

INVESTOR PRESENTATION

September 2018

goldfields
money
All yours. Honestly.



DISCLAIMER

- This presentation has been prepared by Goldfields Money Limited (ABN 63 087 651 849) (GMY). The information in this presentation is current as at 24 September 2018.
- This presentation contains summary information about the activities of GMY and its subsidiaries. The information in it is of a general nature and does not purport to be complete. This presentation does not contain all of the information which an investor should consider when making an investment decision, nor all of the information which would be required to be contained in a disclosure document prepared in accordance with Australian law. It should be read in conjunction with GMY's other periodic and continuous disclosure announcements lodged with the ASX.
- This presentation is for information purposes only and does not constitute an offer under Australian or any other law. To the maximum extent permitted by law, GMY, its related bodies corporate and its and their respective officers, employees, agents and advisers make no representation or warranty (express or implied) as to the currency, accuracy, reliability or completeness of the information in this presentation and disclaim all responsibility and liability for that information (including, without limitation, liability in negligence).
- This presentation does not constitute financial product or investment advice (nor tax, legal or accounting advice), nor is it a recommendation to acquire financial products. This presentation has been prepared without taking into account the objectives, financial situation or needs of any particular investor. Before making an investment decision, prospective investors should consider the appropriateness of the information having regard to their own objectives, financial situation and needs and seek appropriate advice.
- Information in relation to past performance in this presentation is given for illustrative purposes only and should not be relied upon as, and is not, an indication of future performance.
- This presentation may contain statements which are in the nature of "forward looking statements". These statements are predictions only and are subject to inherent risks and uncertainties, including factors and risks specific to GMY and its related bodies corporate as well as general economic conditions and conditions in the financial markets, many of which are outside the control of GMY. Actual events or results may differ materially from the events or results implied in any forward looking statement. Forward looking statements in this presentation reflect views held only as at the date of its preparation. GMY has no obligation to disseminate any updates or revisions to any statements to reflect any change in expectations in relation to those statements or any change in events, conditions or circumstances on which any of those statements are based unless it is required to do so by law or under its continuous disclosure obligations.

OUR STRATEGY

GOLDFIELDS/FINSURE IS AUSTRALIA'S NEW REVOLUTIONARY **DIGITAL BANK**, DISTRIBUTING FIRST CLASS PRODUCTS THROUGH A LARGELY **BRANCHLESS DISTRIBUTION NETWORK**.

A bank without the bank.

OUR MISSION

- To be great for our customers and build a platform and a brand based on our core values of simplicity, transparency and honesty
- To utilise technology to offer a digital banking experience that is personalised, contextual and frictionless
- Achieve true agility and open integration with platforms and other services
- Achieve efficiency through automation
- Utilise data and analytics to make data driven decisions



OUR COMPETITIVE ADVANTAGES

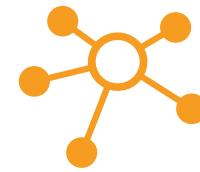
Goldfields/Finsure is Australia's new revolutionary digital bank, distributing first class products through a large branchless distribution network.



Fast growing and profitable operating in a very large addressable market.



Full Banking License, with customers benefiting from the Australian Government Deposit Guarantee scheme.



Highly synergistic product and distribution eco-system



Technology mindset and no legacy baggage



ASX- Listed

A BUSINESS OF SCALE

\$31.8bn+

Aggregation Loanbook ¹

27.1% increase from 30 June 2017

\$2.4bn

Managed Loan Book ¹

43.2% increase from 30 June 2017

1,435+

Loan Writers ¹

19.4% increase from 30 June 2017

\$12.4bn

FY18 Settlements ²

19.7% increase from FY17

\$1.2bn+

Record July 18 Aggregation
Settlement Volumes

30.5% increase from July 17

\$72m+

Wholesale Settlements July 2018

213.6% increase from July 17

60,000+

Customers under
management ³

\$203.9m

Pro forma FY18 Revenue

22.2% increase from FY17

\$6.76m

FY18 Pro Forma underlying NPAT

Notes:

¹Figures reported as at 30 June 2018

²Includes aggregation and managed loans totals

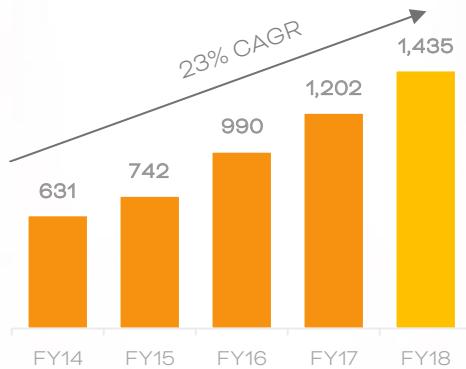
³Figures correct as at July 2018

FAST GROWING

Aggregation



Total Historical Book Size (A\$b)



Total Loan Writers (#)



Total Loan Settlements (A\$b)

Banking

Goldfields Money Limited
Better Choice



Total Loan Settlements (A\$m)

On Balance Sheet
Off Balance Sheet



Loans Under Management (On/Off Book) (A\$m)

Better Choice was acquired by Finsure in FY15 to form its Wholesale division. Loans Under Management has grown through a combination of organic settlement growth and acquisition growth.

BANKING

Goldfields Money is an Australian bank, regulated by APRA, that primarily provides a suite of simple retail banking products and services including deposits and personal, investor and home loans.

GROWTH OPPORTUNITY

- Better Choice Home Loans designs mortgages to fit customer needs, funded from third parties and white-labelled under the Better Choice 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
- Goldfields Money intends to fund a small portion of Better Choice Loans, at a materially higher margin. Goldfields Net Interest Margin (“NIM”) in FY18 was 1.86% after adjustments for deposits raised to fund ATM cash convenience facilities.



FINSURE - BUSINESS MODEL

Finsure has a scalable, differentiated business model.



Panel of 67 lenders with 400+ products



DISTRIBUTION

Finsure provides B2B finance aggregation services from a panel of financial product issuers, to a network of loan writers across Australia.

- 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
- More recently, Finsure has received multiple industry awards for its achievements across marketing, lead generation and total settlement volumes
- Finsure has a unique and flexible Platform as a Service model which has allowed it to continue to gain market share.

INDUSTRY AWARDS



MARQUEE ASSETS



FEE AND SERVICE MODELS

		Pass-through model with leads	Pass-through model	Transaction model	Flat-fee model
Base	Included services in base	<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
	Platform as a Service ("PaaS")	<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
		<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



GOLDFIELDS MONEY LIMITED

A fully licenced digital bank with a large branchless distribution network

BANKING

- \$214m loan book, of which \$170m is on balance sheet (as at June 2018)
- 3 branches and broker referrers
- \$2.238b off balance sheet loan book (as at June 2018)
- Access to 6,000+ external brokers
- 50+ team predominantly QLD and WA

DISTRIBUTION

MORTGAGE AGGREGATION (FINSURE)

- ~\$31.8b historical book (as at Jun 2018)
- Access to 1,435 internal brokers and 6000 external brokers
- 50+ team with national operations

DEPOSIT PARTNERS



MARQUEE ASSETS



APRA
REGULATED
BANK



SCALABLE
DIGITAL BANKING
PLATFORM



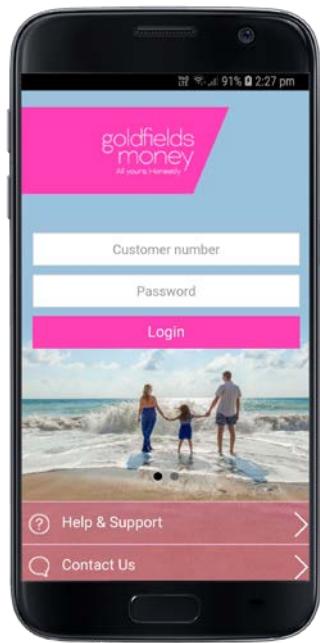
WHOLESALE
LENDING
PLATFORM



NATIONAL
DISTRIBUTION
NETWORK

DIGITAL SYNERGY

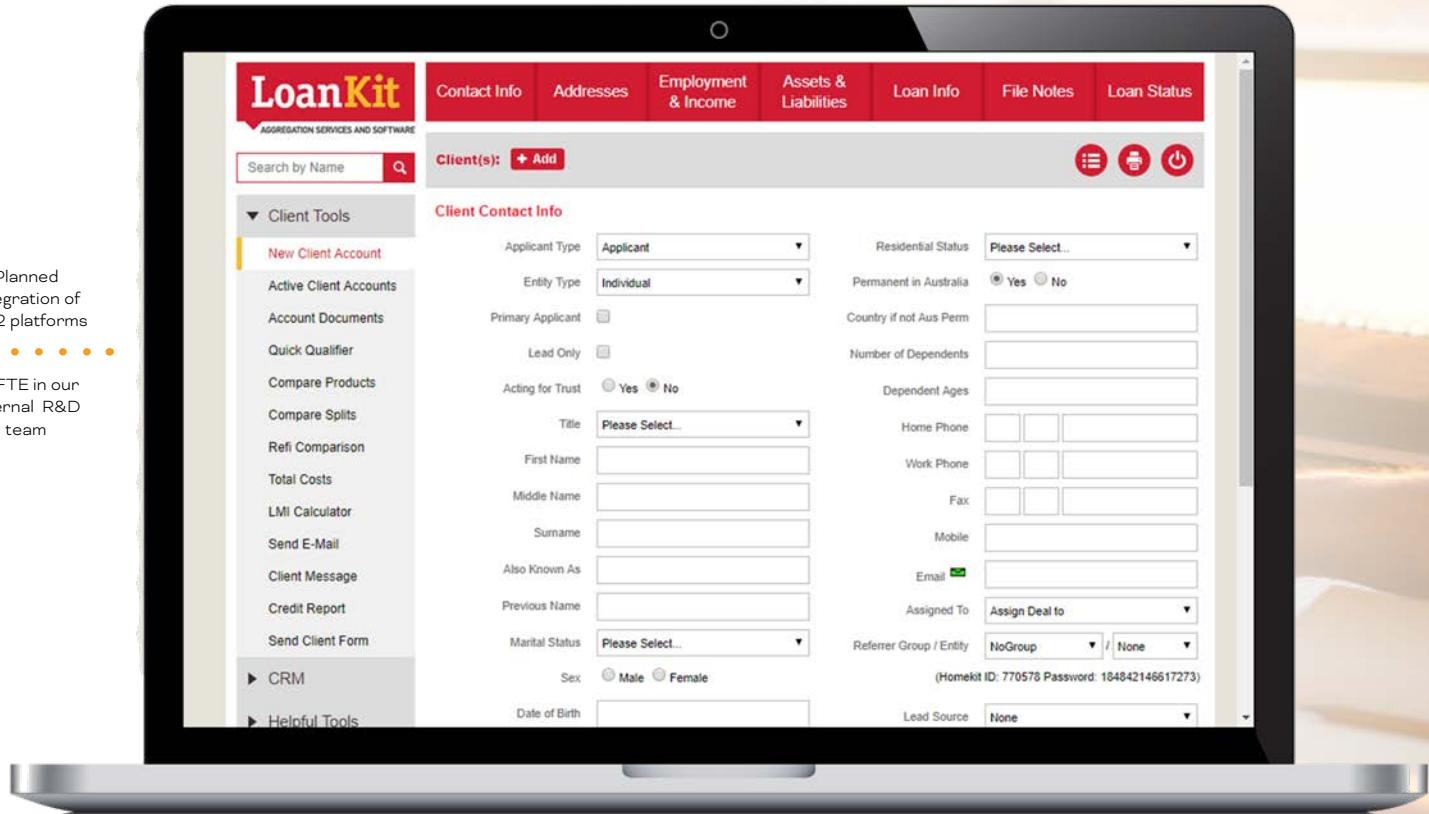
Goldfields Money Limited uses Temenos as its core banking platform. Finsure operates on a proprietary software platform that is available to all of its loan writers and integrates with product providers.



Digital banking platform powered by



Planned
Integration of
the 2 platforms
12 FTE in our
Internal R&D
team



GOLDFIELDS MONEY

DIGITAL BANKING PLATFORM

Banking as a service.



MERGED GROUP FULL YEAR RESULTS

Material Pro Forma Earnings

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

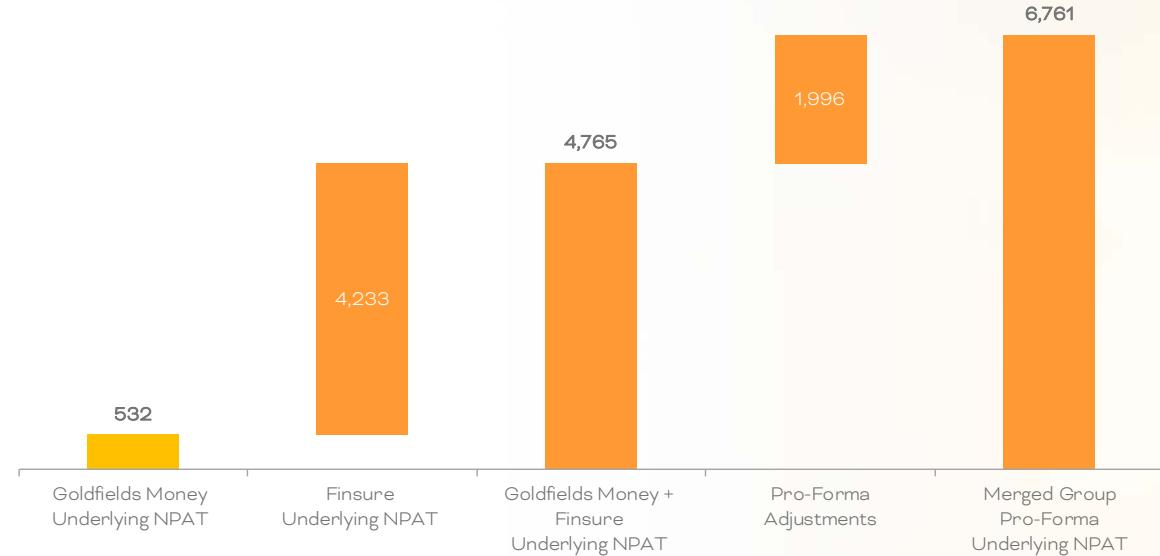
- \$203.9 million pro-forma revenue for the Merged Group
- \$6.76 million pro-forma underlying NPBT
- \$2.4 billion managed loan book
- \$31.8 billion aggregation book

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 (based on audited figures).

3. Merged Group Pro-Forma underlying NPAT excludes net interest expense related to debt converted / repaid as part of the Finsure Transaction.



MERGED GROUP

Large Addressable Market

TOTAL ADDRESSABLE MARKET

\$200bn+
Annual Aggregation
Volumes¹

\$1,600bn+
Residential Loans
Outstanding²

\$2,100bn+
Term Deposits
Outstanding²

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

~6%
of Annual Aggregation
Volumes¹

~0.15%
of Residential Loans
Outstanding²

~0.01%
of Term Deposits
Outstanding²

- 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>



BOARD OF DIRECTORS



Peter Wallace
Chairman & Non Executive Director

Peter Wallace was appointed a director in August 2014. He has more than 45 years of experience from a range of appointments held within the banking and financial services industry. He was previously the Head of Corporate (Western Australia) for Bell Potter Securities Ltd where he directed capital raisings for several large publicly listed companies as well as provided a variety of corporate advisory services to both private and publicly owned companies. Over the past 30 years he also held executive management positions with Westpac Banking Corporation, Challenger Bank Ltd and National Australia Bank Ltd. Previous public company experience includes directorships with Tethyan Copper Ltd, Rural Aus Investments Ltd and Decmil Engineering Ltd. During the past three years he has served as a director of the following listed companies: Katana Capital Limited (appointed 19 September 2005); and Neptune Marine Services Limited (appointed 8 July 2011). Peter is a Senior Fellow of the Financial Services Institute of Australia, a Fellow of the Australian Institute of Company Directors and an Associate Fellow of the Australian Institute of Management. He is Chair of the Remuneration Committee and a member of the Audit Committee, Credit Committee and Risk & Compliance Committee.



Derek La Ferla B.Arts, B.Juris, B.Law
Deputy Chairman & Non Executive Director

Derek La Ferla was elected as a Director in November 2015. He has over 30 years' experience as a corporate lawyer and Company Director. He is a Non-executive Director of Sandfire Resources NL, Veris Limited and Threat Protect Limited and is a member of the AICD Council (WA Division). He has held senior positions with some of Australia's leading law firms and is a Partner with a large independent Western Australian law firm, Lavan. During the past three years he has served as a director of the following listed companies: Veris Limited (appointed 28 October 2011); Sandfire Resources NL (appointed 17 May 2010); and Threat Protect Australia Limited (appointed 3 September 2015). He is Chair of the Audit Committee and a member of the Risk & Compliance Committee and Remuneration Committee.



Simon Lyons
Managing Director

Simon Lyons was appointed Chief Executive Officer on 18 January 2016 and Executive Director on 23 October 2017. He has been involved in the day to day management of financial services business for the last 24 years. Prior to that he served as an Army Officer with the Australian Defence Force. He commenced his business career at Porter Western Limited as a stockbroker in 1994 and was a Director and shareholder of Porter Western when the business was sold to Macquarie Bank in 1999. With the business under new ownership, Simon became the State Manager for Macquarie Bank in Western Australia before transferring to a national role as Head of Broking (Distribution and Development) in Sydney. In 2005, he became the Head of Macquarie Private Wealth - Asia and spent several years working establishing or acquiring wealth management businesses for Macquarie Bank throughout Asia. Since leaving Macquarie Banking 2008, Simon established and managed wealth management businesses to service clients looking for stockbroking or fixed income investments, and immediately prior to joining the Company, was the Director WA for the Fixed Income Investment Group (FIIG). He holds a Bachelor of Economics and a Graduate Diploma of Business (Management). Simon served as a director of Kresta Holdings Limited from 1 August 2017 to 9 April 2018.



John Kolenda
Executive Director

John Kolenda is Co-Founder and Managing Director at Finsure Finance & Insurance Pty Ltd and launched in late 2011. John also serves as the Managing Director of 1300HomeLoan. He was founder of X Inc in 2005 before merging with Loan Market in 2007. X Inc was the fastest growing Aggregator at the time and recruiting close to 300 Brokers in 2.5 years before merging with Loan Market. He was an Executive Director at Loan Market Group and oversaw its growth of monthly loans written to more than \$600 million and its broker network grow over to the 700. He sold off his shareholding in Loan Market Group in September 2009. Prior to that, he spent 10 years at Aussie Home Loans from 1994 to 2004 as General Manager of Sales and Distribution, progressing through the ranks from Regional Sales Manager, State Manager, Executive Sales Manager and then into the General Sales Manager role. He serves as the Chairman of Aura Group Pty Ltd. He serves as a Non-Executive Director of Global Reviews. John has been a Non-Executive Director of Allied Consolidated Limited since February 1, 2013. He has been Non Executive Director at Ausnet Financial Services Limited since December 19, 2016 and now know as The Agency which was recently listed on the ASX. He has been Non Executive Director of Goldfields Money Limited since March 13, 2018. He has previously served as a Director/Executive Director of several companies including Veneziano Coffee, Global Reviews, Victus International and Groove Train Restaurant Group.



Peter Hall
Non Executive Director

Peter Hall was elected as a Director in November 2015 and is an experienced financial services industry professional. Previous Board and industry appointments include: Non-Executive Director of BLSSA Pty Ltd (the licensing Board for Advantagede Financial Services, a NAB subsidiary), Chair of the CoreLogic RP Data sponsored Residential Valuation Industry Advisory Group, Ministerial Advisory Board Member for NSW Housing Minister and Chairman and Council Member of the Lenders Mortgage Insurance sub-committee. Peter has also held the senior executive position of Country Executive of Genworth Financial Aust. & NZ and Managing Director of Genworth Financial Mortgage Insurance Aust. & NZ. He holds a Graduate Diploma of Management, has completed Executive Management Programs at GE's global management college, a Senior Associate of the Financial Services Institute of Australia and has received a Distinguished Service Award from the Australian Securitisation Forum. Peter is the Chair of the Risk & Compliance Committee, Chair of the Board Credit Committee and is also a member of the Audit Committee.

OUR EXECUTIVE TEAM



Allan Savins
GM - Banking & Wholesale

Allan has almost 35 years' experience within the financial services industry and is responsible for the banking and wholesale divisions within the Goldfields Group. Prior to Finsure and Goldfields, Allan was employed by RESIMAC Limited (Homeloans Limited) in May 2007 where he held the positions of Group Chief Operating Officer and Chief Commercial Officer. He was also the Chairman of Finsure Finance and Insurance Pty Ltd and 1300 HomeLoans from launch to December 2015, representing RESIMAC's shareholding interests, as well as a board member of RESIMAC Financial Services Pty Ltd operating in New Zealand. Prior to RESIMAC, Allan held a role at Societe Generale Sydney as Director, Structured Finance and Securitisation, and was a founding member of Bluestone Group, holding positions such as Head of Lending and Operations both in Australia and New Zealand. Allan started his career in banking and finance with the State Bank of NSW (Colonial State Bank) for over 16 years. Allan commenced in the branch network and subsequently held positions such as Credit Administrator - Commercial and Corporate Credit, Account Manager - Commercial and Corporate Recoveries, Lending Manager / Team Leader - Commercial Business, Account Manager - Business Banking, as well as Secretary to the Bank's Credit Committee.



Simon Bednar
GM Aggregation

An executive with 15 years experience covering a Sales, Business Consultancy, project management, IT operations, and executive recruitment, primarily focused within the Finance Sector

Simon has a Bachelor of Engineering and spent 8 years as Chief Operating Officer for one of Australia's leading software providers to the Financial Services Industry. During this time, he was responsible for driving vertical products into the Mortgage Industry and was operationally responsible for the Microsoft Consulting division. This division provided high-end consulting services to the Australian market in the areas of Project Management, .NET, SharePoint, CRM Dynamics and BizTalk. It also developed specific vertical solutions for various markets.



David Maher
Head of Marketing & Direct Sales

David has spent over 10 years working in finance and real estate, both in Australia and abroad. He brings valuable experience working across a number of disciplines in the financial services sector including, marketing, analytics, product development and strategic planning.

As Head of Marketing for Finsure Group, David is responsible for the overall strategy and execution of marketing activities which service Finsure's 1,400 broker groups as well as Finsure's associated businesses. Furthermore David is also manages Finsure's lead generation channel, 1300HomeLoan, as well as Finsure's direct sales team, SMART Finance, which includes a team of 20 brokers and support staff operating across three States.



Steve Ellis
Chief Risk Officer

Steve joined Goldfields Money Limited in July 2016 as the Risk and Compliance Manager. Steve has over 20 year's commercial experience across banking, financial services and asset management firms. He started his career at the Reserve Bank of Australia in Bank Supervision before working for the newly formed APRA. Since then Steve has developed a solid background in risk management, having held senior positions at St George Bank, Abbey National Bank, Commonwealth Bank, RAB Capital London and, most recently, at Baker Steel Capital.



Malcolm Cowell
Chief Financial Officer

Malcolm was appointed as Company Secretary on 1 March 2017 and is also the Chief Financial Officer of the Company. He is a Chartered Accountant with over 27 years' experience in banking and professional services. He commenced his career with Commonwealth Bank and prior to joining the Company, he was an Audit Director with KPMG providing audit and advisory services to a range of listed and private companies across the financial services, mining and not-for-profit sectors. Malcolm oversees the financial reporting, management reporting, regulatory reporting and credit functions as well as the branch team



CORPORATE OVERVIEW

Goldfields Money has ~82.4 million shares outstanding, and a market capitalisation of ~\$103m as of 17 September 2018.

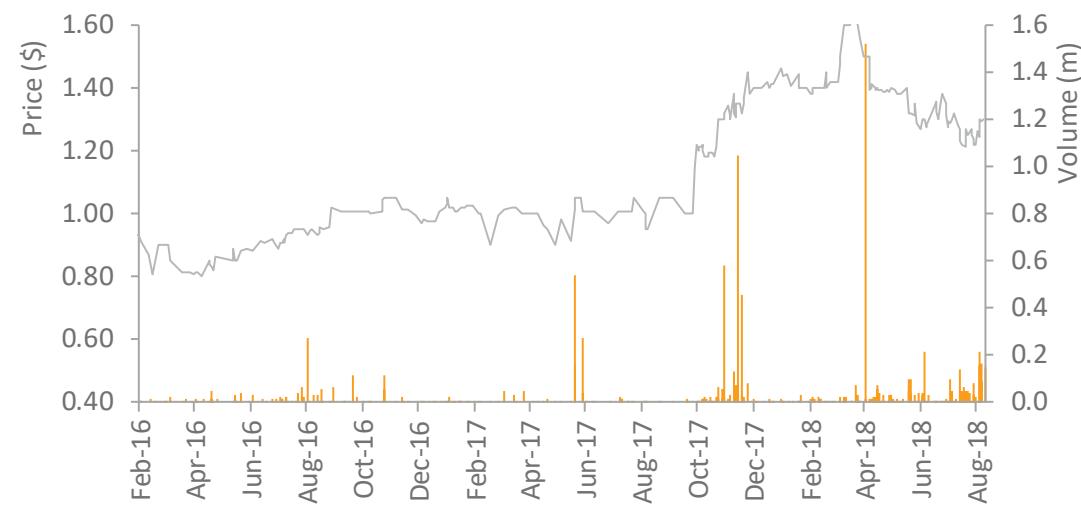
TOP 10 SHAREHOLDERS

Shareholder	# of Shares	% of Goldfields Money Shares
John Kolenda	13,898,315	16.86%
Kar Wing NG	7,617,107	9.24%
Tinase Nominees	7,290,586	8.85%
Resimac Limited	3,725,591	4.52%
BVC Investments Pty Ltd	3,468,846	4.21%
HSBC Custody Nominees (Australia) Limited	3,021,673	3.67%
Aoyin Group Limited	2,644,996	3.21%
Carpe Diem Asset Management Pty Ltd <Lowe Family A/C>	2,430,190	2.95%
CS Third Nominees Pty Ltd <HSBC Cust Nom Au Ltd13 A/C>	1,903,840	2.31%
Koleet Pty Ltd	1,845,707	2.24%

CAPITAL STRUCTURE

Class	# of Securities
Goldfields Money Ordinary Shares	82,415,399
Goldfields Money Options (ex price \$1.50 exp May 2019)	4,500,000
Goldfields Money Performance Rights	1,566,667

SHARE PRICE AND VOLUME HISTORY



CONTACT

Simon Lyons

Managing Director

0417 178 325

slyons@goldfieldsmoney.com.au

**goldfields
money**
All yours. Honestly

