

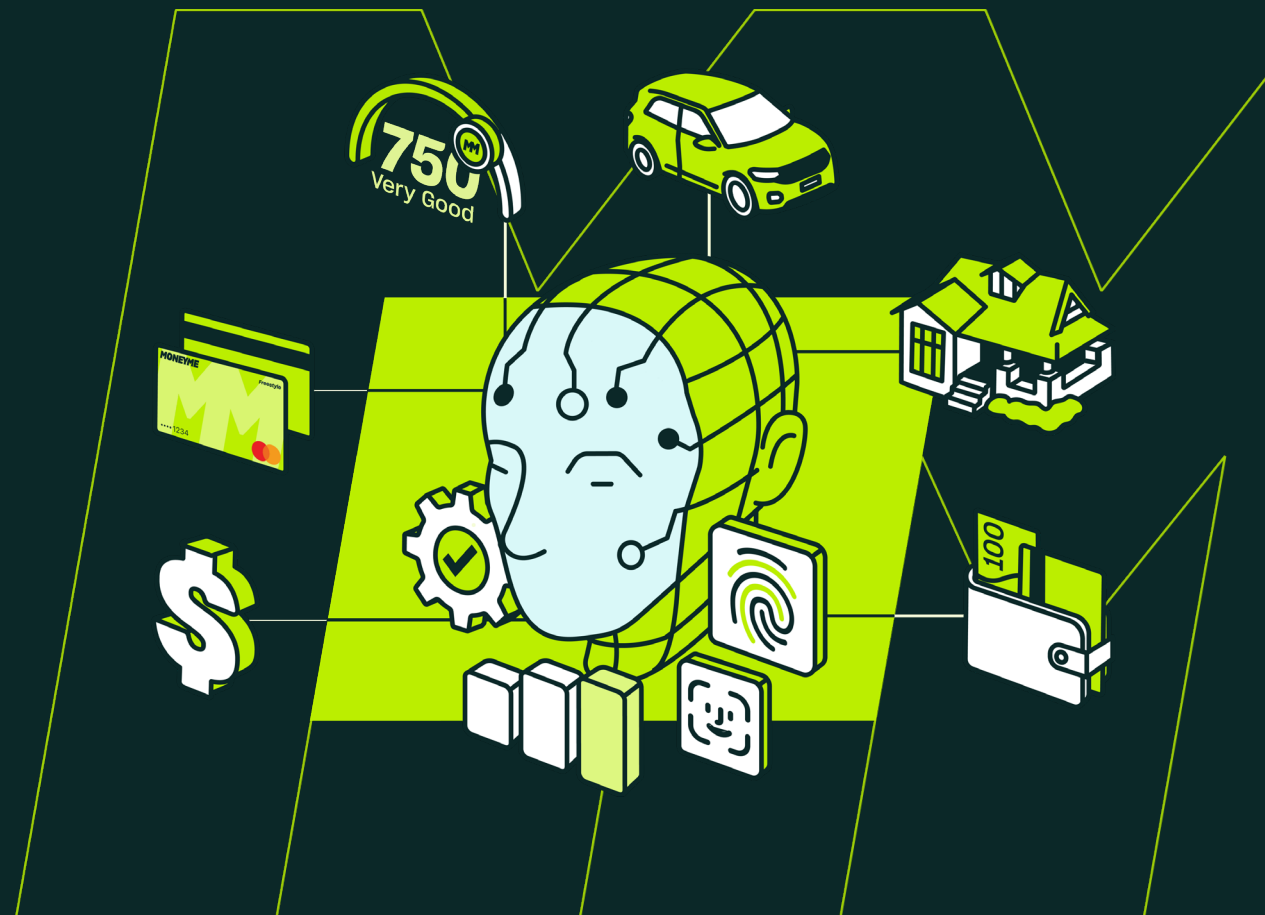
MONEYME

FY25 Results **Investor presentation**

28 August 2025

moneyme.com.au

Copyright 2025 | MoneyMe Limited | ACN 636 747 414



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We challenge outdated lending practices with smart technology and innovative car loans, personal loans and credit cards.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



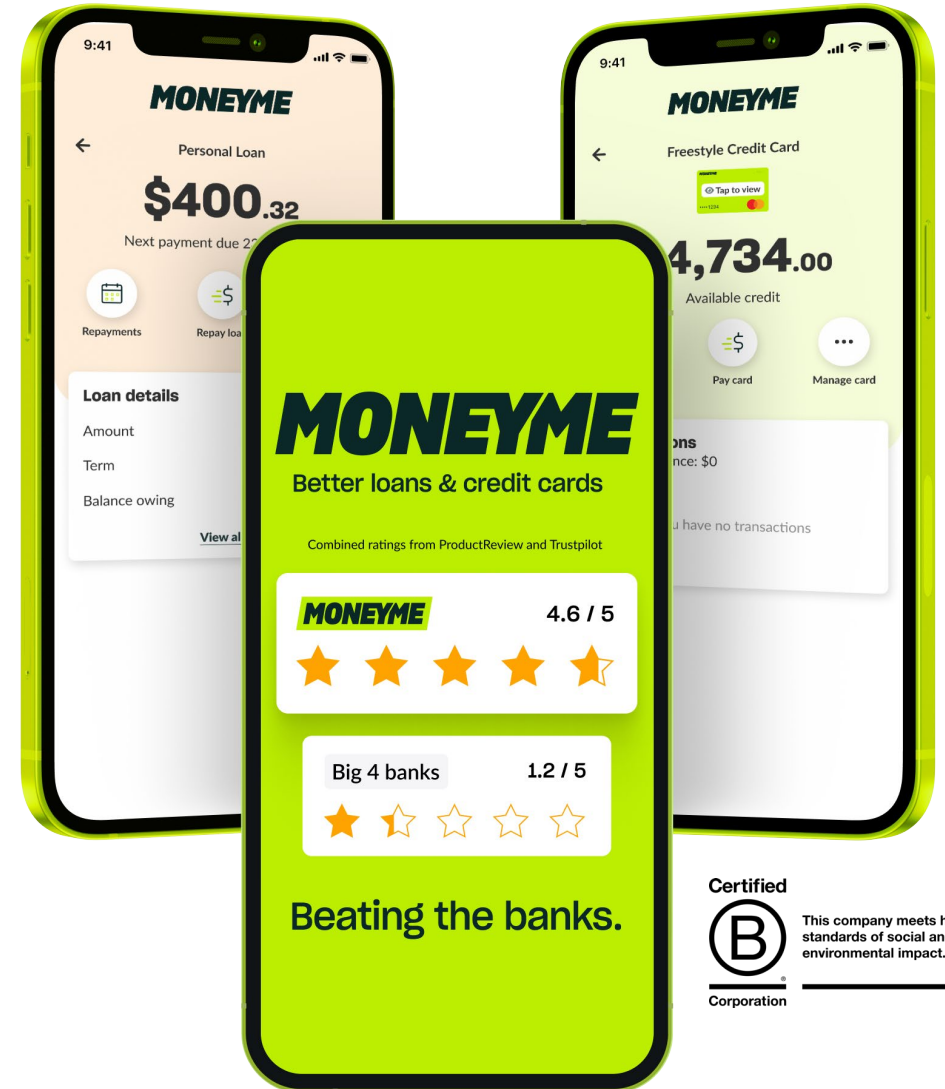
We move fast

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

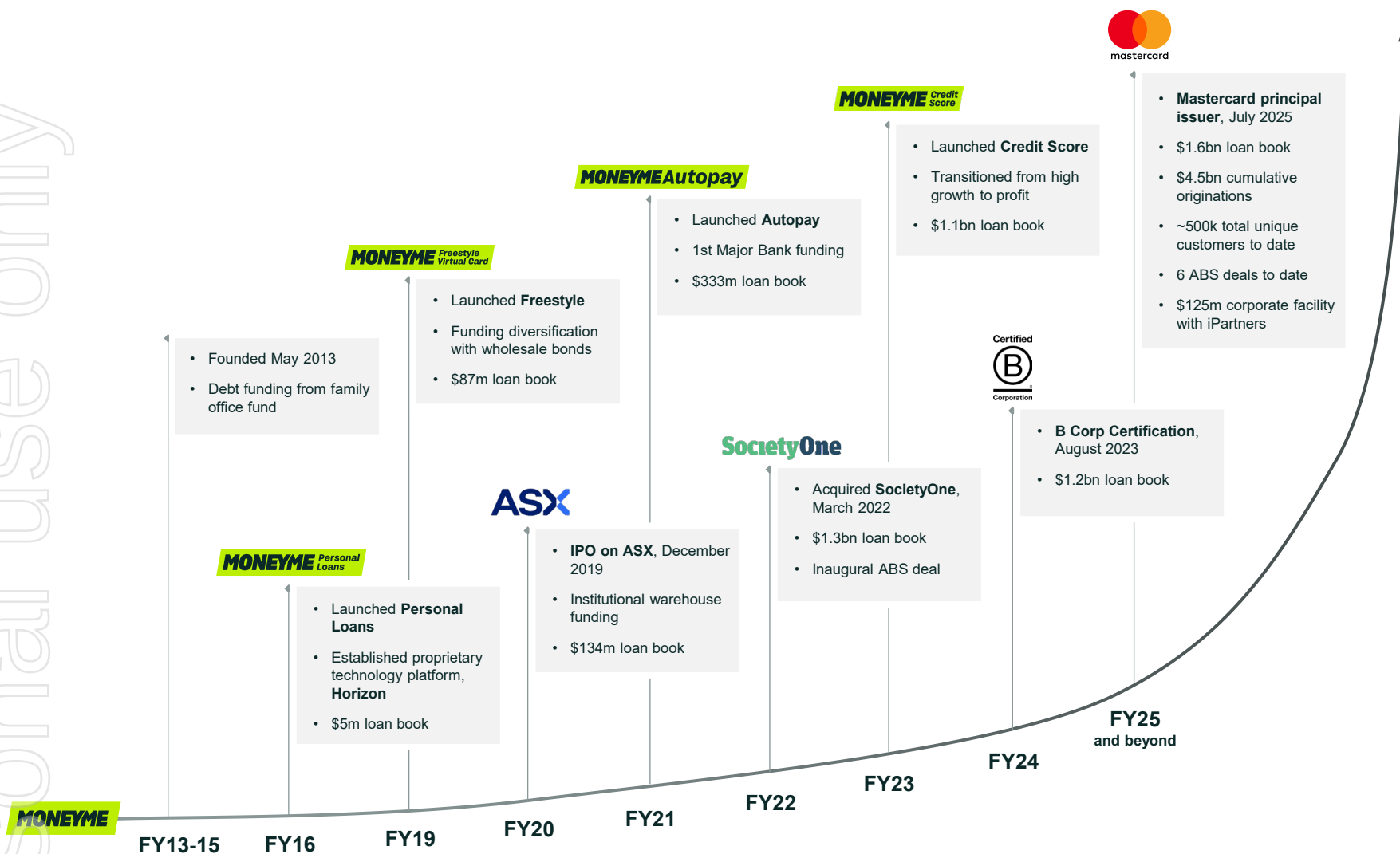


For Generation Now

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



Scaling up with industry-first innovation



03 FY25 highlights

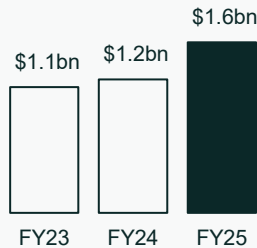
- 08 *Operational highlights*
- 16 *Financial highlights*
- 22 *Strategy & outlook*
- 29 *Additional information*

Strong loan book growth and lower net credit losses deliver operating cash profit of \$24m

Closing loan book¹

\$1.6bn

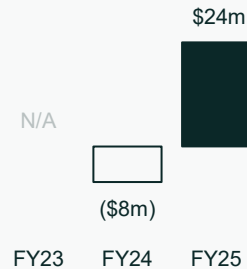
↑28%
FY24 to FY25



Operating cash profit²

\$24m

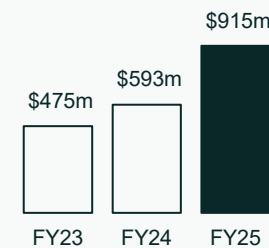
↑Large
FY24 to FY25



Loan originations

\$915m

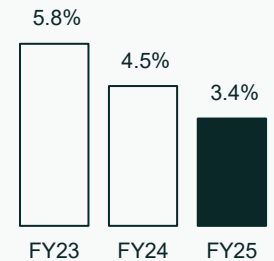
↑54%
FY24 to FY25



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.

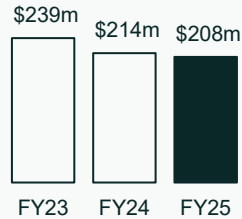
FY25 highlights

Gross revenue

\$208m

↓3%

FY24 to FY25

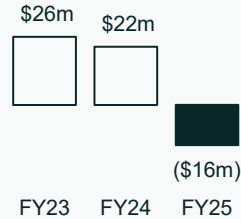


Normalised NPAT

(\$16m)

↓Large

FY24 to FY25

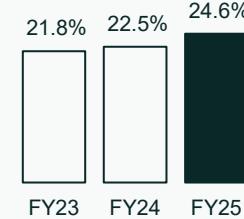


Operating cost to income

24.6%

↑2.2%

FY24 to FY25

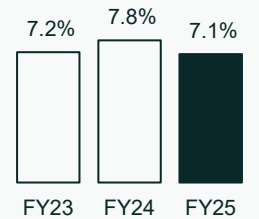


Cost of funds

7.1%

↓0.8%

FY24 to FY25

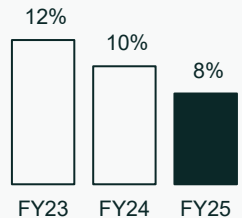


Net interest margin

8%

↓2%

FY24 to FY25

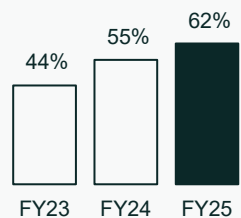


Secured assets on book

62%

↑7%

FY24 to FY25

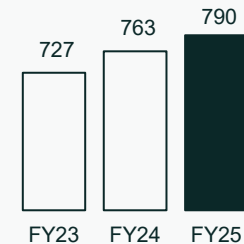


Average credit score¹

790

↑4%

FY24 to FY25

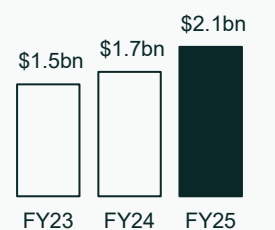


Total funding capacity

\$2.1bn

↑20%

FY24 to FY25



1. "Credit score" is assigned by Equifax for a borrower at the time of a loan originating, across the Group's loan book. This score reflects a consumer's creditworthiness based on their credit history, including payment behaviour, credit utilisation, types of credit used, and length of credit history. Credit scores are categorised as: "Excellent" (853-1200), "Very good" (735-852), "Good" (661-734), "Average" (460-660), and "Below average" (0-459).

Positive operating cash flow reflects significant growth and funding efficiency

\$ million	FY24	FY25	YoY%
Customer cash income & upfront fees	192	208	8%
Cash interest expense	(88)	(95)	(8%)
Losses, commissions and other items	(56)	(39)	30%
Total operating cash inflows	48	74	53%
Cash operating NIM	4.3%	5.7%	1.4%
Cash operating and capex costs	(48)	(46)	5%
Operating cost as % of average loan book	4.3%	3.5%	0.8%
Corporate debt interest	(6)	(8)	(49%)
Funding transaction costs	(2)	(6)	(170%)
Total operating cash outflows	(56)	(60)	7%
Operating cash profit	(8)	14	267%
One-off benefit	-	10	100%
Operating cash profit with one-off benefit	(8)	24	391%
Cash timing items including unrecognised establishment fee, transaction cost amortisation and losses	31	(39)	(229%)
Normalised NPAT	22	(16)	(169%)
Corporate and one-off adjustments including Effective Interest Rate accounting adjustments	(8)	(36)	(350%)
Depreciation and amortisation	(11)	(10)	12%
ECL provisioning	19	(6)	(130%)
Statutory NPAT	23	(67)	(393%)

Operating cash profit (OCP) represents the net cash generated from the Group's corporate inflows and outflows, which was invested in loan book growth.

- **Operating cash profit** of \$24m from increasing cash flows with a larger and higher credit quality loan book, lower cash losses and a one-off \$10m benefit from optimising our funding structure.
- **Normalised NPAT** loss of (\$16m), excludes the impact of any one-off costs and non-cash accounting adjustments, ECL provision movement and non-cash losses.
- **Statutory NPAT** loss of (\$67m), reflects upfront credit loss provisions from strong loan book growth, lower revenue from the shift to higher mix of secured assets, and losses from historic backbook run-off. The result also reflects one-off, non-cash accounting adjustments taken this year from consolidating our loan accounting systems following the final migration of legacy SocietyOne loans.

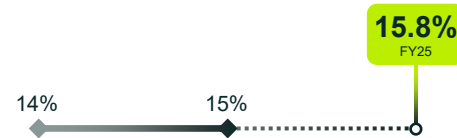
Achievements across all key areas of our FY25 strategy

Medium term targets¹

Secured assets on book



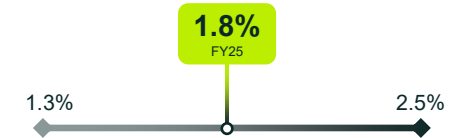
Revenue yield²



Cost of funds³



Operating cash profit %⁴



FY25 strategies



Extending technology leadership

- Generative AI deployed mid-FY25 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 (\$1.7bn, FY24), with improved terms for more capital-efficient growth
- Inaugural ABS deal for auto asset class (\$517.5m, largest to-date)
- \$125m corporate funding facility with iPartners, replaced old facility with an increased facility on better terms. \$75m drawn in FY25



Product innovation and expansion

- Added 7-year loan term option for unsecured personal loans
- Launched refinance offer for Autopay
- Continued development of new credit card product
- Increased number of referral partners and launched brand awareness campaign to support direct channels



Modelling strong ESG practices

- Enhanced customer data protection
- Employee engagement score maintained at 81% (81%, FY24)
- Reduced Scope 1 and 2 emissions and financed emissions intensity
- >\$135k in fundraising, including employee charity donations
- >130,000 credit score customers (115,000, FY24)

1. Targets are based on MONEYPE's current strategies and subject to market conditions, RBA cash rate movements and other risks disclosed in the 2025 Annual Report.
 2. Revenue as % of average loan book, annualised.
 3. Excludes corporate facility interest cost
 4. Operating cash profit as a % of average loan book, annualised.

03 *FY25 highlights*

08 Operational highlights

16 *Financial highlights*

22 *Strategy & outlook*

29 *Additional information*

Enhanced operations and customer experiences through our technology



MONEYME's proprietary artificial intelligence, **AIDEN®** 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 increased capital efficiency have enabled customer pricing that is competing head-on with the majors
- Quick to pass on RBA cash rate cuts and adjust front-book pricing to support customer retention and acquisition



Stronger offer to high-value customer segments

- Combination of seamless digital experiences and competitive pricing appeals to the banks' target market
- Expanded product offering to broaden market coverage
- Increased take-up from homeowner segment



Distribution channels expanded for growth

- >50% increase in Autopay referral partners
- ~100% increase in personal loan broker partners
- Launched brand awareness campaign to support direct acquisition channels
- New enhanced online quote journey driving uplift in conversions



In development: New credit card offering with significant growth potential

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

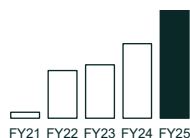
Vehicle loans

Game-changing innovation in the auto sector: secured vehicle variable rate finance up to \$150,000 that settles within 60 minutes, 7 days a week

FY25 AUTOPAY LOAN BOOK

\$912m

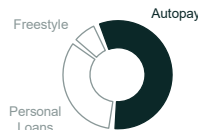
147% (\$622m, FY24)



% OF TOTAL PORTFOLIO

59%

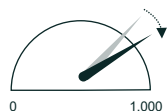
18% (51%, FY24)



AVERAGE EQUIFAX SCORE

832

12% (812, FY24)



FASTEST SETTLEMENT TO DATE

<5 mins

AUTOPAY DISTRIBUTION STRATEGY

4,200+

Dealers and brokers onboarded to date

- Distribution network increased by >50%, from 2,700+ brokers and dealers in FY24 to 4,200+ in FY25
- Launched refinance offer in FY25
- The opportunity for direct (D2C) distribution lies ahead
- Significant growth opportunity with <3% total current market share³

1. Average car financed and average loan term both based on Autopay car loans funded in FY25
2. 'Near-new' refers to cars that are 3 or less years old at time of purchase
3. Based on ABS June 2025 New Loan Commitments data

\$38,509

AVERAGE CAR FINANCED¹

(\$38,040, FY24)

64%

CARS THAT ARE NEW OR NEAR-NEW² AT PURCHASE

(63%, FY24)

6.0 years

AVERAGE LOAN TERM¹

(6.1 years, FY24)

"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

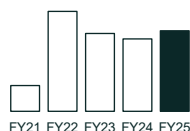
Personal loans

Unsecured and secured personal loans up to \$70,000

FY25 PERSONAL LOAN BOOK

\$522m

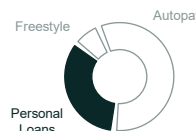
↑11% (\$468m, FY24)



% OF TOTAL PORTFOLIO

34%

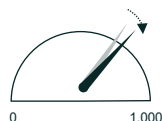
↓5% (38%, FY24)



AVERAGE EQUIFAX SCORE

750

↑12% (737, FY24)



FUNDING STRUCTURE

Having executed our third Personal Loan ABS deal (\$203m in July 2025), the program is benefiting from lower cost of capital and diversified funding sources.

DISTRIBUTION STRATEGY

3,200+

Personal loan brokers onboarded and expanding

- Offered through two brands – MONEYLE and SocietyOne
- Current distribution through both direct digital channels (D2C) and B2B2C (via brokers)
- Broker distribution network has **doubled** in the past 12 months, from 1,600+ brokers in FY24 to **3,200+ in FY25**

48%

VARIABLE RATE LOAN BOOK

(40%, FY24)

\$19,747

AVERAGE FUNDED VALUE

(\$16,295, FY24)

5.0 years

AVERAGE LOAN TERM

(4.2 years, FY24)

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

- Leanne

Credit cards

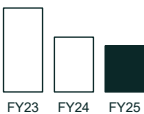
MONEYME is preparing to reignite growth in credit cards through a revamped offering designed to deliver stronger customer value and market differentiation.

CURRENT SNAPSHOT

FY25 credit card loan book

\$106m

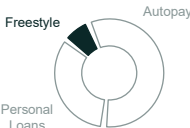
↓16% (\$127m, FY24)



% of total portfolio

7%

↓4% (10%, FY24)



Credit card utilisation rate

72%

↓5% (77%, FY24)

FY26 AND BEYOND

Build secured asset lending product and distribution

Reach scale with Autopay

Launch new credit card product and distribution

Build scale with credit card challenger

FY23-FY25 prioritised secured asset lending

- In response to an evolving credit risk landscape, MONEYME pivoted to a target market with stronger credit profiles, resulting in a reduced credit card book.

FY26 launch new credit card offer

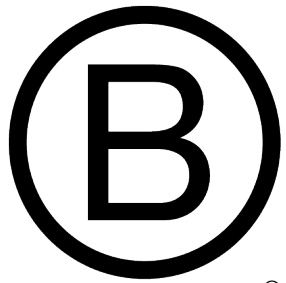
- Launch our new credit card product in FY26, designed to capture a large target market
- Mastercard principal issuer status gained to enable scale, flexibility and economic efficiencies
- New technology partnership with Episode Six will facilitate innovation, faster roll-out of products and features



ESG performance aligned to future needs

MONEYME advanced its social impact, strengthened its data security, and deepened its environmental insight through a robust physical climate risk assessment - building a strong foundation for future ESG standards and stakeholder value¹.

Certified



Corporation

91.2

Certified B Impact
Assessment score²



Social impact and customers

- Sponsored **136** children via World Vision partnership
- Donated over **\$135,000** through our charity partnerships, including employee donations
- More than **130,000** customers have used our free Credit Score tool to better understand their credit health
- **81%** employee engagement score



Governance and data protection

- Enhanced customer data protection through added security layers and advanced threat detection
- Achieved ISO 27001:2022 certification
- Preparing for mandatory Australian Sustainability Reporting Standards (ASRS) and updated B Corp criteria
- 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 intensity¹
- Completed climate scenario analysis, strengthening strategic positioning and risk planning

1. Refer to MONEYME's 2025 Sustainability Report, which will be published as a separate document to the ASX on Friday 29 August 2025, for further information.

2. 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.

3. Science Based Target initiative. MONEYME's target is available at: <https://sciencebasedtargets.org/target-dashboard>

03 *FY25 highlights*

08 *Operational highlights*

16 Financial highlights

22 *Strategy & outlook*

29 *Additional information*

Achieving scale with stronger credit

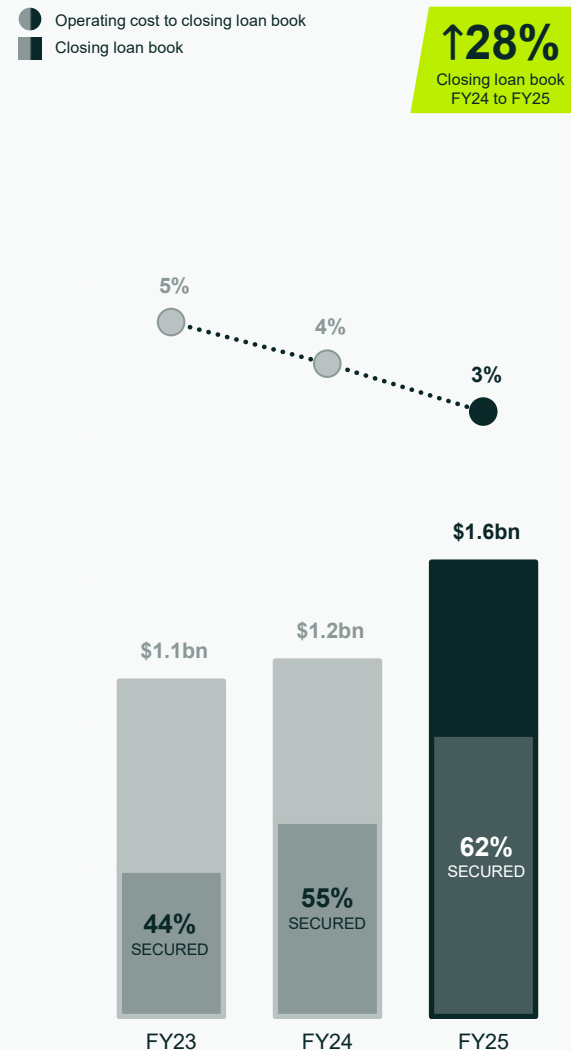
- Efficiencies in the platform are evident with a 28% loan book growth and a \$3m increase in operating costs.

- A significant proportion of this growth was driven by the secured auto product, with secured assets increasing to 62% of the loan book.

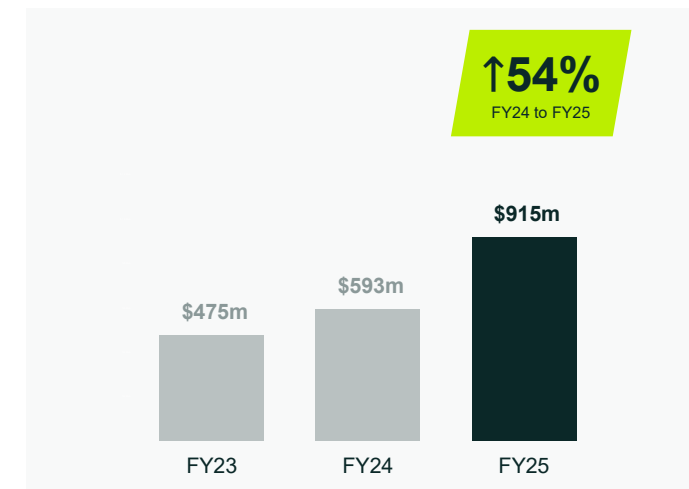
- Operating cost to income maintained at an efficient ratio of 25%, expected to trend downwards with growth in the loan book.

- Loan book scale is increasing, and expected to continue, at a faster pace than operating costs, creating positive operating leverage.

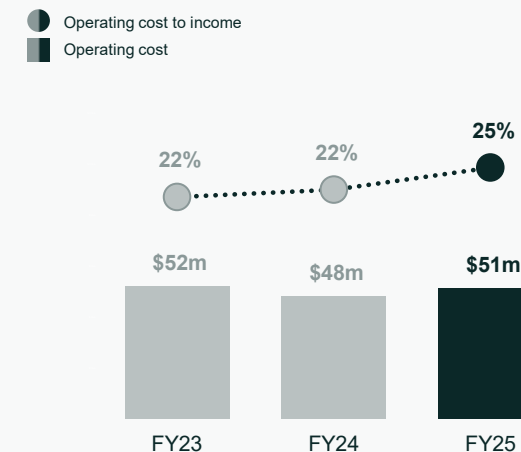
Loan book vs. Operating leverage



Loan originations



Operating cost vs. Cost to income



Increased secured lending with longer term income

- Gross revenue was \$208m, down 3% from FY24, while net interest margin (NIM) reduced to 8%, reflecting the increased ratio of secured assets and high credit quality customers.

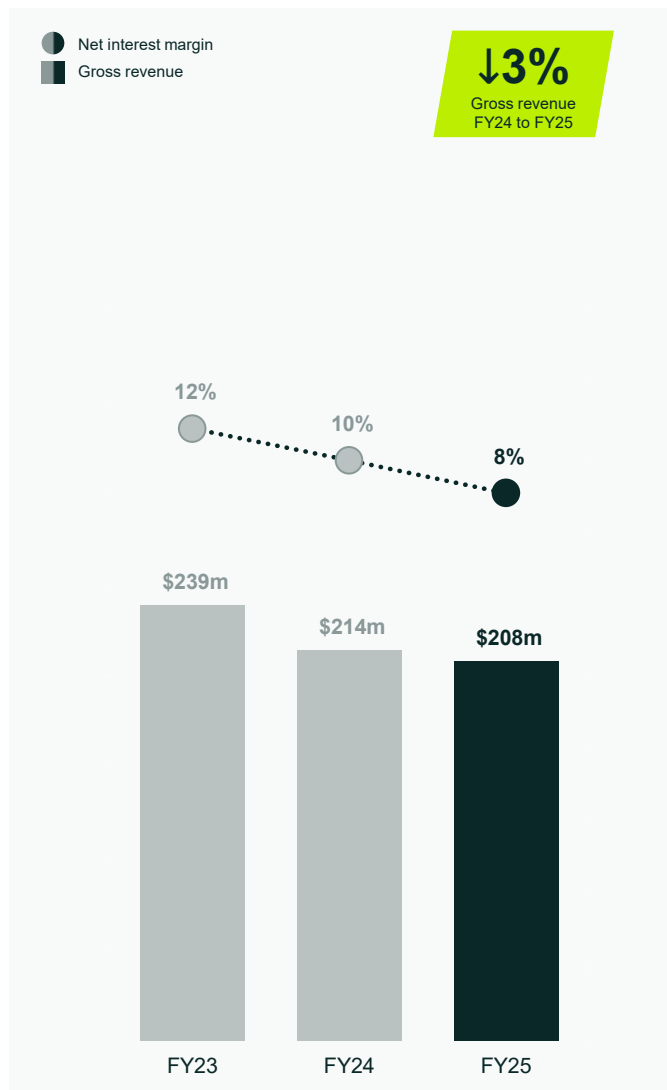
- With the mix of secured assets and larger loan book achieved, revenue is expected to trend upwards for FY26.

- Secured assets increased to 62% and the average Equifax credit score increased to 790.

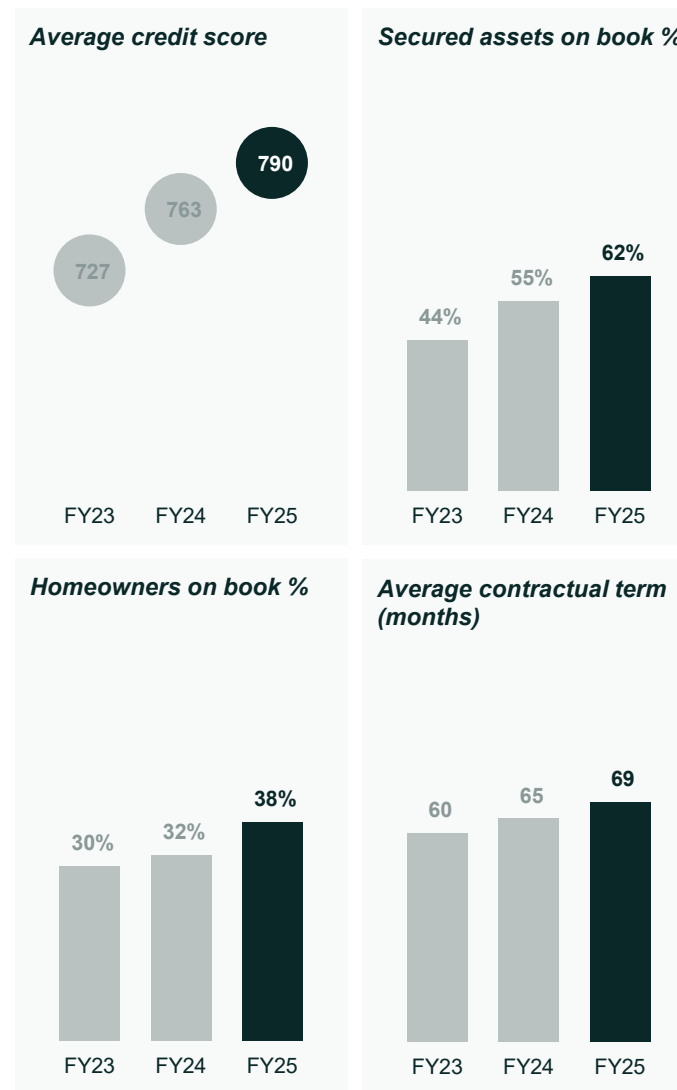
- Proportion of customers who are homeowners has increased to 38%

- The stronger loan book profile is driving longer term, more stable income, stronger credit performance and funding cost benefits.

Gross revenue vs. Net interest margin



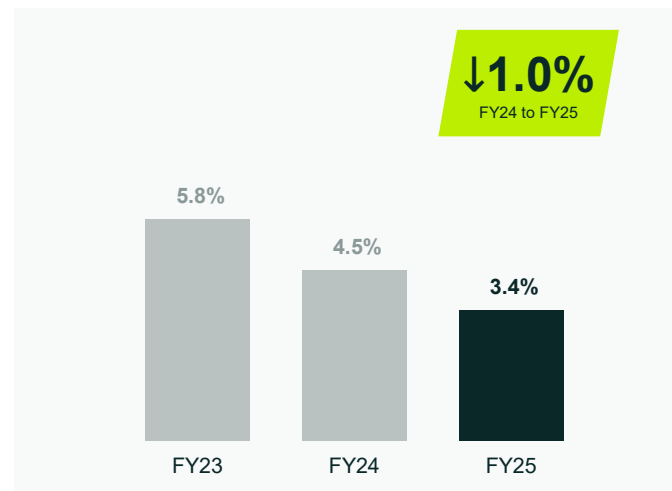
Significantly stronger book profile



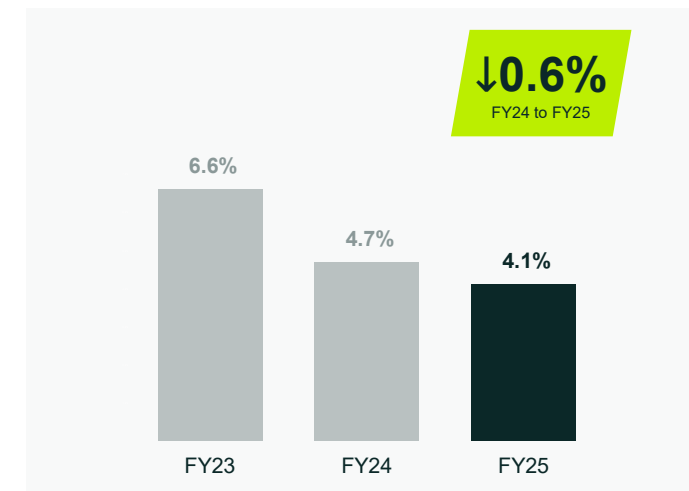
Lower credit losses and arrears rates

- Net credit losses reduced to 3.4%, significantly down on prior years.
- The strong credit performance reflects the shift in the loan book composition and effective underwriting.
- Increased in-house collections capabilities have resulted in improving 30+ DPD and 90+ DPD arrears rates.
- ECL provision continues to reduce, down to 4.1%, while maintaining a conservative management overlay.

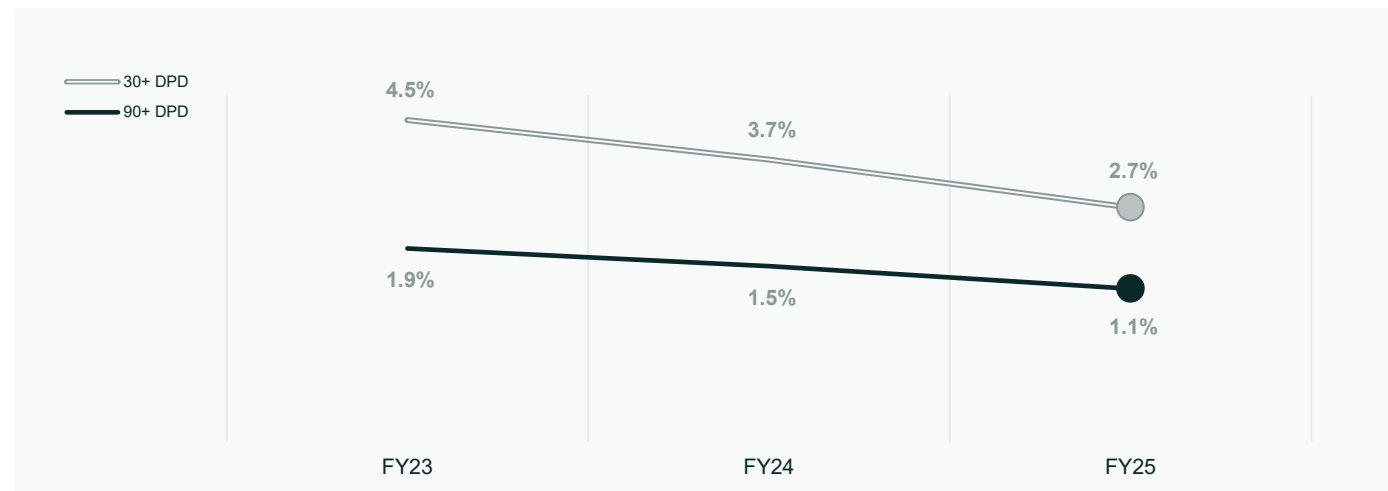
Net credit losses



ECL provision to loan book



Arrears rate



Capital structure in place for long term growth ambitions

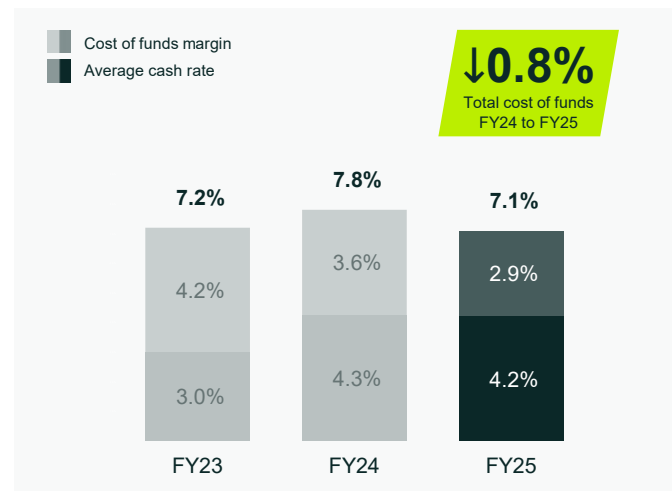
MONEYME's diversified funding program includes nine structures with total capacity of \$2.1bn with \$0.6bn of undrawn capacity.

With strong operating cash flows, regular issuance of asset-backed securitisations (ABS), and \$50m available in its corporate working capital facility, MONEYME is well-capitalised to deliver on its long-term growth ambitions.

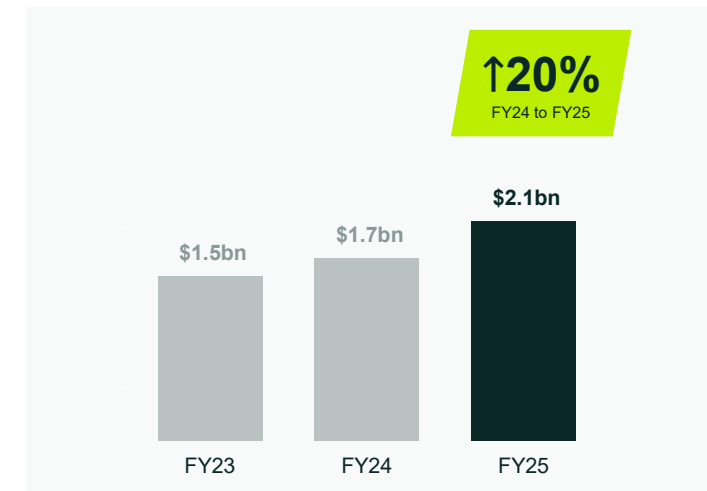
FY25 funding highlights include:

- Completed two ABS transactions, providing increased funding capacity and pricing advantages.
- Secured new \$125m corporate facility, replacing the previous facility on substantially improved terms.
- Planned warehouse extensions executed successfully with improved terms.
- Funding optimisations completed in 1H25 delivered funding cost reductions in 2H25.

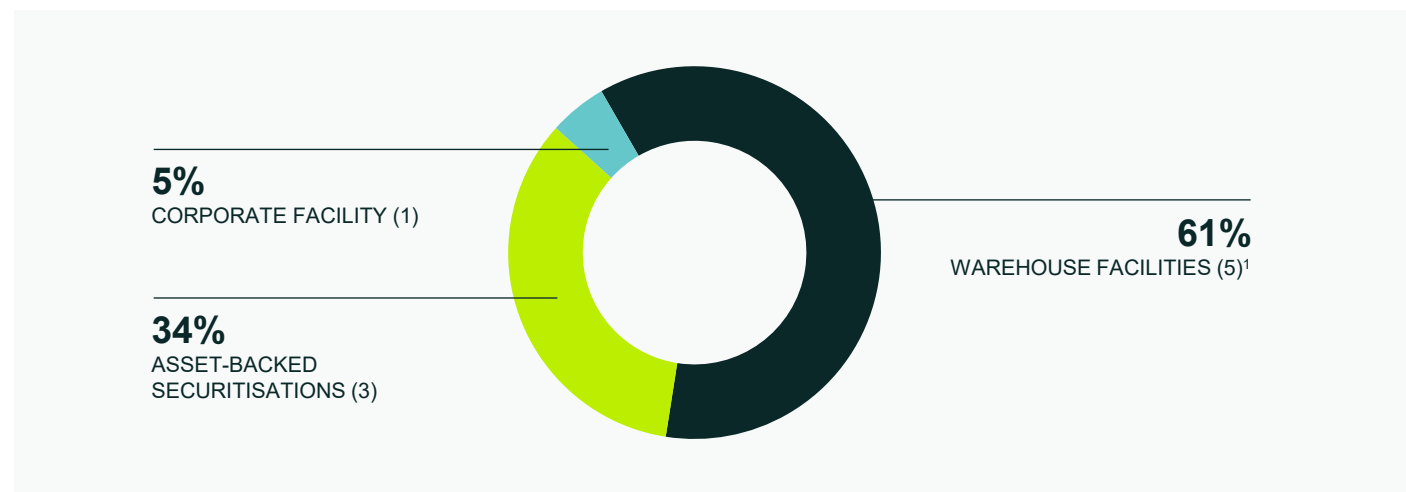
Cost of funds



Total funding capacity



FY25 funding mix across 9 structures

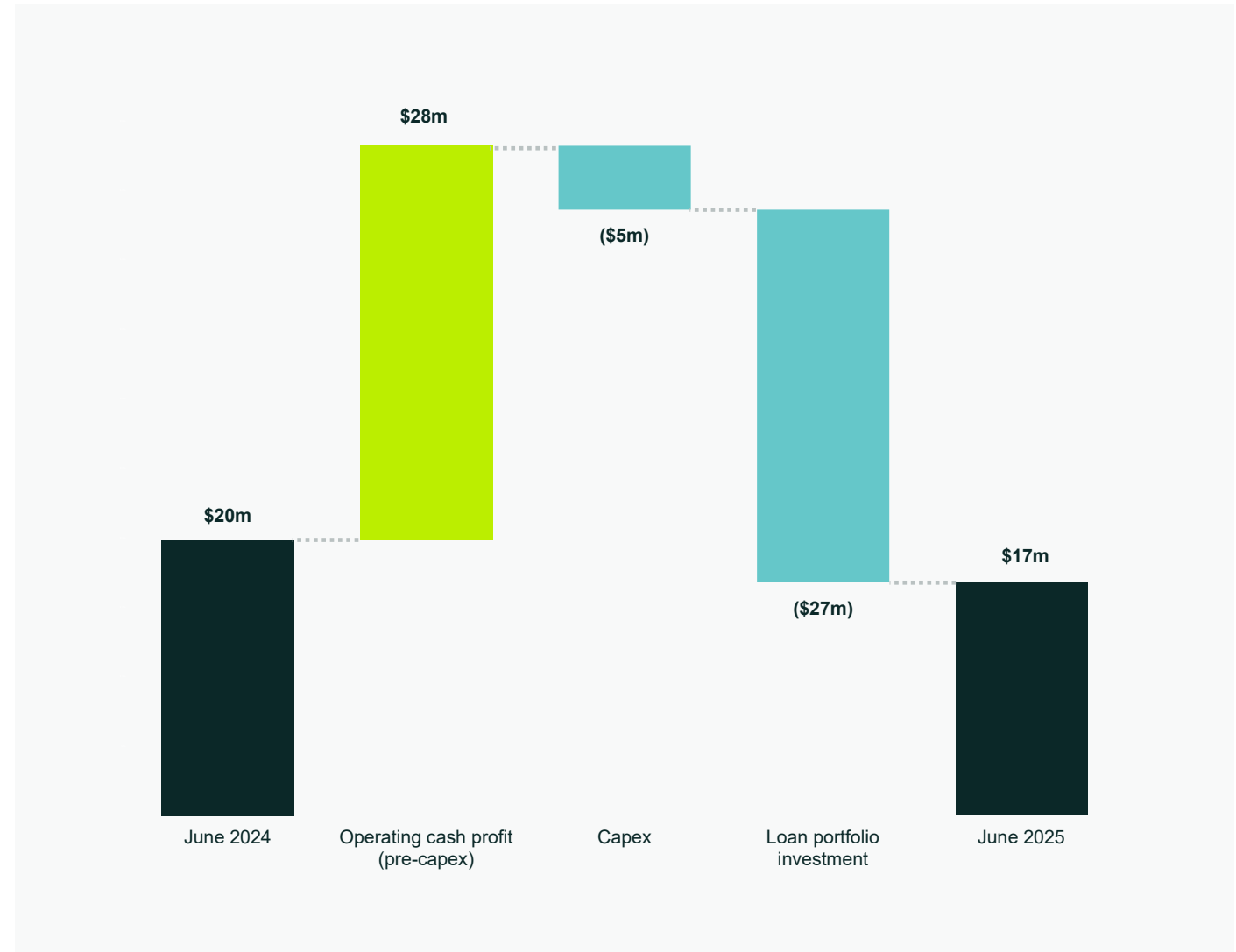


Liquidity

Strong operating cash profit (OCP) driving investment in growth

- Significant growth enabled by strong operating cash profit, additional working capital from new corporate facility, and advanced warehouse and securitisation programs.
- Capex represents investment in the development of our technology platform and AI (Horizon and AIDEN®).
- MONEYME's cash generation and \$50m of undrawn and available working capital provide ample capacity to deliver on our long-term growth ambitions.

FY25 movement in available cash



03	<i>FY25 highlights</i>
08	<i>Operational highlights</i>
16	<i>Financial highlights</i>

22 Strategy & outlook

29	<i>Additional information</i>
----	-------------------------------

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

Established growth platform

MONEYME's position



State of the art technology platform



Robust loan book



Capital structure in place

Operating environment

Shifting priorities of banks creating opportunities

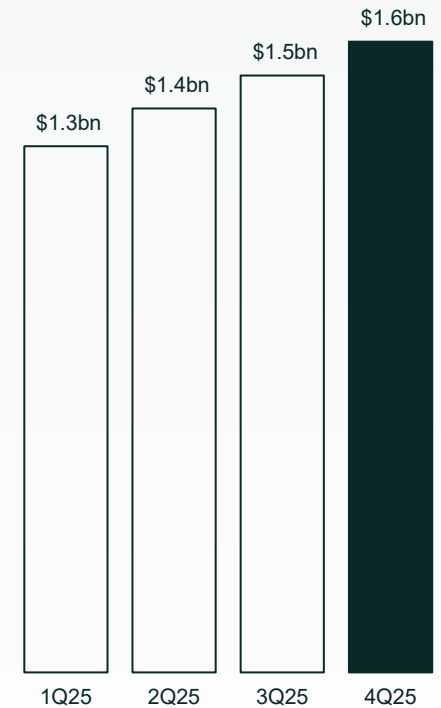
Falling interest rates in the Australian market

Strong investor demand for Australian ABS

Growth drivers

- Shifting priorities of banks enable market share gains in auto and personal lending
- MONEYME's proprietary technology create competitive advantages through exceptional customer experiences, efficiency, and ability to scale quickly
- Autopay's success will be complemented by the introduction of a new credit card product and growth in personal loans
- A growing and robust loan book delivering strong credit performance, funding benefits, and operating cash profit
- Shifting interest rate cycle expected to deliver further funding cost benefits and increased consumer credit demand
- Strong operating cash flows, significant working capital and warehouse funding capacity provide substantial growth runway
- Access to ABS issuance enables ongoing scale and lower cost of funds
- Domestic and international debt capital market investors continue to show strong demand for Australian assets

Loan book growth in FY25¹



Medium term targets driving profitability

	Key strategies for the medium term	Medium term targets	FY25 results
Secured assets on book	Growth in secured assets, leveraging the success of Autopay, alongside a new credit card product and growth in personal loans	55% - 60%	62%
Average loan book	Target loan book range over the medium term with originations leveraging Autopay, new credit card product and growth in personal loans in line with recent growth performance	\$2.0bn - \$2.5bn	\$1.3bn
Revenue (as % of average loan book ¹ , annualised)	Balancing the product mix to maintain revenue margin	14.0% - 15.0%	15.8%
Cost of funds² (as % of average loan book ¹ , annualised)	Leveraging term funding programs and increasing capital efficiencies	6.0% - 7.0%	7.1%
Risk-adjusted NIM (including corporate interest)³ (as % of average loan book ¹ , annualised)	Product mix, improved cost of funds and a continued loss reduction trajectory	3.0% - 3.5%	1.5%
Operating Cost (as % of average loan book ¹ , annualised)	Operating leverage and further automation	2.5% - 3.5%	3.7%
Operating cash profit (as % of average loan book ¹ , annualised)	Effect of scale, cost of funds efficiencies, and balanced risk-adjusted returns	1.3% - 2.5%	1.8%

Targets are based on MONEYPE's current strategies and subject to market conditions, RBA cash rate movements and other risks disclosed in the 2025 Annual Report.

1. Loan book figure used in this calculation is the interest-bearing balance and excludes deferred acquisition costs, accrued interest and charges
2. Excludes corporate facility interest cost
3. Includes revenue yield less cost of funds, corporate interest expense, net losses and amortisation of transaction costs

Scale and profitability

Operating cash profit and normalised NPAT has 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

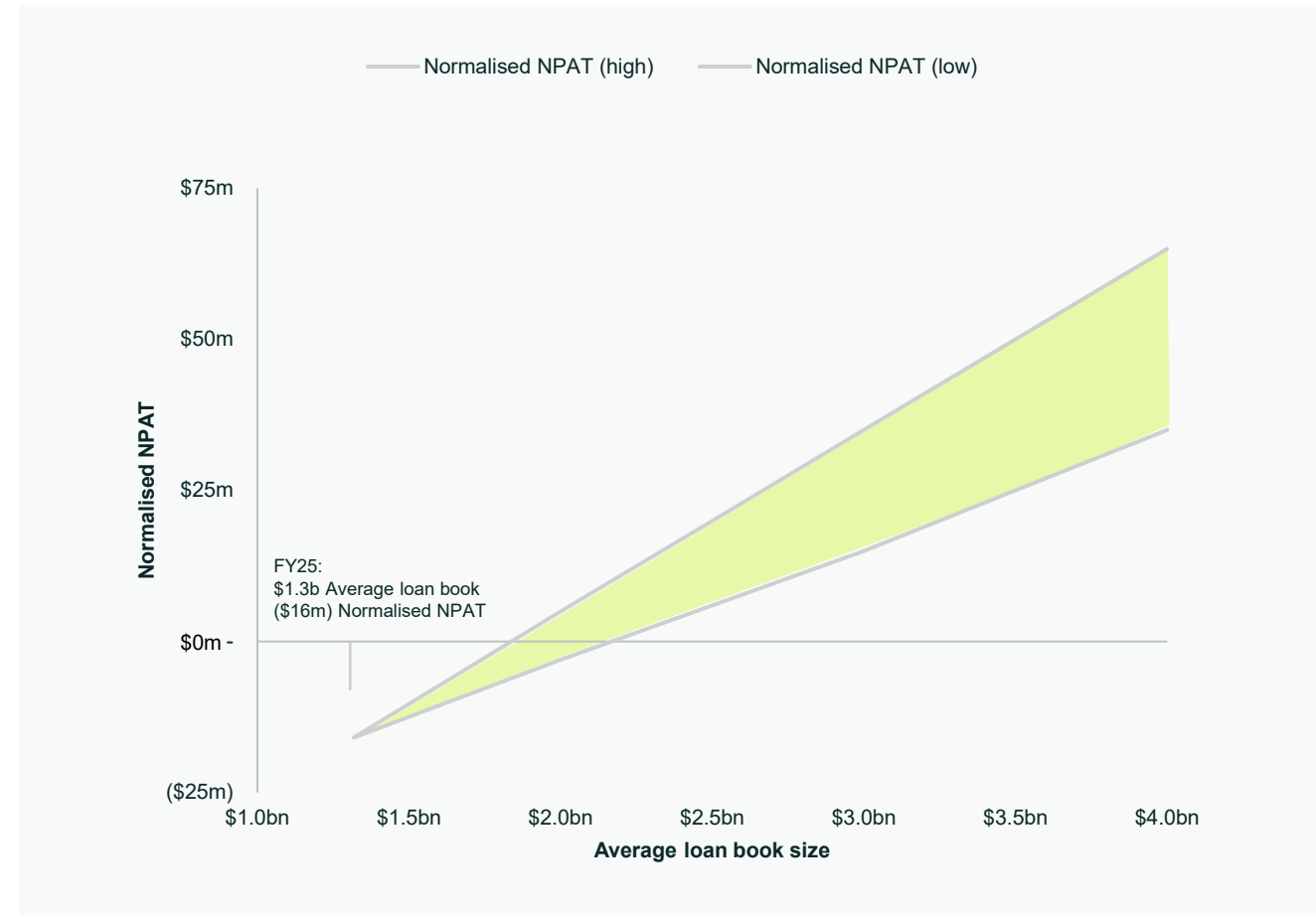
Operating leverage

- 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 MONEYPE's current strategies and subject to market conditions, RBA cash rate movements and other risks disclosed in the 2025 Annual Report.

Questions & Answers

Thank you!

On behalf of all at MONEYME

03	<i>FY25 highlights</i>
08	<i>Operational highlights</i>
16	<i>Financial highlights</i>
22	<i>Strategy & outlook</i>

29 Additional information

Key operating measures

	Definition ¹	FY23	FY24	FY25
Returns				
Statutory NPAT (\$m)	Per Financial Report	12	23	(67)
Operating cash profit (\$m)	1	N/A ²	(8)	24
Gross revenue (\$m)	Per Financial Report	239	214	208
Net interest margin (%)	2	12%	10%	8%
Operating costs to income (%)	3	22%	22%	25%
Book profile				
Loan originations (\$m)	4	475	593	915
Closing gross loan receivables (\$m) ³	Per Annual Report	1,150	1,219	1,558
Secured assets on book (%)		44%	55%	62%
Average balance outstanding per loan (\$)		17,103	21,460	23,772
Average remaining loan term (months)		48	49	54
Credit quality				
Average Equifax score		727	763	790
Net credit losses (%)	5	5.8%	4.5%	3.4%
Provisioning to receivables (%)	6	6.6%	4.7%	4.1%
Funding and liquidity				
Unrestricted cash (\$m)	Per Financial Report	16	20	17
Net assets (\$m)	Per Financial Report	166	190	123

1. Refer to Appendix: Measure definitions

2. Operating cash profit data is not available for prior years.

3. Closing gross loan receivables reflects the gross outstanding balance of all loans on the Group's balance sheet, removing the impact of capitalised deferred income.

Measure definitions

Note	Measure	Definition
1	Operating cash profit / (loss) (\$m)	Operating cash profit / (loss) represents the net cash generated from the Group's corporate inflows and outflows resulting from MONEYME's core business activities. This does not include cash movements related to the principal repayments received or loan disbursements.
2	Net interest margin (%)	Gross revenue less trust facility interest expense less transaction costs, as a % of average loan portfolio (annualised).
3	Operating costs to income (%)	Sales & marketing, product design & development, and general & administrative expenses as a % of gross revenue in the period (annualised).
4	Loan originations (\$m)	Net amount financed, including upfront fees.
5	Net credit losses (%)	Principal write offs in the period (net of recoveries, including proceeds from debt sales to collection agencies) as a % of average principal receivables.
6	Provisioning to receivables (%)	Accounting provision closing balance as a % of gross loan receivables.

Income statement

\$ million	FY23	FY24	FY25
Interest income	230	207	201
Other income	9	7	7
Gross revenue	239	214	208
Commission expense	(6)	(10)	(23)
Net revenue	233	204	185
Interest expense	(90)	(98)	(105)
Loss on financial assets at amortised cost	-	-	(14)
Operating expenses	(52)	(48)	(51)
Loan receivable impairment expense	(68)	(34)	(72)
Depreciation & amortisation expense	(11)	(11)	(10)
Total expenses	(221)	(192)	(252)
Profit / (loss) before tax	12	12	(67)
Income tax benefit / (expense)	-	10	-
Net profit / (loss) after tax	12	23	(67)

Operating cash flow accounting adjustments

\$ million	FY24	FY25	YoY%
Breakdown of cash timing items including unrecognised establishment fee, transaction cost amortisation and losses			
Accounting and cash revenue items, including upfront fees benefit	22	(19)	Large
Commissions benefit received	1	(8)	Large
Loss timing	(9)	(12)	34%
Other non-cash expenses	6	-	(100%)
Recognition of Deferred Tax Asset	10	-	(100%)
Cash timing items	31	(39)	Large
Breakdown of corporate and one-off adjustments including Effective Interest Rate accounting adjustments:			
Accounting losses	-	(15)	100%
Gain / (loss) on financial assets at amortised cost	-	(14)	100%
Other expenses	(8)	(6)	(21%)
Corporate and one-off adjustments	(8)	(36)	Large

Balance sheet

\$ million	FY23	FY24	FY25
Cash and cash equivalents	92	74	54
Net loan receivables	1,074	1,162	1,477
Derivative financial instruments	8	3	-
Other receivables	14	19	19
Deferred tax asset	3	14	14
Intangible assets	33	29	26
Right-of-use assets	3	2	3
Property, plant and equipment	3	2	1
Goodwill	64	64	64
Total assets	1,293	1,368	1,658
Borrowings	(1,115)	(1,167)	(1,521)
Derivative financial instruments	-	-	(1)
Other payables	(6)	(6)	(6)
Current tax payable	-	-	-
Lease liabilities	(3)	(2)	(3)
Employee-related provisions	(2)	(3)	(3)
Total liabilities	(1,127)	(1,178)	(1,535)
Net assets	166	190	123
Share capital	203	203	207
Reserves	7	8	3
Retained losses	(44)	(21)	(88)
Total equity	166	190	123

Cash flow statement

\$ million	FY23	FY24	FY25
Income from customers	204	183	208
Borrowings interest and fees paid	(83)	(83)	(98)
Income from delinquent asset sales and recoveries	31	20	15
Payments to suppliers and employees	(62)	(67)	(62)
Income tax refund received	0	-	-
Proceeds from disposal of interest rate swaps	1	1	-
Net cash inflows / (outflows) from operating activities	90	54	63
Net loan receivable inflows / (outflows)	118	(105)	(425)
Payments for intangible asset development	(6)	(5)	(4)
Payments for property, plant and equipment	(3)	(0)	(0)
Net cash inflows / (outflows) from investing activities	110	(110)	(429)
Net receipt of borrowings	(245)	43	356
Transaction costs related to borrowings	(3)	(4)	(8)
Principal repayment of leases	(1)	(1)	(1)
Proceeds from issued share capital	63	-	-
Transaction costs related to issue of share capital	(2)	-	-
Loan – other	(0)	-	-
Net cash inflows / (outflows) from financing activities	(189)	38	347
Net increase / (decrease) in cash and cash equivalents	11	(18)	(20)
Cash and cash equivalents at the beginning of the period	81	92	74
Cash and cash equivalents	92	74	54

MONEYME's core products¹

	Autopay	Personal Loans	Freestyle
Offer range	\$10,000 - \$150,000	\$5,000 - \$70,000	Credit limit \$1,000 - \$20,000
Offer term	3 - 7 years	2 - 7 years	Repayment over 2 - 5 years
Interest-free period	N/A	N/A	Up to 55 days interest-free on online and in-store purchases using Freestyle Mastercard
Interest rate	5.75% - 17.65% p.a. Risk-based pricing	5.89% - 24.99% p.a. Risk-based pricing	18.74% - 23.74% p.a. Risk-based pricing
Establishment fee	\$350 - \$550	\$0 - \$645	N/A
Annual fee	N/A	N/A	\$0 (Credit limit up to \$3,000) \$49 (Credit limit \$3,001 - \$5,000) \$149 (Credit limit above \$5,000)
Monthly fee	\$12.50	\$0 - \$10	\$5 (\$0 if balance under \$20)
Other fees & charges	Dealer or Broker specific fees may apply Dishonour fee \$15 Overdue fee \$35 No early exit fee	Broker specific fee may apply (for PL Broker loans) Dishonour fee \$15 Overdue fee \$35 No early exit fee	Withdrawal fee 1.5% Dishonour fee \$15 Overdue fee \$35 No early exit fee
Distribution channels	B2B2C (Dealer and Broker)	Mix of direct-to-consumer and B2B2C (Broker)	Direct-to-consumer
Other key features	Settles in as little as 60 minutes, 7 days a week Autoscan self-serve repayments calculator Up to 130% LVR Electric vehicle (EV) and homeowner discounts may apply	We offer: - Unsecured variable rate personal loans (<i>MONEYME-branded</i>) ; - Secured / unsecured fixed rate personal loans (<i>SocietyOne-branded</i>)	Amortising loan balance, with drawdowns repaying over a maximum of 5 years

Important notices & disclaimers

The information contained in this presentation has been prepared by MONEYPE Limited (MONEYPE or Company).

Summary information

This presentation contains general background information about MONEYPE and its subsidiaries and their activities and is current at the date of this presentation. The information is given in summary form and includes financial and other information and does not purport to be complete or to provide all information that an investor should consider when making an investment decision, nor does it contain all the information which would be required in a disclosure document or prospectus prepared in accordance with the requirements of the Corporations Act. It has been prepared by MONEYPE with due care but no representation or warranty, express or implied, is provided in relation to the accuracy or completeness of the information. Statements in this presentation are made only as of the date of this presentation unless otherwise stated and the information in this presentation remains subject to change without notice. MONEYPE is not responsible for updating, nor undertakes to update, this presentation. It should be read in conjunction with MONEYPE's other periodic and continuous disclosure announcements lodged with the Australian Securities Exchange ("ASX"), which are available at www.asx.com.au.

Certain market and industry data used in connection with this presentation may have been obtained from research, surveys or studies conducted by third parties, including industry or general publications. Neither MONEYPE nor its representatives have independently verified any such market or industry data provided by third parties or industry or general publications.

Forward looking statements and risks

This presentation may contain statements that may be deemed "forward looking statements", that is, statements regarding the Company's intent, belief or current expectations with respect to the Company's business and operations, market conditions, results of operations and financial conditions. Although the Company believes the expectations expressed in such forward-looking statements are based on reasonable assumptions, these statements are not guarantees or predictions of future performance, and involve both known and unknown risks, uncertainties and other factors, many of which are beyond the Company's control. Forward looking statements can generally be identified by the use of words such as 'expect', 'anticipate', 'likely', 'intend', 'should', 'could', 'may', 'predict', 'plan', 'propose', 'will', 'believe', 'forecast', 'estimate', 'target', 'outlook', 'guidance', 'potential' and other similar expressions within the meaning of securities laws of applicable jurisdictions and include, but are not limited to, the future performance and financial position of MONEYPE. Indications of, and guidance on, future earnings and financial position and performance are also forward looking statements.

The forward looking statements contained in this presentation are not indications, guarantees or predictions of future performance and involve known and unknown risks and uncertainties and other factors, many of which are beyond the control of MONEYPE, its directors and management, and may involve significant elements of subjective judgment and assumptions as to future events which may or may not be correct. You are strongly cautioned not to place undue reliance on forward looking statements, particularly in light of the current economic climate. Any such statements, opinions and estimates in this presentation speak only as of the date hereof and are based on assumptions and contingencies subject to change without notice, as are statements about the market and industry trends, projections, guidance and estimates. Forward looking statements are provided as a general guide only.

Forward looking statements may assume the success of MONEYPE's business strategies. The success of any of these strategies is subject to uncertainties and contingencies beyond MONEYPE's control, and no assurance can be given that any of these strategies will be effective or that the anticipated benefits from the strategies will be realised in the period for which the forward looking statement may have been prepared or otherwise. Several important factors could cause actual results or performance to differ materially from the forward looking statements, including (without limitation) the Australian and global economic environment and market conditions.

Further, other risks and uncertainties not presently known to management or that management currently believe not to be material may also affect MONEYPE's business. There can be no assurance that actual outcomes will not differ materially from these forward looking statements. Such risks and uncertainties include, but are not limited to the acquisition and retention of customers, commercialisation, technology, third party service provider reliance, competition and development timeframes and product distribution.

Usability of MONEYPE's products depend upon various factors outside the control of the Company including, but not limited to device operating systems, mobile device design and operation and platform provider standards, reliance on access to internet, acquisition and retention of customers, reliance on key personnel, maintenance of key business partner relationships, reliance on new products, management of growth, brand establishment

and maintenance. A number of the Company's products and possible future products contain or will contain open source software, and the company may license some of its software through open source projects, which may pose particular risks to its proprietary software and products in a manner that could have a negative effect on its business. The Company's intellectual property rights are valuable, and any inability to protect them could reduce the value of its products and brand.

The Company's products may contain programming errors, which could harm its brand and operating results. The Company relies on third party providers and internet search engines (amongst other facilities) to direct customers to MONEYPE's products. Other risks may be present such as competition, changes in technology, security breaches, insurance, additional requirements for capital, potential acquisitions, platform disruption, ability to raise sufficient funds to meet the needs of the Company in the future, reliance on key personnel, as well as political and operational risks, and governmental regulation and judicial outcomes.

No representation or warranty, express or implied, is made as to the fairness, accuracy, correctness, completeness, adequacy, likelihood of achievement or reasonableness of any forecasts, prospects, returns or statements in relation to future matters contained in this presentation. To the maximum extent permitted by law, MONEYPE and its affiliates and related bodies corporate (as defined in the Corporations Act) and each of their respective Directors, employees, officers, representatives, agents, partners, consultants, advisers and intermediaries disclaim any responsibility for the fairness, accuracy, correctness, completeness or adequacy of any forward looking statements whether as a result of new information, future events or results or otherwise. MONEYPE disclaims any responsibility, obligations or undertakings to release any updates or revisions to the information to reflect any changes in expectations or assumptions, to the maximum extent permitted by law. Except as required by law or regulation (including the ASX Listing Rules), MONEYPE undertakes no obligation to provide any additional or updated information, whether as a result of new information, future events or results or otherwise.

Not an offer

This presentation is for information purposes only, and is not an offer for subscription, invitation or sale with respect to any securities in any jurisdiction and is not a prospectus, product disclosure statement or other offering document under Australian law or any other law. Nothing in this presentation shall form the basis of any contract or commitment, or constitute investment, financial product, legal, accounting or tax advice or any recommendation.

Effect of rounding

A number of figures, percentages, estimates, calculations of value and fractions in this presentation (including in charts, graphs or tables) are subject to the effect of rounding. Accordingly, the actual calculation of these figures may differ from the figures set out in this presentation.

Past performance

Past performance of MONEYPE is given for illustrative purposes only and cannot be relied upon as an indicator of (and provides no guidance as to) future MONEYPE performance, including future share price performance.

The historical information in this presentation is, or is based upon, information contained in previous announcement made by MONEYPE to the market. These announcements are available at www.asx.com.au.

Disclaimer

While the information contained in this presentation has been prepared in good faith, neither the Company, nor any of its directors, officers, agents, employees or advisors give any representation or warranty, express or implied, as to the fairness, accuracy, completeness or correctness of the information, opinions and conclusions contained in this presentation. Accordingly, to the maximum extent permitted by law, none of the Company or any of its directors, employees or agents, advisers, nor any other person accepts any liability whether direct or indirect, express or limited, contractual, tortious, statutory or otherwise, in respect of, the accuracy or completeness of the information or for any of the opinions contained in this presentation or for any errors, omissions or misstatements or for any loss, howsoever arising, from the use of this presentation.

General

Statements made in this presentation are made only as at the date of this presentation. The information in this presentation remains subject to change without notice.

ersonal use only

MONEYME

moneyme.com.au

Copyright 2025 | MoneyMe Limited | ACN 636 747 414

Public