

MoneyMe Limited (ASX:MME)

1 March 2022

# ASX Announcement

## MONEYME ENTERS INTO \$25M SYNDICATED FACILITY AGREEMENT WITH PACIFIC EQUITY PARTNERS

MoneyMe Limited (“MoneyMe” or “Group”) refers to its announcement on 24 February 2022 regarding an additional \$25m of funding through existing commitments from its funding partner Pacific Equity Partners (“PEP”). MoneyMe is pleased to confirm it has signed the transaction on substantially the same terms as its existing \$50m facility provided by PEP as announced on 27 September 2021.

Under the terms of the partnership MoneyMe has secured an additional \$25m funding commitment through a secured funding instrument which matures in November 2025 as documented under a Syndicated Facility Agreement (“SFA”).

The new funding will be used to support the acquisition of SocietyOne and associated transaction costs.

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

*“The additional funding from PEP for the acquisition of SocietyOne targeted for March is very pleasing, and the great relationship we have developed with the PEP team continues to strengthen. This also demonstrates our ability to access funding from multiple sources, and with our cash reserves we are in a good position to continue to fund our growth plans.”*

### Key Facility and Warrant Terms

Borrower	MoneyMe Finance Pty Ltd
Lenders	Funds administered by Pacific Equity Partners (PEP)
Guarantors	MoneyMe Financial Group Pty Ltd, MoneyMe Limited, MoneyMe Technology Pty Limited, MoneyMe Partnerships Pty Limited, List Ready Pty Limited and MoneyMe Finance Pty Ltd
Facility Type	Senior Secured Loan
Facility status and ranking	Direct, secured, unsubordinated and unconditional obligation of the Borrower with the benefit of a guarantee from the Guarantors.
Additional Facility size	A\$25 million
Initial Maturity	November 2025

Warrants	<p>Aligning lender and shareholder returns, an additional coupon will be activated when MoneyMe’s market valuation appreciates, with the maximum additional coupon being 4.5% where market valuation increases by 45% or more since the date of announcement by MoneyMe of the SocietyOne acquisition.</p> <p>The warrant holder can elect to settle the warrants at any time during the SFA term through the issuance of new MoneyMe ordinary shares (up to a maximum 2.5 million shares, with the actual number of shares to be determined by dividing the redemption amount by a VWAP) or in cash. The warrants contain standard anti-dilution protections for MoneyMe and PEP.</p>
Other Terms	<p>The terms applicable to the Additional Facility are otherwise substantially the same terms which applied to the existing \$50m facility provided by PEP under the SFA, including covenants and conditions typical of a transaction of this nature.</p>

Gilbert + Tobin acted as MoneyMe’s legal adviser in relation to this transaction. The settlement of the PEP facility is expected to occur in March 2022 to coincide with completion of the acquisition of SocietyOne.

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

Clayton Howes  
 Managing Director & CEO

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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.