



12 June 2025

ASX ANNOUNCEMENT

HARMONEY NOTES PARTIAL SELLDOWN OF SHARES BY FOUNDER AND TRANSITION TO BEING A NON-EXECUTIVE DIRECTOR

Harmony Corp Limited (ASX:HMY) (“Harmony” or “the Company”), notes the sale of 3.6 million shares in the Company (representing approximately 3.5% of the issued shares in the Company) by Neil Roberts, Harmony’s Founder. Neil served as CEO until 2019 before handing over the role to David Stevens, Harmony’s current CEO & Managing Director, who has led Harmony for the past six years.

This partial selldown coincides with Neil’s planned transition out of his executive role of Chief Strategy Officer of Harmony, with effect from 1 July 2025. Neil has been a director of the Company since Harmony’s inception, and will continue as a non-executive director of the Company.

The Board of Harmony has determined that Neil may continue to participate in the Company’s Long Term Incentive Plan after he ceases to be an executive of the Company, so that Neil can continue to hold the 1,185,000 unvested Rights that have been previously granted to him under that Plan. Those unvested Rights will remain subject to the relevant vesting conditions imposed by the Board and will be eligible to vest to the extent that those vesting conditions are satisfied.

The Company confirms that, on completion of the partial selldown, Neil will remain the single largest shareholder in Harmony, with a shareholding representing approximately 15% of the issued shares in the Company. Neil has indicated to the Board of Harmony that he has no current intention to sell any further Harmony shares within the next 12 months.

This release was authorised by the Board of Harmony Corp Limited.

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INVESTOR HUB

Harmony’s Investor Hub is a platform for investors to learn about Harmony and engage with its leadership. It has our ASX announcements, plus additional content like videos, interviews, research reports, and webinars. Existing shareholders can also link their shareholdings.

Create an account at investorhub.harmony.com.au/auth/signup or scan the QR code in the header.

Submit questions about this announcement at <https://investorhub.harmony.com.au/link/drLb6y>.

INVESTOR RELATIONS

For corporate queries, please contact Michael Pegum of Ethicus Advisory Partners at investors@harmony.com.au.



ABOUT HARMONEY

Harmony is the only 100% consumer-direct personal lender operating across Australia and New Zealand. Harmony provides customers with personal loans that are fast, easy, competitively priced (using risk-adjusted interest rates) and accessed 100% online. Harmony's purpose is to help people achieve their goals through financial products that are fair, friendly, and simple to use.

Harmony's proprietary digital lending platform, Stellare® is the power behind the platform. Stellare® can process, approve and fund loan applications within minutes. Stellare® also replaces the traditional industry credit scorecard with a predictive behavioural analytics engine which uses machine learning to analyse our rich, direct consumer data to deliver automated credit decisioning and superior risk-based pricing.

For further information visit www.harmony.com.au.

BUSINESS FUNDAMENTALS

- Harmony provides risk based priced personal loans of up to \$100,000 to consumers across Australia and New Zealand.
- Its 100% consumer-direct model and automated loan approval system is underpinned by Harmony's scalable Stellare® proprietary technology platform.
- A large percentage of Harmony's originations come from existing customers with minimal customer acquisition cost.
- Harmony is comprised of a team of 80 full-time employees predominantly based in Auckland, New Zealand, approximately half of whom comprise engineering, data science and product professionals.
- Harmony has a highly diversified funding panel with warehouses being provided by three of the "Big 4" banks across Australia and New Zealand. Harmony issued its first asset backed securitisation in 2021, followed up with a \$200m New Zealand asset backed securitisation in August 2023, both being publicly rated by Moody's.