



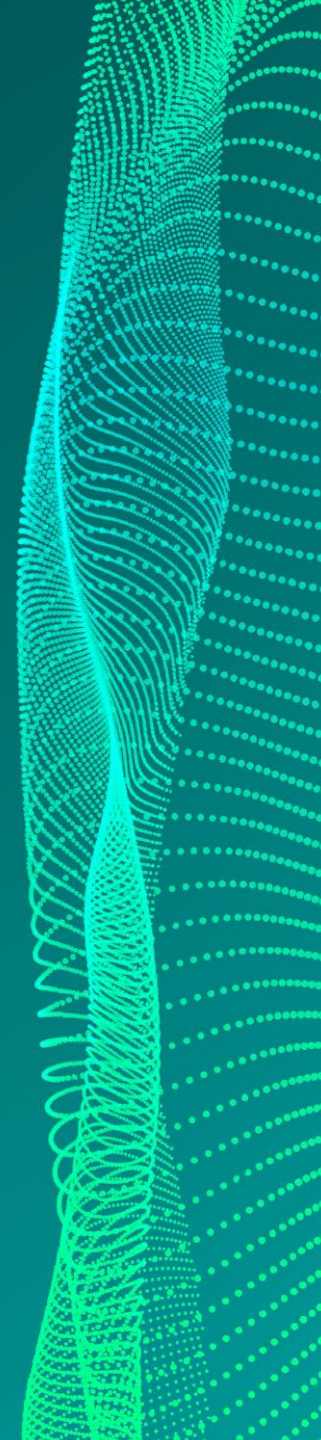
# FY21 Results Presentation

30 August 2021

[moneyme.com.au](https://moneyme.com.au)

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# 1 The MoneyMe difference

6 Financial highlights

17 Customer & product highlights

27 Strategy & outlook

30 Appendix





# FY21 key highlights

- ✓ **More than doubled** our gross customer receivables to \$333m up 149%
- ✓ Increased customer lifetime value with future contracted cash interest **up by 240%** to \$98m in FY21, 3x FY20
- ✓ **Delivered \$12m cash NPAT** with significant expansion, new products and channels, more customers, and 30% more staff
- ✓ Established Major Bank warehouse with a **massive 55% step down in funding costs**
- ✓ **Increased credit quality** and decreased impairment rates
- ✓ **MoneyMe+, Shop Now Pay Later experience**, launched in August 2020 with over 380 retailers signed up to-date
- ✓ **Autopay, drive away finance in 60 minutes**, an industry game changer launched in April 2021
- ✓ Superior products and customer experience driving a **78 NPS** and **4.8/5 Google Rating**



**\$333m**

FY21 gross receivables (up 149%)



**\$98m**

FY21 future contracted cash interest (up 240%)



**\$58m**

FY21 revenue (up 21%)



**\$12m**

FY21 cash NPAT (up 16%)



**\$384m**

FY21 originations (up 115%)



# Our proprietary Horizon technology platform advanced



Cloud based and streamlined technology stack facilitates automated approval and settlement



Efficiency through automation



Data analytics



API Native for iOS and Android



## Horizon

MoneyMe's Cloud-based technology platform



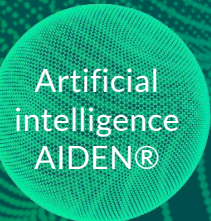
Seamless customer experience



Data protection



Freestyle virtual Mastercard®



Artificial intelligence AIDEN®



Personal Loans



MoneyMe+ BNPL



ListReady RentReady



Autopay



More to come



## Our mission

To be the favourite  
credit provider for

Generation Now

We are making  
credit **fair** for  
everyone



# ESG at MoneyMe: Building profit with purpose

MoneyMe's sustainability approach is focused on good governance and supporting our employees, our customers, the community, and the environment.



## Environment

Digital business model and virtual products minimise plastic, paper, and general waste production

Achieved 100% carbon-neutral energy for Sydney office with further plans to reduce company's carbon emissions



## Employees

**27+**  
Nationalities

**41%**  
Female  
representation

**69%**  
Australian employees  
on Equity Incentive Plan

**16%**  
Staff turnover  
in FY21

**mme**  
*Kulture Klub*

Championing health and wellbeing programs, community volunteering opportunities, and employee engagement



## Customers & Community

Continuing to champion responsible lending practices for our customers – with less than 5% of MoneyMe's revenue in FY21 coming from late fees and charges

We not only protected our current employees' jobs during the pandemic, we also created over 60 jobs

### Our core values

#### We innovate, always

We're truly passionate about creating incredible technology-led experiences

#### We build products of the future, today

We're creating trust and fairer credit for the next generation

#### We are here for purpose and profit

We're committed to having a positive impact on our community and environment

#### We stand together

We're proud that our diversity and inclusion gives us an edge

#### We get sh\*t done!

We're agile, collaborative and accountable which is the way we love to work



1 The MoneyMe difference

6 **Financial highlights**

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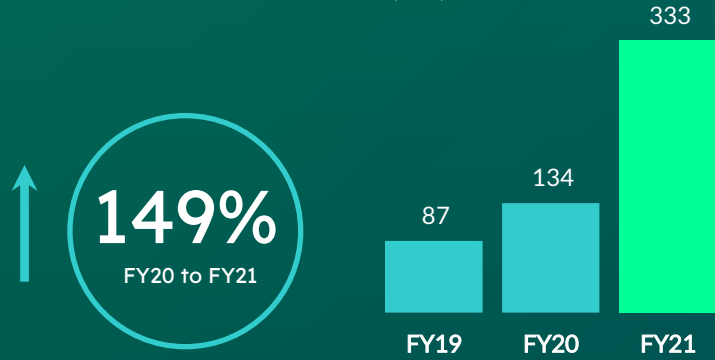
30 Appendix



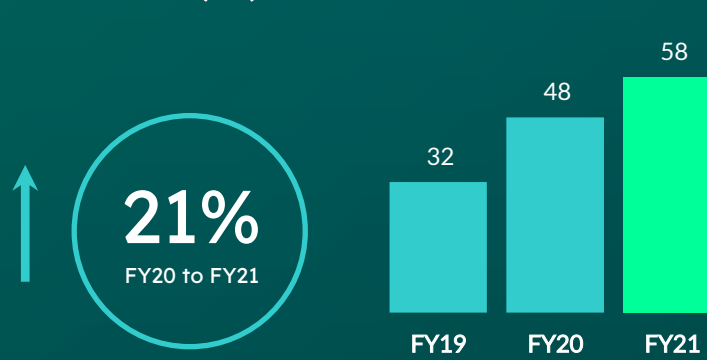
# Financial highlights <sup>1</sup>

Record receivables, profitable returns, sound credit & book quality

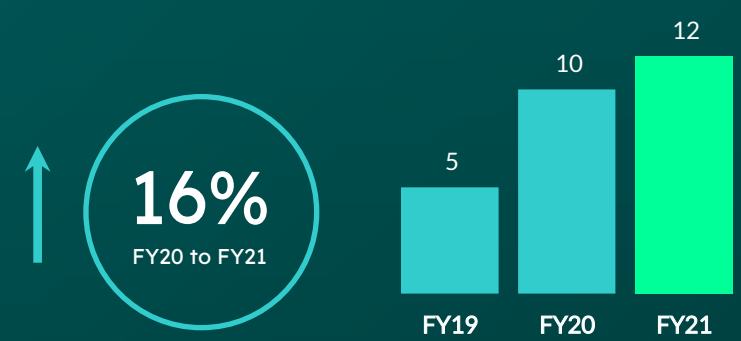
Gross customer receivables (\$m)



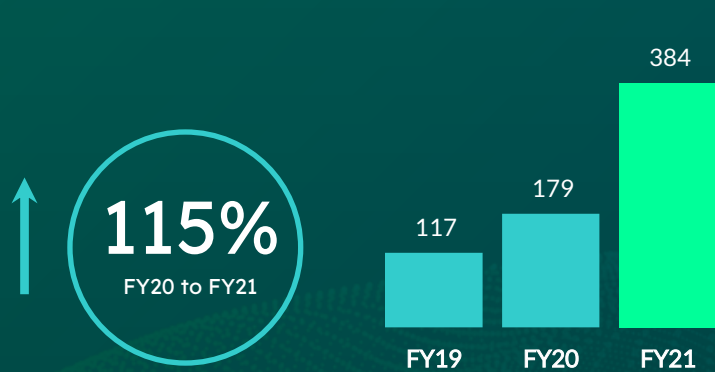
Total revenue (\$m)



Cash NPAT (\$m)



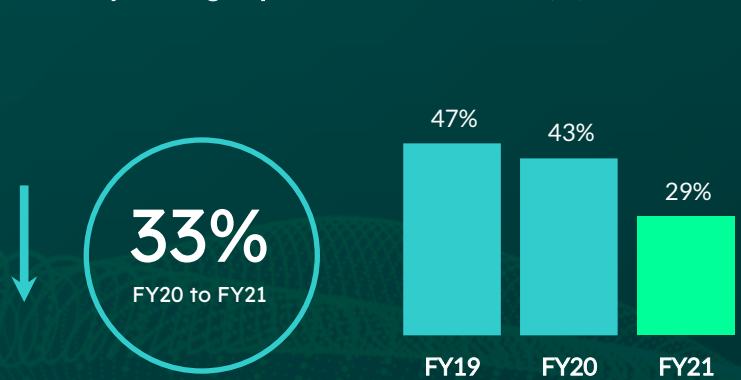
Total originations (\$m)



Future contracted cash interest (\$m)



Total operating expenses to receivables (%)

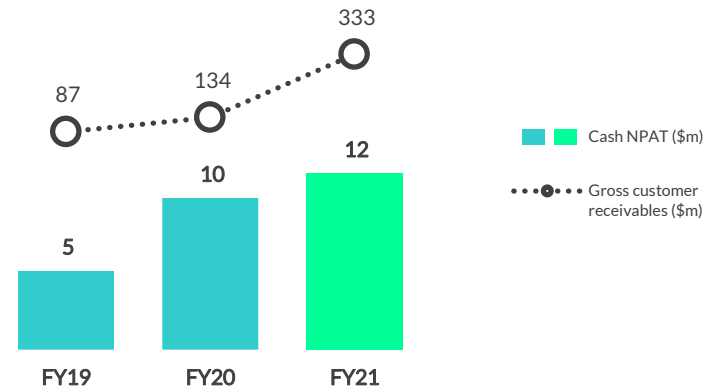




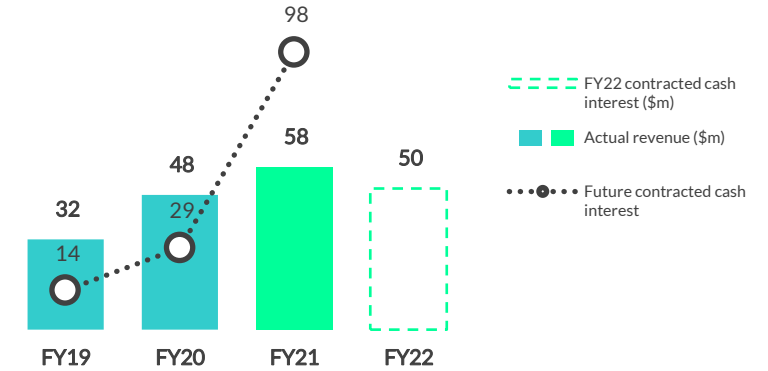
# Robust returns

- **Cash NPAT \$12m** for FY21, increasing from \$10m for FY20 and \$5m for FY19
- **Revenue \$58m** for FY21, increasing from \$48m for FY20 and \$32m for FY19
- **Future contracted cash interest \$98m** for FY21, increasing from \$29m for FY20 and \$14m for FY19
- FY21 cash NPAT adjustments from statutory NPAT reflect adjustments to remove non-recurring expenses and an adjustment to use actual losses rather than the AASB 9 based impairment expense which supports an alignment to revenue recognition over time

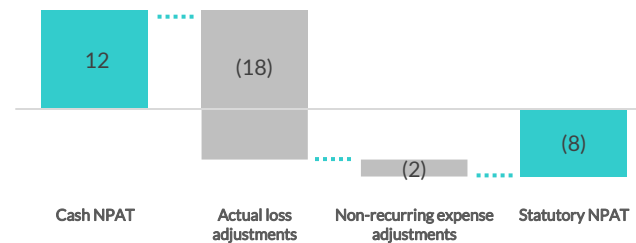
## Profit & asset growth



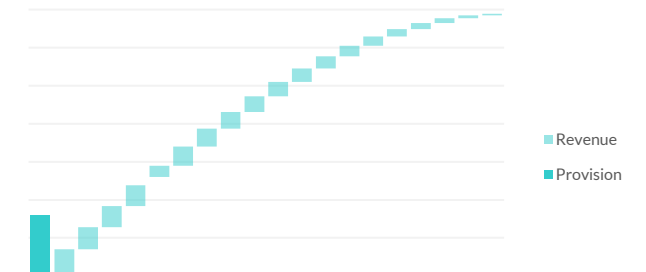
## Revenue growth (actual + contracted) (\$m)



## Cash NPAT to statutory NPAT reconciliation (\$m)



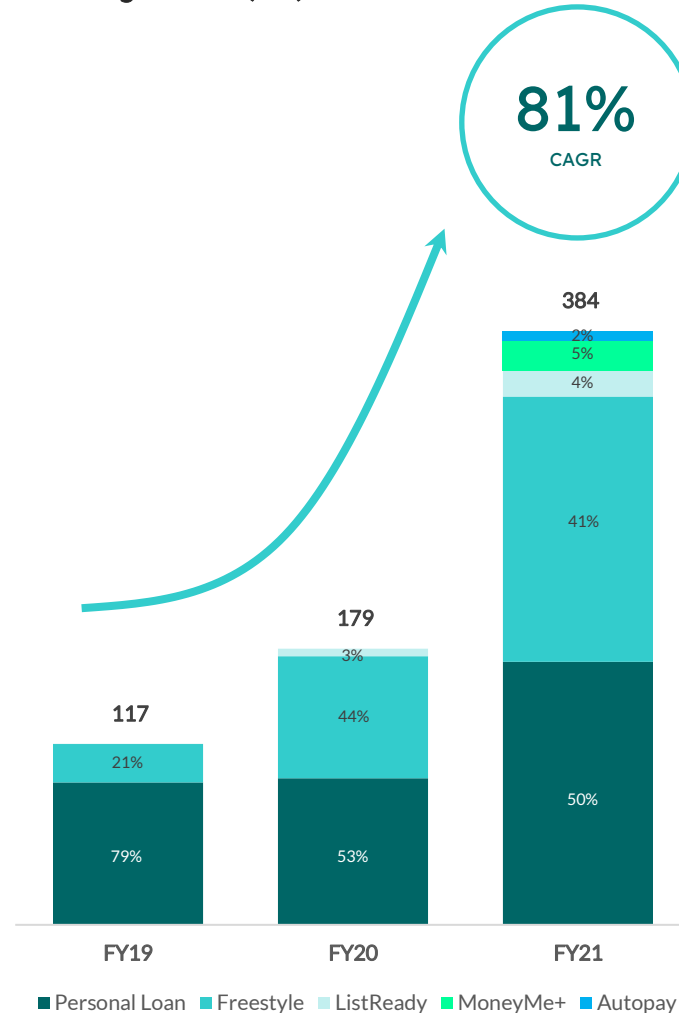
## Timing of revenue vs provisioning expense recognition



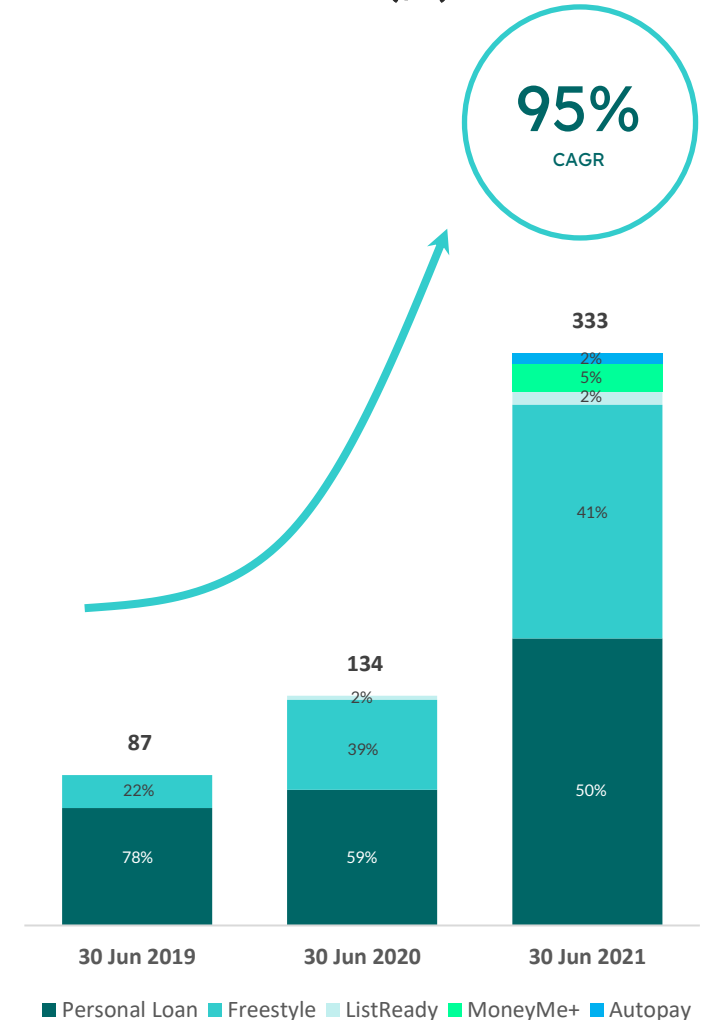
# Record receivables growth

- **Originations \$384m** for FY21, increasing from \$179m for FY20 and \$117m for FY19
- **Closing gross customer receivables \$333m** for FY21, increasing from \$134m for FY20 and \$87m for FY19
- **Personal Loan** gross customer receivables increasing from FY19 to FY21 but reducing to be **50% of total** in FY21 from 79% in FY19
- **Freestyle** gross customer receivables increasing from FY19 to FY21 and increasing to be **41% of total** in FY21 from 22% in FY19
- More recently launched product gross customer receivables increasing to be 9% of the total in FY21 from 0% in FY19

Total originations (\$m)



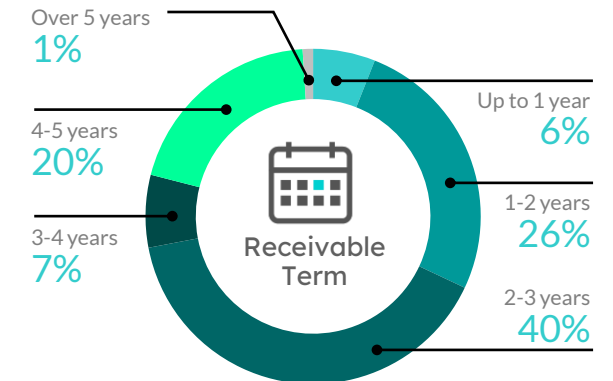
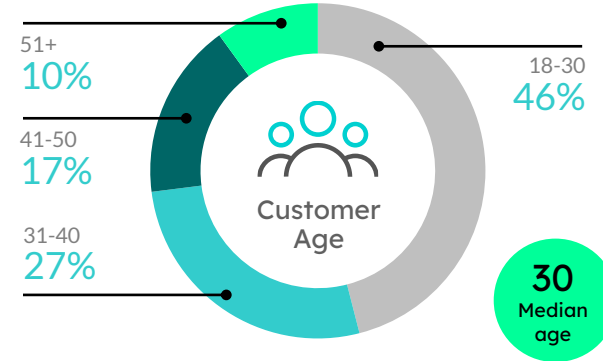
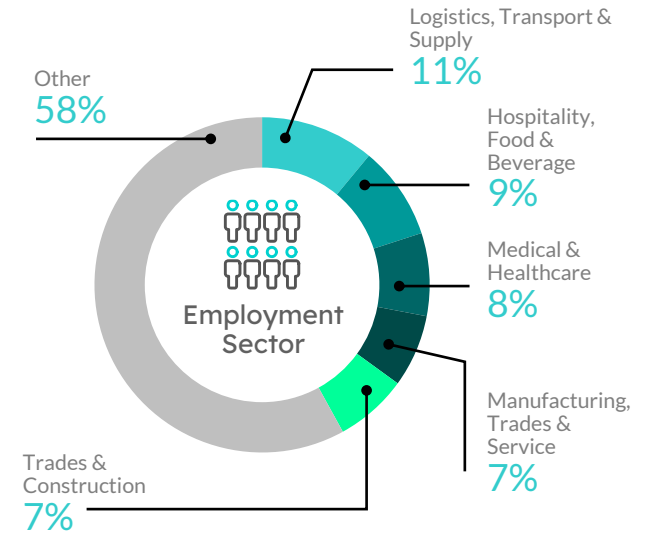
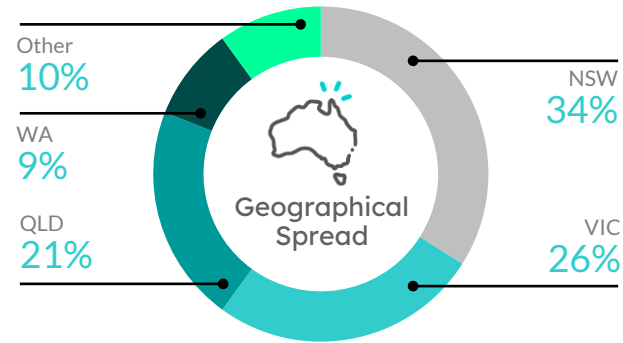
Gross customer receivables (\$m)





# Diversified receivables growth

- The geographical spread of MoneyMe's customer base is in line with the Australian population
- The **median customer age** is **30** which reflects the business attracting customers that are both beginning their working lives, are well progressed in their working lives and all in between
- Industry sector concentration risk remains low with the **maximum** employment sector concentration at **11%**
- 40% of receivables have a 2-3 year term with 32% below 2 years and 28% greater than 3 years

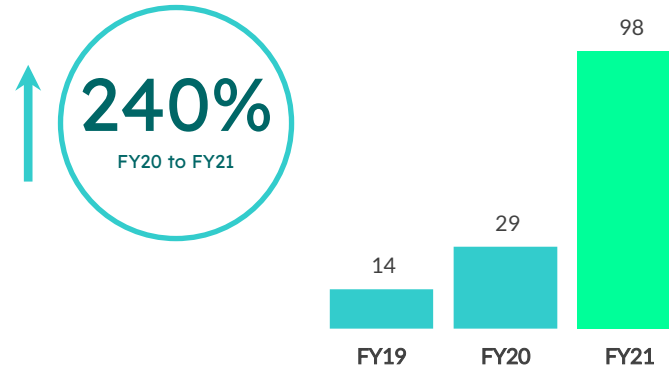


# Increasing revenue returns

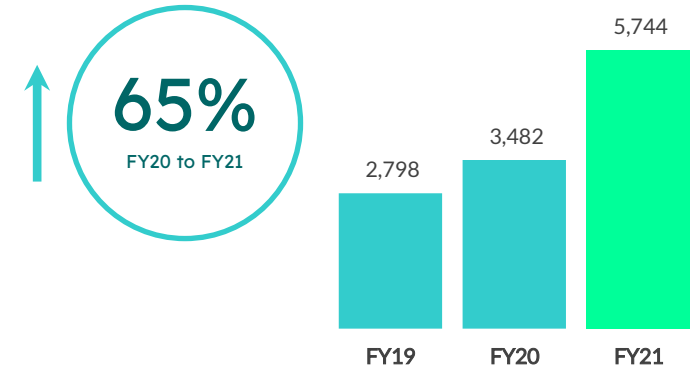
Offer term, value and pricing changes made in early FY21 following the settlement of the Major Bank warehouse in Sept 2020 have supported significant increases to receivable lifetime revenue returns to the overall portfolio:

- Receivable contracted cash interest up 240% to \$98m
- Average receivable value up 65% to \$5,744
- Average remaining receivable term up 72% to 37 months; partially offset by
- Average receivable cash interest rate down by 21% to 19% reflecting increases to receivable term and value

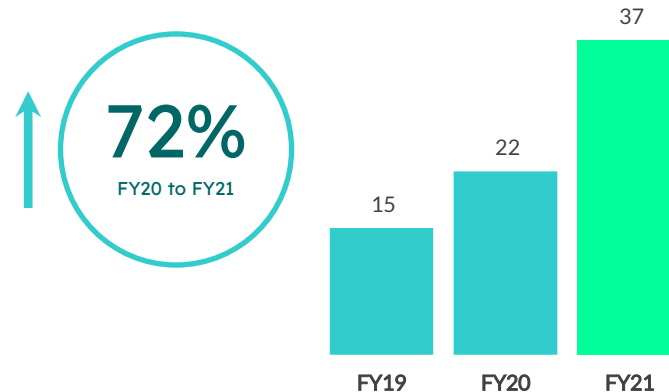
Total contracted interest (\$m)



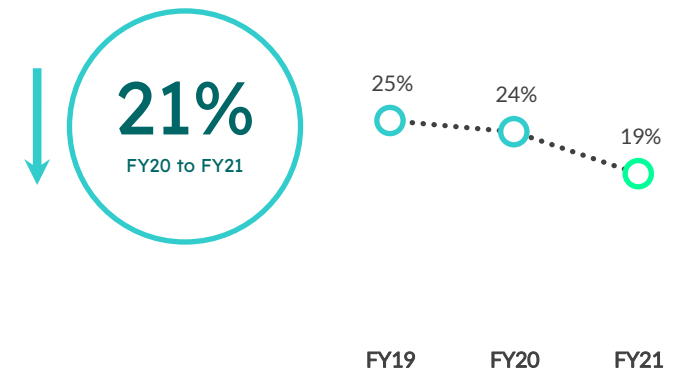
Increasing average receivable value (\$)



Increasing remaining receivable term (months)



Risk-adjusted APR % reflecting an increase in average value and term



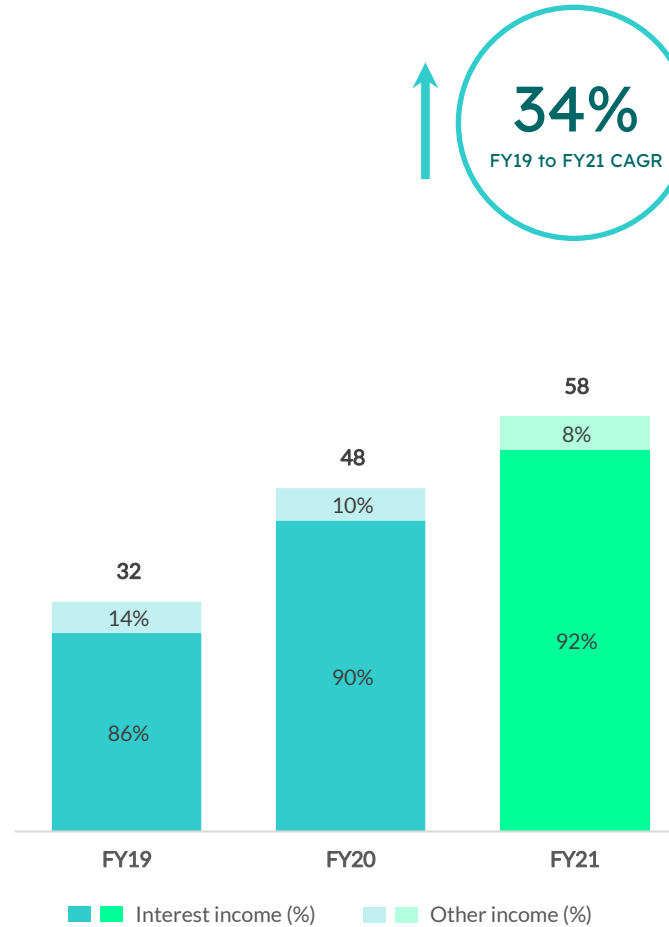


# Record revenue growth

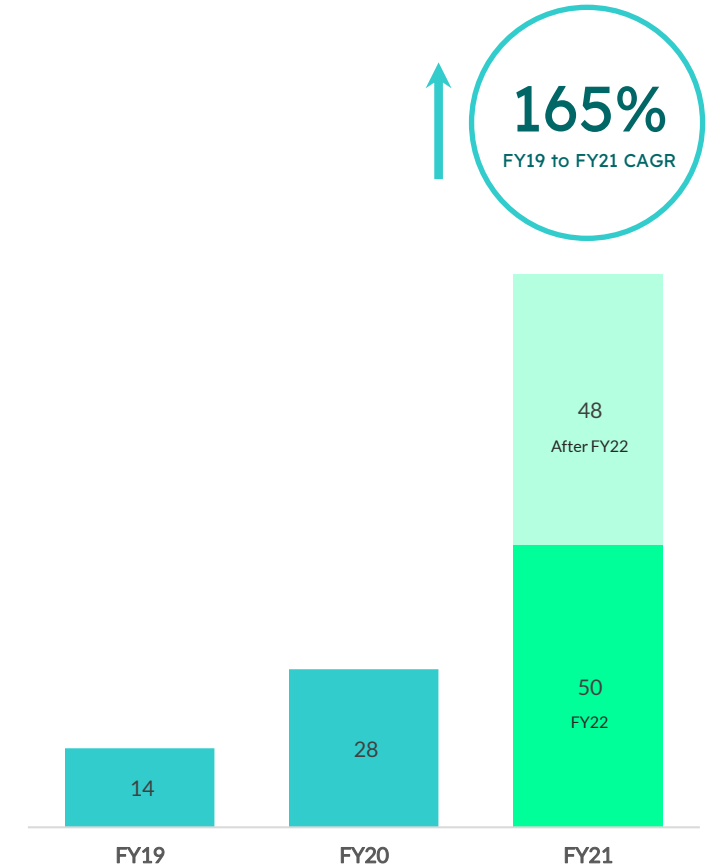
The record receivable growth, supported by targeted favourable diversification, has driven record revenue growth:

- Revenue of **\$58m** for FY21, increasing from \$48m for FY20 and \$32m for FY19
- Other income **8% of total revenue** for FY21, reducing from 10% for FY20 and 14% for FY19
- Future contracted cash interest at 30 Jun 2021 is **\$50m for FY22**, above FY20 recognised income of \$48m

Total revenue (\$m)



Future contracted cash interest (\$m)



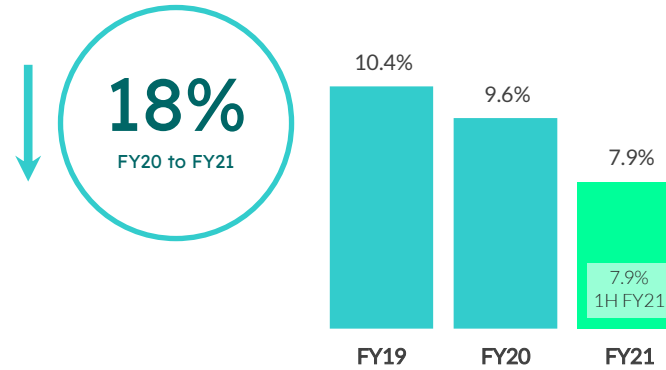
# Reducing credit risk expense ratios

Lower receivable credit risk and an improved economic outlook are supporting reducing credit risk expense ratios:

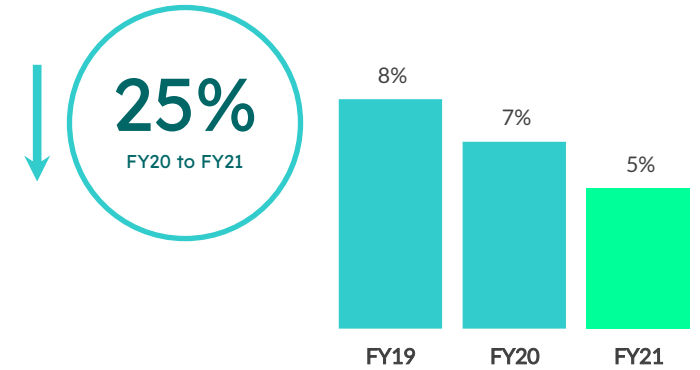
- **Provisioning 7.9%** of gross customer receivables for FY21, reducing from 9.6% for FY20 and 10.4% for FY19
- **Net charge offs 5%** for FY21, reducing from 7% for FY20 and 8% for FY19
- **Static loss rates reducing** over time

The **average Equifax profile** was **650** for FY21, increasing from 635 for FY20 and 620 for FY19.

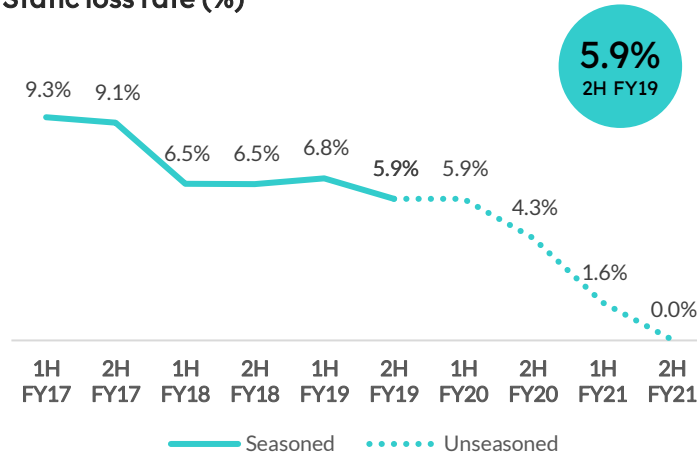
## Provisioning (%)



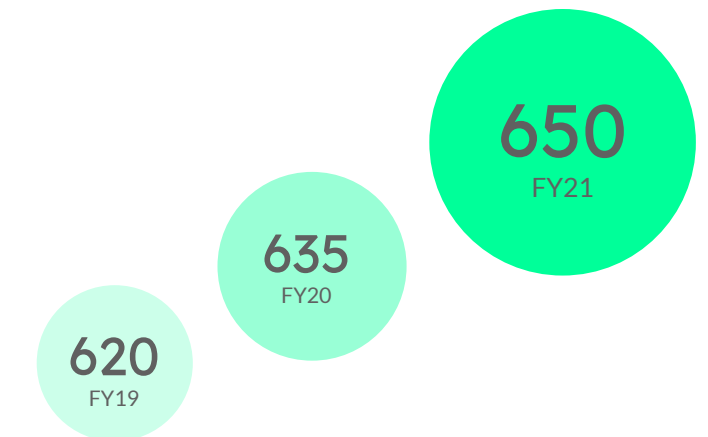
## Net charge off (%)



## Static loss rate (%) <sup>1</sup>



## Increasing average Equifax profile



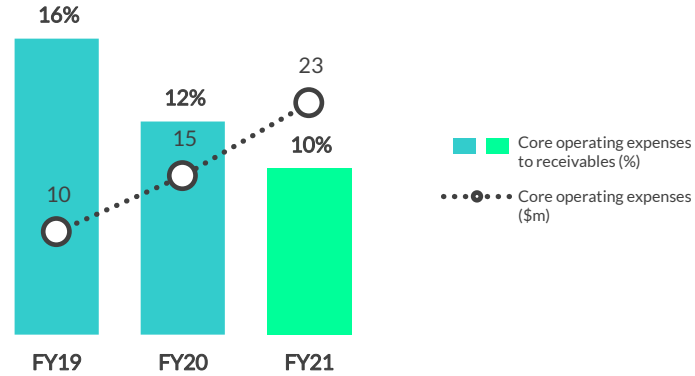


# Reducing office operating expense ratios

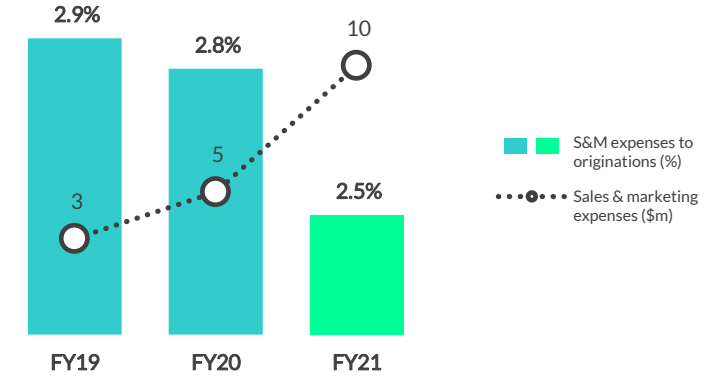
Reduced operating expense ratios continue to reflect the significant economy or scale opportunities in the business:

- Core office operating expense ratio 10% for FY21, reducing from 12% for FY20 and 16% for FY19
- Sales and marketing expense ratio to originations 2.5% for FY21, reducing from 2.8% for FY20 and 2.9% for FY19
- General & administrative expense ratio 6% for FY21, reducing from 9% for FY20 and 9.1% for FY19
- Product design and development expense ratio 1.6% for FY21, reducing from 2.5% for FY20 and 2.3% for FY19

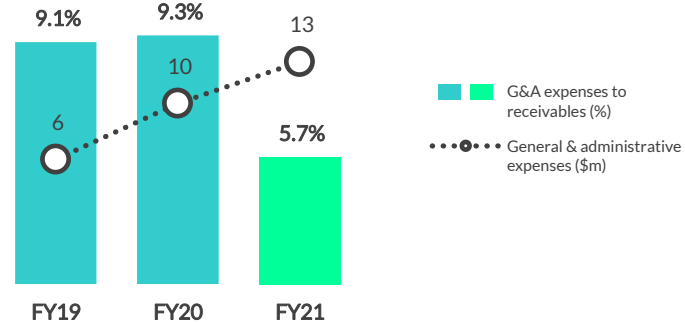
Core office operating expense to receivables (%)



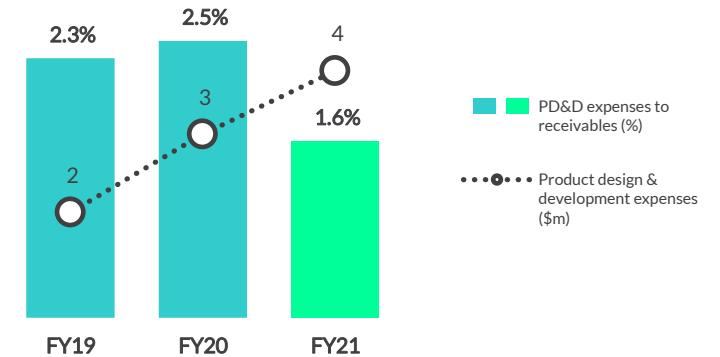
Sales & marketing expenses to originations (%)



General & administrative expenses to receivables (%)



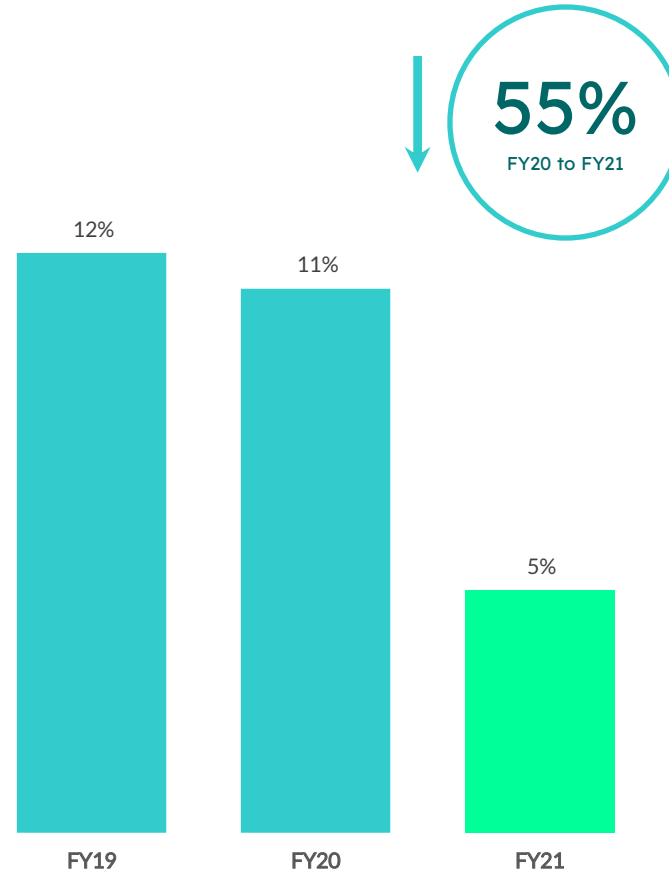
Product design & development expenses to receivables (%)



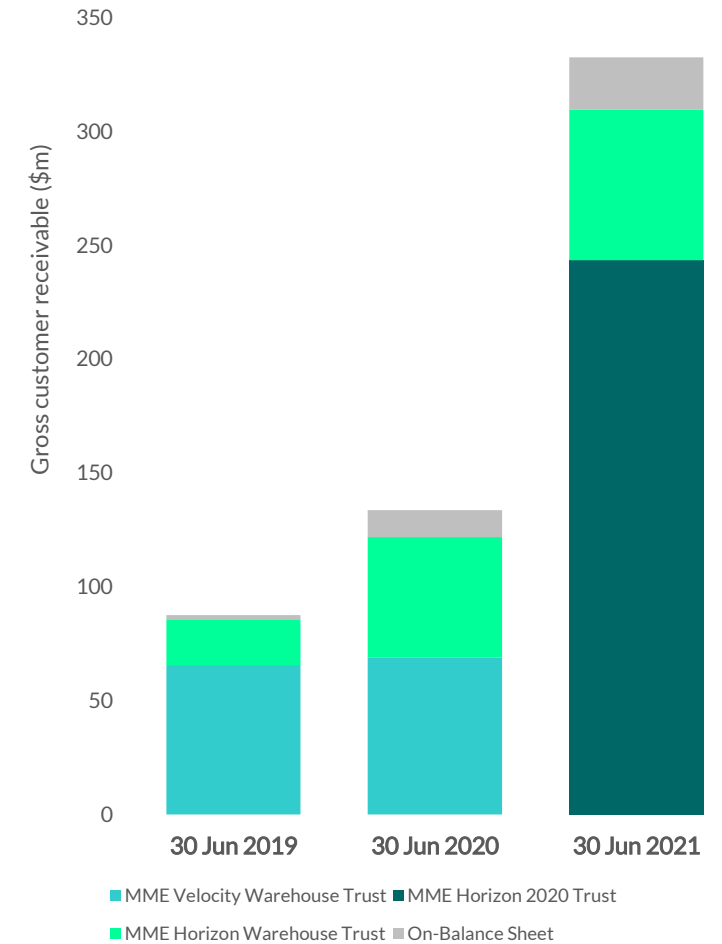
# Reducing funding expense ratios

- Major Bank warehouse established in Sept 2020
- This has supported a **55% step change reduction in funding costs** in FY21.
- Corporate Bond issued in April 2021 to support further asset growth.

Funding costs as % of average borrowings



Funding sources over time (\$m)



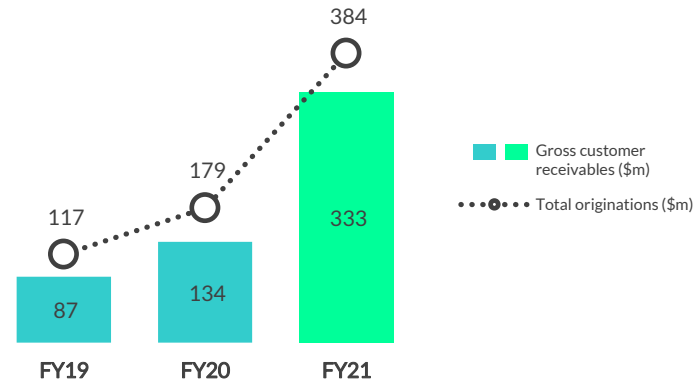


# Robust growth momentum into FY22

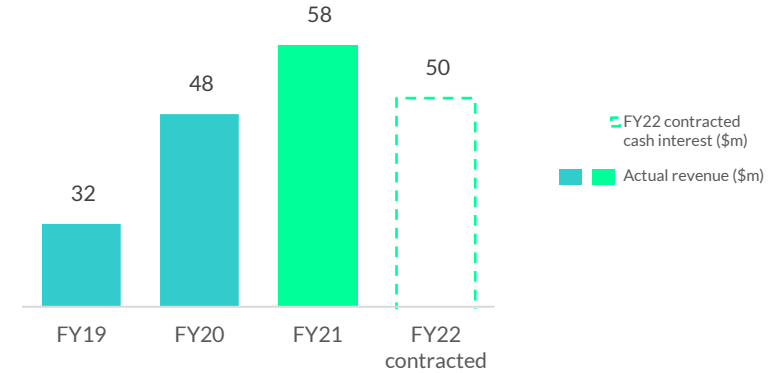
Robust Cash NPAT outcomes for FY22 and beyond will be well supported by:

- Record FY21 originations growth and momentum
- Record FY21 closing customer receivables
- Record FY21 contracted revenue
- Ongoing customer receivable diversification
- A continuing reduction in expense ratios

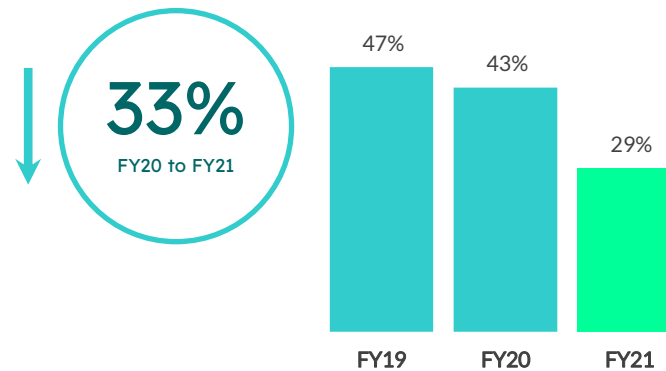
Record receivables growth (\$m)



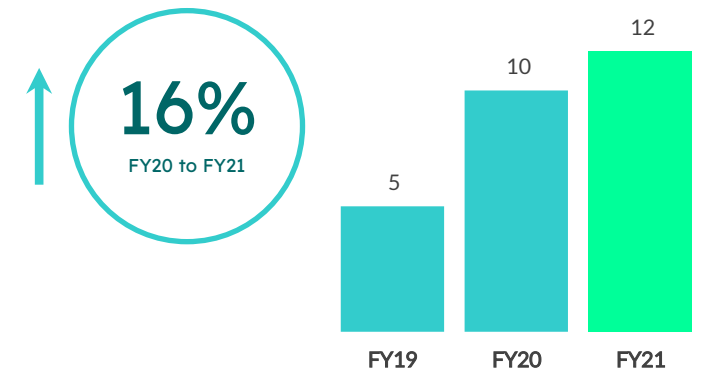
Revenue growth momentum (\$m)



Total operating expenses to receivables (%)



Cash NPAT (\$m)



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# Customer highlights

Market-leading customer satisfaction, customer experience with digital simplicity and multiple access points, ongoing robust customer diversification



## Why our customers love us:

- ✓ Digital simplicity & speed
- ✓ Great customer service
- ✓ Multiple access points
- ✓ Transparent & fair pricing



>99%

Customers transacted on NPP



>80%

Calls answered within 10 seconds



39%

Customers have used at least 2 products with MoneyMe



2.4m

Mobile app user sessions in FY21



93%

Payment automation

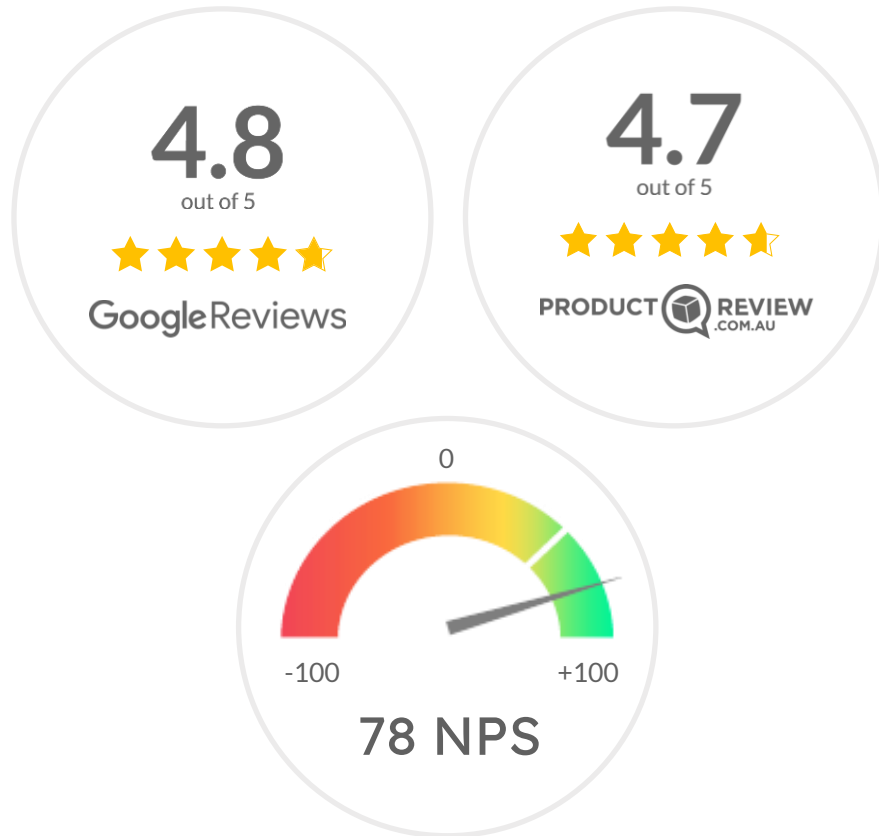


11%

Maximum sector concentration

# High customer satisfaction

Consistently high market leading customer satisfaction <sup>1</sup> with 78 NPS and strong ratings, reflecting high automation and target focus on customer outcomes.



★★★★★

The online portal was user friendly, the process was super easy and I still can't believe how fast the approval and then the money into my account was – it was exceptional.

★★★★★

Money arrived within 15 minutes of approval.

★★★★★

Very quick and helpful, got my money in my account in 5 minutes.

★★★★★

Everything is online and easily accessible. You have a real time of your account balance, charges and payments

★★★★★

I really loved your service and your work. Thank you for helping out people in their difficult times during this pandemic.

★★★★★

I cannot express how super easy and simple the whole process was.

★★★★★

The customer service is at a very high level and streamlined approach to processes is second to none. Always willing to help out where they can and problems are solved on the spot.

★★★★★

Very quick and helpful, got money in my account in 5 minutes.

★★★★★

Better than the banks.



AI-enabled & automated, yet still very personal

moneyme

# PERSONAL LOANS MADE EASY-ER

Customer  
receivables

**\$167m**

Customer  
Receivables  
growth

**112%**

Average  
loan value

**\$8,900**

Applying from the app is super easy and money is in your bank account in less than 60 minutes.

The best part is a personalised low interest rate and repayments made to fit your budget.

- Offer range \$2,100 to \$50,000 (offer term 3 to 60 months)
- Interest rate from 6.25% p.a.
- Approval typically within 60 minutes, 7 days a week
- Personal Loan customers have a median age of 31 and an average Equifax score of 665

# Feature-packed virtual card for Generation Now

## Freestyle virtual Mastercard®

Customer  
receivables

**\$136m**

Customer  
Receivables  
growth

**159%**

Average  
utilisation rate

**70%**



After an easy application, Freestyle is the virtual Mastercard® that can be used straight away!

It's packed with features and designed to manage credit with so much more control from the app. Beats the old credit card.

- Credit limit up to **\$20,000**
- Interest rate **16.99%** p.a.
- Up to **55 days** interest free on the Freestyle virtual Mastercard®



- **21,850** active card users
- **\$43m** total card spend in FY21 (**\$60** average transaction)
- Freestyle customers have a median age of **30** and an average Equifax score of **625**



# Our innovative shop now pay later solution

## moneyme

### Shop now & pay later



Customer  
receivables

**\$16m**

FY21 principal  
originations

**\$19m**

Average  
credit limit

**\$7,700**

MoneyMe+ offers an easy and fast solution at the point of sale. It has interest free terms and the retailer pays a merchant fee.

It's targeting the bigger ticket finance sector that has mostly been left to the traditional non-bank lenders to service

- Launched August 2020
- Credit limit up to **\$50,000**
- **6 to 60 months** interest-free period (set by the merchant)
- Interest rate **19.5%** p.a. (after the interest-free period)
- **380+** retail partners signed up to-date
- MoneyMe+ customers have a median age of **26** and an average Equifax score of **677**



The smart way of selling property for agents and vendors

# ListReady

PAY LATER SOLUTION FOR LISTING EXPENSES

Customer  
receivables

**\$8m**

Customer  
receivables  
growth

**200%**

Agents  
signed up

**3,000+**

Getting the house or apartment ready for sale is made easier with ListReady.

Easy to set up and pay for the things that help you sell your property.

- Service amount up to \$35,000
- Service fee 4.4% (incl. GST)
- Ability to request more funds up to the \$35,000 limit
- Partnered with 650+ agencies
- ListReady customers have a median age of 45

Our partners:

# Drive away finance in 60 minutes

## AUTOPAY

FINANCE ACCELERATED

**Apr '21**

Autopay  
launched

**60min**

Loan settlement,  
7 days a week

**200+**

Dealers & brokers  
onboarded  
to-date

Buying a car made easier  
and way more fun.

Instead of taking days for  
finance, with Autopay it's  
drive away in 60 minutes.

A breakthrough innovation  
for the industry!

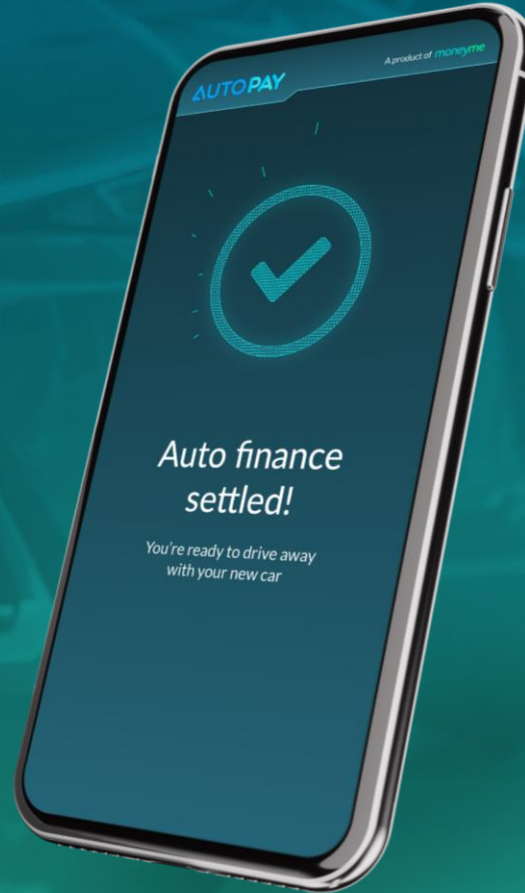
- Direct to dealer & broker model
- Individual & commercial loans both offered
- Offer range up to \$100,000 (offer term 36 to 84 months)
- Interest rate from 4.75% p.a.
- 26 minutes fastest settled deal
- FY21 originations \$6.4m
- Autopay customers have a median age of 37 and an average Equifax score of 807



# Game changing innovation in the sector

Secured vehicle finance that settles within 60 minutes, 7 days a week, enabling dealers and brokers to close deals on the spot and allows customers to drive away the same day

## Autopay key features



## Market opportunities <sup>1</sup>

**3m+**

cars sold per year  
(1.1m new and 2.1m used)

**\$12-16b**

estimated car loans  
per year

**7 days**

Market average settlement time  
(vs. 60 minutes with Autopay)

**Structural shifts**

In the market with Westpac  
exiting and Macquarie Group  
reducing exposure



# Exceptional dealership and broker response to Autopay

## AUTOPAY



"This partnership with Autopay allows us to increase sales and offer an extremely fast finance solution that matches the desire for our clients to transact easily and on the spot through an innovative finance product."

*Joshua Emeny - Director Of Sales & Retail Inventory Solutions at Cox Automotive*



"Autopay unlocks a new opportunity for brokers to get finance approved and settled on the weekend which will add another level of service when assisting clients."

*Damian Mantini, Director of Aggregation and Strategic Partnerships from Platform Finance*



"With Autopay, finance is no longer a friction point in the sales process. The fact that we can now allow customers to drive away same-day is an unbelievable customer experience that previously was not possible."

*Nick Theodossi, Managing Director at Nick Theodossi Prestige Cars*



"Autopay has been a real success story with our clients. In just two weeks of using Autopay, we've already processed over \$1.7 million in used car loans. The speed at which these loans get approved and settled same-day, even on weekends is remarkable."

*Alan Lishman, General Manager at Dutton Financial Services*



"This game changing technology has given the dealers control and the ability to sell more cars, deliver them on the spot within 60 minutes of application whether it be weekdays or weekends, which makes them unique"

*Richard Owens, Owner of Metro Traders*



"We have been amazed at how this has changed a customer from "let me think about it" to "let's buy it today".

We are definitely selling more cars because of Autopay."

*Gold Coast Prestige*

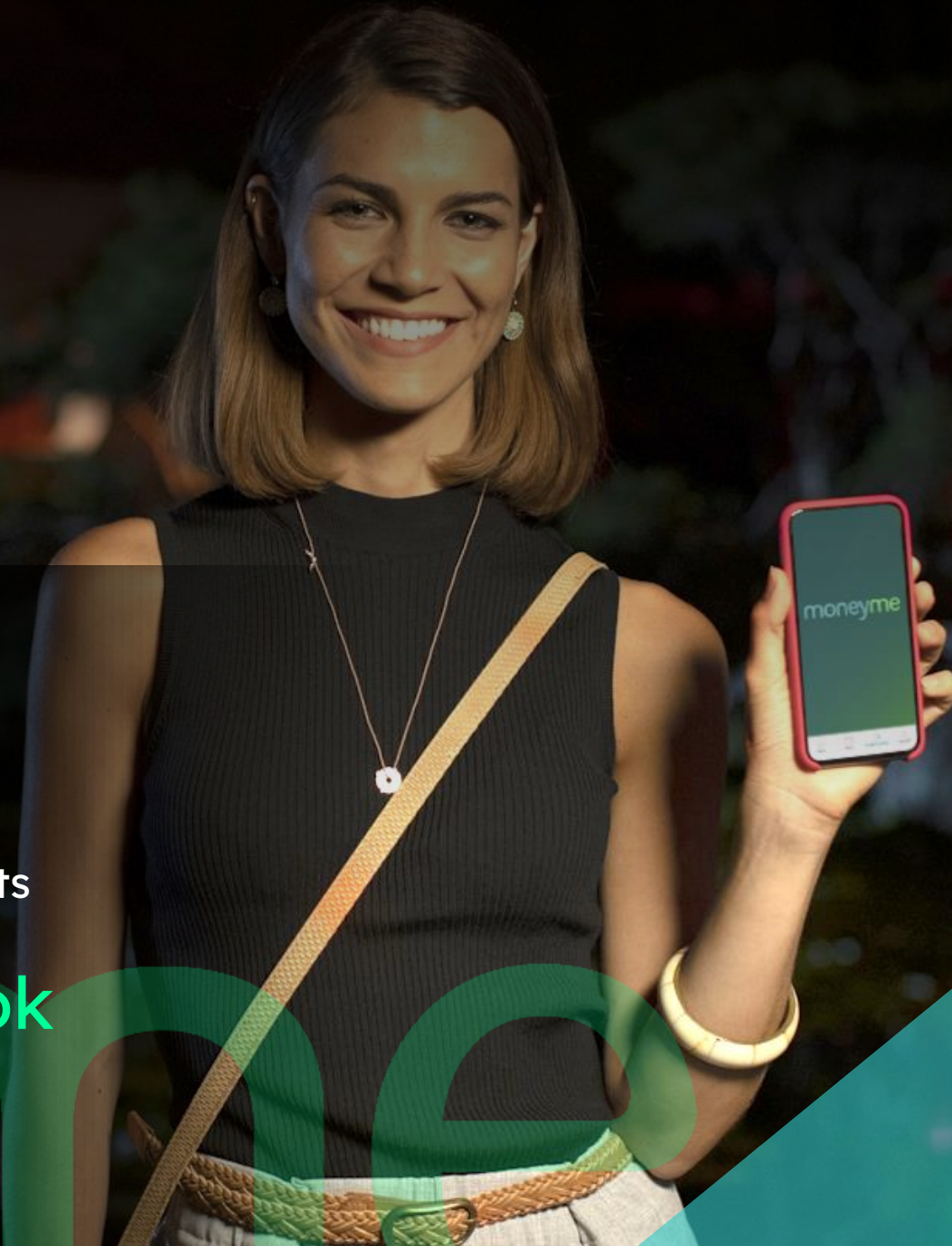
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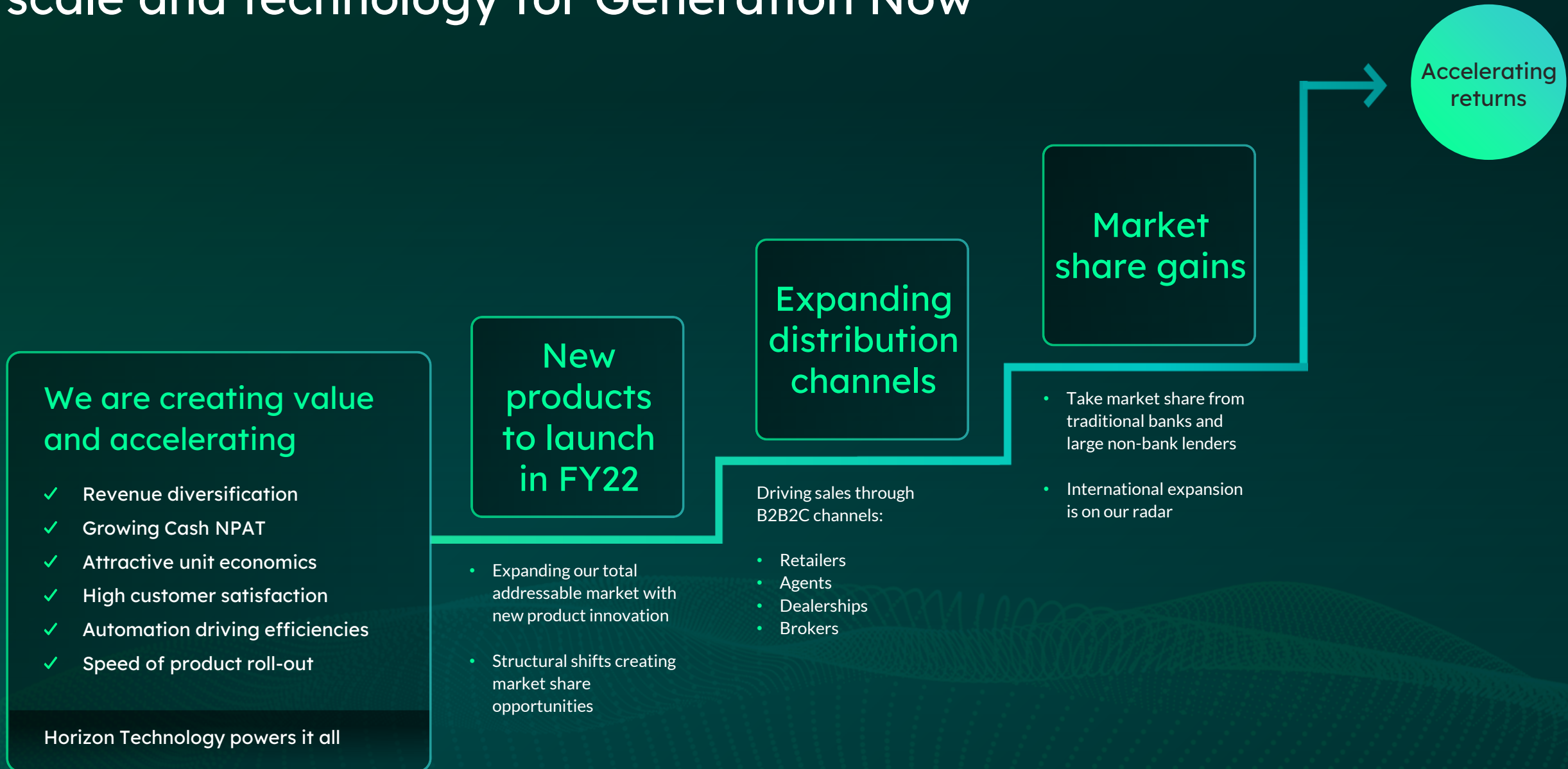
27 **Strategy & outlook**

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# Accelerating returns through innovation, scale and technology for Generation Now





# Questions





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# Key operating measures

	Notes <sup>A</sup>	FY19	FY20	FY21
<b>Returns</b>				
Total revenue (\$m)		32	48	58
Total revenue growth (%)		33%	49%	21%
Revenue yield (%)	1	47%	43%	25%
Future contracted cash interest (\$m)	2	14	29	98
Cash NPAT (\$m)	3	5	10	12
<b>Customer receivables growth</b>				
Originations (\$m)	4	117	179	384
Originations growth (%)		66%	53%	115%
Closing gross customer receivables (\$m)		87	134	333
Closing gross customer receivables growth (%)		82%	53%	149%
<b>Credit quality</b>				
Provisioning to gross customer receivables (%)	8	10.4%	9.6%	7.9%
Net charge off (%)	9	8%	7%	5%
Average Equifax score		620	635	650
<b>Operating efficiency</b>				
Total operating expenses to receivables (%)	12	47%	43%	29%
Funding cost rate (%)	13	12%	11%	5%
Core operating expenses to receivables (%)	14	16%	12%	10%

A. Reference to Appendix "Measure definitions"



# FY21 result margin analysis

FY21	\$ millions	% <sup>1</sup>
Revenue	58	25%
Interest expense	(11)	(5%)
Office operating expenses less non-recurring expenses	(25)	(11%)
Gross charge offs	(11)	(5%)
Depreciation & amortisation	(2)	(1%)
Tax	2	1%
Cash NPAT	12	5%
Net interest margin		20%
Opening gross customer receivables	134	
Closing gross customer receivables	333	
Average gross customer receivables	233	

1. As a % of average gross customer receivables

# Measure definitions

Note	Measure	Definition
1	Revenue yield (%)	Total revenue as a % of average gross customer receivables
2	Future contracted cash interest (\$m)	The sum of the total amount of interest payable by each customer receivable over the remaining life of the customer receivable contract (i.e. from 1 July onwards to its maturity) based on simple interest on principal balances, assuming they made all scheduled payments with no prepayments or arrearages. Excludes fee income.
3	Cash NPAT (\$m)	Statutory net profit after tax (NPAT) adjusted to remove non-recurring expenses and an adjustment to use actual losses (gross charge offs) rather than the AASB 9 based impairment expense
4	Originations (\$m)	Cash principal originations which exclude accounting effective interest rate balances
5	Average funded value (\$)	Total originations in the financial year divided by the total volume of receivables funded in the same period
6	Average receivable value (\$)	Total principal outstanding of active receivables divided by the total number of active receivables
7	Average remaining receivable term (months)	Remaining weighted average term of active receivables
8	Provisioning (%)	Accounting provision closing balance as a % of gross customer receivables
9	Net charge off (%)	Principal write offs in the period (net of recoveries) as a % of average gross customer receivables
10	Static loss rate	The principal not ultimately recovered on a cohort of customer receivables originated during a specific time frame, divided by the cohort's original principal (or credit limit amount where applicable)
11	Seasoned cohort	A cohort is considered fully seasoned 24 months from the end of a cohort period (i.e. 2H FY19, 1H FY20, 2H FY20, 1H FY21, and 2H FY21 cohorts are not yet fully seasoned)
12	Total operating expenses to receivables (%)	Total operating expenses per income statement as a % of average gross customer receivables
13	Funding cost rate (%)	Funding cost per income statement as a % of average borrowings
14	Core operating expenses to receivables (%)	Sales & marketing and general & administrative expenses as a % of average gross customer receivables
15	General & administrative expenses to receivables (%)	General & administrative expenses as a % of average gross customer receivables
16	Product design & development expenses to receivables (%)	Product design & development expenses as a % of average gross customer receivables
17	Sales & marketing expenses to originations (%)	Sales & marketing expenses as a % of total principal originations



# Income statement

\$ millions	FY19	FY20	FY21
Interest income	28	43	53
Other income	4	5	5
<b>Total revenue</b>	<b>32</b>	<b>48</b>	<b>58</b>
Interest expense	(9)	(13)	(11)
Sales & marketing expense	(3)	(5)	(10)
Product design & development expense	(2)	(3)	(4)
General & administrative expense	(6)	(10)	(13)
Customer receivable impairment expense	(12)	(16)	(29)
Depreciation & amortisation expense	(0)	(1)	(2)
<b>Total operating expenses</b>	<b>(32)</b>	<b>(48)</b>	<b>(68)</b>
<b>Profit / (loss) before tax</b>	<b>0</b>	<b>(0)</b>	<b>(10)</b>
Income tax benefit	0	1	2
<b>Net profit/ (loss) after tax</b>	<b>0</b>	<b>1</b>	<b>(8)</b>
<b>Statutory NPAT to Cash NPAT reconciliation</b>			
<b>Statutory net profit / (loss) after tax (NPAT)</b>	<b>0</b>	<b>1</b>	<b>(8)</b>
Impairment expense adjustment	12	16	29
Charge off adjustment	(6)	(9)	(11)
IPO proforma adjustments	(1)	2	-
Unsolicited proposal review adjustments	-	-	1
Product design & development expense adjustments	-	-	1
<b>Cash net profit/ (loss) after tax (NPAT)</b>	<b>5</b>	<b>10</b>	<b>12</b>

# Balance sheet

\$ millions	FY19	FY20	FY21
Cash and cash equivalents	6	35	26
Net customer receivables	78	121	306
Current tax asset	0	-	0
Deferred tax asset	1	4	6
Intangible assets	1	2	3
Right of use assets	-	2	1
Property, plant and equipment	0	1	1
Other receivables	1	1	1
<b>Total assets</b>	<b>87</b>	<b>167</b>	<b>346</b>
Borrowings	(82)	(113)	(300)
Other payables	(1)	(2)	(3)
Lease liabilities	-	(2)	(2)
Current tax payable	-	(2)	-
Employee related provisions	(0)	(1)	(2)
<b>Total liabilities</b>	<b>(83)</b>	<b>(120)</b>	<b>(306)</b>
<b>Net assets</b>	<b>4</b>	<b>47</b>	<b>40</b>
Share capital	3	44	44
Reserves	0	1	2
Retained earnings	1	2	(6)
<b>Total equity</b>	<b>4</b>	<b>47</b>	<b>40</b>



# Cash flow statement

\$ millions	FY19	FY20	FY21
Income from customers	32	47	66
Payments to suppliers and employees	(11)	(16)	(24)
Net borrowings interest and fees paid	(8)	(13)	(10)
Income tax (paid) / received	(0)	(0)	(2)
<b>Net cash inflows from operating activities</b>	<b>13</b>	<b>18</b>	<b>30</b>
Net customer receivable disbursements	(47)	(58)	(222)
Payments for intangible asset development	(0)	(2)	(2)
Payments for property, plant and equipment	(0)	(1)	(1)
<b>Net cash outflows from investing activities</b>	<b>(47)</b>	<b>(61)</b>	<b>(225)</b>
Proceeds from borrowings	37	32	186
Principal repayment of leases	-	(1)	(1)
Net proceeds from issued share capital	-	41	-
<b>Net cash inflows from financing activities</b>	<b>37</b>	<b>72</b>	<b>186</b>
<b>Net increase / (decrease) in cash and cash equivalents</b>	<b>3</b>	<b>29</b>	<b>(9)</b>
Cash and cash equivalents at the beginning of the period	4	6	35
<b>Cash and cash equivalents at the end of the period</b>	<b>6</b>	<b>35</b>	<b>26</b>

# MoneyMe's products

Offer range	\$2,100 – \$50,000	Credit limit up to \$20,000	Credit limit up to \$50,000	Service amount up to \$35,000	Service amount up to \$15,000	Up to \$100,000
Offer term	3 – 60 months	Repayments spread over 24 – 60 months	Based on minimum monthly repayments (see below)	60 days	24 months	36 – 84 months
Interest-free period	N/A	Up to 55 days interest-free on online and in-store purchases using Freestyle virtual Mastercard	6 – 48 months (set by merchant)  60 months for solar businesses	N/A	N/A	N/A
Interest rate	6.25% – 19.95% Risk-based pricing	16.99%	19.50% (after interest-free period)	N/A	16.99%	4.75% – 14.75% Risk-based pricing
Establishment fee	\$295 – \$495	N/A	N/A	N/A	N/A	\$350
Annual fee	N/A	\$0 (Credit limit up to \$3k) \$49 (CL \$3,001 - \$5,000) \$149 (CL over \$5,000)	N/A	N/A	N/A	N/A
Monthly fee	\$10	\$5 (\$0 if balance under \$20)	\$5	N/A	N/A	\$10
Other fees & charges	Dishonour fee \$15 Overdue account fee \$15  No early exit fee	Dishonour fee \$15 Overdue account fee \$15  No early exit fee	Admin fee \$49 - \$299 (applies to each purchase)  No early exit fee	Service fee 4.4% (incl. GST) (applies to each additional request)  1.3% monthly fee (after 60 days)  No early exit fee	\$15 late fee	Dealer or Broker specific fees may apply  Dishonour fee \$15 Overdue account fee \$15  No early exit fee
Other key features	N/A	Credit back at 1,700 stores through MoneyMe Perks powered by Cashrewards™, Freestyle's exclusive rewards program	Monthly repayments between 1.667% and 2.5% of purchase amount and admin fee	Payment request initiated by real estate agent and vendor authorises via SMS  Ability to request more funds up to the \$35,000 limit	N/A	Balloon payment up to 50%  Maximum LVR 130%

# About us



MoneyMe is a leading player in the digital credit business with technology (Horizon Technology Platform) and AI to deliver highly automated innovative products and customer experiences.

We originate through a diversified mix of credit products and distribution channels to create significant scale and long-term customer advantages. Our personal loans, revolving credit accounts and at point-of-sale retail products are for credit approved customers who are seeking simplicity, fair pricing, and flexibility.

Our technology platform enables applications to be completed and checked within minutes and funds to be disbursed, or credit limits to be available, to the customer shortly after approval.

MoneyMe is an ASX-listed, licensed and regulated credit provider operating in Australia.



The Sydney Morning Herald

Herald Sun

FINANCIAL REVIEW

THE AUSTRALIAN

The Canberra Times

THE AGE



WA today

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