

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

SUMMARISED GROUP FINANCIAL RESULTS
for the six months ended 30 June 2021 and cash dividend declaration

REVENUE GROWTH POST COVID

- 1 in every 2 transactions now from digital platforms
- Credit extended on digital channels now 57.7% of all credit
- Revenue up 7.4% to R1.7 billion
- Loan disbursements doubled to R1.6 billion
- Retail sales growth of 8.5%, driven by digital
- 4.7% reduction in debtor costs
- Trading profit before once-off costs up 15.2%
- Earnings per share up 9.8% to 114.7 cents
- Diluted headline earnings per share up 18.7% to 122.6 cents
- Dividend resumed at 47.0 cents per share

Executive chair, Shirley Maltz, commented: "Our interim results reflect our continued digital growth in our FinTech and Retail divisions, taking advantage of the structural shift to digital mobile-first transacting, accelerated by the Covid restrictions.

Our significant investments made in technology in recent years, with cloud-based platforms, digital marketing and social media monetisation, as well as machine learning algorithms and data-driven customer acquisition to drive digitalisation have enhanced the customer experience and made it easier for her to transact with the group. One in every two transactions are digital - some 92% of all financial services transactions and 32% of retail transactions.

Our strong opening cash balance was invested in driving FinTech growth, with our Financial Services division now accounting for 70% of the group's trading profit. We have some R570 million available in cash and borrowings and will continue to invest in growth opportunities when they arise.

The board is pleased to declare an interim dividend of 47.0 cents per share."

DIVIDEND DECLARATION

Notice is hereby given that the board of directors has declared a final gross cash dividend of 47.0000 cents (37.6000 cents net of dividend withholding tax) per ordinary share for the six months ended 30 June 2021. The dividend has been declared from income reserves. HIL is registered in Mauritius and the dividend is 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, 31 August 2021
Shares commence trading "ex" dividend	Wednesday, 1 September 2021
Record date	Friday, 3 September 2021
Payment date	Monday, 6 September 2021

Share certificates may not be dematerialised or rematerialised between Wednesday, 1 September 2021 and Friday, 3 September 2021, 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/2021/JSE/ISSE/HILE/HY2021.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, Mauritius
Executive directors: S Maltz (Chair)*, G Lartigue (Chief Executive Officer), P Burnett
Non-executive directors: A Chorn, A Ogunsanya* (alternate), E Gutierrez-Garcia*, R Hain, 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, 17 August 2021