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A **new, simpler** way  
to get credit **online**

**zipMoney**  
buy now pay later

INVESTOR PRESENTATION / JULY 2015

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# About zipMoney



## About Us

- Founded in 2013 by highly experienced Fin-Tech execs
- Licensed and regulated credit provider
- Managed by team with 35+ years in retail finance
- Backed by institutional funding program



## Our DNA

- Agile, technology-driven approach to problem solving
- 100% cloud-based solution
- Transparent, responsible and fairly priced products
- Simplicity, strong focus on Customer Experience (CX)



## Core objectives

- Be #1 player in the digital consumer finance space
- Leverage technology to enhance the proven fundamentals of promotional finance
- Own the real-time credit component of the rapidly evolving mobile payments

# Led by Experienced Management Team

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## Larry Diamond

Managing Director & CEO

- Co-founded zipMoney following 12 years' experience in retail, IT, and investment banking at Pacific Brands, Macquarie Capital and Deutsche Bank
- Former consultant to Prospa Advance, Money in Advance and Live TaxiEpay
- Qualified Chartered Accountant, holds a Bachelor of I.T. and Master of Commerce (Finance)

## Peter Gray

Executive Director & Chief Operating Officer

- Co-founded zipMoney as a consumer finance specialist with 20+ years' experience in retail finance
- Responsible Manager for zipMoney Payments Pty Ltd
- Core strengths in consumer credit risk, legal and compliance
- Has managed over 50,000 customers for over \$200m at FAI Finance, myBuy, Once Credit and Australian Finance Direct

## Craig Dufficy

National Sales Manager

- 15+ years' experience in credit card, credit risk, marketing and sales in Retail and Consumer Finance
- Formerly, National Accounts Manager at FlexiGroup Limited
- Responsible for designing and implementing the core sales strategies behind brands such as Once Credit, Lombard Finance, as well as managing a National Sales Team

Note: Larry Diamond and Peter Gray are proposed directors of Rubianna (subject to shareholder approval)

# The future of consumer finance

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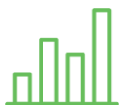
A **business tool** for Retailers to convert **browsers to customers** through interest free and pay later options



Our **real-time** credit application qualifies and approves buyers in **minutes** = one of the fastest responses in Australia



We **finance** the **shopping basket** and issue a **virtual credit account**, driving repeat purchases



Adoption of **Big Data** practises, utilising 100s of variables to provide a more informed credit decision



**Real-time credit API** allows merchant to simply offer finance. **Seamless integration** into the checkout and back office



Origination model easily applied to **many different retail categories** (retail, health, education etc)

# Strong traction, business delivering on growth

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- ✓ Annualised **run-rate \$12m** in transaction volume<sup>1</sup>
- ✓ Already **c.\$6m lent** on platform<sup>2</sup> – over \$1m in June (30% MoM)
- ✓ Strong revenue growth – targeting gross **yield of 25%**
- ✓ Healthy loan performance – reported **arrears ~1.5%**<sup>3</sup>
- ✓ Onboarded **over 5,000 customers** from **100+ merchants**
- ✓ Majority of loans originate from cosmetic and elective health, whitegoods, bicycles, fashion and electronics
- ✓ Launched with **several +\$30m merchants** replacing large, low-tech incumbents



1. Annualised rate based on June 2015 monthly performance  
2. As at 20 July, 2015  
3. As at 30 June 2015 (based on accounts greater than 60 days)

# Investment Summary

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- ✓ **Early mover advantage** – in the digitised consumer finance space, incumbents with limited online presence
- ✓ **Proprietary technology** – digital consumer/merchant platform, real-time decisioning, use of Big Data
- ✓ **Capitalise on \$90bn opportunity** – across retail, health, education and travel sectors
- ✓ **Cost-effective customer acquisition model** – merchant interface solves distribution problem
- ✓ **Diversified, high growth business** – c.\$6m<sup>1</sup> lent on platform, 30% growth MoM<sup>2</sup>, healthy pipeline
- ✓ **Experienced management team** – more than 35 cumulative years in retail finance and point-of-sale

1. As at 20 July, 2015
2. June 2015 monthly transaction volume on pcp

# Institutional Funding Facility

- Binding agreement signed with Columbus Capital for an institutional funding facility (Warehouse Facility)
- Under the terms of the \$20 million Warehouse Facility up to \$10 million will initially be available on execution of formal documentation to facilitate continued growth
- It is a condition to completion that Financial Close is reached on the \$20 million Warehouse Facility
- Columbus to take equity position in Rubianna (to be renamed zipMoney Limited), incentivised to grow funding facility to \$100m

**Columbus Capital is a non-bank institution with +\$1bn in AUM, engaging in the origination, funding, servicing, and management of consumer credit and residential mortgages**



# Understanding our core product

zipMoney provides customers with a 'virtual' **line of credit** facility, offering attractive **interest free** terms. Our model drives both origination and repeat transactions.



## Product Scope

- Continuing Line of Credit (NCCP compliant)
- Maximum Credit Limit **\$10,000**
- All trx's min. **3mths** interest free; promotions **6 – 36mths**
- Contractual monthly repayments



## Fees & Charges

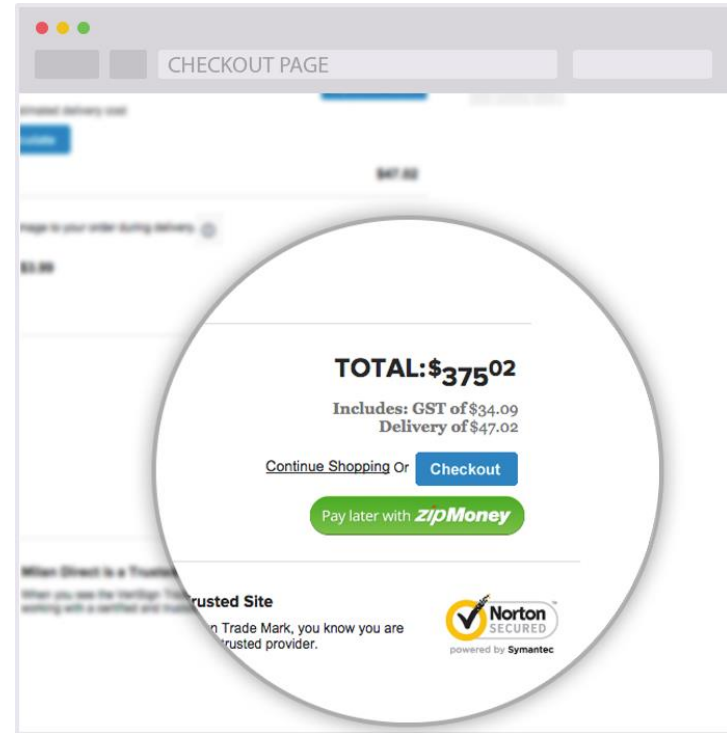
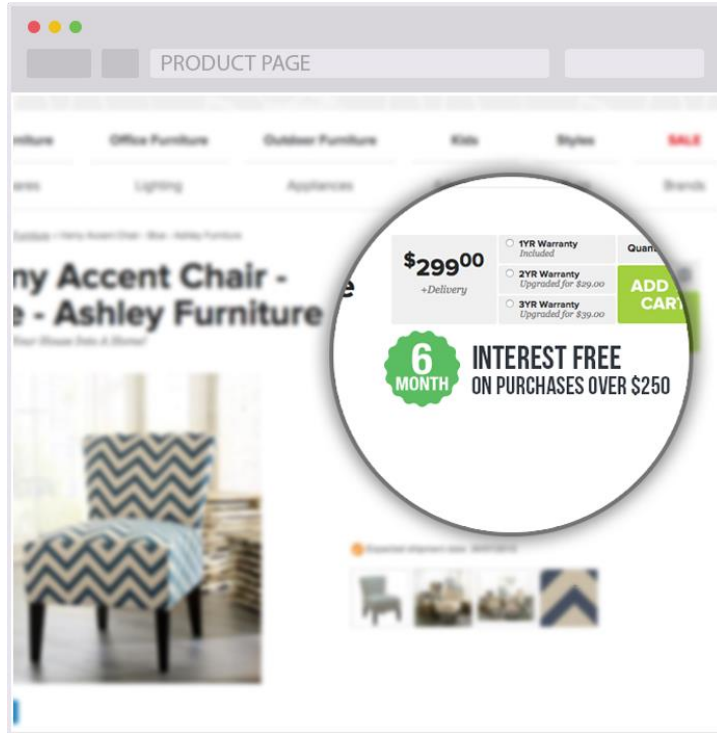
- Merchant Services Fee
- Customer fees:
  - Monthly Service Fee
  - Establishment Fee
  - Interest Rate (risk based pricing available)

Target Gross  
Yield

**25%**

# Grow basket size & check out faster

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Note: The company is not endorsed or affiliated with any companies noted in this presentation, any references have been for illustrative purposes only

# Strong merchant value proposition

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## Fashion & Accessories

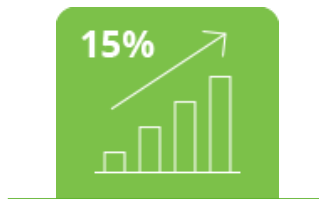
Share of Checkout (%)<sup>1</sup>



- ✓ **61%** increase in AOV
- ✓ High proportion of repeat transactions

## Sports & Fitness

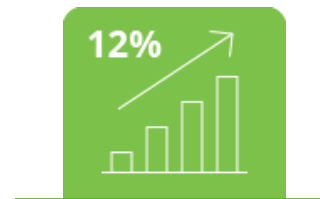
Share of Checkout (%)<sup>1</sup>



- ✓ **86%** increase in AOV
- ✓ 6m interest free strong promotional driver

## Outdoors

Share of Checkout (%)<sup>1</sup>



- ✓ **54%** increase AOV
- ✓ Strong fit with younger demographic

\* Average Order Value (AOV)

1. Based on merchant data November 2014 – March 2015

# Key benefits and competitive advantage

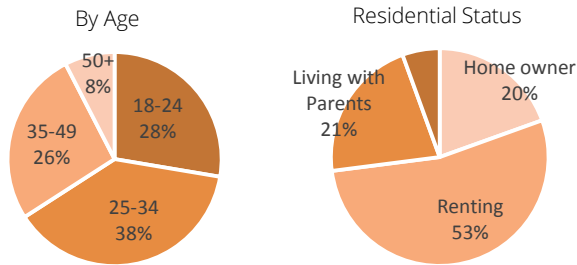
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- ✓ **Flexible** and **adaptive** platform supports a highly customised and flexible offering
- ✓ Scalable, low **cost to serve** model capable of efficiently processing high volumes of lower dollar value transactions
- ✓ Core investment focus in **smarter technologies** and R&D
- ✓ Strong **diversification strategy** employed, cross-category and Omni-channel
- ✓ Strong focus on providing a **superior customer experience**
- ✓ **Clear pathway** to a **low-cost receivables funding** solution

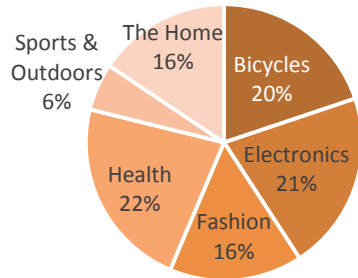
# Diverse loan portfolio, strong trend

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c.5,000 active customers with strong penetration in under 35s



100+ active merchants across a diverse base

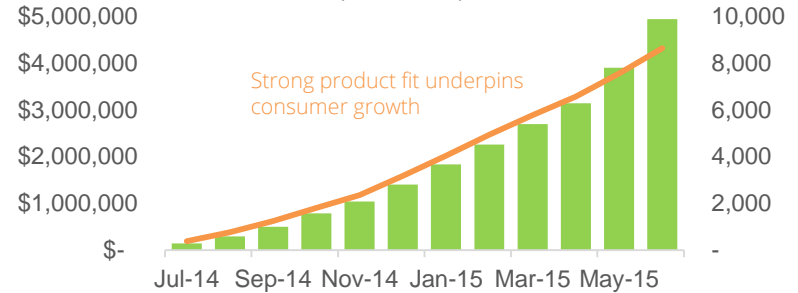


Note: Figures based on unaudited zipMoney financials, as at 30 June 2015

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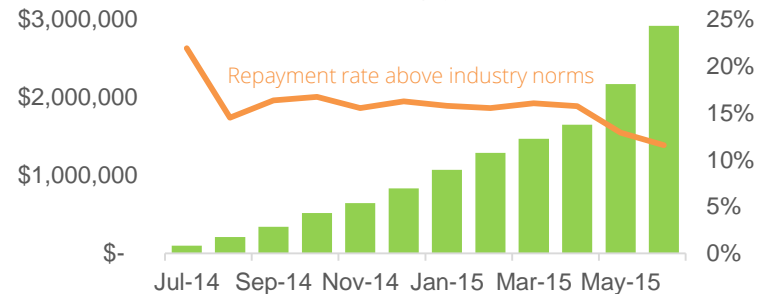
Cumulative transaction volume

(\$ LHS, # RHS)



Loan book growth vs Repayments

(Loans LHS, Repayments RHS)



# Focused vision and roll-out strategy...

Sector diversification progressing ahead of schedule

SME Retail \$13bn <sup>1</sup>		Large Retail \$52bn <sup>1</sup>		Priv. Health \$5bn <sup>1</sup>	Travel \$15bn <sup>1</sup>	Education \$5bn <sup>1</sup>
Online	Offline	Online	Offline	Offline	Online	Online
<ul style="list-style-type: none"><li>Sales \$50k - \$20m</li><li>Highly fragmented</li></ul>		<ul style="list-style-type: none"><li>Sales \$20m - \$500m</li><li>Superior tech critical</li></ul>		<ul style="list-style-type: none"><li>Cosmetic and elective health</li></ul>	<ul style="list-style-type: none"><li>Large players</li><li>Consolidated marketplace</li></ul>	<ul style="list-style-type: none"><li>Non-government funded players</li></ul>

**Core business in Retail/FMCG and progressively moving across the verticals**

1. IBIS and ABS (2014), Quantum, Wotif Scheme 2014, zipMoney estimates

# Transaction Overview

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- Rubianna Resourced Limited (ASX: RRE) has executed a binding term sheet to acquire 100% of the issued capital of zipMoney Holdings Pty Ltd
- Capital raising of \$4m up to \$5m at 20c per share
- Stock to relist as zipMoney Limited (ASX: ZML) September 2015
- Key shareholders include: Founders (~34%) and other Executive Management (~5%)

Indicative Capital Structure (1)	Ordinary Shares	Performance Shares <sup>(2)</sup>	Options (3)
Existing Rubianna Shares	31.3m		2.5m
Acquisition (Consideration Shares)	55m	75m	
Columbus Capital (Warehouse Facility)		20m	
Avitus Capital and/or nominees	3.3m	4.8m	
Conversion of zipMoney notes	3.5m		
Capital raising (\$5m)	25m		
<b>Total Shares on Issue</b>	<b>118.1m</b>	<b>99.8m</b>	<b>2.5m</b>

Indicative Market Capitalisation (\$0.20)

\$23.6m

Pro-forma Cash

(\$5m)

**Enterprise Value**

**\$18.6m**

1) 1-for-10 consolidation in RRE's current issued share capital prior to completion and maximum subscriptions of \$5m.

2) Convertible to one fully paid ordinary share upon milestone being achieved. Refer to RRE Notice of Meeting.

3) 2m unlisted options exercisable at 10c each. 525,000 options exercisable at 75c each. Expiry date of 30 Nov 2018.

Indicative Timetable <sup>(4)</sup>	
General Meeting to approve Acquisition	28 July 2015
Prospectus lodged with ASIC & ASX	29 July 2015
Public offer opens	6 August 2015
Public offer closes	17 August 2015
Completion of Acquisition <sup>(5)</sup> & Consolidation and issue of securities pursuant to the Acquisition & Prospectus	26 August 2015
Anticipated date of re-admission to ASX as ZML	17 September 2015

4) Details and dates are indicative and subject to change

5) Completion is conditional upon Financial Close of the \$20 million Warehouse Facility and Shareholder approval



Thank You

**zipMoney**

[www.zipmoney.com.au](http://www.zipmoney.com.au)