

17 May 2023

ASX Announcement

EGM ADDRESSES AND PRESENTATION SLIDES

MONEYME Limited (ASX:MME) attaches the following materials to be presented at the Extraordinary General Meeting of Shareholders to be held today at 11.00am (AEST):

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

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.

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MONEYME LIMITED

EXTRAORDINARY GENERAL MEETING

11.00 AM, WEDNESDAY 17 MAY 2023

CHAIR AND CEO ADDRESSES

Chair's Address – Peter Coad

Good morning, everyone, and welcome to this Extraordinary General Meeting of shareholders of MONEYME Limited. 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. I pay my respects to their Elders past and present, and extend that respect to all Aboriginal and Torres Strait Islander peoples here today.

I also acknowledge the Traditional Custodians of the other lands from which people are joining the meeting virtually today, and their connections to land, sea and community. We pay our respects to their Elders past and present, and extend that respect to all Aboriginal and Torres Strait Islander peoples joining the meeting virtually 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.

The Notice of Meeting was made available to shareholders and lodged with the ASX on 17 April 2023 and I propose to take this as read. Shareholders were also provided with a Voting Form and details of how to access our Virtual Meeting Online Guide, which gives instructions on how to ask questions and vote at this meeting through the Online Platform. I will remind shareholders of the arrangements for questions and voting when we get to the formal business of the meeting.

If you are attending today's meeting via the Online Platform and you lose connection to the meeting, you can log back in by returning to the log-in page and following the prompts. You will then receive an automated email. Click on the link contained in the email to re-connect to the meeting. Alternatively, please call our share registry provider, Link Market Services on 1800 990 363 for assistance.

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;
- Rachel Gatehouse, Non-Executive Director and Chair of the Audit and Risk Management Committee;
- Scott Emery, Non-Executive Director;
- Dave Taylor, Non-Executive Director; and

- Jonathan Swain, our Company Secretary.

The agenda for today's meeting is set out in the Notice of Meeting.

I will now provide some background on the Company's \$37 million placement announced to the ASX on 30 March 2023, which is the reason this meeting has been called.

Securing \$37 million of investment in an extremely tight capital markets environment was an important achievement. The investors' participation, in a difficult macro climate, is testament to their confidence in the future success of the business and the value that has been created. We greatly appreciate the support for MONEyme, especially during such challenging market conditions.

As described in the Notice of Meeting, the bulk of the proceeds from the \$37 million placement will be used for the partial repayment of our corporate debt facility.

The paydown will deleverage the business, strengthen the balance sheet, mitigate associated risks and reduce our exposure to interest rate volatility. It will also achieve a substantial reduction in interest costs, amounting to approximately \$7 million in annualised cost savings.

The repayment will remove the uncertainty, related to meeting the required timeframe of the payment, that was highlighted in our 2023 half year results.

I would also like to address the timing of this capital raise and shed light on why an equity raise was chosen out of the options available to us under our strategic capital initiative.

We were open to and explored various strategic capital solutions, however, the uncertain and volatile market environment negatively impacted the ability of other options to meet our required timeline.

A rights issue was considered, however, given the size of the capital raise, execution timelines and heightened market risk, a fully underwritten placement provided certainty and was deemed the best option.

As we have previously announced, we are planning a \$5 million Share Purchase Plan (SPP) to allow retail shareholders to participate in this capital raise. The SPP will be open to shareholders who held shares on the Record Date of 29 March 2023.

I can confirm that the completion of this capital raise will conclude our strategic capital initiative. We firmly believe that by raising these funds, we are fortifying our financial foundation and creating a solid platform for sustained growth and increased shareholder value. While we cannot predict the future, I can assure you that we are fully committed to our current strategic path. We are not considering a sale of the company or planning to raise additional equity capital in the foreseeable future.

Before we proceed to the formal resolutions, Clayton Howes, our Managing Director and CEO, will speak about the Company's latest quarterly

performance update which was released to the ASX on 3 May 2023, as well as outline in more detail the benefits of paying down our corporate debt facility.

CEO's Address – Clayton Howes

Thank you Peter, and good morning everyone.

I am pleased to share a brief overview of our third quarter results, which reflect MONEyme's continued momentum and increasing profitability, building on our strong returns in the first half of the year.

During the third quarter, MONEyme delivered \$61 million in gross revenue, an impressive 75% increase from the same period last year.

Our focus on margin protection resulted in a net interest margin of 13% for the quarter, an increase on last year and contributing to our robust profit growth.

March was another profitable month, adding to the profits already announced for January and February, and we are on track for a healthy profit result for the full year.

We took measured steps to slow growth in the near-term in line with our focus on preserving our cash balances, maintaining our book balance above \$1 billion, and managing credit risk whilst macroeconomic uncertainty exists. This approach has enabled us to continue to enhance our credit risk management and improve the credit profile of our loan book. Net losses reduced as anticipated, with the significantly higher credit quality of our book starting to take effect.

Our unrestricted cash balance remained broadly in line with the previous quarter, whilst our undrawn funding capacity provides sufficient headroom for sustainable growth into the new financial year.

With that, I will briefly outline our key focus areas for the remainder of the FY23.

Our half-year and third-quarter results indicate a solid trajectory for key metrics, including profit and revenue. I am pleased to report that we are ahead of our target of over \$220 million in gross revenue for FY23 with \$182 million delivered at the end of the third quarter. In the coming months, we will maintain our focus on strengthening our balance sheet through profit generation and a controlled approach to growth in the near term.

Preparing our funding structure for sustainable growth in FY24 is another key area of focus. The equity raise and the planned paydown of our corporate debt facility will contribute to cost savings and increased profitability. Additionally, we are working on initiatives to enhance our capital efficiency, including the recently launched term securitisation deal for the SocietyOne loan book.

During the third quarter, we successfully launched our app-based credit score product, which has already attracted over 60,000 users, and expanded our Autoscan trial to additional car dealerships. Innovation continues to be a strategic focus for the Company, and the next few months will see us launch new product features in incubation.

We also continue our focus on leading the industry on Environmental, Social and Governance, recognising that sustainable business practices lead to better business performance. We have recently achieved significant milestones in our ESG program, including launching our Reflect Reconciliation Action Plan, completing our inaugural Gender Pay Gap analysis, and achieving 100% renewable energy in our Sydney HQ.

Before I proceed to outline the specific benefits of the corporate debt paydown, I would like to address an issue that has been a source of disappointment for many shareholders—our current share price.

The market environment has undergone substantial changes over the past year, which has resulted in significant downward pressure on the valuations of fintechs, and non-bank consumer lenders in particular.

In addition to the adverse market environment, the concerns associated with the repayment of the short-term component of our corporate debt facility has been a significant contributor to the pressure on our share price.

We understand this has caused frustration, and I want to assure you that we are actively working to enhance shareholder value.

We expect the planned corporate debt paydown and closure of the strategic capital raise to relieve the uncertainty impacting our share price.

Our focus on strengthening the balance sheet, optimising our funding structures, and driving profitability will contribute to a stronger foundation for

future growth - and we are confident that this will ultimately translate into increased shareholder value over time.

I will now cover the specific benefits of the partial repayment of our corporate debt facility, which is the primary purpose of this capital raising.

Approximately \$32 million of the placement proceeds will be used to pay down our corporate debt facility.

The paydown will deliver improved terms on the facility, reducing the interest rate by 200 basis points per annum, and delivering annualised cost savings of \$6 to \$8 million. The significant reduction in MONEYME's interest costs will support our profitability in FY24 and beyond.

It will create significantly more headroom against financial covenants and allow for loan book growth. There is also an incentive to reduce interest costs by up to a further 300 basis points tied to performance against the financial covenants.

In conclusion, the paydown will deleverage the business and stabilise our capital structure for future growth, support our increasing profitability, and reduce associated risks, including our exposure to interest rate volatility.

Before moving on to the next part of the meeting, I want to express my gratitude for your continued support as shareholders. We are encouraged by the progress we have made, and we remain steadfast in our commitment to delivering long-term value for you. As we move forward, we will stay agile,

adapt to market dynamics, and seize opportunities that align with our strategic objectives.

I will now hand you back to Peter for the formal part of the meeting.

END OF PREPARED ADDRESSES

MONEYME

Extraordinary General Meeting

Wednesday 17 May 2023

Chair's welcome address

Peter Coad



CEO's address

Clayton Howes



3Q23 financial highlights

MONEYME

Returns

	YoY	QoQ
Gross revenue		
\$61m (\$182m, FY23 YTD)	↑75% (\$35m, 3Q22)	↓5% (\$64m, 2Q23)
Contracted revenue		
\$375m	↑9% (\$345m, 3Q22)	↓5% (\$395m, 2Q23)
Net interest margin %¹		
13%	↑18% (11%, 3Q22)	↓3% (14%, 2Q23)

Book profile

	YoY	QoQ
Gross customer receivables		
\$1,180m	↑2% (\$1,159m, 3Q22)	↓5% (\$1,237m, 2Q23)
Originations		
\$98m (\$340m, FY23 YTD)	↓71% (\$340m, 2Q23)	↓13% (\$112m, 2Q23)
Secured assets in book %		
42%	↑39% (30%, 3Q22)	↑3% (41%, 2Q23)

Credit profile

	YoY	QoQ
Average Equifax score		
718	↑3% (695, 3Q22)	↑1% (714, 2Q23)
Net loss %²		
5.9%	↑72% (3.4%, 2Q23)	↓10% (6.6%, 2Q23)

Funding & liquidity

	YoY	QoQ
Unrestricted cash		
\$14m	↓48% (\$26m, 2Q23)	↓15% (\$16m, 2Q23)
Undrawn securitisation facility funding%³		
\$459m	↑154% (\$181m, 3Q22)	↑7% (\$430m, 2Q23)

1. Gross revenue less interest expense, as a % of average gross customer receivables (annualised)
2. Principal write offs in the period (net of recoveries, including proceeds from debt sales to collection agencies) as a % of average gross customer receivables
3. Use of this funding is dependent upon MONEYME's ability to co-invest in the securitisation junior notes

Our key areas of focus

MONEYME



Revenue and profit

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



Funding & liquidity

Strengthen our cash and funding position through interest savings from paydown of the corporate facility to \$50m in May 2023, moderated growth and securitisation program optimisation



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



ESG

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

Benefit of capital raising to reduce corporate facility

MONEYME

Repayment of short-term SocietyOne acquisition component of the facility and the interest cost savings positions the business for future growth

Approximately \$32m of the placement proceeds will be used to deleverage MONEYME and deliver...

...reduced facility costs¹ ...

... and stabilises capital structure for growth

Illustrative cost savings

~\$14m p.a. of interest
(on \$78m balance)²

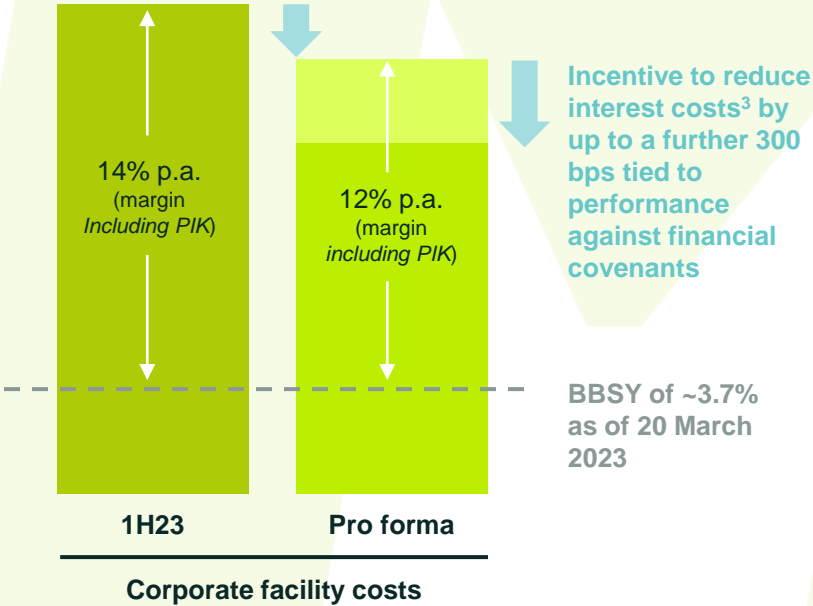
—

~\$6-8m p.a. of interest
(on \$50m balance)

=

~\$6-8m p.a. of savings

200 bps immediate reduction



- Delivers improved terms on corporate facility
- Right-sized capital structure that allows for loan book growth
- Enhanced returns profile as interest costs are lowered
- Creates more headroom against covenants

1. All-in rate, including base rate, margin and other fees
2. Balance as of 1H23 to illustrate approximate interest costs in this period prior to a recapitalisation and reduction in interest
3. PIK interest

06 Questions and voting

10 Resolutions
for approval

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Questions and voting

Asking questions online

1

Click “**Ask a Question**” then select the specific resolution to which your question relates

2

Type in your question and click “**Submit**”

3

Only shareholders and proxyholders are able to ask questions

4

For help call **1800 990 363**

Asking questions by phone

1

Dial into the meeting question line on **1800 958 212** or **+61 2 8016 6133** from overseas

2

Give the moderator the PIN that you got from Link Market Services before the meeting

3

Dial ***1** on your keypad when you wish to ask a question

4

Wait to be introduced to the meeting by the moderator and then ask your question

Voting via online platform

1

Click “Get a Voting Card”

2

Enter your SRN/HIN or Proxy Number and Postcode

3

Click “Submit Details and Vote”

4

Fill out your Voting Card for each Resolution

5

Click “**Submit Vote**”

6

For help call **1800 990 363**

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and voting

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Resolutions for approval

Resolution 1:

Issue of Shares under the Conditional Placement

To consider and, if thought fit, pass the following as an ordinary resolution:

“That, for the purposes of ASX Listing Rule 7.1 and for all other purposes, approval is given for the Company to allot and issue 412,500,000 Shares under the Conditional Placement to Professional and Sophisticated Investors, and on the terms and conditions set out in the Explanatory Memorandum accompanying this Notice of Meeting”

**The Board recommends
that our shareholders vote
‘FOR’ Resolution 1.**

Resolution 2:

Issue of Shares to Scott Emery (or his nominee) under the Director Placement

To consider and, if thought fit, pass the following as an ordinary resolution:

“That, for the purposes of ASX Listing Rule 10.11 and for all other purposes, approval is given to issue 50,000,000 Shares under the Director Placement to Scott Emery (or his nominee), a Director of the Company, on the terms and conditions set out in the Explanatory Memorandum accompanying this Notice of Meeting”

**The Board recommends
that our shareholders vote
‘FOR’ Resolution 2.**

**Thank you for
your attendance**

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Appendix

Income statement

\$ million	1H22	2H22	1H23	Jan + Feb 2023 ¹
Interest income	45	83	119	37
Other income	3	12	2	5
Gross revenue	48	95	121	42
Commission expense	(0)	(2)	(2)	(1)
Net revenue	48	93	119	41
Interest expense	(12)	(27)	(42)	(15)
Sales & marketing expense	(8)	(14)	(6)	(1)
Product design & development expense	(2)	(4)	(5)	(1)
General & administrative expense	(13)	(15)	(17)	(4)
Customer receivables impairment expense	(30)	(61)	(34)	(11)
Depreciation & amortisation expense	(1)	(1)	(6)	(1)
Total operating expenses	(66)	(122)	(110)	(34)
Profit/(loss) before tax	(19)	(29)	9	7
Income tax benefit/(expense)	-	(3)	-	-
Net profit/(loss) after tax	(19)	(32)	9	7
Adjustments	29	41	2	1
Cash net profit/(loss) after tax	10	10	11	6

Balance sheet

MONEYME

\$ million	1H22	2H22	1H23	As at 28 Feb 2023 ¹
Cash and cash equivalents	68	81	79	77
Net customer receivables	546	1,264	1,161	1,118
Current tax asset	0	0	-	-
Deferred tax asset	6	3	3	3
Derivative financial instruments	-	10	10	10
Intangible assets	4	36	35	35
Right of use assets	1	3	2	2
Property, plant and equipment	1	1	3	3
Other receivables	4	10	10	11
Goodwill	-	64	64	64
Total assets	631	1,472	1,368	1,322
Borrowings	(595)	(1,358)	(1,235)	(1,182)
Other payables	(11)	(15)	(6)	(5)
Current tax payable	-	-	-	-
Lease liabilities	(1)	(3)	(2)	(2)
Employee related provisions	(2)	(4)	(2)	(3)
Total liabilities²	(609)	(1,381)	(1,246)	(1,192)
Net assets	22	91	122	131
Share capital	44	143	164	164
Reserves	3	5	6	6
Retained earnings/(losses)	(25)	(56)	(48)	(39)
Total equity	22	91	122	131

1. Unaudited
2. Total liabilities as at 28 Feb 2023 reduced from \$1,198m per the 30 March ASX release to \$1,192m. Individual liability line items are not impacted.

Cash flow statement

\$ million	1H22	2H22	1H23	Jan + Feb 2023 ¹
Income from customers	43	73	101	37
Payments to suppliers and employees	(16)	(35)	(39)	(6)
Income from delinquent asset sales and recoveries	5	9	11	4
Income tax refund received	-	-	0	0
Net cash inflows from operating activities	32	47	73	35
Net customer receivable disbursements	(273)	(441)	75	32
Payments for intangible asset development	(1)	(2)	(4)	(1)
Payments for property, plant and equipment	(0)	(0)	(2)	0
Investment in SocietyOne Holdings	-	(15)	-	-
Acquired cash balances	-	38	-	-
Net cash inflows / (outflows) from investing activities	(275)	(414)	69	31
Net (repayment of) / proceeds from borrowings	298	407	(126)	(54)
Borrowings interest and fees paid	(9)	(20)	(38)	(14)
Transaction costs related to borrowings	(4)	(6)	(0)	(0)
Principal repayment of leases	(0)	(0)	(1)	(0)
Proceeds from issued share capital	-	-	21	-
Transaction costs related to issue of share capital	-	-	(1)	-
Loan - other	-	(0)	-	-
Net cash (outflows) / inflows from financing activities	284	380	(144)	(69)
Net (decrease) / increase in cash and cash equivalents	42	13	(1)	(2)
Cash and cash equivalents at the beginning of the period	26	68	81	79
Cash and cash equivalents	68	81	79	77

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

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MONEYME

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