

27th November 2009

Our Business Overview

- » Flexible and innovative provider of short term loans
- » MONEY3 Group products include;
 - » Line of Credit
 - » Unsecured personal loans
 - » Secured personal loans & Insurance
 - » Cheque Cashing
 - » International Money Transfer
- » Revenue generated from fees & charges including loan applications, credit and account keeping fees etc

FY 09 Cash movements by product

PRODUCT DETAIL	Total \$ Out	Number of Transactions	AVG \$
BRANCH LOANS	\$ 14,610,151	38,740	\$ 377
LRC LOANS	\$ 3,503,021	463	\$ 7,566
CHQ CASHING	\$ 12,870,151	10,525	\$ 1,223
MONEY GRAM	\$ 13,652,197	16,109	\$ 847
GRAND TOTAL	\$ 44,635,520	65,837	\$ 678

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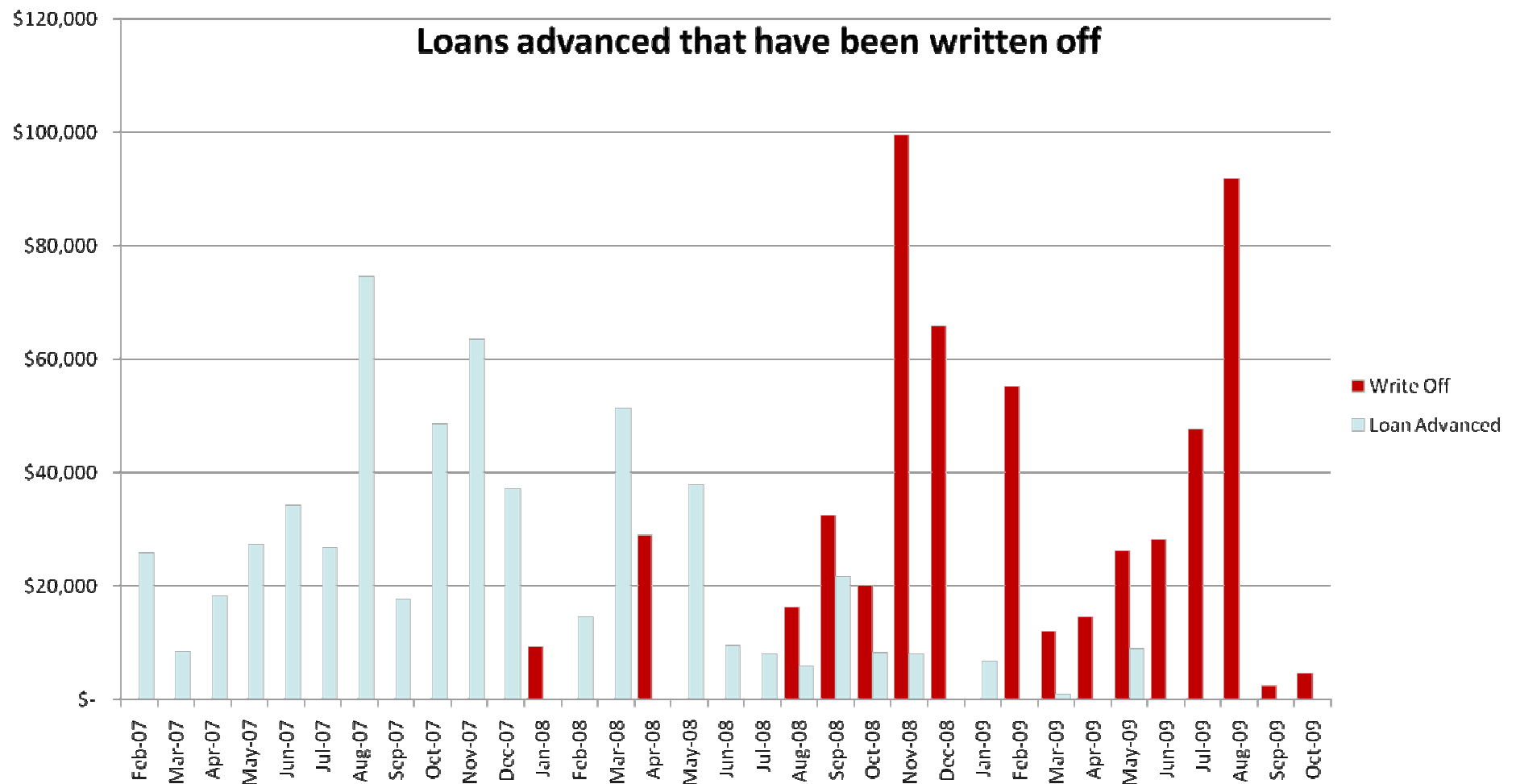
Financial Performance

FINANCIALS	FY09 \$	FY08 \$	y-y % increase
Total Revenues *	9,013,813	7,500,731	20%
EBITDA	2,167,260	2,114,548	2.5%
NPAT	1,033,926	1,199,460	-14%
EPS (cents)	3.51	4.37	-20%
DPS (cents)	3.30	4.30	-23%
Amount Franked	100%	100%	

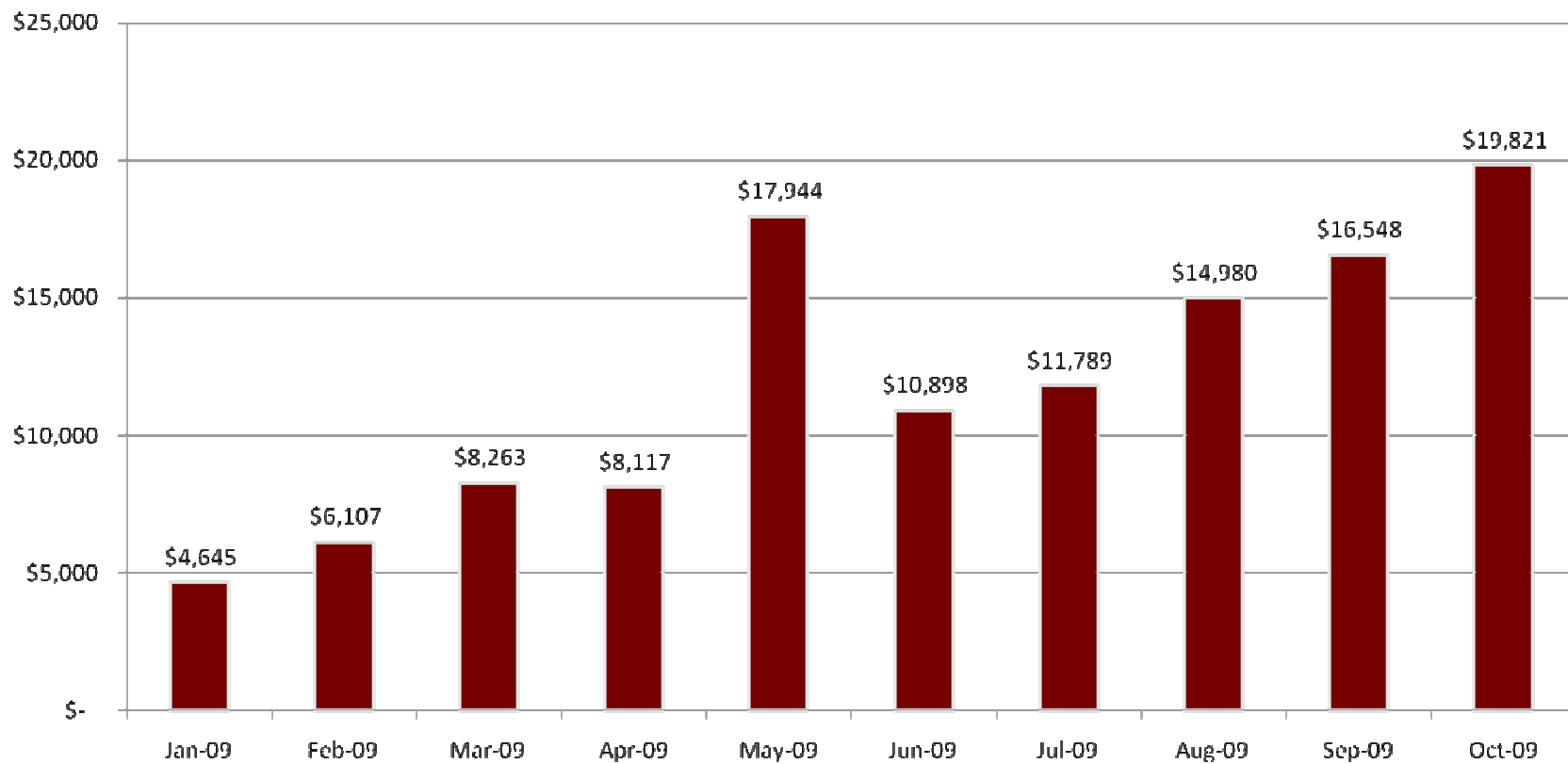
*In prior years revenue still to be earned from fees and charges were included in Loan fees and Bad debts expense when a debt was written off. This treatment is inconsistent with the policy of recognising revenue on loan fees on a reducing balance basis over the loan period. The comparatives have been adjusted accordingly and there is no impact on profit.

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Loan Centre



Collection Department Revenue



Managing Directors report

- » Financials
- » Credit Management
- » Highlights
- » Key activities for FY10

Financial Snapshot

For every \$100 in fees earned



\$6 in Administration



\$36 in Wages



\$5 in Advertising



\$8 in Rent



\$16 in Bad Debts



\$18 in Other Expenses inc Taxes



\$11 in Dividends

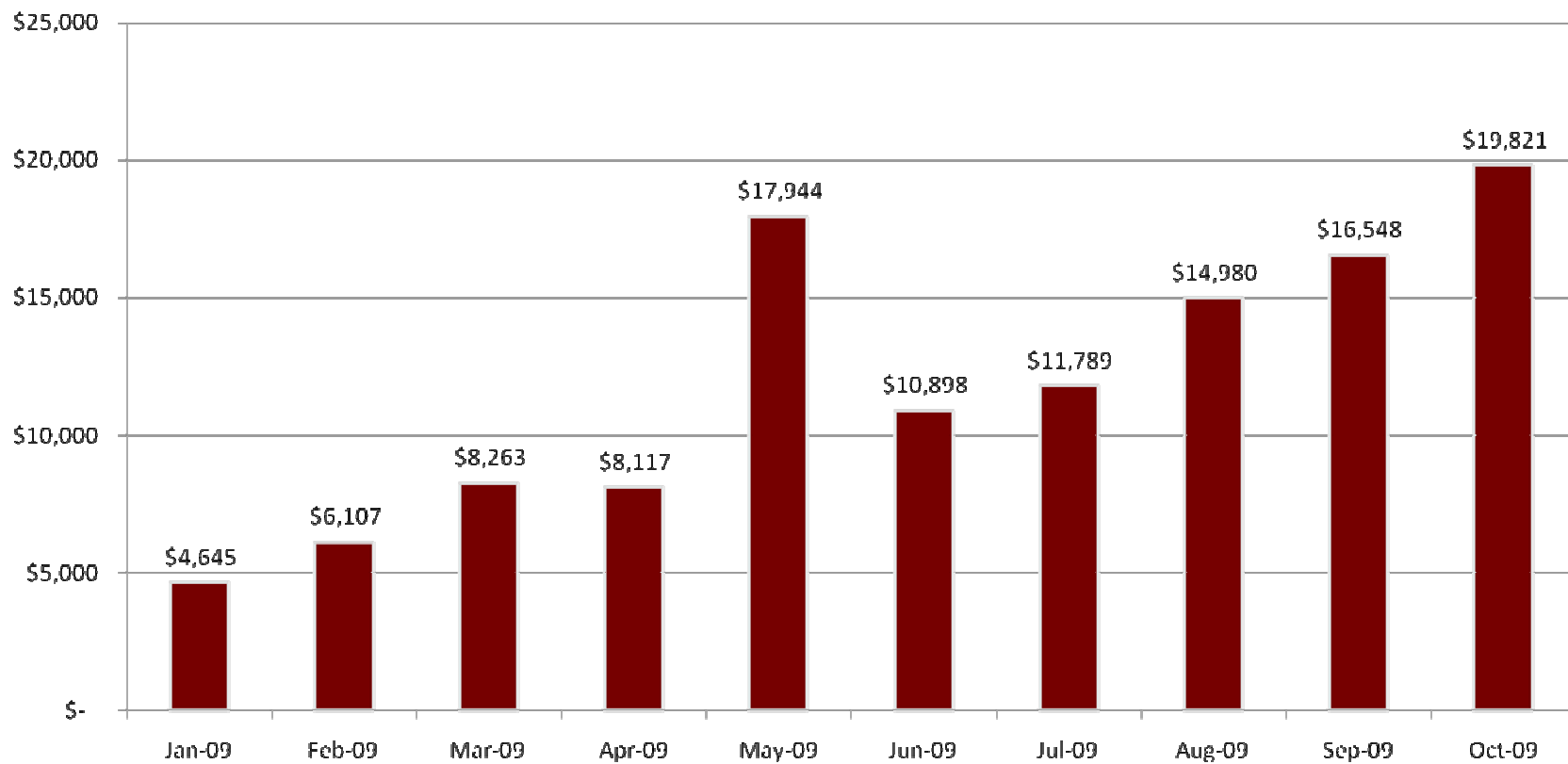
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Credit Management Policy

ONEY3 has strict lending criteria to assess the credit worthiness of customers. Being a second chance lender MONEY3 places a strong emphasis on the credit future of the customer. Credit assessment includes:

- » 100 point identity check / AML check
- » Employment history check & payslips assessment
- » Bank statements
- » Customer's contacts are called as a reference check
- » Serviceability assessment
- » All loans over \$1,000 are reviewed by Branch Manager
- » All loans over \$3,000 are reviewed by a Snr Manager
- » All loans over \$5,000 are referred to a specialist lending team
- » Valuation of loan security, typically via rates notice, Glasses guide or Redbook

Collection Department Revenue

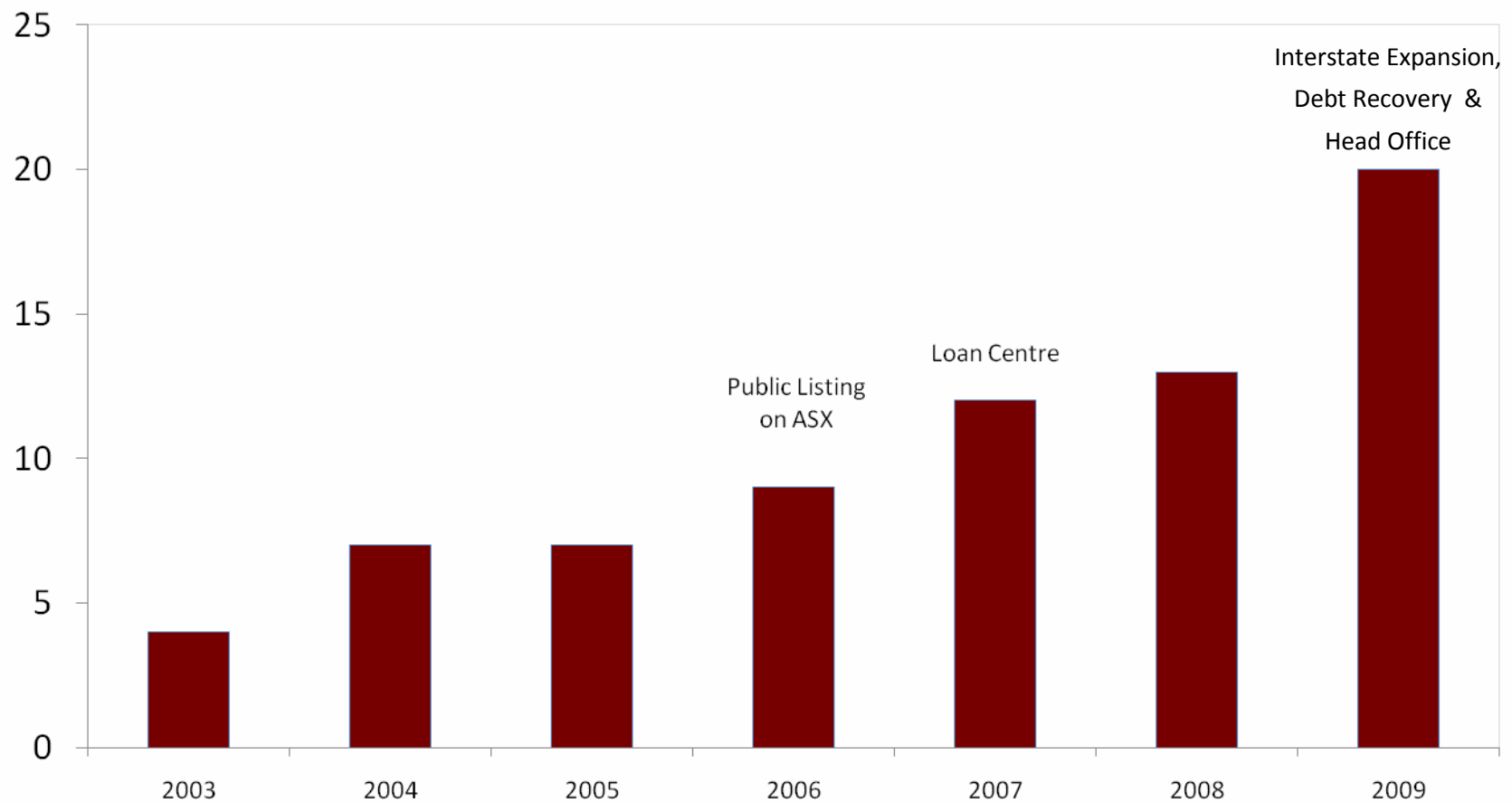




Highlights

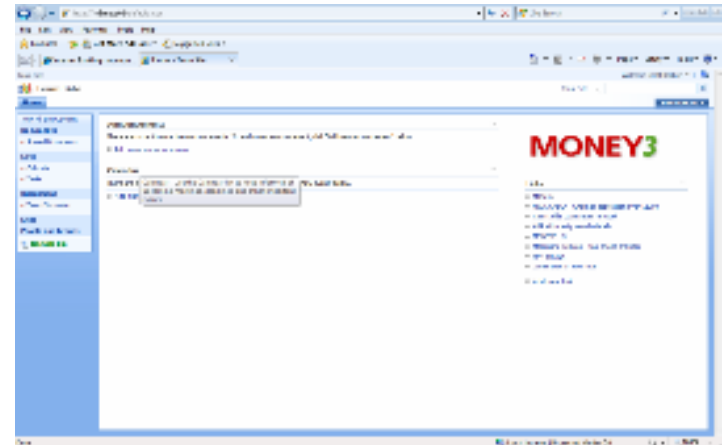
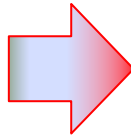
- » Branch Expansion
- » Leadership Development program
 - » Developing the right leaders
 - » Improving the recruitment process
 - » Developing an organisation structure to support growing network
- » Re-Writing of Policies and Procedures
- » Loan Centre expansion
- » Web site development
- » Connecting Staff Incentives to Profit Drivers- Speed of Money

Network Expansion



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Policy and Procedure



- » Complete re-write of lending policy and transition from hard copy to soft copy
- » Every PC can access internal policy and information
- » Established monthly in branch audit
- » Created New employee training program
- » Strict policy adherence linked to incentive plan for all employees

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Key activities for FY10

- » Re-location of Head Office
- » Develop newly opened branches
- » Expanding opportunity into broker network
- » Focus on team and leadership, getting the right team for growth
- » Business partnerships
- » Integration between systems to improve visibility

Loan Centre expansion

- » Broker partnerships
- » Broker on-line applications
- » Motor vehicle products

**INSTANT
MOTOR
VEHICLE**
Finance for your New Car



HOW TO APPLY FOR A MONEY3 CAR LOAN
Just bring in a completed Loan Application Form, available from your local MONEY3 branch, along with:

- 1 100 points of ID:** driver's Licence, medicare card, bankcard or passport.
- 2 Proof of Residence:** rental statement, rates notice, phone bill or utility bill with your name and address.
- 3 Proof of Income:** bank statement with the last three months transactions and two most recent pay slips.

* Normal lending policy applies. Terms & Conditions available on request.

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Further website development

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SOUND OFF

APPLY ONLINE NOW!

Approval of a personal loan is Quick and Easy - apply online or come in to one of our branches.
[Online Application Form >](#)

LOANS FOR ANY PURPOSE

We all know how difficult it can be to scrape together a large sum of money in a short amount of time, for things that are hard to budget for like a second car, white goods, rental bond, school fees, funeral

FIND A BRANCH

We have 21 branches throughout New South Wales, Victoria and Tasmania.
[Click here to find out where >](#)



CUSTOMER FEEDBACK

You just walk in there you know, it's just boom bang - file done. There you go, there's your money!

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Questions

- » Questions
- » Formal Part of the Meeting

Resolutions

	Proxy Votes			Total
	For	Open	Against	Proxy Votes
Resolution 2				
Re-election of Kang Hong Tan as Director	7,635,019	49,608	-	7,684,627
	99.35%	0.65%	0.00%	
Resolution 3				
Re-election of Scott Joseph Baldwin as Director	7,628,331	53,608	2,688	7,684,627
	99.27%	0.70%	0.03%	
Resolution 4				
Remuneration Report (Non- Binding Resolution)	7,598,769	53,608	32,250	7,684,627
	98.88%	0.70%	0.42%	
Resolution 5				
Approval of Option granted pursuant to the ESOP	7,085,712	53,608	90,456	7,229,776
	98.01%	0.74%	1.25%	