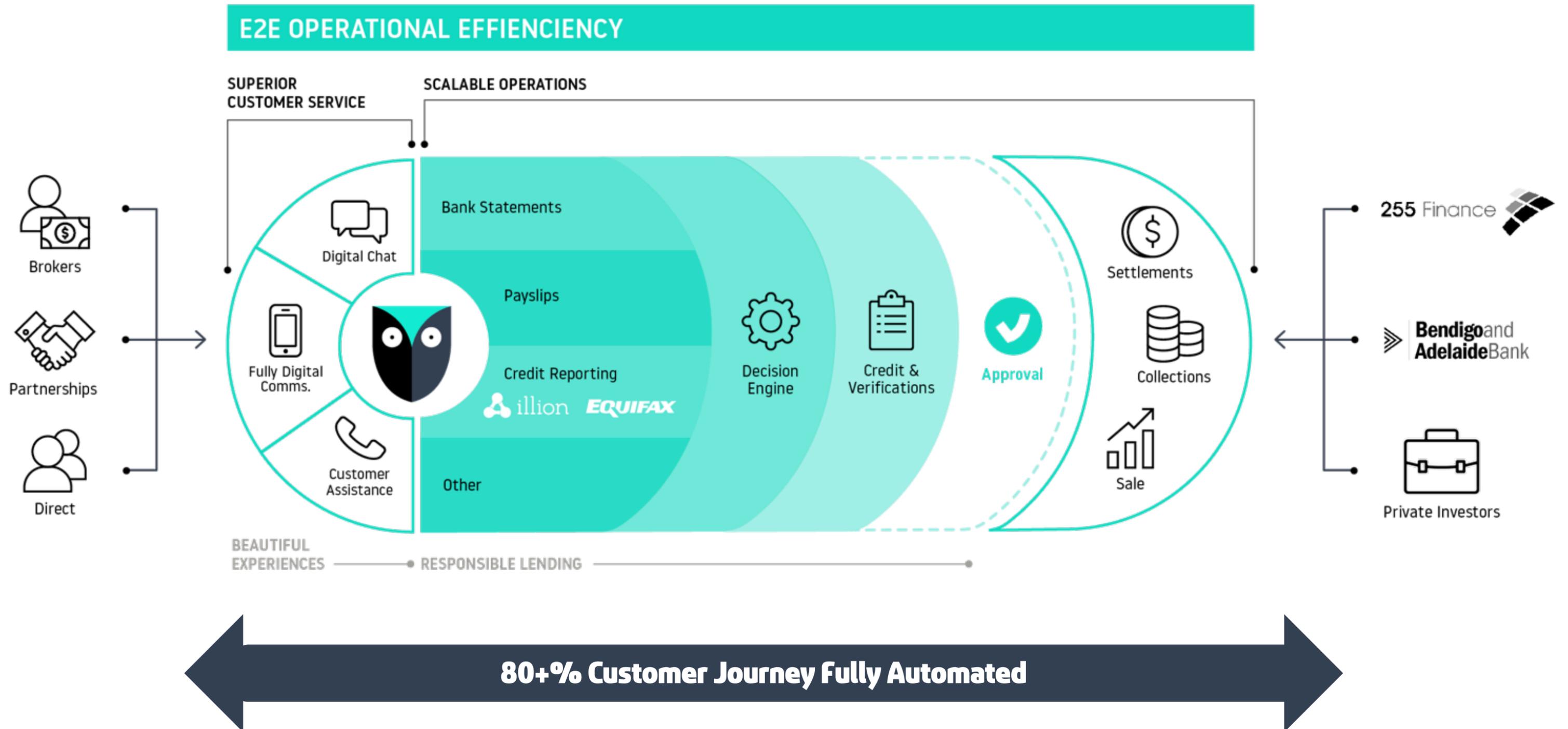
Our core technology platforms helped drive our ongoing loan growth.



PARTNERS

We rapidly increased our relationships with key broker and aggregator partners.

Our technology platform.



The platform today.

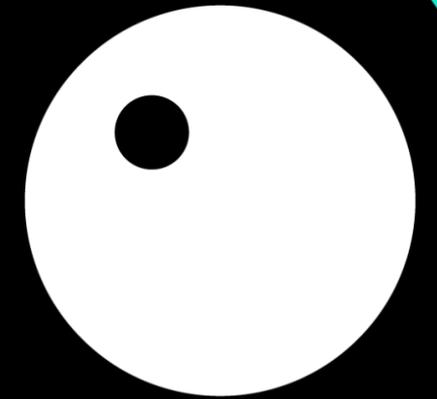
Unique Wisr proprietary tech platform that manages the full end-to-end customer journey.

PLATFORM

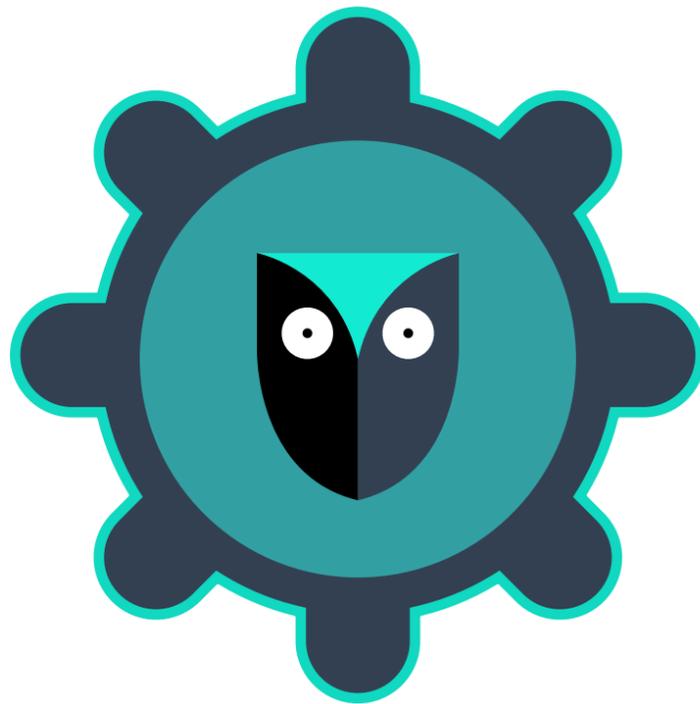
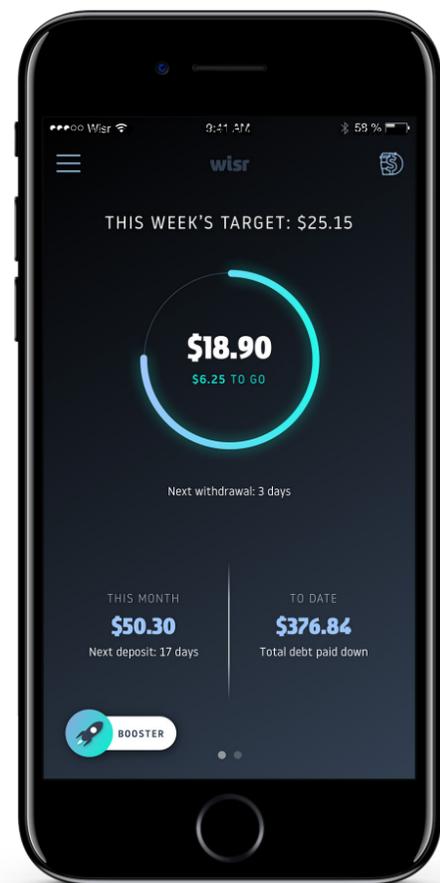
- More than 80% of customers receive a fully automated outcome (something Wisr has developed and perfected over the last 3-5 years of lending)
- Invested, designed and built to scale to \$1B+ in originations per annum
- Bespoke Customer Portals with single sign-on across Wisr products
- Rapid upscaling and process improvement built and delivered in-house

AUTOMATED:

- Integrations with two bureaus and Yodlee bank statements
- Credit scorecard and policy components
- Quality control and access control
- Reporting and analytics
- Applicant nurturing and customer management
- 3rd party integrations
- Fraud prevention mechanisms
- Document management and control



Using customer transaction data for better outcomes.



WISR INTELLIGENT CREDIT ENGINE
(ICE)

- Keeps us ahead of regulatory changes
- Reinforces our commitment to ethical, responsible lending
- Automatically verify income and liabilities
- Identify undisclosed liabilities
- Faster verifications
- Deeper understanding of the customer

**Growing expertise
and recognition.**

OPTUS | **AWARDS**
2018

WINNER
BUSINESS LEADER OF THE YEAR

ANTHONY NANTES
WISR



PRESENTED BY

OPTUS

Building our talented team.

Key executive appointments included Chief Operating Officer, Head of Marketing, Head of Partnerships, Head of Digital, Head of Product and National Business Development Lead.

Staff recognised at leading industry awards including the national Young Leaders in Finance, Women In Finance, and Optus Business Leader Of The Year awards.

The Wisr team has almost doubled in the past financial year across operations in Sydney, Melbourne and Brisbane.



Partner expansion.

“50% of Australian finance brokers are now able to assist clients with a Wisr loan.”

- Wisr continued to develop its broker and aggregator partnerships
- Wisr recorded 46% in loan value growth through the broker channel for the Q1FY19 quarter ending in September, when compared to the previous financial quarter.
- Today more than half of all finance brokers from Australia are able to assist clients with a Wisr loan, with the company having partnerships with 26 of the country’s leading aggregators.



FY2019 approach.

Regulatory change creates opportunity.



POSITIVE CREDIT REPORTING

From 1 September 2018 major banks have begun providing a wider range of data to credit agencies.

Potential Wisr Impacts include:

- Streamline loan application process
- Better risk-based pricing
- Heightened interest in Credit Scores



OPEN BANKING

Customers will be able to access credit and debit card, deposit and transaction account data available from 1 July 2019. Personal loans from July 2020.

Potential Wisr Impacts include:

- Allows Wisr to receive detailed data
- New products can be created
- Reduction in lending costs



ROYAL COMMISSION

Current Royal Commission into banking practices to concluded public hearings by early July with report handed down in February 2019.

Potential Wisr Impacts include:

- Banks tighten lending practices
- Industry broker landscape changes
- Consumer push for alternatives
- Wisr approach to credit & lending adopted more broadly

Our growth strategy.

1

SHORT/MEDIUM TERM

Win in our competitive channels through a superior brand, go-to-market strategy, customer experience, price point and capability of our highly-talented team.

2

LONG TERM

Build defensible channels which we own, to provide us with an unfair competitive advantage and a platform to diversify our product offering, increase share of wallet and touch points to more Australians

smarter,

fairer,

wilsr



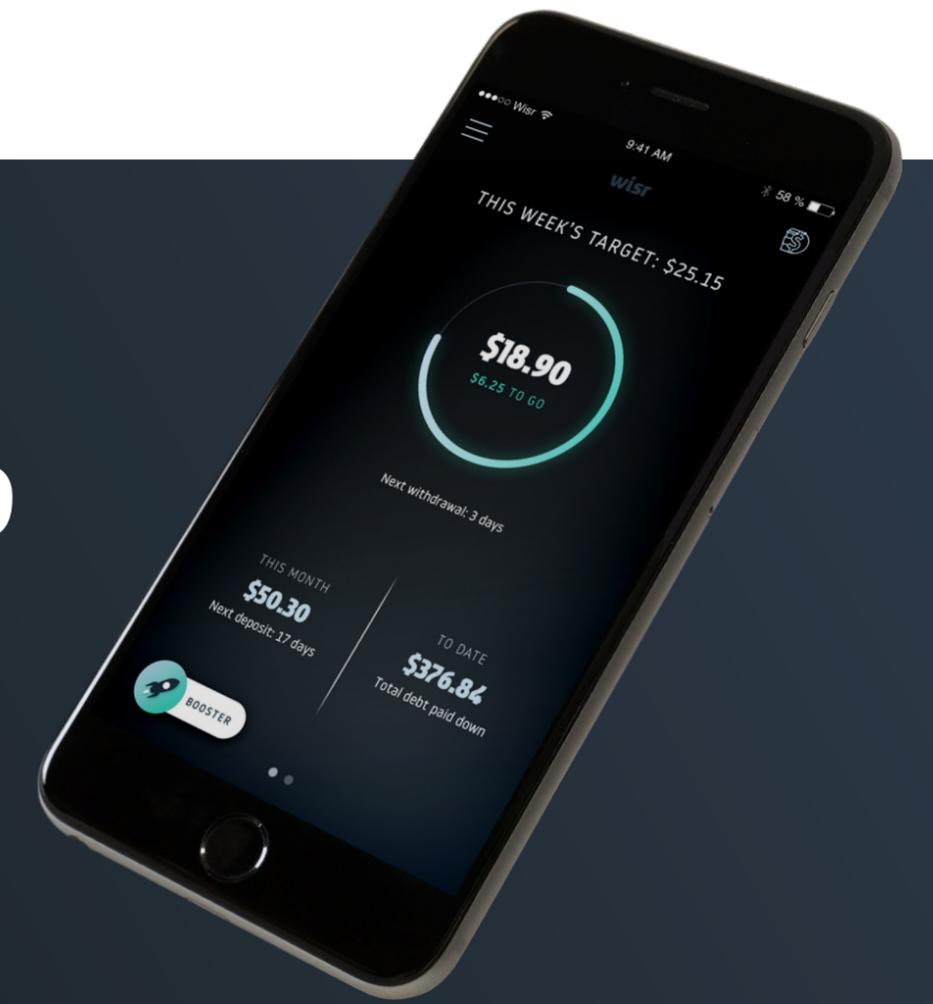


WisrCredit



 **wisr** & Co.

Wisr App



Personal debt is **growing.**

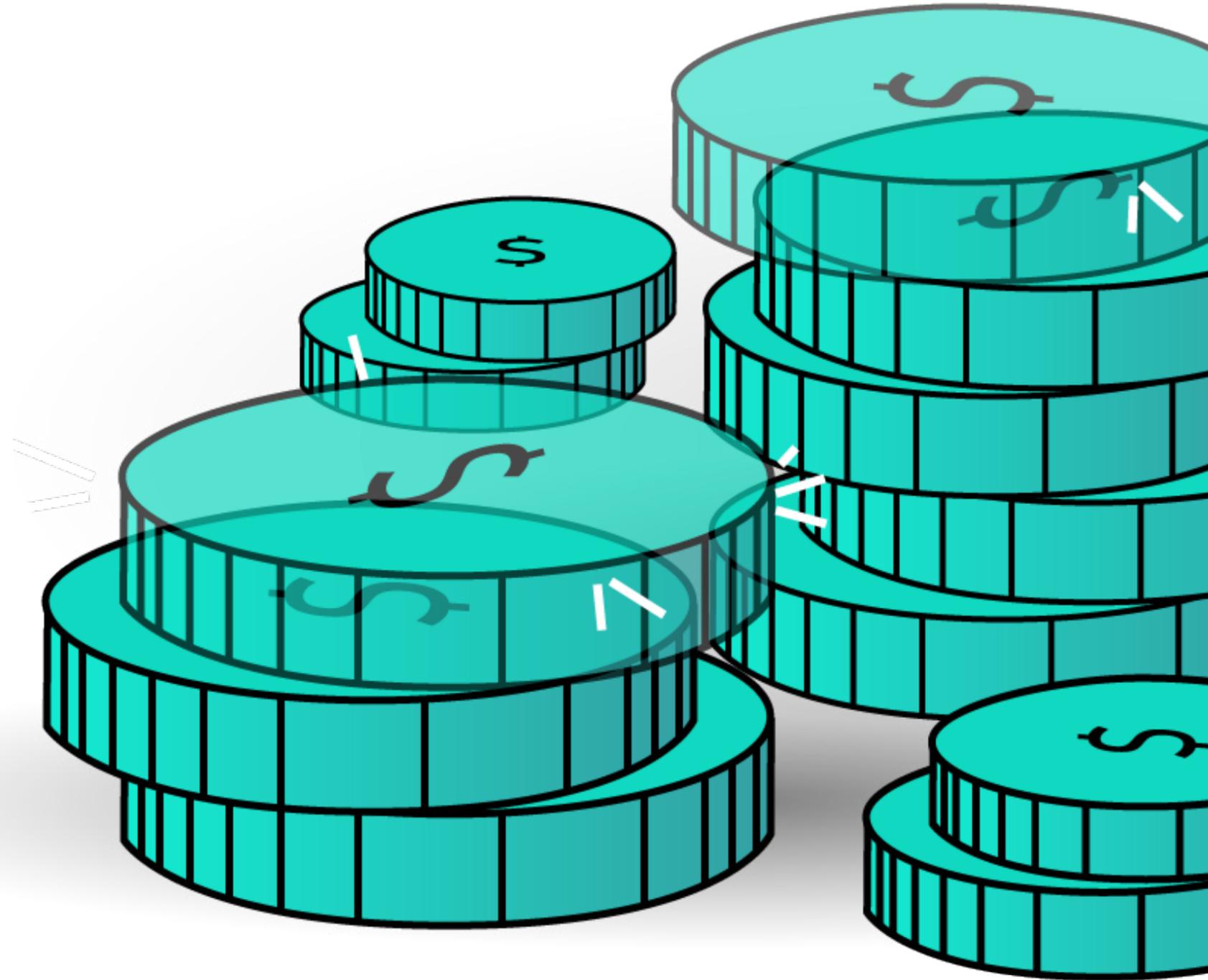
Australia is on track to have the **highest personal debt** in the world... we're at number three!



And we're terrible at paying it off...

The average Australian household has **\$17,750** of addressable personal debt...

and the average credit card balance accruing interest is **\$1,790**.



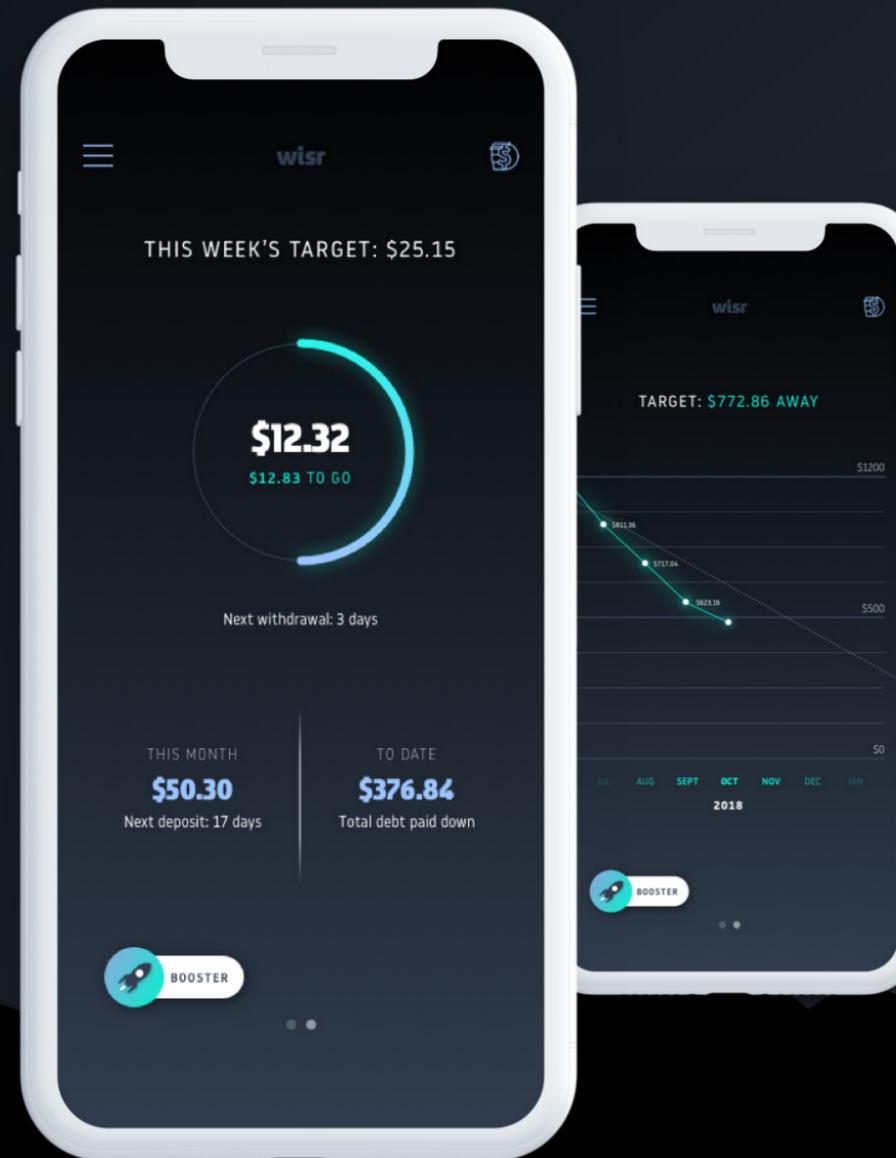
**We think we can do
more to provide a
smarter, fairer, Wisr
way to pay down debt.**

WISR App.

WISR App will help you **pay back your debt faster** by rounding-up your daily transactions to pay off personal debts such as:

- Credit Card debt
- Your Mortgage
- A WISR Personal Loan

Beta completed, launching Q2FY19.



Automatically pay down your debt whenever you spend... that's WISR!

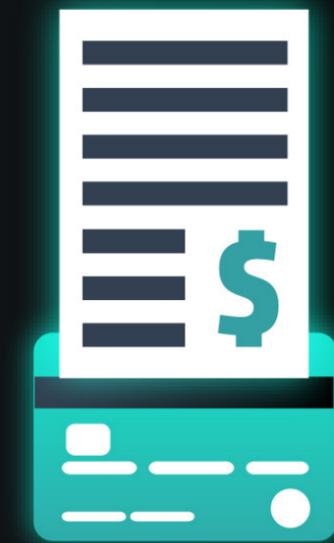
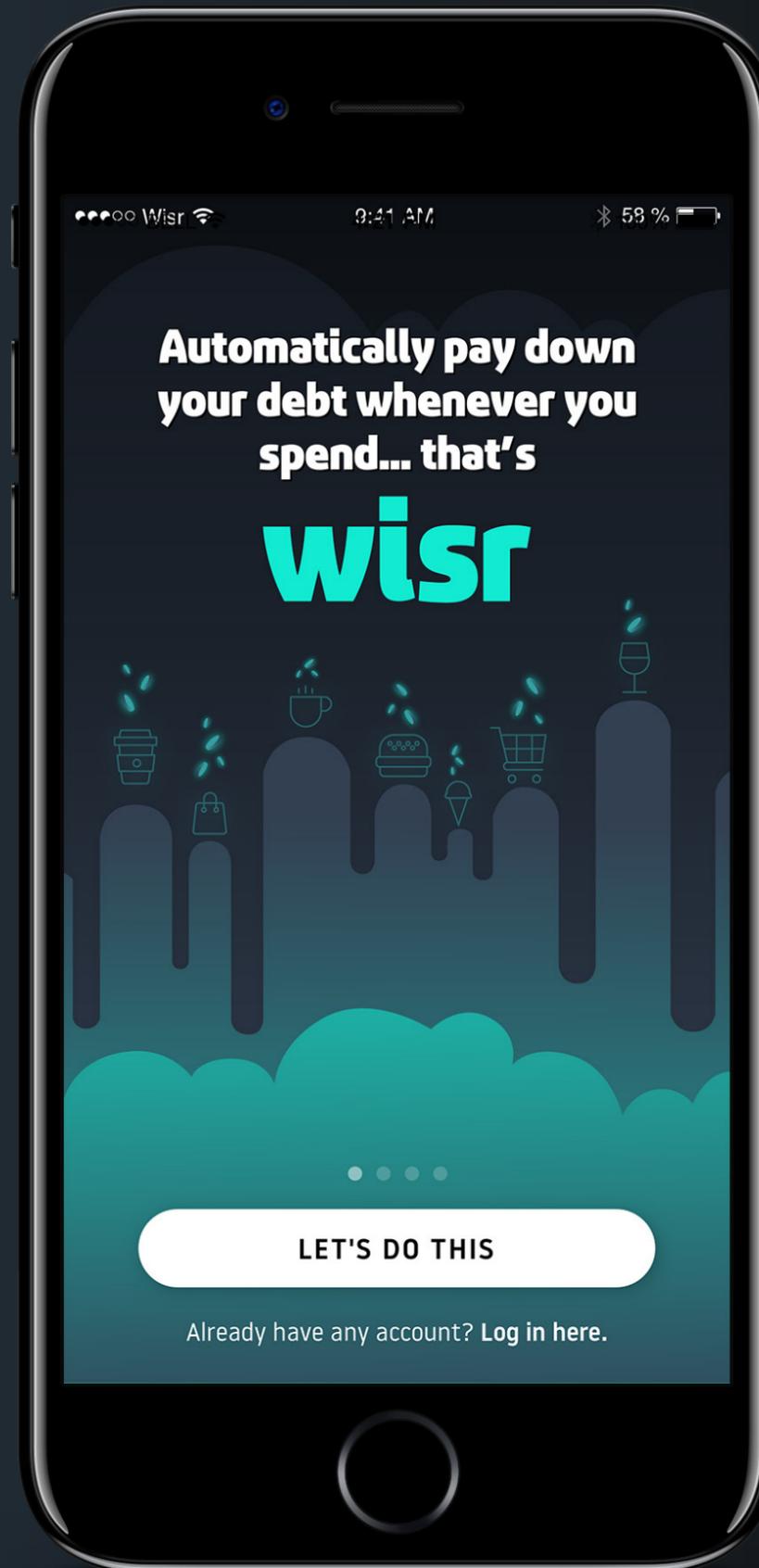
WISR App is coming - Australia's first app that pays down your debt while you go about your daily life.

Put your name down for early access and be one of the first to get WISR with your debt.

[GET EARLY ACCESS!](#)

The Wisr App.

Each time you make a purchase the App rounds-up the transaction to the nearest dollar and uses this 'spare change' to go towards a credit card or mortgage debt.





48%

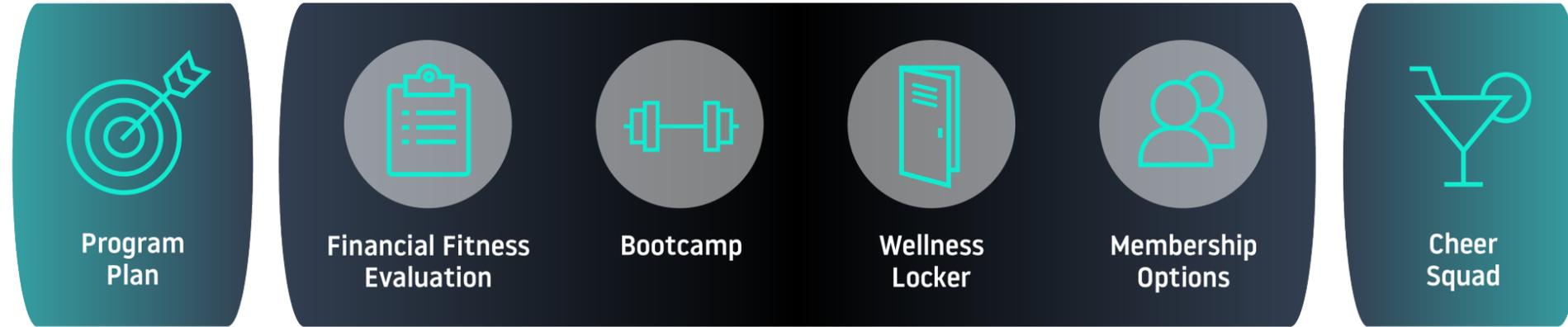
of Australians have
suffered stress
at work because
of their personal
financial situation.

SO WE CREATED...



Our financial wellness program to help businesses combat one of the biggest causes of workplace stress.

Financial Wellness Program.



A focus on workplace financial wellness.

Wisr@Work distributed as an employee benefit:

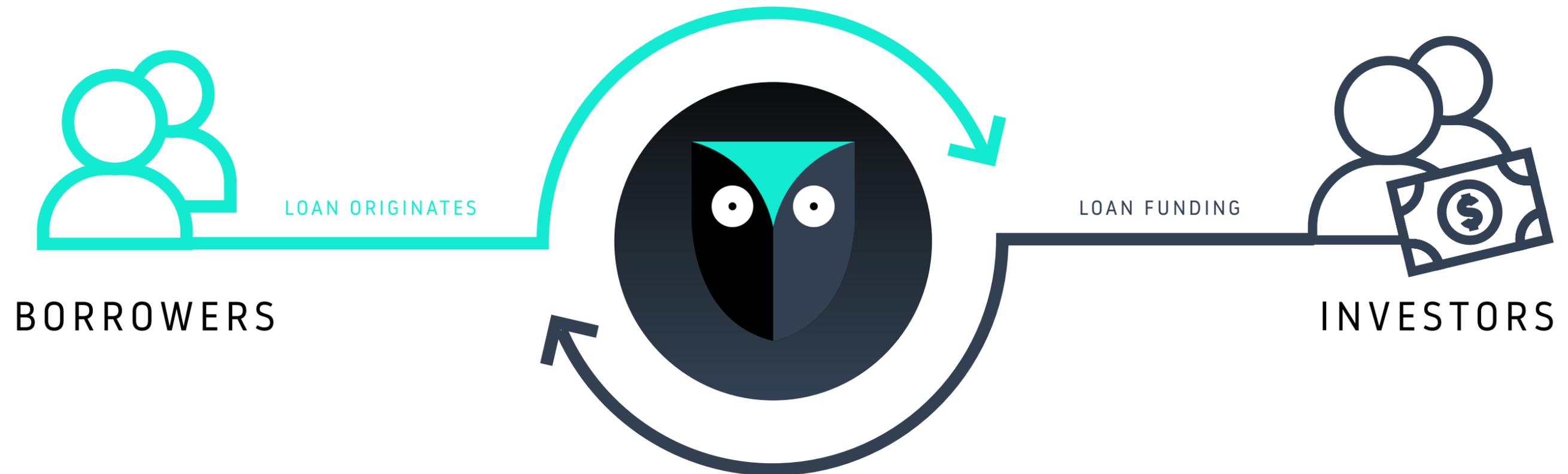
- Directly via employer
- Via payroll platform or other benefits program

It's aligned to our vision of Financial Wellness.

And boasts a demonstrated reduction in arrears, which allows for market leading offers for employees, and new revenue streams for HR/Payroll companies.



Through Wiser&Co. we can deliver Australia's first full turn key white label or co-branded solution for any company wanting to distribute a consumer finance product.



Wiser provides an end-to-end turn key solution for provision of consumer finance products: such as Origination, Credit, Risk, Contracts, Customer Care, Loan Servicing, Collections and Funding.

Thank you.

