



AGM

Investor Presentation

November 2017



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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 and e-load services via a mobile phone and/or web tool interface
- International remittance business soon 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:	669,569,827
Escrowed shares:	237,879,827
Performance shares:	100,000,000
Total ordinary shares:	907,449,128
Share Price:	A\$0.014
Market Capitalization:	A\$13m

Milestones achieved in past 12 months

FEB



Deal signed with MetroGas to provide mobile payment platform to its 60,000 strong customer base

MAR



Central Bank of Philippines approves pilot test of MyWeps mobile remittance platform, first of its kind in the Philippines

MAY



MetroGas mobile bill payment pilot commences



Deal signed with SUNMar to provide mobile payment platform to 14,000 plus agent network and pilot program commenced



MyWeps 500 agent pilot commences

SEPT



Strategic Investor secured to contribute equity placement at premium to market



Deal signed with Sante Barley to provide mobile payment platform to its 200,000 strong agent network



Deal signed with UCPB to provide Internet Payment Gateway (IPG) services platform

OCT



Deal signed with CHMF to automate its payment processes and support mobile financial services



Establishment of Bizmoto – Peppermint's own agent network

NOV



Australian Business Unit to commence International Remittance business operations



Strategic Investor confirms commitment to equity placement at premium to market

Our Current Activities

Live App customer trials being conducted with MyWeps, Metrogas, SunMar & Sante Barley



Australian Business Unit to commence **International Remittance Services** with initial focus on Philippines corridor



New revenue-generating **distribution agreements** signed with Sante Barley, UCPB and the Co-operative Health Management Foundation



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



Technology Development 4

Platform Co-operative Health Management Foundation (CHMF)

International Remittance Revenues 5

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

New Business 6

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



The Peppermint Platform

Philippine Market Dynamics

PEOPLE
103 million



POPULATION
~70%
Unbanked



MOBILE PHONES
114 million



INTERNATIONAL
REMITTANCE (2016)
US\$
28 billion

Mobile Payments & Remittance, with non-bank partners



MyWeps

Agents live testing mobile bill payment and remittance platform



SunMar

Agents live testing mobile payment platform in key regional areas outside of the National Capital Region



Metrogas

Gas delivery personnel testing mobile bill payment services to a portion of the 60,000 strong customer base



Sante Barley

Mobile payment platform will be accessible to over 200,000 agents. Pending regulatory approval remittance services will be added

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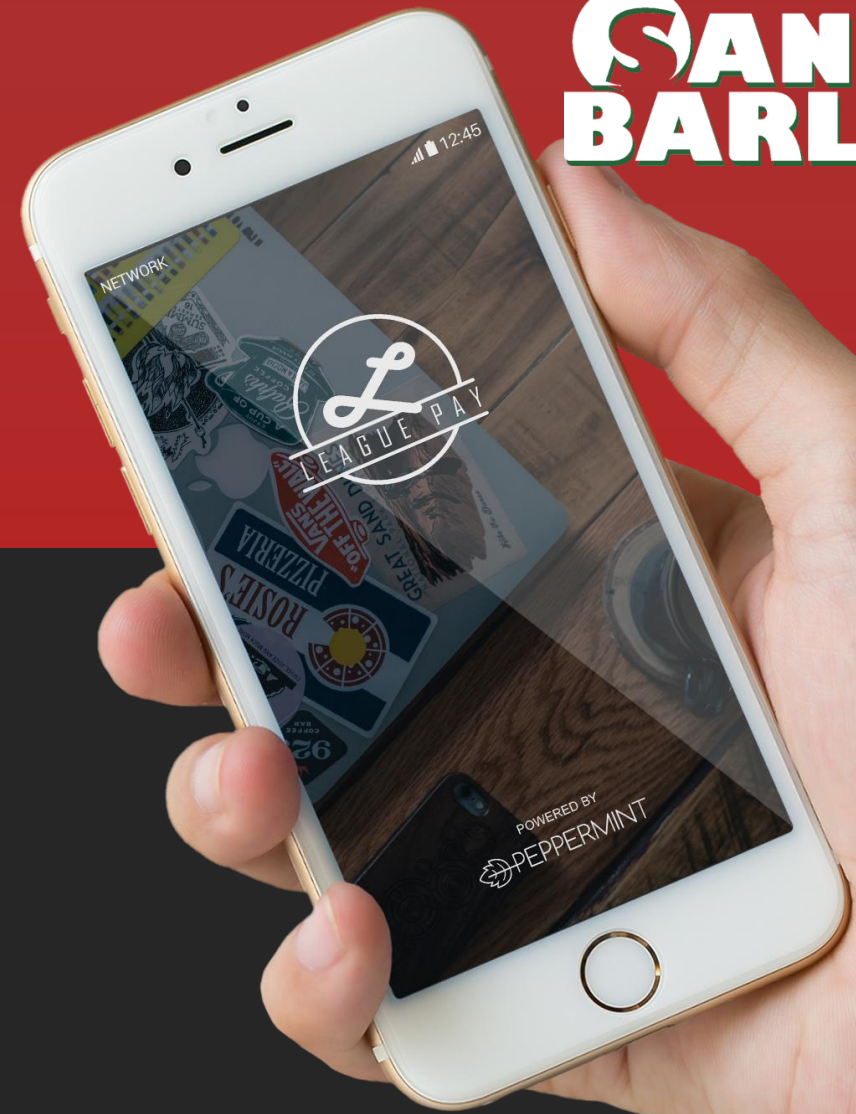


Santé Barley

League Pay Mobile App



- Santé Barley-branded mobile app connecting Santé's local and international business partners
- Santé business partners able to access value-added mobile payment services such as bill payment, eLoading and, in the future, remittance services
- Pilot program to launch prior to full commercial launch Q1 2018



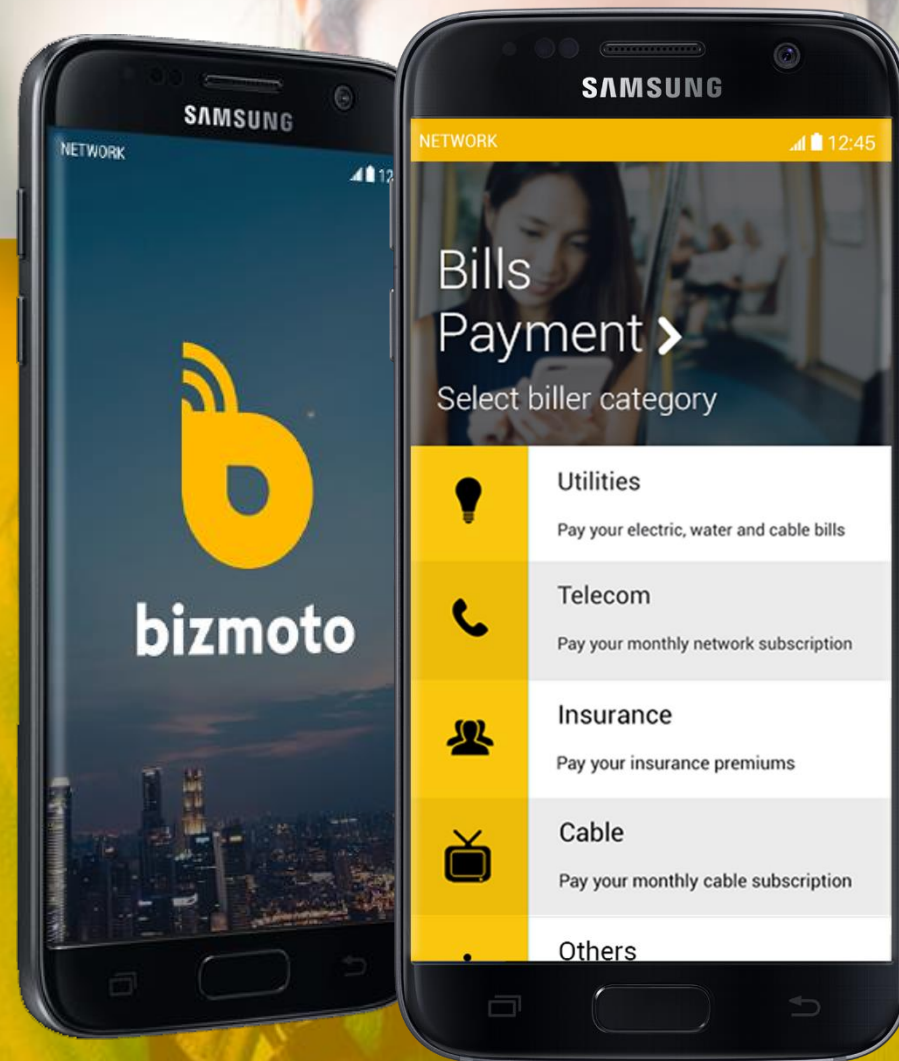


Peppermint's own agent network

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



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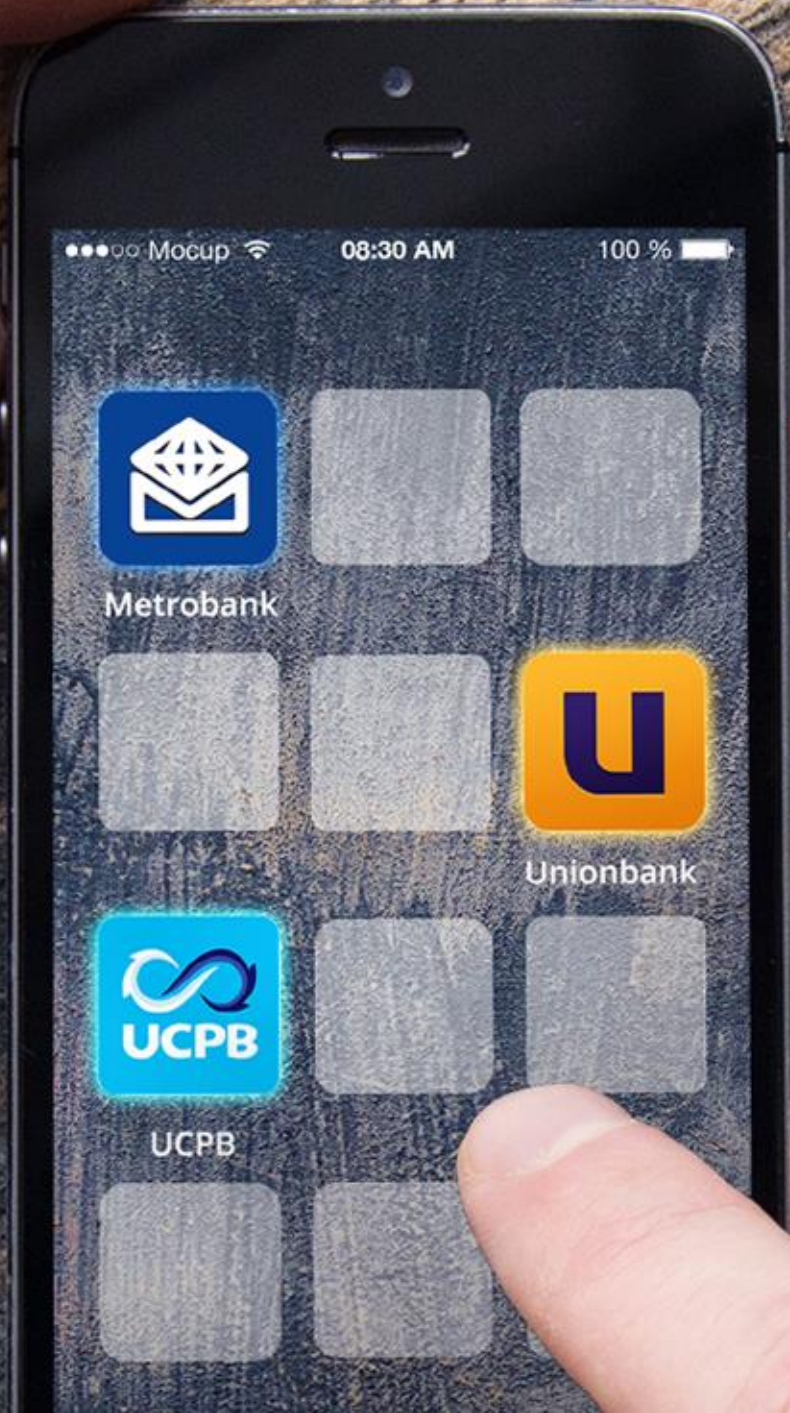




CHMF Healthcare System

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)



Mobile Banking & Payments, with bank partners

White label mobile app already established & commercially deployed with Metrobank, UCPB and Unionbank

Signed a 5-year agreement to provide internet payment gateway services for UCPB customers

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The Philippines Market for Mobile Payments

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

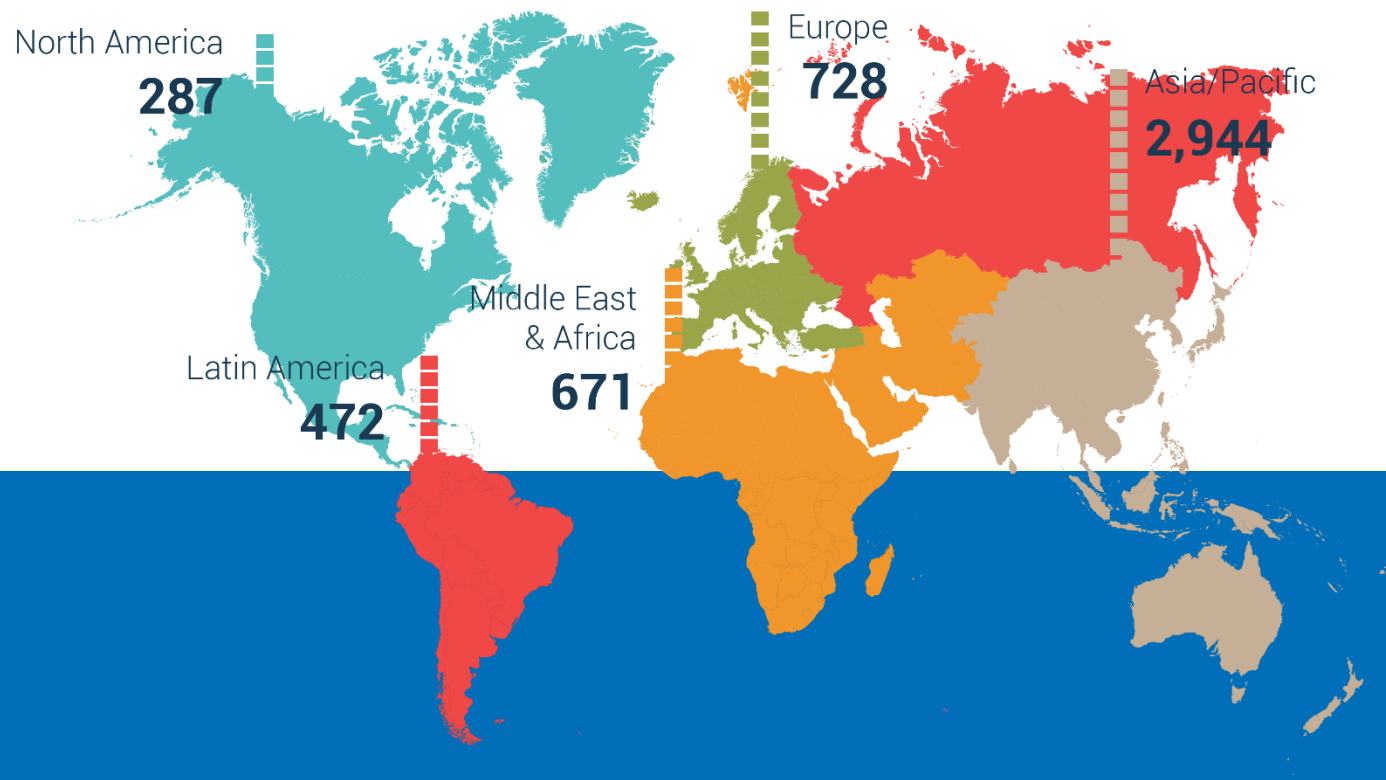
1% of current payments are electronic - the remainder done in cash & cheque payments².

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

The Global Market for Mobile Payments

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

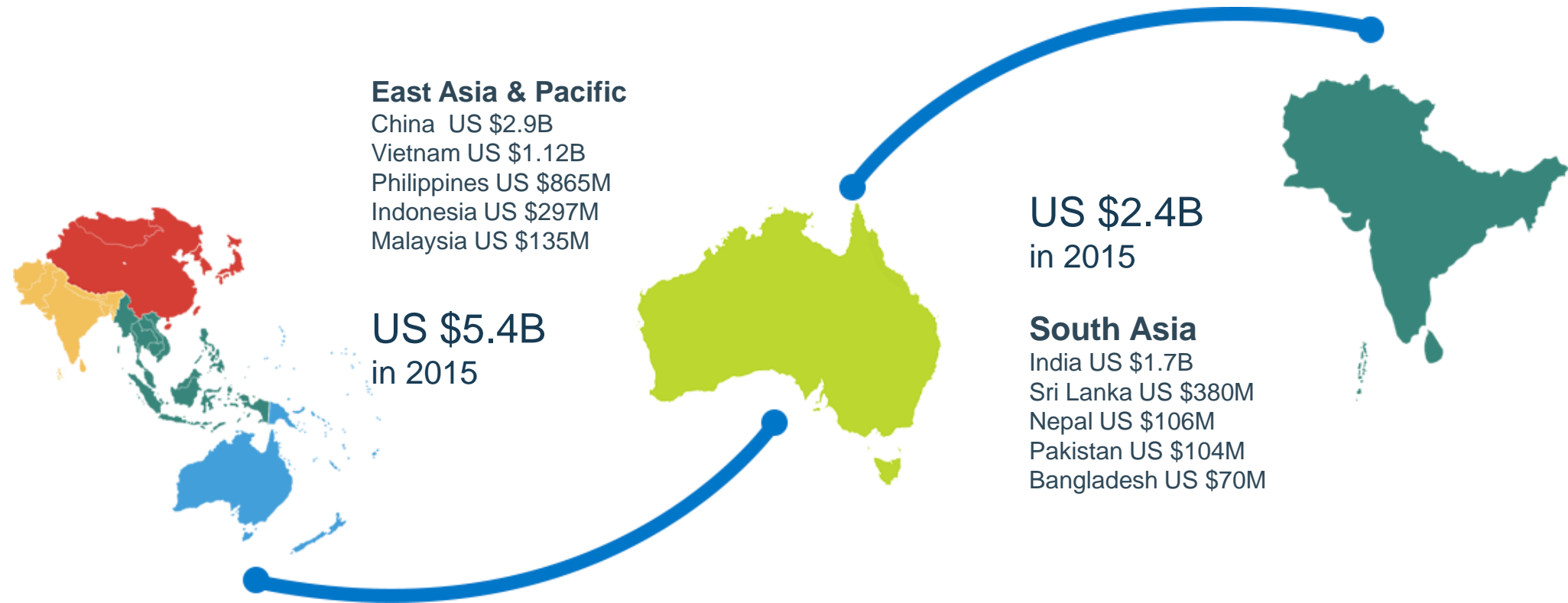


Mobile payments market expected to increase in value to **USD \$1.3 trillion** in the next five years

Proliferation of mobile phones will drive adoption of mobile payments

The Australian Market for Outbound Remittance

Currently more than 28% of Australians were born overseas



US\$7.8 billion in outbound money transfers
to East Asia, the Pacific & South Asia



Australian Business Unit

- Peppermint Payments Pty Ltd to provide International Remittance Services in Australia
- Austrac registered as both a remitter and a remittance network provider
- AML/CTF program has been approved by its Australian bank and accounts opened
- Highly automated using state-of-the-art eKYC service and transaction execution via mobile apps and web screens
- Agreements executed to enable delivery to a large number of developing countries via a range of channels
- Leverage Philippines operations to provide low cost back office support and domestic payment service channels



Global Market Comparisons



2007
Launched in Kenya



An international remittance
company based in the
United States

Global money transfers and
payment services company

Globally it is a hunted market
sector



2013
Circa **USD \$252 million**
revenue
17.1 million subscribers



Has 1.3 million active
users



January 2017
Ant Financial offers **USD**
\$880 million to acquire
MoneyGram.



Today
Fully integrated mobile
financial services platform



2015
PayPal acquired XOOM
for **USD \$890 million**



March 2017
Euronet Worldwide Inc.
launches a rival **USD \$1**
billion bid

Our 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 Philippines corridor

Incorporate new and innovative services to extend the Peppermint platform

Build out 'final mile' international remittance services to the East Asia, 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

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 \$429 billion in 2016



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 and development 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 Core Philippines Team

More than 31 years' combined expertise in software, web applications development and business management

Team focused on revolutionising mobile 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

Admin

Jo-Ann Magtangob
HRAD Manager

Garry Murrillo
Liaison Officer



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



Thank You