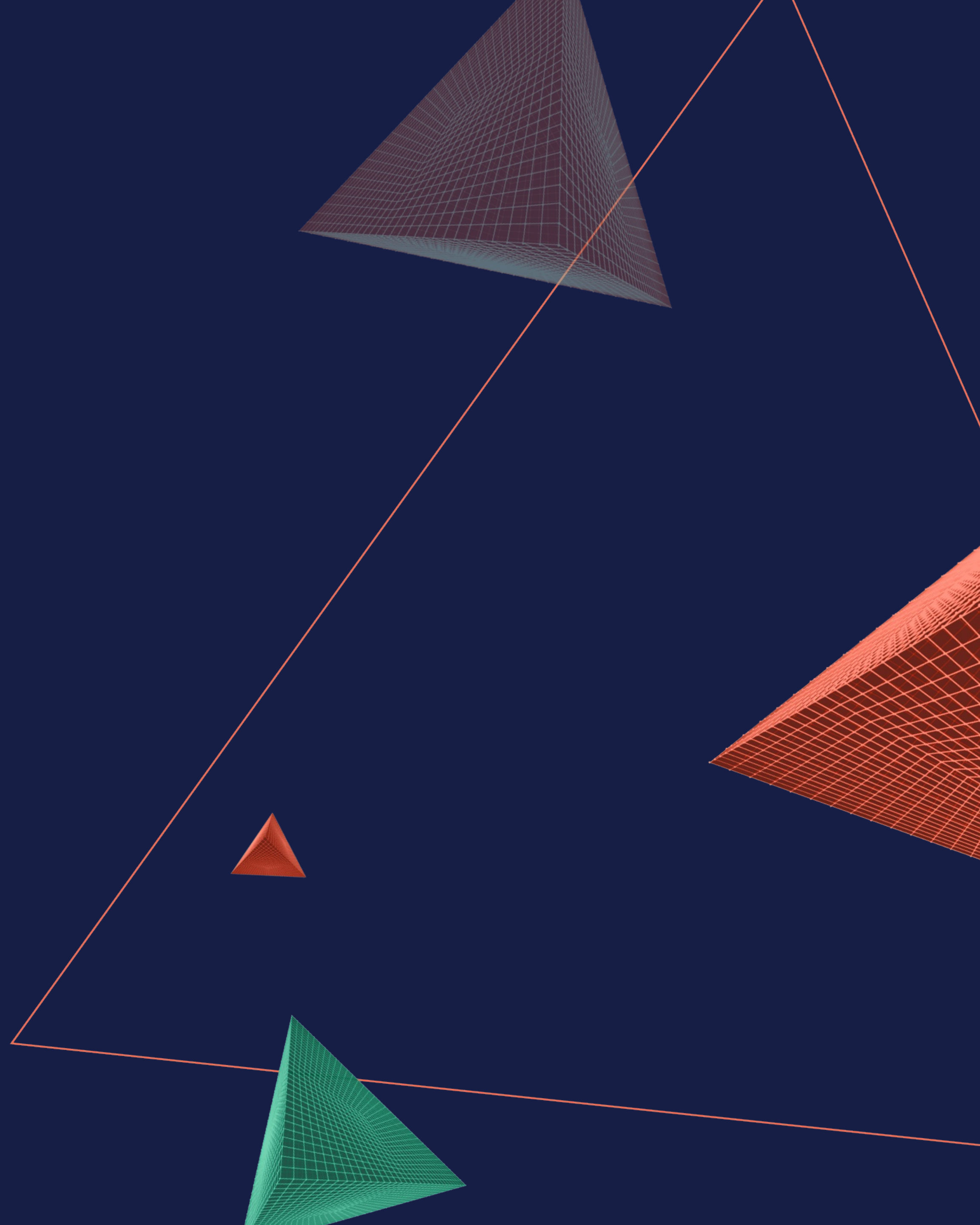


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Investor Presentation
FY2022 Full Year Results

31 August 2022



Simplifying payment experiences globally to be a leading PaaS provider via simple, flexible & fast to market technology

Executive summary

Critical Payments Infrastructure

- ▶ Global B2B fintech providing solutions for banks & fintechs in 40+ countries
- ▶ Two core products in the banking & payments ecosystem:
 - ▶ Vertexon (Payments as a Service (PaaS)): physical & virtual card issuing + transaction processing
 - ▶ PaySim: payment testing solution

Established Building Blocks

- ▶ Signed Axiom Bank as new issuing bank in US
- ▶ Signed partnership with Mastercard for direct issuing in Australia & New Zealand (ANZ)
- ▶ Granted NZ regulatory approval; Australian regulatory approval expected H1 FY23

Accelerating Market Traction

- ▶ Recently signed milestone US\$10.5m (A\$15.2m¹) 5-year contracts with 4 NZ financial institutions
- ▶ Signed 3 US fintechs with minimum fee commitments totaling US\$2.4m (A\$3.5m) over initial terms
- ▶ Continued to close project & licence sales with existing & new clients

SaaS Driven Revenue Growth

- ▶ Transitioning revenue model to Software as a Service (SaaS) model
- ▶ Established recurring revenue base from existing clients
- ▶ SaaS clients will drive growth through volume & transaction-based fees

Global Market

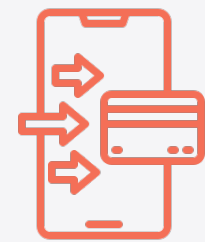
- ▶ Targeting 4 key markets: US, LATAM, Oceania & Southeast Asia
- ▶ TAM over USD\$10 trillion with tailwind from the continuing trend towards cashless society
- ▶ Actively targeting credit unions, financial mutuals & fintechs on the back of recent client wins

1. AUD/USD = 0.69

Change today: delivering scalable payments solutions

Banking as a Service

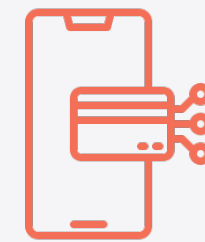
Payments as a Service



Physical & virtual card issuing



Transaction processing for all major card schemes

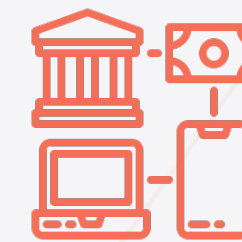


Digital payments (Apple, Google & Samsung Pay), BNPL

61%

% FY22 Revenue¹

Payment testing



Full payment simulation



ATM & POS emulation



Visa, Mastercard, UnionPay, Amex, JCB validation

39%

% FY22 Revenue

1. Includes c.1% of total revenue attributable to Other Products / Income

Vertexon: Payments as a Service (PaaS)

- ▶ Lowers the barrier of entry for banks & fintechs to deliver innovative digital card solutions to their customers

Key Product Offerings	Processing	Processing & Issuing (P&I)
	<ul style="list-style-type: none"> ▶ Cloud hosted; platform used to manage card & payments infrastructure ▶ Client responsible for card issuing ▶ Global 	<ul style="list-style-type: none"> ▶ Cloud hosted; platform used to manage card & payments infrastructure ▶ Change responsible for card issuing ▶ ANZ & US

Unique Selling Proposition	Cloud Based	API First
	 <ul style="list-style-type: none"> ▶ Locally installed in client jurisdiction with upgrades automatically deployed 	 <ul style="list-style-type: none"> ▶ Single API & sandbox for rapid global platform access
	 <ul style="list-style-type: none"> ▶ Agile & nimble partner which lowers the barriers of entry for issuing & card products 	 <ul style="list-style-type: none"> ▶ Leverage modern digital solutions to respond to market trends & client needs quickly
 <ul style="list-style-type: none"> ▶ Capital light model through reduced compliance overhead (e.g. PCI DSS) & infrastructure investment 	 <ul style="list-style-type: none"> ▶ Transaction processing for all major schemes inc. Mastercard, Visa, Union Pay, JCB & AMEX 	

Software facilitates remote testing without the need for physical devices such as ATMs & POS terminals

PaySim: critical payments infrastructure testing tool

- ▶ Simulates the full transaction lifecycle, enabling banks & fintechs to complete end-to-end testing of their payment platforms & processes
- ▶ Enables financial institutions to test their payment systems to meet the reliability & performance expectations of their customers

Growth Strategy	Licence Model			SaaS Model	
	Licences	Additional Modules	Maintenance	Monthly Subscription	Key benefits of SaaS solution for client
Description	New licence sales to new clients	New licence sales for additional features	c.20% p.a. of licence & module sales	All in monthly subscription fee	<ul style="list-style-type: none"> ▶ Reduced capex ▶ Access to new features & updates as they are released ▶ API & cloud focused solution (improves scalability)
Revenue type	One-off upfront	One-off upfront	Recurring	Recurring	
Target clients	New banks, financial institutions & fintechs	Existing clients	-	New banks, financial institutions & fintechs	
Primary sales channels	Partnerships (e.g. EFTPOS mandate), resellers & direct	Direct & retargeted marketing	-	Partnerships (e.g. EFTPOS mandate), resellers & direct	

Global fintech with local expertise

Diverse team with local knowledge to support our loyal & growing client base



Critical payments infrastructure
Deep client integration



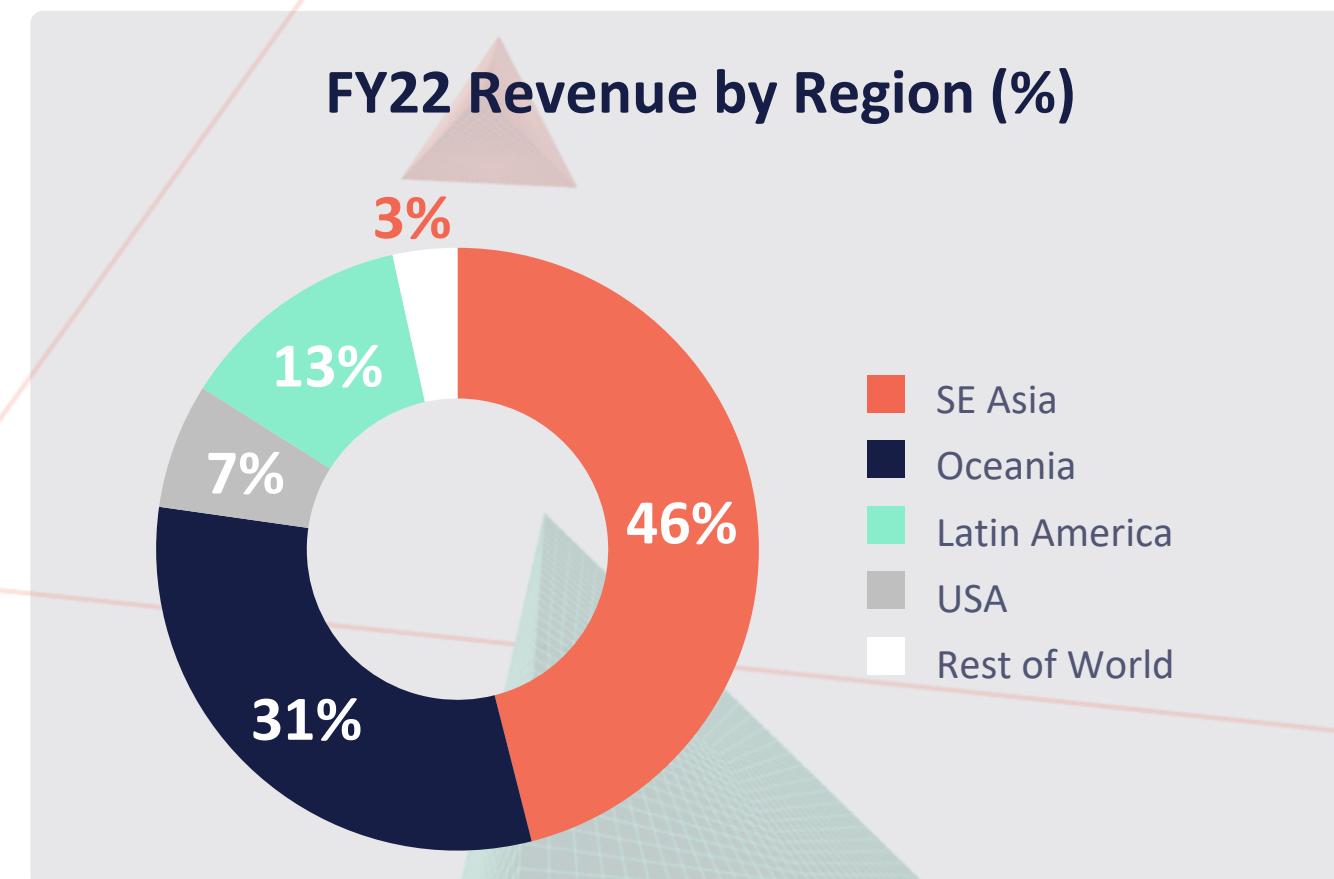
Global footprint
156 Clients in 41 countries



Scalable payments platform
16m+ cards



Processing for all the major schemes



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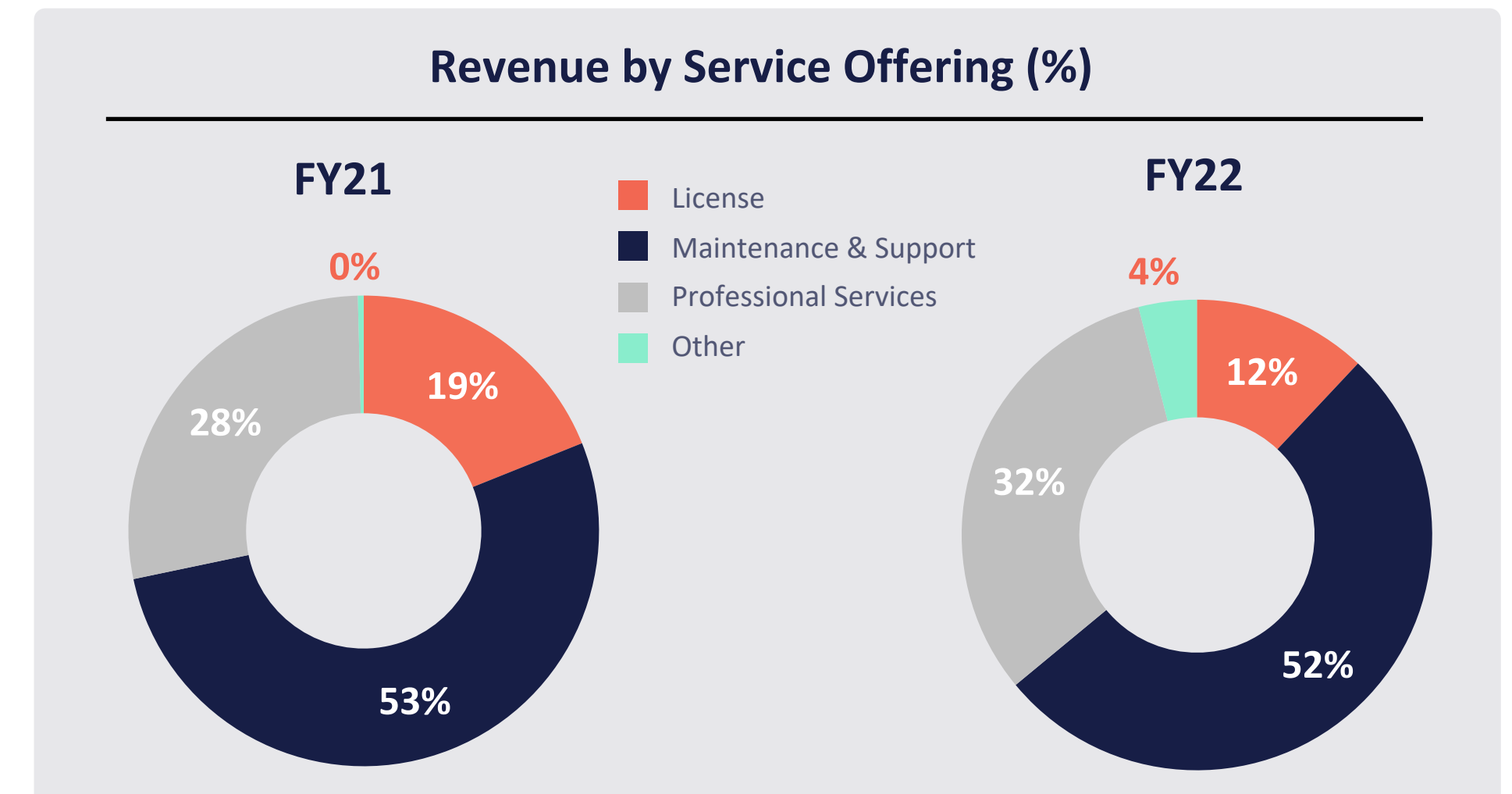
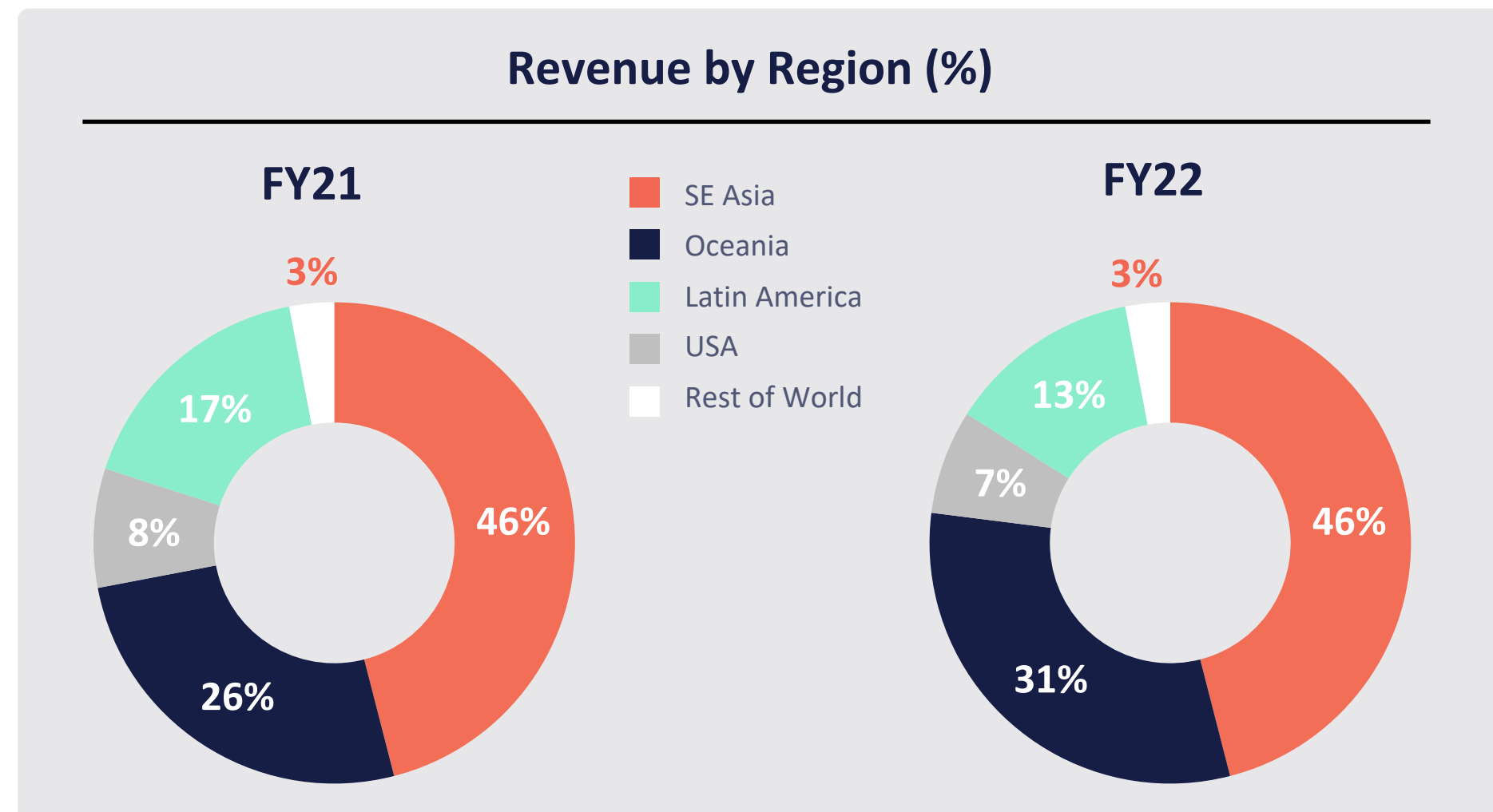
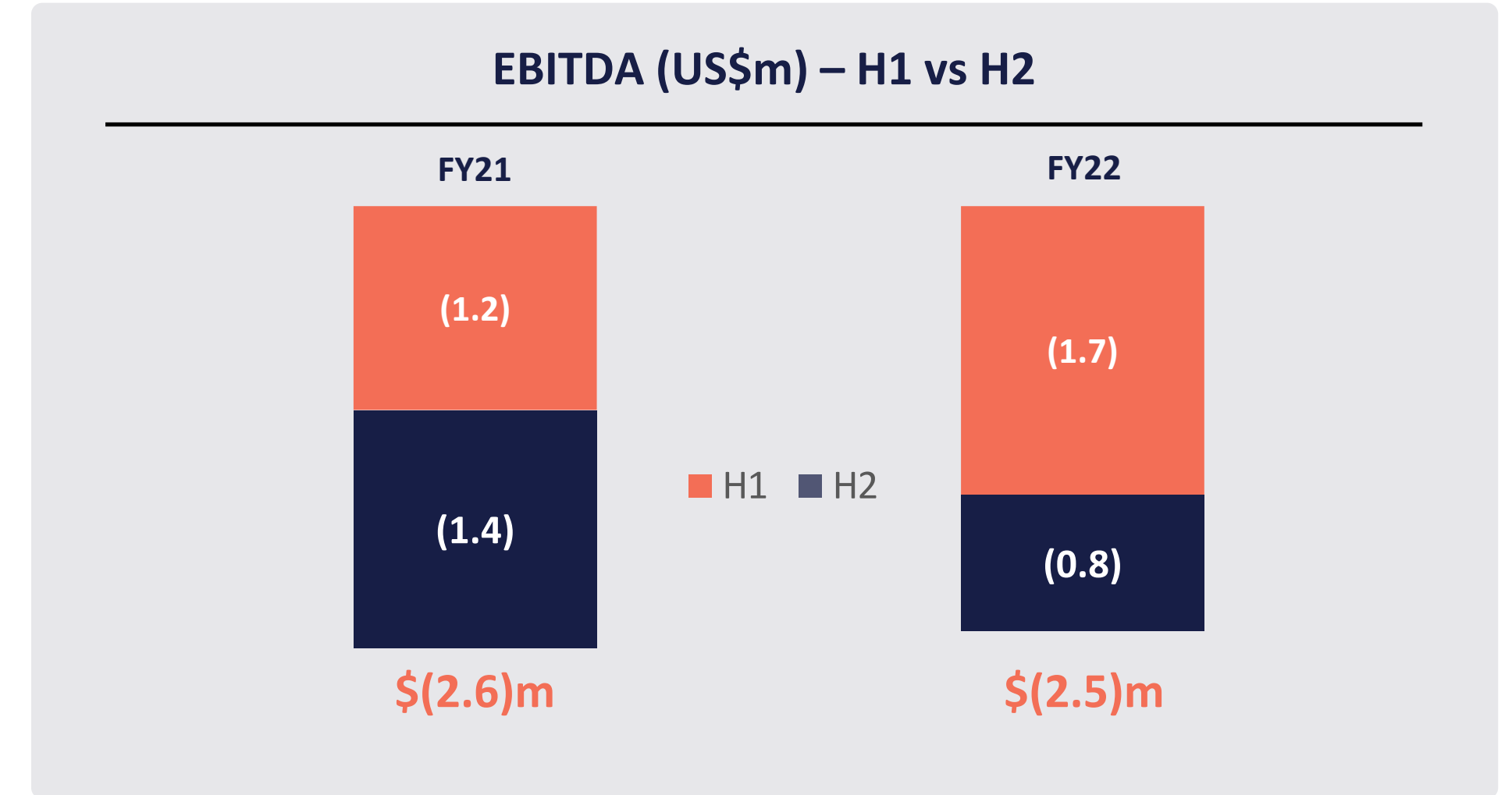
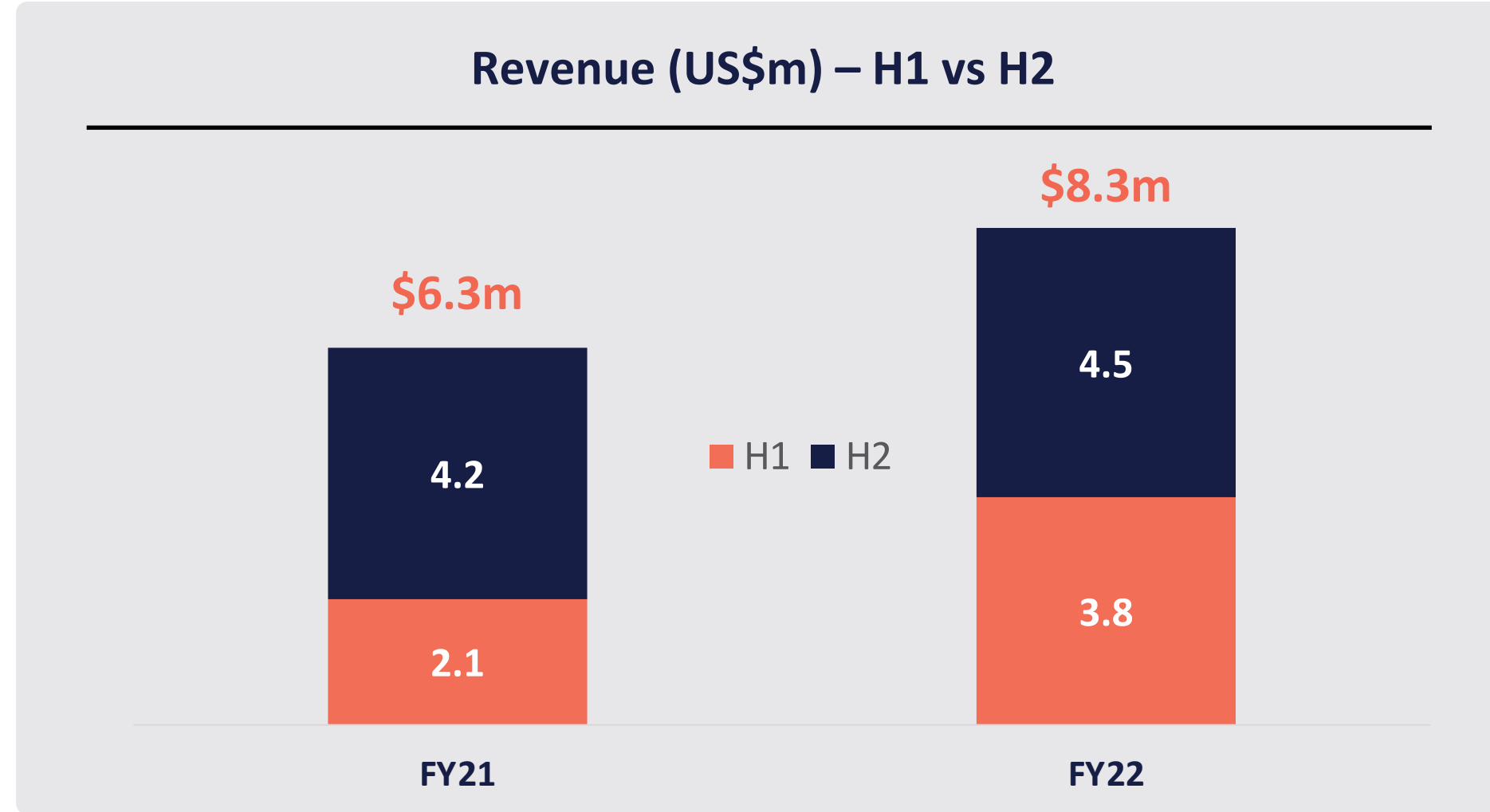
FY22 Financial Results



Financial Dashboard

Geographically diverse client base providing a platform for future growth and expansion

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Profit & Loss

Recent Vertexon PaaS client wins will contribute to revenue growth in FY23 and beyond

Profit & Loss Summary			
(US \$000's)	FY22	FY21	Var %
Revenue	8,316	6,313	31.7%
COGS	-	-	n/a
Gross Profit	8,316	6,313	31.7%
Employee expenses	(7,282)	(5,451)	33.6%
Professional services & insurance	(980)	(556)	76.3%
Technology & hosting	(1,108)	(843)	31.4%
Other expenses	(1,461)	(2,116)	(31.0%)
Operating Expenses	(10,831)	(8,966)	20.8%
EBITDA	(2,515)	(2,653)	(5.2%)

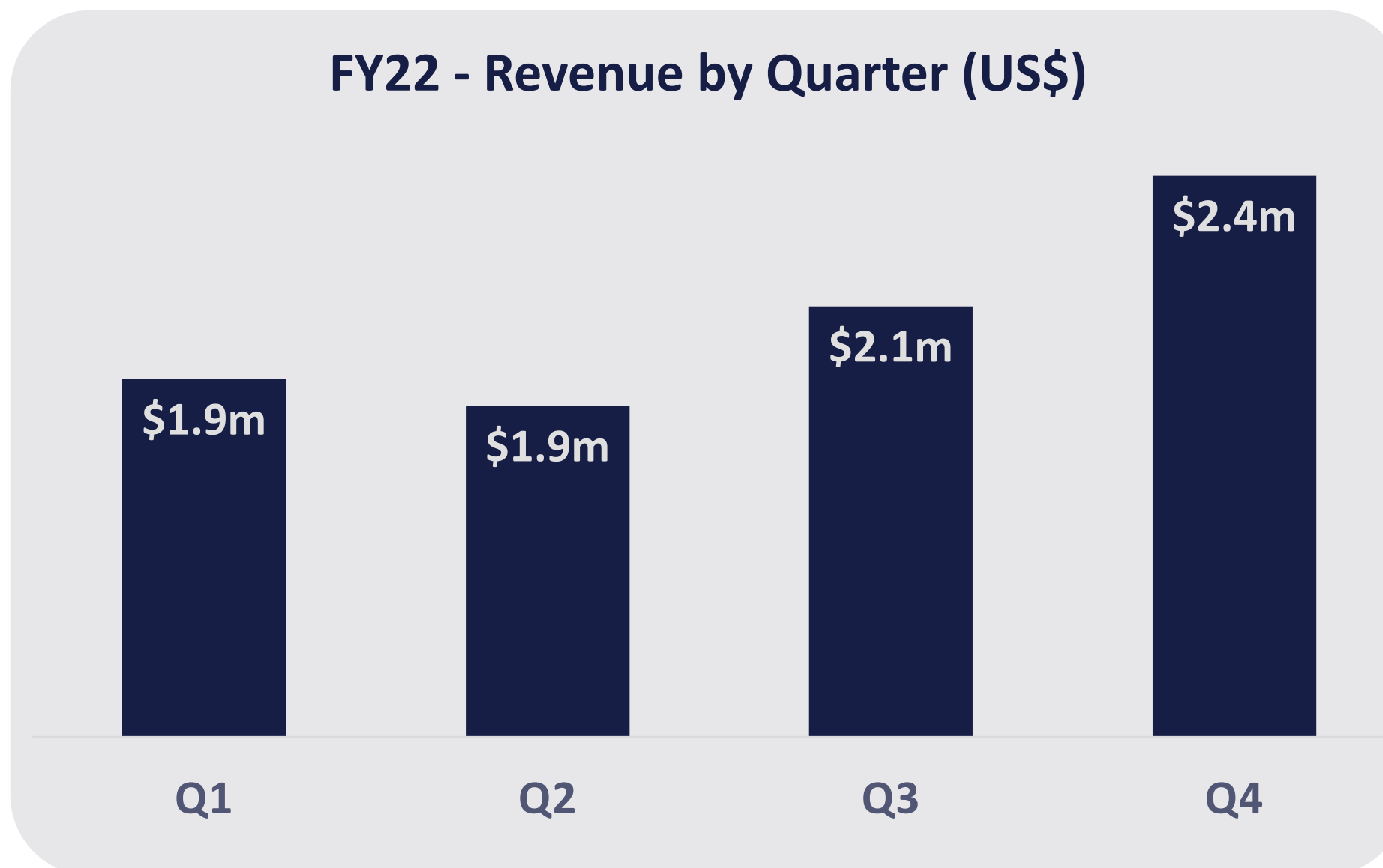
Key Comments

- ▶ Record FY22 revenue of US\$8.3m (A\$12.1m), up 31.7% pcp
 - ▶ FY21 revenue included 9 months of strategic acquisition
 - ▶ Launched Vertexon PaaS platform in Oceania in late 2021 – will generate revenue in FY23 and beyond
- ▶ Processing and Issuing (P&I) by new clients on the Vertexon PaaS platform will add COGS moving forward as a result of scheme related fees
- ▶ Employee costs increased to support roll-out of Vertexon platform and onboarding of new clients
- ▶ Cost base now established with modest increase in employee costs over next 12 months driven by:
 - ▶ Full year impact of sales & senior executive hires made in FY22
 - ▶ Select hires for operations to appropriately service P&I offering and increased client base
- ▶ Significant improvement in H2 FY22 EBITDA compared to H1 – refer next slide

Profit & Loss – strong H2 revenue driving EBITDA improvement

Strong focus on delivering profitable revenue growth

FY22 Profit & Loss - H1 vs H2			
(US \$000's)	H1 FY22	H2 FY22	Var %
Revenue	3,769	4,548	20.7%
EBITDA	(1,672)	(843)	(49.6%)



Key Comments

- ▶ H2 FY22 revenue of US\$4.5m (A\$6.5m), driven by conversion of maturing sales opportunity pipeline
- ▶ Future revenue growth will be driven by:
 - ▶ Recent client wins – expected to go-live in H1 FY23
 - ▶ Transitioning clients onto higher recurring revenue SaaS model
 - ▶ New client wins – increase in inbound enquiries as a result of the recent NZ announcements and client wins
- ▶ 50% improvement in H2 FY22 EBITDA loss compared to H1, driven primarily through increased revenue
 - ▶ Cost-realignment undertaken in July 2022 – benefits will be realised from Q2 FY23 onwards
- ▶ Targeting monthly EBITDA positive during H2 FY23

Transitioning from licence & project fee revenue model to a SaaS revenue model

Revenue model transition

Vertexon – Old Revenue Model

Licence

- ▶ On premise solution – **client** responsible for card issuing
- ▶ Upfront licence fee in perpetuity with ongoing S&M (20% of licence fee p.a.)
- ▶ Minimal volume related fees



Vertexon – New Revenue Model

Processing

- ▶ Cloud hosted – **client** responsible for card issuing
- ▶ Volume & transaction-based fee revenue

Processing & Issuing (P&I)

- ▶ Cloud hosted – **Change** responsible for card issuing
- ▶ Incremental volume & transaction-based fee revenue + other revenue (e.g. interchange)

Revenue Streams – Vertexon + PaySim

	Revenue Type	Model Type	Description	% FY22 Rev	FY23+ Trend (% Total Rev)
Recurring	Support & Maintenance (S&M)	Licence	<ul style="list-style-type: none"> Existing clients on 'licence model' - equal to c.20% licence fee p.a. % of total revenue will fall over time as SaaS revenue grows 	52%	↓
	Minimum Fee Commitments (SaaS)	Processing or P&I	<ul style="list-style-type: none"> Recurring monthly / annual charges Transitioning existing 'licence model' clients to SaaS will drive revenue uplift 	-	↑
	Volume & Transaction (SaaS)	Processing or P&I	<ul style="list-style-type: none"> Potential for material revenue growth as processing, transaction volumes, cards on issue & spend increases 	-	↑
One – Off	Licensing	Licence	<ul style="list-style-type: none"> Upfront one-off licence fees Existing clients charged licence fee for additional features 	12%	↓
	Implementation & Projects	All models	<ul style="list-style-type: none"> Implementation, new products, features, upgrades, client requests % revenue may fall slightly, albeit will form base reflecting consistent new wins 	36%	↔

Material revenue uplift from transition to SaaS model over contract life

Vertexon: contract revenue breakdown (indicative only)

Example illustrates an indicative program of 25k prepaid cards.

Debit card programs typically result in increased revenues due to higher transaction volumes.

Key benefits of SaaS model

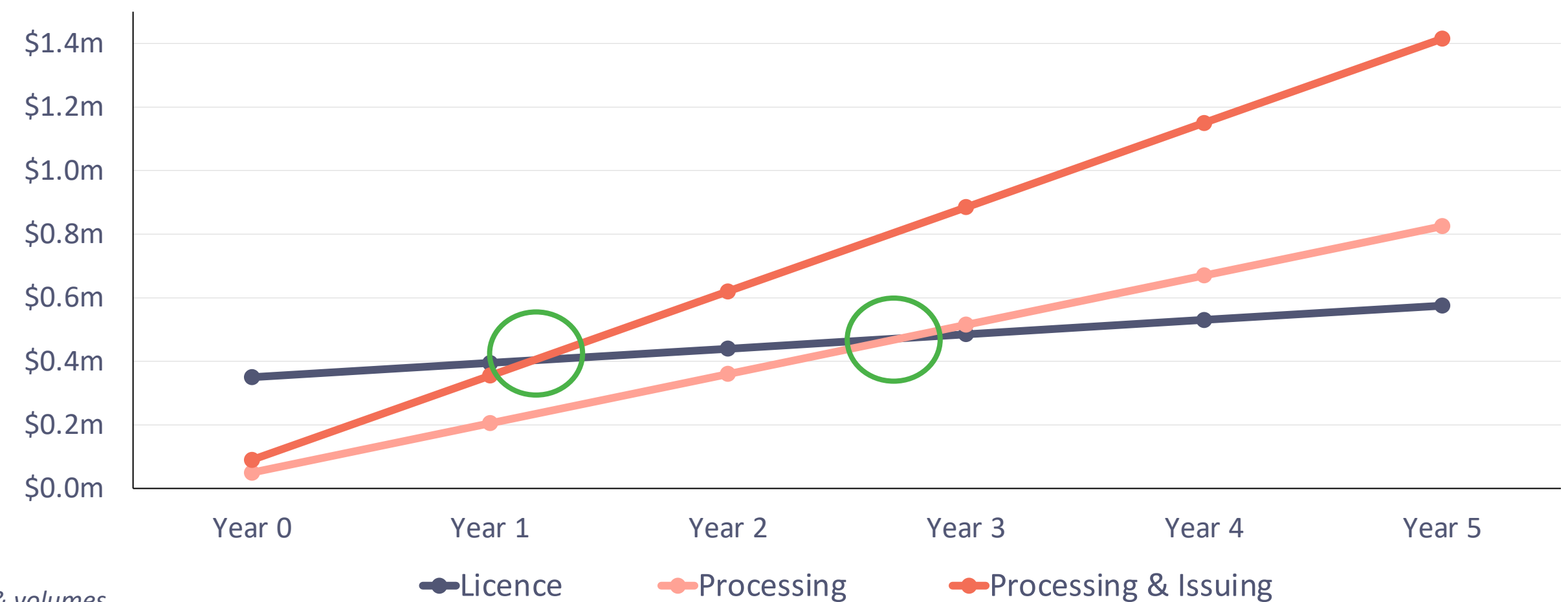
- ▶ Greater revenue over contract life
- ▶ Delivers revenue growth directly correlated to client growth through transaction & volume based fees
- ▶ Improves delivery speed & reduces cost to manage software versioning, upgrades & deployments
- ▶ Improves scalability

Example client (prepaid card program)

Revenue Stream (US\$)	Type	New Model (SaaS)		
		Old Model Licence	Processing	Processing & Issuing (P&I) ¹
Implementation fee	One-off	\$125k	\$50k	\$90k
Licence fee	One-off	\$225k	-	-
S&M fee p.a. (c.20% licence fee)	Recurring	\$45k	-	-
Minimum fee commitments	Recurring	-	\$55k	\$55k
Transaction / volume fees	Recurring ²	-	\$100k	\$210k
Revenue over 5 yrs (indicative)		\$575k	\$825k	\$1.41m

Potential >3x uplift in recurring revenue

Cumulative Revenue Comparison



1. Issuing fees excludes any card scheme pass through costs
 2. Recurring in nature however \$\$ value may vary as driven by card spending & volumes

Balance Sheet

Recent capital raising will strengthen the financial position and enable continued investment in the business

Balance Sheet		
(US \$000's)	FY22	FY21
Cash & equivalents	1,501	4,019
Receivables	1,791	2,361
Other current assets	641	368
Current Assets	3,933	6,748
Intangibles	5,993	5,514
Deferred tax asset	102	-
Fixed assets	319	461
Non-Current Assets	6,414	5,975
Total Assets	10,347	12,723
Payables	(1,196)	(1,352)
Contract liabilities	(3,095)	(2,714)
Employee provisions	(1,289)	(1,035)
Other current liabilities	(206)	(297)
Current Liabilities	(5,786)	(5,398)
Non current borrowings	(1,058)	-
Other non-current liabilities	(159)	(304)
Non-Current Liabilities	(1,217)	(304)
Total Liabilities	(7,003)	(5,702)
Net Assets	3,344	7,021

Key Comments

- ▶ Cash balance boosted post 30 June 2022, via A\$5.72m capital raising by way of:
 - ▶ A\$0.75m Placement; and
 - ▶ A\$4.97m Underwritten Entitlement Offer
- ▶ Intangibles include assets acquired in October 2020 and capitalised software development
- ▶ Contract liabilities of US\$3.1m represent maintenance, service fees and project fees invoiced in advance of the service being provided
 - ▶ Will be recognised as revenue in future periods as work is delivered
- ▶ Fully drawn Unsecured Term Facility (Facility) of A\$1.5m with repayment date in January 2024
 - ▶ A\$0.75m will be repaid from proceeds of capital raising in Q1 FY23

Cashflow

Continued investment in core products to deliver future revenue growth

Cashflow		
(US \$000's)	FY22	FY21
Receipts from customers	9,047	6,091
Payments to suppliers / employees	(10,782)	(7,879)
Other	(90)	52
Operating cash flow	(1,825)	(1,736)
Payment for plant & equipment	(44)	(41)
Investment in software	(1,388)	(665)
Other	172	25
Business acquired	-	(4,492)
Investing cash flow	(1,260)	(5,173)
Borrowings	1,058	-
Cost of funding	(54)	(607)
Lease liabilities (excl. interest)	(293)	(190)
Equity funding	-	8,359
Financing cash flow	711	7,562
Opening cash balance	4,019	2,966
FX adjustment	(144)	400
Closing Cash Balance	1,501	4,019

Key Comments

- ▶ Strong cash receipts from customers albeit variances from quarter to quarter due to
 - ▶ Timing of project work
 - ▶ Support and maintenance invoiced in advance, typically with a large billing cycle at the end of the calendar year
- ▶ Cash receipts will progressively smooth over time as P&I clients go-live (will typically be invoiced monthly in arrears)
- ▶ Software investment relates to capitalised software development work
 - ▶ Vertexon (c.83%) – key focus on SaaS capability, enhanced API and sandbox, new security and encryption standards and eventing for Open Banking
 - ▶ PaySim (c.17%) – key focus on APIs to enable programmatic stress and load testing, new encryption standards including KeyBlocks and expansion of ISO20022 payment testing
- ▶ Borrowings relate to the A\$1.5m Facility entered into on 31 January 2022
 - ▶ A\$0.75m will be repaid from proceeds of capital raising in Q1 FY23

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FY22 Operational Results



Milestones achieved in FY22 provide foundations for accelerated future growth

Key 'building blocks' delivered in FY22

Milestone	Why it's important
<p>Launch of SaaS platforms</p>	<ul style="list-style-type: none"> ▶ Launched Vertexon PaaS platform in Oceania in late 2021 ▶ Major client wins – 4 NZ financial institutions & 3 US fintechs – onboarding underway, go-live expected H1 FY23 ▶ Launched PaySim APIs as part of PaySim SaaS offering
<p>Direct issuing in Oceania</p>	<ul style="list-style-type: none"> ▶ Signed Mastercard partnership for direct issuing in ANZ ▶ Granted regulatory approval as a Financial Service Provider (FSP) in NZ ▶ Application submitted for Australian Financial Services Licence (AFSL) – approval expected in H1 FY23
<p>US issuing bank partnership</p>	<ul style="list-style-type: none"> ▶ Signed Axiom Bank issuing partnership in US ▶ US requires bank intermediary (unlike ANZ) for issuing physical & digital cards
<p>Expanding global channel partners</p>	<ul style="list-style-type: none"> ▶ Mastercard – certified Mastercard processor in the US + direct card scheme partner in ANZ ▶ Finzsoft – core banking platform & technology provider ▶ Mambu – API driven cloud banking platform in 65 countries
<p>Strengthened team</p>	<ul style="list-style-type: none"> ▶ Executive & Sales teams bolstered by key appointments with payments experience ▶ Strengthened Board with experienced payments & business executives

Key recent client wins

Recent wins anticipated to generate in excess of **US\$12.9m revenue over initial terms**

4 NZ Financial Institutions

- ▶ Milestone PaaS (P&I) contracts with 3 NZ credit unions & 1 NZ building society
- ▶ >35k debit cards anticipated to be transitioned to the Vertexon platform
- ▶ Commenced onboarding, launch anticipated in H1 FY23

Financial Impact

- ▶ Total contract value anticipated to be in excess of US\$10.5m (A\$15.2m¹) over the initial 5-year terms
- ▶ Delivering **US\$2.1m (A\$3.0m) per year**, once all clients have been onboarded & customers re-carded
- ▶ Launch triggers US\$1.0m (A\$1.4m) incentive payment from Mastercard



3 US Fintechs

- ▶ Gaining traction in US with 3 fintechs secured as new PaaS (P&I) clients
- ▶ Programs include benefits disbursements, digital wallets & mobile payments
- ▶ First client live and transacting

Financial Impact

- ▶ Combined minimum fee commitment of US\$2.4m (A\$3.5m) over initial terms (3 & 5 years)
- ▶ Further potential revenue from interchange, transaction & other fees



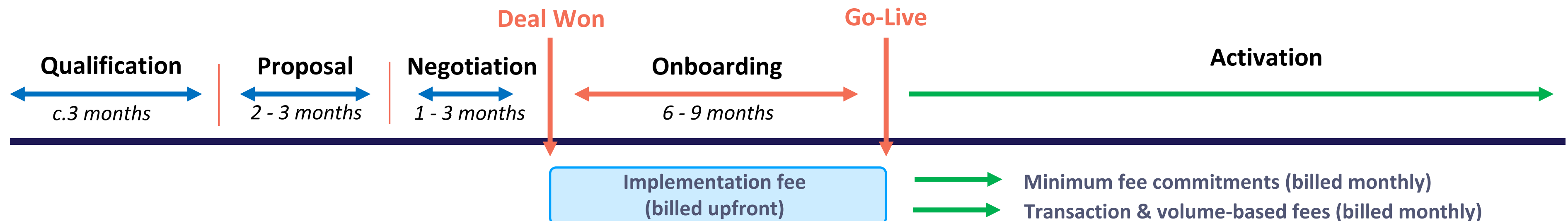
1. AUD/USD = 0.69

Vertexon: early in transition but momentum accelerating

▶ Transition from licence model to SaaS is driving an increase in average client value & aligns Change's & client's growth

	No. of Clients	Estimated Annualised Revenue Run Rate	Upside Potential
Licence model	17	US\$4.6m ¹	▶ Existing clients continue to require project work & new features (driving licence sales & maintenance contracts)
PaaS model Processing only	-	-	▶ Targeting larger clients (e.g. banks) with existing issuing relationships looking to leverage third-party technology & processing capabilities ▶ Revenue increases with transaction & card volumes
PaaS model Processing & Issuing	7	US\$2.4m ²	▶ Targeting smaller financial institutions (e.g. credit unions) & fintechs who require innovative & capital light solutions ▶ Revenue increases with transaction & card volumes + other revenue (e.g. interchange)

Indicative Vertexon PaaS Sales Cycle – new PaaS clients generate significant recurring revenues from go-live



1. Revenue from Vertexon licence model clients based on FY22 revenue, includes new licences, maintenance & projects
 2. Annualised year 1 expected revenue run rate for clients once onboarding complete

Vertexon: large global opportunity

Large market potential with targeted areas of near-term opportunity

Customer Type	Example Customer	Potential Deal Value (5 yrs)	ANZ	US	South East Asia	LATAM
Banks	BDO Unibank (Philippines)	US\$1m - \$5m	120+	2,100+	180+	400+
Financial institutions ²	First CU (NZ)	US\$0.5m - \$4m	60+	3,900+	n/a ³	n/a ³
Fintechs	Rolling Thunder (US)	US\$0.2m - \$2m	350+	6,100+	900+	2,400+



ANZ market opportunity

- ▶ Strong thematic of accelerating move away from 'On Premises' to cloud technology solutions
- ▶ Typically large banks have the financial capacity to invest in their own payments technology while smaller institutions & fintechs leverage third-party solutions
- ▶ Of approximately 60 financial institutions² in ANZ, Change is targeting >50%; large near-term opportunity

Initial ANZ target market

Customer Type	Potential Deal Value (5 yrs)	No. Targets
Banks	US\$1m - \$5m	10
Financial institutions ²	US\$0.5m - \$4m	40
Fintechs	US\$0.2m - \$2m	30

Similar types of credit unions and mutuals to the recent 4 NZ client wins

1. Management estimates; Sources: ANZ – RBA, RBNZ & Crunchbase, US – FDIC, NCUA & Crunchbase
 2. Includes credit unions, mutual banks, building societies & non-federally insured banks, etc.
 3. Data not available

Globally recognised solution simulating over 60k transaction variations

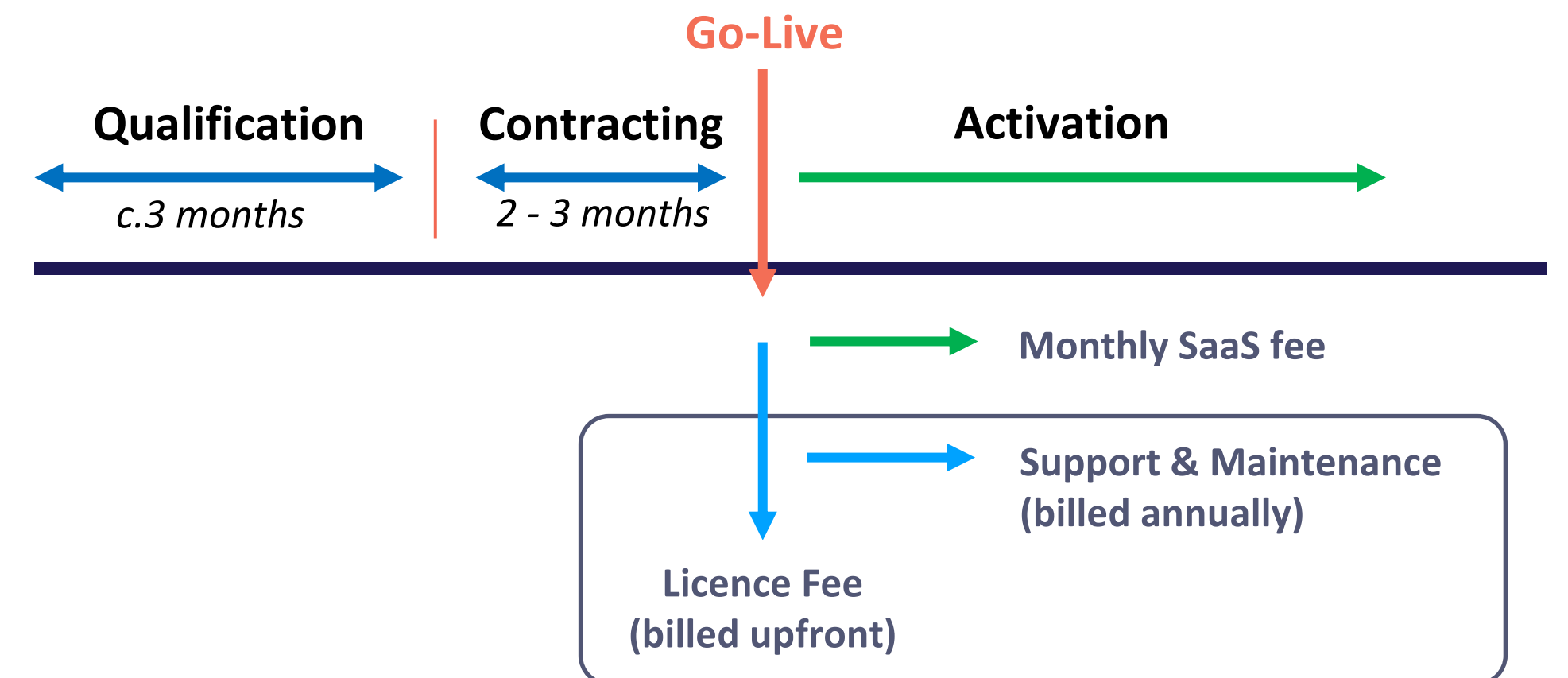
PaySim: diverse blue chip & emerging global client base

- ▶ Licence sales are key to future growth & complemented by new SaaS products & features

	No. of Clients	Estimated Annualised Revenue Run Rate	Upside Potential
Licence model	130	US\$3.0m ²	<ul style="list-style-type: none"> ▶ Established sales pipeline of new opportunities ▶ Product can be sold globally without major customisation for specific jurisdictional requirements ▶ New module adoption drives license sales & ongoing maintenance
SaaS model	-	-	<ul style="list-style-type: none"> ▶ Opportunity to target clients who prefer a SaaS pricing model with less upfront capex ▶ Clients access new products & features as they are progressively released

- ▶ PaySim is the **de facto standard for eftpos** testing in Australia & all participants must use the software to validate their technology
- ▶ **Five of the top 10 digital payment** companies¹ globally use PaySim for their payments testing

Indicative PaySim Sales Cycle

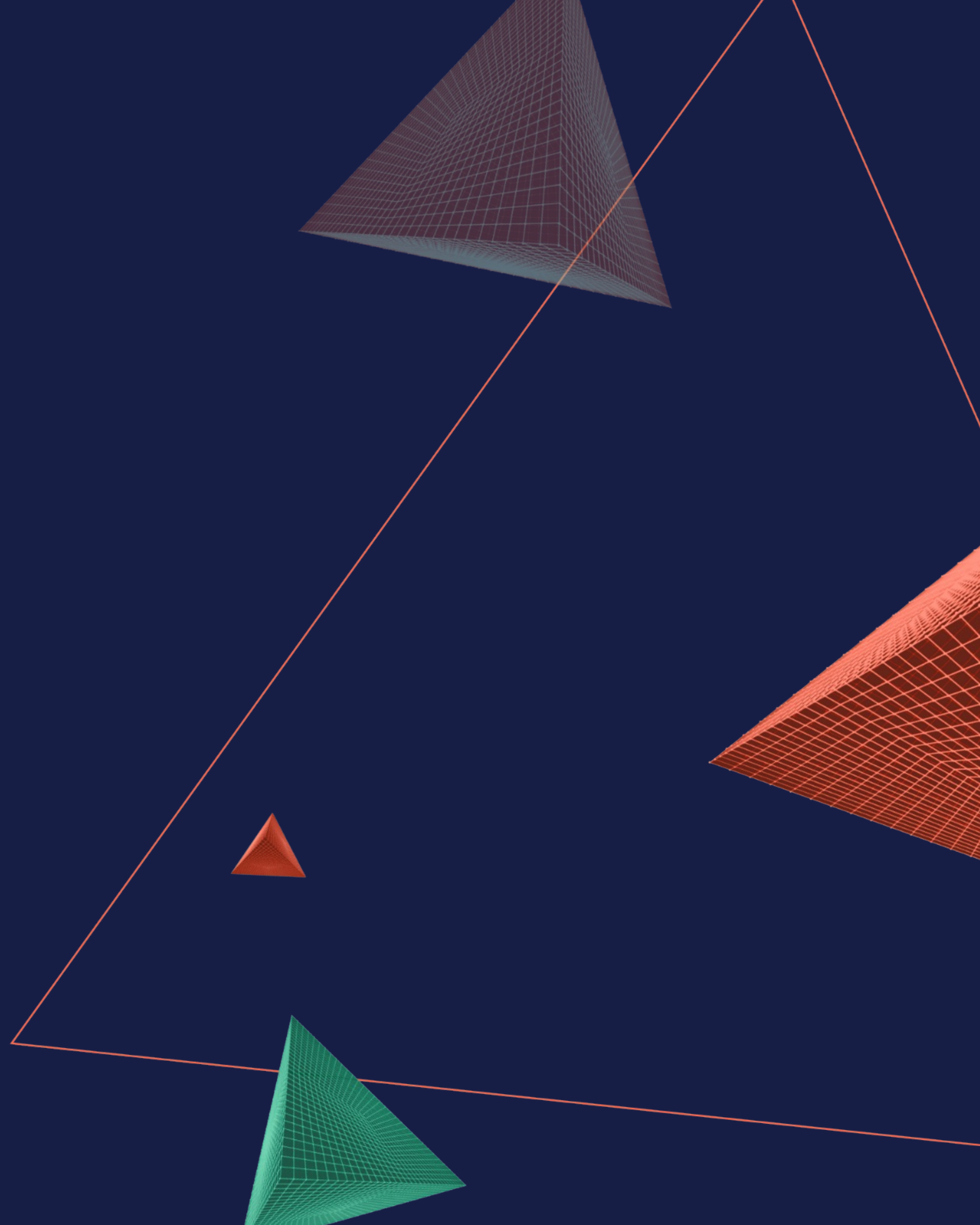


1. <https://www.emergenresearch.com/blog/top-10-leading-digital-payment-companies-in-the-world>
 2. Revenue from PaySim licence model clients based on FY22 revenue, includes new licences, maintenance & projects

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Future Outlook



FY23 Operational Milestones

1

Business readiness for direct card issuing in Oceania

- ▶ Australian Financial Services Licence (AFSL) – approval expected in H1 FY23 (will enable direct issuing in Australia)
- ▶ Complete the establishment of Risk / Compliance / Treasury operations
- ▶ Achieve go-live for recently signed New Zealand clients and migrate card programs to Vertexon

2

Deliver market leading products

- ▶ Vertexon – enhance digital wallet offering and expand API suite
- ▶ PaySim – deliver SaaS product offering with modern UX / UI enhancements and faster payments certification

3

Grow through clients and partners

- ▶ Partners – build out partner ecosystem (sales partners, issuing sponsors, fintechs, schemes etc.) and leverage recently secured partnerships to drive growth at scale
- ▶ New clients – leverage momentum and capabilities to secure new direct issuing client wins in Oceania and US
- ▶ Existing clients – secure new project work and commitments to migrate from existing on-premise solution to cloud solution

Proactive management actions to deliver strong yet profitable revenue growth

FY23 Financial Milestones

Revenue Growth

- ▶ Targeting to deliver strong (double digit) revenue growth in FY23
- ▶ Key FY23 drivers of revenue growth:
 - ▶ Long-standing client base with contracted revenue
 - ▶ Recently contracted PaaS clients who are anticipated to 'go-live' throughout FY23
 - ▶ Existing clients with identified projects + new opportunities in advanced discussions

Cost Base Realigned

- ▶ Completed the integration of the strategic acquisition and are well progressed on the transition to a PaaS (recurring) cloud offering
- ▶ Realigned the cost base to streamline the business and enable future revenue growth to be delivered profitably

EBITDA Positive

- ▶ Targeting monthly EBITDA positive during H2 FY23, driven by revenue growth + realigned cost base
- ▶ Sales pipeline continues to grow and mature, with the realigned cost base able to deliver upon upside potential of the business

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Get in touch

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