

18 July 2024

ASX Announcement

MONEYME executes \$178m ABS transaction

MONEYME is pleased to announce that it has executed a new MME PL 2024-1 Trust term securitisation. Subject to standard conditions being met, settlement is expected to occur today, 18 July 2024.

Key transaction highlights

- \$178m term securitisation of personal loan assets originated by MONEYME and SocietyOne.
- Lead managers, Westpac and Deutsche Bank AG.
- Public capital markets transaction with institutional investors.
- Moody's rated, with the Class A notes rated Aaa (sf).
- The transaction was priced competitively, with the Aaa-tranche priced at 1.35% over 1-month Bank Bill Swap rate (BBSW).
- The demand was in excess of the offer and taken up by existing and new investors.
- This is the first ABS transaction that combines SocietyOne and MONEYME loan assets, creating efficiencies with one funding arrangement.

Clayton Howes, MONEYME's Managing Director and CEO said:

"We are pleased to announce MONEYME's \$178m term securitisation for personal loan assets, marking our first public securitisation deal in the new financial year and the first to include assets from both our MONEYME and SocietyOne branded loans. Moody's Aaa (sf) rating of the Class A notes, which constitute the largest portion of the deal structure, reflects the high quality of the underlying assets that realises price advantages.

It's great to see our funding program deliver another successful ABS deal with strong engagement from debt capital markets. There was strong buyer support from domestic and international institutional investors. As well as prioritising existing investors, it is also pleasing to welcome new institutional investors into our funding program.

The transaction frees up capital for new loan originations, providing capacity for growth in FY25 and beyond."

Authorised by the Disclosure Committee.

About MONEYME

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.

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. 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.

We service 'Generation Now', 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.

MONEYME Limited is listed on the ASX, and the Group includes licensed and regulated credit and financial services providers operating in Australia.

For more information, visit investors.moneyyme.com.au or contact investors@moneyyme.com.au

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