

21 December 2021

ASX Announcement

MONEYME ESTABLISHES ADDITIONAL FUNDING FACILITY FOR GROWTH

MoneyMe Limited (ASX: MME) (“MoneyMe” or “Group”) is pleased to announce it has established a new warehouse funding facility led by Morgan Stanley Australia to meet the needs of the high growth Autopay product.

New Warehouse Funding Facility Highlights

- An immediate \$200m in additional capacity to finance Autopay receivables.
- Immediate Group funding cost reductions with a funding cost of < 3% over 1mth BBSW.
- Variable rate funding that fully aligns to Autopay’s variable rate consumer pricing.
- Senior funder is Morgan Stanley with Revolution Asset Management the Mezzanine funder.

MoneyMe is also pleased to announce a further 10% increase to its Horizon 2020 Trust (HW20) Major Bank funding capacity to \$467m.

Clayton Howes, MoneyMe’s Managing Director and CEO said:

“We are delighted with the growth and further strengthening of MoneyMe’s funding platform as we welcome Morgan Stanley as an international bank funding partner, and continue our partnership with Revolution Asset Management into the new Autopay warehouse. It is fantastic to have this further funding capacity added for the Group alongside a further increase to the Major Bank HW20 facility.

The new Autopay warehouse will further reduce our funding costs, and combined with our variable rate credit products¹ we are well placed to counter upward pressure to the cash rate.

This warehouse is significant for Autopay’s growth in 2022 as we expect market demand for Autopay to increase further with major long term players exiting the market.

Authorised on behalf of the MoneyMe Board and Disclosure Committee by:

Clayton Howes
Managing Director & CEO

ENDS

¹ > 95% of MoneyMe’s product set is variable rate based. The Personal Loan, Freestyle and Autopay products are 100% variable rate products.

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About MoneyMe

MoneyMe is a leader in innovation with its own technology (Horizon Technology Platform) and AI to deliver highly automated innovative credit products and customer experiences.

MoneyMe originates through a diversified mix of credit products and distribution channels to create significant scale and long-term customer advantages. Our automotive finance, personal loans, revolving line of credit and at point-of-sale instalment 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, security to be established, 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.