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ASX Market Announcements
Australian Securities Exchange Limited
20 Bridge Street
SYDNEY NSW 2000

EMERCHANTS SIGNS AGREEMENT WITH FIRST STOP MONEY

- **Emerchants signs a 3 year agreement with First Stop Money.**
- **First Stop Money to offer re-loadable Visa prepaid debit cards to support its market leading 'Cash Train' brand.**

Emerchants Limited (**Emerchants**) (ASX:EML) is pleased to announce that it has signed a 3 year agreement with First Stop Money Ltd under which Emerchants will be providing First Stop Money with a fully reloadable Visa prepaid debit card for its 'Cash Train' brand customers. First Stop Money will also act as an authorised representative of Emerchants'.

First Stop Money is one of Australia's fastest growing online micro lenders. It offers cash loans of between \$250 – \$1,000, paid directly into a customer's bank account, within hours of an application being approved.

The program also allows First Stop Money to provide loan funding directly onto customers cards and enables customers to directly load their own funds onto their cards via their bank account.

Emerchants' Managing Director, Mr Tom Cregan, commented "We are pleased to form a partnership with First Stop Money. Our re-loadable prepaid product fits perfectly into their core business by allowing customers to distribute their loan proceeds onto a Visa card and have the freedom and flexibility to use those funds instantaneously."

First Stop Money's CEO, Mr Tim Dean, commented "We are excited to offer our customers even more benefits when utilising our loan products as we continue to look for ways to make their lives easier. Enabling people to access their own funds with a VISA debit card just makes sense."

Emerchants advises that this partnership is financially accretive and Emerchants expects its dollar loads to increase by 5% over the current run rate under this agreement.

-ENDS-

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About First Stop Money Ltd

First Stop Money Ltd is a fast growing Australian public company operating in the micro lending market. First Stop Money trades under a number of business names including Cash Train, CA\$H2GO, and Cash Station.

Founded in 2009 by CEO, Mr Tim Dean, the company provides small value, short term loans to thousands of Australian and New Zealand consumers every month.

First Stop Money is the holder of an Australian Credit Licence, licence number 390999.

About Emerchants Limited

Emerchants is led by Managing Director, Mr Tom Cregan, and is a financial services company that specialises in the pre-paid financial card market. Emerchants is focused on the twin goal of delivering high quality payment systems to its customers and superior returns to its shareholders.

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