



(ASX : *PIL*)

Annual General Meeting
Corporate Presentation
November 2018

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Corporate summary

ASX: <i>PIL</i>	
Listed shares:	983,582,463
Performance shares:	100,000,000
Total ordinary shares:	983,582,463
Share Price:	A\$0.016
Market Capitalization:	A\$16m
No. of Shareholders	1,193
Top 20 Shareholders	50.09%



Board and leadership team



Christopher Kain
Managing Director
& CEO



Anthony Kain
Executive Director
& Acting Chair



Matthew Cahill
NED & Technical
Consultant



Leigh Ryan
NED



Michael van Uffelen
Chief Financial
Officer

Board Advisory

Col Chandler
Strategic advisor

Gayle Clifone
Compliance

Philippines



David Cook
Country Head of
Operations



Rosarito Carrillo
COO & General
Manager



Adrian Ocampo
CTO & Project
Manager



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



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

Company overview



- Financial technology company targeting the global mobile payments market and micro business sector
- Independent Service Provider with a proven and commercially deployed technology platform
- Focussed on Developing World countries and providing services to the un/underbanked and diaspora
- We provide secure payments, money transfer, banking, eload, ecommerce and micro business services via a mobile phone application
- We provide on-line International remittance money transfer services from Australia to Philippines and India
- We deliver an innovative technology platform solution to facilitate micro enterprise, financial inclusion and consumer convenience



Philippines

~immediate market focus

103 million
People

118 %
Mobile penetration

90%
Filipinos do not have
a credit score

23
Median Age

70%
Population unbanked

36%
Municipalities have no
access to banks

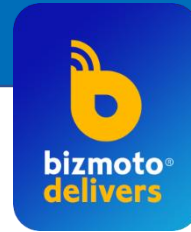
Achievements in the past 12 months



Key growth drivers next 12 months



Finance / insurance and remittance operations to support Bizmoto agent network and diaspora



Bizmoto delivers agent network commercial programs
- e.g pilot program with TVS



Co-Op and Regional & Rural bank technology platform roll out



Building a diversified revenue stream

1 Banking Partners

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

Cooperative sector platforms CHMF and MASS Specc. PESONet and InstaPay IBFT platforms

5 International Remittance & Bills Payment

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

6 New Business

New collaboration agreements plus potential acquisitions to innovate Peppermint's service offering





The Peppermint Platform

Philippine market norms

~Market for a mobile payment platform



Receive salary
in cash



Waiting
for transport



Lining up to
pay bills



Recharging
mobile in outlets



Lining up to
send money



Borrowing from
loan sharks

Better Than Cash Alliance estimates:



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

1. Source: www.betterthancash.org

2. Source: Ericsson South East Asia and Oceania regional Ericsson Mobility Report

Bizmoto Agent Network

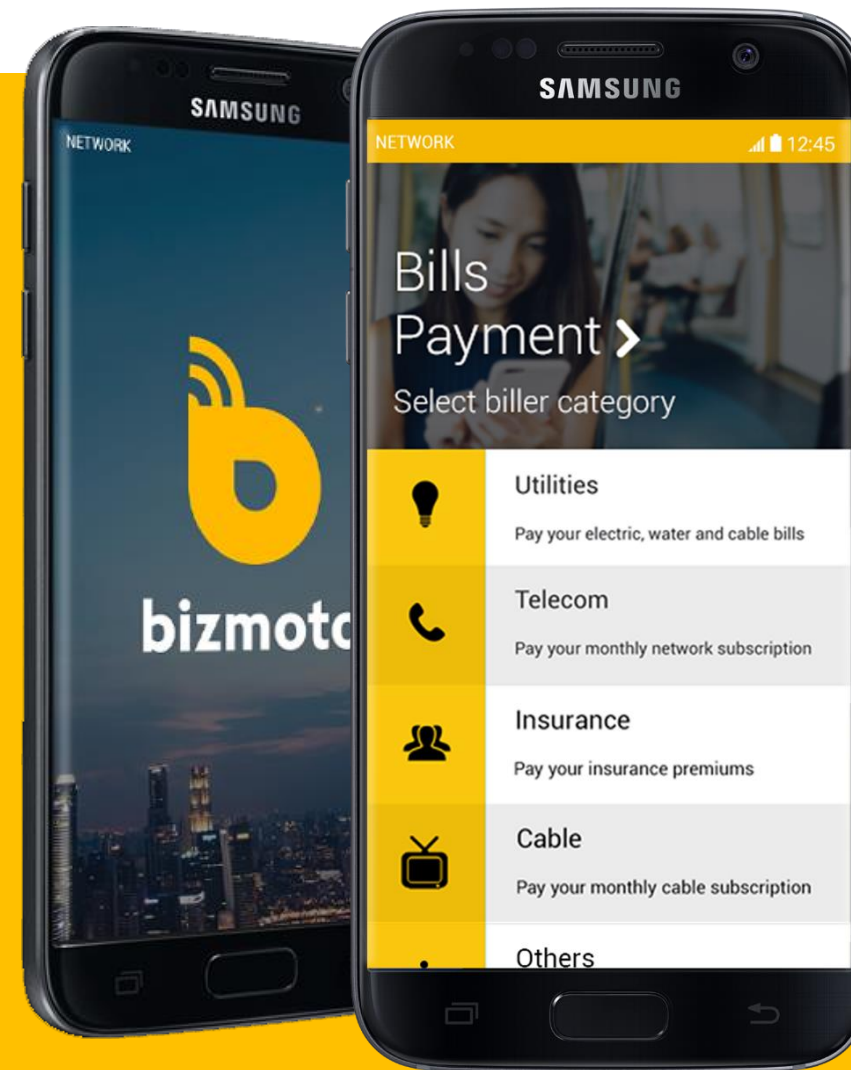
A micro-business enterprise opportunity for a mobile agent network

Offering micro-business packages on a multi-service enabled mobile phone application

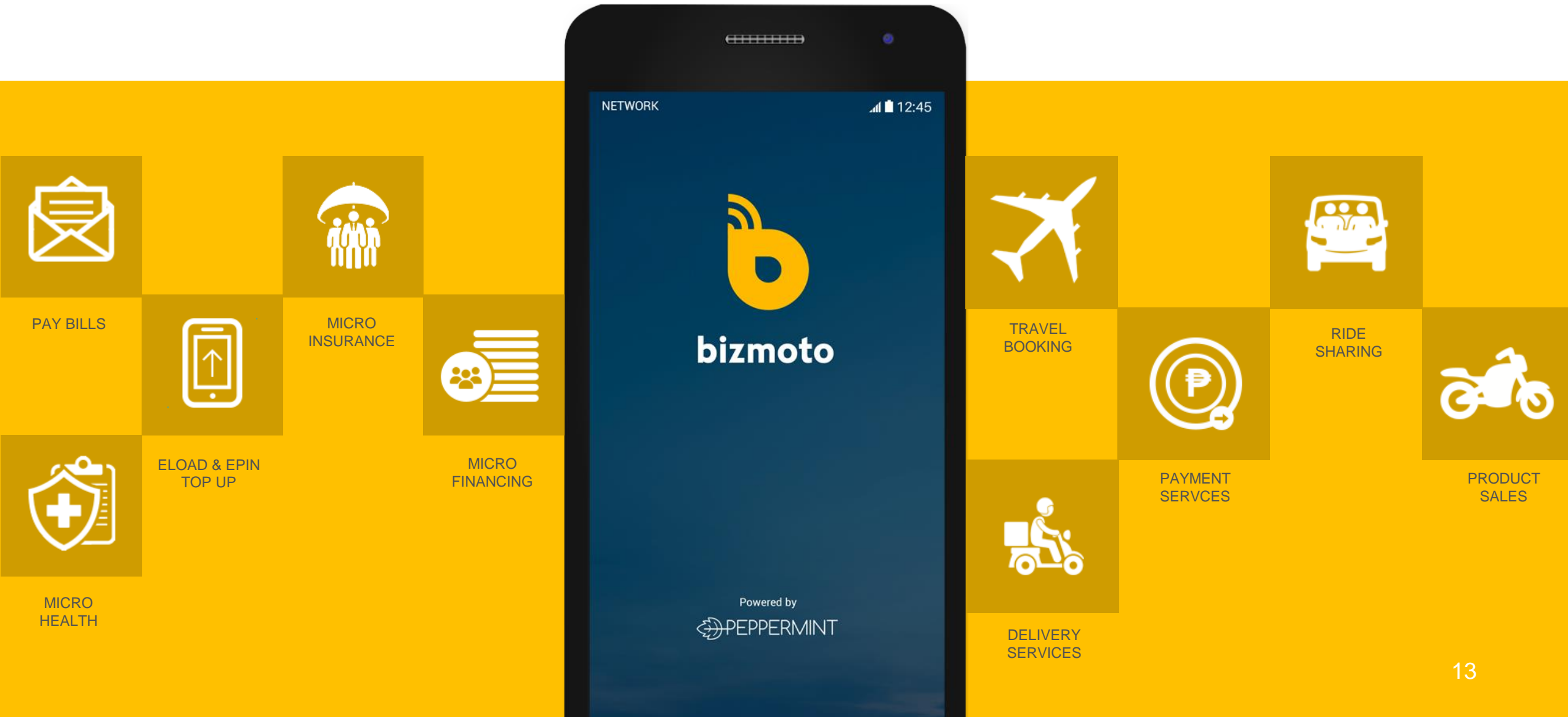
Over 7,000 registered agents since end of August 2018

Convenient, secure and accessible services delivered via a mobile interface

Peppermint's own agent network utilising our proven technology platform



Micro enterprise platform





BIZMOTO PHP

Bizmoto billers, service providers, and delivery clients are integrated to our technology platform.

BIZMOTO AGENT

Agents will be provided with multi-service enabled mobile app and can purchase a motorcycle to assist service delivery

- + Payment Services
- + E-Commerce
- + Product Sales
- + Funds transfer
- + Delivery Services
- + Ride Share



Third party agent networks

~White label Peppermint platform



MyWeps

Agents can offer the mobile payment platform and have completed a pilot test of mobile remittance services



Metrogas

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



Sante Barley

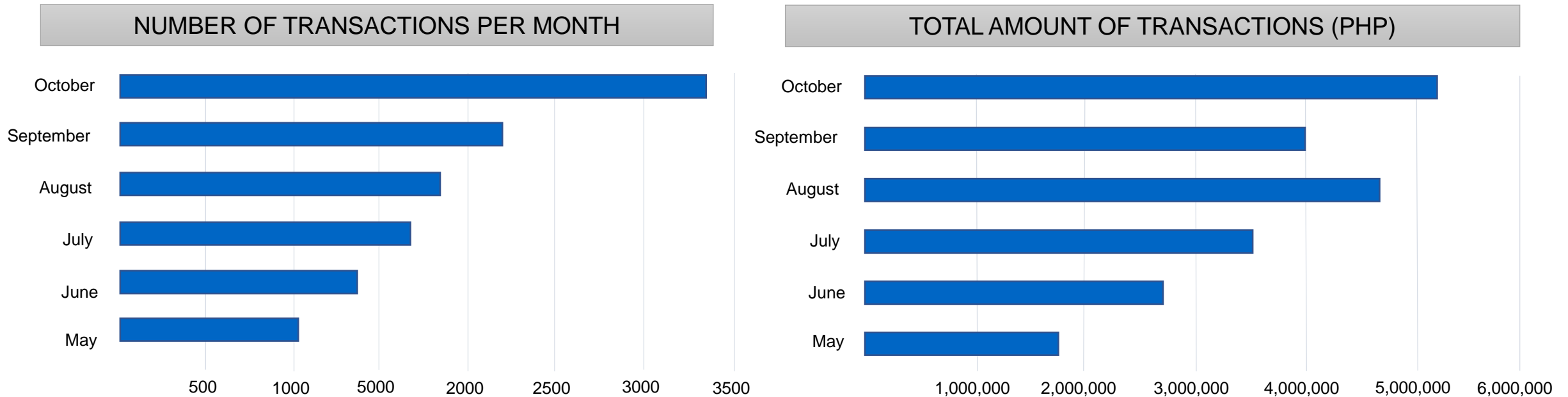
Mobile payment platform accessible to over 200,000 local and international agents



SunMar

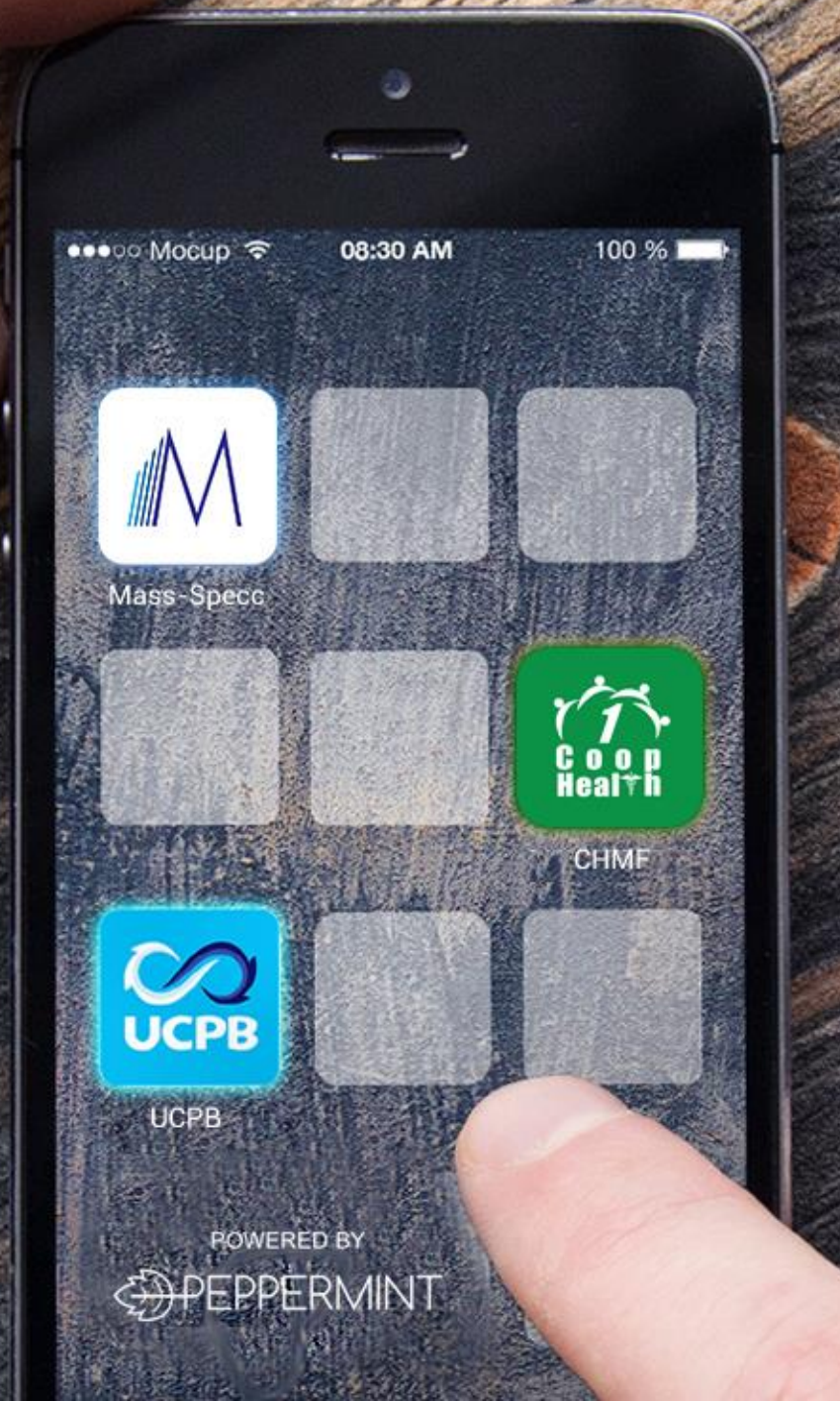
Agent mobile payment platform delivered in key regional areas outside of the National Capital Region

Agent network platform building



- Soft launch in May
- Transaction value exceeded 21,500,000 Php since launch
- Preliminary social media campaign commenced end of August
- Since August 23 over 7,600 agents registered and climbing

Technology platform for the Banking and Cooperative sector



- White label mobile banking and payments app commercially deployed with UCPB
- Developed BSP mandated IBFT PESONet and InstaPay platforms for UCPB
- Targeting Regional and Rural banks to deliver BSP mandated IBFT platforms plus mobile payment solutions
- Developed mobile app and web tool for MASS Specc to manage conditional cash transfers
- MASS-SPECC considered one of the largest cooperative federations in the Philippines
- Developed mobile app and web tool for CHMF to automate delivery of health services
- Opportunities with MASS Specc, CHMF and wider Cooperative sector to roll out our mobile banking payments

BIZMOTO International Remittance

www.bizmoto.com.au

See how it works

Fee Calculator

Choose delivery method

Bank Transfer ▼

You send


100.00

AUD ▼

Exchange Rate:

1 AUD \approx 50.97 INR

Total Fees:

 6.5 AUD

Recipient gets

5097.48

INR ▼

The sending amount is not inclusive of processing fees.

Send money to India and to the Philippines
Faster, Safer and with Low Fees. Bizmoto.



Global Market Comparisons



2007

Launched in Kenya

2012

Founded in Malaysia
In 2012 Grab taxi app
'My Teski'

2010

Launched in Jakarta,
Indonesia with 20
motorcycle drivers

2004

Established in
HangZhou, by Alibaba

2011

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

2013

Circa US\$252 million
revenue
17.1 million subscribers

April 2014

The company secured
more than US\$10 million
in series A funding from
Vertex Venture Holdings

Mid-2015

One of Indonesia's most
downloaded apps.
In its first 14 months, the
app logged 100 million
transactions.

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

2018

Mobile app offers ride
sharing, food delivery,
logistics services and
mobile wallet. Valued at
US\$6 billion.

2018

Over 1 million drivers
and offers 18 app-based
on demand services.
Valued at US\$5 Billion.

2017

520 million registered
users

2017

Reached 650 million
monthly active users



Our Company In Summary

- Solution for the Developing World
- Established & commercially proven technology platform
- Growing revenue stream & low cost operation
- Experienced Board & leadership team
- Highly productive past 12 months
- Positioned to accelerate commercial application and market penetration
- Scalable business model with global growth opportunities



Thank You