

MONEYME

2025 Sustainability Report

for the year ended 30 June 2025

Certified



Corporation

This company meets high standards of social and environmental impact.

MONEYME's Sustainability Report does not constitute a report under the Australian Sustainability Reporting Standards (ASRS). MONEYME falls under Group 2 and therefore will be required to adopt AASB S2, the mandatory standard in its 30 June 2027 Annual Report. Preparations are underway to meet these obligations.

Contents

CEO's Address	5
Performance Highlights	6
Our Approach to Sustainability	8
Governance	11
Environment	13
Our Employees	22
Our Community	25
Our Customers	27
Appendices.....	29
1. Independent Validation Report.....	29
2. GRI Content Index.....	32
3. TCFD Content Index	39
4. Financed Emissions Methodology	40
5. Material Topic Key Performance Indicator Definitions.....	42

Acknowledgement of Country

MONEYME acknowledges the Traditional Custodians of the land, seas, skies, and waterways throughout Australia where we work and live. In particular, we acknowledge the Gadigal and Awabakal peoples and communities on whose land our offices are located. We recognise the continued connection Aboriginal and Torres Strait Islander peoples have with this Country and pay our respect to Elders past and present.

In FY25, MONEYME launched the second stage of Reconciliation Australia's Reconciliation Action Plan framework, *Innovate*.



**RECONCILIATION
ACTION PLAN**

INNOVATE

Better loans and credit cards for Generation Now

Since 2013, MONEYME has been reshaping how Australians experience credit with smart technology and a challenger mindset. From auto finance to personal loans and credit cards, we deliver faster, simpler alternatives to traditional lenders. As a Certified B Corporation, we're setting a new standard where innovation and responsibility go hand in hand.

A non-bank challenger

We challenge outdated lending practices with innovative credit products.

Digital, yet personal

We simplify credit with digital experiences that are built for modern consumers.

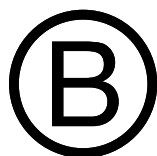
We move fast

From seamless customer journeys to approvals in minutes, saving time is what we do.

For Generation Now

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

Certified



Corporation

This company meets high standards of social and environmental impact.



1 CEO's Address

It is with pride that I present MONEYME's 2025 Sustainability Report, marking another year of dedicated efforts to improve our environmental, social, and governance (ESG) performance. This past year has seen substantial progress in key areas, with MONEYME taking proactive steps to address new regulatory standards, enhance climate risk strategies, and further strengthen our social impact initiatives.



In preparation for the Australian Accounting Standards Board (AASB) disclosure requirements, we have continued to review and refine our sustainability reporting framework. Supported by our comprehensive existing ESG disclosures, we are confident in our ability to meet the upcoming obligations.

MONEYME remains a proud Certified B Corporation™, having first achieved this prestigious certification in August 2023 following a rigorous evaluation process. This certification demonstrates that we meet high standards of environmental and social performance, accountability and transparency. In FY25, B Corp released a new set of certification standards that will be rolled out over the coming years. MONEYME supports B Corp's commitment to raising the bar and remains aligned with the values that underpin responsible business practices.

Understanding the risks and opportunities presented by climate change is essential for our long-term ESG strategy. In FY25, we undertook a detailed climate scenario analysis to inform our understanding of MONEYME's climate-related risks. This assessment provided valuable insights into both physical and transition risks, which will help us continue to refine our climate risk strategies and ensure resilience in our operations and financial products. MONEYME continued to offer an electric vehicle (EV) discount through Autopay, our car finance product, aimed at making EVs more affordable for all Australians.

MONEYME achieved a Net Promoter Score (NPS) of 69 in FY25, reflecting strong customer advocacy. We are committed to supporting all our customers, we recognise that some customers may be facing additional financial and cost-of-living pressures at this time. MONEYME's hardship customer experience survey has demonstrated that 91.3% of respondents consider the hardship application process easy to understand and follow.

Our commitment to employee and customer wellbeing is integral to our identity as a business. In FY25, we continued to invest in health, wellness, and professional development initiatives for our employees. These efforts contributed to an employee engagement score of 81%, exceeding industry benchmarks.

Our dedication to social impact has been particularly rewarding this year, with the establishment of a new charity partnership. We launched a partnership in the Philippines with Waves for Water, a charity which enables access to clean water in remote communities. Moreover, since launching our partnership with World Vision in March 2024, we have raised over \$100,000 and sponsored 136 children, directly supporting the development of the community of Busakira, Uganda. MONEYME also continued its charity partnership with Canteen to support young people impacted by cancer.

As we look to the future, our focus remains on driving sustainable growth and creating value for our stakeholders. We believe responsible business practices are crucial for long-term success, and through continued innovation and collaboration, we will build on the progress made this year.

I would like to extend my gratitude to our customers, employees, investors, and partners for their ongoing trust and support. Together, we will continue to advance our sustainability journey in the years ahead.

Clayton Howes
Managing Director and Chief Executive Officer

2 Performance Highlights

The performance highlights in the table below provide a summary snapshot of the Group's performance across the different areas of Sustainability at MONEYME – Governance, Environment, Employees, Community and Customers. The measures have been selected to summarise performance and provide comparability to previous reporting periods. Refer to the relevant section of this report for further information and performance metrics.

Measure		FY24 Actual	FY25 Ambition	FY25 Actual
B Corp Certification		Receive certification	Maintain certification	Completed ✓
Governance	Representation of women on the Board	33.3%	≥30%	33.3% ✓
	Percentage of Board and Committee meetings at which environmental and social related stakeholders are formally considered in any decisions made by the Board or Committees	100%	100%	100% ✓
	Conduct an ESG materiality pulse check to update FY23 material topics as required	N/A	Complete by 30 June	Completed ✓
Environment	Annual Scope 1 and 2 greenhouse gas (GHG) emissions (tCO ₂ e) compared to the targets validated by the Science Based Targets initiative (SBTi) ¹	4.1	<19.2	3.9 ✓
	Motor vehicle financed emissions intensity for every million dollars of Autopay loan receivables (tCO ₂ e/\$M) ²	61.5	≤58.5	58.5 ✓
	Complete climate risk assessment and scenario analysis	N/A	Complete by 30 June	Completed ✓
Employees	Staff overall engagement score ³	81%	≥80%	81% ✓
	Representation of women in employee workforce	38.4%	≥40%	37.5% ✗
	Proportion of Australian employees participating in MONEYME's Employee Equity Incentive Plan	87.9%	≥75%	86.6% ✓
Community	Number of World Vision sponsored children supported by MONEYME and its employees	125	≥130	136 ✓
	Reconciliation Australia formally endorses MONEYME's Innovate Reconciliation Action Plan (RAP)	N/A	Complete by 30 June	Completed ✓
Customers	Net Promoter Score (NPS) for the MONEYME brand	69	≥60	69 ✓
	Australian Financial Complaints Authority (AFCA) customer complaints as a proportion of active customers	0.5%	≤1%	0.5% ✓
	Number of users provided with ongoing access to their credit score and financial wellness resources via the MONEYME Credit Score tool	>115,000	≥120,000	>133,000 ✓

¹ The market-based approach is the primary Scope 2 emissions calculation methodology for all the GHG disclosures that include Scope 2 emissions in this report. The location-based Scope 2 figure is provided in the Estimated Operational Greenhouse Gas Emissions table in the Environment section of this report.

² FY24 Actual and FY25 Ambition figures have been restated to reflect MONEYME's updated financed emissions methodology that was introduced in FY25. Details of the methodology change are available in Appendix 4.

³ All engagement survey results throughout this report include results of labour hire staff based in the Philippines.



Mitigating Modern Slavery

MONEYME's latest Modern Slavery Statement was published in January 2025.⁴ In FY25, the Group further improved its vendor management processes and engaged with key suppliers.

What's Next?

MONEYME continues to improve its processes for identifying and mitigating modern slavery risk. Its next Modern Slavery Statement will be published in 2026.



Supporting Charities Worldwide

MONEYME continues to partner with charities around the world. Its partnership with Canteen helps young Australians dealing with cancer, and its World Vision partnership supports health, education and other crucial development initiatives in a small community in Uganda. During the period, MONEYME established a charity partnership with Waves for Water in the Philippines, supporting access to clean water in remote communities.

What's Next?

MONEYME is looking forward to continuing its support of charity partners in FY26 and beyond.



Achieving Emissions Targets

In FY25, the Group had minimal Scope 1 and 2 emissions of only 3.9 tCO₂e. MONEYME continues to achieve its Science Based Targets initiative (SBTi) validated near-term emissions reduction targets.

What's Next?

MONEYME will continue to monitor and progress towards meeting its near-term emissions reduction targets.



Preparing for New Climate Reporting Standards

MONEYME took a number of steps to proactively prepare for the Australian Sustainability Reporting Standards (ASRS).

What's Next?

MONEYME will undertake a comprehensive gap analysis in FY26 to ensure it meets the requirements in time for FY27 reporting.



Ensuring Customer Data Security

In FY25, MONEYME successfully transitioned to the ISO 27001:2022 standard, reaffirming its commitment to best practices in information security. The Group also continued to invest in the resilience of its systems, including system and security updates, process improvements and enhanced monitoring capabilities.

What's Next?

MONEYME will continue to prioritise its customer data security and adhere to recognised standards.



Enhancing Employee Engagement

MONEYME's overall staff engagement score remained at 81% in FY25, outperforming relevant benchmarks such as 72% for Finance Australia and 73% for Finance APAC.⁵ These survey results include labour hire staff based in the Philippines, demonstrating the Group's approach to creating a positive workplace culture for all its staff.

What's Next?

MONEYME will continue to monitor and take action to improve the wellbeing and engagement of its employees.



Enabling Financial Literacy

More than 133,000 users have accessed MONEYME's Credit Score tool as at 30 June 2025. In FY25, more than 29,000 people read MONEYME's Money Matters newsletter on average each month, which provides content and resources to help improve financial wellbeing.

What's Next?

MONEYME will continue to enhance its financial literacy offerings and resources to support its customers.



Supporting Customers in Hardship

MONEYME continued to monitor its hardship customer experience survey to capture and address customer feedback. The results show that 91.3% of respondents considered the hardship application process easy to understand and follow.

What's Next?

MONEYME will continue to offer support to its customers in difficult situations and monitor their satisfaction.

⁴ MONEYME's latest Modern Slavery Statement is accessible at: https://mmestoragecdn.blob.core.windows.net/web2/v3/images/Sustainability/MME_Modern%20Slavery_Statement%202024_V3_Final.pdf

⁵ All employee survey benchmarks provided throughout this report are based on the same questions and are provided by third party survey provider Culture Amp, benchmarks are accessible at: <https://www.cultureamp.com/science/insights>

Our Approach to Sustainability

MONEYME's approach to sustainability is grounded in its commitment to operating responsibly, managing risks effectively, and contributing to positive environmental and social outcomes. As part of this commitment, MONEYME continues to align its practices with global standards and remains transparent about its sustainability journey.

Certified



Corporation

This report is a voluntary disclosure and does not meet the mandatory climate-related financial disclosure requirements under the Australian Sustainability Reporting Standard (ASRS).

Climate-Related Financial Disclosures

The Australian Accounting Standards Board (AASB) has released the finalised Australian Sustainability Reporting Standards (ASRS), which outline the mandatory climate-related financial disclosure requirements for eligible entities. These standards align closely with the International Financial Reporting Standards (IFRS) Sustainability Disclosure Standards and are designed to improve transparency, consistency, and comparability in climate-related reporting across Australia's corporate sector.

As a Group 2 entity, MONEYME will be required to adopt the ASRS framework for reporting periods commencing on or after 1 July 2026. MONEYME plans to undertake a detailed gap analysis in FY26 to assess its reporting practices against the finalised ASRS. This assessment will help prepare MONEYME for full compliance in alignment with the mandated timeline. The Group is confident that its existing robust sustainability reporting processes and disclosures will support its eventual compliance with ASRS.

Sustainability Reporting Framework

Prior to MONEYME's adoption of ASRS reporting, the Group continues to apply globally recognised sustainability frameworks to guide its voluntary disclosures. In FY25, as in previous years, MONEYME's reporting is structured around frameworks that ensure consistency, transparency, and relevance for stakeholders. While the overarching frameworks remain unchanged, this year's report reflects a more streamlined and materiality-focused approach. MONEYME has narrowed the scope of its disclosures to focus on the topics that are most relevant to its business, stakeholders, and long-term value creation.

The Group's FY25 Sustainability Report draws on the following frameworks:

- Global Reporting Initiative (GRI): MONEYME has reported with reference to the GRI Standards as the primary disclosure framework for this report, further information is provided in Appendix 2.
- Task Force on Climate-Related Financial Disclosures (TCFD): MONEYME continues to apply the TCFD Recommendations, providing disclosures on climate governance, strategy, risk management, and key metrics and targets in the Environment section and Appendix 3.

B Corp Certification

MONEYME remains a proud Certified B Corporation, having first achieved this prestigious certification in August 2023 following a rigorous evaluation process conducted by B Lab. This certification reflects MONEYME's commitment to social and environmental responsibility, demonstrating that the Group meets high standards of performance, accountability, and transparency.

MONEYME's verified B Impact Assessment (BIA) score is 91.2. The Group continues to focus on maintaining responsible business practices across key ESG pillars: Governance, Workers, Community, Environment, and Customers.

In April 2025, B Lab introduced updated B Corp standards designed to further strengthen the certification framework. These standards will be phased in over the coming years for both new certifications and recertifications. MONEYME has begun a comprehensive gap analysis to assess the Group's recertification requirements and timeline under the new standards.

Our Material Topics

MONEYME is committed to maintaining a robust understanding of its material environmental, social, and governance (ESG) issues to ensure its sustainability strategy remains aligned with stakeholder expectations and evolving regulatory, market, and operational priorities.

In FY25, MONEYME made a strategic decision to prioritise readiness for the incoming ASRS and associated mandatory climate-related disclosures. As such, an ESG Double Materiality Assessment was not conducted this year. Instead, the Group undertook a focused materiality pulse check with the Executive team, to validate and refine the relevance of its previously identified material topics.

How the FY25 Topics Were Identified

The following topics were considered in the FY25 materiality pulse check, with the final material topics identified in bold. The pulse check included topics identified in MONEYME's FY23 Double Materiality Assessment as well as some new and emerging topics:⁶

Governance	Environment	Workers	Community	Customers
Cybersecurity and financial crime	Climate change risks and opportunities, and decarbonisation	Staff health and wellness	Community financial education and empowerment	Customer experience and satisfaction
Risk management		Employee learning and development	Modern slavery and human rights	Responsible and transparent lending
Purpose driven mission, strategy, and culture		Engaged workforce	Community engagement and charity partnerships	Consumer data privacy
Compliance and regulatory reporting		Diversity and inclusion		Financial hardship and vulnerable customers
Corporate governance and business ethics				Customer financial access and inclusion
Sustainable suppliers				Products with a purpose
Artificial Intelligence				

To arrive at the final FY25 material topics list, MONEYME combined the FY23 double materiality assessment and FY25 pulse check outcomes. The updated FY25 list was endorsed by MONEYME's Executive team and includes a mix of continued priorities and new topics.⁷

⁶ MONEYME's FY23 materiality assessment is available in its 2023 Sustainability Report, accessible at: https://investors.moneyyme.com.au/FormBuilder/_Resource/_module/97gyKB3QKE2GPtoH0CRNvg/files/MME-FY23-Sustainability-Report.pdf

⁷ MONEYME is developing Key Performance Indicators (KPIs) for the new topics identified as material in FY25. KPIs for these new topics, as well as for topics no longer considered material, are not included in this report.

MONEYME's performance for key ESG material topics is summarised below:

MONEYME's Material Topic	Topic-specific GRI Standard ⁸	Key Performance Indicators ⁹	FY24	FY25
Cybersecurity and financial crime ¹⁰	N/A	ISO 27001 certification	Maintained	Maintained
		Number of cybersecurity incidents that impacted >0.01% of customers	0	0
		Proportion of employees and labour hire staff who completed security training ¹¹	N/A	99.6%
		System and security penetration testing	Completed	Completed
Responsible and transparent lending	N/A	Average customer credit score	763	790
		Proportion of loans funded in the prior financial year that fell into bankruptcy or Part IX debt agreements within 12 months of origination	0.7%	0.6%
		Percentage of gross revenue from late payment fees	2.9%	2.8%
Consumer data privacy	418: Customer Privacy 2016	Uptime for systems managing customer data	100%	99.7%
		Number of reportable privacy breaches	0	0
Financial hardship and vulnerable customers	N/A	Hardship request approval rate for completed applications	>90%	>90%
		Percentage of the gross loan book in hardship at 30 June	1.6%	2.1%
Staff health and wellness	401: Employment 2016	Percentage of staff partaking in voluntary health and wellness initiatives ¹²	N/A	46.0%
		Percentage of staff who believe that their manager genuinely cares about their wellbeing	94%	93%
Corporate governance and business ethics	N/A	Percentage of Board and Committee meetings at which environmental and social related stakeholders are formally considered in any decisions made by the Board or Committees	100%	100%
		Percentage of staff who believe MONEYME's commitment to social responsibility (e.g. sustainability, community support, ESG, etc.) is genuine	93%	91%
Customer experience and satisfaction	N/A	Customer NPS	69	69
		Percentage of inbound customer calls answered in under 10 seconds	72.7%	75.1%
		Google and Product Review scores	Google 4.6/5 Product 4.6/5	Google 4.6/5 Product 4.6/5
		AFCA customer complaints as a proportion of active customers	0.5%	0.5%
Engaged workforce	401: Employment 2016	Staff overall engagement score	81%	81%
		Percentage of staff who would recommend MONEYME as a great place to work	92%	87%

⁸ For material topics that are mapped to a topic-specific GRI Standard, the additional disclosure requirements are met in the GRI Content Index that is provided in Appendix 2 of this report. Some material topics have not been mapped to a topic-specific GRI Standard as the Group assessed that none of the available topic-specific GRI Standards were adequately comparable to MONEYME's material topic.

⁹ Definitions and calculation methodologies for KPIs are provided in Appendix 5.

¹⁰ In FY25, MONEYME made significant investments in advanced fraud detection and prevention software and improvements in credit review processes to strengthen its resilience to financial crime. Given the continuous improvements in this area, the 'Percentage of fraudulent applications detected and blocked' KPI that was included in the 2024 Sustainability Report has been removed from this report, as it is no longer considered a relevant measure and may be misinterpreted.

¹¹ In FY25, MONEYME implemented new security and compliance software. The calculation methodology was updated to reflect the proportion of all employees and labour hire staff who completed training via this software, and as result the FY24 data is not comparable.

¹² As the calculation methodology for this metric has been updated to also include labour hire staff, the FY24 data is not reported as it is not comparable under the new approach.

4 Governance

MONEYME maintains high standards of governance and as a B Corp the Group is committed to upholding transparency, integrity, and accountability across all levels of the organisation. MONEYME's August 2025 ASX Corporate Governance Statement outlines how the governance practices of the Group comply with the ASX Corporate Governance Council's Corporate Governance Principles and Recommendations.



Corporate Governance and Business Ethics

Corporate Governance and Business Ethics was validated as a material topic in MONEYME's FY25 materiality pulse check. This topic reflects the Group's continued commitment to meeting high standards of integrity, responsibility and transparency in the business' governance and decision-making. MONEYME has embedded ESG-related requirements into its constitution to reflect its purpose to deliver shareholder returns while having an overall positive impact on society and the environment, and to ensure Directors and Officers consider the broader implications of their decisions on various internal and external stakeholders.

In FY25, MONEYME continued to assess its Corporate Governance and Business Ethics performance according to its set KPIs:

- *Percentage of Board and Committee meetings at which environmental and social related stakeholders are formally considered in any decisions made by the Board or Committees* – 100% in FY25, compared to 100% in FY24.
- *Percentage of staff who believe MONEYME's commitment to social responsibility (e.g. sustainability, community support, ESG, etc.) is genuine* – 91% of staff responded favourably in MONEYME's 2H25 engagement survey, compared to 93% in 1H25, 93% in 2H24 and 93% in 1H24. MONEYME outperforms both the 72% Finance Australia and 76% Financial Services APAC benchmarks, demonstrating a high level of trust and confidence in MONEYME's ethical responsibility, sustainability performance and overall integration of environmental and social considerations into the governance framework.

Tying Remuneration to ESG Performance

MONEYME ensures sustainability remains a primary focus for management and all employees by integrating ESG-related performance conditions into the Group's remuneration structures.

For Executive Key Management Personnel (KMP), non-financial performance makes up 50% of the FY25 Short-Term Incentive (STI):¹³

Non-Financial Measures	
Measure	Outcome
Customer NPS	Exceeded
Staff Engagement	Exceeded
Risk Management	Achieved ¹⁴

Further, 'Leading with ESG' was included as one of five strategic initiatives for the 2024 Long-Term Incentive (LTI) Series, with achieving the strategic initiatives accounting for 30% of the overall LTI assessment. The LTI Series applies to both KMP and employees participating in MONEYME's Employee Equity Incentive Plan (EEIP). As of 30 June 2025, 86.6% of Australian employees are participating in the EEIP.

¹³ MONEYME's 2025 Remuneration Report, which is included in the 2025 Annual Report, provides a full account of KMP remuneration in FY25.

¹⁴ The Board measured the Group's risk management across five key business areas: (1) funding & liquidity; (2) regulatory; (3) technology & cybersecurity; (4) credit risk; and (5) brand & people.

Internal Audit

MONEYME's internal audit function is an important element of its Governance framework, strengthening its quality and integrity by assessing core operations that address business risks and regulatory requirements. This function is outsourced to BDO and FY25 reflected the Group's third year of the plan, with four internal audit reviews completed:

- 1. Originations and Underwriting:** This included an end-to-end review of the origination and underwriting process for personal lending including anti-fraud controls. It assessed the operating effectiveness of MONEYME's origination and underwriting controls.
- 2. Payments:** The scope of this review was to examine and evaluate the design and operating effectiveness of the key controls underlying MONEYME's customer payments and collections management processes.
- 3. Payroll and People Processes:** The scope included a review of the governance and processes for the management of people and payroll systems, including a review of people-related policies and the processing of new employees, changes in details and employment termination in the payroll system.
- 4. Referrer Channel and Fraud:** The scope included a review of the processes underpinning the sales funnel, including broker and dealer onboarding and due diligence, and the fraud risk controls to mitigate the risk of broker fraud.

MONEYME's internal audit plan undergoes regular review and adjustment to align with evolving business priorities and risks. Any modifications are made through consultation between the internal auditor and management, which are approved and monitored by the Audit and Risk Management Committee (ARC). Observations, recommendations, management comments, and actions are reported to the ARC. The Group will continue with a structured internal audit program in FY26 and remains committed to upholding robust audit practices to identify improvement opportunities and ensure integrity in its operations.

Cybersecurity and Financial Crime

Cybersecurity and Financial Crime was validated as a material topic in MONEYME's FY25 materiality pulse check. In FY25, MONEYME continued to track the following KPIs to assess its performance in this area:

- *ISO 27001 certification* – During the period, MONEYME continued to enhance its information security practises, successfully transitioning from ISO 27001:2013 to ISO 27001:2022 certification.
- *Number of cybersecurity incidents that impacted >0.01% of customers* – MONEYME had 0 cybersecurity incidents that impacted >0.01% of its customers in FY25, compared to 0 in FY24. The Group's comprehensive cybersecurity controls prevented cyber-attacks that could have caused customer harm.
- *Proportion of employees and labour hire staff who completed security training* – 99.6% of staff who were required to complete security training did so during the period.
- *System and security penetration testing* – MONEYME completed penetration testing in FY25 and FY24, conducted by an independent third party. The Group intends to complete penetration testing to identify and address any potential weaknesses at least once a year.

In FY25, MONEYME strengthened its cybersecurity and compliance capabilities, including transitioning to the ISO 27001:2022 standard, enhancing system resilience, and continuing alignment with the Zero Trust security framework. This includes ongoing internal reviews, system upgrades, API hardening, disaster recovery automation, and enhanced monitoring. The Group also continued to improve customer identification processes and maintained its cybersecurity awareness program, including phishing simulations, mandatory training, and monthly cybersecurity newsletters to promote best practices and reduce risk.

MONEYME acknowledges that it has a responsibility in combating money laundering and terrorism financing and is committed to ensuring the services it provides are not used for or facilitate such purposes. MONEYME is a reporting entity under the Anti-Money Laundering and Counter-Terrorism Financing Act 2006 and the Group maintains registration and a program of reporting with AUSTRAC. The Group has an AML/CTF Policy and Program in place, which is reviewed at least annually or in response to any changes to AML legislation or rules. In FY25, MONEYME also made significant investments in advanced fraud detection and prevention software and improvements in credit review processes to strengthen its resilience to financial crime.

Technology and Cybersecurity, along with Regulatory Compliance, remain key risk areas for MONEYME. The effectiveness of related controls is regularly reviewed and reported to the Operational Risk and Compliance Committee (ORCC), a management-level committee, and the ARC.

5 Environment

MONEYME acknowledges the increasing significance of climate-related risks and opportunities not only for Australia's environment, economy and communities, but also for the long-term sustainability and resilience of its own operations. The Group recognises the importance of aligning with evolving mandatory disclosure requirements and is committed to diligently assessing, understanding and responding to climate impacts as part of its broader environmental responsibility.



While MONEYME prepares to align its disclosures with the Australian Sustainability Reporting Standards (ASRS), this section of the FY25 Sustainability Report continues to align with the Task Force on Climate-related Financial Disclosures (TCFD) Recommendations. A summary of MONEYME's alignment with each TCFD disclosure pillar is provided in Appendix 3.

Climate Governance

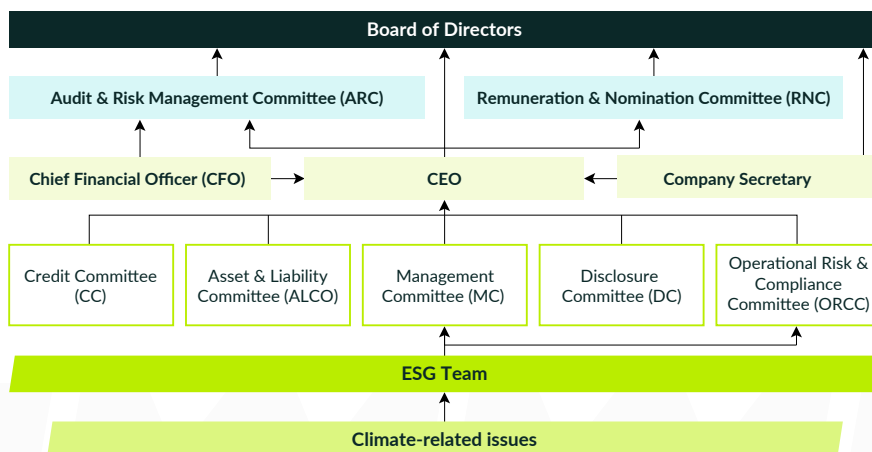
Under MONEYME's constitution, in discharging their duties, the Directors or other Officers of the Group include in their considerations the impact of the company's operations on the community and the environment. This requirement has resulted in a standing item being included at Board and Committee meetings for Directors and Officers to assess whether any decisions made in the meeting may have an adverse impact on the community or the environment, among other ESG-related stakeholders. Therefore, climate-related matters are considered in reference to the decisions made at Board and Committee meetings.

The Board also reviews climate-specific reporting on a regular basis, including:

- approval of the annual Sustainability Report and interim sustainability update, along with any other ESG-related market disclosures;
- annual approval of ESG-related targets and performance metrics in the Group's Business Plan;
- the Group's annual ESG Scorecard and proposed initiatives, and the quarterly review of performance updates against this scorecard;
- quarterly review of environmental and social risk status through Key Risk Indicators (KRIs);
- review of the Environmental and Social Policy compliance checklist, which is completed at least every six months; and
- ad hoc reviews of climate related risks and opportunities facing MONEYME.

Environmental and social risk, which incorporates climate risk, has been identified as one of the Group's 10 key risk areas and is considered in quarterly risk management reporting to the ORCC, ARC, and the Board.

The ORCC holds management-level accountability for monitoring this risk area, including oversight of Key Risk Indicators (KRIs) and the Risk Registers. Operational responsibility for climate risk sits with the ESG team. Climate-related risks are identified, assessed, and escalated through this governance structure as needed.



Climate Strategy

MONEYME's climate strategy focuses on proactively identifying, assessing and managing climate-related risks and opportunities to enhance resilience and ensure long-term value creation. In line with the recommendations of the TCFD and ASRS, MONEYME undertook its first physical climate scenario analysis in FY25. The Group utilised a third-party software to conduct the analysis, which focused on the Group's primary financed asset class of motor vehicles within its secured Autopay portfolio.¹⁵

Climate Scenario Analysis

The analysis applied two internationally recognised pathways developed by the Intergovernmental Panel on Climate Change (IPCC), known as Shared Socioeconomic Pathways (SSPs):¹⁶

	SSP1-2.6 (Low Emissions)	SSP5-8.5 (High Emissions)
Description	Sustainability-focused pathway assuming rapid decarbonisation and low fossil fuel use	Fossil-fuel-intensive pathway assuming worst case emissions scenario
Projected Global Warming by 2100	~ 1.8°C	~ 4.4°C
Policy Reaction	Strong global cooperation and strengthened mitigation policies implemented quickly	No new climate policies introduced beyond those already in place
Technology Change	Rapid emissions reduction across all sectors; transition supported by mitigation strategies	Fossil fuel dominance persists; technological change reinforces high emissions with minimal low-carbon transition

These scenarios were selected to explore a range of plausible climate futures and to assess exposure to each risk type under its most extreme conditions. Transition risks refer to those arising from rapid policy or market changes, while physical risks relate to climate impacts such as extreme weather events.

The analysis covered the short-term (2020–2029) and medium-term (2030–2039) horizons, aligning with the typical loan lifespan in the Group's loan book. Due to the limited business relevance of the long-term timeframe (2040–2050), this period was excluded.

Below is a list of the climate-related risks assessed:

Physical Hazards:

- Pluvial Flooding: Flooding due to extreme rainfall, potentially damaging vehicles.
- Fluvial Flooding: Overflow of rivers, affecting assets in floodplain regions.
- Coastal Flooding: Sea level rise and storm surge risks for vehicles in coastal areas.
- Tropical Cyclones: High-wind and rain events, particularly impacting assets in areas such as northern Australia.
- Wildfire: Exposure to bushfires that may affect borrower communities and asset recovery.
- Landslide: Triggered by heavy rain in elevated terrain, with limited and localised impacts on vehicles.

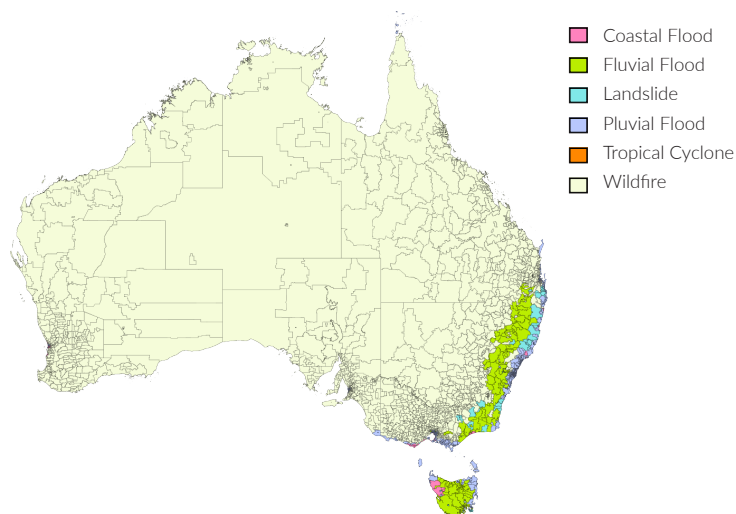
Transition Risk:

- Carbon Pricing: Regulatory mechanisms like carbon taxes or emissions trading schemes that may affect borrower operating costs and indirectly influence loan repayment capacity.

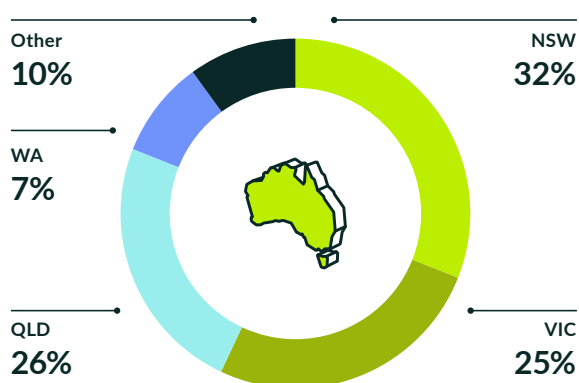
¹⁵ The analysis was conducted using Autopay asset-level data as at 31 December 2024. Underlying climate scenario data, results, and mapping are provided by S&P Global. Copyright © 2025, S&P Global Commodity Insights.

¹⁶ Scenario details are available at: https://www.ipcc.ch/report/ar6/wg1/downloads/report/IPCC_AR6_WGI_SPM.pdf

The projected frequency of each physical climate hazard varies across different regions of Australia. The map below projects the most frequently occurring hazard type, above a defined severity threshold, in each area for the 2030s under a High Emissions scenario. This is a national-level view and is not linked to any specific assets.



MONEYME's scenario analysis utilised the physical location of financed vehicles across Australia. This data was compared to regional hazard patterns to complete an assessment of the Group's climate risk exposure for the assets included in the analysis. The geographic distribution of MONEYME's secured vehicle assets is summarised in the chart to the right:



Illustrative relative physical risk exposure to MONEYME's underlying collateral:

Hazard	Low Emissions Scenario		High Emissions Scenario	
	2020s	2030s	2020s	2030s
Tropical Cyclone				
Fluvial Flooding				
Coastal Flooding				
Landslide				
Wildfire				
Pluvial Flooding				

Lower relative hazard exposure

Higher relative hazard exposure

The illustrative relative risk exposures show the estimated annual exposure to each hazard compared with other hazards. Overall hazard exposure is considered immaterial relative to the loan book value, and these climate-related risks are not expected to result in direct material losses for MONEYME.

Although no material financial risks were identified, the analysis did show varying degrees of exposure across different scenarios:

- Under the **2030s low-emissions scenario (SSP1-2.6)**, transition risk from carbon pricing was most prominent, particularly in New South Wales.
- Under the **2030s high-emissions scenario (SSP5-8.5)**, pluvial flooding emerged as the most significant physical hazard, particularly in New South Wales.

While the overall impact on MONEYME's strategic and financial planning was limited, the analysis strengthened the Group's resilience and preparedness to respond to emerging climate-related risks and policy shifts. MONEYME remains committed to continually reviewing and enhancing its climate risk strategy, refining internal indicators and risk management responses as more credit-relevant insights become available. The Group's strategic outlook remains resilient under both low-emissions and high-emissions climate scenarios.

The Group also identified climate-related opportunities, particularly in relation to product innovation and access to sustainable finance. Key opportunities identified include:

- Access to favourable financing for climate-focused products;
- Increased stakeholder trust from transparent climate reporting; and
- Development of environmentally focused lending products.



Financing the Future

MONEYME has an electric vehicle (EV) discount through Autopay, its motor vehicle finance product. The discount provides a flat 1% reduction in interest rates for EVs, serving as an incentive to make EVs more accessible and affordable for Australians.

Moreover, during the period, the Group established a partnership with Evnex,¹⁷ a smart EV charger provider, to offer customers discounted home chargers. These chargers feature solar diversion, scheduled charging, and overload protection, enabling customers to reduce charging costs and emissions while supporting the transition to a low-carbon economy.

In FY25, 4.1% of Autopay funding was for EV loans and 10.1% was for hybrid vehicles, 3.7% of MONEYME's total Autopay loan book at 30 June 2025 was EV loans.

MONEYME continues to explore opportunities to offer environmentally or socially beneficial products.



¹⁷ Details on the offering are accessible at: https://www.evnex.com/au/landing/moneyme-offer?utm_campaign=17799985-AU_Moneyme_referral&utm_source=moneyme&utm_medium=referral&id=egeh51bcnur3

Climate Risk Management

Climate-related risks are included in environmental and social risk, one of the Group's key risk areas, and therefore the processes for identifying, assessing, and managing these risks are integrated into the Group's wider risk management framework and policies. This framework details how the Board identifies, analyses, and monitors risks that MONEYME experiences.

There are multiple processes by which MONEYME identifies and manages its risks and overall risk exposure, these include:

- reviewing existing and proposed regulation, actual and near miss incident assessments, and analysing market and sector trends;
- regularly reviewing and updating its risk appetite and tolerances to ensure they accurately reflect both external and internal risk influences;
- assessing its risk positioning through specific KRIs for each risk area;
- reviewing and updating its Risk, Issues, and Opportunities Register to assess specific items and track remediation of risks and incidents, this register is reviewed by the ARC and Board at least quarterly; and
- completing compliance checklists for the Group's policies at least twice a year to assess the Group's compliance with policies and legislation.

MONEYME's risk management framework considers both the probability and potential impact when evaluating risks, irrespective of the risk area they fall under. The Group's operational risk assessment matrix encompasses an evaluation of a risk's potential impact in various areas, including financial, regulatory, legal, reputational, technology and environmental.

Insights from the FY25 scenario analysis provided a forward-looking lens on risk sensitivity. While the findings were not yet integrated into the Group's risk management framework, they help to:

- improve understanding of geographic and hazard-based patterns;
- highlight areas that may warrant enhanced monitoring; and
- inform potential risk modelling and business response planning.

Climate Metrics and Targets

MONEYME calculates and discloses Scope 1, 2, and relevant Scope 3 greenhouse gas (GHG) emissions associated with its operations in line with the GHG Protocol. Financed emissions related to its car finance product, Autopay, are also reported using the PCAF (Partnership for Carbon Accounting Financials) methodology. Emissions reduction targets are in place for Scope 1 and 2 operational emissions, which are aligned with the Science Based Targets initiative (SBTi) framework. Whilst a climate scenario analysis has been completed for strategic awareness and risk monitoring, its outcomes are not yet embedded in MONEYME's climate metrics and targets. Current climate action is focused on reducing operational and financed emissions. As data availability and methodologies improve, the Group intends to enhance its climate risk metrics and continue to integrate these into its governance structures and decision-making processes.

The key metrics and targets developed by MONEYME to measure and manage its impact on the climate are summarised below:

	Metric	FY22 (Base year)	FY23	FY24	FY25	Change From Base Year	Change From Previous Year
Estimated Operational Emissions	Scope 1 and 2 net operational emissions (tCO ₂ e)	20.8	3.2	4.1	3.9	(81%)	(5%)
	Scope 1 and 2 net operational emissions for every million dollars of gross revenue (tCO ₂ e/\$M)	0.1	<0.1	<0.1	<0.1	~(100%)	~0%
	Scope 1 and 2 net operational emissions per employee (tCO ₂ e/employee) ¹⁸	0.2	<0.1	<0.1	<0.1	~(100%)	~0%
	Scope 1, 2, and 3 net operational emissions (tCO ₂ e)	4,408.8	5,111.2	3,104.4	3,252.9	(26%)	5%
	Scope 1, 2, and 3 net operational emissions for every million dollars of gross revenue (tCO ₂ e/\$M)	30.8	21.4	14.5	15.6	(49%)	8%
	Scope 1, 2, and 3 net operational emissions per employee (tCO ₂ e/employee)	42.8	45.2	31.0	29.0	(32%)	(6%)
	Scope 1, 2, and 3 net operational emissions intensity for every million dollars of gross loan receivables (tCO ₂ e/\$M)	3.3	4.4	2.5	2.1	(36%)	(16%)
Estimated Financed Emissions ¹⁹	Motor vehicle loans emissions (tCO ₂ e)	-	-	34,466.9	50,245.7	-	46%
	Motor vehicle loans weighted average PCAF data quality score	-	-	2.1	2.1	-	0%
	Motor vehicle financed emissions intensity for every million dollars of Autopay loan receivables (tCO ₂ e/\$M)	-	-	61.5	58.5	-	(5%)

The **green** and **amber** colours for the percentages in the 'Change From Base Year' and 'Change From Previous Year' columns indicate a positive or negative change respectively.

Estimated Operational Greenhouse Gas Emissions

MONEYME remains committed to measuring and reducing its Scope 1, 2, and 3 GHG emissions. Scope 1 emissions are those released directly into the atmosphere as a result of MONEYME's activities. Scope 2 emissions are released during the production of the electricity that MONEYME consumes. Scope 3 emissions are other indirect emissions that occur outside MONEYME's boundaries but are a result of its activities.

In FY25, the Group's tonnes of carbon dioxide equivalent (tCO₂e) emissions for Scope 1 was 3.9 tCO₂e, this reflects the emissions associated with fuel consumption in the company car. MONEYME experienced a decrease in its Scope 1 emissions in FY25, down 5% from 4.1 tCO₂e in FY24. The Group's Scope 1 emissions are minimal and MONEYME has outperformed its near-term emissions reduction targets in FY25.

Scope 2 emissions, which reflect electricity usage in MONEYME's offices, calculated using market-based approach was 0.0 tCO₂e in FY25 compared to 0.0 tCO₂e in FY24. Both the Sydney and Newcastle offices achieved 100% renewable energy in FY25 through purchasing GreenPower, a government-managed renewable energy program. The Group's total energy consumption in FY25 was 117,920.0 kWh, up 2% compared to 115,374.6 kWh in FY24.



The carbon intensity for Scope 1 and 2 net GHG emissions for every million dollars of gross revenue was <0.1 tCO₂e/\$M, compared to <0.1 tCO₂e/\$M in FY24. The Scope 1 and 2 GHG emissions intensity per employee was <0.1 tCO₂e/employee, compared to <0.1 tCO₂e/employee in FY24. Both of these intensity metrics are indicative of MONEYME's minimal operational environmental footprint.

In FY25, MONEYME continued to include supplier-specific GHG emissions data in calculating its Scope 3 emissions. This supplier data provides a more accurate GHG emissions figure associated with the product or service a supplier provides MONEYME, compared to applying an emissions factor to the expenditure MONEYME has with that supplier in the period. The supplier-specific data collection process applies to the FY24 and FY25 GHG emissions disclosures only. FY22 base year emissions data has not been recalculated or restated using this revised methodology as it is impracticable to do so.

¹⁸ Employee figures represent the average headcount of employees in the period.

¹⁹ MONEYME updated its financed emissions calculation methodology in FY25, details of the change are provided in Appendix 4. As a result, FY23 financed emissions have been omitted because they are no longer comparable, and FY24 figures have been restated under the new methodology.

MONEYME's largest emissions category remains Professional Services, which accounted for 67.8% of the Group's overall net GHG emissions in FY25, compared to 65.4% in FY24. This category involves emissions associated with the business' professional services expenses, including advertising, banking, accounting, legal, and outsourced technical services such as its staffing in the Philippines.

The carbon intensity for Scope 1, 2, and 3 net GHG emissions for every million dollars of gross revenue was 15.6 tCO₂e/\$M, up 8% compared to 14.5 tCO₂e/\$M in FY24. Scope 1, 2, and 3 net GHG emissions intensity per employee was 29.0 tCO₂e/employee, down 6% from 31.0 tCO₂e/employee in FY24. Scope 1, 2, and 3 net GHG emissions for every million dollars of gross loan receivables was 2.1 tCO₂e/\$M, down 16% from 2.5 tCO₂e/\$M in FY24.

MONEYME engaged external sustainability consultancy, Pathzero, to assist with the calculation and verification of the Group's FY25 GHG emissions, noting that this review does not constitute an audit. Further detail regarding the scope of work conducted by Pathzero is provided in Appendix 1.

GHG Emissions Category ²⁰	FY22 (tCO ₂ e) Base year	FY23 (tCO ₂ e)	FY24 (tCO ₂ e)	FY25 (tCO ₂ e)	Change From Base Year	Change From FY24
Scope 1 Emissions	2.1	3.2	4.1	3.9	86%	(5%)
Mobile combustion	2.1	3.2	4.1	3.9	86%	(5%)
Scope 2 Emissions (Market-based methodology)	18.7	0.0	0.0	0.0	(100%)	-
Purchased electricity (Market-based methodology)	18.7	0.0	0.0	0.0	(100%)	-
Purchased electricity (Location-based methodology)	54.6	66.4	78.5	77.8	42%	(1%)
Scope 3 Emissions (excluding Category 15: Investments for financed emissions)	4,388.1	5,108.0	3,100.3	3,249.0	(26%)	5%
<i>Category 1: Purchased Goods and Services</i>	3,925.3	4,048.4	2,302.7	2,495.7	(36%)	8%
Cleaning services and chemicals	29.7	20.1	23.7	19.7	(34%)	(17%)
Cloud computing services	79.9	179.3	20.4	21.4	(73%)	5%
Construction and material services	1.5	9.4	2.6	3.2	113%	23%
Food and catering	56.0	28.8	54.9	58.8	5%	7%
ICT services and equipment	141.1	479.2	323.7	385.8	173%	19%
Office Furniture	1.8	9.0	18.6	19.1	961%	3%
Paper	0.1	0.1	0.0	0.1	0%	-
Postage and Couriers	7.8	11.7	19.0	15.5	99%	(18%)
Printing and stationary	2.3	17.1	5.7	2.0	(13%)	(65%)
Professional services	3,443.4	3,035.7	1,788.7	1,897.8	(45%)	6%
Telephone and internet	75.0	161.3	36.5	31.9	(57%)	(13%)
Venue hire	86.9	96.6	9.1	40.5	(53%)	345%
<i>Category 2: Capital Goods</i>	91.5	616.2	249.6	340.8	272%	37%
Construction and material services	51.2	555.7	0.0	0.0	(100%)	-
ICT services and equipment	15.7	10.0	7.9	25.9	65%	228%
Machinery and vehicles	0.0	26.3	0.0	4.3	-	-
Office Furniture	0.4	3.3	1.3	1.5	275%	15%
Professional services	24.2	21.0	240.4	309.1	1177%	29%
<i>Category 3: Fuel and Energy-Related Activities (Market-based methodology)</i>	2.6	0.9	1.0	1.0	(62%)	0%
Company owned vehicles (upstream emissions)	0.6	0.9	1.0	1.0	67%	0%
Purchased electricity (Market-based methodology) - upstream emissions	2.1	0.0	0.0	0.0	(100%)	-
Purchased electricity (Location-based methodology) - upstream emissions	4.9	5.5	5.8	4.7	(4%)	(19%)
<i>Category 5: Waste Generated in Operations</i>	48.8	56.4	27.4	44.2	(9%)	61%
Waste	48.8	56.4	27.4	44.2	(9%)	61%
<i>Category 6: Business Travel</i>	67.3	108.5	282.5	142.3	111%	(50%)
Accommodation	14.8	14.1	28.5	18.8	27%	(34%)
Air travel	47.0	84.2	224.1	108.0	130%	(52%)
Non-company owned vehicles	2.5	6.0	6.0	11.9	376%	98%
Public transportation	0.3	0.8	19.5	0.2	(33%)	(99%)
Taxis and rideshare	2.7	3.3	4.4	3.4	26%	(23%)
<i>Category 7: Employee Commuting</i>	151.8	133.7	112.0	99.9	(34%)	(11%)
Staff commuting	82.8	81.0	73.9	58.8	(29%)	(20%)
Working from home	69.0	52.7	38.1	41.1	(40%)	8%
<i>Category 8: Upstream Leased Assets</i>	100.8	144.0	125.1	125.1	24%	0%
Base buildings	100.8	144.0	125.1	125.1	24%	0%
Total Net Operational GHG Emissions	4,408.8	5,111.2	3,104.4	3,252.9	(26%)	5%
Offsets - Carbon neutral products and services	271.9	158.1	52.3	45.6	(83%)	(13%)
Total Gross Operational GHG Emissions	4,680.7	5,269.2	3,156.7	3,298.5	(30%)	4%

²⁰ Due to rounding, individual figures in this table may not sum precisely to the totals shown.

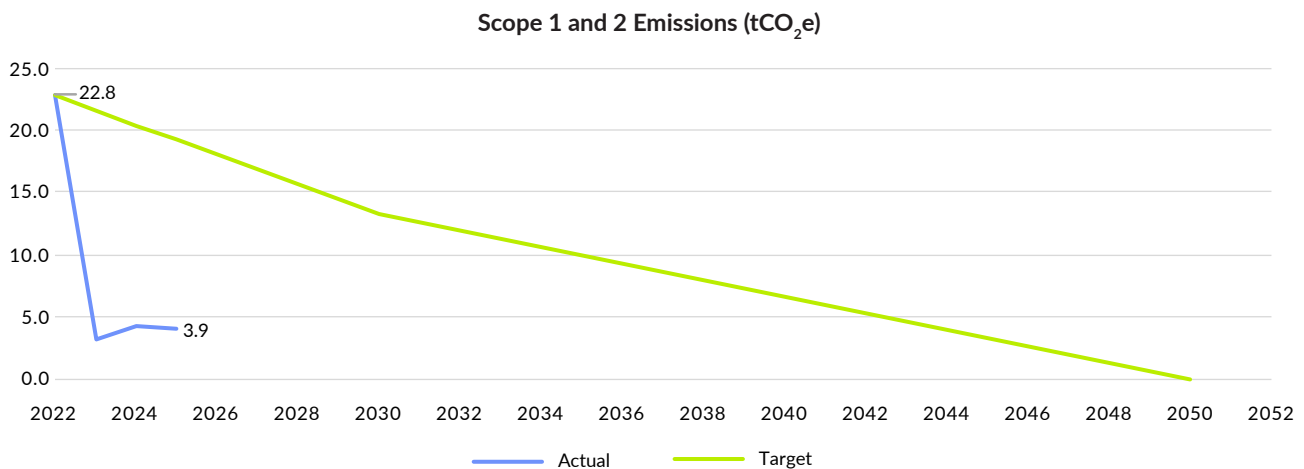
Near-term Emissions Reduction Targets

MONEYME has near-term reduction targets in place for its Scope 1 and 2 GHG emissions, which have been validated and published by the Science Based Targets initiative (SBTi).²¹ MONEYME is committed to reducing Scope 1 and Scope 2 GHG emissions 42% by 2030 from a 2022 base year, and to measure and reduce its Scope 3 emissions.



In FY25, MONEYME's Scope 1 and 2 GHG emissions, calculated using the market-based approach for Scope 2 was 3.9 tCO₂e, down 5% compared to 4.1 tCO₂e in FY24. For MONEYME's SBTi-validated targets, figures also include upstream Scope 3 emissions from purchased electricity, which was 0.0 tCO₂e in both FY24 and FY25. Compared with the FY22 base year of 22.8 tCO₂e (including 2.1 tCO₂e of Scope 3 emissions), FY25 emissions are down 83%. The Group exceeded its FY25 Scope 1 and 2 GHG emissions target of less than 19.2 tCO₂e.

MONEYME's FY26 Scope 1 and 2 emissions target is <18.0 tCO₂e, with the target reducing by 1.2 tCO₂e each year until 2030. The Group remains confident that it will achieve its near-term emissions reduction targets. In order to achieve its net-zero target for Scope 1 and 2, MONEYME intends to continue utilising renewable energy for its offices and transition its one company owned vehicle to an EV and to charge this vehicle via renewable energy.



Estimated Financed Greenhouse Gas Emissions

MONEYME is a signatory of the Partnership for Carbon Accounting Financials (PCAF) and has been since FY23. The Group measures and discloses the financed GHG emissions from its motor vehicle loans, which are calculated using the methodology from PCAF's Global GHG Accounting and Reporting Standard.²²



In FY25, MONEYME updated its financed emissions calculation methodology to align more closely with PCAF's best-practice guidance and to further improve the accuracy of its disclosures. These enhancements provide a more accurate view of MONEYME's financed emissions, ensuring that emissions disclosures better reflect both real-world vehicle emissions and the Group's financing of the vehicle. Details of the updated methodology are available in Appendix 4.

Using this updated methodology, MONEYME's total financed emissions from motor vehicle loans in FY25 was 50,245.7 tCO₂e, compared to 34,466.9 tCO₂e in FY24. The emissions intensity per million dollars of Autopay loan receivables for FY25 was 58.5 tCO₂e/\$M, down 5% compared to 61.5 tCO₂e in FY24.

Of MONEYME's FY25 financed emissions, 98.5% or 49,474.5 tCO₂e are produced from internal combustion engine (ICE) vehicles and are classified as Scope 1 emissions. The remaining 1.5% or 771.3 tCO₂e are produced from EVs and are classified as Scope 2 or Scope 3 emissions. The weighted average data quality score for this disclosure is 2.1 in FY25, compared to 2.1 in FY24. This score indicates that high-quality data is used in the financed emissions calculation as scores range from 1 (highest quality data) to 5 (lowest quality data). Further information regarding MONEYME's motor vehicle financed emissions methodology is provided in Appendix 4.

MONEYME's financed emissions calculation methodology has not been audited but it was peer reviewed for alignment with the PCAF Standard by an external sustainability consultant, Pathzero, who have expertise in financed emissions calculations. Pathzero also completed a high-level validation of MONEYME's financed emissions calculations in FY25. Further detail regarding Pathzero's review is provided in Appendix 1.

MONEYME has separated the disclosure of its financed emissions, covered in *Category 15: Investments* of the GHG Protocol, from its operational emissions as only motor vehicle loans are included in the scope of the Group's financed emissions disclosures at this stage. PCAF are yet to develop and publish the methodology for calculating financed emissions for the other products MONEYME offers, namely personal consumer loans and credit cards.

²¹ Accessible at: <https://sciencebasedtargets.org/target-dashboard>

²² Accessible at: <https://carbonaccountingfinancials.com/standard>

6 Our Employees

MONEYME's employees are crucial to its success, and the Group is committed to fostering a high-performing, safe, inclusive, and supportive workplace culture. MONEYME implements ongoing initiatives to maintain an environment where all employees can thrive.



Engaged Workforce

Engaged Workforce was validated as a material topic in MONEYME's FY25 materiality pulse check. MONEYME conducts company-wide engagement surveys every six months, to help understand, benchmark, and improve employee experience and culture. The results of these surveys are considered by the Board, management, and each individual team, and action plans are developed to address feedback and improve engagement.

In FY25, MONEYME continued to track its performance in this area against the below KPIs:

- *Staff overall engagement score* – The Group's overall engagement scores in FY25 were 81% in 2H25 and 82% in 1H25, compared to 81% in 2H24 and 77% in 1H24. MONEYME's engagement scores are well above the 72% Finance Australia and 73% Financial Services APAC benchmarks.
- *Percentage of staff who would recommend MONEYME as a great place to work* – 87% of staff responded favourably in MONEYME's 2H25 engagement survey, compared to 90% in 1H25, 92% in 2H24 and 87% in 1H24. MONEYME outperforms both the 82% Finance Australia and 83% Financial Services APAC benchmarks.



**MONEYME was recertified
as a Great Place to Work
in FY25**



Diversity, Equity, and Inclusion

MONEYME understands the positive impact a diverse and inclusive workforce can have on the business' overall performance and remains committed to measuring and improving Diversity, Equity, and Inclusion (DEI). According to the Group's December 2024 diversity survey, of MONEYME's staff:

- 95% believe that MONEYME values diversity;
- 91% believe that people from all backgrounds have equal opportunities to succeed at MONEYME;
- 90% feel respected at work;
- 90% believe that MONEYME builds teams that are diverse; and
- 42.4% of Australian respondents stated that they were born outside of Australia, compared to 43.9% in December 2023.

MONEYME continued to conduct regular gender pay gap analyses in FY25 and also completed its second submission to the Workplace Gender Equality Agency (WGEA) for the annual Gender Equality Census. Gender pay equity across the Group's five main role bands, which reflect the seniority, responsibilities, and salaries of the roles, is detailed below.²³

	Representation of Women		Pay Equity		Gender Pay Gap	
	30 June 2024	30 June 2025	30 June 2024	30 June 2025	30 June 2024	30 June 2025
Role Band A	30.8%	33.3% (↑3)	90.1%	91.0% (↑1)	(9.9%)	(9.0%) (↑1)
Role Band B	51.5%	40.6% (↓11)	93.3%	97.0% (↑4)	(6.7%)	(3.0%) (↑4)
Role Band C	31.3%	35.3% (↑4)	85.4%	88.2% (↑3)	(14.6%)	(11.8%) (↑3)
Role Band D	66.7%	50.0% (↓17)	89.4%	105.3% (↑16)	(10.6%)	5.3% (↑16)
Role Band E	36.8%	44.0% (↑7)	104.5%	95.3% (↓9)	4.5%	(4.7%) (↓9)
Weighted average for Role Bands A-E	42.5%	40.2% (↓2)	93.5%	94.9% (↑1)	(6.5%)	(5.1%) (↑1)

The five bands above provide an indication of both representation of women and pay equity across the business. Executive roles have been excluded from the above table due to insufficient representation of women to make a fair assessment. At 30 June 2025, the Group's overall organisational gender pay gap was 9.9% excluding executives and 25.7% including executives, compared to 8.7% and 28.5% at 30 June 2024 respectively.

The Group acknowledges that there is still room for improvement in increasing the representation of women at the Executive level and in reducing the gender pay gaps noted above. MONEYME remains committed to diverse representation and pay equity but acknowledges that change will take time as the Group always seeks to minimise employee turnover, especially at a senior leader level.

²³ All pay equity figures reflect the average base salary for women expressed as a percentage of men's average base salary. Pay equity and gender pay gap data reflect only base salary comparisons and do not include other remuneration such as bonuses or equity. Figures differ from MONEYME's WGEA reporting due to differences in reporting dates and methodology.

Staff Health and Wellness

MONEYME acknowledges the importance of employee health and wellbeing to its success, and has validated this as a material topic in its FY25 materiality pulse check.

In FY25, MONEYME continued to track its performance in this area against the below KRIs:

- *Percentage of staff partaking in voluntary health and wellness initiatives*²⁴ - 46.0% of staff took part in voluntary health and wellness initiatives in FY25.
- *Percentage of staff who believe that their manager genuinely cares about their wellbeing* – 93% of staff responded favourably in MONEYME's 2H25 engagement survey, compared to 91% in 1H25, 94% in 2H24 and 91% in 1H24. MONEYME outperforms both the 89% Finance Australia and 89% Financial Services APAC benchmarks.

In FY23, MONEYME introduced a bonus leave scheme to encourage healthy breaks from work and help employees avoid burnout. The program allows up to five additional days of annual leave if employees use all their ordinary annual leave entitlement in a calendar year. In FY25, 17.9% of employees took advantage of this scheme.

The Group continued to provide opportunities throughout FY25 to further promote employee wellbeing through its 'Well by MONEYME' program. This program is a dedicated health and wellbeing framework designed to cultivate a culture of wellness. This comprehensive program offers employees a diverse range of opportunities, including:

- webinars and masterclasses;
- health and sports challenges; and
- free health checks and flu vaccinations.

MONEYME also has a Kulture Klub, which is responsible for helping develop and maintain a strong, safe, engaging, and positive employee culture. This group, which is chaired by the CEO, meets regularly to discuss the employee experience and culture, and sets actions to improve outcomes.



²⁴ This metric was updated to capture labour hire staff. Updated methodology can be found in Appendix 5. FY24 data is not reported as it is not comparable under the updated approach.

7 Our Community

MONEYME is committed to having a positive impact on society, supported by its charity and local organisation partnerships, responsible supply chain management and robust policies and processes.

Our Charity Partnerships

In FY25, MONEYME continued its charity partnership with World Vision, reinforcing its commitment to long-term, community-based impact. World Vision is one of Australia's largest not-for-profit international organisations, it works with children, families, and communities to overcome poverty and injustice. As part of the partnership, MONEYME sponsors a child on behalf of every Australian employee and all of these sponsored children live in the same community in Busakira, Uganda.

The focus for this year centred on deepening employee engagement and maximising fundraising efforts. MONEYME's corporate contributions to World Vision totalled over \$60,000 in FY25. MONEYME and its employees sponsor 136 children through World Vision, creating opportunities for improved access to education, healthcare, and essential services. This child sponsorship includes children that are voluntarily sponsored by employees, 16.4% of employees sponsor an additional child as part of the Group's Workplace Giving Program. To foster meaningful connections, the Group facilitated employee-led letter-writing sessions and other engagement activities throughout the year, encouraging direct, personal involvement in the lives of the sponsored children.

Thanks to World Vision's community-focused solution, for every child sponsored, four more children benefit. MONEYME's donations help support the provision of essential services such as clean water and sanitation, maternal and child health programs, quality healthcare and education, child protection, and more.



"We are so incredibly grateful to MONEYME for their generous support and heartfelt commitment to the Busakira community in Uganda. Their compassion and genuine care have made a lasting impact, helping thousands of children and families build brighter futures filled with hope, opportunity and dignity."

Karen McComiskey, Chief of Private Funding, World Vision Australia



MONEYME also continued its partnership with Canteen in FY25, supporting young Australians impacted by cancer. The Group contributed to Canteen's Foundation of Support, which provides free in-person counselling and peer support. MONEYME's financial contributions in FY25 totalled more than \$37,000, which aided Canteen in providing support for 420 young people living with cancer in their lives.

During the period, MONEYME was the donation matching partner for two of Canteen's mass donation campaigns:

- 30th National Bandanna Day – For this special occasion, Canteen's Young Ambassador Chloe designed a special bandanna named 'The Rest is Confetti'. MONEYME matched the sales of over 700 of these specific bandanna designs. In addition, the Group leveraged its marketing partnership with Seven Network to increase Canteen's exposure.
- Tax Appeal campaign – MONEYME doubled a proportion of the donations made by the public to the campaign. Canteen's Tax Appeal raised a total of \$530,000, reaching a total of 3,360 donors. MONEYME's contribution enabled the provision of 4,491 counselling sessions for young people impacted by cancer.



"Our long-standing partnership with MONEYME enables Canteen to provide life-changing support for young people who've had their world turned upside down by cancer."

Siona Hardy, CEO, Canteen



In FY25, MONEYME also established a charity partnership with Waves for Water in the Philippines, where its offshore labour hire staff are located. Waves for Water is a global charity aimed at providing access to clean water in developing communities. As part of this partnership, MONEYME's donations fund the distribution of water filtration systems across the Bulacan province in the Philippines, directly improving water access for local communities.

The partnership includes opportunities for MONEYME employees to participate in field activities such as volunteer-led distribution, community engagement, and training sessions on the proper use and maintenance of the filtration systems. This initiative marks an important step in aligning MONEYME's social impact efforts with the communities where its operations are located, while supporting the basic human right to clean water.

The Group's charity contributions and employee fundraising in FY25 totalled over \$135,000, which is approximately \$1,190 per employee.



Supporting Reconciliation

In FY25, MONEYME launched its Innovate Reconciliation Action Plan (RAP), the second stage in its reconciliation journey. During the period, the Group progressed on its commitments. Details of these commitments are outlined in MONEYME's Innovate Reconciliation Action Plan.



Mitigating Modern Slavery Risk

During the period, the Group progressed its actions to address modern slavery risks. More information about MONEYME's performance is detailed in its annual Modern Slavery Statement. The Group's 2024 Modern Slavery Statement is available on its website.

8 Our Customers

MONEYME is committed to building lasting customer trust by delivering accessible and responsible financial products and services that support and empower its customers.

Consumer Data Privacy

As a digital lender operating in an era of rapid technological advancement, MONEYME recognises the critical importance of protecting consumer data and this was validated as a material topic in MONEYME's FY25 materiality pulse check.

In FY25, MONEYME continued to track its performance in this area against the below KPIs:

- *Uptime for systems managing customer data* – 99.7% in FY25, compared to a 100% uptime rate in FY24. This reflects the Group's steadfast commitment to protecting its customers' data.
- *Number of reportable privacy breaches* – MONEYME had 0 reportable privacy breaches in FY25, compared to 0 breaches in FY24.

In FY25, MONEYME took meaningful steps to strengthen consumer data privacy, focusing on proactive risk management and secure data handling practices. Key initiatives included enhanced encryption of sensitive information, improved access controls, and upgrades to monitoring systems to detect and respond to potential threats in real time. The IT team also advanced identity verification processes and conducted secure code training to minimise vulnerabilities at the development level. These actions reflect MONEYME's ongoing commitment to safeguarding customer data and upholding the highest standards of privacy and protection.

Financial Hardship and Vulnerable Customers

Financial Hardship and Vulnerable Customers was validated as a material topic in MONEYME's FY25 materiality pulse check.

In FY25, MONEYME continued to track its performance in this area against the below KPIs:

- *Hardship request approval rate for completed applications* – >90% of completed hardship applications were approved in both FY25 and FY24. This demonstrates MONEYME's commitment to providing customers with meaningful hardship arrangements that support them to improve their financial situation.
- *Percentage of the gross loan book in hardship at 30 June* – 2.1% of MONEYME's loan book was in hardship at 30 June 2025, compared to 1.6% at 30 June 2024. The key drivers for customers experiencing hardship appear to be linked to cost-of-living pressures in Australia.

MONEYME is committed to acting fairly and responsibly in assessing a customer's financial circumstances and recognises the shifting needs and challenges faced by individuals experiencing financial hardship and vulnerability. Unemployment, overcommitment, and reduced income were the most common reasons for MONEYME's customers requesting hardship in FY25, with these reasons representing 36.7%, 25.1% and 17.1% respectively.

MONEYME undertook several actions in the period to further enhance its hardship processes, including:

- monitoring its hardship customers experience survey to capture and address customer feedback. Results show that 91.3% of respondents considered the hardship application process easy to understand and follow;
- simplifying the hardship application and assessment processes;
- implementing a quality assurance review process for hardship assessments; and
- expanding resourcing for its hardship assessment and management team.

MONEYME continues to provide tailored and compassionate support to any identified vulnerable customers, utilising a range of mechanisms to support each customer on a case-by-case basis. These processes extend to victims of domestic violence and financial coercion and MONEYME recognises the importance of this support in the context of wider societal concerns in Australia.



Responsible and Transparent Lending

MONEYME is committed to responsible and transparent lending and takes all reasonable steps to assess the suitability of credit to its customers. Responsible and Transparent Lending was validated as a material topic in MONEYME's FY25 materiality pulse check.

In FY25, MONEYME continued to track its performance in this area against the below KPIs:

- *Average customer credit score* – the weighted average Equifax credit score for the total loan book was 790 in FY25, compared to 763 in FY24. This reflects the ongoing improvement in the creditworthiness of MONEYME's customer base. The high overall credit score for MONEYME's loan book demonstrates that the Group is lending credit responsibly and to high-quality customers.
- *Percentage of loans in bankruptcy or Part IX debt agreements within 12 months of origination as a proportion of active loans at 30 June* – 0.6% of MONEYME's active loans are in bankruptcy or Part IX debt agreements within 12 months of the loan being funded at 30 June 2025, compared to 0.7% at 30 June 2024. This low rate demonstrates MONEYME's steadfast commitment to responsible lending.
- *Percentage of revenue from late payment fees* – 2.8% of MONEYME's revenue in FY25 was from late repayment fees charged to customers, compared to 2.9% in FY24. This low percentage reflects the Group's responsible pricing and fee structures across its credit products.

Informed by the Group's Credit Policy, MONEYME leverages its proprietary technology platform, Horizon, along with its specialised credit team, to evaluate the appropriateness of a credit product for each consumer's financial requirements and creditworthiness. Throughout the application journey, customers receive communication regarding their eligibility for credit. MONEYME has always prioritised a consumer-centric approach to disclosure, ensuring that customers fully comprehend the features, risks, and costs associated with the products they seek. The Group places great importance on regulatory compliance and strives to present disclosures in a format and language that are easily understandable for its consumers.

Significant changes in the global economy and continuing cost of living pressures require lenders to regularly reassess the suitability of their lending policies. MONEYME remains agile in adapting its lending principles and controls to evolving market conditions. This adaptability is one of the factors that contribute to MONEYME's strength as a consumer lender and enables the Group to target customers with high creditworthiness.

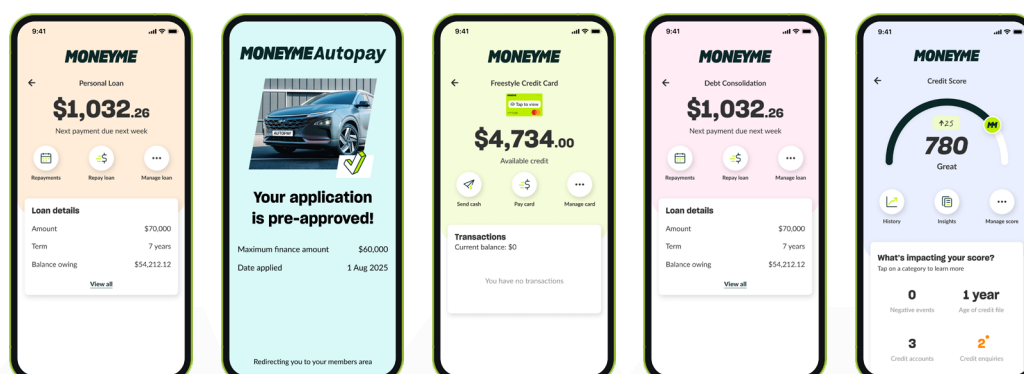
Customer Experience and Satisfaction

MONEYME aims to revolutionise the customer experience landscape by prioritising unparalleled satisfaction at every interaction. Customer experience and satisfaction was validated as a material topic in MONEYME's FY25 materiality pulse check.

In FY25, MONEYME continued to track its performance in this area against the below KPIs:

- *Customer NPS* – 69 in FY25, compared to 69 in FY24.
- *Percentage of inbound customer calls answered in under 10 seconds* – 75.1% of all calls to MONEYME were answered in less than 10 seconds in FY25, compared to 72.7% in FY24.
- *Google Review* - 4.6/5 from 1,920 reviews as of 30 June 2025, compared to 4.6/5 in FY24.
- *Product Review* - 4.6/5 from 1,787 reviews as of 30 June 2025, compared 4.6/5 in FY24.
- *AFCA customer complaints as a proportion of active customers* – 0.5% in FY25, compared to 0.5% in FY24.

Through a steadfast commitment to proactive communication, agility, and tailored service, MONEYME aims to exceed customer expectations. The Group is on a continuous journey to innovate and elevate its offerings and has dedicated customer service teams in place to swiftly address inquiries and feedback, ensuring prompt and effective resolutions.



9 Appendices

1. Independent Validation Report

Pathzero Report FY2024-2025

1.0 Introduction

MoneyMe Limited ('MONEYME') engaged Pathzero Pty Ltd ('Pathzero') to conduct specified procedures in relation to the FY2024-2025 reported greenhouse gas (GHG) emissions inventory for MONEYME's operations. The emissions inventory is a component of MONEYME's annual Sustainability Report. This report is published annually on MONEYME's website for stakeholders and investors, as part of MONEYME's long-term sustainability and climate change mitigation policies.

2.0 Standards and Criteria

Pathzero applied the following standards and criteria to our scope of work:

- *The Greenhouse Gas Protocol – A Corporate Accounting and Reporting Standard*, World Resources Institute/World Business Council for Sustainable Development (the GHG Protocol)
- Corporate Value Chain (Scope 3) Accounting and Reporting Standard: Supplement to the GHG Protocol Corporate Accounting and Reporting Standard, World Resources Institute/World Business Council for Sustainable Development (Scope 3 Standard)
- Climate Active Technical Assessment, Version June 2024
- PCAF (2022). The Global GHG Accounting and Reporting Standard Part A: Financed Emissions. Second Edition.

3.0 Scope of work

Pathzero's scope of work included a review of organisational emissions boundary, review of activity data and a review of Motor Vehicle Financed Emissions methodology and calculations. This work covers MONEYME's FY2024-2025 GHG emissions inventory, which includes MONEYME's emissions from Scope 1, 2 and all relevant 3 activities under their Operational Control, as defined by the GHG Protocol.

Scope 1 Emissions
Mobile Combustion
Scope 2 Emissions
Purchased Electricity
Scope 3 Emissions
<ul style="list-style-type: none">• Category 1: Purchased Goods and Services• Category 2: Capital Goods• Category 3: Fuel and Energy-Related Activities• Category 4: Upstream transportation and distribution• Category 5: Waste Generated in Operations• Category 6: Business Travel• Category 7: Employee Commuting• Category 8: Upstream Leased Assets• Category 15: Investments (<i>see section 4 below</i>)

4.0 Category 15 Investments Limitations

The scope included specific aspects of MONEYME's FY2024-2025 Motor Vehicle Financed Emissions calculation. This is not an exhaustive disclosure of the entirety of MONEYME's financed emissions, it includes only motor-vehicle loans as PCAF are yet to develop and publish the methodology for calculating financed emissions for personal consumer loans or credit cards. A peer review of the financed emissions methodology and limited review of the calculations has been undertaken.

5.0 Report of Factual Findings

The procedures set out below have been applied to the documentation that forms and supports the GHG emissions inventory. We do not express any conclusion, nor do we provide any assurance regarding the overall accuracy of the GHG emissions inventory.

Pathzero confirms that we are not aware of any actual or perceived conflict of interest in having completed this engagement.

Procedures	Findings	Material errors, exceptions or contraventions
Organisational emissions boundary Review of MONEYME's emissions boundary to ensure all relevant emissions sources were included. This step has been completed in accordance with <i>Climate Active's Technical Assessment Version June 2024</i> .	Based on the information provided, all relevant emission sources were included in MONEYME's emissions boundary. MONEYME has appropriately excluded certain emission sources from the emissions boundary based on the relevance test.	None
Emissions activity supporting evidence On a sample basis, review of emissions activity data against submitted supporting evidence. Noting that Pathzero did not perform this step for Category 15: Investments.	Sufficient and appropriate evidence was provided.	None
Emissions reporting Agreeing overall data sets for the GHG emissions inventory to the final data used to support the calculation of Scope 1, 2 and 3 carbon emissions contained in MONEYME's 2025 Sustainability Report.	No discrepancies existed between the final Scope 1, 2 and 3 carbon emissions calculations and MONEYME's 2025 Sustainability Report.	None
Motor Vehicle Financed Emissions Reviewed the methodology applied by MONEYME against the approach advocated by the Partnership for Carbon Accounting Financials ('PCAF') Standard's, Part A, section 5.6 when calculating the total financed emissions from motor vehicle loans.	The methodology of the calculations for the financed emissions associated with motor vehicle loans appear sound and align with best available guidance from PCAF. In FY25, the calculation methodology was updated to better align with PCAF guidance and more accurately reflect MONEYME's financial exposure to each asset. The nature and calculations of the PCAF score appear sound and in line with PCAF requirements.	None
Motor Vehicle Financed Emissions Assessed the reliability and applicability of the data sources used to derive emissions factors	Underlying assumptions and datasets appeared reasonable. Reliance was placed on:	None

and assumptions for calculating the emissions associated with motor vehicle loans.	<ul style="list-style-type: none">the financial auditors' audit of the car finance loan book for the completeness and accuracy of the financial data source.car specific emissions data provided by third-parties.The Emission Factors from <i>National Greenhouse Accounts Factors 2024</i>the methodology of calculation by PCAF 2022 – Financed emissions	
Motor Vehicle Financed Emissions Limited testing of the calculation of the final financed emissions figure, which included testing the accuracy and functionality of mathematical formulas and confirming that PCAF's formulas were used correctly.	Formulas were calculated appropriately and were in line with expectations from the Standard.	None

6.0 Purpose of this Report, Restriction on Use, and inherent limitations

This report is intended solely for the specific purpose of assisting the directors and management report MONEYME's GHG emissions inventory for the year ended 30 June 2025 in MONEYME's 2025 Sustainability Report. Accordingly, we expressly disclaim and do not accept any responsibility or liability to any party other than these intended users for any consequences of reliance on this report for any purpose.

There are inherent limitations in performing our work and because of this, it is possible that fraud, error, or non-compliance may occur and not be detected. The scope of our engagement was not designed to detect all misstatements, as our work is not performed continuously throughout the period that is the subject of the engagement, and the procedures performed on a test basis. The conclusion expressed in this report has been formed on the above basis.

Additionally, non-financial data may be subject to more inherent limitations than financial data, given its nature and the methods used for determining, calculating, and sampling or estimating such data.

7.0 Conclusion

Based on the procedures performed and the evidence obtained, we have not become aware of any matter that makes us believe that MONEYME's reported GHG emissions are incorrect, in all material respects, for the period 1 July 2024 to 30 June 2025.

Andrew Churchill



Senior Sustainability Consultant
Pathzero
4 August 2025

2. GRI Content Index

MONEYME has reported with reference to the GRI Standards for the period from 1 July 2024 to 30 June 2025.

GRI 2: General Disclosures 2021		
Disclosure No.	Description	Reference/Response
Disclosure 2-1 Organisational details		
2 - 1 a	Legal name	MoneyMe Limited
2 - 1 b	Nature of ownership and legal form	MoneyMe Limited is a listed public company limited by shares, incorporated and domiciled in Australia. See Financial Report of the 2025 Annual Report for further information.
2 - 1 c	Location of headquarters	Level 3, 131 Macquarie Street, Sydney NSW 2000
2 - 1 d	Countries of operation	Australia See controlled entities information in the Financial Report of 2025 Annual Report.
Disclosure 2-2 Entities included in sustainability reporting		
2 - 2 a	Entities included in sustainability reporting	MoneyMe Limited and its controlled entities (unless stated otherwise) - see controlled entities information in the Financial Report of the 2025 Annual Report.
2 - 2 b	If the organisation has audited consolidated financial statements or financial information filed on public record, specify the differences between list of entities for financial and sustainability reporting	None.
2 - 2 c (i-iii)	If the organisation consists of multiple entities, explain the approach used for consolidating the information	MoneyMe Limited and its controlled entities have been consolidated in line with AASB 10: Consolidated Financial Statements. The same approach is applied for sustainability reporting.
Disclosure 2-3 Reporting period, frequency, and contact point		
2 - 3 a	Sustainability reporting period and reporting frequency	Annual reporting for FY2025 (1/7/2024 to 30/6/2025 - unless stated otherwise).
2 - 3 b	Financial reporting period and alignment with sustainability reporting period	Sustainability and financial reporting are aligned.
2 - 3 c	Publication date of report	29/8/2025
2 - 2 d	Contact point for questions about the report	esg@moneyme.com.au
Disclosure 2-4 Restatements of information		
2 - 4 a (i-ii)	Restatements of information	Where relevant, restatement of prior period figures has been disclosed as a restatement, with an explanation provided. In particular, see Performance Highlights and Environment sections of the 2025 Sustainability Report.
Disclosure 2-5 External assurance		
2 - 5 a	Policy and practice of seeking external assurance	The 2025 Sustainability Report has not been externally assured. See Appendix 1 of 2025 Sustainability Report for further information regarding the external validation work completed on GHG emissions data, noting that this work does not constitute external assurance.
2 - 5 b (i-iii)	Has the sustainability report been externally assured	
Disclosure 2-6 Activities, value chain, and other business relationships		
2 - 6 a	The sector(s) in which the organisation is active	Consumer Finance.
2 - 6 b (i-iii)	Describe the organisation's value chain	See MONEYME website https://www.moneyme.com.au/ See 2025 Annual Report.
2 - 6 c	Other relevant business relationships	N/A
2 - 6 d	Significant changes in the above compared to the previous reporting period	See the 2025 Annual Report for any significant operational highlights and changes.
Disclosure 2-7 Employees		
2 - 7 a	Total number of employees and breakdown by gender and by region	As of 30 June 2025, MONEYME has 112 employees (excluding 5 non-executive Directors): <ul style="list-style-type: none">• 42 women, 70 men, 0 Other, 0 Not Disclosed• All are based in Australia

2 - 7 b (i-v)	Total number of permanent, temporary, and non-guaranteed employees by gender and by region, and total number of full-time and part-time employees by gender and by region	As of 30 June 2025, MONEYME has 112 employees (excluding 5 non-executive Directors): <ul style="list-style-type: none">• 107 permanent employees (40 women, 67 men, 0 Other, 0 Not Disclosed)• 5 temporary employees (2 women, 3 men, 0 Other, 0 Not Disclosed)• 100 full-time (35 women, 65 men, 0 Other, 0 Not Disclosed)• 7 part-time employees (5 women, 2 men, 0 Other, 0 Not Disclosed)• 5 casual employees (2 women, 3 men, 0 Other, 0 Not Disclosed)• All employees are based in Australia.
2 - 7 c (i-ii)	Describe the methodologies and assumptions used to compile the data	Employee data is an exported report from MONEYME's Human Resources Information System (HRIS) and reflects head count as of the end of the reporting period (30 June 2025).
2 - 7 d	Contextual information	N/A
2 - 7 e	Significant fluctuations in the number of employees during the reporting period and between reporting periods	No significant fluctuations during the period or between periods.
Disclosure 2-8 Workers who are not employees		
2 - 8 a (i-ii)	Total number of workers who are not employees, including the most common types of workers and their contractual relationship with the business, and the type of work they perform.	As of 30 June 2025, MONEYME has 144 staff that are not employees but whose work is controlled by the organisation. All staff are based in the Philippines and are hired as full-time regular staff through an outsourcing and offshoring company. These staff work in one of the following teams: <ul style="list-style-type: none">• Technology and Data Intelligence• Operations and Products• Brand and Marketing• Human Resources• Risk and Compliance
2 - 8 b (i-ii)	Describe the methodologies and assumptions used to compile the data	Staff data reflects head count as of the end of the reporting period (30 June 2025).
2 - 8 c	Significant fluctuations in the number of workers who are not employees	No significant fluctuations during the period or between periods.
Disclosure 2-9 Governance structure and composition		
2 - 9 a	Governance structure, including committees of the highest governance body	See 2025 Corporate Governance Statement. See 'About MONEYME' section and subsections of MONEYME's Investors website: https://investors.moneyme.com.au/investor-centre/
2 - 9 b	List of committees that are responsible for decision-making on and overseeing the management of the organisation's impacts on the economy, environment, and people	
2 - 9 c (i-viii)	Composition of the highest governance body and its committees	
Disclosure 2-10 Nomination and selection of the highest governance body		
2 - 10 a	Nomination and selection processes for the highest governance body and its committees	See 2025 Corporate Governance Statement. See 'About MONEYME' section and subsections of MONEYME's Investors website: https://investors.moneyme.com.au/investor-centre/?page=corporate-governance , including Remuneration and Nomination Committee Charter.
2 - 10 b (i-iv)	Criteria used for nominating and selecting highest governance body members	
Disclosure 2-11 Chair of the highest governance body		
2 - 11 a-b	Is the chair of the highest governance body also a senior executive in the organisation	No, MONEYME's Chair is an Independent Non-Executive Director.

Disclosure 2-12 Role of the highest governance body in overseeing the management of impacts		
2 - 12 a	The role of the highest governance body and of senior executives in developing, approving, and updating the organisation's purpose, value or mission statements, strategies, policies, and goals related to sustainable development	See 2025 Corporate Governance Statement. See 'About MONEYME' section and subsections of MONEYME's Investors website: https://investors.moneyyme.com.au/investor-centre/?page=corporate-governance , including Board Charter and the Group's constitution. See 'Our Approach to Sustainability' section and 'Environment' section of MONEYME's 2025 Sustainability Report.
2 - 12 b (i-ii)	The role of the highest governance body in overseeing the organisation's due diligence and other processes to identify and manage the organisation's impacts on the economy, environment, and people	
2 - 12 c	The role of the highest governance body in reviewing the effectiveness of the organisation's processes as described above, and report the frequency of this review	
Disclosure 2-13 Delegation of responsibility for managing impacts		
2 - 13 a (i-ii)	How the highest governance body delegates responsibility for managing the organisation's impacts on the economy, environment, and people	See 2025 Corporate Governance Statement. See 'About MONEYME' section and subsections of MONEYME's Investors website: https://investors.moneyyme.com.au/investor-centre/ , including Board Charter, Policies, and Management Team section.
2 - 13 b	Process and frequency for senior executives or other employees to report back to the highest governance body on the management of the organisation's impacts on the economy, environment, and people	
Disclosure 2-14 Role of the highest governance body in sustainability reporting		
2 - 14 a-b	Report whether the highest governance body is responsible for reviewing and approving the reported information, including the organisation's material topics, and if so, describe the process for reviewing and approving the information	The Board is responsible for reviewing and approving the Group's Sustainability Report annually. The Sustainability Report is one of multiple reports that are included in the Board's annual reporting review and approval process.
Disclosure 2-15 Conflicts of interest		
2 - 15 a	The processes for the highest governance body to ensure that conflicts of interest are prevented and mitigated	See 'About MONEYME' section and subsections of MONEYME's Investors website: https://investors.moneyyme.com.au/investor-centre/ , including Code of Conduct and Anti-Bribery and Corruption Policy. See related parties' disclosures in 2025 Annual Report.
2 - 15 b (i-iv)	Are conflicts of interest disclosed to stakeholders	
Disclosure 2-16 Communication of critical concerns		
2 - 16 a	Whether and how critical concerns are communicated to the highest governance body	Concerns are communicated to the Board, through a range of mechanisms, including but not limited to: <ul style="list-style-type: none">• Key Risk Indicator (KRI) Scorecards;• Risk Registers;• Incident Reports;• Management and Committee stakeholder impact consideration processes;• CEO and CFO notifications to the Board as per key policies, including Business Continuity Plan and Risk Management Framework; and• Whistle blower and other grievance mechanisms.
2 - 16 b	Total number and the nature of critical concerns that were communicated to the highest governance body during the reporting period	In FY25, MONEYME had: <ul style="list-style-type: none">• 0 critical concerns raised through the Board and Committee stakeholder impact consideration processes; and• 0 whistle blower items raised.
Disclosure 2-17 Collective knowledge of the highest governance body		
2 - 17 a	Measures taken to advance the collective knowledge, skills, and experience of the highest governance body on sustainable development	See 2025 Corporate Governance Statement. The Board received external presentations on a range of topics during the period, along with completing individual training relevant to their roles as Directors.

Disclosure 2-18 Evaluation of the performance of the highest governance body		
2 - 18 a	Processes for evaluating the performance of the highest governance body in overseeing the management of the organisation's impacts on the economy, environment, and people	See 2025 Corporate Governance Statement. See 'About MONEYME' section and subsections of MONEYME's Investors website: https://investors.moneyyme.com.au/investor-centre/ , including Board Charter, which provides that the Board will regularly carry out a formal review of its performance, and the performance of its Committees and each Director.
2 - 18 b	Whether the evaluations are independent or not, and the frequency of the evaluations	
2 - 18 c	Actions taken in response to the evaluations	
Disclosure 2-19 Remuneration policies		
2 - 19 a (i-v)	Remuneration policies for members of the highest governance body and senior executives	See Remuneration Report in the 2025 Annual Report. See 'About MONEYME' section and subsections of MONEYME's Investors website: https://investors.moneyyme.com.au/investor-centre/ , including Remuneration and Nomination Committee Charter.
2 - 19 b	How the remuneration policies for members of the highest governance body and senior executives relate to their objectives and performance in relation to the management of the organisation's impacts on the economy, environment, and people	
Disclosure 2-20 Process to determine remuneration		
2 - 20 a (i-iii)	Process for designing its remuneration policies and for determining remuneration	See Remuneration Report in the 2025 Annual Report. See 'About MONEYME' section and subsections of MONEYME's Investors website: https://investors.moneyyme.com.au/investor-centre/ , including Remuneration and Nomination Committee Charter and Results of Annual General Meeting.
2 - 20 b	Results of votes of stakeholders (including shareholders) on remuneration policies and proposals, if applicable	
Disclosure 2-21 Annual total compensation ratio		
2 - 21 a	Ratio of the annual total compensation for the organisation's highest-paid individual to the median annual total compensation for all employees	12.6:1
2 - 21 b	Ratio of the percentage increase in annual total compensation for the organisation's highest-paid individual to the median percentage increase in annual total compensation for all employees	0.3:1
2 - 21 c	Contextual information and methodology	<ol style="list-style-type: none">1. KMP remuneration per the remuneration report has been adjusted to exclude KMP leave entitlements because this is not a requirement in disclosure 2-21.2. The calculation includes employees based in Australia only.3. Where there are new or terminated employees, income has not been annualised.
Disclosure 2-22 Statement on sustainable development strategy		
2 - 22 a	A statement from the highest governance body of the organisation about the relevance of sustainable development to the organisation and its strategy for contributing to sustainable development	See 'CEO's Address' section of 2025 Sustainability Report. See 'About MONEYME' section and subsections of MONEYME's Investors website: https://investors.moneyyme.com.au/investor-centre/ , including the constitution.
Disclosure 2-23 Policy commitments		
2 - 23 a (i-iv)	Policy commitments for responsible business conduct	See 'Corporate Governance' section https://investors.moneyyme.com.au/investor-centre/?page=corporate-governance of MONEYME's Investors website for a list of its publicly available policies. MONEYME has multiple policies that make reference to responsible business conduct and/or respecting human rights, including but not limited to: <ul style="list-style-type: none">• Code of Conduct;• Anti-Bribery and Corruption Policy;• Environmental and Social Policy;• Modern Slavery Policy; and• Anti-Discrimination, Bullying & Harassment Policy. In order to protect MONEYME's intellectual property, not all of the Group's policies are publicly available.
2 - 23 b (i-ii)	Specific policy commitment to respect human rights	
2 - 23 c	Links to the policy commitments if publicly available, or, if the policy commitments are not publicly available, explain the reason for this	
2 - 23 d	Level at which each of the policy commitments was approved within the organisation	MONEYME's policies are approved by either the Board, one of the Group's Committees or management-level Committees, or the Managing Director and CEO.

2 – 23 e	Extent to which the policy commitments apply to the organisation's activities and to its business relationships	Each policy has a scope that details the extent to which the policy applies to activities and business relationships.
2 – 23 f	How the policy commitments are communicated to workers, business partners, and other relevant parties	Publicly available policies are accessible via the Investor Website and employee-relevant policies are accessed and attested to by staff through the HRIS.
Disclosure 2-24 Embedding policy commitments		
2 – 24 a (i-iv)	How the organisation embeds each of its policy commitments for responsible business conduct throughout its activities and business relationships	The approach to embedding policy commitments, including implementation, communication, and training, differs depending on the policy. The most senior level with oversight of, or accountability for, the implementation of policy commitments is the Group's Board, one of the Group's Committees or management-level Committees, or the Managing Director and CEO.
Disclosure 2-25 Processes to remediate negative impacts		
2 – 25 a	Commitments to provide for or cooperate in the remediation of negative impacts that the organisation identifies it has caused or contributed to	MONEYME has a formal incident identification and remediation framework that identifies the nature and size of negative impacts and outlines the processes for remediation and closure of incidents. In order to protect MONEYME's intellectual property, this framework has not been made publicly available.
2 – 25 b	Approach to identify and address grievances, including the grievance mechanisms that the organisation has established or participates in	Customer grievances are identified through the Complaint Management Framework. Complaints are recorded in the Complaints Register, which monitors complaint investigation through to closure. Employee grievances are identified through a range of processes, including whistle blower and human resources processes, which provide the appropriate level of management oversight and responsiveness. Grievances are addressed in accordance with MONEYME's HR and organisational policies and procedures, and comply with the Fair Work Act. In order to protect MONEYME's intellectual property, these frameworks and policies have not been made publicly available.
2 – 25 c	Other processes by which the organisation provides for or cooperates in the remediation of negative impacts that it identifies it has caused or contributed to	Negative impacts are identified through a range of means, including the Incident Management Framework, Complaint Management Framework, Whistleblower Policy, and employee grievance policies and processes. Each framework or policy provides a structure against which any relevant negative impacts are assessed and remediated. In order to protect MONEYME's intellectual property, these frameworks and policies have not been made publicly available.
2 – 25 d	How the stakeholders who are the intended users of the grievance mechanisms are involved in the design, review, operation, and improvement of these mechanisms	The Complaints Management Framework is designed and reviewed against the regulatory guidelines for Dispute Management (RG271), which are published by the Australian Securities and Investments Commission (ASIC). This includes analysis of complaints for process improvement and potential systemic issues. Employee grievance mechanisms are designed in accordance with regulatory obligations and industry best practice. Employees who are intended users of the mechanisms are invited to review relevant policies and procedures. All employees have access to internal HR to provide feedback. Annual training is conducted in a live forum (in person or online) and users are invited to contribute.
2 – 25 e	How the organisation tracks the effectiveness of the grievance mechanisms and other remediation processes	Grievances are tracked and reported on a regular basis to management, this process includes an assessment of potential systemic trends and issues. The reporting mechanisms provide the Board with ongoing oversight of reported grievances.
Disclosure 2-26 Mechanisms for seeking advice and raising concerns		
2 – 26 a (i-ii)	Mechanisms for individuals to seek advice on implementing the organisation's policies and practices for responsible business conduct and raise concerns about the organisation's business conduct.	Management, including the General Counsel and the Compliance team, are readily available for ongoing advice regarding the implementation of MONEYME's policies and practices. The Group also maintains an ongoing relationship with external Legal for ongoing advice on policies and business practices. For customers concerns, see the complaints area of MONEYME's website https://moneyme.com.au/complaints . For employee concerns, see the Whistleblower Policy and other internal policies and grievance mechanisms, including the direct and anonymous feedback channel to the Executive Team.
Disclosure 2-27 Compliance with laws and regulations		
2 – 27 a (i-ii)	Total number of significant instances of non-compliance with laws and regulations during the reporting period	MONEYME has had 0 significant instances of non-compliance that resulted in administrative or judicial sanctions and fines during the reporting period.

2 – 27 b (i-ii)	Total number and the monetary value of fines for instances of non-compliance with laws and regulations that were paid during the reporting period	Total number and the monetary value of fines for instances of non-compliance with laws and regulations is \$0.
2 – 27 c	Significant instances of non-compliance	N/A
2 – 27 d	How the organisation has determined significant instances of non-compliance	For this purpose, significant instances of non-compliance were determined as incidents that resulted in administrative or judicial sanctions or fines.
Disclosure 2-28 Membership associations		
2 – 28 a	Industry associations, other membership associations, and national or international advocacy organisations in which the organisation participates in a significant role	<p>MONEYME does not have a significant role in any industry or other membership associations.</p> <p>The Group has a number of non-significant industry and membership associations, including but not limited to:</p> <ul style="list-style-type: none">• Australian Retail Credit Association (ARCA)• Australian Cyber Security Centre (ACSC)• Perpetual Roundtables• United Nations Global Compact (UNGC)• Partnership for Carbon Accounting Financials (PCAF)• Women in Banking and Finance (WiBF)
Disclosure 2-29 Approach to stakeholder engagement		
2 – 29 a (i-iii)	Approach to engaging with stakeholders	<p>MONEYME regularly engages with its key stakeholders, including:</p> <ul style="list-style-type: none">• Customers• Employees• Investors• Regulators, Industry Bodies, and Suppliers <p>See the 'Our Approach to Sustainability' section in the 2025 Sustainability Report and the 'Our Approach to Sustainability' section of the 2023 Sustainability Report https://investors.moneyyme.com.au/FormBuilder/_Resource/_module/97gyKB3QKE2GPtoH0CRNvg/files/MME-FY23-Sustainability-Report.pdf.</p>
Disclosure 2-30 Collective bargaining agreements		
2 – 30 a	Percentage of total employees covered by collective bargaining agreements	The percentage of total employees covered by collective bargaining agreements is 0%. MONEYME does not have an enterprise agreement.
2 – 30 b	For employees not covered by collective bargaining agreements, whether the organisation determines their working conditions and terms of employment based on collective bargaining agreements that cover its other employees or based on collective bargaining agreements from other organisations	<p>MONEYME does not determine working conditions or terms of employment based on collective bargaining agreements from other organisations.</p> <p>MONEYME complies with relevant modern awards.</p>
GRI 3: Material Topics 2021		
Disclosure 3-1 Process to determine material topics		
3 -1 a (i-ii)	Process followed to determine material topics	<p>See the 'Our Approach to Sustainability' section in the 2025 Sustainability Report and the 'Our Approach to Sustainability' section of the 2023 Sustainability Report https://investors.moneyyme.com.au/FormBuilder/_Resource/_module/97gyKB3QKE2GPtoH0CRNvg/files/MME-FY23-Sustainability-Report.pdf, which provides further information regarding the FY23 materiality assessment.</p>
3 – 1 b	The stakeholders and experts whose views have informed the process of determining its material topics	
Disclosure 3-2 List of material topics		
3 -2 a	List the organisation's material topics	<p>See the 'Our Approach to Sustainability' section in the 2025 Sustainability Report.</p>
3 – 2 b	Changes to the list of material topics compared to previous reporting period	
Disclosure 3-3 Management of material topics		
3 – a	The actual and potential, negative and positive impacts on the economy, environment, and people, including impacts on their human rights	<p>This disclosure was omitted due to the relevant information being incomplete. MONEYME aims to better monitor this for future disclosures.</p>
3 - b	Report whether the organisation involved with the negative impacts through its activities or as a result of its business relationships, and describe the activities or business relationships	

3 - c	Policies or commitments regarding the material topic	See 2025 Sustainability Report, in particular the 'Our Approach to Sustainability' section, which outlines MONEYME's material topics, the actions taken by the Group to address each topic, and information about tracking the effectiveness of the actions taken.
3 - d (i-iv)	Actions taken to manage the topic and related impacts	
3 - e	Information about tracking the effectiveness of the actions taken	
3 - f	How engagement with stakeholders has informed the actions taken, and how it has informed whether the actions have been effective	

GRI 418: Customer privacy 2016
Topic-specific disclosures

418 - 1 a	Total number of substantiated complaints received concerning breaches of customer privacy, categorised by complaints received from outside parties and substantiated, and complaints from regulatory bodies.	MONEYME received 0 substantiated complaints related to privacy during the period.
418 - 1 b	Total number of identified leaks, thefts, or losses of customer data	MONEYME identified 0 leaks, thefts, or losses of customer data during the period.
418 - 1 c	If the organisation has not identified any substantiated complaints, a brief statement of this fact is sufficient.	See 418 - 1 a of the GRI Context Index.

GRI 401: Employment 2016
Topic-specific disclosures

401 - 1 a	Total number and rate of new employee hires during the reporting period, by age group, gender and region.	MONEYME hired 22 new employees (excluding Directors) in FY25 that were still employed at 30 June 2025: <ul style="list-style-type: none"> Q1FY25: 8, Q2FY25: 4, Q3FY25: 7, Q4FY25: 3 Aged <30: 17, aged 30-39: 3, aged 40-49: 2, aged ≥50: 0 Women: 8, men: 14, non-binary: 0 All employees are based in Australia.
401 - 1 b	Total number and rate of employee turnover during the reporting period, by age group, gender, and region.	MONEYME's 12-month employee true turnover (excluding Directors) for FY25 is -14.3%: <ul style="list-style-type: none"> Aged <30: -12.5%, aged 30-50: -14.9%, aged >50: -20.0% Women: -9.5%, men: -17.1%, non-binary: N/A All employees are based in Australia The negative true turnover indicates a net increase in headcount, demonstrating that MONEYME is not only retaining its existing employees but also successfully attracting and integrating new talent into the business. All turnover statistics exclude employees not passing their probation period, planned contract cessations, and redundancies related to the acquisition of SocietyOne.
401 - 2 a	Benefits which are standard for full-time employees of the organisation but are not provided to temporary or part-time employees, by significant locations of operation	<ul style="list-style-type: none"> Part-time employees are eligible for prorated parental leave. Part-time employees are eligible for prorated bonus leave. Casual employees are not eligible for MONEYME's Employee Equity Incentive Plan (EEIP). Casual employees are not eligible for MONEYME's paid parental leave. Casual employees were paid discretionary bonuses in line with the permanent employee bonus program. These bonuses were processed pro rata based on hours worked during the period.
401 - 2 b	The definition used for 'significant locations of operation'	All employees are based in Australia, which MONEYME considers a significant location of operation.
401 - 3 a	Total number of employees that were entitled to parental leave, by gender	Employees that have been employed by MONEYME for at least 12 months are entitled to parental leave, which is 88 employees as of 30 June 2025 (37.5% women, 62.5% men).
401 - 3 b	Total number of employees that took parental leave, by gender	1 employee took parental leave during FY25 (0% women, 100% men).
401 - 3 c	Total number of employees that returned to work in the reporting period after parental leave ended, by gender	1 employee returned to work after their parental leave ended in FY25 (0% women, 100% men).
401 - 3 d	Total number of employees that returned to work after parental leave ended that were still employed 12 months after their return to work, by gender	2 employees returned to work after parental leave ended and were still employed in FY25, 12-months after their return (0% women, 100% men).
401 - 3 e	Return to work and retention rates of employees that took parental leave, by gender	In FY25, the 1 employee that took parental leave returned to work (0% women, 100% men). Resulting in a 100% retention rate for FY25.

3. TCFD Content Index

Focus Area	Disclosure	Reference/Response
GOVERNANCE	Disclose the company's governance around climate-related risks and opportunities	
	a) Describe the board's oversight of climate-related risks and opportunities.	See 'Climate Governance' section of 2025 Sustainability Report. See 2025 Corporate Governance Statement.
	b) Describe management's role in assessing and managing climate-related risks and opportunities.	
STRATEGY	Disclose the actual and potential impacts of climate-related risks and opportunities on the company's businesses, strategy, and financial planning where such information is material	
	a) Describe the climate-related risks and opportunities the organisation has identified over the short, medium, and long term.	See 'Climate Strategy' section of 2025 Sustainability Report.
	b) Describe the impact of climate-related risks and opportunities on the organisation's businesses, strategy, and financial planning.	
	c) Describe the resilience of the organisation's strategy, taking into consideration different climate-related scenarios, including a 2°C or lower scenario.	
RISK MANAGEMENT	Disclose how the company identifies, assesses, and manages climate-related risks	
	a) Describe the organisation's processes for identifying and assessing climate-related risks.	See 'Climate Risk Management' section of 2025 Sustainability Report.
	b) Describe the organisation's processes for managing climate-related risks.	
	c) Describe how processes for identifying, assessing, and managing climate-related risks are integrated into the organisation's overall risk management.	
METRICS AND TARGETS	Disclose the metrics and targets used to assess and manage relevant climate-related risks and opportunities where such information is material	
	a) Disclose the metrics used by the organisation to assess climate-related risks and opportunities in line with its strategy and risk management process.	See 'Climate Metrics and Targets' section of 2025 Sustainability Report.
	b) Disclose Scope 1, Scope 2, and, if appropriate, Scope 3 greenhouse gas (GHG) emissions, and the related risks.	
	c) Describe the targets used by the organisation to manage climate-related risks and opportunities and performance against targets.	

4. Financed Emissions Methodology

The Group's Autopay loan receivables represent 58.5% of the total loan book. Financed emissions are calculated and reported on Autopay loans. The Autopay loan receivables balance has also been updated to represent the remaining net amount financed, which includes remaining principal including up-front fees.

In FY25, MONEYME updated its financed emissions calculation methodology to better align with the Partnership for Carbon Accounting Financials (PCAF) Global GHG Accounting and Reporting Standard. The revised methodology ensures that emissions are proportionally attributed based on MONEYME's actual financial exposure to each asset, providing a more accurate and transparent representation of financed emissions.

Under the previous approach, financed emissions were calculated using the loan principal amount alone as the attribution basis. This method implicitly assumed a Loan-to-Value Ratio (LVR) of 100% at the time of vehicle purchase, regardless of whether the customer had made a deposit or trade-in contribution. This could result in overstating MONEYME's share of financed emissions, particularly in cases where the actual LVR is less than 100%.

The updated methodology introduces two key enhancements:

- **Inclusion of Customer Contributions**

Emissions attribution is now calculated using the ratio of MONEYME's Autopay loan receivables to the vehicle's total purchase value, which may include cash deposits and trade-in values. This ensures that financed emissions reflect only the proportion of emissions attributable to MONEYME's financial involvement.

- **Introduction of a 100% Attribution Cap**

To prevent the possibility of over-attribution in cases where the calculated LVR exceeds 100%, a cap has been set at 100%. This ensures emissions attribution cannot exceed the emissions of a single vehicle, preserving alignment with real-world emissions boundaries.

These changes reflect best practice under PCAF guidance and improve the integrity of MONEYME's disclosures. An outline of MONEYME's PCAF-aligned motor vehicle financed emissions methodology is provided below:

Assets	Emissions Boundary	PCAF Standard Data Quality Score	High-Level Emissions Calculations
Internal Combustion Engine (ICE) motor vehicle loans	<p>Scope 1: Direct emissions from fuel combustion in vehicles.</p> <p>Scope 2: Not relevant.</p> <p>Scope 3: The indirect emissions associated with fuel combustion in vehicles and associated with the production, delivery, or decommissioning of vehicles are excluded.</p>	<p>96.9% of assets included in motor vehicle financed emissions calculations meet the PCAF score of 2 (option 2a). This score indicates that: the outstanding amount and total value at origination of vehicle or vehicle fleet are known; vehicle efficiency and fuel type (fossil and/or electricity) are available from known vehicle make and model; distance travelled is estimated based on local statistical data; emissions are calculated using estimated fuel consumption and fuel type-specific emission factors.</p> <p>A subset of ICE motor vehicle loans are older vehicles and MONEYME does not have access to vehicle specific emissions data for these vehicles. This represents only 3.1% of total vehicles included in the financed emissions calculations. The calculation methodology for this subset meets a PCAF score of 4 (option 3a). This score indicates that: the outstanding amount and total value at origination of vehicle or vehicle fleet are known; vehicle efficiency and fuel type (fossil and/or electricity) are estimated from known vehicle type (vehicle make and model are unknown); distance travelled is estimated based on local or regional statistical data; emissions are calculated using estimated fuel consumption and fuel type-specific emission factors.</p>	<p>Financed emissions per vehicle (tCO₂e)=</p> <p>(Autopay loan receivables (\$) / X (\$)), capped at 100%</p> <p>x</p> <p>Vehicle specific emissions (tCO₂e /km), aligned to either metro, regional, or combined driving (identified through the customer's postcode(s))</p> <p>x</p> <p>Estimated distance travelled by the customer in the period (km), based on average annual distance driven in the state the customer lives in (identified through the customer's postcode(s)).</p> <p>Where X is determined by the following hierarchy:</p> <ol style="list-style-type: none"> 1. Purchase price (default): <ol style="list-style-type: none"> a. If trade in vehicle value is greater than the remaining amount owed on it: Autopay loan receivables + cash deposit + net trade in value b. If trade in vehicle value is lower than the remaining amount owed on it: Autopay loan receivables + cash deposit 2. Autopay loan receivables (if purchase price is unavailable)

EV motor vehicle loans	<p>Scope 1: Not relevant.</p> <p>Scope 2: Indirect emissions from electricity generation consumed in EVs.</p> <p>Scope 3: Emissions from upstream (e.g., coal transport) and downstream (e.g., transmission and distribution losses) in the electricity supply chain are captured in the Scope 3 emission factors. However, emissions associated with the production, delivery, or decommissioning of vehicles are excluded.</p>	Any identified EV loans are included in the 96.9% of assets that meet the PCAF score of 2 (option 2a).	<p>Financed emissions per vehicle (tCO₂e)=</p> <p>(Autopay loan receivables (\$) / X (\$)), capped at 100%</p> <p>x</p> <p>Vehicle specific fuel efficiency (kWh/km)</p> <p>x</p> <p>Emission factor (tCO₂e /kWh), aligned to regional (state/territory) specific indirect emissions from consumption of purchased electricity (identified through the customer's postcode(s))</p> <p>x</p> <p>Estimated distance travelled by the customer in the period (km), based on average annual distance driven in the state the customer lives in (identified through the customer's postcode(s)).</p> <p>Where X is determined by the following hierarchy:</p> <ol style="list-style-type: none"> 1. Purchase price (default): <ol style="list-style-type: none"> a. If trade in vehicle value is greater than the remaining amount owed on it: Autopay loan receivables + cash deposit + net trade in value b. If trade in vehicle value is lower than the remaining amount owed on it: Autopay loan receivables + cash deposit 2. Autopay loan receivables (if purchase price is unavailable)
------------------------	--	--	--

Key assumptions for MONEYME's motor vehicle financed emissions calculations are outlined below.

Assumption	Comment
Net Amount Financed (NAF), at both origination and remaining, is a more appropriate measure than Principal	This reflects a methodological shift aligned with financial reporting. NAF appropriately captures MONEYME's actual financial exposure and improves consistency across sustainability and financial disclosures.
Customer contributions such as cash deposits and trade-in values are included in the total purchase value used for emissions attribution	This ensures emissions are attributed only to the portion of the vehicle financed by MONEYME.
Financed emissions attribution is capped at 100% of a vehicle's emissions	This ensures that emissions attribution does not exceed the real-world emissions of a single vehicle. It avoids overstatement in cases where the financed amount is greater than the vehicle value.
Vehicle emissions data provided by the manufacturer, via a third party, is accurate	MONEYME receives vehicle emissions data from a third-party vehicle identification provider. This vendor sources the data from the Original Equipment Manufacturers (OEMs), who provide full specifications for vehicles, including emissions related data for the majority of vehicles.
If no emissions data is available for a vehicle, then a conservative estimate is applied	No emissions data is available from vehicle manufacturer for certain older or heavy vehicles. In this case MONEYME has applied a conservative estimate of 259 gCO ₂ e/km, informed by the National Transport Commission's Carbon Dioxide Emissions Intensity for New Australian Light Vehicles 2018 information paper.
Metro or regional driving is identified through the postcode of the customer's home address	MONEYME has classified postcodes as regional locations based on the Department of Home Affairs' Designated regional area postcodes, where only Category 3 - Regional Centres and Other Regional Areas is considered as regional for financed emissions calculation purposes.
If metro or regional driving emissions data is not available for a vehicle, then a combined value is applied	Only certain manufacturers provide specific regional or metro data. If this is not available, MONEYME will use the combined value, which is provided as an alternative emissions figure by the OEMs.
If a state has more than one electricity generation emissions factor, the more conservative option is applied	Emissions associated with charging an EV are sourced from the Australian National Greenhouse Accounts Factors' 2024 report. Where more than one emissions factor is available for a state or territory, the more conservative option is applied in the calculation.
Repaid and written off loans are excluded	Repaid and written off loans are excluded to align with financial treatment and reporting of these loans.

5. Material Topic Key Performance Indicator Definitions

The table below provides a definition for each of the KPIs for MONEYME's material topics.

MONEYME's Material Topic	Key Performance Indicators	Definition or Methodology
Cybersecurity and financial crime	ISO 27001 certification	ISO 27001 information security certification obtained and maintained as per the accredited certification body.
	Number of cybersecurity incidents that impacted >0.01% of customers	Count of incidents that impacted >0.01% of MONEYME's customers at the time of the incident.
	Proportion of employees and labour hire staff who completed security training	Total number of employees and labour hire staff that completed security training, as a proportion of the total number of employees and labour hire staff that were required to complete the training.
	System and security penetration testing	System and security penetration testing was conducted during the period.
Responsible and transparent lending	Average customer credit score	The weighted average Equifax credit score for the total loan book at 30 June.
	Proportion of loans funded in the prior financial year that fell into bankruptcy or Part IX debt agreements within 12 months of origination	The total number of loans that progressed to bankruptcy or Part IX debt agreements stages within 12 months of origination, as a proportion of the total number of loans originated in the same financial year. The FY25 and FY24 figures therefore represent loans originated in the FY24 and FY23 periods respectively.
	Percentage of gross revenue from late payment fees	Proportion of gross revenue in the period that is allocated to late payment fees.
Consumer data privacy	Uptime for systems managing customer data	The complement of the total number of days of downtime for systems managing customer data as a proportion of the total days in the period.
	Number of reportable privacy breaches	The total number of privacy breaches within the period that are material enough to require MONEYME to report them to a regulator.
Financial hardship and vulnerable customers	Hardship request approval rate for completed applications	The complement of the total number of declined hardship applications, excluding incomplete customer hardship applications, as a proportion of the total number of completed customer hardship applications during the period.
	Percentage of the gross loan book in hardship at 30 June	The gross loan receivables categorised as being in hardship at 30 June as a proportion of the total gross loan receivables at 30 June. A borrower may be considered in hardship if they can only repay by reducing non-discretionary expenses.
Staff health and wellness	Percentage of staff partaking in voluntary health and wellness initiatives	The participation rate is calculated quarterly as the total number of employees, including labour hire staff, participating in at least one voluntary health and wellness-related initiative during a quarter, as a proportion of the total number of staff at the end of that quarter. The final FY percentage is the average of these quarterly participation rates over the period.
	Percentage of staff who believe that their manager genuinely cares about their wellbeing	The proportion of employees and labour hire staff who agree with the statement that their manager is genuinely concerned about their wellbeing, as a proportion of the total respondents in the latest engagement survey during the period.

<i>Corporate governance and business ethics</i>	Percentage of Board and Committee meetings at which environmental and social related stakeholders are formally considered in any decisions made by the Board or Committee	The proportion of Board and Board-level Committee meetings during the period that included a consideration of the impact of decisions on environmental and social stakeholders, relative to the total number of Board and Board-level Committee meetings during the period.
	Percentage of staff who believe MONEYME's commitment to social responsibility (e.g. sustainability, community support, ESG, etc.) is genuine	The proportion of employees and labour hire staff who agree with the statement that MONEYME's commitment to social responsibility (e.g. sustainability, community support, ESG, etc.) is genuine, as a proportion of the total respondents in the latest engagement survey during the period.
<i>Customer experience and satisfaction</i>	Customer NPS	The difference between the percentage of customer NPS survey respondents who are promoters (rating the likelihood of recommending MONEYME as 9-10) and those who are detractors (rating it as 0-6).
	Percentage of inbound customer calls answered in under 10 seconds	The total number of inbound calls answered within 10 seconds as a proportion of the total number of inbound calls during the period.
	Google and Product Review scores	The Google and Product Review ratings for the MONEYME brand at 30 June.
	AFCA customer complaints as a proportion of active customers	The total number of AFCA customer complaints received during the period, as a proportion of the total number of active customers at 30 June.
<i>Engaged workforce</i>	Staff overall engagement score	The overall engagement score for employees and labour hire staff that completed the latest engagement survey during the period.
	Percentage of staff who would recommend MONEYME as a great place to work	The proportion of employees and labour hire staff who agree with the statement that they would recommend MONEYME as a great place to work, as a proportion of the total respondents in the latest engagement survey during the period.

Corporate Directory

COMPANY'S REGISTERED OFFICE

MoneyMe Limited
Level 3
131 Macquarie Street
Sydney, New South Wales 2000

SHARE REGISTRY

MUFG Corporate Markets (AU) Limited
Liberty Place
Level 41
161 Castlereagh Street
Sydney, New South Wales 2000

DIRECTORS

Jamie McPhee (Independent Non-Executive Chair)
Clayton Howes (Managing Director and Chief Executive Officer)
Scott Emery (Non-Executive Director)
Susan Hansen (Non-Executive Director)
Rachel Gatehouse (Independent Non-Executive Director)²⁵
David Taylor (Independent Non-Executive Director)

AUDITOR

Grant Thornton Audit Pty Ltd
Grosvenor Place
Level 26
225 George Street
Sydney, New South Wales 2000

COMPANY SECRETARY

Jonathan Swain

WEBSITE

www.moneyme.com.au

INVESTOR RELATIONS

investors@moneyme.com.au

ASX: MME

ACN: 636 747 414

²⁵ Rachel Gatehouse ceased to be a Director on 5 August 2025.

MONEYME

MoneyMe Limited
Level 3, 131 Macquarie Street
Sydney, New South Wales 2000
www.moneyme.com.au

Certified



Corporation