



ASX ANNOUNCEMENT

6 August 2015

Decimal Partners with leading ASX 200 Consumer Brand

- Decimal has entered into a Memorandum of Understanding (MOU) with leading ASX 200 consumer brand with a reach of some 10 million consumers across multiple channels and demographics
- Represents the first application of Decimal's technology platform to offer online consumer driven robo-advice to the mass market via a consumer brand
- Leverages the Decimal patent using big data to make consumer advice and product selection simple, easy and compliant
- Decimal positioned to capitalise on an increasing number of consumer brands seeking new revenue streams through the provision of financial products
- Advanced discussions underway for further commercial partnerships with leading institutions

Decimal Software Limited (ASX:DSX and 'the Company') is pleased to announce it has entered into an MOU with one of Australia's best known consumer brands to offer a new consumer experience and capability in financial advice. The ASX 200 company is a trusted household name with a significant digital presence and consumer reach of some 10 million consumers across multiple channels and a demographic dominated by the target market for simplified advice.

This partnership is an important step in the drive to offer a new solution that unlocks personal financial advice for all consumers regardless of financial position or financial literacy. As well, it opens a significant channel to further penetrate Australia's \$6.3 trillion in consumer net wealth and the 80% of the country's 8.6 million unadvised homes. It will also bring the same ease and efficiency of digital engagement to solving consumers' financial needs that they're now enjoying across most other aspects of their lives. This capability is enabled only by a combination of Decimal's pure cloud, real-time platform and Decimal's patent, which simplifies the financial advice process.

The business model represents new digital distribution opportunities for financial product providers and has the potential to fundamentally change the way financial advice products are purchased and distributed. Decimal delivers this capability solves the problem of how this can



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be done efficiently whilst protecting consumer interests with its unique, embedded compliance features.

The Company aims to complete initial consumer testing in 2015 in preparation for market launch in early 2016.

Decimal CEO Australia & New Zealand, Carolyn Colley said, 'The application of the Decimal technology with a consumer brand is a natural extension of our platform capability already deployed with major enterprises. With the increasing number of consumer brands, particularly retailers, seeking to open new revenue streams through the provision of financial products, including insurance and banking products. Decimal is poised to capitalise on these opportunities.'

This announcement follows the Company's recent signing of an agreement to provide advice and compliance solutions to Centrepoin Alliance (ASX:CAF), one of Australia's largest non-institutionally owned financial services organisations and the country's leading non-aligned financial planning and SME insurance premium funding company. As well, it follows the recent signing of an innovation partnership with P&N Bank, Western Australia's largest locally owned and managed bank, to evaluate Decimal with a view to commercial implementation of the platform. These agreements, coupled with existing partnerships including QSuper and Mercer, are evidence of Decimal accelerating its expansion within the Financial Services industry.

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For Investor inquiries:

Carolyn Colley
Decimal Software Limited
CEO Australia & New Zealand
E: cc@decimal.com.au
T: +61 422 841 088

For Media inquiries:

Asher Moses, Director
Media & Capital Partners
E: asher.moses@mcpartners.com.au
T: +61 438 008 616



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About Decimal

Decimal is an Australian based company, which has developed the world's first omni-channel, cloud based automated (robo) advice platform. The platform, which includes embedded compliance features, enables enterprises to provide consumer driven financial advice and execution to the mass consumer market with global application. Prior to now this has not been viable or technically possible, providing DSX with a first mover advantage.

Head quartered in Sydney, DSX partners with Financial Institutions of all sizes including banks, superfunds, credit unions, insurers, mortgage brokers, dealer groups and advisors to enable the execution of Financial Service advice via a seamless omni-channel solution.

The Company was founded in 2006 by leading financial technology executive, Jan Kolbusz. Investment in enterprise grade infrastructure and build of the only end-to-end advice platform solution has taken 7 years and \$20m capital (fully expensed) with the go-to-market and commercialisation commencing in late 2014.

For further information www.decimal.com.au