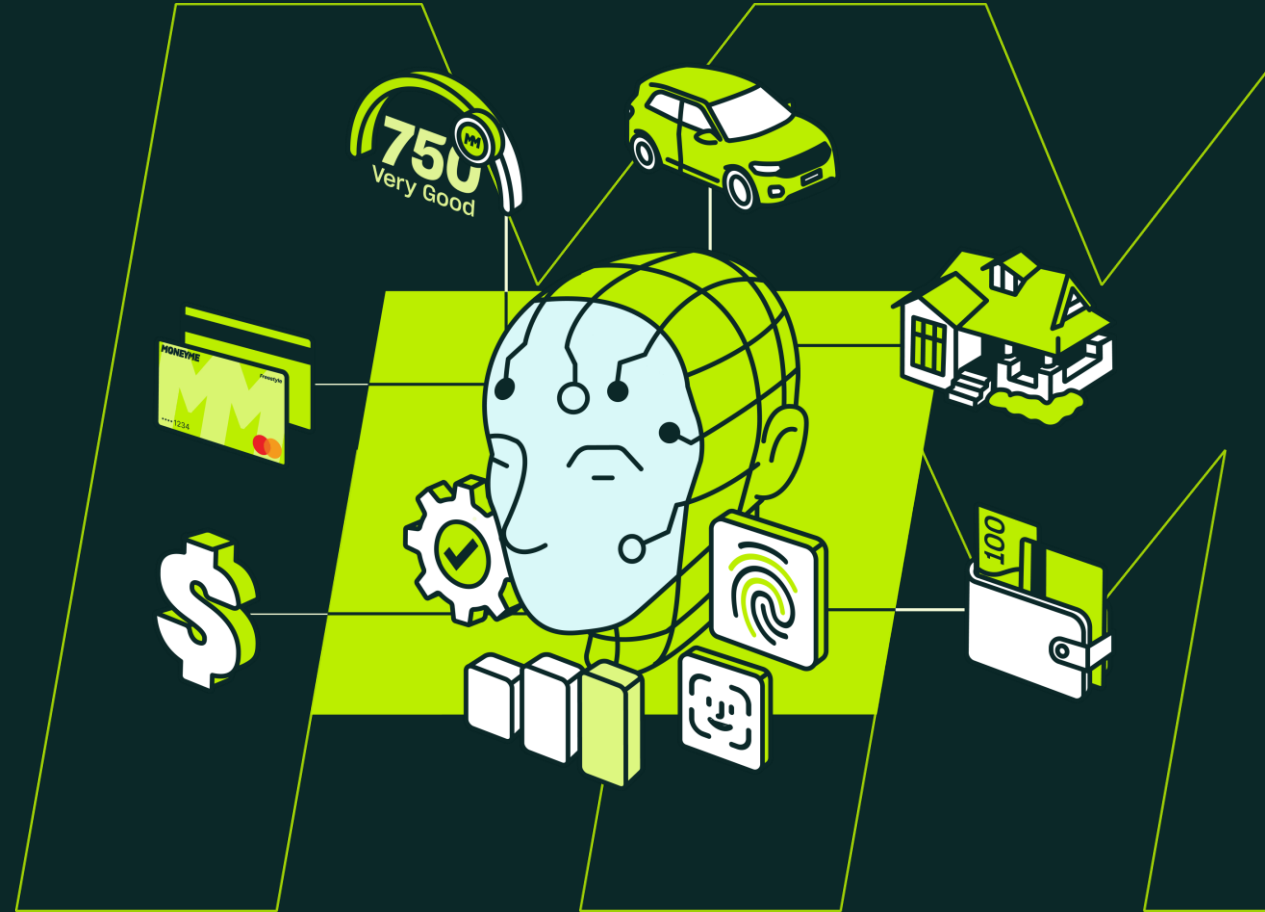




FY24 Results

Investor presentation

29 August 2024



MONEYME is a digital consumer lender and Certified B Corporation™

MONEYME



A non-bank challenger

We challenge outdated lending practices with smart technology and innovative car loans, personal loans and credit cards.



Digital, yet personal

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



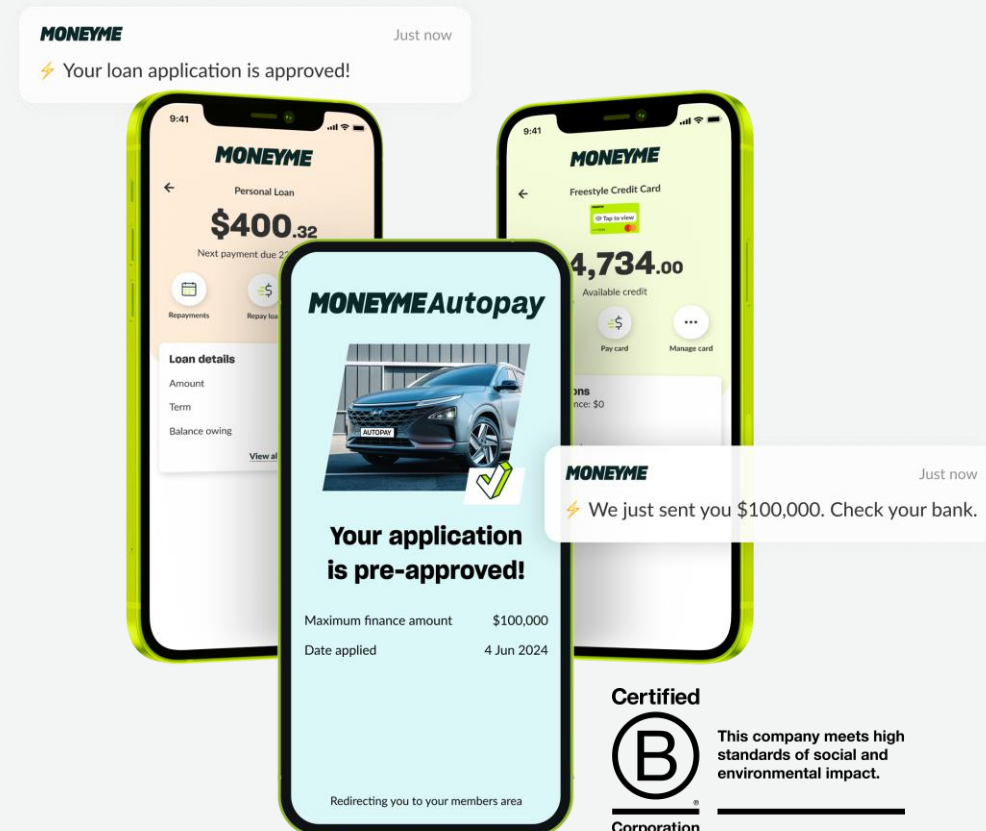
We move fast

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



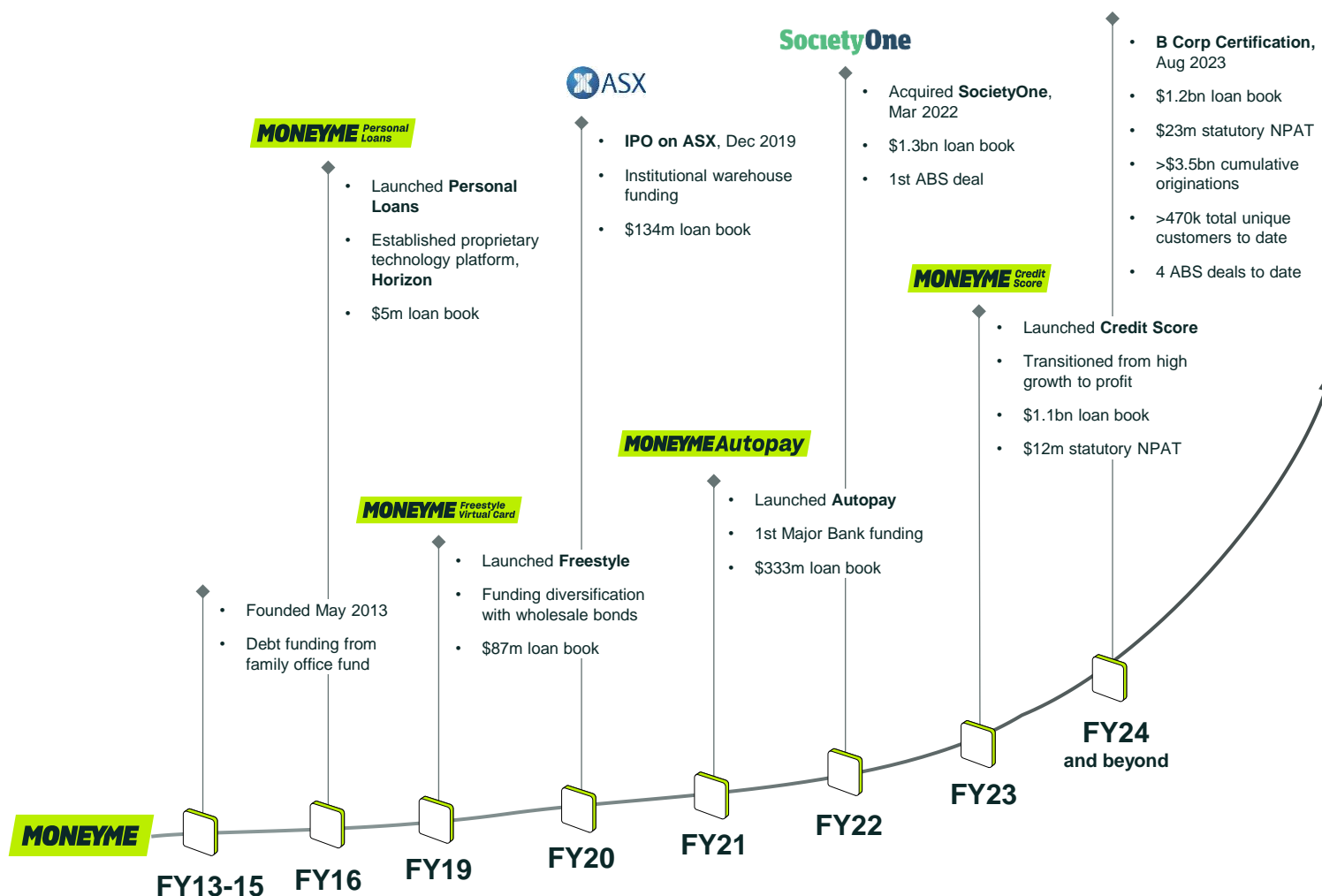
For Generation Now

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



Scaling up with industry-first innovation

MONEYME



03 FY24 highlights

06 *Operational highlights*

15 *Financial highlights*

21 *Strategy & outlook*

26 *Additional information*

FY24 highlights

MONEYME

Profit, growth, and stronger credit book

Closing loan book

\$1.2bn

↑6% (\$1.1bn, FY23)

Originations

\$574m

↑23% (\$466m, FY23)

Gross revenue

\$214m

↓10% (\$239m, FY23)

Statutory NPAT

\$23m

↑85% (\$12m, FY23)

Cost to income ratio

22.5%

↑10.7% (21.8%, FY23)

Net credit losses

4.5%

↓1.3% (5.8%, FY23)

Average credit score

763

↑5% (727, FY23)

Secured assets on book

55%

↑11% (44%, FY23)

Execution of our strategy

MONEYME

Achievements across all key areas



Increasing secured asset lending

- ✓ Secured assets increased to 55% (44%, FY23)
- ✓ Average portfolio credit score increased to 763 (727, FY23)
- ✓ Net credit losses reduced to 4.5% (5.8%, FY23)



Optimising the business for growth

- ✓ Expanded funding capacity to \$1.7bn (\$1.6bn, FY23), with improved terms for more capital-efficient growth
- ✓ Expanded target segments with increased customer offering of \$150,000 car finance
- ✓ Expanded partnership distribution networks
- ✓ Launched broadcast brand campaign using pre-paid media spend from SocietyOne acquisition



Growing our operating leverage

- ✓ Reduced operational costs by 7% while growing loan book by 6% and maintaining cost to income ratio at <25%
- ✓ Optimised credit decisioning for pricing, risk and yield
- ✓ NIM remains strong at 10% (12%, FY23) reflecting the shift to secured assets



Extending our technology advantage

- ✓ Increased automation for faster customer experiences and reduced time to loan approval and settlement
- ✓ Streamlined business processes with all operations running on MONEYME's proprietary technology platform, Horizon



Further strengthening data protection

- ✓ Strengthened information security frameworks, ISO 27001 Information Security Certification and enhanced threat detection

03 *FY24 highlights*

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Creating advantages through technology advances

MONEYME

500,000+ developer hours invested to date, creating competitive advantages



FY24 technology and product updates

Further automation of customer journeys and Optical Character Recognition (OCR) technology		Faster approval and settlement for car loans and personal loans
Enhanced biometric identity verification capabilities		Improved fraud prevention
Enhanced credit decisioning with advanced analytics		Decisioning optimised for pricing, risk and yield
Migrated remaining SocietyOne loan book to Horizon		Efficient, single-platform operations for all brands
Launched new mobile app with additional functionality		Increased quarterly app usage by 11% ¹
Expanded Autopay offer to \$150,000		Enables access to new customer segments
Developed internal application leveraging generative AI, expected to launch in FY25		Set to enhance customer service interactions with AI-driven responses

1. The new MONEYME mobile app launched in 4Q24 and drove an immediate uplift in app usage, up 11% on 3Q24.

Saving time through innovation

MONEYME

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



Intuitive digital application process for all products



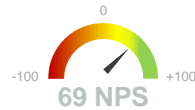
Near-real-time approval and settlement, 7 days a week



Easy account management on the MONEYME app



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



NET PROMOTER
SCORE (NPS)

+69
MONEYME



4.6/5
MONEYME

+13
Average of 4
major banks¹

1.2/5
Average of 4
major banks²

Loans and credit cards typically approved within

60 minutes

Near real-time settlements

24/7

73% of customer calls answered within

10 seconds

Customers with 2 or more products:

~30%

1. Major banks' NPS based on latest data reported by the banks to market.
2. Major banks' Product Review ratings from Product Review website on 30 June 2024.

MONEYME Autopay



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

FY24 AUTOPAY LOAN BOOK

\$622m

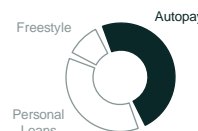
↑40% (\$446m, FY23)



% OF TOTAL PORTFOLIO

51%

↑12% (39%, FY23)



AVERAGE EQUIFAX SCORE

812

↑5% (777, FY23)



FASTEST SETTLEMENT TO DATE

<5 mins

AUTOPAY DISTRIBUTION STRATEGY

2,700+

Dealers & brokers onboarded to date

- We've grown our distribution network by >10%, from 2,500+ brokers and dealers in FY23 to 2,700+ in FY24
- The opportunity for Direct (D2C) distribution lies ahead
- Significant growth opportunity with <2% total current market share³

1. Average car financed and average loan term both based on Autopay car loans funded in FY24
2. 'Near-new' refers to cars that are 3 or less years old at time of purchase
3. Based on ABS June 2024 New Loan Commitments data



\$38,040

AVERAGE CAR FINANCED¹

(\$35,562, FY23)

63%

CARS THAT ARE NEW OR NEAR-NEW² AT PURCHASE

(60%, FY23)

6.1 years

AVERAGE LOAN TERM¹

(6.0 years, FY23)

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

- Alan Lishman, GM, Dutton Financial Services

MONEYME Personal Loans



**Unsecured variable and fixed rate personal loans up to \$50,000;
Secured fixed rate personal loans up to \$70,000**

FY24 PERSONAL LOAN BOOK

\$468m

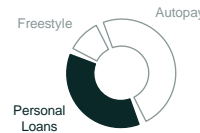
↓7% (\$505m, FY23)



% OF TOTAL PORTFOLIO

38%

↓6% (44%, FY23)



AVERAGE EQUIFAX SCORE

737

↑2% (719, FY23)



FUNDING STRUCTURE

Two Moody's credit rating upgrades for the Group's Personal Loan ABS transactions, reflecting confidence in the performance of the Personal Loan book

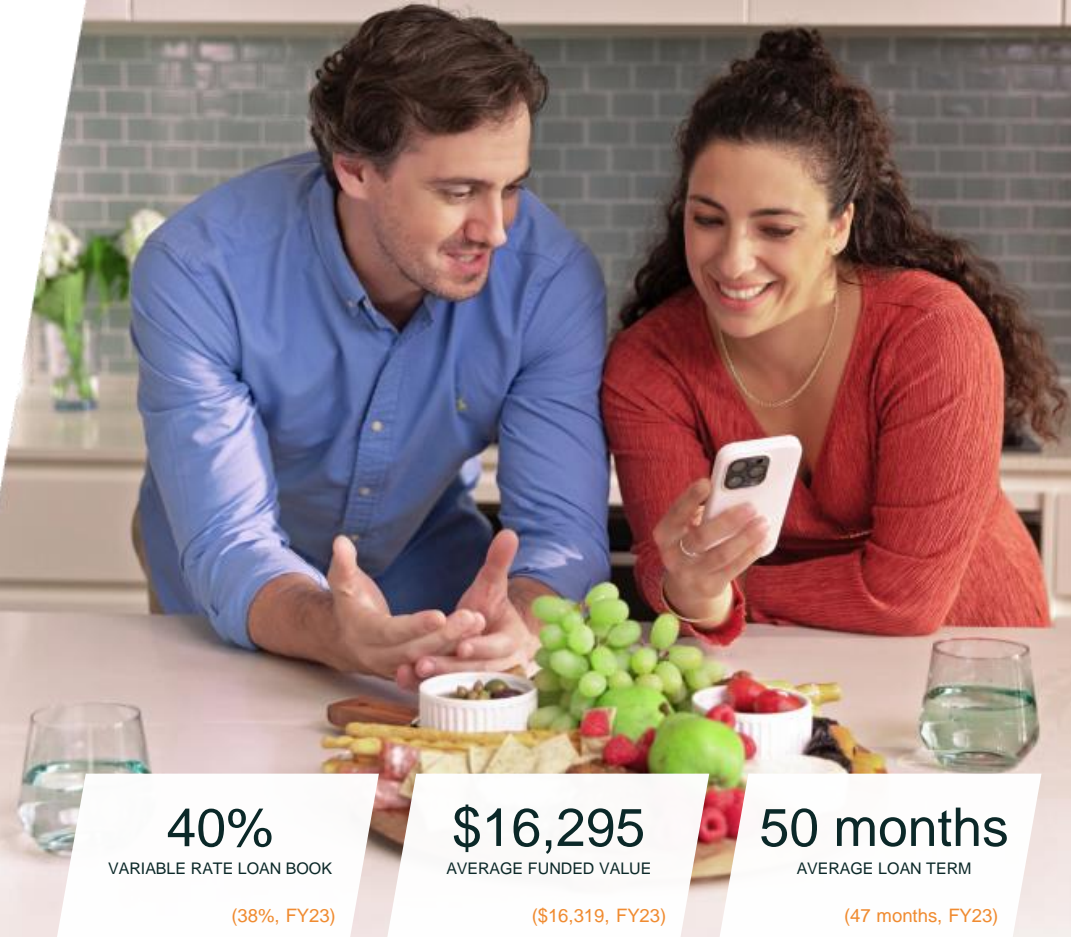
DISTRIBUTION STRATEGY

1,600+

Personal loan brokers onboarded and expanding

- Offered through two brands – MONEYME and SocietyOne
- Current distribution through both direct (D2C) via website and mobile app, and B2B2C via brokers
- Broker distribution network has **doubled** in the past 12 months, from 800+ brokers in FY23 to **1,600+ in FY24**

"Service was exceptional, quick and easy process, the money was in my account within minutes of signing the loan document."
- Leanne



MONEYME Freestyle Credit Card



A digital credit card for everyday spending

FY24 FREESTYLE LOAN BOOK

\$125m

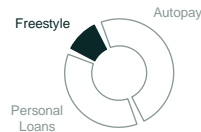
↓34% (\$188m, FY23)



% OF TOTAL PORTFOLIO

10%

↓6% (16%, FY23)



AVERAGE CREDIT LIMITS USAGE %

77%

↓2% (79%, FY23)



WHAT'S TO COME IN FY25

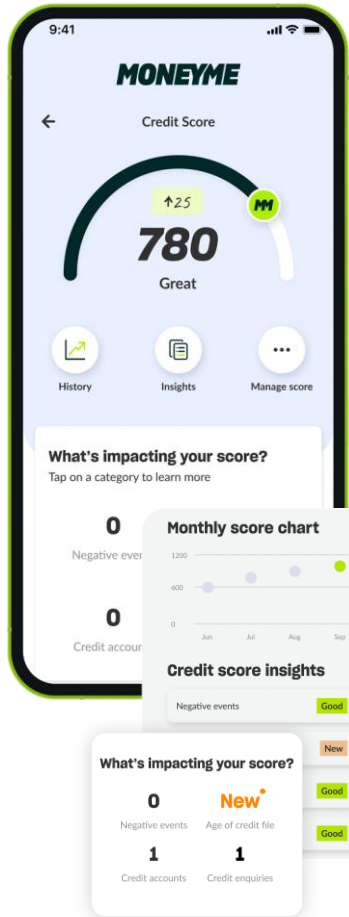
- In response to the evolving credit risk landscape, MONEYME has **pivoted to a target market with stronger credit profiles**, resulting in a reduced Freestyle loan book in FY24.
- Credit cards complement our offering with a significant growth opportunity and a favourable returns profile. We look forward to growing credit card originations with a **new credit card product, expected to launch in FY25**.
- The product is **designed to capture a larger, more stable market**, in line with our strategy.

"Super-efficient online application and super easy to use, entire process done on my phone. The Freestyle credit card is an excellent product."

– S. V.



A free Credit Score tool providing personalised credit insights and monthly score updates



CREDIT SCORE TOOL USAGE AND IMPACT

>115k

Credit Score users to-date

52%

Have improved their credit score since first using the tool

EMPOWERING CUSTOMERS WITH CREDIT SCORE CONTROL

- **Customer empowerment:** We give customers access to their credit data, providing transparency to one of the most critical factors in their access to credit.
- **Financial wellbeing:** Our product offers significant value by educating customers about their credit profile and ways to improve it.

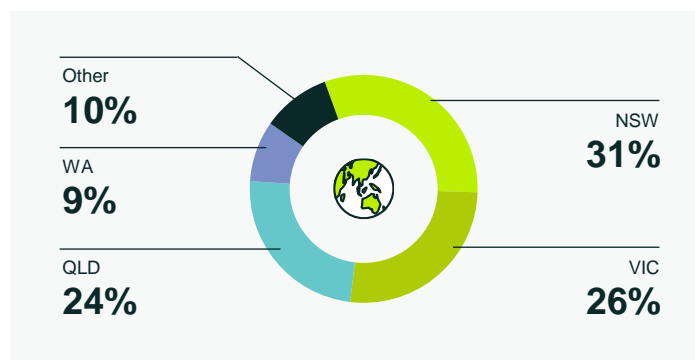
"Love the credit score functionality within the app. Great product offering and clean / smooth app."

- James

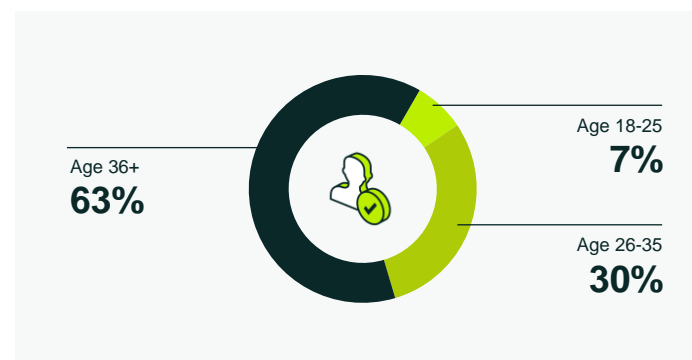
Well diversified portfolio with ongoing uplift in customer credit profile

MONEYME

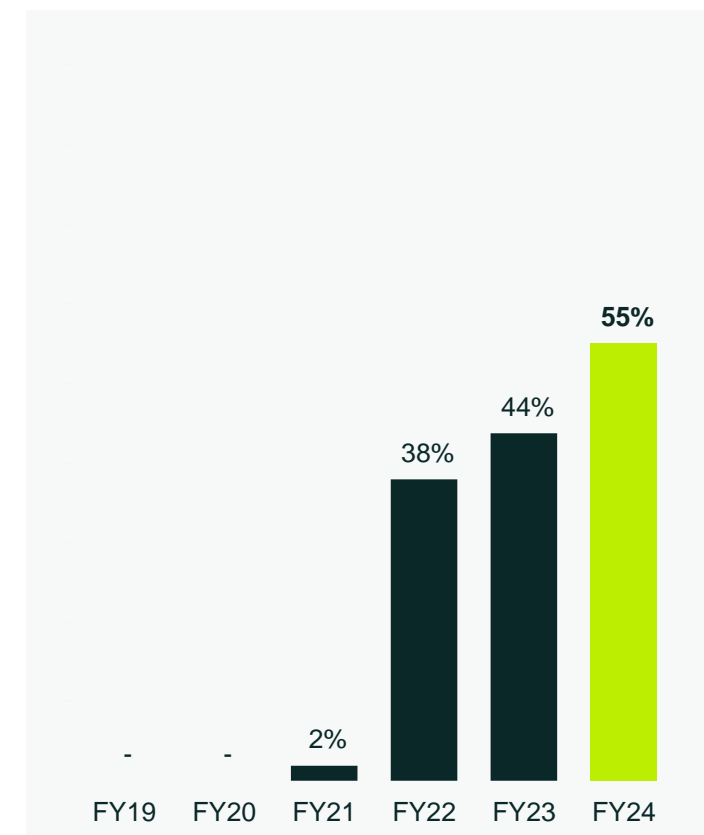
Well-distributed geographical spread



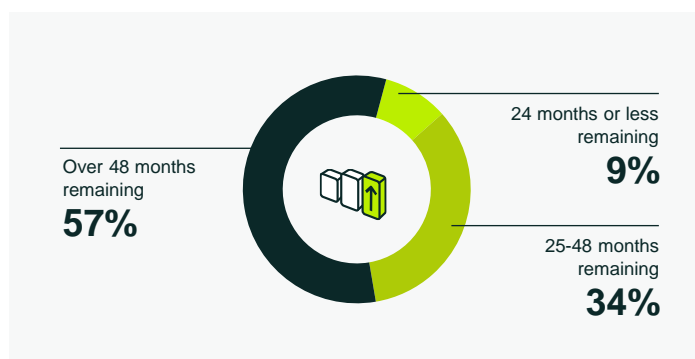
Average customer age of 38



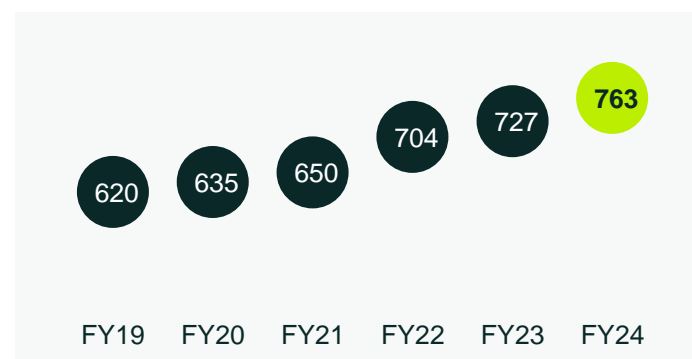
>50% of loan book are secured assets



Strong remaining term¹ mix



Continually increasing credit profile



1. Remaining term means remaining contractual term

ESG performance a catalyst for future success

MONEYME

MONEYME became **B Corp Certified** in August 2023. The B Corp framework measures our social and environmental impact and ensures we contribute to a more inclusive, equitable and sustainable world. In turn, **this helps us drive sustainable business performance¹**.

Our B Corp Certification and sustainability performance drive better outcomes now and in the future



91.2
Certified B Impact
Assessment score²



Our people are values-driven

We continue to attract and retain top talent

- **81%** overall employee engagement³, above the 71% AU benchmark
- DE&I: **38%** women, **44%** of Australian employees born overseas
- Creating a purpose-driven culture through shared values and meaningful community initiatives



Our community benefits

We empower financial wellness and support customers in need

- **>115,000** users have accessed our free Credit Score tool
- **52%** have improved their credit score since first using the tool
- **96%** of financial hardship applications approved in FY24⁴



Our business is stronger

We are more resilient because ESG is part of our culture

- Employee remuneration is tied to business performance and ESG targets
- A strong governance focus - maintained **ISO 27001** Information Security Certification, protecting customer data



Our future is protected

We will have greater access to future capital and debt funding

- Institutional and debt capital investors are increasingly prioritising ESG criteria
- The B Corp Certification is globally recognised and validates our sustainability performance
- Lower emissions and reduced environmental, social and reputational risks support more favourable funding terms

1. Refer to MONEYME's 2024 Sustainability Report, which will be published as a separate document to the ASX on Friday 30 August 2024, for further information.
2. MONEYME's current [Certified B Impact Assessment Score is 91.2](#). According to B Lab, the median score for ordinary businesses who complete the assessment is currently 50.9. The certification threshold is 80.
3. 2H24 employee engagement survey was completed in March-April 2024.
4. Completed customer hardship applications.

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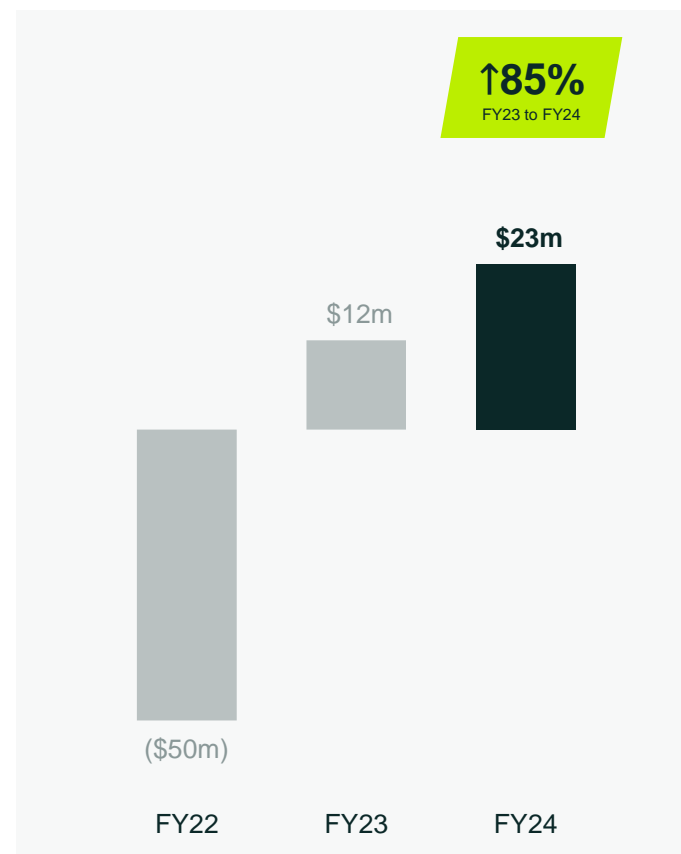
21 *Strategy & outlook*

26 *Additional information*

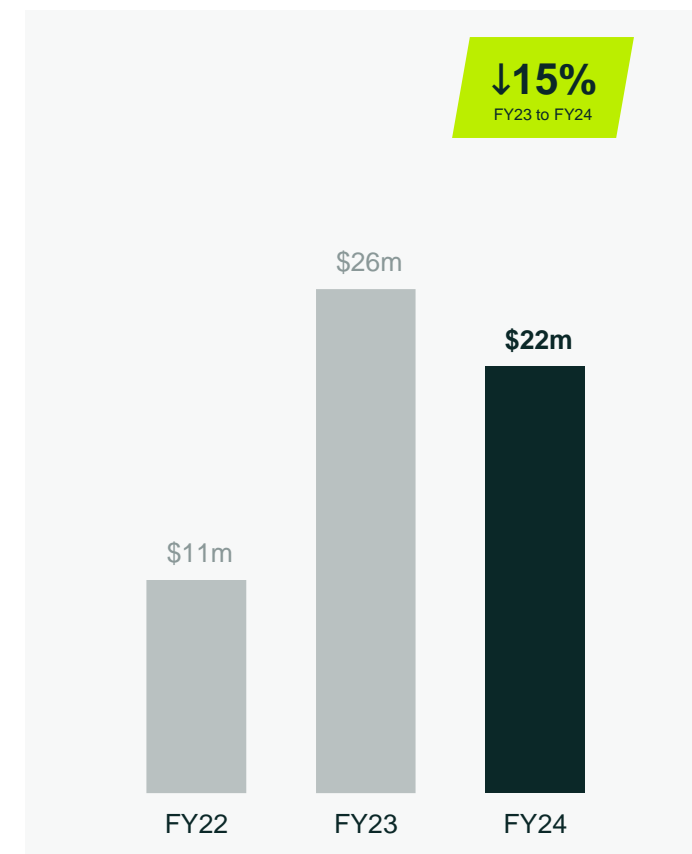
\$23m statutory NPAT reflects effective cost management, stronger credit performance, and tax benefits

- MONEYME's profit result reflects a reduced cost base due to scale and technology efficiencies, lower credit losses and provisioning from a higher credit quality loan book, and a realised deferred tax asset.
- Benefits of the growth acceleration in 4Q24, leading to a larger loan book, will be realised in FY25.
- With growing operating leverage, MONEYME is well positioned to deliver improved profitability going forward.
- Normalised NPAT is down on the prior year due to reduced income from a lower average loan book balance and reduced debt sales as a result of the improved quality of the loan book.

Statutory NPAT



Normalised NPAT

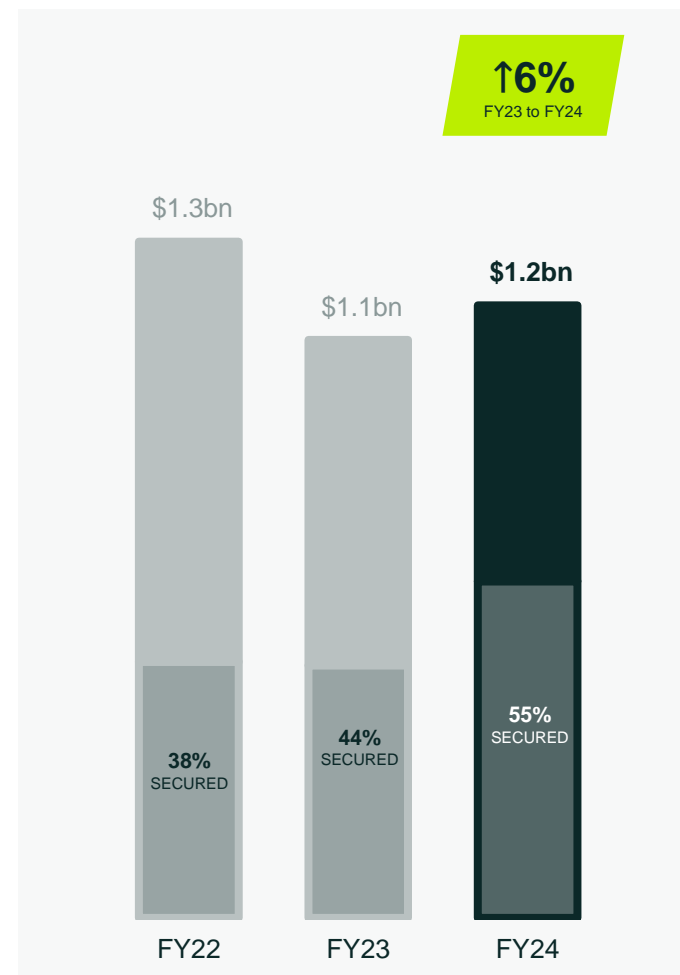


'Normalised NPAT' is calculated by adjusting statutory profit for non-cash depreciation, ECL provision movements, and significant infrequent items. This provides a clearer understanding of MONEYME's underlying operating performance. The reconciliation to statutory NPAT can be found in the appendix.

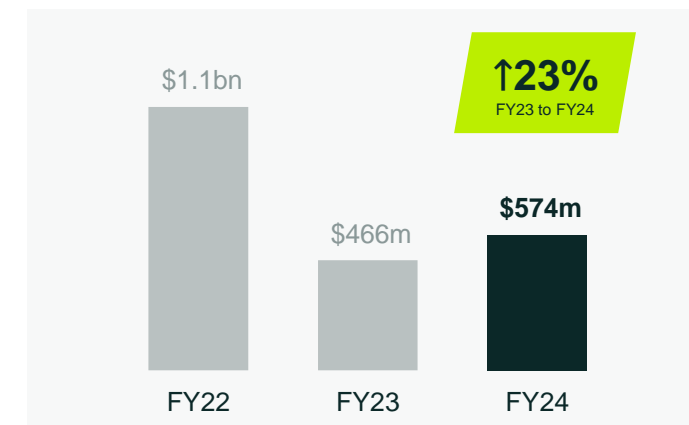
A return to growth with increased operating leverage

- Principal loan originations grew by 23%, increasing the loan book by 6% to \$1.2bn (\$1.1bn, FY23), reflecting an increase in secured asset lending.
- Operating costs reduced by 7% to \$48m (\$52m, FY23), reflecting a reduction in fixed costs and an increase in operating leverage.
- Despite lower income, the cost to income ratio remained broadly in line with FY23 at 22%, driven by lower operating costs compared to FY23.
- The larger and higher quality loan book expands our operating leverage, driving profitability and reinforcing financial stability.

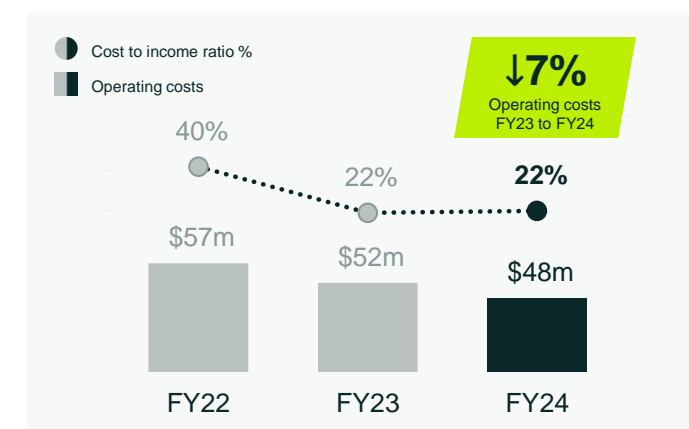
Gross loan book



Principal originations



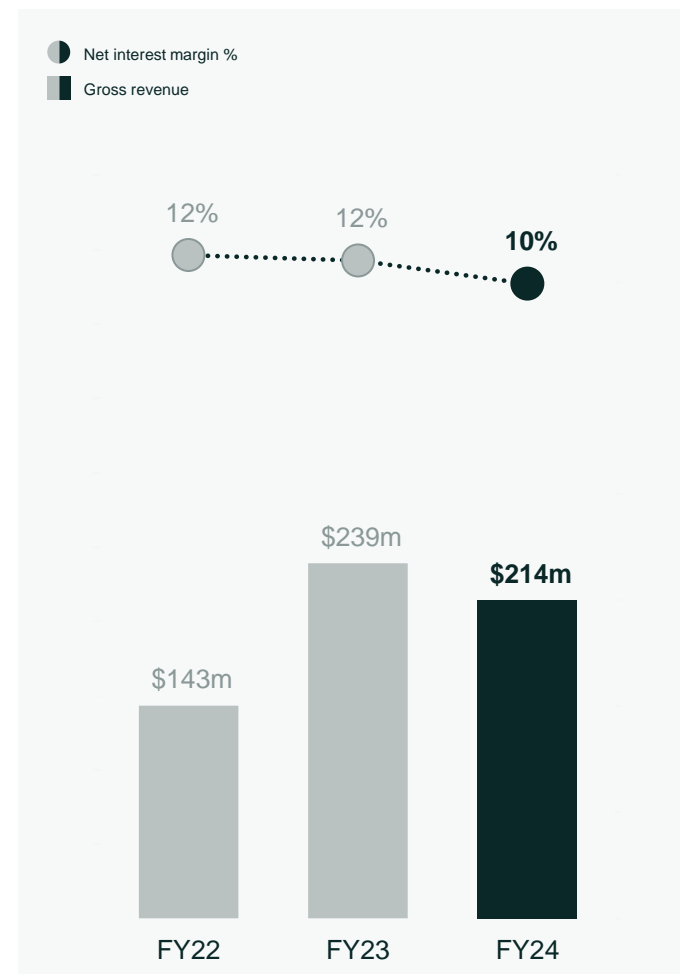
Operating cost vs. Cost to income %



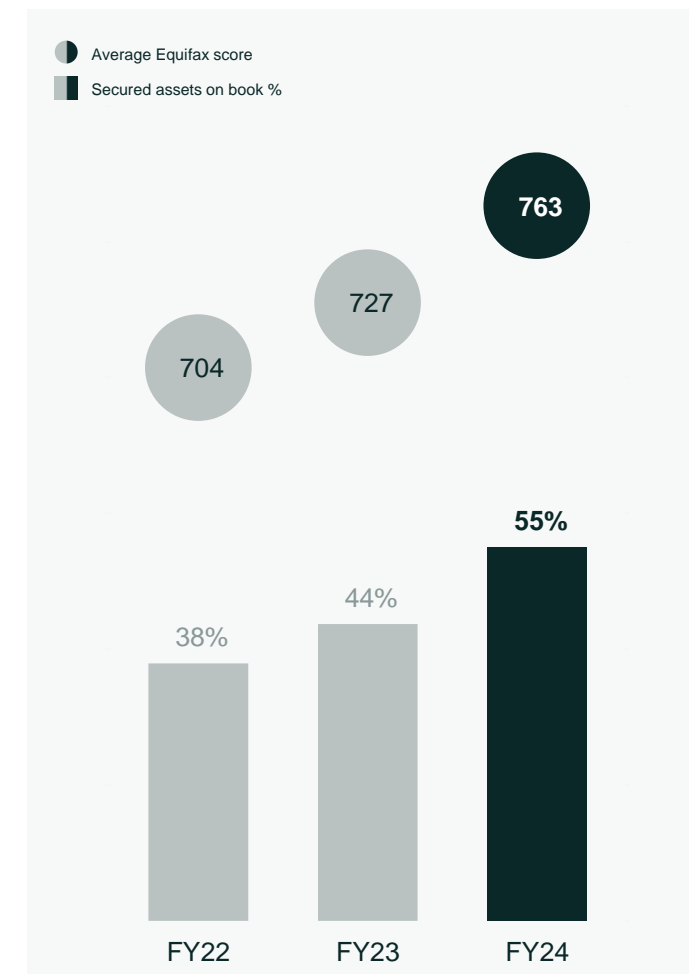
Strong revenue from a higher credit quality loan book

- Gross revenue of \$214m (\$239m, FY23) reflects a loan book with a significantly higher credit profile.
- The movement in gross revenue and net interest margin (NIM) from the prior year was primarily driven by the shift to secured assets and a stronger loan book, which will support sustainable and profitable returns.
- Secured assets increased to 55% (44%, FY23) and the average Equifax credit score increased to 763 (727, FY23).
- Revenue is expected to grow in line with loan book growth.

Gross revenue & Net interest margin



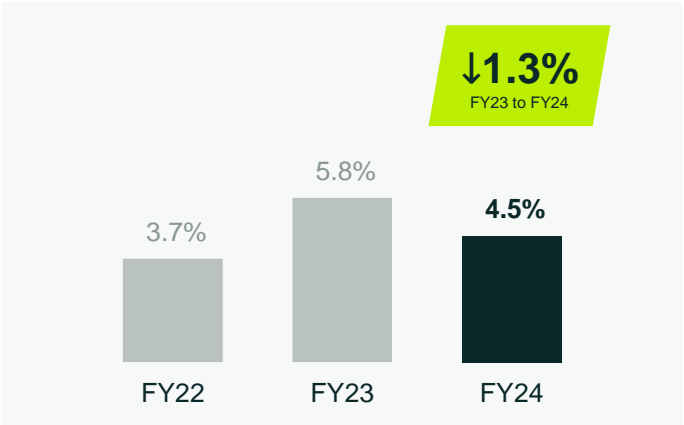
Significantly stronger book profile



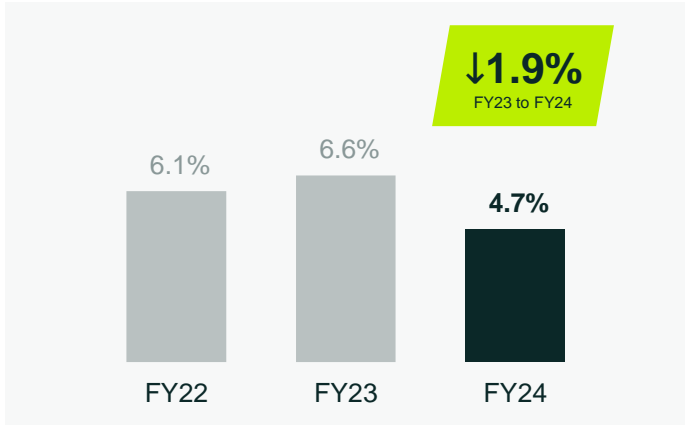
Lower credit losses and arrears, and trending down

- Delivering on our strategy, net credit losses reduced by 1.3% to 4.5% (5.8%, FY23) in line with higher credit quality across all products and the shift towards secured assets.
- Secured assets represented 55% of the loan book as at 30 June 2024 (44%, FY23).
- Provisioning reduced to 4.7%, reflecting the shift in the loan book, effective underwriting and collections, resulting in improving arrears rates.

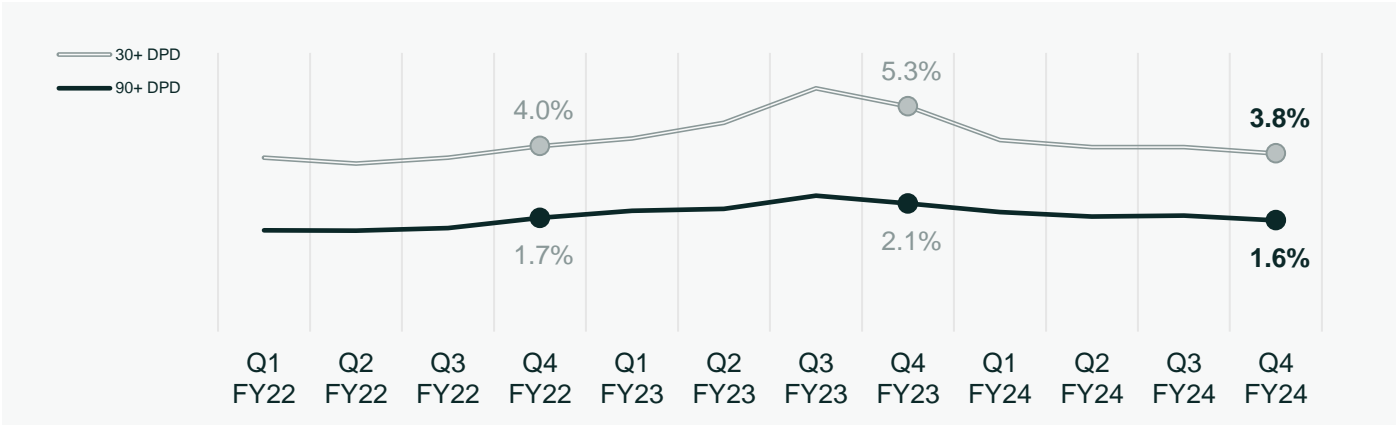
Net credit losses



Provisioning as % of loan book



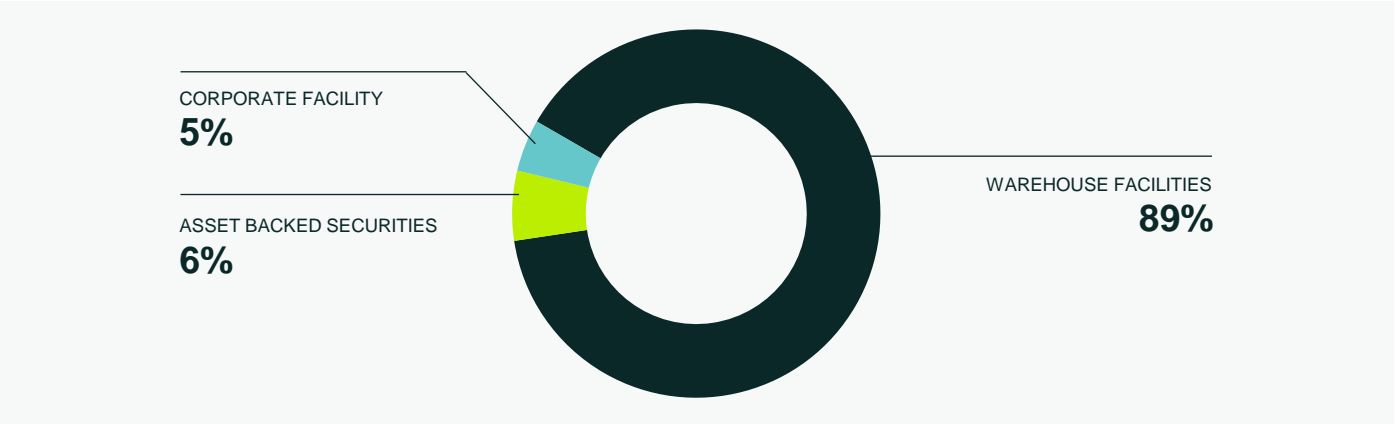
Arrears %



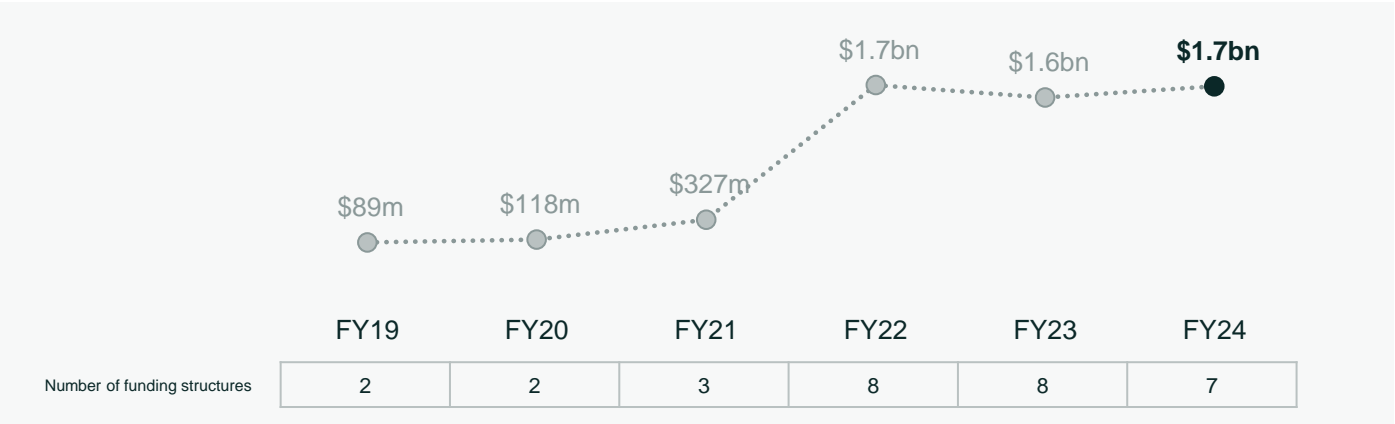
Funding program drives capital-efficient growth

- MONEYME's diversified asset funding program includes seven structures with a total capacity of \$1.7bn (\$1.6bn, FY23).
- Key funding highlights for FY24 include:
 - Warehouse facilities optimised, delivering margin reductions and releasing cash for growth.
 - Autopay warehouse facility extended and doubled from \$375m to \$750m to facilitate future growth.
 - Two Moody's credit rating upgrades on our personal loan ABS transactions, reflecting the performance of the underlying assets.
 - Planned warehouse extensions executed successfully.
- A \$178m Personal Loans ABS transaction was completed in July 2024, with further deals expected in FY25.

FY24 funding mix %



7 funding structures with \$1.7bn of total capacity



03	<i>FY24 highlights</i>
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Our strategy and key areas of focus

MONEYME



Extending technology leadership

We aim to further our technology advantage by increasing automation and integrating AI.

These initiatives will enhance customer experiences and drive greater operational efficiencies.



Focusing on high credit quality and secured assets

We will continue to prioritise high credit quality and secured assets, leveraging our fast distribution capabilities, strong customer value proposition, and the growing demand for our Autopay product.



Expanding and optimising funding programs

To support capital-efficient growth, we will continue to expand and optimise our funding programs.

This includes executing additional ABS transactions, which are expected to be completed during FY25.



Modelling strong ESG practices

We will continue to demonstrate strong ESG practices, consistent with our B Corp Certification.

This serves as a key differentiator for environmentally and socially conscious customers, investors, and partners.



Product innovation and expansion

We aim to launch a new credit card product with more attractive payment terms and features, targeting a higher credit quality segment with significant growth opportunity.

We are also exploring direct-to-consumer distribution for Autopay as an avenue for growth.

Our key strengths

MONEYME

Superior customer value proposition



Innovative lending products solving traditional pain points



High customer satisfaction (69 NPS)



Strong ESG focus and B Corp Certification

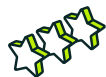
Massive scale opportunity



Horizon proprietary technology platform with microservices architecture enables rapid scaling



\$1.2bn+ loan book and mix of secured and unsecured lending



Track record of Aaa-rated term securitisation deals

Attractive return opportunity



Profitable on a statutory and normalised NPAT basis



Operating cost to income ratio <25%



Capital-efficient funding program

Questions & Answers

Thank you!

On behalf of all at MONEYME

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MONEYME Board of Directors

MONEYME

The Board of Directors includes founders and leaders with significant experience across technology, finance, risk, regulation, innovation and brand management.



Jamie McPhee

Independent Non-Executive Chair

*Joined the Board in March 2024
Chair of the Board*



Clayton Howes

Managing Director &
Chief Executive Officer

Co-founder, since inception in 2013



Rachel Gatehouse

Independent Non-Executive Director

*Joined the Board in December 2022
Chair of the Audit & Risk Management Committee*



Scott Emery

Non-Executive Director

Co-founder, joined the Board in 2014



David Taylor

Independent Non-Executive Director

*Joined the Board in March 2022
Chair of the Remuneration and Nomination Committee*



Susan Hansen

Non-Executive Director

Joined the Board in December 2023

Key operating measures

	Definition ¹	FY22	FY23	FY24
Returns				
Statutory NPAT (\$m)	Per Financial Report	(50)	12	23
Normalised NPAT (\$m)	1	11	26	22
Gross revenue (\$m)	Per Financial Report	143	239	214
Net interest margin (%)	2	12%	12%	10%
Operating costs to income (%)	3	40%	22%	22%
Book profile				
Originations (\$m)	4	1,116	466	574
Closing gross loan receivables (\$m)	Per Financial Report	1,345	1,150	1,219
Secured assets on book (%)		38%	44%	55%
Average balance outstanding per loan (\$)		17,850	17,103	21,460
Average remaining loan term (months)		51	48	49
Credit quality				
Average Equifax score		704	727	763
Net credit losses (%)	5	3.7%	5.8%	4.5%
Provisioning to receivables (%)	6	6.1%	6.6%	4.7%
Funding and liquidity				
Unrestricted cash (\$m)	Per Financial Report	14	16	20
Net assets (\$m)	Per Financial Report	91	166	190

Measure definitions

Note	Measure	Definition
1	Normalised NPAT (\$m)	Statutory net profit after tax (NPAT) adjusted for non-cash depreciation, ECL provision movements, and significant one-off items
2	Net interest margin (%)	Gross revenue less interest expense per Statement of Profit / (Loss) , as a % of average gross loan receivables (excluding ECL provisions), annualised
3	Operating costs to income (%)	Sales & marketing, product design & development, and general & administrative expenses as a % of gross revenue in the period (annualised)
4	Originations (\$m)	Cash principal originations which exclude accounting effective interest rate balances
5	Net credit losses (%)	Principal write offs in the period (net of recoveries, including proceeds from debt sales to collection agencies) as a % of average gross customer receivables
6	Provisioning to receivables (%)	Accounting provision closing balance as a % of gross loan receivables

Income statement

MONEYME

\$ million	FY22	FY23	FY24
Interest income	128	230	207
Other income	15	9	7
Gross revenue	143	239	214
Commission expense	(2)	(6)	(10)
Net revenue	141	233	204
Interest expense	(38)	(90)	(98)
Operating expense	(57)	(52)	(48)
Loan receivables impairment expense	(91)	(68)	(34)
Depreciation & amortisation expense	(2)	(11)	(11)
Total expenses	(189)	(221)	(192)
Profit / (loss) before tax	(48)	12	12
Income tax benefit / (expense)	(3)	-	10
Net profit / (loss) after tax	(50)	12	23
Adjustments ¹	61	14	(1)
Normalised NPAT	11	26	22

1. Refer to Appendix: Statutory NPAT to Normalised NPAT reconciliation

Statutory NPAT to Normalised NPAT reconciliation

MONEYME

\$ million	FY22	FY23	FY24
Statutory net profit/(loss) after tax	(50)	12	23
Net loss adjustment	48	(1)	(19)
Derivative fair value gain/(loss) related	(6)	3	5
Non-cash depreciation and amortisation	1	10	8
Other			
SocietyOne acquisition and integration related	14	-	-
Other	4	3	5
Total adjustments	61	14	(1)
Normalised NPAT	11	26	22

Balance sheet

MONEYME

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

Cash flow statement

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

MONEYME's core products¹

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	Autopay	Personal Loans	Freestyle
Offer range	\$10,000 - \$150,000	\$5,000 - \$70,000	Credit limit \$1,000 - \$20,000
Offer term	3 - 7 years	3 - 7 years	Repayment over 2 - 5 years
Interest-free period	N/A	N/A	Up to 55 days interest-free on online and in-store purchases using Freestyle Mastercard
Interest rate	6.60% - 17.65% p.a. Risk-based pricing	6.74% - 25.89% p.a. Risk-based pricing	18.74% - 23.74% p.a. Risk-based pricing
Establishment fee	\$350 - \$550	\$0 - \$795	N/A
Annual fee	N/A	N/A	\$0 (Credit limit up to \$3,000) \$49 (Credit limit \$3,001 - \$5,000) \$149 (Credit limit above \$5,000)
Monthly fee	\$10	\$0 - \$10	\$5 (\$0 if balance under \$20)
Other fees & charges	Dealer or Broker specific fees may apply Dishonour fee \$15 Overdue fee \$35 No early exit fee	Broker specific fee may apply (for PL Broker loans) Dishonour fee \$15 Overdue fee \$35 No early exit fee	Withdrawal fee 1.5% Dishonour fee \$15 Overdue fee \$35 No early exit fee
Distribution channels	B2B2C (Dealer and Broker)	Mix of direct-to-consumer and B2B2C (Broker)	Direct-to-consumer
Other key features	Settles in as little as 60 minutes, 7 days a week Autoscan self-serve repayments calculator Up to 130% LVR Electric vehicle (EV) and homeowner discounts may apply	We offer: <ul style="list-style-type: none">Unsecured variable rate personal loans (<i>MONEYME-branded</i>) ;Secured / unsecured fixed rate personal loans (<i>SocietyOne-branded</i>)	Amortising loan balance, with drawdowns repaying over a maximum of 5 years Credit back through Freestyle's exclusive rewards program

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