



Revolutionising the way
to pay and budget bills

M E D I A K I T

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Defining Deferit

This section defines who we are and the problem we're trying to solve.



Who we are

Deferit is a payment platform that allows people to pay any bill in 4 flexible instalments.

It was founded to champion the customer's best interests when it comes to paying their bills. That's why there is no interest, late fees or any other hidden costs on the platform.

There is no comparable product in the global makret which offers this solution for bill payments.

We've worked hard to ensure our platform is able to pay just about any bill a customer may encounter, such as:

- **Energy bills**
- **Water bills**
- **Insurance premiums**
- **Car registration**
- **Medical bills**
- **And many more!**

We are fundamentally focused on offering a better way to pay and budget the bills in your daily life. We hope to instil better money habits that can be applied across other areas of personal finance.



The problem

1

PEOPLE FIND IT DIFFICULT TO BUDGET AND ALIGN THEIR INCOME WITH THEIR BILLS.

2

ONE THIRD OF AUSSIES PAY A BILL LATE EVERY YEAR ¹

3

LATE FEES AND LOST PAY ON TIME DISCOUNTS EAT AT PEOPLE'S FINANCES
FACT - CBA RESEARCH INDICATES \$286 MILLION PAID IN BILL LATE FEES EACH YEAR ¹

4

89% OF AUSTRALIANS FEEL FINANCIAL STRESS ²

¹ Commbank
'Bill Management Proving Difficult for Some Aussies'

² BPAY Group
'41% of Australians under 25 don't know how to pay their bills'

Benefits of using Deferit

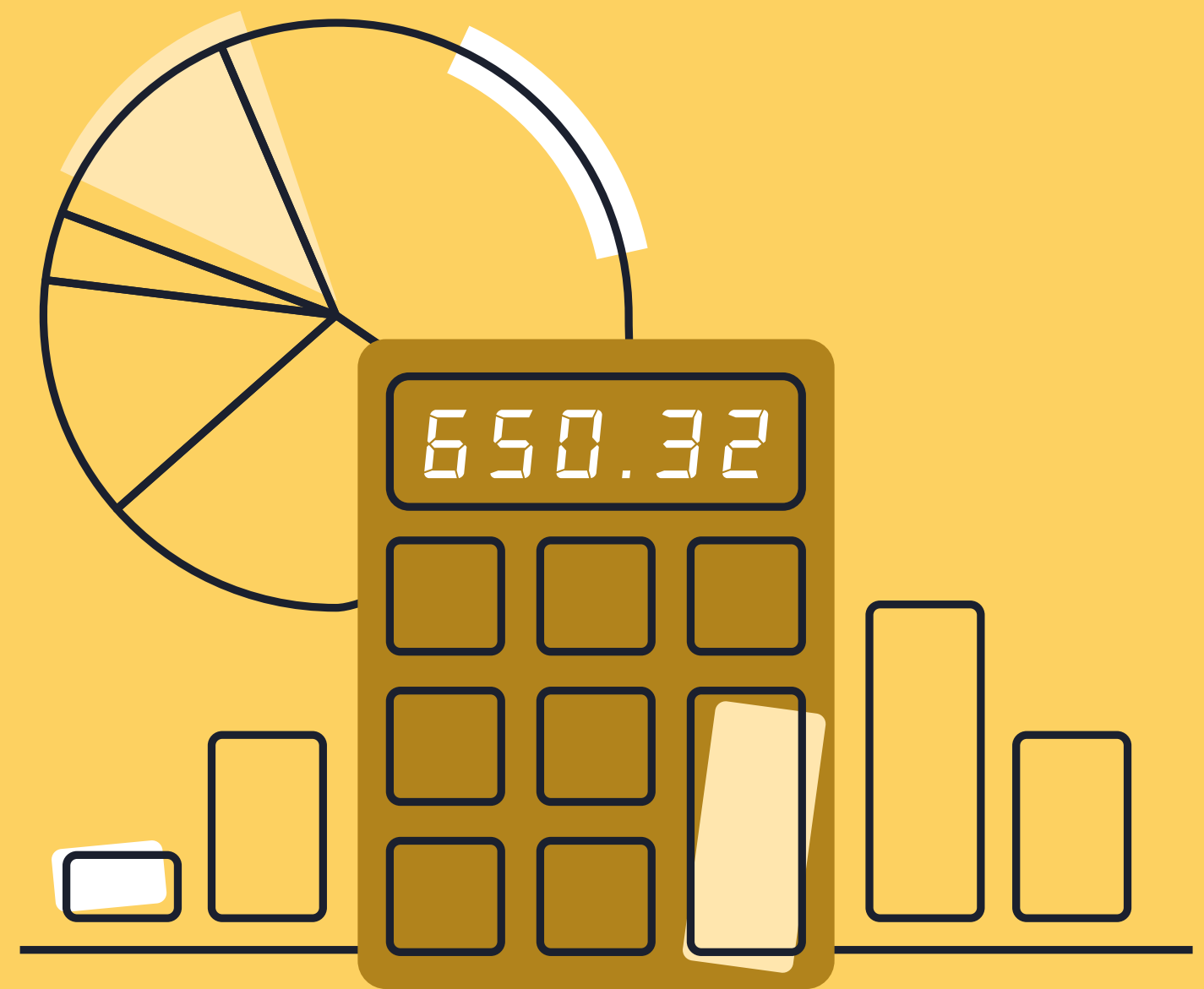
Deferit is a digital platform that allows people to pay any bill in 4 instalments. It's flexible, quick and easy.



How we're different

	<div>BUY NOW PAY LATER</div>	<div>deferit</div>
Reduces debt levels	✗	✓
Doesn't encourage excess consumer spending	✗	✓
Users are able to move payments for free	✗	✓
Doesn't charge late fees	✗	✓
Improve consumer cashflow and financial management	✗	✓

Deferit in numbers



How it works

Bills shouldn't be complicated. Deferit is clear and simple with no hidden surprises, just effective bill budgeting. Users get up to \$2,000 balance to pay bills over 4 instalments, for only \$9.99 a month.

- **No interest.**

Bye bye traditional finance. We don't charge any interest whatsoever.

- **No late fees. Ever.**

We don't believe in late fees or any other hidden fees. What you see is what you get.

- **Get up to \$2,000 balance to pay bills.**

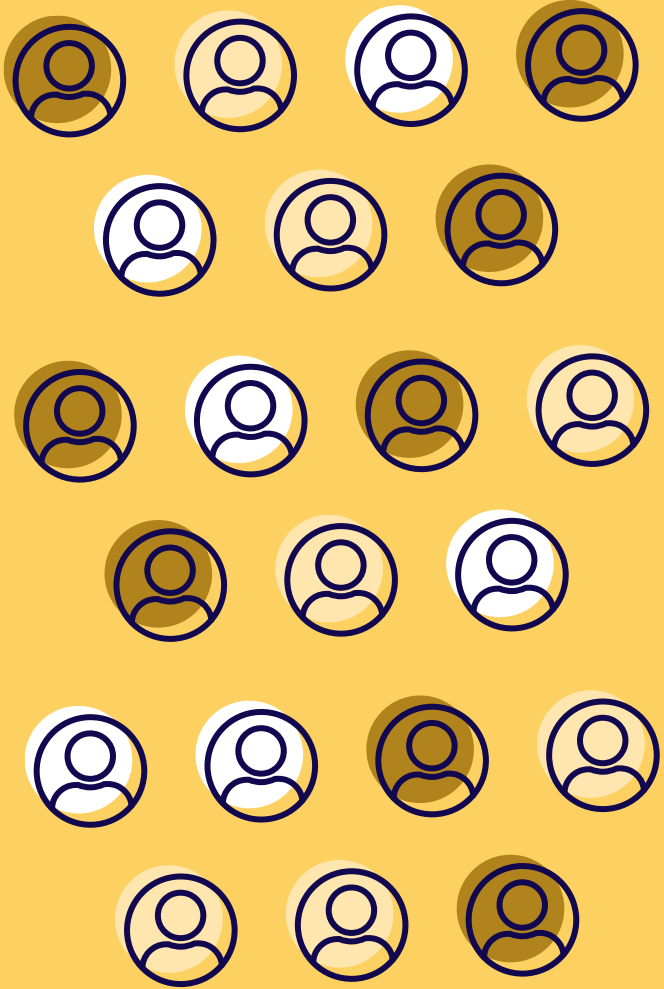
The more bills a customer pays off with us, the larger your bill balance grows.



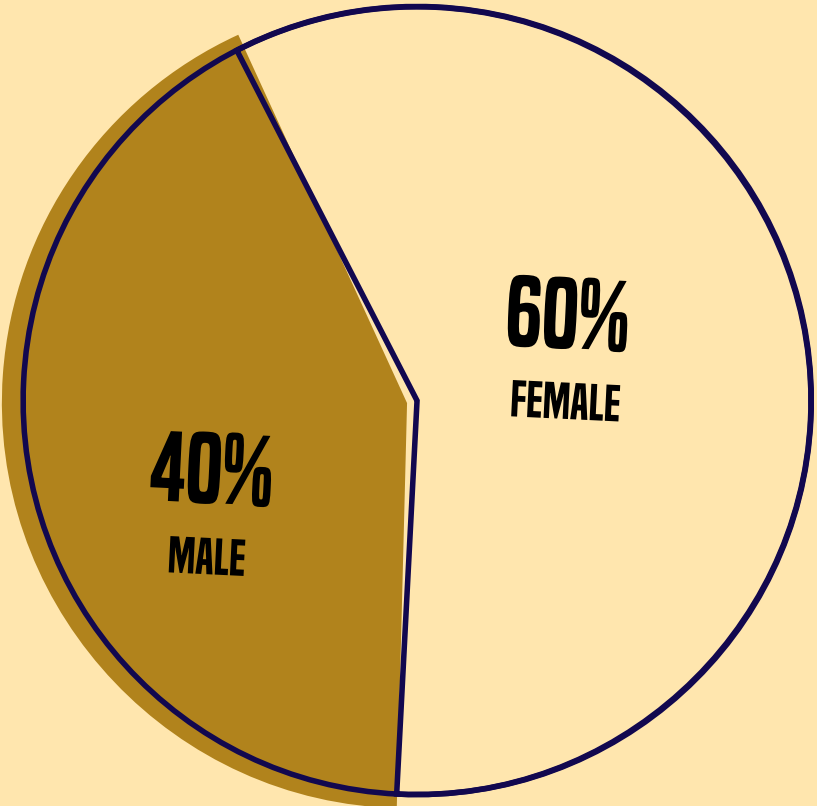
Global customers

Users

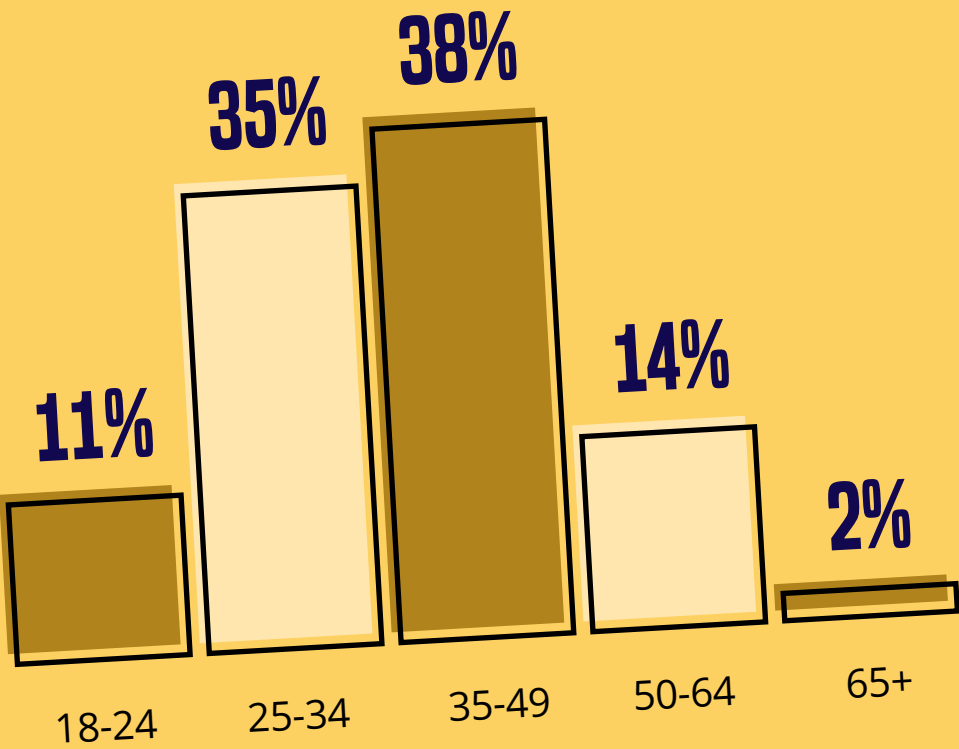
550,000 +



Users by gender



Users by age



Milestones



Bills paid



Total amount our users saved in late fees



Key Stats

77%

USE DEFERIT TO PAY
THEIR BILL BEFORE
THE DUE DATE.

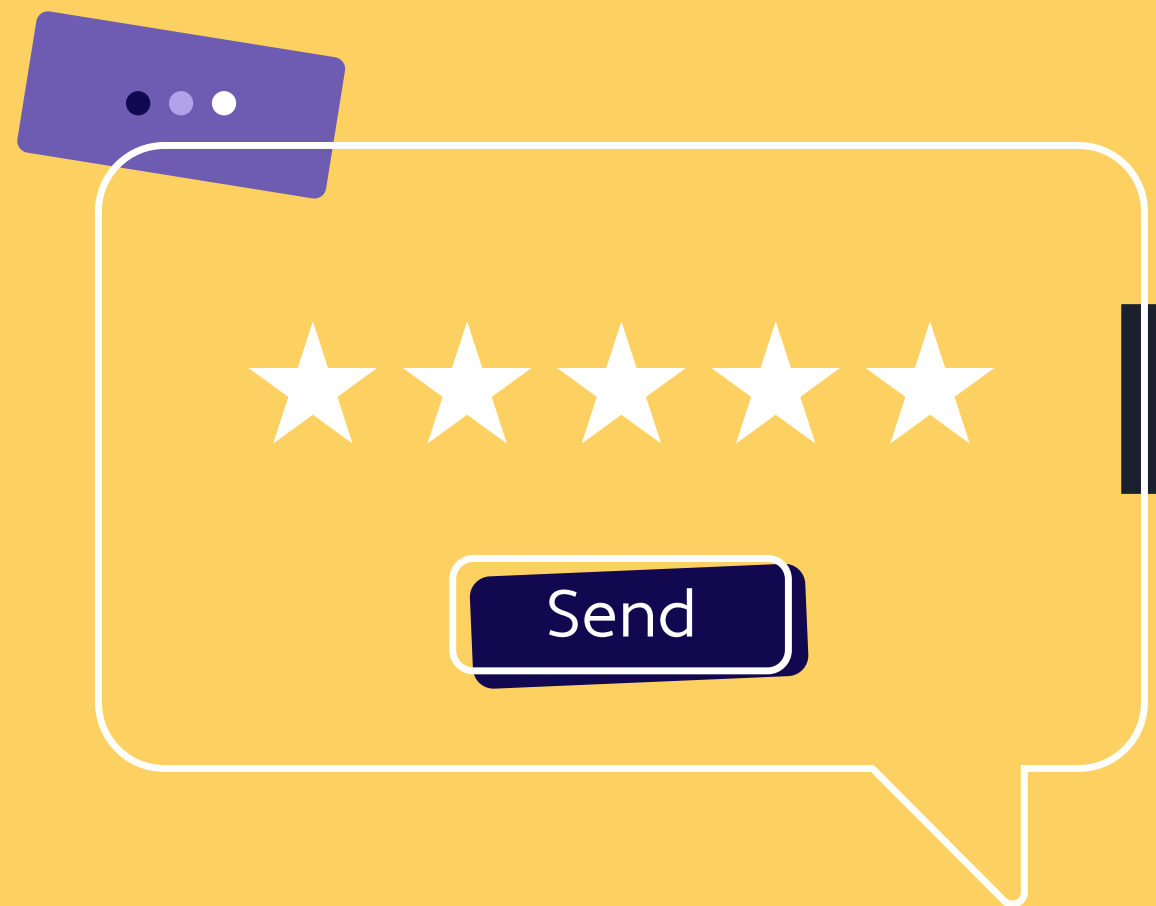


80%

WHO HAD AN OVERDUE BILL
ORIGINALLY WENT ON TO PAY
THEIR NEXT BILL ON TIME
WITH DEFERIT.



What people say



Deferit ratings

 Facebook

4.9



(OUT OF 272 REVIEWS
18,031 TOTAL LIKES)

Google
Reviews

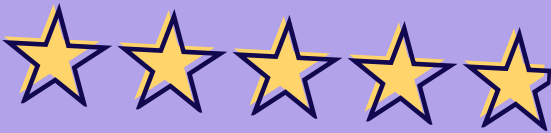
4.9



(OUT OF 4,140 REVIEWS ON
GOOGLE AND 2,281 REVIEWS
ON GOOGLE PLAY STORE)

 App Store

4.9



(OUT OF 4,152 REVIEWS)

Reviews from our customers



FIONA

NUMBER 1 BILL REPAYMENT PAYMENT APP!!!
Been my life saver on more than one occasion
and honestly if you haven't tried it you MUST!
Thanks deferit, for helping me stay on top!



JENNY

Love Deferit! life has never been so good. Less
stress since I started using it with bills being paid
on time and budgeting made easier. [...] Couldn't
be happier with Deferit and their service.



CHRIS

This company needs to win an award for its
dedication to its customers. Such an easy
process to pay bills split over 4 payments
(which makes life much easier). [...]



RHIANNON

Such a great experience. Honestly these people
are like guardian angels! Sometimes you need
help with finances, and this just makes my life so
much easier! Thank you Thank you Thank you.
[...]



TAYLA

Fantastic service. Can't recommend enough.
Incredibly accommodating to suit one's pay cycle.
Flexible with payments and the staff in the call
centre are incredibly helpful and friendly.



RUSS

Life has plenty of peaks & troughs, and when
the bills come in the troughs at least you
can Deferit.

+1,000'S MORE!!!

Contacts



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