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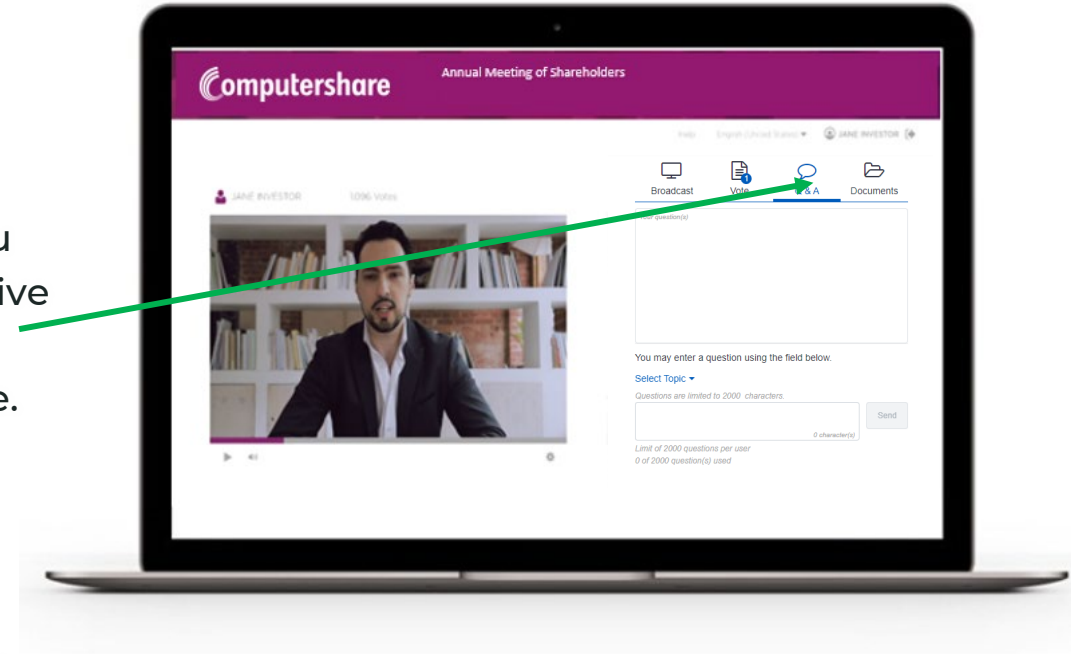
**Annual General Meeting
of Shareholders
25 August 2022**

Online Attendees – Question Process

Shareholder & Proxyholder Q&A Participation

Written Questions: Questions may be submitted ahead of the meeting. If you have a question to submit during the live meeting, please select the Q&A tab on the right half of your screen at anytime. Type your question into the field and press submit. Your question will be immediately submitted.

Help: The Q&A tab can also be used for immediate help. If you need assistance, please submit your query in the same manner as typing a question and a Computershare representative will respond to you directly.



Welcome to Smartpay's Annual General Meeting of Shareholders

1. Chairmans welcome and introduction
2. Chief Executives report and
Annual Financial Statements
3. Shareholder questions
4. Ordinary resolutions





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**Chairmans Welcome
and Introduction**



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Chief Executives Report and Annual Financial Statements

Disclaimer Statement

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2022 Annual Results

The year has seen us continue to execute against the strategic objectives of growth into Australia

We have strengthened the business, reduced debt, increased free cashflows and generated the first profit since launching the acquiring business into Australia



FY 22 delivered a strong financial performance and strengthened the company



Large increase in revenue year on year

Revenue FY22 **\$48,080k** vs FY21 \$33,845

↑ **42.1%**



Invested in the business and grew EBITDA*

EBITDA FY22 **\$11,096k** vs FY21 \$7,582

↑ **46.3%**



Positive Net Profit after Tax

NPAT FY22 **\$3,104k** vs FY21 \$(15,200k)



Generated positive cashflows and reduced debt

Net debt FY22 **\$1,106k** vs FY21 \$4,463k

↓ **75.2%**

*EBITDA – Earnings Before Interest, Tax, Depreciation, Amortisation, impairments, foreign exchange adjustments and share performance rights. EBITDA is a useful non-GAAP measure as it shows the contribution to earnings prior to finance costs and non-cash items.

The strategy delivered



43.4% growth in number of transacting terminals in Australia

FY22 9,684 vs FY21 6,754



5.3% increase year on year in revenue per terminal

FY22 \$4,105 vs FY21 \$3,900



Improvement in average Net Promoter Score (NPS)

FY22 66 vs FY21 59 Australia

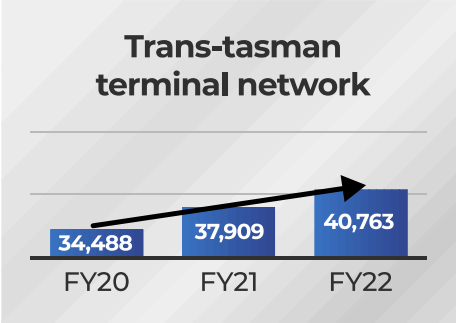
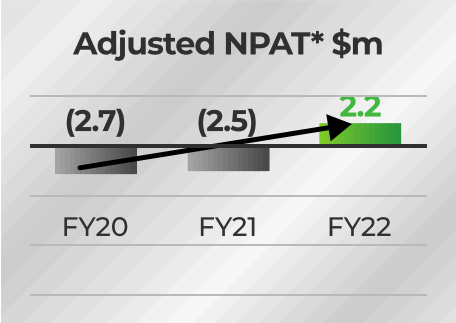
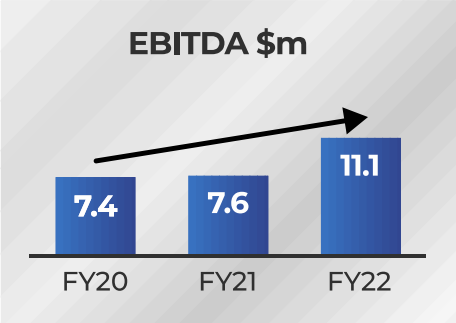
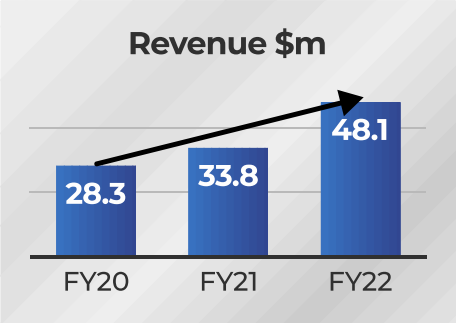
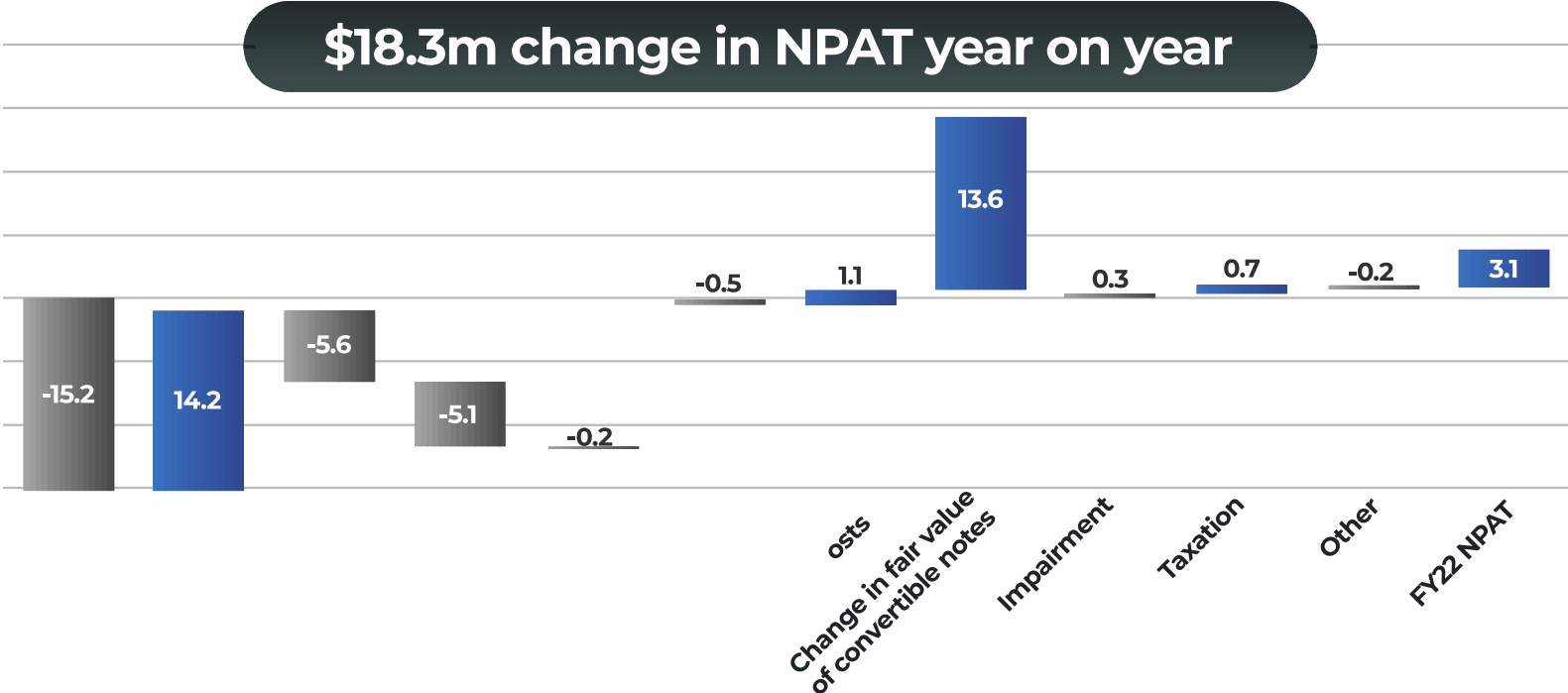
FY22 46 vs FY21 42 New Zealand



Invested in key resources with headcount primarily in sales and marketing

FY22 140 vs FY21 124

Growth in profitability year on year



*Adjusted NPAT is NPAT adjusted for the fair value of the convertible notes

The image is a collage featuring a cup of coffee with a latte art design, a book titled 'Kia Ora' with the subtitle 'A NEW ZEALAND INFLIGHT MAGAZINE', and a newspaper clipping from 'The SmartPay Times'. The newspaper clipping is the 'ANNUAL REPORT 2022' and contains several articles:

- Smartpay, Smartcharge, Smart Growth** (May 2022): A report on FY22 performance, noting a 46.3% increase in revenue and a 42.7% increase in EBITDA.
- Lockdowns impact AU revenue but long-term prospects unchanged** (Jul 2021): A report on the impact of lockdowns on Australian revenue and the company's outlook.
- Terminals return in time for Christmas** (Nov 2021): A report on the return of terminals and the company's marketing momentum.
- AU recovery and Christmas accelerates growth trajectory** (Jan 2022): A report on the recovery in Australia and the company's growth trajectory.
- Disruptive FY21 but Aussie merchants are getting 'Smart'** (May 2021): A report on the disruptive FY21 and the company's growth in Australia.

The newspaper clipping also includes a section titled 'Inside this issue:' which lists key financial metrics:

- Average AU NPS of 66
- Average NZ NPS of 46
- Revenue \$48.1m (up 45.3%)
- EBITDA \$11.1m (up 46.3%)
- NPAT \$3.1m

At the bottom of the clipping, there is a call to action: 'For further stories and more info visit: smartpayinvestor.com'.



ANNUAL REPORT 2022

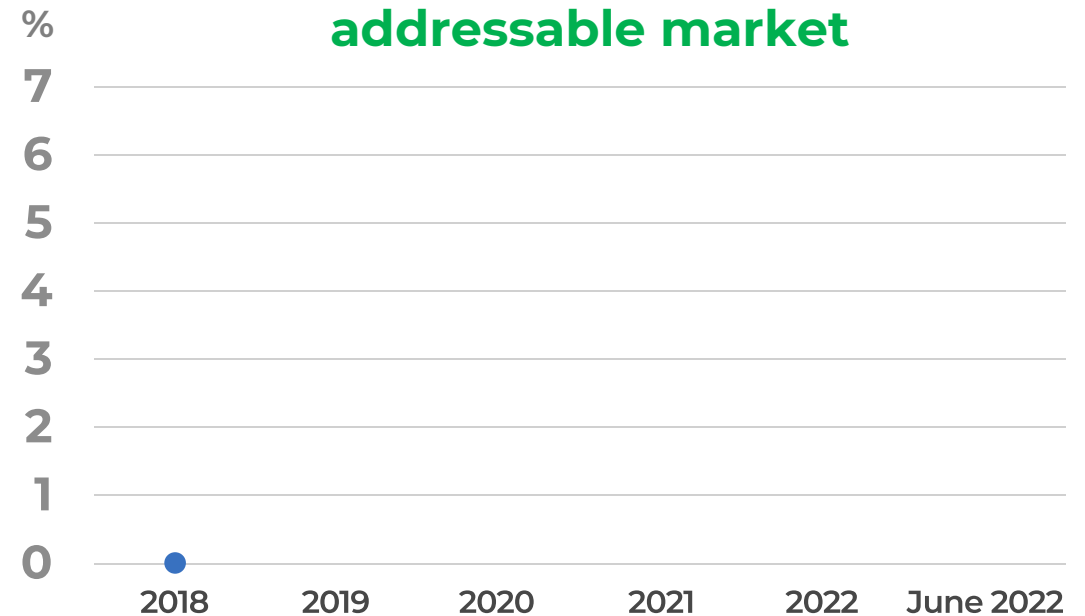
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Smartpay, Smartcharge,

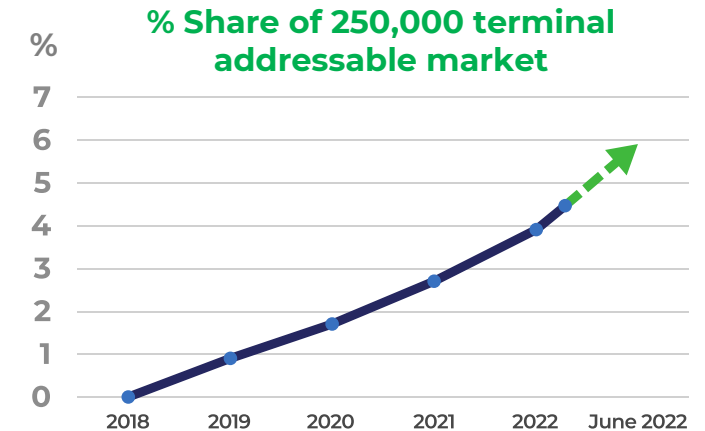
Addressable market
250,000 terminals of 1,000,000



% Share of 250,000 terminal
addressable market



Smartpay, Smartcharge, Smart growth... gaining momentum

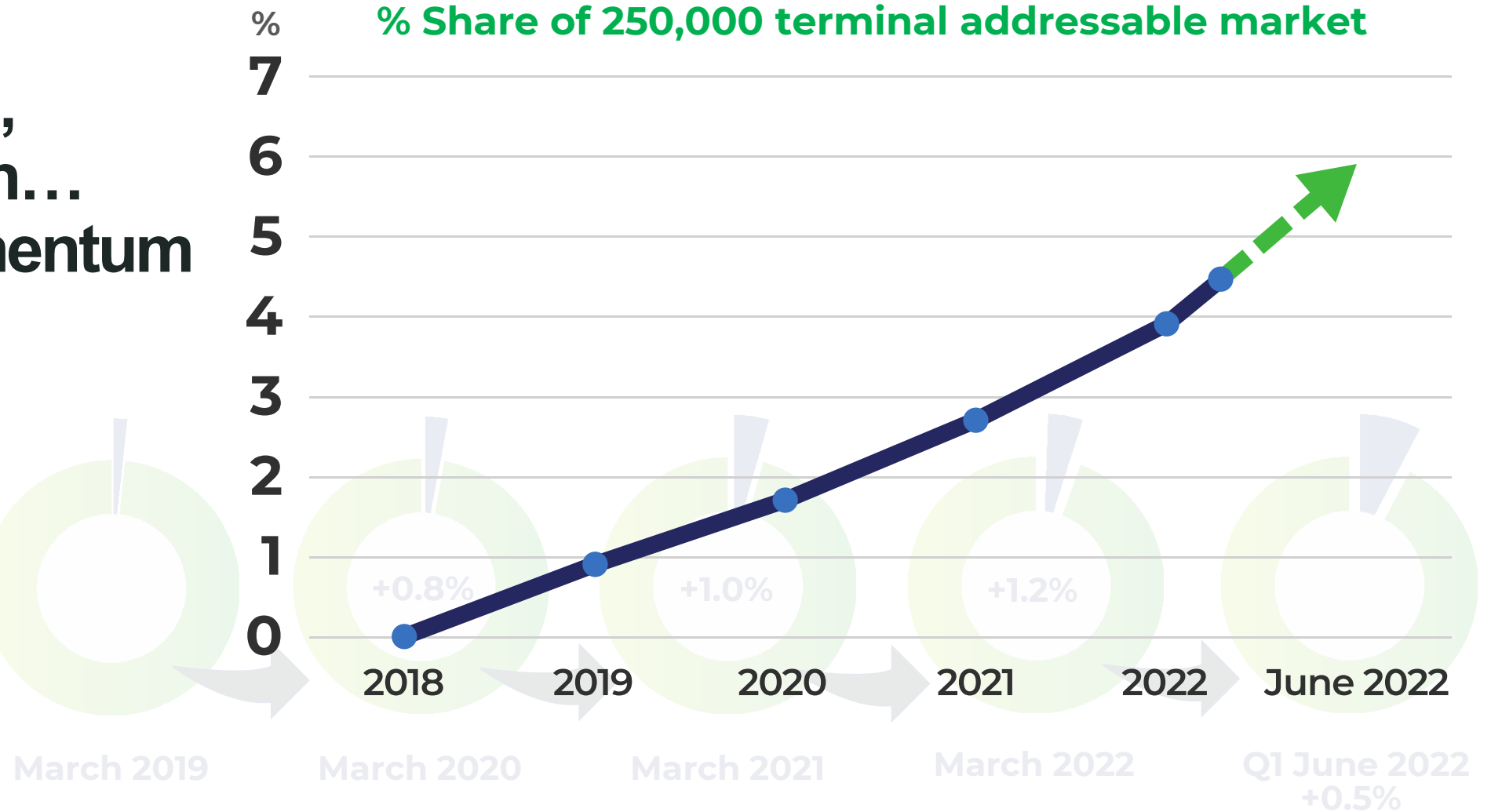


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Smartpay, Smartcharge, Smart growth... gaining momentum

Addressable market
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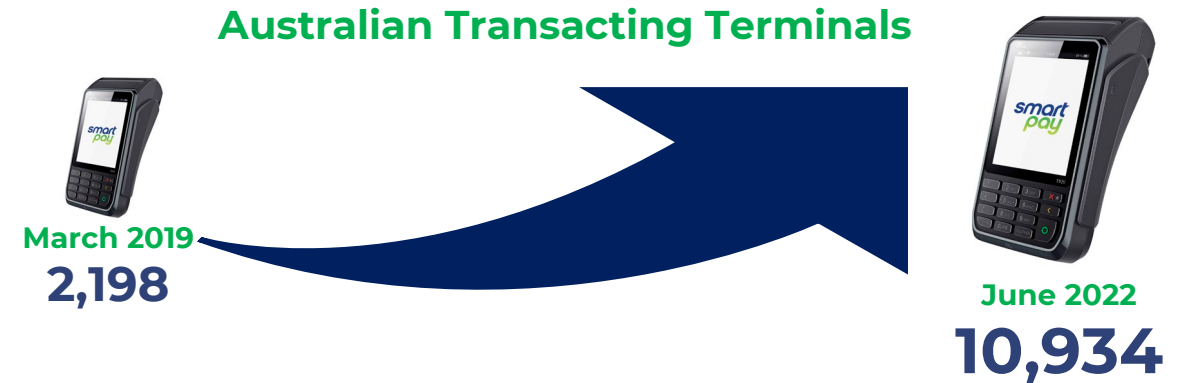


Investing in marketing for growth



	2017	2018	2019	2020	2021	2022
						
						
						
						
Smartpay Marketing brought in house						

Investing in key roles to deliver the growth



In addition to that, we are



- **Maximising margin** via scale
- **Measured and appropriate investment** in the business ensuring the investment is in the right place and delivers the benefits
- **Android in-store proposition** to serve both the Australian and New Zealand markets
- **Ongoing development** of online / digital customer solutions – the HUB
- **Imbedding and leveraging the ERP** (Netsuite) to maximise efficiencies and enhancements to the business
- **Appropriately engaging** in the developments in respect of ESG as they apply to Smartpay
- Ongoing **Brand** investment
- **Remaining open and agile** to look at new opportunities



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**Shareholder
Questions**

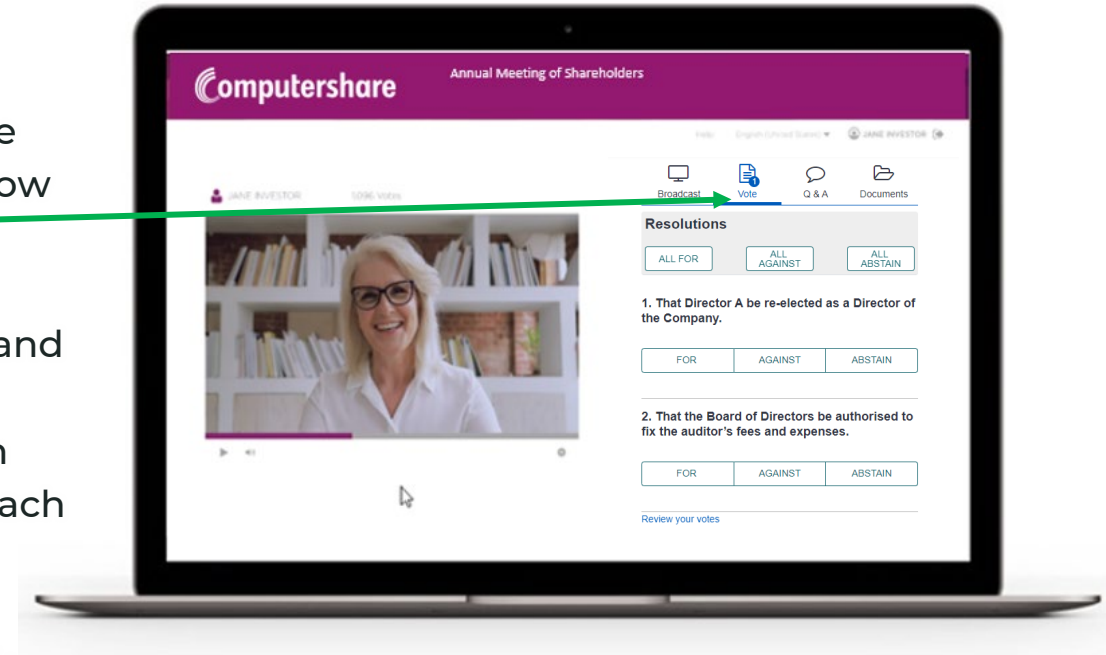
Online Attendees – Voting Process

Shareholder & Proxyholder Voting

Once the voting has been opened, the resolutions and voting options will allow voting.

To vote, simply click on the Vote tab, and select your voting direction from the options shown on the screen. You can vote for all resolutions at once or by each resolution.

Your vote has been cast when the tick appears. To change your vote, select 'Change Your Vote'.





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**Ordinary
Resolutions**

Ordinary Resolutions

Resolution 1: Fixing the remuneration of the auditors

“That the Board be authorised to fix the auditor’s remuneration for the ensuring year.”

Proxies:

<i>For:</i>	<i>138,039,343 (57.93% of all securities)</i>
<i>Against:</i>	<i>54,002 (0.02% of all securities)</i>
<i>Discretionary:</i>	<i>266,049 (0.11% of all securities)</i>
<i>Abstain:</i>	<i>29,734 (0.01% of all securities)</i>

Resolution 2: Re-election of Director – Matthew George Turnbull

“That Matthew George Turnbull be re-elected as a director of Smartpay.”

Proxies:

<i>For:</i>	<i>138,115,969 (57.96% of all securities)</i>
<i>Against:</i>	<i>7,545 (0.00% of all securities)</i>
<i>Discretionary:</i>	<i>231,685 (0.10% of all securities)</i>
<i>Abstain:</i>	<i>33,929 (0.01% of all securities)</i>

Ordinary Resolutions

Resolution 3: Re-election of Director – Martyn Richard Pomeroy

“That Martyn Richard Pomeroy be re-elected as a director of Smartpay.”

Proxies:

For:	134,716,916 (56.54% of all securities)
Against:	7,545 (0.00% of all securities)
Discretionary:	231,685 (0.10% of all securities)
Abstain:	3,432,982 (1.44% of all securities)

Resolution 4: Re-election of Director – Carlos Gil

“That Carlos Gil be re-elected as a director of Smartpay.”

Proxies:

For:	138,103,512 (57.96% of all securities)
Against:	19,002 (0.01% of all securities)
Discretionary:	231,685 (0.10% of all securities)
Abstain:	34,929 (0.01% of all securities)

Ordinary Resolutions

Resolution 5: Re-election of Director – Geoffrey Myles Carrick

“That Geoffrey Myles Carrick be re-elected as a director of Smartpay.”

Proxies:

For:	138,104,512 (57.96% of all securities)
Against:	19,002 (0.01% of all securities)
Discretionary:	231,685 (0.17% of all securities)
Abstain:	33,929 (0.01% of all securities)

Resolution 6: Board Remuneration

“That the aggregate fees payable to the Company’s non-executive Directors be increased from \$300,000 per annum to \$500,000 per annum with effect from 1 September 2022.”

Proxies:

For:	137,671,982 (57.78% of all securities)
Against:	320,697 (0.13% of all securities)
Discretionary:	225,711 (0.09% of all securities)
Abstain:	170,738 (0.07% of all securities)



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Thank you