

7th October 2015

To Whom It May Concern.

When the time came for The Eureka Group to review our ATM partnership in 2014 we felt that it would have to take something very special to persuade us away from our existing provider; such was our level of content with them. It is fair to say that we are glad we did our due diligence and tested the market because Next Payments has delivered our business an ever better level of service and performance than we were used to.

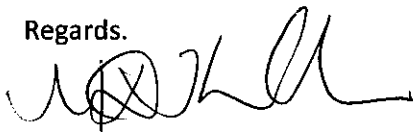
From the quality of the hardware itself, the speed of transactions, the reporting and personal account management levels right through to the response times to all of our venues across Adelaide, Port Augusta, Whyalla and in Queensland...we can happily recommend any business or group to strongly consider what partnering with Next Payments can do to improve their overall offer.

We have seen more transactions due to the super-fast processing speed, less downtime due to the quality hardware and communications platform and a better overall working partnership in general.

Installation of the hardware was seamless and continual dialogue has been welcomed. In fact... as a testament to our growing partnership with Next Payments we are now exploring their next generation of hardware options such as Intellibank.

I encourage you to consider Next Payments going forward.

Regards.

A handwritten signature in black ink, appearing to read "Mal Hall".

Mal Hall.

Eureka Group.