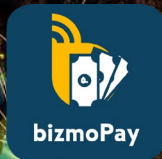
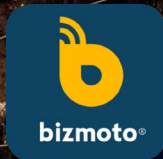




Micro Enterprise | Inclusion | Convenience

AGM PRESENTATION | 30 NOVEMBER 2021 | ASX: PIL





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All statements, other than those of historical fact, which address activities, events, outcomes, results, developments, performance or achievements that Peppermint Innovation anticipates or expects may or will occur in the future (in whole or in part) should be considered forward-looking information. In some cases, forward-looking information is identified by the use of terms and phrases such as “anticipate”, “believe”, “could”, “estimate”, “expect”, “intend”, “may”, “plan”, “predict”, “project”, “will”, “would”, and similar terms and phrases, including references to assumptions. Such information may involve, but is not limited to, comments with respect to expectations, planned operations or future actions. These forward-looking statements are based on currently available information as of the date of this presentation but are subject to known and unknown risks, uncertainties and other factors that may cause actual results, performance or achievements to be materially different from those expressed or implied by such forward-looking information. The forward-looking information contained in this presentation is expressly qualified by this cautionary statement and no representation or warranty express or implied, is made by the Company, or any of its directors, officers, employees, advisers or agents that any intentions, expectations or plans will be achieved.

A number of risks, uncertainties and other factors could cause actual results to differ materially from the results discussed in the forward-looking information, including, but not limited to, the following: risks associated with reliance on key personnel; financial health of Peppermint Innovation and its related cash flows; general industry and market conditions and growth rates; legislative and regulatory developments; general economic conditions and levels of economic activity; global financial conditions; financing risks; degree of competition in the industry; risks associated with the development of projects; changes in employee relations; and control of costs and expenses.

Forward-looking information reflects Peppermint Innovation’s current beliefs and is based on information currently available to Peppermint Innovation and on assumptions it believes to be reasonable. The forward-looking information is made as of the date of this presentation and Peppermint Innovation assumes no obligation to update or revise such information to reflect new events or circumstances, except as may be required by applicable law. Prospective investors should not read forward-looking information as guarantees of future performance or results and should not place undue reliance on forward-looking information. Nothing in this presentation is, or should be relied upon as, a promise or representation as to the future.



RECOGNISED FINANCIAL TECHNOLOGY



ASX: PIL	
Total ordinary shares:	1,964,718,282
Share Price:	A\$0.017
Market Capitalization:	A\$34m
No. of Shareholders	2,933
Top 20 Shareholders	39%
12 Month High	\$0.044
12 Month Low	\$0.01

- ASX listed FinTech focussed on the deployment of the company’s mobile app-based technology platform
- The ‘Peppermint Platform’ targets four key business sectors – mobile payments, eCommerce, delivery and logistics, and mobile financial services
- Focussed on Developing World countries and providing services to the unbanked, underserved and diaspora
- Delivering an innovative technology solution to enable micro enterprise, financial inclusion and consumer convenience
- Technology platform deployed and commercially proven in the Philippines



THE DIGITAL REVOLUTION IS HERE- SEE HOW BIZMOTO CAN MAKE A DIFFERENCE

To view animation go to our website
www.pepltd.com.au/category/media



FINANCIAL INCLUSION FOR THE UNBANKED

IMMEDIATE MARKET FOCUS ~ PHILIPPINES



110M

PEOPLE

90%

FILIPINOS DO NOT HAVE A CREDIT SCORE

24

MEDIAN POPULATION AGE

118%

MOBILE PENETRATION

70%

POPULATION UNBANKED

36%

MUNICIPALITIES HAVE NO ACCESS TO BANKS

1.7 billion

GLOBAL UNBANKED POPULATION

A MICRO ENTERPRISE SOLUTION

MOBILE PAYMENTS

E-COMMERCE

DELIVERY & LOGISTICS

FINANCIAL SERVICES



INCLUSION & CONVENIENCE



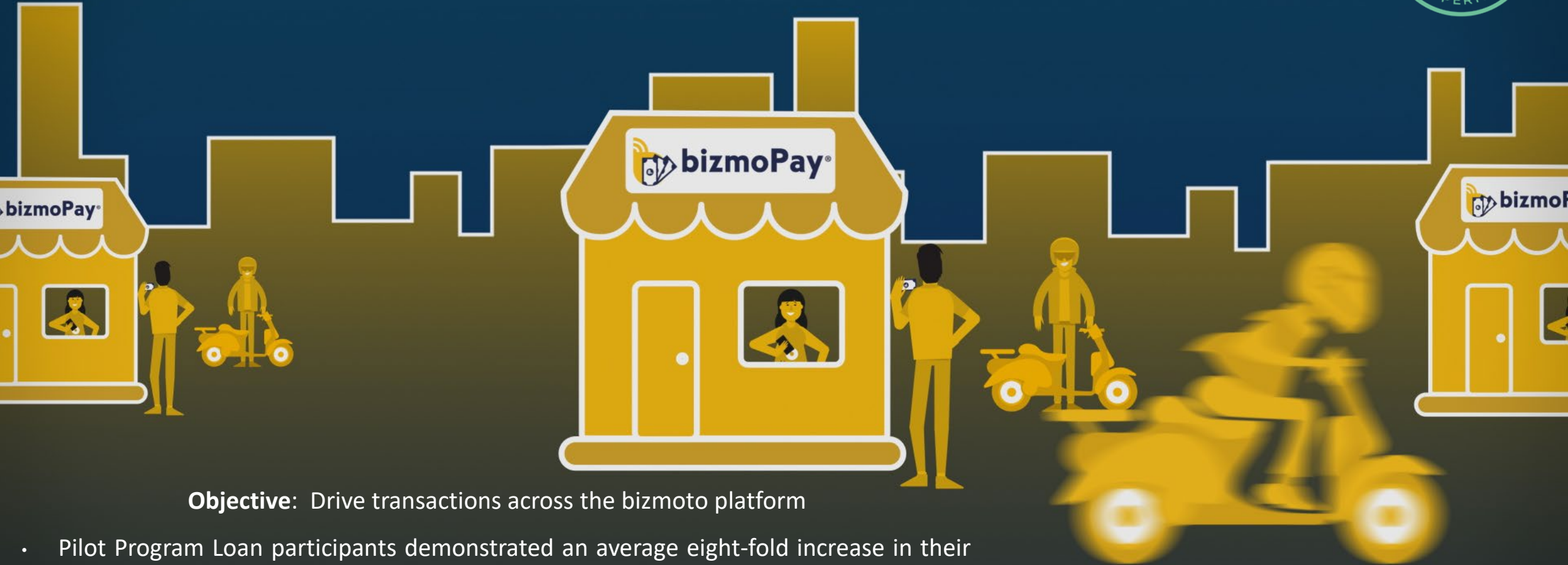
747 Merchants

bizmoto®
56,600 Agents



672 Riders

NON-BANK MICRO ENTERPRISE LOANS – LAUNCHED NOVEMBER



Objective: Drive transactions across the bizmoto platform

- Pilot Program Loan participants demonstrated an average eight-fold increase in their level of transactions
- 20 loan recipients transacted more than 50 times, five agents more than 100 times and one agent more than 250 times



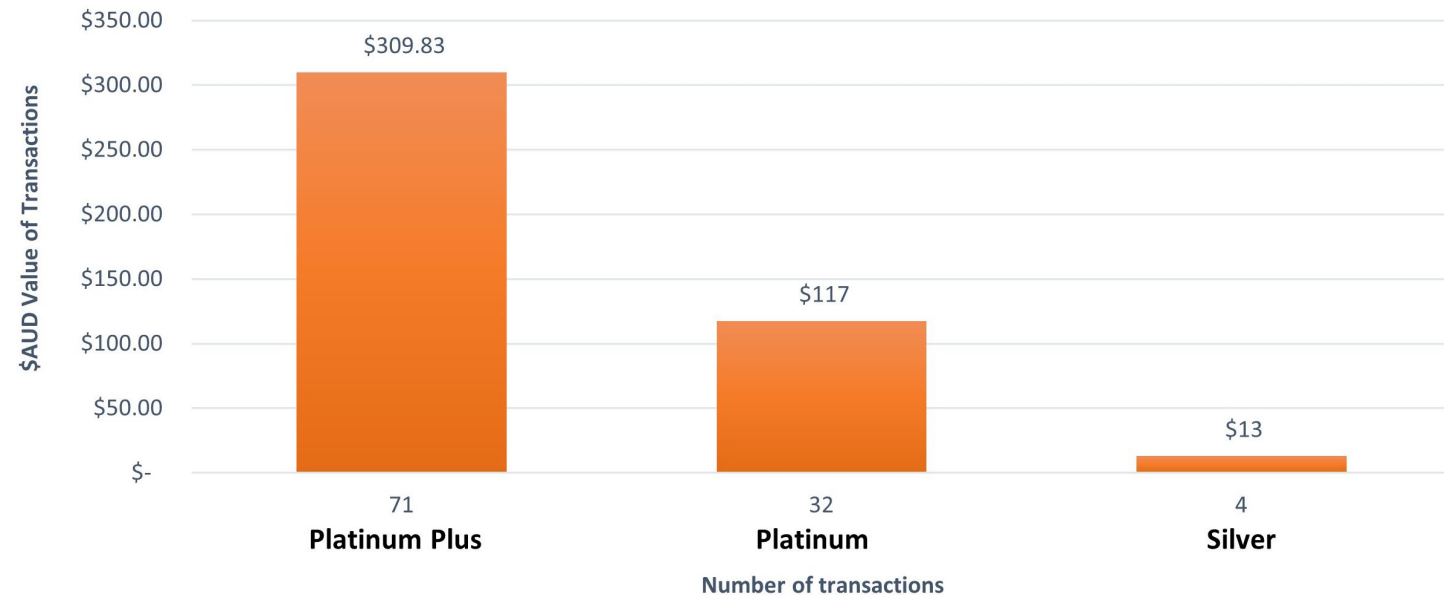
PILOT PROGRAM RESULTS ~ 45 DAYS



- A total of 359 loans were issued across three different types of loan product by 12 October
- Three different loan types were offered to selected agents
- Platinum Plus and Platinum loan types offered initially
- Shorter term, lower value Silver loan type commenced trials in the last week of September.
- On average, the total number of loan recipients completed 13 transactions yielding \$1.05 per day in transaction value
- If average results extrapolated across 56,000 registered agents it would represent a significant increase in revenue
- Phase 1 Commercial launch now live

Loan Types - Average bizmoto Agent Performance

~ First 45 days of bizmoPay Pilot





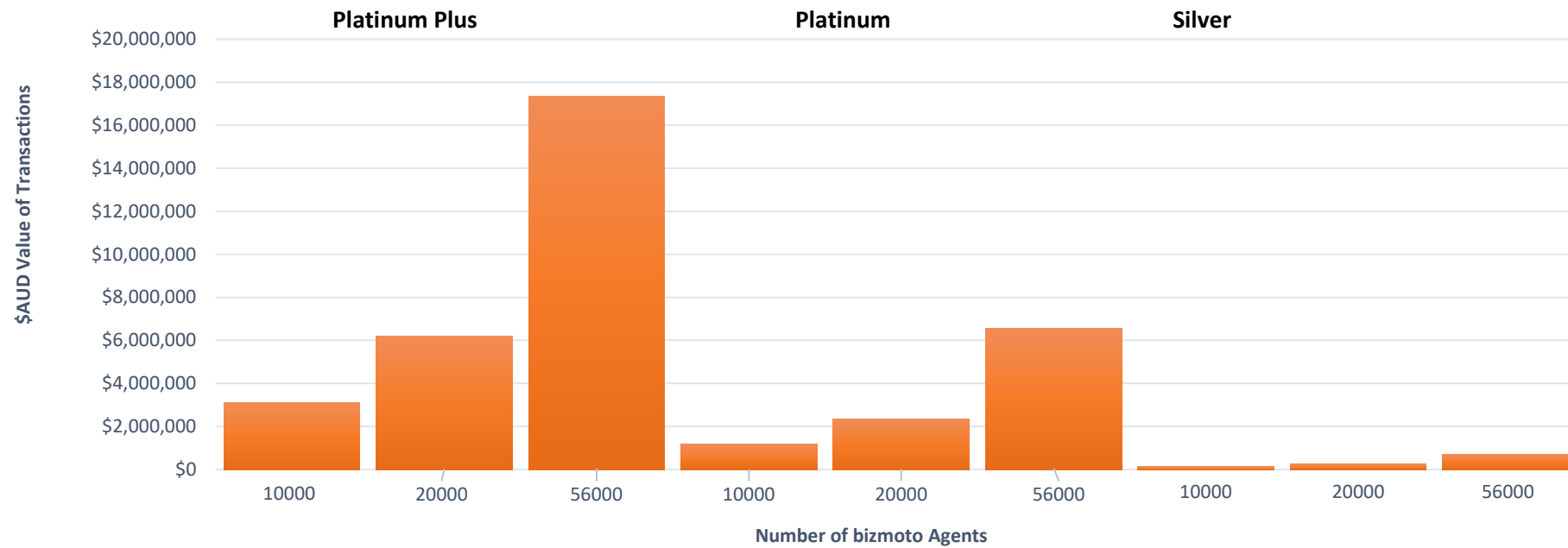
“WHAT IF” SCENARIO

Loan Type Results of bizmoPay Pilot Program ~ Extrapolated



Loan Type Results - bizmoPay Pilot Program ~ Extrapolated across bizmoto Agent Base

~Based on average agents performance per Loan Type received across 45 days





bizmoto®



bizmoGO



bizmoTinda



bizmoProtect



bizmoPay

ESTABLISHED & GROWING

bizmoto delivers micro-enterprise services via an accessible and convenient platform empowering the next cohort of Filipino entrepreneurs to deliver financial inclusion





Electronic Money Issuer

- An EMI licence provides the opportunity to facilitate any e-money transaction and service open-loop e-wallet accounts for all Filipinos
- Stage 2 of our EMI application requested a 'Letter of No Objection' from the BSP to register with the Securities and Exchange Commission (SEC) for authority to operate as an electronic money issuer (EMI). This has now been granted
- Notice of Eligibility to proceed to Stage 3 of our Electronic Money Issuer (EMI) application from the Central Bank of the Philippines (BSP) received
- Stage 3, the final stage, requires submission of notarsied documentation and provision of SEC required AUD\$3 million paid up capital, to secure BSP approval and the issuance of an EMI license, now well underway



- Provide to all Filipinos - not just bizmoto agents - a convenient and secure platform to receive digital money and access digital services
- Every Filipino will have the chance to receive a bizmoPay loan, paid to their bizmoto e-wallet to access the bizmoto ecosystem
- Aimed at driving transaction volumes over the bizmoto platform

EMM

- 2019 Go-Jek acquired “Substantial” stake in CoinsPH Philippines EMI company for US\$72m *
- Mynt, the Fintech behind the EMI GCash platform, recently raised US\$300m to value company over US\$2b ^



* <https://techcrunch.com/2019/01/18/gojek-coins-ph-philippines/?guccounter=1>

^ <https://www.bworldonline.com/gcash-operator-secures-over-300m-in-funding/> 13



PHILIPPINES – TOTAL ADDRESSABLE MARKET



There is an estimated US\$920billion+ in annual payment value across these four key sectors of focus

bizmoto is uniquely placed to penetrate all sectors given its established ecosystem of services

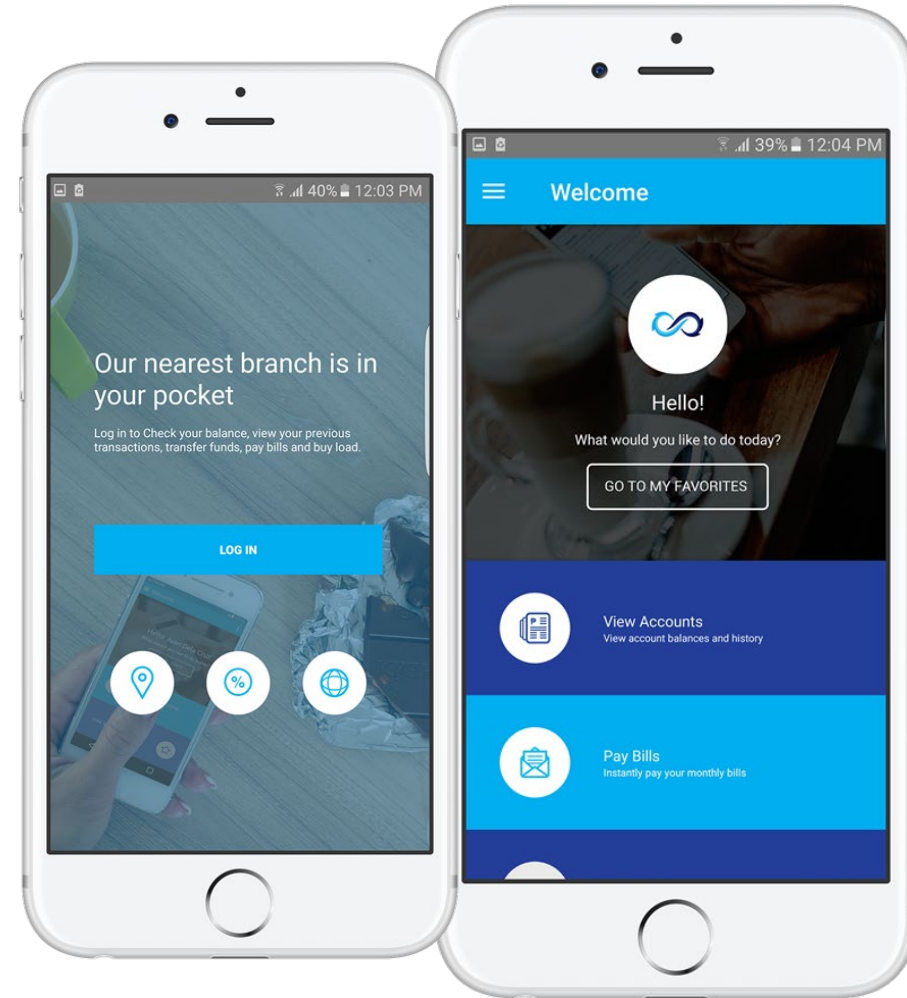
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ESTABLISHED MOBILE BANKING APP TECHNOLOGY PROVIDER ~ BANKING SECTOR PHILIPPINES

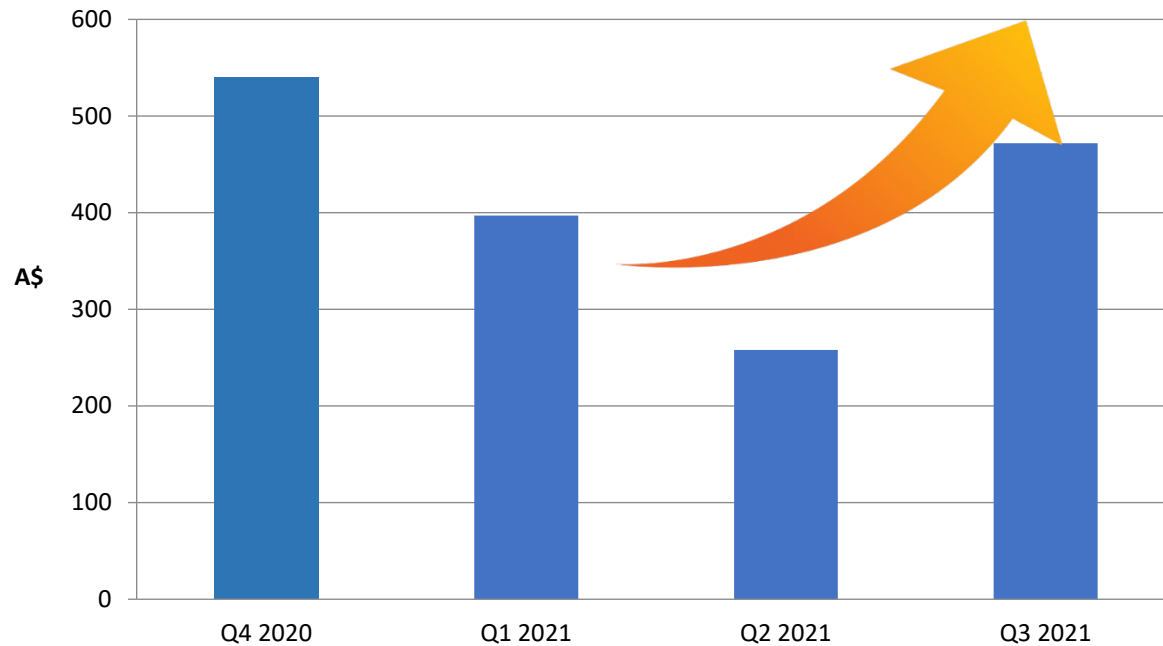
- Provider of white label mobile banking and payments app, currently commercially deployed with Tier One bank UCPB
- Long standing and respected engagement with regulatory bodies
- Developed and deployed BSP (Central Bank of the Philippines) mandated IBFT PESONet and InstaPay platforms
- Technology partner of BancNet, the largest interbank network and single ATM switch operator in the Philippines
- Collaboration with BancNet follows BSP direction for all banks to establish safe and reliable electronic payment systems
- Targeting Regional, Rural and Thrift banks to deliver BSP mandated IBFT platforms plus mobile payment solutions, endorsed by BancNet
- First banks signed more to follow throughout 2021/22





A GROWING ENTERPRISE

Quarterly Cash Receipts (\$'000s)



- 2021 quarterly cash receipts impacted by lockdown measures imposed due to COVID-19 in the Philippines
- The Delta cases outbreak prompted strict lockdown restrictions in the September Quarter
- Despite this the number of registered bizmoto agents, Merchants and bizmoGo riders all grew
- Cash receipts increased 83% to \$472,000 in the September Quarter
- Evolving marketing campaigns and targeted bizmoPay loan products aimed at integrating with different bizmoto ecosystem services
- EMI final application phase, Stage 3, is well underway with capital resources and documentation in place to finalise this
- An EMI licence would enable any Filipino to use the bizmoto platform to receive digital money and access digital services



PLACEMENT TO RAISE \$5 MILLION – SUCCESSFULLY COMPLETED



Placement:

- Peppermint Innovation (ASX:PIL) (“The Company”) successfully raised \$5 million via a placement at \$0.02 per share.
- The offer includes 1:3 attaching options exercisable at \$0.03 expiring on 30 June 2023. To be listed, subject to ASX requirements

Bonus Option Issue:

- The Company will conduct a bonus issue of options to Australian & New Zealand registered shareholders on 3 December 2021 (‘Record Date’).
- The Bonus Issue will issue 1 option for every 10 shares held at the Record Date, exercisable at \$0.02 per share, expiring 22 December 2021.
- Upon exercising these options, shareholders will receive a further option exercisable at \$0.03 per share expiring 30 June 2023, to be listed on ASX.
- Subscribers to the Placement in approved jurisdictions will be eligible for the Bonus Options Issue.

Use of Funds:

- \$3 million redeemable deposit for an EMI License | \$2 million Commercial rollout of bizmoPay loan service



LEADERSHIP TEAM



Christopher Kain ~ Managing Director & CEO / *BComm, MBA*

- Experienced Finance Professional and Company Director with 18+ years of international and local knowledge of Investment Markets, Financial Services and Corporate Management.
- Accomplished in identifying business opportunities and executing commercial strategies for the benefit of both stakeholders and investors alike
- Practiced in investment analysis, evaluation, capital raising, project marketing, relationship management, and business development



Anthony Kain ~ Executive Director & Chairman / *BJuris, LLB*

- 20+ years experience working in Australian capital markets
- Performed key roles in the formation of numerous privately owned and publicly listed companies
- Deep understanding of intellectual property and its commercialisation



Matt Cahill ~ Technical Consultant & Non-Executive Director

- Accomplished Technical Director with 16+ years experience in the Technology Industry
- Experience across a broad range of technologies
- Previous roles in Management, Strategy, Team Lead, Business Analysis, Application Architecture and Development



Michael van Uffelen ~ CFO / *BComm, CA*

- Experienced Director, CFO and Company Secretary actively engaged in managing companies and providing corporate advisory services.
- 30 years company and business management experience gained with major accounting firms, an investment bank, and private and public companies, in Australia and internationally.

the world is
changing



WHAT WE ARE LOOKING FOR

- Investors who recognise the value our proven micro enterprise platform, **bizmoto**, combined with micro enterprise lending, **bizmoPay**, can deliver
- Investors who recognise the value non-bank lending accessible via mobile app can deliver
- Investors who recognise how an EMI License enables the **bizmoto** ecosystem to deliver e-money and digital services to all Filipinos
- Investors who support the delivery of financial inclusion and consumer convenience
- Investors who want to make an impact

An investment in ASX:PIL will deliver this

Are you ready to get involved?



bizmoto[®]





For Enquires Contact:
Managing Director & CEO – Chris Kain
Email: info@pepltd.com.au
Ph: (08) 6255 5504

www.pepltd.com.au