

Appendix 4G

Key to Disclosures

Corporate Governance Council Principles and Recommendations

Name of entity

iSignthis Limited

ABN/ARBN

93 075 419 715

Financial year ended:

31 December 2019

Our corporate governance statement¹ for the period above can be found at:²

- These pages of our annual report:
- This URL on our website: [Corporate Governance Statement link at https://www.isignthis.com/investors](https://www.isignthis.com/investors)

The Corporate Governance Statement is accurate and up to date as at 4 March 2020 and has been approved by the board.

The annexure includes a key to where our corporate governance disclosures can be located.³

Date: 5 March 2019

Name of authorised officer authorising lodgement:

Nickolas John Karantzis
Managing Director



¹ "Corporate governance statement" is defined in Listing Rule 19.12 to mean the statement referred to in Listing Rule 4.10.3 which discloses the extent to which an entity has followed the recommendations set by the ASX Corporate Governance Council during a particular reporting period.

Listing Rule 4.10.3 requires an entity that is included in the official list as an ASX Listing to include in its annual report either a corporate governance statement that meets the requirements of that rule or the URL of the page on its website where such a statement is located. The corporate governance statement must disclose the extent to which the entity has followed the recommendations set by the ASX Corporate Governance Council during the reporting period. If the entity has not followed a recommendation for any part of the reporting period, its corporate governance statement must separately identify that recommendation and the period during which it was not followed and state its reasons for not following the recommendation and what (if any) alternative governance practices it adopted in lieu of the recommendation during that period.

Under Listing Rule 4.7.4, if an entity chooses to include its corporate governance statement on its website rather than in its annual report, it must lodge a copy of the corporate governance statement with ASX at the same time as it lodges its annual report with ASX. The corporate governance statement must be current as at the effective date specified in that statement for the purposes of Listing Rule 4.10.3.

Under Listing Rule 4.7.3, an entity must also lodge with ASX a completed Appendix 4G at the same time as it lodges its annual report with ASX. The Appendix 4G serves a dual purpose. It acts as a key designed to assist readers to locate the governance disclosures made by a listed entity under Listing Rule 4.10.3 and under the ASX Corporate Governance Council's recommendations. It also acts as a verification tool for listed entities to confirm that they have met the disclosure requirements of Listing Rule 4.10.3.

The Appendix 4G is not a substitute for, and is not to be confused with, the entity's corporate governance statement. They serve different purposes and an entity must produce each of them separately.

² Tick whichever option is correct and then complete the page number(s) of the annual report, or the URL of the web page, where your corporate governance statement can be found. You can, if you wish, delete the option which is not applicable.

³ Throughout this form, where you are given two or more options to select, you can, if you wish, delete any option which is not applicable and just retain the option that is applicable. If you select an option that includes "OR" at the end of the selection and you delete the other options, you can also, if you wish, delete the "OR" at the end of the selection.

See notes 4 and 5 below for further instructions on how to complete this form.

ANNEXURE – KEY TO CORPORATE GOVERNANCE DISCLOSURES

Corporate Governance Council recommendation		Where a box below is ticked, ⁴ we have followed the recommendation in full for the whole of the period above. We have disclosed this in our Corporate Governance Statement:	Where a box below is ticked, we have NOT followed the recommendation in full for the whole of the period above. Our reasons for not doing so are: ⁵
PRINCIPLE 1 – LAY SOLID FOUNDATIONS FOR MANAGEMENT AND OVERSIGHT			
1.1	A listed entity should have and disclose a board charter setting out: (a) the respective roles and responsibilities of its board and management; and (b) those matters expressly reserved to the board and those delegated to management.	<input checked="" type="checkbox"/> and we have disclosed a copy of our board charter at:Corporate Governance – Charters at..... https://www.isignthis.com/investors	<input type="checkbox"/> set out in our Corporate Governance Statement OR <input type="checkbox"/> we are an externally managed entity and this recommendation is therefore not applicable
1.2	A listed entity should: (a) undertake appropriate checks before appointing a director or senior executive or putting someone forward for election as a director; and (b) provide security holders with all material information in its possession relevant to a decision on whether or not to elect or re-elect a director.	<input checked="" type="checkbox"/>	<input type="checkbox"/> set out in our Corporate Governance Statement OR <input type="checkbox"/> we are an externally managed entity and this recommendation is therefore not applicable
1.3	A listed entity should have a written agreement with each director and senior executive setting out the terms of their appointment.	<input checked="" type="checkbox"/>	<input type="checkbox"/> set out in our Corporate Governance Statement OR <input type="checkbox"/> we are an externally managed entity and this recommendation is therefore not applicable
1.4	The company secretary of a listed entity should be accountable directly to the board, through the chair, on all matters to do with the proper functioning of the board.	<input checked="" type="checkbox"/>	<input type="checkbox"/> set out in our Corporate Governance Statement OR <input type="checkbox"/> we are an externally managed entity and this recommendation is therefore not applicable

⁴ Tick the box in this column only if you have followed the relevant recommendation **in full** for the **whole** of the period above. Where the recommendation has a disclosure obligation attached, you must insert the location where that disclosure has been made, where indicated by the line with “*insert location*” underneath. If the disclosure in question has been made in your corporate governance statement, you need only insert “our corporate governance statement”. If the disclosure has been made in your annual report, you should insert the page number(s) of your annual report (eg “pages 10-12 of our annual report”). If the disclosure has been made on your website, you should insert the URL of the web page where the disclosure has been made or can be accessed (eg “www.entityname.com.au/corporate-governance/charters/”).

⁵ If you have followed all of the Council’s recommendations **in full** for the **whole** of the period above, you can, if you wish, delete this column from the form and re-format it.

Key to Disclosures Corporate Governance Council Principles and Recommendations

Corporate Governance Council recommendation	Where a box below is ticked, ⁴ we have followed the recommendation in full for the whole of the period above. We have disclosed this in our Corporate Governance Statement:	Where a box below is ticked, we have NOT followed the recommendation in full for the whole of the period above. Our reasons for not doing so are: ⁵
<p>1.5 A listed entity should:</p> <p>(a) have and disclose a diversity policy;</p> <p>(b) through its board or a committee of the board set measurable objectives for achieving gender diversity in the composition of its board, senior executives and workforce generally; and</p> <p>(c) disclose in relation to each reporting period:</p> <p>(1) the measurable objectives set for that period to achieve gender diversity;</p> <p>(2) the entity’s progress towards achieving those objectives; and</p> <p>(3) either:</p> <p>(A) the respective proportions of men and women on the board, in senior executive positions and across the whole workforce (including how the entity has defined “senior executive” for these purposes); or</p> <p>(B) if the entity is a “relevant employer” under the Workplace Gender Equality Act, the entity’s most recent “Gender Equality Indicators”, as defined in and published under that Act.</p> <p>If the entity was in the S&P / ASX 300 Index at the commencement of the reporting period, the measurable objective for achieving gender diversity in the composition of its board should be to have not less than 30% of its directors of each gender within a specified period.</p>	<p><input type="checkbox"/></p> <p>We have followed the recommendation in part for the whole of the period. A copy of our diversity policy is disclosed at:</p> <p>.....Corporate Governance – Policies & Procedures at</p> <p>.....https://www.isignthis.com/investors.....</p>	<p><input checked="" type="checkbox"/> set out in our Corporate Governance Statement OR</p> <p><input type="checkbox"/> we are an externally managed entity and this recommendation is therefore not applicable</p>
<p>1.6 A listed entity should:</p> <p>(a) have and disclose a process for periodically evaluating the performance of the board, its committees and individual directors; and</p> <p>(b) disclose for each reporting period whether a performance evaluation has been undertaken in accordance with that process during or in respect of that period.</p>	<p><input checked="" type="checkbox"/> and we have disclosed the evaluation process referred to in paragraph (a) at:</p> <p>.....our Corporate Governance Statement at</p> <p>.....https://www.isignthis.com/investors.....</p> <p>and whether a performance evaluation was undertaken for the reporting period in accordance with that process at:</p> <p>.....our Corporate Governance Statement at</p> <p>.....https://www.isignthis.com/investors.....</p>	<p><input type="checkbox"/> set out in our Corporate Governance Statement OR</p> <p><input type="checkbox"/> we are an externally managed entity and this recommendation is therefore not applicable</p>

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1.7	<p>A listed entity should:</p> <p>(a) have and disclose a process for evaluating the performance of its senior executives at least once every reporting period; and</p> <p>(b) disclose for each reporting period whether a performance evaluation has been undertaken in accordance with that process during or in respect of that period.</p>	<p><input checked="" type="checkbox"/> and we have disclosed the evaluation process referred to in paragraph (a) at: our Corporate Governance Statement athttps://www.isignthis.com/investors.....</p> <p>and whether a performance evaluation was undertaken for the reporting period in accordance with that process at: our Corporate Governance Statement athttps://www.isignthis.com/investors.....</p>	<p><input type="checkbox"/> set out in our Corporate Governance Statement OR</p> <p><input type="checkbox"/> we are an externally managed entity and this recommendation is therefore not applicable</p>

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PRINCIPLE 2 - STRUCTURE THE BOARD TO BE EFFECTIVE AND ADD VALUE			
2.1	<p>The board of a listed entity should:</p> <p>(a) have a nomination committee which:</p> <p>(1) has at least three members, a majority of whom are independent directors; and</p> <p>(2) is chaired by an independent director, and disclose:</p> <p>(3) the charter of the committee;</p> <p>(4) the members of the committee; and</p> <p>(5) as at the end of each reporting period, the number of times the committee met throughout the period and the individual attendances of the members at those meetings; or</p> <p>(b) if it does not have a nomination committee, disclose that fact and the processes it employs to address board succession issues and to ensure that the board has the appropriate balance of skills, knowledge, experience, independence and diversity to enable it to discharge its duties and responsibilities effectively.</p>	<p><input type="checkbox"/></p>	<p><input checked="" type="checkbox"/> set out in our Corporate Governance Statement OR</p> <p><input type="checkbox"/> we are an externally managed entity and this recommendation is therefore not applicable</p>
2.2	<p>A listed entity should have and disclose a board skills matrix setting out the mix of skills that the board currently has or is looking to achieve in its membership.</p>	<p><input checked="" type="checkbox"/></p> <p>and we have disclosed our board skills matrix at:</p> <p>.....our Corporate Governance Statement at</p> <p>.....https://www.isignthis.com/investors.....</p>	<p><input type="checkbox"/> set out in our Corporate Governance Statement OR</p> <p><input type="checkbox"/> we are an externally managed entity and this recommendation is therefore not applicable</p>

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2.3	<p>A listed entity should disclose:</p> <p>(a) the names of the directors considered by the board to be independent directors;</p> <p>(b) if a director has an interest, position, affiliation or relationship of the type described in Box 2.3 but the board is of the opinion that it does not compromise the independence of the director, the nature of the interest, position or relationship in question and an explanation of why the board is of that opinion; and</p> <p>(c) the length of service of each director.</p>	<p><input checked="" type="checkbox"/> and we have disclosed the names of the directors considered by the board to be independent directors at: our Corporate Governance Statement at https://www.isignthis.com/investors.....</p> <p>and, where applicable, the information referred to in paragraph (b) at: our Corporate Governance Statement at https://www.isignthis.com/investors.....</p> <p>and the length of service of each director at: our Corporate Governance Statement at https://www.isignthis.com/investors.....</p>	<p><input type="checkbox"/> set out in our Corporate Governance Statement</p>
2.4	<p>A majority of the board of a listed entity should be independent directors.</p>	<p><input checked="" type="checkbox"/></p>	<p><input type="checkbox"/> set out in our Corporate Governance Statement OR</p> <p><input type="checkbox"/> we are an externally managed entity and this recommendation is therefore not applicable</p>
2.5	<p>The chair of the board of a listed entity should be an independent director and, in particular, should not be the same person as the CEO of the entity.</p>	<p><input checked="" type="checkbox"/></p>	<p><input type="checkbox"/> set out in our Corporate Governance Statement OR</p> <p><input type="checkbox"/> we are an externally managed entity and this recommendation is therefore not applicable</p>
2.6	<p>A listed entity should have a program for inducting new directors and for periodically reviewing whether there is a need for existing directors to undertake professional development to maintain the skills and knowledge needed to perform their role as directors effectively.</p>	<p><input checked="" type="checkbox"/></p>	<p><input type="checkbox"/> set out in our Corporate Governance Statement OR</p> <p><input type="checkbox"/> we are an externally managed entity and this recommendation is therefore not applicable</p>

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PRINCIPLE 3 – INSTIL A CULTURE OF ACTING LAWFULLY, ETHICALLY AND RESPONSIBLY			
3.1	A listed entity should articulate and disclose its values.	<input type="checkbox"/>	<input checked="" type="checkbox"/> set out in our Corporate Governance Statement
3.2	A listed entity should: (a) have and disclose a code of conduct for its directors, senior executives and employees; and (b) ensure that the board or a committee of the board is informed of any material breaches of that code by a director or senior executive; and (2) any other material breaches of that code that call into question the culture of the organisation.	<input checked="" type="checkbox"/> And we have disclosed our Code of Conduct at:Corporate Governance – Policies & Procedures at https://www.isignthis.com/investors	<input type="checkbox"/> set out in our Corporate Governance Statement
3.3	A listed entity should: (a) have and disclose a whistleblower policy; and (b) ensure that the board or a committee of the board is informed of any material incidents reported under that policy.	<input checked="" type="checkbox"/> and we have disclosed our whistleblower policy at:Corporate Governance – Policies & Procedures at https://www.isignthis.com/investors	<input type="checkbox"/> set out in our Corporate Governance Statement
3.4	A listed entity should: (a) have and disclose an anti-bribery and corruption policy; and (b) ensure that the board or committee of the board is informed of any material breaches of that policy.	<input checked="" type="checkbox"/> and we have disclosed our anti-bribery and corruption policy at:Corporate Governance – Policies & Procedures at https://www.isignthis.com/investors	<input type="checkbox"/> set out in our Corporate Governance Statement

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PRINCIPLE 4 – SAFEGUARD THE INTEGRITY OF CORPORATE REPORTS			
4.1	<p>The board of a listed entity should:</p> <p>(a) have an audit committee which:</p> <p>(1) has at least three members, all of whom are non-executive directors and a majority of whom are independent directors; and</p> <p>(2) is chaired by an independent director, who is not the chair of the board,</p> <p>and disclose:</p> <p>(3) the charter of the committee;</p> <p>(4) the relevant qualifications and experience of the members of the committee; and</p> <p>(5) in relation to each reporting period, the number of times the committee met throughout the period and the individual attendances of the members at those meetings; or</p> <p>(b) if it does not have an audit committee, disclose that fact and the processes it employs that independently verify and safeguard the integrity of its corporate reporting, including the processes for the appointment and removal of the external auditor and the rotation of the audit engagement partner.</p>	<p><input checked="" type="checkbox"/> and we have disclosed a copy of the charter of the committee at: Corporate Governance – Charters at https://www.isignthis.com/investors.....</p> <p>and the information referred to in paragraphs (4) and (5) at: The Annual Report, published under Reports & Research at ... https://www.isignthis.com/investors.....</p>	<p><input type="checkbox"/> set out in our Corporate Governance Statement</p>
4.2	<p>The board of a listed entity should, before it approves the entity's financial statements for a financial period, receive from its CEO and CFO a declaration that, in their opinion, the financial records of the entity have been properly maintained and that the financial statements comply with the appropriate accounting standards and give a true and fair view of the financial position and performance of the entity and that the opinion has been formed on the basis of a sound system of risk management and internal control which is operating effectively.</p>	<p><input checked="" type="checkbox"/></p>	<p><input type="checkbox"/> set out in our Corporate Governance Statement</p>
4.3	<p>A listed entity should disclose its process to verify the integrity of any periodic corporate report it releases to the market that is not audited or reviewed by an external auditor.</p>	<p><input checked="" type="checkbox"/></p>	<p><input type="checkbox"/> set out in our Corporate Governance Statement</p>

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PRINCIPLE 5 – MAKE TIMELY AND BALANCED DISCLOSURE			
5.1	A listed entity should have and disclose a written policy for complying with its continuous disclosure obligations under listing rule 3.1.	<input checked="" type="checkbox"/> and we have disclosed our continuous disclosure compliance policy at:Corporate Governance – Policies & Procedures at https://www.isignthis.com/investors	<input type="checkbox"/> set out in our Corporate Governance Statement
5.2	A listed entity should ensure that its board receives copies of all material market announcements promptly after they have been made.	<input checked="" type="checkbox"/>	<input type="checkbox"/> set out in our Corporate Governance Statement
5.3	A listed entity that gives a new and substantive investor or analyst presentation should release a copy of the presentation materials on the ASX Market Announcements Platform ahead of the presentation.	<input checked="" type="checkbox"/>	<input type="checkbox"/> set out in our Corporate Governance Statement
PRINCIPLE 6 – RESPECT THE RIGHTS OF SECURITY HOLDERS			
6.1	A listed entity should provide information about itself and its governance to investors via its website.	<input checked="" type="checkbox"/> and we have disclosed information about us and our governance on our website at:Corporate Governance https://www.isignthis.com/investors	<input type="checkbox"/> set out in our Corporate Governance Statement
6.2	A listed entity should have an investor relations program that facilitates effective two-way communication with investors.	<input checked="" type="checkbox"/>	<input type="checkbox"/> set out in our Corporate Governance Statement
6.3	A listed entity should disclose how it facilitates and encourages participation at meetings of security holders.	<input checked="" type="checkbox"/> and we have disclosed how we facilitate and encourage participation at meetings of security holders at:The Shareholders Communication Policy, published under Corporate Governance – Policies & Procedures at https://www.isignthis.com/investors	<input type="checkbox"/> set out in our Corporate Governance Statement
6.4	A listed entity should ensure that all substantive resolutions at a meeting of security holders are decided by a poll rather than by a show of hands.	<input checked="" type="checkbox"/>	<input type="checkbox"/> set out in our Corporate Governance Statement

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6.5 A listed entity should give security holders the option to receive communications from, and send communications to, the entity and its security registry electronically.	<input checked="" type="checkbox"/>	<input type="checkbox"/> set out in our Corporate Governance Statement
PRINCIPLE 7 – RECOGNISE AND MANAGE RISK		
7.1 The board of a listed entity should: <ul style="list-style-type: none"> (a) have a committee or committees to oversee risk, each of which: <ul style="list-style-type: none"> (1) has at least three members, a majority of whom are independent directors; and (2) is chaired by an independent director, and disclose: <ul style="list-style-type: none"> (3) the charter of the committee; (4) the members of the committee; and (5) as at the end of each reporting period, the number of times the committee met throughout the period and the individual attendances of the members at those meetings; or (b) if it does not have a risk committee or committees that satisfy (a) above, disclose that fact and the processes it employs for overseeing the entity’s risk management framework. 	<input checked="" type="checkbox"/> <p>and we have disclosed a copy of the charter of the committee at:</p> <p>.....Corporate Governance – Policies & Procedures at</p> <p>.....https://www.isignthis.com/investors.....</p> <p>and the information referred to in paragraphs (4) and (5) at:</p> <p>.....The Annual Report, published under Reports & Research – Reports at</p> <p>.....https://www.isignthis.com/investors.....</p>	<input type="checkbox"/> set out in our Corporate Governance Statement
7.2 The board or a committee of the board should: <ul style="list-style-type: none"> (a) review the entity’s risk management framework at least annually to satisfy itself that it continues to be sound and that the entity is operating with due regard to the risk appetite set by the board; and (b) disclose, in relation to each reporting period, whether such a review has taken place. 	<input checked="" type="checkbox"/> <p>and we have disclosed whether a review of the entity’s risk management framework was undertaken during the reporting period at:</p> <p>.....our Corporate Governance Statement at</p> <p>.....https://www.isignthis.com/investors.....</p>	<input type="checkbox"/> set out in our Corporate Governance Statement

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7.3	A listed entity should disclose: (a) if it has an internal audit function, how the function is structured and what role it performs; or (b) if it does not have an internal audit function, that fact and the processes it employs for evaluating and continually improving the effectiveness of its governance, risk management and internal control processes.	<input checked="" type="checkbox"/> and we have disclosed how our internal audit function is structured and what role it performs at:our Corporate Governance Statement at https://www.isignthis.com/investors	<input type="checkbox"/> set out in our Corporate Governance Statement
7.4	A listed entity should disclose whether it has any material exposure to environmental or social risks and, if it does, how it manages or intends to manage those risks.	<input checked="" type="checkbox"/> and we have disclosed whether we have any material exposure to environmental and social risks at:The Annual Report, published under Reports & Research – Reports at https://www.isignthis.com/investors and, if we do, how we manage or intend to manage those risks at:The Annual Report, published under Reports & Research – Reports at https://www.isignthis.com/investors	<input type="checkbox"/> set out in our Corporate Governance Statement

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PRINCIPLE 8 – REMUNERATE FAIRLY AND RESPONSIBLY			
8.1	<p>The board of a listed entity should:</p> <p>(a) have a remuneration committee which:</p> <p>(1) has at least three members, a majority of whom are independent directors; and</p> <p>(2) is chaired by an independent director, and disclose:</p> <p>(3) the charter of the committee;</p> <p>(4) the members of the committee; and</p> <p>(5) as at the end of each reporting period, the number of times the committee met throughout the period and the individual attendances of the members at those meetings; or</p> <p>(b) if it does not have a remuneration committee, disclose that fact and the processes it employs for setting the level and composition of remuneration for directors and senior executives and ensuring that such remuneration is appropriate and not excessive.</p>	<p><input checked="" type="checkbox"/> and we have disclosed a copy of the charter of the committee at:Corporate Governance – Charters athttps://www.isignthis.com/investors.....</p> <p>and the information referred to in paragraphs (4) and (5) at:The Annual Report, published under Reports & Research – Reports athttps://www.isignthis.com/investors.....</p>	<p><input type="checkbox"/> set out in our Corporate Governance Statement OR</p> <p><input type="checkbox"/> we are an externally managed entity and this recommendation is therefore not applicable</p>
8.2	<p>A listed entity should separately disclose its policies and practices regarding the remuneration of non-executive directors and the remuneration of executive directors and other senior executives.</p>	<p><input checked="" type="checkbox"/> and we have disclosed separately our remuneration policies and practices regarding the remuneration of non-executive directors and the remuneration of executive directors and other senior executives at:The Annual Report, published under Reports & Research – Reports athttps://www.isignthis.com/investors.....</p>	<p><input type="checkbox"/> set out in our Corporate Governance Statement OR</p> <p><input type="checkbox"/> we are an externally managed entity and this recommendation is therefore not applicable</p>
8.3	<p>A listed entity which has an equity-based remuneration scheme should:</p> <p>(a) have a policy on whether participants are permitted to enter into transactions (whether through the use of derivatives or otherwise) which limit the economic risk of participating in the scheme; and</p> <p>(b) disclose that policy or a summary of it.</p>	<p><input checked="" type="checkbox"/> and we have disclosed our policy on this issue or a summary of it at:Securities Trading Policy at Corporate Governance – Policies & Procedures athttps://www.isignthis.com/investors.....</p>	<p><input type="checkbox"/> set out in our Corporate Governance Statement OR</p> <p><input type="checkbox"/> we do not have an equity-based remuneration scheme and this recommendation is therefore not applicable OR</p> <p><input type="checkbox"/> we are an externally managed entity and this recommendation is therefore not applicable</p>

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ADDITIONAL RECOMMENDATIONS THAT APPLY ONLY IN CERTAIN CASES			
9.1	A listed entity with a director who does not speak the language in which board or security holder meetings are held or key corporate documents are written should disclose the processes it has in place to ensure the director understands and can contribute to the discussions at those meetings and understands and can discharge their obligations in relation to those documents.	<input type="checkbox"/> Not Applicable	<input type="checkbox"/> set out in our Corporate Governance Statement OR <input type="checkbox"/> we do not have a director in this position and this recommendation is therefore not applicable OR <input type="checkbox"/> we are an externally managed entity and this recommendation is therefore not applicable
9.2	A listed entity established outside Australia should ensure that meetings of security holders are held at a reasonable place and time.	<input type="checkbox"/> Not Applicable	<input type="checkbox"/> set out in our Corporate Governance Statement OR <input type="checkbox"/> we are established in Australia and this recommendation is therefore not applicable OR <input type="checkbox"/> we are an externally managed entity and this recommendation is therefore not applicable
9.3	A listed entity established outside Australia, and an externally managed listed entity that has an AGM, should ensure that its external auditor attends its AGM and is available to answer questions from security holders relevant to the audit.	<input type="checkbox"/> Not Applicable	<input type="checkbox"/> set out in our Corporate Governance Statement OR <input type="checkbox"/> we are established in Australia and not an externally managed listed entity and this recommendation is therefore not applicable <input type="checkbox"/> we are an externally managed entity that does not hold an AGM and this recommendation is therefore not applicable
ADDITIONAL DISCLOSURES APPLICABLE TO EXTERNALLY MANAGED LISTED ENTITIES			
-	<p><i>Alternative to Recommendation 1.1 for externally managed listed entities:</i></p> <p>The responsible entity of an externally managed listed entity should disclose:</p> <p>(a) the arrangements between the responsible entity and the listed entity for managing the affairs of the listed entity; and</p> <p>(b) the role and responsibility of the board of the responsible entity for overseeing those arrangements.</p>	<input type="checkbox"/> Not Applicable	<input type="checkbox"/> set out in our Corporate Governance Statement

Key to Disclosures Corporate Governance Council Principles and Recommendations

Corporate Governance Council recommendation		Where a box below is ticked, ⁴ we have followed the recommendation in full for the whole of the period above. We have disclosed this in our Corporate Governance Statement:	Where a box below is ticked, we have NOT followed the recommendation in full for the whole of the period above. Our reasons for not doing so are: ⁵
-	<p><i>Alternative to Recommendations 8.1, 8.2 and 8.3 for externally managed listed entities:</i></p> <p>An externally managed listed entity should clearly disclose the terms governing the remuneration of the manager.</p>		<input type="checkbox"/> set out in our Corporate Governance Statement

Corporate governance statement

This document discloses the extent to which iSignthis Ltd ACN 075 419 715 (**Company**) has followed the recommendations set by the ASX Corporate Governance Council in the third edition of its Corporate Governance Principles and Recommendations (**ASX Recommendations**) during the relevant part of the reporting period.

This document is current as at 4 March 2020 and has been approved by the board of the Company.

	ASX RECOMMENDATION	COMPLIED WITH?	COMMENT
1.	Principle 1 – Lay solid foundations for management and oversight		
	A listed entity should establish and disclose the respective roles and responsibilities of its board and management and how their performance is monitored and evaluated.		
	ASX Recommendation 1.1 Companies should disclose: <ul style="list-style-type: none"> a. the respective roles and responsibilities of its board and management and b. those matters expressly reserved to the board and those delegated to management 	Yes to all	Refer to the Company's Board Charter (available at the Board Charter link at Corporate Governance – Charters at https://www.isignthis.com/investors) for further detail.
1.2	ASX Recommendation 1.2 A listed entity should: <ul style="list-style-type: none"> a. undertake appropriate checks before appointing a person, or putting forward to security holders a candidate for election, as a director; and b. provide security holders with all material information in its possession relevant to a decision on whether or not to elect or re-elect a director. 	Yes to all	The Company has a Fit and Proper Policy which has been approved by APRA and covers Directors. Upon nomination the Company will provide security holders with all material information in its possession relevant to a decision on whether or not to elect or re-elect a director.
1.3	ASX Recommendation 1.3 A listed entity should have a written agreement with each director and senior executive setting out the terms of their appointment.	Yes	The Company confirms that it has entered into written agreements with each director and senior executive.
1.4	ASX Recommendation 1.4 The company secretary of a listed entity should be accountable directly to the board,	Yes	Refer to Section 1.5 of the Company's Board Charter (available at the Board Charter link at Corporate Governance – Charters at https://www.isignthis.com/investors) for further detail.

	ASX RECOMMENDATION	COMPLIED WITH?	COMMENT												
	through the chair, on all matters to do with the proper functioning of the board.														
1.5	<p>A listed entity should:</p> <p>a) have and disclose a diversity policy;</p> <p>b) through its board or a committee of the board set measurable objectives for achieving gender diversity in the composition of its board, senior executives and workforce generally; and</p> <p>c) disclose in relation to each reporting period:</p> <p>1) the measurable objectives set forth at period to achieve gender diversity;</p> <p>2) the entity's progress towards achieving those objectives; and</p> <p>3) either:</p> <p>a) the respective proportions of men and women on the board, in senior executive positions and across the whole workforce (including how the entity has defined "senior executive" for these purposes); or</p> <p>b) if the entity is a "relevant employer" under the Workplace Gender Equality Act, the entity's most recent "Gender Equality Indicators", as defined in and published under that Act.</p> <p>If the entity was in the S&P/ASX 300 Index at the commencement of the reporting period, the measurable objective for achieving gender diversity in the composition of its board should be to have not less than 30% of its directors of each gender within a specified period.</p>	<p>a. Yes</p> <p>b. No</p> <p>c. N/A</p>	<p>The Company has established a diversity policy which covers factors such as gender, race, ethnicity, disability, age, sexual orientation, gender identity, marital or family status, religious or cultural background. The diversity policy objectives include encouraging diversity in employment, and in the composition of its Board, as a means of ensuring the Company has an appropriate mix of skills and talent to conduct its business and strives to achieve the Company's goals.</p> <p>As the Company entered the ASX 300 in 2019, in 2020 the Board will set measurable objectives for achieving gender diversity in the composition of its board, senior executives and workforce generally. These targets will be reported on, in the annual report.</p> <p>Refer to the Company's Diversity Policy (available at the following link at Corporate Governance – Policies & Procedures at https://www.isignthis.com/investors) for further detail.</p> <p>The proportion of women on the board, women in senior executive positions and women employees in the whole organisation as at reporting date was as follows:</p> <table border="1" data-bbox="1330 730 1975 850"> <thead> <tr> <th>Gender</th> <th>Board</th> <th>Senior executive positions</th> <th>Whole organisation</th> </tr> </thead> <tbody> <tr> <td>No of women</td> <td>0</td> <td>2</td> <td>35</td> </tr> <tr> <td>% women</td> <td>0%</td> <td>29%</td> <td>36%</td> </tr> </tbody> </table>	Gender	Board	Senior executive positions	Whole organisation	No of women	0	2	35	% women	0%	29%	36%
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No of women	0	2	35												
% women	0%	29%	36%												
1.6	<p>ASX Recommendation 1.6</p> <p>A listed entity should:</p> <p>a. have and disclose a process for periodically evaluating the performance of the board, its committees and individual directors; and</p> <p>b. disclose, in relation to each reporting period, whether a performance evaluation was undertaken in the</p>	<p>a. Yes</p> <p>b. Yes</p>	<p>a. The Company has a Performance Evaluations Policy, which details the performance evaluation process for the Board, its committees and individual directors. The Policies are detailed below.</p> <p>Board Evaluation Policy</p> <p>An informal process has been established to review and evaluate the performance of the Board. Given the size of the Company, the Board is continuously reviewing the role of the Board, assessing its performance over the previous period, including comparison with other similar sized entities, and examining ways in which the Board can better perform its duties. The review will incorporate the performance of the Board.</p>												

	ASX RECOMMENDATION	COMPLIED WITH?	COMMENT
	reporting period in accordance with that process.		<p>The method and scope of the performance evaluation will be set by the Board and may include a Board self-assessment checklist to be completed by each Director. The Board may also use an independent adviser to assist in the review.</p> <p>Committees</p> <p>Similar procedures to those for the Board review are applied to evaluate the performance of the Board committees, if any.</p> <p>An assessment will be made of the performance of any committee against each charter and areas identified where improvements can be made.</p> <p>Non-executive directors</p> <p>The Chairman will have primary responsibility for conducting performance appraisals of Non-Executive Directors in conjunction with each Non-Executive Director, having particular regard to;</p> <ul style="list-style-type: none"> • contribution to Board discussion and function; • degree of independence including relevance of any conflicts of interest; • availability for, and attendance at, Board meetings and other relevant events; • contribution to Company strategy; • membership of, and contribution to, any Board committees; and • suitability to Board structure and composition. <p>Where the Chairman, following a performance appraisal, considers that action must be taken in relation to a director's performance, the Chairman must consult with the remainder of the Board regarding whether a director should be counselled to resign, not seek re-election, or in exceptional circumstances, whether a resolution for the removal of a Director be put to shareholders.</p> <p>Managing Director</p> <p>The Board will annually review the performance of the Managing Director. At the commencement of each financial year, the Board and the Managing Director will agree a set of general Company specific performance measures to be used in the review of the forthcoming year.</p> <p>b. A review of the Board was planned for 2019, the circumstances since October 2019 necessitated that that it be postponed to 2020.</p>
1.7	<p>ASX Recommendation 1.7</p> <p>A listed entity should:</p> <p>a. have and disclose a process for periodically evaluating the performance of its senior executives; and</p> <p>b. disclose, in relation to each reporting period, whether a performance evaluation was undertaken in the reporting period in accordance with that process.</p>	<p>a. Yes</p> <p>b. Yes</p>	<p>a. The Company has a Performance Evaluations Policy, which details the performance evaluation process for senior executives. The Policy is detailed below.</p> <p>Senior Executive Evaluation Policy</p> <p>The Managing Director is responsible for assessing the performance of the key executives within the Company. This is to be performed through a formal process involving an annual formal meeting with each senior executive and ongoing informal monitoring throughout each financial year. The basis of evaluation of senior executives will be a set of agreed performance measures.</p> <p>b. The Managing Director undertook a review of the senior executives during the period ending 31 December 2019. The review;</p>

ASX RECOMMENDATION	COMPLIED WITH?	COMMENT
		<ul style="list-style-type: none"> compared the performance of each senior executive against set duties and indicators per their employment agreements as well as the overall performance of the company and its results.
2. Principle 2 – Structure the board to add value		
<p>A listed entity should have a board of an appropriate size, composition, skills and commitment to enable it to discharge its duties effectively.</p>		
<p>ASX Recommendation 2.1</p> <p>The board of a listed entity should:</p> <p>a. have a nomination committee which:</p> <ol style="list-style-type: none"> has at least three members, a majority of whom are independent directors; and is chaired by an independent director, <p>and disclose:</p> <ol style="list-style-type: none"> the charter of the committee; the members of the committee; and as at the end of each reporting period, the number of times the committee met throughout the period and the individual attendances of the members at those meetings; or <p>b. if it does not have a nomination committee, disclose that fact and the processes it employs to address board succession issues and to ensure that the board has the appropriate balance of skills, knowledge, experience, independence and diversity to enable it to discharge its duties and responsibilities effectively.</p>	<p>a. No</p> <ol style="list-style-type: none"> N/A N/A N/A N/A N/A <p>b. Yes</p>	<p>A Nomination Committee has not been established. Due to the size of the Company and its Board, the Board does not consider it necessary to establish a Nomination Committee. The Board will fulfil the roles and responsibilities in relation to nomination.</p> <p>Refer to the Company’s Board Charter (available at the Nomination Charter link at Corporate Governance – Charters at https://www.isignthis.com/investors) for further detail.</p> <p>During the period that the Company does not have an Nomination Committee, the Company will disclose that fact and address the matters contained by Recommendation 2.1(b) in its annual reports.</p>

ASX RECOMMENDATION	COMPLIED WITH?	COMMENT																																																									
<p>ASX Recommendation 2.2</p> <p>A listed entity should have and disclose a board skills matrix setting out the mix of skills and diversity that the board currently has or is looking to achieve in its membership.</p>	Yes	<p>See the current Board Skills Matrix below:</p> <table border="1"> <thead> <tr> <th data-bbox="1218 284 1480 316">Requirement</th> <th data-bbox="1509 284 1682 323">Directors Expertise</th> <th data-bbox="1733 284 1984 316">Snr Executive Expertise</th> </tr> </thead> <tbody> <tr> <td data-bbox="1218 331 1435 355">ASX Rules (> 2 years)</td> <td data-bbox="1509 331 1671 355">TH, SM, BEW, JK</td> <td data-bbox="1733 331 1760 355">JK</td> </tr> <tr> <td data-bbox="1218 371 1435 395">Corporate Governance</td> <td data-bbox="1509 363 1682 403">TH, SM, BEW, TT, JK</td> <td data-bbox="1733 371 1760 395">EW</td> </tr> <tr> <td data-bbox="1218 411 1368 435">CEO Experience</td> <td data-bbox="1509 411 1659 435">TH, TT, JK, BEW</td> <td data-bbox="1733 411 1760 435">JK</td> </tr> <tr> <td data-bbox="1218 443 1480 467">Industry/Sector Experience</td> <td data-bbox="1509 443 1626 467">TT, BEW, JK</td> <td data-bbox="1733 443 1928 467">JC, MA, MA, SW, EW</td> </tr> <tr> <td data-bbox="1218 475 1357 499">Independence</td> <td data-bbox="1509 475 1671 499">TH, SM, BEW, TT</td> <td data-bbox="1733 475 1883 499">JC, MA, SW, EW</td> </tr> <tr> <td data-bbox="1218 507 1391 531">Residency (in AU)</td> <td data-bbox="1509 507 1637 531">TH, SM, BEW</td> <td data-bbox="1733 507 1883 531">JC, MA, SW, EW</td> </tr> <tr> <td data-bbox="1218 539 1458 579">Accounting / Economics/ Financial Literacy</td> <td data-bbox="1509 539 1671 579">JK, SM, BEW, TT, TH</td> <td data-bbox="1733 547 1805 571">JC, EW</td> </tr> <tr> <td data-bbox="1218 587 1435 611">AntiMoney Laundering</td> <td data-bbox="1509 587 1626 611">BEW, TT, JK</td> <td data-bbox="1733 587 1760 611">JC</td> </tr> <tr> <td data-bbox="1218 619 1447 643">Information Technology</td> <td data-bbox="1509 619 1615 643">JK, SM, TH</td> <td data-bbox="1733 619 1850 643">MA, AK, SW</td> </tr> <tr> <td data-bbox="1218 651 1357 675">CyberSecurity</td> <td data-bbox="1509 651 1536 675">JK</td> <td data-bbox="1733 651 1850 675">MA, AK, SW</td> </tr> <tr> <td data-bbox="1218 683 1458 707">Compliance / Regulatory</td> <td data-bbox="1509 683 1592 707">JK, BEW</td> <td data-bbox="1733 683 1805 707">JC, EW</td> </tr> <tr> <td data-bbox="1218 715 1357 738">Legal / Privacy</td> <td data-bbox="1509 715 1581 738">JK, SM</td> <td data-bbox="1733 715 2018 754">Inhouse counsel plus external counsel</td> </tr> <tr> <td data-bbox="1218 762 1379 786">HR Management</td> <td data-bbox="1509 762 1615 786">TT, TH, JK</td> <td></td> </tr> <tr> <td data-bbox="1218 794 1402 834">Banking Executive Experience</td> <td data-bbox="1509 794 1626 818">TT, BEW, JK</td> <td data-bbox="1733 794 1805 818">JC, EW</td> </tr> <tr> <td data-bbox="1218 842 1458 882">Strategy Development & Execution</td> <td data-bbox="1509 842 1603 866">TH, JK, TT</td> <td data-bbox="1733 842 1760 866">JC</td> </tr> <tr> <td data-bbox="1218 890 1413 930">Risk Evaluation and Mitigation</td> <td data-bbox="1509 890 1626 914">TT, BEW, JK</td> <td data-bbox="1733 890 1760 914">JC</td> </tr> <tr> <td data-bbox="1218 938 1391 962">Marketing / Sales</td> <td data-bbox="1509 938 1581 962">TH, JK</td> <td data-bbox="1733 938 1760 962">AK</td> </tr> <tr> <td data-bbox="1218 970 1469 994">Capital Raising & Markets</td> <td data-bbox="1509 970 1626 994">JK, BEW, TH</td> <td data-bbox="1733 970 1760 994">EW</td> </tr> </tbody> </table> <p>Key : Directors TH = Timothy J Hart, TT = Christakis Taoushanis SM=Scott W Minehane BEW = Barnaby Egerton Warburton JK= Nickolas John Karantzis Senior Executives EW = Elizabeth Warrell MA = Michael Andrews SW = Stephen Watson JC = James L Cameron</p>	Requirement	Directors Expertise	Snr Executive Expertise	ASX Rules (> 2 years)	TH, SM, BEW, JK	JK	Corporate Governance	TH, SM, BEW, TT, JK	EW	CEO Experience	TH, TT, JK, BEW	JK	Industry/Sector Experience	TT, BEW, JK	JC, MA, MA, SW, EW	Independence	TH, SM, BEW, TT	JC, MA, SW, EW	Residency (in AU)	TH, SM, BEW	JC, MA, SW, EW	Accounting / Economics/ Financial Literacy	JK, SM, BEW, TT, TH	JC, EW	AntiMoney Laundering	BEW, TT, JK	JC	Information Technology	JK, SM, TH	MA, AK, SW	CyberSecurity	JK	MA, AK, SW	Compliance / Regulatory	JK, BEW	JC, EW	Legal / Privacy	JK, SM	Inhouse counsel plus external counsel	HR Management	TT, TH, JK		Banking Executive Experience	TT, BEW, JK	JC, EW	Strategy Development & Execution	TH, JK, TT	JC	Risk Evaluation and Mitigation	TT, BEW, JK	JC	Marketing / Sales	TH, JK	AK	Capital Raising & Markets	JK, BEW, TH	EW
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<p>ASX Recommendation 2.3</p> <p>A listed entity should disclose:</p>	<p>a. Yes</p> <p>b. Yes</p> <p>c. Yes</p>	<p>The Board consists of five Directors, four of which (being Timothy Hart, Scott Minehane, Barnaby Egerton-Warburton and Christakis Taoushanis) are non-executive directors.</p> <p>The Board considers each non-executive director to be independent having regard to the indicia in Box 2.3 in the ASX Recommendations. The Board considers that Timothy Hart,</p>																																																									

ASX RECOMMENDATION	COMPLIED WITH?	COMMENT
<p>a. the names of the directors considered by the board to be independent directors;</p> <p>b. if a director has an interest, position, association or relationship of the type described in Box 2.3 but the board is of the opinion that it does not compromise the independence of the director, the nature of the interest, position, association or relationship in question and an explanation of why the board is of that opinion; and</p> <p>c. the length of service of each director.</p>		<p>Scott Minehane, Barnaby Egerton-Warburton and Christakis Taoushanis are otherwise free from any business or other relationship that could materially interfere with, or reasonably be perceived to interfere with, the independent exercise of their judgement, and that each of these Directors is able to fulfil the role of independent Director for the purposes of the ASX Recommendations.</p> <p>The other Director, Nickolas John Karantzis is currently considered by the Board to not be independent on the basis that he is also engaged in an executive management role.</p> <p>The lengths of service are as follows:</p> <ul style="list-style-type: none"> • Nickolas John Karantzis – 5 years and 3 months • Timothy Hart – 5 years and 3 months • Scott Minehane – 5 years and 3 months • Barnaby Egerton-Warburton – 5 years and 3 months • Christakis Taoushanis – 1 year and 7 months
<p>ASX Recommendation 2.4</p> <p>A majority of the board of a listed entity should be independent directors.</p>	Yes	As noted above in Recommendation 2.3, the Board is composed of a majority of independent directors.
<p>ASX Recommendation 2.5</p> <p>The chair of the board of a listed entity should be an independent director and, in particular, should not be the same person as the CEO of the entity.</p>	Yes	<p>The Chairman, Timothy Hart is an independent director. The Board believes that Mr Hart is a most appropriate person for the position of Chairman because of his expertise and his in-depth knowledge of the Company and his broad commercial experience.</p> <p>The roles of Chairman and Chief Executive Officer are exercised by different individuals, being Timothy Hart and Nickolas John Karantzis respectively.</p>
<p>ASX Recommendation 2.6</p> <p>A listed entity should have a program for inducting new directors and provide appropriate professional development opportunities for directors to develop and maintain the skills and knowledge needed to perform their role as directors effectively.</p>	Yes	The entity has a program for inducting new directors and supports current directors to provide appropriate professional development opportunities.
<p>3. Principle 3 – Act ethically and responsibly</p>		
<p>A listed entity should act ethically and responsibly.</p>		
<p>ASX Recommendation 3.1</p> <p>A listed entity should articulate and disclose its values.</p>	No	Due to the relatively small size of the Company, it has yet to formally articulate its values.
<p>ASX Recommendation 3.2</p> <p>A listed entity should:</p>	Yes to all	Refer to the Company's Board Charter (available at the Board Charter link at Corporate Governance – Charters at https://www.isignthis.com/investors) for further detail.

ASX RECOMMENDATION	COMPLIED WITH?	COMMENT
<ul style="list-style-type: none"> a. have a code of conduct for its directors, senior executives and employees; and b. disclose that code or a summary of it. 		
<p>ASX Recommendation 3.3</p> <p>A listed entity should:</p> <ul style="list-style-type: none"> a. have and disclose a whistleblower policy; and b. ensure that the board or a committee of the board is informed of any material incidents reported under that policy. 	Yes to all	Refer to the Company's Whistleblower Policy (available at the Corporate Governance – Policies & Procedures link at https://www.isignthis.com/investors) for further detail.
<p>ASX Recommendation 3.4</p> <p>A listed entity should:</p> <ul style="list-style-type: none"> a. have and disclose a anti-bribery and corruption policy; and b. ensure that the board or a committee of the board is informed of any material incidents reported under that policy. 	Yes to all	Refer to the Company's Anti bribery and Anti Corruption Policy (available at the Corporate Governance – Policies & Procedures link at https://www.isignthis.com/investors) for further detail.

4. Principle 4 – Safeguard integrity in corporate reporting

A listed entity should have formal and rigorous processes that independently verify and safeguard the integrity of its corporate reporting.

<p>ASX Recommendation 4.1</p> <p>The board of a listed entity should:</p> <ul style="list-style-type: none"> a. have an audit committee which: <ul style="list-style-type: none"> 1. has at least three members, all of whom are non-executive directors and a majority of whom are independent directors; and 2. is chaired by an independent director, who is not the chair of the board, <p>and disclose:</p> <ul style="list-style-type: none"> 3. the charter of the committee; 4. the relevant qualifications and experience of the members of the committee; and 5. in relation to each reporting period, the number of times the committee 	<ul style="list-style-type: none"> a) Yes 1) Yes 2) Yes 3) Yes 4) Yes 5) Yes b) N/A 	<p>The members of the Audit Committee are Timothy Hart, Scott Minehane and Barnaby Egerton-Warburton. The Audit Committee is chaired by Mr Scott Minehane who is an independent Non-executive Director and who is not the chair of the Board.</p> <p>Refer to Directors Report included in the Company's 2019 Annual Report for qualifications of Directors.</p> <p>The Audit Committee has met twice during the financial year.</p> <p>Refer to the Company's Audit Committee Charter (available at the Audit Committee Charter link at Corporate Governance – Charters at https://www.isignthis.com/investors) for further detail.</p>
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ASX RECOMMENDATION	COMPLIED WITH?	COMMENT
<p>met throughout the period and the individual attendances of the members at those meetings; or</p> <p>b. if it does not have an audit committee, disclose that fact and the processes it employs that independently verify and safeguard the integrity of its corporate reporting, including the processes for the appointment and removal of the external auditor and the rotation of the audit engagement partner.</p>		
<p>ASX Recommendation 4.2</p> <p>The board of a listed entity should, before it approves the entity's financial statements for a financial period, receive from its CEO and CFO a declaration that, in their opinion, the financial records of the entity have been properly maintained and that the financial statements comply with the appropriate accounting standards and give a true and fair view of the financial position and performance of the entity and that the opinion has been formed on the basis of a sound system of risk management and internal control which is operating effectively.</p>	Yes	<p>A decision by the Board to approve the Company's financial statements for a financial period is subject to receipt, from its Chief Executive Officer and Chief Financial Officer and Company Secretary, of a declaration in accordance with section 295A of the Corporations Act and ASX Recommendation 4.2.</p> <p>Refer to the Company's Board Charter (available at the Board Charter link at Corporate Governance – Charters at https://www.isignthis.com/investors) for further detail.</p>
<p>ASX Recommendation 4.3</p> <p>A listed entity should disclose its process to verify the integrity of any periodic corporate report it releases to the market that is not audited or reviewed by an external auditor.</p>	Not applicable.	The Company doesn't disclose any periodic corporate reports, other than the Half Year and Annual Report, both of which are audited or reviewed by external auditors.

5. Principle 5 – Make timely and balanced disclosure

A listed entity should make timely and balanced disclosure of all matters concerning it that a reasonable person would expect to have a material effect on the price or value of its securities.

<p>ASX Recommendation 5.1</p> <p>A listed entity should have and disclose a written policy for complying with its continuous disclosure obligations under listing rule 3.1.</p>	Yes	<p>The Company has adopted a continuous disclosure policy which establishes processes and procedures designed to ensure that Directors and management are aware of and fulfil their obligations in relation to the timely disclosure of material price-sensitive information. Under the disclosure policy, the Board will be responsible for managing the Company's compliance with its continuous disclosure obligations.</p> <p>For further detail refer to the Company's Continuous Disclosure Policy (available at the Continuous Disclosure Policy link at Corporate Governance – Policies & Procedures at https://www.isignthis.com/investors).</p>
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ASX RECOMMENDATION	COMPLIED WITH?	COMMENT
<p>ASX Recommendation 5.2</p> <p>A listed entity should ensure that its board receives copies of all material market announcements promptly after they have been made.</p>	Yes	The Board receive copies of all market announcements promptly after they have been disclosed.
<p>ASX Recommendation 5.3</p> <p>A listed entity that gives a new and substantive investor or analyst presentation should release a copy of the presentation materials on the ASX Market Announcements Platform ahead of the presentation.</p>	Yes	The Company releases any new and substantive investor or analyst presentations to the ASX Market Announcements Platform ahead of the presentation.
<p>6. Principle 6 – Respect the rights of security holders</p>		
<p>A listed entity should respect the rights of its security holders by providing them with appropriate information and facilities to allow them to exercise those rights effectively.</p>		
<p>ASX Recommendation 6.1</p> <p>A listed entity should provide information about itself and its governance to investors via its website.</p>	Yes	The Company has established a shareholder communications policy which supports its commitment to effective communication with Shareholders. Information about itself and its governance is available on the 'Investor' section of the Company's website, accessible from the Investors link at https://www.isignthis.com/investors).
<p>ASX Recommendation 6.2</p> <p>A listed entity should have an investor relations program that facilitates effective two-way communication with investors.</p>	Yes	For further detail refer to the Company's Shareholder Communications Policy (available at the Shareholder Communications Policy link at Corporate Governance – Policies & Procedures at https://www.isignthis.com/investors).
<p>ASX Recommendation 6.3</p> <p>A Listed entity should disclose how it facilitates and encourages participation at meetings of security holders.</p>	Yes	For further detail refer to the Company's Shareholder Communications Policy (available at the Shareholder Communications Policy link at Corporate Governance – Policies & Procedures at https://www.isignthis.com/investors).
<p>Recommendation 6.4</p> <p>A listed entity should ensure that all substantive resolutions at a meeting of security holders are decided by a poll rather than by a show of hands.</p>	Yes	All substantive resolutions at a meeting of security holders of the Company are decided by a poll.
<p>Recommendation 6.5</p> <p>A listed entity should give security holders the option to receive communications from,</p>	Yes	For further detail refer to the Company's Shareholder Communications Policy (available at the Shareholder Communications Policy link at Corporate Governance – Policies & Procedures at https://www.isignthis.com/investors).

ASX RECOMMENDATION	COMPLIED WITH?	COMMENT
and send communications to, the entity and its security registry electronically.		
7. Principle 7 – Recognise and manage risk		
A listed entity should establish a sound risk management framework and periodically review the effectiveness of that framework.		
<p>ASX Recommendation 7.1</p> <p>The board of a listed entity should:</p> <p>a. have a committee or committees to oversee risk, each of which:</p> <ol style="list-style-type: none"> 1. has at least three members, a majority of whom are independent directors; and 2. is chaired by an independent director, <p>and disclose:</p> <ol style="list-style-type: none"> 3. the charter of the committee; 4. the members of the committee; and 5. as at the end of each reporting period, the number of times the committee met throughout the period and the individual attendances of the members at those meetings; or <p>b. if it does not have a risk committee or committees that satisfy (a) above, disclose that fact and the processes it employs for overseeing the entity's risk management framework.</p>	<p>a) Yes</p> <ol style="list-style-type: none"> 1) Yes 2) Yes 3) Yes 4) Yes 5) Yes <p>b) N/A</p>	<p>The members of the risk committee are Christakis Taoushanis, Timothy Hart, Barnaby Egerton-Warburton and Nickolas Karantzis. The risk committee is chaired by Mr Christakis Taoushanis who is an independent Non-executive Director and who is not the chair of the Board.</p> <p>Refer to Directors Report included in the Company's 2019 Annual Report for qualifications of Directors.</p> <p>The risk Committee has met once during the financial year.</p> <p>Refer to the Company's risk committee Charter (available at the Risk Committee Charter link at Corporate Governance – Charters at https://www.isignthis.com/investors) for further detail.</p>
<p>ASX Recommendation 7.2</p> <p>The board or a committee of the board should:</p> <p>a. review the entity's risk management framework at least annually to satisfy itself that it continues to be sound; and</p> <p>b. disclose, in relation to each reporting period, whether such a review has taken place.</p>	<p>a. Yes</p> <p>b. Yes</p>	<p>The Company will regularly undertake reviews of its risk management framework to establish an effective and efficient system for:</p> <ol style="list-style-type: none"> (i) identifying, assessing, monitoring and managing risk; and (ii) disclosing any material change to the Group's risk profile. <p>The Company intends to disclose the matters contemplated by ASX Recommendation 7.2 in future annual reports.</p> <p>For further detail refer to:</p> <ul style="list-style-type: none"> - The Company's risk committee Charter (available at the Corporate Governance – Charters at https://www.isignthis.com/investors) for further detail.

ASX RECOMMENDATION	COMPLIED WITH?	COMMENT
<p>Recommendation 7.3</p> <p>A listed entity should disclose:</p> <p>a. if it has an internal audit function, how the function is structured and what role it performs; or</p> <p>b. if it does not have an internal audit function, that fact and the processes it employs for evaluating and continually improving the effectiveness of its risk management and internal control processes.</p>	<p>a. Yes</p> <p>b. N/A</p>	<p>The Company has appointed several independent auditors as the internal auditors of the Company including:</p> <ul style="list-style-type: none"> The internal auditors who audit compliance with regulatory policy and procedures including prudential regulations and policies such as governance, risk, security, whistleblowing, anti-bribery and anti corruption; and Separate external auditors to audit internal compliance with PCIDSS, ISO27001 and APRAs CPS234.
<p>ASX Recommendation 7.4</p> <p>A listed entity should disclose whether it has any material exposure to economic, environmental and social sustainability risks and, if it does, how it manages or intends to manage those risks.</p>	<p>Yes</p>	<p>The Company has disclosed its material risks in the Annual Report. Refer to Directors Report included in the Company’s 2019 Annual Report for material risks to the Company.</p>

8. Principle 8 – Remunerate fairly and responsibly

A listed entity should pay director remuneration sufficient to attract and retain high quality directors and design its executive remuneration to attract, retain and motivate high quality senior executives and to align their interests with the creation of value for security holders.

<p>ASX Recommendation 8.1</p> <p>The board of a listed entity should:</p> <p>a. have a remuneration committee which:</p> <ol style="list-style-type: none"> has at least three members, a majority of whom are independent directors; and is chaired by an independent director, <p>and disclose:</p> <ol style="list-style-type: none"> the charter of the committee; the members of the committee; and as at the end of each reporting period, the number of times the committee met throughout the period and the individual attendances of the members at those meetings; or 	<p>a. Yes</p> <ol style="list-style-type: none"> Yes Yes Yes Yes Yes <p>b. N/A</p>	<p>The members of the Remuneration Committee are Timothy Hart, Scott Minehane and Barnaby Egerton-Warburton. The Remuneration Committee is chaired by Mr Tim Hart who is an independent Non-executive Director.</p> <p>The remuneration committee met twice during the financial year. The Company discloses the matters contemplated by Recommendation 8.1(b) in its annual reports.</p> <p>Refer to the Company’s Remuneration Committee Charter (available at the Remuneration Committee Charter link at Corporate Governance – Charters at https://www.isignthis.com/investors) and the Remuneration Report within the Company’s 2019 Annual Report for further detail.</p>
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ASX RECOMMENDATION	COMPLIED WITH?	COMMENT
<p>b. if it does not have a remuneration committee, disclose that fact and the processes it employs for setting the level and composition of remuneration for directors and senior executives and ensuring that such remuneration is appropriate and not excessive.</p>		
<p>ASX Recommendation 8.2</p> <p>A listed entity should separately disclose its policies and practices regarding the remuneration of non-executive directors and the remuneration of executive directors and other senior executives.</p>	Yes	<p>Separate disclosure regarding the remuneration of the Company's directors (executive and non-executive) and CEO is disclosed in the Company's Annual report, as lodged with the ASX and issued to shareholders.</p> <p>A copy of the latest Annual Report containing this disclosure can be accessed on the Company's website through the following link at https://www.isignthis.com/investors via Reports & Research - Reports.</p>
<p>ASX Recommendation 8.3</p> <p>A listed entity which has an equity-based remuneration scheme should:</p> <p>a. have a policy on whether participants are permitted to enter into transactions (whether through the use of derivatives or otherwise) which limit the economic risk of participating in the scheme; and</p> <p>b. disclose that policy or a summary of it.</p>	Yes to all	<p>Under the Company's securities trading policy, employees are prohibited from using derivatives in a way which would have the effect of providing a greater benefit than would otherwise have been realised in respect of any unvested incentive securities in the Company granted to that participant. Further, all employees are prohibited from entering into margin loan arrangements to fund the acquisition of any of the Company's securities or from entering into arrangements where by their securities in the Company are used as collateral.</p> <p>For further detail refer the Company's Securities Trading Policy (available at the Securities Trading Policy link at Corporate Governance – Policies & Procedures at https://www.isignthis.com/investors).</p>