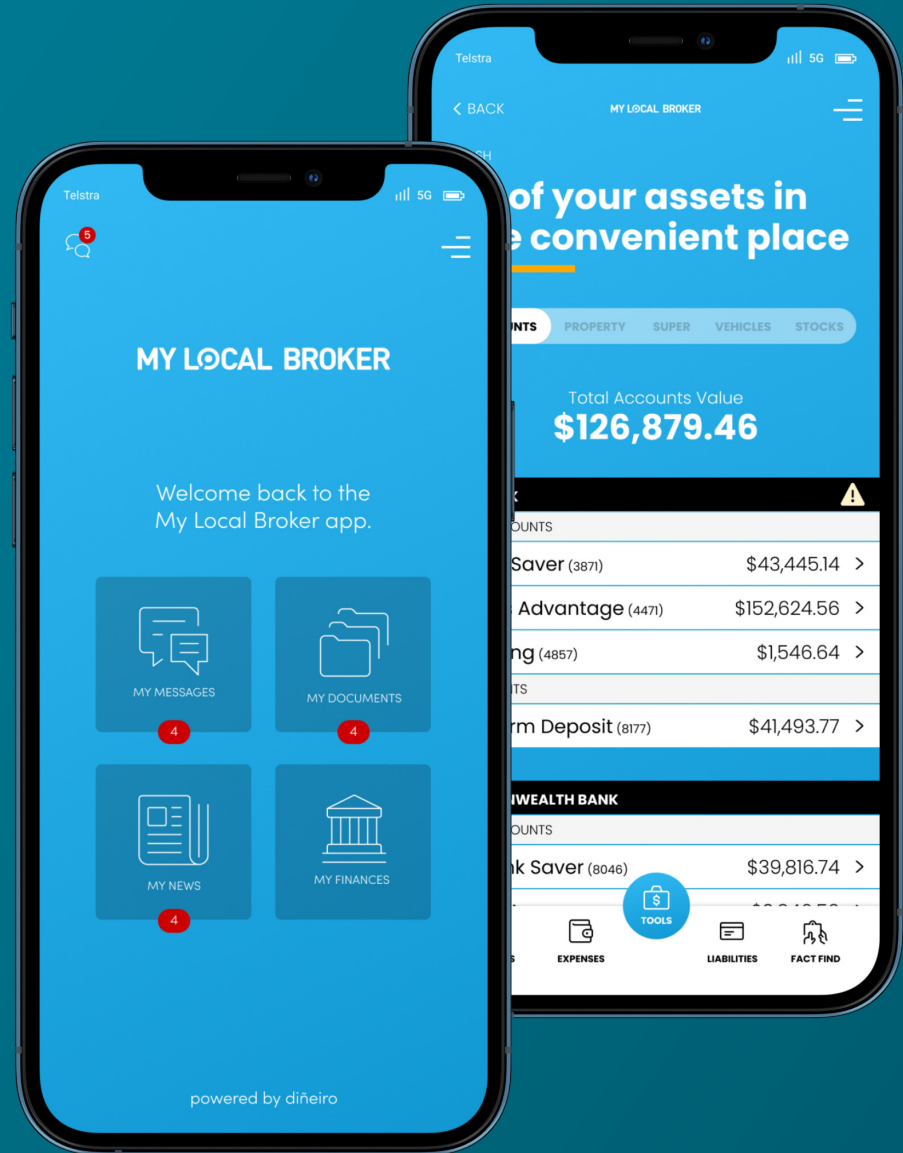




Strengthening ties between finance professionals and their clients by enabling smarter and safer interactions and more seamless sharing of financial data.



DOSH APP

A consumer app. For finance professionals.

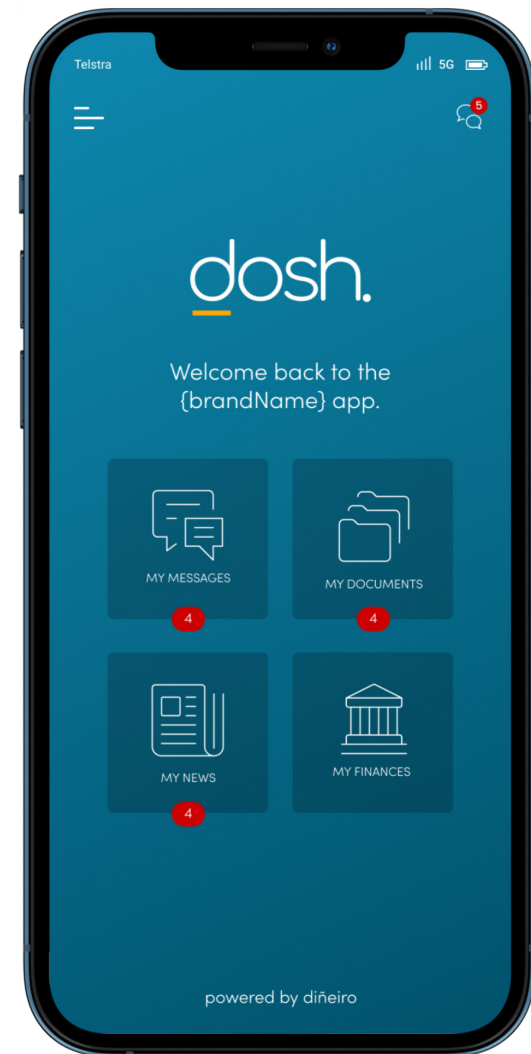
diñeiro has developed a solution for brokers and their clients that ensures a more meaningful relationship throughout the client's financial journey.

In the hands of a client, the dosh app provides simplified financial management. With real-time consolidated tracking of assets, liabilities, income and expenses, clients gain a clear overview of their financial health.

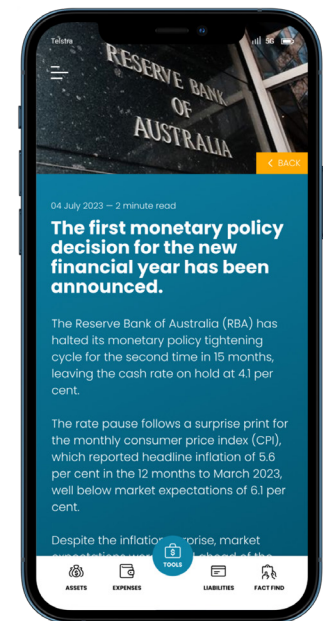
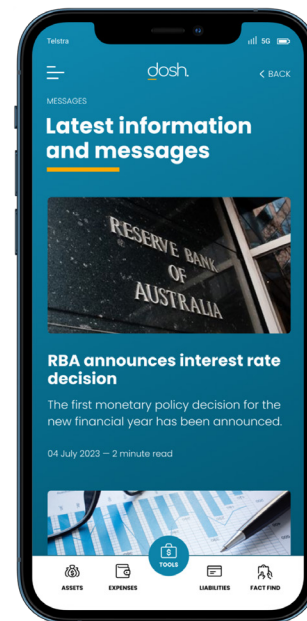
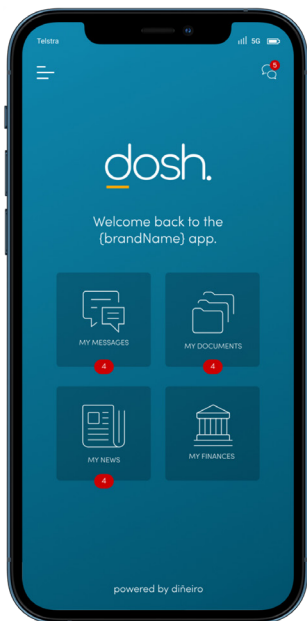
Connectivity between the client app and the broker portal empowers brokers with comprehensive client insights, enhancing conversations, trust, and client success.

Now with secure and encrypted messaging, content management and document sharing, brokers and clients can communicate effortlessly and share critical information in a safe and efficient manner.

Seamlessly connecting brokers with clients at key moments nurtures relationships and reinforces their strategic partnership.



Secure, encrypted communication.



Conversations

- Send messages to individuals or groups
- Allows sending of messages from the broker, or the business
- Get in-app tech updates

Content Management

In-app content management system allows brokers to send supplied monthly newsletters, or the ability to create and send bespoke content via a simple content builder interface.

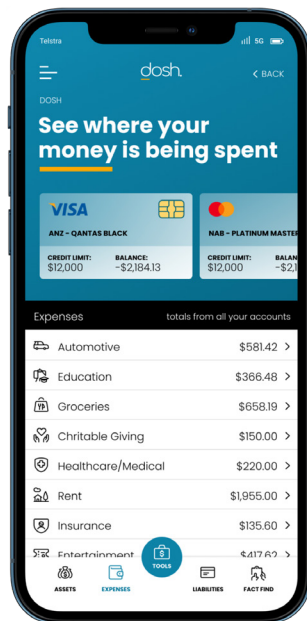


Financial engagement tools.



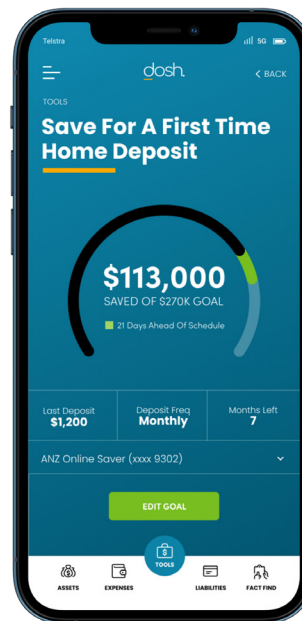
Get Organised

Clients simply and efficiently bring together financial data to form a consolidated, ongoing live view of their position.



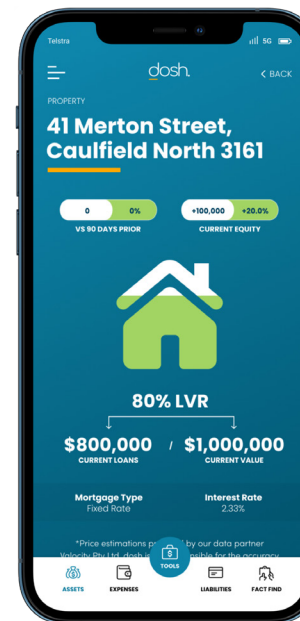
Financial Awareness

Help your clients better understand their financial position and spending habits



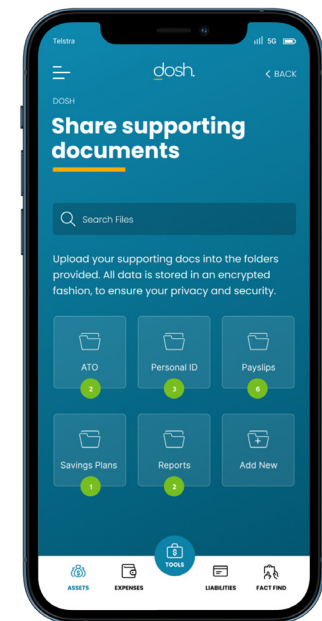
Savings Plans

Set up and monitor savings plans for clients not yet ready to buy



Property Data

- LVR calculations
- Lifetime capital growth for owned properties
- Manual overriding of property values
- Property valuation updates every 90 days



Document Storage

- All documents are stored securely and encrypted
- Two-way document sharing
- Create custom folders



DOSH APP

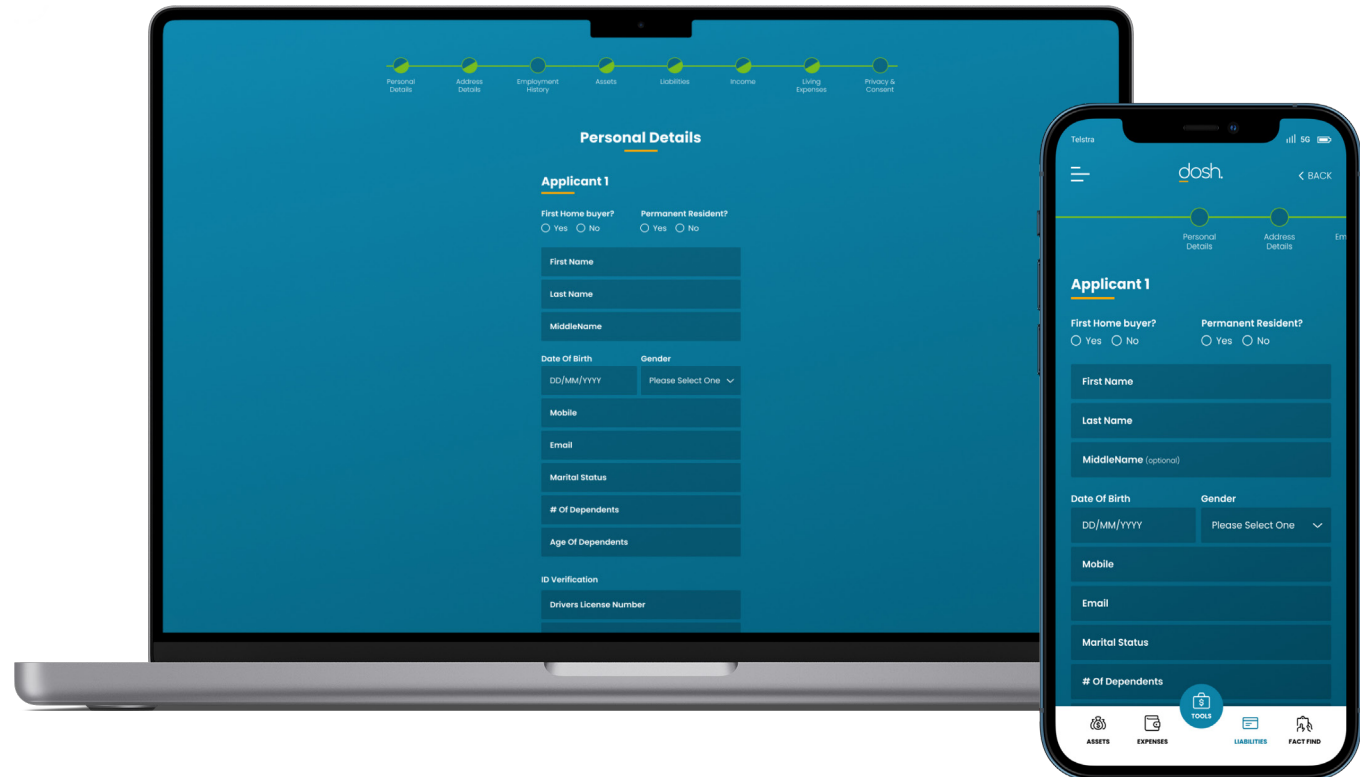
Integrated mobile and desktop fact find.

Using the data collected through Open Banking along with strategically placed questions, the dosh app can pre-populate a significant portion of the fact find.

Clients will only need to complete the missing information.

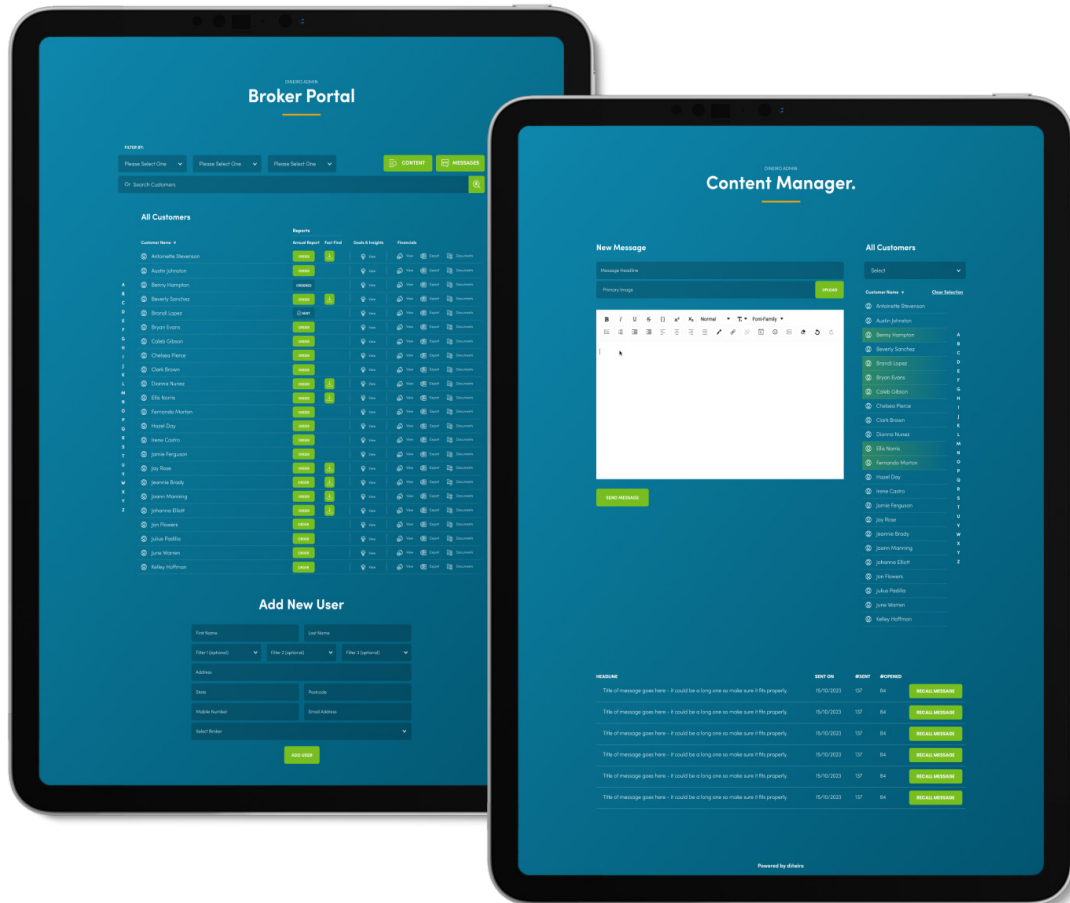
The Fact Find will be available for completion on both mobile app and desktop platforms for ease of use.

Export of the fact find will be provided in both CSV and PDF format via a download button in the broker portal.



DOSH APP

Desktop Broker Portal.



Equity Triggers

Know when to re-engage with your clients based on equity milestone alerts

Loan Monitoring

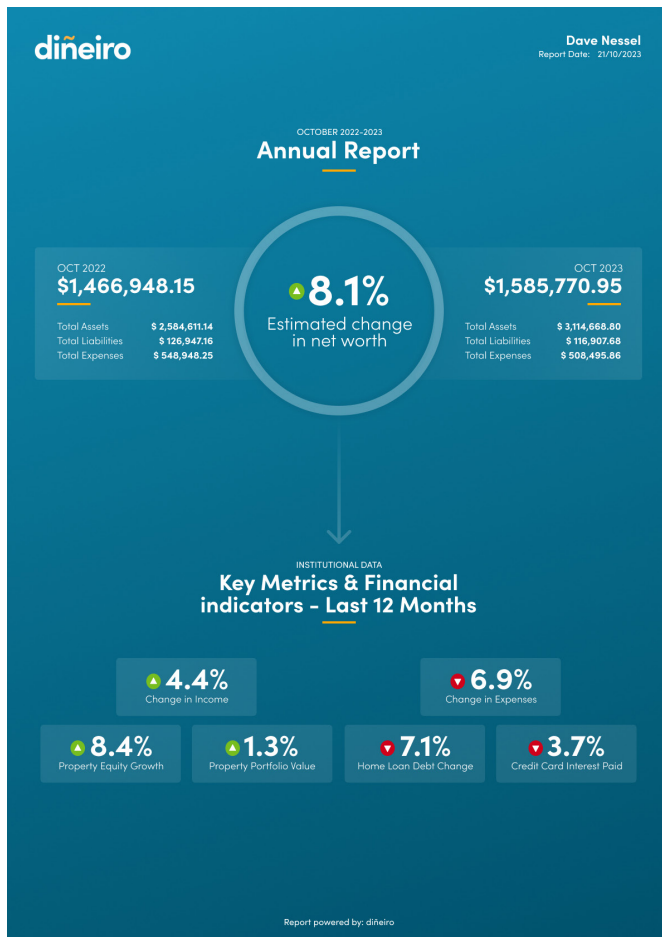
Loan balanced updates every 24 hours for advanced monitoring

Data Ready

Continually updated financial data makes for more seamless and accurate loan pre-assessment



Broker Reports.



Detailed Client Reports

Fully formatted and branded reports for meaningful reviews with clients

At the click of a button, generate fully formatted individual client review

Reports, or entire database reports such as loan balance and interest rate

Reports in csv/excel format for easy manipulation



Roles based access permissions.

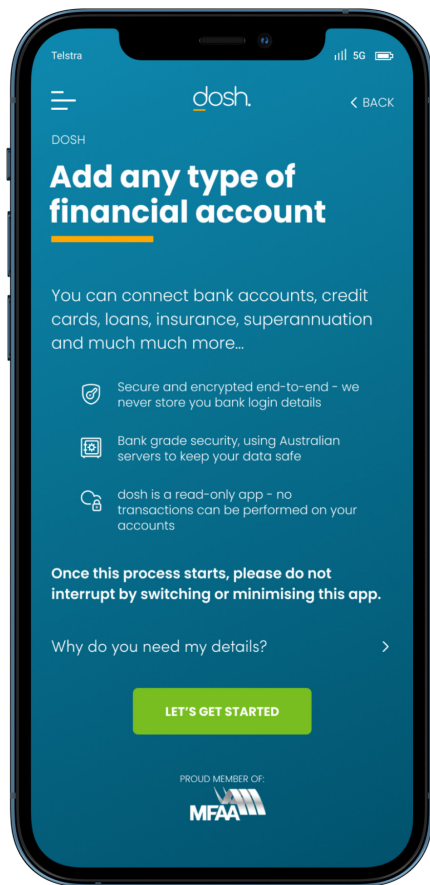
To give brands more flexibility in managing conversations, content, data visibility and reporting, dosh has multiple roles each of your staff can be assigned with.

For enhanced security and data protection, support staff can be assigned to individual or groups of brokers; limiting their ability to see financial data to the clients they are supporting.

| Feature | Marketing | Broker | Support Staff | Admin |
|-----------------------------------|-----------|--------|---------------|-------|
| Manage Content | ✓ | ✓ | ✓ | ✓ |
| In-App Messaging | ✓ | ✓ | ✓ | ✓ |
| View Client Financial Data | | ✓ | ✓ | ✓ |
| Request Financial Report | | ✓ | ✓ | ✓ |
| Export Goals & Insight Data | | ✓ | ✓ | ✓ |
| Export Liabilities Payment Report | | ✓ | ✓ | ✓ |
| Manage Documents | | ✓ | ✓ | ✓ |
| Add New Clients | | ✓ | ✓ | ✓ |
| Assign Client to a Broker | | | ✓ | ✓ |



Private, safe and secure.



Fully Encrypted

Our app and our data partners are fully encrypted end-to-end to ensure your safety.



Read Only

To add even more security, we do not allow any transactions in our app at any time.



Fully Private

We don't store bank login details and you have full control over who has access to your data.



Third Party Tested

Verified by security professionals to be robust and in line with best practice for web application and API security.

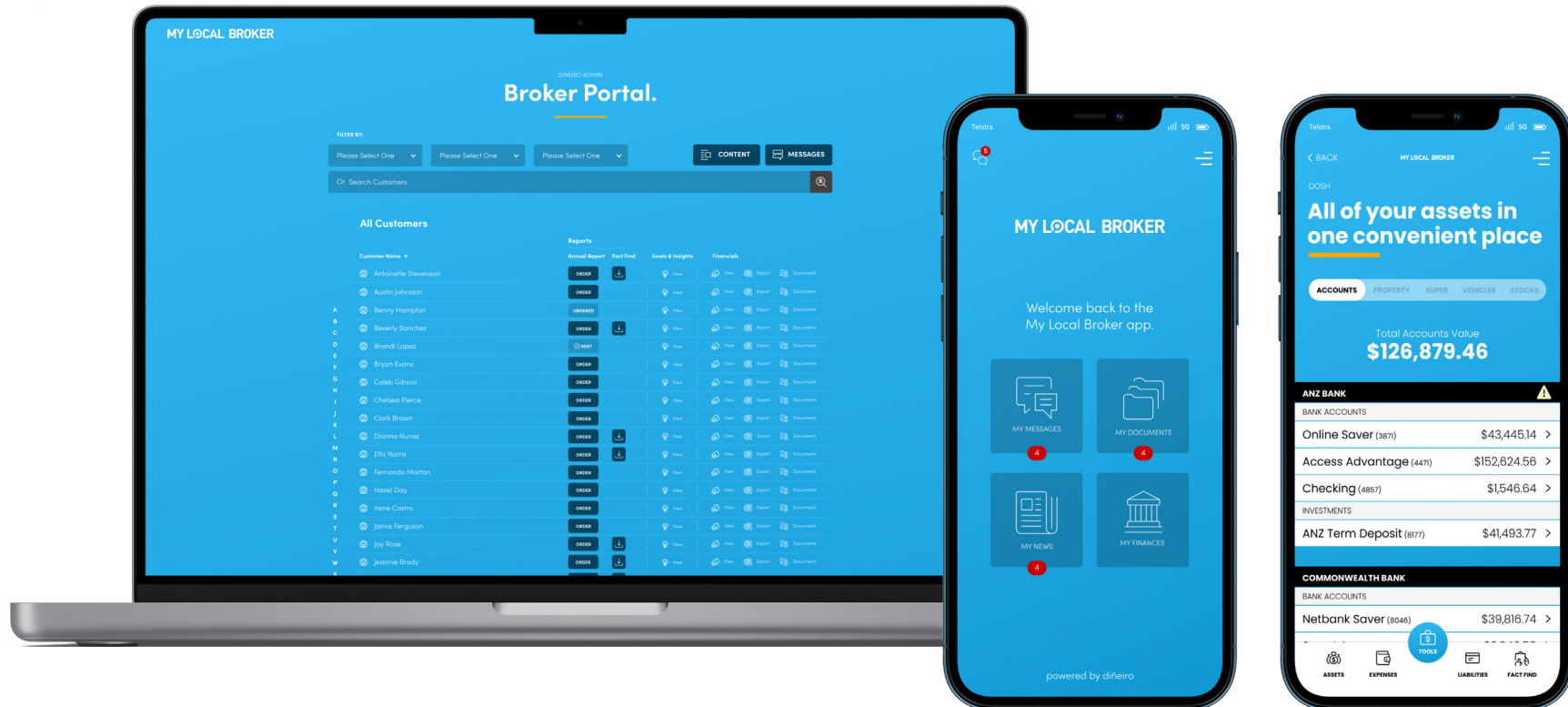


Geo-Fenced Access

Financial data never leaves Australia and our app can only be downloaded in Australian app stores.

DIÑEIRO

Build your brand with white label.





Thank you.

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