



Investor Luncheon
December 5, 2019

Cautionary Statement

This Presentation has been prepared taking into consideration information available to November 7, 2019, and contains forward-looking information that involves risk and uncertainties. All statements, other than statements of historical facts, which address Dealnet's expectations, should be considered forward-looking statements. Such statements are based on management's exercise of business judgment as well as assumptions made by and information currently available to management. When used in this document, the words "may", "will", "anticipate", "believe", "estimate", "expect", "intend" and words of similar import, are intended to identify any forward-looking statements.

You should not place undue reliance on these forward-looking statements. These statements reflect Management's current view of future events and are subject to certain risks and uncertainties as contained herein and, in the Company's, other filings with Canadian securities regulatory authorities. Should one or more of these risks or uncertainties materialize, or should underlying assumptions prove incorrect, the Company's actual results could differ materially from those anticipated in these forward-looking statements. Management undertakes no obligation to reflect events or circumstances after the date hereof, or to reflect the occurrence of any unanticipated events. Although we believe that these expectations are based on reasonable assumptions, we can give no assurance that those expectations will materialize.

AGENDA



BUILDING
enduring
fundamental
value

TAKING
advantage
of Canada's
changing
consumer lending
landscape

DELIVERING
digitally
powered
back office
solutions

OPTIMIZING
the economics
of consumer
finance

DEPLOYING
technologies
for competitive
advantage

SIZING
Dealnet's
fundamental
value

Q&A

Building Fundamental

VALUE



PHASE

1

Turnaround completed and recapitalized without dilution

2

Re-ignited growth and continued on path to profitability

3

Using its systems, processes and people as a spring-board to bigger plays
Investigating game changing opportunities and acquisitions

Dealnet

VISION



To provide an interconnected network of synergistic organizations that consistently deliver above average growth and profitability

EcoHome

To set the standard for profitable growth in specialized consumer finance lending, leveraging strong management expertise and technology to drive innovation, superior service and operational efficiency

One Contact

To deliver our customers best-in-class omni-channel contact centre and back office solutions

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Delivering Sustainable Growth of 35-40%



WINNING
market share

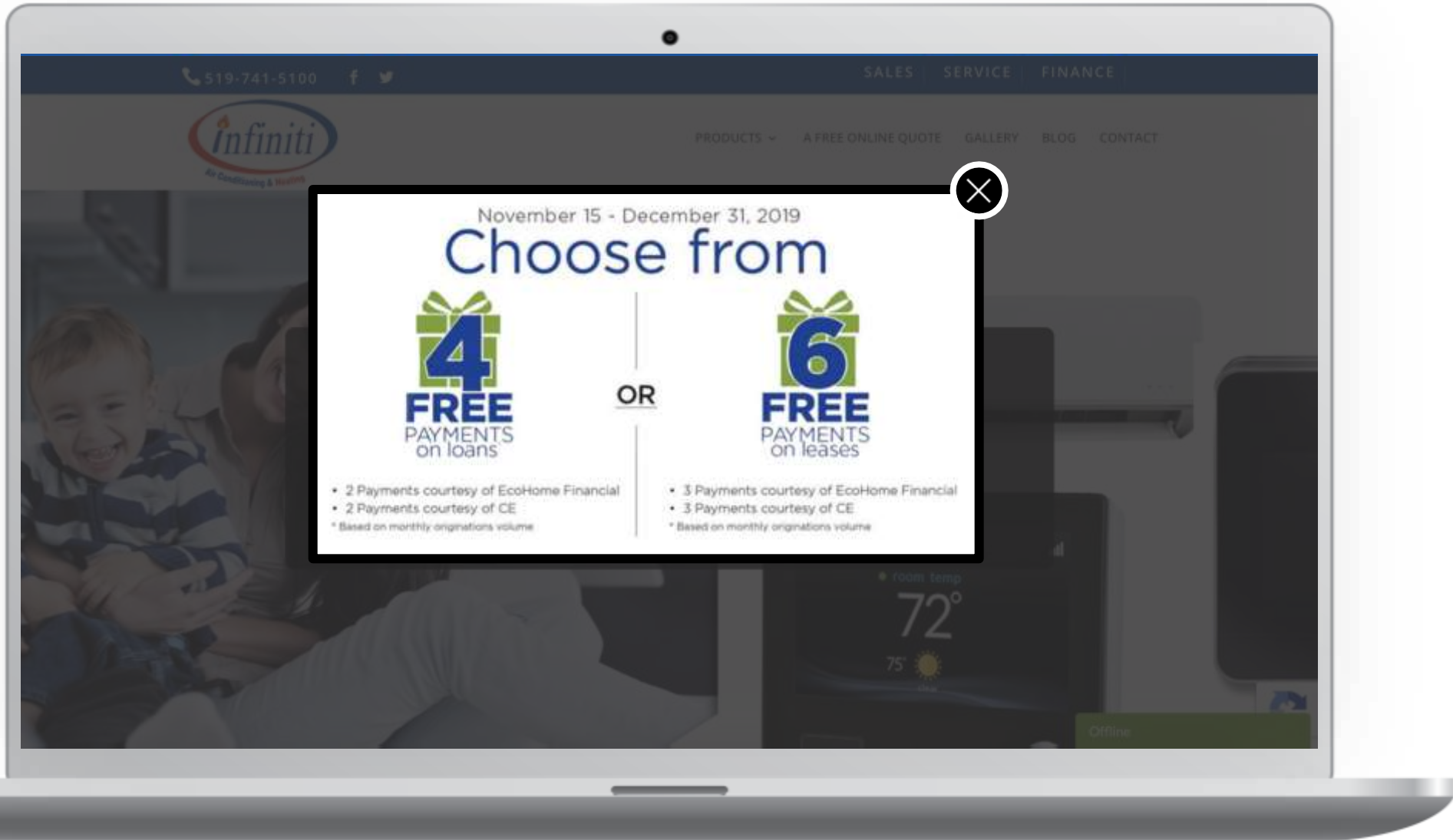


EXPLOITING
market disruption



INCREASING
credit penetration





November 15 - December 31, 2019

Choose from



4
FREE
PAYMENTS
on loans

OR



6
FREE
PAYMENTS
on leases

- 2 Payments courtesy of EcoHome Financial
- 2 Payments courtesy of CE
- * Based on monthly originations volume

- 3 Payments courtesy of EcoHome Financial
- 3 Payments courtesy of CE
- * Based on monthly originations volume

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Q&A



SOLVING

real business
challenges



VERTICALS

Financial services

Investor relations

Public sector

Consumer services



Serving 'Tough' Clients

INBOUND

OUTBOUND

Voice

RENO

Chat

SMS

GTA

Email

95% Quality rating

Exceeding SLAs

PCI / secure access

Complex Telephony



Dealnet Capital

BEYOND Call Centres...

Omnichannel

Integrated



Empowered

Performance
Focused

DELIVERING Back Office Solutions

Engagement Powered Lending



One Contact efficiently delivering service and expertise to EcoHome:

Inside Sales Support
– Lead Generation

Outbound Customer
Alerts and Assistance

Payment Support

Upsell / Cross-Sell
Opportunities with its
strategic partners



Powered by One Contact's telephony and technology platform:

Interactive Voice
Response (IVR)

Automated Contact
Distribution (ACD)

Skilled and Priority
Based Routing

Volume forecasting and
workforce management



W A L K



R U N



L E A P

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Economics of EcoHome

(% OF FINANCE RECEIVABLES)

	PAST	PRESENT	FUTURE
Risk Adjusted NIM	3.0%	3.7%	4.0% ↑
Fees	0.5%	0.8%	1.0% ↑
Margin	3.5%	4.5%	5.0% ↑
Overheads	(6.5%)	(4.5%)	(3.0%) ↓
Return on Assets	(3.0%)	-%	2.0% ↑

Anatomy of a 10 year Lease





PROFITABILITY COMPOUNDS

with scale,
contractual residual
cash flows and
end-of-term



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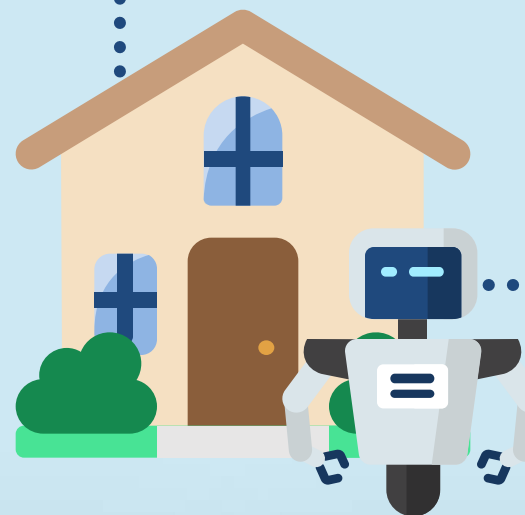


**COST
REDUCTION**

through

ROBOTIC PROCESS AUTOMATION

Home ownership
validation process
- bots save time
and money



**Manually pulling
land titles is costly;
up to \$41 per title**

**Using APIs combined
with RPA, cost per title is
.70 cents and real-time**





FAST
AND EASY

Approvals

through

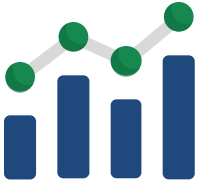
**REAL TIME INCOME
VALIDATION**



We're now integrated with state-of-the-art APIs to validate customer income directly from their bank account. This eliminates the need for dealers and customers to provide proof of income documentation

Strategic Partnerships

LEVERAGING DATA



ANALYTICS

Identify our customers that qualify for non-competitive financial products from partners



COMMUNICATE OFFER

Based on partner criteria, communicate offer to customer through OCI



CONVERT LEAD

Customer accepts offer from partner financial institution (ex. Reverse mortgage)



COLLECT FEE

Dealnet collects conversion or lead referral fee from partner(s)



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Sizing Dealnet's Fundamental Value



Winning in the marketplace

Targeting \$20m of profitable originations per quarter

Cross selling opportunity to 37,000 households

PLUS:

\$75 million of contractual residual cash flows (undiscounted)

Significant number of end-of-term payments

Available tax losses



US and Canadian operations

Proven omnichannel capabilities

Profitable

Well managed

Able to exceed the requirements of its most demanding clients

Expanding to back office solutions



Path to profitability and scale

Sufficient liquidity and capital to sustain current growth rate for the foreseeable future

Springboard to bigger plays

Commencing in 2022, contractual residual cash flows provide value enhancing options for shareholders

Shareholder Alignment



QUESTIONS AND ANSWER



Harold Bridge

Chairman and Chair
of Audit Committee



Michael Koshan

CFO & Treasurer



Siddharth Kakkar

Senior Vice President,
Credit Risk



Kathryn Houlden

Senior Vice President,
General Counsel and
Corporate Secretary



Brent Houlden

President,
Chief Executive Officer,
Board Member



Jason Reid

President,
One Contact



Barclay Morton

Senior Vice President,
Sales and Marketing



Matthew Lewis

Chief Technology
Officer



Peter Soon

Senior Vice President
Operations

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