

ASX ANNOUNCEMENT (ASX: TSM)

1 DECEMBER 2015

Manager Companies
Company Announcements Office
Australian Securities Exchange Limited
Level 4, Stock Exchange Centre
20 Bridge Street
SYDNEY NSW 2000

Dear Sir/Madam

Please find attached copy of Chairman Address to the 2015 Annual General Meeting. The address was contained within the 2015 Annual Report released to the ASX on 26 October 2015 and is re-issued in response to shareholder requests.

Chairman's Address to 2015 Annual General Meeting

Ladies and Gentlemen

The 2015 financial year has continued to be a successful period in shaping and executing the Group's strategy as reflected in our financial performance.

ThinkSmart is a leading financial technology company providing digital and paperless retail point of sale finance products to both B2B and B2C customer segments via UK national retail distribution, pre-dominantly with the Dixons Carphone Group through a 12-year relationship now extended to 2019. Dixons Carphone plc is Europe's leading specialist electrical and telecommunications retailer.

During the year we invested significantly in our proprietary systems, people, and funding platforms to further leverage our sector leading software and processing IP together with paperless transactions, online basket integration and market innovative new customer account and mobile application products and services.

We continued to execute our strategy of building long term value in the UK with a focus on the release and distribution of our leading integrated online basket and mobile finance solutions for retailers and continual optimisation of our credit scoring and decision engine capabilities to maximise volumes and manage risk. ThinkSmart's business continues to perform well, supported by a strong UK economy with a continuing positive outlook for growth in retail sales, consumer confidence and further reductions in unemployment.

ThinkSmart remains focused on positioning the business for growth and profitability through the ongoing development and execution of our strategy to build long-term value in the UK via our 3 Pillars of Growth:



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1. Organic growth with current and new product with existing partners
2. Diversification in product and market development by extending the model with new distribution, sectors and products, and
3. Investment in strategically aligned businesses with the opportunity to unlock value through synergies.

We continue to look to build long term, exclusive distribution agreements and entrenched partnerships which deliver value for some of the UK's largest retailers and their customers. Our products are executable throughout today's complex retail channel, creating additional revenue and enhanced margin performance for our retail partners both on and offline.

We believe the UK is the place to be to grow our business. ThinkSmart has a strong long term relationship with Dixons, UK's leading electrical retailer and the UK market is nearly three times the size of Australia with 62 million consumers. ThinkSmart has secured access to many of these consumers through its strong relationship with Dixons. ThinkSmart's sector leading intellectual property delivers capability for point of sale financing solutions and facilitates the rapid development of innovative products into other retail sectors allowing us to create financing solutions with various partners at relatively low cost and in rapid timeframes.

The 2015 financial period enabled ThinkSmart to reshape its balance sheet with the successful on market buy-back of up to 10% of issued shares being completed on 30 September 2014 and an off market tender share buy-back purchasing 63m shares being implemented during January 2015 at a cost of \$20m. As part of the off market share buy-back a \$6m special dividend, composing a fully franked amount at 4 cents per share and an unfranked amount at 8 cents per share, was declared on 27 January 2015 and paid on 30 January 2015. As a result the company now has approximately 96.2m fully paid ordinary shares on issue.

Further unlocking shareholder value

Following this transformational and successful year, and to further assist in unlocking value in the UK business, the Board appointed Canaccord Genuity in October 2015, a global full-service investment banking and financial services group, as its strategic advisor to explore options open to the company to continue to maximise value for shareholders.

Finally, on behalf of the Board of Directors, we would like to thank all of ThinkSmart's customers, partners, funders and shareholders for their continuing support. We especially want to thank the entire team at ThinkSmart for their ongoing commitment and enthusiasm, and their hard work and contribution in developing and delivering our plans. We look forward to implementing the initiatives ahead for the benefit of all our stakeholders.

ENDS

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ABOUT THINKSMART:

ThinkSmart Limited (ASX: TSM) a Financial Technology company and leader in digital, paperless, retail point of sale finance which processes high volumes of transactions quickly and efficiently through its SmartCheck proprietary technology. This enables online credit approval in just a few minutes whether customers are online or in store. Our products are executable throughout today's complex retail channel, creating additional revenue and enhanced margin performance – on and off line.

For over 12 years, ThinkSmart has been an exclusive partner to Dixons Retail, now the newly merged Dixons Carphone Group Plc, where we have developed compelling Business and Consumer lease finance propositions, most recently introducing Upgrade Anytime – a first to market offer which enables consumers to upgrade to the very latest computing and vision products, bringing more technology to more customers more often.

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