

The logo for OZFOREX GROUP features the word "OZFOREX" in a white, sans-serif font, followed by a stylized orange and white circular icon, and then the word "GROUP" in a white, sans-serif font. Below the main text, the words "Foreign Exchange Services" are written in a smaller, white, sans-serif font.

OZFOREX GROUP
Foreign Exchange Services

HALF YEAR PROFIT RESULT 2015

Appendix 4D

For the half year ended 30 September 2014

OzForex Group Limited

ABN 12 165 602 273

Results for announcement to the market

For the half year ended 30 September 2014 (“current period”)

		30 September 2014	% Change from 6 months ended 30 September 2013	30 September 2013
		A\$'000		A\$'000
Revenue from ordinary activities	Up	44,780	18 %	37,839
Net Profit for the period attributable to members	Up	11,978	26 %	9,527
Net Profit for the period attributable to members of parent (before non-controlling interest)	Up	11,978	26 %	9,527

Dividend information	Amount per share (cents)	Franked amount per share (cents)	Tax rate for franking credit
2014 final dividend (paid 27 June 2014)	2.375	2.375	30%
2015 interim dividend (declared 25 November 2014)	3.500	3.500	30%

2015 Interim dividend dates

Ex-Dividend date	3 December 2014
Record date	5 December 2014
Payment date	19 December 2014

	30 September 2014 (Cents)	31 March 2014 (Cents)
Net tangible assets per security	17.81	15.00

Additional Appendix 4D disclosure requirements can be found in the notes to the Interim Financial Report and the Directors' Report for the half year ended 30 September 2014. Information should be read in conjunction with OzForex Group Limited's 2014 Annual Report and the attached Interim Financial Report.

This report is based on the consolidated Interim Financial Report for the half year ended 30 September 2014 which has been reviewed by PricewaterhouseCoopers with the Independent Auditor's Review Report included in the Interim Report.

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OZFOREX GROUP LIMITED

ABN 12 165 602 273

Interim Financial Report

Half Year Ended 30 September 2014



The Company's registered office is:
Level 9
10 Bridge Street
SYDNEY NSW 2000
AUSTRALIA

OzForex Group Limited

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OzForex Group Limited

Directors' Report

The Directors present their report together with the financial statements of the consolidated entity (the "Group"), being OzForex Group Limited (the "Company") and its controlled entities, for the half year ended 30 September 2014 and the Independent Auditor's Review Report thereon.

Directors

The names of the Directors of the Group in office during the half year up to the date of the report unless otherwise stated are as follows:

Peter Warne	Independent Chairman
Neil Helm	Managing Director and Chief Executive Officer
William Allen	Independent Director
Melinda Conrad	Independent Director
Grant Murdoch	Independent Director

Principal activities

The Group's principal activity during the half year was the provision of international payment and foreign exchange services.

Dividend and distributions

Dividend paid or declared by the Company during and since the end of the half year are set out in Note 6 to the Financial Statements.

	2015 interim dividend	2014 final dividend
Per Share (cents)	3.500	2.375
Total amount (\$000)	8,400	5,700
Franked ¹	100%	100%
Payment date	19 December 2014	27 June 2014

¹ All dividends are fully franked based on tax paid at 30%

Operating and financial review

A summary of financial results for the half year ended 30 September is below:

	Half year 30 September 2014 \$'000	Half year 30 September 2013 \$'000	Growth
Net fee and commission income	40,760	34,343	18.7%
EBITDA ²	16,343	12,438	31.4%
EBITDA margin ³	40.1%	36.2%	
Net operating income ⁴	41,620	35,118	18.5%
EBTDA ⁵	17,203	13,213	30.2%
EBTDA margin ⁶	41.3%	37.6%	
Net profit (after tax)	11,978	9,527	25.7%
Earnings per share (\$)	4.99	4.18	19.4%

² Earnings before Interest, Tax, Depreciation and Amortisation (EBITDA) is a non IFRS measure that is unaudited;

³ EBITDA margin is calculated with reference to net fee and commission income;

⁴ Net operating income is the combination of net interest income and net fee and commission income. It does not include other income;

⁵ Earnings before Tax, Depreciation and Amortisation (EBTDA) is a non IFRS measure that is unaudited;

⁶ EBTDA margin is calculated with reference to net operating income.

	As at 30 September 2014 \$'000	As at 31 March 2014 \$'000	Growth
Cash and cash equivalents	156,812	148,758	5.4%
Client liabilities	(106,061)	(107,763)	(1.6%)
Net cash position	50,751	40,994	23.8%

OzForex Group Limited

Directors' Report (Continued)

Operating and financial review (Continued)

The Group continued its growth trend in the half year and achieved a 25.7% increase in net profit to \$12.0 million. Net operating income grew by 18.5% to \$41.6 million as the Group delivered on its strategic aim of geographic expansion and growth of its international payments segments. This was demonstrated by own brand offshore segments contributing 34.9% of fee and commission income, up from 33.0% in the half year ended 30 September 2013.

Group EBITDA increased 31.4% for the half year to \$16.3 million with the EBITDA margin increasing 390 basis points to 40.1%. This increase was aided by the United States of America operations becoming profitable for the first time in the half year.

The Group's net cash position increased by 23.8% to \$50.8 million.

As at 30 September 2014 the Group had 129,944 active clients, up 21% on the corresponding period. Retention of existing clients was a key component of this growth with existing clients up 28% on the half year ended 30 September 2013 at 100,955. During the half year period 336,140 transactions were entered into, up 18% on the corresponding period, helping to drive international payment volumes to \$7.5 billion.

Rounding amounts

The Group is of the kind referred to in ASIC Class Order 98/0100, dated 10 July 1998, and in accordance with that Class Order amounts in the directors' report and the financial report are rounded off to the nearest thousand dollars, unless otherwise indicated.

Chief Executive Officer/Chief Financial Officer declaration

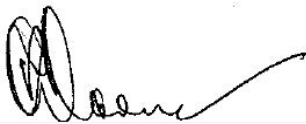
The Chief Executive Officer and the Chief Financial Officer have given the declarations to the Board concerning the Group's Financial Statements and other matters as required under section 295A(2) of the Corporations Act 2001.

Auditors' independence declaration

A copy of the auditor's independence declaration as required under section 307C of the Corporations Act 2001 in relation to the review for the half year ended 30 September 2014 is on page 5 of this report.

This Report is made in accordance with a resolution of Directors.

On behalf of the Board



Peter Warne
Chairman

25 November 2014



Neil Helm
Chief Executive Officer and Managing Director

25 November 2014



Auditor's Independence Declaration

As lead auditor for the review of OzForex Group Limited for the half-year ended 30 September 2014, I declare that to the best of my knowledge and belief, there have been:

- a) no contraventions of the auditor independence requirements of the *Corporations Act 2001* in relation to the review; and
- b) no contraventions of any applicable code of professional conduct in relation to the review.

This declaration is in respect of OzForex Group Limited and the entities it controlled during the period.

A handwritten signature in black ink, appearing to read 'C. J. Heath'.

C J Heath
Partner
PricewaterhouseCoopers

Sydney
25 November 2014

OzForex Group Limited

Statement of Comprehensive Income For the half year ended 30 September 2014

	Notes	Half year 30 September 2014 \$'000	Half year 30 September 2013 \$'000
Interest and similar income		860	775
Net interest income		860	775
Fee and commission income		43,920	37,064
Fee and commission expense		(3,160)	(2,721)
Net fee and commission income		40,760	34,343
Other income ¹	7	96	26,522
Total other income		96	26,522
Employment expenses		(14,182)	(12,908)
Occupancy expenses		(897)	(747)
Promotional expenses		(5,838)	(5,326)
IPO related expenses	7	(96)	(26,522)
Other operating expenses		(3,768)	(3,186)
Total operating expenses		(24,781)	(48,689)
Profit before income tax		16,935	12,951
Income tax expense	3	(4,957)	(3,424)
Profit for the half year		11,978	9,527
Profit attributable to ordinary equity holders of OzForex² Group Limited		11,978	9,527
Other comprehensive income			
Exchange differences on translation of foreign operations ³		129	192
Total comprehensive income for the half year		12,107	9,719
Total comprehensive income for the year is attributable to:			
Ordinary equity holders of OzForex Group Limited		12,107	9,719
<ol style="list-style-type: none"> 1. Represents reimbursement for IPO related expenses included in operating expenses. 2. Represents profit from continuing operations. 3. Represents other comprehensive income that will be reclassified to profit and loss. 			
Earnings per share based on profit from continuing operations, attributable to the ordinary equity holders of the parent entity:			
		Cents	Cents
Basic earnings per share		4.99	4.18
Diluted earnings per share		4.99	4.18

The above statement of comprehensive income should be read in conjunction with the accompanying notes.

OzForex Group Limited

Statement of Financial Position As at 30 September 2014

	Notes	As at 30 September 2014 \$'000	As at 31 March 2014 \$'000
Assets			
Cash and cash equivalents		156,812	148,758
Derivative financial instruments – positive values	4	10,409	8,593
Other assets		2,659	3,633
Property, plant and equipment		1,194	1,047
Deferred income tax assets		2,570	2,251
Total assets		173,644	164,282
Liabilities			
Client liabilities		106,061	107,763
Derivative financial instruments – negative values	4	9,429	5,615
Other liabilities		3,725	3,913
Current tax liabilities		3,405	1,775
Provisions		8,251	9,177
Deferred income tax liabilities		36	36
Total liabilities		130,907	128,279
Net assets		42,737	36,003
Equity			
Ordinary share capital	5	24,360	24,360
Foreign currency translation reserve		126	(3)
Share option reserve		418	91
Retained earnings		17,833	11,555
Total capital and reserves attributable to equity holders of OzForex Group Limited		42,737	36,003
Total equity		42,737	36,003

The above statement of financial position should be read in conjunction with the accompanying notes.

OzForex Group Limited

Statement of Changes in Equity For the half year ended 30 September 2014

	Contributed equity	Retained earnings	Foreign currency translation reserve	Share option reserve	Total Equity
Notes	\$'000	\$'000	\$'000	\$'000	\$'000
Balance at 1 April 2013	360	30,588	(259)	74	30,763
Profit for the half year, after income tax	-	9,527	-	-	9,527
Other comprehensive income, net of tax	-	-	192	-	192
Total comprehensive income	-	9,527	192	-	9,719
Transactions with equity holders in their capacity as equity holders:					
Dividends and distributions paid	-	(10,000)	-	-	(10,000)
Employee share options – value of employee services	-	-	-	-	-
	-	(10,000)	-	-	(10,000)
Balance at 30 September 2013	360	30,115	(67)	74	30,482
Balance at 1 April 2014	24,360	11,555	(3)	91	36,003
Profit for the half year, after income tax	-	11,978	-	-	11,978
Other comprehensive income, net of tax	-	-	129	-	129
Total comprehensive income	-	11,978	129	-	12,107
Transactions with equity holders in their capacity as equity holders:					
Dividends and distributions paid	6	(5,700)	-	-	(5,700)
Employee share options – value of employee services	-	-	-	327	327
	-	(5,700)	-	327	(5,373)
Balance at 30 September 2014	24,360	17,833	126	418	42,737

The above statement of changes in equity should be read in conjunction with the accompanying notes.

The foreign currency translation reserve and the share option reserve are non-distributable reserves of the Group.

OzForex Group Limited

Statement of Cash Flows For the half year ended 30 September 2014

	Notes	Half year 30 September 2014 \$'000	Half year 30 September 2013 \$'000
Cash flows from operating activities			
Interest received		860	775
Total cash inflows from customers ^{1,2}		7,493,201	6,583,853
Total cash outflows to customers ^{1,2}		(7,475,238)	(6,537,485)
Income tax paid		(3,646)	(2,283)
Net cash flows from operating activities		15,177	44,860
Cash flows from investing activities			
Loss on sale of property, plant and equipment		-	-
Payments for property, plant and equipment		(414)	(267)
Net cash flows used in investing activities		(414)	(267)
Cash flows from financing activities			
Proceeds from share issue		-	-
Dividends paid	6	(5,700)	(10,000)
Net cash flows used in financing activities		(5,700)	(10,000)
Net increase in cash		9,063	34,593
Cash and cash equivalents at the beginning of the half year		148,758	92,112
Exchange gains on cash and cash equivalents		(1,009)	394
Cash and cash equivalents at the end of the half year		156,812	127,099

^{1.} Comparative information has been restated to conform to presentation in the current year.

^{2.} Comparative information for total cash inflows from customers has been restated by (\$1,455 million) and total cash outflows to customers has been restated by \$1,455 million to adjust for non-cash items included in the prior year. These are offsetting restatements resulting in a \$nil impact to net cash flows from operating activities.

The above statement of cash flows should be read in conjunction with the accompanying notes.

Note 1. Basis of preparation

This consolidated interim financial report for the half year ended 30 September 2014 has been prepared in accordance with Accounting Standard AASB 134 Interim Financial Reporting and the Corporations Act 2001.

This consolidated interim financial report does not include all the notes of the type normally included in an annual financial report. Accordingly, this report is to be read in conjunction with the annual report for the year ended 31 March 2014 and any public announcements made by OzForex Group Limited during the half year reporting period in accordance with the continuous disclosure requirements of the Corporations Act 2001.

The accounting policies adopted are consistent with those of the previous financial year, except for the adoption of new standards and interpretations as of 1 April 2014 as disclosed in the 31 March 2014 financial accounts and set out below:

- (a) AASB 2012-3 Amendments to Australian Accounting Standards - Offsetting Financial Assets and Financial Liabilities
- (b) AASB 2011-4 Amendments to Australian Accounting Standards to Remove Individual Key Management Personnel Disclosure Requirements.

The adoption of the above accounting standards had no material impact on the Group.

The Group has not early adopted any other standard, interpretation or amendment that has been issued but not yet effective.

Compliance with IFRS as issued by the IASB

Compliance with Australian Accounting Standards ensures that the financial report complies with International Financial Reporting Standards ("IFRS") as issued by the International Accounting Standards Board ("IASB"). Consequently, this financial report has also been prepared in accordance with and complies with IFRS as issued by the IASB.

OzForex Group Limited

Note 2. Segment Information

The group operates international payment services in defined geographic regions (based on client location) and international payment solutions globally.

International payment solutions is a package offered to strategic partners which consists of the OzForex IT platform, customer service, compliance sophistication, banking relationships, and payments capabilities.

Half year ending 30 September 2014	Australia & New Zealand \$'000	Europe \$'000	North America \$'000	Asia \$'000	International Payment Solutions \$'000	Consolidated \$'000
Segment Revenue						
Fee and commission income	23,579	8,959	5,554	810	5,018	43,920
Total segment revenue	23,579	8,959	5,554	810	5,018	43,920
Segment result						
EBITDA	10,431	3,494	589	205	1,624	16,343
Depreciation and amortisation						(268)
Interest income						860
Profit before income tax						16,935
Income tax expense						(4,957)
Profit for the year						11,978
Segment assets						
As at 30 September 2014						
Segment assets	135,819	21,837	17,039	8,223	-	182,918
Intergroup eliminations	-	(10,118)	(1,726)	-	-	(11,844)
Deferred tax assets						2,570
Total Assets						173,644
Segment liabilities						
As at 30 September 2014						
Segment liabilities	(107,090)	(19,677)	(12,714)	(3,234)	-	(142,715)
Intergroup eliminations	10,384	-	-	1,460	-	11,844
Deferred tax liabilities						(36)
Total Liabilities						(130,907)
Segment net assets						
Segment net assets	28,729	2,160	4,325	4,989	-	40,203
Intergroup eliminations	10,384	(10,118)	(1,726)	1,460	-	-
Net deferred tax						2,534
Total Net Assets						42,737

OzForex Group Limited

Note 2. Segment information (continued)

Half Year ending 30 September 2013	Australia & New Zealand	Europe	North America	Asia	International Payment Solutions	Consolidated
	\$'000	\$'000	\$'000	\$'000	\$'000	\$'000
Segment Revenue						
Fee and commission income	20,494	7,506	4,000	730	4,334	37,064
Total segment revenue	20,494	7,506	4,000	730	4,334	37,064
Segment result						
EBITDA	7,797	3,288	114	224	1,015	12,438
Depreciation and amortisation						(262)
Interest income						775
Profit before income tax						12,951
Income tax expense						(3,424)
Profit for the year						9,527
Segment assets						
As at 31 March 2014						
Segment assets	133,036	24,357	16,107	5,438	-	178,938
Intergroup eliminations	-	(11,953)	(4,431)	(523)	-	(16,907)
Deferred tax assets						2,251
Total Assets						164,282
Segment liabilities						
As at 31 March 2014						
Segment liabilities	(110,583)	(21,221)	(12,519)	(827)	-	(145,150)
Intergroup eliminations	16,907	-	-	-	-	16,907
Deferred tax liabilities						(36)
Total Liabilities						(128,279)
Segment net assets						
Segment net assets	22,453	3,136	3,588	4,611	-	33,788
Intergroup eliminations	16,907	(11,953)	(4,431)	(523)	-	-
Net deferred tax						2,215
Total Net Assets						36,003

OzForex Group Limited

Note 3. Income tax expense

	Half year 30 September 2014 \$'000	Half year 30 September 2013 \$'000
a) Income tax expense		
Current tax expense	(5,276)	(3,726)
Deferred tax benefit	319	302
Total income tax expense	(4,957)	(3,424)
Deferred income tax benefit included in income tax expense comprises:		
Increase/ (Decrease) in deferred tax assets	319	131
Decrease/(Increase) in deferred tax liabilities	-	171
Total deferred income tax benefit	319	302
b) Reconciliation of income tax expense to prima facie tax payable		
Prima facie income tax expense on operating profit ¹	(5,080)	(3,885)
Tax effect of amounts adjusted in calculating taxable income:		
Other items	123	461
Total income tax expense	(4,957)	(3,424)

^{1.} Prima facie income tax on operating profit is calculated at the rate of 30 percent (2013: 30 percent).

The Group has a tax year ending on 30 September.

No tax losses were transferred to the parent or utilised during the half year period.

Note 4. Fair values of assets and liabilities

Fair value reflects the amount for which an asset could be exchanged or a liability settled, between knowledgeable, willing parties in an arm's length transaction. Quoted prices or rates are used to determine fair value where an active market exists. If the market for a financial instrument is not active, fair values are estimated using present value or other valuation techniques, using inputs based on market conditions prevailing on the measurement date.

The values derived from applying these techniques are affected by the choice of valuation model used and the underlying assumptions made regarding inputs such as timing and amounts of future cash flows, discount rates, credit risk, volatility and correlation.

Financial instruments measured at fair value are categorized in their entirety, in accordance with the levels of the fair value hierarchy as outlined below:

Level 1 – quoted prices (unadjusted) in active markets for identical assets or liabilities;

Level 2 – inputs other than quoted prices included within level 1 that are observable for the asset or liability, either directly (i.e. as prices) or indirectly (i.e. derived from prices);

Level 3 – inputs for the asset or liability that are not based on observable market data (unobservable inputs).

The appropriate level for an instrument is determined on the basis of the lowest level input that is significant to the fair value measurement.

The following methods and significant assumptions have been applied in determining the fair values of financial instruments:

- Liabilities, financial assets and liabilities at fair value through profit or loss, derivative financial instruments and other transactions undertaken for trading purposes are measured at fair value by reference to quoted market prices when available (e.g. listed securities). If quoted market prices are not available, then fair values are estimated on the basis of pricing models or other recognised valuation techniques.

Where valuation techniques are used to determine fair values, they are validated and periodically reviewed by qualified personnel independent of the area that created them. All models are certified before they are used, and models are calibrated periodically to test that outputs reflect prices from observable current market transactions in the same instrument or other available observable market data. To the extent possible, models use only observable market data (e.g. for OTC derivatives), however management is required to make assumptions for certain inputs that are not supported by prices from observable current market transactions in the same instrument, such as volatility and correlation. Changing these assumptions to reasonably possible alternative assumptions, for those financial instruments for which fair values were

OzForex Group Limited

Note 4. Fair values of assets and liabilities (continued)

determined in whole or in part using valuation techniques based on such assumptions (e.g. for certain exotic or structured financial instruments), would not significantly change the fair values recognised in the financial statements.

The following methods and significant assumptions have been applied in determining the fair values of financial instruments which are carried at amortised cost:

- The fair values of liquid assets and other instruments maturing within 3 months approximate their carrying amounts. This assumption is applied to liquid assets and the short-term elements of all other financial assets and financial liabilities.
- The fair value of demand deposits with no fixed maturity is approximately their carrying amount as they are short term in nature or are payable on demand.
- The fair values of balances due from/to related entities are approximated by their carrying amount as the balances are generally receivable/payable on demand.

The table below summarises the carrying value and fair value of all financial instruments of the Group at 30 September.

	30 September 2014 Carrying amount \$'000	30 September 2014 Fair value \$'000	31 March 2014 Carrying amount \$'000	31 March 2014 Fair value \$'000
Assets				
Cash	156,812	156,812	148,758	148,758
Derivative financial instruments – positive values	10,409	10,409	8,593	8,593
Total financial assets	167,221	167,221	157,351	157,351
Liabilities				
Derivative financial instruments – negative values	9,429	9,429	5,615	5,615
Total financial liabilities	9,429	9,429	5,615	5,615

The following table summarises the levels of the fair value hierarchy for financial instruments measured at fair value of the Group at 30 September:

	30 September 2014 Level 2 \$'000	30 September 2014 Total \$'000	31 March 2014 Level 2 \$'000	31 March 2014 Total \$'000
Assets				
Derivative financial instruments – positive values	10,409	10,409	8,593	8,593
Total assets	10,409	10,409	8,593	8,593
Liabilities				
Derivative financial instruments – negative values	9,429	9,429	5,615	5,615
Total liabilities	9,429	9,429	5,615	5,615

OzForex Group Limited

Note 5. Contributed Equity

	30 September 2014 Number of shares	31 March 2014 Number of shares	30 September 2014 \$'000	31 March 2014 \$'000
Ordinary share capital				
Opening balance of fully paid ordinary shares	240,000,000	204,840	24,360	360
Class A shares converted to ordinary shares	-	155,160	-	-
Fully paid ordinary shares	-	239,640,000	-	24,000
Closing balance of fully paid ordinary shares	240,000,000	240,000,000	24,360	24,360
Class A share capital				
Opening balance of fully paid ordinary shares	-	155,160	-	155
Class A shares converted to ordinary shares	-	(155,160)	-	(155)
Closing balance of fully paid class A shares	-	-	-	-
Total equity contribution	240,000,000	240,000,000	24,360	24,360

Ordinary shares

Ordinary shares entitle the holder to participate in dividends and the proceeds of the company in a liquidity event in proportion to the number of and amounts paid on the shares held. This is subject to the prior entitlements of the class A shares.

Each ordinary shareholder is entitled to one vote per share held.

Class A shares

Class A shares entitle the holder to participate in dividends and the proceeds of the company in a liquidity event in proportion to the number of and amounts paid on the shares held. This is subject to the liquidity preference that enables the holder of the class A share to recover the amount of their initial investment prior to any distribution to ordinary shareholders.

Each class A shareholder is entitled to one vote per share held.

Note 6. Dividends paid and distributions paid or provided for

	30 September 2014 \$'000	30 September 2013 \$'000
First Interim dividend paid (\$0 (2013: \$27.78) per share) ¹	-	(10,000)
Final dividend paid (\$0.02375 (2013: \$0) per share) ¹	(5,700)	-
Total dividends paid	(5,700)	(10,000)

¹ These dividends were 100 percent franked at the 30 percent corporate tax rate.

Dividend per share is calculated based on the ordinary shares outstanding on the dividend declaration date.

	30 September 2014 \$'000	30 September 2013 \$'000
Franked dividends		
Franking credits available for subsequent financial years based on a tax rate of 30% (2013: 30%)	2,774	8,603

The above amounts represent the balance of the franking account as at the end of the financial period, adjusted for franking credits that will arise from the payment of the amount of the provision for income tax.

OzForex Group Limited

Note 7. Related party transactions

Cloudbreak Pty Limited is a special purpose company which was established to enable the pre IPO shareholders to sell their investment in the OzForex Group on settlement of the transaction.

During the half year ended 30 September 2014, OzForex Group Limited was reimbursed by Cloudbreak Pty Limited for costs incurred relating to the initial public offering. The total amount of the reimbursed costs was \$96,174.

Note 8. Events occurring after balance sheet date

Dividend declared

On 25 November 2014 a dividend of \$0.035 per share (\$8,400,000) was declared.

Ex-Dividend date	3 December 2014
Record date	5 December 2014
Payment date	19 December 2014

There were no other material post balance sheet events occurring after the reporting date requiring disclosure in these financial statements.

As the parent entity OzForex Group Limited is a holding company which has no trading profits, dividends declared but not paid will be funded through the profits of subsidiary entities.

OzForex Group Limited

Directors' Declaration

In the directors' opinion:

(a) the financial statements and notes for the half year ended 30 September 2014 are in accordance with the Corporations Act 2001, including;

(i) complying with Accounting Standards, the Corporations Regulations 2001 and other mandatory professional reporting requirements, and

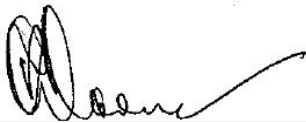
(ii) giving a true and fair view of the consolidated entity's financial position as at 30 September 2014 and of its performance for the financial year ended on that date, and

(b) there are reasonable grounds to believe that OzForex Group Limited will be able to pay its debts as and when they become due and payable, and

(c) Note 1 confirms that the financial statements also comply with International Financial Reporting Standards as issued by the International Accounting Standards Board.

This declaration is made in accordance with a resolution of the directors.

On behalf of the Board:



Peter Warne
Chairman

25 November 2014



Neil Helm
Chief Executive Officer and Managing Director

25 November 2014



Independent auditor's review report to the members of OzForex Group Limited

Report on the Half-Year Financial Report

We have reviewed the accompanying half-year financial report of OzForex Group Limited (the Company), which comprises the statement of financial position as at 30 September 2014, the statement of comprehensive income, statement of changes in equity and statement of cash flows for the half-year ended on that date, selected explanatory notes and the directors' declaration.

Directors' responsibility for the half-year financial report

The directors of the company are responsible for the preparation of the half-year financial report that gives a true and fair view in accordance with Australian Accounting Standards (including the Australian Accounting Interpretations) and the *Corporations Act 2001* and for such internal control as the directors determine is necessary to enable the preparation of the half-year financial report that is free from material misstatement whether due to fraud or error.

Auditor's responsibility

Our responsibility is to express a conclusion on the half-year financial report based on our review. We conducted our review in accordance with Australian Auditing Standard on Review Engagements ASRE 2410 *Review of a Financial Report Performed by the Independent Auditor of the Entity*, in order to state whether, on the basis of the procedures described, we have become aware of any matter that makes us believe that the financial report is not in accordance with the *Corporations Act 2001* including: giving a true and fair view of the entity's financial position as at 30 September 2014 and its performance for the half-year ended on that date; and complying with Accounting Standard AASB 134 *Interim Financial Reporting* and the *Corporations Regulations 2001*. As the auditor of OzForex Group Limited, ASRE 2410 requires that we comply with the ethical requirements relevant to the audit of the annual financial report.

A review of a half-year financial report consists of making enquiries, primarily of persons responsible for financial and accounting matters, and applying analytical and other review procedures. A review is substantially less in scope than an audit conducted in accordance with Australian Auditing Standards and consequently does not enable us to obtain assurance that we would become aware of all significant matters that might be identified in an audit. Accordingly, we do not express an audit opinion.

Independence

In conducting our review, we have complied with the independence requirements of the *Corporations Act 2001*.

We confirm that the independence declaration required by the *Corporations Act 2001*, provided to the directors of OzForex Group Limited on 14 November 2014, would be in the same terms if provided to the directors as at the date of this auditor's review report.

Conclusion

Based on our review, which is not an audit, we have not become aware of any matter that makes us believe that the half-year financial report of OzForex Group Limited is not in accordance with the *Corporations Act 2001* including:

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- a) giving a true and fair view of the entity's financial position as at 30 September 2014 and of its performance for the half-year ended on that date; and
- b) complying with Accounting Standard AASB 134 *Interim Financial Reporting* and the *Corporations Regulations 2001*.

PricewaterhouseCoopers.

PricewaterhouseCoopers

A handwritten signature in black ink, appearing to read 'C.J. Heath'.

C J Heath
Partner

Sydney
25 November 2014

OzForex Group Limited

Corporate Information

Directors	Mr Peter Warne (Chairman) Mr Neil Helm (Managing Director & CEO) Mr William Allen Ms Melinda Conrad Mr Grant Murdoch
Company Secretary	Ms Linda Cox
	Level 9 10 Bridge Street Sydney, NSW 2000 Australia Ph +61 2 8667 8000 Fax +61 2 8667 8080 Email investors@ozforex.com.au
Share register	Computer Registry Services Pty Limited 60 Carrington Street Sydney, NSW 2000 Australia Ph +61 3 9415 4000 Ph 1300 850 505 (Australian shareholders)
Auditor	PwC Darling Park Tower 2 201 Sussex Street Sydney, NSW 2000 Australia
Stock Exchange Listing	OzForex Group shares are listed on the Australian Securities Exchange: OFX
Website address	www.ozforex.com.au