Meeting Agenda

- Chairman’s address
- CEO presentation
- Formal business
- Q&A
The FY15 result delivered strong growth on FY14 across all key financial and operational metrics.

<table>
<thead>
<tr>
<th>Financial Metrics</th>
<th>FY15</th>
<th>GROWTH</th>
</tr>
</thead>
<tbody>
<tr>
<td>Net Operating Income ($m’s)</td>
<td>90.1</td>
<td>24%</td>
</tr>
<tr>
<td>Pro Forma EBTDA ($m’s)</td>
<td>34.5</td>
<td>22%</td>
</tr>
<tr>
<td>Pro Forma NPAT ($m’s)</td>
<td>24.3</td>
<td>21%</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Operational Metrics</th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Active Clients* (000’s)</td>
<td>142.5</td>
<td>18%</td>
</tr>
<tr>
<td>Transactions (000’s)</td>
<td>702.8</td>
<td>21%</td>
</tr>
</tbody>
</table>

* Active clients are clients who have transacted within the past 12 months. Active clients are made up of “new dealing clients” (clients who first transacted in the past 12 months) and existing clients (clients who first transacted over 12 months ago).
We are a FinTech Company

We enable borderless payments:
We use technology and our access to local payment networks to disrupt the corresponding banking network.

We differentiate through:
Convenience, Speed, Breadth and Price.
Current State

GROWING GLOBALLY
SUPERIOR CUSTOMER SERVICE
PAYMENTS ON ALL DEVICES
ROBUST RISK MANAGEMENT

MASSIVE
MARKET OPPORTUNITY
GLOBALLY SCALABLE TRACK RECORD
ONLINE BUSINESS UNTAPPED NON BANK PAYMENTS MARKET
NUMBER 1 IN AUSTRALIA
STRONG FINANCIALS
Consistent Growth

Number of Payments

0
50k
100k
150k
200k
250k
300k
350k
400k

H2FY06  H1 FY07  H2FY07  H1 FY08  H2FY08  H1 FY09  H2FY09  H1 FY10  H2FY10  H1 FY11  H2FY11  H1 FY12  H2FY12  H1 FY13  H2FY13  H1 FY14  H2FY14  H1 FY15  H2FY15
Evolution

PRODUCT

MARKETING + TECHNOLOGY
We are accelerating our plans for the future in the geographies and channels where the best opportunities are available.

“A 3 year ACCELERATE strategy”
Growth Opportunities

- Increase penetration in Australian market
- Increase penetration in non-AUD
- Target Adjacencies
Growth Opportunities

Increase Penetration In Australian Market
Growth Opportunities

Increase Penetration in Non-AUD
Focussing On The US

USA vs Australia

- Foreign born population – 7 x larger
- International student population – 3 x larger
- Value of international trade – 13 x larger
- Number of SMEs – 4 x larger

Sources:
OECD Statistics: Foreign / International Students enrolled 2012
OECD Monthly Statistics of International Trade Volume 2014 issue 3
Australasian SME Alliance SME Facts
AUD a dominant currency for OzForex 35.2% of all currencies traded.

AUD globally accounts for only 1.79% of all currencies traded.

Source: Swift Watch
Growth Opportunities

Target Adjacencies
EVERYTHING ON THE GO. EVERYWHERE YOU ARE.
Lower Value Payments

Opportunity to grow number of smaller value payments

- $1000: 88% of OzForex Group Transactions
- $250: 10% of OzForex Group Transactions
- OzForex Advertised Minimum
- OzForex Actual Minimum
- 2% of OzForex Group Transactions
To Accelerate Growth We Are Making A Strategic Shift

From a product led company

To marketing and technology company focussed on delivering borderless payments outside of the corresponding bank network at the lowest possible cost enabling our customers global lives and businesses.
12 years to hit $100m revenue
- in 3 more we will hit $200m
Core Enablers

People

Technology

Brand & Marketing
Core Enablers

People

TALENT DEVELOPMENT
CAPABILITY
CHIEF WHOLESALE OFFICER
CULTURE
CHIEF MARKETING OFFICER
RETENTION & ATTRACTION
UPDATED OFFICES
ALIGN INCENTIVES
Core Enablers

Technology

AGILE
ARCHITECTURE EVOLUTION
MODULARISATION
CUSTOMER EXPERIENCE
AUTOMATION
Core Enablers

Brand & Marketing

MARKETING LED
DIVERSITY LEVERAGE BIG DATA
RETENTION & ADVOCACY EXPAND
ONE GLOBAL BRAND TAILORED GEOGRAPHIC
CUSTOMER FOCUS MARKETING
A single brand for the future.
A Single Brand For The Future
Investing For The Future

Impacts of the Accelerate Strategy

- Extra $20m costs over 24 months in FY17 and FY18
- ½ Capex / ½ Opex
- Revenue will grow faster than expenses
- Earnings will grow faster than revenue
- Double revenue in 3 years
Investing For The Future

Principles of the Accelerate Strategy

• Accelerates growth
• Sensible, mature, targeted, measured
• Risk adjusted
• Delivers EBTDA, growth greater than revenue growth
Outlook for FY16

EBTDA for FY16, with an expected second half, will range between $38.5m and $40.5m.

In line with consensus.
One Global Platform
One Global Team
One Global Brand

OFX
Resolution 1

“To receive and consider the Financial Report and the Reports of the Directors and Auditor for the year ended 31 March 2015.”
“To adopt the Remuneration Report for the year ended 31 March 2015.”
Our Approach to Remuneration

Key Criteria

- Competitiveness and reasonableness
- Performance link
- Transparency
- Incorporates shareholder feedback

Other Criteria

Alignment to shareholders interests

- Has economic profit as a core component of plan design
- Focuses on sustained growth in shareholder wealth
- Includes key non-financial drivers of value
- Attracts and retains high calibre Executives

Alignment to participant interests

- Rewards capability and experience
- Reflects competitive reward for contribution to growth in shareholder wealth
- Provide a clear structure for earning rewards
- Provides recognition for contribution to operational performance
## Remuneration Snap Shot
*(as at FY15)*

<table>
<thead>
<tr>
<th>COMPONENT</th>
<th>DETAILS</th>
<th>RANGE FOR EXECUTIVES</th>
</tr>
</thead>
</table>
| Total fixed remuneration| TFR may be delivered as a combination of cash and prescribed non-financial benefits at the Executives discretion. | 40% for CEO  
60-70% for other KMP Executives |
| Short-term incentives   | 50% of total target STI is based on non-financial metrics.  
50% of total target STI is based on financial metrics. | 30% for CEO  
15-20% for other KMP Executive |
| Long-term incentives    | LTI is delivered in the form of performance rights under the OzForex Group LTI Plan. | 30% for CEO  
15-20% for other KMP Executive |
**Votes : Resolution 2 – Remuneration Report**

Figures relate to proxies lodged up to 7pm, 3 August.

*Votes in favour consist of directed proxies and open proxies to the Chairman.

<table>
<thead>
<tr>
<th>VOTES</th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>For*</td>
<td>131,804,368</td>
<td>95.95%</td>
</tr>
<tr>
<td>Against</td>
<td>5,230,440</td>
<td>3.80%</td>
</tr>
<tr>
<td>Open votes (other than to chairman)</td>
<td>343,773</td>
<td>0.25%</td>
</tr>
<tr>
<td>Total votes</td>
<td>137,378,581</td>
<td>100%</td>
</tr>
<tr>
<td>Abstain</td>
<td>181,379</td>
<td></td>
</tr>
</tbody>
</table>
Resolution 3 (a)

“That Peter Warne, being a Director who is retiring by rotation, offers himself for re-election, be re-elected as a director of the Company”
Peter Warne

Peter works as a full time professional director.

Peter joined the OzForex Group in September 2013 and has over 30 years’ experience in banking and finance. Peter’s prior professional experience includes Head of Bankers Trust Australia Limited’s Financial Markets Group.

Peter is also a Director of ASX and Macquarie Group.
Votes : Resolution 3 (a) – Election of Peter Warne

<table>
<thead>
<tr>
<th>VOTES</th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>For*</td>
<td>131,944,085</td>
<td>99.60%</td>
</tr>
<tr>
<td>Against</td>
<td>212,548</td>
<td>0.15%</td>
</tr>
<tr>
<td>Open votes (other than to chairman)</td>
<td>346,773</td>
<td>0.25%</td>
</tr>
<tr>
<td>Total votes</td>
<td>132,533,406</td>
<td>100%</td>
</tr>
<tr>
<td>Abstain</td>
<td>76,554</td>
<td></td>
</tr>
</tbody>
</table>

Figures relate to proxies lodged up to 7pm, 3 August.

*Votes in favour consist of directed proxies and open proxies to the Chairman.
Resolution 3 (b)

“That Douglas Snedden, being a Director who is retiring in accordance with the Company’s constitution and being eligible offers himself for election, be elected as a director of the Company”
Douglas Snedden

Doug joined the OzForex Group Board in March 2015 and has had more than 30 years’ experience in finance, consulting, strategic management and outsourcing largely gained through a distinguished career at Accenture, most recently as Managing Director of its Australian business.

Doug also serves as a director of Transfield Services, UXC Limited. He is also on the Board of university-owned Sirca Technology and is Chairman of Odyssey House McGrath Foundation and Chris O’Brien Lifehouse.

Doug holds a Bachelor of Economics and Accounting.
Votes : Resolution 3 (b) – Election of Douglas Snedden

<table>
<thead>
<tr>
<th>VOTES</th>
<th>For</th>
<th>Against</th>
<th>Open votes (other than to chairman)</th>
<th>Total votes</th>
<th>Abstain</th>
</tr>
</thead>
<tbody>
<tr>
<td>For*</td>
<td>137,711,656</td>
<td>357,879</td>
<td>346,773</td>
<td>138,416,308</td>
<td>163,652</td>
</tr>
<tr>
<td>Against</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Open votes (other than to chairman)</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total votes</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Abstain</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Figures relate to proxies lodged up to 7pm, 3 August.

*Votes in favour consist of directed proxies and open proxies to the Chairman.
Resolution 4

“To approve for all purposes, including ASX Listing Rule 10.14 and sections 200B and 200E of the Corporations Act 2001, the grant of performance rights and options to the Managing Director and CEO, Richard Kimber under the OzForex Group Long Term Incentive Plan and on the terms summarised in the Explanatory Notes accompanying the Notice of Meeting.”
## CEO Remuneration Package For 2016

<table>
<thead>
<tr>
<th>2016 PACKAGE</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Total fixed remuneration</strong></td>
</tr>
<tr>
<td><strong>STI target value</strong></td>
</tr>
<tr>
<td><strong>LTI: Performance Rights Options</strong></td>
</tr>
<tr>
<td></td>
</tr>
</tbody>
</table>
Performance Rights

- Proposal to issue performance rights equivalent to $250,000
- Number of performance rights calculated by reference to fair value
- Fair value was calculated at 26 June 2015 as $1.8383 = 135,995 performance rights
- Performance conditions to apply to the proposed grant of performance rights to Mr. Kimber is an Earnings Before Taxes, Depreciation and Amortisation (EBTDA) compound annual growth rate (CAGR) with a vesting gateway using Earnings per Share (EPS) CAGR as set out below. (note the Notice of Meeting amendment)

<table>
<thead>
<tr>
<th>PERFORMANCE MEASUREMENT PERIOD</th>
<th>VESTING GATEWAY (EPS CAGR)</th>
<th>100% VESTING (EBTDA CAGR)</th>
<th>PRO-RATA VESTING FROM 25%-100% (EBTDA CAGR)</th>
<th>0% VESTING (EBIT CAGR)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 April 2015 - 31 March 2018</td>
<td>17%</td>
<td>22%</td>
<td>17-22%</td>
<td>&lt;17%</td>
</tr>
</tbody>
</table>
Options

- Proposal to issue 400,000 options
- Exercise price of $2.49 per option, being the volume weighted average price of ordinary shares over the 5 trading days prior to Mr Kimber’s appointment
- 200,000 eligible to vest on 30 June 2018 and 200,000 eligible to vest on 30 June 2019
# Votes: Resolution 4

## Issue of Performance Rights & Options to the CEO

<table>
<thead>
<tr>
<th>VOTES</th>
<th>Count</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>For*</td>
<td>135,741,039</td>
<td>96.59%</td>
</tr>
<tr>
<td>Against</td>
<td>4,371,724</td>
<td>3.19%</td>
</tr>
<tr>
<td>Open votes (other than to chairman)</td>
<td>306,273</td>
<td>0.22%</td>
</tr>
<tr>
<td>Total votes</td>
<td>140,389,036</td>
<td>100%</td>
</tr>
<tr>
<td>Abstain</td>
<td>140,924</td>
<td></td>
</tr>
</tbody>
</table>

Figures relate to proxies lodged up to 7pm, 3 August.

*Votes in favour consist of directed proxies and open proxies to the Chairman.
Questions & Answers

Important Notice
This presentation is given on behalf of OzForex Group Limited (ABN: 165 602 273)

Information in this presentation:
• is for general information purposes only, and is not an offer or invitation for subscription, purchase, or recommendation of securities in OzForex Group Limited;
• should be read in conjunction with, and is subject to, OzForex’s Annual Report, market releases, and information published on OzForex’s website;
• includes forward-looking statements about OzForex and the environment in which OzForex operates, which are subject to uncertainties and contingencies outside of OzForex’s control – OzForex’s actual results or performance may differ materially from these statements;
• includes statements relating to past performance, which should not be regarded as a reliable indicator of future performance; and
• may contain information from third parties believed to be reliable; however, no representations or warranties are made as to the accuracy or completeness of such information.

All information in this presentation is current at the date of this presentation, unless otherwise stated.
All currency amounts are in AUD dollars unless stated otherwise.
THANK YOU!