

12 December 2019

ASX Market Announcements Office
ASX Limited
20 Bridge Street
SYDNEY NSW 2000

MONEyme LISTS ON THE ASX FOLLOWING ITS SUCCESSFUL A\$45.0M IPO

Attached is an announcement in relation to MoneyMe's listing on the ASX following its recent successful IPO.

Justin Clyne
Company Secretary
+61 407 123 143
justin@moneyme.com.au

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ASX RELEASE

Company Announcements Platform

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Highlights:

- MoneyMe lists on the ASX following its successful IPO, with strong applications across institutional and retail investors that required allocations to be substantially scaled back
- MoneyMe reaffirms its FY20 Prospectus forecasts
- Momentum continues with strong growth across Fixed Instalment Loans, Freestyle and ListReady, with Q1FY20 gross loan originations up over 60% year on year

Sydney, Australia.

MoneyMe Limited (ASX: **MME**) (**MoneyMe** or **Company**) is pleased to provide the following update on its recent activities.

Initial Public Offering

Technology driven consumer credit company, MoneyMe, will commence the trading of its shares on a normal settlement basis on the ASX at 11.00am today following the completion of its successful A\$45.0 million Initial Public Offering (**IPO**).

The strong demand in the Company's IPO was evident, with applications for MoneyMe's shares significantly exceeding the target raising of A\$45.0 million resulting in substantial scaling back of applications. The IPO was strongly supported by institutions and retail investors. The Company's successful listing on the ASX represents a significant milestone for the Company and provides a solid platform for future growth.

Proceeds from the IPO will primarily be used to invest in MoneyMe's core business model, expanding its product range, increasing market penetration and customer base growth, further developing its Horizon Technology Platform and increasing its total addressable market with expansion into new geographies.

Clayton Howes, MoneyMe's Managing Director and Chief Executive Officer commented:

"We are extremely grateful and proud to have the support of our IPO investors, including many institutional investors who have a deep appreciation of the opportunities presenting for MoneyMe, owing to the increasing use of digital and mobile technology in the consumer credit sector. The capital they have provided the Company will enable MoneyMe to appropriately scale-up its operations and continue its growth trajectory, while playing a leading role in extending credit to consumers."

Operational Update

MoneyMe is pleased to reaffirm the FY20 forecasts contained in its Prospectus.

The Company has experienced strong momentum across key metrics in FY20 (to the end of November), with Q1FY20 gross loan originations up over 60% year on year. Revenue, the portfolio's weighted average interest rate and the Company's operating margins have tracked positively to plan.

Freestyle

Freestyle, our virtual credit account offering customers a revolving line of credit, launched with Mastercard capabilities for Tap and Pay in November 2019, and is soon to be promoted in a digital marketing campaign for our target customers.

ListReady

ListReady, our payment service that facilitates residential homeowners deferring the payment of their vendor paid advertising costs close to the sale of their property, continues to experience rapid adoption.

New Funding Facility

We remain in discussions with major banks in relation to the new funding facility, which if obtained on the terms being discussed, would lower our cost of capital. Lower funding costs due to the potential implementation of a new facility have not been reflected in our prospectus forecasts for FY20.

Financial Reporting

MoneyMe's first statutory reporting as an ASX listed company will comprise its interim results for the 6-month period to 31 December 2019, scheduled for release in February 2020.

ENDS

Further information

Investor Relations

investors@moneyme.com.au

Justin Clyne

Company Secretary

+61 407 123 143

justin@moneyme.com.au

About MoneyMe.

MoneyMe is a digital consumer credit business leveraging our technology platform (the Horizon Technology Platform) and big data analytics to deliver an innovative loan offering to tech-savvy consumers.

Founded in 2013, we originate consumer loans through our risk-based lending platform to tech-savvy consumers who are seeking fast, convenient and simple access to credit direct from their mobile devices. Our technology platform allows applications to be completed within approximately five minutes and funds to be disbursed, or credit limits to be available, to the customer shortly after approval.