

ASX Release, 27 September 2018

UPDATED INVESTOR PRESENTATION AND REPORTING METRICS

Following the recent completion of the acquisition of Finsure and associated capital raising, Goldfields Money is well positioned as Australia's new revolutionary digital bank, distributing first class products through a largely branchless distribution network. A bank without the bank.

This digital banking platform is built on the recently implemented mobile first, world class core banking system and proprietary mortgage distribution software "Loankit" that was acquired as part of the Finsure acquisition.

These two technology platforms will connect Goldfields Money to directly Australian consumers through its cutting edge mobile and web platforms as well as through over 1,450 loan writers in the Finsure network, the fastest growing in Australia.

With the acquisition of Finsure now complete and integration underway Goldfields Money intends to provide shareholders with regular reporting on an updated set of operating metrics that better reflect the business post acquisition.

An updated investor presentation incorporating these metrics is attached along with a summary below.

Reporting Divisions:

Following the acquisition of Finsure Goldfields Money has two key divisions which it will report on:

1. **Banking** (operates under Goldfields Money and Better Choice brands) – an APRA regulated bank that offers deposit and loan products. These are funded either on-balance sheet or off-balance sheet through a range of third party lenders.
2. **Mortgage Aggregation** (operates under Finsure and Loankit brands) – an ASIC regulated mortgage aggregation and software technology platform with over 1,450 loan writers as of 31 July 2018.

Business Highlights:

The financial year ended 30 June 2018 was a strong year for both Goldfields Money and Finsure with increases across all key operating metrics, including;

		Change on PCP
FY18 Pro forma Revenue	\$203.9m	+22%
FY18 Pro forma Underlying NPAT	\$6.76m	N/A
FY18 Total Pro forma Managed Loan Settlements	\$432m	+49%
FY18 Total Aggregation Loan Settlements	\$12.0b	+19%
30 June 18 Pro forma Managed Loan Book	\$2.4b	+43%
30 June 18 Aggregation Loan Book	\$31.8b	+27%
30 June 18 Total Loan Writers	1,435	+19%

Managed loans settlements, aggregation settlements and recruitment of loan writers are key operating metrics as they drive both transactional and recurring revenue streams. Recurring revenues are made up from interest, trailing commissions, transactional fees on trailing commissions, platform fees, compliance fees and software as a service subscription fees.

In the month of July Goldfields Money experience strong growth in these three metrics:

		Change on PCP
July 2018 Managed Loan Settlements	\$72m	+170%
July 2018 Aggregation Loan Settlements	\$1.2b	+31%
31 July 18 Total Loan Writers	1,450	+21%

Ongoing Shareholder Communication

The integration of Finsure with Goldfields Money has already begun and will take the balance of financial year 2019 to be complete. We expect to incur some additional fixed costs with some senior hires and some one-off costs in order to realise the combined businesses synergies and true growth potential.

For the remainder of this financial year Goldfields Money intends to periodically report three key metrics of managed loans settlements, aggregation settlements and recruitment of loan writers along with the progress of the Finsure integration so investors remain updated during this integration period.

INVESTOR / MEDIA ENQUIRIES

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WHO IS GOLDFIELDS MONEY?

We're the little bank that could, the plucky regional credit union who grew into a national, straight-talking, digitally savvy alternative to traditional banking in Australia. We are the new approach to banking in Australia, we're honest, with transparent bank practices and a straightforward approach to you and your money. It's all yours, honestly.

We've had some awesome projects come to fruition this year which make managing your money with us simple. We've replaced our core banking system with the latest, state-of-the-art advancements in banking technology. Think of core banking systems as the beating heart of every banking institution. Some core banking systems currently operating out there are now over 30 years old and layered with patches and workarounds as new technology has evolved, such as; online banking, smartphones, and data security. The replacement of our core banking system makes us better than we were before. Better, stronger, faster.

We are listed on the ASX (ASX:GMY) and regulated by APRA. See the official looking logo below? It means depositors enjoy the same protection as the big banks with deposits guaranteed by the Australian Government for up to \$250,000 per customer (including business accounts). You can read more about us at www.goldfieldsmoney.com.au.

For everyday savings and investment accounts, business accounts, personal loans or home loans, Goldfields Money offers uncomplicated banking products to suit your situation. We get you.



WHO IS FINSURE?

Established in 2011, Finsure Holding Pty Ltd (“**Finsure**”) had set out to build a competitive and holistic offering for mortgage brokers in Australia with the aim to become a dominant player in the industry. Since inception, Finsure has positioned itself as a leader in the market in offering a diverse lending panel, flexible commission models, lead generation and mortgage broker support services. Through the acquisition of LoanKit in 2013 and a growing brand presence in the marketplace, Finsure has become one of the fastest growing aggregation business in the industry. Finsure was also recently named Aggregator of the Year for 2017 at the Australian Mortgage Awards.

At the very core of the Finsure business ethos is the desire to provide the strongest value proposition to all partners and clients. It is this principle that underpins who Finsure is as an organisation, and why they are able to provide the maximum value to those who align with us. As at 31 March 2018, Finsure has a network in excess of 1,400 loan writers across Australia, and a historical book of ~\$31.8 billion.

Finsure was acquired by Goldfields Money on 17 September 2018.