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Peppermint Investor Update

March 2016

Mobile Banking & Payments and Remittance



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Company Snapshot (ASX:PIL)

ASX listed financial technology company

Peppermint Tech Inc. -Operational Base, Manila, PH

Trusted by Top Philippines Banks

Over 100,000 Subscribers

Over 1.13 million transactions/month

Target revenues: \$50 Million over first 5 years

Shares on issue

Listed 581,194,838

Escrowed 310,004,290

Performance Shares : 100,000,000

Total ordinary shares : 891,199,128

31 Dec Cash balance : A\$3.05m

Share price : \$0.02 cents

Market Capitalization : A\$11.6m

What We Do



Operate an established mobile phone banking, payments and remittance platform



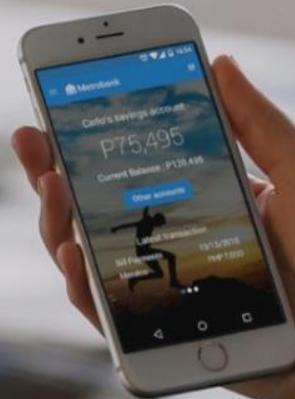
Deliver innovative mobile application based financial services to provide financial inclusion and consumer convenience



Improve business efficiency and derive revenue for commercial clients and agent networks



Seek to provide secure mobile financial services to anyone, anywhere in the world



Global Mobile Payments Market

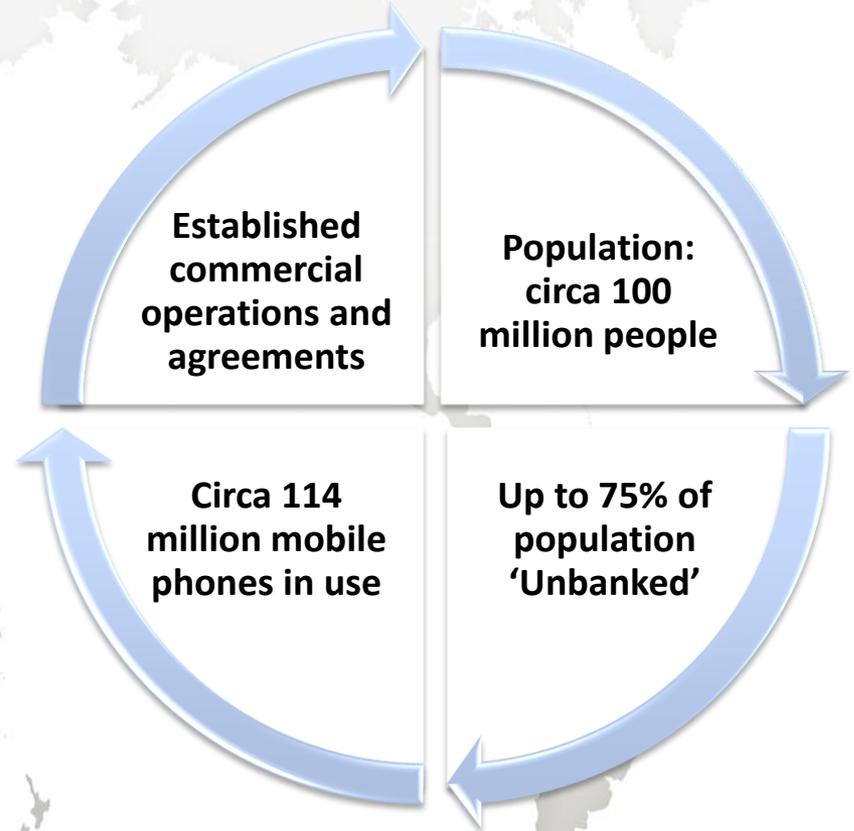
Global mobile payment transactions is expected to **rise** nearly fourfold over the next **five years** to more than **\$1.3tn**.

The proliferation of mobile phones to every corner of the globe is what will drive adoption of mobile payments



Source: <http://www.eurocis.com>, Juniper Research

Immediate Market Focus - Philippines



Access to Major International Remittance Corridors

Bangladesh



Population 160 million



Circa 87% unbanked



2015 Circa \$US15 B
International Remittance

Philippines



Population 100 million



Circa 75% unbanked



2015 Circa \$US 28 B
International Remittance

Combined



Addressable market 260
million people. Circa 214
million unbanked



Combined international
remittance received
in 2015 circa US\$44
billion

Market Benchmarks



XOOM

An international remittance company based in the United States.

Active Users

Has 1.3 million active users

2015

On July 1, 2015 PayPal acquired XOOM for USD \$890 million dollars.



MPESA (Owned by Vodafone)

Originally designed to be a service to repay Kenyans to repay micro-loans with ease.

2007

MPESA was launched in Kenya

2013

Over 17.1 million subscribers generated circa USD \$252 million in revenue

TODAY

A fully integrated mobile financial services platform.

The Mobile Platform – Commercial Deployment



Mobile Banking & Payments

Commercially deployed in the Philippines

Metrobank

UCPB



Unionbank

Balance Inquiry

Check remaining funds

P2P Transfer

Move money from one account to another

Transaction History

View previous transactions

Mobile Payments

Pay merchant or Billers.

Top-up

Purchase airtime or wallet credits

Favorites

Save frequent transactions

Mobile Remittance

Agent network in place

- ✓ Agreement with MyWeps International Inc. and 1Bro Global agent network
- ✓ 90,000 agents/members & 40 business centers
- ✓ Targeting unbanked domestic remittance market before wider Domestic P2P services
- ✓ Commercial launch March 31, 2016



1Bro global & MyWeps remittance partnership **Powered by Peppermint**



1Bro Global &
MyWeps Remittance
powered by Peppermint

Peppermint expands My Weps E-money capabilities



Better Than Cash Alliance estimates that:

Corresponding to a monthly value of over
\$74
billion (USD).

Filipinos make around
2.5
billion payments per month.

Roughly
64
Monthly payments per adult.

Only 1% of these payments are electronic, with cash and cheques accounting for the remainder.

MyWeps app functionalities & features



App features

Balance Inquiry

Enables the user to check his balance

Remittance

Send money internationally or domestically from your MyWeps wallet.

Fund Transfer

Move money from one account to another

Bill Payments

Enables the user to pay billers via mobile phone.

Airtime Top-up

Purchase airtime credits using your MyWeps wallet.

Cash-in

Top-up credits to your MyWeps wallet.

Cash-out

Convert MyWeps credits to cash.

Other features

For businesses who offer international and domestic money transfers services

Anti money laundering compliant.

Empowers mobile remittance agents

1Bro agents on My Weps **Powered by Peppermint**

1Bro members and
their expectations of
the MyWeps app



CORPORATE



Board of Directors

Christopher Kain

BCOMM, MBA

Managing Director & CEO

Practiced Company Director with over 15 years' experience in Finance and Investment Markets who is accomplished in identifying business opportunities and executing commercial strategies for the benefit of both stakeholders and investors.

Mr. Kain has specific expertise in investment evaluation, public and private capital raising programs, debt funding strategies and, project development and financing.

Previous advisory and development roles with institutions such as Barclays Capital and Credit Suisse First Boston in London, National Australia Bank and Macquarie Bank in Australia where he worked across institutional, wholesale and retail investment and financial markets.

Anthony Kain

BJURIS, LLB

Executive Director & Acting Chair

Anthony has over 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 and has an in-depth hands on and legal understanding of intellectual property and its commercialisation.

Anthony has considerable experience as a director and managing director with Australian Stock Exchange listed companies operating foreign assets.

Anthony has held key advisory roles in project development, intellectual property development and commercialization, capital raising, joint ventures and mergers and acquisitions.

Matthew Cahill

BJURIS, LLB

Non Executive Director

Accomplished Technical Director with over 16 years' experience in the Web Industry working across a broad range of technologies and has been involved in roles such as Management, Strategy, Team Lead, Business Analysis, Application Architecture and Development.

As Technical Director at Vivid Group (now Isobar of Dentsu Aegis Network), Mr. Cahill has worked with some of Australia's largest brands, including Sunbeam, JB HiFi, Echo Entertainment, Fusion Retail Brands, Coates Hire and many more. Mr. Cahill's responsibilities included guiding the technical direction of the company, along with leadership of the large development teams that spanned multiple disciplines and technologies.

Board of Directors

Dr Vincent Power

Non Executive Director

Dr Power is an International Payments specialist who has over 20 years of experience in the payments industry, extensive knowledge of global payments technologies and is well connected to strategic industry participants internationally.

Most recently Vincent was the global head of Banking and Treasury at Skrill Ltd, where he managed all international banking relationships, client fund investments, foreign exchange, hedging and regulatory reporting. He was also proactive in the global SWIFT migration project for payments. Prior to this Vincent was a principal consultant at VocaLink (London) which provides operations for the UK payment schemes BACS, Faster Payments, and also operates the largest ATM switch in the UK.

Vincent has worked with numerous tier 1 financial institutions and authorities with a specialised focus on the international payments sector, including; The European Banking Association (roll out of SEPA STEP 1 Paris), European Central Bank (Frankfurt), Alberta Treasury Bank (Canada), Royal Bank of Scotland (UK), SEB Bank (Stockholm), the Bank of Tokyo Mitsubishi.

Leigh Ryan

Non Executive Director

Former Managing Director of Chrysalis Resources who is a geologist and engaged to manage out the remaining mining exploration Asset.

Peppermint Philippines Team



With more than 13 years of combined experience and expertise in software & web applications development, and in business management. The team, realizing the great potential that the mobile technology has brought about, is now focused on developing mobile financial applications. Taking part in revolutionizing the banking and payment industry in the Philippines.

Management Team

Rosarito Carrillo
COO & General Manager

Adrian Ocampo
CTO & Marketing Manager

Glenn Anthony Losentes
Core Development/IT Team Lead

Tech Team

Aljo Fabro
Core Development/IT Team Lead

Percival de Leon
Core Development/IT Team Lead

Kim Albarico
Core Development/IT Team Lead

Carlo Cruz
UI and Graphic Design

Business Development

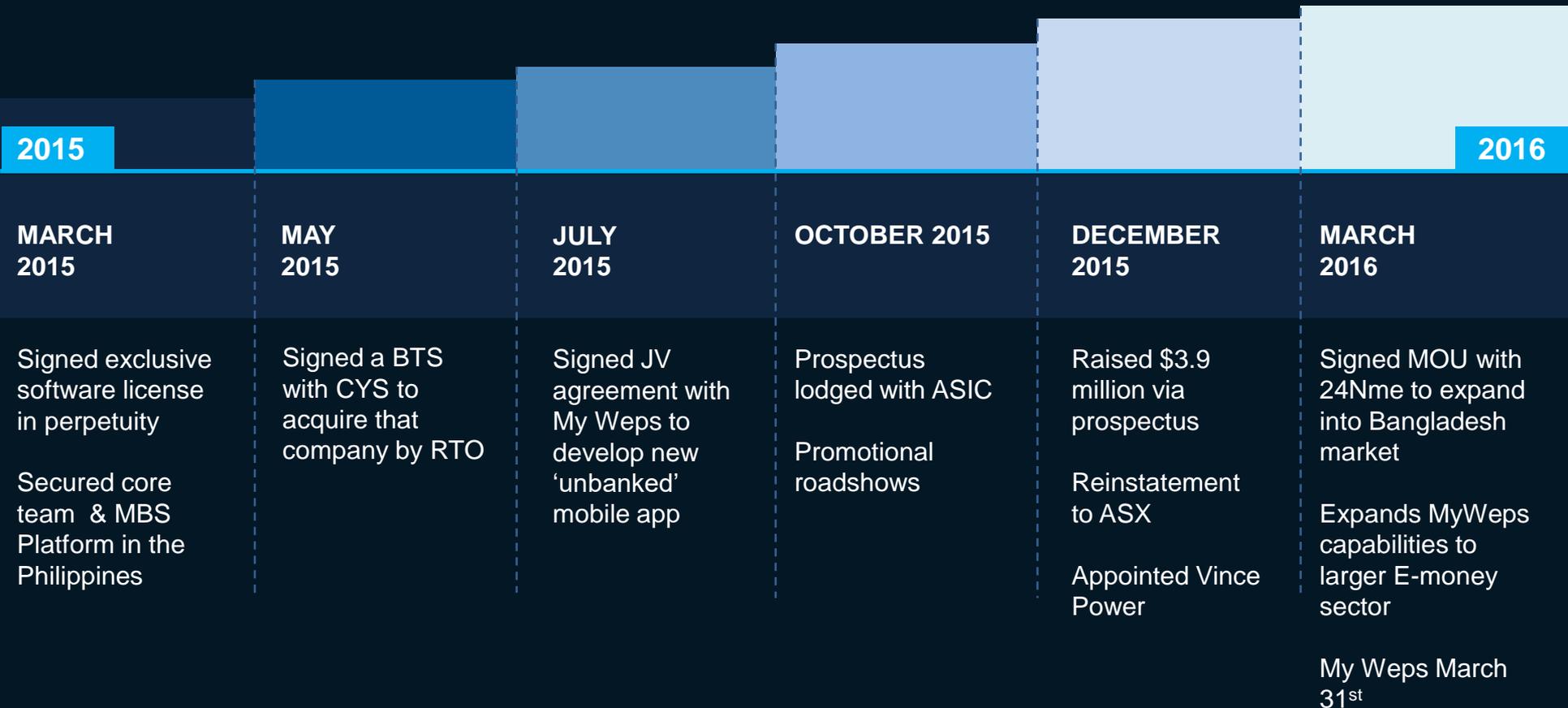
Carlo Dominic Cariño
Business Development Head

Admin

Jo-Ann Magtangob
HRAD Manager

Garry Murrillo
Liaison Officer

Milestones achieved



Investment Case

- Accelerate rather than create
- Existing revenue stream
- Low cost operation
- Experienced Board & Management
- Strategic JV's and MOU's established and more to come
- Operating in a potential trillion dollar global market

“The 7 billion people in the world have 6 billion mobile phones but only 2 billion bank accounts.”

Sunil Gupta, “The Mobile Banking and Payment Revolution,” The European Financial Review, February – March 2013





THANK YOU

WWW.PEPLTD.COM.AU

