

20 November 2025

ASX Announcement

2025 AGM Chair and CEO Addresses

MONEYME Limited (ASX: MME) attaches the following materials in relation to its 2025 Annual General Meeting (**AGM**) being held at 11.00am this morning at the Paradox Hotel, 27 O'Connell Street, Sydney, New South Wales:

- the addresses to be given by the Chair and the CEO at the AGM; and
- the presentation slides accompanying those addresses.

Authorised for release to the market by Jonathan Swain, Company Secretary.

– ENDS –

For more information, visit investors.moneyyme.com.au or contact investors@moneyyme.com.au

MONEYME LIMITED

ANNUAL GENERAL MEETING – FORMAL SCRIPT

11.00 AM, THURSDAY 20 NOVEMBER 2025

CHAIR’S ADDRESS – JAMIE MCPHEE

Good morning, everyone, and welcome to the 2025 Annual General Meeting of MONEYME. My name is Jamie McPhee, and I am the Chair of MONEYME’s Board of Directors.

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** – 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 Sydney, which is the nominated time for the meeting. I have been advised by the Company Secretary that a quorum is present, so am pleased to declare the meeting open.

Joining me here at the venue today are:

- Clayton Howes, our Managing Director and Chief Executive Officer;
- Dave Taylor, Non-Executive Director, Chair of the Remuneration and Nomination Committee and Interim Chair of the Audit and Risk Management Committee;
- Scott Emery, Non-Executive Director;

- Susan Hansen, Non-Executive Director;
- Jonathan Swain, our Company Secretary.

Joining us by telephone are David Wright, our Chief Financial Officer, and Claire Scott, Audit Partner from our Auditor, Grant Thornton.

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 the 17th of October 2025, 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 move to the formal part of the meeting, I would like to give a brief introduction to MONEyme, share some reflections on the year and talk a little about how MONEyme delivered on its strategy. I will then hand over to Clayton Howes, our CEO and Managing Director, who will take you through the operational and financial highlights in more detail and our results for the first quarter of the 2026 financial year, along with our strategy going forward.

Better loans and credit cards for Generation Now

MONEyme is a founder-led non-bank lender built for customers who expect more from the companies they engage with. From the outset, the ambition has been to challenge outdated industry practices and make finance faster, fairer, and fit for a new generation.

MONEYME's loans and credit cards are designed to deliver a better end-to-end experience, from seamless digital interactions to loans that settle in minutes.

Powered by state-of-the-art technology, the Company has earned a reputation for market-leading speed and innovation, while leading the charge in sustainable business practices as a Certified B Corporation.

Scaling up with industry-first innovation

With this challenger mindset, MONEYME has delivered several industry-first innovations and gained traction in a market dominated by the major banks. What began with personal loans in 2013 has expanded into a range of personal lending, car finance, credit card, and financial wellness products, spanning the customer credit lifecycle and servicing a larger part of the market.

To date, the Group has funded more than \$5 billion in loans and credit, and nearly half a million customers have chosen MONEYME as their finance provider.

MONEYME's Board of Directors

The Board continues to evolve to support MONEYME's future growth and success.

With the departure of Non-Executive Director Rachel Gatehouse in August 2025, Dave Taylor has been appointed as Interim Chair of the Audit and Risk Committee. We intend to appoint another Non-Executive Director in the next calendar year.

I would like to take this opportunity to recognise and thank my fellow Board members for their expertise and contributions throughout the year.

ESG performance aligned to future needs

During FY25, MONEYME continued to advance its environmental, social and governance agenda with a strong focus on delivering better outcomes for customers and the broader community. This included enhancing data security to safeguard customers in an evolving cyber risk landscape, as well as maintaining high approval rates for financial hardship assistance, well above the industry average.

The Company also deepened its social impact through targeted community partnerships. Through its World Vision sponsorship, MONEYME sponsors 136 children in the community of Busakira, Uganda, making it the largest single sponsor in the region. This partnership is helping improve literacy, strengthen child protection and build community-based wellbeing systems. Members of the team recently visited Busakira to engage directly with the community and see the impact firsthand.

In addition, MONEYME supports Waves for Water in the Philippines, providing water filters and on-the-ground assistance after severe flooding. These efforts have provided thousands of households with access to clean drinking water.

These initiatives demonstrate MONEYME's commitment to creating lasting value for both customers and the communities it operates in.

Achievements across all key areas of our FY25 strategy

FY25 was a year of renewed momentum, complemented by an improved operating environment. After a prolonged period of elevated interest rates, rate cuts by the Reserve Bank of Australia in the second half of the financial year have contributed to a reduction in our cost of funds, growing consumer demand, and improving credit risk. Combined with strong investor appetite for Australian private credit and asset

backed securities, the environment has become more conducive to growth than we have seen for some time.

MONEYME executed its strategy while significantly growing its loan book in FY25. The Company's strategy, which focussed on extending our technology leadership, loan book strength, and capital efficiency, has provided a solid foundation to continue to deliver sustainable, long-term growth.

MONEYME executed across all key strategic objectives, including:

1. **Strengthening our technology edge** through increased AI deployment and automation.
2. **Enhancing loan book quality** by targeting secured and high-credit quality assets.
3. **Expanding funding capacity** on favourable terms, providing significant runway to support MONEYME's long-term growth ambitions.
4. **Preparing for upcoming product launches** with mass-market appeal through continued innovation, strategic partnerships and brand investment.
5. **Advancing our ESG agenda** to further our positive impact for customers and stakeholders.

Importantly, in the first half of FY25, MONEYME secured a new \$125 million corporate facility with iPartners, which replaced the previous corporate facility on substantially better terms. The increased size of the facility means the business is well-capitalised for the foreseeable future.

With approximately \$700 million in asset-backed securitisations (ABS) during the year, MONEyme is now firmly on the radar of the global debt capital markets. These transactions provide efficient, scalable debt funding that increases our operating leverage as the loan book grows.

In closing, I would like to thank Clayton and the MONEyme team for their strong execution in FY25. Their efforts have ensured that MONEyme remains resilient and is well positioned for its next phase of growth.

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

CEO'S ADDRESS – CLAYTON HOWES

Good morning, everyone. I'm privileged to speak with you today as we review MONEyme's performance for the past year and our strategic priorities for FY26 that are creating future value.

FY25 Highlights

In FY25, MONEyme delivered high-quality growth, enhanced its funding program, and accelerated the integration of AI across the business. We advanced every element of our strategy, reinforced our competitive position, and created a solid platform to expand our share of the market and deliver profitable scale.

We delivered a step change in growth, increasing new originations by 54% and growing the loan book by 28% to \$1.6 billion. Importantly, this growth was achieved whilst building a higher quality portfolio.

We generated cash in the year, with an operating cash profit of \$24 million, which included a \$10 million one-off cash benefit from structuring our warehouses more efficiently. This is a strong uplift from an \$8 million loss in FY24.

Alongside growth, the key drivers behind this result are our strong credit performance, enhanced capital structure, and cost-efficient operations:

- **Our focus on higher credit quality borrowers and secured assets** has significantly lowered credit losses, from 4.5% in FY24 to 3.4% in FY25. This strategic focus has also resulted in higher loan amounts and longer loan terms, delivering higher customer life-time value. Importantly, the stronger credit performance is delivering more favourable funding terms and strong demand for our asset-backed securitisations.
- **Our \$125 million corporate facility with iPartners** reduced our cost of funds while securing enough working capital to deliver on our long-term growth ambitions. We also executed two ABS transactions, including our first transaction in the auto asset class. This momentum has continued into FY26 with a personal loan ABS transaction executed in July while our second auto ABS is being structured at the moment. When settled, this transaction will release cash and lower our funding costs.
- **We grew efficiently**, maintaining a cost-to-income ratio below 25%.

Looking at our results more closely, MONEyme delivered:

- **Gross revenue of \$208 million and a net interest margin of 8%:** The downward trend in recent years reflects the increased proportion of secured assets and the shift to a higher credit quality book. With our objective of building

a more robust and better performing loan book achieved, the ratio of secured assets is now stabilising as we focus on balancing the mix with growth in personal loans and, from next half, credit cards. Quarter-on-quarter, the revenue trend is very pleasing, and we expect to see a significant increase in revenue in FY26.

- **Normalised NPAT loss of \$16 million:** This reflects growth-related costs and lower margins of higher credit quality and secured assets. Funding and credit loss benefits from the higher credit quality book continue to be realised and will drive improved margins over time.
- **Cost to income ratio of 24.6%:** Given our strong growth and investment in technology and AI, I'm very pleased with our cost management.
- **Enhanced credit profile:** At year-end, our average Equifax credit score was 790 and our ratio of secured assets was 62%.
- **Funding capacity increased by 20%:** Our total funding capacity was \$2.1 billion at the end of FY25.

1Q26 highlights

Our momentum carried into the first quarter of FY26, with strong performance across all key metrics, including:

- **Revenue growth:** Gross revenue was \$58 million for the quarter. With secured assets now stabilising at around 60% and a larger loan book achieved, revenue continues to trend upwards in FY26.

- **Loan growth:** We originated \$261 million in new loans, our highest quarterly originations since FY22. This increased our loan book to \$1.65 billion, progressing towards our medium-term target.
- **Stronger credit performance:** Our credit losses continued to come down in line with the higher credit quality of our loan book, reducing to 3.1% in the quarter.
- **Lower cost-of-funds:** Funding optimisations and our personal loan ABS transaction completed in July delivered further cost efficiencies, with our cost-of-funds reducing to 6.7%.
- **Stronger RNIM:** I am pleased to see our risk-adjusted net interest margin increasing in the first quarter. RNIM is a strong measure of our profitability, as it reflects our margin after accounting for expected credit losses. We expect RNIM to continue to grow with declining credit losses and reducing cost of funds.

These achievements reinforce our ability to scale sustainably while maintaining a strong focus on credit quality and capital-efficient growth.

Capital structure in place for long-term growth ambitions

Over the last three years, we have invested in restructuring our funding program to increase capital efficiency and create significant growth runway.

We have optimised our warehouses for each asset class, established ourselves as a regular issuer of asset-backed securitisations, while expanding our domestic and offshore investor base.

With ongoing ABS issuance and \$50 million of undrawn and available corporate working capital, MONEYME has the capital structure and liquidity in place to meet its long-term growth ambitions.

Saving time through innovation

Our proprietary technology and product innovation are focused on saving our customers' time, with seamless customer journeys, fast loan approvals and customer service in seconds.

This relentless focus on customer experience is reflected in strong customer satisfaction and advocacy, with both our Net Promoter Score and average reviews ratings far exceeding industry benchmarks.

Enhanced operations and customer experiences through our technology

Artificial intelligence continues to be an important part of our technology roadmap. In FY25, we increased our AI development, strengthening our operational efficiency and enhancing customer experiences.

Generative AI was deployed to enhance our customer service, with AI-assisted customer communications achieving up to 30% higher customer satisfaction. AI is also streamlining complex operational workflows and enhancing decisioning across the business, furthering our technology advantage. With significant advancements already achieved, we are targeting a 30% reduction in repetitive manual work over the next two years.

A stronger offering with mass-market appeal

MONEYME enhanced its product offering and expanded distribution channels to capture new customer segments and a larger share of the market. In FY25, we doubled our personal loans broker network and increased Autopay referral partners by more than 50%, while enhancing our online customer journeys to drive stronger conversion and support direct customer acquisition.

Scale advantages and our maturing funding program have enabled us to sharpen our customer rates and compete head-to-head with the major banks on price, providing a strong value proposition for both customers and partners.

This has allowed us to attract high-value customer segments, which is reflected in higher average loan amounts, higher credit quality and an increased number of homeowners in our customer base.

In FY25, we expanded and optimised our distribution channels to drive high-quality growth. We also launched an out-of-home brand awareness campaign, which is resonating with the market.

Diversified product offerings

Our core offerings are our Autopay vehicle loan product, personal loans and credit cards.

Our Autopay book reached \$912 million in FY25, and with a high average credit score and an average loan term of 6 years, this part of our portfolio provides stability and long-term income.

Autopay is currently offered through our brokers and dealership partners. In the first quarter of FY26, we expanded into the private sales market, which accounts for more

than half of used car sales in Australia, and a direct-to-consumer product will launch in the next calendar year.

As we build on Autopay's growth and broaden its distribution, we are also focused on growing our personal loan product and reigniting credit card growth with a new product launching this financial year. This credit card represents a significant growth opportunity with attractive margins.

Our strategy and key areas of focus

Looking ahead, in summary, our strategy for FY26 focuses on five key pillars:

1. **Extending our technology advantage:** We will continue our investment in artificial intelligence and automation to enhance customer experiences and operational efficiency.
2. **Focusing on high credit quality and secured assets:** We will continue grow secured lending, particularly in auto finance, leveraging our expanded funding capacity. This growth will be balanced with growth in personal loans and credit cards to support a strong risk-adjusted NIM.
3. **Optimising our funding program:** We will continue to leverage the ABS market and scale advantages to drive further funding cost efficiencies.
4. **Expanding product offerings:** We will continue to expand our product offering and distribution to capture more market share. This includes launching our new credit card product and direct-to-consumer distribution of Autopay.
5. **Leading with ESG:** We remain committed to strong ESG practices, which resonate with socially conscious customers and investors.

By staying focused on these priorities, we are confident in delivering sustainable growth, operational efficiency, and long-term shareholder value.

Scale and profitability

Operating cash profit and Normalised NPAT have a positive trajectory as we continue to execute on our strategy.

MONEYME's growing loan book, increasing operating leverage, reducing credit losses, and improving cost of funds are driving a stronger risk-adjusted margin and will see us return to, and accelerate, normalised profitability in time.

In closing, I extend my gratitude to the MONEYME team for their continued innovation and dedication to our future success, our Board for their guidance, and our customers and shareholders for their trust and partnership.

END OF ADDRESSES



2025 Annual General Meeting

Thursday 20 November 2025



Chair's Address

Jamie McPhee

Better loans and credit cards for Generation Now



A non-bank challenger

We challenge outdated lending practices with smart technology and innovative car loans, personal loans and credit cards.



Digital, yet personal

We simplify the borrowing experience with digital-first products that meet the needs of modern consumers.



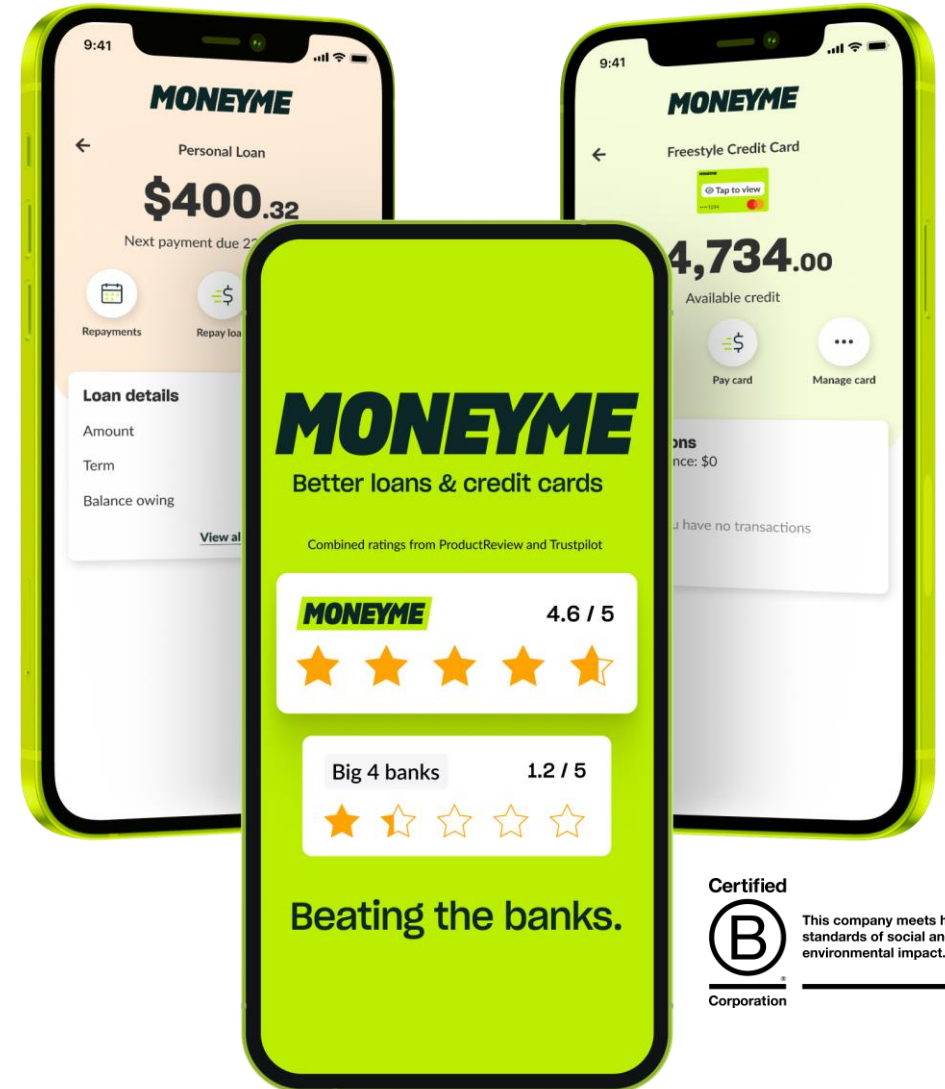
We move fast

From near real-time credit decisioning to loans that settle within minutes, saving our customers' time is at the core of everything we do.

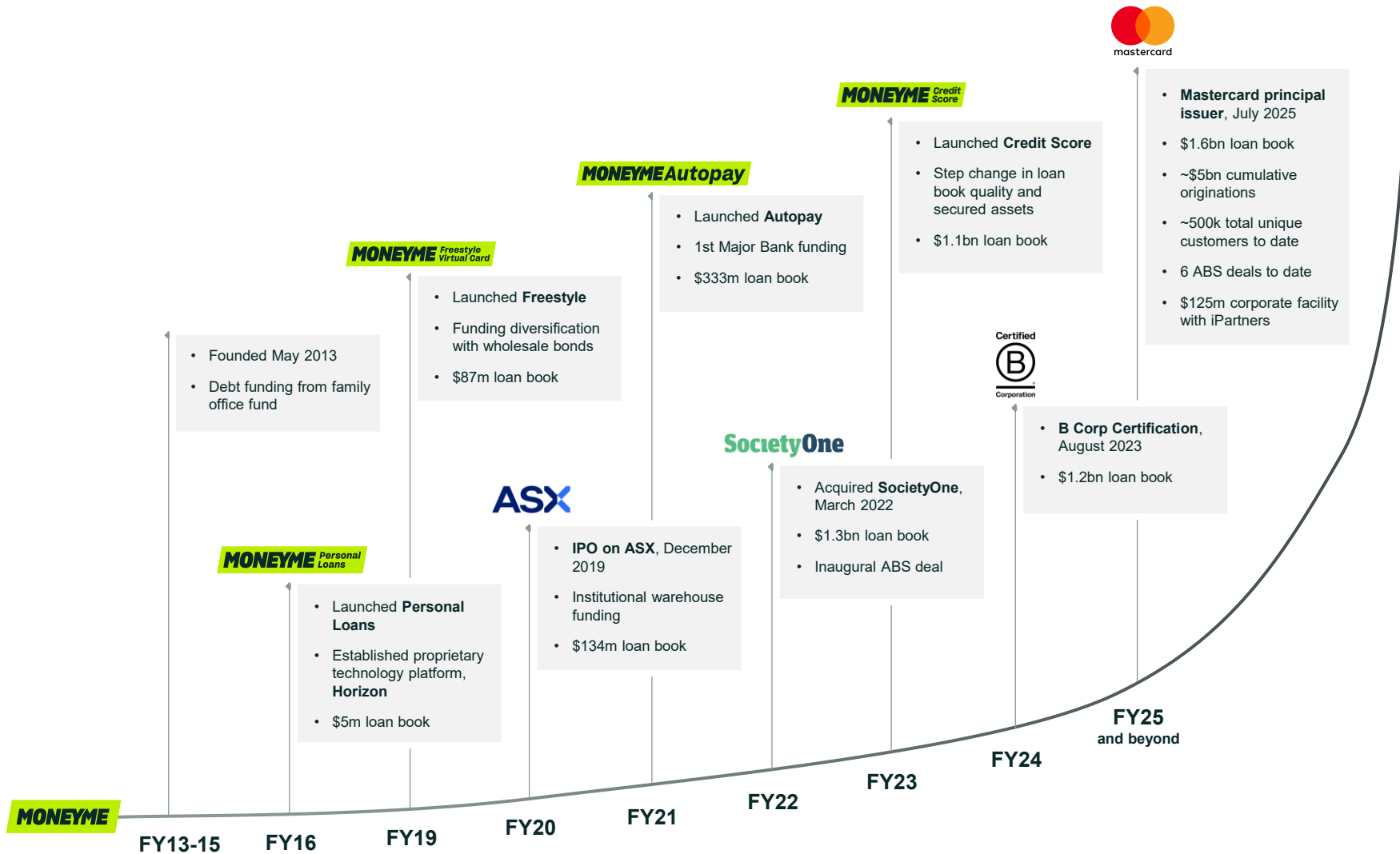


For Generation Now

We service ambitious Australians who expect more from life and the companies they engage with.



Scaling up with industry-first innovation



MONEYME Board of Directors



Jamie McPhee

Independent Non-Executive Chair

*Joined the Board in March 2024
Chair of the Board*



Clayton Howes

Managing Director & Chief
Executive Officer

Co-founder and Director since inception in 2013



David Taylor

Independent Non-Executive Director

*Joined the Board in March 2022
Chair of the Remuneration and Nomination Committee
Interim Chair of Audit & Risk Management Committee*



Scott Emery

Non-Executive Director

Co-founder, joined the Board in 2014



Susan Hansen

Non-Executive Director

Joined the Board in December 2023

ESG performance aligned to future needs

During FY25, MONEyme continued to advance its environmental, social and governance agenda to deliver positive outcomes for customers and the broader community.

Certified



Corporation

91.2

Certified B Impact
Assessment score¹



Social impact and customers

- In partnership with World Vision, we are changing the lives of **136 children** in Uganda through education, child protection services and community-based support
- In partnership with Waves For Water, we are providing **clean water solutions** for underdeveloped communities in the Philippines
- **Over 130,000** customers have accessed our free Credit Score tool to-date
- **>90% approval rate** of completed hardship applications in FY25, above industry average²



Governance and data protection

- Enhanced customer data protection through added security layers and advanced threat detection
- Achieved ISO 27001:2022 certification
- Updated ESG material topics to align with evolving stakeholder priorities



Sustainable growth

- Achieved lower Scope 1 & 2 emissions progressing toward SBTi target³
- **5% reduction** in financed Autopay emissions intensity
- Completed climate scenario analysis, strengthening strategic positioning and risk planning

1. MONEyme's current [Certified B Impact Assessment Score is 91.2](#). According to B Lab, the median score for ordinary businesses who complete the assessment is currently 50.9. The certification threshold is 80.
2. Australian Securities and Investments Commission, Report 782: "Hardship, hard to get help: Findings and actions to support customers in financial hardship" (May 2024).
3. Science Based Target initiative. MONEyme's target is available at: <https://sciencebasedtargets.org/target-dashboard>

Achievements across all key areas of our FY25 strategy



Extending technology leadership

- Generative AI deployed to enhance customer interactions
- AI-assisted communications achieved up to 30% higher customer satisfaction by improving response speed and quality
- Enhanced AI to further strengthen credit decisioning and operational efficiency



Focusing on high credit quality and secured assets

- Secured assets increased to 62% (55%, FY24)
- Average portfolio credit score increased to 790 (763, FY24)
- Net credit losses reduced to 3.4% (4.5%, FY24)
- Stronger credit performance has delivered funding cost benefits



Expanding and optimising funding programs

- Expanded funding capacity to \$2.1bn with improved terms for capital-efficient growth
- Inaugural ABS deal for auto asset class (\$517.5m, largest to-date)
- \$125m corporate funding facility with iPartners to deliver long-term growth ambition



Product innovation and expansion

- Launched refinance offer for Autopay
- Continued development of new credit card product
- Launched brand awareness campaign to support direct channels
- Significantly increased partner distribution channels



Modelling strong ESG practices

- Enhanced customer data protection
- Reduced Scope 1 and 2 emissions and financed emissions intensity
- Continued to provide free financial wellbeing resources
- Delivered targeted social impact initiatives in underprivileged communities



CEO's Address

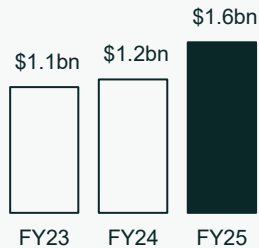
Clayton Howes

Larger loan book, lower net credit losses, and funding benefits deliver operating cash profit of \$24m

Closing loan book¹

\$1.6bn

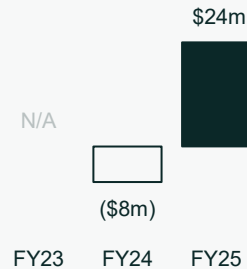
↑28%
FY24 to FY25



Operating cash profit²

\$24m

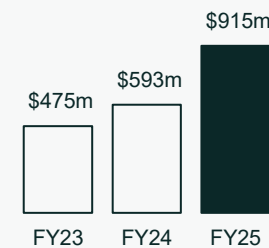
↑Large
FY24 to FY25



Loan originations

\$915m

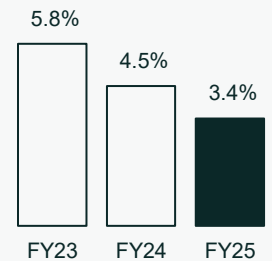
↑54%
FY24 to FY25



Net credit losses

3.4%

↓1%
FY24 to FY25



MONEYME established its capital structure to deliver its long-term growth ambitions.

This included a new \$125m corporate facility on more favourable terms.

1. Loan book reflects the gross outstanding balance of all loans on balance sheet, removing the impact of capitalised deferred income.
2. Operating cash profit is a management model, unaudited and represents the net impact of the cash inflows and outflows resulting from MONEYME's core business activities. This does not include cash movements related to the principal repayments received or funding of loan originations.

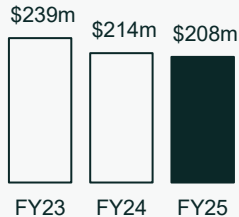
FY25 highlights

Gross revenue

\$208m

↓3%

FY24 to FY25

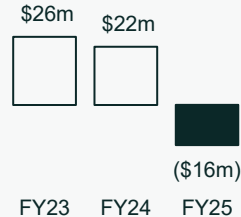


Normalised NPAT

(\$16m)

↓Large

FY24 to FY25

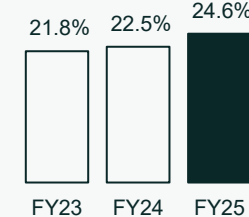


Operating cost to income

24.6%

↑2.2%

FY24 to FY25

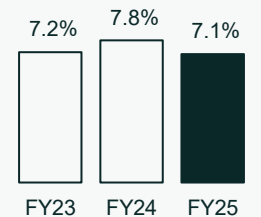


Cost of funds

7.1%

↓0.8%

FY24 to FY25

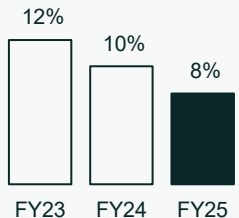


Net interest margin

8%

↓2%

FY24 to FY25

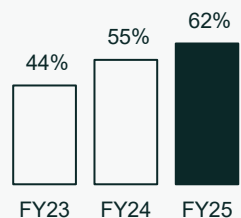


Secured assets on book

62%

↑7%

FY24 to FY25



Average credit score¹

790

↑4%

FY24 to FY25

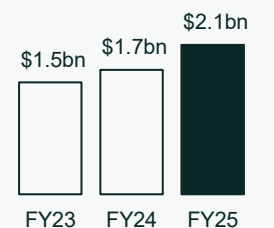


Total funding capacity

\$2.1bn

↑20%

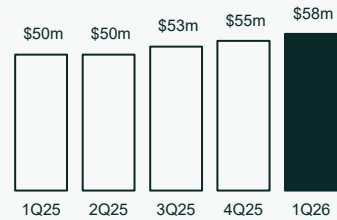
FY24 to FY25



1Q26 highlights¹

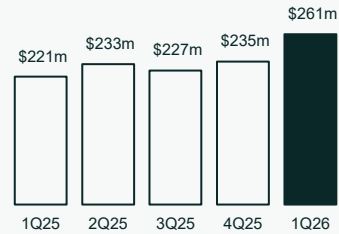
Gross revenue

\$58m



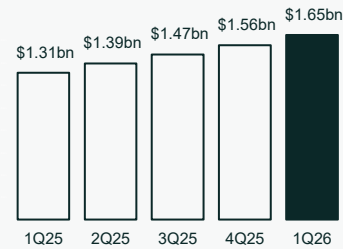
Loan originations

\$261m



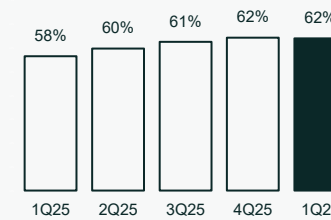
Loan book

\$1.65bn



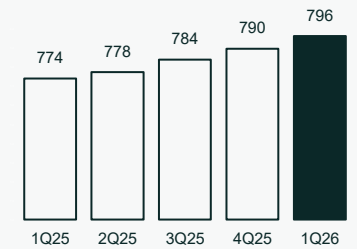
Secured assets %

62%



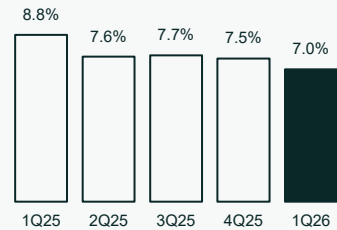
Average credit score

796



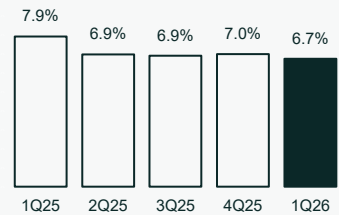
Net interest margin (NIM)

7.0%



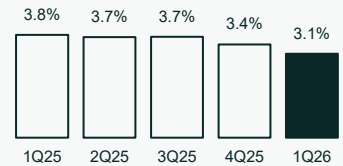
Cost of funds

6.7%



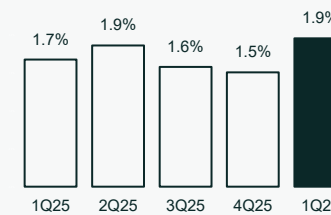
Net credit losses

3.1%



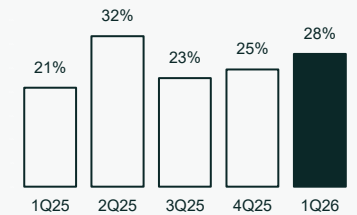
Risk-adjusted NIM²

1.9%



Operating cost to income %

28%



1. 1Q26 figures in this slide are preliminary unaudited management results
2. Includes revenue yield less cost of funds, corporate interest expense, net losses and amortisation of transaction costs

Capital structure in place for long-term growth ambition

MONEYME's diversified funding program includes nine structures with a total capacity of \$2.1bn, including more than \$500m of undrawn capacity.

With MONEYME now established as a regular issuer of asset-backed securitisations (ABS) for auto and personal loans and \$50m of available corporate working capital, MONEYME is capitalised to meet its future growth ambitions.

FY25 funding mix across 9 structures



Saving time through innovation

MONEYME's products are designed to save our customers' and partners' most valuable resource – **time**. By focusing on speed and efficiency, we deliver premium experiences that drive loyalty and advocacy



Intuitive digital application process for all products



Near real-time approval and settlement capability, 7 days a week



Easy account management on the MONEYME app



Fast customer support on all platforms (calls, live chat, email)

NET PROMOTER
SCORE (NPS)

+69
MONEYME

+17
Average of 4
major banks¹



4.6/5
Google
Reviews ★★★★★



4.6/5
PRODUCT
REVIEW
COM.AU

4.6/5
MONEYME

1.2/5
Average of 4
major banks²

Loans and credit cards typically approved within

60 minutes

Near real-time settlements

24/7

75% of customer calls answered within

10 seconds

1. Major banks' NPS based on latest data reported by the banks to market.
2. Major banks' Product Review ratings from Product Review website on 30 June 2025.

Enhanced operations and customer experiences through our technology



MONEYME's proprietary artificial intelligence technology was advanced in FY25, augmenting existing machine learning models with **generative and agentic AI**.

AIDEN is integrated onto the **Horizon platform**, driving more efficient operations, faster product development, improved credit decisioning and better customer experiences.

AI-assisted customer interactions are achieving up to **30% higher customer satisfaction**.

Future performance targets include a **30% reduction** in repetitive manual work over two years.

A stronger offering with mass-market appeal

MONEYME enhanced its customer value proposition, distribution channels and brand positioning to capture new customer segments and a larger share of the market.



Winning on experience and now able to compete on price

- Scale advantages and maturing funding program drive competitive customer pricing
- With a predominantly variable rate product set, passing on RBA cash rate cuts has supported customer acquisition and retention



Stronger offer to high-value customer segments

- Our brand resonates with high-value customers
- Seamless digital experiences
- Expanded product offering broadens market coverage



Distribution channels expanded for growth

- Outdoor brand awareness campaign has been an effective medium for our growth strategy
- >50% increase in Autopay referral partners
- ~100% increase in personal loan broker partners



Diversified product offerings



Vehicle loans

"Autopay has completely taken the friction out of auto finance and no other lender can seem to match their speed."

- Alan Lishman, GM, Dutton Financial Services

FY25 AUTOPAY LOAN BOOK

\$912m

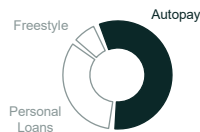
↑47% (\$622m, FY24)



% OF TOTAL PORTFOLIO

59%

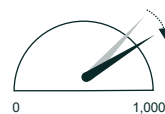
↑8% (51%, FY24)



AVERAGE EQUIFAX SCORE

832

↑2% (812, FY24)



Personal loans

"Service was exceptional, quick and easy process, the money was in my account within minutes of signing the loan document."

- Leanne

FY25 PERSONAL LOAN BOOK

\$522m

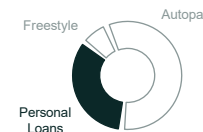
↑11% (\$468m, FY24)



% OF TOTAL PORTFOLIO

34%

↓5% (38%, FY24)



AVERAGE EQUIFAX SCORE

750

↑2% (737, FY24)



Credit cards

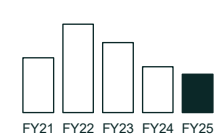
"Super-efficient online application and super easy to use, entire process done on my phone. The Freestyle Credit Card is an excellent product."

- S.V.

FY25 CREDIT CARD LOAN BOOK

\$106m

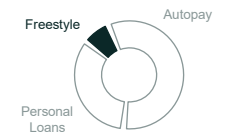
↓16% (\$127m, FY24)



% OF TOTAL PORTFOLIO

7%

↓4% (10%, FY24)



NEW CREDIT CARD COMING SOON



MONEYME is emerging with a **new proposition** with opportunities for growth and good risk-adjusted margin

Our strategy and key areas of focus



Extending technology leadership

Advance proprietary technology platform through accelerated AI development and increased automation to deliver:

- Enhanced customer experiences
- Increased operational efficiency
- Faster product launches with minimal capital expenditure



Focusing on high credit quality and secured assets

This focus has delivered lower credit losses, a more resilient loan book, and cost of funds benefits. The aim is now to:

- Grow with maintained credit quality, accelerating growth from 2H26
- Balance product mix through growth in personal loans and credit cards, alongside Autopay
- Support a strong risk-adjusted net interest margin



Expanding and optimising funding programs

MONEYME is well-capitalised to deliver long-term growth, and will continue to:

- Execute additional ABS transactions for capital-efficient growth, leveraging growing relationships with global debt capital markets investors
- Optimise funding structures for cost benefits
- Add new warehouse facilities in FY26



Product innovation and expansion

- Expand Autopay product distribution to direct-to-consumer
- Launch new credit card offering with significant growth potential, accessing new customer segments
- Continued expansion of partner referral networks
- Support direct acquisition channels through an uptick in marketing activity



Modelling strong ESG practices

- Continue to demonstrate strong ESG practices, consistent with our B Corp Certification
- Key differentiator for environmentally and socially conscious customers, investors, and partners

Scale and profitability

Operating cash profit and normalised NPAT have a positive trajectory with scale.

Risk-adjusted net interest margin (RNIM) expansion

- Declining losses and lowering cost of funds are strong drivers for profitability

Loan book growth

- Beyond breakeven, incremental growth accelerates normalised NPAT
- Scale benefits flow through to earnings

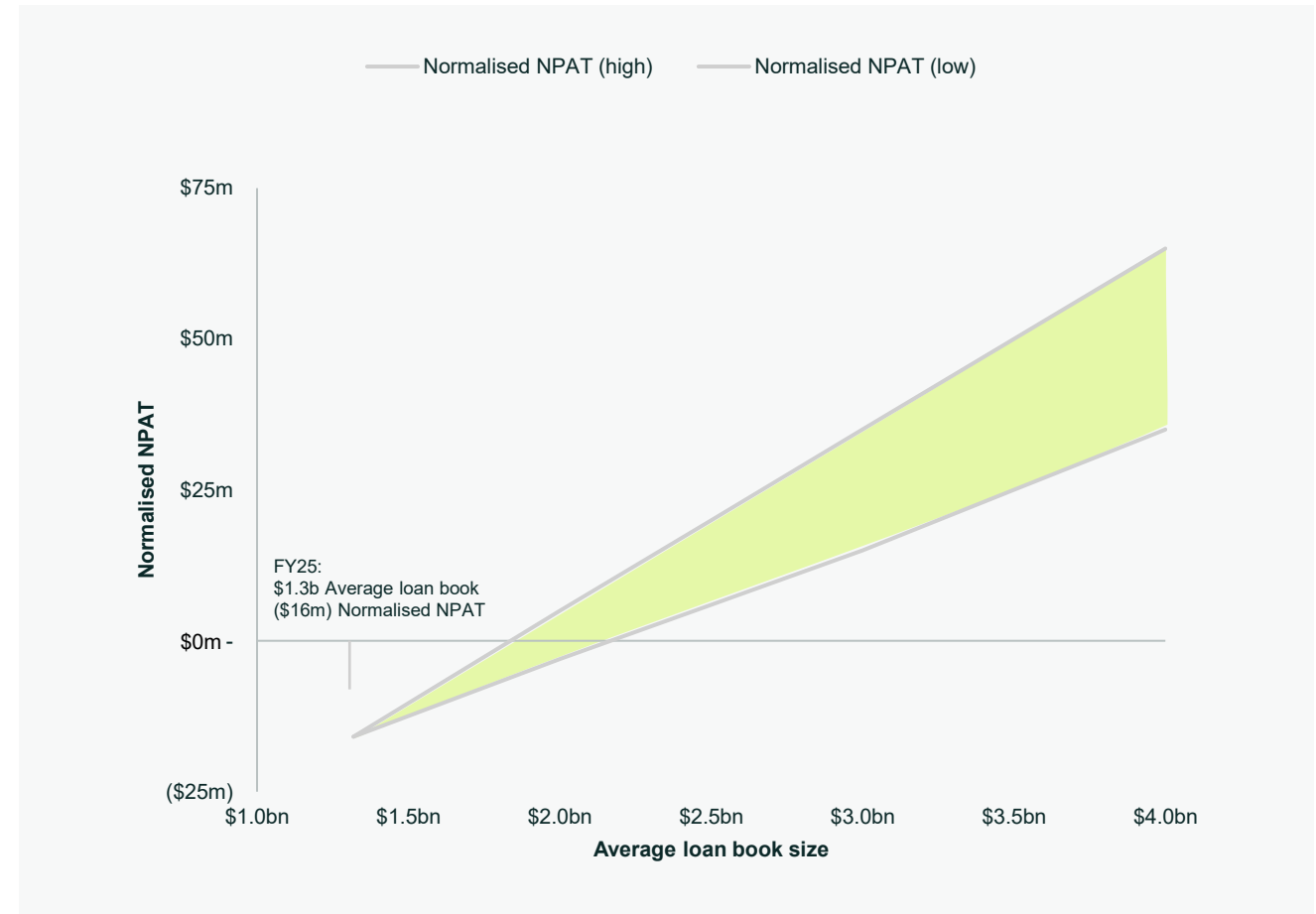
Operating leverage

- Technology driving operating cost efficiencies
- Further acceleration of normalised NPAT

Supporting levers and assumptions

- Further expanding established distribution channels
- Balancing secured and unsecured loan mix to optimise RNIM
- Continuing to outpace banks in technology and servicing, capturing market share

Illustration of target scale and profitability outcomes



Range of targets is based on MONEYLE's current strategies and subject to market conditions, RBA cash rate movements and other risks disclosed in the 2025 Annual Report.

**Thank you for your
attendance**

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