

29 January 2018

## N1H launches self-developed CRM software and market update

**29 January 2018** – N1 Holdings Limited (ASX: N1H or the “Company”) is pleased to announce the release of its self-developed Client Relationship Management software (“CRM”). This software is expected to greatly enhance N1H’s one-stop-shop solutions for its clients and maximise cross-sell opportunities between the Company’s different business units.

### Cloud-based CRM software

The CRM software has been designed to strengthen compliance, to semi-automate client communication, assist in client retention and to maximise cross-selling capabilities and opportunities between staff members. The software is cloud-based and, as such, will be accessible by employees while at work or on the move. The initial version of software will be rolled out across all of the Company’s business units over the coming weeks and is expected to be fully implemented by the end of February 2018. Future versions of the software will contain further specific customisation applicable to each of the Company’s business units. Management expect that the software will reduce ongoing operational costs by at least \$50k per annum (due to the discontinuation of existing third-party software subscription costs).

### N1 Centre franchising update

Separately, the Company continues to progress its proposal to franchise the N1 Centre concept. The proposed framework for franchisees is being finalised and the Company intends to roll out a mass marketing campaign soon. Meanwhile, the Company has commenced accepting expressions of interest from within its own network of referral partners and existing clients. The CRM software will be used to assist the integration of future franchisees.

### Commercial lending update

The Company is pleased to report that the pilot of the new short-term commercial lending initiative has shown early signs of success. To date, the Company has made a small number of secured commercial loans using its own capital. More inquiries for commercial loans have been received than the number of loans made – the Company is focused on lending only to high-quality borrowers. The Company’s objective for the commercial lending business is to generate annualised returns on capital of over 15% per annum.

N1H executive chairman and CEO Ren Hor Wong: “We are excited about the potential of our new CRM system. We have carefully developed this technology over the past six months with input from key internal stakeholders. The release of this software is another significant milestone for the Company and evidence of our team’s technology-driven mindset and entrepreneurial spirit. Our commercial lending business, which was only started in December, is proving to be extremely popular with our clients. This software will assist in supporting the growth of that business. Our hope is that the new CRM software will allow our team to tap into additional cross-selling opportunities to our clients.”

### For more information, please contact:

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### About N1 Holdings Limited (ASX: N1H)

N1 Holdings Limited is a business, financial and property services firm that operates under the brand “N1 Loans”, “N1 Realty”, “N1 Migration” and “N1 Venture”. N1 Loans provides residential mortgages, business and commercial loans and car finance services, and uses disruptive online comparison technology to provide access to mortgage and car loan products to its clients via [www.LoanRobot.com.au](http://www.LoanRobot.com.au) and [www.Chengdai.com.au](http://www.Chengdai.com.au). N1 Realty and N1 Migration are natural expansions, providing a pipeline of qualified product and purchases to N1 customers. N1 aims to deliver the complete value chain of a business, individual and real estate financial transactions. N1’s current services span across residential property loans, business financing, equipment finance, business services, accounting & taxation, property sales and rental management.

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