02 ANT Financial Introduction
Our vision is to bring the world equal opportunities

We believe financial services should be simple, low-cost & accessible to the many, not the few.
The penetration rate of mobile payment in users’ daily life exceeded 95%.

Shopping in China is cashless, fast and convenient.

Mobile payment has become the mainstream of offline payment.

### Mobile Payment Penetration Rate in Cities

- Daily Consumption: 97.10%
- Tickets: 80.4%
- Business Trips: 64.7%
- Public Services: 61.4%
- Entertainment: 51.6%
- Financial Investment: 39.7%

### Mobile Payment Penetration Rate in Rural Areas

- 2016: 31.7%
- 2017: 47.1%
Chinese tourism is booming since launching in 2004, Alipay has rapidly become the world’s leading mobile and online payment platform.

- 1.48 billion transactions/day
- 256,000 transactions/second

Simple, Safe & Convenient

Partnered with 450+ domestic & overseas financial institutions

54% China’s 3rd commercial mobile payment volume in 4Q 2017

Source: www.analysys.cn/analysis/trade/detail/1001257/
Alipay, the world’s leading 3rd party payment platform

Pay anytime, anywhere, online & offline

Transfer money seamlessly

Access other Ant Financial Services
- Zhima Credit
- Yu’e Bao
- Ant Fortune
- Ant Credit Pay
- Stock
- My Insurance

Access Lifestyle Services
- Taobao
- Eleme Food Delivery
- Didi Car-Sharing
- Airbnb
- Ofo Bike-Sharing
- Movies
- Youku Video

+870M
Active Alipay Users

...and many more!
Innovation with Alipay
New use cases and payment methods

- Tmall Genie
- Auto payment at carparks
- Biometric package pick-up
- Vending machines
- Alipay QR code scanner
- Alipay check-out
Wide commercial adoption of biometrics

Smile to Pay at KFC

Hema - introducing new retailing experience
ANZ strategy
ANZ strategic plan

Phase 1
- Early acquirers
- Early merchants
- Strong base in residential
- Success in key tourist locations
- Showcase – Fish Markets

Phase 2
- Quality
- Scale

1. Deliver tourist location showcases
2. Drive Red packet campaigns

1. Activate merchants that are Alipay capable
2. Develop existing and new acquirer business
3. Develop m partner relationships
4. Deepen Key Account relationships
5. Deliver marketing campaigns (Red Packet)
6. Deliver innovation
Core activities to drive success

Increase

Activation

Focus on high potential merchants

Workshops

Taxi promotions

Vending machines

ECR/POS integration

KA (if applicable)

On-ground client calling

White Box solution

Increase

Usage

Alipay Branding

Staff Training

Top client audits

In store material

Marketing
Alipay ANZ team

John O'Loghlen
BD Director

George Lawson
CM

Lun
BD Vic

David
BD NSW, Qld

Andrew
Snr BD NZ

Hiring
Tourism BD

Katherine
Mkt & Ops

Hiring
Mkt Ops

Hiring
Mkt Ops

Hiring
Mkt Ops

Hiring
Mkt Ops

Mai Fung
Campaign Ops

Violet Guo
Ops
The Opportunity
Medan 9 nights
Largest for total visitor nights
Visitor Arrivals²
• 1.4m
• Largest arrivals
Total Spend²
• $10.9bn
• Largest spend
Visitor Nights²
• Median 9 nights
• Largest for total visitor nights

Estimated 3.3m tourists by 2026³
Potential to be worth $13bn by 2020³

Sources:
1. Department of Immigration and Border Protection March 2018
2. Tourism Research Australia, International Visitor Survey, March 2018
3. Tourism Australia, China Market Profile 2017
Chinese opening Alipay in Australia
Significant upside in all markets

<table>
<thead>
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<th>Location</th>
<th>User (#)</th>
<th>Transaction (#)</th>
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<th>Value ($)</th>
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<tbody>
<tr>
<td>Cairns</td>
<td>1.0</td>
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<td>5.4%</td>
<td>1.0</td>
</tr>
<tr>
<td>Gold Coast</td>
<td>3.5x</td>
<td>8.5x</td>
<td>5.1%</td>
<td>6.1x</td>
</tr>
<tr>
<td>Queenstown</td>
<td>2.2x</td>
<td>2.5x</td>
<td>8.4%</td>
<td>2.7x</td>
</tr>
<tr>
<td>Rotorua</td>
<td>1.6x</td>
<td>0.2x</td>
<td>1.0%</td>
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Our merchant partners in Australia
Tourist Showcase Locations
Providing an end to end experience for Chinese tourists in market

- Taxis
- Vending
- Food & Beverage
- Accommodation
- Retail shopping
- Attraction
## Alipay branding throughout the area

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<th><strong>In-store</strong></th>
<th><strong>Along roads</strong></th>
<th><strong>Mobile</strong></th>
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<tbody>
<tr>
<td>Billboard</td>
<td>Flag</td>
<td>Campaign materials</td>
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<td>Banner</td>
<td>Antman</td>
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*Ribbon Cutting for campaign*
Campaign activation ideas