

22 November 2022

# ASX Announcement

## AGM SCRIPTS AND PRESENTATION SLIDES

MONEYME attaches the following materials to be presented at the 2022 Annual General Meeting to be held today at 11.00am AEDT:

1. Script of the prepared addresses to be given by the Chair and by the Managing Director and CEO; and
2. Presentation slides to accompany those addresses.

Authorised for release by Jonathan Swain, Company Secretary.

- ENDS -

For further information, please contact: [investors@moneyme.com.au](mailto:investors@moneyme.com.au)

### **About MONEYME**

MONEYME is a leading Australian disruptor, using technology to become the #1 challenger to the major banks.

With a focus on innovation, it funds credit approved ambitious people with the advantage of market-leading speed and automated customer experiences. Leveraging AI and advanced cloud-based technology, it offers highly automated credit products across personal, auto and real estate finance.

The Group's core brands MONEYME and SocietyOne reflect digital-first experiences that meet, and exceed, the expectations of 'Generation Now'.

MONEYME Limited is listed on the ASX and the Group includes licensed and regulated credit and financial services providers operating in Australia.

For more information, visit [moneyme.com.au](https://moneyme.com.au) or [investors.moneyme.com.au](mailto:investors.moneyme.com.au)

## **MONEYME LIMITED**

### **ANNUAL GENERAL MEETING – FORMAL SCRIPT**

**11.00 AM, TUESDAY 22 NOVEMBER 2022**

#### **Chair's address**

Good morning, everyone, and welcome to the 2022 Annual General Meeting of MONEYME. I am Peter Coad, the Chair of MONEYME.

I would like to begin by acknowledging the Traditional Custodians of the land on which we meet today – **the Gadigal People of the Eora Nation** - and the Traditional Custodians of the other lands from which people are joining the meeting virtually today, and their connections to land, sea and community. I pay my respects to their Elders past and present and extend that respect to all Aboriginal and Torres Strait Islander people joining the meeting today. It is 11.00am Sydney time, the nominated time for the meeting. I have been advised by the Company Secretary that a quorum is present, and so I am pleased to declare the meeting open.

Joining me here today are:

- Clayton Howes, our Managing Director and Chief Executive Officer;
- Susan Wynne, Non-Executive Director and Chair of the Remuneration and Nominations Committee;
- Jonathan Lechte, Non-Executive Director and Chair of the Audit and Risk Management Committee;
- Dave Taylor, Non-Executive Director;
- Mark Stretton, Audit Partner from our Auditor, Deloitte;
- Neal Hawkins, our Chief Financial Officer; and
- Jonathan Swain, our Company Secretary.

Joining via the Online Platform is Non-Executive Director Scott Emery.

The agenda for today's meeting is set out in the Notice of Meeting. The Notice of Meeting was made available to shareholders and lodged with the ASX on 21 October 2022, and I propose to take this as read.

Before we proceed to the formal part of the meeting, I will give a short address, and you will then hear from Clayton Howes, our Managing Director and CEO.

I will now make some brief comments about the company's renewed mission, our results in the 2022 financial year, and our corporate governance framework and sustainability report, before handing over to Clayton, who will take you through the Group's more recent performance, our response to the macro environment, and our strategy and outlook for the year ahead.

MONEYME is a digital non-bank lender and Australian disruptor. We leverage our market-leading technology to deliver financial products to customers who, in an increasingly digital world, want fast and seamless access to finance.

MONEYME has made tremendous progress in recent years and our continuous innovation has allowed us to stay ahead in a competitive landscape. The Group today boasts an eco-system of products that span a large part of our customers' financial lifecycle.

With innovation being created within the business, we recently added a financial wellness product to our offering which is receiving strong adoption by our customers.

With our growth and expansion into new verticals came a need to rethink how we present ourselves, and earlier this year, we refreshed our brand and company mission to reflect our ambition to be 'The #1 Challenger to the Banks'.

Reflecting on my address at last year's AGM, much has changed in the past 12 months. Geopolitical tension, rising inflation and increasing market uncertainty have been impacting our industry.

The 2022 financial year was a successful year in our mission to create long-term value and we are proud of the strides we made as a company. While these achievements have not yet been directly reflected in the value gained for shareholders, they are tremendous results and show MONEYME's ability to service high demand and scale up.

MONEYME grew its Gross Customer Receivables from \$333 million to \$1.35m billion, reflecting a four-times increase of our loan book. Our tech-enabled business model allowed us to scale fast and efficiently while maintaining our leading customer satisfaction ratings, as well as improving the overall credit quality of our book.

These scale increases were made possible through further development and diversification of our debt funding program, increasing our funding capacity from \$0.3 billion in FY21 to \$1.7 billion in FY22.

Organic growth from across our product range accounted for the majority of the growth, led by the success of the Autopay product that has been a game-changer in the auto finance industry.

Another key highlight was of course the acquisition of SocietyOne, which added a further \$0.4 billion of high-quality assets to our book. The acquisition also expanded our distribution channels, opened up significant cross-sell opportunities to a large customer base, and provided access to strategically important partnerships and IP.

It is pleasing to note that the integration of the SocietyOne business is proceeding well ahead of plan, and our expectations on the benefits from operational efficiency, credit portfolio diversification and enhanced origination opportunities are being realised.

MONEYME's cash profit, revenue and gross customer receivables were all substantially up from the previous financial year.

It is particularly pleasing that the growth in gross customer receivables was achieved alongside a triple-digit increase in revenue, a strong cash profit of \$20 million, reducing net loss rates and the realisation of clear operating efficiencies.

Our ongoing focus on credit quality and further diversification of our customer base saw MONEYME materially shift the composition of its loan book in FY22.

The average Equifax score of our customers continues to improve as we prioritise higher credit quality customers while reducing exposure to lower credit quality assets in our book.

The success of Autopay has also been a key driver in the increase of secured assets in our book, which grew from 2% in FY21 to 38% at the end of FY22.

Our strong credit performance was reflected in a reduction of our net losses to 4% in FY22.

In September, Management provided two revised financial statement disclosures to notes 11.2.1 and 11.2.2 on page 82 of the 2022 Annual Report. The updated notes reflect the correct Stage allocation of gross customer receivables, with a reduction of the Stage 3 and Stage 2 balances and changes to the corresponding ratios. It is important to note that the revisions do not impact any other part of the Annual Report, including no impact to the Consolidated Statement of Profit / (Loss). There is no change to the total provision or impairment expense.

The Group has established a strong track record of completing high quality financial reporting and is disappointed that the need for the revisions were not identified in the year-end financial reporting process. The need for the update reflects the complexity involved in the consolidation of SocietyOne from its now legacy accounting systems, which has been addressed as part of the integration. The FY23 Half Year Financial Report will include the revised disclosures.

The Group also provided an updated list of its 20 largest registered holders of fully paid ordinary shares as at 11 July 2022 in October. The revised list includes escrowed shares that were inadvertently omitted from the list included in our 2022 Annual Report.

Enhanced verification processes have been established in these areas.

Following our inaugural Sustainability Statement in 2021, the Group has this year issued a comprehensive Sustainability Report, reflecting an ongoing commitment and significant progression of our ESG agenda.

Among other factors, the Sustainability Report includes measurement of the Group's greenhouse gas emissions, as well as disclosures adopting the Task Force on Climate-Related Financial Disclosures' (TCFD) framework. I am pleased to note that our Sustainability Report now also includes a third-party assurance report in relation to our Scope 1, 2, and 3 carbon emissions. A standalone copy of MONEYME's Sustainability Report is available on MONEYME's investor website and I strongly encourage all shareholders to review it.

We have aligned our ESG approach to the internationally recognised B Corp framework, with the aim of becoming a Certified B Corporation. B Corp Certification requires a change to our Constitution, which we are asking shareholders to approve later today.

MONEYME is determined to do the right thing by its customers, employees, community, and the environment. The B Corp framework allows us to measure and improve our impact in a way that is understandable, verifiable, and recognisable. As ESG reporting is not yet regulated in Australia, we recognised the need to align our ambition to a framework that gives us, and all our stakeholders, confidence in our sustainability initiatives.

This is not only important for people and the planet, but we believe it is also in the best interests of our shareholders. Strong sustainability performance has been proven to lead to better business outcomes and we see great opportunity in being an ESG leader. The Constitutional change we are seeking approval of cements these values into our governing documentation to ensure that we will always consider the impact our actions have on people, community, and the environment.

I would like to take this opportunity to recognise and thank my fellow Board members for the commitment and expertise they provided to the business in the past year.

This morning we announced to the market that Jonathan Lechte, Non-Executive Director and Chair of the Audit and Risk Management Committee, has decided to retire as a Director, effective on the 30<sup>th</sup> of November. Jonathan has Chief Executive responsibilities with another ASX-listed company and he would like to ensure he can continue to devote his full executive attention to that role. I would like to take this opportunity to thank Jonathan for his contributions to the Board in stewardship of the company during his 3 years as a Director and his previous contribution to the development of the company as a member of its advisory board.

To replace Jonathan, and in line with the Group's FY22 Governance Statement, the Board intends to appoint an additional female Director with senior executive experience in financial accounting and reporting, corporate finance, and internal controls. Subject to formalities, we expect to announce this appointment in early December this year.

On behalf of the Board of Directors, I would like to thank Team MONEYME for their unwavering commitment to finding innovative, ground-breaking solutions to customer pain-points, as well as for their ongoing focus on delivering shareholder value in what has been a challenging year for the industry.

With that, I will now hand over to Clay for his presentation.

### **CEO's address**

Thank you, Peter.

Good morning. To our shareholders and staff, I would like to thank you for your support and strong conviction for what we are creating at MONEYME. I am pleased to present our strategy for the year ahead, the trading results from our first quarter, our funding strategy and the outlook for the rest of FY23.

The market environment in Australia has changed during 2022. Whilst there are challenges, the changing market conditions also present significant opportunities for our business model as we adapt.

The demand for our products continues to be very strong, as our digital-first, simple and fast product experience gains significant traction with customers. We adopted a strategy to move prices with the RBA rising interest rates to protect margins in our products. From the high demand, we are prioritising higher credit quality customer segments, which has skewed the loan book significantly to above the average Australian Equifax credit score.

After a year of significant customer and loan book expansion we made the shift to moderate new originations growth to manage our liquidity in the business and bring the timing for statutory returns forward. Our ambition to grow market share by leveraging technology advantages and our expanding product range remains high, and the project we have commenced to find strategic new capital will help exploit the opportunity we have before us.

I am pleased with MONEYME's execution of its strategy of building profitability, delivering gross revenue of \$57 million in the first quarter of FY23 and the integration of SocietyOne progressing ahead of the planned cost synergies.

Gross customer receivables were \$1.28 billion, up 183% year on year, new originations were \$130 million, down 25% year on year and in line with the current strategy, and net losses were 5% compared to 5% in 1Q22.

Tech-enabling SocietyOne's new business originations on the Horizon Technology Platform was another major milestone accelerated for the Group as we realise the synergy benefits from the acquisition. This allows us to provide new SocietyOne customers the same leading experience that MONEYME is known for.

I'm excited to share that MONEYME was recently named Digital Disruptor of the Year in the 2022 Finder Innovations Awards, following our Canstar Innovation Excellence Award earlier this year.

The Finder Innovation Awards celebrate the most innovative and forward-thinking businesses in Australia, and it was great to see our contribution to modernising and shaking up the financial services industry recognised by this award. MONEYME was also a finalist in the Best Lending Innovation and Best Tech Innovation categories for Autopay and our in-house built AI engine, AIDEN.

#### Equity Capital

Capitalising the business to fund asset growth and support debt facilities was an important and positive step for the business, despite the discount that was required as a result of highly competitive equity market conditions and general market support for the non-bank lending sector.

MONEYME completed the \$21 million equity capital raise in October this year, following shareholder support at the Extraordinary General Meeting. We are grateful for the ongoing support from existing shareholders, including Directors who participated, and pleased to welcome a number of new, high-quality institutional investors onto our share register.

We believed it was important to offer shareholders the opportunity to participate in the raise at the same offer price as under the placement and under advisement we did so via the Share Placement Plan (SPP). The Group did not accept any funding under the SPP given that the market price of MONEYME shares was lower than the offer price at the end of the offer period.



### Corporate Debt and Strategic Capital Initiative

During FY23, we have experienced more challenging securitisation term-out and capital market conditions as well as a higher interest rate environment, all of which have made it more difficult to achieve and maintain the level of capital needed to take advantage of the substantial growth opportunities available to the business.

This has come on top of generally challenging equity capital market conditions for most of the year, which led to a decision to increase the size of MONEYME's senior secured financing facility with Pacific Equity Partners by \$25 million in February 2022 to fund the acquisition of SocietyOne.

In light of the macro environment and other market conditions, it has become clear to MONEYME that maintaining its corporate facility at the full \$75 million level to term is no longer optimal for the business. To address this, the Group is negotiating binding legal documentation with PEP to put revised facility covenants in place in the second quarter of FY23 with a recalibration of covenant settings that reflect the more challenging capital market and operating environment, together with a commitment by MONEYME to meet agreed milestones relating to the progression and implementation of the strategic capital initiative, including announcement of a transaction under this initiative by the start of the fourth quarter of FY23.

The Group will also agree with PEP to repay \$25m of funding (plus associated costs) under the PEP facility in the second half of FY23 (or the first half of FY24 depending on the nature of the transaction structure adopted) as part of the strategic capital initiative. This will restore the senior secured financing facility back to its original size of \$50m.

The Group's decision to initiate a competitive process to identify new capital solutions aims to enable MONEYME to take advantage of the substantial growth opportunities in the Australian consumer and auto finance markets, Morgan Stanley has been engaged to assist with the process. The Group is targeting the announcement of a transaction by the start of the fourth quarter of FY23. A broad range of capital and strategic solutions are to be considered, with potential transactions including a strategic capital investment, partnership and other strategic transactions.

I note that despite our positive expectations, there is no certainty that any transaction will eventuate.

#### Operating Cashflows

The Group's operating cashflows continue to be supported by the \$1 billion+ loan book, the steps taken to moderate originations and the realisation of SocietyOne related cost synergies.

Unrestricted cash was \$19 million at 31 October 2022.

#### Securitisation

Undrawn warehouse funding capacity was \$0.4 billion at 31 October 2022 with revised settings put in place in the second quarter of FY23 in respect of trust Tangible Net Worth covenants as previously foreshadowed.

The Group expects to complete further securitisation term-outs in the second half of FY23, market conditions permitting, recognising that current market conditions continue to be challenging.

#### Leverage innovation and build on Autopay

While the macroeconomic outlook continues to be challenged, I believe we are uniquely positioned to deliver innovation while achieving our strategic initiative of generating statutory returns.

Our proprietary technology platform is our competitive edge, enabling us to be incredibly cost efficient, but also innovate, change, and roll out new products at speed.

We made some significant technological advancements in FY22, including the latest release of our Artificial Intelligence engine, AIDEN 3.0, and further automation capabilities, and we will continue to invest in our technology in FY23.

Autopay continues to be a priority for the business as we prepare to unlock the opportunity in the auto finance market, with exciting new product innovation in the pipeline that will transform the car buying experience for consumers.

#### Revenue growth & profit focus

The business remains on track to achieve revenue of greater than \$200m for FY23 and expects its progress to statutory profit to be reflected in its FY23 results.

We will continue to moderate our growth in the immediate term and have adjusted our customer acquisition strategy accordingly, which includes a reduction of our marketing spend that was used to launch our new brand and focus on our more cost-efficient acquisition channels.

#### Deliver SocietyOne synergies

Re-platforming SocietyOne operations to the efficient MONEYPE Horizon platform to deliver better customer experiences and cost efficiencies is being executed well and ahead of the planned annualised cost synergy benefits of greater than \$17 million.

#### Strategic Capital Initiative

As noted earlier, our ambition to leverage the opportunity created in MONEYPE is high and a strategic capital initiative outcome is expected to be announced by the start of the fourth quarter of FY23.

#### Credit – focus prioritising on customers higher up the credit curve

Expanding the proportion of secured asset finance and prioritising the higher credit rated consumer segments will continue to be a focus in executing our growth plans and in turn working to safeguard the loan book for tougher macro-conditions.

#### Leading the industry on ESG

And importantly to our employees, shareholders and customers, we are looking forward to leading the industry on ESG with a B-Corp certification focus in FY23.

Our business is designed as a challenger, and our confidence in our ability to execute on the strategy for the year ahead is high, as our driven and capable team remains focused on seizing the opportunities in front of us.

I would like to thank Team MONEYPE for their relentless execution and dedication to our mission, our Board for their expert guidance, our customers for giving us the opportunity to service their needs, and our shareholders for your support today and throughout the year ahead.

I look forward to answering any questions you may have later on. I will now hand you back to Peter for the formal part of the meeting.



# 2022 Annual General Meeting

**Tuesday 22 November 2022**

# Chair & CEO Address

**MONEYME**

# Chair's Address

**Peter Coad**





## Our mission

# To be the #1 challenger to the banks

**MONEYME is a new generation of finance for consumers.**

We don't do paperwork, ATMs or brick and mortar stores. We are digital, with innovative financial products and technology experiences for Generation Now.

**Personal  
Loans**

**Freestyle  
Credit Card**

**Autopay  
Car Finance**

**ListReady**

**Credit  
Score**

**Bank  
Account<sup>1</sup>**



# FY22 performance overview

**MONEYME**

**A significant  
step change  
in scale**



**\$1.35b** FY22 gross customer receivables  
(↑**305%** from FY21)



**\$1.7b** Funding capacity in FY22  
(↑**4x** from \$0.3b in FY21)



**70x growth** In Autopay loan book  
to **\$445m** in **FY22**



**SocietyOne** Acquired in March  
2022



# FY22 performance overview

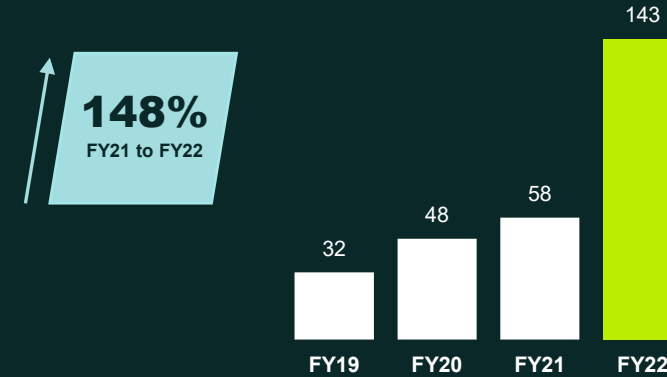
**MONEYME**

## Strong financial returns

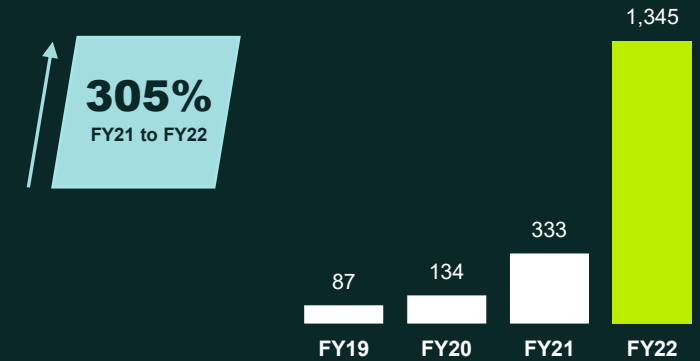
Cash NPAT (\$m)



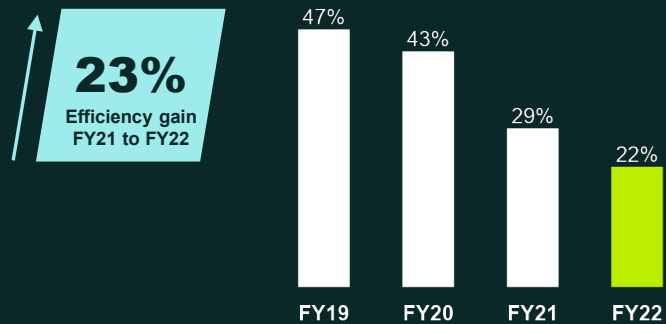
Gross revenue (\$m)



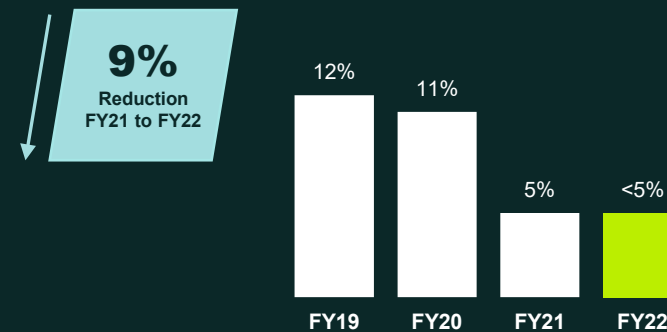
Closing gross customer receivables (\$m)



Total operating expenses to receivables (%)



Average funding cost (%)



Net loss (%)



## Increased credit quality

**38%**

Secured assets in total loan book  
(↑ from 2% in FY21)

**704**

Average customer Equifax score  
(↑ from 650 in FY21)

**4%**

Net losses in FY22  
(↓ **26%** from 5% in FY21)

# FY22 Annual Report

## Revised disclosures

### Gross customer receivables and provision balances by impairment stage<sup>1</sup> (as at 30 June 2022)

	Stage 1	Stage 2	Stage 3	Total
Gross customer receivables (\$'000)	1,279,506	36,128	29,642	1,345,276
Stage % of gross customer receivables	95%	3%	2%	100%
Provision % of gross customer receivables	3.1%	42.0%	88.0%	6.1%

### Top 20 Shareholders as at 11 July 2022

#### Top 20 Shareholders

The 20 largest holders of fully paid ordinary shares<sup>1</sup> as at 11 July 2022 are set out below:

Rank	Name	Number of Shares	% of Shares
1	Howes Advisory Pty Ltd	50,294,716	21.15
2	Emery Pty Ltd	39,671,897	16.68
3	National Nominees Limited	14,458,689	6.08
4	HSBC Custody Nominees (Australia) Limited	13,861,346	5.83
5	Citicorp Nominees Pty Limited	10,616,208	4.46
6	Bannigan Nominees Pty Ltd <Bannigan Family A/C>	8,987,887	3.78
7	News Pty Ltd	7,917,589	3.33
8	Seven West Media Investments Pty Limited	7,124,227	3.00
9	Reinventure Group Pty Ltd	6,621,645	2.78
10	UBS Nominees Pty Ltd	6,218,905	2.61
11	Ridgegate Proprietary Ltd	5,380,201	2.26
12	Bannigan Nominees Pty Ltd <Bannigan Family No 2 A/C>	4,966,500	2.09
13	Ace P2P Pty Ltd	4,017,530	1.69
14	Seven West Media Investments Pty Ltd	3,900,059	1.64
15	Unity Bank Limited	2,297,820	0.97
16	Cavalane Holdings Pty Limited	2,123,177	0.89
17	News Pty Limited	2,012,550	0.85
18	G&C Mutual Bank Limited	1,897,981	0.80
19	MoneyMe Finance Pty Ltd	1,813,501	0.76
20	P2P Consortium Pte. Limited	1,778,139	0.75
<b>Total Top 20</b>		<b>195,960,567</b>	<b>82.39</b>
<b>Total Balance of Holders</b>		<b>41,886,659</b>	<b>17.61</b>
<b>Total Shares</b>		<b>237,847,226</b>	<b>100.00</b>

<sup>1</sup> As recorded on the share register as separate holdings with unique holder reference numbers.

# FY22 Annual Report

## Sustainability Report

A further demonstration of our commitment to deliver for all key stakeholders.



### Seeking B Corp Certification

We are aligning our approach to internationally recognised frameworks and standards, progressing well towards B Corp Certification.



### Remuneration tied to ESG performance

ESG performance accounts for 30% of the CEO and CFO's long-term incentive, and 10% for all employees on our equity incentive plan.



### Environmental & Social Policy

Our Environmental & Social Policy requires Directors and Officers to consider the impact of their decisions on a range of ESG-related stakeholders.



### Improving climate disclosures

We included our TCFD-aligned actions scorecard in our FY22 Sustainability Report, and we have already achieved a number of those key actions.



### Measuring our carbon emissions

We measure and reported our Scope 1, 2, and 3 greenhouse gas emissions. In FY22, we had minimal Scope 1 and 2 emissions, only 22.82 tCO<sub>2</sub>e.



### Benchmarking employee engagement

Our employee engagement score of 87% in FY22 is well above relevant industry benchmarks.



### Improving diversity

Female representation in our workforce is 42%. A key focus for FY23 is to achieve higher female representation at a senior management and board level.



### Supporting our community

We are the principal partner for Canteen's Education and Career Support Service. In FY22, we contributed >\$110,000 to this partnership.



### Mitigating modern slavery

We published our inaugural, voluntary Modern Slavery Statement in FY22, and we have implemented a number of actions to mitigate modern slavery risks.



### Providing financial wellness support for customers

We offer products that support the financial wellness of our customers, including our free Credit Score tool, which has been used by >200,000 customers.



Scan to view MONEYME's FY22 Sustainability Report

# Board of Directors

**MONEYME**



**Peter Coad**

- Independent Non-Executive Chair
- Chair, Remuneration & Nomination Committee
- Member, Audit & Risk Committee



**Clayton Howes**

- Managing Director & Chief Executive Officer



**Jonathan Lechte**

- Independent Non-Executive Director
- Chair, Audit & Risk Committee



**Scott Emery**

- Non-Executive Director
- Member, Audit & Risk Committee and Remuneration & Nomination Committee



**Susan Wynne**

- Independent Non-Executive Director
- Member, Remuneration & Nomination Committee



**David Taylor**

- Non-Executive Director

# CEO's Address

Clayton Howes





# The environment is changing

## **Interest rates**

increasing capital costs

## **Inflation**

driving an increase to cost of living

## **Capital markets environment**

more challenging for equity and debt capital

## **Unemployment rate**

maintains low

# We are adapting

**MONEYME**

## **Price flexibility**

from our mostly variable rate product set is enabling margin management

## **Credit quality**

continues to increase above the market average Equifax score

## **Structural tailwinds**

winning customers in a large consumer market as banks focus on mortgages

## **Capital Strategy**

investment bank engaged to assist with finding strategic capital opportunities

## **Diversified assets**

from multiple products and the significant growth in secured asset finance

# 1Q23 Key Highlights



## Executing profitability strategy



## Strong gross revenue



## Managing a higher interest rate environment



## Robust credit outcomes



## Funding and liquidity updates

- Originations \$130m for 1Q23
- \$3b+ in customer originations since inception
- \$1.28b in customer receivables for 1Q23

- Gross revenue \$57m in 1Q23
- On target to achieve greater than \$200m revenue for FY23

- Successfully lifted variable customer rates in line with RBA cash rate increases
- SocietyOne fixed rate loans hedged

- Net losses for 1Q23 at 5%
- Total provisioning at 6.1% for 1Q23

- MONEYME announced completion of \$21m placement



## 2022 Finder Innovation Awards

# Disruptor of the Year

The Finder Innovation Awards recognise and celebrate the most innovative products and services in Australia.

In November 2022, MONEYME was announced as the winner of the Disruptor of the Year category as well as a finalist in the Best Lending Innovation and Best Tech Innovation categories for Autopay and our in-house AI AIDEN®.

Earlier this year, MONEYME's contribution to advancing and modernising the auto finance industry through Autopay was also recognised in the 2022 Canstar Innovation Excellence Awards.



# Funding & liquidity

**MONEYME**



## Equity capital

- \$21m capital raise completed in 1Q/2Q FY23
- Same offer price made to all shareholders to participate



## Operating cash flows

- Unrestricted cash \$19m at 31 Oct 22 (\$14m at 30 Jun 22)
- Positive net cashflows from operating activities projected to further increase into 2H23 and FY24



## Strategic capital initiative

- Strategic capital initiative outcome expected to be announced in 4Q23
- A broad range of capital or strategic solutions are to be considered with potential transactions including a strategic capital investment, partnership and other strategic transactions



## Securitisation

- 31 Oct 22 undrawn warehouse funding capacity \$0.4Bn
- Further term securitisations expected in 2H23 depending upon market conditions
- Revised settings agreed for Tangible Net Worth covenants



## Corporate debt

- Remain on track to put revised PEP facility covenants and other terms in place during 2Q23
- Agreed to right size the PEP drawn balance to \$50m in 2023 as part of the strategic capital initiative

# Our key areas of focus

**MONEYME**



**Leverage our innovation advantage to expand product differentiation**



**Solid revenue growth and profit focus**



**Leverage SocietyOne customers and cost synergy benefits**



**Strategic capital initiative to unlock value**



**Continue to build with customers in the higher credit quality segment**



**Leading the industry on people, environment, and governance standards**

# Important notices & disclaimers

MONEYME

The information contained in this presentation has been prepared by MONEYME Limited (MONEYME or Company) in connection with the Annual General Meeting (AGM) on 22 November 2022.

Summary information

This presentation contains summary information about MONEYME and its activities which is current only at the date of this presentation. The information in this presentation is of a general nature and does not purport to be complete nor does it contain all of the information that an investor may require when making an investment decision in MONEYME. It should be read in conjunction with the Company's other periodic and continuous disclosure announcements lodged with the Australian Securities Exchange. The information in this presentation may not be complete and may be changed, modified or amended at any time by the Company, and is not intended to, and does not, constitute representations and warranties of the Company.

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