



# **Raiz Invest Limited (ASX:RZI)**

## **Market leading fintech with operations in Australia and Southeast Asia**

ASX SMALL & MID-CAP CONFERENCE | 15 March 2022

Level 11, 2 Bulletin Place, Sydney NSW 2000 – Announcement authorised by George Lucas (Managing Director)

# Raiz is a micro investment platform

Mobile investment products to unlock financial freedom



**Micro investment platform**  
to enable financial freedom in  
Indonesia, Malaysia and  
Australia



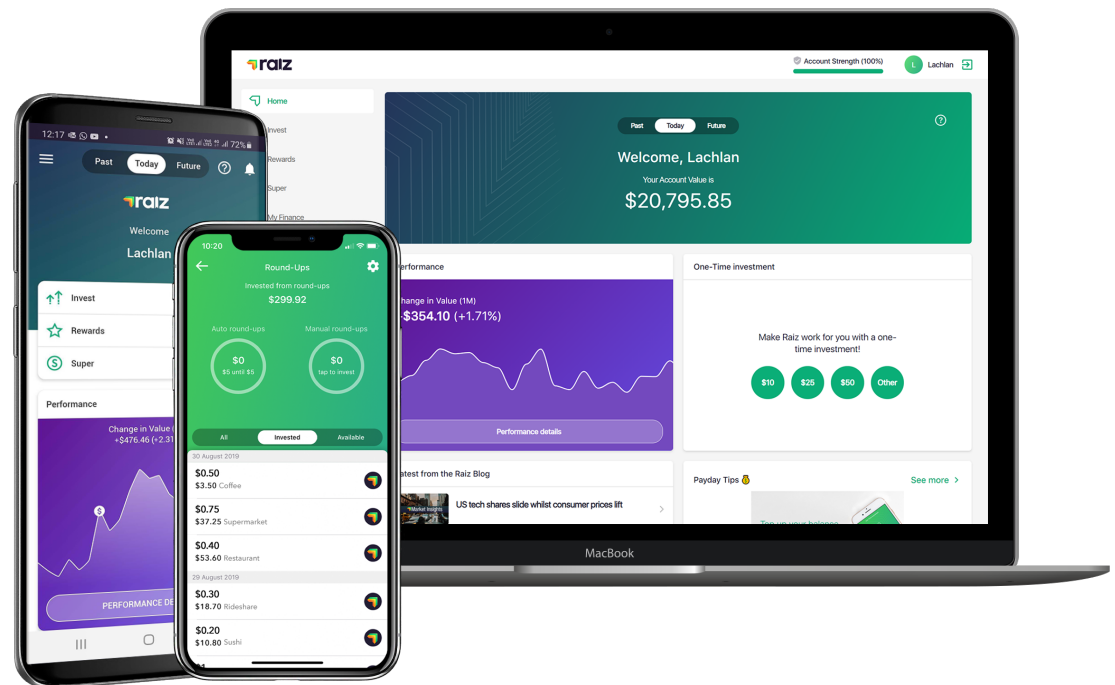
**Leading customer service  
and user experience** for  
attracting and retaining  
customers



**Low customer acquisition  
cost** to help fast-track growth



**Growing rapidly in  
Southeast Asia** Indonesia,  
Malaysia & Thailand

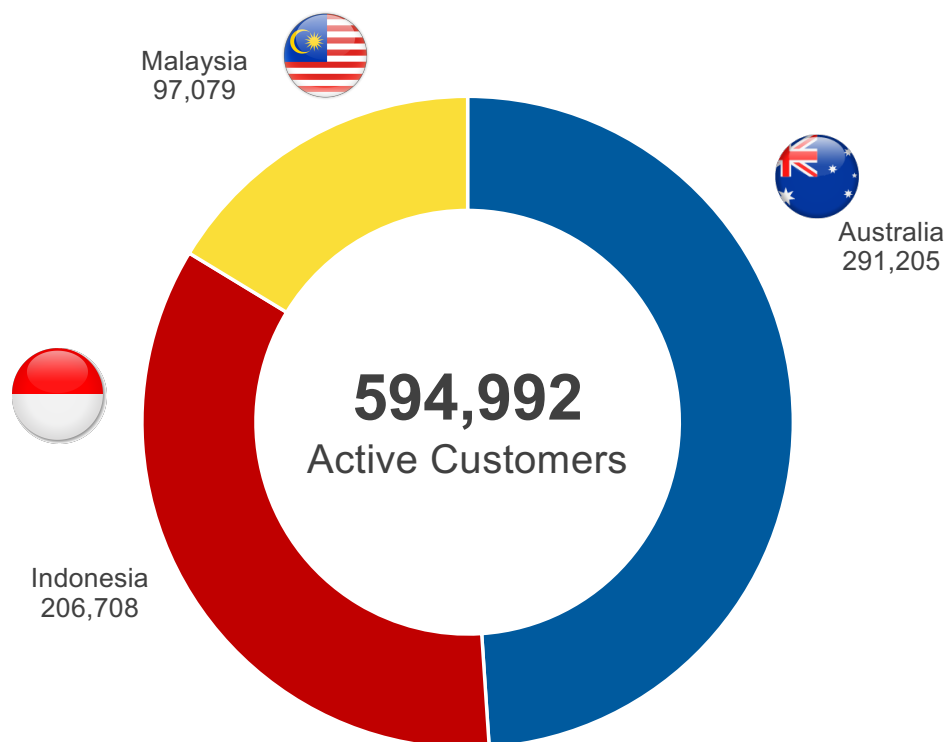


# Customer Growth

Step change in customer growth achieved through Australian acceleration and Southeast Asia expansion

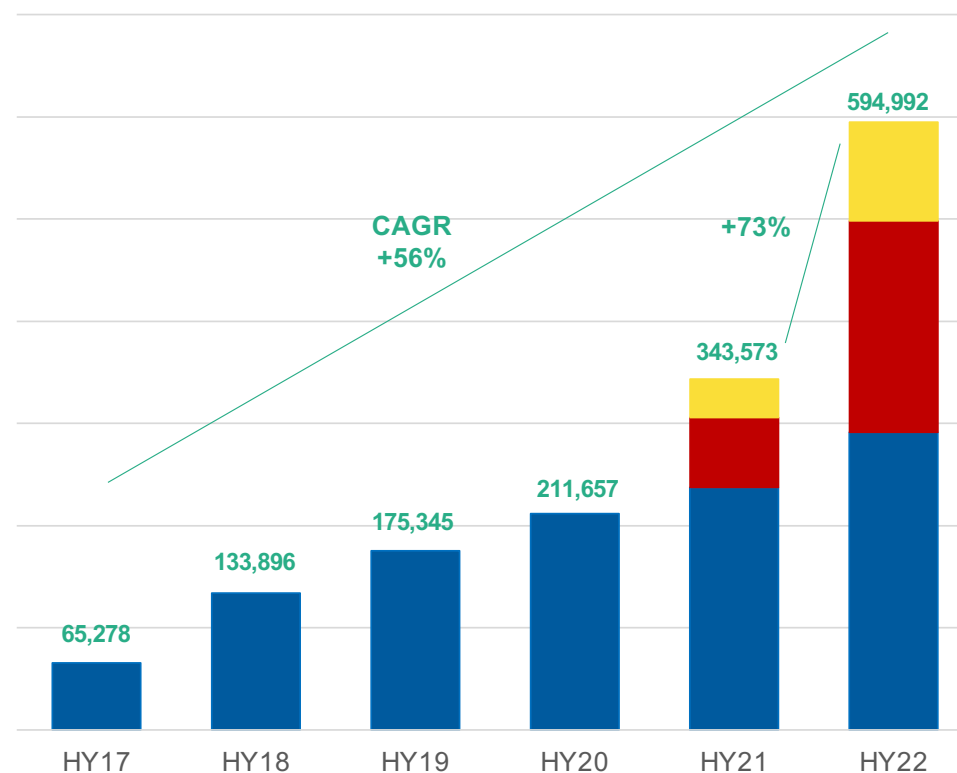


## Active Customer Footprint



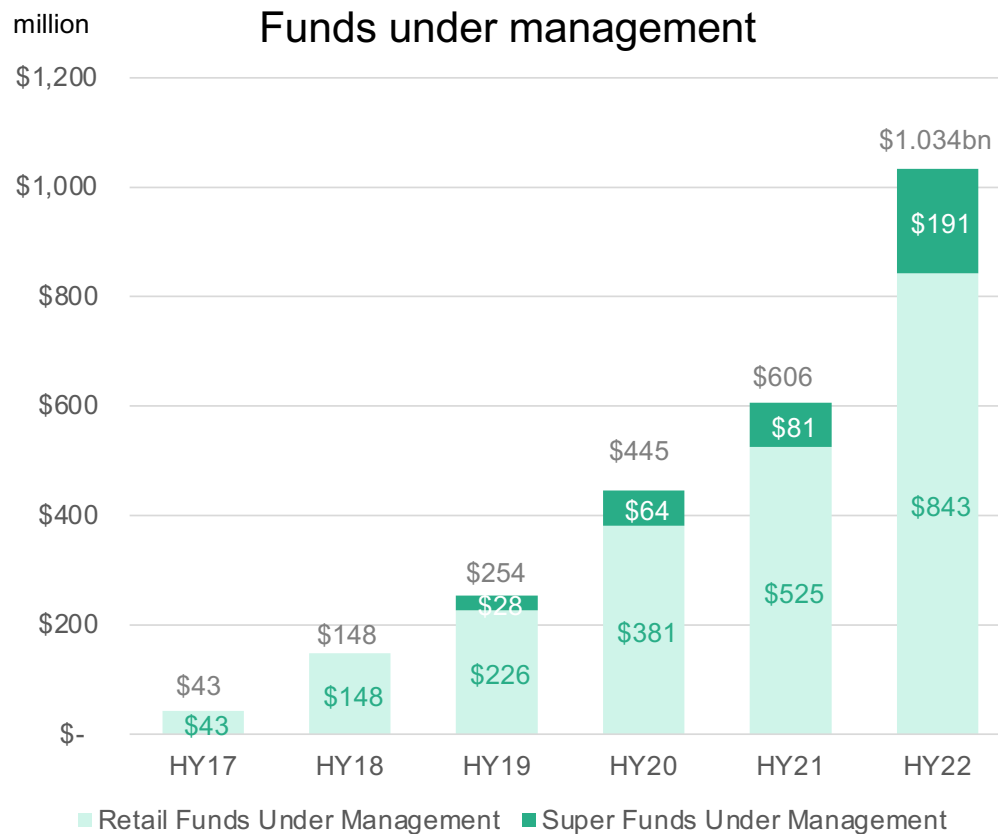
As at 31 December 2021

## Active Customer Growth



# Funds Under Management Growth

Core investment platforms resilient over the past 5 years exhibiting continued growth



FUM increased to \$1,034m at end of HY22 (up 70.8% on HY21)



Continued growth in Raiz Super to \$191m at end of HY22 (up 136.0% on HY21)



63% of FUM is comprised of account balances of greater than \$10,000



Raiz Super is marketed to existing database producing a very low CAC



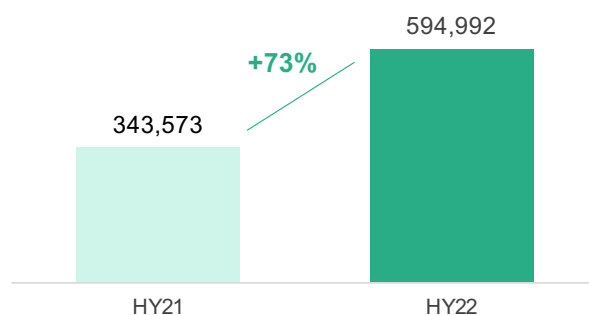
Additional product offerings underpinning continued revenue growth in FY22

# Key Performance Metrics Growth

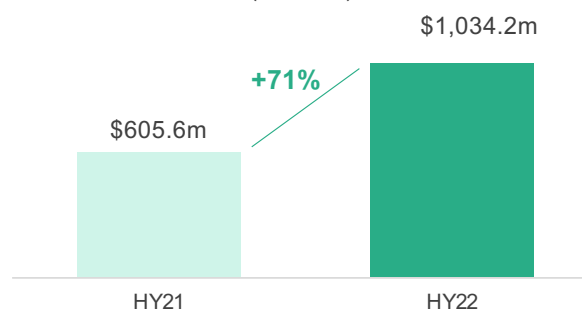
Continued outperformance across the dashboard



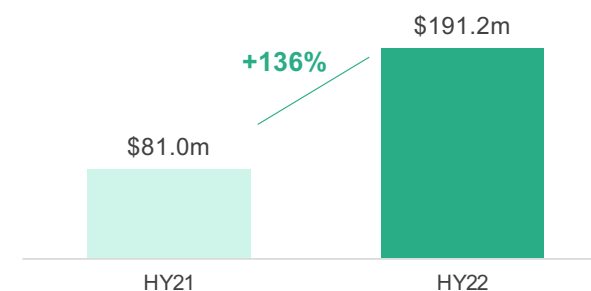
Active Customers<sup>1</sup>



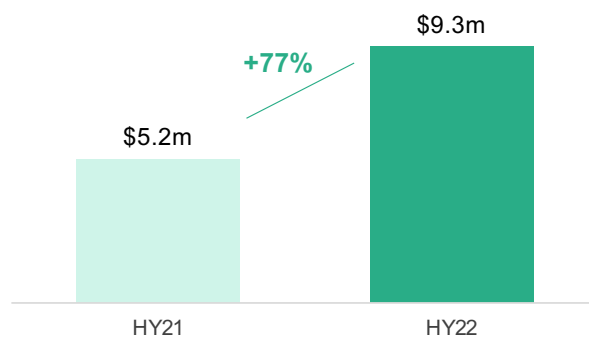
Funds Under Management  
(Australia)<sup>1</sup>



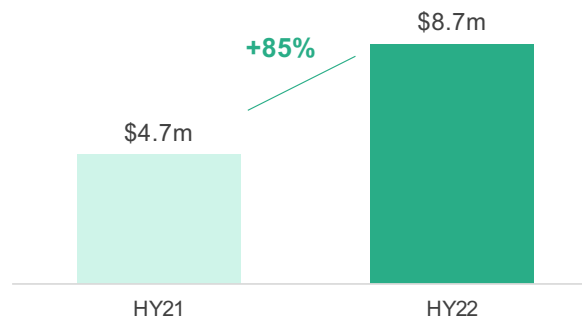
Raiz Super Invested<sup>1</sup>



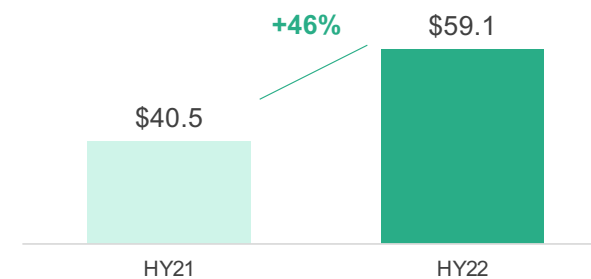
Group Revenue



Micro Investing Platform Revenue



Revenue Per Customer  
(Run Rate in Australia)<sup>1</sup>








1. Increase on Previous Corresponding Period at 31 Dec ('PCP')

# The Opportunity

Rapid scaling in target markets with new territories imminent



		Total Population	Customer Sign Ups	Investment Accounts	Active Customers
Australia		c.26m	1,180,879	567,069	291,205
Indonesia		c.277m	820,625	469,822	206,708
Malaysia		c.33m	457,869	168,337	97,079
Thailand		c.70m	Targeting 1H'22 launch of Beta Product		
Vietnam		c.98m	Research into this market has begun and qualified for NSW Government grant		
<b>Total</b>		<b>c.504m</b>	<b>2,459,373</b>	<b>1,205,228</b>	<b>594,992</b>

# Corporate Highlights

Successfully executing against the growth strategy



**Continued customer, FUM and revenue growth:** Overcoming COVID related headwinds in operating territories to continue growth with disciplined focus on costs



**Growth with low customer acquisition cost (CAC):** Acquiring active financial services customers online at a CAC of AU\$12.28 per customer across the Group



**Higher margin product penetration:** Superannuation, SMSF, Sapphire and Custom portfolio products all gaining traction



**Southeast Asia expansion:** Accelerated uptake in Indonesia and Malaysia, preparation completed for Thailand launch, and incorporation in Vietnam has started



**Right-size organisation:** Continued strengthening of board & management structure to drive the next leg of growth



**Industry recognition:** Recognised by Deloitte in Top 50 fast growing Australian tech companies for 2020 and Top 500 for Asia Pacific and winner of Best FinTech Australia Superannuation Service 2021 and Best Wealth Management Platform 2021



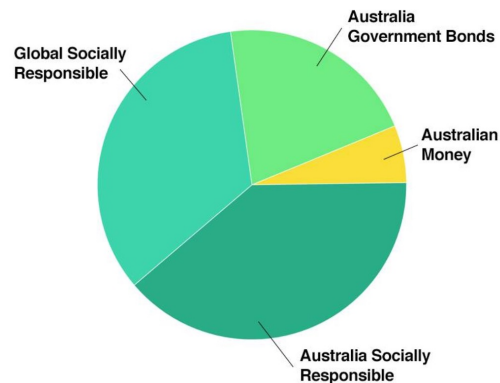
# Raiz listens to what matters to our customers

We have developed our products in line with customer requests

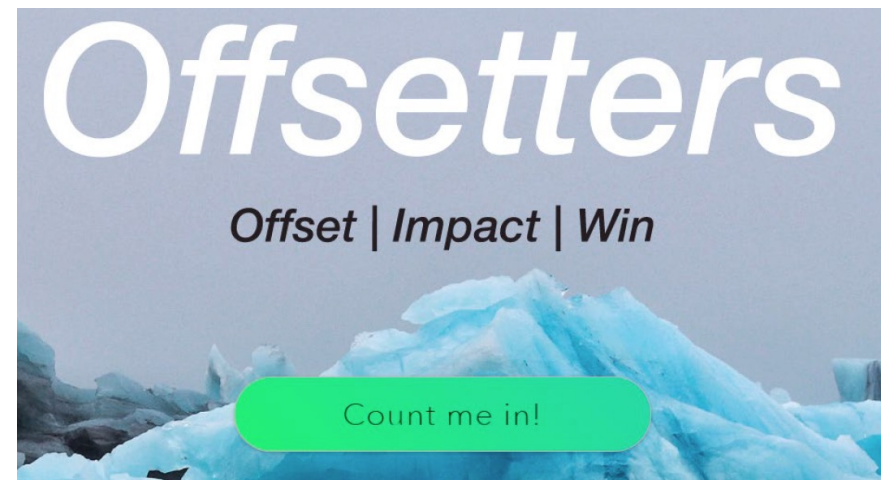


We strive to meet customers' Environmental, Social & Governance (ESG) concerns

## Emerald Portfolio



## Plant a tree in December





# Raiz's Expansion Plan is diverse

Continued focus on growing the Australian business and executing the Southeast Asia growth strategy



Grow the business in all geographies



Maintain disciplined focus on costs



Focus on low cost of customer acquisition to drive new accounts



Increase 'Lifetime Value of Customers' through new products and services



Prepare launch of Thailand and Vietnam businesses



Utilise best-in-class infrastructure to launch customer-focused products



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