

MONEY3

Money3 Corporation Limited
ABN 63 117 296 143

A photograph of a man and a woman in business attire smiling and looking at a laptop. The image is overlaid with a red semi-transparent graphic featuring 3D text and a line graph. The 3D text includes terms like 'COMMITMENT', 'BRAND', 'CREDIT', 'GROWTH', 'INVESTMENT', 'FINANCIAL', 'STRATEGY', 'RISK', 'ANALYSIS', 'MARKETING', 'OPERATIONS', 'MANAGEMENT', 'LEADERSHIP', 'TEAMWORK', 'INNOVATION', 'SUSTAINABILITY', 'CORPORATE', 'GOVERNANCE', 'ETHICS', 'DIVERSITY', 'INCLUSION', 'ENVIRONMENTAL', 'SOCIAL', 'GOVERNANCE', 'ESG', 'RISK', 'MANAGEMENT', 'COMPLIANCE', 'LEGAL', 'REGULATORY', 'REPUTATION', 'CREDIT', 'RISK', 'MANAGEMENT', 'COMPLIANCE', 'LEGAL', 'REGULATORY', 'REPUTATION'. A 3D line graph with an upward trend is also visible.

Business Overview 2007

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01 Who We Are and What We Do

MONEY3

Who We Are

- » Listed on ASX – 19 Oct 2006
- » 27,075,000 shares on issue
- » Market capitalisation approx \$19M
- » 4.3 cents fully franked dividend for 2007

What We Do

- » **Line of Credit**

This is a continuing credit facility of up to \$3,000

- » **Personal Loans**

\$500 to \$5,000 loans for a 3 – 6 months period

Over \$5,000 secured loans

- » **Cheque Cashing**

Third party cheque encashment

- » **International Money Transfer**

Money is transferred to more than 125,000 destinations around the world within ten minutes through MoneyGram

- » **Insurance**

Consumer Credit and motor vehicle insurance



02 Our Competitors

Competitors

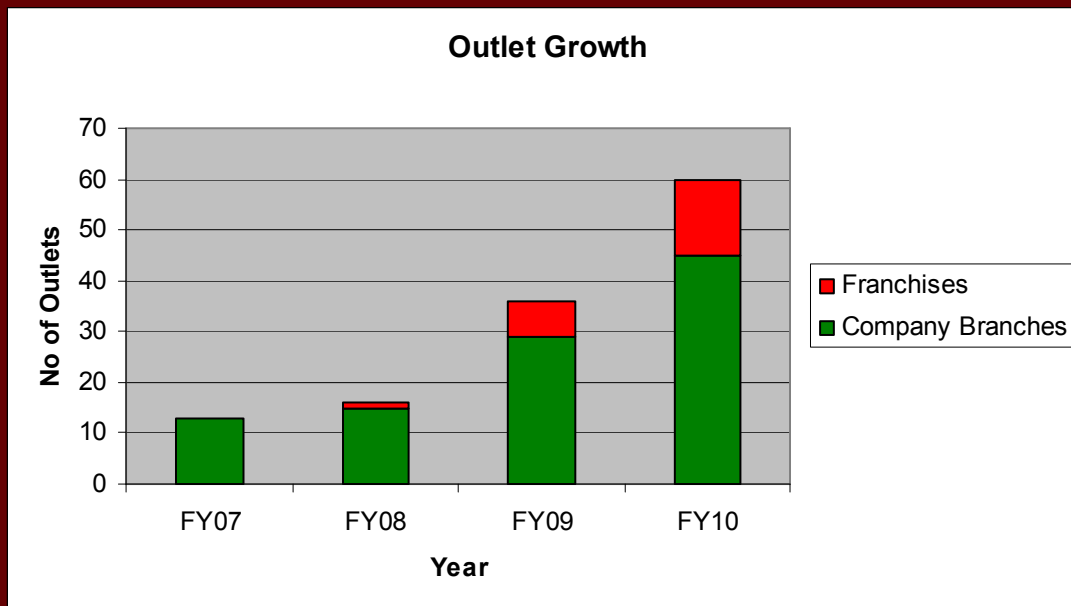
- » Cash Convertors
- » Money Plus - 2 in Vic, 7 in NSW
- » Personal Loan Co – Tasmania
- » GE Money



03 Our Outlets

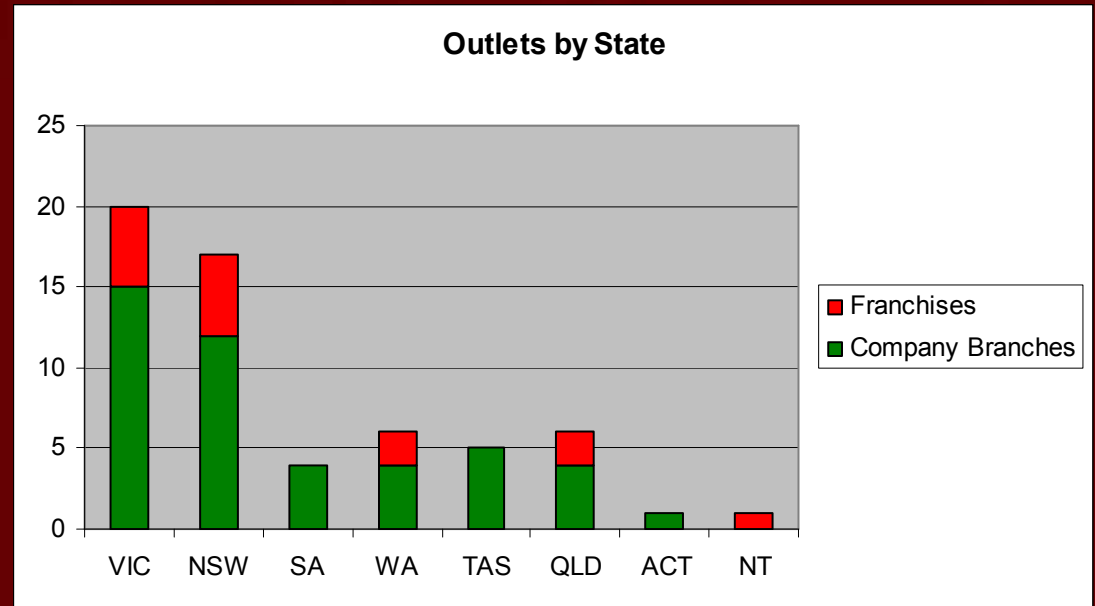
Outlet Growth

- » FY07 12 branches 1 Loan Centre
- » FY08 add 2 branches, 1 franchise - Total 14 branches 1 franchise
- » FY09 add 15 branches, 6 franchises - Total 29 branches 7 franchises
- » FY10 add 16 branches, 8 franchises - Total 45 branches 15 franchises



Outlets by State

	Company	Franchises
VIC	15	5
NSW	12	5
SA	4	
WA	4	2
TAS	5	
QLD	4	2
ACT	1	
NT		1
TOTAL	45	15



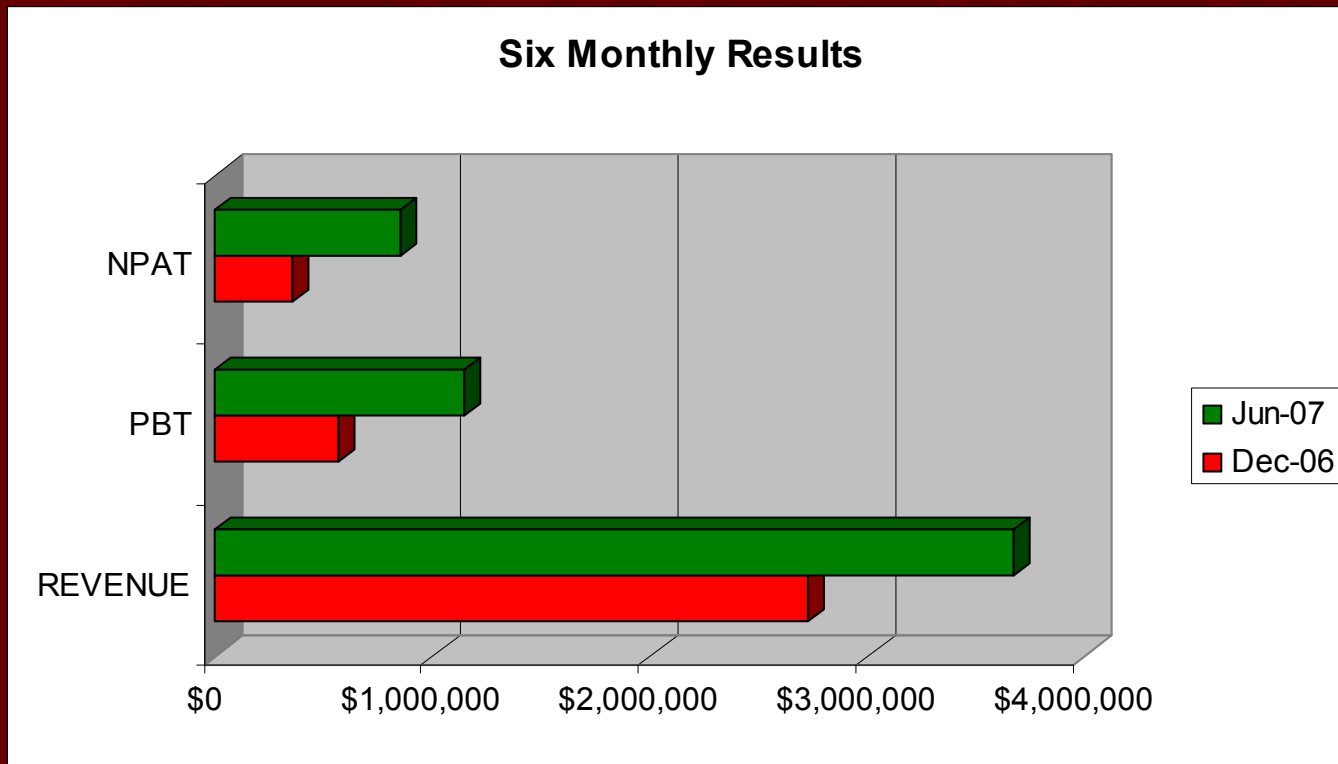


04 Financial Information

Financials

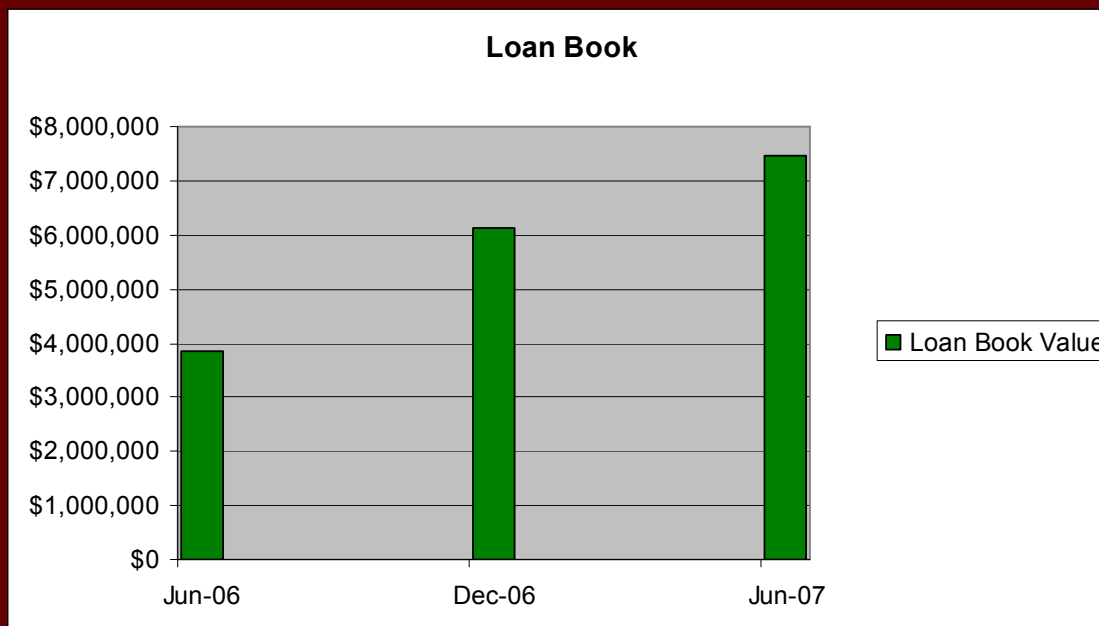
FINANCIALS	6 months Dec 06	6 months Jun 07	% Inc
Revenues	2,724,287	3,675,533	35%
Gen Admin	220,673	384,641	
Employment	994,861	1,114,445	
Advert	251,945	146,928	
Occupancy	202,830	239,537	
Bad Debts	354,769	218,868	
Other	47,887	306,368	
Depreciation	72,639	117,732	
Interest Paid	10,444	124	
	2,156,048	2,528,643	
PBT	568,239	1,146,890	102%
Tax	209,250	293,758	138%
PAT	358,989	853,132	

Six Monthly Results



Loan Book

Loan Book	As at 30/6/06 (Prospectus) \$	As at 31/12/06 \$	As at 30/6/07 \$
Loans	3,853,935	6,134,353	7,449,430
Deferred Revenue	957,639	1,782,183	1,988,763



Loan Centre

	Monthly Fee	Cumulative 4 Months
March 07	102,146	
April 07	118,186	
May 07	177,822	
June 07	165,526	563,680
July 07	171,530	
August 07	184,778	
September 07	87,846	
October 07	160,490	604,644



05 Our Management

New CEO – John Morris

- » 30 years experience in the Consumer Finance Industry.
- » General Manager of GE Money branch network in VIC, TAS, SA WA and NZ:
 - 80 branches
 - 350 employees
 - \$750M loan book
- » Successfully generated profitable growth in the consumer loan and insurance portfolio organically and from branch expansion and business acquisition.
- » Committed to providing an enriching experience for customers and believe this can only be achieved by having "the right people, in the right place, doing the right job".

Directors

Bettina Evert BA, LLB, MAICD – Independent Non-Executive Chairman

- » Bettina Evert is a director of Fetter Gdanski Pty Ltd, a commercial law practice established in 1995

Robert Bryant – Executive Director

- » Robert has been a company director since July 1995
- » He became Chairman of Money Plus in January 2001
- » Robert has established eight of the Money3 Branches in Melbourne and Geelong

Kang Hong Tan ACA, PNA – CFO, Executive Director

- » Kang spent 10 years as Accountant with La Trobe university Union, owned a Pizza Haven franchise for seven years and was Group Financial Controller for a property development company in Malaysia
- » Kang has been the architect for the policies and procedures of the Money3 Group with a strong attention to detail and knowledge of the industry

Chris Baldwin CPA – Company Secretary and Non-Executive Director

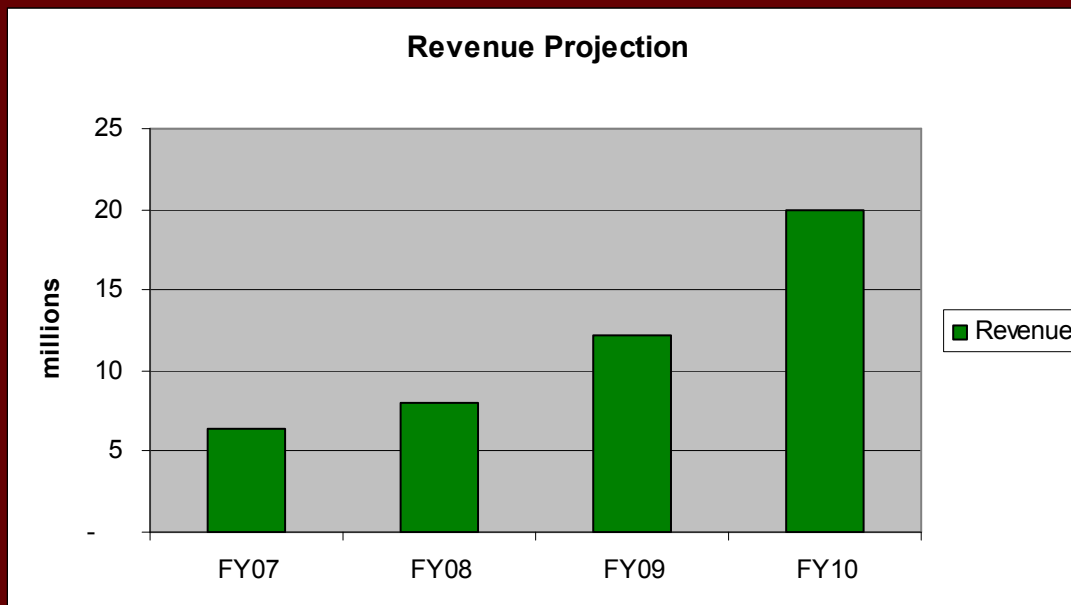
- » Chris is Senior partner and founder of Brown Baldwin Accountants who have offices in Shepparton and North Fitzroy



06 Our Future Outlook

Revenue Projection

	\$M		Inc %
2007	6	Actual	
2008	8	Projected	25%
2009	12	Projected	53%
2010	20	Projected	64%



Vision

To be a profitable growing business
that rewards stakeholders,
has a dynamic sales culture,
is a leader in our niche market
focusing on customers' needs and
provides an enriching environment for our
employees.