

Shareholder Communication and Participation Policy

DirectMoney Limited (ACN 004 661 205) (**DirectMoney** or **Company**)

1 Introduction

1.1 DirectMoney believes in maintaining full and open communication with its shareholders and observing the highest standards in corporate governance and shareholder communications. This Policy sets out the Company's policy for communication with its shareholders. This Policy also outlines the processes which the Company has in place to facilitate and encourage participation at shareholder meetings.

2 Aim of Policy

2.1 The aim of this Policy is to nurture the loyalty and confidence of the Company's shareholders through frequent, full and forthright communication, both directly to shareholders and indirectly through analysts and the media. The Company aims to be a model corporation in its approach to shareholder communications and relations. The Company seeks to ensure that each investor interaction with the Company meets the highest levels of professionalism and quality.

3 Regular communications between the Company and shareholders

3.1 The Company is committed (subject to commercial and confidentiality constraints) to maintaining direct, open, timely and effective two-way communications with all shareholders.

3.2 Shareholders may communicate with the Company by writing to the Company at any contact address on the Company's website www.directmoney.com.au. The views or comments of shareholders communicated to the Company will be distilled and if considered appropriate, will be passed on to the Board. If appropriate, a representative of the Company may meet with the shareholder to discuss the matter.

3.3 From the Company, shareholders will receive the following at a minimum:

- (1) the annual report;

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- (2) an invitation to the annual general meeting (**AGM**) and all accompanying papers; and
 - (3) interim and half-yearly results.
- 3.4 All of the communications listed above are mailed to all shareholders listed on the Company's share register at the appropriate time and where a shareholder has elected to participate in the Company's 'email alert scheme' (see clause 4 of this Policy) will be emailed to the email address notified to the Company by the shareholder.
- 3.5 All announcements made by the Company to the ASX are also posted on the Company's website at www.directmoney.com.au.
- 3.6 To the extent practicable, all communications to shareholders will be formatted to be easily readable on a computer screen and other electronic devices commonly used for that purpose, and include a printer-friendly option for shareholders who wish to retain a hard copy of the communication.

4 Email alert scheme

- 4.1 If the Company has provided the Company's share registry with the relevant notification shareholders will be provided with information and announcements released to the ASX by email.

5 General meetings

- 5.1 The Company aims to give the maximum number of shareholders the opportunity to participate in general meetings.
- 5.2 Shareholders are encouraged to attend and participate in the general meetings of the Company. Those unable to attend are able to vote on the resolutions proposed by appointing a proxy or using any other means included in the notice of meeting. Shareholders are also able to exercise their right to ask questions about, or make comments on, the management of the Company and are provided that opportunity to provide questions or comments before the meeting. Where appropriate, these questions should be answered at the meeting, either by being read out and then responded to at the meeting or by providing a transcript of the question and written answer at the meeting.
- 5.3 DirectMoney seeks to ensure that the form, content and delivery of notices of general meetings will comply with DirectMoney's constitution, the Corporations Act and ASX Listing Rules. The Company seeks to facilitate shareholder participation in general meetings by ensuring that the notices of meeting and accompanying explanatory notes are clear, concise and accurately set out the nature of the business to be considered at the meeting. DirectMoney will place notices of general meetings and accompanying explanatory material on the Company website.

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6 External auditors

- 6.1 The Company will ensure that the external auditor attends the AGM and will be available to answer shareholder questions about the conduct of the audit and the preparation and content of the auditor's report.

7 Special shareholder communications

- 7.1 From time to time the Company will communicate other information to shareholders. Such communications will be on a *needs be* basis and may be disseminated by direct written communication to shareholders or by way of a Company announcement to the ASX which would also be published on the Company's website.