

Investor Presentation

FY18 Results

Transaction Update and Strategic Outlook

August 2018

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- The information in this document is sourced from the following:
 - Finsure Management Reports
 - Finsure financial report for the period ended 30 June 2018 (audit underway and nearing completion)

Section I

FULL YEAR RESULTS

GOLDFIELDS MONEY – OVERVIEW

Goldfields Money has recorded a statutory loss after tax of \$406,699 and an underlying profit after tax of \$532,166.

Summary of FY18

- FY18 marked a return to underlying profitability for Goldfields Money Limited (“Goldfields Money” or the “Company”) with a statutory loss after tax of \$406,699 (FY17: loss after tax of \$996,456), underlying profit after tax of \$532,166 after accounting for transaction costs incurred in relation to the Firstmac takeover offers and proposed Finsure merger (FY17 underlying loss after tax of \$629,680)
- A Company record of \$46 million of new loans settled in FY18 with total loans under management increasing to \$214 million, reflective of the Company’s investment in developing and expanding distribution capabilities
- Launch of Goldfields Money’s very-own scalable digital banking platform following commissioning of the Temenos model digital banking system, along with a new digital finance and accounting system as well as a new managed desktop system. The new digital banking system provides the Company with a truly scalable system including self service origination for all loan and deposit products, and significantly reduces the requirement for manual intervention
- In November 2017, the Company announced a proposed merger with Finsure, one of Australia’s leading mortgage broker and aggregation firms. Shareholders will have the opportunity to vote for the merger at a meeting on 7 September 2018. Finsure aligns with the Company’s strategy of building distribution and origination capabilities via a broker led distribution strategy

Notable Events in FY18



RECORD UNDERLYING PERFORMANCE

- Statutory loss after tax of \$0.4 million, a 59% reduction on FY17 loss of \$1.0 million
- Underlying profit after tax of \$0.5 million compared to corresponding period underlying loss of \$0.6 million



CORPORATE ACTIVITY

- Strong interest in the company, indicated by corporate activity including take-over offer for Goldfields Money from Firstmac, initially at \$1.12 and subsequently increased to \$1.27 per share
- Increase in share price to an all time high of \$1.75



FINSURE TRANSACTION

- Proposed merger with Finsure is a game changer for Goldfields Money
- Provides the ability to scale rapidly, and create a materially profitable business with significant upside for shareholders
- The Board unanimously recommends that shareholders vote in favour of this transaction

GOLDFIELDS MONEY – KEY METRICS

Key Metrics

Size	Unit	30 June 17	30 June 18	Movement
Market Capitalisation	A\$m	18.1	33.2	+ 83.0%
Earnings	Unit	FY17	FY18	Movement
Net interest revenue	A\$'000	2,756	3,207	+ 16.3%
Non-interest revenue	A\$'000	1,476	1,901	+ 28.8%
Statutory profit / (loss) after tax	A\$'000	(996)	(407)	+59.2%
Underlying profit / (loss) after tax	A\$'000	(630)	532	n.a.
Assets	Unit	30 June 17	30 June 18	Movement
Loans	A\$'000	157,044	170,511	+ 8.6%
Loans under management	A\$'000	183,400	213,515	+ 16.5%
Deposits	A\$'000	194,134	195,223	+ 0.6%
Total assets	A\$'000	215,201	221,121	+ 2.8%
Net tangible assets	A\$'000	19,757	22,617	+ 14.4%
Net tangible assets per share	A\$/sh	\$0.88	\$0.87	- 1.0%
Net interest margin	%	1.83%	1.86%	+1.6%

- Loans under management have grown to +\$221 million with a record of \$46 million in new loans settled in FY18
- Underlying result improved by \$1.16 million over corresponding period
- GMV returns to profitability after significant investment in the business to enable profitable growth
- Record loan volumes with \$46 million of loans settled in FY18
- Loans under management grown to \$221 million another record for the Company
- Non-interest revenue continues to grow strongly reflecting the diversity of the Goldfields Money business model
- Investment in people and processing capability provides a platform for further growth

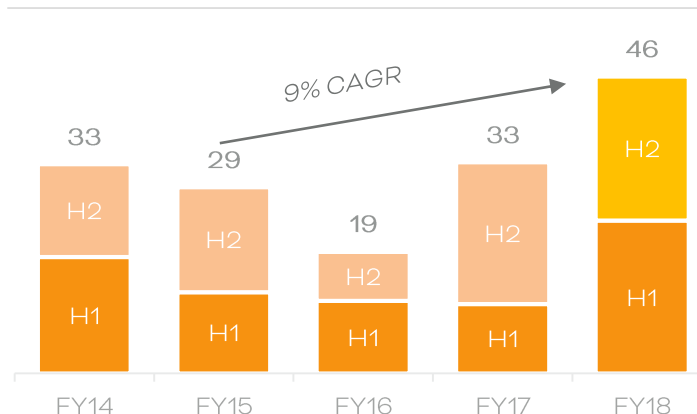
GOLDFIELDS MONEY – LOAN PORTFOLIO AND ASSETS

A record total of \$46 million in new loans were settled during FY18.

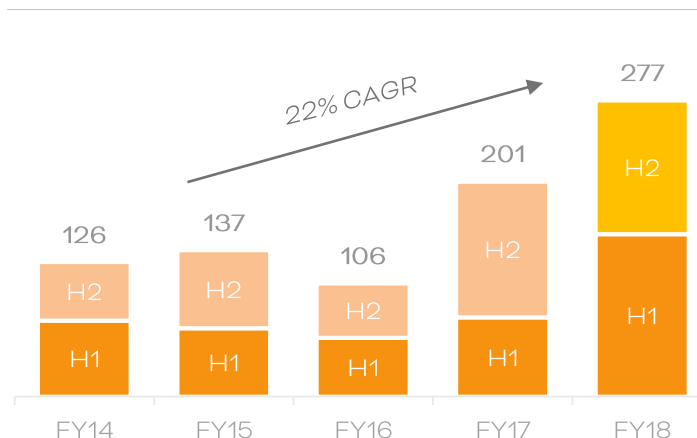
Summary

- A record total of \$46.0 million in new loans were settled in FY18, an outcome of the investment made in developing and expanding distribution capabilities over the last 12 months
- Total loans under management continued to grow, increasing by 16.5% in to +\$213 million
- Net loan growth for the period was offset by the sale of \$20.8 million of loans to the off-balance sheet Bendigo & Adelaide Bank facility and run-off of loans in the ordinary course
- The asset base continued to grow in the year, increasing to +\$221 million

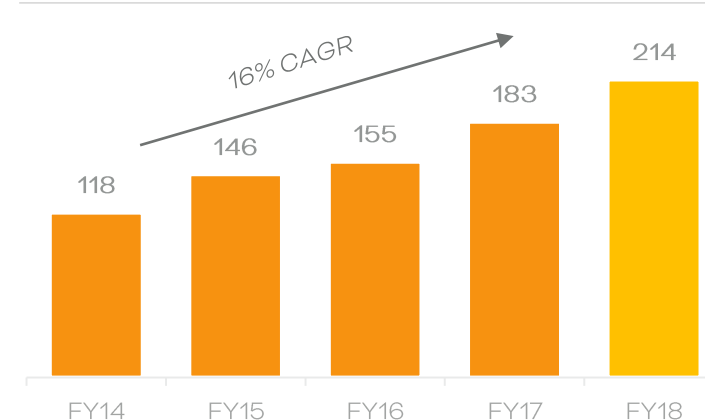
Total Loans Settlements (A\$m)



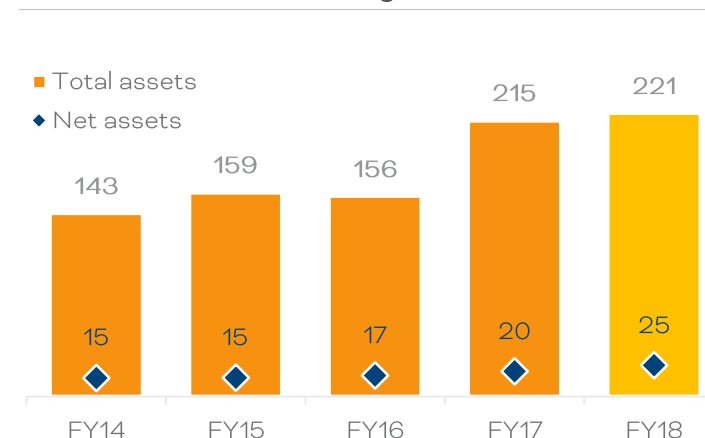
Total Loans Volumes (#)



Total Loans Under Management (A\$m)



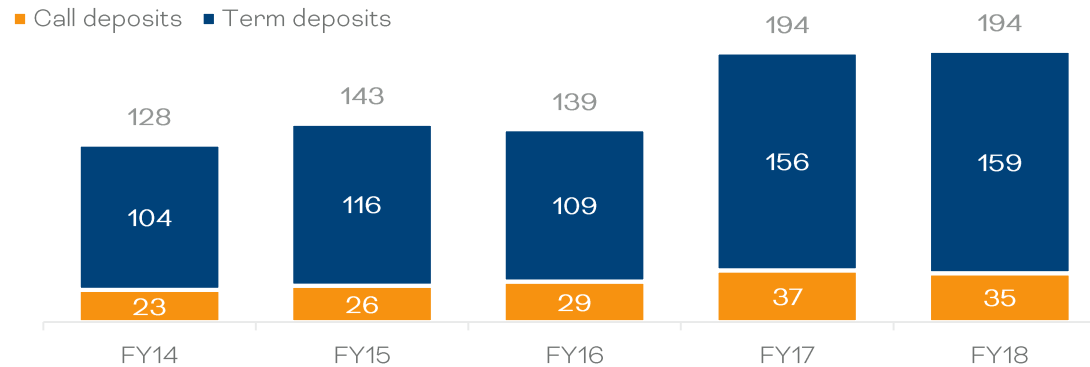
Total Assets and Net Tangible Assets (A\$m)



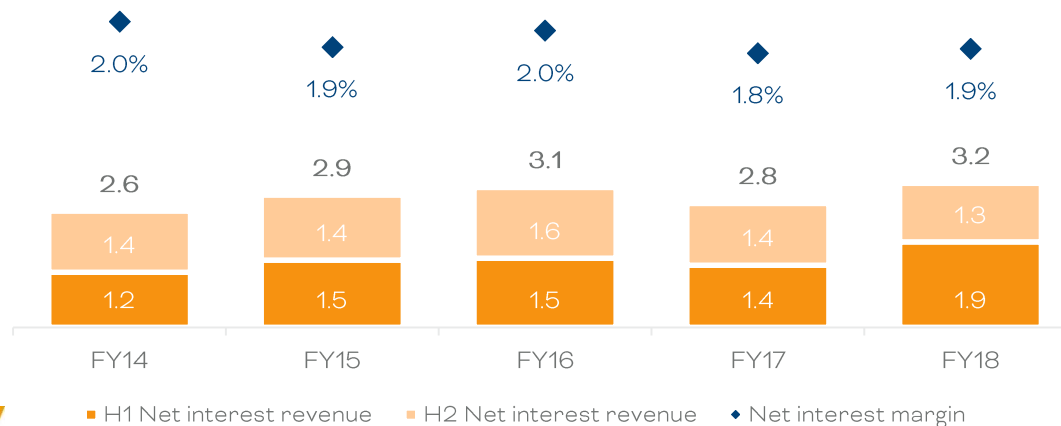
GOLDFIELDS MONEY – NET INTEREST AND FUNDING MIX

Goldfields Money believes there is a near-term opportunity to reduce cost of funding and improve the net interest margin further.

Deposits Funding Mix



Net Interest Revenue (A\$m) and Net Interest Margin (%)



Summary

- Growth in total deposits was in-line with net loan growth and is used to fund the on balance sheet loan book and the ATM cash convenience facilities, which derive non-interest revenue for GMY
- Net interest margin of 1.86% after adjustments for deposits raised to fund ATM cash convenience facilities
- White label and distribution partners contributing to ability to source “lower cost” deposit funding
- The focus in the near-term is to reduce the reliance on higher cost term deposits and focus on generating additional funding via transaction accounts via white-label and other partnership arrangements
- The proposed merger with Finsure provides enhanced opportunity to distribute deposit products including transaction accounts across a broad broker network, and allow for strategic diversification of product mix

GOLDFIELDS MONEY – RESULTS SUMMARY

Goldfields Money Audited P&L

A\$'000	FY17	FY18
Interest revenue	6,545	7,993
Interest expense	(3,788)	(4,786)
Net interest revenue	2,757	3,207
Non-interest revenue	1,475	1,901
Impairment expense	(283)	(5)
Other expenses	(5,285)	(5,521)
Profit / (loss) before income tax	(1,336)	(418)
Income tax (expense) / benefit	340	11
Profit / (loss) after tax	(996)	(407)

Goldfields Money FY18 Performance v Guidance

A\$'000	FY18E	FY18A
Reported NPBT	n.a.	(418)
<i>Adjustments</i>	<i>n.a.</i>	932
Underlying NPBT	300 – 600	521

Balance Sheet

A\$'000	30 June 17	30 June 18
Cash and cash equivalents	16,223	14,529
Due from other financial institutions	26,939	24,507
Loans and advances	157,044	170,511
Other financial assets	11,510	7,459
Other assets	1,647	713
Property, plant and equipment	787	787
Intangible assets	450	1,949
Deferred tax assets	598	666
Total assets	215,201	221,121
Deposits	194,134	195,223
Creditors and other payables	633	1,042
Current tax payable	-	7
Provisions	226	283
Total liabilities	194,994	195,555
Net assets	20,207	24,566

FINSURE – RESULTS SUMMARY

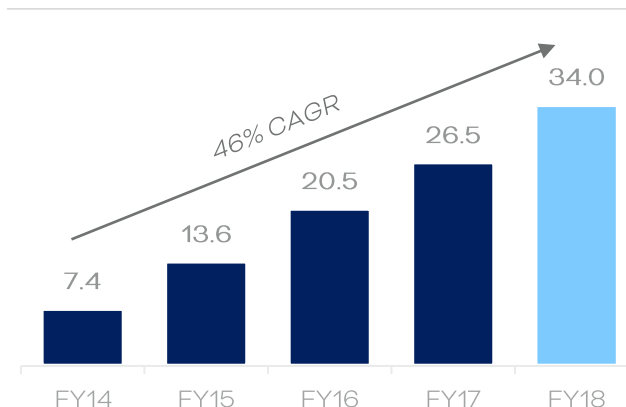
Finsure P&L¹

A\$'000	FY17	FY18
Commission income	151,411	186,136
Fees income	6,304	7,902
Other	2,653	967
Total operating income	160,367	195,005
Commission expense	(137,113)	(167,304)
Fees expense	(1,246)	(1,745)
Employee benefits	(8,433)	(10,110)
Professional services	(1,119)	(1,468)
Marketing	(1,675)	(1,391)
Other admin.	(1,889)	(2,174)
Total operating expense	(151,476)	(184,192)
EBITDA	8,891	10,813
Depreciation and amortisation	(654)	(774)
EBIT	8,237	10,039
Net interest expense	(2,214)	(2,899)
Profit before tax	6,023	7,139
Income tax	(2,378)	(2,983)
Profit after tax	3,645	4,157

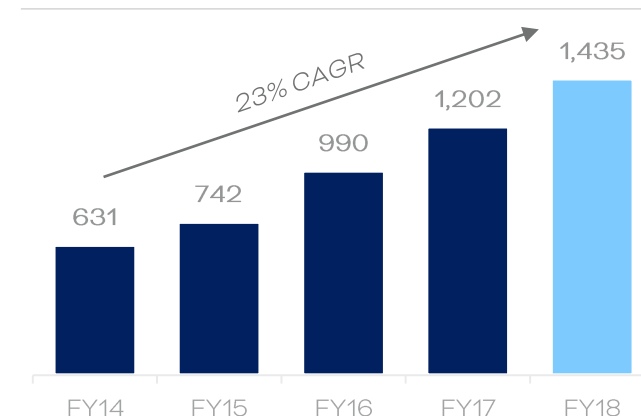
Finsure FY18 Performance v Guidance

A\$'000	FY18E	FY18A
Reported EBITDA	n.a.	10,813
Adjustments	n.a.	(318)
Underlying EBITDA	10,000 – 11,000	10,495

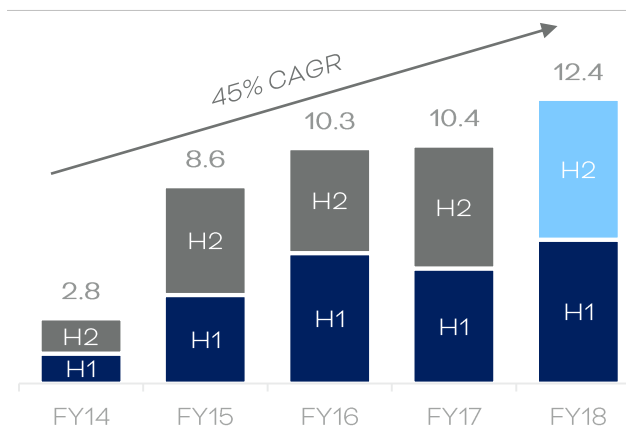
Total Historical Book Size (A\$b)



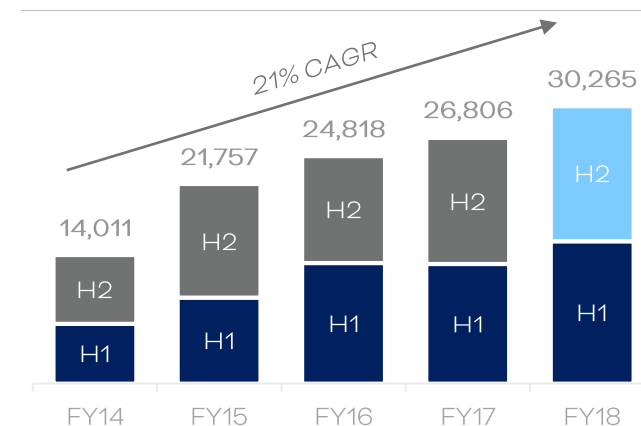
Total Loan Writers (#)



Total Loan Settlements (A\$b)



Total Loan Volumes (#)



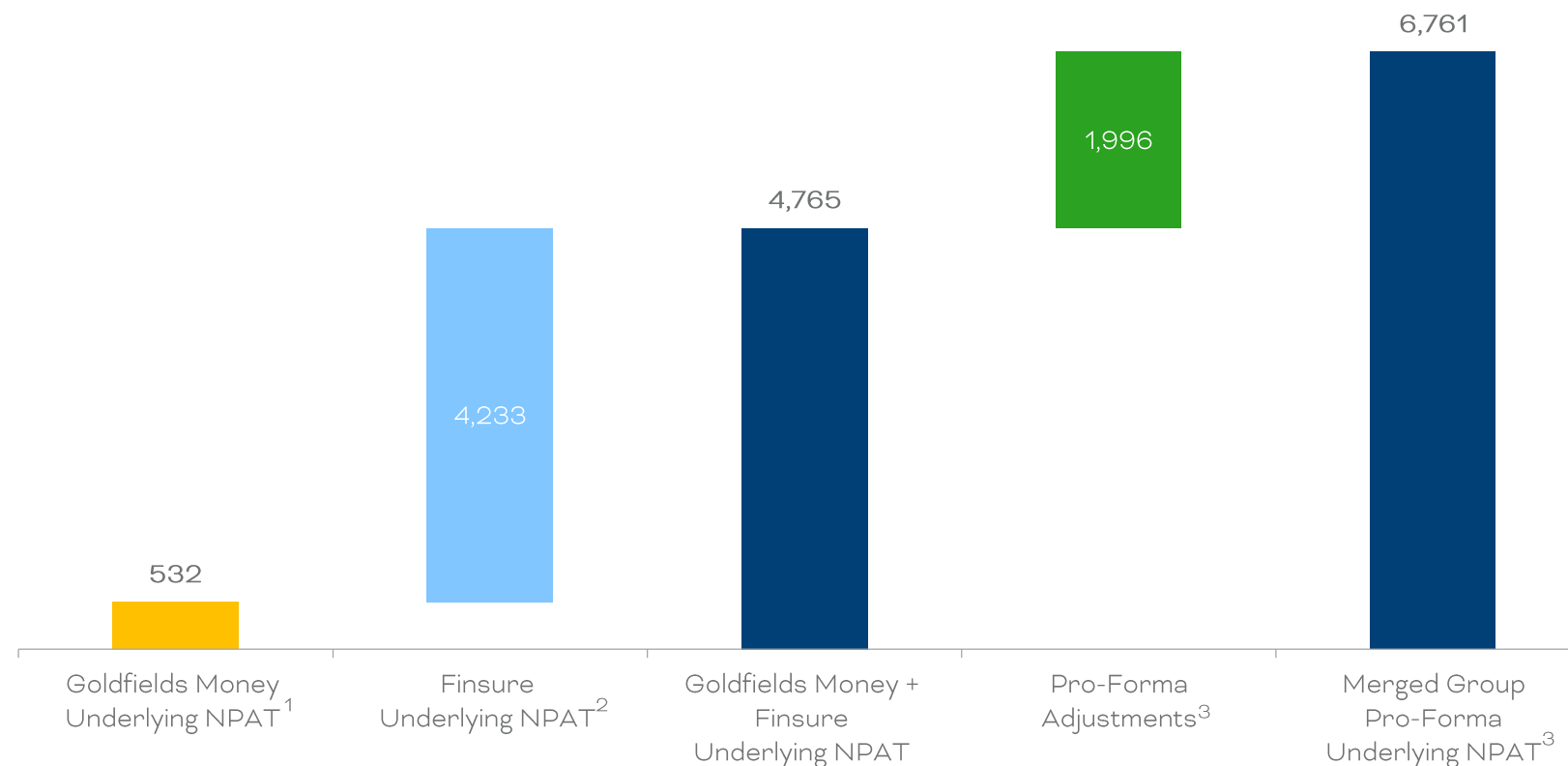
Notes:

1. FY17 numbers are audited, FY18 numbers are based on management accounts (audit underway and nearing completion).

MERGED GROUP – FY18 PRO-FORMA EARNINGS

FY18 Pro-Forma Metrics (A\$'000)

- \$203.9 million pro-forma revenue for the Merged Group
- \$9.27 million pro-forma underlying NPBT
- \$2.4 billion managed loan book
- \$31.8 billion aggregation book



Notes:

1. Goldfields Money underlying NPAT excludes one-off costs incurred in responding to the Firstmac takeover offer and progressing the Finsure Transaction.
2. Finsure underlying NPAT excludes bargain purchases, and acquisition and merger expenses and is a Finsure management estimate only based on unaudited figures (audit currently underway and nearing completion).
3. Merged Group Pro-Forma underlying NPAT excludes net interest expense related to debt converted / repaid as part of the Finsure Transaction.

Section II

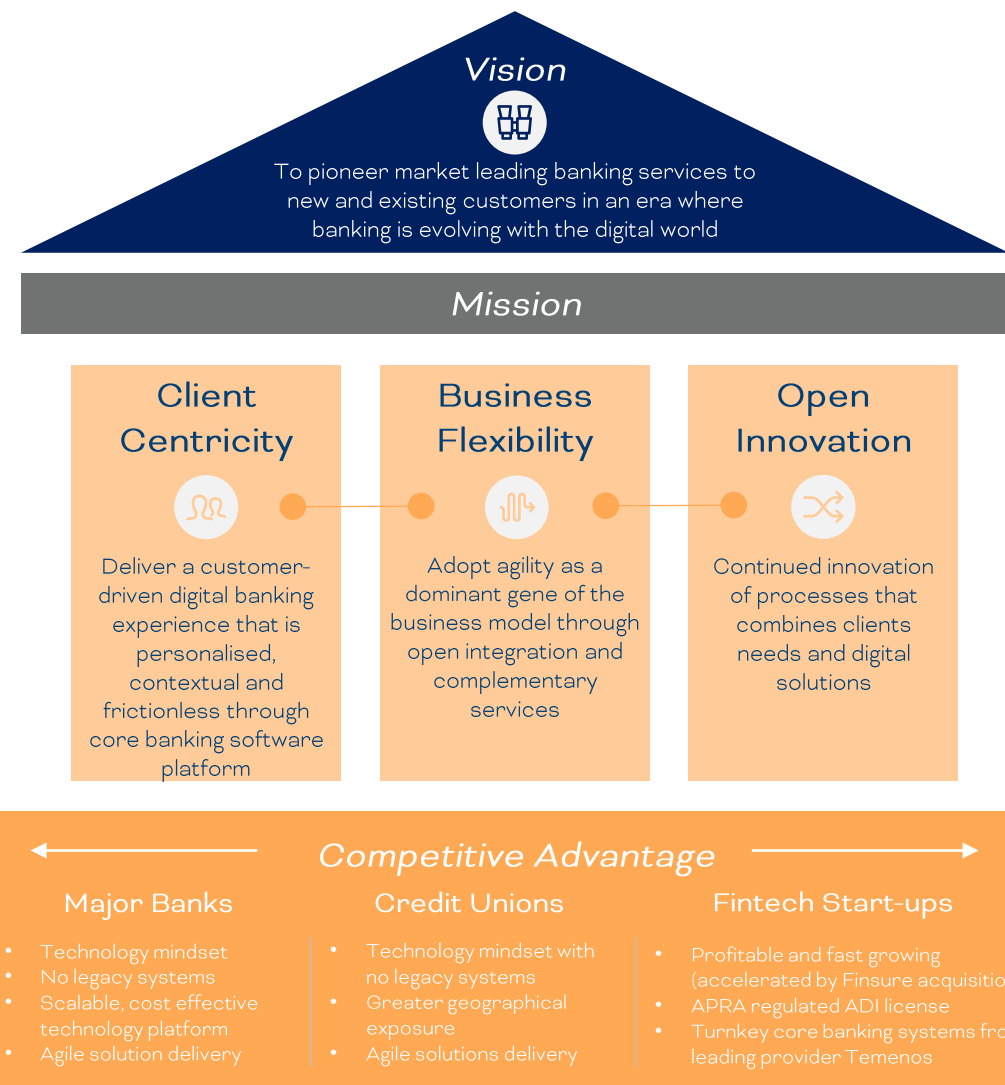
MERGED GROUP OVERVIEW

GOLDFIELDS MONEY – DIGITAL BANK

Goldfields Money primarily provides a suite of simple retail banking products and services including deposits and personal, investor and home loans.

Summary

- Goldfields Money is a fully licensed Australian bank, regulated by APRA
- Goldfields Money primarily provides a suite of simple retail banking products and services including deposits and loans (personal, investor and home loan)
- To date Goldfields Money's growth has been constrained by outdated legacy systems. Goldfields Money recently launched a new core banking system powered by Temenos, a global provider of digital banking software
- Goldfields Money marked its return to profitability during FY18 with an underlying profit after tax of ~\$0.5m (normalised for transaction costs incurred in relation to the Firstmac takeover offers and proposed Finsure merger)



GOLDFIELDS MONEY – DIGITAL BANK

The combination of a bank and market-leading digital platform will enable Goldfields Money to operate a unique banking aggregation model, which provides partner organisations with access to banking products and aligned fintech services.

Summary

 FUNDING	 LENDING	 PLATFORM	 DISTRIBUTION
<ul style="list-style-type: none">▪ Goldfields Money is a bank with deposits up to \$250,000 guaranteed by the Australian Government▪ Funding sources include call deposits, term deposits and an existing off-balance sheet facility▪ There is a near-term opportunity to reduce cost of funding and improve the net interest margin	<ul style="list-style-type: none">▪ Lending activities include residential loans, car loans, personal loans, business loans, overdrafts and terms loans▪ New lending continues to be sourced through a combination of direct channels and mortgage broker based origination▪ The Finsure merger will provide access to a significant distribution network	<ul style="list-style-type: none">▪ Significant investment has been made in a new Core Banking System (“CBS”), Finance System and Desktop Management Systems to transition the historical systems to modern platforms sourced from Rubik Financial and the Temenos Group▪ The new CBS is designed to enable greater volumes of lending and deposits through a cost efficient and scalable system enabling growth to be more rapid in an economically viable environment, and less dependent on manual processing	<ul style="list-style-type: none">▪ A range of relationships already exist with distribution partners such as Pioneer Credit, Firstmac, Finsure and InstaRem (as well as others)▪ These white label partnerships will assist with distribution of products and build scale whilst also sharing in the costs of the banking platform▪ The proposed merger with Finsure will provide improved growth prospects with access to extensive distribution capabilities

GOLDFIELDS MONEY – DIGITAL BANKING PLATFORM

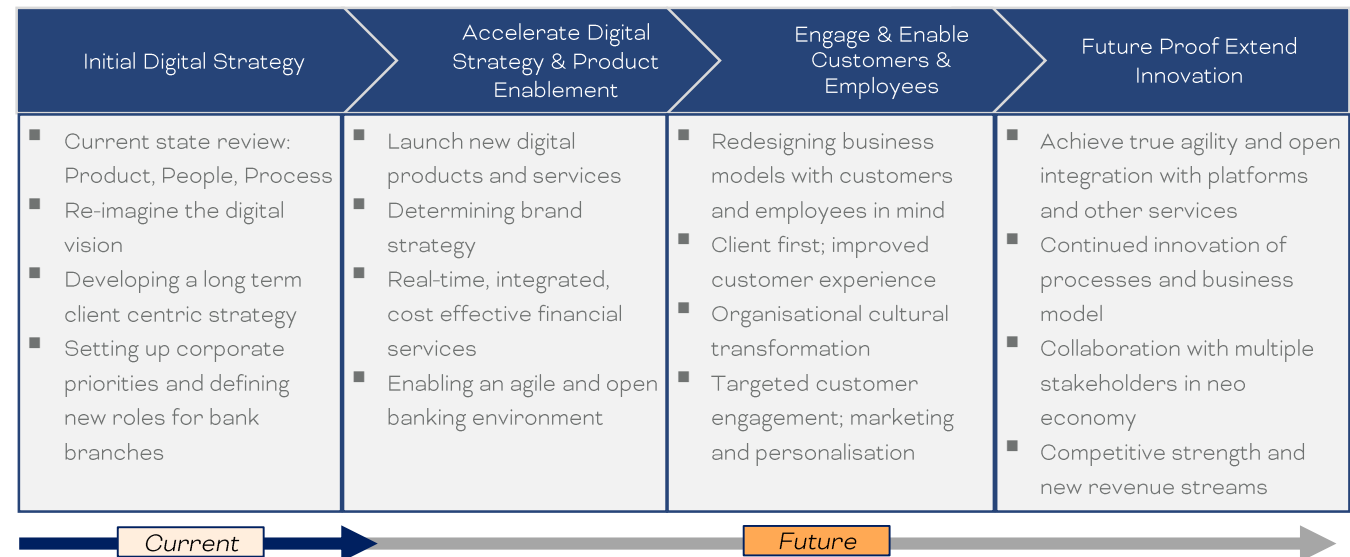
Summary

- New core banking system provided by Temenos Group AG (SWX:TEMN), a leading global banking software provider projected to invest \$1.1bn into R&D from 2017 to 2023
- As of June 2018, Temenos Group has a market capitalisation of ~\$14,500m and generated ~\$1,000m revenue and ~\$400m EBITDA in FY18
- The implementation of the Temenos platform allows Goldfields to scale and transform into a digital lead bank with an enhanced product offering covering:
 - Internet and mobile banking
 - Product integration through open architecture APIs
 - Streamlined online account opening
 - Retail POS and broker integration
- System implemented late April 2018
- Temenos agreement set on a per-client sliding scale basis with Temenos to undertake all hosting and associated costs
- Offers full digital banking platform at a fraction of the cost of inhouse development or hosting

Banking as a Service



Transition to a Digital Bank



FINSURE – AGGREGATION + WHOLESALE LENDING + TECHNOLOGY

Finsure provides B2B finance aggregation, mortgage management and SaaS services to a large network of loan writers across Australia.

Summary

- As at Jun 2018 Finsure had over 1,435 accredited loan writers across Australia settling over ~\$12b in combined residential and commercial mortgages over the last twelve months
- The current panel of product providers include residential and commercial mortgages, general insurance and asset finance
- Since inception, Finsure has built a strong brand presence in the marketplace. More recently, Finsure has received multiple industry awards for its achievements across marketing, lead generation and total settlement volumes

Industry Awards



Owner of Marquee Assets



Growth opportunity

- Through its Aggregation and Wholesale platforms Finsure currently settles ~\$1,000m in loans per month, of which ~\$50m represents products that Finsure has designed to fit customer needs, funded from third parties and white-labelled under the Better Choice Home Loan brand
- Better Choice generates 30-35 bps upfront and 20-25 bps as ongoing revenue from those products that sit within the Wholesale business. The funders to these products retain the Net Interest Margin ("NIM"). As of 30 June 18, the Wholesale business had a loan book balance of ~\$2,238m.
- Settlements in June 2018 of \$73 million represents a 200% increase year on year from June 2017.

Finsure Group Settlements (A\$m)



FINSURE – BUSINESS MODEL

Finsure has a scalable, differentiated business model.

Summary

- Finsure offers a complete solution to loan writers to allow them to maximise their sales productivity under a range of fee and service models
- Loan writers have the opportunity to switch between fee and service models within Finsure to reflect their differing needs over their life cycle
- Finsure operates on a proprietary software platform “LoanKit” that allows it to efficiently service loan writers and provide them with leading services at a low cost

Technology Led Platform


















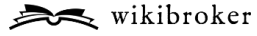




Fee and Service Models

		Pass-through model with leads	Pass-through model	Transaction model	Flat-fee model
		<ul style="list-style-type: none"> Finsure retains between ~50% and ~30% of upfront and trail commissions respectively All PaaS are included in 50% model PaaS are charged on a monthly or per use basis for 30% model 	<ul style="list-style-type: none"> Finsure retains between ~10% and ~5% of upfront and trail commissions respectively PaaS are charged on a monthly or per use basis 	<ul style="list-style-type: none"> Finsure charges a flat fee to each broker per loan settlement and per trail commission PaaS are charged on a monthly or per use basis 	<ul style="list-style-type: none"> Finsure charges a flat monthly fee to each broker irrespective of settlement volumes PaaS are charged on a monthly or per use basis
Base	Included services in base	<ul style="list-style-type: none"> Access to lender panel Broker accreditation BDM support 	<ul style="list-style-type: none"> Loan lodgement Commission processing Professional development days 	<ul style="list-style-type: none"> Strategy development Access to conferences Loan writer training 	<ul style="list-style-type: none"> WikiBroker services Customer data Graphic design services
Platform as a Service ("PaaS")	PAYG services additional to base	<ul style="list-style-type: none"> LoanKit software Website development and content Website hosting 	<ul style="list-style-type: none"> CRM API integration Loan writer mentoring program Compliance services 	<ul style="list-style-type: none"> Call centre services Product comparison tools Mortgage calculator APIs 	<ul style="list-style-type: none"> Press releases Loan writer academy Leads package

Ability to transition between models

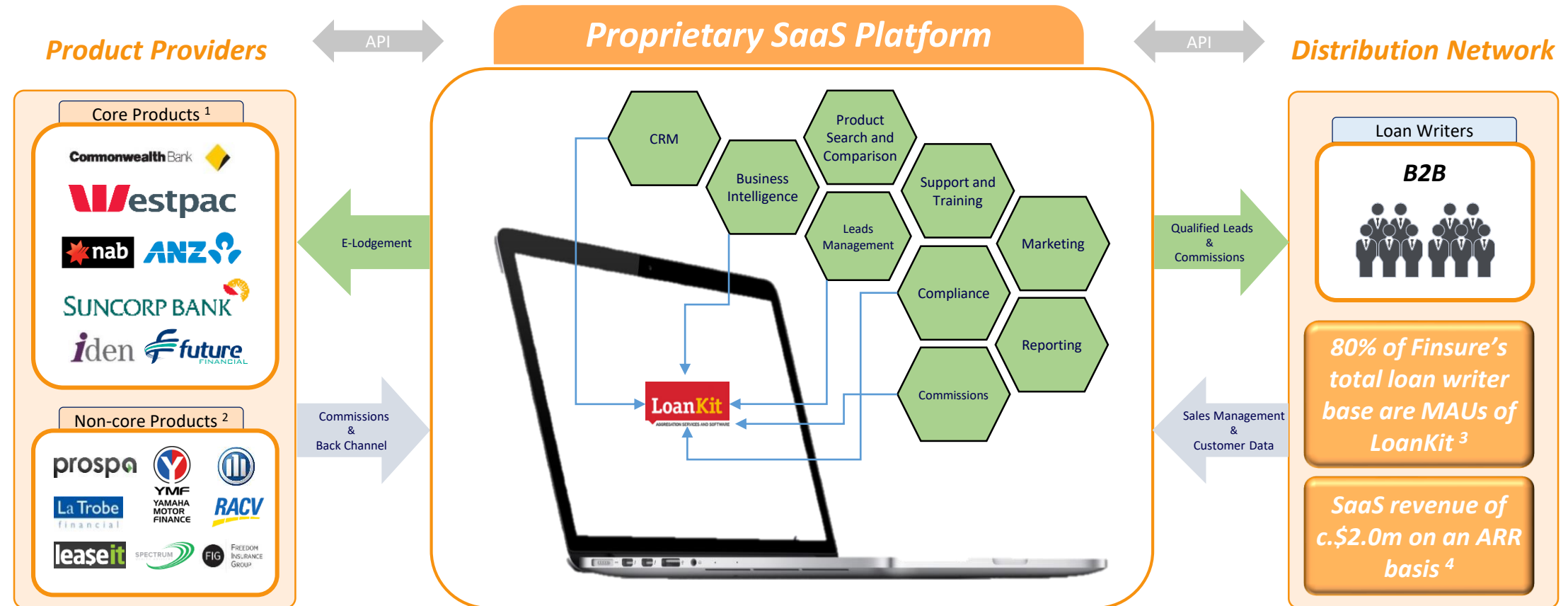
MERGED GROUP – HIGHLY SYNERGISTIC ECO SYSTEM

			
	Digital Banking	Wholesale Finance	Mortgage Aggregation
Key Metrics	<ul style="list-style-type: none"> ~\$214m loan book (as at Jun 2018) 3 branches and broker referrers 20+ team predominantly WA 	<ul style="list-style-type: none"> ~\$2.2b loan book (as at Jun 2018) Access to 6,000+ external brokers 30+ team predominantly QLD 	<ul style="list-style-type: none"> ~\$31.8b historical book (as at Jun 2018) Access to +1,400 internal brokers 50+ team with national operations
Licences	<ul style="list-style-type: none"> Banking license, AFSL & ACL 246884 APRA regulated bank with deposits up to \$250,000 guaranteed by the Australian Government 	<ul style="list-style-type: none"> Australian Credit Licence 482100 Australian Credit Licence 378333 	<ul style="list-style-type: none"> Australian Credit Licence 383640 Australian Credit Licence 384704
Technology			 <i>Proprietary Software</i>
	Internal R&D Team of 12 FTE		
Distribution	External	Internal	
	      	6,000 brokers        1300 Home Loan  +1,400 brokers	



FINSURE FITS WITHIN THE DIGITAL BANKING STRATEGY

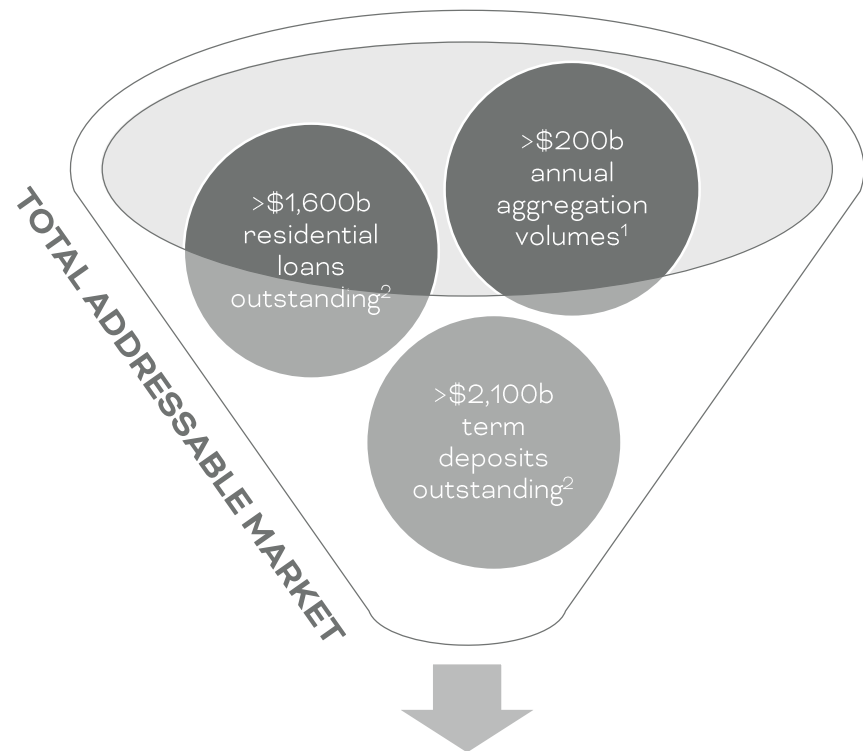
Finsure operates on a proprietary software platform that is available to all of its loan writers and integrates with product providers.



Notes: Illustrative diagram

1. Core Products includes residential and commercial mortgages
2. Non-core Products includes asset finance and general insurance
3. Active subscribers of LoanKit consist of Credit representative under Finsure's ACL.
4. As of 30 June 2018 results of c.\$165,000 monthly software revenue

MERGED GROUP – LARGE ADDRESSABLE MARKET



MERGED GROUP PRO-FORMA MARKET SHARE AS AT 31 DECEMBER 2017



- In the year to 31 March 2018, income generated by Australian ADI's was ~\$110.6b
- ADI NPAT as a portion of income is typically 30-35% and has been relatively stable over the last five years (~33% in the year to 31 March 2018)³
- ROE across the four major banks in H1FY18 was ~12.9%⁴
- Goldfields Money is expected to have a different profile to these banks, as the service delivery and way of operating will be primarily digital
- The opportunity for Goldfields Money is to capture a larger share of the total addressable market

Notes:

1. <https://www.mfaa.com.au/news/broker-market-share-rises-to-a-record-55.7-percent-in-september-quarter>
2. APRA Monthly Banking Statistics as of June 2018.
3. Based on ADI NPAT of ~\$36.3b in the year to 31 March 2018 and APRA Quarterly ADI Performance Statistics as of March 2018.
4. <https://home.kpmg.com/content/dam/kpmg/au/pdf/2018/major-australian-banks-half-year-2018-results-snapshot.pdf.pdf>

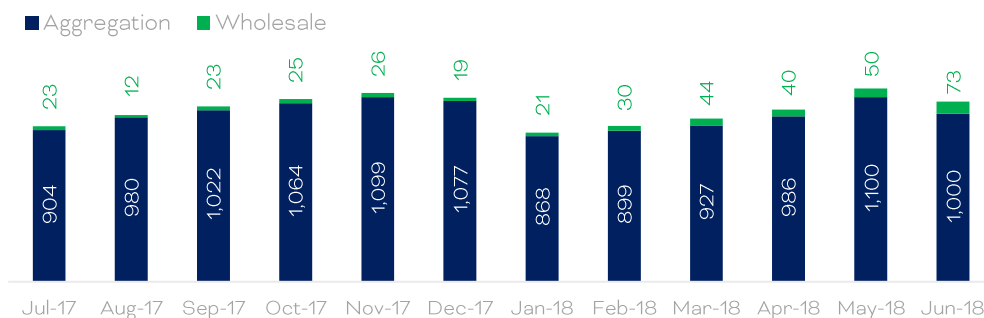
MERGED GROUP – GROWTH OPPORTUNITY

Growth opportunity

- Through its Aggregation and Wholesale platforms Finsure currently settles ~\$1,000m in loans per month, of which ~\$50m represents products that Finsure has designed to fit customer needs, funded from third parties and white-labelled under the Better Choice Home Loan brand
- Finsure generates 30-35 bps upfront and 20-25 bps as ongoing revenue from those products that sit within the Wholesale business. The funders to these products retain the Net Interest Margin (“NIM”). As of 30 June 18, the Wholesale business had a loan book balance of ~\$2,238m
- Post merger, subject to meeting credit criteria the Merged Group will have the opportunity to fund a portion of these volumes and grow the NIM
- For the year ended 30 June 2018, Goldfields Money achieved a NIM of ~186bps
- Based on an estimated NIM of ~150-200bps, a Level 1 Capital Adequacy Ratio (“CAR”) of 17% and an average risk-weighting of 35%, every \$100m in lending products funded generates ~\$1.5-2.0m in NIM and requires an additional ~\$6m in regulatory capital (which is equivalent to a ROI of ~25-36%)

Finsure Group Settlements (A\$m)

~\$50m in monthly White Label settlements comprising: ~\$30m MyLoan and ~\$20m Better Choice



Finsure and Goldfields Money Net Income Margins

Finsure Aggregation		Finsure Wholesale		Goldfields Money
Upfront net revenue margin	Trail net revenue margin	Upfront net revenue margin	Trail net revenue margin	Historical NIM
4 bps	2 bps	30-35 bps	30-25 bps	150-200 bps

Sensitivity Analysis (shown for illustrative purposes only)

		Scenario 1	Scenario 2	Scenario 3	Scenario 4	Scenario 5
		Net Interest Margin (\$m)				
	NIM (bps) >	150 bps	160 bps	170 bps	180 bps	190 bps
Volume ¹	\$50m	0.8	0.8	0.9	0.9	1.0
	\$100m	1.5	1.6	1.7	1.8	1.9
	\$200m	3.0	3.2	3.4	3.6	3.8
		Capital Required (\$m) ²				
	CAR (%) >	17.0%	16.5%	16.0%	15.5%	15.0%
Volume ¹	\$50m	3.0	2.9	2.8	2.7	2.6
	\$100m	6.0	5.8	5.6	5.4	5.3
	\$200m	11.9	11.6	11.2	10.9	10.5
ROI (%)		25%	28%	30%	33%	36%

Notes:

- Volumes are illustrative only.
- Based on an average risk-weighting of 35%.

Section III

TRANSACTION OVERVIEW

TRANSACTION OVERVIEW

The proposed merger with Finsure involves the acquisition by Goldfields Money of 100% of the diluted shares in Finsure via the issue of Goldfields Money shares.

Key Terms



CONSIDERATION SHARES

Goldfields Money proposes to issue 40,750,000 fully paid ordinary shares to Finsure shareholders based on an agreed issue price of \$1.50 per share valuing Finsure at ~\$61 million



BOARD COMPOSITION

Finsure co-founder and CEO, John Kolenda, has joined the Goldfields Money Board at the invitation of the existing Board



CONDITIONS

With FSSA approval received on 1 June 2018, the proposed merger is subject to satisfaction (or waiver, if applicable) of the remaining conditions (which are largely procedural):

- Goldfields Money shareholder approvals (which are the subject of the Explanatory Memorandum);
- Completion of the Capital Raising;
- Approval from the ASX for the quotation of the Consideration shares; and
- No Goldfields Money or Finsure material adverse effect or “prescribed event”



OPPORTUNITY TO VOTE

Goldfields Money shareholders will be given the opportunity to vote on the proposed merger with Finsure, which will be subject to a simple majority vote (i.e. >50%). The transaction is being presented for all shareholders to consider at a meeting to be held on Friday, 7 September 2018

Key Benefits

DIVERSIFIED REVENUE STREAMS

- Access to diversified revenue streams including aggregation, wholesale product offerings, broker subscription fees
- Broader geographical exposure including an established east coast presence

INCREASED LOAN VOLUMES

- Access to increased loan volumes by joining Finsure’s panel of lenders, and the potential opportunity to fund part of the wholesale and white-label businesses

LOWER COST FUNDING

- Access to lower cost funding via Finsure’s distribution channels for deposit products including term deposits and transaction accounts

ACHIEVE NEW MARKET STATUS

- Ability to fast-track Goldfield Money’s aim of becoming a diversified financial services business with banking status by leveraging complimentary services and increasing scale

OPERATIONAL SYNERGIES

- Whilst the intention is to keep the Goldfields Money and Finsure businesses operationally separate, there are a number of opportunities to rationalise functions that are duplicated including back-office support and credit assessment

CAPITAL STRUCTURE

Capital Raising

- The Company expects to raise additional capital of between ~\$15.3 million and ~\$20.0 million at a price of between \$1.30 and \$1.50 per share as part of the Finsure Transaction in order to ensure that the Merged Group maintains sufficient regulatory capital, satisfy the condition to the FSSA approval for the Finsure Transaction and to fund additional lending growth (“Capital Raising”)
- Between ~\$2.6 million and ~\$8.2 million of total funds raised as part of the Capital Raising is intended to fund growth capital (subject to the final amount raised)

Merged Group Capital Structure¹

	@ \$1.30		@ \$1.50	
Shares On Issue (#)	Min	Max	Min	Max
Existing Shares currently on issue	25,907,066	25,907,066	25,907,066	25,907,066
Finsure Transaction consideration shares	40,750,000	40,750,000	40,750,000	40,750,000
Capital Raising shares	11,770,000	15,385,000	10,200,000	13,300,000
Shares on issue post Finsure Transaction (undiluted)	78,427,066	82,042,066	76,857,066	79,957,066
Existing Performance Rights	1,940,000	1,940,000	1,940,000	1,940,000
Existing Options	4,500,000	4,500,000	4,500,000	4,500,000
Shares on issue post Finsure Transaction (diluted)	84,867,066	88,482,066	83,297,066	86,397,066
Implied Market Capitalisation (\$m)				
Undiluted - Post Finsure Transaction	\$102.0m	\$106.7m	\$115.3m	\$119.9m
Diluted - Post Finsure Transaction	\$110.3m	\$115.0m	\$124.9m	\$129.6m
Capital Raising (\$m)				
Total Capital Raising	\$15.3m	\$20.0m	\$15.3m	\$20.0m

Performance Rights

OVERVIEW	Goldfields Money currently has 1,940,000 Performance Rights on issue under the Goldfields Money Equity Incentive Plan, each entitling the holder to receive 1 Share on vesting
CONDITIONS	Each Performance right may be subject to one or more performance conditions, forfeiture conditions and disposal restrictions, as set out in an individual invitation letter
EXPIRY DATE	Subject to any such conditions being satisfied, vested Goldfields Money Performance Rights may be exercised up until 29 November 2021

Options

OVERVIEW	Goldfields Money currently has 4,500,000 unlisted Options on issue, each entitling the holder to subscribe for 1 Goldfields Money share on exercise
EXERCISE PRICE	The exercise price of each Option is \$1.50
EXPIRY DATE	Each Option will expire on 11 May 2019, being the seventh anniversary of the issue date
RANKING	Shares issued on the exercise of the Options will, subject to the constitution of Goldfields Money, rank equally in all respects (including rights to dividends) with existing Shares
QUOTATION	The Options are not quoted on the ASX or any other securities exchange

Notes:

1. Merged Group means Goldfields Money, following the successful completion of the Finsure Transaction.

Section IV

CORPORATE SNAPSHOT

CORPORATE SNAPSHOT

Goldfields Money has ~25.9 million shares outstanding, and a market capitalisation of ~\$34m as of 28 August 2018.

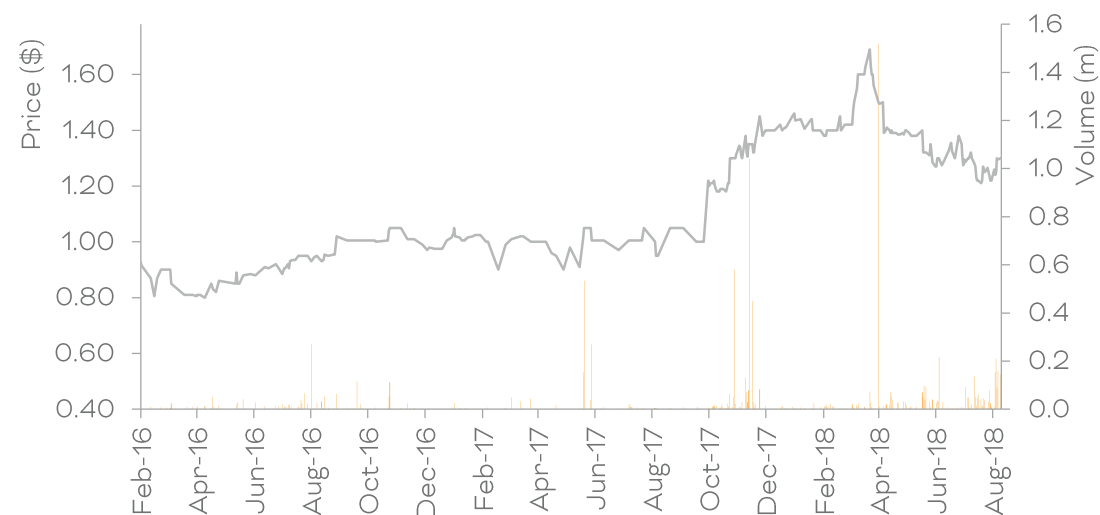
Top 10 Shareholders

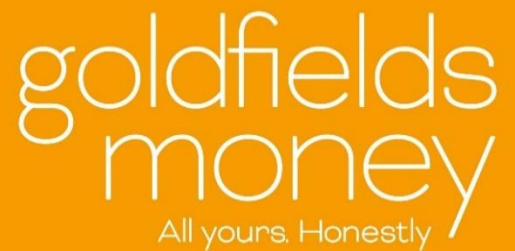
Shareholder	# of Shares	% of Goldfields Money Shares
Aoyin	2,975,195	11.5%
Firstmac	2,757,521	10.6%
Aura	2,588,687	10.0%
HSBC Custody Nominees	1,696,512	6.5%
Schebesta Family A/C	1,570,000	6.0%
CS Third Nominees Pty Ltd	1,150,000	4.4%
Hosking Super Fund A/C	1,040,000	4.0%
Goldfields Money Investments Pty Ltd	450,000	1.7%
Varoli Family	436,600	1.7%
B F A Pty Ltd	378,709	1.5%

Capital Structure

Class	# of Securities
Goldfields Money Ordinary Shares	25,907,066
Goldfields Money Options (ex price \$1.50 exp May 2019)	4,500,000
Goldfields Money Performance Rights	1,940,000

Share Price and Volume History





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Goldfields Money

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