



ChimpChange

Change your banking, change your life.



PAY 2017
AWARDS
Startup of the Year
Best Mobile App
Consumer Champion

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Who we are

ChimpChange is an innovative mobile first everyday bank account, including a debit MasterCard, and savings account.

ChimpChange accounts allow direct deposits, cash loads, cheque loads, ATM withdrawals and provide a number of Personal Financial Management (PFM) insights into customer spending.

ChimpChange is US facing, with enormous scalability.



Market Opportunity

U.S. Population

Marketing focused on targeting high value customers and untapped populations

92M

U.S. Millennials

Largest generation in U.S. history
making up 25% of the U.S.
population

91M

U.S. Population Unbanked and Underbanked

35% of Millennials are either unbanked or
underbanked

All 4

Leading U.S. banks

Are among the ten least loved
brands by millennials

71%

U.S. Millennials

Would rather go to the dentist than
listen to what banks are saying

50%

U.S. Millennials

Counting on tech start-ups to
overhaul the way banks work

37%

U.S. Millennials

Consider debit cards to be the most
convenient payment method

>50%

U.S. Banking Customers

Still pay monthly and other fees

Our Value Proposition

Capitalizing on outdated model and evolving landscape

1. WE ARE FREE

Traditional U.S.
banking customers

>50%

Banking customers still
pay monthly account
and other fees

\$10-\$25/mo.

Account maintenance
fees when minimum
balances/deposits
aren't met

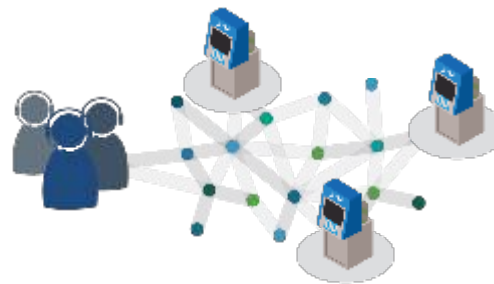
~\$260/yr.

Paid in overdraft or
insufficient funds fees

~67M

People upset with
high fees and
willing to leave
their bank

2. WE ARE BETTER THAN YOUR BANK



FREE

Account, debit card, ATM
network, automatic round
ups, savings account and
great customer support

**Aesthetically
Friendly**

Beautiful visuals showing
transaction history, auto-
categorized purchases, notes,
and more

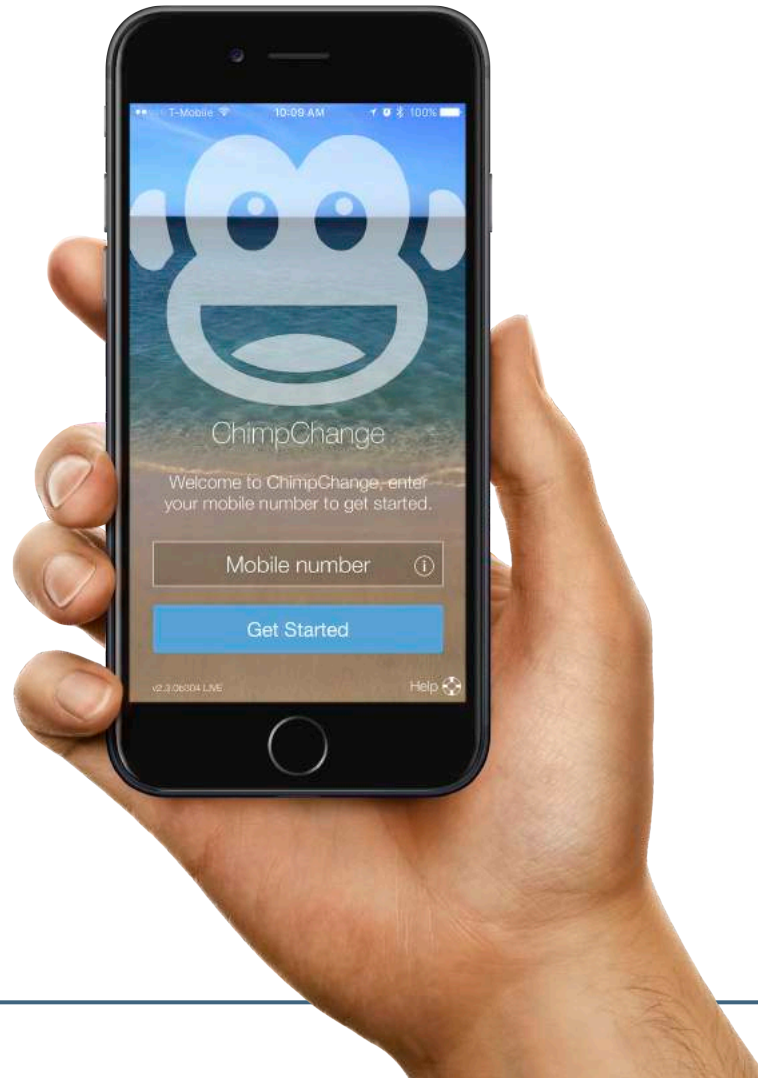


Modern UI

Instant check clearing with your
smartphone's camera, send money
to friends free, and PFM tools

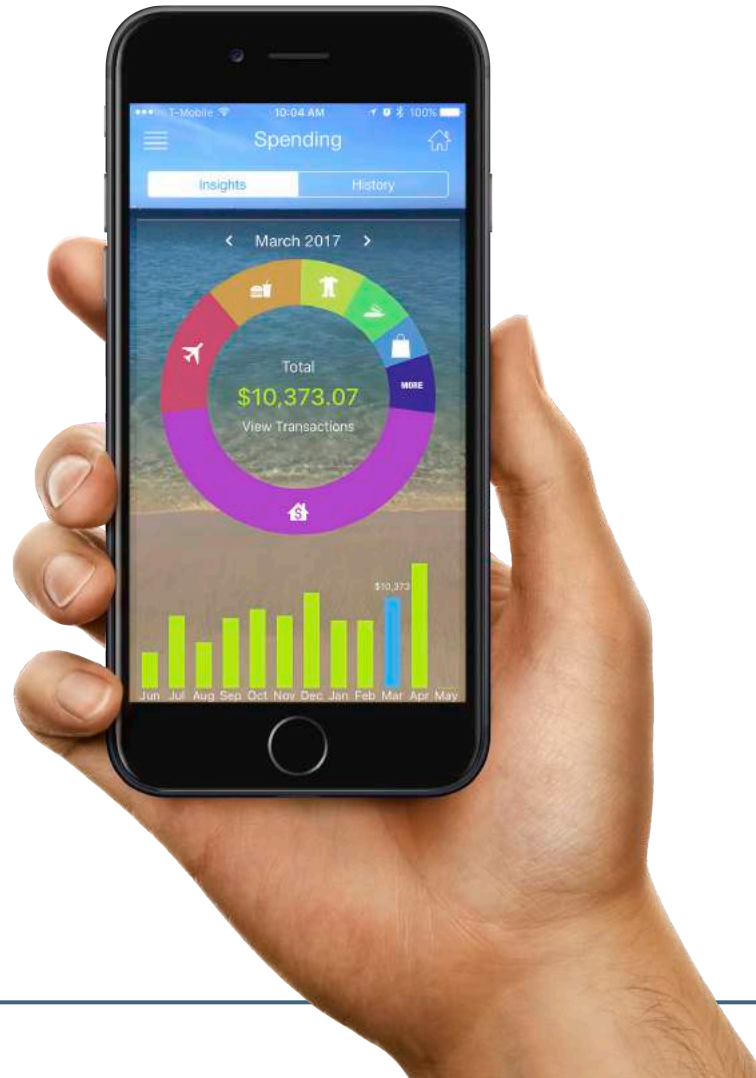
Product Highlights

Paperless mobile account opening in 3 minutes



Product Highlights

Graphic view of transaction history



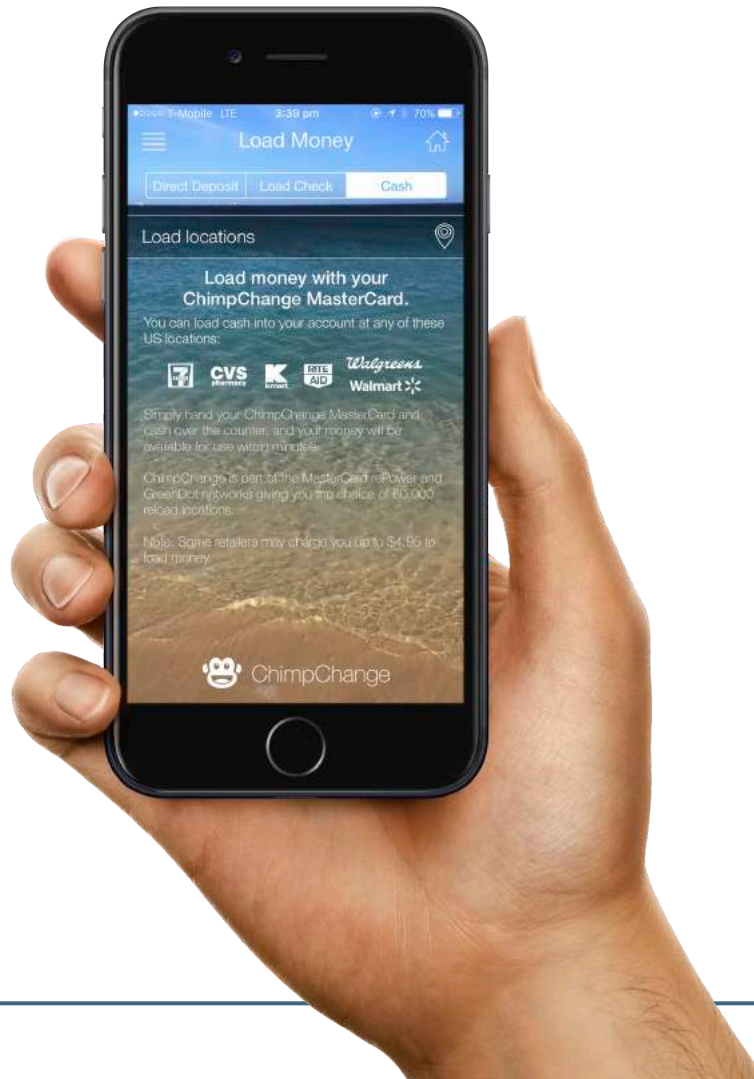
Product Highlights

Easy savings with automatic round ups



Product Highlights

Replacing branches with retail stores



Product Highlights

Real-time alerts with push notifications



Recent Awards



**Start Up of the Year
Best Mobile App
Consumer Champion**

The Pay Awards are a prestigious recognition of excellence in the global prepaid and payments technology industries

PREVIOUS WINNERS



Business Model

Value lies in strength of the business model



Capital Light, Scalable Business



Positive Gross Margin

When a customer spends US\$50/mo. without charging fees

MONETISATION TODAY



Interchange 1%-2%



Out-of-network ATM withdrawals US\$1.95



Cheque deposits 1%

MONETISATION TOMORROW



Loan products

Foreign exchange



Enterprise solutions



Bill pay



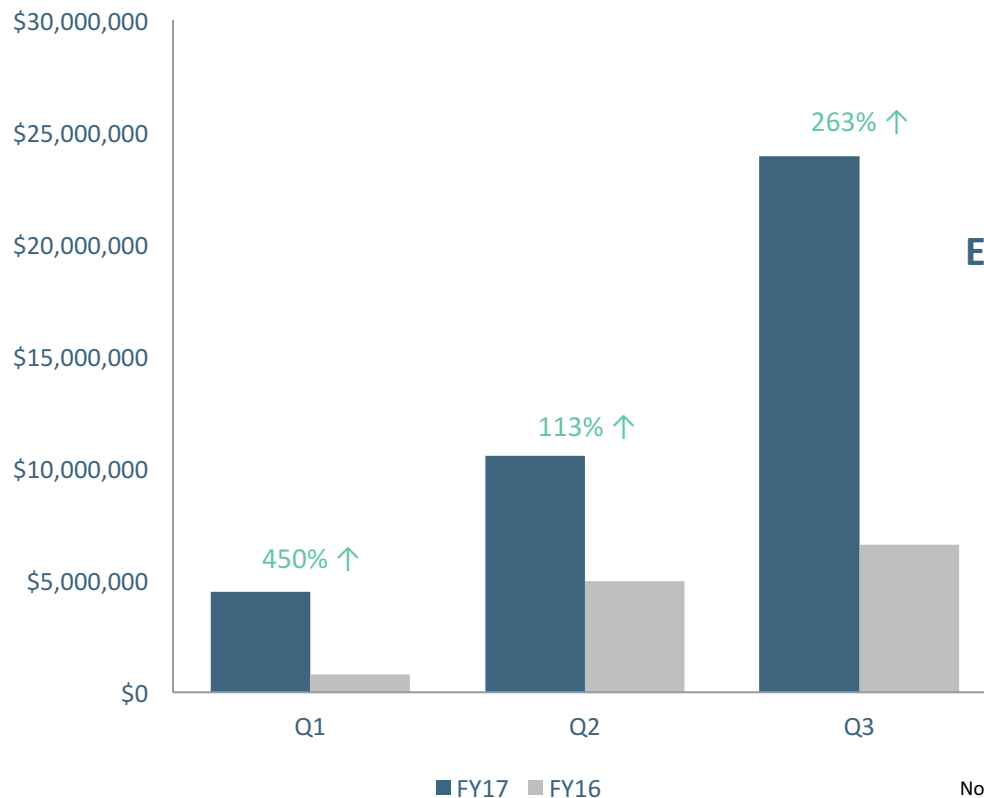
Rewards

Stimulating activity in the customer base

Improving Total Transactional Volume (TTV)

TTV (USD)

FY17 TO DATE OVER FY16



END OF Q2 FY17

\$56M
Annualised
TTV

Driving

US\$0.34M
Annualised Gross
Revenue

END OF Q3 FY17

US\$118M
Annualised
TTV

Driving

US\$0.74M
Annualised Gross
Revenue

**TTV and revenue doubling
quarter on quarter since IPO**

Note: Annualised Gross Revenue excluding loan products, enterprise solution and other future revenue streams

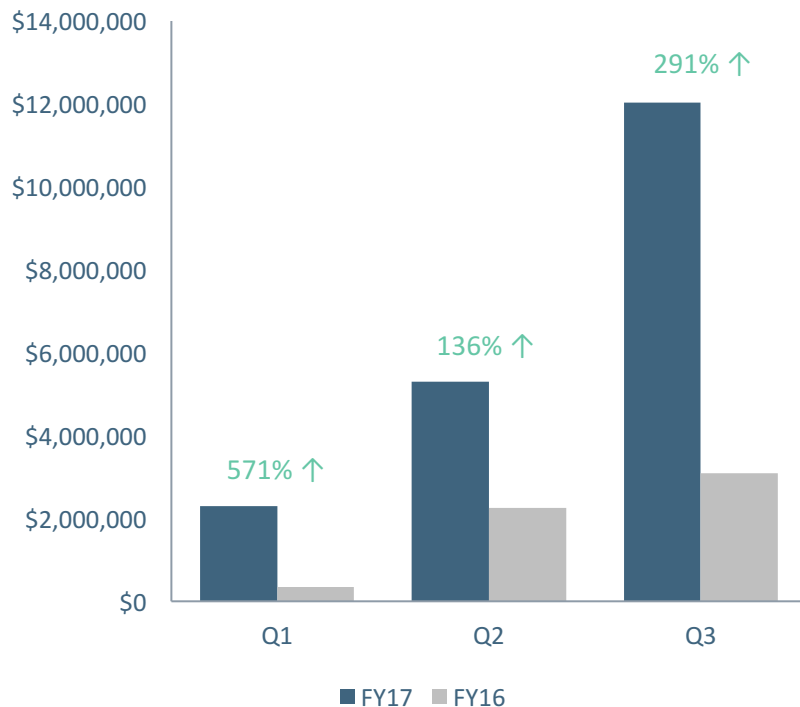
Stimulating activity in the customer base

Improving deposit process improves customer usage

We've added new channels to load funds onto customers' cards and made it easier to use our debit MasterCard at retailers

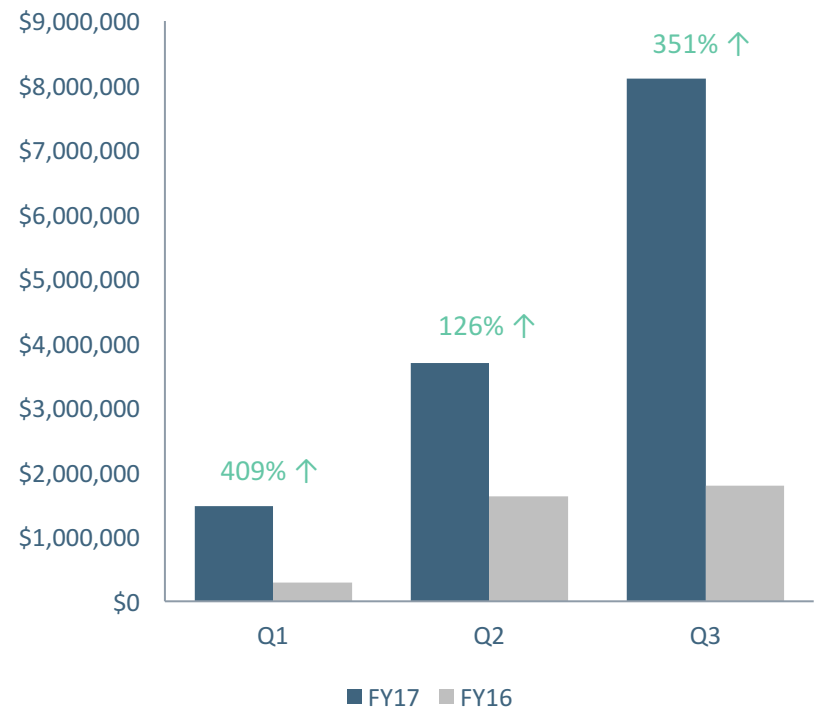
TOTAL CUSTOMER DEPOSITS (USD)

FY17 TO DATE OVER FY16



TOTAL CUSTOMER CARD PURCHASES (USD)

FY17 TO DATE OVER FY16

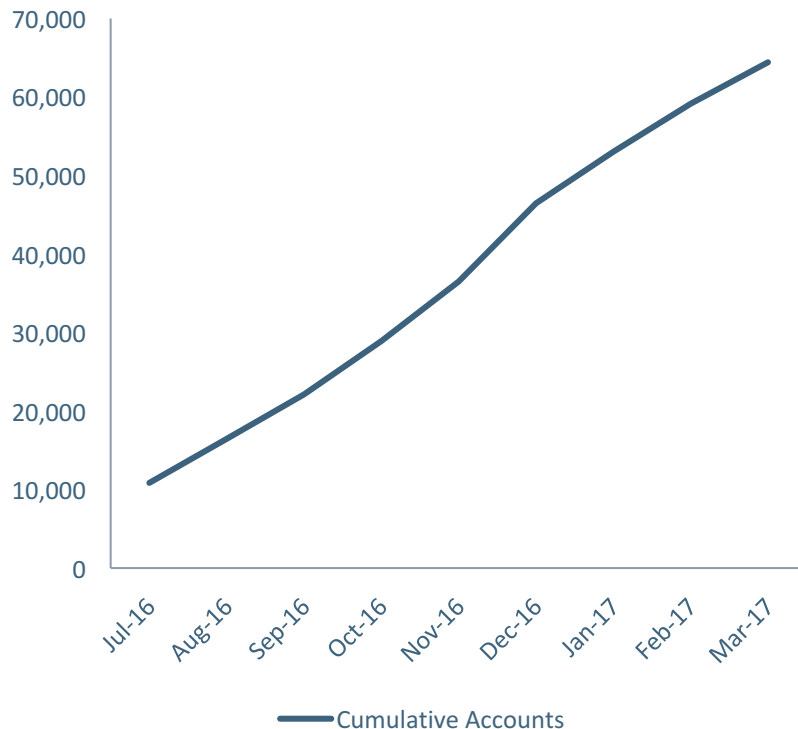


Targeted customer acquisition

Attracting high-value customers lowers acquisition costs

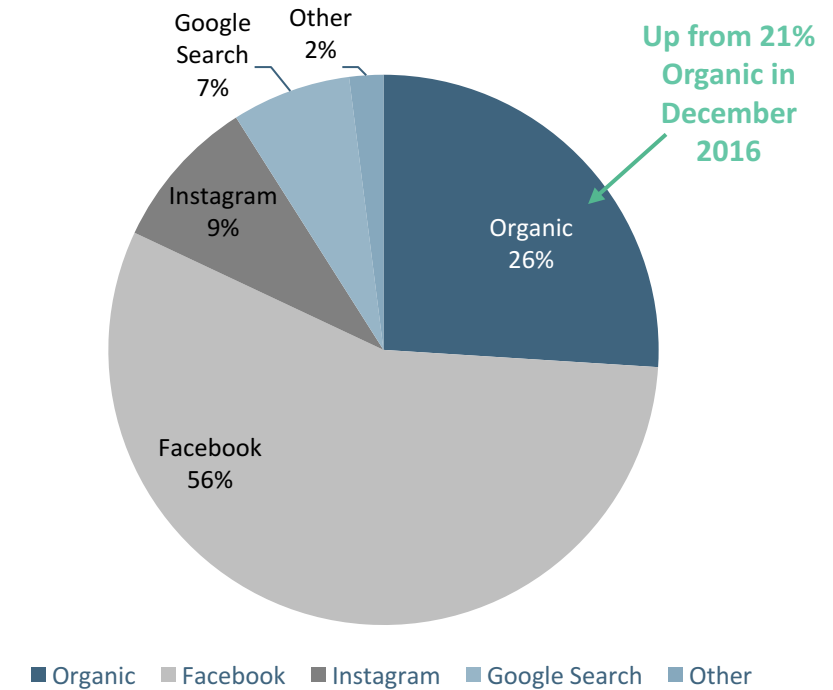
Marketing has been focused on targeting high value customers and optimizing for efficiency resulting in lower cost of customer acquisition

CUSTOMER ACCOUNTS



Note: Excludes customers on the platform without a registered debit card

CUSTOMER ACQUISITION CHANNELS



Facebook, Instagram, Google Search and Other are paid media channels.

Organic accounts for all other registrations that are not from paid media channels.

Customer Relationship Management

Omni-channel communications strategy



Multiple touch points

In-app messages, push notifications, SMS, email, card collateral, customer service

Drive post acquisition activity

Communication to increase activity including deposits, card activation, purchases, referring friends

Optimize campaigns

A/B test different messages and communication strategies, tracking conversions of post acquisition activity

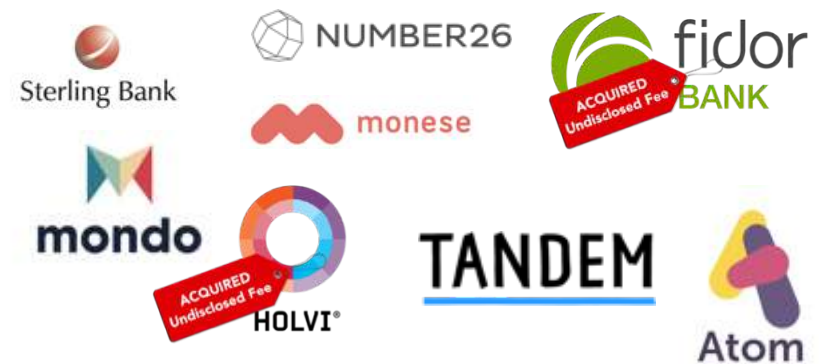
The digital banking transformation has begun

DIGITAL BANKING PEERS

United States



Europe



- Substantial investment from venture capital and early bank-led acquisition activity has commenced
- Simple was acquired for US\$117 million with 100,000 total customers
- Zenbanx was acquired for US\$100 million
- BankMobile was acquired for US\$175 million
- Atom Bank raised at a pre-launch valuation of US\$185 million and recently raised US\$102 million at a US\$320 million valuation with approximately 14,000 customers

Where we are going

Improving KPIs

Revenue per Customer

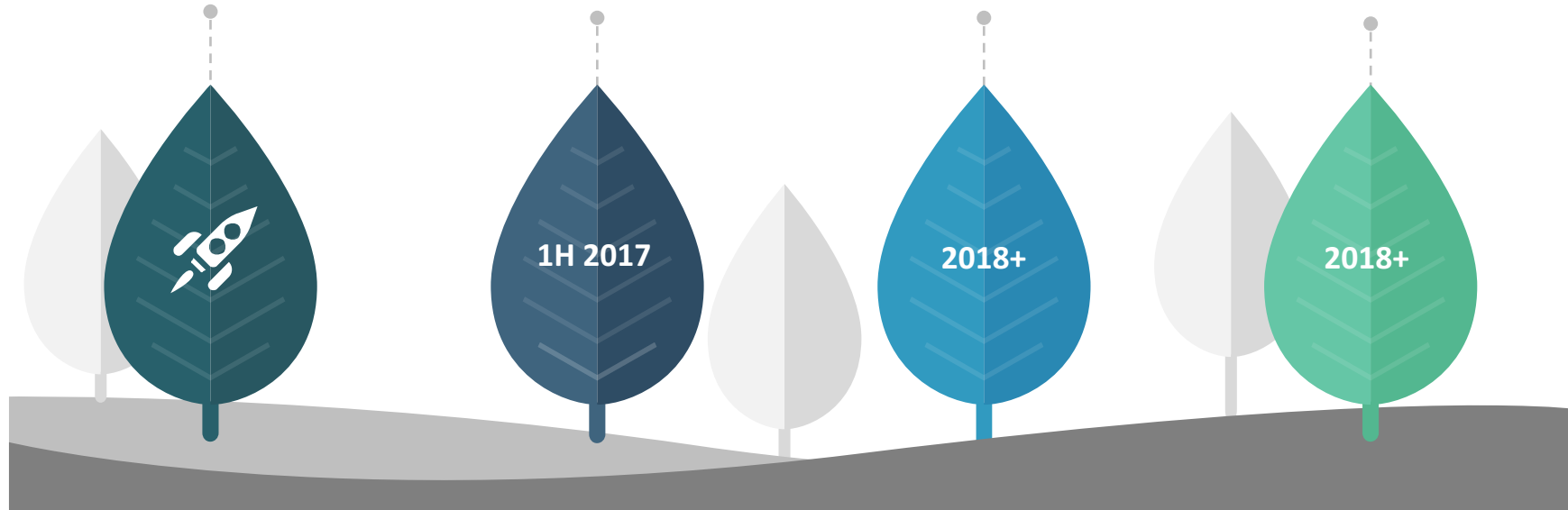
Activity per Customer

Cost of Acquiring Customers

Build in-house interbank transfer capabilities



Future roll out of new products, features and business lines



Corporate Overview

CAPITAL STRUCTURE

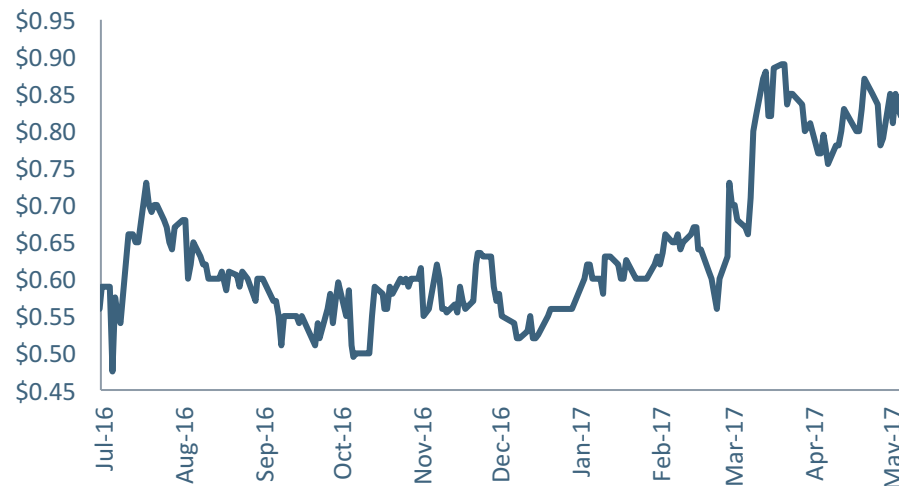
Share Price (as at 5 May 2017)	A\$0.82
Shares on Issue	63,481,383
Market Capitalization	US\$39.8mm
Cash at Bank (31 Mar 2017)	US\$4.5mm
Enterprise Value	US\$35.3mm

Note: AUD/USD 0.76

SHAREHOLDERS

Ashley Shilkin	18.75%
Avatar Industries Pty Ltd	16.95%
Bart Properties Pty Ltd	4.81%
Narenen Pty Ltd	4.21%
Altor Private Equity Pty Ltd	3.04%
Total Top 20	62.81%

HISTORICAL SHARE PRICE



TICKER

ASX: CCA

LEGAL

Wilson Sonsini Goodrich & Rosati
Baird Holm, LLP
HopgoodGanim Lawyers

Testimonials

Amazing Account Features without the Fees!
Too good to be true. But looking further into ChimpChange, my mind has been pleasantly changed, and it seems that they are out to help the small guy to invest and manage his finances responsibly, unlike my ex, NetSpend, who only seems to be in this business to get rich off FEES!
In ChimpChange we Trust.

by Android User

THE BEST financial institution in the world get chimpchange it will change your Financial world a five star service the best I've seen ever

by Android User

Love it. I love the app, navigation throughout the app is easy and the personalization is awesome. A++ ChimpChange

by Apple User

Very convenient!!!

by Gordon D.

I just closed up my 3 different bank accounts and keeping ChimpChange. Not disappointed so far, please keep it up, seems like you guys actually are trying to help us little guys.

by Monica V.

Honestly after banking with every major bank I must say that I am tired of paying ridiculous fees so I have decided to transition to prepaid cards and after setting up my chimp change account I will gladly say that they seem like they actually care about consumers unlike banks and their customer service is quick to respond to issues via email or phone calls so keep up the good work

by Jerry H..

Management

**Clayton Fossett - COO**

Former executive at Yahoo! in operations finance (10 years). Formerly First Boston and holds a MBA from Harvard University.

**Nick Roberts - CMO**

Former CMO of Acorns, a highly successful FinTech company, he helped attract more than 1 million members in its first year. 20 years of digital marketing experience.

**Young Lee - CFO**

Former Senior Manager at Deloitte in New York (10 years) focusing on the financial services industry specializing in financial optimization strategies. CPA holding a Macc and a Bachelor of Economics from the University of Michigan.

**Tom Russell - VP Product & Operations**

Tom has extensive corporate finance and operations experience with a focus on growth and venture companies. He holds a Bachelor of Commerce and Bachelor of Economics.

**Muhammad Tahir - VP Engineering**

Muhammad holds a Masters in Computer Science and has over 12 years of experience developing enterprise level software applications and managing engineering teams.

**James Park - VP Operations**

Former management experience at Zenefits, Homesuite and Deloitte in operations, product, and customer support. James holds a Bachelor of Science from the University of Michigan.

Board



Ash Shilkin – Managing Director

Ash was the former CFO of CO2 Australia, a company listed on the ASX, and helped the company grow to a market capitalization of more than \$300 million. He holds a Masters of Commercial Law and Bachelor of Commerce.



Peter Clare - Chairman

Former Chief Executive Officer of Westpac New Zealand Limited from 2012 to 2014. Westpac Banking Corporation Limited 2008 to 2014. 20 years Executive banking experience.



Teresa Clarke – Director

Former Managing Director at Goldman Sachs & Co (12 yrs), Harvard MBA & Harvard Law School graduate. Founder and CEO of Africa.com. Former member of President Obama’s Advisory Council.



Ian Leijer - Director

Ian is a Chartered Accountant with over 25 years’ experience in corporate finance, strategy and business management. He was previously CFO of former ASX listed company Avatar Industries.



Ben Harrison - Director

Ben has 10 years’ experience advising and investing in companies. He previously worked for a leading mid cap corporate advisory house where he executed capital market and M&A transactions.

Thanks

from the whole
ChimpChange
team

