MONEY3

MONEY3 Corporation Limited
ACN 117 296 143

Annual General Meeting FY 2009

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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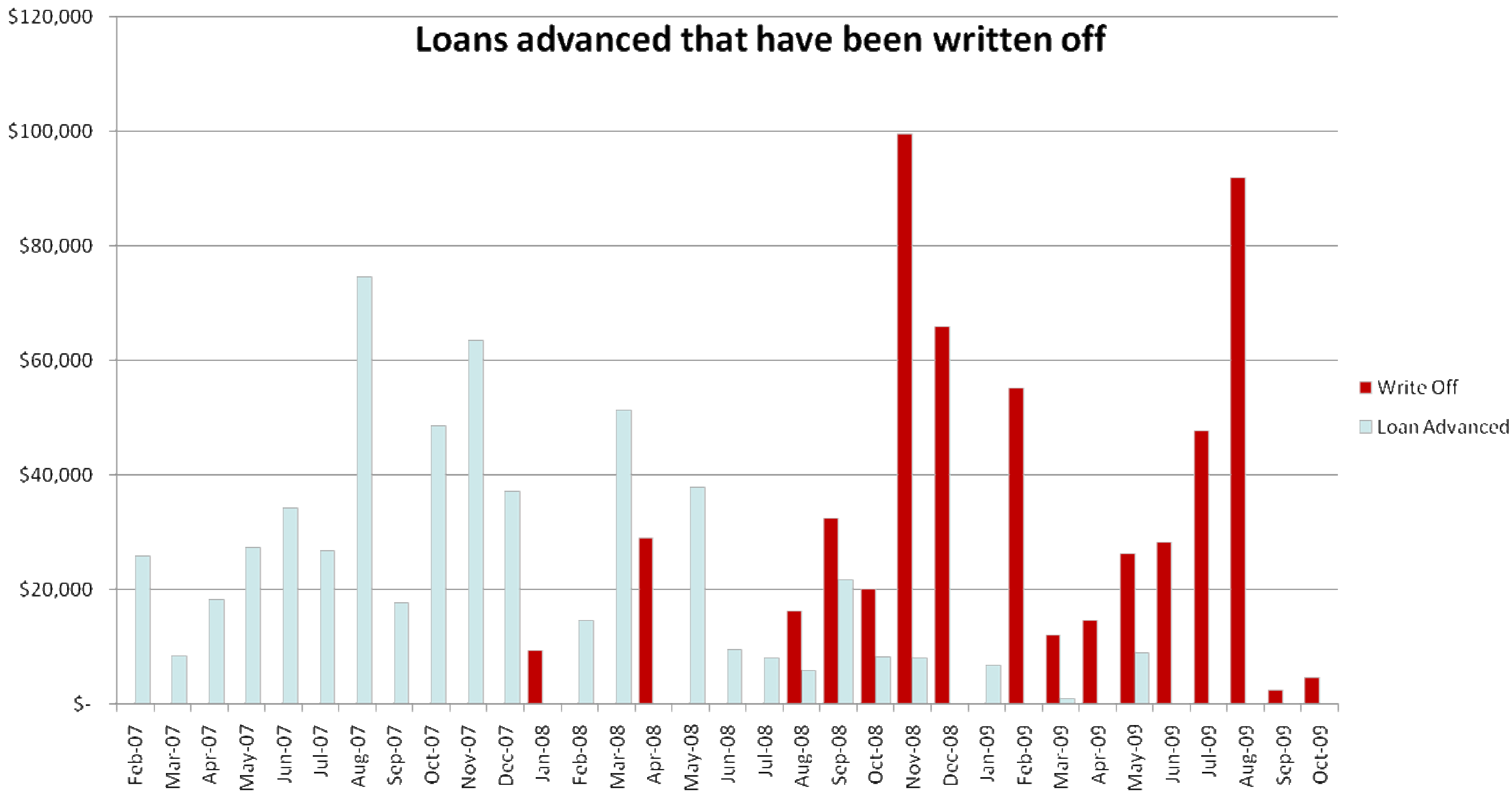
Loan Centre



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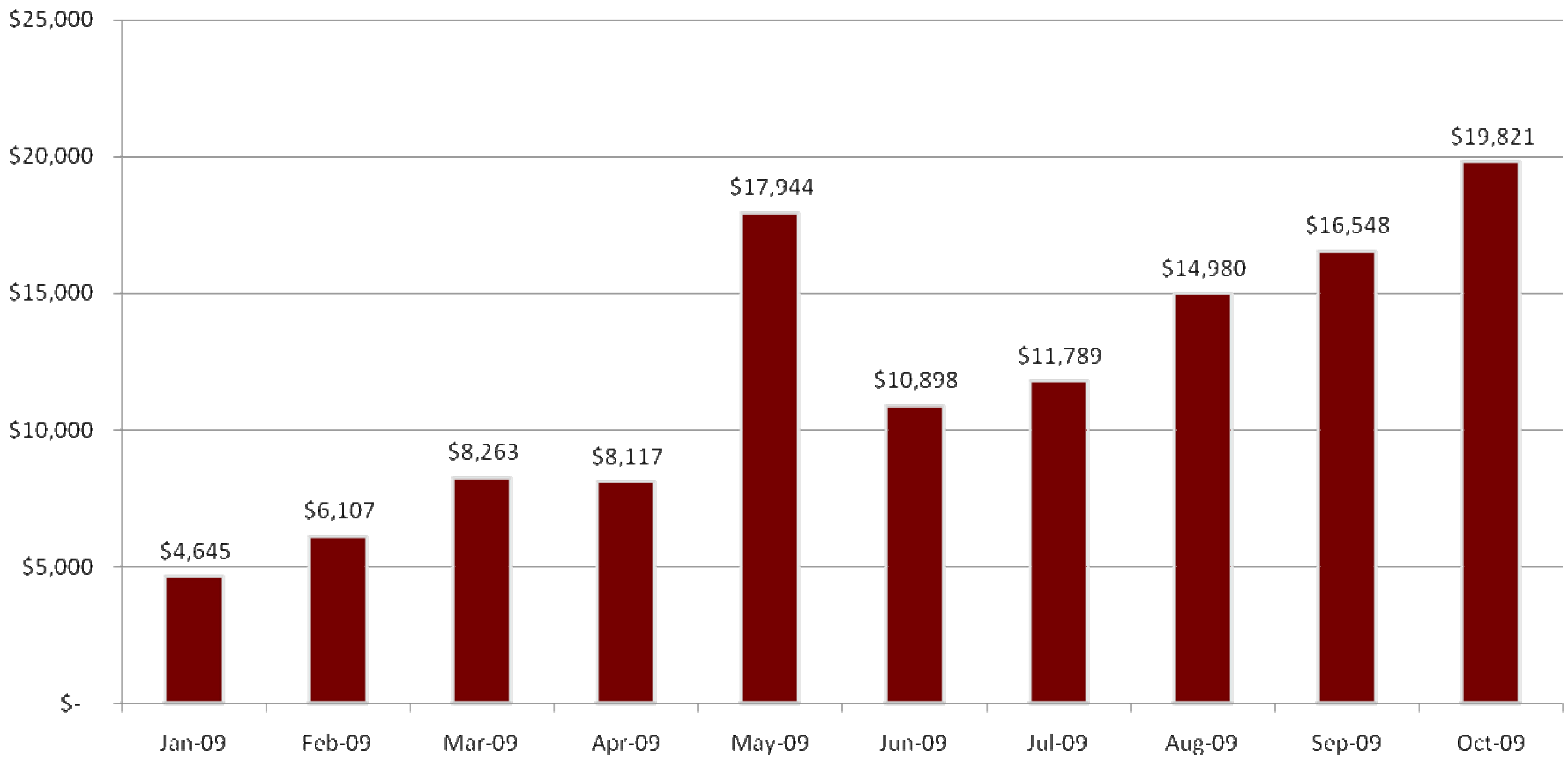
Collection Department Revenue



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Managing Directors report

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

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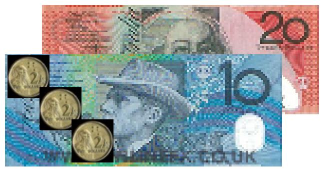
Financial Snapshot

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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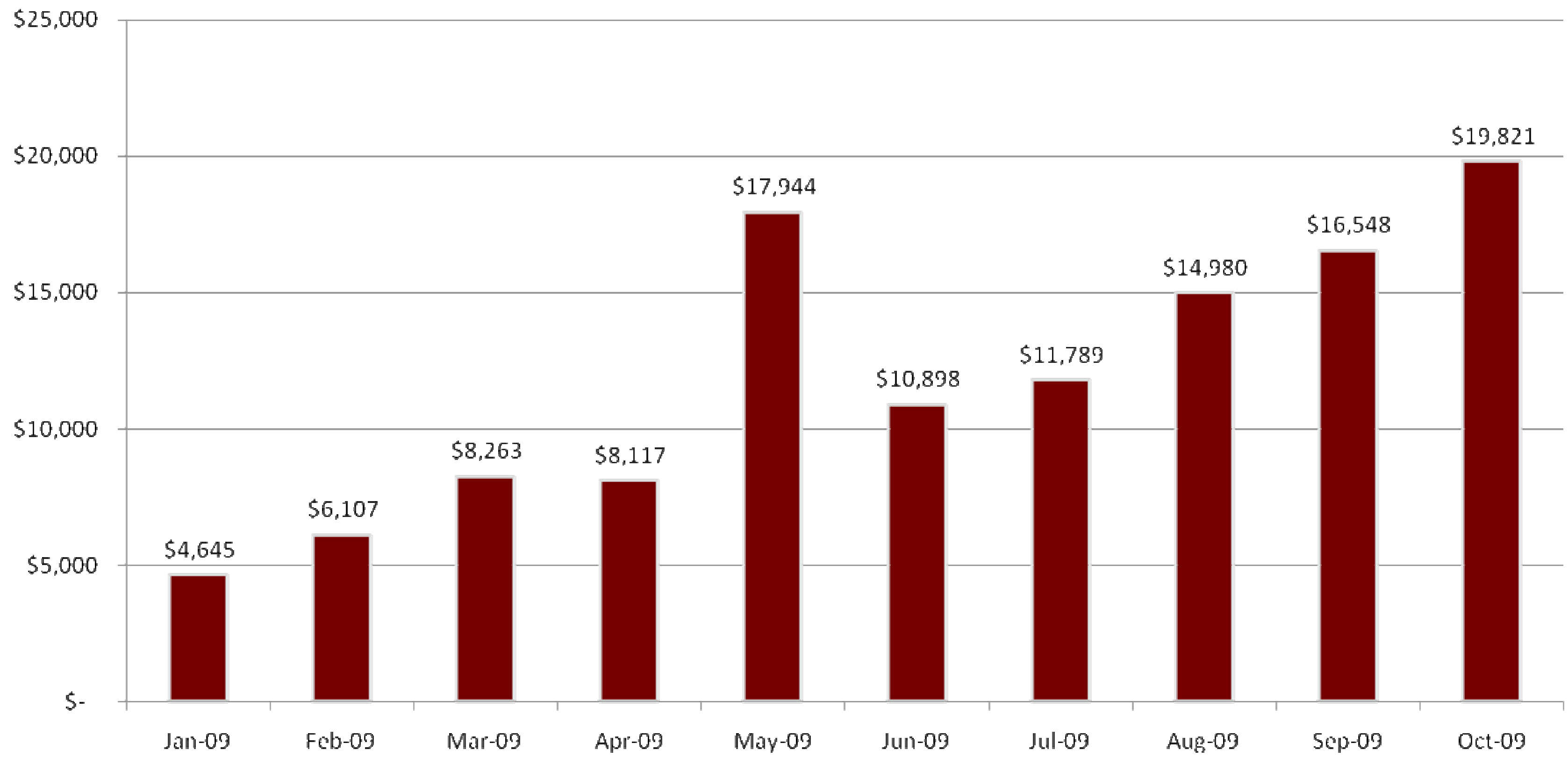
Credit Management Policy

ONEY3 has strict lending criteria to access 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



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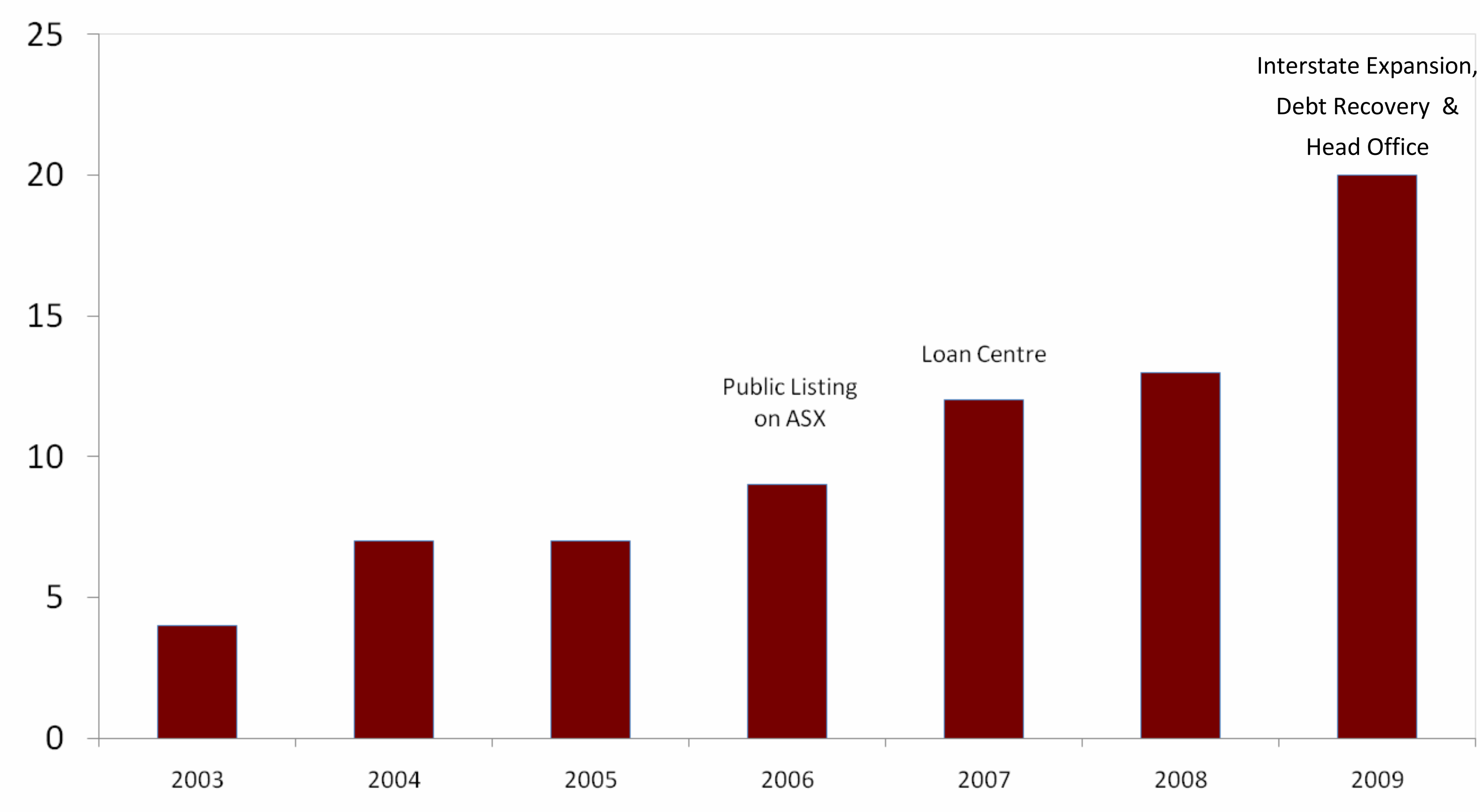
Highlights

- 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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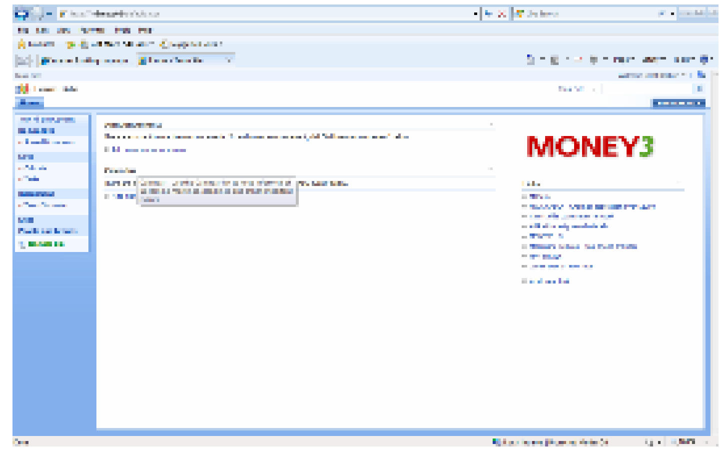
Policy and Procedure



- » 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

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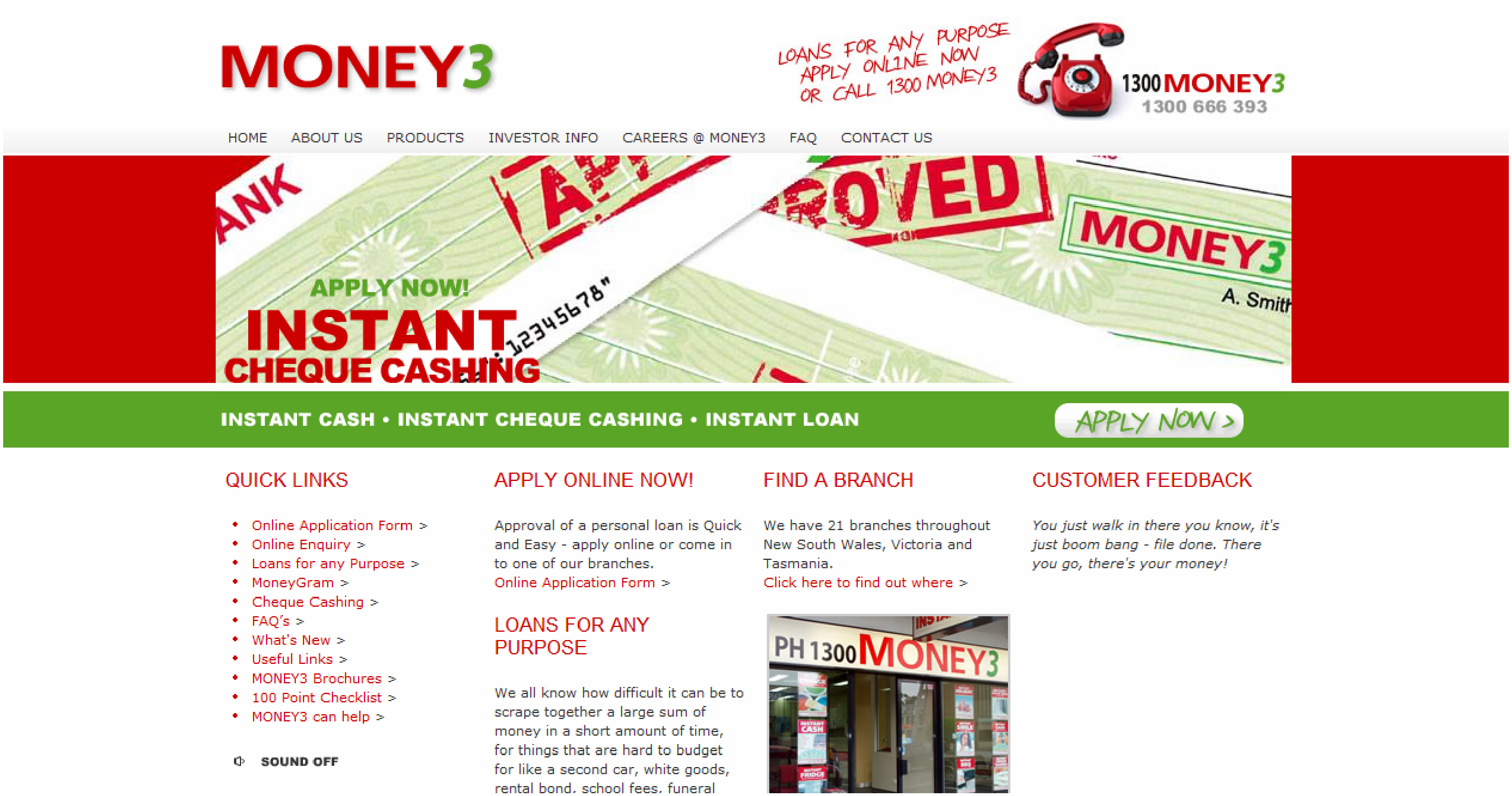
Further website development



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%	

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