

22 October 2024

ASX Announcement

MONEYME executes debut \$517.5m Autopay ABS deal

MONEYME is pleased to announce that it has executed its first asset-backed securities deal in the auto asset class with the MME Autopay ABS 2024-1 Trust. Settlement is due to occur on Thursday, 24 October 2024.

Key transaction highlights

- \$517.5m term securitisation of auto loan receivables originated through MONEYME's Autopay product.
- Lead managers, Deutsche Bank AG and Westpac.
- MONEYME's second public capital markets transaction for FY25.
- The Class A1 and Commission notes were rated Aaa (sf) / AAA (sf) by Moody's and Fitch respectively.
- The transaction was priced competitively, with the Class A1 notes priced at 135bps over 1-month BBSW.
- The demand for notes exceeded the volume offered with both existing and new investors participating in the transaction.
- Settlement of the transaction is scheduled for Thursday, 24 October 2024, subject to standard requirements.

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

"We are very pleased with MONEYME's \$517.5 million debut term securitisation of auto loan assets, our second ABS transaction in FY25 and our largest term securitisation deal to date. The Aaa (sf) and AAA (sf) credit ratings for the Class A1 and Commission notes represent 72.4% of the collateralised notes, reflecting strong credit quality and performance of our Autopay loans."

This deal delivers pricing advantages while freeing up capital for growing our Autopay loan book.

MONEYME's access to debt capital markets continues to mature with expanding engagement from domestic and offshore investors, creating advantages from scale and long-term relationships."

Authorised by the Disclosure Committee.

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.moneyyme.com.au or contact investors@moneyyme.com.au

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