

Investor Presentation

~ Singapore
March 2018

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Company Overview



Our Company Snapshot

- Fintech targeting the mobile payments and remittance sector with a proven technology platform
- Generating revenue from established commercial operations in the Philippines
- Well positioned to accelerate commercial application, customer growth and market penetration
- We provide secure bill payments, remittance, banking, e-load, reporting and management services via a mobile phone and/or web tool interface
- International remittance business about to commence commercial operations
- Deliver an innovative mobile technology solution to facilitate financial inclusion and consumer convenience



Winner of Fintech Australia Award “The Finnie”
for Excellence in Financial Inclusion (Social
Good)



Named one of Top 24 fintech start-ups in 2016
by Forbes Philippines

Our Company Security Details

Peppermint Innovation listed in December 2015

Performance shares

Milestone 1:

Company generates cumulative revenue of \$15,000,000 from operations by 20 May 2020 (50,000,000 shares)

Milestone 2:

Company generates cumulative revenue of \$50,000,000 operations by 20 May 2020 (50,000,000 shares)

ASX Symbol: PIL

Listed shares: 943,449,128

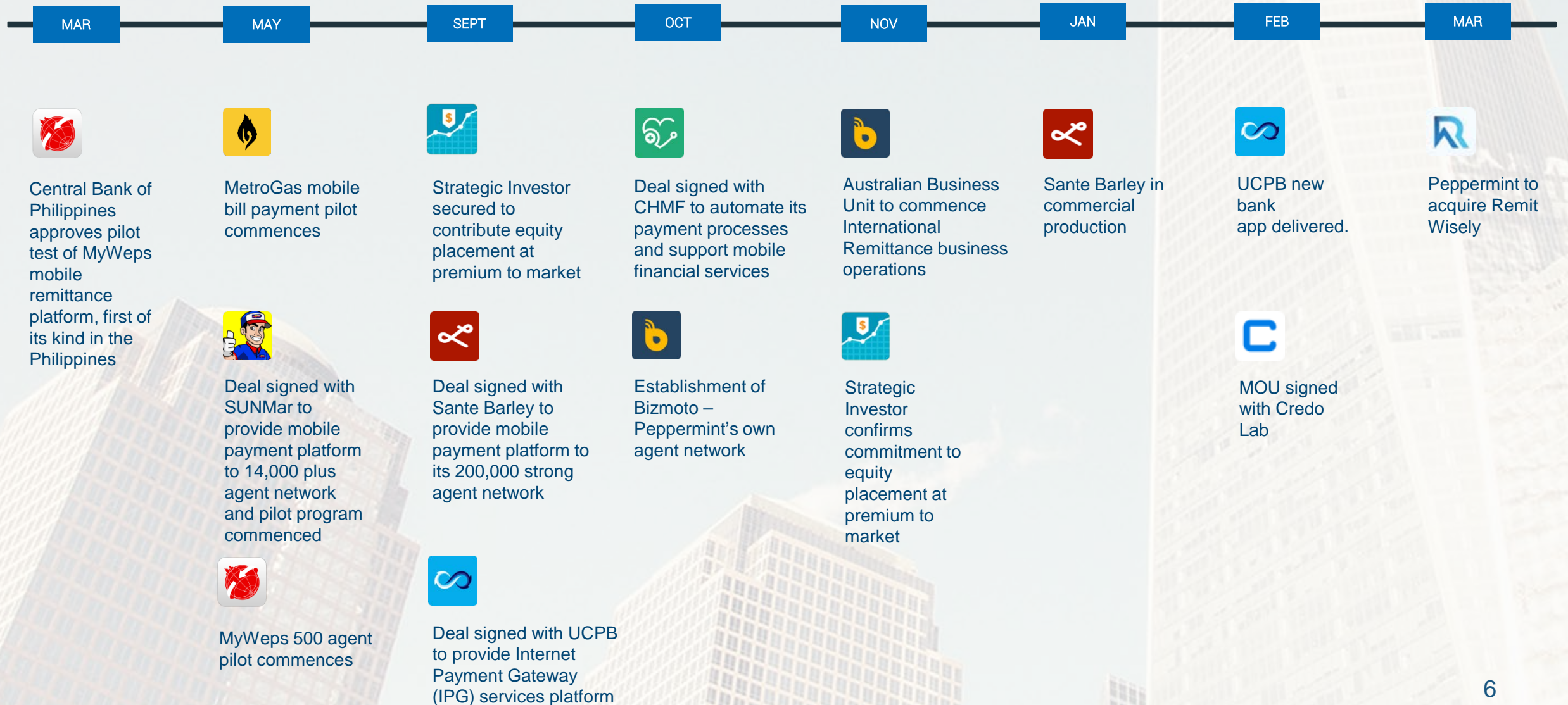
Performance shares: 100,000,000

Total ordinary shares: 943,449,128

Share Price: A\$0.022

Market Capitalization: A\$21m

Milestones achieved in past 12 months



Creating a diversified revenue stream

1 Banking Partner Revenues

Mobile banking and payments platform / Fast Remittance & IPG with UCPB

2 Agent Network Partner Revenues

Mobile payment and remittance platform with Sante Barley, MyWeps, Metrogas, SunMar

3 PIL Agent Network Base

Mobile payment and remittance platform with Bizmoto agent & distribution network



4 Technology Development

Platform for Co-operative Health Management Foundation (CHMF), MASS SPECC Cooperative Development Center

5 International Remittance Revenues

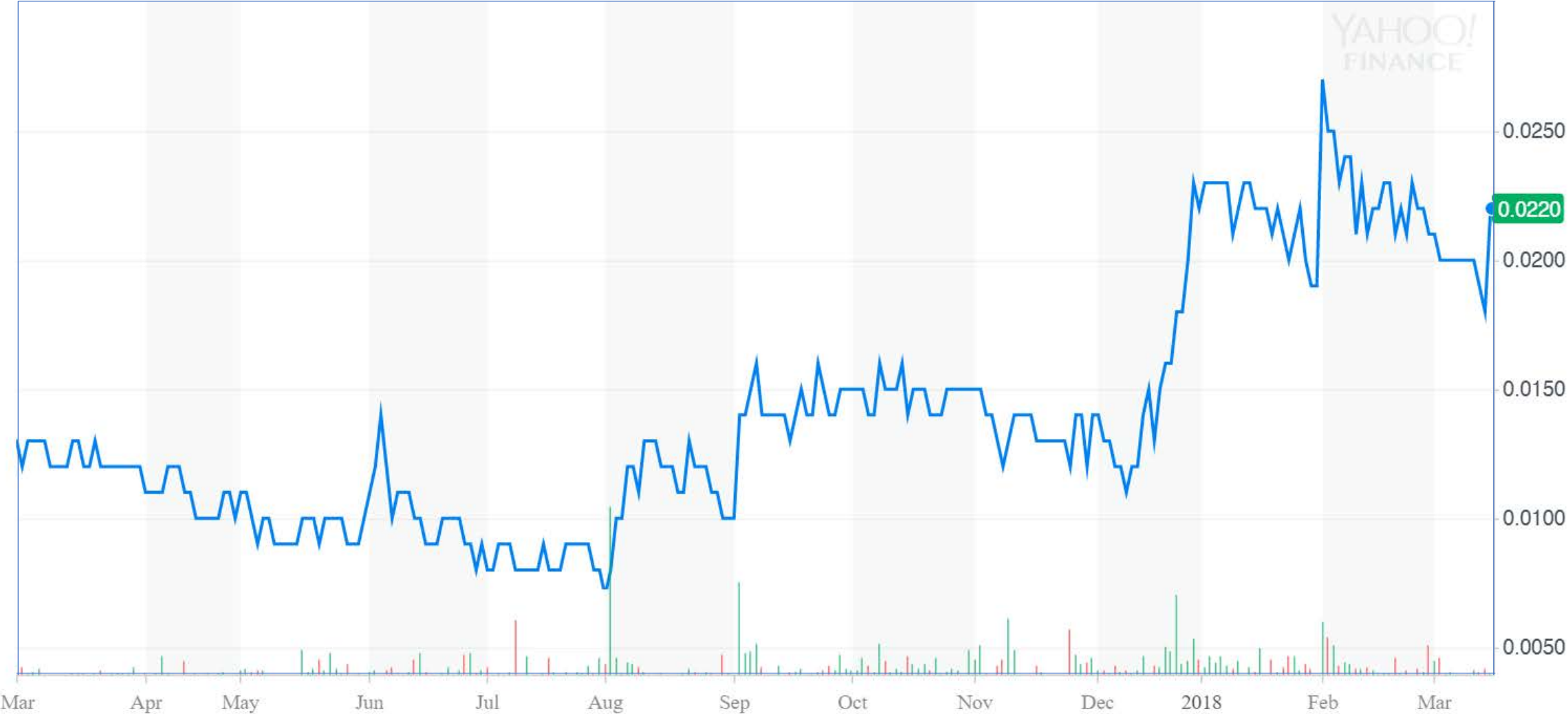
Australian Business Unit / Bizmoto & RemitWisely via Non-bank and Bank delivery channels

6 New Business

New collaboration agreements plus potential acquisitions to compliment and extend Peppermint's service offering

Peppermint Innovation Limited (PIL.AX)

Stock price movement for the last 12 months





The Peppermint Platform

~ A Philippines Focus

Philippine Market Dynamics

103 million
People



70%
Population unbanked



118 %
Mobile penetration



36%
Municipalities
have no access to
banks

90%
Filipinos do not have a credit score

23
Median Age

Life is hard



Receive salary
in cash



Recharging
mobile in outlets



Waiting for transport



Lining up to pay
bills



Lining up to
send money



Borrowing from
loan sharks

Philippines Opportunity

~ Market for a Mobile Payment Platform

Better Than Cash Alliance
estimates:

Filipinos make around

2.5B

Payments per month¹

Adults make approx.

64

payments per month¹

Valued at
\$US 74B
a month¹

1% of current payments are electronic - the remainder done in cash & cheque payments².

Payments market undergoing structural shift towards mobile-based payments as smartphone penetration continues to increase.

1. Source: www.betterthancash.org
2. Source: Ericsson South East Asia and Oceania regional Ericsson Mobility Report

Mobile Payments & Remittance, with non-bank partners

White Label Platform

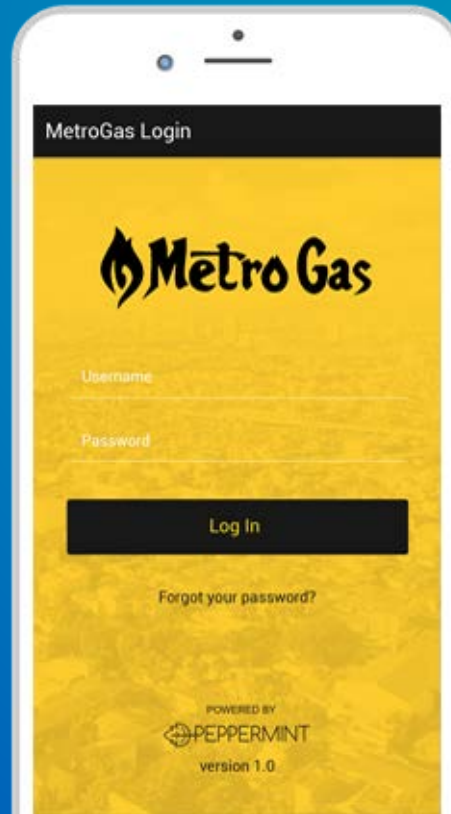
MyWeps

Agents to offer mobile payment platform and have completed pilot test of mobile remittance services



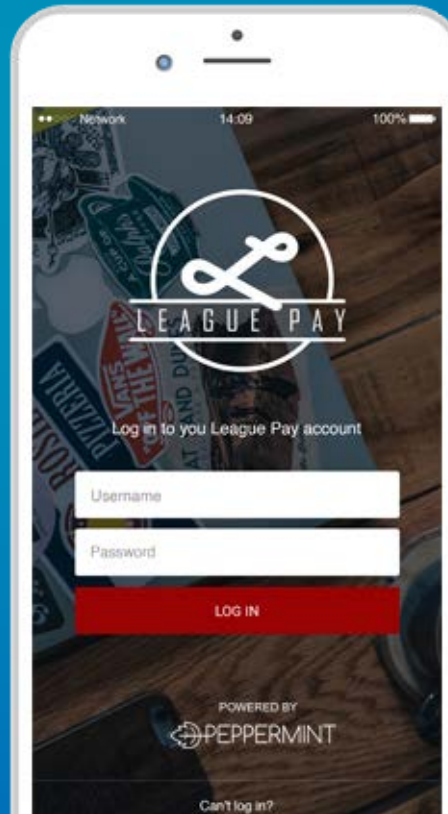
Metrogas

Gas delivery personnel to offer mobile bill payment services to a 60,000 strong customer base



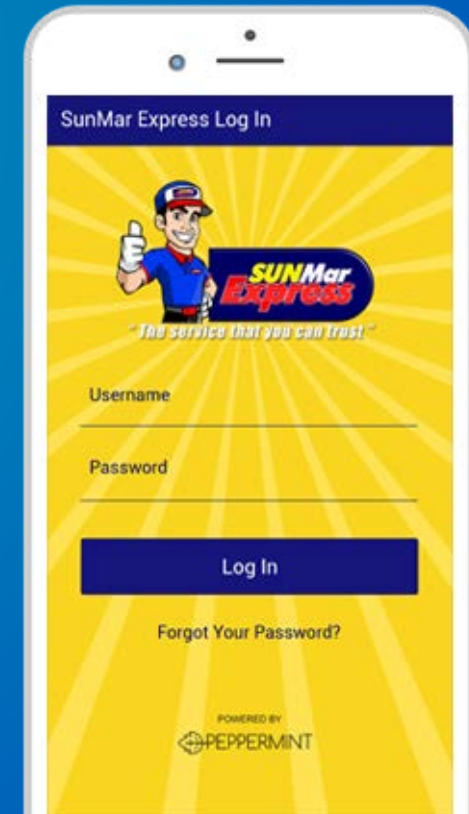
Sante Barley

Mobile payment platform will be accessible to over 200,000 local and international agents



SunMar

Agents to offer mobile payment platform in key regional areas outside of the National Capital Region





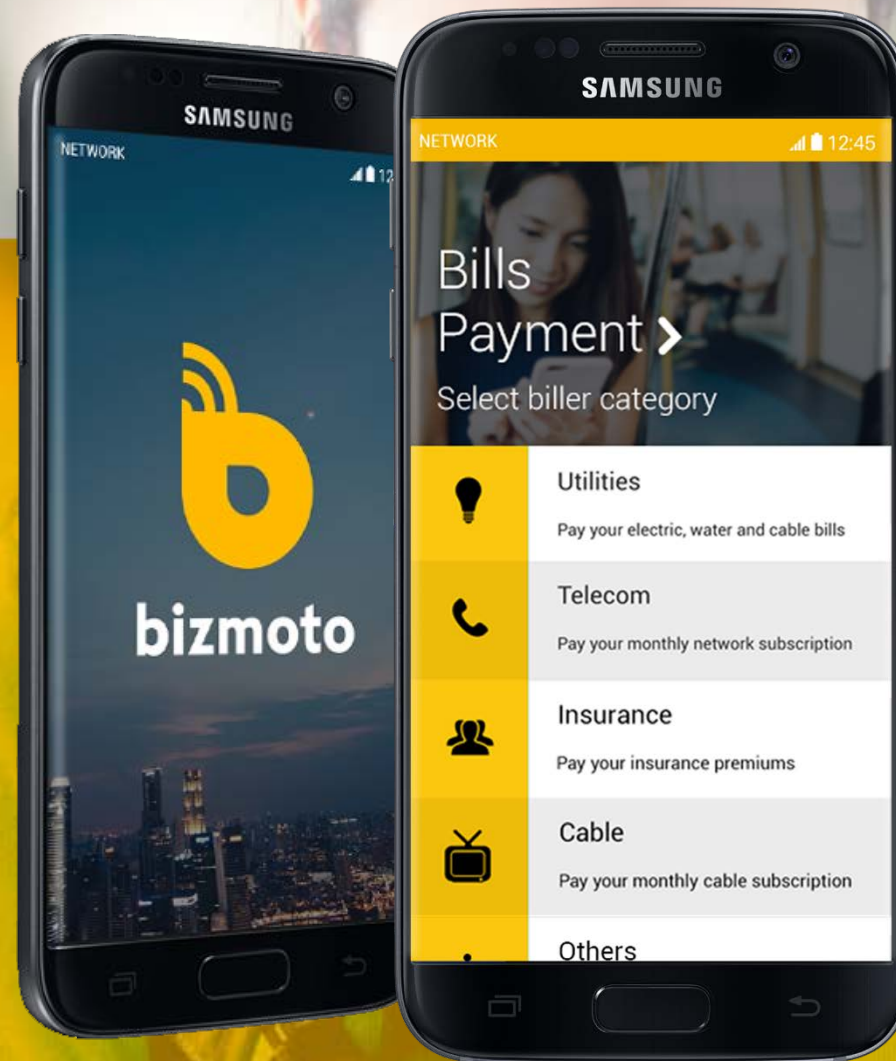
Peppermint's own agent network

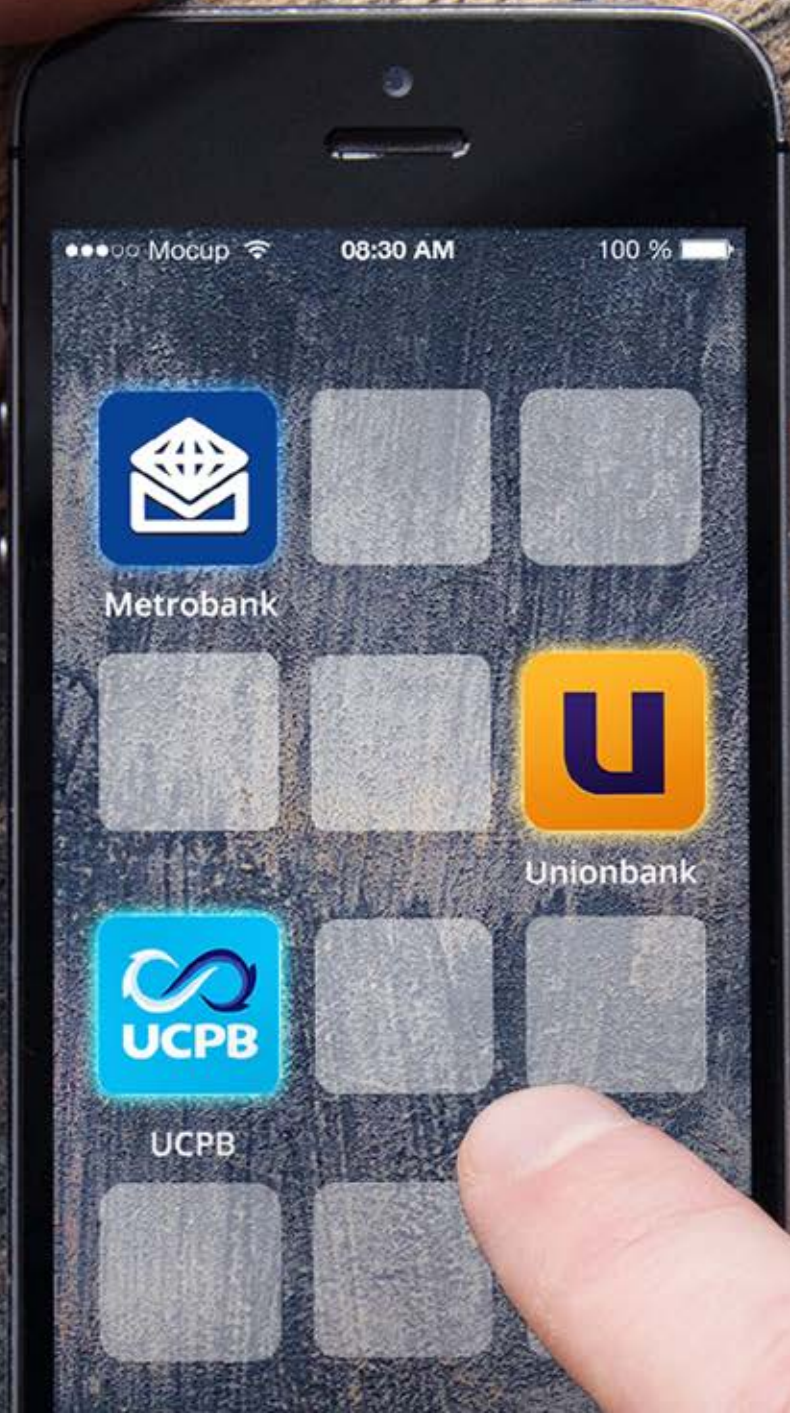
Utilising our own Mobile Payments and Remittance platform

Bill payments, eload and, in the future, remittance services

Flexibility and opportunity with in-house agent network and distribution channel

Last mile delivery options for international remittance business





Mobile Banking & Payments Platform, with bank partners

White label platform

Mobile app platform commercially proven and deployed with Metrobank, UCPB and Unionbank

Evolving relationship to provide expertise and technology for Digital Banking needs and Fintech Innovations

Example – recently signed a 5-year agreement to provide internet payment gateway services for UCPB customers

POWERED BY





- MASS-SPECC considered one of the largest cooperative federations in the Philippines operating in Mindanao region
- More than 300 affiliate members and 1 million individual members.
- Providing a web tool and mobile application to manage the Conditional Cash Transfer disbursements
- Real time access to information and data, allowing MASS-SPECC to have on demand access to reports.
- Captures beneficiary information, providing extra validation on the receipt of the cash transfer





CHMF Healthcare System

Providing automation of payment processes & provision of mobile financial services, including micro health insurance products & services, to CHMF's 73-member cooperatives & 18,000 enrollees

- Scalable, Secure and Reliable Customer (Member/Enrollees) and Partners (HMO, others) Information Database
- Integrated with Accounting System
- Aggressively supports faster and wider (farther) reach in expanding Membership and Enrollees for both coop and non-coop entities
- Automated Data Capture, Reporting, Workflow
- Allow System Reportorial and Notifications (Reports, Regulatory Compliance, Billing, Outstanding invoices, Dues, others)

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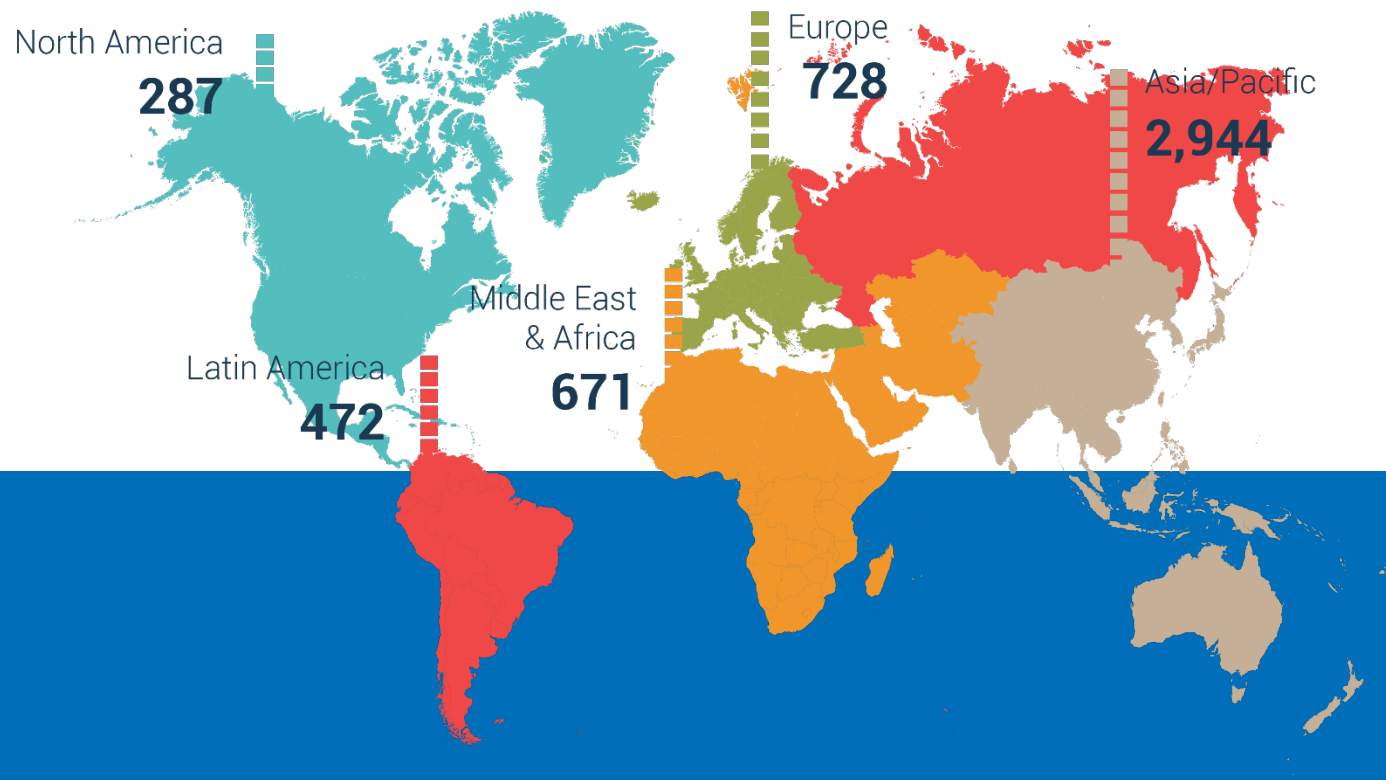




A Global Opportunity

The Global Market for Mobile Payments

By end of 2017, estimated number of global mobile phone users will be: (in millions)

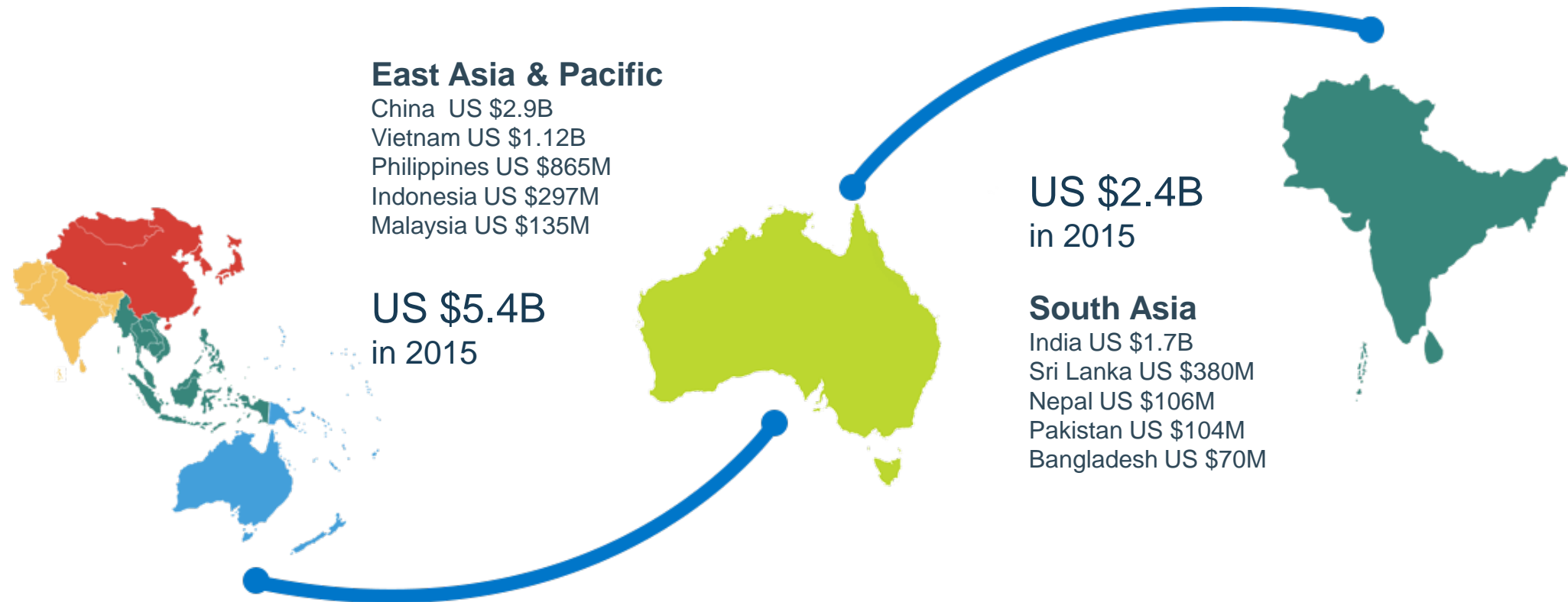


Mobile payments market expected to increase in value to **USD \$1.3 trillion** in the next five years

Proliferation of mobile phones will drive adoption of mobile payments

The Australian Market for Outbound Remittance

Key Corridors



Currently more than 28% of Australians were born overseas and annual outbound remittance is valued at US \$16 billion



Australian Business Unit

~ Outward Bound Remittance Focus

- To provide International Remittance Services in Australia under the Bizmoto and RemitWisely brands
- Austrac registered with bank approved AML/CTF programs and accounts open
- State-of-the-art eKYC service and transaction execution via mobile apps and web screens
- Philippines to provide low cost back office support
- Acquisition strategy in place to drive growth strategy and generate Australian based revenue
- RemitWisely Acquisition, subject to on-going due diligence, will deliver a cash flow positive business
- RemitWisely can service more than 200 countries around the world in over 50+ currencies
- RemitWisely processed \$5.5 million in remittances in its first year of operation in 2017



Global Market Comparisons



2007

Launched in Kenya

An international remittance company based in the United States

2004

Established in HangZhou, by Alibaba

2011

Tencent launched the Weixin messaging app. it was later on renamed as WeChat (in 2012)

2013

Circa USD \$252 million revenue
17.1 million subscribers

Has 1.3 million active users

Q4:2016

Alipay had a 54% share of China's US\$5.5 trillion mobile payment market, by far the largest in the world

Q1:2017

Approximately 40% share of mobile transaction value of China's mobile payment market

Today

Fully integrated mobile financial services platform

2015

PayPal acquired XOOM for USD \$890 million

2017

520 million registered users

2017

Reached 650 million monthly active users

A Global Growth Strategy



Existing Market Focus



Product Development



Business Development



Expand Footprint

Activity Pipeline & News flow

Continued roll out of our non-bank partner platform with new agent networks

Evolve our bank partner relationships to deliver new models of engagement such as internet payment gateway services

Build out outbound remittance business from Australia, starting with East Asia Pacific & South Asia corridors

Incorporate new and innovative services to extend the Peppermint platform

Build out 'final mile' international remittance services to the East Asia and Pacific & South Asia corridors

Build on opportunities within the micro finance and insurance sectors

Consider acquisition opportunities of aligned business within the Fintech sector to compliment Peppermint's technology and service offering, and to drive revenue growth

Harness and identify strategic joint venture partnerships and relationships globally

Assess further collaboration opportunities with business partners to roll out and extend the Peppermint platform



A Chance to Get Involved

Why Invest



Solution for developing world

Worldwide 2 billion unbanked people and up to 90% of all transactions are made in cash



Global Market Growing

Mobile payments expected to increase to \$1.3 Trillion in value in 5 years, with remittances to developing world \$440 billion in 2017



Established Platform

Technology platform circa \$12 Million sunk cost to develop to now.



Commercially proven

Developed with Blue Chip Partners generating growing revenue stream



Clear Growth Strategy

Targeting revenue of \$50 Million over next 4 years



Cost Management

Low cost operation circa \$150k per month with a highly incentivized team

Our Leadership Team



Christopher Kain
Managing Director
& CEO

- Practiced Company Director with 17+ years experience in Finance and Investment Markets
- Accomplished in identifying business opportunities and executing commercial strategies for the benefit of both stakeholders and investors



Anthony Kain
Executive Director
& Acting Chair

- 20+ years experience working in Australian capital markets
- He has played a key role in the formation of numerous privately owned and publicly listed companies
- Deep understanding of intellectual property and its commercialisation



Matthew Cahill
NED & Technical
Consultant

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



Rod Tasker
NED & Strategic
Advisor

- 25+ years at the forefront of developments across the payments services ecosystem,
- Deep knowledge of payments space in Australia, Asia and around the world
- Consultant for Payments Consulting Network providing strategic management and innovative solution delivery to banking finance industry



Our Company In Summary

- Commercially deployed & proven technology platform
- Clear focus to leverage established market position
- Growing revenue stream & low cost operation
- Highly scalable business model
- Global growth opportunities
- Experienced leadership & operations team
- Highly productive past 12 months
- Significant prospects for the coming year

What are we looking for

- Investors who understand the need for Financial Inclusion and the delivery of Social Good
- Investors who recognise the Mobile Payments and International Remittance market sectors are growing
- Strategic partnerships to further evolve a diversified revenue stream
- On market support and capital resources to drive the company growth strategy
- Investors who want to achieve significant returns



An investment in ASX:PIL we believe can deliver this





Thank You