



Dear Valued Partner,

As you may have heard on Thursday, July 5th, 2012, Poynt issued a news release announcing that the company has filed for creditor protection under the Bankruptcy and Insolvency Act (Canada) ("BIA"). Further to that on Friday, July 6th, 2012, Poynt issued another news release stating that the company will be filing a Proposal to all creditors under the BIA. Both press releases can be viewed at <http://www.poynt.com/investors/news-releases/>.

Poynt will continue to operate as usual with business being conducted in the normal course during the Proposal process. Our Board of Directors and management team are evaluating several opportunities for strategic investment or possible business combinations with a view to repaying our obligations and funding future growth. We are focused and committed to operations, expanding our business and executing on opportunities for growth and monetization.

With almost 17 million users globally and a user growth rate of 20,000 to 25,000 new users daily, we are in a strong market position with a bright future. We know with confidence that we will emerge from this as a stronger business!

We thank you for your support and patience during this time. Attached is an official document from Hardie & Kelly Inc. outlining timelines and procedure.

Warm Regards,

Andrew Osis  
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