# Form 51–102F3

## Material Change Report

**Item 1 Name and Address of Company**

EFT Canada Inc. (“EFT” or the “Company”)
801 Eglinton Ave. W., Suite 400
Toronto, ON M5N 1E3

**Item 2 Date of Material Change**

November 12, 2013

**Item 3 News Release**

News Release dated November 12, 2013 was disseminated via Marketwire and filed on SEDAR.

**Item 4 Summary of Material Change**

The Company today announced that a client had breached its service agreement creating a receivable of approximately $830,000, which may not be recoverable.

**Item 5 Full Description of Material Change**

The Company announced that today announced that a client had breached its service agreement creating a receivable of approximately $830,000, which may not be recoverable. The Company is dependent upon the collection of this receivable or raising additional funds in order to maintain sufficient working capital. There are no assurances that the Company will be successful in collecting this receivable or raising the required financing.

**Item 6 Reliance on subsection 7.1(2) or (3) of National Instrument 51–102**

Not applicable.

**Item 7 Omitted Information**

Not Applicable.

**Item 8 Executive Officer**

Conor Kearns, Chief Financial Officer Telephone: (416) 781-0666.

**Item 9 Date of Report**

November 12, 2013.