

Shareholder names and address details

Dear Shareholder,

Half Year Report

On behalf of the Smartpay board we are pleased to advise that our half year report for the period ending 30 September 2016 is now available on our websites at www.smartpay.co.nz and www.smartpay.com.au.

If you would like to receive a printed copy of our half year and annual reports (when available) please tick the box below and return this form to Computershare within 15 days of receiving it.

Yes, I'd like to receive a printed copy of Smartpay's annual and interim reports

Note: If you make this request we will continue to send you printed copies of each annual report and half-year report (prepared in accordance with the NZSX Listing rules) each year in accordance with applicable laws. If you wish to change your election in the future you will need to send written notice of that change to our Share Registry, using the contact details as set out above.

Notice Pursuant to clause 30 of schedule 4 of the Financial markets Conduct Act 2014

We would like to inform you that Smartpay Holdings Limited of 205-209 Wairau Road, Wairau Valley, Auckland, 0627 will be transitioning into the Financial Markets Conduct act 2014 ('FMCA') on 1 December 2016. On and from the 1 December 2016 the requirements of the FMCA will apply to Smartpay Holdings Limited.



Update your information:



Online:

www.investorcentre.com/nz

✉ By Mail: Computershare Investor Services Limited, Private Bag 92119, Auckland 1142

Enquiries:

@ email:

enquiry@computershare.co.nz

Phone: +64 9 488 8777
Facsimile +64 9 488 8787

If you have any questions about changing how you receive shareholder communications, please contact Computershare using the details above.

Keeping in touch on line

We are committed to reducing our environmental footprint, you can too – simply by choosing to receive Smartpay's investor communications electronically. To receive Smartpay's investor communications electronically, including email notifications of when reports are available on line:



Visit www.investorcentre.com/nz and log in. Select 'My profile' and click on the 'update' button on the communication preferences tile. You will need your CSN or Holder Number and FIN to access Investor Centre and register your account. On-going you will access this service with your own User ID and Password, or



Enter your email address here:

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Note: By providing your email address above you consent to receiving investor communications (which may include reports, payment advices, meeting documents and statements) and this replaces any prior election you may have made. If you do not wish to receive investor communications electronically you do not need to take any action.

Once you have completed this form, please:



return it to our Share Register, Computershare Investor Services, Private Bag 92119, Auckland 1142, New Zealand using the enclosed pre paid envelope

Or



scan and email your form to ecomms@computershare.co.nz or fax to +64(9) 488 8787