

18 December 2024

ASX Announcement

MONEYME secures A\$125 million funding facility with iPartners

MONEYME Limited ("MONEYME" or "Group") is pleased to announce that it has formed a strategic funding partnership with one of Australia's leading alternative asset investment platforms, iPartners Pty Ltd ("iPartners").

MONEYME has secured a new A\$125 million corporate funding facility which will replace its existing facility on substantially better commercial terms.

The new facility will refinance MONEYME's existing corporate debt, originally maturing in November 2025 with no early payment costs, while also enabling significant loan book growth and providing general working capital for the Group.

The initial drawdown on the facility will be A\$65 million, with a further A\$60 million available on an uncommitted basis.

Settlement of the new facility with iPartners is expected to occur on Friday 20 December 2024, subject to satisfaction of customary conditions precedent.

The structuring advisor on this transaction was Neu Capital, with Gilbert + Tobin and Hamilton Locke acting as legal advisors for MONEYME and iPartners.

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

"This funding partnership with iPartners is significant for MONEYME and supports our strategic objectives.

This 2.5x larger facility, at a greatly reduced funding cost, and importantly without dilution to shareholders, will unlock significant incremental growth opportunities for the Group and support our continuing growth strategy in 2025 and beyond. We are pleased to have executed this part of our strategy ahead of time, and we are excited to begin the new year with this in place.

We have been extremely impressed with the iPartners team and are looking forward to a long and successful partnership."

Travis Miller, iPartners Co-Founder and CEO said:

"We have watched MONEYME's impressive growth across various securitisations, funding programs and product suite and wanted to get involved. We are excited now to have a seat at the table and to have done our part in helping achieve their next phase of growth."

Key Facility Terms

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| Borrower | MoneyMe Finance Pty Ltd ACN 637 305 358 |
| Lender | iPartners Nominees Pty Ltd ATF the MoneyMe Finance Corporate Loan Sub-Trust |
| Facility | <ul style="list-style-type: none"> • \$125m • Day one facility commitment and initial drawdown: A\$65m • Uncommitted accordion facility: \$60m |
| Term | 4 year bullet repayment at maturity in December 2028 |
| Security | Senior secured facility |
| Covenants | The facility includes financial and information covenants and is subject to conditions typical of a transaction of this nature. |

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.moneyme.com.au or contact investors@moneyme.com.au

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