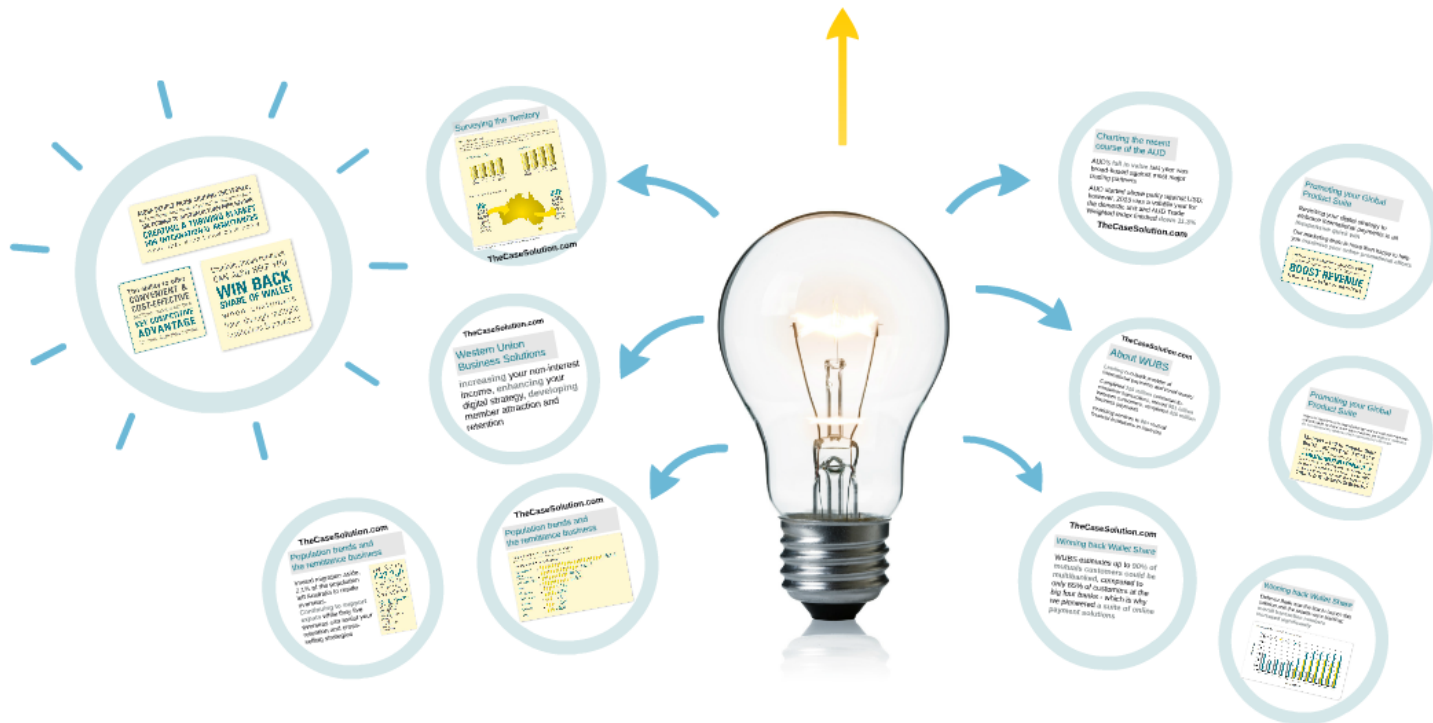


Leading Across Cultures at Michelin (C)

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**Western Union
Business Solutions**

**increasing your non-interest
income, enhancing your
digital strategy, developing
member attraction and
retention**



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About WUBS

Leading non-bank provider of international payments and travel money

Completed **226 million** consumer-to-consumer transactions, moved **\$81 billion** between consumers, completed **425 million** business payments

Providing services to **80+** mutual financial institutions in Australia

Surveying the Territory

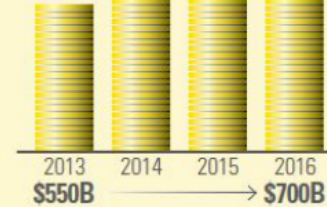
Remittance Flows

Consistent with the World Bank's economic growth projections, global remittance flows are expected to register an average annual **growth rate of over 8 per cent** from 2013 to 2016, reaching a projected \$540 billion in developing countries and over \$700 billion worldwide by 2016.

DEVELOPING COUNTRIES



WORLDWIDE



Flows to and from Australia

IN:
2013
\$1.94B
18%
GROWTH
since 2010



OUT:
2012
\$4.07B
27%
GROWTH
2009-2012

Source of Stats: Migration Development Brief 21, TheWorld Bank, October 2013

Charting the recent course of the AUD

AUD's **fall in value** last year was broad-based against most major trading partners

AUD started above parity against USD; however, 2013 was a volatile year for the domestic unit and AUD Trade Weighted Index finished **down 11.3%**

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Population trends and the remittance business

Major sources of migration to Australia

July 2010 to June 2011 settler arrivals, by country of birth

Country of birth	Arrivals, people
New Zealand	 25,772
China <small>(excludes SARs & Taiwan)</small>	 14,611
United Kingdom	 10,944
India	 10,566
Philippines	 5,048
South Africa	 4,752
Vietnam	 3,339
Sri Lanka	 3,225
Iraq	 2,988



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Population trends and the remittance business

Inward migration aside, 2.1% of the population left Australia to reside overseas.

Continuing to support expats while they live overseas can assist your retention and cross-selling strategies

IN 2010
442,800
AUSTRALIANS
LEFT TO RESIDE
OVERSEAS

TOP DESTINATIONS:

UNITED KINGDOM
UNITED STATES
NEW ZEALAND
CANADA
PAPUA NEW GUINEA
GERMANY
JAPAN
NETHERLANDS
IRELAND
MALAYSIA



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Winning back Wallet Share

WUBS estimates up to **90%** of mutuals customers could be multibanked, compared to only 65% of customers at the big four banks - which is why we pioneered a **suite of online payment solutions**