21 April 2021

ASX Announcement

Investor Day Presentation

MoneyMe Limited (ASX: MME) ("MoneyMe" or "Group") attaches a presentation to be made at MoneyMe's Investor day meeting being held today at its Sydney office.

Authorised on behalf of the MoneyMe Board and Disclosure Committee by:

Clayton Howes
Managing Director & CEO

ENDS

For further information please contact:

Managing Director and CEO	Chief Financial Officer	Company Secretary
Clayton Howes	Neal Hawkins	Graeme Blackett
clayton@moneyme.com.au	neal@moneyme.com.au	companysecretary@moneyme.com.au

For general investor enquiries, please email investors@moneyme.com.au

<u>About MoneyMe</u>

MoneyMe is a leading player in the digital credit business with technology (Horizon Technology Platform) and AI to deliver highly automated innovative products and customer experiences.

We originate through a diversified mix of credit products and distribution channels to create significant scale and long term customer advantages. Our automotive finance, personal loans, revolving credit accounts and at point of sale retail products are for credit approved customers who are seeking simplicity, fair pricing and flexibility.

Our technology platform enables applications to be completed and checked within minutes, security to be established, funds to be disbursed, or credit limits to be available, to the customer shortly after approval.

MoneyMe is an ASX-listed, licensed and regulated credit provider operating in Australia.

Welcome to

21 APRIL 2021

moneyme

Showcase

moneyme.com.au

This presentation is authorised for release on ASX by the Board of MoneyMe Limited

Agenda for today

1	Arrivals	12:00PM
2	Welcome presentation	12:30PM
3	Insight Group Presentations – Part 1	12:50PM
	Introducing Autopay & Deep dive into products (Group 1) Technology, Data and AIDEN® & Marketing to Generation Now (Group 2)	
4	Intermissions & discovery	13:15PM
5	Insight Group Presentations – Part 2	13:30PM
	Introducing Autopay & Deep dive into products (Group 2) Technology, Data and AIDEN® & Marketing to Generation Now (Group 1)	
6	Wrap up	13:55PM

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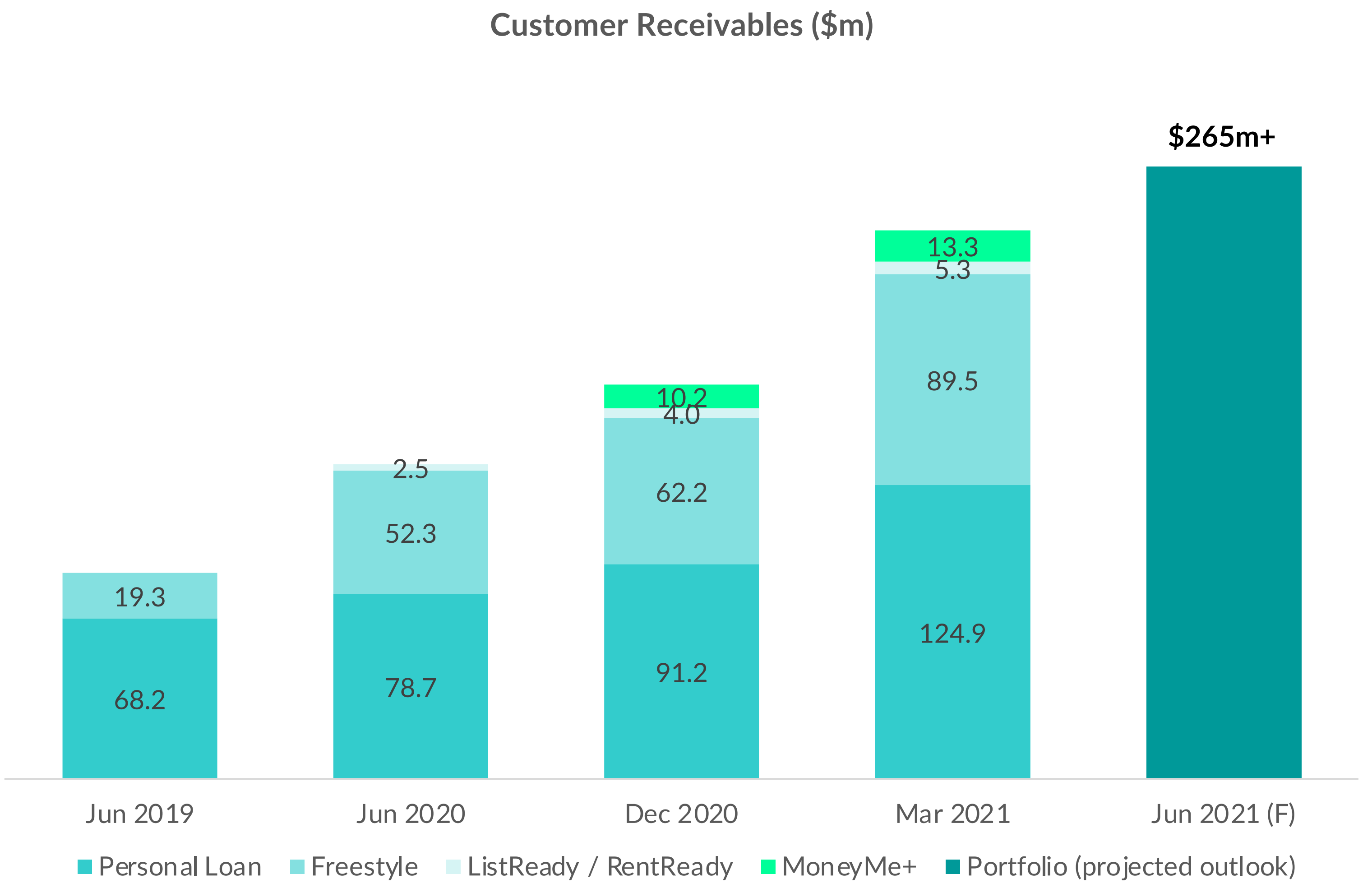
FY21 Trading update

Q3 FY21 Trading Update – MoneyMe Accelerates

- Record Originations & Gross Customer Receivables.
- Record Revenue & Increasing Returns.
- Increasing operating leverage and cost efficiencies.
- Strong Credit & Book Quality.



A product of moneyme


AUTOPAY
FINANCE ACCELERATED
Same-day drive away finance with settlement within 60 minutes

An outdated, broken system.

— The current process & problems

AUTOPAY

- Days to approve & settle
- Paperwork & lengthy forms
- Wet signatures
- Clunky process & delays
- Not available 7 days a week
- Lost revenue & sales

Forget “approvals” in 60 minutes. That’s easy.

AUTOPAY

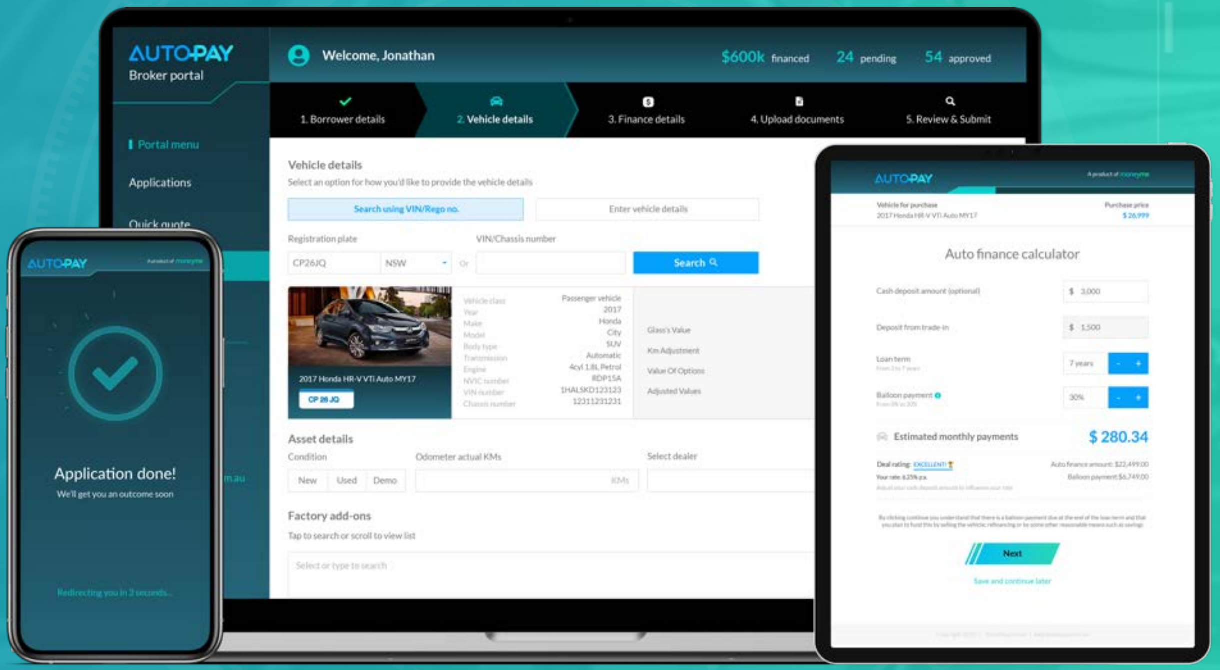
Real innovation is settlement within 60 minutes.

– What no other lender is doing

Secured vehicle finance that settles within 60 minutes, enabling dealers and brokers to close deals on-the-spot.

Allow customers to drive-away the same-day.

Available 7 days a week.



Game-changing benefits

For dealerships & brokers:

- Same-day finance available 7 days a week
- Approvals & settlement within 60 minutes
- High approval rates
  (compared to industry average)
- Intuitive self-serve portal
- Consumer & commercial products
- Fast-track commercial loans available

For customers:

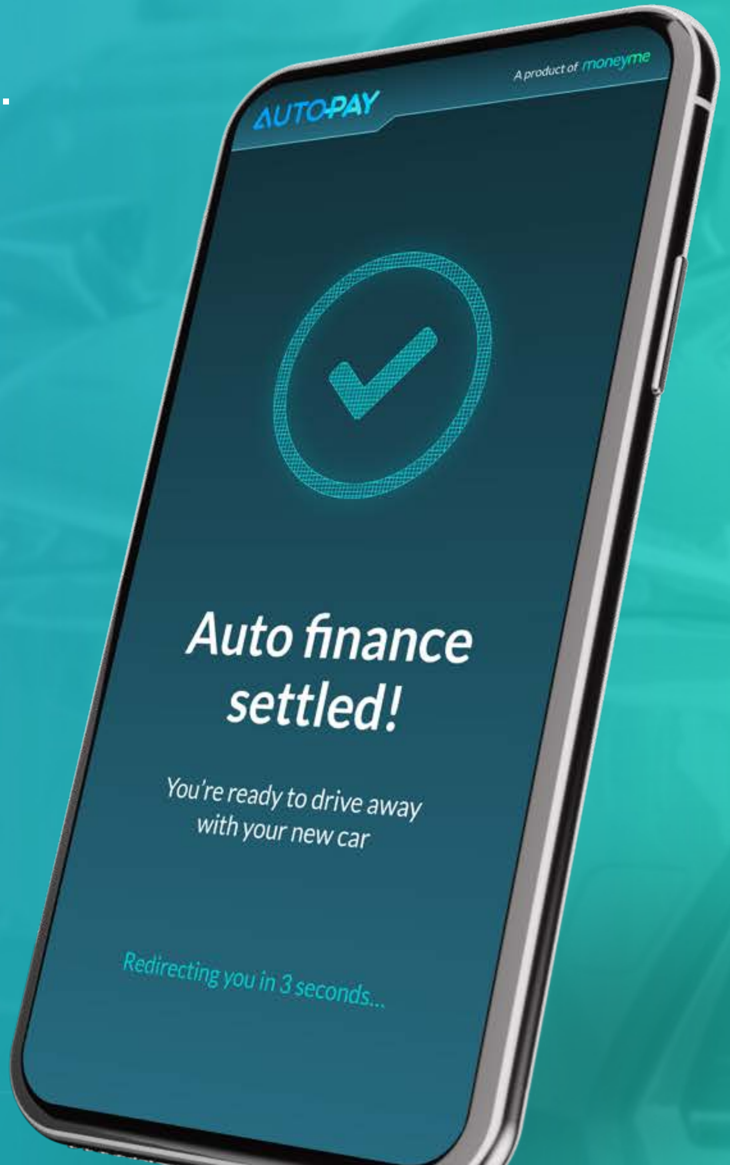
- Competitive low rates
- Digital documents & signatures
- No need for paperwork
- No early exit fees
- Real-time payout figures

AUTOPAY

– Can I pay with Autopay?

What BNPL did for retail, we're doing for Auto.

- Drive more sales
- Higher purchase amounts
- Increase revenue



It's a **win-win** for dealers, brokers and customers.

AUTOPAY

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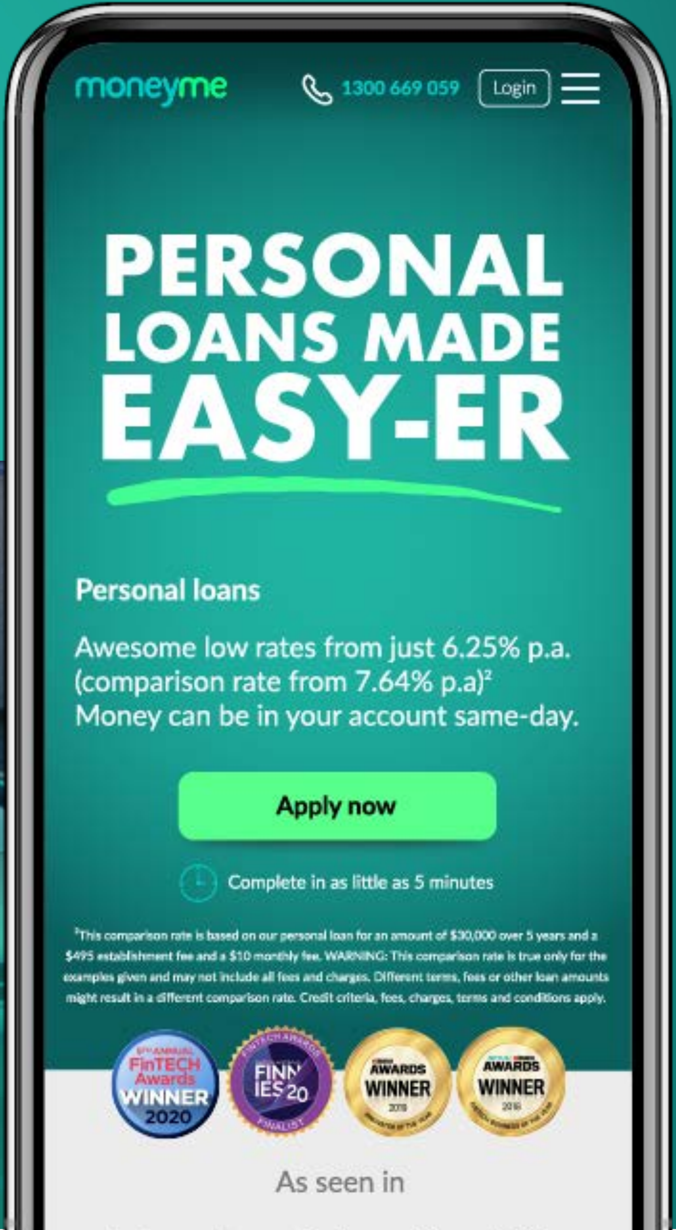
PERSONAL LOANS

LOANS MADE EASY-ER



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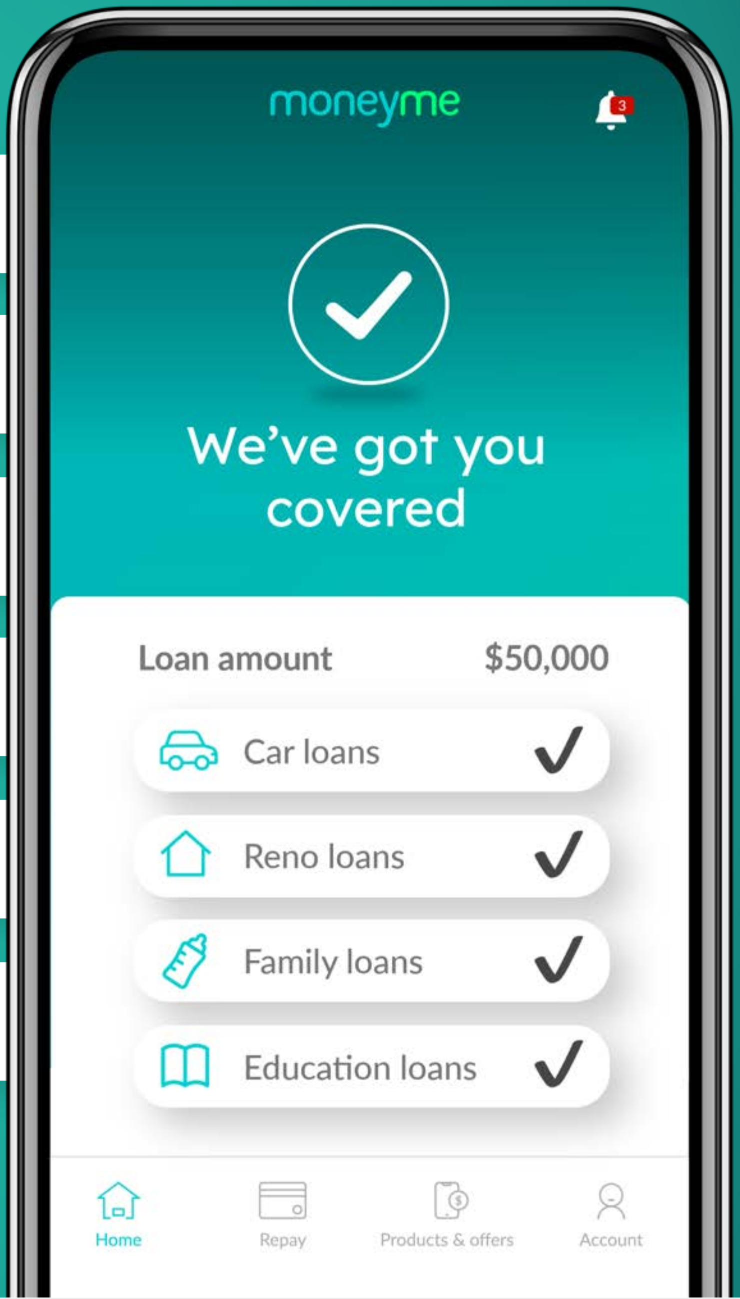
Personal loans made easy-er

- Risk-based interest rates from 6.25% p.a. to 19.95% p.a.
- 5-minute digital application
- Loans up to $50,000 with average value >$8,200 and increasing
- Automated decisioning
- Time to approval in minutes
- App based — Download on the App Store | GET IT ON Google Play



Let’s take you behind the scenes…

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How do we approve in minutes?

The ABCD model

How do we do it? The ABCD model.

- Agile dynamic application & AIDEN
- Biometrics
- Comprehensive Credit Data (CCR)
- Dynamic decision engine

Time to approval

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New Payments Platform

Time to ~~approval~~ money.

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Convenience without the price tag

- Low rates suited to each persons credit profile
- No early exit or repayment fees
- Call wait time under 8 seconds
- Top-up funds available within minutes
- Horizon centralises our product and customer information

PERSONAL LOANS

Strong growth trajectory

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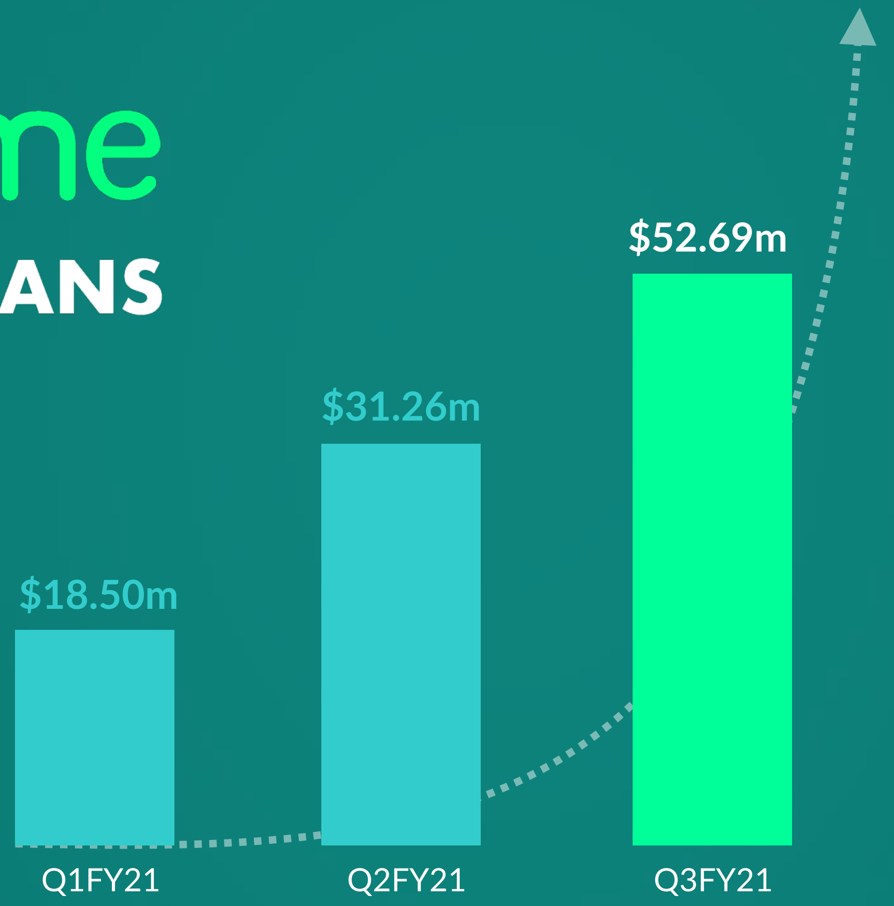
PERSONAL LOANS



What to expect?

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Coming soon!

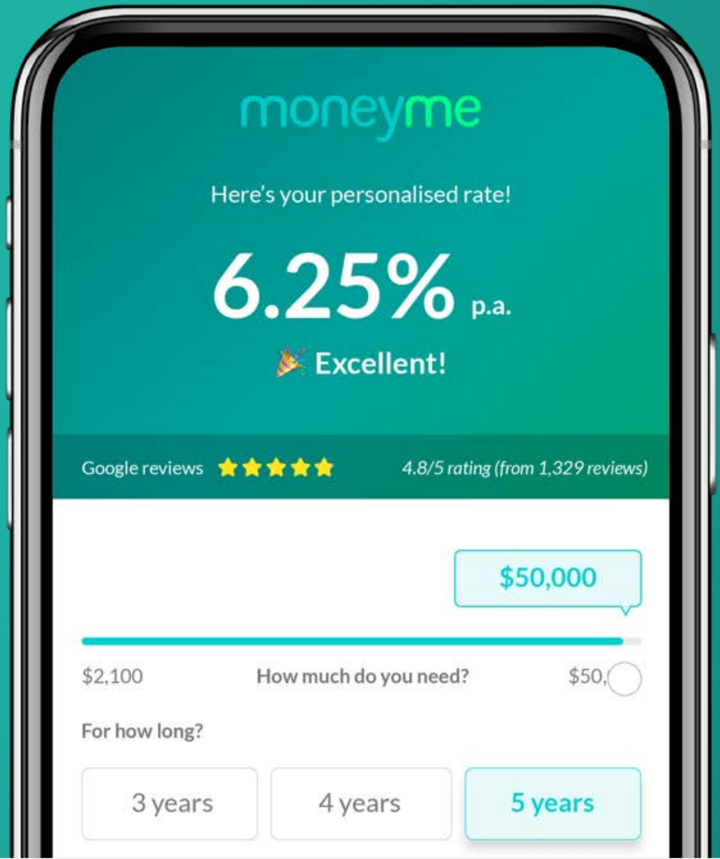
OneDebt

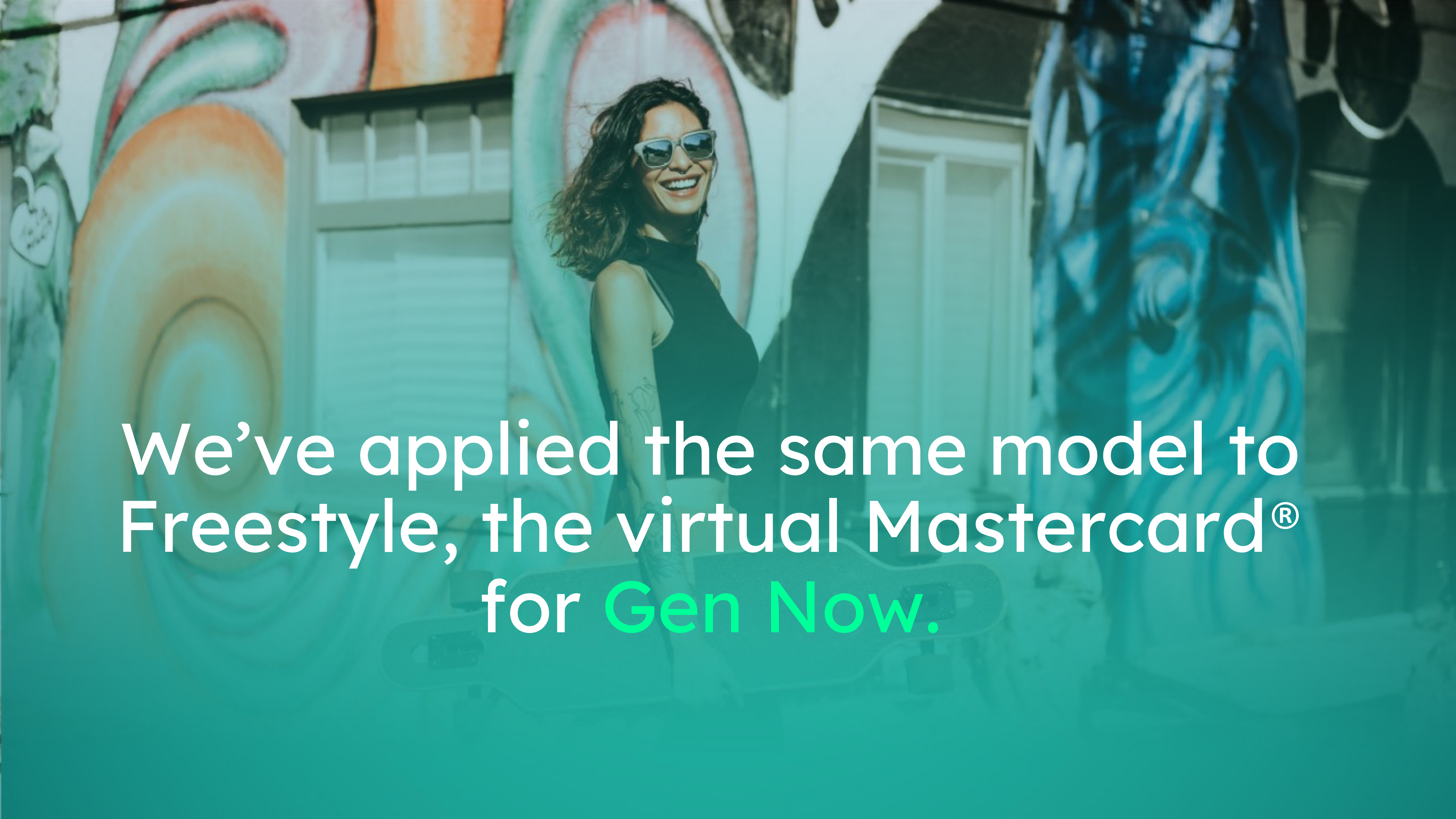
Low rate. One monthly repayment. It's and easy choice.

Coming soon!

Get My Rate

Check your rate in 60 seconds without affecting your credit score.





We've applied the same model to Freestyle, the virtual Mastercard® for Gen Now.

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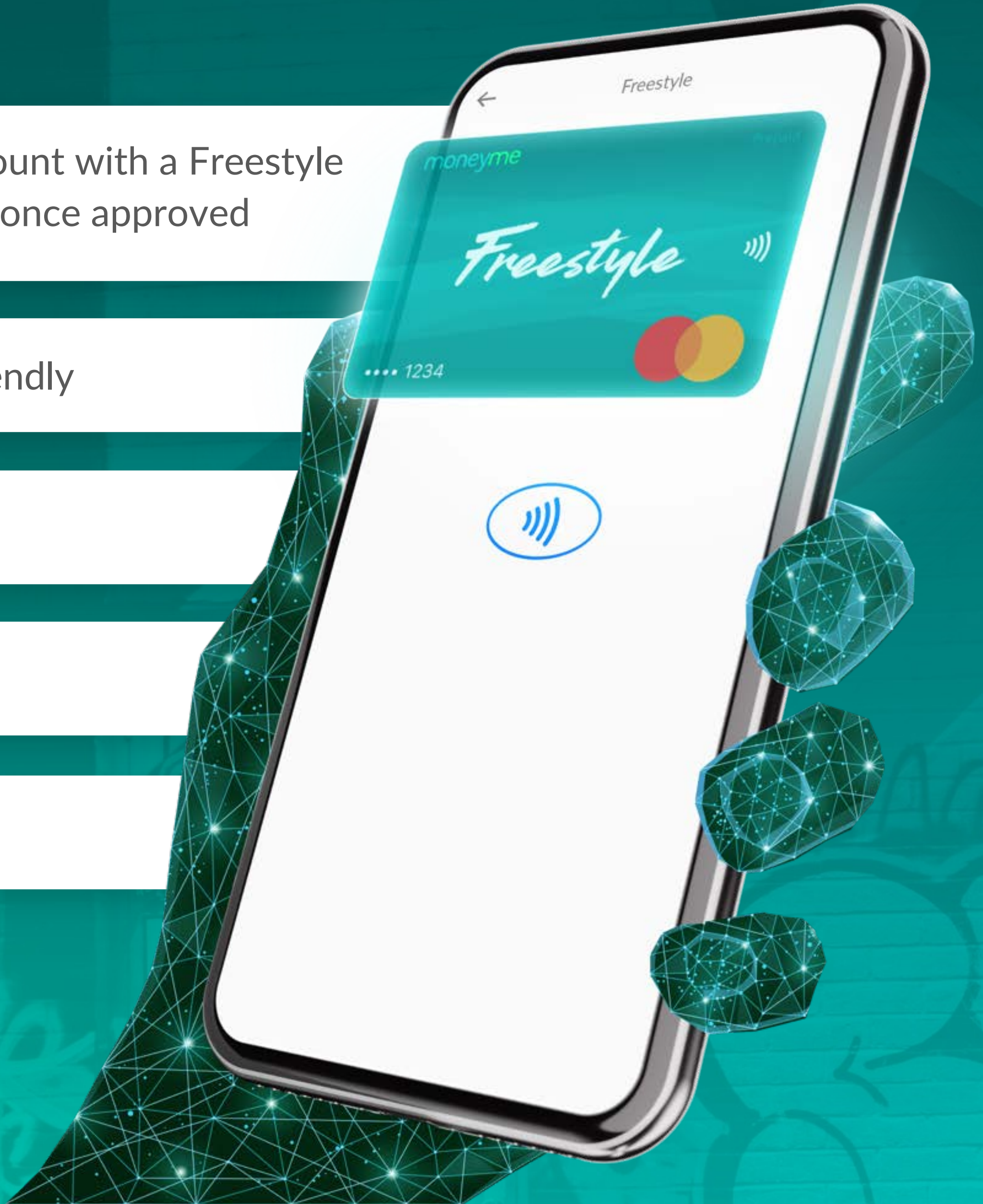
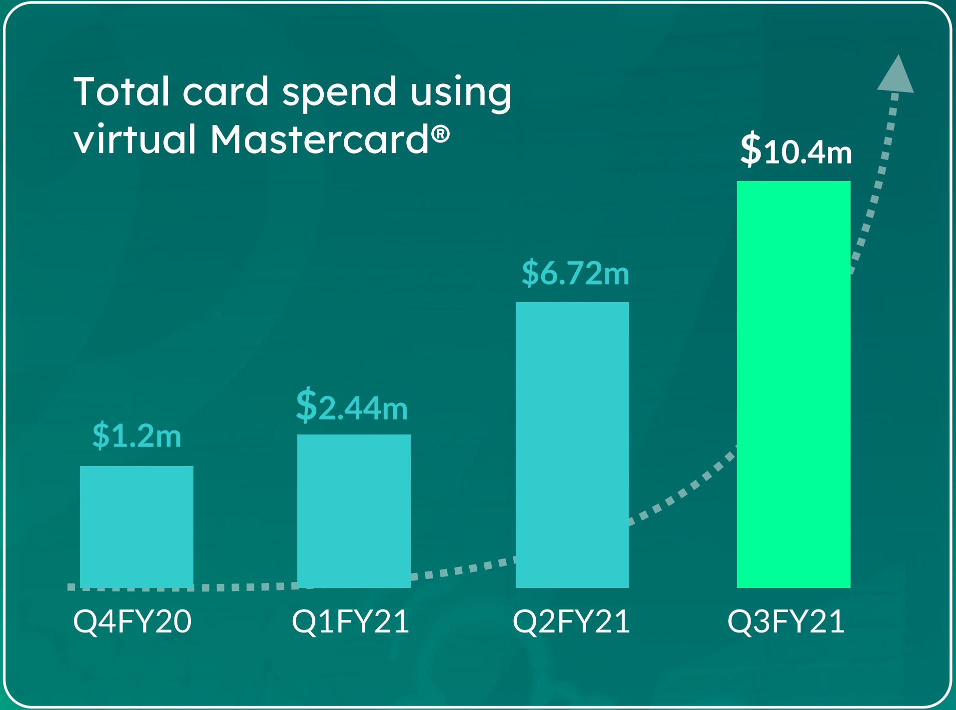
Freestyle – a virtual card like no other

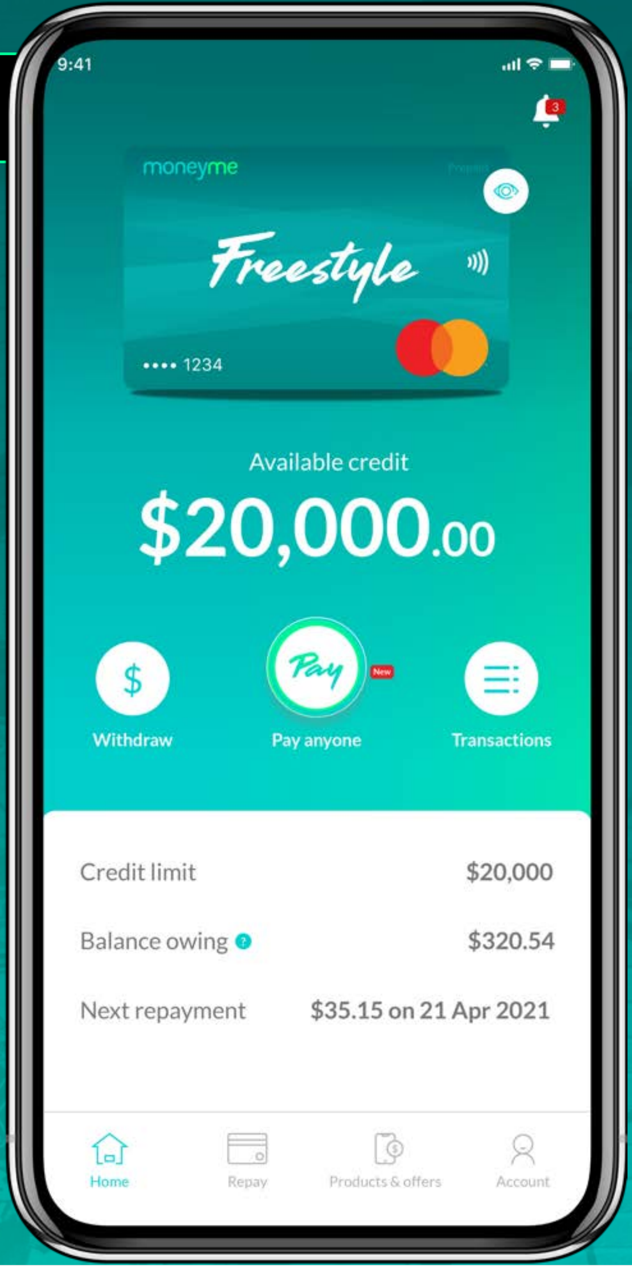
- Forget waiting days in the mail… A credit account with a Freestyle virtual Mastercard® instantly available to use once approved
- Ditch the plastic, go 100% digital and eco-friendly
- Automated decisioning on-the-spot
- Competitive low rate
- Purpose built for Gen Now



Built for Gen Now.

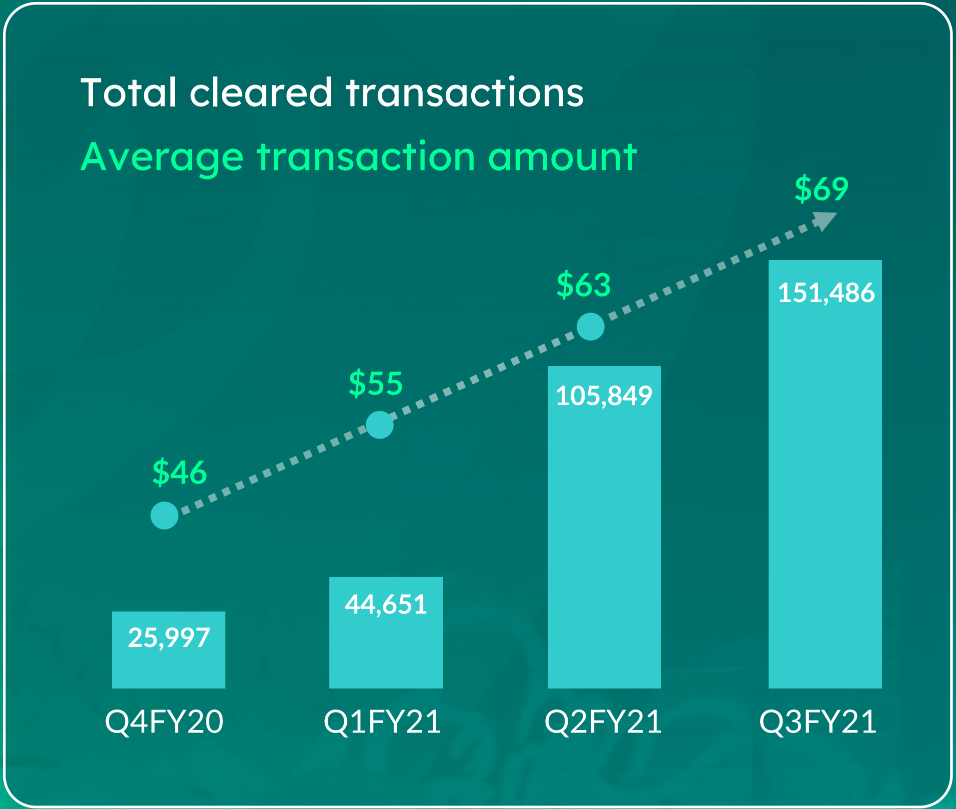
Virtual Mastercard® instantly available to transact

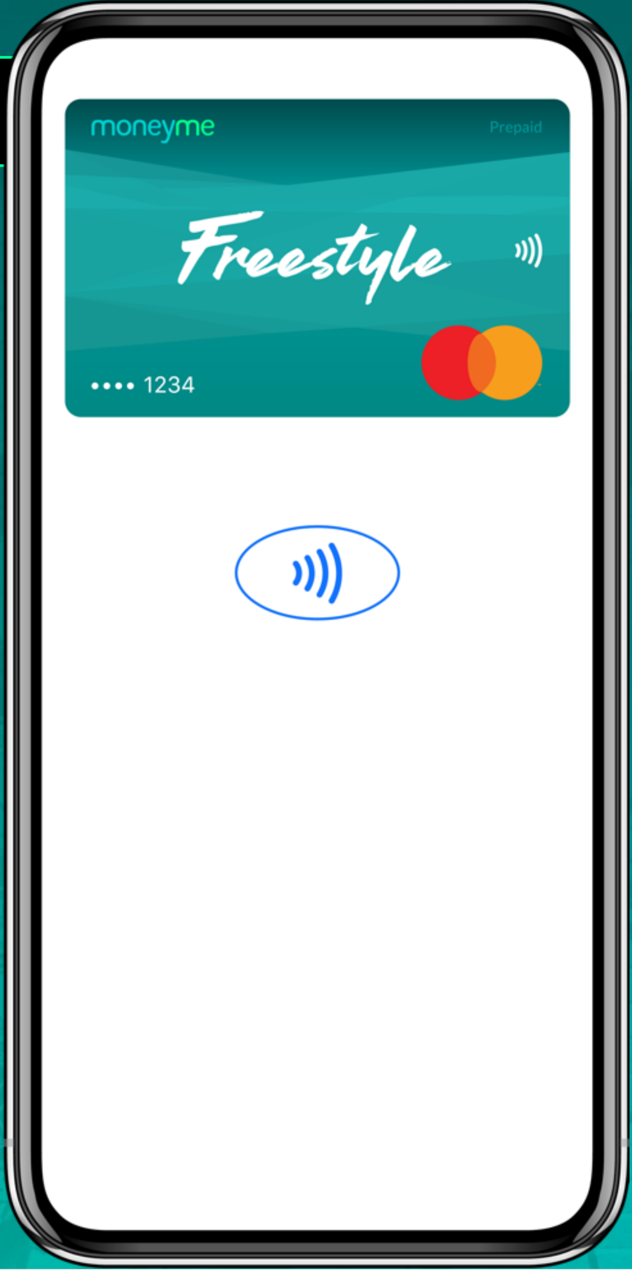




Built for Gen Now.

Tap n Pay anywhere Apple Pay G Pay is accepted





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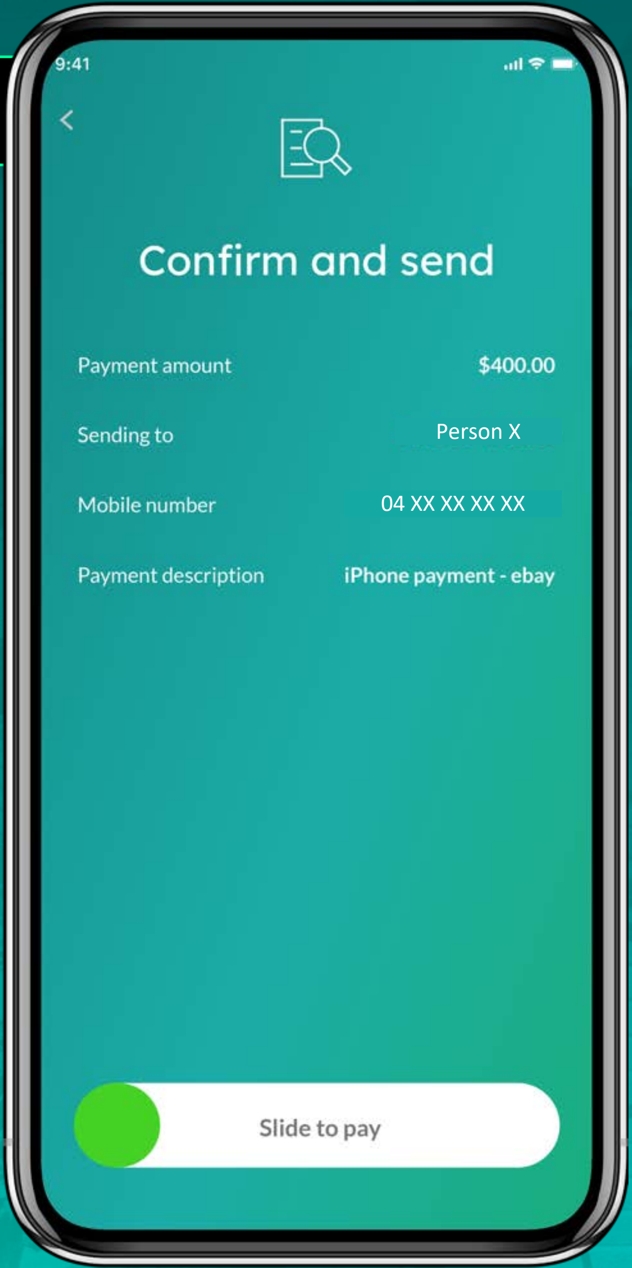
Built for Gen Now.

Payments platform Pay anyone

- Launched in September 2020 with **667 transactions** and **$140,726.36 total spend**
- October to December 2020 had **5,719 transactions** with **$1,261,691.57 total spend**
- January to March 2021 had **13,284 transactions** and **$2,801,620.89 total spend**



Built for Gen Now.

Say goodbye to minimum repayments with ridiculously long terms...

Freestyle repayment terms are scheduled based on limits spread over 24 to 60 months.

The benefits:

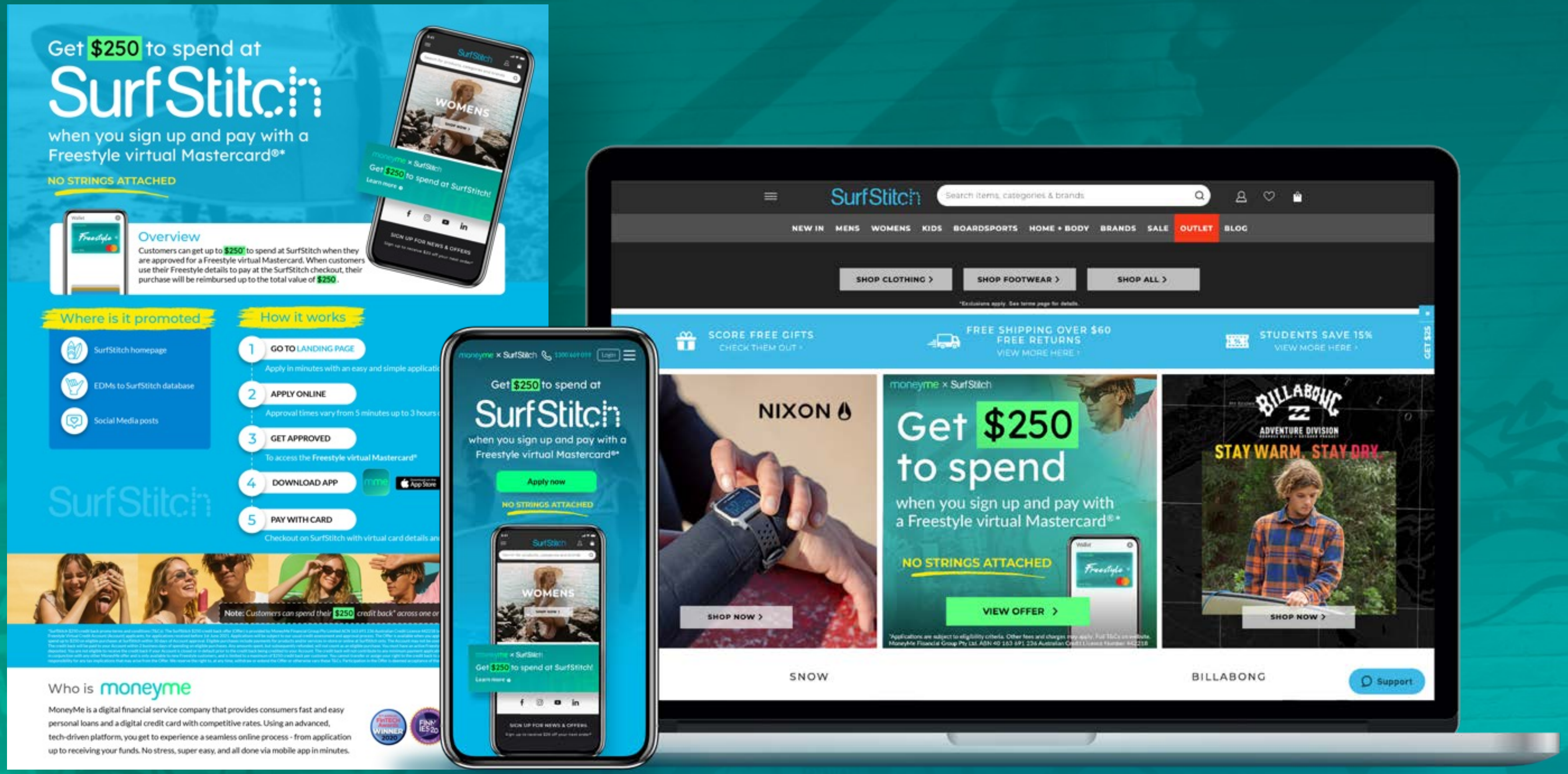
- ✓ Funds become available as you repay
- ✓ Tailored repayment terms based on credit limit
- ✓ Aligned with BNPL, where customers are in control of their shorter term credit cycle

Our winning formula has taken off

What to expect…

1 Retail partnerships

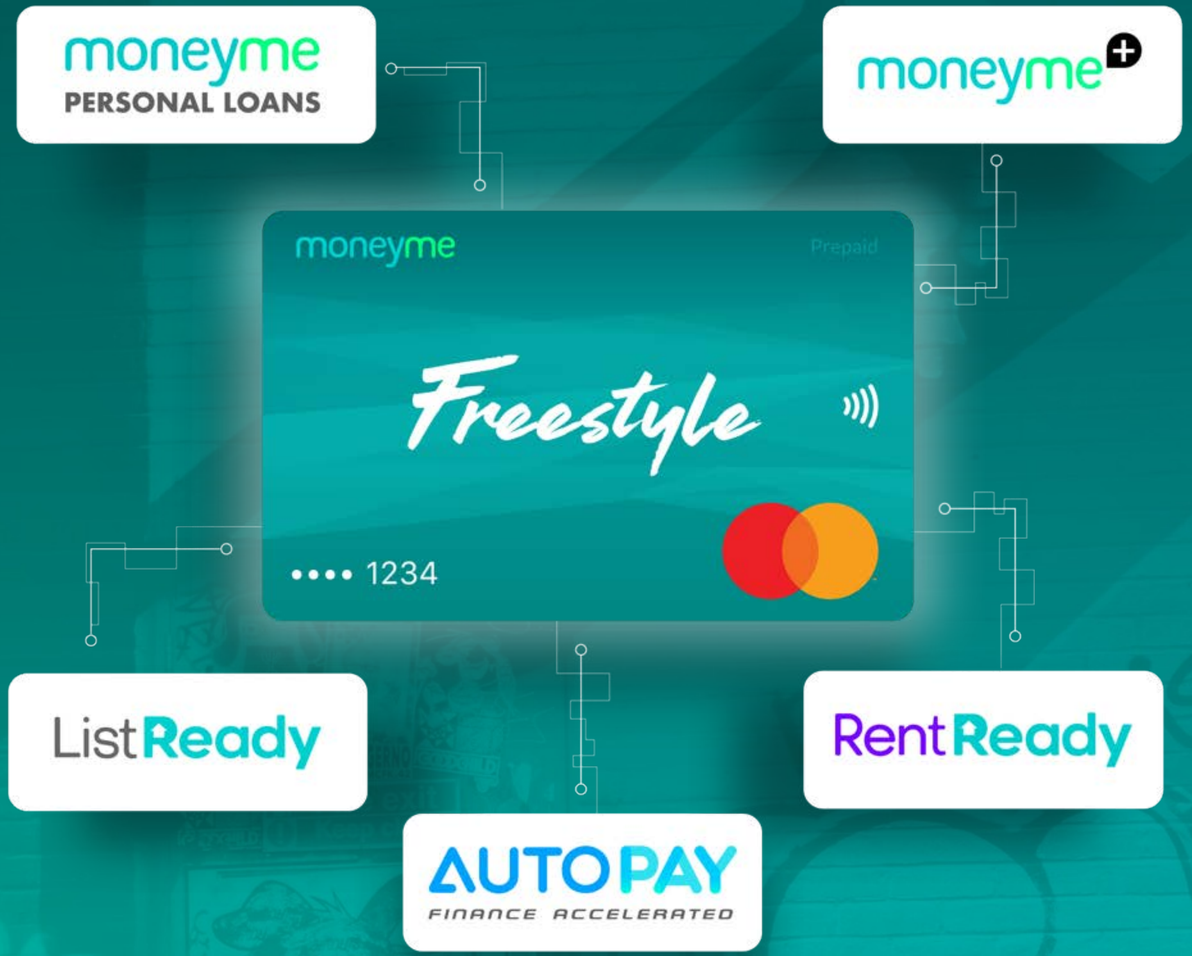
moneyme × Partner



What to expect…

2

Cross-selling Freestyle virtual Mastercard® as an add-on to our other products



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Shop now & pay later

Give merchants on-the-spot finance to close sales while customers are in-store

- Pay in instalments with up to 60 months interest-free
- High approval rates with limits up to $50,000
- Flexible interest-free promotions selected by the merchant with associated merchant fee
- Instant settlement to merchants using the New Payments Platform
- Merchant support team that is available on-demand
- Future proofed & built with regulation in mind

— Large addressable market

Capturing market share with high ticket items

Merchants not satisfied with current providers

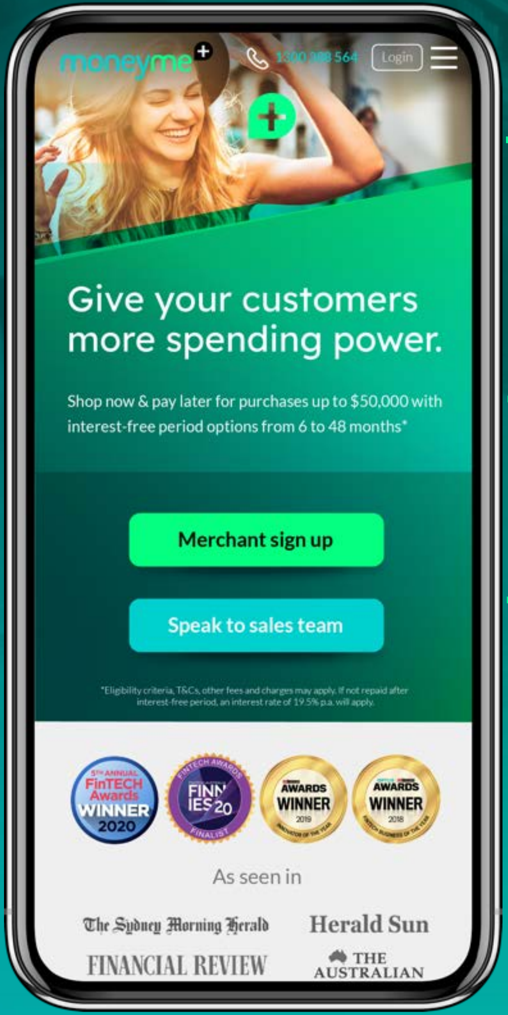
Rise of instalment loan transactions

Transaction volumes increasing substantially

Growing demand for interest-free solutions

Zip/Latitude/Humm

Strong performance with early phase product



Expanding retail distribution network

300+ merchants across multiple verticals e.g. Solar, Education, Automotive, Home Improvements

1,400+ customers

Material contribution to loan book growth

6% of company receivables in December 2020

Strong originations growth

$13m of loan book at end of Q3 FY21

Insight into MME+

moneyme+
Shop now & pay later

Many industry sectors

91% of new customers into MME ecosystem

$4,500 Avg purchase value

$18m+ of spending power

- Solar
- Education & Training
- Auto, Motorbikes & Boats
- Home
- Health & Beauty
- Jewellery & Watches
- Other

— Enhancements that unlock long term growth

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Expanding sales team

- To **increase merchant based quickly**
- Expected to reach **1000+ merchants by December 2021**

Unlocking eCommerce

- Allowing customers to **transact online**

Go to market launch

- Range of promotional and marketing initiatives to generate market interest

ListReady

We’re revolutionising the Australian real estate experience

Bringing the pay-later experience to the real estate industry

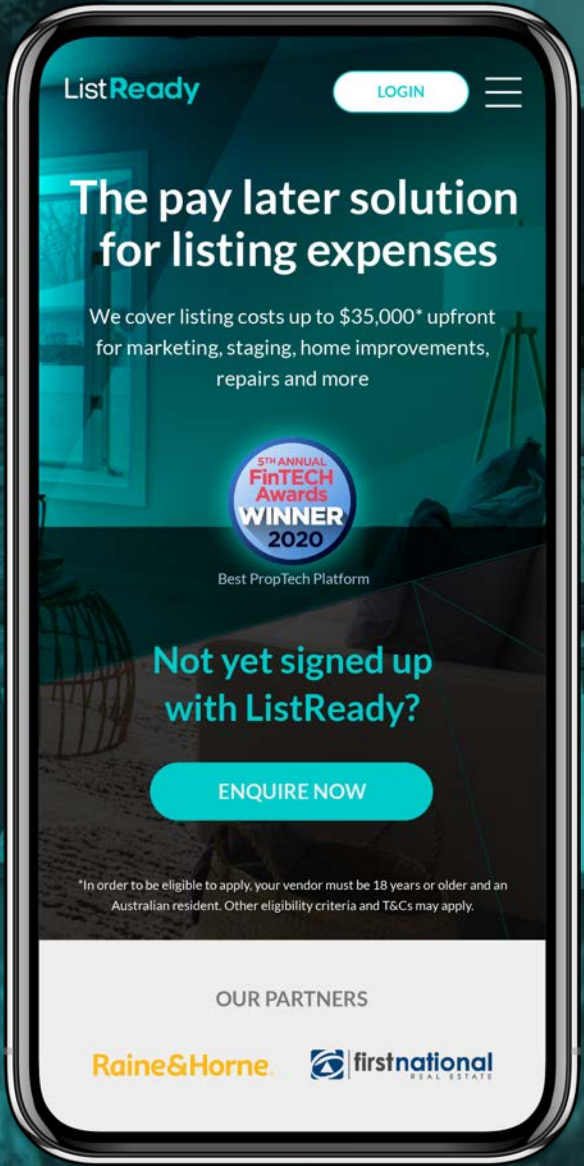
Pay later solution for the property owner selling their home

On-the-spot access up to $35,000* per property to cover essential expenses

No cost for the agency

Simple and transparent charging structure for the vendor
4% + GST for 60 days

Agent pays balance when property sells



*In order to be eligible to apply, your vendor must be 18 years or older and an Australian resident. Other eligibility criteria and T&Cs may apply.

A win-win for the industry

Vendor benefits

- Get to market quicker
- No upfront financial pressure
- Access to property improvement services
- Maximise property exposure
- Increase sale price

Agent benefits

- Win more listings by offering a pay later option
- Attract more buyers with bigger marketing budgets
- Sell more properties and maximise sale price

ListReady – the best product in market

Cover extensive range of property expenses at any stage in the sales process

Payments platform allowing agents to pay any supplier instantly

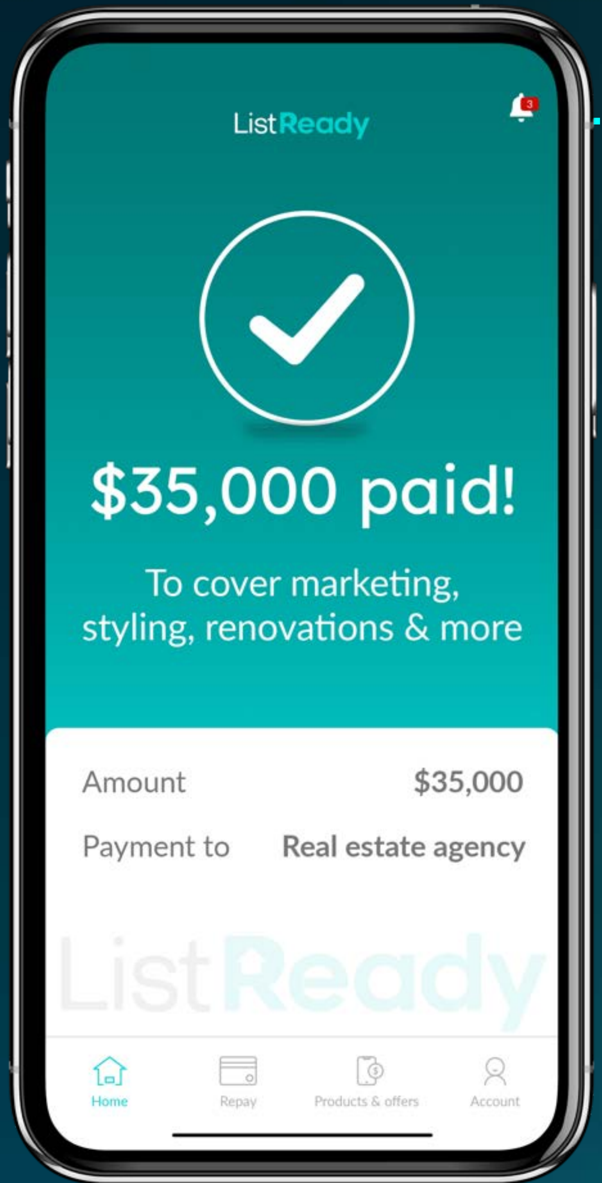
Frictionless user experience with account set up in 60 seconds by SMS

5TH ANNUAL FinTECH Awards WINNER 2020

Industry recognition as a market leader

*In order to be eligible to apply, your vendor must be 18 years or older and an Australian resident. Other eligibility criteria and T&Cs may apply.

Strong performance and distribution capabilities



Growing high quality agency base

- 500+ leading agencies on platform
- 3,000+ individual agents
- Avg loan size = $5,219
- Number of vendors = 3,200+

Deep integration roadmap

Exclusive provider for major agency networks

Raine&Horne | Elders Real Estate | first national REAL ESTATE

Integration with leading real-estate CRM platforms

AGENTBOX | VAULTRE

Integration with other proptech platforms that optimise the sales journey

proply | RealTime AGENT


RentReady
Reaching the property investor

— The problem

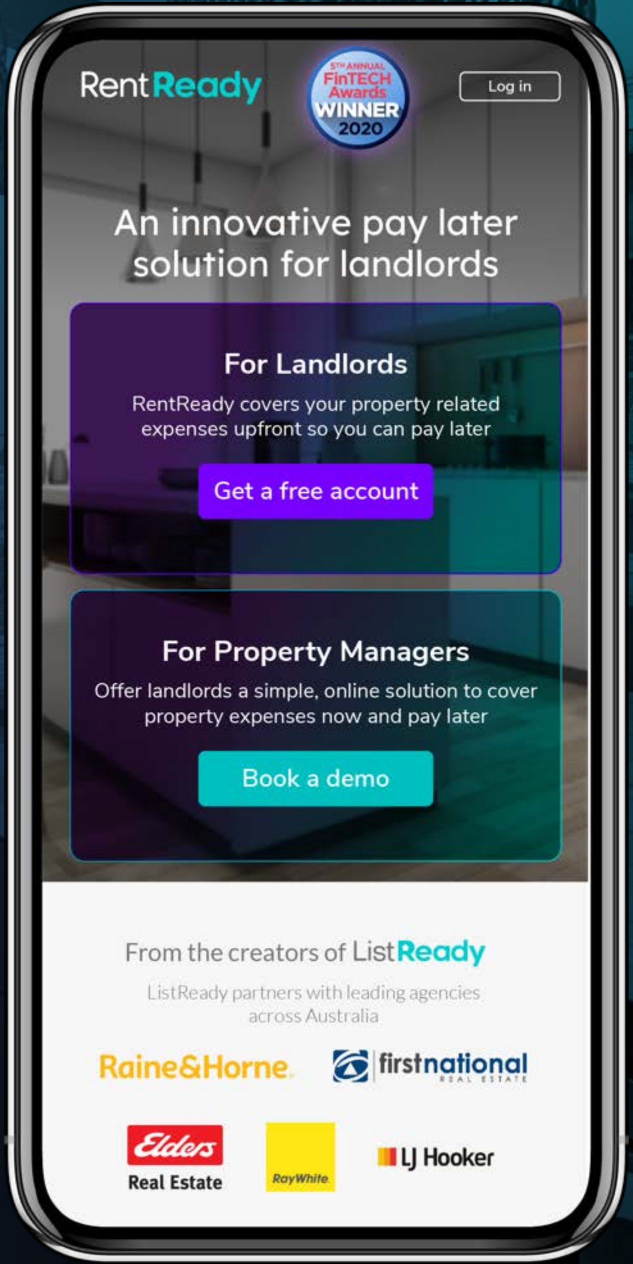
RentReady

- No dedicated facility or platform to manage investment property expenses
- Repairs, maintenance and improvements can be costly
- Landlords often lack the funds or are reluctant to front the cost of these services
- Reduced rental payments can cause cash flow issues

RentReady

The solution

- Dedicated line of credit facility up to $50,000*
- Dynamic online application completed in minutes
- Access for both the property manager and the property investor
- Simple pricing: 16.99% p.a. rate with balance split over 24 monthly repayments
- Interest and repayments are tax deductible



*In order to be eligible to apply, you must be at least 18 years old, the property owner and an Australian/NZ resident. Other eligibility criteria and T&Cs may apply.

Freestyle

moneyme+

PERSONAL LOANS

moneyme ECOSYSTEM

ListReady

AUTOPAY

RentReady

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Technology & Data

1. Horizon
2. Data-led decisions
3. AIDEN®

Horizon

One platform, multiple uses…

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Horizon platform

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Horizon platform
8 key modules

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What gives us 'the edge' ?

There's almost no downtime.

We can even launch new products whilst the platform is still running

We own it, which means:

- No licensing fees $
- Easy to scale (operational efficiency)

Meaning as the business grows, costs do not grow at the same rate.

— How does this tech help us win?

We launch quick.
We learn fast.
We iterate.

Example: ListReady

- Agile build, for very fast entry to market
- Built in less than 2 months using existing modules

Data-led decisions

Our purpose?

Turn data into high-value actions.

Seeking high-value opportunities

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1. To increase revenue
2. To reduce costs
3. To improve customer experience

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Project-based approach to actioning data insights.

We get things done.

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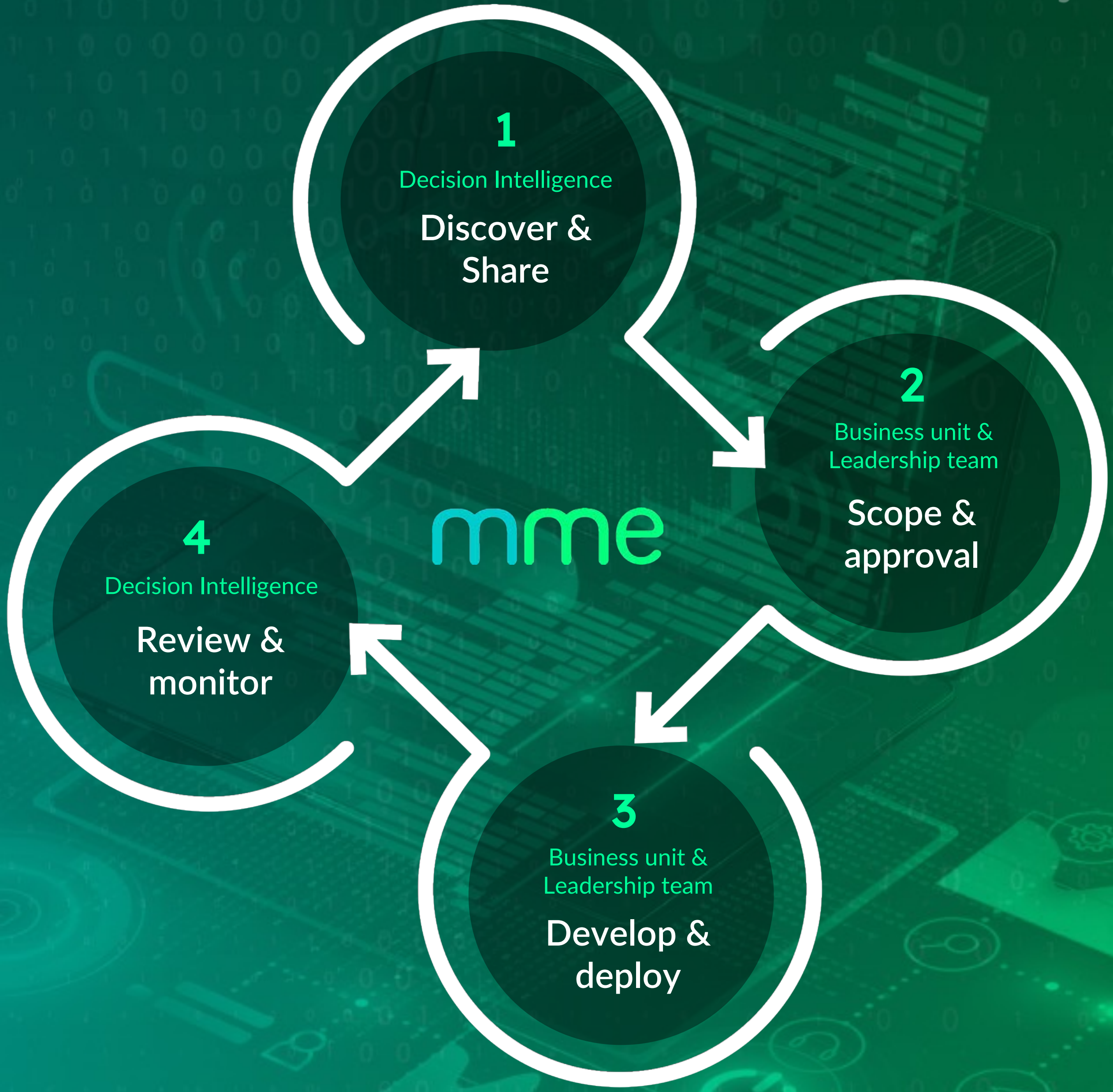
Cross-team collaboration



Big data

We know...

- Where customers spend
- When customers spend
- What customers spend on
- Who customers send funds to

We have more touch points than ever, across retail and property.

Plus, very soon... Auto.

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98% of credit amount and pricing decisions are made by the system

60% of MoneyMe's funding decisions are made today have no human touch point

Loan decisions are based on:

- Our offer matrix (based on credit score)
- Customer's credit history
- Customer serviceability

We're making data-led decisions

Learning about our people, our processes and our customers

Human efficiency

- Improvements to measure success outcomes

Product discovery

- How are customers using the 55 days interest-free?
- How do we increase conversion rates, where do customers drop out of the process?

AIDEN®

Artificial Intelligence Decision Engine

— AIDEN® - Why did we build it?

For fast deployment of AI models

Easily customisable

Greater control over data security & privacy

AIDEN® – Improving credit risk management

- AIDEN® has been trained using data from thousands of customers
- AIDEN® uses 150+ relevant data points per customer to assign a MoneyMe credit score

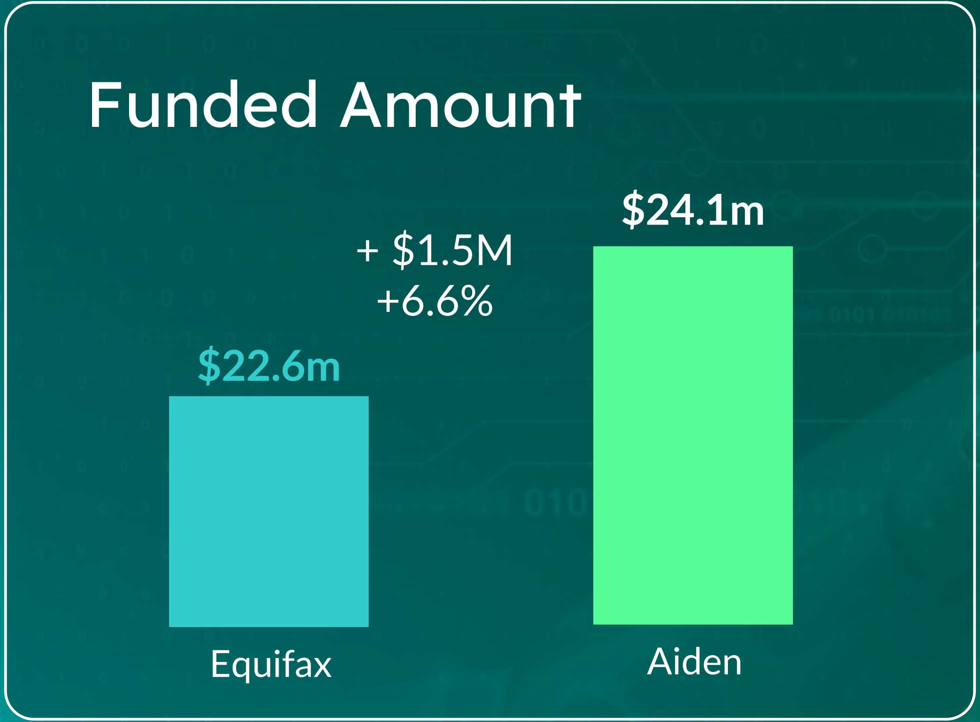
AIDEN® makes good decisions

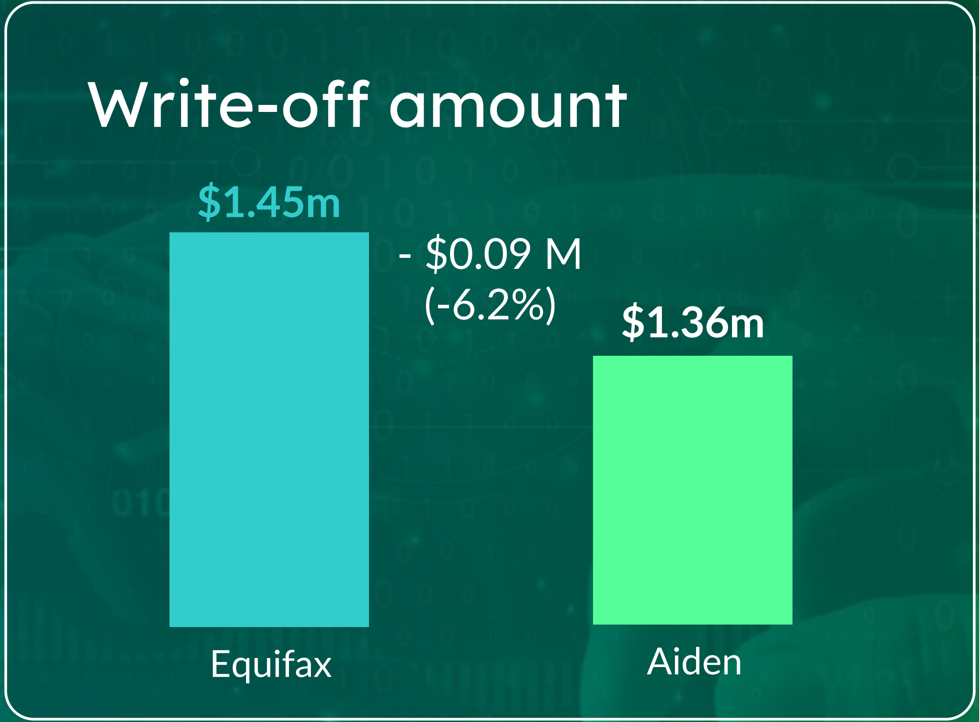
Example

Equifax Score	Wages	Employment Sector	Employment Status	ATM Withdrawals	Loan Default	Aiden
671	$ 2,526	Hospitality, Tourism	Part-time	$ 370	YES	Decline
643 (A3)	$ 16,784	Medical & Healthcare	Full-time	$ 165	NO	893 (A1)

We tested AIDEN®

The results speak for themselves





Data: Loans Funded between Jul-Sep 2019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AIDEN®
works

Where AI is expanding to

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Customer Marketing

- Personalised communications

Operations

- Optimising collection strategies
- Human capital efficiencies

Product enhancement

- Optimizing price elasticity and risk
- UX improvements
- Conversion rate improvement

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Marketing to Generation Now

— Insight into the marketing mindset of MoneyMe

Targeting Generation Now

Tailored marketing by product segments

Leveraging customer satisfaction

Research & Data Led Decisions

Responsiveness & relevance

Mobile first, App based approach

Targeted acquisition funnel

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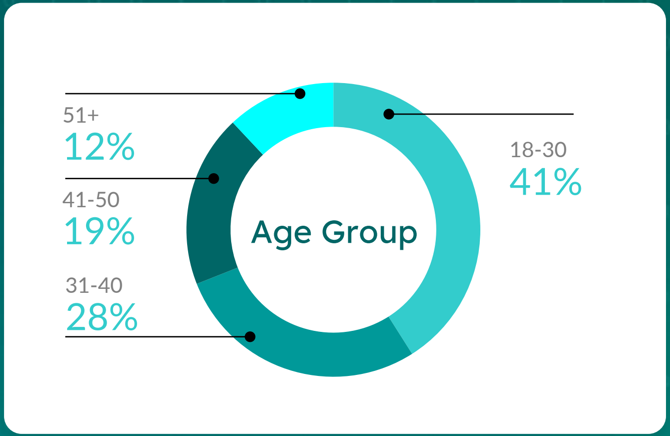
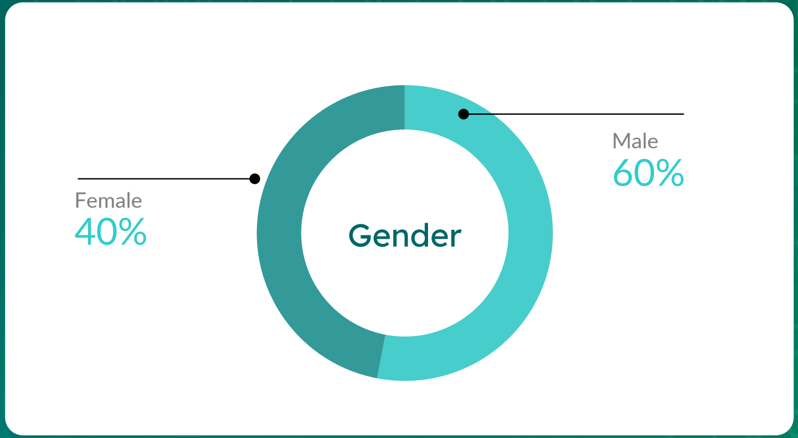
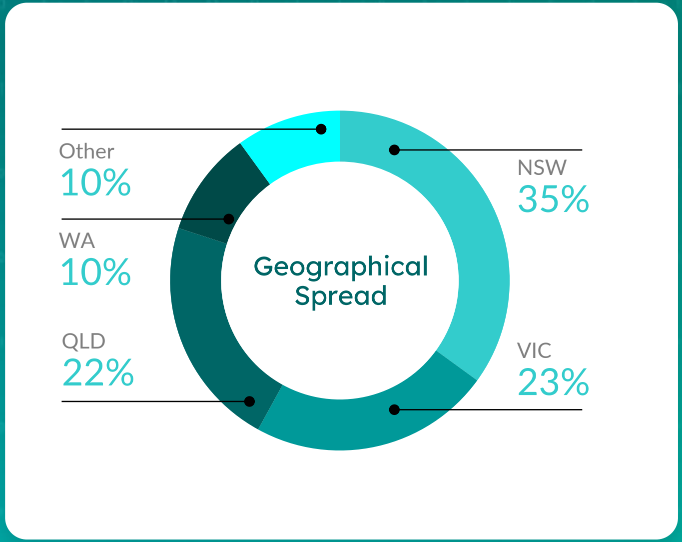
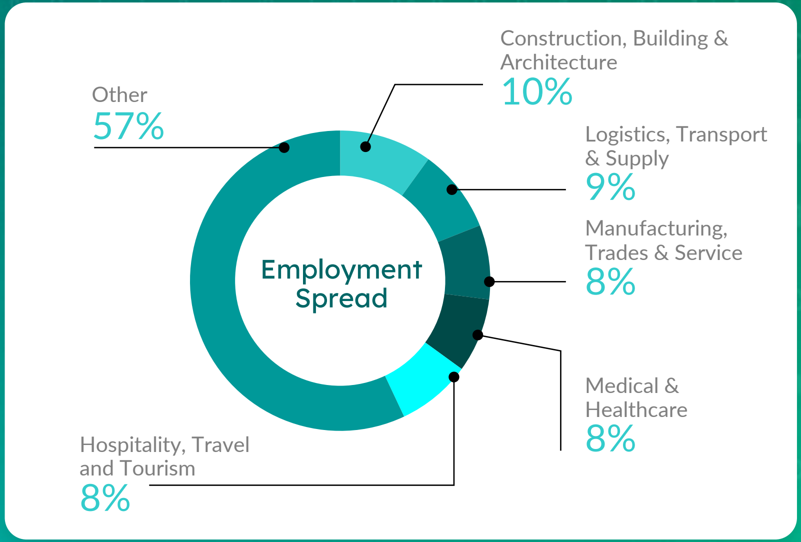
Targeting Generation Now









Tailored marketing by product segments

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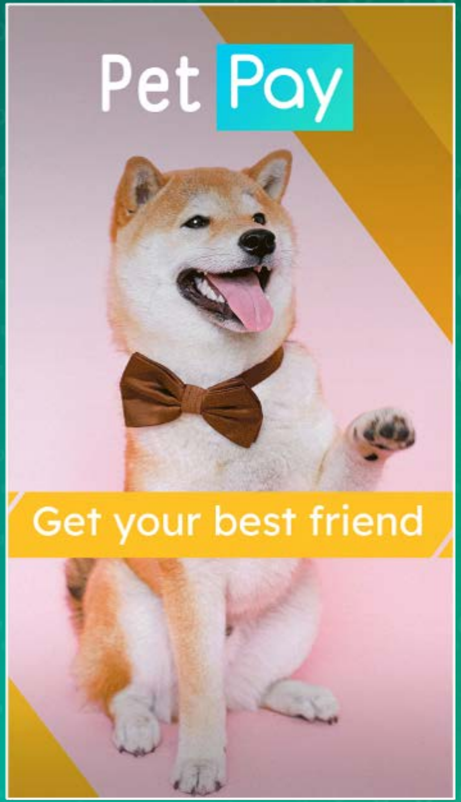
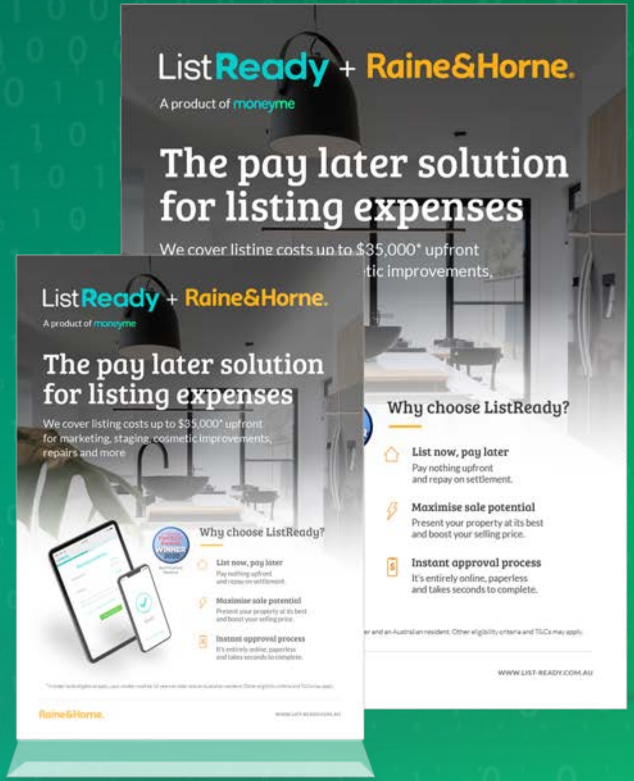
B2C

- moneyme PERSONAL LOANS
- Freestyle virtual Mastercard®

B2B2C

- moneyme+ Shop now & pay later
- ListReady PAY LATER SOLUTION FOR LISTING EXPENSES
- RentReady THE BETTER WAY TO MANAGE PROPERTY EXPENSES
- AUTOPAY FINANCE ACCELERATED





Leveraging customer satisfaction

83 NPS[1]

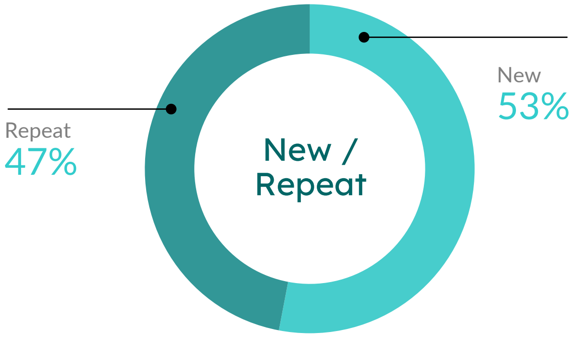
4.8
out of 5

Google Reviews

PRODUCT REVIEW .COM.AU
2021 AWARDS WINNER
PERSONAL LOANS

>35,000
active unique customers
(Not a representation of our customer base, we define this as customers actively using our products)

>35%
of customers use MoneyMe for 2 or more products



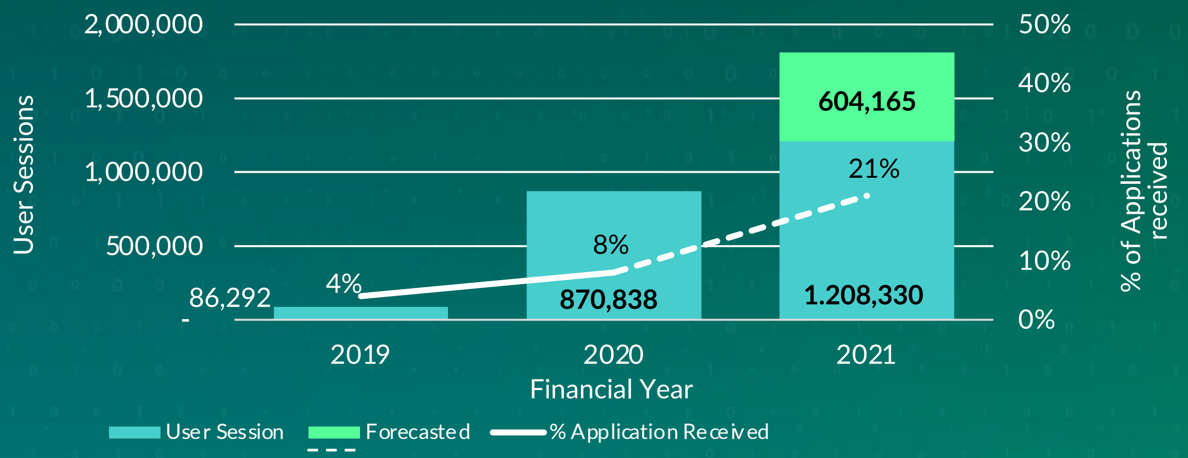
1. Customer satisfaction data for Q3FY21

Mobile First, App-based approach

In FY 2021

Customers Using Web Mobile	71%
Customers Using Web Desktop	29%

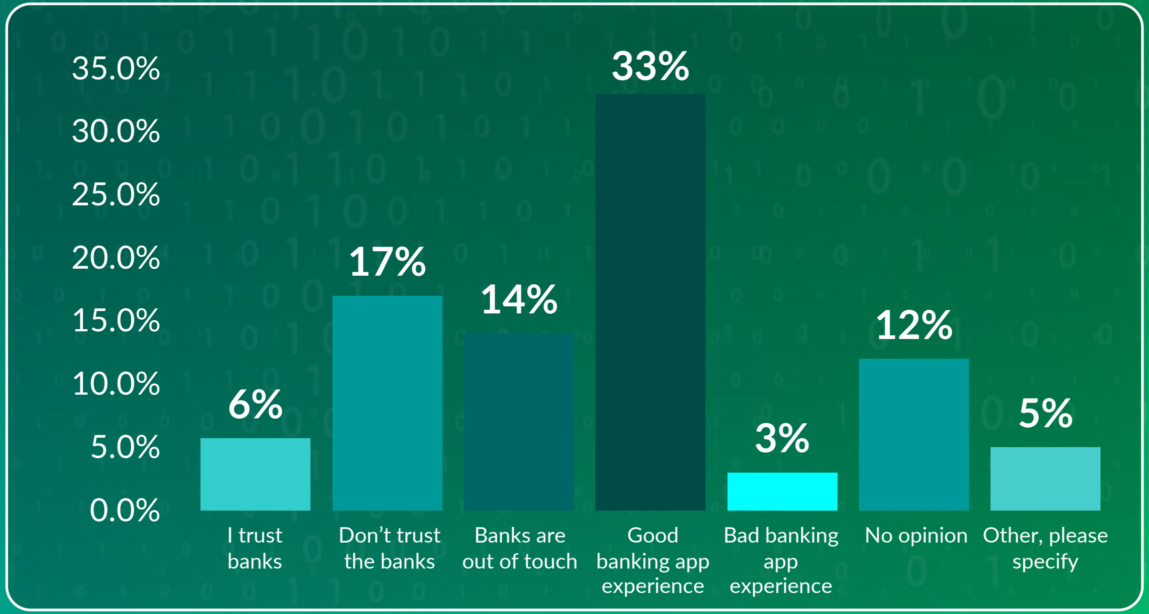
MoneyMe Mobile App (iOS and Android)



Cost of Acquisition decreased when advertising direct to Mobile App

Research led decisions

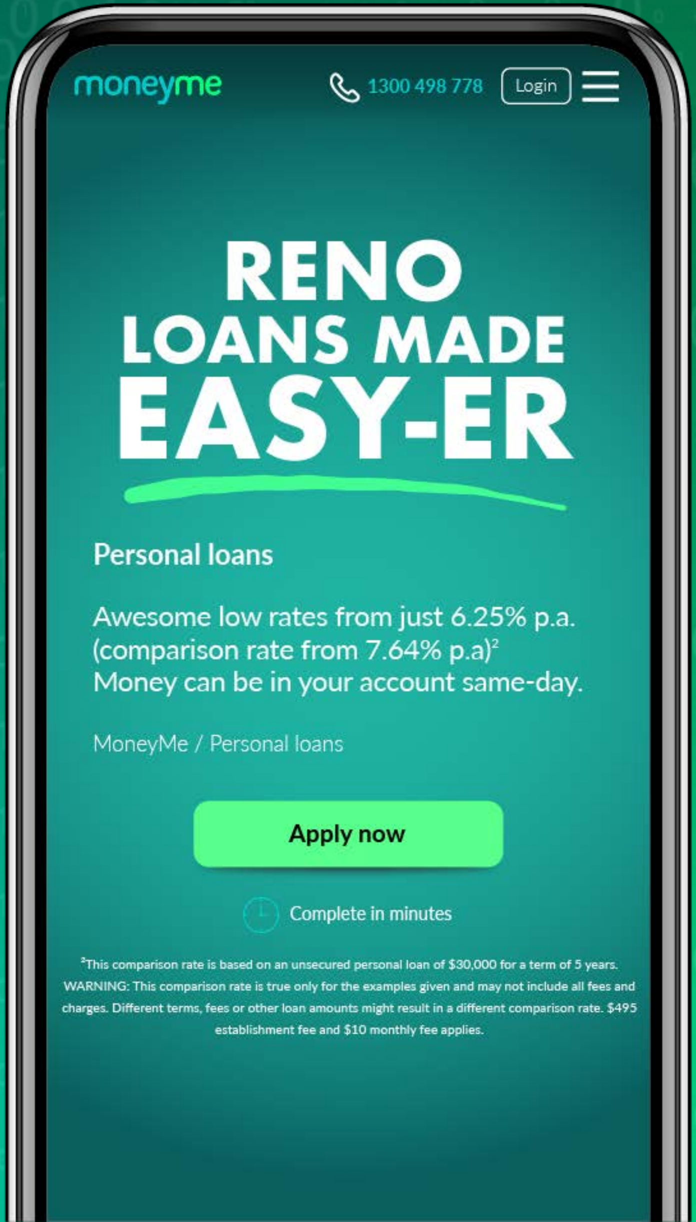
How do you feel about traditional banks?



Per customer research survey conducted in Jan 2021

Data led decisions

- A/B testing landing pages and ad creative
- Live chat 24/7
- Conversion rate optimisation
- Internal data trends linked with external data trends and search trends from our partners
  Including Carsales, SEO, Gumtree, Facebook, Get Credit Score & more.
- + Many more experiments...



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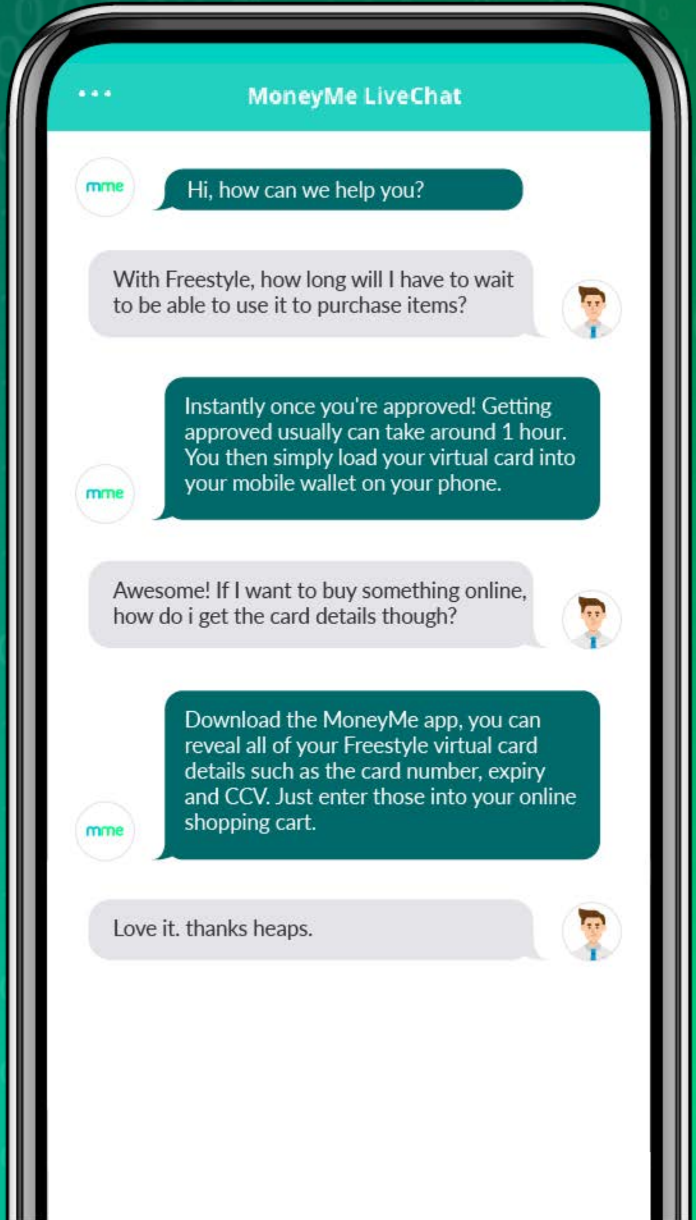

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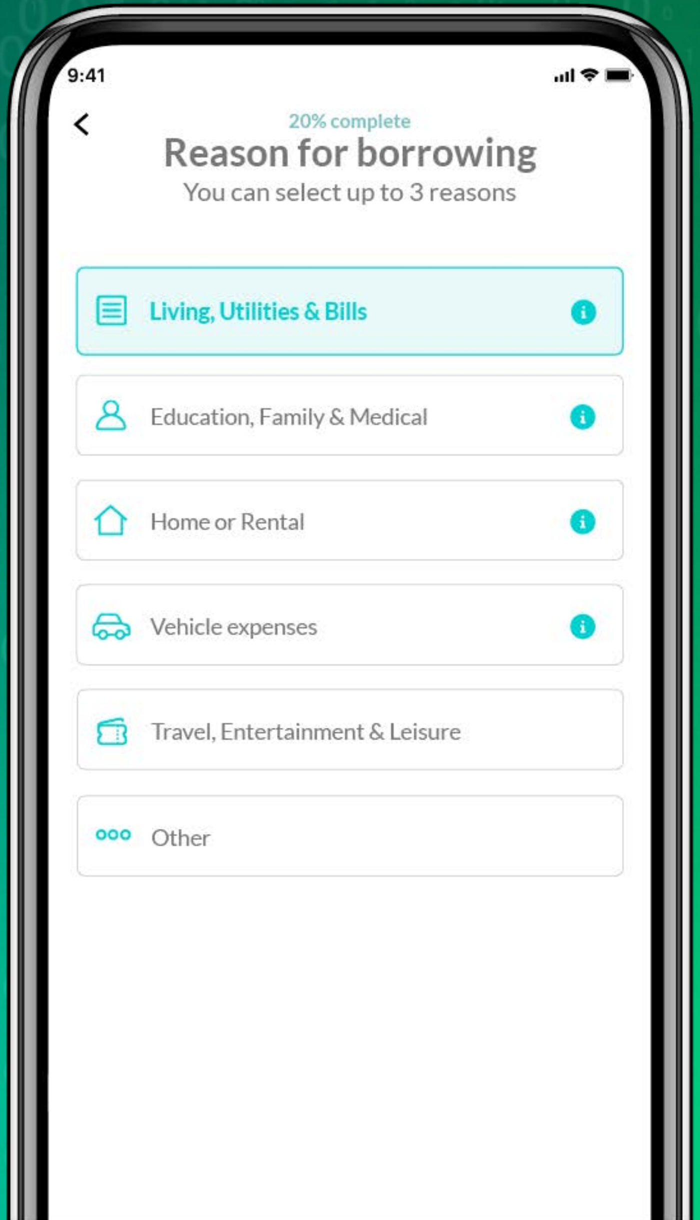

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  Including Carsales, SEO, Gumtree, Facebook, Get Credit Score & more.
- + Many more experiments...

— Targeted acquisition funnel

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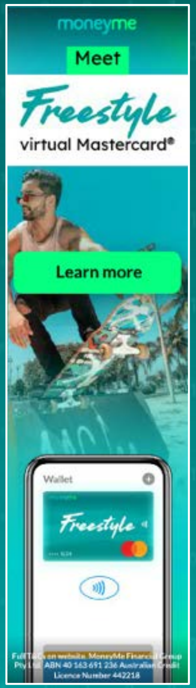
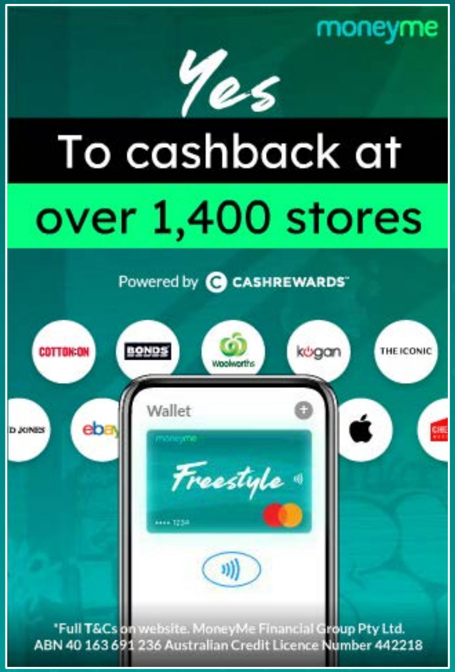


Awareness example



Contextual consideration example

Wrap up

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OUR MISSION

To be the choice for Generation Now

Strategic outlook

Accelerating returns through innovation, scale and technology for Generation Now

MoneyMe's advantages

Product diversification

- Cross-category suite of products that open up the addressable market

Horizon Technology Platform

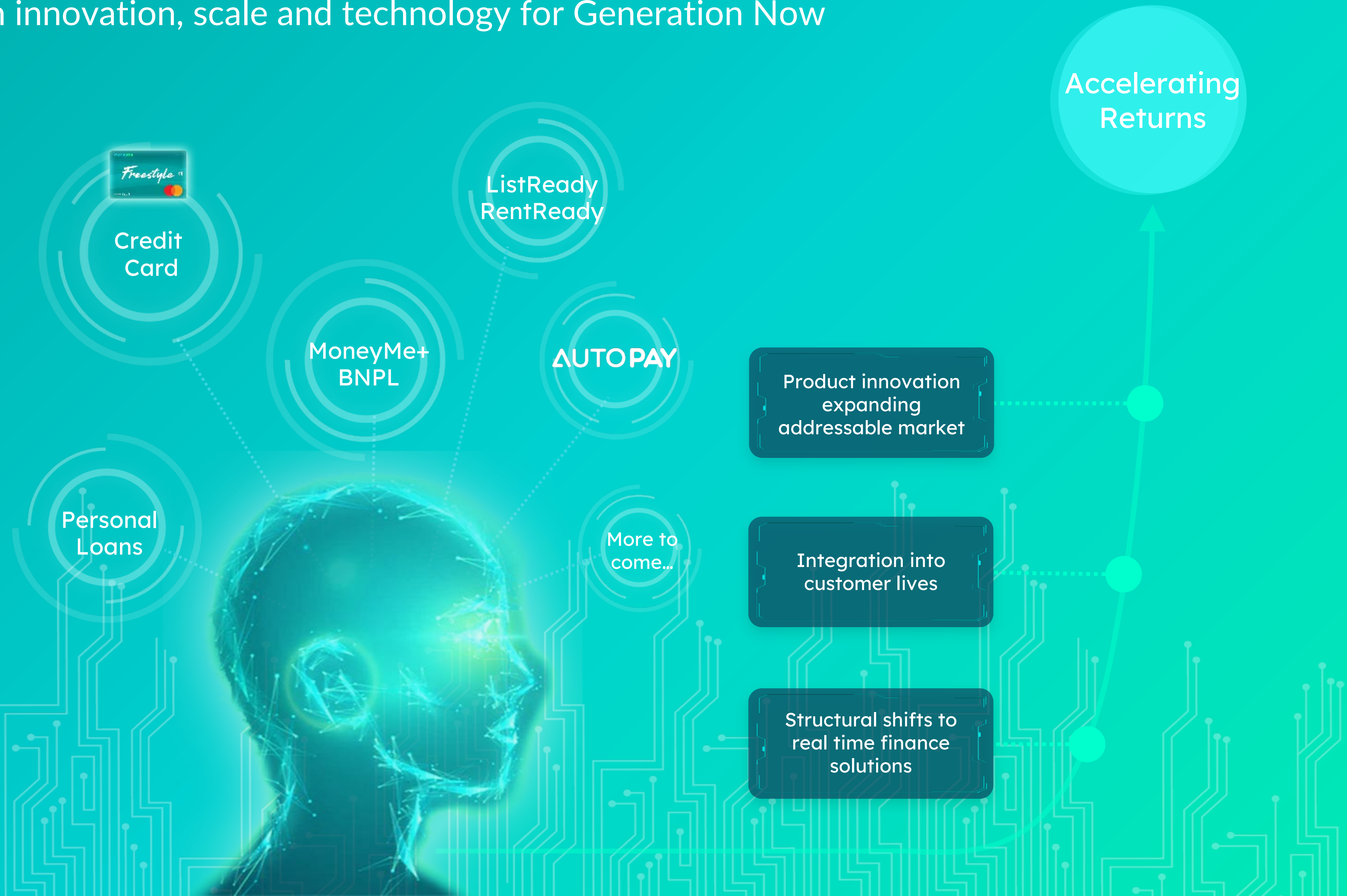
- Highly automated processes
- Artificial intelligence credit decisioning
- 24/7 real time processing

Attractive unit economics

- Strong customer lifetime returns
- High operating leverage through automation
- Low cost of capital

Customer satisfaction

- Returning customers
- Customers with more than one product



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About MoneyMe

MoneyMe is a leading player in the digital credit business with technology (Horizon Technology Platform) and AI to deliver highly automated innovative products and customer experiences.

We originate through a diversified mix of credit products and distribution channels to create significant scale and long-term customer advantages. Our personal loans, revolving credit accounts and at point-of-sale retail products are for credit approved customers who are seeking simplicity, fair pricing, and flexibility.

Our technology platform enables applications to be completed and checked within minutes and funds to be disbursed, or credit limits to be available, to the customer shortly after approval.

MoneyMe is an ASX-listed, licensed and regulated credit provider operating in Australia.

5TH ANNUAL FinTECH Awards WINNER 2020

FINTECH AWARDS FINTECH AUSTRALIA FINNIES 20 FINALIST

OPTUS mybusiness AWARDS WINNER 2019 INNOVATOR OF THE YEAR

ASX AUSTRALIAN SECURITIES EXCHANGE

FINANCIAL REVIEW BOSS MOST INNOVATIVE COMPANIES

FINANCIAL REVIEW LISTS 2020 FAST 100

PRODUCT REVIEW .COM.AU 2021 AWARDS WINNER PERSONAL LOANS

The Sydney Morning Herald | Herald Sun | FINANCIAL REVIEW | THE AUSTRALIAN | The Canberra Times | THE AGE

WAtoday | Daily Telegraph | Mumbrella | 10 | Domain | 7

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