

MONEYME

Investor Presentation

1H23 Results | Strategy & Outlook

28 February 2023

moneyme.com.au

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OUR MISSION

To be the #1 challenger to the banks

MONEYME is a founder-led¹ digital non-bank lender. We don't do paperwork, ATMs or brick and mortar stores. We know today's digitally savvy consumers don't have time for outdated processes, so we create innovative, app-first financial products that meet, and exceed, the expectations of Generation Now.

**Personal
Loans**

**Freestyle
Credit Card**

**Autopay
Car Finance**

ListReady

**Credit
Score**

**Bank
Account**



MONEYME Board of Directors

The Board of Directors includes two founders and leaders with significant experience across the technology and finance sectors, and expertise in innovation, customer experience and brand management.



Peter Coad
Independent Non-Executive Chair

- Joined the Board in October 2019
- Board Chair
- Member of Audit & Risk Management Committee
- Member of Remuneration & Nomination Committee



Clayton Howes
Managing Director & Chief Executive Officer

- Co-founder and CEO since inception



Rachel Gatehouse
Independent Non-Executive Director

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



Scott Emery
Non-Executive Director

- Co-founder and Non-Executive Director since inception
- Member of Remuneration & Nomination Committee



David Taylor
Independent Non-Executive Director

- Joined the Board in March 2022, following MONEYME's acquisition of SocietyOne
- Previously served on SocietyOne's Board from March 2018
- Member of Audit & Risk Management Committee



Susan Wynne
Independent Non-Executive Director

- Joined the Board in October 2019
- Chair of Remuneration & Nomination Committee

03 1H23 highlights

05 Operational highlights

13 Financial highlights

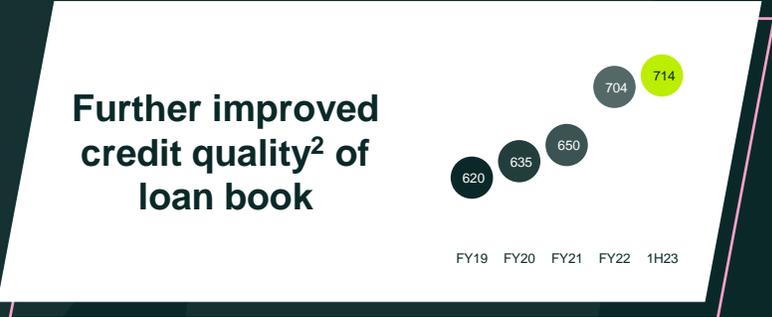
24 Strategy & outlook

30 Appendix

1H23 highlights

MONEYME

1H23 highlights



Autoscan pilot launched

Interactive Autopay feature, allowing consumers to:

- Self-start their Autopay loan application
- Get instant conditional loan approval
- Calculate loan repayment terms for various vehicles directly at the point of sale

B Corp application submitted

- Self-assessed B Corp score of 93.2 – above required threshold of 80
- Amended Constitution to embed ESG values into business decisions
- Achieved >30% female Board representation



1. Office operating leverage measured as office operating expenses (sum of Sales & Marketing, General & Administrative, and Product Design & Development expenses) for the period as a % of gross revenue in the period
 2. Credit quality as measured in the chart, showing average Equifax score for each period

03 1H23 highlights

05 Operational highlights

13 Financial highlights

24 Strategy & outlook

30 Appendix

Operational highlights

MONEYME

Operational highlights

MONEYME quickly responded to macroeconomic headwinds while continuing to progress ESG and innovation

Responded to adverse market operating conditions

- Stepping up operating leverage for cash optimisation
- Significant uplift in the credit profile of the customer base
- Adjusted interest rates to protect net interest income

B Corp application & ESG achievements

- Improved self-assessed B Impact Assessment score to 93.2, well above the 80-point threshold for B Corp Certification
- Amended Constitution to cement ESG values
- Achieved >30% targeted female Board representation

Continued product innovation

- **Autoscan** innovation piloted
- **Credit Score** financial wellbeing tool launched
- **Re-platformed SocietyOne** onto Horizon, delivering a digital-first customer experience

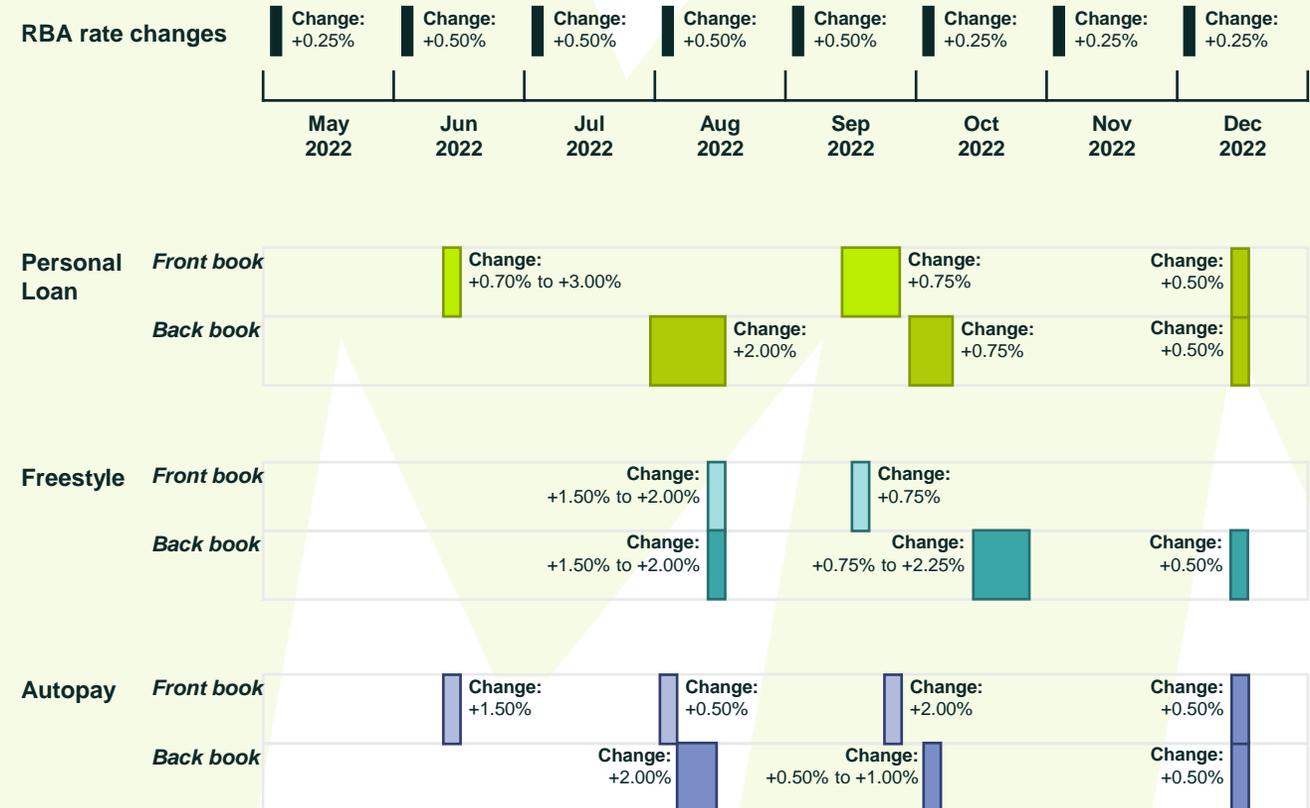
Actively managing interest rate movements

Prompt adjustments to customer pricing to protect margins

- Staggered rate increases to customers across all variable rate products
- Risk-based pricing cohorts for new originations have been adjusted appropriately
- SocietyOne fixed rate loans are hedged

MONEYME will continue to calibrate its pricing strategy to the external environment.

Interest rate calibration timeline



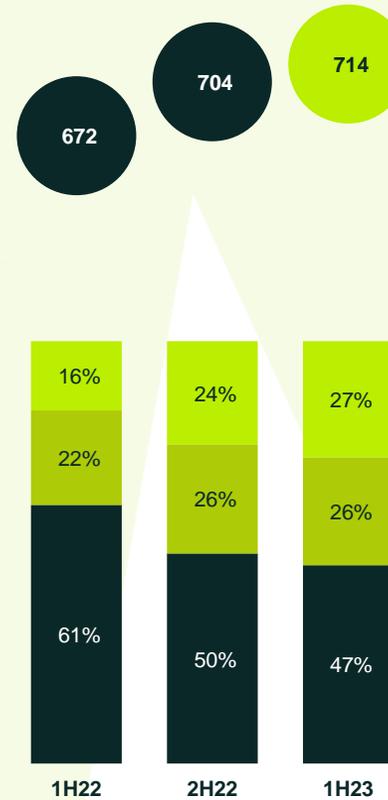
Increased credit quality of portfolio

Significant uplift in the credit profile of the customer base

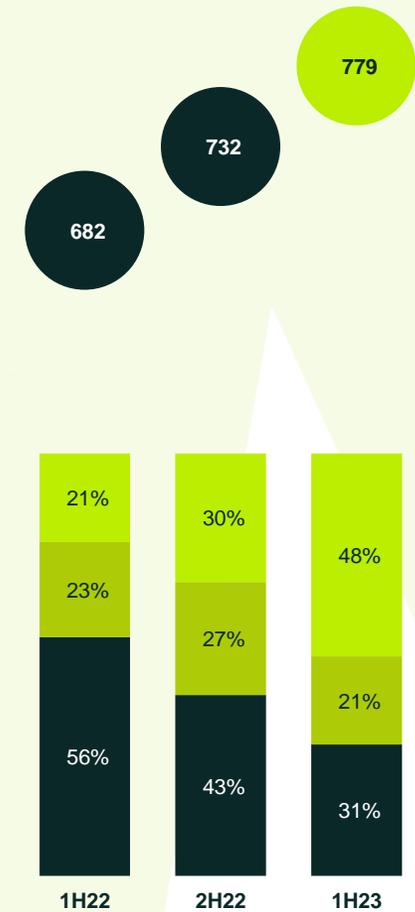
- Strategic decision to capture originations of higher credit quality in the last 6 months resulting in rebalancing of the portfolio risk profile in line with management's view of the macro-economic climate
- The rebalancing of the portfolio towards better credit quality to provide significant benefit over the next 12 months as the market expects a decline in credit performance across Australia
- Leveraging MONEYME's innovative products to attract higher credit quality customers

Average Equifax score vs. Equifax cohort % for each half-year period:

Total portfolio



Front book¹ only



1. Front book refers to loans originated in the denoted period

Lower risk from portfolio diversification

- Strong customer base diversification across all geographic, demographic, industry sectors and receivable terms
- Diversification helps mitigate the risk of any one area having a high impact on overall performance

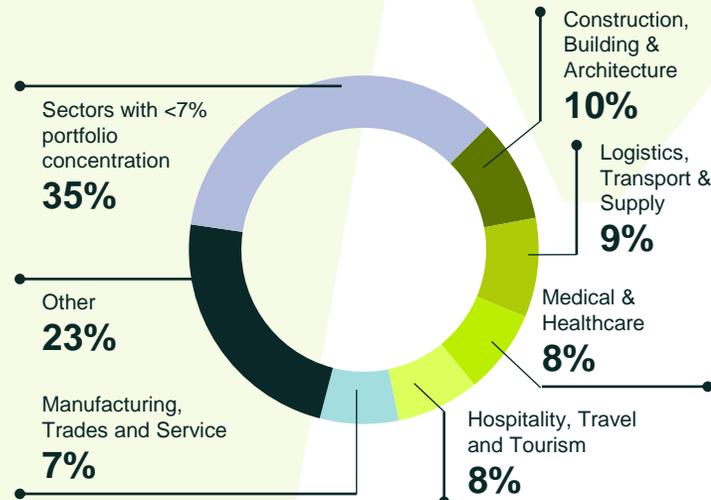
Geographical spread broadly aligned with Australian population¹



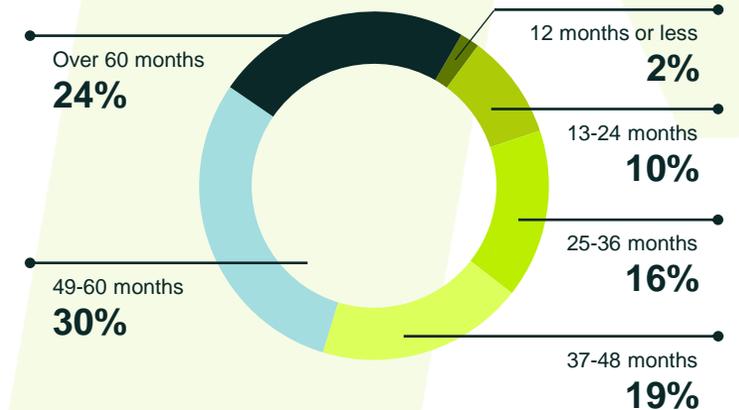
Median customer age of 35



10% or less concentration in each industry sector



Over 70% of receivables have average remaining contractual term of over 3 years



1. Based on Australian Bureau of Statistics (June 2022) National, state and territory population

High customer engagement

MONEYME continues its strong customer satisfaction and engagement levels despite the rising interest rates



1. MONEYME Credit Score product was in beta trial phase in 1H23, and was officially launched in January 2023
2. Major banks' NPS based on latest data reported to market
3. Major banks' Google Review ratings from Google Review website on 31 December 2022

85%

Calls answered within 10 seconds

39%

Customers with 2 or more products

>37,000

Customers accessed our app-based credit score service during its beta phase¹



Net Promoter Score (NPS)²

+59
MONEYME



+0.3
Average of 4 major banks



Google Rating³
Reviews ★★★★★

4.7/5
MONEYME



1.4/5
Average of 4 major banks

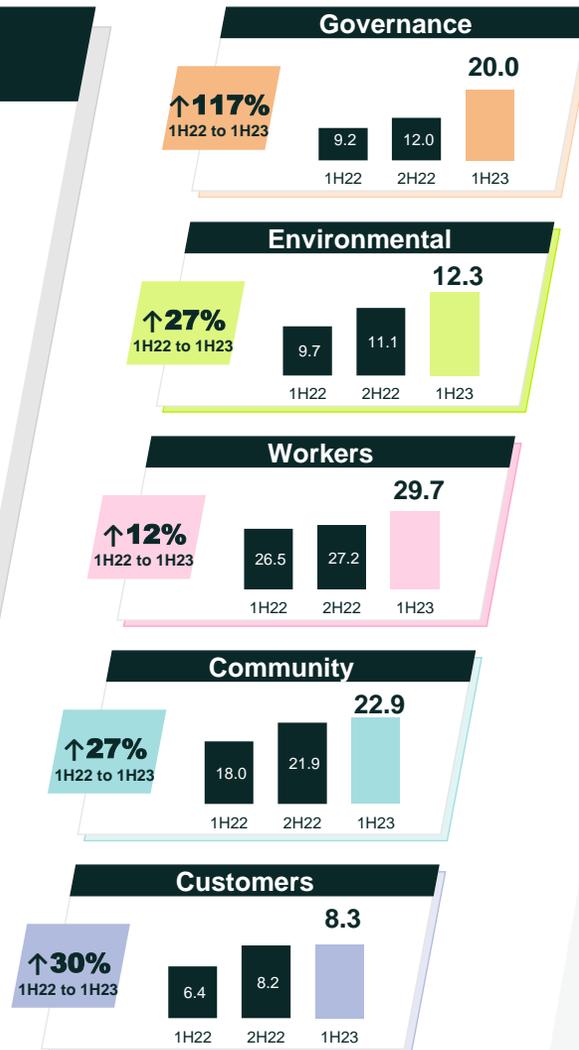
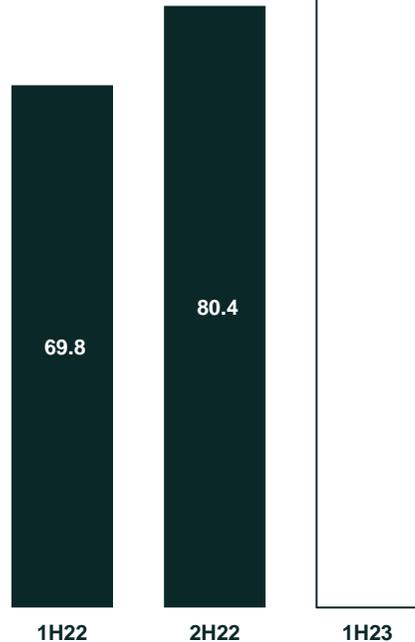


Sustainability update

We applied for B Corp Certification in 1H23 and our self-assessed **B Impact Assessment (BIA) score** is **93.2** as of 31 December 2022

Total self-assessed BIA score

↑34%
1H22 to 1H23



Governance

- Amended our Constitution for the sake of society and the environment, with >98% shareholders voting in favour of the change
- Rachel Gatehouse appointed as an Independent Non-Executive Director, bringing considerable governance and financial services experience to the Board
- Female representation on the Board is now 33%, above our FY23 target of 30%

Environment

- Our 2022 greenhouse gas emissions data has been externally assured and published in our standalone 2022 Sustainability Report
- Our Autopay carbon offset initiative has now offset the emissions produced from driving over 15 million kilometres

Social

- Significantly upgraded parental leave and annual leave entitlements for our employees
- Submitted our 2022 Modern Slavery Statement to the Australian Border Force's Modern Slavery Register in December 2022

Ongoing product innovations and optimisations



Autoscan innovation piloted

Another industry-disrupting innovation, giving consumers more control and autonomy of their auto financing needs by allowing them to:

- Self-start their loan application
- Get instant conditional loan approval
- Calculate and customise loan repayment terms for various vehicles directly at the point of sale

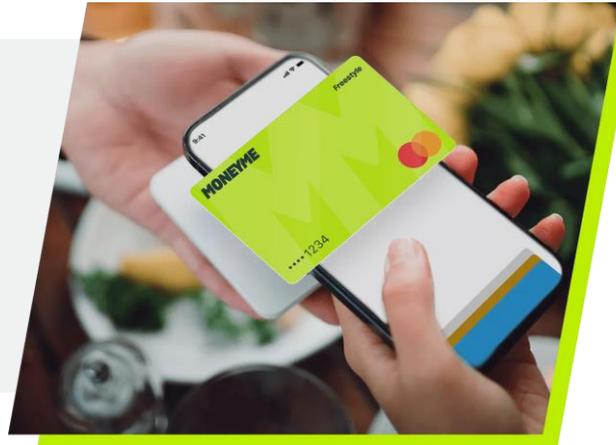


App-based free credit score service launched

- Enables customers to gain a better understanding of their financial wellness
- Officially launched in January 2023 after a 5-month beta trial
- Already accessed by over 37,000 users and is expected to create significant future value within our product ecosystem

Freestyle Mastercard optimised

- Adjusted the set-up of our Freestyle Mastercard to earn merchant interchange fees, which was previously not captured



Re-platformed SocietyOne onto Horizon platform

- Creating significant operating leverage from high automation
- Providing SocietyOne customers with our market-leading digital experience and faster time-to-settlement



03 1H23 highlights

05 Operational highlights

13 Financial highlights

24 Strategy & outlook

30 Appendix

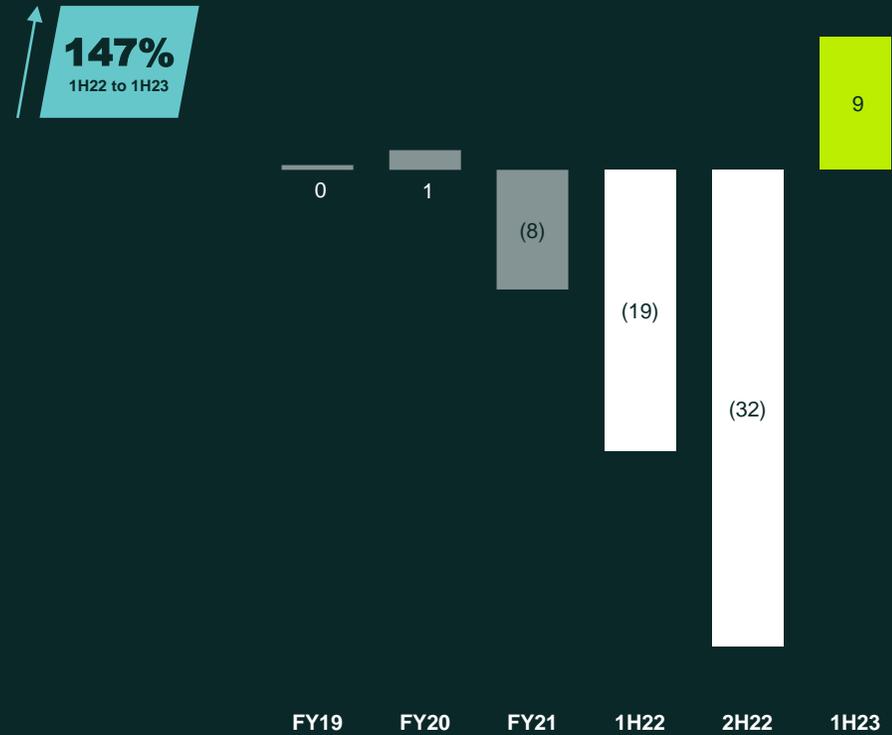
Financial highlights

MONEYME

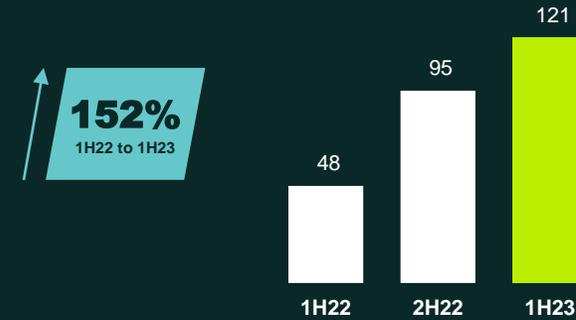
Return to statutory profit accelerated

Already achieved \$9m profit in first half of FY23

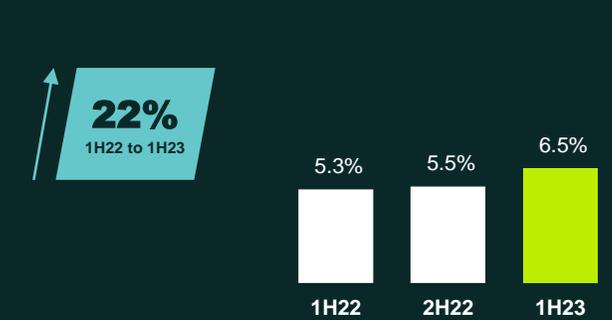
Statutory NPAT (\$m)



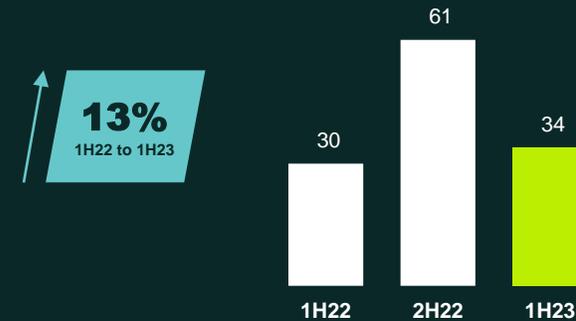
Gross revenue (\$m)



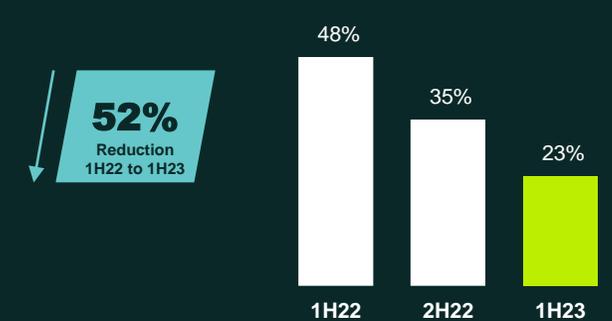
Average cost of funds (%)



Impairment expenses (\$m)



Office operating cost¹ to gross revenue (%)

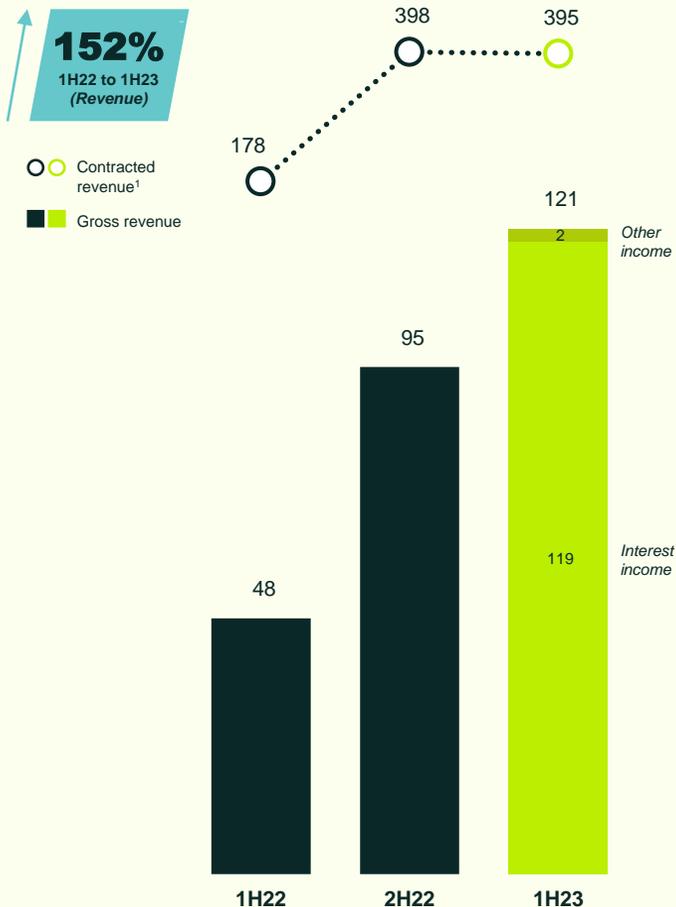


1. Office operating cost includes Sales & Marketing, General & Administrative, and Product Design & Development expenses combined

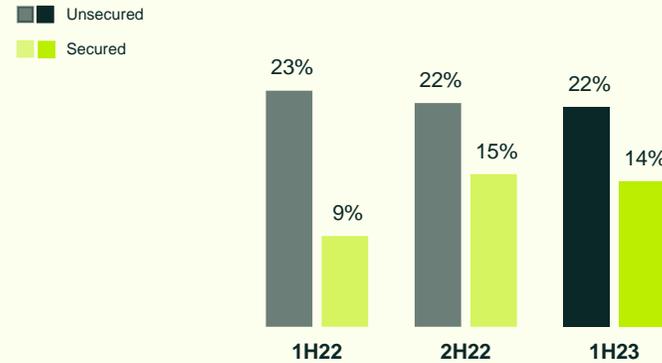
Significant revenue growth

Driven by loan book growth, risk-adjusted customer pricing, and increased returns from secured assets

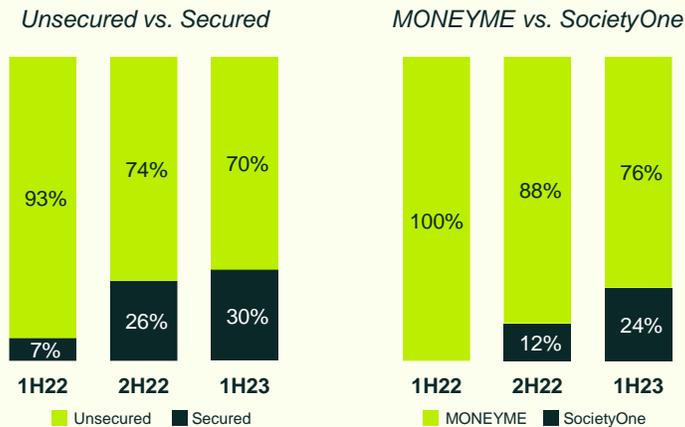
Gross revenue vs. contracted revenue¹ (\$m)



Revenue yield (%) – unsecured vs. secured



Revenue contribution



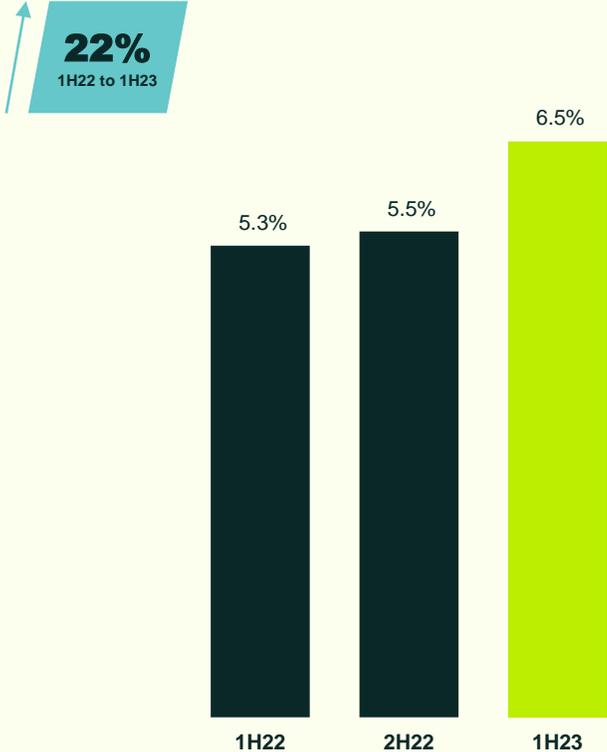
- Significant increase in gross revenue reflects strong organic and acquired growth, and risk adjusted customer pricing
- Achieved risk-adjusted revenue yield with a significant uplift in the credit profile of the customer base
- Secured customer receivables made up 41% of the total loan book, and 30% of the total revenue by the end of 1H23 in line with strategy to increase the secured asset mix in the portfolio
- MONEYME also continues to have a significant pipeline of future contracted revenue, which was **\$395m** as of 31 December 2022, reflecting **significant future value to be recognised** in future periods

1. Refer to 'Future contracted cash interest' in *Appendix: Metric Definitions*

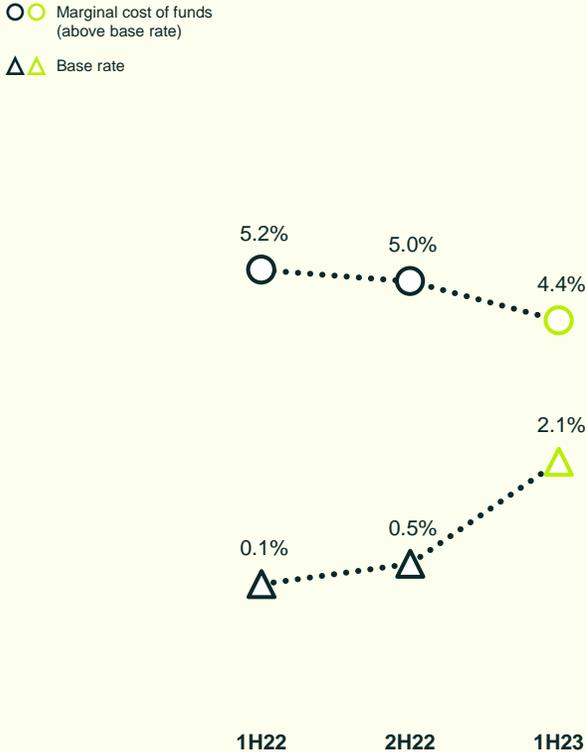
Market-driven funding cost increases

The Group's average cost of funds increased from 5.3% in 1H22 to 6.5% in 1H23

Average cost of funds (%)



Base rate vs. marginal cost of funds (%)



- MONEYME's cost of funds increased from an average of 5.3% in 1H22 to 6.5% in 1H23, driven by RBA cash rate increases
- This is reflected in the weighted **base rate increasing** from 0.1% in 1H22 to 2.1% in 1H23
- The **marginal cost of funds reduced** from 5.2% in 1H22 to 4.4% in 1H23 driven by cheaper funding arrangements from higher credit quality loan assets from SocietyOne and Autopay
- Customer rates were increased to offset the rising interest rate cost

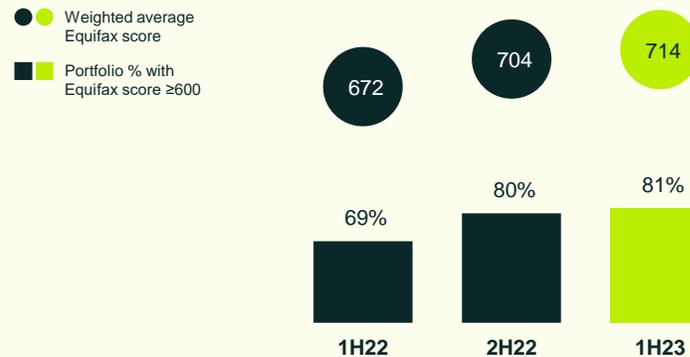
Materially lower impairment expense

Driven by the transition to a higher credit quality loan book and lower upfront provision needs

Impairment expense (\$m)



Average Equifax profile

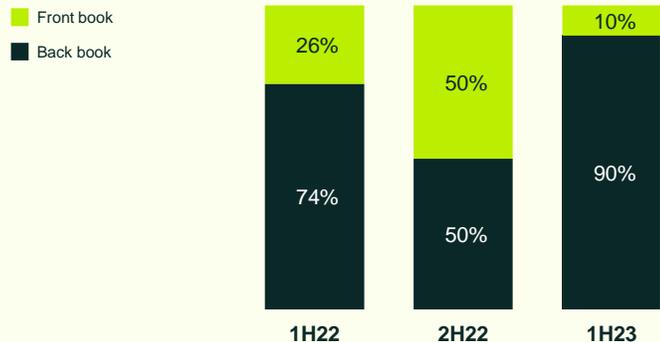


The lower impairment expense in 1H23 as compared to 2H22 is driven by:

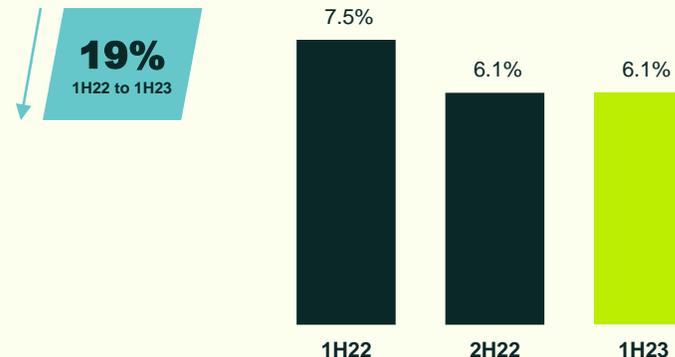
- A significant improvement in the underlying portfolio credit risk as demonstrated through an **increase in the average Equifax credit score** of 714 in 1H23 (672 in 1H22, 704 in 2H22)
- Lower upfront provisioning requirements in line with lower customer receivable originations

The full benefit from the improving book credit profile will be reflected over time

Provisioning – Front book vs. back book split %



Provisions as % of loan book

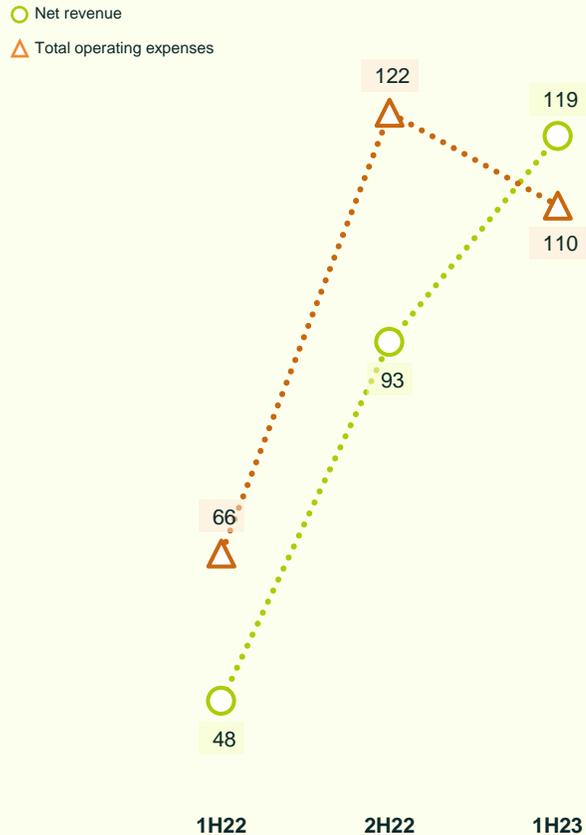


Provisions as a percentage of the loan book remains unchanged at 6.1%, reflecting reduced risk from a higher credit quality book offset by macroeconomic factors

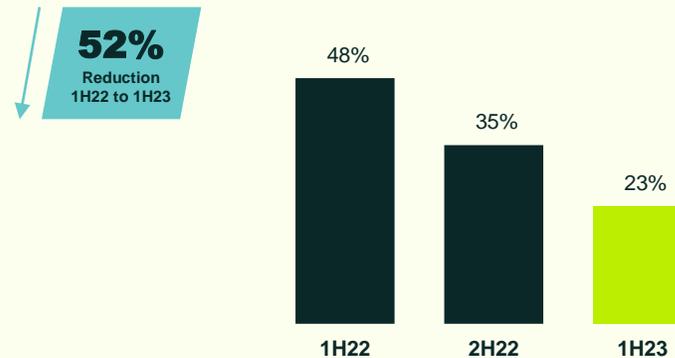
Significant operating leverage

Driven by economies of scale, SocietyOne cost synergies, and cost optimisation

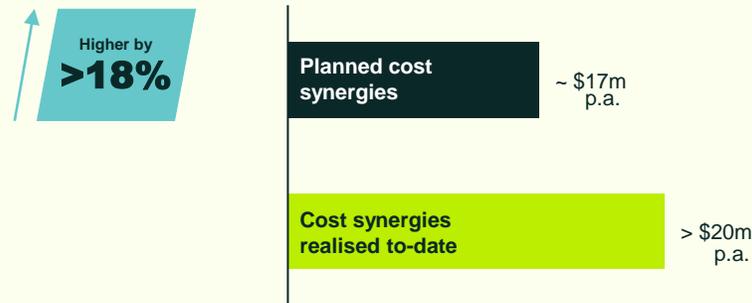
Net revenue¹ vs. total operating expenses



Office operating costs² to revenue (\$m)



SocietyOne cost synergies (annualised)



- **Synergy benefits** through the acquisition of SocietyOne delivered **greater than \$20m** of annualised operating **cost savings** as at 31 December 2022
- The demonstrated **economies of scale** highlight the significant ongoing operating leverage of the business
- **Sustainable operating leverage** from a combination of high automation, diverse product set, large customer base, and in-house platform efficiencies

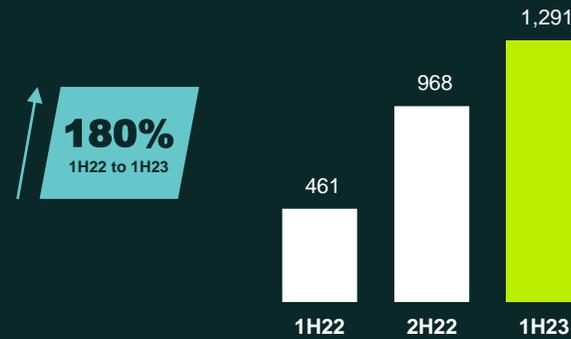
1. Net revenue is gross revenue less commission expenses
 2. Office operating cost includes Sales & Marketing, General & Administrative, and Product Design & Development expenses combined

Increasing net assets

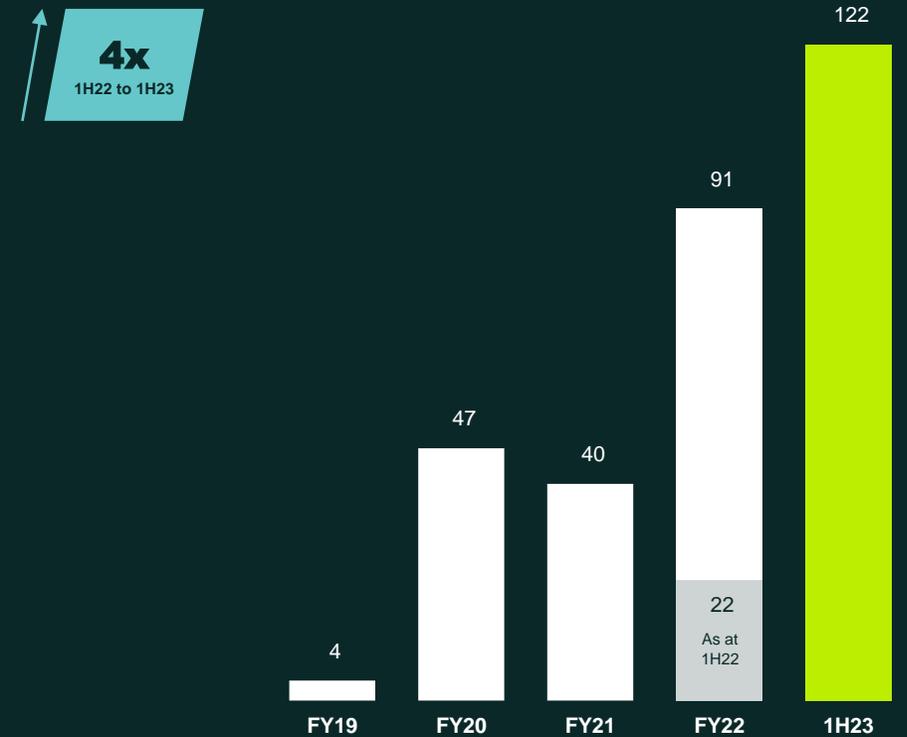
Total cash position vs. unrestricted cash (\$m)



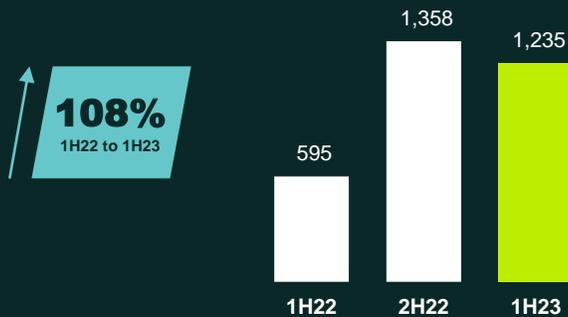
Average customer receivables (%)



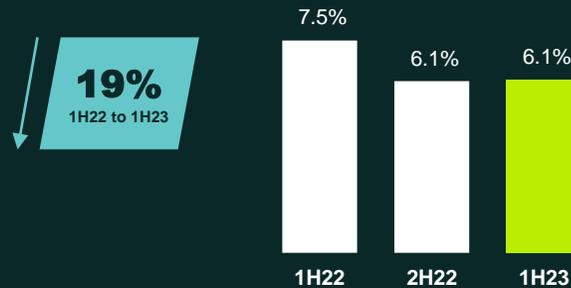
Net assets (\$m)



Borrowings (\$m)



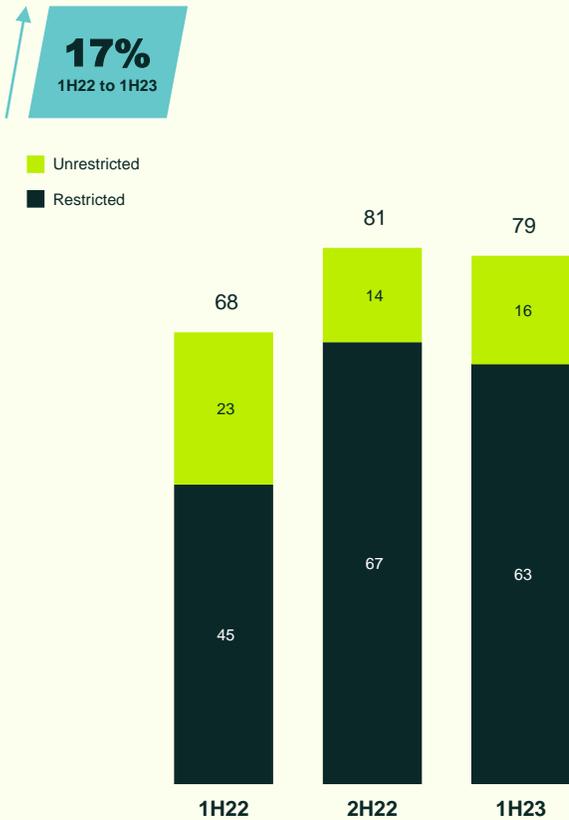
Provisioning (%)



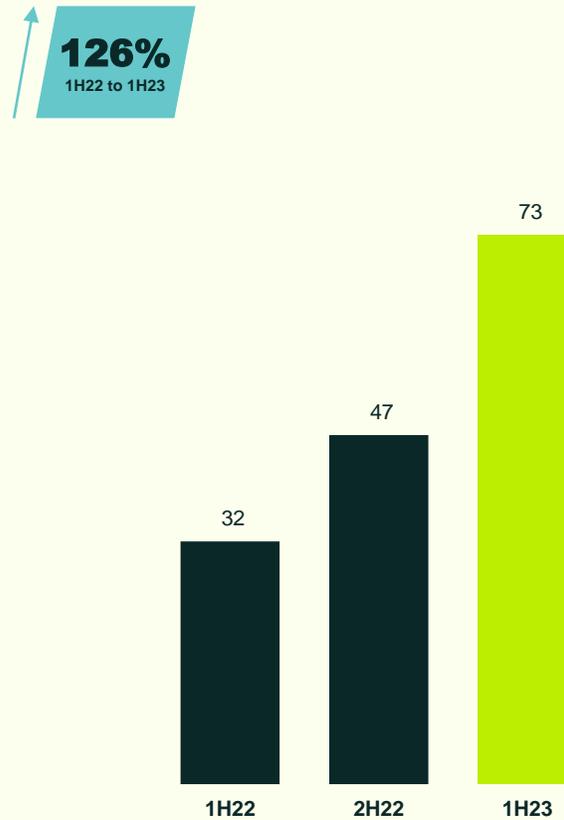
Cash at bank remains flat

Cash from operating activities increased to \$73m in 1H23 from \$32m in 1H22

Cash position (\$m) – unrestricted vs. restricted



Cash from operating activities (\$m)

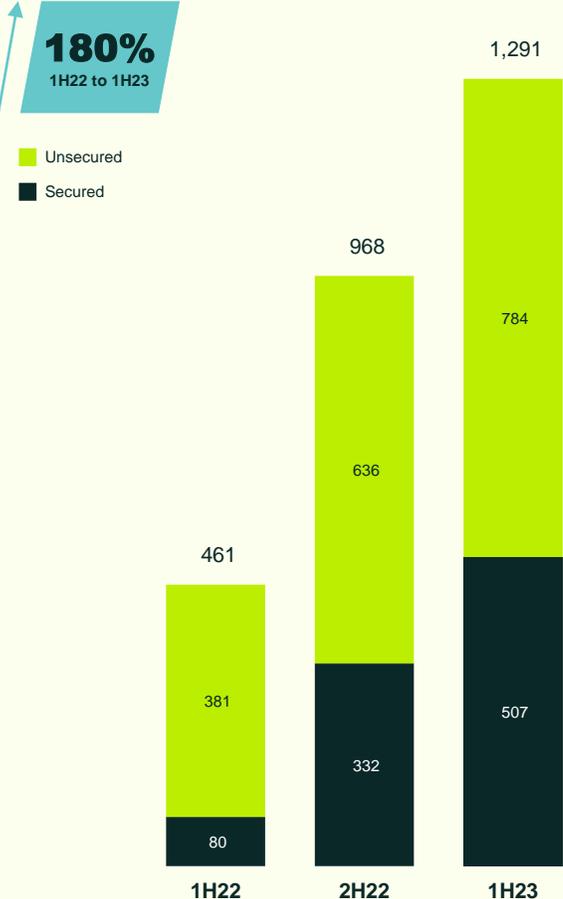


- Consolidated cash was stable at **\$79m** in 1H23
- Unrestricted cash was stable at **\$16m** in 1H23
- Cash from operating activities increased to **\$73m** in 1H23 from \$32m in 1H22
- Cash inflows included \$21m from an equity capital raise and growing loan book income
- Cash outflows included one-off SocietyOne acquisition and integration costs, and loan asset funding

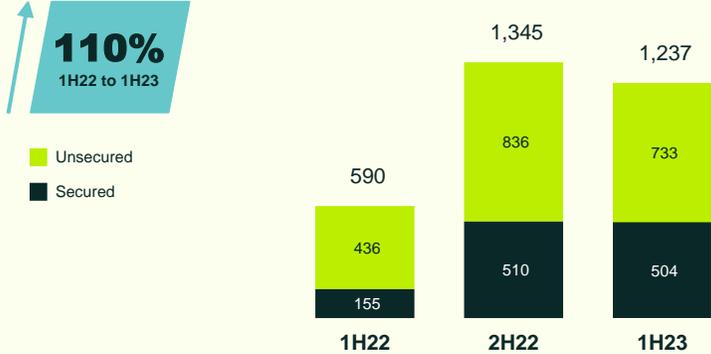
1.8x growth in average book balance

The average book balance growth to \$1.3b in 1H23 reflects the record originations in 2H22 and the acquisition of SocietyOne in 2H22. 1H23 originations reflect the business decision to moderate growth.

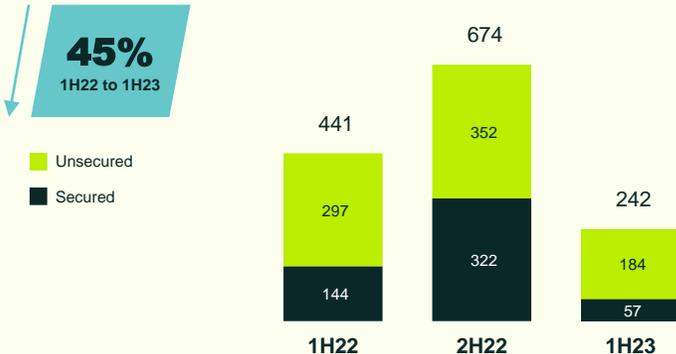
Average gross customer receivables (\$m)



Closing gross customer receivables (\$m)



Total originations (\$m)



- **180% growth** in average loan book from **\$461m** in 1H22 to **\$1.3b** in 1H23, delivering significant revenue
- Closing gross customer receivables for 1H23 were slightly lower than 2H22, reflecting the decision to reduce originations, and to prioritise statutory profit and cash management
- **41%** of closing 1H23 gross customer receivables were secured, slightly up from 38% in 2H22

Provision maintained at 6.1% for 1H23

Loan book provision reflects improving credit quality receivables offset by adverse macroeconomic environment

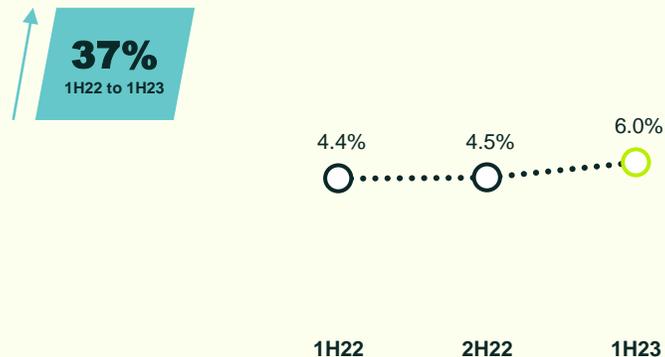
Provision as % of loan book



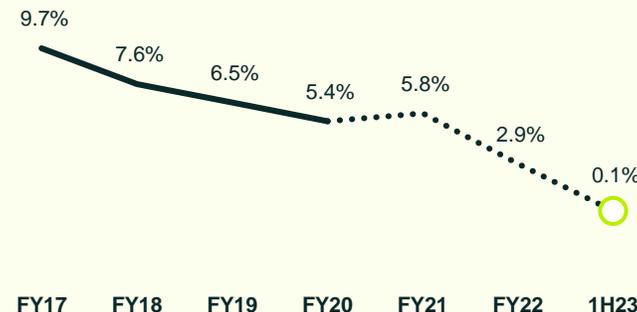
Provisioning – Front book vs. back book split %



Net loss¹ (%)



Static loss rate¹ (%)

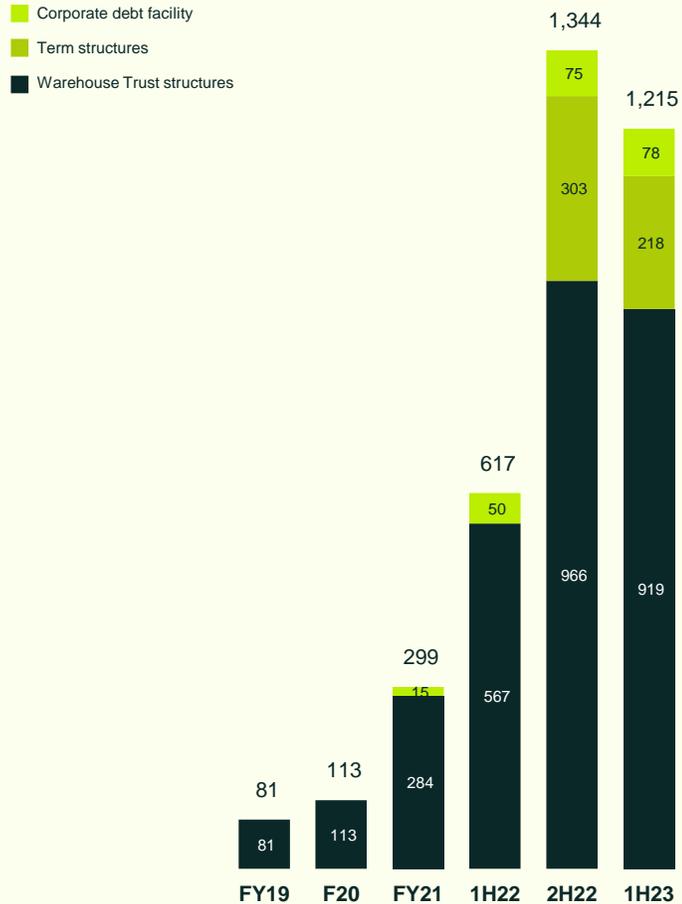


- Maintained provisioning at 6.1% in 1H23
- The provisioning rate reflects a significant review and update of provisioning models that consider past, current and projected Probability of Default, Loss Given Default and Exposure at Default
- The rate also reflects
 - lower upfront provisioning required due to lower originations,
 - increased provision buffers for the higher credit risk environment, and
 - expected recovery levels
- Net losses are within our risk adjusted return expectations. They increased as a percentage of average receivables in 1H23 due to the lag effect of the prior periods' lower credit quality originations
- The static loss rate of the book is continuing to trend down in line with the higher credit quality of the receivables

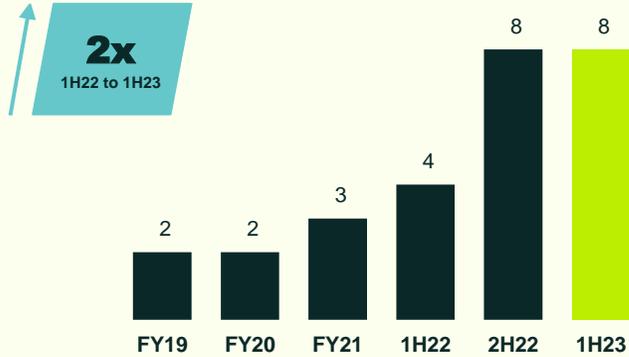
1. Net loss and static loss rate for 1H23 include the \$8m impact of bad debt sales completed in the period

Strong funding program maintained

Debt capital drawn (\$m)



Number of funding structures



Debt capital drawn as % of total limit



- Total borrowings reduced in 1H23 compared to 2H22 driven by the reduction in customer receivables
- Undrawn securitisation facility funding was \$430m as at 31 December 2022
- A revised corporate debt facility (SFA) was agreed in December 2022 with updated covenant settings, and a requirement to partially pay the facility back to its original \$50m limit

03 1H23 highlights

05 Operational highlights

13 Financial highlights

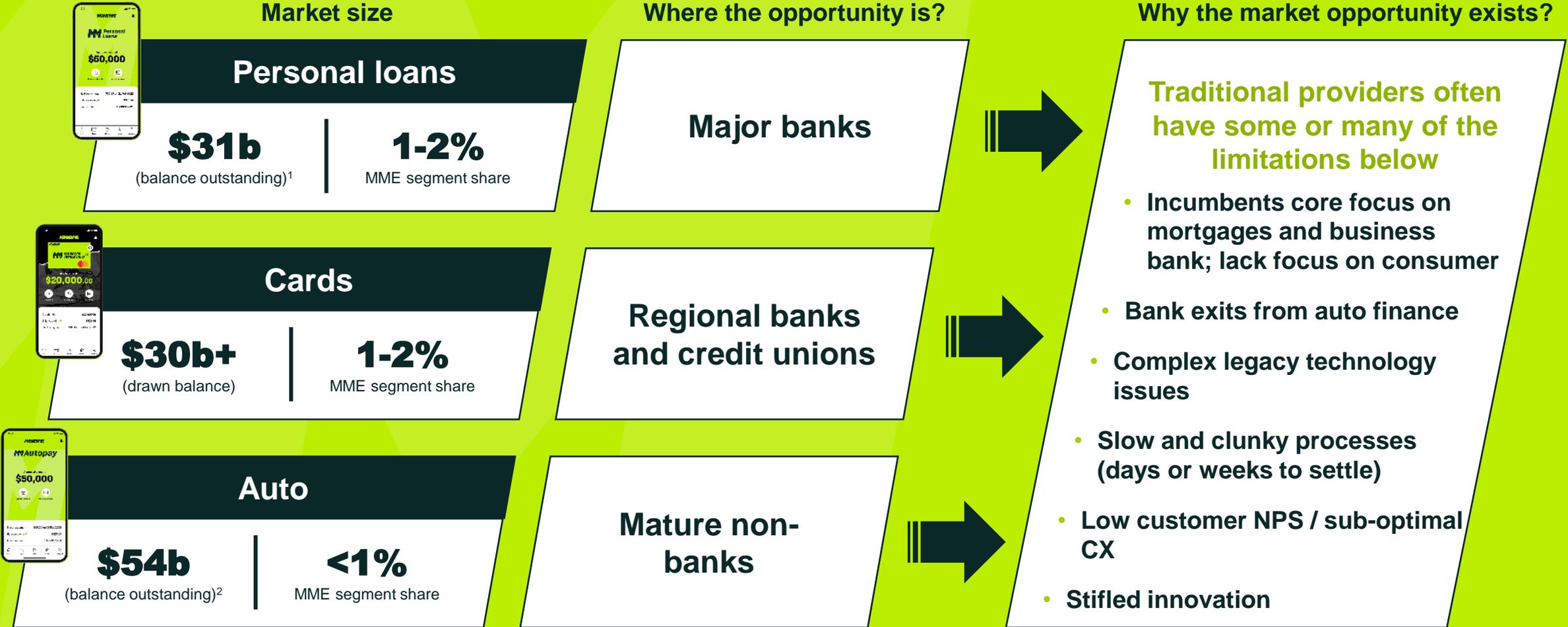
24 Strategy & outlook

30 Appendix

Strategy & outlook

MONEYME

Products targeting significant market opportunities



1. Personal loans market share based on ABS new loan commitments data LTM Sep 22. Market size of \$31b has been derived by multiplying LTM originations by 2 to reflect "weighted average personal loan term", Cards based on APRA data as at February 2022 and would be higher when capturing all non-ADI balances. Auto market share includes consumer and commercial segments (ABS 5601.0 table 7 LTM June 2020 and 5671.0 table 9 LTM November 2018 (discontinued after then))

2. The ABS discontinued its auto finance commitments data series in November 2018. In the 12 months to November 2018 there were \$36b of auto finance commitments extended to Australian consumers and SMEs. A market size of \$54b has been derived by multiplying the \$36b by a conservative "weighted average auto-loan life" assumption of 1.5 years

Our key areas of focus



Strategic capital initiative

Progress implementation of the strategic capital initiative to unlock significant market growth opportunities and restore SFA to original \$50m



Revenue and profit

Strengthen our balance sheet through a continued statutory profit focus. FY23 gross revenue projected to be >\$220m



B Corp Certification

Lead the industry on people, environment, and governance standards, based on the B Corp framework



Innovation

Continue to lead the sector with blockbuster innovation, including Autoscan release to market, implementation of new collections innovation, and launch of product features in incubation

We're on our way...

To be the #1 challenger to the banks

Leading with innovation, speed, and digital experiences



Questions & Answers

Thank you

On behalf of all at MONEYME

03 1H23 highlights

05 Operational highlights

13 Financial highlights

24 Strategy & outlook

30 Appendix

Appendix

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Key operating measures

FY20	FY21	FY22		Definition ¹	1H22	2H22	1H23
Returns							
48	58	143	Gross revenue (\$m)		48	95	121
49%	21%	148%	Gross revenue growth (%)		43%	98%	27%
29	98	398	Future contracted cash interest (\$m)	1	178	398	395
1	(8)	(50)	Statutory NPAT (\$m)		(19)	(32)	9
10	12	20	Cash NPAT (\$m)	2	10	10	11
Book profile							
43%	25%	17%	Revenue yield (%)	3	21%	20%	19%
32%	20%	12%	Net interest margin (%)	4	16%	14%	12%
-	2%	38%	Closing gross customer receivables – secured assets (%)		26%	38%	41%
3,482	5,744	17,850	Average balance outstanding per loan (\$)		7,974	17,850	17,274
22	37	51	Average remaining loan term (months)		46	51	49
Customer receivables growth							
179	384	1,116	Originations (\$m)	5	441	674	242
134	333	1,345	Closing gross customer receivables (\$m)		590	1,345	1,237
53%	149%	305%	Closing gross customer receivables growth (%)		77%	128%	(8%)
Credit quality							
10%	8%	6%	Provisioning to receivables (%)	6	7%	6%	6%
7%	5%	4%	Net losses (%)	7	4%	4%	6%
635	650	704	Average Equifax score		672	704	714
Operating efficiency							
43%	29%	22%	Total operating expenses to average receivables (%)	8	26%	25%	17%
38%	46%	40%	Office operating expenses to revenue (%)	9	48%	35%	23%
11%	5%	5%	Average funding cost rate (%)	10	5%	5%	6%
9%	5%	5%	Closing funding cost rate (%)	11	5%	5%	7%

1. Refer to Appendix: Measure definitions

Measure definitions

Note	Measure	Definition
1	Future contracted cash interest (\$m)	The sum of the total amount of interest payable by each customer receivable over the remaining life of the customer receivable contract (i.e. from 1 July onwards to its maturity) based on simple interest on principal balances, assuming they made all scheduled payments with no prepayments or arrears. Excludes fee income.
2	Cash NPAT (\$m)	Statutory net profit after tax (NPAT) adjusted to remove non-recurring expenses and an adjustment to use actual losses (gross charge offs) rather than the AASB 9 based impairment expense
3	Revenue yield (%)	Gross revenue as a % of average gross customer receivables (annualised)
4	Net interest margin (%)	Gross revenue less interest expense, as a % of average gross customer receivables (annualised)
5	Originations (\$m)	Cash principal originations which exclude accounting effective interest rate balances
6	Provisioning to receivables (%)	Accounting provision closing balance as a % of gross customer receivables
7	Net 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
8	Total operating expenses to average receivables (%)	Total operating expenses per income statement adjusted to remove non-recurring expenses as a % of average gross customer receivables (annualised)
9	Office operating expenses to revenue (%)	Sales & marketing, product design & development, and general & administrative expenses as a % of gross revenue in the period (annualised)
10	Average funding cost rate (%)	Interest expense per income statement as a % of average borrowings
11	Closing funding cost rate (%)	The weighted average funding cost applying to external borrowings at the last day of the period

Income statement

FY20	FY21	FY22	\$ million	1H22	2H22	1H23
43	53	128	Interest income	45	83	119
5	5	15	Other income	3	12	2
48	58	143	Gross revenue	48	95	121
-	(0)	(2)	Commission expense	(0)	(2)	(2)
48	58	141	Net revenue	48	93	119
(13)	(11)	(38)	Interest expense	(12)	(27)	(42)
(5)	(10)	(22)	Sales & marketing expense	(8)	(14)	(6)
(3)	(4)	(7)	Product design & development expense	(2)	(4)	(5)
(10)	(13)	(28)	General & administrative expense	(13)	(15)	(17)
(16)	(29)	(91)	Customer receivables impairment expense	(30)	(61)	(34)
(1)	(2)	(2)	Depreciation & amortisation expense	(1)	(1)	(6)
(48)	(68)	(189)	Total operating expenses	(66)	(122)	(110)
(0)	(10)	(48)	Profit/(loss) before tax	(19)	(29)	9
1	2	(3)	Income tax benefit/(expense)	-	(3)	-
1	(8)	(50)	Net profit/(loss) after tax	(19)	(32)	9
9	20	70	Adjustments ¹	29	41	2
10	12	20	Cash net profit/(loss) after tax	10	10	11

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

Statutory NPAT to Cash NPAT reconciliation

FY20	FY21	FY22	\$ million	1H22	2H22	1H23
1	(8)	(50)	Statutory net profit/(loss) after tax	(19)	(32)	9
16	29	103	AASB 9 impairment expense adjustment	37	65	46
(9)	(11)	(45)	Gross losses adjustment	(15)	(30)	(48)
			Non-recurring adjustments			
-	-	14	SocietyOne acquisition and integration related	5	8	2
-	-	(6)	Derivative fair value gain/(loss) related	-	(6)	0
2	2	5	Other	1	4	1
10	12	20	Cash net profit/(loss) after tax	10	10	11

Balance sheet

FY20	FY21	FY22	\$ million	1H22	2H22	1H23
35	26	81	Cash and cash equivalents	68	81	79
121	306	1,264	Net customer receivables	546	1,264	1,161
-	0	0	Current tax asset	0	0	-
4	6	3	Deferred tax asset	6	3	3
-	-	10	Derivative financial instruments	-	10	10
2	3	36	Intangible assets	4	36	35
2	1	3	Right of use assets	1	3	2
1	1	1	Property, plant and equipment	1	1	3
1	1	10	Other receivables	4	10	10
-	-	64	Goodwill	-	64	64
167	346	1,472	Total assets	631	1,472	1,368
(113)	(300)	(1,358)	Borrowings	(595)	(1,358)	(1,235)
(2)	(3)	(15)	Other payables	(11)	(15)	(6)
(2)	-	-	Current tax payable	-	-	-
(2)	(2)	(3)	Lease liabilities	(1)	(3)	(2)
(1)	(2)	(4)	Employee related provisions	(2)	(4)	(2)
(120)	(306)	(1,381)	Total liabilities	(609)	(1,381)	(1,246)
47	40	91	Net assets	22	91	122
44	44	143	Share capital	44	143	164
1	2	5	Reserves	3	5	6
2	(6)	(56)	Retained earnings/(losses)	(25)	(56)	(48)
47	40	91	Total equity	22	91	122

Cash flow statement

FY20	FY21	FY22	\$ million	1H22	2H22	1H23
47	66	116	Income from customers	43	73	101
(16)	(24)	(51)	Payments to suppliers and employees	(16)	(35)	(39)
-	-	14	Income from delinquent asset sales and recoveries	5	9	11
(0)	(2)	-	Income tax refund received	-	-	0
31	40	79	Net cash inflows from operating activities	32	47	73
(58)	(222)	(709)	Net customer receivable disbursements	(273)	(441)	75
(2)	(2)	(4)	Payments for intangible asset development	(1)	(2)	(4)
(1)	(1)	(0)	Payments for property, plant and equipment	(0)	(0)	(2)
-	-	(15)	Investment in SocietyOne Holdings	-	(15)	-
-	-	38	Acquired cash balances	-	38	-
(61)	(225)	(689)	Net cash inflows / (outflows) from investing activities	(275)	(414)	69
32	186	705	Net (repayment of) / proceeds from borrowings	298	407	(126)
(12)	(9)	(29)	Borrowings interest and fees paid	(9)	(20)	(38)
(1)	(1)	(10)	Transaction costs related to borrowings	(4)	(6)	(0)
(1)	(1)	(1)	Principal repayment of leases	(0)	(0)	(1)
41	-	-	Proceeds from issued share capital	-	-	21
-	-	-	Transaction costs related to issue of share capital	-	-	(1)
-	-	(0)	Loan - other	-	(0)	-
59	175	664	Net cash (outflows) / inflows from financing activities	284	380	(144)
29	(9)	55	Net (decrease) / increase in cash and cash equivalents	42	13	(1)
6	35	26	Cash and cash equivalents at the beginning of the period	26	68	81
35	26	81	Cash and cash equivalents	68	81	79

MONEYME's products¹



CURRENT PRODUCTS

LATEST PRODUCTS

PRODUCTS NOT IN FOCUS

	Personal Loan (Variable Rate)	Personal Loan (Fixed Rate)	Freestyle	ListReady	Autopay	Credit Score	Spend and Save accounts	MoneyMe+	RentReady
Offer range	\$5,000 - \$50,000	\$5,000 - \$70,000	Credit limit up to \$20,000	Service amount up to \$35,000	Up to \$100,000	Free credit score in 60 seconds	Transaction and savings bank accounts	Credit limit up to \$50,000	Service amount up to \$15,000
Offer term	36 - 60 months	24 - 84 months	Repayment over 24 - 60 months	6 months	36 - 84 months	N/A	N/A	Based on minimum repayments (see below)	24 months
Interest-free period	N/A	N/A	Up to 55 days interest-free on online and in-store purchases using Freestyle virtual card	N/A	N/A	N/A	N/A	6 - 48 months (set by merchant) 60 months for solar businesses	N/A
Interest rate	8.70% - 25.70% Risk-based pricing	7.95% - 25.49% Risk-based pricing	18.24% - 25.99% Risk-based pricing	N/A	7.75% - 18.75% Risk-based pricing	N/A	Savings rate: 2% (\$0 - \$10,000) 3% (\$10,000.01 - \$20,000) 4% (\$20,000.01 - \$30,000)	19.50% (after interest-free period)	16.99%
Establishment fee	\$395 - \$995	\$0 - \$645	N/A	N/A	\$350 - \$550	\$0	\$0	N/A	N/A
Annual fee	N/A	N/A	\$0 (Credit limit up to \$3,000) \$49 (CL \$3,001 - \$5,000) \$149 (CL over \$5,000)	N/A	N/A	\$0	\$0	N/A	N/A
Monthly fee	\$10	N/A	\$5 (\$0 if balance under \$20)	N/A	\$10	\$0	\$0	N/A	N/A
Other fees & charges	Broker specific fee may apply (for PL Broker loans) 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	2.25% fee/month on balance No early exit fee	Dealer or Broker specific fees may apply Dishonour fee \$15 Overdue fee \$35 No early exit fee	N/A	\$0 ATM fees at major ATMs	Admin fee \$49 - \$299 (applies to each additional request) No early exit fee	\$15 late fee No early exit fee
Other key features	N/A	Secured and unsecured fixed rate personal loans offered	Credit back through MoneyMe Perks powered by Cashrewards™, Freestyles exclusive rewards program	Payment request can be initiated by customers and real estate agents	Up to 130% LVR	Credit file insights, monthly score updates and alerts	Set and forget with automated savings with round ups and instant save features Product issued by Westpac	N/A	N/A

1. All product features and pricing as at 28 February 2023



MONEYME Personal Loans

MONEYME

Personal Loans (Variable Rate)

Customer receivables
at 31 Dec 2022

\$219m

Down 1% from 1H22

Total originations
in 1H23

\$47m

Down 63% from 1H22

Average loan value
in 1H23

\$13,404

Up from \$10,695 in 1H22

Personal Loans (SocietyOne Fixed Rate)

Customer receivables
at 31 Dec 2022

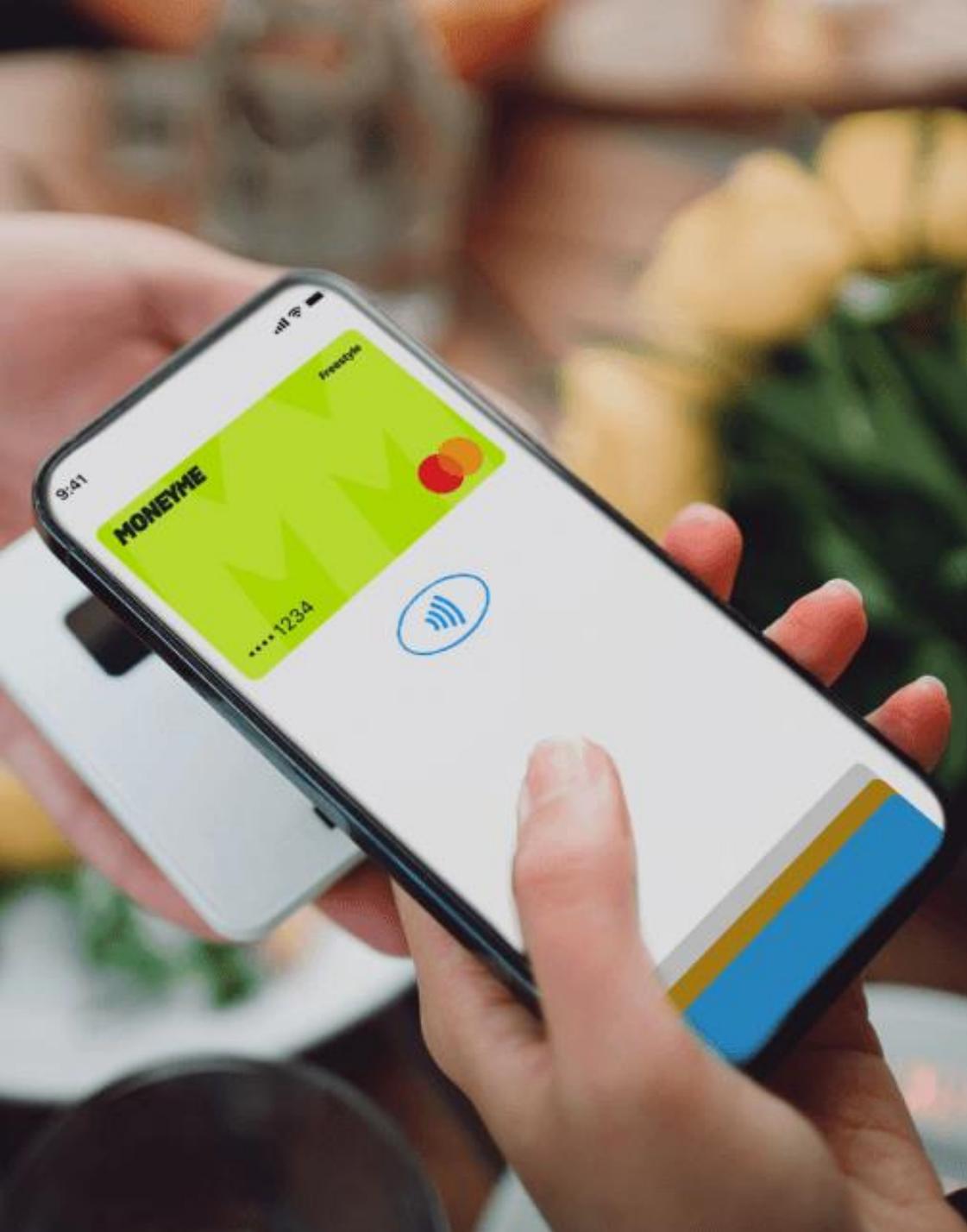
\$348m

Total originations
in 1H23

\$47m

Average loan value
in 1H23

\$38,155



MONEYME Freestyle Virtual Card

MONEYME

Freestyle Virtual Card

Customer receivables
at 31 Dec 2022

\$210m

Up 14% from 1H22

Freestyle credit usage
in 1H23

\$90m

Down 40% from 1H22

Average use of
credit limit in 1H23

77%

Was 71% in 1H22

Average card
transaction in 1H23

\$57

Was \$65 in 1H22

Median Freestyle
customer age

31

Was 30 in 1H22



MONEYME ListReady

MONEYME

ListReady

<p>Customer receivables at 31 Dec 2022</p> <p>\$7m</p> <p>Down 11% from 1H22</p>	<p>Total originations in 1H23</p> <p>\$10m</p> <p>Down 17% from 1H22</p>	<p>Real estate agents signed up to-date</p> <p>3,500+</p>
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Distribution partners



MONEYME Autopay

MONEYME

Autopay

Customer receivables
at 31 Dec 2022

\$443m

Up 186% from 1H22

Average car financed
in 1H23

\$35,313

Up 11% from 1H22

Average Autopay
customer Equifax score

767

Up from 747 in 1H22

Distribution partners





MONEYME Credit Score

MONEYME

MONEYME Credit Score

App-based

Product officially
launched Jan 2023

>37,000

Customers during
1H23 beta phase

Free credit score
check, score history,
personalised insights
and tips to improve
directly on your phone

SocietyOne Credit Score

Web-based

Launched by
SocietyOne Apr 2020

~200,000

Active customers

Free credit score
check on website with
score history and key
factors impacting
scores



SaveOne SpendOne

MONEYME

MONEYME is leveraging first-mover advantages through Westpac Banking as a Service-partnership

SocietyOne Spend & Save Accounts

Transaction and savings bank accounts

Free sign up

Debit Card and Digital Wallet

\$0 account fees
\$0 ATM fees (at major ATMs)

Round ups
(on payments)

Instant save
(on deposits)

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