

Peppermint Innovation Limited

Innovative Fintech | Inclusive & Convenient

INVESTOR PRESENTATION | 30 NOVEMBER 2022 | ASX: PIL



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PEPPERMINT INNOVATION

- Innovative company focussed on the commercialisation of a mobile app and web-based **financial technology** platform
- Peppermint provides the expertise and technology platform to deliver **electronic money services**, provide non-bank **lending solutions** and **digital financial services**
- Licensed by the Central Bank and SEC of the Philippines to operate, via fully owned subsidiaries, as an **Electronic Money Issuer Non-bank Financial Institution** and a **Finance Lending Company**
- A solution that provides financial **inclusion** and convenience to the **unbanked, underserved** and **diaspora**
- Currently deployed and **commercially proven** in the Philippines with a view towards opportunities across ASEAN
- A market with a **GDP** of close to **\$US3 trillion**, a population heading towards **600 million** and a **digital economy** potentially worth **\$US350 billion** by 2025*
- The 'Peppermint Platform' powers the **bizmoto platform and ecosystem**



* <https://www.macquarie.com/au/en/perspectives/delivering-digital-financial-inclusion-in-southeast-asia.html>



What is Bizmoto?

[“bisnes mo ito”]

[“your business”]

Individual or Micro-Small-Medium Enterprise Business
in an App

Allows Users to connect and conduct Business for themselves or
with one another

➤ 2C, B2C & B2B

Electronic Money Issuer (EMI) licensed digital e-wallet platform
providing e-money services and payments

By 2025 expected Filipino digital wallet users will range from 65 to
76 million from circa 27 million users in 2020*

e-wallets ignore the boundaries of the more traditional banking
sector

*<https://opinion.inquirer.net/158137/the-universalization-of-e-wallets-more-than-100-million-filipino-users>



Electronic Money Issuer Non-Bank Financial Institution



Monetary Board approved Peppermint Bizmoto Inc. (PBI) to;

- (1) Operate as an Electronic Money Issuer, &
- (2) Offer Type B Electronic Payment and Financial Services (EPFS) with the implementation of the bizmoto mobile wallet platform

Licensed as an Electronic Money Issuer Non-Bank Financial Institution (EMI-NBFI)

- to provide e-money services & digital payments
- via mobile phones or other electronic or access devices

December 2021 Bangko Sentral NG Pilipinas (BSP) imposed a two-year ban on issuing any further non-bank or bank-owned EMI's to ensure a liquidity-strong digital payments sector

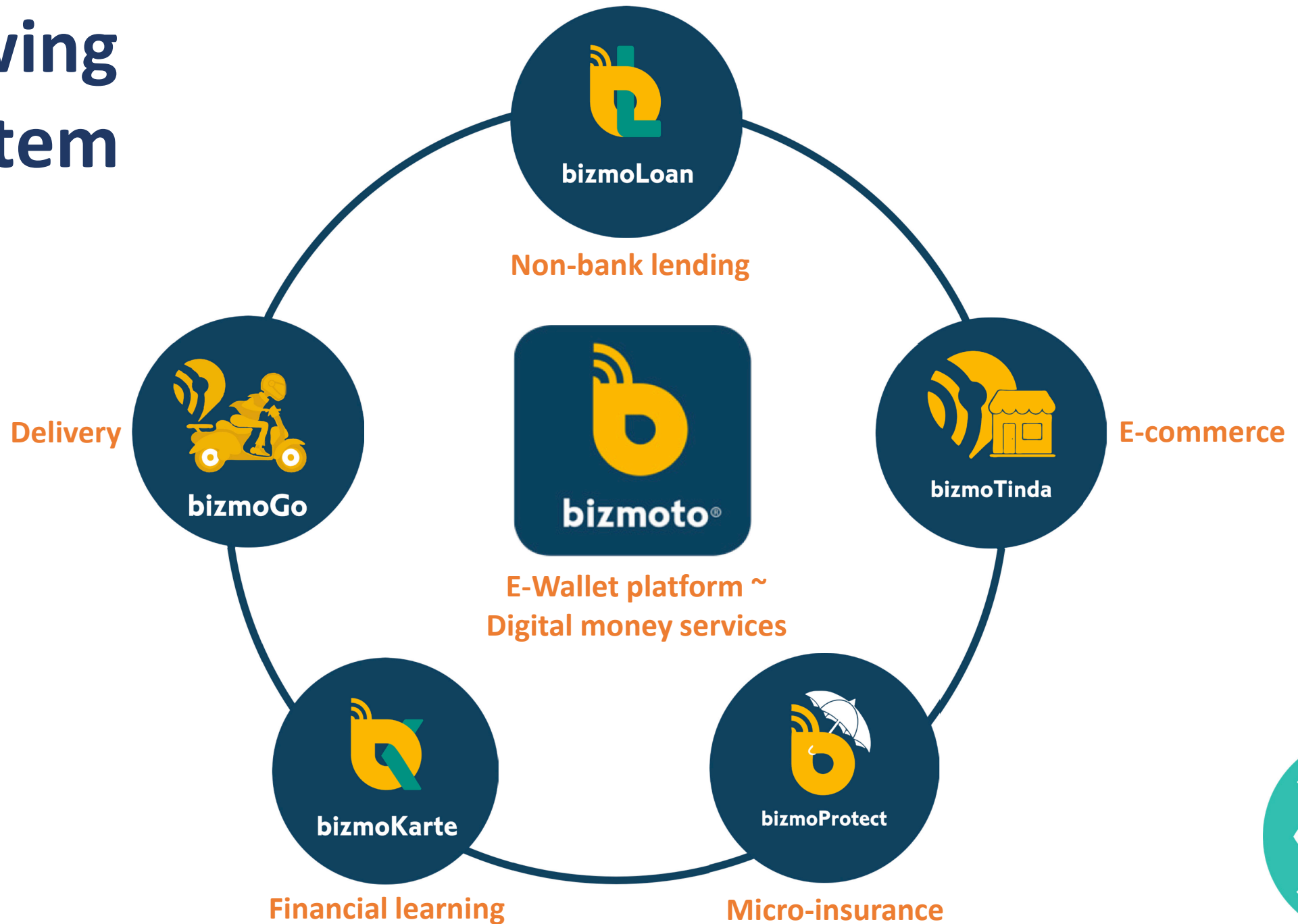
The coronavirus pandemic prompted a noticeable shift to digital payments in the Philippines. With reduced in-store shopping, Filipino consumers have turned to mobile wallets and QR payments to complete transactions

PBI aligned with the BSP's thrust to promote digital financial inclusion and build on the circa 40% of Filipinos transacting digitally. In 2022 transaction value of digital payments in the Philippines was USD\$28.6bn*

*<https://www.statista.com/topics/9799/digital-payments-in-the-philippines/#topicOverview>



A Growing Ecosystem





Convenient Non-Bank Lending

bizmoLoan

bizmoLoan is non-bank lending available within the bizmoto app to registered users

Successful applicants have loans funds disbursed into their bizmoto mobile wallet

Funds disbursed to date utilized to provide a mobile wallet cash 'float' to enable micro-enterprise transactions across the bizmoto ecosystem

New loan products in development to satisfy alternative needs and wants of the Filipino population

52 million adult Filipinos are unable to apply for bank loans*

Consumer loans granted by universal, commercial and thrift banks were valued at Php 1.97trillion (USD\$32bn) in the 12 months to March 2022**

bizmoLoan products are issued by Peppermint Financing Inc. an SEC approved Finance Lending Company in the Philippines



*www.philstar.com/lifestyle/the-budgetarian/2021/05/13/2098003/why-loan-apps-are-so-popular-philippines-better-or-worse

**www.bworldonline.com/banking-finance/2022/06/14/454668/big-banks-consumer-loans-expand-on-improved-economic-conditions

Accessible digital services



Online Marketplace to buy and sell goods and services. Link delivery using bizmoGo.



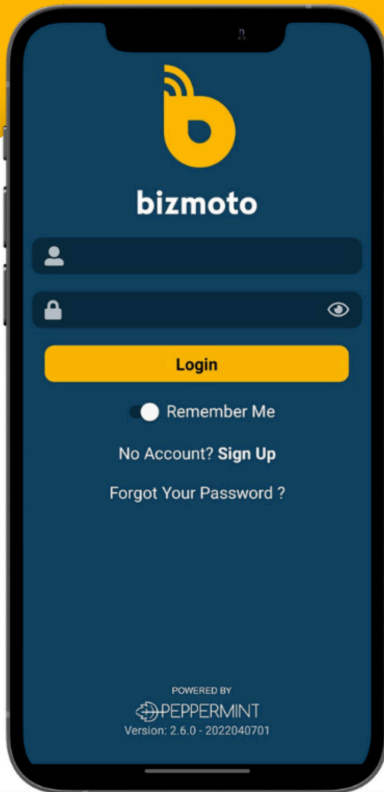
On-demand curb-side delivery and logistics services available.



Micro-insurance available to consumers and agents



Financial education tool to drive awareness of bizmoto financial services

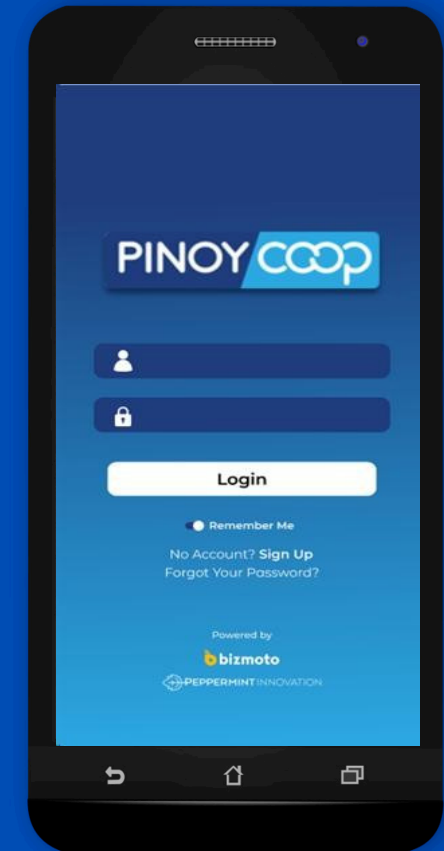




- Exclusive five-year agreement with Visa, world’s largest card payment organisation
- Agreement followed being granted a licence to operate as an Electronic Money Issuer NBFIs by the Central Bank of the Philippines
- Approved to join the FinTech Fast Track Program – a program that provides access to Visa’s incredible partner network
- Financial incentives offered across five years to assist with marketing costs, licensing and implementation fees and ongoing issuer fee rebates
- Provide the ability to issue a Visa debit or pre-paid Visa card to bizmoto users directly linked to a bizmoto wallet
- Allow bizmoto users to shop online utilising Visa’s global payment infrastructure
- Plan to start issuing pre-paid Visa cards in the first half of next year
- During the pandemic, 52% of Filipinos shopped online for the first time*
- Significantly expand our ability to offer digital financial services globally

*<https://www.xendit.co/en/blog/e-wallet-payments-philippines/>

- Oldest and largest cooperative federation in the Philippines, operating in Mindanao region with 335-member cooperatives and 1.6 million individual members
- Exclusive 5-year agreement utilizing our EMI Licensed bizmoto wallet to offer Electronic Payment and Financial Services
- Allows MASS-SPECC to launch its own digital transformation program via their Pinoy Coop App
- Providing all E-money & digital wallet services for the Pinoy Coop App including;
 - Release and Collection of Loan Payments
 - Cash in and Cash out to replace aging ATM network
 - Fund transfer via InstaPay and/or PESONet
 - Disbursement of worker salaries to bizmoto wallet
- In 2021 ATM cash-outs accounted for almost two million transactions, conducted by only for 380,000 ATM cardholding members of MASS-SPECC's 1.6 million individual members
- Aim to onboard circa 480,000 members and more than 100-member co-ops in the first 12 months
- Technical development is currently underway with services to commence Q1 2023
- Receive an initial integration and then on-going transaction fees on a revenue share basis
- Collaborating to identify how bizmoto can offer co-op products and services across our ecosystem





bizmoto®

Platform Partners ~ A Busy 12 Months





Recognised FinTech Platform





bizmoto Vision

Create the **bizmoto Digital Community** wherein every Filipino is a part of a bizmoto digital-based community ecosystem that *binds individual economic activities* towards community-centered growth

The *bizmoto* digital platform aims to provide many touchpoints to access *digital financial services*, and build trust among businesses and consumers, within the *community*

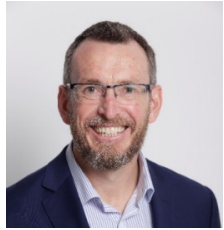




Planet bizmoto



LEADERSHIP TEAM



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

- Experienced Finance Professional and Company Director with 20+ 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*

- 30 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



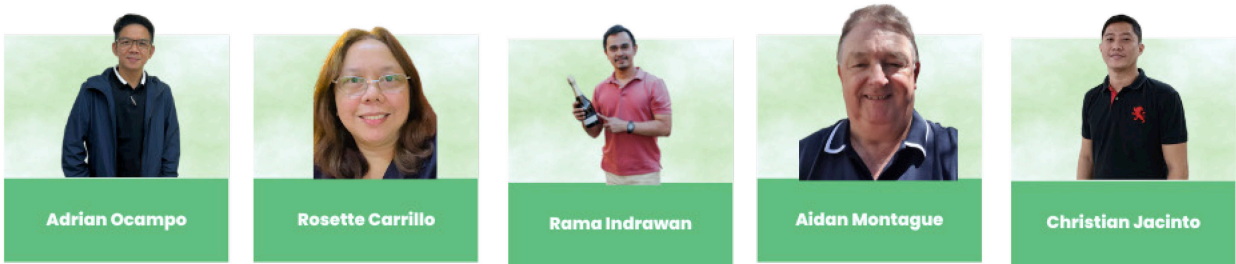
Michael van Uffelen ~ CFO / *BComm, CA*

- 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.



Neal Cross ~ Technical Consultant & Non-Executive Director

- 30+ years' working in technology and innovation roles including executive positions at Microsoft, Mastercard and DBS Bank
- Multi global award-winning innovator – voted world's most disruptive CIO/CTO by Steve Wozniak and Sir Richard Branson
- Well versed in innovation practises and digital & cultural transformation



Adrian Ocampo

Rosette Carrillo

Rama Indrawan

Aidan Montague

Christian Jacinto



Ron Valdez

Paula Salcedo

Rhein Melendez

Cristhian Hernandez

Mandy Wong

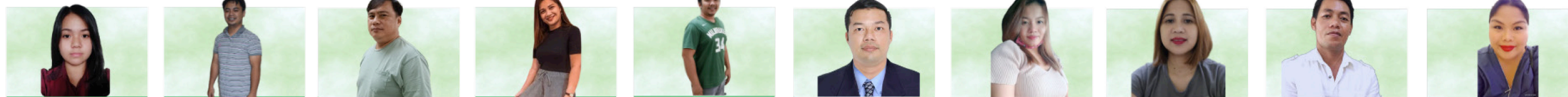
Barney Siahaan

Richard Padil

Ferdinand Estrada Jr.

Kapil Parajuli

Mark Alonzo



Jeanette Estrada

Kenneth Deriquioto

Jules Montero

Lady Charmaine De Guzman

Jeffrey Catacutan

Angelo Sagum

Jenalyne Dizon

Honey Laine Manayam

Garry Murillo

Remy Del Rosario



Carmillita Dimasuhid

Bhart Cruz

Hazel Ann Llanes

Jessa May Zoleta

Angelica Malang

Alvin Abuke

John Patrick Mateo





COPORATE MILESTONES

JULY
2021

SEC granted Financial Lending Licence to Peppermint Finance Inc.

NOV
2021

\$5 million equity placement @2cps

MARCH
2022

Financial Times High-Growth Companies Asia Pacific 2022

MAY
2022

BSP licensed Peppermint bizmoto Inc. to operate as an Electronic Money Issuer Non-Bank Financial Institution

AUG
2022

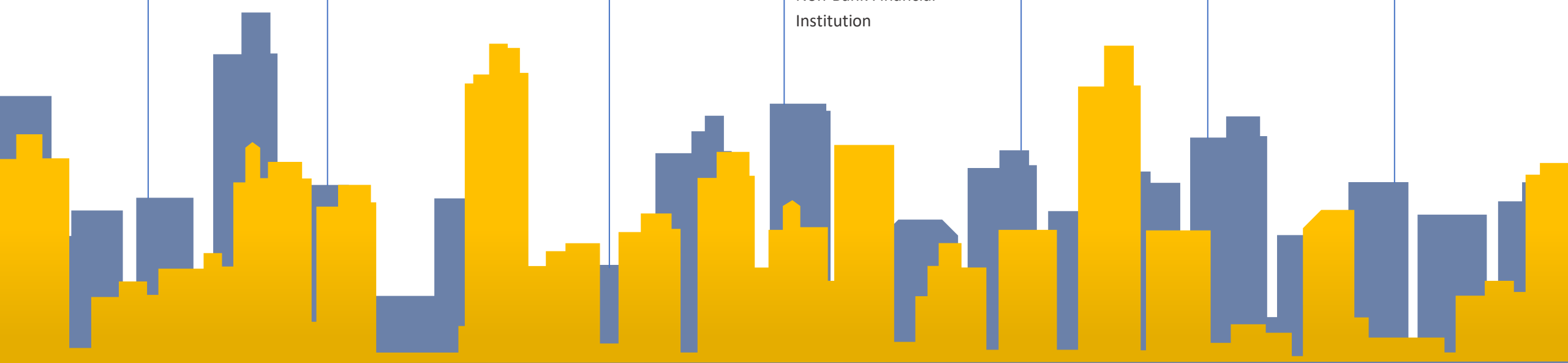
VISA partnership agreement Fintech Fast Track Program

AUG
2022

bizmoto wallet platform InstaPay & PesoNet enabled

OCT
2022

MASS SPECC partnership agreement EMI wallet services



SECTOR COMPARABLES



ASX: PIL

Mkt. Cap ~ **\$20m**

Cash ~ \$4.5m

Top 50 ~ 57%

Top 150 ~ 75%

Shareholders ~ 2,800



- Mobile Fintech Platform
- Raised \$US300m Nov `21 on valuation of ~ **\$US2b***
- Licensed to offer EMI services and Non-bank lending
- Deployed in the Philippines



- Mobile fintech platform
- Acquired **\$US200m^** Apr `22
- Licensed to offer EMI services and virtual currency exchange
- Deployed in the Philippines



- ✓ Mobile fintech platform
- ✓ Licensed to offer EMI services and Non-bank lending
- ✓ Deployed in the Philippines



READY TO LAUNCH



BSP **two-year moratorium** on issuing any further **EMI's**

Strategic opportunities to create **partnerships** to increase bizmoto user and **platform engagement**



Issuance of **bizmoto visa cards** tied to a bizmoto wallet

Allow bizmoto users to **transact** utilising **Visa's global** payment **infrastructure**



Broader range of bizmoLoan products to help Filipinos **access non-bank finance** and **microloans**

New loans to focus on a range of opportunities, **domestic** and **global**



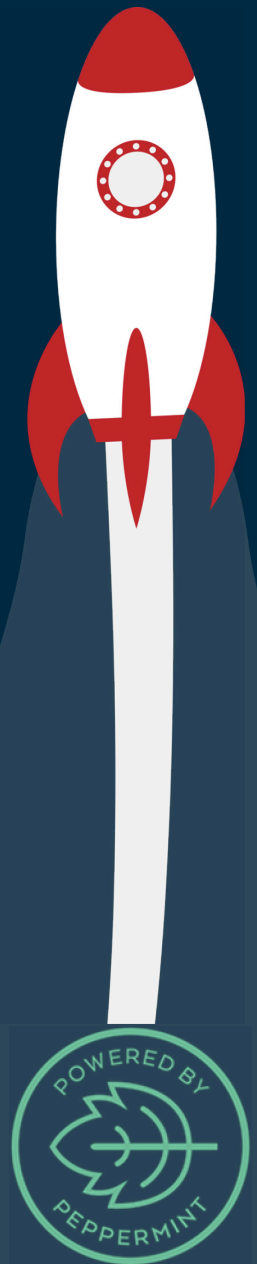
Further EMI service **agreements** - like MASS-SPECC - which **deliver a community digital solution** via the **bizmoto platform**



ASEAN Market Focus

GDP circa **\$US3 trillion** / Population circa **600 million**

Digital economy potentially worth **\$US350 billion** by 2025+



Are you ready to get involved?



bizmoto®



The logo features a stylized white leaf icon on the left, composed of several overlapping leaf shapes. A horizontal line extends from the center of the leaf icon to the start of the word 'PEPPERMINT'.

PEPPERMINT

I N N O V A T I O N L I M I T E D

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