

9 January 2017

The Manager
ASX Market Announcements
Australian Securities Exchange
Sydney NSW 2000

Dear Sir / Madam

APPENDIX 3X – LATE LODGEMENT

Please find attached an Appendix 3X “Initial Director’s Interest Notice” for each of Ms Christine Christian and Ms Jodie Leonard, who were appointed as directors of FlexiGroup Limited (“FlexiGroup or “Group”) (FXL:ASX) effective 1 December 2016.

In relation to the late lodgement of the attached Appendix 3Xs, we advise as follows:

- The Appendix 3Xs are lodged late due to an administrative oversight at the time of appointment on 1 December 2016;
- FlexiGroup has procedures in place under which Directors are obliged to advise the Company Secretary of interests on appointment and when a change takes place in their notifiable interests. These procedures were not followed for the new appointments; and
- Whilst FlexiGroup considers its current arrangements are adequate for ensuring timely notification, and that the failure to do so on this occasion was due to an oversight, it has nevertheless reviewed its procedures to ensure that it meets its disclosure obligations.

Yours sincerely

Melissa Robinson
Company Secretary

Appendix 3X

Initial Director's Interest Notice

Information or documents not available now must be given to ASX as soon as available. Information and documents given to ASX become ASX's property and may be made public.

Introduced 30/9/2001.

| | |
|----------------|--------------------------|
| Name of entity | FlexiGroup Limited (FXL) |
| ABN | 122 574 583 |

We (the entity) give ASX the following information under listing rule 3.19A.1 and as agent for the director for the purposes of section 205G of the Corporations Act.

| | |
|---------------------|---------------------|
| Name of Director | Christine Christian |
| Date of appointment | 1 December 2016 |

Part 1 - Director's relevant interests in securities of which the director is the registered holder *In the case of a trust, this includes interests in the trust made available by the responsible entity of the trust*

Note: In the case of a company, interests which come within paragraph (i) of the definition of "notifiable interest of a director" should be disclosed in this part.

| |
|------------------------------|
| Number & class of securities |
| N/a |

+ See chapter 19 for defined terms.

Appendix 3X

Initial Director's Interest Notice

Part 2 – Director's relevant interests in securities of which the director is not the registered holder

In the case of a trust, this includes interests in the trust made available by the responsible entity of the trust

| Name of holder & nature of interest Note: Provide details of the circumstances giving rise to the relevant interest. | Number & class of Securities |
|---|------------------------------|
| N/a | N/a |

Part 3 – Director's interests in contracts

Note: In the case of a company, interests which come within paragraph (ii) of the definition of "notifiable interest of a director" should be disclosed in this part.

| | |
|--|-----|
| Detail of contract | N/a |
| Nature of interest | N/a |
| Name of registered holder (if issued securities) | N/a |
| No. and class of securities to which interest relates | N/a |

+ See chapter 19 for defined terms.

Appendix 3X

Initial Director's Interest Notice

Information or documents not available now must be given to ASX as soon as available. Information and documents given to ASX become ASX's property and may be made public.

Introduced 30/9/2001.

| | |
|----------------|--------------------------|
| Name of entity | FlexiGroup Limited (FXL) |
| ABN | 122 574 583 |

We (the entity) give ASX the following information under listing rule 3.19A.1 and as agent for the director for the purposes of section 205G of the Corporations Act.

| | |
|---------------------|-----------------|
| Name of Director | Jodie Leonard |
| Date of appointment | 1 December 2016 |

Part 1 - Director's relevant interests in securities of which the director is the registered holder *In the case of a trust, this includes interests in the trust made available by the responsible entity of the trust*

Note: In the case of a company, interests which come within paragraph (i) of the definition of "notifiable interest of a director" should be disclosed in this part.

| |
|---|
| Number & class of securities 3,500 ordinary shares |
|---|

+ See chapter 19 for defined terms.

Appendix 3X

Initial Director's Interest Notice

Part 2 – Director's relevant interests in securities of which the director is not the registered holder

In the case of a trust, this includes interests in the trust made available by the responsible entity of the trust

| Name of holder & nature of interest <small>Note: Provide details of the circumstances giving rise to the relevant interest.</small> | Number & class of Securities |
|--|------------------------------|
| J Leonard Superannuation Fund Ms Leonard is sole director and sole shareholder of this entity. | 3,500 ordinary shares |

Part 3 – Director's interests in contracts

Note: In the case of a company, interests which come within paragraph (ii) of the definition of "notifiable interest of a director" should be disclosed in this part.

| | |
|---|-----|
| Detail of contract | N/a |
| Nature of interest | N/a |
| Name of registered holder (if issued securities) | N/a |
| No. and class of securities to which interest relates | N/a |

+ See chapter 19 for defined terms.