

ASX Announcement

20 November 2023

My Rewards secures a \$1 million loan.

My Rewards International Ltd (ASX: MRI, “**My Rewards**”, the “**Company**”) has entered into a A\$1 million loan agreement (the ‘Agreement’) with iGoDirect Group Pty Ltd (iGoDirect) which will support the Company for the medium term.

About iGoDirect

iGoDirect creates growth opportunities for businesses and brands by shifting sentiment and behaviour of customers, staff and business partners. iGoDirect’s unparalleled 360° suite of marketing, rewards, insights and promotions services enhances loyalty, grows sales, and improves staff morale by creating meaningful and lasting connections.

Boasting tens of thousands of members, iGoDirect manages [YourSayPays](#), a platform that invites consumers to participate in surveys and competitions in return for gift cards. The company also runs [Rewards Come True](#) and [True Rewards](#) working with brands to formulate cashback, loyalty, and reward programs to buoy sales targets and contribute to employee satisfaction.

iGoDirect is not a related party. www.igodirect.com.au

The key terms of the Agreement are set out in further detail below.

Key Details of the Agreement		
Parties	My Rewards International Limited iGoDirect Group Pty Ltd (iGoDirect)	
Summary of Agreement	The Agreement comprises: <ul style="list-style-type: none"> iGoDirect to provide My Rewards with A\$1million 	
Term	Four months from execution	
Loan Facility	Effective Date	20 November 2023.
	Amount	A\$1million.
	Term	Four months.
	Drawdowns	The Company can draw on the loan immediately.
	Interest	12% per annum payable at the end of the term
	Fees	There are no establishment fees, draw down fees and unused facility fees for this facility.
	Security	The loan is secured over the assets of the company by a security agreement
	Repayment Purpose	Repayment in full within four months. The purpose of the facility is to provide additional working capital.

Key Details of the Agreement

Loan Due Diligence	The Company has confirmed that iGoDirect has the capacity to provide the loan. iGoDirect has placed the full loan amount in a trust account specifically allocated to the Company under the loan agreement.
Other terms	The Agreement contains representations, warranties, indemnities and termination and dispute resolution provisions that are standard for an agreement of this nature.

This announcement was authorised for release by the Chairman.

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About My Rewards International Limited (ASX:MRI)

My Rewards is a fast-growing global provider of customised subscription-based marketplaces for corporates and consumers. My Rewards' core solutions include Loyalty tech, Rewards and Customer Experience. Since its incorporation in 2000, My Rewards has steadily grown to connect over 5.8 million members with more than 4,500 global, national and local suppliers. My Rewards provides more than 120 businesses with Employee Engagement and Customer Loyalty Programs to help them retain, engage, and attract employees or customers. My Rewards' clients include some of the biggest household brands in retail, financial services, and telecommunications, including Telstra, Ramsay Health, MLC and AIG.