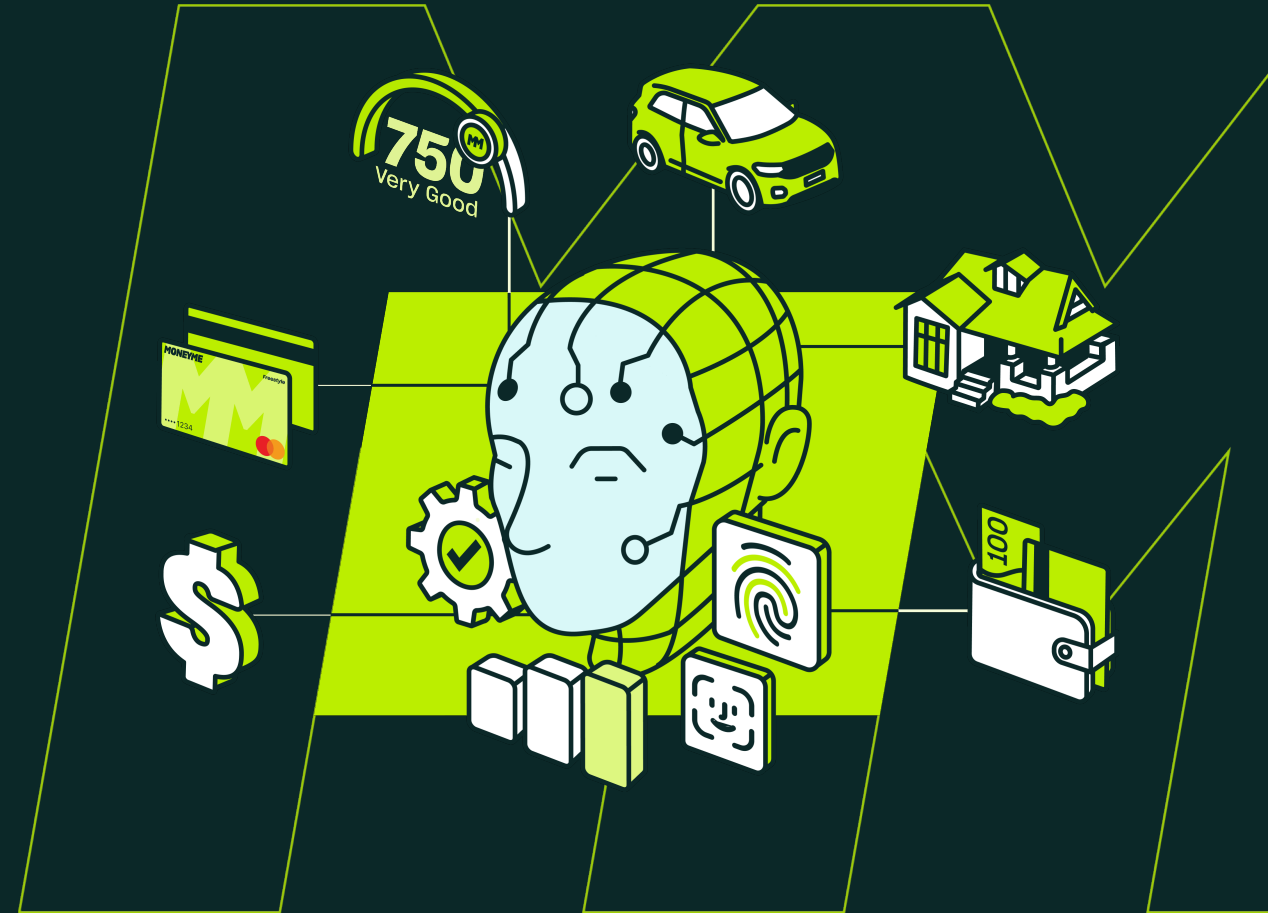


# MONEYME

## Investor presentation

# FY23 Results

31 August 2023





## A non-bank challenger

MONEyme is a founder-led digital lender and Certified B Corporation™. We challenge the traditional ways of credit and simplify the borrowing experience with digital-first experiences that meet the needs of modern consumers.



## Digital yet personal

We target customers with above average credit profiles through a range of fast, flexible, and competitively priced products, including car loans, personal loans, and credit cards.



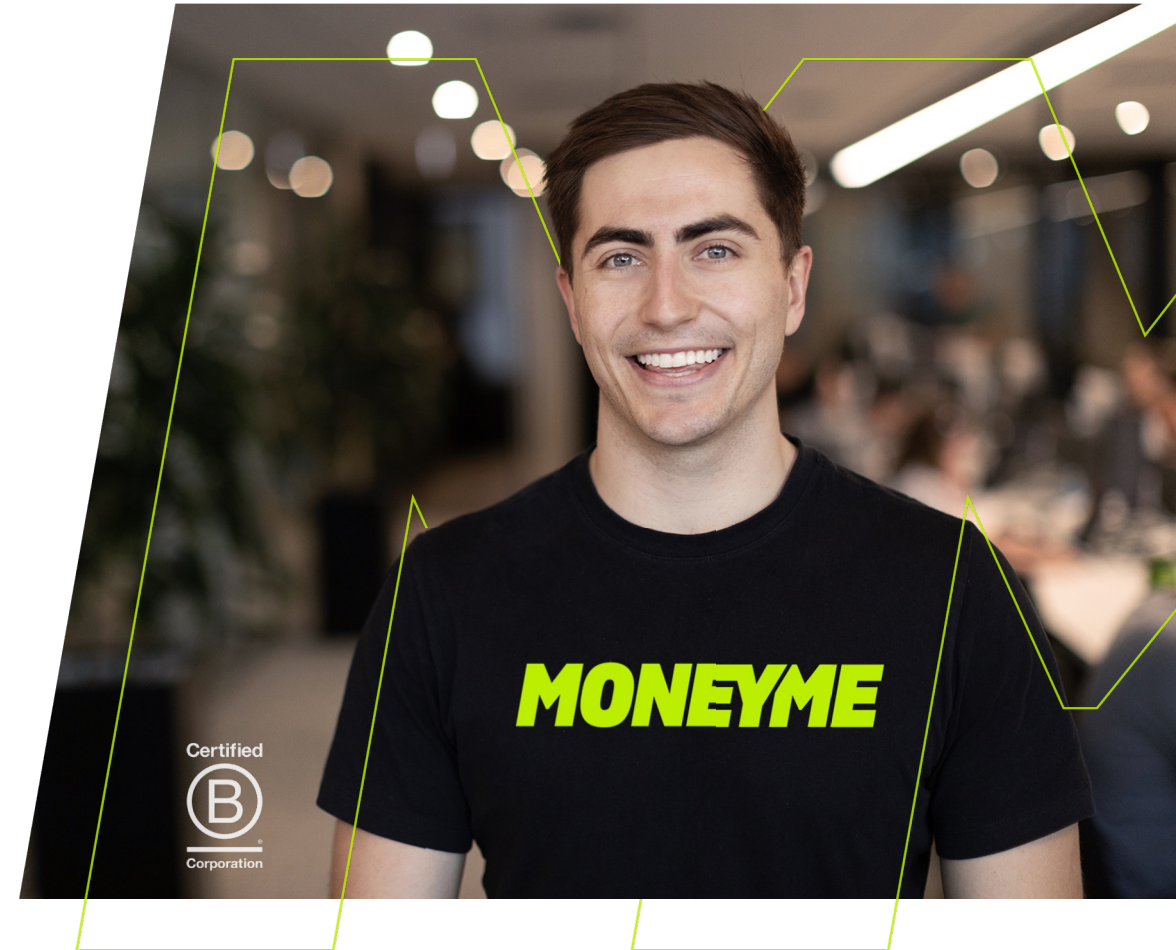
## We move fast

Our point of difference is delivering unrivalled customer experiences powered by smart technology. From near real-time credit decisioning to loans that settle in minutes, we deliver speed and efficiency in everything we do.

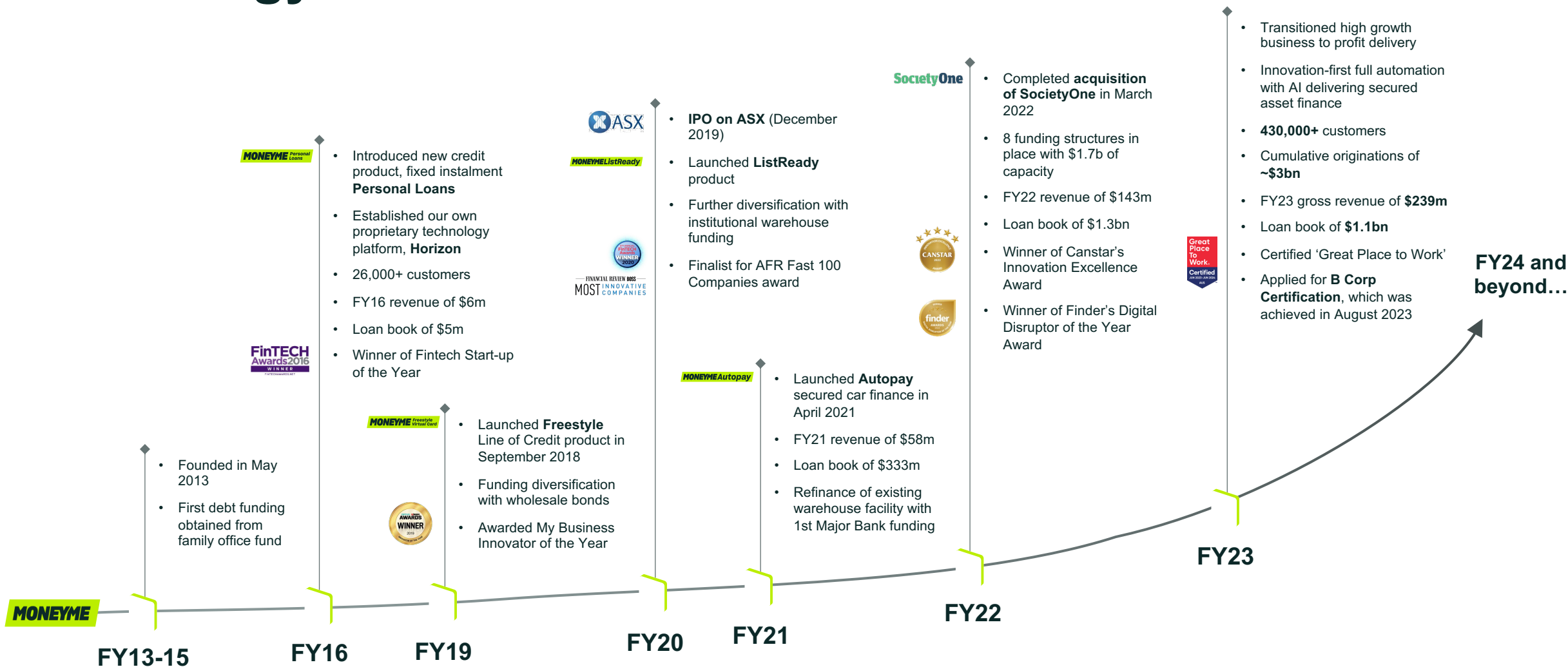


## For Generation Now

We service ambitious Australians who expect more from life and the companies they engage with. We uphold a strong ethos of sustainability and hold ourselves accountable to the high standards of the B Corp movement.



# From start-up to scale-up with market-disrupting technology and innovation



**03** **FY23**  
**highlights**

**09** Operational highlights

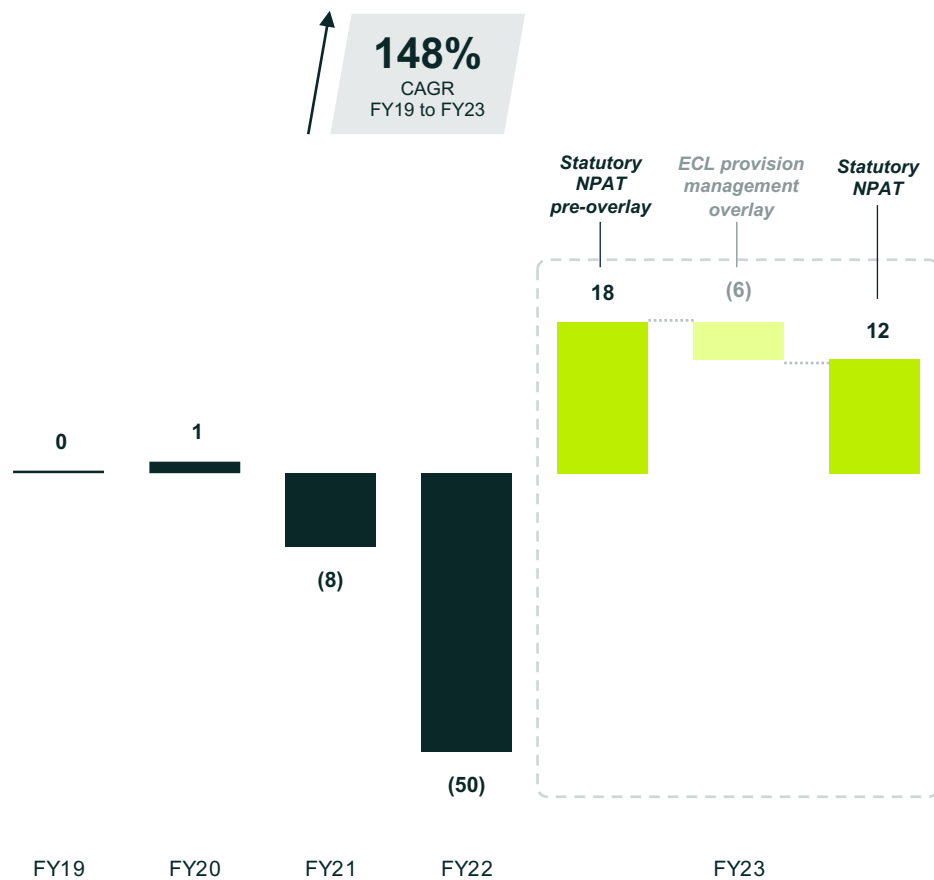
**18** Financial highlights

**25** Strategy & outlook

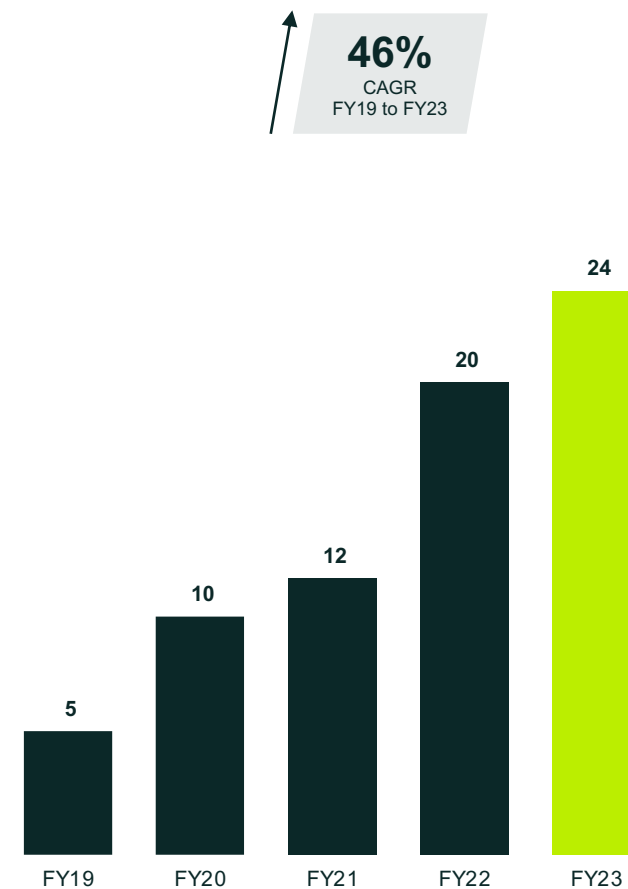
**31** Additional information

# FY23 highlights

## Statutory NPAT of \$12m



## Cash NPAT of \$24m<sup>1</sup>



1. Statutory net profit after tax (NPAT) adjusted to remove non-recurring expenses, the impact of derivative fair value movements, and an adjustment to use actual losses (gross charge offs) rather than the AASB 9 based impairment expense

# FY23 highlights

*Strong returns, high operating leverage and innovation, successful capital restructure, elevated credit quality, and meeting B Corp standards*



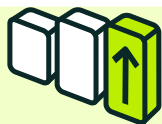
## **Record revenue**

- **\$239m** gross revenue (\$143m, FY22)
- **12%** NIM maintained (12%, FY22)



## **Elevated credit quality**

- **727** average Equifax score (704, FY22)
- **44%** secured assets on book (38%, FY22)



## **Cost efficiencies**

- **22%** office operating cost to income ratio (40%, FY22)
- **\$1.1bn** gross loan book from moderated originations (\$1.3bn, FY22)



## **Continued innovations**

- **Fully automated** approval and settlement process for secured vehicle loans
- New **Credit Score** tool launched



## **Diversified funding**

- Reduced PEP facility with improved terms
- 8 funding structures in place with **\$1.5bn** of capacity<sup>2</sup>



## **B Corp Certified<sup>1</sup>**

- Certified B Impact Assessment™ score of **91.2**
- Transition to **100% renewable energy** across MONEYME's Australian offices

1. MONEYME achieved B Corp Certification in August 2023  
2. Use of this funding is dependent upon MONEYME's ability to co-invest in the securitisation junior notes



# MONEYME Autopay



**Game-changing innovation in the auto sector: secured vehicle finance up to \$100,000 that settles within 60 minutes, 7 days a week**

Customer receivables  
at 30 June 2023

**\$446m**

Unchanged from FY22

Average car financed  
in FY23

**\$35,562**

Up from \$32,100 in FY22

Average Equifax score  
at 30 June 2023

**777**

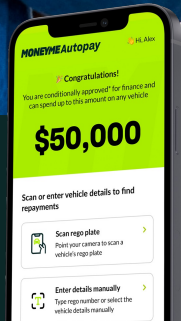
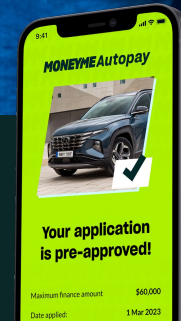
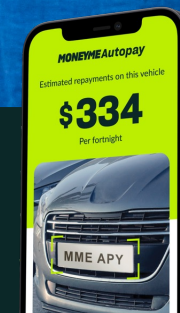
Up from 754 in FY22

Autopay can now  
settle in

**<5 mins**

Dealers & brokers  
onboarded to-date

**2,500+**



**MONEYME** Personal Loans



*Unsecured variable rate personal loans up to \$50,000*

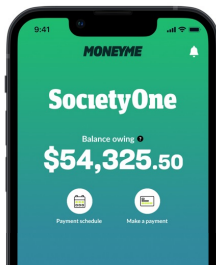


Customer receivables at 30 June 2023  
**\$192m**  
 Down 24% from FY22

Average funded loan value in FY23  
**\$12,836**  
 Up from \$11,232 in FY22

Average Equifax score at 30 June 2023  
**689**  
 Up from 666 in FY22

*Secured and unsecured fixed rate personal loans up to \$70,000*



Customer receivables at 30 June 2023  
**\$313m**  
 Down 21% from FY22

Average funded loan value in FY23  
**\$21,366**  
 Down from \$21,417 in FY22

Average Equifax score at 30 June 2023  
**736**  
 Up from 727 in FY22

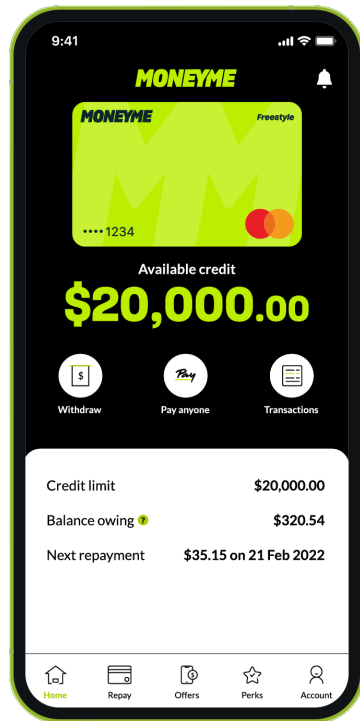




# **MONEYME** Freestyle Credit Card



*Feature-packed digital credit card*



Customer receivables  
at 30 June 2023

**\$188m**

Down 18% from FY22

Average use of credit limits  
in FY23

**79%**

Up from 77% in FY22

Number of Freestyle card  
transactions in FY23

**1 mil+**

Average Freestyle card  
transaction value

**\$55**



**03** FY23 highlights

**09** **Operational highlights**

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**31** Additional information

# Operational highlights

*Strong fundamentals deliver strong results*



## Elevating credit quality

- Improved credit profile with average Equifax score of **727** in FY23 (704, FY22)
- Continued focus on elevating credit quality with secured assets **44%** of FY23 book (38%, FY22)



## Technology-led innovation

- Leveraged highly automated and AI-driven technology platform to further streamline operations and deliver efficiencies
- Elevated customer experience through introduction of new product and features



## Strong customer engagement

- Maintained above-benchmark customer satisfaction with Net Promoter Score of **+60**
- **~75%** of customer calls answered **within 10 seconds**



## B Corp Certified

- Achieved B Corp Certification in August 2023 following application in 1H23
- B Impact Assessment score of **91.2**, well above the minimum 80-point benchmark



## SocietyOne integration

- Successful migration of SocietyOne technology onto MONEYME's proprietary platform Horizon
- Acquisition synergies through operational & tech consolidation is driving substantial operational cost savings of **~\$20m p.a.**

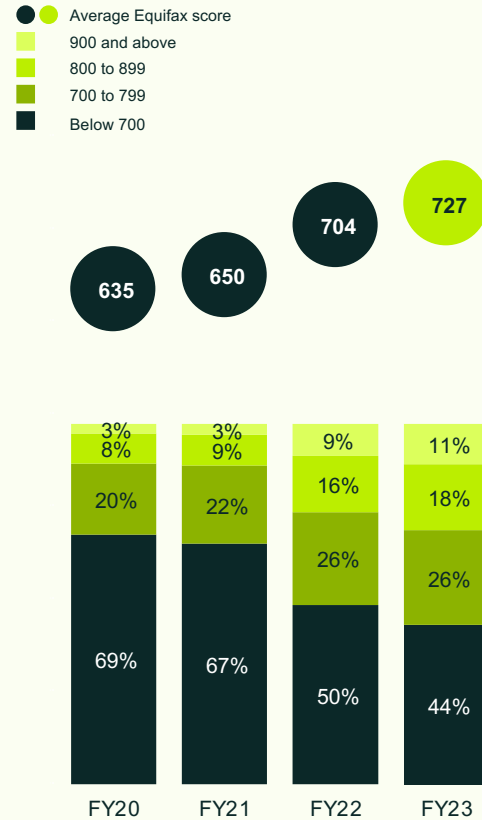


## Effective interest margin management

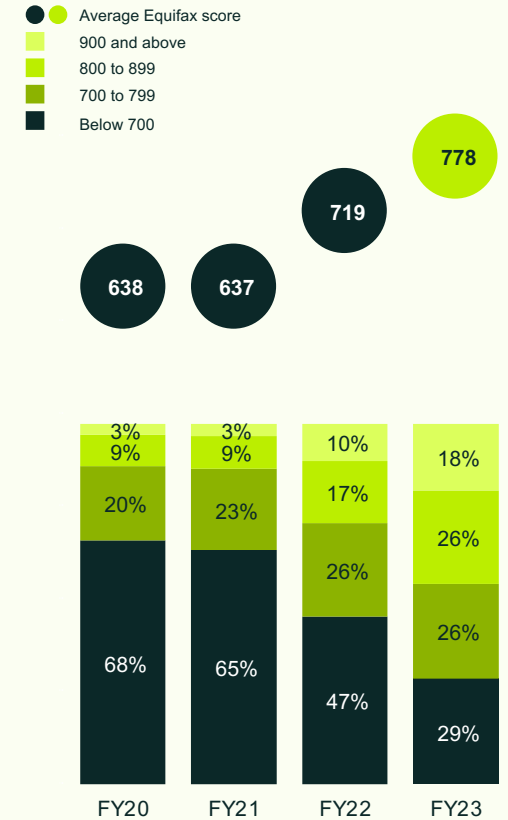
- Executed targeted customer pricing adjustments to achieve healthy net interest margin of **12%**
- **>70%** of MONEYME loan book is variable rate and the interest rate risk on the fixed rate book is hedged

# Strong uplift in the customer credit profile will provide significant benefits over time

**Total portfolio** average Equifax score increased to **727** (FY23) from 635 (FY20)



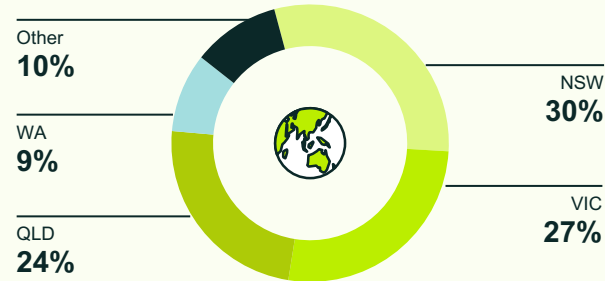
**Front book<sup>1</sup>** average Equifax score increased to **778** (FY23) from 638 (FY20)



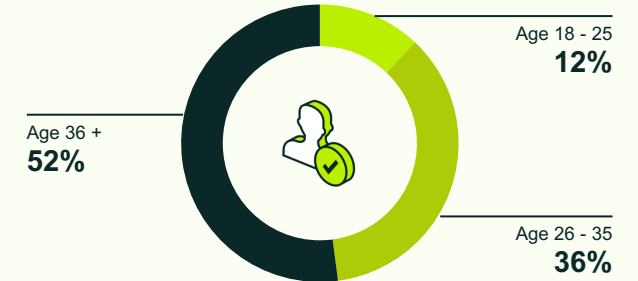
1. Front book refers to loans originated in the denoted period

# Strong customer diversification reduces risk and promotes resilience

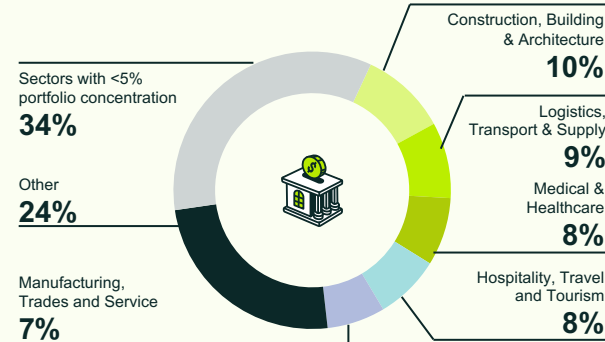
## Well-distributed geographical spread



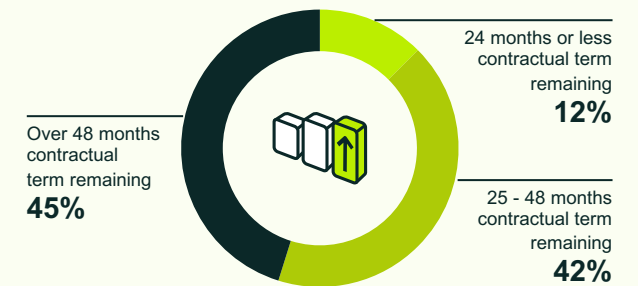
## Median customer age is 33



## 10% or less concentration in each industry sector<sup>1</sup>



## Strong long term book value and remaining term mix



1. Industry sector figures exclude legacy SocietyOne loans, which did not capture industry sector information



# Customer experiences enhanced with new products and features through technology-led innovations



## Fully automated process for Autopay

An innovation-first fully automated verification and approval process for secured vehicle finance originations



## Digital experience for brokers and dealers

Our proprietary technology platform Horizon provides a frictionless experience for brokers, dealers, and other distribution partners



## App-based MONEYME credit score tool

Tech integration of bureau credit scores to provide customers with better credit insights and data security; the 90,000 active app user base is a cost-effective acquisition and retention benefit



## Autoscan innovation

A new innovation in pilot that creates a step change in selecting a vehicle, calculating loan repayments, and setting up finance at the point of sale

# Innovation driving strong customer satisfaction despite rising interest rates



**~75%**

Calls answered within 10 seconds

**35%**

Customers with 2 or more products

**24/7**

Near real-time settlements

**~90,000**

Customers accessed MONEYME's new app-based credit score tool



**+60**  
**MONEYME**



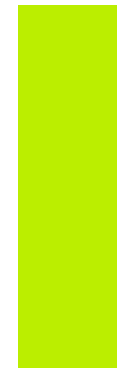
**+1.7**  
Average of 4 major banks<sup>1</sup>



★★★★★  
**4.6/5**  
Google  
Reviews ★★★★★

★★★★★  
**4.6/5**  
PRODUCT REVIEW  
.COM.AU

**4.6/5**  
**MONEYME**



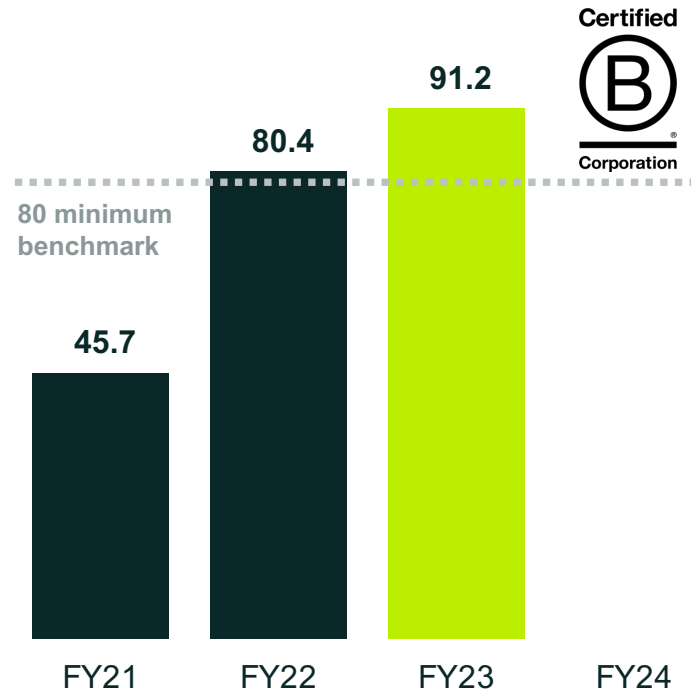
**1.4/5**  
Average of 4 major banks<sup>2</sup>



1. Major banks' NPS based on latest data reported by the banks to market  
2. Major banks' Product Review ratings from Product Review website on 30 June 2023

# A leap forward in making a difference for society and the environment

MONEYME achieved **B Corp Certification** in August 2023 with a Certified B Impact Assessment (BIA) score of **91.2**



In FY23, MONEYME strengthened its governance structures, identified ESG related risks and opportunities, and furthered its positive impact on the environment, society, customers, and employees.

**86%**

Reduction in Scope 1 & 2 emissions through 100% renewable energy in Australian offices

**>75%**

Employee engagement score, above industry benchmark

**ISO 27001:2013 information security certification**

obtained, reflecting strong customer data protection

**144**

young people with cancer, supported through MONEYME's Canteen partnership

**>30%**

Diversity target of representation of women on the Board achieved

**Constitution amended**

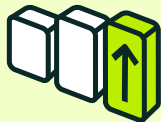
to include environmental and social considerations in the company's purpose and business decisions

The Group's **2023 Sustainability Report**, which has been published on the ASX alongside the Annual Report, provides a comprehensive outline of MONEYME's ESG achievements in FY23.

# Consolidation of MONEYME and SocietyOne business functions completed, delivering significant synergies



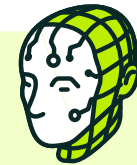
**Significant cost synergies** through automation, consolidation, and increased operational efficiency



Enhanced operating leverage from adding **\$0.4bn** to our loan book, creating **scale benefits**



Expanded distribution opportunities with **~200,000** SocietyOne customers and broker distribution networks



Leveraged power of **combined data and intellectual property** for a stronger credit framework

Planned cost synergies

~\$17m p.a.

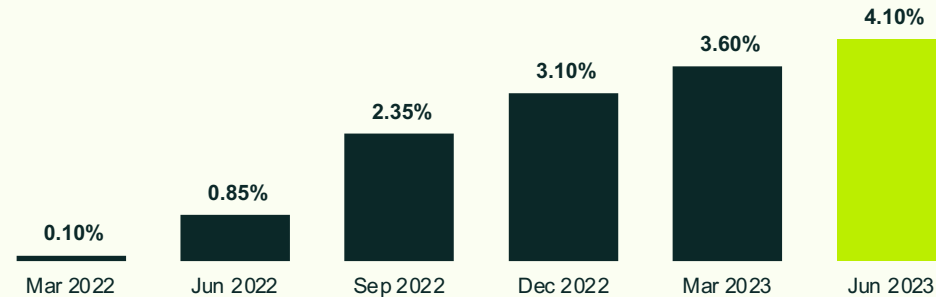
Cost synergies realised to-date

>\$20m p.a.

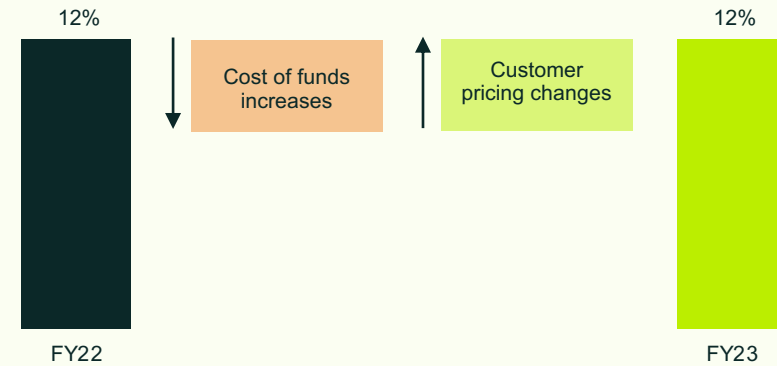
# Protected Net Interest Margin<sup>1</sup> (NIM)

- Rising interest rates were primarily offset by customer pricing adjustments
- MONEYME has a predominantly variable rate book (>70%)
- The interest rate risk on the fixed rate book is hedged using interest rate swaps

RBA cash rate target increased from 0.10% in March 2022 to 4.10% in June 2023



Net interest margin (%) maintained



1. Gross revenue less interest expense, as a % of average gross customer receivables (annualised)



**03** FY23 highlights

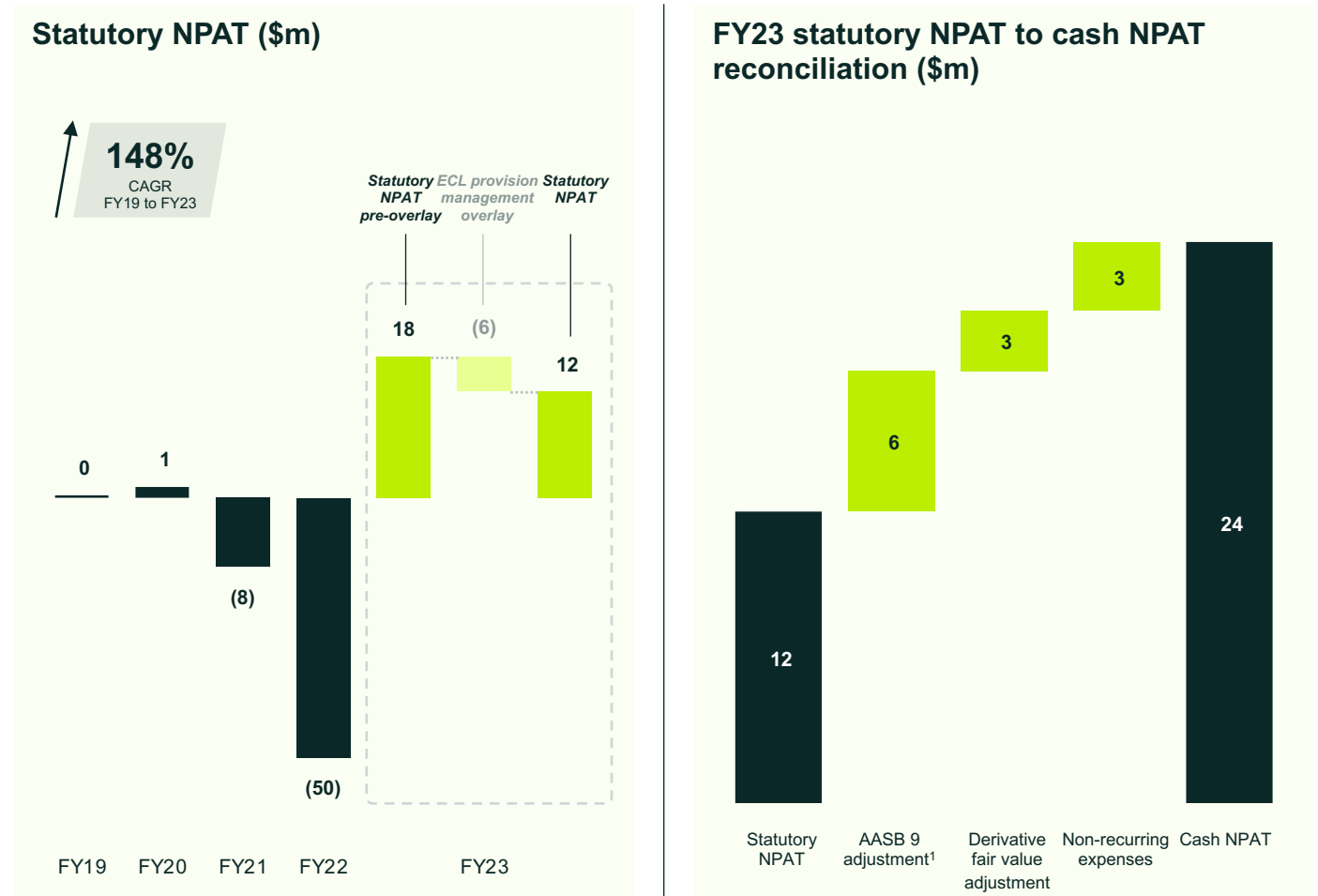
**09** Operational highlights

**18** **Financial highlights**

**25** Strategy & outlook

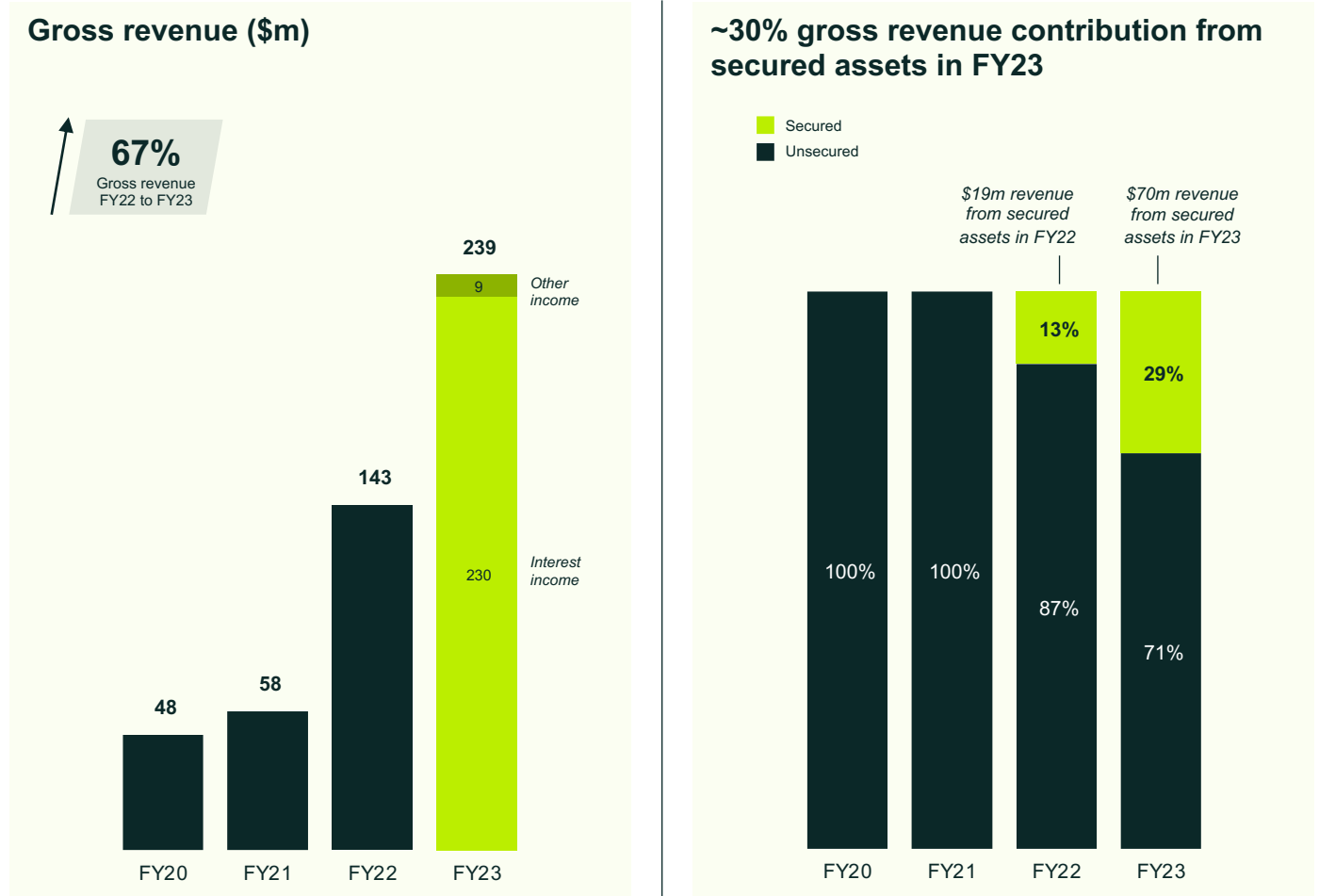
**31** Additional information

# Record statutory and cash NPAT from significant operating leverage and moderated originations



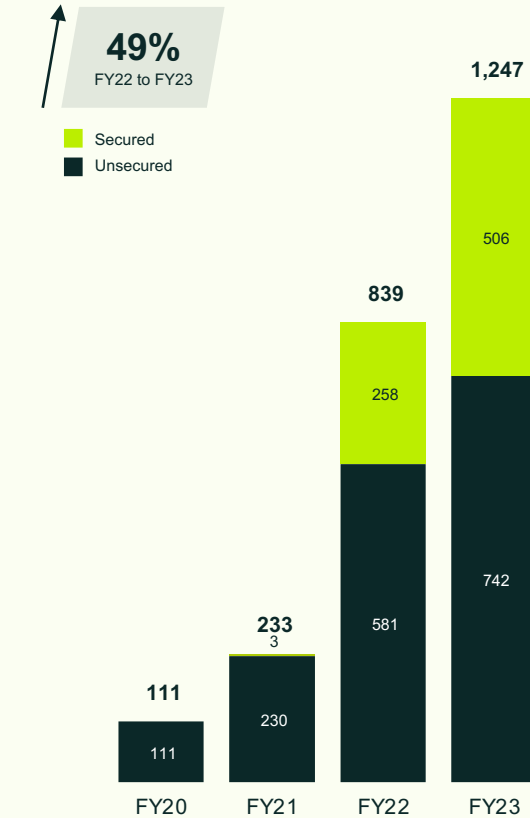
1. This reflect the removal of the impairment expense calculated in line with the AASB 9 accounting standard, offset by the addition of gross losses

# Significant revenue growth, with over 3x secured asset revenue growth from FY22 to FY23

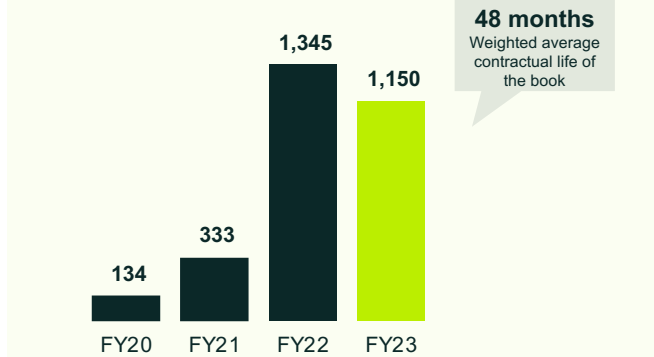


**Scaled book with strong mix of secured assets and 48-month average contractual life, delivering current and future revenue**

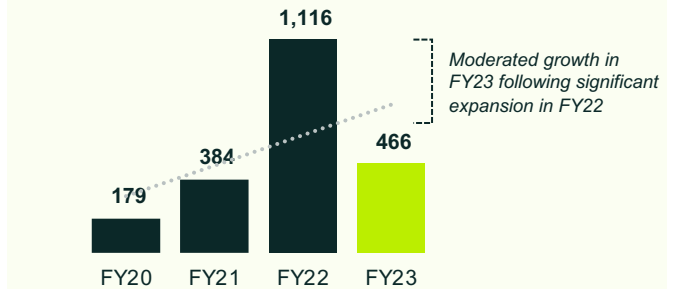
**Average gross customer receivables (\$m)**  
*unsecured vs. secured*



**Closing gross customer receivables (\$m)**

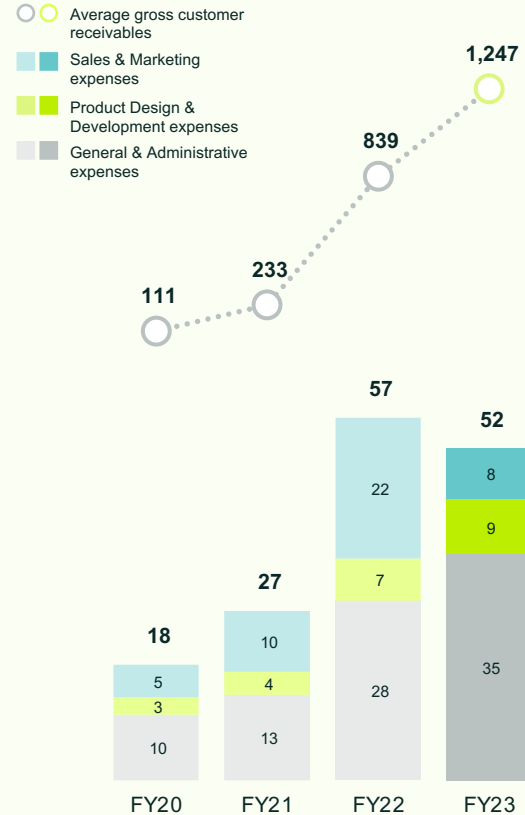


**Principal originations (\$m)**

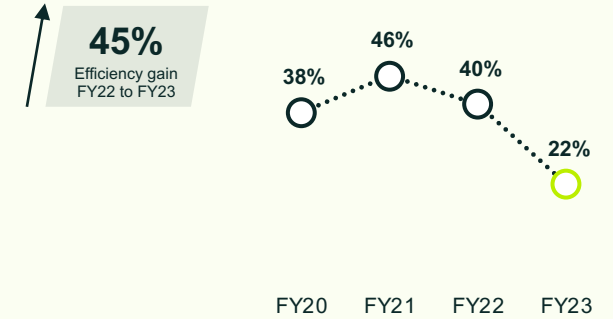


# Significant office operating cost leverage from scale, automation, and SocietyOne acquisition synergies

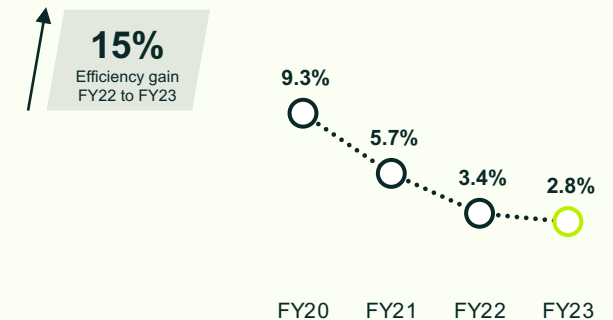
Office operating costs (\$m)  
vs. asset growth



Office operating costs to income (%)<sup>1</sup>



General & administrative expenses less than 3% of average loan book in FY23



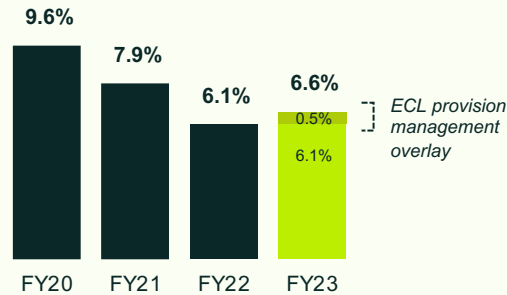
1. Office operating costs (Sales & Marketing, General & Administrative, and Product Design & Development expenses combined) as a % of gross revenue in the period (annualised)



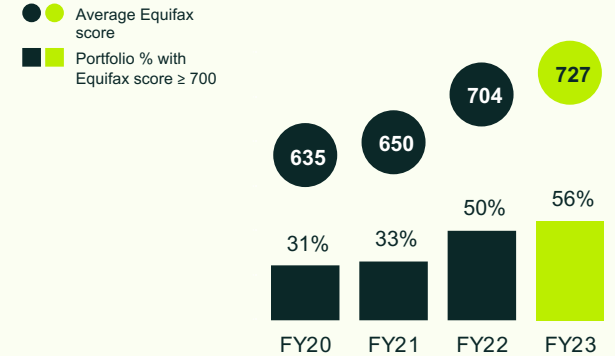
# FY23 provision reflects macroeconomic uncertainty

# Losses have a lag effect from prior period originations

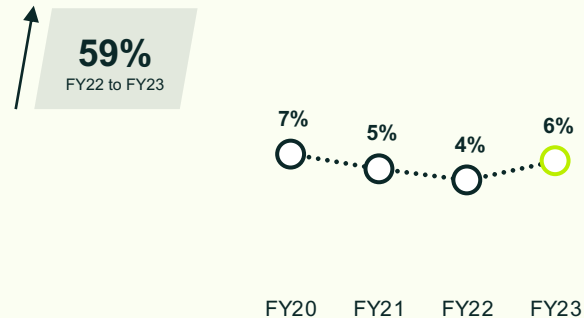
Provision as % of loan book



Average Equifax score

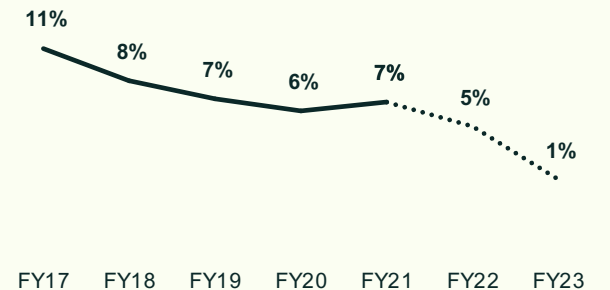


Net loss<sup>1</sup> (%)



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

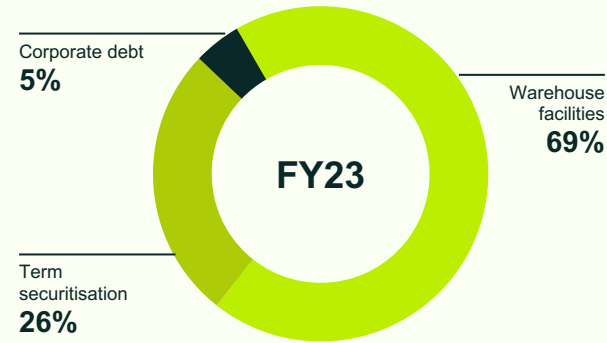
for loans originated in each financial year



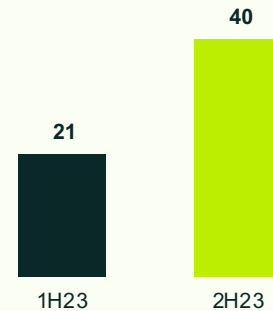
1. Net loss and static loss rate for FY23 include ~\$14m cash impact of bad debt sales completed in the period. FY22 and FY23 are early-stage unseasoned cohorts.

# Diversified funding for sustainability and stronger returns

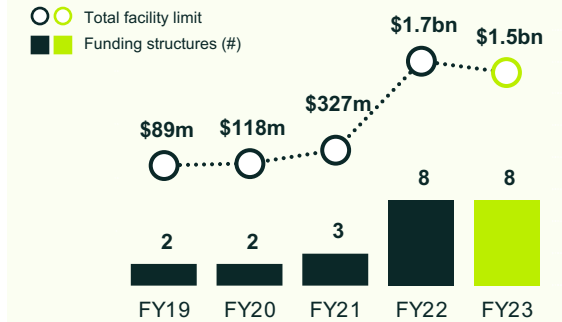
FY23 closing funding mix (%)



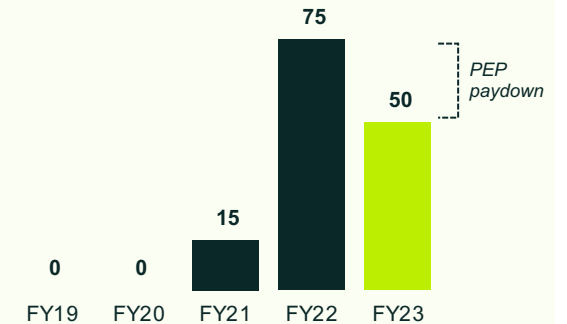
New equity capital raised in FY23<sup>2</sup> (\$m)



8 funding structures in place with \$1.5bn of total capacity<sup>1</sup>



Reduced PEP facility from \$75m in FY22 to \$50m in FY23 with improved terms



1. Use of this funding is dependent upon MONEYME's ability to co-invest in the securitisation junior notes  
 2. Equity share capital raised is net of transaction costs

**03** FY23 highlights

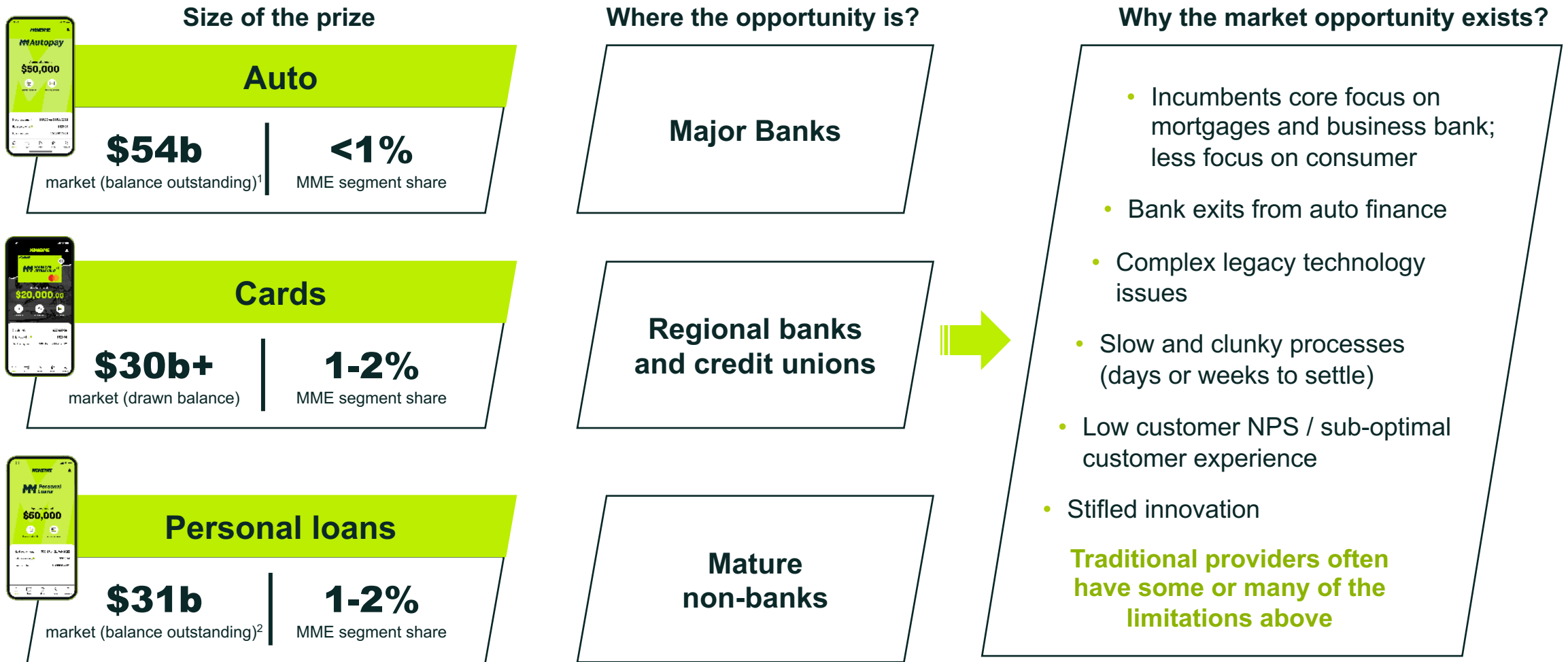
**09** Operational highlights

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**25** **Strategy &  
outlook**

**31** Additional information

# MONEYME's core products target massive market opportunities



1. The ABS discontinued its auto finance commitments data series in November 2018. In the 12 months to November 2018 there were \$36b of auto finance commitments extended to Australian consumers and SMEs. A market size of \$54b has been derived by multiplying the \$36b by a conservative "weighted average auto-loan life" assumption of 1.5 years

2. Personal loans market share based on ABS new loan commitments data LTM Sep 22. Market size of \$31b has been derived by multiplying LTM originations by 2 to reflect "weighted average personal loan term", Cards based on APRA data as at February 2022 and would be higher when capturing all non-ADI balances. Auto market share includes consumer and commercial segments (ABS 5601.0 table 7 LTM June 2020 and 5671.0 table 9 LTM November 2018 (discontinued after then))

# Readying the business for growth when market conditions are suitable

## Our strategy and key areas of focus

- 1** Extending our technology advantage with further automation and AI innovation for leading customer experiences and operational efficiencies

---

- 2** Increasing our ratio of secured assets and high credit quality in our portfolio for resilient credit performance

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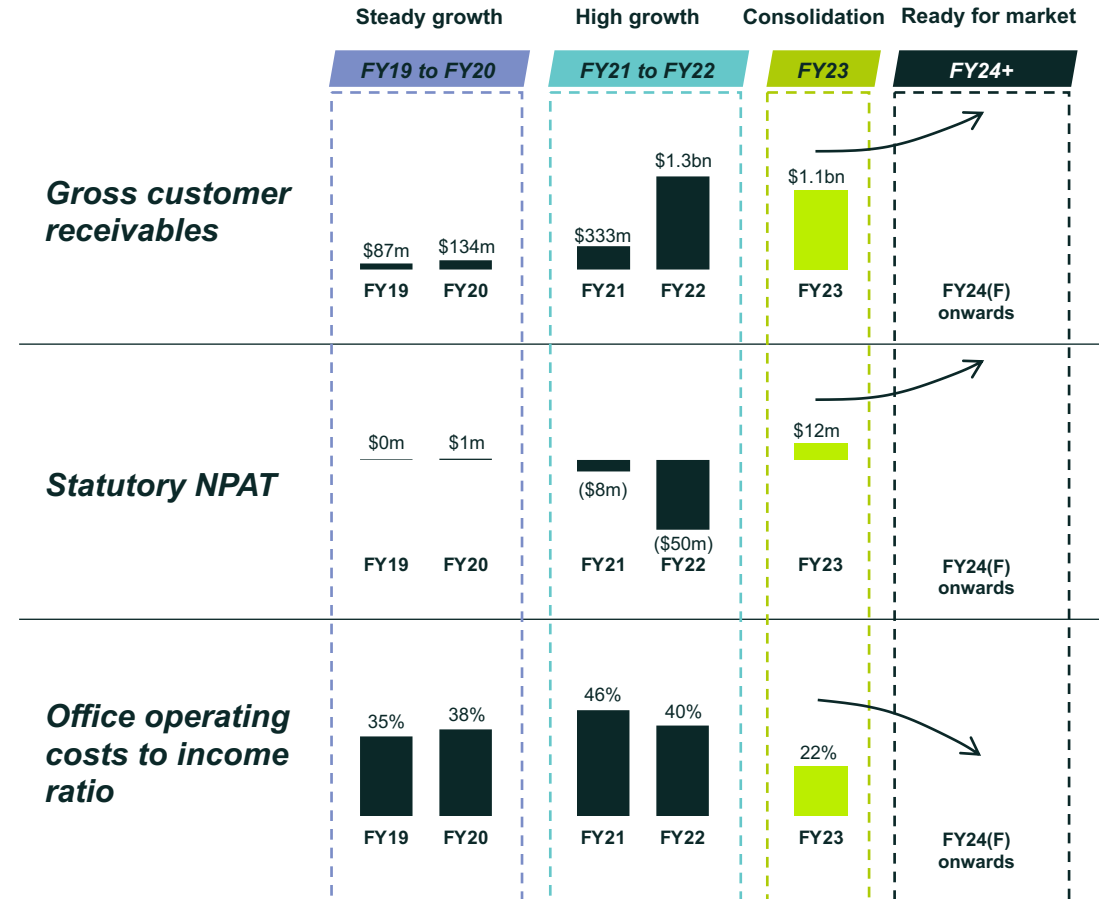
- 3** Removing non-core products to focus on unit economics

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- 4** Readiness of the business to capture growth when market conditions are appropriate

---

- 5** Strengthening security for additional customer and data protection





**MONEYME is challenging the traditional ways of credit with innovation and market-leading digital experiences to build a bigger, stronger, more profitable business.**



# Questions & answers

# Thank you!

On behalf of all at MONEYME

- 03** FY23 highlights
- 09** Operational highlights
- 18** Financial highlights
- 25** Strategy & outlook

**31** **Additional information**



**Peter Coad**  
Independent Non-Executive Chair

*Joined the Board in October 2019 as Board Chair*



**Clayton Howes**  
Managing Director & Chief Executive Officer

*Co-founder and CEO since inception*



**Rachel Gatehouse**  
Independent Non-Executive Director

*Joined the Board in December 2022, current Chair of the Audit & Risk Management Committee*



**Scott Emery**  
Non-Executive Director

*Co-founder and Non-Executive Director since inception*



**David Taylor**  
Independent Non-Executive Director

*Previously served on SocietyOne's Board from March 2018; joined the Board in March 2022, following MONEYME's acquisition of SocietyOne*



**Susan Wynne**  
Independent Non-Executive Director

*Joined the Board in October 2019, current Chair of the Remuneration & Nomination Committee*

The Board of Directors includes two founders and leaders with significant experience across the technology and finance sectors, and expertise in innovation, customer experience, and brand management

# Key operating measures

	Definition <sup>1</sup>	FY20	FY21	FY22	FY23
<b>Returns</b>					
Gross revenue (\$m)		48	58	143	239
Gross revenue growth (%)		49%	21%	148%	67%
Future contracted cash interest (\$m)	1	29	98	398	360
Statutory NPAT (\$m)		1	(8)	(50)	12
Cash NPAT (\$m)	2	10	12	20	24
<b>Book profile</b>					
Revenue yield (%)	3	43%	25%	17%	19%
Net interest margin (%)	4	32%	20%	12%	12%
Closing gross customer receivables – secured assets (%)		-	2%	38%	44%
Average balance outstanding per loan (\$)		3,482	5,744	17,850	17,103
Average remaining loan term (months)		22	37	51	48
<b>Customer receivables growth</b>					
Originations (\$m)	5	179	384	1,116	466
Closing gross customer receivables (\$m)		134	333	1,345	1,150
Closing gross customer receivables growth (%)		53%	149%	305%	(15%)
<b>Credit quality</b>					
Provisioning to receivables (%)	6	10%	8%	6%	7%
Net losses (%)	7	7%	5%	4%	6%
Average Equifax score		635	650	704	727
<b>Operating efficiency</b>					
Total operating costs to average receivables (%)	8	43%	29%	22%	18%
Office operating costs to income (%)	9	38%	46%	40%	22%
Average funding cost rate (%)	10	11%	5%	5%	7%
Closing funding cost rate (%)	11	9%	5%	5%	8%

# Measure definitions

Note	Measure	Definition
1	<b>Future contracted cash interest (\$m)</b>	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 arrears. Excludes fee income.
2	<b>Cash NPAT (\$m)</b>	Statutory net profit after tax (NPAT) adjusted to remove non-recurring expenses, the impact of derivative fair value movements, and an adjustment to use actual losses (gross charge offs) rather than the AASB 9 based impairment expense
3	<b>Revenue yield (%)</b>	Gross revenue as a % of average gross customer receivables (annualised)
4	<b>Net interest margin (%)</b>	Gross revenue less interest expense, as a % of average gross customer receivables (annualised)
5	<b>Originations (\$m)</b>	Cash principal originations which exclude accounting effective interest rate balances
6	<b>Provisioning to receivables (%)</b>	Accounting provision closing balance as a % of gross customer receivables
7	<b>Net losses (%)</b>	Principal write offs in the period (net of recoveries, including proceeds from debt sales to collection agencies) as a % of average gross customer receivables
8	<b>Total operating costs to average receivables (%)</b>	Total operating expenses per income statement adjusted to remove non-recurring expenses as a % of average gross customer receivables (annualised)
9	<b>Office operating costs to income (%)</b>	Sales & marketing, product design & development, and general & administrative expenses as a % of gross revenue in the period (annualised)
10	<b>Average funding cost rate (%)</b>	Interest expense per income statement as a % of average borrowings
11	<b>Closing funding cost rate (%)</b>	The weighted average funding cost applying to external borrowings at the last day of the period



# Income statement

\$ million	FY20	FY21	FY22	FY23
Interest income	43	53	128	230
Other income	5	5	15	9
<b>Gross revenue</b>	<b>48</b>	<b>58</b>	<b>143</b>	<b>239</b>
Commission expense	-	(0)	(2)	(6)
<b>Net revenue</b>	<b>48</b>	<b>58</b>	<b>141</b>	<b>233</b>
Interest expense	(13)	(11)	(38)	(90)
Sales & marketing expense	(5)	(10)	(22)	(8)
Product design & development expense	(3)	(4)	(7)	(9)
General & administrative expense	(10)	(13)	(28)	(35)
Customer receivables impairment expense	(16)	(29)	(91)	(68)
Depreciation & amortisation expense	(1)	(2)	(2)	(11)
<b>Total operating expenses</b>	<b>(48)</b>	<b>(68)</b>	<b>(189)</b>	<b>(221)</b>
<b>Profit/(loss) before tax</b>	<b>(0)</b>	<b>(10)</b>	<b>(48)</b>	<b>12</b>
Income tax benefit/(expense)	1	2	(3)	-
<b>Net profit/(loss) after tax</b>	<b>1</b>	<b>(8)</b>	<b>(50)</b>	<b>12</b>
Adjustments <sup>1</sup>	9	20	70	11
<b>Cash net profit/(loss) after tax</b>	<b>10</b>	<b>12</b>	<b>20</b>	<b>24</b>

# Statutory NPAT to Cash NPAT reconciliation

\$ million	FY20	FY21	FY22	FY23
<b>Statutory net profit/(loss) after tax</b>	<b>1</b>	<b>(8)</b>	<b>(50)</b>	<b>12</b>
AASB 9 impairment expense adjustment	16	29	103	97
Gross losses adjustment	(9)	(11)	(45)	(91)
Derivative fair value gain/(loss) related	-	-	(6)	3
Other non-recurring adjustments				
SocietyOne acquisition and integration related	-	-	14	2
Other	2	2	5	1
<b>Cash net profit/(loss) after tax</b>	<b>10</b>	<b>12</b>	<b>20</b>	<b>24</b>

# Balance sheet

\$ million	FY20	FY21	FY22	FY23
Cash and cash equivalents	35	26	81	92
Net customer receivables	121	306	1,264	1,074
Current tax asset	-	0	0	-
Derivative financial instruments	-	-	10	8
Other receivables	1	1	10	14
Deferred tax asset	4	6	3	3
Intangible assets	2	3	36	33
Right of use assets	2	1	3	3
Property, plant and equipment	1	1	1	3
Goodwill	-	-	64	64
<b>Total assets</b>	<b>167</b>	<b>346</b>	<b>1,472</b>	<b>1,293</b>
Borrowings	(113)	(300)	(1,358)	(1,115)
Other payables	(2)	(3)	(15)	(6)
Current tax payable	(2)	-	-	-
Lease liabilities	(2)	(2)	(3)	(3)
Employee related provisions	(1)	(2)	(4)	(2)
<b>Total liabilities</b>	<b>(120)</b>	<b>(306)</b>	<b>(1,381)</b>	<b>(1,127)</b>
<b>Net assets</b>	<b>47</b>	<b>40</b>	<b>91</b>	<b>166</b>
Share capital	44	44	143	203
Reserves	1	2	5	7
Retained earnings/(losses)	2	(6)	(56)	(44)
<b>Total equity</b>	<b>47</b>	<b>40</b>	<b>91</b>	<b>166</b>

# Cash flow statement

\$ million	FY20	FY21	FY22	FY23
Net customer receivable inflows / (outflows)	(58)	(222)	(709)	118
Income from customers	47	66	116	204
Borrowings interest and fees paid	(12)	(9)	(29)	(83)
Income from delinquent asset sales and recoveries	-	-	14	31
Payments to suppliers and employees	(16)	(24)	(51)	(62)
Income tax refund received	(0)	(2)	-	0
Proceeds from disposal of interest rate swaps	-	-	-	1
<b>Net cash inflows / (outflows) from operating activities</b>	<b>(40)</b>	<b>(191)</b>	<b>(659)</b>	<b>208</b>
Payments for intangible asset development	(2)	(2)	(4)	(6)
Payments for property, plant and equipment	(1)	(1)	(0)	(3)
Investment in SocietyOne Holdings	-	-	(15)	-
Acquired cash balances	-	-	38	-
<b>Net cash inflows / (outflows) from investing activities</b>	<b>(3)</b>	<b>(3)</b>	<b>20</b>	<b>(9)</b>
Net (repayment of) / proceeds from borrowings	32	186	705	(245)
Transaction costs related to borrowings	(1)	(1)	(10)	(3)
Principal repayment of leases	(1)	(1)	(1)	(1)
Proceeds from issued share capital	41	-	-	63
Transaction costs related to issue of share capital	-	-	-	(2)
Loan – other	-	-	(0)	(0)
<b>Net cash inflows / (outflows) from financing activities</b>	<b>71</b>	<b>185</b>	<b>694</b>	<b>(189)</b>
<b>Net increase / (decrease) in cash and cash equivalents</b>	<b>29</b>	<b>(9)</b>	<b>55</b>	<b>11</b>
Cash and cash equivalents at the beginning of the period	6	35	26	81
<b>Cash and cash equivalents</b>	<b>35</b>	<b>26</b>	<b>81</b>	<b>92</b>

# MONEYME's core products

	CORE PRODUCTS <sup>1</sup>			LATEST
	Personal Loan	Freestyle	Autopay	Credit Score
<b>Offer range</b>	\$5,000 - \$70,000	Credit limit up to \$20,000	Up to \$100,000	Free credit score in 60 seconds
<b>Offer term</b>	24 - 84 months	Repayment over 24 - 60 months	36 - 84 months	N/A
<b>Interest-free period</b>	N/A	Up to 55 days interest-free on online and in-store purchases using Freestyle Mastercard	N/A	N/A
<b>Interest rate</b>	8.20% - 25.99% Risk-based pricing	18.74% - 25.99% Risk-based pricing	8.25% - 19.25% Risk-based pricing	N/A
<b>Establishment fee</b>	\$0 - \$995	N/A	\$350 - \$550	\$0
<b>Annual fee</b>	N/A	\$0 (Credit limit up to \$3,000) \$49 (Credit limit \$3,001 - \$5,000) \$149 (Credit limit over \$5,000)	N/A	\$0
<b>Monthly fee</b>	\$0 - \$10	\$5 (\$0 if balance under \$20)	\$10	\$0
<b>Other fees &amp; charges</b>	Broker specific fee may apply (for PL Broker loans)  Dishonour fee \$15  Overdue fee \$35  No early exit fee	Withdrawal fee 1.5%  Dishonour fee \$15  Overdue fee \$35  No early exit fee	Dealer or Broker specific fees may apply  Dishonour fee \$15  Overdue fee \$35  No early exit fee	N/A
<b>Other key features</b>	We offer: • Unsecured variable rate personal loans ; • Secured / unsecured fixed rate personal loans	Credit back through MoneyMe Perks powered by Cashrewards™, Freestyle's exclusive rewards program	Up to 130% LVR  Electric vehicle (EV) and homeowner discounts may apply	Credit file insights, monthly score updates and alerts

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