



ASX RELEASE

Wisr delivers 35% quarter on quarter growth in Q2FY21

Sydney, 11 January 2021 - Wisr Limited (ASX: WZR) (ACN 004 661 205) (“Wisr”, or the “Company”) is pleased to announce it has continued its record of delivering record quarterly growth with prime loan customers, achieving a significant growth in quarterly new loan originations for the three months ending 31 December 2020 (Q2FY21).

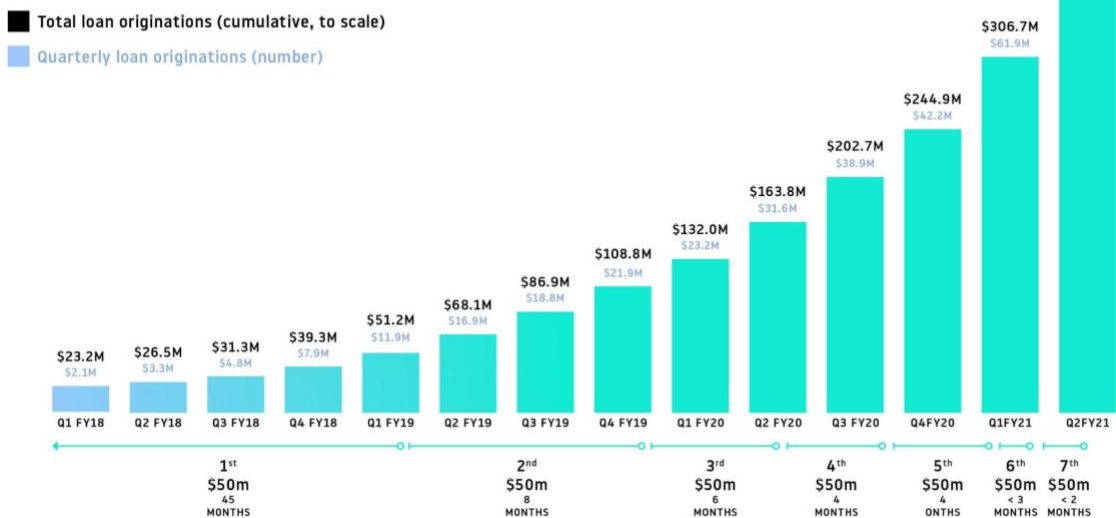
Q2FY21 Loan Growth Highlights:

- Record new loan origination growth of \$83.8 million¹, a 35% increase on Q1FY21 (\$61.9 million)
- This represents a 165% increase on Q2FY20 (\$31.6 million)
- Total loan originations of \$390.5 million as at 31 December 2020
- Improved Q2FY21 average credit score of 757 validates the Company’s risk governance, lending model and continued ability to attract Australia’s prime customers away from the incumbents, whilst driving strong growth
- Recently launched secured vehicle loan product delivering strong initial results

LOAN GROWTH COMMENTARY:

Wisr has continued its Q1FY21 step-change momentum with Q2FY21 new loan originations of \$83.8 million, a 35% increase on Q1FY21 and a 165% increase on Q2FY20. The Company has now reached \$390.5 million in total loan originations since inception, the most recent \$50 million written in less than 2 months.

Loan origination growth



¹ Loan originations unaudited



The Q2FY21 average credit score of 757 (Australian average credit score is circa 600²), is the highest average in the Company's history (Q1FY21 average was 732). Wisr's strong credit performance reinforces the prime nature of the Company's loan book, customer credit quality and lending model.

Mr. Anthony Nantes, Chief Executive Officer, Wisr said, "We had a very strong start to the quarter and it's fantastic to see that momentum continue through the holiday period, delivering 35% growth while attracting the best borrowers in Australia. The consumer sentiment shift we witnessed from COVID-19, for better financial products and services, has certainly not slowed down."

"Our new secured vehicle product has also significantly increased the total addressable market for Wisr. Combined with our differentiated business model, consumer proposition, technology platforms and funding capability, we're in prime position to continue to aggressively grow our new loan originations, with significant room to scale in the second half of the year and beyond. The team is excited about the growth we can deliver in 2021, and our ability to build a company of significant size and scale in this market," finished Mr. Nantes.

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This announcement has been approved in accordance with the Company's Continuous Disclosure Policy and authorised for release by the Board of Directors.

For further investor enquiries, please contact:

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About Wisr Limited

Wisr (ASX: WZR) is Australia's first neo-lender with a commitment to the financial wellness of all Australians, through providing a smarter, fairer and wiser collection of financial products and services. Wisr provides a unique financial wellness eco-system underpinned by consumer finance products, the Wisr App to help Australians pay down debt, WisrCredit.com.au the country's only credit score comparison service, combined with content and other products that use technology to provide better outcomes for borrowers, investors and everyday Australians.

For more information visit www.wisr.com.au

² According to data supplied by Equifax