

**ASX ANNOUNCEMENT**

## Peppermint rolls out new, upgraded mobile phone banking App for major Philippines bank customers

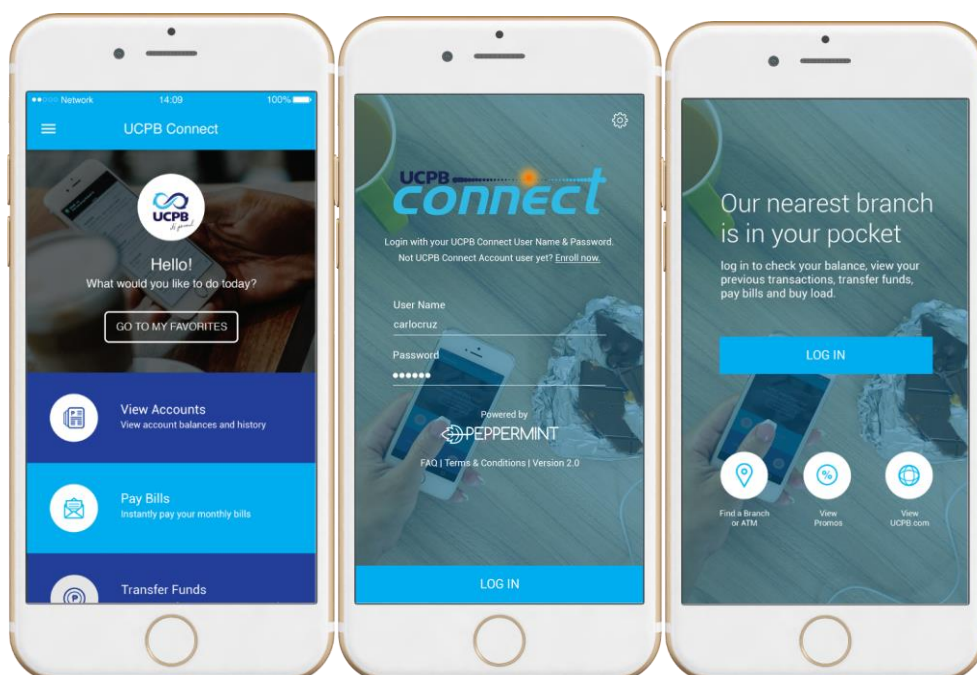
- **New, upgraded mobile phone banking App goes live for UCPB accountholders**
- **App delivers new 'look and feel', more features and increased security**
- **UCPB is a tier 1 bank in the Philippines, with over 185 branches and 300 ATM's**
- **Peppermint builds on and strengthens business relationship with UCPB**

**PERTH, AUSTRALIA, 2 FEBRUARY 2018:** Peppermint Innovation Limited (ASX:PIL) (Peppermint or the company) today announced a new, upgraded mobile phone banking App has been made available to accountholders of UCPB, a tier one bank in the Philippines.

Powered by the Peppermint Platform, the App allows UCPB accountholders to access their bank account via a mobile phone and perform various transactions such as pay bills, purchase mobile phone air time, transfer funds to other accounts and obtain account balances.

The upgraded App has a new "look and feel" making it easier for customers to navigate, allowing them to save their transaction details such as bill payment reference numbers, account numbers of fund transfer recipients and mobile numbers of local recipients so they do not have to re-enter the information every time they transact.

In addition, customers can now use the 'locator' function to pin-point a UCPB branch or automatic teller machine, providing directions via Google Maps and downloadable address and contact information.



The latest version of the Peppermint-powered mobile phone banking App has added security features, with a one-time password required for every log-in session. The one-time password will be sent to accountholders registered mobile number or email address in order for them to log-on.

**Peppermint's Managing Director and CEO Chris Kain said:** "This upgrade to UCPB's mobile phone banking App clearly demonstrates Peppermint's close working relationship with one of the Philippines tier 1 banks.

"I applaud Peppermint's development team and UCPB's project team for their close collaboration on this project, and for delivering a range of improved customer functionality to the original UCPB App.

"Peppermint looks forward to working with UCPB to promote greater business efficiencies and consumer convenience for bank customers."

**UCPB's Vision and Mission Statement** states the Bank wishes to provide "personal and proactive service and innovative products" and continue providing its customers with a "unique banking experience". They note: "We will continually enhance the customer experience through efficient and convenient service delivery," states UCPB. "We will continue to provide relevant, innovative and value-adding products and services."

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### **About Peppermint Innovation Limited**

Peppermint Innovation is an Australian company focused on the commercialisation and further development of the Peppermint Platform, a mobile banking, payments and remittance technology designed for banks, mobile money operators, credit card companies and microfinance institutions. Peppermint currently operates the Peppermint Platform in the Philippines.

Peppermint has a particular focus in the developing world (starting with the Philippines) and on providing an attractive tool to the unbanked population to access mobile banking and remit money to and from family and others through a system not tied to a particular bank or telephony company.

### **About The United Coconut Planters Bank (UCPB)**

The United Coconut Planters Bank (UCPB) is one of the largest banks in the Philippines, providing financial products and services to corporations, private and government institutions, middle market companies, small and medium sized business and individuals throughout the Philippines.

Established in 1963, UCPB has a multi-channel service delivery network consisting of 188 branches, 300 ATM's, telephone banking, internet banking and mobile banking facilities.

UCPB's vision is to be the bank of choice of the middle and consumer markets by providing personal and proactive service and innovative products.

