

HOMECHOICE INTERNATIONAL PLC
(Incorporated in the Republic of Mauritius)
Registration number: C171926
JSE share code: HIL
ISIN: MT0000850108
("HIL" or "the group")

CONDENSED GROUP FINANCIAL RESULTS
for the financial year ended 31 December 2021 and cash dividend declaration

ACCELERATION OF FINTECH DRIVING STRONG PERFORMANCE

- Revenue up 4.8% to R3.4 billion
- Loan disbursements up 73.8% to R3.3 billion
- Retail sales down 4.8% to R1.7 billion
- Trading profit* up 43.0% to R386 million
- Operating profit down 2.6% to R263 million
- Earnings per share down 0.4% to 159.8 cents
- Headline earnings per share up 24.0% to 203.5 cents
- Final dividend declared at 20.00 cents (2020: nil) per share
- R1.1 billion of undrawn funding secured for growth

* Operating profit before once-off software impairment and staff restructuring costs.

Executive chair, Shirley Maltz, commented: "We strive to provide our more than one million digital-savvy customers with quick, seamless and convenient digital shopping journeys and insights-driven financial services and retail products. We have invested extensively in technology and skills in recent years and built innovative platforms to achieve this goal. We recently announced an evolution in our strategy with a much stronger emphasis on building a comprehensive Fintech offering. The growth in FinChoice and the acquisition of start-up PayJustNow successfully set us on this journey. We have also made steady strides in returning the Retail business to form."

DIVIDEND DECLARATION

Notice is hereby given that the board of directors has declared a final gross cash dividend of 20.00 cents (16.00 cents net of dividend withholding tax) per ordinary share for the twelve months ended 31 December 2021. The dividend has been declared from income reserves. HIL is registered in Mauritius and the dividend is classified as a foreign dividend. Withholding tax of 20% will be applicable to all South African shareholders who are not exempt.

The issued share capital at the declaration date is 106 730 376 ordinary shares.

The salient dates for the dividend will be as follows:

Last day of trade to receive a dividend	Tuesday, 19 April 2022
Shares commence trading "ex" dividend	Wednesday, 20 April 2022
Record date	Friday, 22 April 2022
Payment date	Monday, 25 April 2022

Share certificates may not be dematerialised or rematerialised between Wednesday, 20 April 2022 and Friday, 22 April 2022, both days inclusive.

SHORT-FORM ANNOUNCEMENT

This short-form announcement is the responsibility of the directors of HIL. It is a summary of the information contained in the full announcement and does not contain full or complete details.

Any investment decisions by investors and/or shareholders should be based on a consideration of the full announcement. The full announcement and a more comprehensive analysis of HomeChoice International's results and outlook can be accessed on the following JSE link:
<https://senspdf.jse.co.za/documents/2022/JSE/ISSE/HILE/FY2021.pdf> and published on www.homechoiceinternational.com/financial-results/

Copies of the full announcement may be requested from the company secretary at governance@homechoiceinternational.com

CORPORATE INFORMATION

Registered office: c/o Sanlam Trustees International Limited
Labourdonnais Village, Mapou, Riviere du Rempart, 31803, Mauritius
Executive directors: S Maltz (Chair)*, G Lartigue (Chief Executive Officer), P Burnett
Non-executive directors: A Chorn, A Ogunsanya* (alternate), E Gutierrez-Garcia*, M Harris,
P Joubert (Lead Independent Director) * Non-independent
Company secretary: Sanlam Trustees International (Mauritius)
Sponsor: Rand Merchant Bank (A division of FirstRand Bank Limited)

Mauritius, 15 March 2022