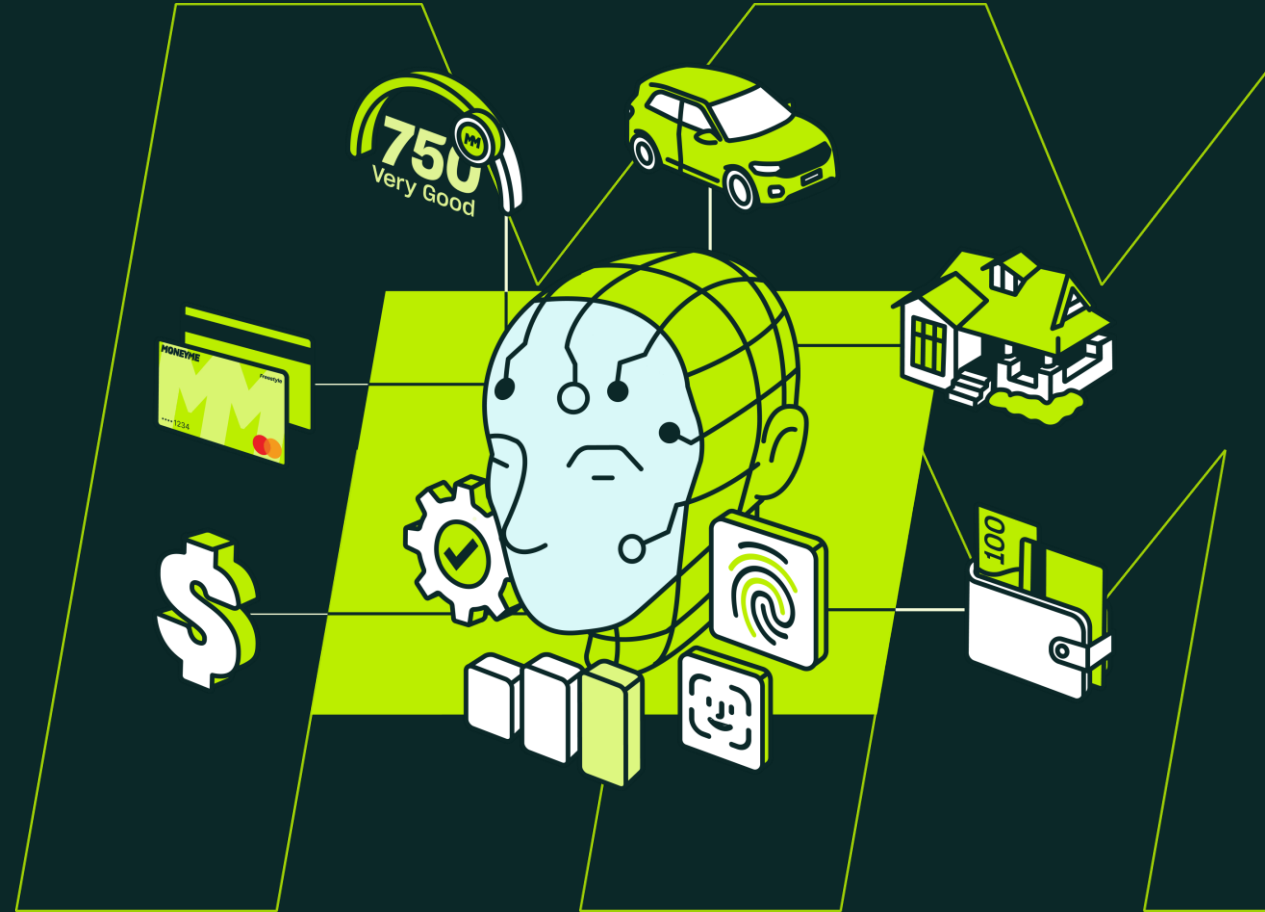




1H25 Results

Investor presentation

27 February 2025



MONEYME is a digital consumer lender and Certified B Corporation™

MONEYME



A non-bank challenger

We challenge outdated lending practices with smart technology and innovative car loans, personal loans and credit cards.



Digital, yet personal

We simplify the borrowing experience with digital-first products that meet the needs of modern consumers.



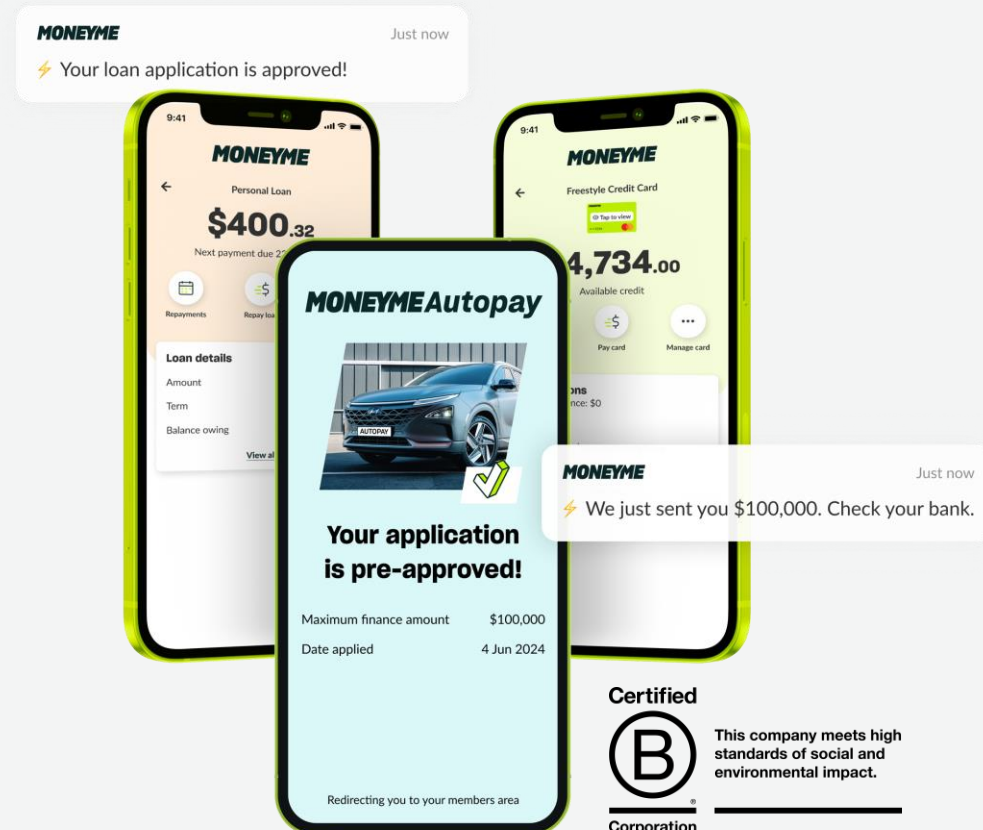
We move fast

From near real-time credit decisioning to loans that settle within minutes, saving our customers' time is at the core of everything we do.



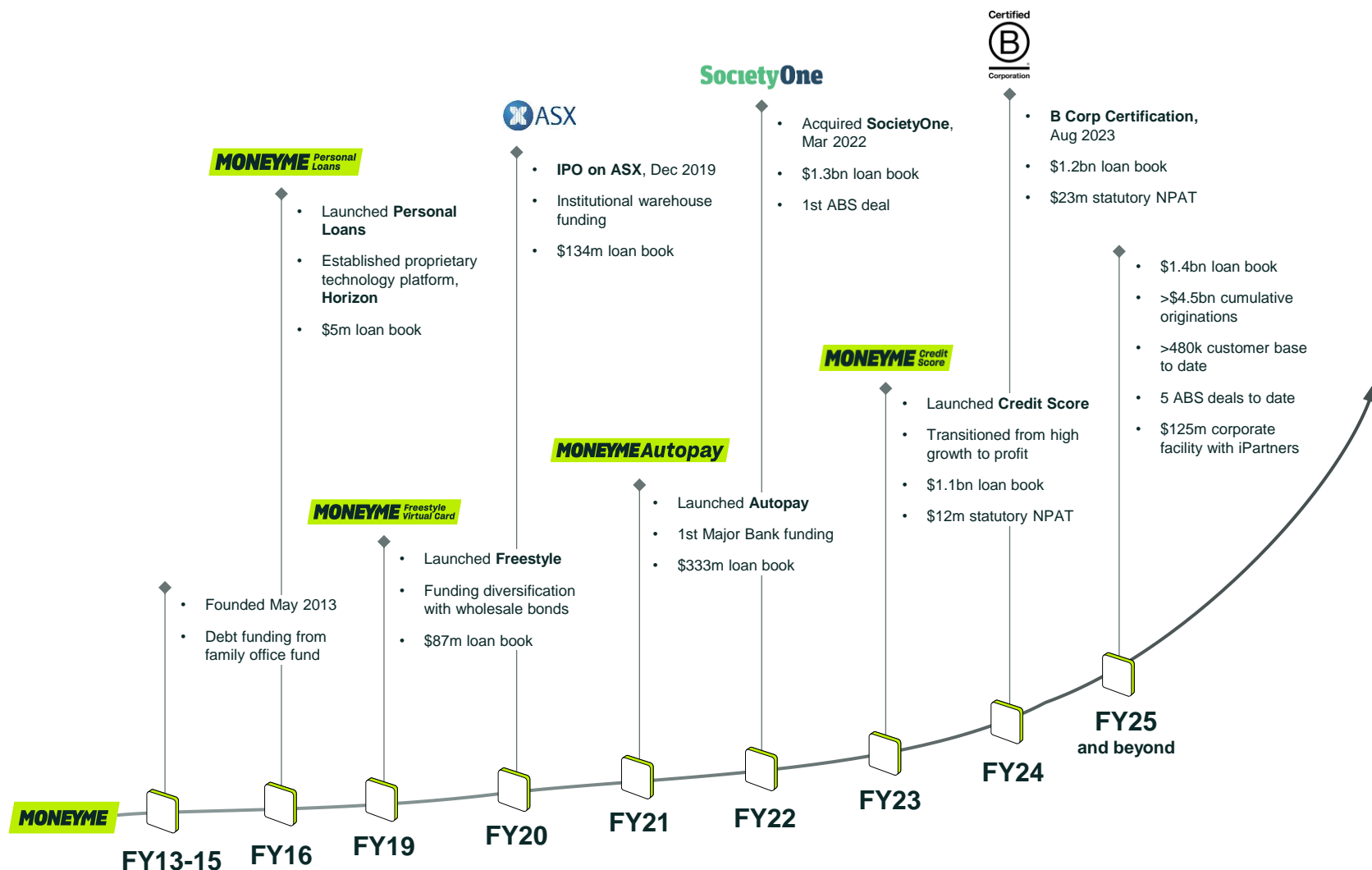
For Generation Now

We service ambitious Australians who expect more from life and the companies they engage with.



Scaling up with industry-first innovation

MONEYME



03 1H25 highlights

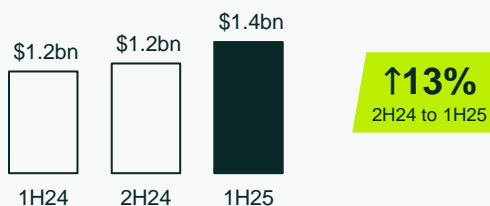
- 06 *Operational highlights*
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- 26 *Additional information*

Strong growth and operating cash profit

MONEYME

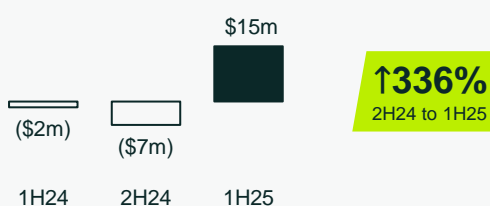
Closing loan book

\$1.4bn



Operating cash profit¹

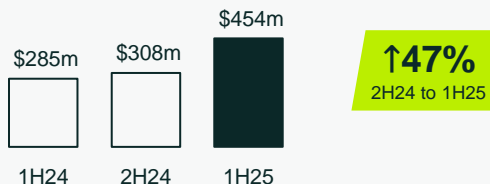
\$15m



\$15m operating cash profit, reflecting strong underlying performance of the core business activities

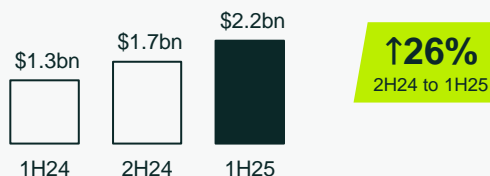
Loan originations

\$454m



Total funding capacity

\$2.2bn



Return to growth with Autopay as a key growth driver



Capital structure and operating cash in place to scale significantly

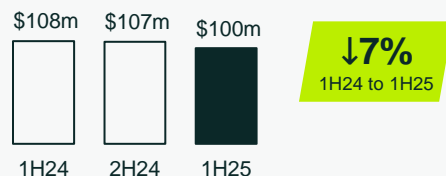
1. Operating cash profit is a management model, unaudited and represents the net impact of the cash inflows and outflows resulting from MONEYME's core business activities. This does not include cash movements related to the principal repayments received or funding of loan originations.

1H25 highlights

MONEYME

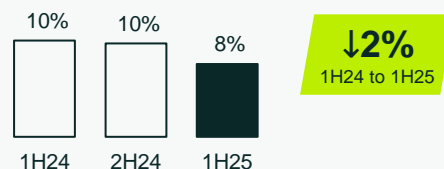
Gross revenue

\$100m



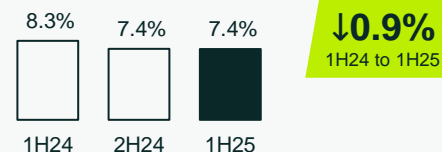
Net interest margin

8%



Cost of funds

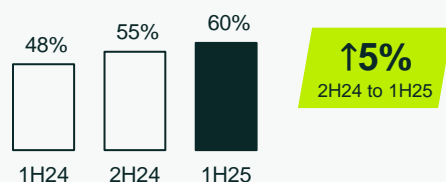
7.4%



- Revenue and NIM reflect increased contribution from secured assets and shift to higher credit quality customers.
- The improved loan book profile is delivering reduced credit losses.
- More favourable funding terms from credit performance, operating cash generation, and scale advantages have reduced cost of funds.

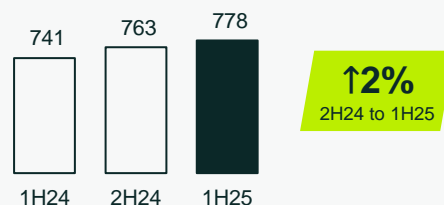
Secured assets on book

60%



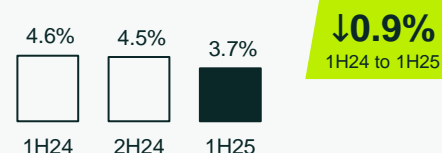
Average credit score¹

778



Net credit losses

3.7%



1. "Credit score" is assigned by Equifax for a borrower at the time of a loan originating, across the Group's loan book. This score reflects a consumer's creditworthiness based on their credit history, including payment behaviour, credit utilisation, types of credit used, and length of credit history. Credit scores are categorised as: "Excellent" (853-1200), "Very good" (735-852), "Good" (661-734), "Average" (460-660), and "Below average" (0-459).

03 *1H25 highlights*

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Creating advantages through automation and AI

MONEYME

During 1H25, MONEYME's proprietary artificial intelligence, AIDEN, was enhanced with Generative AI to automate aspects of customer communications.



Faster customer communications

AIDEN generates customer responses in 5 seconds, on average.



Highly personalised responses

More than providing basic answers to frequently asked questions, AIDEN leverages generative artificial intelligence and data to deliver a highly personalised experience.



Ensures quality and consistency

AIDEN maintains consistency and high accuracy in customer communications at scale, driving operating efficiency.



Operates in a hybrid model

AIDEN automates repetitive tasks (e.g. drafting email responses) while customer service agents retain decision-making authority. Agent inputs are used to train the model, enhancing AIDEN over time.

Hi, can I repay my loan faster or would I be charged a fee?

Regards, Michael

Hi Michael, great question! You can repay your loan faster or in full without any early repayment fees. Would you like to pay off the full balance or just increase your monthly repayments?

Kind regards, Jo

Hi Jo, I would like to increase my monthly repayments by \$200 if that's possible?

Regards, Michael



AI generated response by AIDEN

Writing a draft ...

Hi Michael, absolutely! If you'd like to increase your monthly repayments by \$200, that would bring them to \$549.48. With your current loan balance of \$16,756, this would reduce your remaining loan term to about 3 years. Would you like me to update this for you? Let me know if you have any questions!

Kind regards, Jo

For illustrative purposes only

Saving time through innovation

MONEYME

MONEYME's products are designed to save our customers' and partners' most valuable resource – **time**. By focusing on speed and efficiency, we deliver premium experiences that drive loyalty and advocacy



Intuitive digital application process for all products



Near real-time approval and settlement capability, 7 days a week



Easy account management on the MONEYME app



Fast customer support on all platforms (calls, live chat, email)

NET PROMOTER
SCORE (NPS)

+68
MONEYME

+16
Average of 4
major banks¹

★★★★★
4.6/5
Google
Reviews ★★★★★

★★★★★
4.6/5
PRODUCT
REVIEW
COM.AU

4.6/5
MONEYME

1.2/5
Average of 4
major banks²

Loans and credit cards typically approved within

60 minutes

Near real-time settlements

24/7

75% of customer calls answered within

10 seconds

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 31 December 2024.

MONEYME Autopay

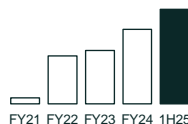


Game-changing innovation in the auto sector: secured vehicle variable rate finance up to \$150,000 that settles within 60 minutes, 7 days a week

1H25 AUTOPAY LOAN BOOK

\$778m

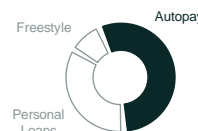
↑25% (\$622m, FY24)



% OF TOTAL PORTFOLIO

57%

↑6% (51%, FY24)



AVERAGE EQUIFAX SCORE

826

↑2% (812, FY24)



FASTEST SETTLEMENT TO DATE

<5 mins

AUTOPAY DISTRIBUTION STRATEGY

3,200+

Dealers & brokers onboarded to date

- We've grown our distribution network by ~15%, from 2,700+ brokers and dealers in FY24 to 3,200+ in 1H25
- The opportunity for Direct (D2C) distribution lies ahead
- Significant growth opportunity with <2% total current market share³

1. Average car financed and average loan term both based on Autopay car loans funded in 1H25
2. 'Near-new' refers to cars that are 3 or less years old at time of purchase
3. Based on ABS June 2024 New Loan Commitments data



\$38,346

AVERAGE CAR FINANCED¹

(\$38,040, FY24)

64%

CARS THAT ARE NEW OR NEAR-NEW² AT PURCHASE

(63%, FY24)

6.0 years

AVERAGE LOAN TERM¹

(6.1 years, FY24)

"Autopay has completely taken the friction out of auto finance and no other lender can seem to match their speed."

- Alan Lishman, GM, Dutton Financial Services



**Unsecured and secured personal loans;
Digital credit cards for everyday spending**

1H25 PL + FREESTYLE LOAN BOOK¹

\$598m

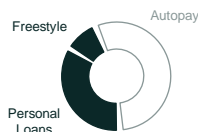
↑1% (\$595m, FY24)



% OF TOTAL PORTFOLIO

43%

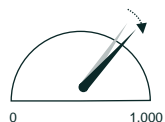
↓5% (49%, FY24)



AVERAGE EQUIFAX SCORE

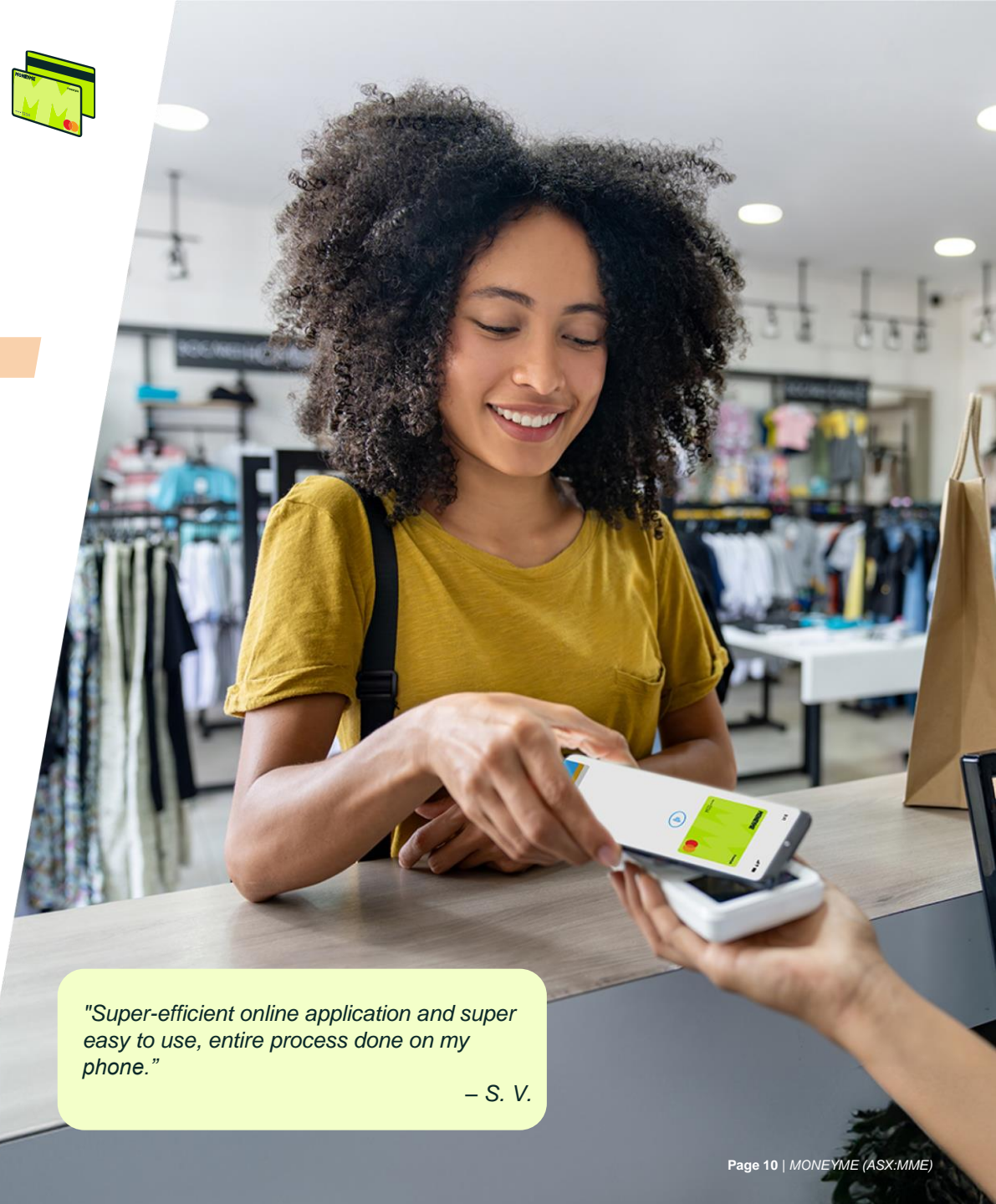
726

↑12% (715, FY24)



PRODUCT HIGHLIGHTS

- Personal loan broker distribution network has increased by ~40% from 1,600+ brokers in FY24 to 2,300+ in 1H25
- The average loan amount for personal loans funded in 1H25 was ~\$19k
- New credit card product expected to launch in 2025, designed to capture a larger market share in line with our strategy



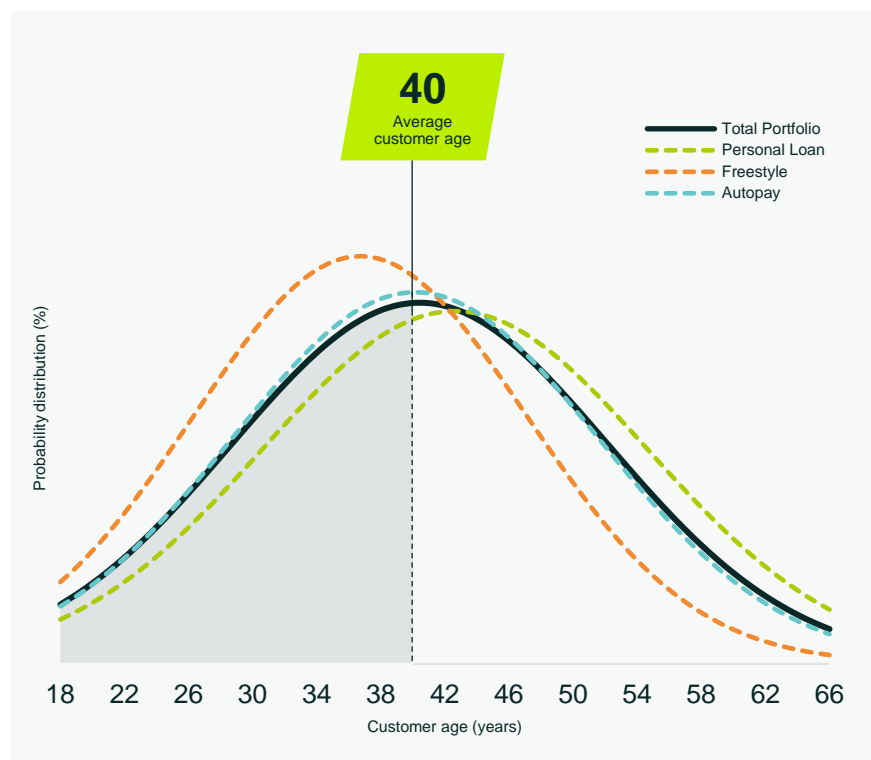
"Super-efficient online application and super easy to use, entire process done on my phone."

– S. V.

Well diversified portfolio with an uplift in customer credit profiles

MONEYME

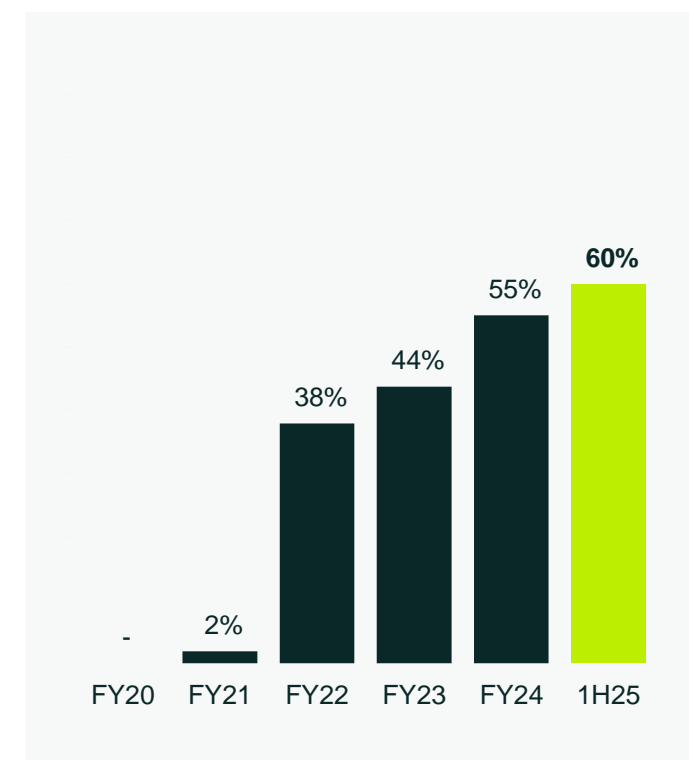
Average portfolio customer age of 40¹



Continually increasing credit profile



60% of loan book are secured assets



03 *1H25 highlights*

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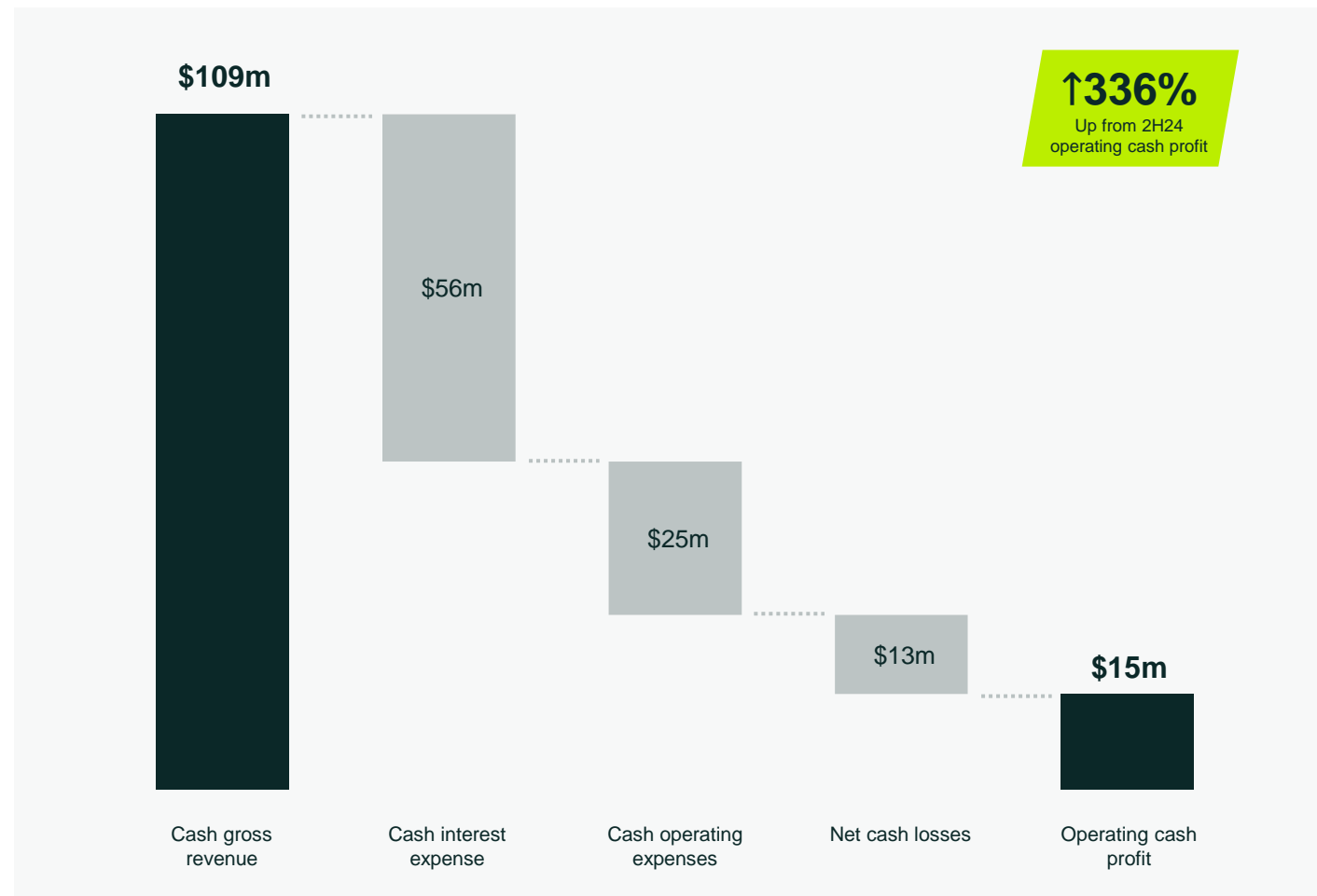
26 *Additional information*

Operating cash profit

\$ million	1H25
Statutory gross revenue	100.1
Additional cash revenue	8.4
Cash gross revenue	108.5
Cash interest expense	(55.7)
Cash operating expenses	(24.7)
Net cash losses	(12.7)
Operating cash profit	15.4

- Operating cash profit represents the net impact of the cash inflows and outflows resulting from core business activities and does not include cash movements related to the principal repayments received or loan disbursements.
- Shows the Group's underlying performance in the period, ability to cover expenses and generate returns independent of accounting estimates.
- Operating cash profit is a management model, unaudited and represents the net impact of the cash inflows and outflows resulting from MONEYME's core business activities. This does not include cash movements related to the principal repayments received or funding of loan originations.

Revenue to operating cash profit



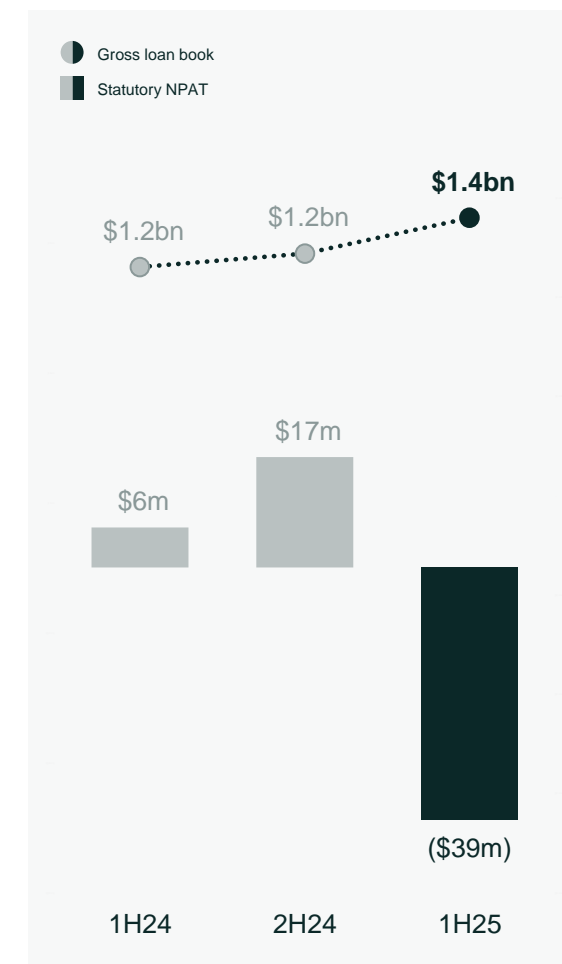
Return to growth and non-cash accounting adjustments

- Statutory net loss after tax of \$39m in 1H25 reflects loan book growth, provision for future credit losses and other non-cash accounting items.
- The ECL and non-cash losses of \$20m were driven by loan book growth. The ECL provision rate reduced to 4.3%.
- \$14m was a non-cash one-off adjustment in the period resulting from re-measurement of EIR following the migration and consolidation of SocietyOne back book onto the Horizon platform.

Operating cash profit

\$ million	1H25
Cash gross revenue	108.5
Cash interest expense	(55.7)
Cash operating expenses	(24.7)
Net cash losses	(12.7)
Operating cash profit	15.4
Non-cash items	
Funding costs	2.8
Transaction costs	(8.0)
ECL and non-cash losses	(20.2)
Revenue adjustment (cash vs. accounting)	(8.4)
Loss on financial assets at amortised cost	(14.3)
Other one-off non-cash items	(1.2)
Depreciation and amortisation	(4.8)
Statutory profit / (loss) before tax	(38.8)

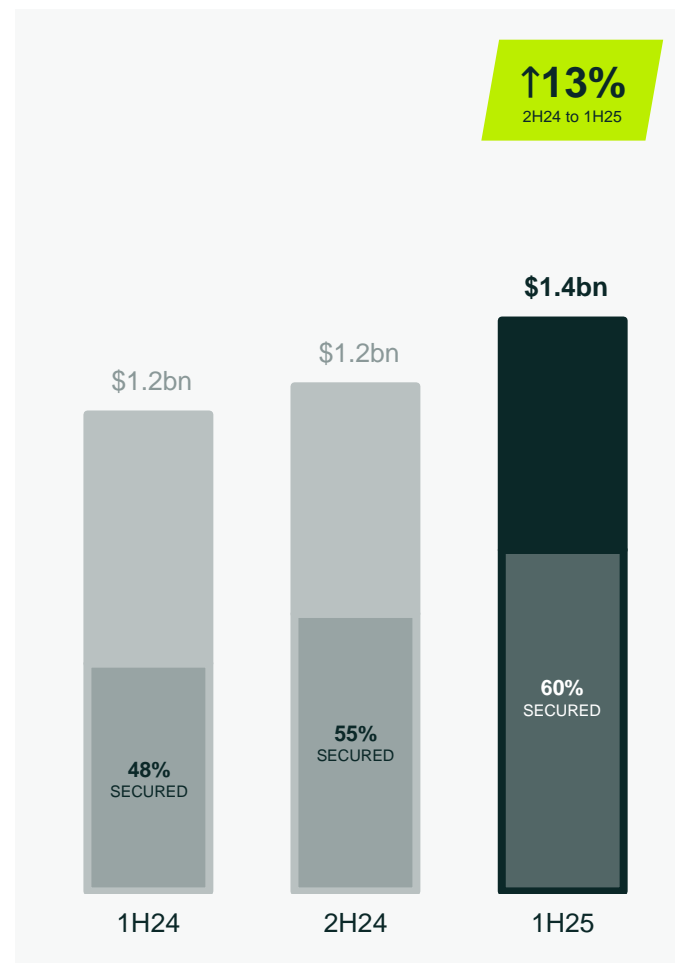
Statutory NPAT



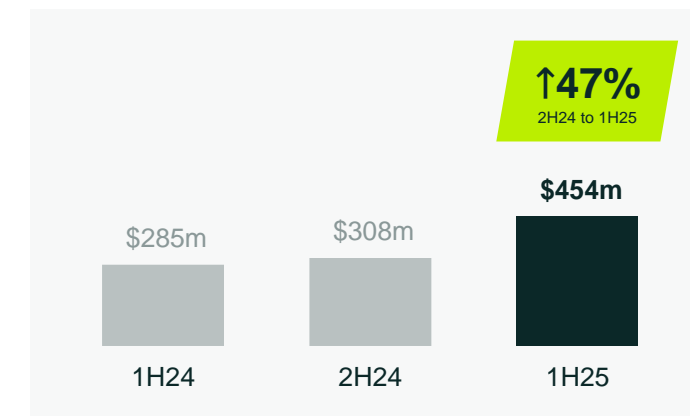
Achieving scale with Autopay

- New loan originations increased by 47% to \$454m, growing the loan book to \$1.4bn.
- A significant proportion of this growth was driven by the Autopay product, with secured assets increasing to 60% of the loan book.
- The cost to income ratio increased to 26%, reflecting the lower income yield of a higher credit quality book.
- Loan book growth relative to operating costs is creating operating leverage.
- Management expects continued loan book growth in FY25.

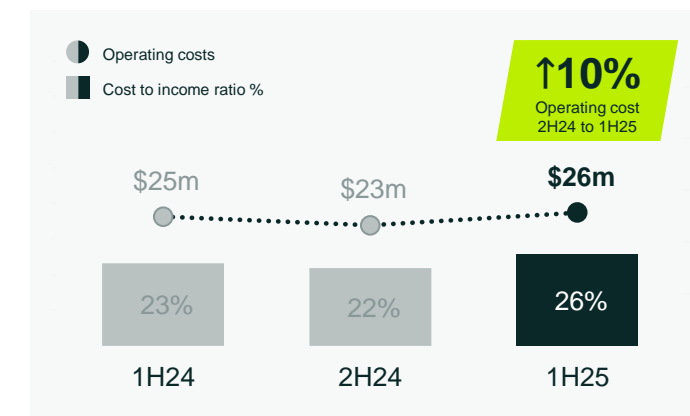
Gross loan book



Loan originations



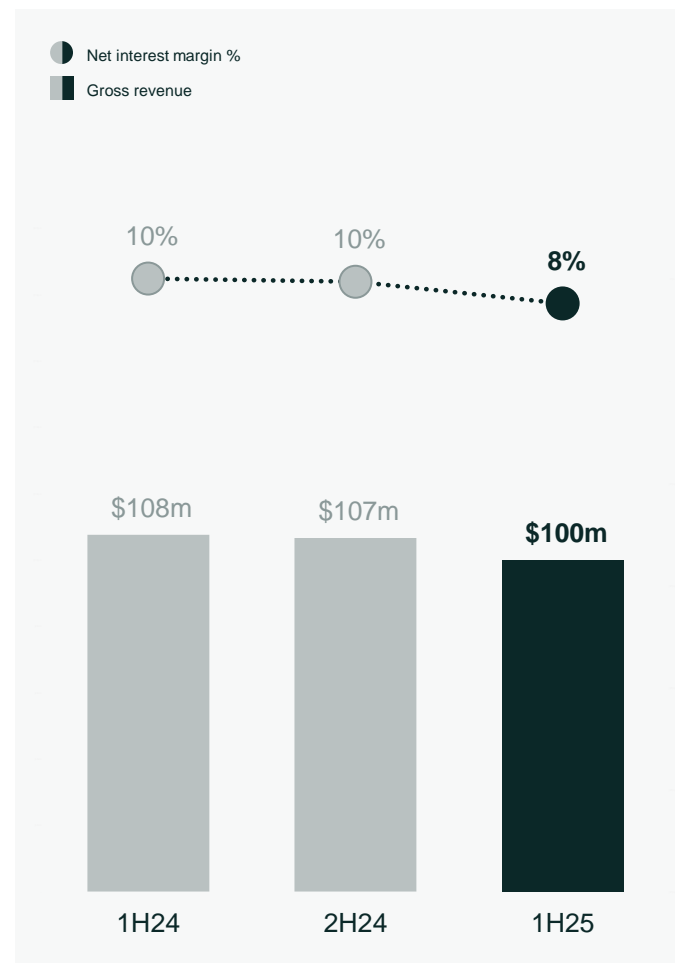
Operating cost vs. Cost to income %



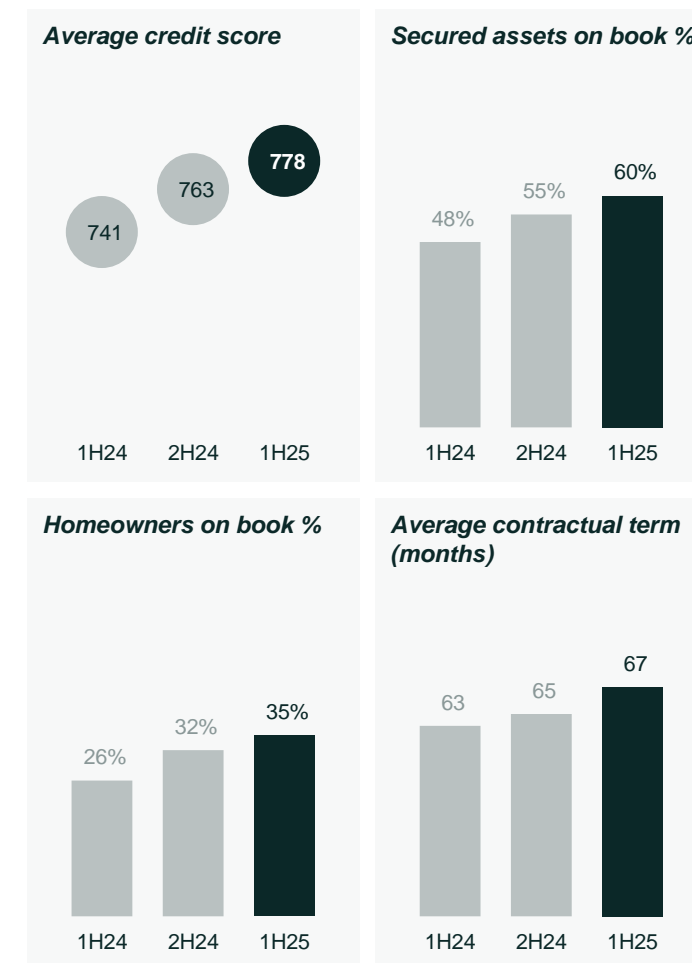
Increased secured lending with longer-term income

- The net interest margin (NIM) change is driven by the accelerated growth in Autopay and high credit quality customers.
- Secured assets increased to 60% and the average Equifax credit score increased to 778.
- Proportion of customers who are homeowners has increased to 35%.
- The combination has resulted in a longer term, more stable income stream.

Gross revenue & Net interest margin



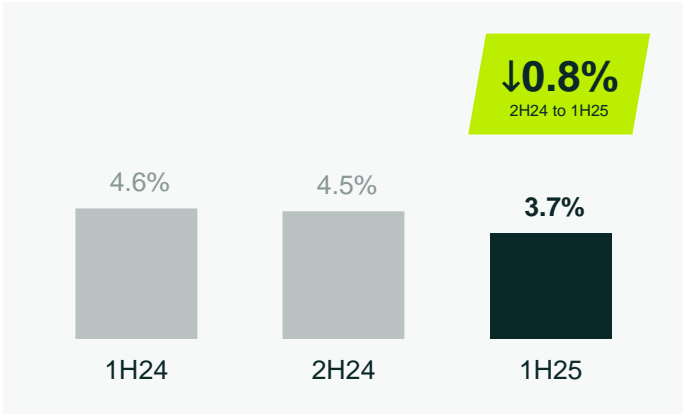
Significantly stronger book profile



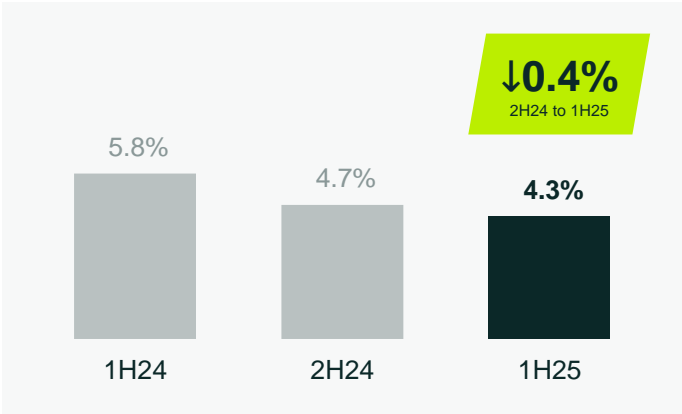
Lower credit losses and arrears rates

- Delivering on our strategy, net credit losses reduced to 3.7% in line with higher credit quality across all products and the shift towards secured assets.
- ECL provision reduced to 4.3%, while maintaining a conservative management overlay.
- Strong credit performance reflects the shift in the loan book, and effective underwriting and collections, resulting in improving arrears rates.

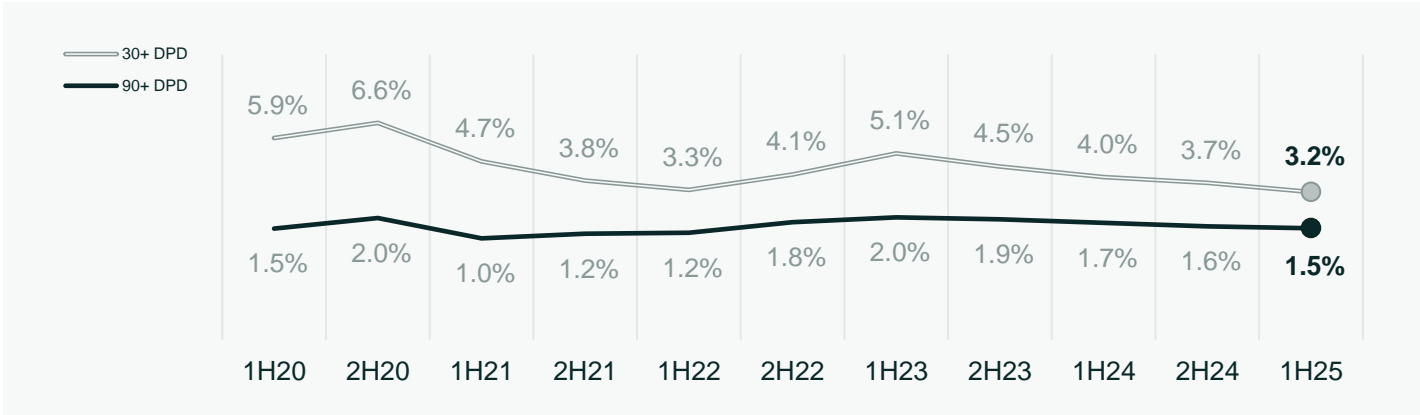
Net credit losses



ECL provision as % of loan book



Arrears %



Funding program drives capital-efficient growth

MONEYME's diversified funding program includes eight structures with capacity of \$2.2bn.

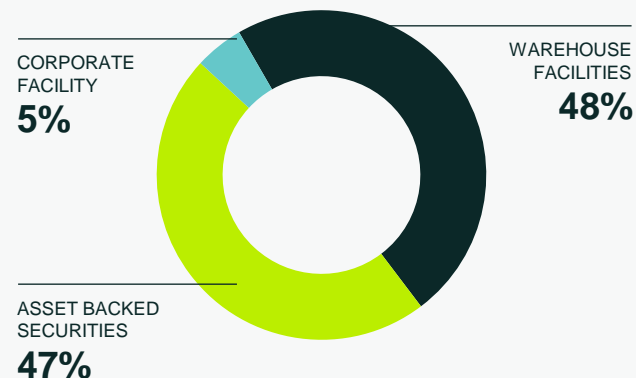
1H25 funding highlights include:

- Completed two asset-backed securitisation (ABS) transactions, providing increased funding capacity and pricing advantages.
- Secured new \$125m corporate facility, \$60m of which is undrawn, replacing the existing corporate facility on improved terms.
- Planned warehouse extensions executed successfully.

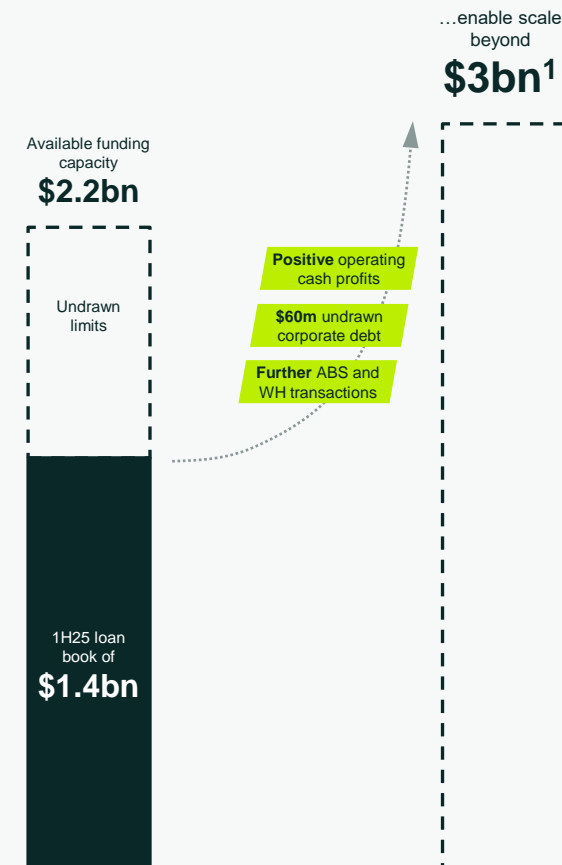
2H25 outlook:

- Cash generation from operations and funding structures in place provide growth runway to scale the loan book.
- Funding optimisations completed in 1H25 will deliver funding cost reductions from 2H25.

1H25 funding mix %



Loan book capacity



1. Further warehouse and ABS transactions will be required to support the larger loan book.

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- 26 *Additional information*

Established growth platform

MONEYME

MONEYME's position



State of the art technology platform



Robust loan book



Large funding facilities

Operating environment

Shifting priorities of banks creating opportunities

Falling interest rates in the Australian market

Access to global capital markets

Growth drivers

- Shifting priorities of banks enable market share gains in auto and personal lending
- MONEYME's proprietary technology create competitive advantages through exceptional customer experiences, efficiency, and ability to scale quickly
- Autopay's success will be complemented by the introduction of a new credit card product and growth in personal loans
- A growing and robust loan book delivering strong credit performance, funding benefits, and operating cash profit
- Shifting interest rate cycle expected to deliver further funding cost benefits and increased consumer credit demand
- Strong operating cash profit and significant working capital provide substantial growth runway
- Access to ABS issuance enable ongoing scale and lower cost of funds
- International debt capital market investors are showing strong demand for Australian loan assets

Funding and liquidity

MONEYME

Positive operating cash profit, ample funding capacity and unused corporate working capital to scale to \$3bn+ loan book

\$97m

Cash and cash equivalents

Positive operating cash profit while scaling loan book

- An additional \$60m undrawn balance of corporate facility provides further growth runway.

\$2.2bn

Available funding capacity

Funding structures enable immediate and ongoing growth

- \$792m in undrawn warehouse funding provides immediate lending capacity to grow the loan book to \$2.2bn.
- Regular ABS transactions refresh warehouse capacity and enable ongoing scale.
- MONEYME will continue to leverage warehouse and asset-backed securitisation transactions to support growth.

\$11.5m

Annualised funding cost savings from 2H25

Funding optimisations in 1H25 will drive reduced costs going forward

- Previous corporate facility refinanced on substantially improved terms, delivering cost savings and increased flexibility.
- ABS transactions executed in 1H25 increased lending capacity with reduced cost of funds while releasing cash for growth.
- Extended warehouse facilities structured for increased capital efficiency and lower cost of funds.

Our strategy and key areas of focus

MONEYME



Extending technology leadership

Aim to further our technology advantage by:

- Increasing automation
- Integrating AI

These initiatives will enhance customer experiences and drive greater operational efficiencies



Focusing on high credit quality and secured assets

Continue to prioritise:

- High credit quality and secured assets
- Leveraging our fast distribution capabilities
- Strong customer value proposition; and
- Growing demand for our Autopay product



Lowering our funding costs

- Continue to expand and optimise funding programs to support capital-efficient growth
- Warehouse expansion and ABS security transactions



Product innovation and expansion

- Autopay remains a core strategy
- Expand Autopay product distribution to direct-to-consumer
- Advancing a new credit card product, accessing new distribution and customer segments



Modelling strong ESG practices

- Continue to demonstrate strong ESG practices, consistent with our B Corp Certification
- Key differentiator for environmentally and socially conscious customers, investors, and partners

Medium term targets

	1H25 results	Key strategies for the medium term	Medium term targets
Secured assets on book	60%	Growth in secured assets, leveraging the success of Autopay, alongside a new credit card product and growth in personal loans	55% - 60%
Revenue <i>(as % of loan book¹, annualised)</i>	16%	Balancing the product mix to maintain revenue margin	14% - 15%
Cost of funds² <i>(as % of loan book¹, annualised)</i>	7.4%	Leveraging term deal funding programs and increasing capital efficiencies	6% - 7%
Operating cash profit <i>(as % of loan book¹, annualised)</i>	2.5%	Effect of scale, cost of funds efficiencies, and balanced risk-adjusted returns	1.3% - 2.5%

Targets are based on MONEYME's current strategies and subject to market conditions, RBA cash rate movements and other risks disclosed in the 2025 Interim Report.

1. Loan book figure used in this calculation excludes deferred acquisition costs
2. Excludes corporate facility interest cost

Questions & Answers

Thank you!

On behalf of all at MONEYME

03	<i>1H25 highlights</i>
06	<i>Operational highlights</i>
12	<i>Financial highlights</i>
19	<i>Strategy & outlook</i>

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Key operating measures

FY22	FY23	FY24		Definition ¹	1H24	2H24	1H25
Returns							
(50)	12	23	Statutory NPAT (\$m)	Per Financial Report	6	17	(39)
N/A ²	N/A ²	(8)	Operating cash profit (\$m)	1	(2)	(7)	15
143	239	214	Gross revenue (\$m)	Per Financial Report	108	107	100
12%	12%	10%	Net interest margin (%)	2	10%	10%	8%
40%	22%	22%	Operating costs to income (%)	3	23%	22%	26%
Book profile							
1,143	475	593	Loan originations (\$m)	4	285	308	454
1,345	1,150	1,219	Closing gross loan receivables (\$m)	Per Financial Report	1,150	1,219	1,377
38%	44%	55%	Secured assets on book (%)		48%	55%	60%
17,850	17,103	21,460	Average balance outstanding per loan (\$)		17,970	21,460	22,447
51	48	49	Average remaining loan term (months)		50	49	53
Credit quality							
704	727	763	Average Equifax score		741	763	778
3.7%	5.8%	4.5%	Net credit losses (%)	5	4.6%	4.5%	3.7%
6.1%	6.6%	4.7%	Provisioning to receivables (%)	6	5.8%	4.7%	4.3%
Funding and liquidity							
14	16	20	Unrestricted cash (\$m)	Per Financial Report	15	20	26
91	166	190	Net assets (\$m)	Per Financial Report	173	190	151

1. Refer to *Appendix: Measure definitions*
2. Operating cash profit data is not available for prior periods.

Measure definitions

Note	Measure	Definition
1	Operating cash profit / (loss) (\$m)	Operating cash profit / (loss) represents the net impact of the cash inflows and outflows resulting from MONEYME's core business activities. This does not include cash movements related to the principal repayments received or loan disbursements.
2	Net interest margin (%)	Gross revenue less trust facility interest expense, as a % of average loan portfolio (annualised).
3	Operating costs to income (%)	Sales & marketing, product design & development, and general & administrative expenses as a % of gross revenue in the period (annualised).
4	Loan originations (\$m)	Net amount financed, including upfront fees.
5	Net credit losses (%)	Principal write offs in the period (net of recoveries, including proceeds from debt sales to collection agencies) as a % of average principal receivables.
6	Provisioning to receivables (%)	Accounting provision closing balance as a % of gross loan receivables.

Income statement

MONEYME

FY22	FY23	FY24	\$ million	1H24	2H24	1H25
128	230	207	Interest income	104	103	96
15	9	7	Other income	4	3	4
143	239	214	Gross revenue	108	106	100
(2)	(6)	(10)	Commission expense	(5)	(5)	(8)
141	233	204	Net revenue	103	101	92
(38)	(90)	(98)	Interest expense	(50)	(48)	(53)
-	-	-	Loss on financial assets at amortised cost	-	-	(14)
(57)	(52)	(48)	Operating expenses	(25)	(23)	(26)
(91)	(68)	(34)	Loan receivable impairment expense	(17)	(17)	(33)
(2)	(11)	(11)	Depreciation & amortisation expense	(6)	(5)	(5)
(189)	(221)	(192)	Total expenses	(97)	(95)	(130)
(48)	12	12	Profit / (loss) before tax	6	6	(39)
(3)	-	10	Income tax benefit / (expense)	-	10	-
(50)	12	23	Net profit / (loss) after tax	6	16	(39)

Balance sheet

MONEYME

FY22	FY23	FY24	\$ million	1H24	2H24	1H25
81	92	74	Cash and cash equivalents	72	74	97
1,264	1,074	1,162	Net loan receivables	1,084	1,162	1,318
0	-	-	Current tax asset	-	-	-
10	8	3	Derivative financial instruments	3	3	1
10	14	19	Other receivables	15	19	18
3	3	14	Deferred tax asset	3	14	14
36	33	29	Intangible assets	31	29	27
3	3	2	Right-of-use assets	2	2	1
1	3	2	Property, plant and equipment	3	2	2
64	64	64	Goodwill	64	64	64
1,472	1,293	1,368	Total assets	1,276	1,368	1,540
(1,358)	(1,115)	(1,167)	Borrowings	(1,093)	(1,167)	(1,383)
(15)	(6)	(6)	Other payables	(5)	(6)	(3)
-	-	-	Current tax payable	-	-	-
(3)	(3)	(2)	Lease liabilities	(3)	(2)	(2)
(4)	(2)	(3)	Employee-related provisions	(3)	(3)	(2)
(1,381)	(1,127)	(1,178)	Total liabilities	(1,103)	(1,178)	(1,389)
91	166	190	Net assets	173	190	151
143	203	203	Share capital	203	203	203
5	7	8	Reserves	7	8	8
(56)	(44)	(21)	Retained losses	(38)	(21)	(60)
91	166	190	Total equity	173	190	151

Cash flow statement

FY22	FY23	FY24	\$ million	1H24	2H24	1H25
(709)	118	(105)	Net loan receivable inflows / (outflows)	(16)	(89)	(211)
116	204	183	Income from customers	92	91	100
(29)	(83)	(83)	Borrowings interest and fees paid	(38)	(44)	(48)
14	31	20	Income from delinquent asset sales and recoveries	9	10	4
(51)	(62)	(67)	Payments to suppliers and employees	(33)	(34)	(32)
-	0	-	Income tax refund received	-	-	-
-	1	1	Proceeds from disposal of interest rate swaps	1	-	-
(659)	208	(51)	Net cash inflows / (outflows) from operating activities	15	(66)	(185)
(4)	(6)	(5)	Payments for intangible asset development	(2)	(2)	(2)
(0)	(3)	(0)	Payments for property, plant and equipment	(0)	(0)	(0)
(15)	-	-	Investment in SocietyOne Holdings	-	-	-
38	-	-	Acquired cash balances	-	-	-
20	(9)	(5)	Net cash inflows / (outflows) from investing activities	(2)	(2)	(2)
705	(245)	43	Net (repayment of) / proceeds from borrowings	(28)	70	217
(10)	(3)	(4)	Transaction costs related to borrowings	(4)	(0)	(6)
(1)	(1)	(1)	Principal repayment of leases	(1)	(1)	(1)
-	63	-	Proceeds from issued share capital	-	-	-
-	(2)	-	Transaction costs related to issue of share capital	(0)	-	-
(0)	(0)	-	Loan – other	-	-	-
694	(189)	38	Net cash inflows / (outflows) from financing activities	(33)	70	210
55	11	(18)	Net increase / (decrease) in cash and cash equivalents	(20)	2	23
26	81	92	Cash and cash equivalents at the beginning of the period	92	72	74
81	92	74	Cash and cash equivalents	72	74	97

MONEYME's core products¹

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	Autopay	Personal Loans	Freestyle
Offer range	\$10,000 - \$150,000	\$5,000 - \$70,000	Credit limit \$1,000 - \$10,000
Offer term	3 - 7 years	3 - 7 years	Repayment over 2 - 5 years
Interest-free period	N/A	N/A	Up to 55 days interest-free on online and in-store purchases using Freestyle Mastercard
Interest rate	6.60% - 17.65% p.a. Risk-based pricing	6.74% - 25.49% p.a. Risk-based pricing	18.74% - 23.74% p.a. Risk-based pricing
Establishment fee	\$350 - \$550	\$0 - \$795	N/A
Annual fee	N/A	N/A	\$0 (Credit limit up to \$3,000) \$49 (Credit limit \$3,001 - \$5,000) \$149 (Credit limit above \$5,000)
Monthly fee	\$12.50	\$0 - \$10	\$5 (\$0 if balance under \$20)
Other fees & charges	Dealer or Broker specific fees may apply Dishonour fee \$15 Overdue fee \$35 No early exit fee	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
Distribution channels	B2B2C (Dealer and Broker)	Mix of direct-to-consumer and B2B2C (Broker)	Direct-to-consumer
Other key features	Settles in as little as 60 minutes, 7 days a week Autoscan self-serve repayments calculator Up to 130% LVR Electric vehicle (EV) and homeowner discounts may apply	We offer: <ul style="list-style-type: none">Unsecured variable rate personal loans (<i>MONEYME-branded</i>) ;Secured / unsecured fixed rate personal loans (<i>SocietyOne-branded</i>)	Amortising loan balance, with drawdowns repaying over a maximum of 5 years Credit back through Freestyle's exclusive rewards program

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