

18 March 2024

ASX Announcement

MONEYME Expands Funding Capacity

MONEYME Limited ("MONEYME" or "Group") is pleased to announce the extension of its MME Autopay 2021 warehouse funding facility with terms that double the facility from \$375m to \$750m. The warehouse is used to fund loan originations of MONEYME's car loan product, Autopay.

The agreement included financing of channel commissions related to loan originations in the structure, which has released just over \$10m of unrestricted cash into the business. Under the new terms, loan book growth in the Autopay warehouse is significantly more capital efficient.

The expanded facility enables increased originations growth, which is expected to result in greater economies of scale and profitability going forward.

Clayton Howes, MONEYME's Managing Director and CEO said:

"This is a significant step in optimising MONEYME's funding program that allows improved efficiency of capital allocation and risk adjusted returns. The car loan market is a strategic focus for MONEYME and this funding increase is an important growth enabler for our Autopay product. The release of unrestricted cash will further support the growth of our business."

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

Clayton Howes Managing Director & CEO

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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 investors.moneyme.com.au or contact investors@moneyme.com.au

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

