

MoneyMe Limited (ASX: MME)

ASX Announcement

30th April 2021

MONEYME CLOSES \$15 MILLION BOND ISSUE

MoneyMe Limited (ASX: MME) (“MoneyMe” or “Group”) is pleased to announce that it has successfully closed a AUD15 million offering of 4 year secured Notes (“Notes”) at a fixed coupon of 8.25% per annum.

The bond issue comes at a time of exceptional growth for MoneyMe, which will be further accelerated by the launch of the Autopay car finance product announced last week. The proceeds from this issue will provide further capital to support this growth and enable MoneyMe to continue to deliver innovation to Generation Now.

CEO of MoneyMe Clayton Howes commented, *“At a time of record breaking growth for MoneyMe, the funds gives us the opportunity to further accelerate the pace and scale to meet the demand for our products.”*

“We think investors were attracted by the early successes of MoneyMe. This bond issue follows strong results in Q3, and the launch last week of Autopay, our new car finance product that will transform vehicle financing for both dealers and car buyers.”

MoneyMe reported 111% pcp originations growth, over \$230m in gross loan receivables, and maintained its strong loan unit economics in its latest trading update.

The joint lead managers for the transaction were Acacia Partners and BondIncome.

Appendix: Key terms of the Notes

Issuer	MoneyMe Limited
Guarantors	MoneyMe Financial Group Pty Ltd, MoneyMe Finance Pty Limited, MoneyMe Technology Pty Limited, MoneyMe Partnerships Pty Limited & List Ready Pty Limited
Type	Australian Dollar Secured Medium Term Notes (the Notes)
Status and ranking	The Notes are direct, secured, unsubordinated and unconditional obligations of the Issuer. The Notes are issued with the benefit of a guarantee from the Guarantors. The obligations of each Guarantor are direct, secured, unsubordinated and unconditional obligations of that Guarantor.
Issue size	A\$15,000,000.00
Issue price	Par
Coupon	8.25% per annum, payable semi-annually in arrears
Term	4 years
Covenants	The Notes have the benefit of covenants typical of a transaction of this nature.

Early redemption	The Issuer may redeem the Notes at any time prior to their final maturity date at a set redemption price. The noteholders may require redemption of the Notes prior to their final maturity date at a set redemption price in the event of: a) a change of control of the Issuer; or b) the Issuer is delisted.
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Authorised on behalf of the MoneyMe Board and Disclosure Committee by:

Clayton Howes
Managing Director & CEO

ENDS

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About MoneyMe

MoneyMe is a leading player in the digital credit business with technology (Horizon Technology Platform) and AI to deliver highly automated innovative products and customer experiences.

We originate through a diversified mix of credit products and distribution channels to create significant scale and long term customer advantages. Our automotive finance, personal loans, revolving credit accounts and at point of sale retail products are for credit approved customers who are seeking simplicity, fair pricing and flexibility.

Our technology platform enables applications to be completed and checked within minutes, security to be established, funds to be disbursed, or credit limits to be available, to the customer shortly after approval.

MoneyMe is an ASX-listed, licensed and regulated credit provider operating in Australia.