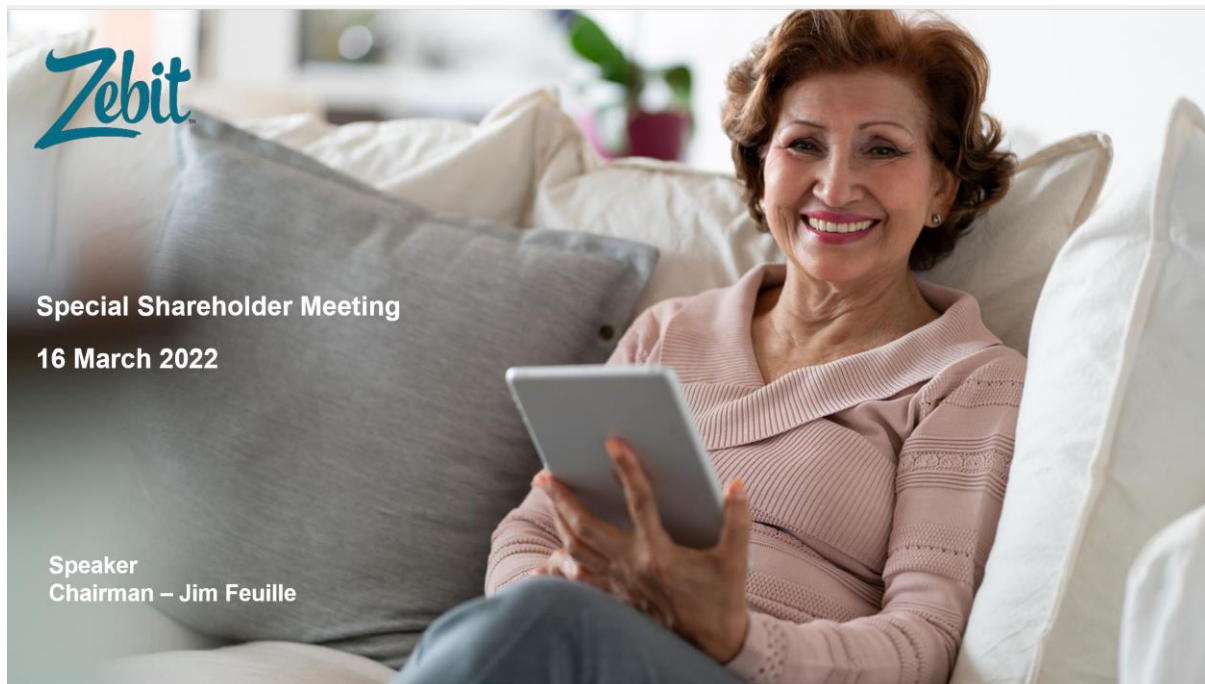




CHAIRMAN'S ADDRESS
ZEBIT SPECIAL SHAREHOLDER MEETING
Tuesday 15th / Wednesday 16th March 2022

WELCOME



Good morning, my name is Jim Feuille, and I am the Chairman of Zebit, Inc. On behalf of Zebit's Board, management team, and employees, I welcome all of our shareholders who are attending Zebit's Special Shareholder Meeting today. As it is now 11:00 am in Sydney on March 16, 2022, and the Company Secretary has advised me that a quorum is present, I declare Zebit's Special Shareholder Meeting open.

Prior to commencing the formalities of the meeting, I would like to start by introducing the Board of Directors present at the meeting today. In the same way that we have asked shareholders to observe COVID-19 safe measures and travel restrictions, Board members are separately located in Australia and across the United States.

- Mr. Marc Schneider, Executive Director, Co-Founder, and Chief Executive Officer;
- Ms. Sylvia Falzon, our Australian resident independent Non-Executive Director and Chairman of the Remuneration and Nomination Committee;
- Ms. Miriam Rivera, a Non-Executive Director, a member of the Credit Risk Committee and member of the Remuneration and Nomination Committee;
- Mr. Larry Rosenberger, an independent Non-Executive Director, Chairman of the Credit Committee and a member of the Audit and Risk Committee; and finally
- Mr. Scott Thompson, an independent Non-Executive Director, Chairman of the Audit and Risk Committee and a member of the Remuneration and Nomination Committee.

Our Chief Revenue Officer, Mr. Joseph Liu, General Counsel, Kerissa Hollis, Zebit's US auditor, US and Australian counsel from DLA Piper, and our Australian based Company Secretary, Justin Clyne are in attendance on the call today as well.

Moving to the formal aspects of today's meeting. I would like to advise that the Notice of Meeting was distributed to all shareholders in accordance with the relevant legislation and the ASX Listing Rules and is also available on Zebit's website and the ASX announcements platform on the ASX website.

I will take the notice of meeting as read.

In terms of the process for the meeting, we will open the voting on the resolution via the online system now. There is just one resolution to be out before shareholders today which will be decided by way of a poll.

Voting on the resolution is open via the online meeting platform. You can vote any time during the meeting until I declare the voting closed. You can also change your vote at any time throughout the meeting. I will give you a clear prompt later in the meeting to warn of the close in voting. Shortly, I will read out the resolution outlined in the Notice of Meeting.

In addition, we will provide the opportunity for you to ask questions in relation to the resolution. You can start submitting questions now and either the Company's CEO, Marc Schneider, or I will address them when we come to the part of the meeting where the Resolution is put to shareholders.

I appoint Ashleigh Schultz of Computershare Investor Services as the Inspector of Elections and, as I mentioned at the start of the meeting, voting on the resolution is currently open, and you can vote at any time until I declare the voting closed.

HANDOVER TO CEO

I would now like to handover to the Co-Founder and CEO, Marc Schneider, to make some additional comments.

CEO'S SPEECH

Thank you, Marc, I will now ask our Company Secretary to read out questions that have been received from shareholders during the meeting.

QUESTIONS



RESOLUTION

I advised at the beginning of the meeting that we will vote on the resolution by way of a poll. Any undirected proxy votes given to me as Chairman will be voted in favour of the resolution. Voting is already open and will remain open until I direct otherwise. Results will be released to the ASX after the conclusion of the meeting.

Please note that only shareholders, proxy holders or authorised shareholder representatives may vote. Any directed proxies given to you by the shareholder will automatically be cast as directed when the poll is closed.

The voting icon can be found in the interface you logged into as a shareholder. Guest registrations will not have voting functionality. Once you click on the voting icon, the resolution will appear on your screen along with the voting options that are relevant to the resolution. The Board's recommendation in respect of the resolution is outlined in the notice of meeting.

When voting is closed, your final voting selection will be recorded.

The resolution contained in the Notice of Meeting distributed to shareholders and I will read this now.

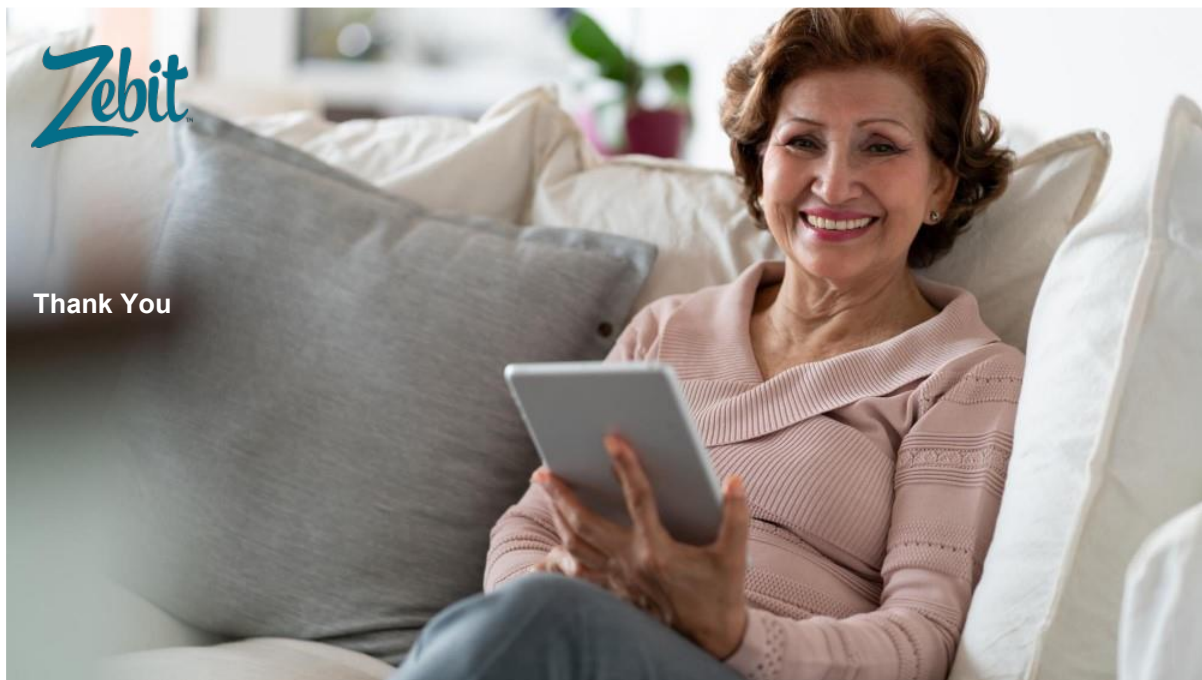
1. Approval of Delisting of the Company from the ASX

To consider and, if thought fit, to pass the following resolution as an ordinary resolution:

“That, for the purposes of ASX Listing Rule 17.11 and for all other purposes, the Company be removed from the ASX Official List and that the Directors of the Company be authorised to do all things reasonably necessary to give effect to the delisting of the Company from the ASX.”

If there are no further questions that concludes the formal part of the Meeting.

CLOSE OF MEETING



Thank you to our shareholders for your continued support and confidence in both Zebit and the management team. And thank you also to everyone attending the meeting today for your interest in the Company.

I would like to advise that voting on the resolution has now finished and this concludes our meeting today. The results of the meeting will be posted to the ASX after the meeting.

Authorisation

This announcement was approved by Zebit's Board.

About Zebit, Inc.

ASX-listed Zebit, Inc. (**ZBT**: ASX) or (**Zebit**) is a California based, ESG eCommerce company that is dedicated to changing the lives of US credit-challenged consumers by giving them access to a broad set of products and the ability to pay for those products in instalments over six months. Zebit was founded in 2015 and operates in all 50 states across the US.

For more information, visit: <https://zebit.com/>

Contacts

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Zebit's CHES Depositary Interests (CDIs) are issued in reliance on the exemption from registration contained in Regulation S of the U.S. Securities Act of 1933 (Securities Act) for offers of securities which are made outside of the U.S. Accordingly, the CDIs have not been, and will not be, registered under the Securities Act or the laws of any state or other jurisdiction in the U.S. As a result of relying on the Regulation S exception, the CDIs are 'restricted securities' under Rule 144 of the Securities Act. This means that you are unable to sell the CDIs into the U.S. or to a U.S. person who is not a QIB for the foreseeable future except in very limited circumstances after the end of the restricted period, unless the re-sale of the CDIs is registered under the Securities Act or an exemption is available. To enforce the above transfer restrictions, all CDIs issued bear a FOR Financial Product designation on the ASX. This designation restricts any CDIs from being sold on ASX to U.S. persons excluding QIBs. However, you are still able to freely transfer your CDIs on ASX to any person other than a U.S. person who is not a QIB. In addition, hedging transactions with regard to the CDIs may only be conducted in accordance with the Securities Act.