

Appendix 4E

(Rule 4.3A)

Preliminary final report

Name of entity

Peppermint Innovation Limited	ABN: 56 125 931 964
-------------------------------	---------------------

1. Details of the Reporting Period and the Previous Corresponding Period

Financial period ended ("current period")	Financial period ended ("previous period")
30 June 2021	30 June 2020

2. Results for Announcement to the Market

			\$'000	%		\$'000
2.1	Revenue from ordinary activities	down	853	31%	to	1,938
2.2	Loss from ordinary activities after tax attributable to members	up	1,142	67%	to	2,833
2.3	Net loss for the period attributable to members	up	1,142	67%	to	2,833
2.4	Loss per share	unchanged			at	0.2 cents

2.5	Brief explanation of results
	<p><i>Non-cash expenses:</i></p> <p>The loss for the year includes \$970k of non-cash finance costs resulting from the accounting for convertible notes which requires the right of the convertible note holder to convert to be valued at grant date and amortised as interest expense.</p> <p><i>Highlights for the year were:</i></p> <ul style="list-style-type: none">• Raised \$3,405,000 via capital raisings• Raised a further \$1,865,000 from shareholders exercising options• Funding to support targeted sales and marketing campaign for bizmoto platform and allow Peppermint to pursue operational expansion• Officially requested on the Australian Stock Exchange 25 February 2021• Launched bizmoProtect - a micro-insurance product offering - in partnership with Cebuana Lhuillier Insurance Solutions• Signed an API agreement with the Bank of the Philippine Islands (BPI) to make it seamless for bizmoto agents to top-up their mobile wallet 24 hours a day, 7 days a week, 365 days a year via online access to a BPI account• Signed a Merchant Biller agreement with Cebuana Lhuillier, the Philippine's largest and leading micro-financial services provider, to make it easier for bizmoto agents to 'cash-in' money and top-up their mobile wallets instantly through Cebuana's circa

	<p>2,500 outlets</p> <ul style="list-style-type: none"> • Increased number of registered bizmoto agents to 55,218, bizmoGo riders to 636 and Merchants to 688 • Lodged the final application for Peppermint Finance Inc. with the Philippines' Securities Exchange Commission (SEC) which will underpin bizmoPay operations <p>For further details, please refer to the financial report.</p>
--	---

3. NTA Backing

	Current period	Previous corresponding period
Net tangible asset backing per ordinary security	\$0.0016	(\$0.0009)

4 Control gained or lost over entities having material effect

No material changes.

5. Dividends

There were no dividends declared or paid during the period and the do not recommend that any dividends be paid.

6. Dividend Reinvestment Plans

Not applicable.

7. Material interest in entities which are not controlled entities

Not applicable.

8. Foreign Entities

This report includes the following foreign subsidiary:

- Peppermint Technology Inc., registered in the Philippines

9. Annual Report

Refer to the attached Annual Report for the year ended 30 June 2021 for further details. The financial statements contained in the annual report have been audited.

This report should be read in conjunction with the attached Annual Report for the year ended 30 June 2021.

Signed by:



Date: 31 August 2021

Name: Anthony Kain
Executive Director