



OFX GROUP LIMITED
ANNUAL GENERAL MEETING
1 AUGUST 2024
CHAIR ADDRESS

Thank you for joining us, either virtually or in our office here in Sydney.

Soon, Skander will share a summary of our results.

For my part, I'd like to share the Board's pride in OFX's role in the enhancement of our industry, especially with respect to customer experience as well as even better risk management. I'd like to also recognise our almost 700 OFXers, the people who work very hard to deliver the promises we make to clients, shareholders, regulators and partners. Through your curiosity and continuous improvement, we are building a more valuable company. A special thanks to all of you OFXers.

This past year, we successfully completed the acquisition of Paytron, which has filled out our capability in products and services to include card solutions, virtual global currency accounts, expense management and accounts payable. We are excited about these products and services, as well as further enhancements in the pipeline, because we hear from clients and prospects that they want a partner like OFX to provide these products and services. For our shareholders, this investment unlocks a substantially larger opportunity to grow. We've also developed a more streamlined digital platform, greatly improving and accelerating functionality for our clients and employees.

As in prior years, external factors remain both a risk and an opportunity for OFX. We have built a very healthy risk culture and best-in-class governance frameworks, which help us to navigate the geopolitical landscape, unpredictable interest rates, economic stress, and technological change. We believe we are very well positioned to capitalise on opportunities that are continuously presented to us.

Our strategy is clear, and we are executing it deliberately. During FY24, the Board continued with further deep dives into our strategy and the concomitant link to our enterprise value. We are very focussed on value, and the strategy we have developed as a team fills us with great confidence in our outlook. We have an exceptionally talented global team at OFX. They are more productive, more aligned, and more ambitious than ever, and we cannot wait to tackle the opportunities in front of us.



During the year, we farewelled two long-standing directors – Grant Murdoch and Doug Snedden. Both made extraordinary contributions to the growth of the company over a very formative period for OFX. And we welcomed Rob Bazzani and Jacquie Hey to the Board, both who are up for re-election today, and who bring an exceptional blend of executive leadership and commercial acumen. You will be hearing more directly from Rob and Jacquie.

Again, thank you to all of you for being part of the OFX journey. It's an exciting time to be here.