

29 November 2023

ASX Announcement

AGM Addresses and Slides

MONEYME Limited (“MONEYME” or “Group”) attaches:

1. the text of the prepared addresses to be given by the Chair and by the Managing Director CEO to MONEYME’s 2023 Annual General Meeting to be held at 11.00am (AEDT) today; and
2. the slides that will accompany the two addresses.

Authorised for release by Jonathan Swain, Company Secretary.

– ENDS –

For general investor enquires, please contact investors@moneyme.com.au

For media enquiries, please contact media@moneyme.com.au

About MONEYME

MONEYME is a founder-led digital lender and Certified B Corporation™. We challenge the traditional ways of credit and simplify the borrowing experience with digital-first experiences that meet the needs of modern consumers.

We target customers with above average credit profiles through a range of fast, flexible, and competitively priced products, including car loans, personal loans, and credit cards. Our point of difference is delivering unrivalled customer experiences powered by smart technology. From near real-time credit decisioning to loans that settle in minutes, we deliver speed and efficiency in everything we do

We service ‘Generation Now’, ambitious Australians who expect more from life and the companies they engage with. We uphold a strong ethos of sustainability and hold ourselves accountable to the high standards of the B Corp movement.

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 or investors.moneyme.com.au

Certified



MONEYME LIMITED

ANNUAL GENERAL MEETING – FORMAL SCRIPT

11.00 AM, WEDNESDAY 29 NOVEMBER 2023

Chair's address

Good morning, everyone, and welcome to the 2023 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 Awabakal and Worimi peoples** - 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 in Newcastle, which is 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;
- Rachel Gatehouse, Non-Executive Director and Chair of the Audit and Risk Management Committee;
- Mark Stretton, Audit Partner from our Auditor, Deloitte;
- Neal Hawkins, our Chief Financial Officer; and
- Jonathan Swain, our Company Secretary.

Joining by telephone are:

- Susan Wynne, Non-Executive Director and Chair of the Remuneration and Nominations Committee;
- Dave Taylor, Non-Executive Director and incoming Chair of the Remuneration and Nominations Committee; and

- Scott Emery, Non-Executive Director.

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 27 October 2023, and I propose to take this as read.

This year's AGM has been convened as a physical meeting, and we are also providing an audio webcast of the meeting for shareholders who prefer to listen to the proceedings of the meeting remotely.

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 our journey and positioning, our results in the 2023 financial year and our ESG progress, before handing over to Clayton, who will take you through the Group's performance in more detail, and our strategy and outlook for the year ahead.

MONEYME is a founder-led digital lender and Certified B Corporation. We deliver digital-first financial products to customers who, in an increasingly digital world, want fast, flexible, and seamless access to finance.

Our products include car loans, personal loans and credit cards, and our main point of difference is our proprietary technology platform. It allows us to quickly roll-out new innovation, adapt to a rapidly changing external environment, and deliver customer experiences that meet the ever-evolving needs of modern consumers.

We also hold ourselves accountable to high sustainability and governance standards. I am proud to say that our longstanding focus on ESG earned us a B Corp Certification earlier this year. I will cover this in more detail shortly.

MONEYME has come a long way since its inception in 2013 and our continuous innovation has allowed us to stay ahead in a competitive landscape. Our forward-thinking approach is not only reflected in the multiple awards we have accumulated along the way, but also in the strong demand for our products by customers and partners.

We have made tremendous progress in recent years, growing our loan book to over \$1 billion and reaching over \$3 billion in cumulative originations as a Group. We have demonstrated our ability to service high demand and scale the business through both organic and inorganic growth, including the acquisition of SocietyOne in March 2022.

In FY23, in recognition of an increasingly challenging macroeconomic environment and rapidly evolving investor expectations, we transitioned from our high growth strategy to profit delivery and demonstrated the capability of the business to quickly recalibrate its operations.

MONEYME was extremely pleased to report a record statutory profit of \$12 million in FY23, reflecting a compound annual growth rate of 148% from FY19, and a record cash profit of \$24 million, reflecting a compound annual growth rate of 46% from FY19 and up 19% from the previous financial year.

This result was achieved through a deliberate decision to slow growth during FY23 to focus on enhanced credit risk management, cash conservation, and optimising our operations for further cost efficiencies.

The \$12 million statutory NPAT reflects an additional management provision overlay of circa \$6 million, reflecting prudent consideration of ongoing macroeconomic uncertainty. This increased our FY23 provisioning rate from 6.1% to 6.6%, with the aim to safeguard against any unexpected impacts that have not already been reflected in the Group's base and macroeconomic models.

It's important to note that our successful shift from high growth to profit in FY23 was achieved against a backdrop of rising interest rates, heightened inflation, geopolitical uncertainties, and reduced access to capital markets.

This has, arguably, been the hardest year to navigate since MONEYME's inception, with large external market shocks and macroeconomic uncertainties.

The Reserve Bank of Australia lifted the cash rate ten times during FY23, from 0.85% at the beginning of the financial year to 4.10% at year-end. The market sentiment for the non-bank sector was severely

impacted by policy makers' public concerns regarding fighting inflation and the future trajectory of interest rates, and at times the capital markets were effectively closed.

In response to these headwinds, we adopted a strategy to update our customer pricing, in line with the RBA's interest rate rises. Around 70% of our loan book is variable rate and our fixed book is hedged, which has enabled us to successfully manage margins.

After significant customer and loan book expansion in FY21 and FY22, our shift to moderate growth and focus on cost optimisation brought forward the timing for statutory returns. A key focus was the post-acquisition integration of SocietyOne into the business, delivering annual cost synergy savings of >\$20 million per annum. In conjunction with the scale benefits stemming from a significantly larger loan book, these cost synergies have amplified MONEYME's operating leverage, which not only facilitated strong results in FY23 but will also support continued profitability in FY24 and beyond.

Our ongoing focus on credit quality and further diversification of our customer base has continued to shift the composition of our loan book. Our improved book profile has supported the business through the rising interest rate environment by offsetting external factors impacting credit risk and loss rates. We expect the higher credit quality of the book will continue to protect the business against interest rate pressures and the projected increase in unemployment rates.

MONEYME further diversified its funding structures in FY23 to support strong returns despite a higher interest rate environment and challenging securitisation and capital market conditions.

\$21 million of new equity capital, net of transaction costs, was raised in 1H23, followed by \$40 million in the second half of the year to support the Group's funding and liquidity position.

The equity raise completed in May was used to retire the corporate debt incurred from the SocietyOne acquisition. As a result, the corporate debt facility principal was reduced to \$50 million, alongside the delivery of improved terms on the facility.

In May 2023, MONEYME completed a \$150 million term securitisation for SocietyOne personal loan assets, marking the third term transaction for the Group. The two senior tranches of the deal were rated Aaa (sf) by Moody's, demonstrating the credit quality of the loan book.

At the end of the financial year, the Group had eight funding structures in place, and \$1.5 billion of total funding capacity. The closing funding mix includes around 69% of warehouse funding, 26% of term securitisation and 5% corporate debt.

We expect the elevated credit quality of our portfolio will continue to deliver opportunities for more favourable warehouse funding and securitisation when market risk appetite begins to improve.

FY23 saw us progress our Environmental, Social, and Governance (ESG) agenda by strengthening our governance structures and identifying ESG related risks and opportunities to enhance our positive impact. Our commitment to ESG best practices is reflected in the recent achievement of B Corp Certification in August this year.

The B Corp framework allows us to measure and improve our impact in a way that is understandable, verifiable, and recognisable. It is pleasing to give our stakeholders confidence in the positive outcomes of our ESG initiatives through independent assessment and an internationally recognised framework.

As part of our end-of-year reporting, we published our most comprehensive Sustainability report to date, which is aligned to leading sustainability disclosure standards. The report is available on MONEYME's investor website, and I strongly encourage all shareholders to review it.

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 week, we announced to the market that Susan Wynne, Non-Executive Director and Chair of the Remuneration and Nomination Committee, has decided to retire as a Director to focus on her other career commitments. We thank Susan for her contributions to the Board in stewardship of the company during her four years as a Director.

To replace Susan, the Board has appointed Susan Hansen as Non-Executive Director, effective from 1 December 2023.

Susan Hansen brings a wealth of experience in finance, risk assessment, and governance. She has served as a non-executive director at listed and non-listed companies in Australia and abroad for over 20 years and currently chairs the Audit Committee for several boards, including for Resimac Group

Limited. Susan is a Chartered Accountant and holds an MBA from the University of Cape Town. She is also an accomplished author and speaker, as well as a course facilitator at the Institute of Directors in New Zealand.

On behalf of the Board of Directors, I would also like to thank Team MONEyme for their unwavering commitment to creating long-term value for shareholders during what has been a very challenging year for the industry.

In closing, I extend our gratitude to our business and community partners, customers and shareholders for your trust and ongoing support.

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

CEO 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 recent performance and our strategy and outlook.

FY23 was undoubtedly a challenging year for our industry and business.

In a difficult operating environment with rising funding costs, reduced access to capital, and elevated credit risk, we once again demonstrated our ability to adapt to rapidly changing circumstances.

We achieved this while continuing to challenge the status quo and deliver new technology advancements. FY23 was a standout year for innovation; we launched a fully automated approval and

settlement process for secured vehicle loans, a new credit score product, and further improvements to our digital customer experiences.

I am very pleased with MONEYPE's performance in FY23, driven by strong fundamentals.

The strong profit result was driven by a record \$239 million in gross revenue from a higher-value loan book.

MONEYPE also accelerated its operating leverage through scale and technology benefits, reducing the office operating cost to income ratio from 40% to 22%.

In addition to advancing MONEYPE's business model, we successfully integrated SocietyOne. This included re-platforming SocietyOne originations onto our highly automated technology platform, reducing application approval times for customers from hours down to minutes. By leveraging our low-cost operating model and realising scale benefits, including warehouse consolidation, we delivered significant cost synergies.

We continued our focus on higher credit quality customers and secured assets to boost our resilience and reduce risk in a tougher climate, resulting in a further increase of our average Equifax credit score to 727, while secured assets made up 44% of our book by year-end.

It is pleasing to see the benefits of this strategy take effect, with credit loss rates reducing in the first quarter of FY24.

I will now cover the rest of the key highlights for the first quarter, reflecting great progress on our FY24 strategy. Revenue continued to be strong, driven by a stable loan book, whilst we maintained a healthy net interest rate margin of 11% for the quarter.

As mentioned earlier, credit losses reduced in line with our focus on elevating the credit profile of our book. Net credit losses were <4.9% in the first quarter, down from 5.6% in the previous quarter. We

maintained our strong book profile, with an average Equifax credit score of 733 and 46% secured assets at the end of the first quarter.

We also intensified efforts to refine our technology platform. Technology updates launched in the first quarter include increased automation, improved application journeys, and enhanced data security.

Lastly, MONEyme achieved B Corp Certification this quarter, marking a significant milestone in our commitment to environmental, social, and governance values. We will also continue our commitment to transparent and regular shareholder updates beyond our half-year and full-year reporting, including through evolving quarterly trading updates, taking into account shareholder feedback.

MONEyme currently has roughly 1-2% of the personal loan and credit card market, and less than 1% of the vehicle finance market. There is an opportunity for MONEyme to gain market share from incumbents with their focus on mortgages and limitations caused by outdated processes and clunky legacy platforms that slow down the roll-out of new innovation.

Banks have also been exiting the vehicle finance sector, which poses a great opportunity to leverage the unrivalled speed and customer experience of our Autopay product.

The outlook - MONEyme expects to deliver positive statutory and cash NPAT results for the first half and full year FY24.

Our strategy includes five key focus areas.

The first one is to extend our technology advantage. MONEyme has created a superior, tech-driven value proposition that is hard to replicate. 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 significant technology advancements in FY23, and we will continue to invest in our technology in FY24.

MONEyme is actively pursuing the integration of generative Artificial Intelligence (AI) in our products and operations. Generative AI offers substantial opportunities in terms of operational efficiency and

enhanced customer experiences. With our advanced technology and in-house platform, we are well-positioned to harness new AI capabilities and address the inherent risks associated with them.

Increasing the ratio of secured asset finance and targeting higher credit quality borrowers will continue to be a strategic focus to help safeguard the loan book for tougher macro-conditions. We will leverage our competitive edge with Autopay and expand our secured asset funding programs to increase the proportion of secured assets in our loan book.

Continuing from the significant progress made in FY23, we will capitalise on our low-cost operating model and scale advantages to grow our operating leverage over time. This focus includes further refining our technology platform and operations, simplifying our business by removing non-core products, leveraging automation to deliver human capital cost efficiencies, insourcing previously outsourced operations processes, and reducing distribution costs.

We will continue to optimise the business for growth, including refining our warehouse programs for capital and cost efficiencies, evolving our channel distribution, and sharpening the design of our core products. I believe we are uniquely positioned to seize the market opportunity quickly when conditions start to change.

MONEYME takes customer data protection very seriously. Building on from our ISO 27001 certification, we will continue to further strengthen our information security systems and processes.

I would like to thank Team MONEYME 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 in the future.



2023 Annual General Meeting

Wednesday 29 November 2023



Chair's Address

Peter Coad



A non-bank challenger

MONEYPE is a founder-led digital lender and Certified B Corporation™. We challenge the traditional ways of credit and simplify the borrowing experience with digital-first products that meet the needs of modern consumers.



Digital yet personal

We target customers with strong credit profiles through a range of fast, flexible, and competitively priced products, including car loans, personal loans, and credit cards.



We move fast

Our point of difference is delivering unrivalled customer experiences powered by smart technology. From near real-time credit decisioning to loans that settle in minutes, we deliver speed and efficiency in everything we do.



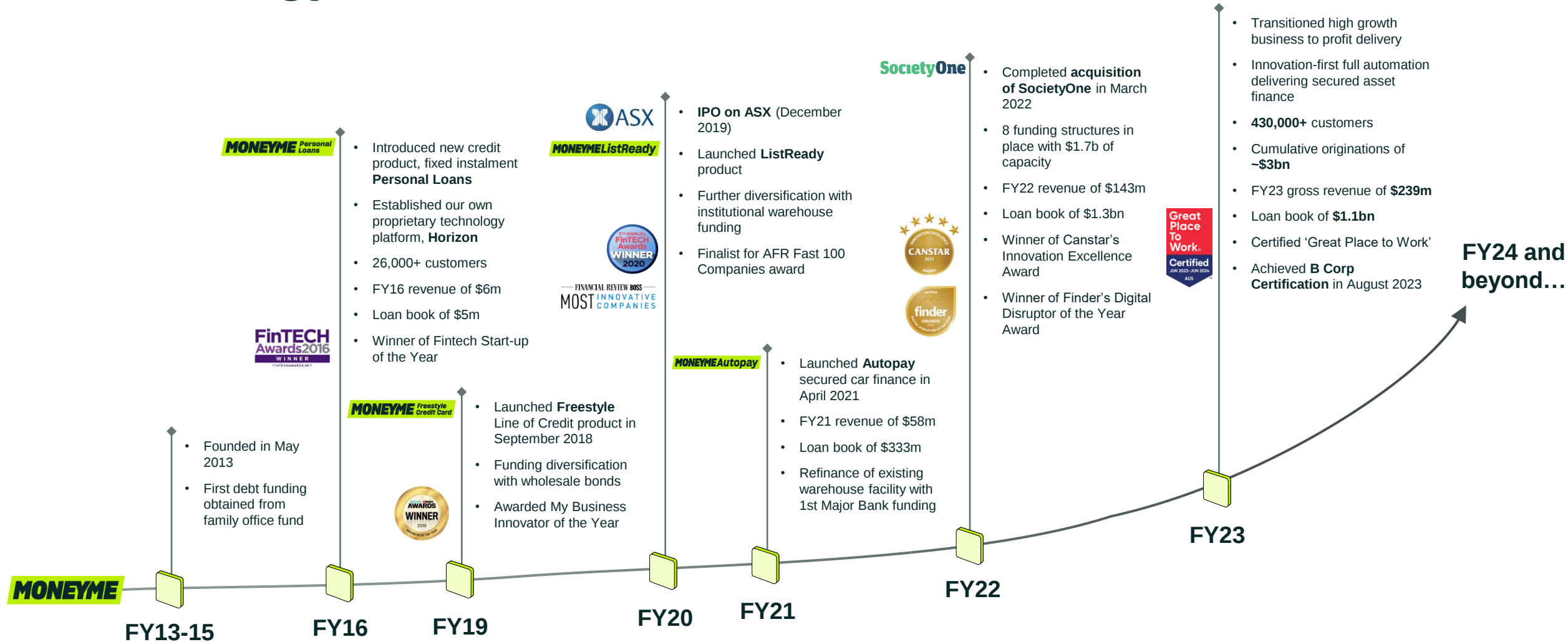
For Generation Now

We service ambitious Australians who expect more from life and the companies they engage with. We uphold a strong ethos of sustainability and hold ourselves accountable to the high standards of the B Corp movement.

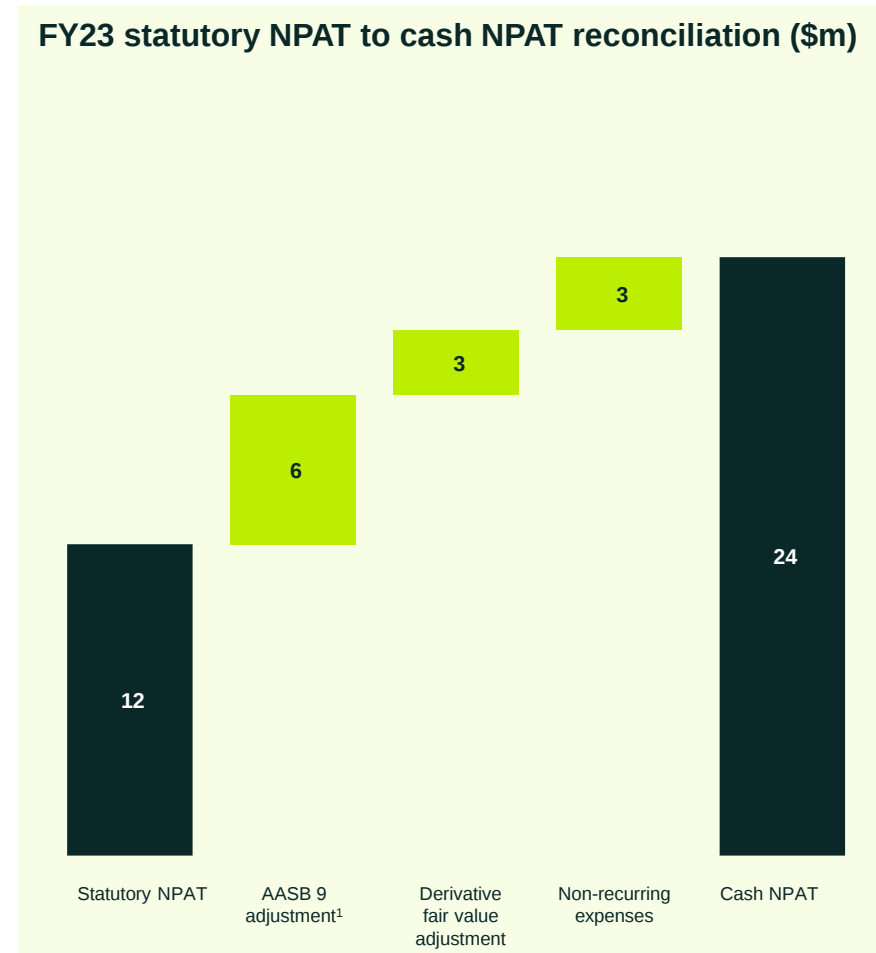
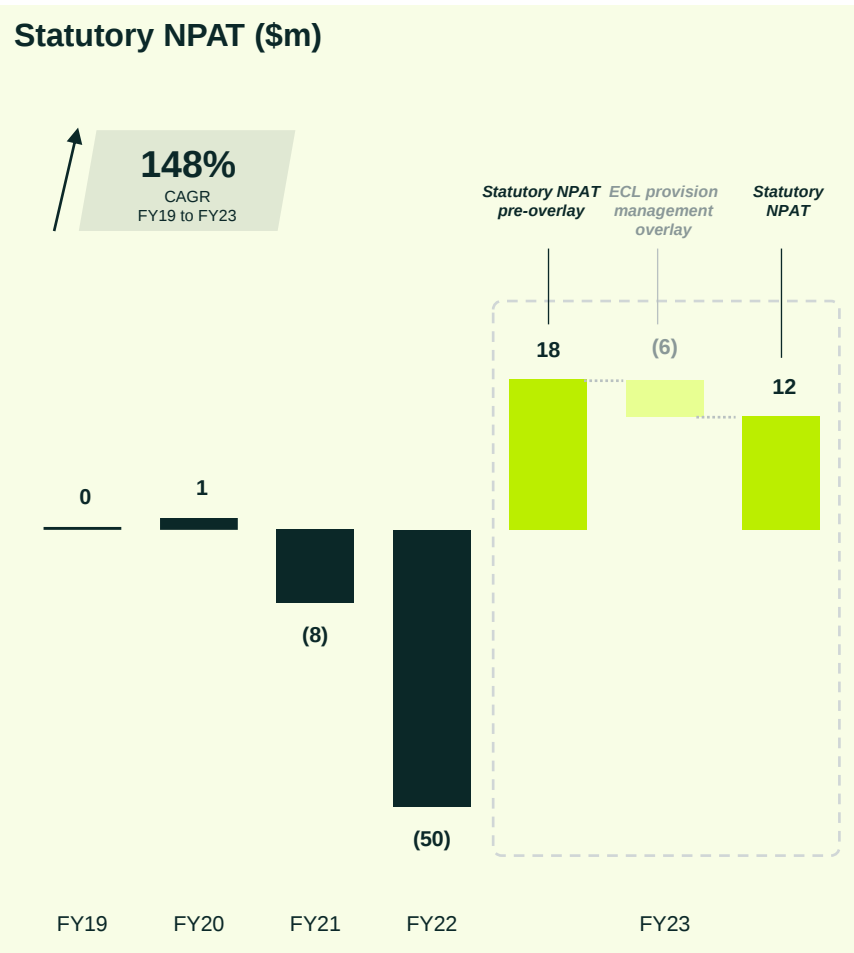


From start-up to scale-up with market-disrupting technology and innovation

MONEYME



Record statutory and cash NPAT for FY23



1. This reflect the removal of the impairment expense calculated in line with the AASB 9 accounting standard, offset by the addition of gross losses

Record profits delivered despite significant macroeconomic headwinds

MONEYME

Macroeconomic headwinds



Interest rates

Increasing capital costs



Inflation

Driving an increase to cost of living



Capital markets environment

Challenging for non-bank sector equity and debt capital



Consumer credit risk

Unemployment projected to increase into CY24

MONEYME's adaptation



Price flexibility

Interest margins protected by leveraging our largely variable rate products



Operating cost management

Reduced office operating costs, realised SocietyOne synergy benefits, and delivered significant operating leverage



Immediate-term return focus

Originations slowed to support operating cash flows and delivery of statutory profit; raised required equity capital and re-positioned debt arrangements

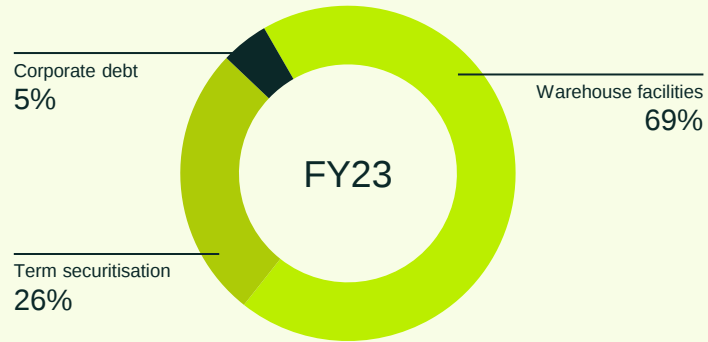


Higher credit quality focus

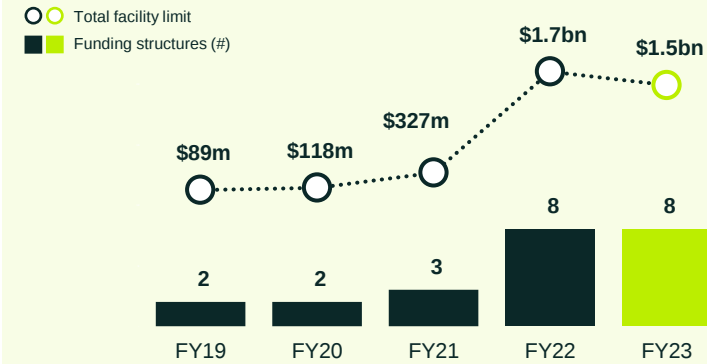
Continued to transition to higher credit quality assets with significant increase in the secured asset mix

Diversified funding for business resilience and stronger returns

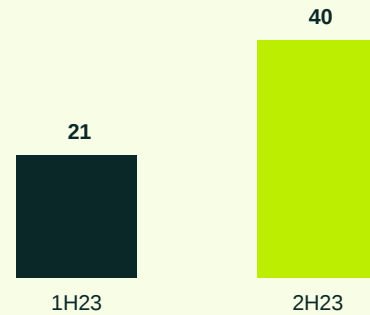
FY23 closing funding mix (%)



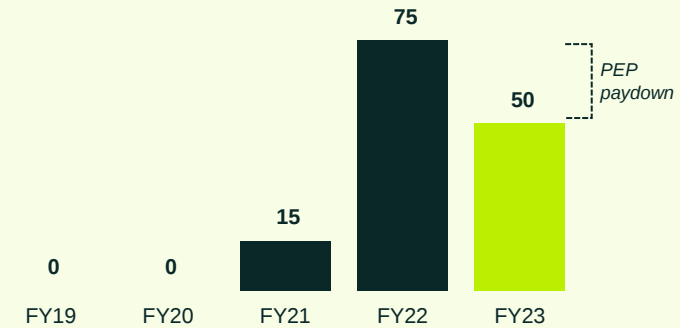
8 funding structures in place with \$1.5bn of total capacity¹



New equity capital raised in FY23² (\$m)



Reduced PEP facility from \$75m in FY22 to \$50m in FY23 with improved terms

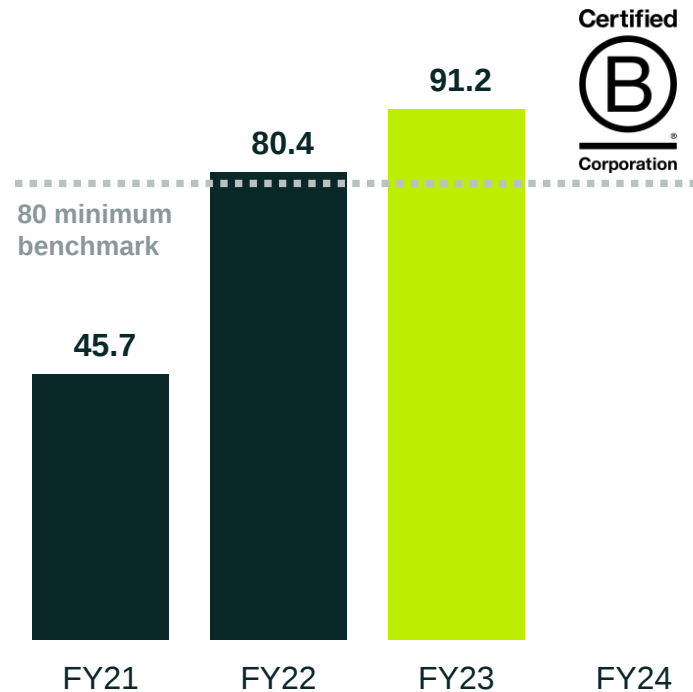


1. Use of this funding is dependent upon MONEYME's ability to co-invest in the securitisation junior notes
2. Equity share capital raised is net of transaction costs

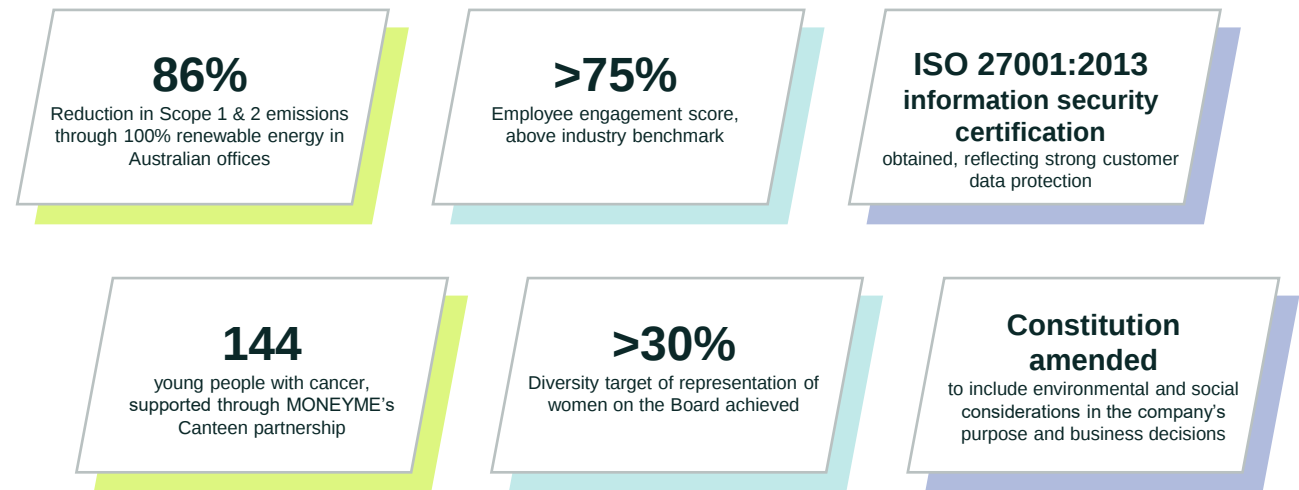
A leap forward in making a difference for society and the environment

MONEYME

MONEYME achieved **B Corp Certification** in August 2023 with a Certified B Impact Assessment (BIA) score of **91.2**



In FY23, MONEYME strengthened its governance structures, identified ESG related risks and opportunities, and furthered its positive impact on the environment, society, customers, and employees.



*The Group's **2023 Sustainability Report**, which has been published on the ASX alongside the Annual Report, provides a comprehensive outline of MONEYME's ESG achievements in FY23.*

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

CURRENT DIRECTORS



Peter Coad
Independent Non-Executive Chair

Joined the Board in October 2019 as Board Chair



Clayton Howes
Managing Director & Chief Executive Officer

Co-founder and CEO since inception



Scott Emery
Non-Executive Director

Co-founder and Non-Executive Director since inception



Rachel Gatehouse
Independent Non-Executive Director

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



David Taylor
Independent Non-Executive Director

Previously served on SocietyOne's Board from March 2018; joined the Board in March 2022, following MONEYME's acquisition of SocietyOne

INCOMING



Susan Hansen
Non-Executive Director

Joining the Board in December 2023; currently a Non-Executive Director for several companies across Australia and New Zealand, including Resimac Group, Adminis, and Conrad Funds Management Limited

OUTGOING



Susan Wynne
Independent Non-Executive Director

Joined the Board in October 2019, current Chair of the Remuneration & Nomination Committee; will retire from the Board after the 2023 AGM

CEO's Address

Clayton Howes

MONEYME is challenging the traditional ways of credit with innovation and market-leading digital experiences to build a bigger, stronger business

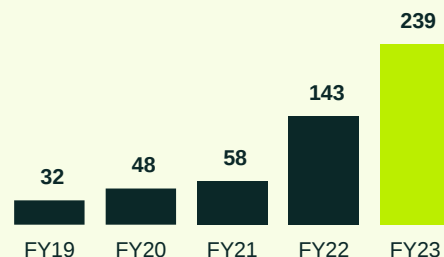


Fundamentals delivering strong results

MONEYME

Scale and automation benefits are driving strong returns

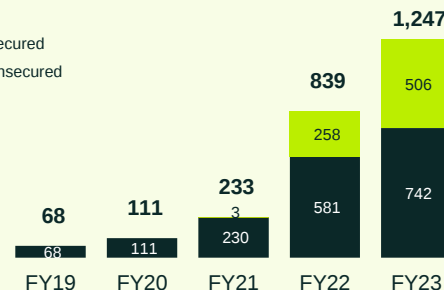
Gross revenue (\$m)



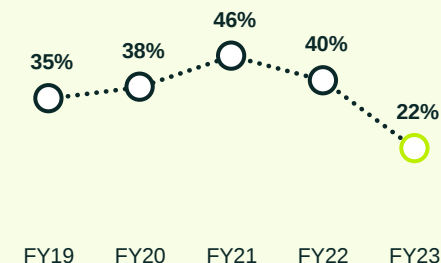
Average gross receivables (\$m)

secured vs. unsecured

■ Secured
■ Unsecured



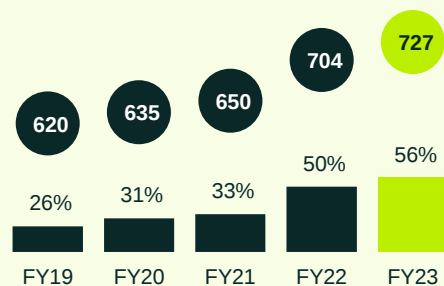
Office operating cost¹ to income ratio %



Transition to higher credit quality loan assets to improve loss performance in time

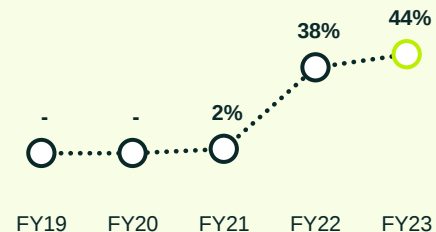
Average Equifax score

vs. % of portfolio with Equifax score $\geq$ 700

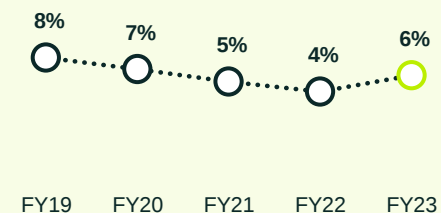


Secured asset %

based on closing gross receivables



Net loss² %



1. Office operating cost includes Sales & Marketing, General & Administrative, and Product Design & Development expenses combined
2. Net losses are principal write offs in the period (net of recoveries, including proceeds from debt sales to collection agencies) as a % of average gross customer receivables

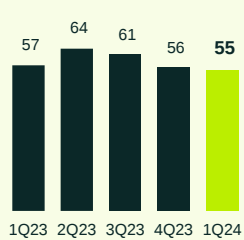
1Q24 key highlights

MONEYME

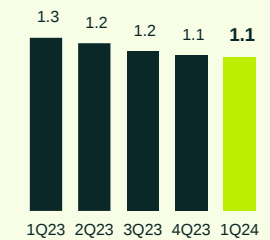


Revenue continued to be strong, driven by a stable loan book

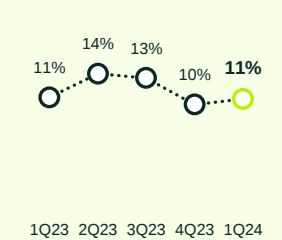
Gross revenue (\$m)



Gross loan book (\$bn)



Net interest margin (%)



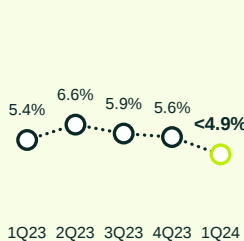
We doubled down on technology updates

- Increased automation
- Smoother application journey
- Exploration of generative AI
- Strengthened information security

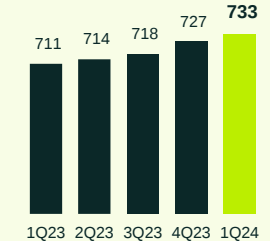


Credit losses reduced in line with our focus on enhancing the credit profile of our book

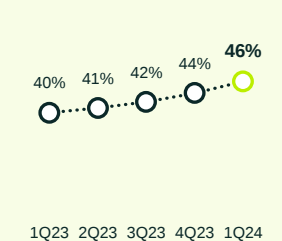
Net loss (%)



Average Equifax score



Secured assets on book (%)

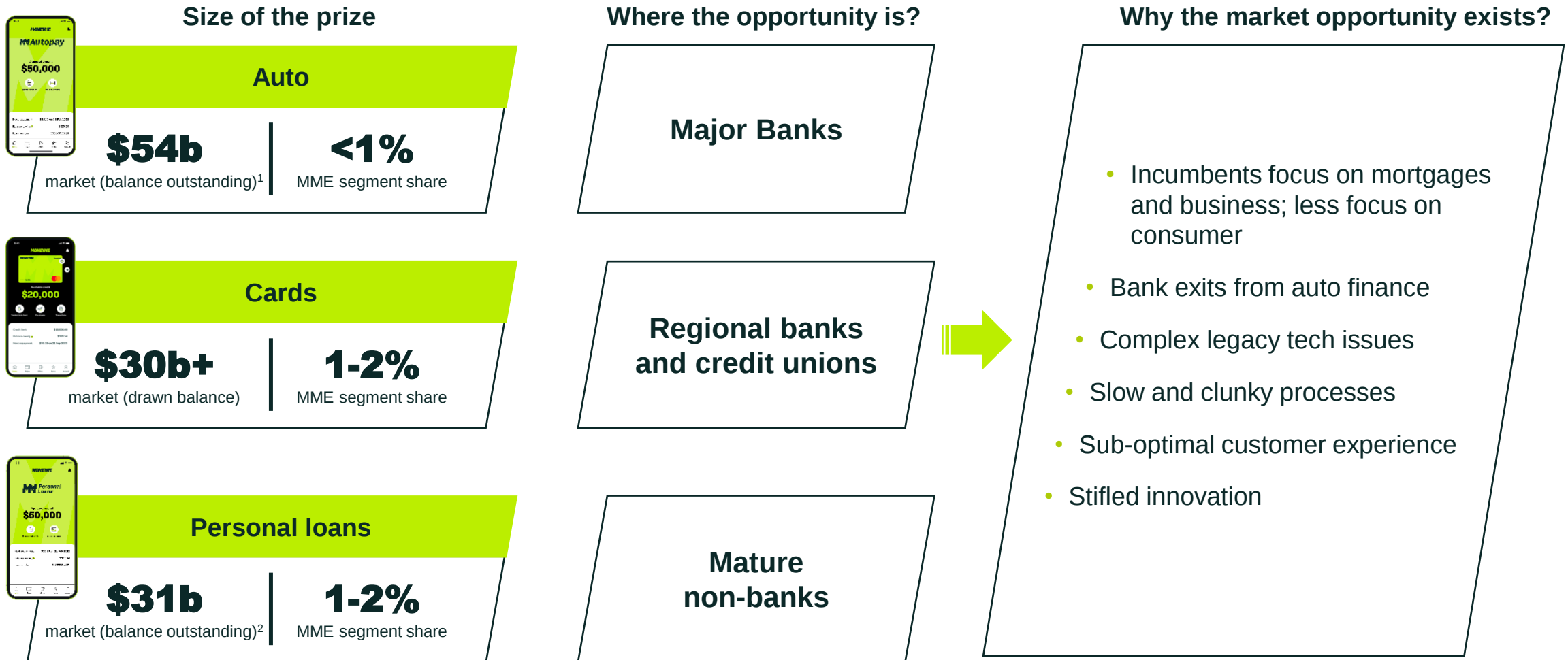


We achieved market-leading ESG outcomes

- Became a Certified B Corporation
- Published our most comprehensive Sustainability Report to date
- Awarded ESG & Sustainability Initiative of the Year 2023¹

Core products target massive market opportunities

MONEYME



1. 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

2. 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))

Strategy & outlook:

Positive statutory and cash NPAT for FY24

Our key strategies:

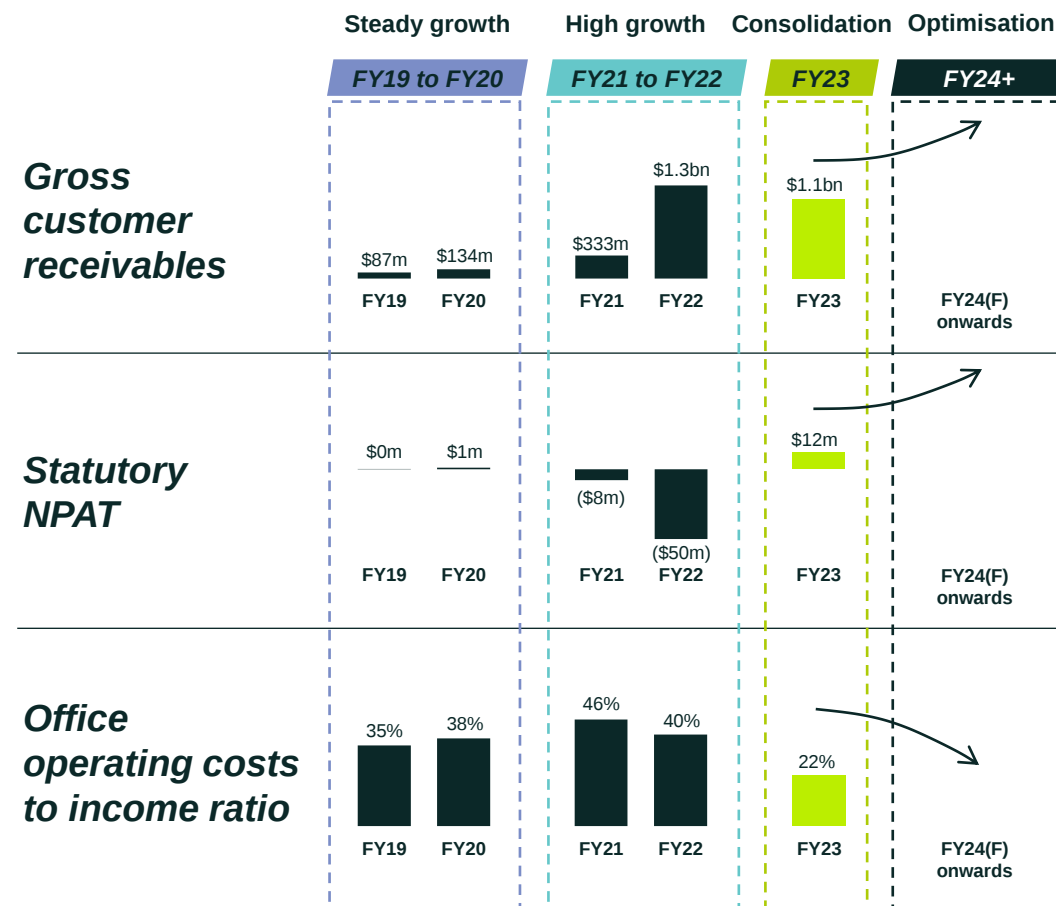
1 Extending our technology advantage

2 Increasing ratio of secured assets

3 Growing our operating leverage

4 Optimising the business for growth

5 Further strengthening data protection



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 29 November 2023.

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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