

MoneyMe Limited (ASX:MME)

10 May 2022

# ASX Announcement

## INVESTOR SHOWCASE PRESENTATION

MoneyMe Limited (ASX: MME) (“MoneyMe” or “Group”) attaches a presentation made at MoneyMe’s Investor Showcase being held today at its Sydney office.

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

Clayton Howes  
Managing Director & CEO

ENDS

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### **About the MoneyMe Group**

The MoneyMe Group is a leading disruptor and innovator in the consumer lending market.

The Group’s **MONEYME** and SocietyOne brands reflect a focus on innovation and the creation of digital-first experiences that meet, and exceed, the expectations of ‘Generation Now’.

Leveraging AI and cloud-based technology, The MoneyMe Group delivers highly automated credit products and market-leading, seamless customer experiences. Our proprietary and modular technology platform ‘Horizon’ facilitates automated loan approval and settlement, meaning approvals in minutes and fast settlement for end customers.

We offer 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.

MoneyMe Ltd (the ‘Group’) is an ASX-listed, licensed, and regulated credit provider operating in Australia.

**MONEYME**

# Investor Showcase

10 May 2022

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

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# Agenda for the day

**1** Welcome

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**2** Step Change

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**3** Customer Ecosystem

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**4** ESG

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**5** Credit Management

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**6** Technology & Innovation

# Step Change



# Incredible scale through tech innovations



1. \$1.2b excludes SocietyOne P2P loan book of \$95m  
2. FY22 YTD means as at 31 March 2022



- Personal Loans
- Credit Score
- Banking-as-a-Service (BaaS)

FINANCIAL REVIEW BOSS  
**MOST INNOVATIVE COMPANIES**

Award winning finance solution

**PRODUCT REVIEW** .COM.AU **2021 AWARDS WINNER**



# MONEYME's significant transformation in the past year

## 1 \$83m revenue; Cash profit growth

- Record **predominantly organic revenue of \$83m YTD FY22**, from \$39m for the same period FY21. A 113% increase, and only includes S1 revenue from the 15<sup>th</sup> of March
- Record **contracted revenue of \$345m**, up 94% on the prior quarter of \$178m
- Profitable growth with **Cash Profit up 140% to \$10m for 1H22** from \$4m in 1H21
- Credit book quality increasing with accelerated growth, **46% of lending growth for 3Q22 is secured lending**

## 2 SocietyOne Acquisition

- Highly strategic and complementary acquisition of SocietyOne completed in March 2022
- **\$17m cost synergies; \$15m+ revenue synergies** anticipated
- Instant scale with broker channel network with **1,700 brokers nationwide** and SocietyOne Credit Score tool with **~200k customers**
- **Westpac Banking-as-a-Service partnership**

## 3 \$299m Autopay gross receivables

- In April 2021 MONEYME launched Autopay, its disruptive secured auto product
- Autopay **doubles MONEYME's total addressable market** to ~\$69b
- Autopay has grown to \$299m GLAs and continues to accelerate, **~\$60m originations** in March 2022

## 4 Expanded funding

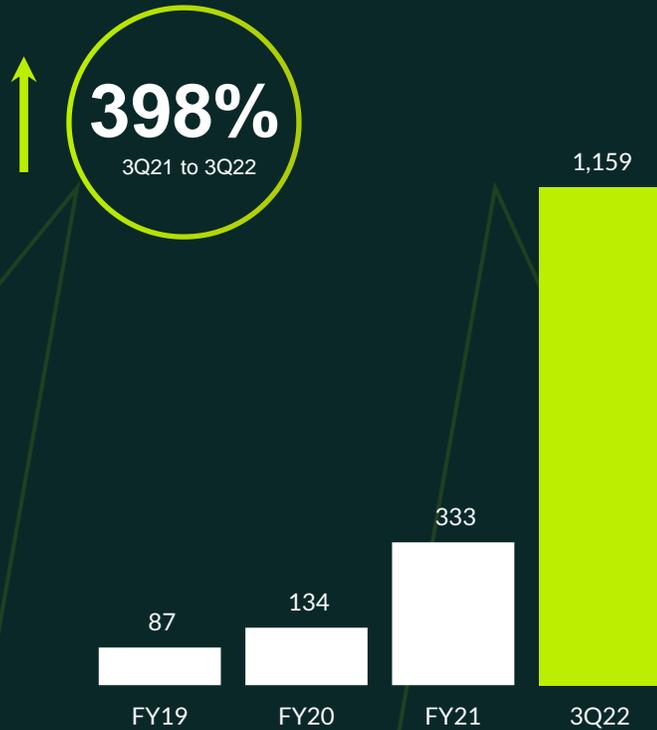
- The Group's facilities now include funding from **2 major Australian banks, 2 major international banks and 3 major Australian fund managers**
- Expanded funding structures with Pacific Equity Partners providing flexible capital to support growth and innovation
- The shareholder register has expanded with some additions of **Seven West Media, News Corp, Consolidated Press Holdings and Reinventure**

# 3Q22 financial highlights

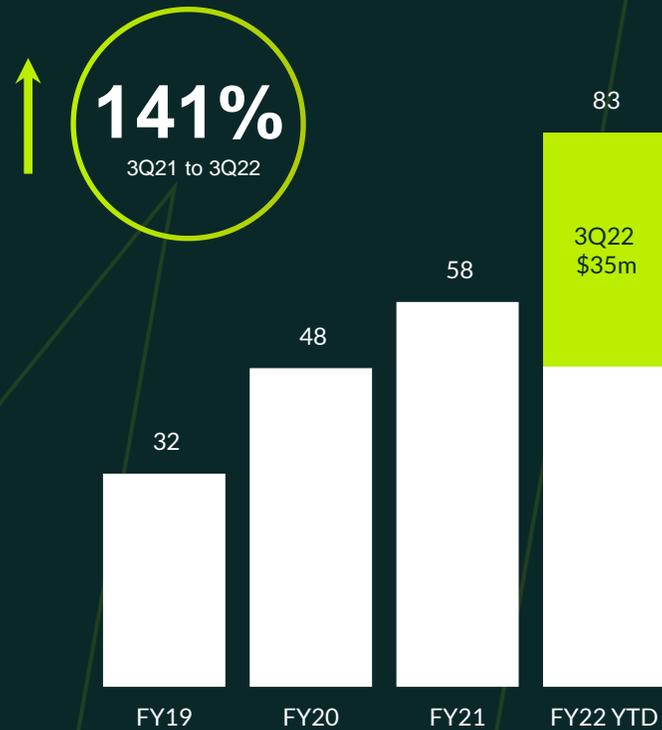
Record organic receivables growth, profitable returns, sound credit & book quality

Cash Profit for 1H22:  
**\$10m**

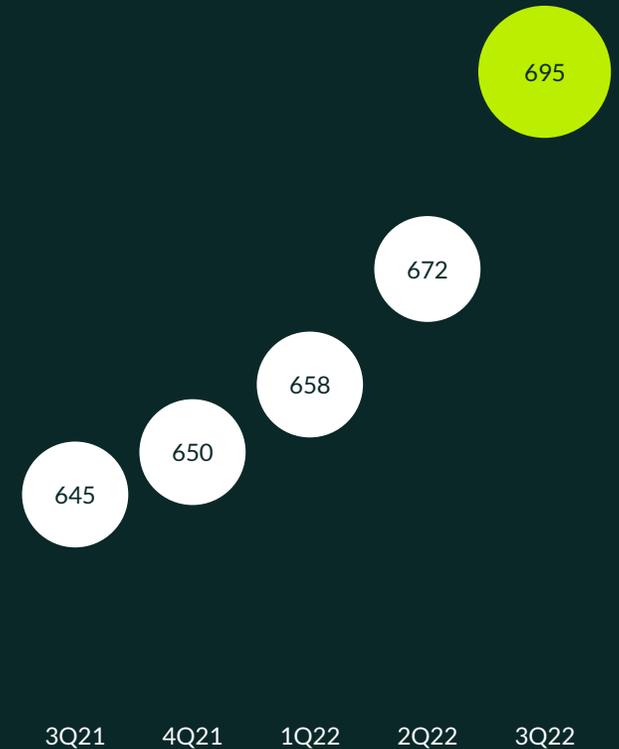
Gross customer receivables (\$m) <sup>1</sup>



Total revenue (\$m)



Average Equifax score



1. 3Q22 excludes SocietyOne P2P loan book of \$95m

# Decreasing funding costs

Decreasing funding cost (%)



## FY23

- Planned ABS Transaction
- Bigger scale loan book to achieve economies of scale
- Secured assets growing as a proportion of book to improve margins
- SocietyOne ABS deal completed at blended margin of <2%

# Game changing innovation in the auto sector

With Autopay's high automation, dynamic pricing and best-in-class speed that offers secured vehicle finance that settles within 60 minutes, 7 days a week, dealers and brokers are rapidly signing up to access the product and the Autopay book continues to grow at a rapid pace.

## MONEYME Autopay



Currently there are:  
**1,300+**  
**dealers and brokers**  
 with access to the Autopay platform



# Customer Ecosystem



*Timing*  
**is everything**

# **Our objective**

***#1 challenger  
to the major banks***



**1** Credit Score customer acquisition tool with ~200,000 people

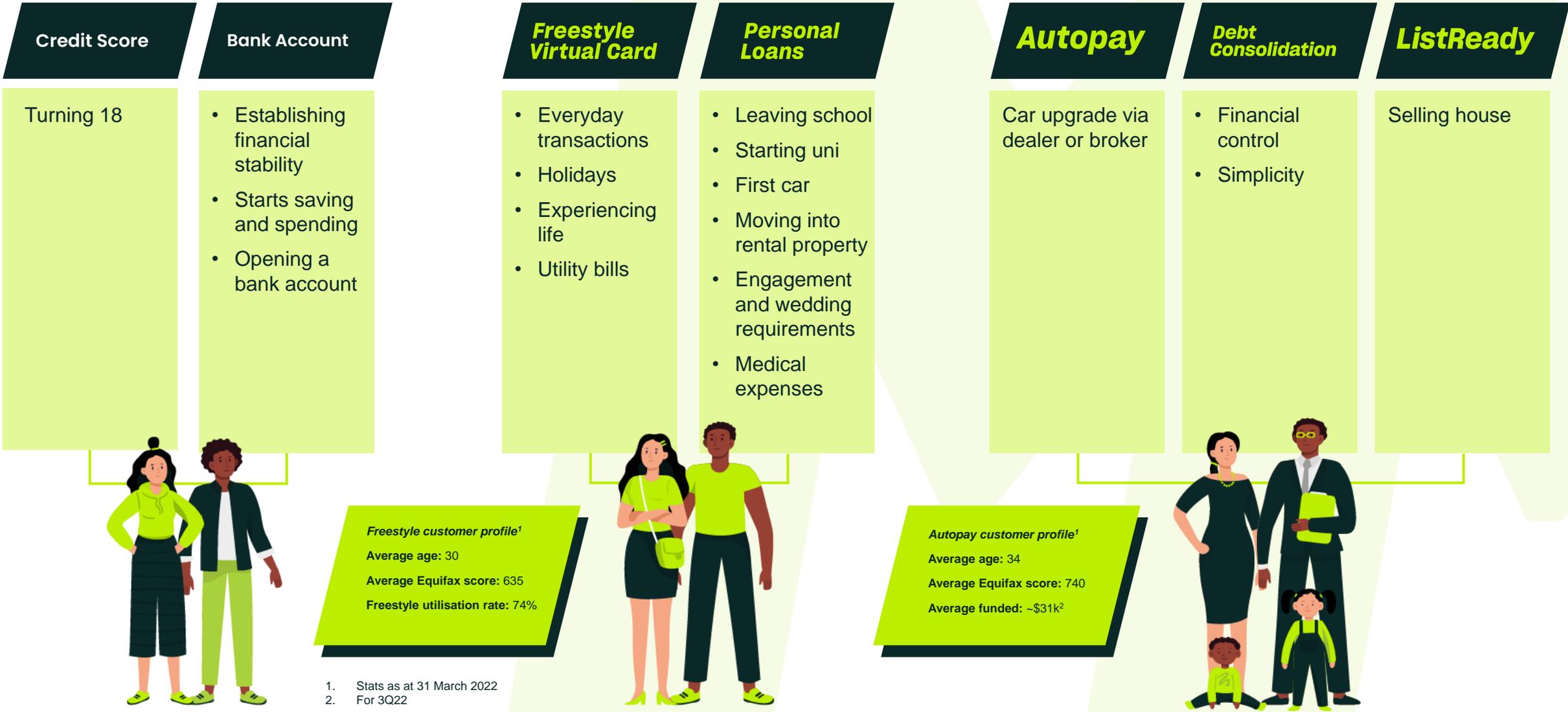
**2** A solid broker channel for diversification and distribution

**3** Bank accounts for everyday spending and saving

**4** Customer base skews more female and is 10 years older

**5** 30% of customers are home owners

# The credit lifecycle and our ecosystem

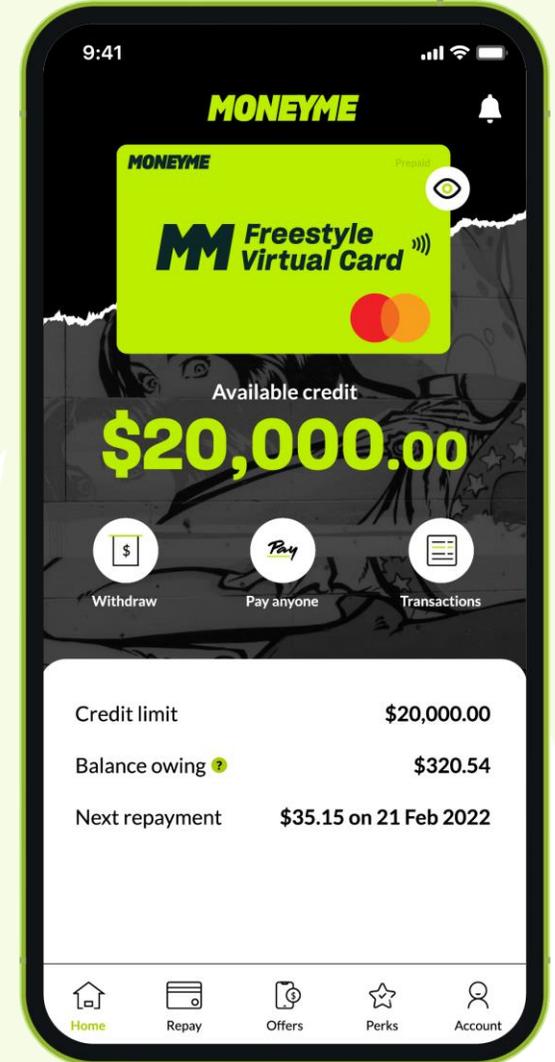
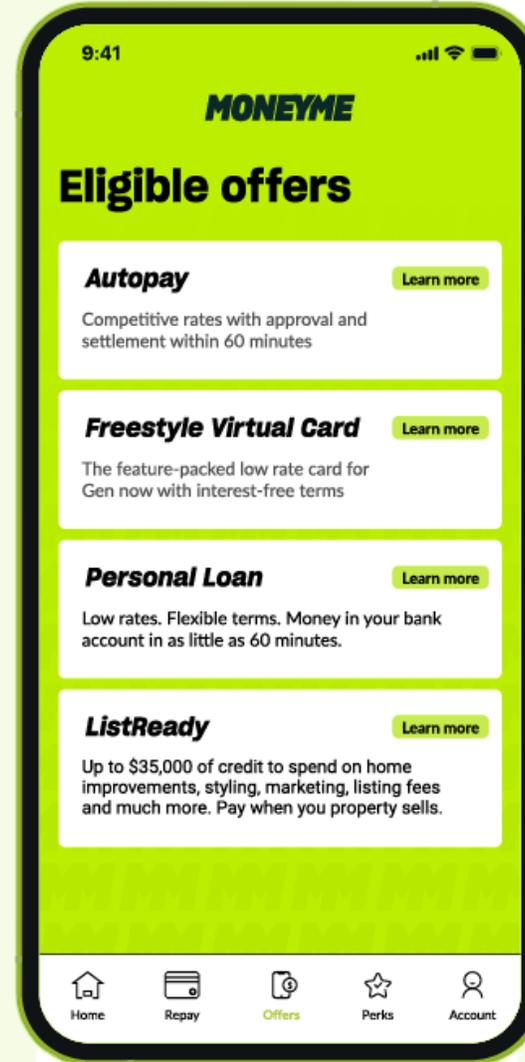


1. Stats as at 31 March 2022  
 2. For 3Q22

# An app ecosystem powered by customer centric tech

No bricks and mortar branches, no salespeople.  
Low overheads.

- Visibility and control = Self service
- Opportunity = Cross selling
- Communications = A connected customer



# Diversified distribution at scale

✓ Sophisticated B2B2C distribution strategy across verticals

✓ Large addressable markets with high growth potential

B2B2C make up of originations 6 month ago = **49%**



Current B2B2C make up March =

**72%**

✓ Strong portfolio of high quality engaged partners

✓ Cheaper, more efficient way to acquire a better customer

✓ Synergies with other products and cross sell advantages

# Diversified distribution at scale

## ListReady

### ListReady real estate channel:

- 3,500+ agents – some of Australia's best
- Exclusive corporate partnerships with the country's largest groups



## Personal Loans

### Personal Loan Broker Channel

- 400+ brokers offering the MONEYME Personal Loan
- MONEYME Broker channel launched December:

**+44%**  
Mar to Apr



- Combined with SocietyOne network, almost 3,000 brokers and dealers offering a MONEYME product

## Autopay

### Autopay Broker + Dealership Channel

- 1,300+ brokers and dealers offering Autopay
- Strong pipeline of large aggregators waiting to get access



# A brand that stands out

To be the #1 non-bank challenger to the major banks we need a strong identity



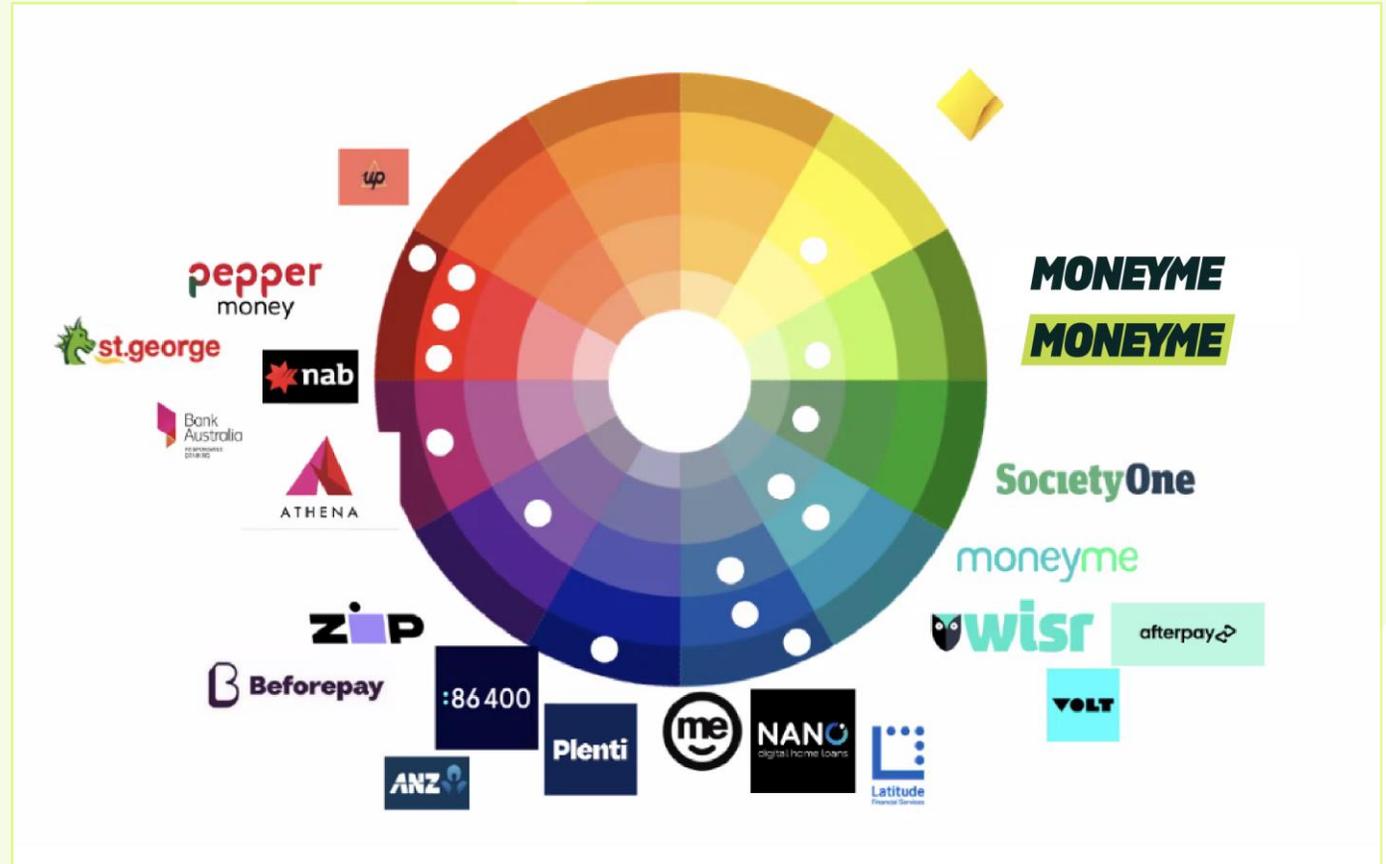
**MONEYME** Freestyle  
Virtual Card

**MONEYME** Personal  
Loans

**MONEYME** Debt  
Consolidation

**MONEYME** ListReady

**MONEYME** Autopay



# We're painting the town green



# A brand for the people

## At MONEYME, we're for the *everyday ambitious*

Those with goals, big and small.  
Positive people with positive purpose.

Because money shouldn't be tricky.  
It should be an **opportunity**.

At MONEYME, we're democratizing opportunity.  
Making it a **simple**, **fast** and **seamless** process.

Because when you need money, you need it now.  
Money to realise your everyday ambition.



# ESG:

Environmental, Social,  
and Governance



# ESG

**Accelerating towards world-class  
ESG performance**

# Governance

## Embedding ESG into our Governance framework



**Ensuring our good governance principles and practices are maintained and improved**



**Aligning to internationally recognised ESG frameworks, and aiming for B Corp Certification**



**Integrating ESG considerations into business decision making processes**



**Updating employee remuneration to include ESG performance conditions**

# Environmental

Caring for our planet



**1**

Measuring our scope 1, 2, and 3 greenhouse gas (GHG) emissions

We aim to become carbon-neutral decades before the Paris Agreement target of 2050



**2**

Our Autopay carbon offset initiative has offset the emissions produced from **over 9 million kms** driven

We've offset the carbon produced from **224 laps** around the world



**3**

Exploring green products that **reward customers** for being environmentally conscious

Our **Freestyle** virtual card is already 100% **plastic-free**

# Social

## Supporting our people

### Community

- Helping young people who have been impacted by cancer through our **charity partnership with Canteen**
- Paid community service leave & matching for employee donations to charities
- Voluntarily submitted our FY21 **Modern Slavery Statement**

### Employees

- Employee **engagement scores of 87%**, 14 points higher than the Finance Australia benchmark
- 97% of our employees believe our commitment to social responsibility is genuine
- Focusing on **Diversity, Equity, and Inclusion (DEI)**

### Customers

- Credit Score and Bank Account products are crucial for supporting our customer's **financial wellbeing**
- Data & Cyber Security remains a key focus

# **ESG is here to stay**



**We are determined to do the right thing by our people and planet**



**Our ESG performance will help us win**

# Credit Management



Highly regulated  
credit environment

Highly influenced by data

Increasingly digital /  
cashless society

Speed & accuracy

A digital business like  
ours *thrives* in this new  
environment

# Future-proofing credit management



Use of artificial intelligence and automation in our **credit decisioning + collections management** processes



We have a depth of customer datasets and decisioning models to elevate us in the current credit environment

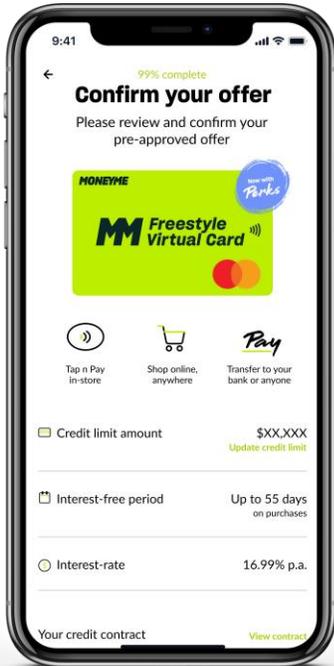
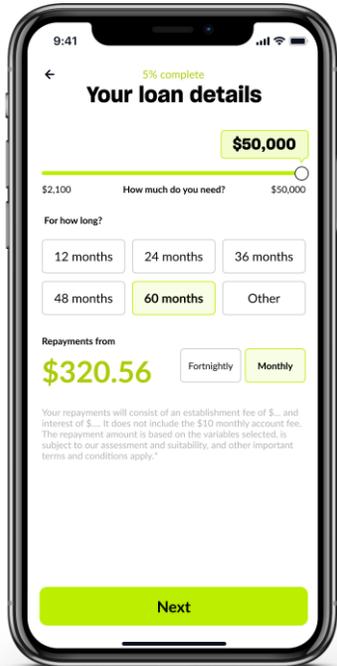


Our systems are Open Banking and PayTo ready

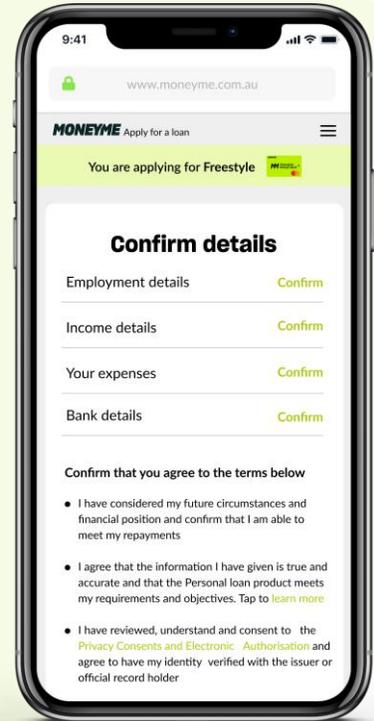
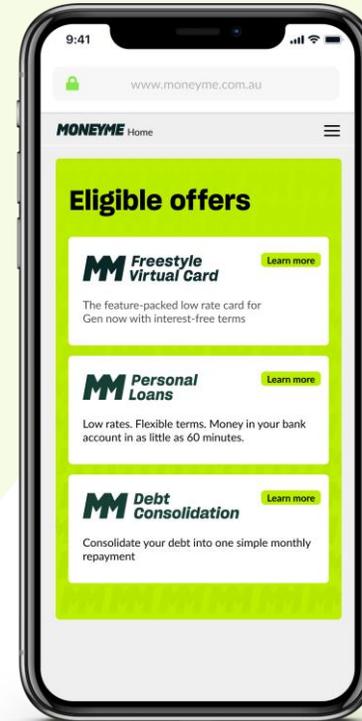
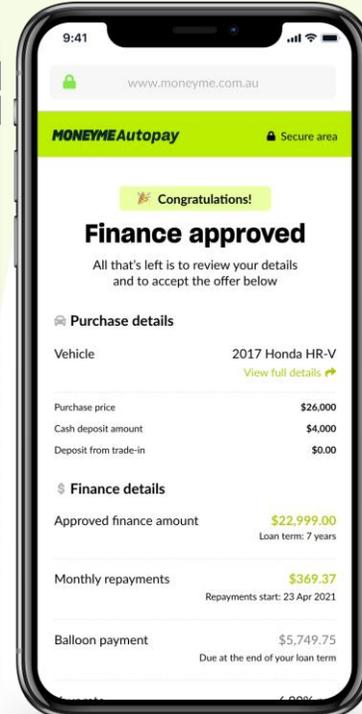
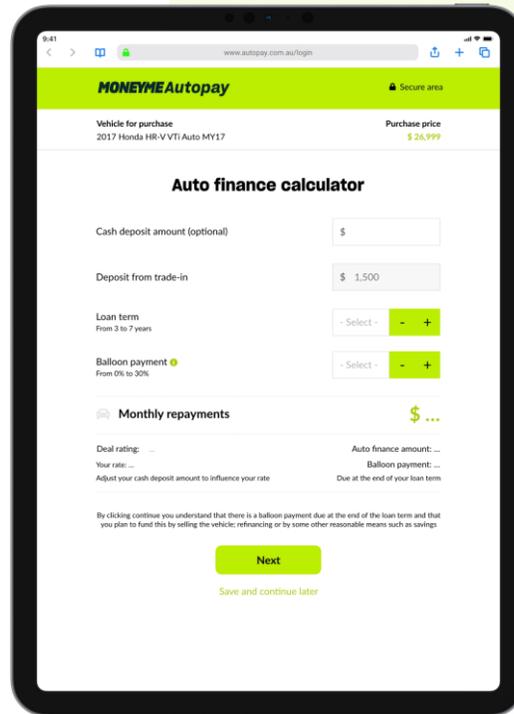
# **Everything in one place**

**Horizon: Credit decisioning, payments and collections**

# Application journey optimised for data capturing & seamless user experience



## Autopay dealer (web)



## App application

## Repeat customer offers

# Proven technology platform primed for scale

## Initial eligibility assessment

**40**

Data reference points

## Transaction data analysis

**100**

Data reference points

**1,000**

Transactions categorised

## Biometric ID verification

c. 5-Minute application process

## Risk assessment

**350**

Data reference points

## Security valuation

## Artificial intelligence

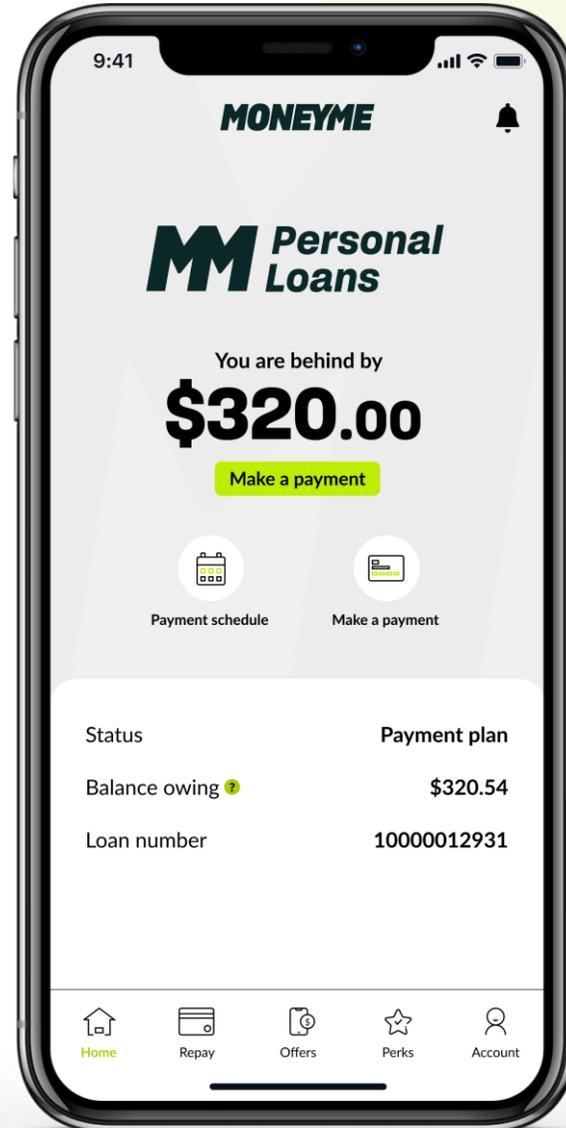
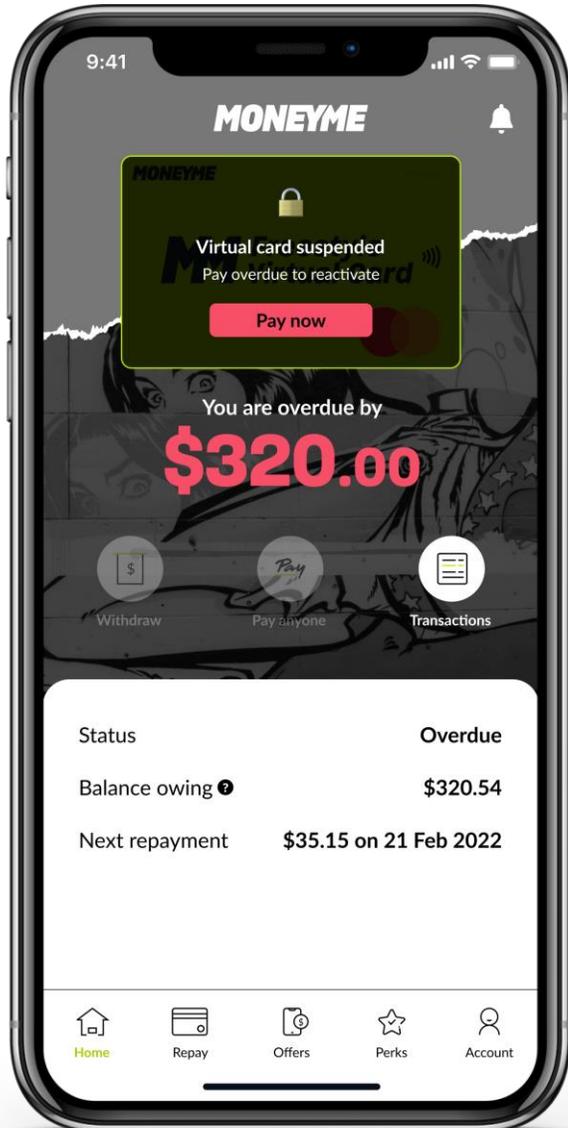
**500+**

Data reference points

## Credit approval

# Automated in-house payments strategy & workflows

**MONEYME**



The Horizon Technology Platform manages end-to-end arrears workflows to **optimise collections outcomes** with automated notices (emails, letters), call scheduling, SMS and referrals to external collections agencies.

## Capabilities include:

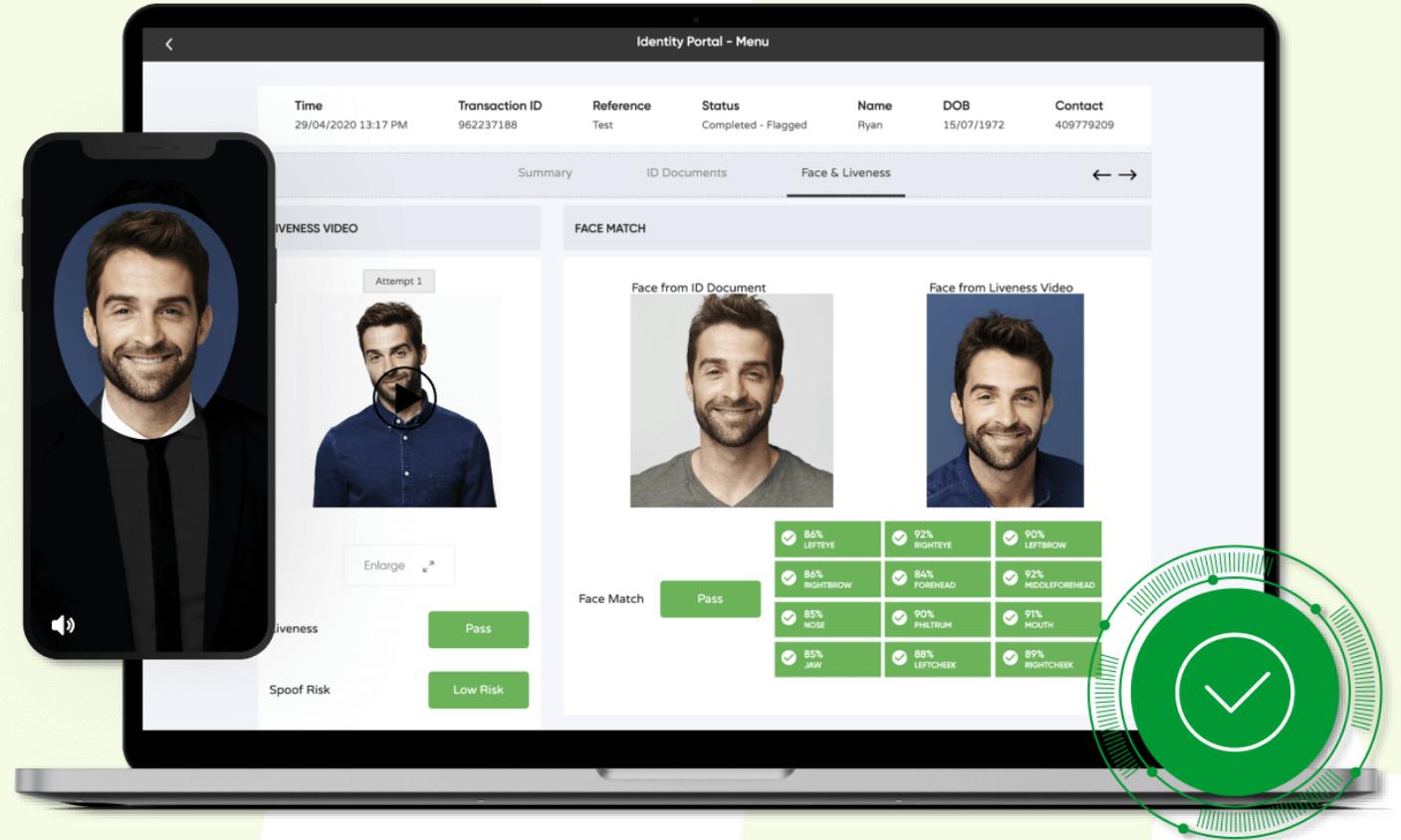
- **Direct debit automation** (including rescheduling failed payments)
- **Time and activity-managed accounts** (with workflow triggers if no payment or action is taken)
- **Payment accessibility** (all messaging provides a link for the customer to make a payment)
- **Self-service features** (multiple payment options available, including card payments, bank transfers, and direct debits)

# Biometrics – ID

MONEYME seeks to mitigate fraud risk by using Equifax ID tools, including a biometric tool, which includes:

1. Face capture and 'liveness' test
2. Document capture (Licence / Passport) and document check  
*(e.g. recognition of potentially tampered documents or anomalies)*
3. Facial matching = comparison of the live captured facial image vs. document
4. Geo-location data capture

This is an **automated process** which feeds directly into Horizon's Decision Engine and reduces the chance of human error in ID verification process



Improved speed and security of loan applications

# Artificial intelligence

Trailblazing innovation in credit decisioning:

- Building out AI capabilities for >3 years
- We have led the industry with AI
- Now we have \$2bn of originations data, we continue to expand and develop
- **AIDEN® is our proprietary in-house AI**  
= Artificial Intelligence Decision Engine

# **We built AIDEN® in-house to unlock the power of Big Data and Artificial Intelligence**



Easy + fast to  
deploy models



Full control +  
customisable  
models



Data security



It's **our**  
intellectual  
property  
(we own it)

# AI & automation are at the heart of credit management

## Current

- **Credit Decisioning:** Approval or Decline
- **Offer:** Providing pricing and maximum loan offer

## Future

- **Customer retention** = In-life promotions and awards, rate offers
- Increased collections process automation

# Horizon technology allows automated decisioning

Much more efficient and accurate than a human for credit risk - removing human judgement and error

Allows us to implement controls/rules quickly and consistently

Provides for lower operational costs as we scale the business

Decisioning automatically run against credit history, transaction history, payment serviceability, and more

**98%** of credit amount and pricing decisions are made by the system

**60%** of funding decisions made today are fully automated

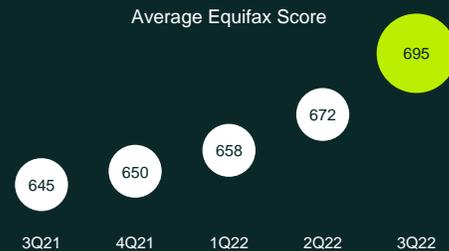
**We have more touch points than ever,  
across property, retail and auto**

 **The more applications we get,  
the more data we get,  
the more **insights** we gain**

# Binary rules



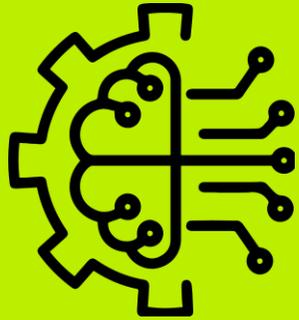
- Standard approach to manage credit risk
- Are **okay** but we wanted to do **better** and stay ahead of competitors



# Artificial intelligence

- Decisions with speed, scale, and **accuracy**
- Augmenting existing binary rules with strong correlation analyses
- Our edge is our credit decisioning with AIDEN<sup>®</sup>

# AIDEN<sup>®</sup>



Looks at **500+** data points of each customer to make decisions

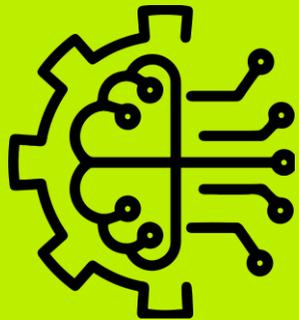
Data includes demography, employment, bank statements, credit file, and more

Decision in less than **1.3** seconds <sup>1</sup>

Has capacity to evaluate **millions** of customers 24/7

1. Average time based on data from April 2021

# AIDEN<sup>®</sup>



**AI models are monitored and re-trained on an ongoing basis:**

Higher frequency for evolving situations like fraud detection

Lower frequency for stable models like credit score model

# AIDEN® Credit Score Model

**Finds correlation between customer's profile and their probability of default**

Equifax score	Wages	Average ATM withdrawals	Employment length	Residential status	AIDEN® score *	Repayment result
438	\$10,200	\$283	>1 year	Own home	825	GREAT
829	\$3,600	\$634	<1 year	Rent	414	OK

**AIDEN® would have downgraded this application**

\* Example only: back-testing outcome

# Increased funding and reduced losses<sup>1</sup>

**AIDEN<sup>®</sup>'s performance speaks for itself.**

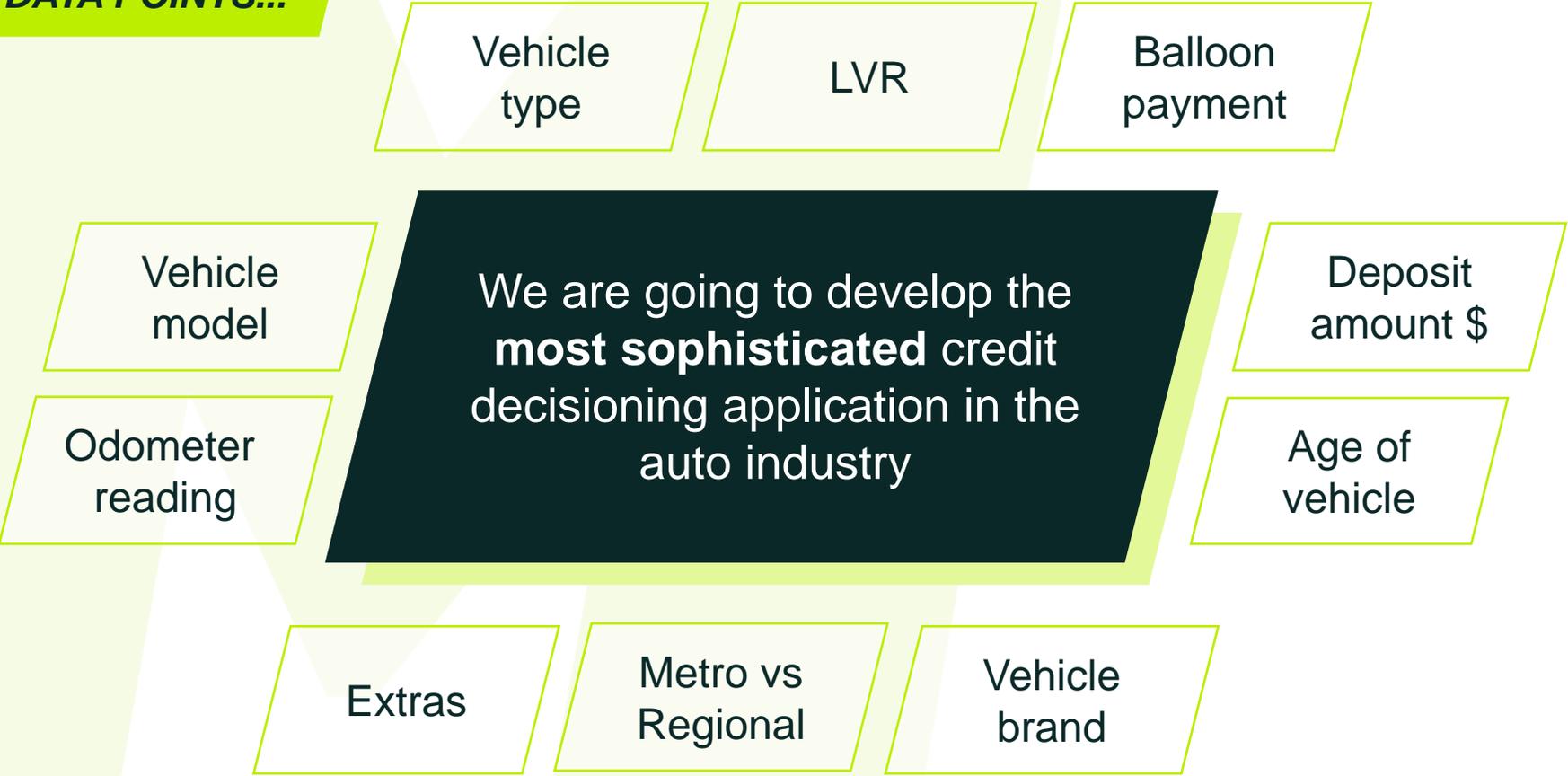


*Sample: Historical \$96m funding period*

1. Based on loans funded between April to December 2020

# **AIDEN® Credit Score Model for Autopay**

**MANY MORE DATA POINTS...**



**SUPER-CHARGED DECISIONING**

**TAILORED TO THE INDIVIDUAL**

# Technology & Innovation



# Horizon Technology Platform

One platform, multiple uses



Support scale



Efficiency through  
automation



Enhancing credit  
decisioning



Data analytics



Seamless customer  
experience



Product  
innovation

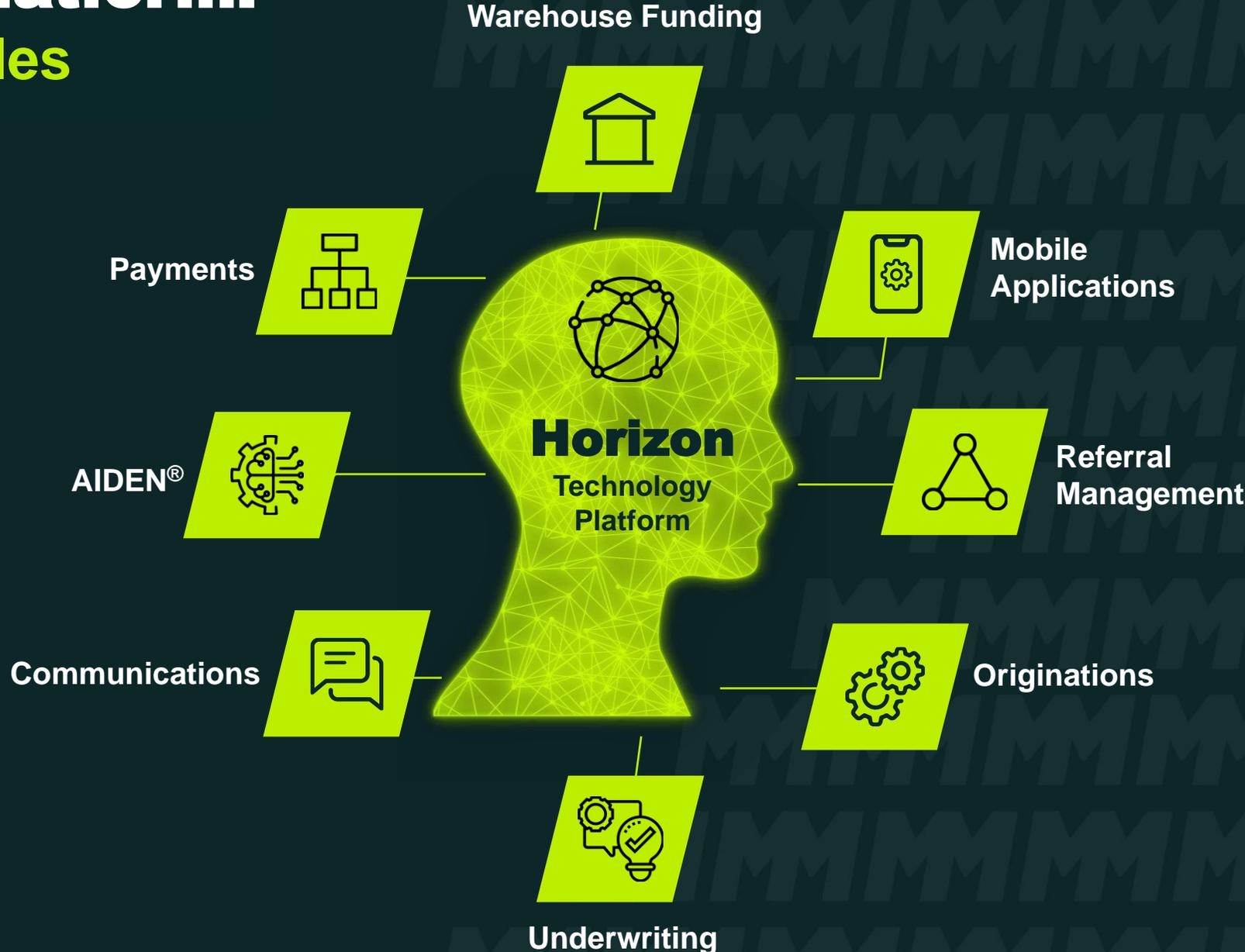


Security



Data protection

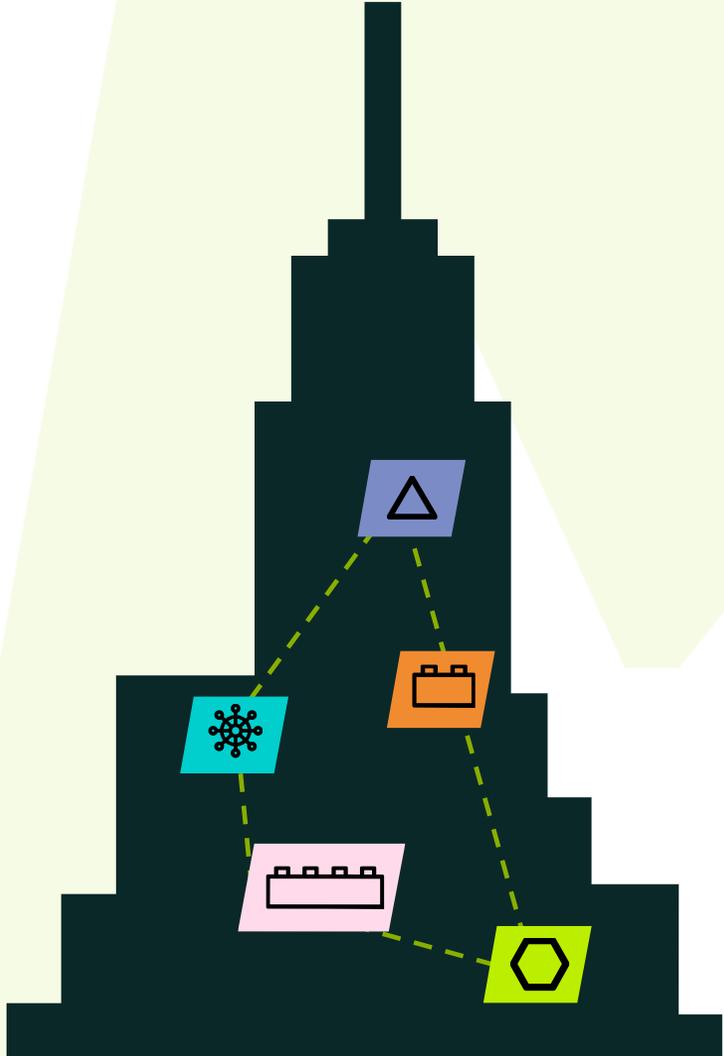
# Horizon platform: 8 key modules



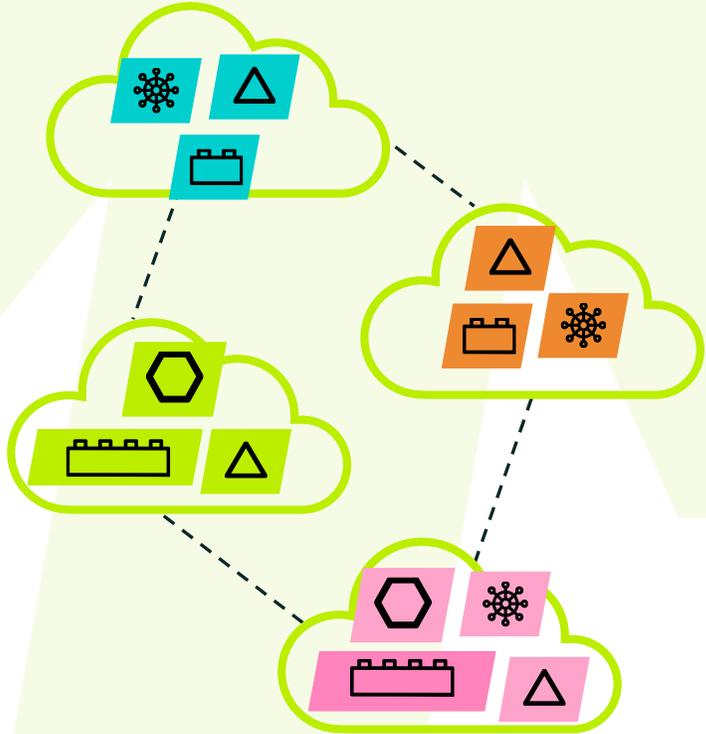
# Horizon architecture

- Horizon uses microservices architecture
- It is composed of many loosely coupled and independently deployable smaller services
- Highly maintainable and testable
- Organised around business capabilities

*Monolithic architecture*



*Microservice architecture*



# Development approach

- Continuous process of improving efficiency and constant activity
- Enables the team to adopt faster to updates and development changes
- Enables the team to deliver quickly
- Deployments are more consistent and smooth



# Key benefits from 100% ownership:



## 99.95% gold standard uptime

We can launch new products while the platform is still running



## We own it, which means:

No licensing fees;  
Easy to scale (operational efficiency)

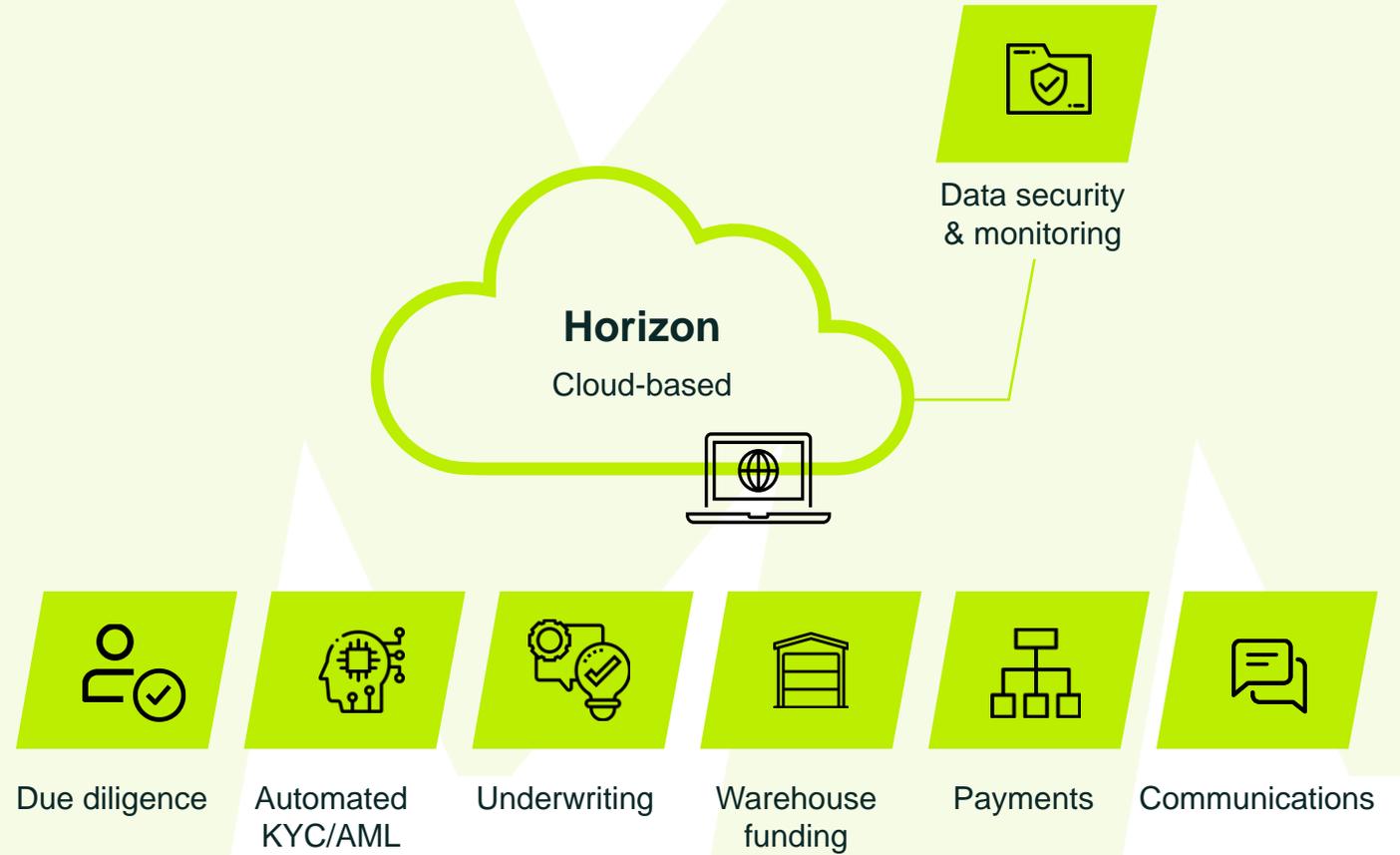


## Can handle multiple products

Personal Loan, Continuing Credit Contract, Bank Account

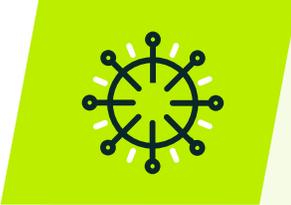
# Case study: Autopay

- Agile build, for very fast entry to market
- Built in less than 2 months using existing modules
- Winner of Canstar's 2022 Innovation Excellence Award



# Cybersecurity is real and on many varied levels

# Top 15 *Cyber threats*



Malware



Web-based attacks



Phishing



Web application attacks



Spam



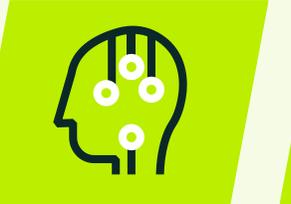
DDoS



Identity theft



Data breach



Insider threat



Botnets



Physical, manipulation damage, theft and loss



Information leakage



Ransomware



Cyberespionage



Cryptojacking

# Cybersecurity

To ensure MONEYME is protected and keeps data and people safe we apply industry standards to ensure we are protected.

We do this via a layered approach:

- At a device level
- At an office level
- At a group level

We use industry standard software that blocks phishing attacks, scans for malware, ensures our staff can sign in securely

Data is protected using high level encryption standards and protective data governance frameworks to ensure customer PII and financial data is forever safe



# MONEYME

***We back  
your ambitions.***  
Low rates with approvals in minutes.

Award-winning  
loans & virtual cards



**MONEYME**

MoneyMe Financial Group Pty Ltd | ABN 40 163 691 236 | Australian Credit Licence Number 442218



# Important Notices & Disclaimers (1)

This presentation has been prepared by MoneyMe Limited (MoneyMe or Company) in connection with the Investor Showcase on 10 May 2022 (Presentation).

## Summary information and source of SocietyOne information

This Presentation contains summary information about MoneyMe and its activities which is current only at the date of this Presentation. The information in this Presentation is of a general nature and does not purport to be complete nor does it contain all of the information that an investor may require when making an investment decision in MoneyMe. It should be read in conjunction with the Company's other periodic and continuous disclosure announcements lodged with the Australian Securities Exchange. The information in this Presentation may not be complete and may be changed, modified or amended at any time by the Company, and is not intended to, and does not, constitute representations and warranties of the Company.

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MoneyMe undertook a due diligence process in respect of the acquisition of SocietyOne (Acquisition), which relied in part on the review of financial and other information provided by SocietyOne. Despite making reasonable efforts, MoneyMe has not been able to verify the accuracy, reliability or completeness of all the information which was provided to it. If any such information provided to, and relied upon by, MoneyMe in its due diligence and in its preparation of this Presentation proves to be incorrect, incomplete or misleading, there is a risk that the actual financial position and performance of the SocietyOne group may be materially different to the expectations reflected in this Presentation.

Investors should also note that there is no assurance that the due diligence conducted was conclusive, and that all material issues and risks in respect of the Acquisition have been identified and avoided or managed appropriately (for example, because it was not always possible to negotiate indemnities or representations and warranties from SocietyOne to cover all potential risks). Therefore, there is a risk that issues may arise which will also have a material impact on the MoneyMe Group (for example, MoneyMe may later discover liabilities or defects which were not identified through due diligence or for which there is no contractual protection for MoneyMe). This could adversely affect the operations, financial performance or position of MoneyMe.

## Financial data

All financial information in this Presentation is in Australian Dollars (\$) or AUD) unless otherwise stated.

Financial information for SocietyOne contained in this Presentation has been derived from unaudited management accounts of SocietyOne and other financial information made available by SocietyOne in connection with the Acquisition, and MoneyMe does not take any responsibility for it. This Presentation also includes financial information which is sourced from unaudited management accounts of MoneyMe.

This Presentation may include certain pro forma financial information. Any pro forma financial information is for illustrative purposes only and is not represented as being indicative of MoneyMe's views on its, nor anyone else's, future financial position and/or performance. Pro forma financial information is prepared by MoneyMe in accordance with the measurement and recognition principles prescribed by the Australian Accounting Standards for the SocietyOne and MoneyMe Groups on a standalone basis – full consolidation accounting of the two Groups has not been applied for ease of understanding and data availability. Pro forma financial information does not meet the disclosure requirements prescribed by the Australian Accounting Standards. In addition, any pro forma financial information in this Presentation does not purport to be in compliance with Article 11 of Regulation SX of the rules and regulations of the U.S. Securities Exchange Commission, and such information does not purport to comply with Article 3-05 of Regulation S-X.

In addition, financial data in this Presentation may include "non-IFRS financial information" under ASIC Regulatory Guide 230 "Disclosing non-IFRS financial information" published by ASIC and also "non-GAAP financial measures" within the meaning of Regulation G under the U.S. Securities Exchange Act of 1934, including pro forma revenue of the Combined Group (as defined below), pro forma gross receivables, pro-forma cash NPAT and the pro forma balance sheet items. MoneyMe believes that non-IFRS/non-GAAP financial information provides useful information to users in measuring the financial performance and conditions of MoneyMe. Non-IFRS financial information does not have a standardised meaning prescribed by Australian Accounting Standards and, therefore, may not be comparable to similarly titled measures presented by other entities, nor should it be construed as an alternative to other financial measures determined in accordance with Australian Accounting Standards. Investors are cautioned, therefore, not to place undue reliance on any non-IFRS/non-GAAP financial information and ratios included in this Presentation.

## Forward-looking statements and risks

This Presentation may contain certain "forward-looking statements", including but not limited to projections, guidance on future potential synergies and estimates of revenue accretion, the outcome of the Acquisition and the future performance of MoneyMe and SocietyOne post acquisition (Combined Group). Forward-looking statements can generally be identified by the use of words such as 'expect', 'anticipate', 'likely', 'intend', 'should', 'could', 'may', 'predict', 'plan', 'propose', 'will', 'believe', 'forecast', 'estimate', 'target', 'outlook', 'guidance', 'potential' and other similar expressions within the meaning of securities laws of applicable jurisdictions and include, but are not limited to, statements relating to the impact of the Acquisition, the future performance and financial position of MoneyMe and estimated net synergies after combination with SocietyOne. Indications of, and guidance on, future earnings and financial position and performance are also forward-looking statements.

The forward-looking statements contained in this Presentation are not indications, guarantees or predictions of future performance and involve known and unknown risks and uncertainties and other factors, many of which are beyond the control of MoneyMe and its Directors and management, and may involve significant elements of subjective judgment and assumptions as to future events which may or may not be correct. You are strongly cautioned not to place undue reliance on forward-looking statements, particularly in light of the current economic climate and the significant volatility, uncertainty and disruption caused by the outbreak of COVID-19. Any such statements, opinions and estimates in this Presentation speak only as of the date hereof and are based on assumptions and contingencies subject to change without notice, as are statements about the market and industry trends, projections, guidance and estimates. Forward-looking statements are provided as a general guide only.

# Important Notices & Disclaimers (2)

## Forward-looking statements and risks (continued)

Forward looking statements may assume the success of MoneyMe's business strategies including, without limitation, integration of SocietyOne. The success of any of these strategies is subject to uncertainties and contingencies beyond MoneyMe's control, and no assurance can be given that any of these strategies will be effective or that the anticipated benefits from the strategies will be realised in the period for which the forward looking statement may have been prepared or otherwise. Several important factors could cause actual results or performance to differ materially from the forward looking statements including (without limitation) the risks and uncertainties associated with the ongoing impacts of COVID-19, the Australian and global economic environment and market conditions.

Further, other risks and uncertainties not presently known to management or that management currently believe not to be material may also affect MoneyMe's business. There can be no assurance that actual outcomes will not differ materially from these forward looking statements.

Such risks and uncertainties include, but are not limited to: the acquisition and retention of customers, commercialisation, technology, third party service provider reliance, competition, development timeframes and product distribution.

Usability of MoneyMe's products depends upon various factors outside the control of the Company including, but not limited to: device operating systems, mobile device design and operation and platform provider standards, reliance on access to internet, acquisition and retention of customers, reliance on key personnel, maintenance of key business partner relationships, reliance on new products, management of growth, and brand establishment and maintenance. A number of the Company's products and possible future products contain or will contain open source software, and the Company may license some of its software through open source projects, which may pose particular risks to its proprietary software and products in a manner that could have a negative effect on its business. The Company's intellectual property rights are valuable, and any inability to protect them could reduce the value of its products and brand.

The Company's products may contain programming errors, which could harm its brand and operating results. The Company will rely on third party providers and internet search engines (amongst other facilities) to direct customers to MoneyMe's products. Other risks may be present such as competition, changes in technology, security breaches, insurance, additional requirements for capital, potential acquisitions, platform disruption, ability to raise sufficient funds to meet the needs of the Company in the future, reliance on key personnel, as well as political and operational risks, and governmental regulation and judicial outcomes.

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## Past performance

Investors should note that past performance, including past share price performance of MoneyMe and pro forma historical information in this Presentation, is given for illustrative purposes only and cannot be relied upon as an indicator of (and provides no guidance as to) future MoneyMe performance including future share price performance. The pro forma historical information is not represented as being indicative of MoneyMe's views on its future financial condition and/or performance.

The historical information in this Presentation is, or is based upon, information contained in previous announcements made by MoneyMe to the market. These announcements are available at [www.asx.com.au](http://www.asx.com.au).

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## General

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