



Elevate Money Limited

2022 Annual General Meeting

13 December 2022



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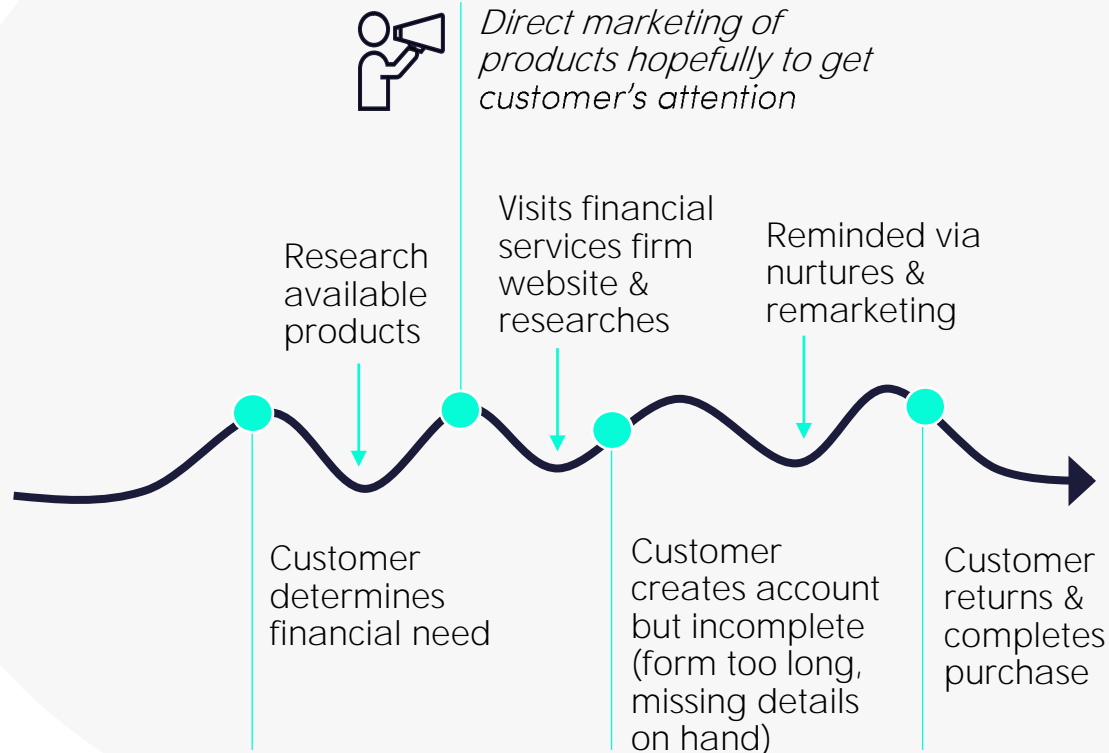
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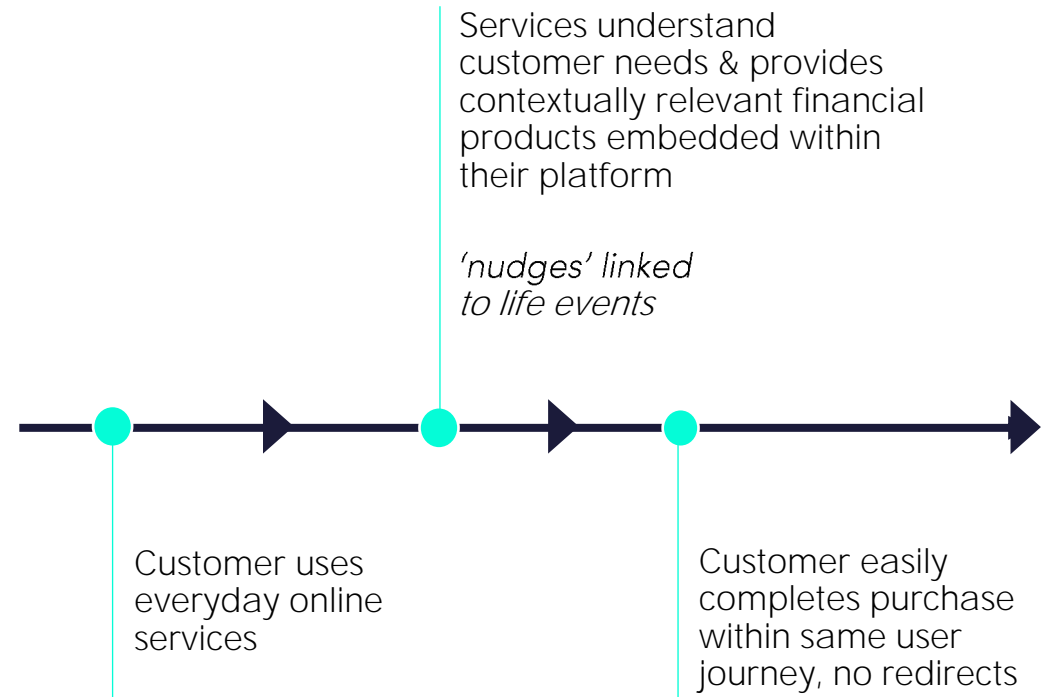
Business recap

Elevate provides the technology to embed financial products in trusted websites/apps with large existing customer bases

Traditional and direct marketing of financial products have great reach but are **not contextually relevant** – huge spend, **low conversion**



Elevate powers digital platforms with existing customers to **embed financial products** – contextually relevant with zero friction



Elevate's technology powers the connections to embed financial products, opening a new distribution channel

Financial Products

Elevate securely connects to financial product admin systems for straight through processing.

Financial Products

Elevate APIs

elevate money

Automated secure connection, scalable to service multi-partners + multi-products

Elevate APIs



Compliant with regulations



2-way data flow enables onboarding, transacting + tracking



Self-service end user onboarding within 3 minutes

Distribution Partners

Digital platforms embed contextually relevant financial products into their website/app.

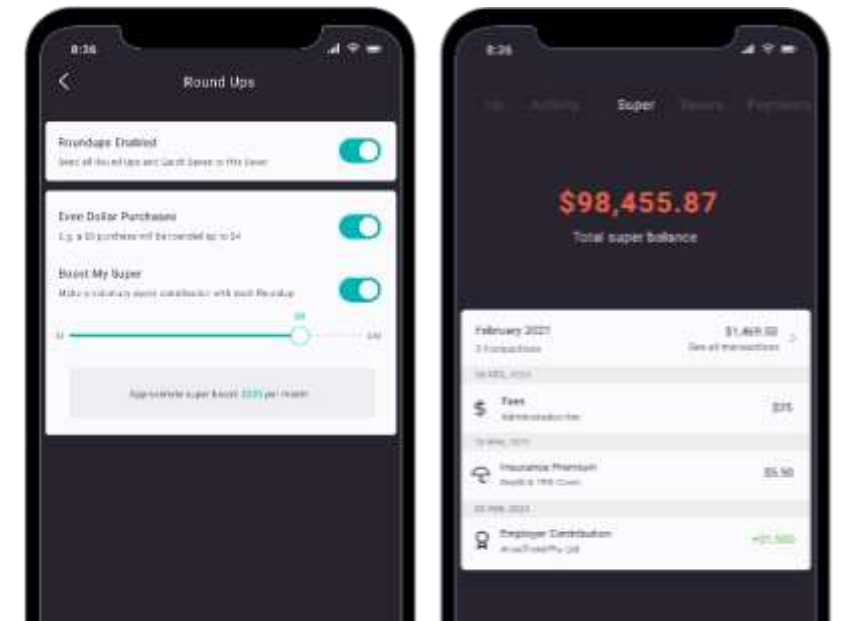


Image presented for illustrative purposes only.

The holy grail

Zero friction solution

for business partners and their customers

Easy for distribution partners

- ✓ Significantly boosts revenue per user at little to no cost
- ✓ Full-service product + API led tech solution (1–2 week setup)
- ✓ Single connector for embedding multiple financial products

Relevant for their customers

- ✓ Right product, right time, right place
- ✓ Complements partner's core product, linked to life event triggers
- ✓ Easy to join within partner's already trusted app/website

High conversion for product providers

- ✓ Zero marketing risk distribution for financial product providers
- ✓ Proven channel to sign up tens of thousands of new customers per annum
- ✓ Efficient channel to access end users of multiple digital platforms

Operational update

Strong traction has continued into the start of FY2023

End User Growth Since 30 June 2022

- Increased from ~900 to ~10,000 end user accounts
- Annualising ~1,400 to >25,000 end user accounts

Distribution Partner Growth Since 30 June 2022

- From 2 launched partners to 4 launched partners
- Progressing partnership discussions in HR/Payroll and other sectors
- Significant pipeline shifting towards larger partners (typically hundreds of thousands to >1m end users)

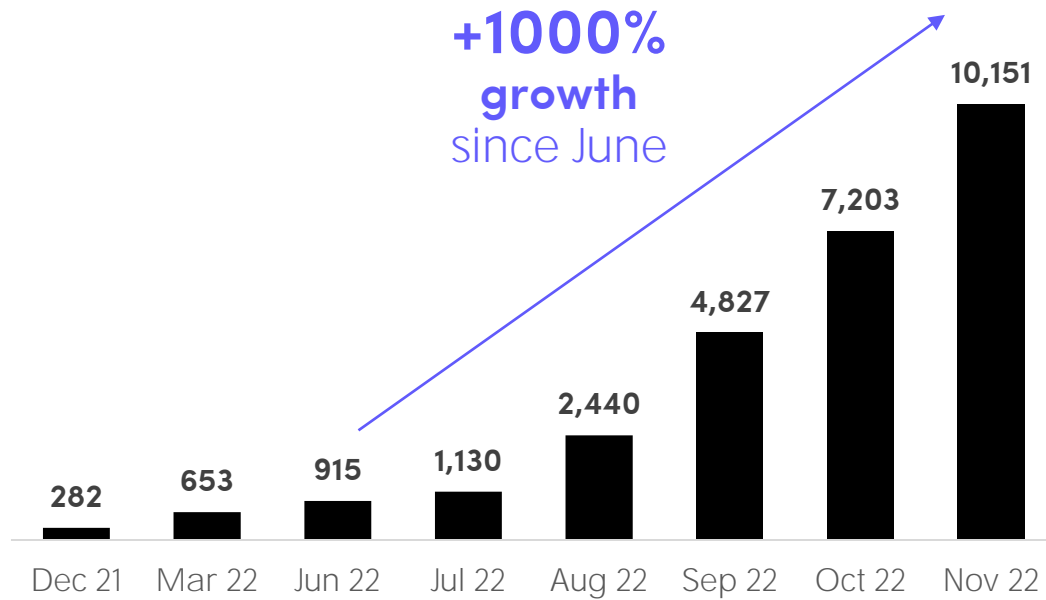
Third Party Financial Product Partners

- Advanced negotiations with a large asset manager on a transformational transaction including offering their super fund via Elevate's API technology into Elevate's distribution partner platforms
- Multiple additional third party super funds in advanced discussions
- Commenced discussions with non-super product providers
- Signed HoA with a fixed income fund

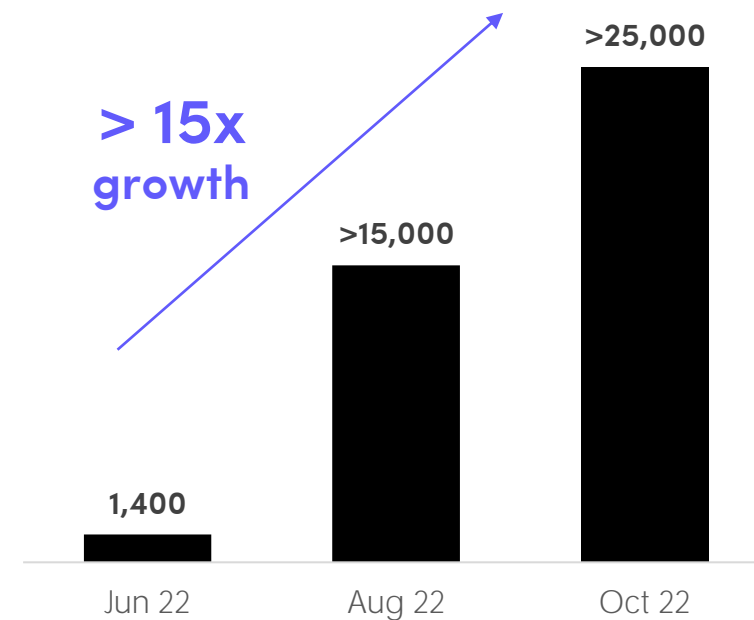
Launched partners driving strong conversions

2 partners launched in August, driving 15x increase in annualised end user accounts to >25,000

Cumulative Number of End User Accounts



Annualised New End User Accounts Per Annum (of launched partners)



FY2023 priorities

Foundation set for scalable growth

End User Growth

- Strong distribution pipeline to reach target of annualising up to 100,000 end users

Distribution Partner Growth

- Sign up 1-3 additional partners to embed super and non-super financial products

Third Party Financial Product Partners

- Launch first third party financial product in distribution partner platform

Product and Technology Enhancements

- Broaden API technology for embedding multiple third party financial products
- Work with partners to optimise end user conversions

Capital Management

- Review capital management options and secure business for long term sustainable growth

Questions + Answers



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