



4 December 2025

ASX ANNOUNCEMENT

Harmony Announces “Big-4” Bank Corporate Debt Facility

Harmony Corp Limited (ASX: HMY) (“Harmony” or the “Company”) is pleased to announce that it has executed a \$15 million revolving corporate debt facility with one of Australia's leading “Big-4” banks to support further loan book growth and other general corporate purposes.

This facility will refinance Harmony's prior \$22.5 million corporate debt facility at a materially lower margin, underpinned by Harmony's strong profit growth and the credit quality of its underlying loan book. This strong operating performance has also enabled Harmony to repay \$7.5 million of the prior corporate debt from surplus operating cash flows.

The new facility has a 3 year term and market-standard financial covenants with no equity or convertible component attached.

This facility complements Harmony's existing ABS and warehouse facilities with 3 of Australia's “Big-4” banks, which together provide Harmony with a total warehouse credit capacity of around \$1b.

Commenting on the new facility, Harmony's CEO & Managing Director David Stevens said:

“Achieving a corporate debt facility with one of Australia's leading “Big-4” banks is another significant milestone in Harmony's evolution, and enables us to significantly reduce our funding costs. A facility of this nature from a “Big-4” bank is rare in the non-bank financial institution industry, so is yet another pleasing and tangible endorsement of the underlying strength of our business, its growth, profitability, and the quality of our loan book.”

This release was authorised by the Board of Harmony Corp Limited.

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INVESTOR HUB

Harmony's Investor Hub is a platform for investors to learn about Harmony and engage with its leadership. It has our ASX announcements, plus additional content like videos, interviews, research reports, and webinars. Existing shareholders can also link their shareholdings.

Submit questions about this announcement at investorhub.harmony.com.au/link/PKaA7e.

Create an account at investorhub.harmony.com.au/auth/signup or scan the QR code in the header.



INVESTOR RELATIONS

For corporate queries, please contact Michael Pegum of Ethicus Advisory Partners via: investors@harmoney.com.au.

ABOUT HARMONEY

Harmony is the only 100% consumer-direct personal lender operating across Australia and New Zealand. Harmony provides customers with unsecured and secured personal loans that are fast, easy, competitively priced (using risk-adjusted interest rates) and accessed 100% online. Harmony's purpose is to help people achieve their goals through financial products that are fair, friendly, and simple to use.

Harmony's proprietary digital lending platform, Stellare® is the power behind the platform. Stellare® can process, approve and fund loan applications within minutes. Stellare® also replaces the traditional industry credit scorecard with a predictive behavioural analytics engine which uses machine learning to analyse our rich, direct consumer data to deliver automated credit decisioning and superior risk-based pricing.

For further information visit harmoney.com.au.

BUSINESS FUNDAMENTALS

- Harmony provides risk based priced unsecured and secured personal loans of up to \$100,000 to consumers across Australia and New Zealand.
- Its 100% consumer-direct model and automated loan approval system is underpinned by Harmony's scalable Stellare® proprietary technology platform.
- A large percentage of Harmony's originations come from existing customers with minimal customer acquisition cost.
- Harmony is a team of 80 full-time employees predominantly based in Auckland, New Zealand, approximately half of whom comprise engineering, data science and product professionals.
- Harmony has a highly diversified funding panel with warehouses being provided by three of the "Big 4" banks across Australia and New Zealand. Harmony issued its first asset backed securitisation in 2021, followed up with a \$200m New Zealand asset backed securitisation in August 2023, both being publicly rated by Moody's.