



Innovative Fintech | Inclusive & Convenient

**London Investor Roadshow**  
**May 2024**



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# Financial Inclusion for the Unbanked and Underserved

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

# Peppermint delivers e-wallet money services, provides non-bank lending solutions, and digital payment services via an established technology platform

LICENSE

**Electronic Money Issuer Licence / Non-Bank Financial Institution (NBFi)**

Licensed by Central Bank of the Philippines (BSP)



LICENSE

**Finance Lending Company**

Licensed by the SEC of the Philippines



CERTIFICATE OF REGISTRATION (COR)

**Operator of Payment Systems (OPS)**

Granted by the BSP



CERTIFICATE OF ELIGIBILITY (COE)

**Philippines Payments Management Inc. (PPMI)**

Endorsed by the BSP



# Pioneering Digital Finance Solutions



Acquired, established & proven Peppermint Intelligence Limited ("PINT")

Dec 2023

PINT is our Artificial Intelligence (AI) & Customer experience (CX) business based in London and Hanoi in Dec '23



Leapfrogged years of development

in building similar capabilities, methodologies, frameworks & outputs from scratch.



Experienced AI & CX team

delivering digital AI & CX transformation to its business and to global business entities.



**Peppermint bizmoto is delivering digital financial inclusion via our established SEC & BSP licenced bizmoto platform and digital wallet**



### BizmoLoan

Deliver digital financial inclusion via our bizmoto platform and microfinance solutions via bizmoLoan facility



### Mass-Specc

Deliver "Digital Financial Inclusion" via our white label bizmoto platform to Mass Specc to power their Pinoycoop app.

Connecting the marginalised communities via our strategic partnership.



# Driving financial inclusion in the Philippines

₱11.7T

## Philippines' lending market size

Philippines' lending market grew by Php1 trillion in April '23 compared to same period in '22, valued at circa Php11.67 trillion (AUD\$320 billion)\*

47%

## Of the Philippines population borrow money

Underscoring the demand for bizmoLoan's short-term and micro-business/enterprise loans\*

# Peppermint has entered a 5-year agreement to deliver, service, and maintain a white-label mobile app platform



## Key Transactions

Fund transfers, bill payments, e-load, and cash-in to a digital wallet



## Partnership Scope

Working with MASS-SPECC to deploy the app to over 340 cooperatives with approximately 3.4 million members.



## Revenue Model

Peppermint earns approximately 10c per transaction,



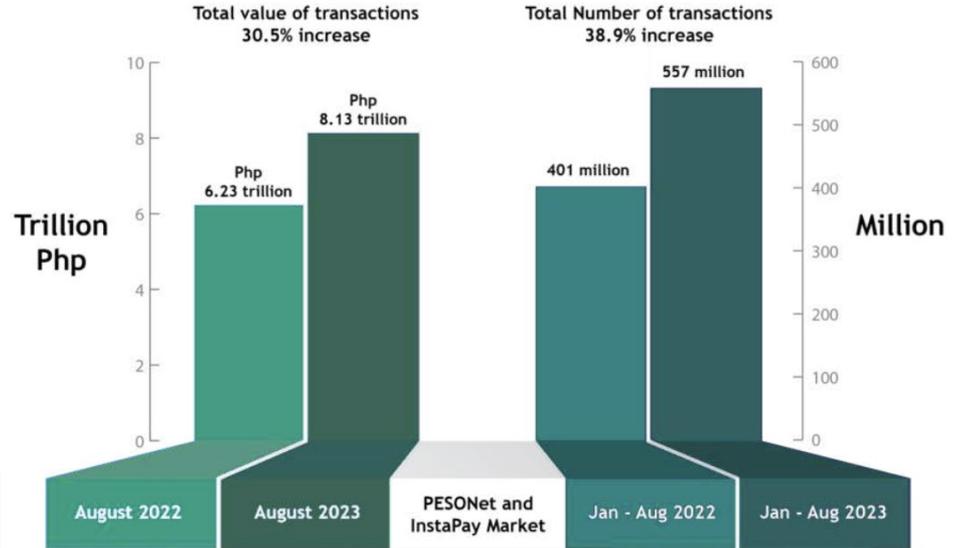
## Strategic Impact

Collaboration aims to fulfil MASS-SPECC's Vision leveraging Peppermint's proven EMI licenced bizmoto mobile app platform



# PESONet & InstaPay Digital Money Transfer Market

Sustained double-digit growth rates in PESONet and InstaPay transactions comes amidst the accelerated adoption of digital banking transactions\*



# Digital payments in the Philippines

# US\$1 trillion

Economy in 2033\*

Philippines is Asia's digitalization hotspot

## Massive surge in growth

Driven by increased adoption of e-commerce, mobile payments and contactless payments

## 42% increase

In volume of digital payments over total retail payments

BSP report in 2022\*\*



# Retail going digital in the Philippines

Value of digital payments

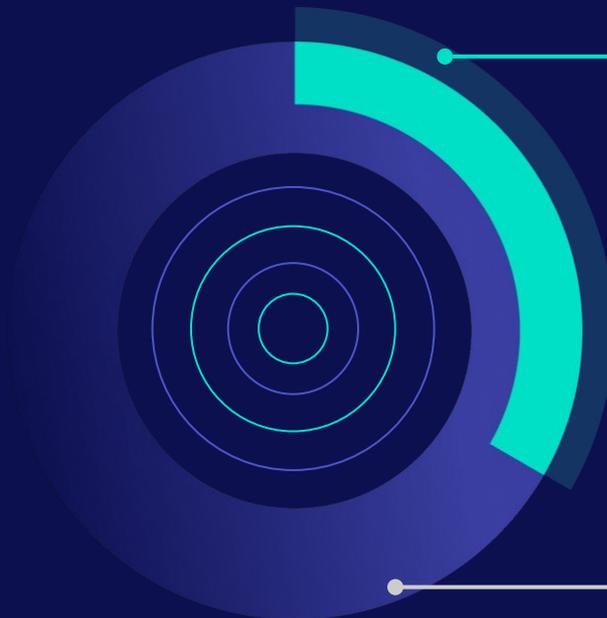
**US\$78 billion**

(AU\$119 billion)

Total retail payments

**US\$119 billion**

(AU\$300 billion)



Total digital payment transactions were  
**~ 2 billion** out of a

total retail payments market of circa  
**~ 5 billion** transactions

(BSP Payment and Settlement Report 2022)

[https://www.bsp.gov.ph/PaymentAndSettlement/2022\\_Report\\_on\\_E-payments\\_Measurement.pdf](https://www.bsp.gov.ph/PaymentAndSettlement/2022_Report_on_E-payments_Measurement.pdf)

# Sector comparables



PEPPERMINT INNOVATION

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

**AU\$33M**

Mkt. Cap circa



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

**US\$2B**

Raised US\$300m in Nov 2021 on a valuation of ~ US\$2B\*



- ✓ Mobile Fintech Platform
- ✓ Licensed to offer EMI services
- ✓ Deployed in the Philippines

**US\$200M** \*\*

Acquired in Apr 2022

\*<https://news.abs-cbn.com/business/11/02/21/gcash-operator-mynt-raises-300-million-in-funding>

\*\*<https://www.techinasia.com/gojek-sell-coins-ph-wei-zhou-binance-cfo#>

# Board of Directors



## Christopher Kain

Managing Director & CEO /  
BComm, MBA

OUR TEAM PROFESSIONAL

- 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

OUR TEAM PROFESSIONAL

- 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



## Neal Cross

Technical Consultant & Non-  
Executive Director

OUR TEAM PROFESSIONAL

- 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

# Leadership Team



AUSTRALIA

**Sonia Feron**

Chief Financial Officer



PHILIPPINES

**Adrian Ocampo**

Chief Operating Officer,  
Philippines

**Rosette Carrillo**

Chief Compliance Officer /  
General Manager, Philippines



UK & VIETNAM

**Ben Fogarty**

Chief Executive Officer, PINT

**Melissa Cuk**

Service Director, PINT

**Hien Nguyen**

Head of Delivery, PINT

**Sharon Fogarty**

Finance Director, PINT



# Get involved Grow together

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