

20 November 2024

ASX Announcement

2024 AGM Chair and CEO addresses

MONEYME Limited attaches the following materials in relation to its 2024 Annual General Meeting (**AGM**) being held at 11.00am this morning at Radisson Blu Plaza Hotel, 27 O'Connell Street, Sydney:

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

Authorised for release by Jonathan Swain, Company Secretary.

– ENDS –

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

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



MONEYME LIMITED

ANNUAL GENERAL MEETING

11.00 AM, WEDNESDAY 20 NOVEMBER 2024

CHAIR'S ADDRESS – JAMIE MCPHEE

Welcome and introduction

Good morning, everyone, and welcome to the 2024 Annual General Meeting of MONEYME. I am Jamie McPhee, the Chair of MONEYME.

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

Joining me here at the venue 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;

- For personal use only
- Dave Taylor, Non-Executive Director and Chair of the Remuneration and Nomination Committee;
 - Scott Emery, Non-Executive Director;
 - Susan Hansen, Non-Executive Director;
 - David Wright, our Chief Financial Officer;
 - Jonathan Swain, our Company Secretary.

And joining us by telephone is 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 2024, 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 will give a short address, and you will then hear from Clayton Howes, our Managing Director and CEO.

I will now give a brief introduction to MONEYME, share some reflections on the year that was, and provide an update on our environmental, social, and governance initiatives, before handing over to Clayton, who will take you through the operational and financial highlights in more detail, our results for the first quarter of the 2025 financial year, along with our strategy going forward.

MONEYME is a digital consumer lender and Certified B Corporation

MONEYME is a founder-led digital lender and Certified B Corporation, offering a portfolio of credit products designed for customers who seek fast, flexible, and seamless access to finance.

The core products - car loans, personal loans and credit cards - are backed by a proprietary technology platform, Horizon. With over 500,000 developer hours invested into developing Horizon, it creates a competitive edge, allowing MONEYME to assess credit applications in near-real time, roll-out innovation quickly, and deliver exceptional customer experiences.

MONEYME has come a long way since its inception in 2013, and continuous innovation has allowed the Company to stay ahead in a competitive landscape. Excellent progress has been made in recent years, scaling the business through organic growth and the acquisition of SocietyOne in March 2022. To date, the Group has served nearly half a million Australians and reached over \$4 billion in lifetime originations.

MONEYME is committed to the high standards of sustainability and governance associated with the B Corp movement, and believes this focus on impact and accountability is a key driver in long-term success.

As this is my first address to shareholders as Chair, I would like to express my enthusiasm for the company and its future. I believe MONEYME's forward-thinking approach positions it well in the consumer lending space and I am pleased to be part of a company known for its culture of innovation, dedicated team, and deep commitment to having a positive impact.

MONEYME's response to the macro environment

Let me now turn to the broader macroeconomic context and the strategic measures MONEYME implemented in response to the challenges and opportunities faced during FY24.

MONEYME operated in an environment characterised by high interest rates and inflationary pressures, which affected both the cost of funding and credit risk.

Additionally, access to capital markets became more constrained, especially for non-bank lenders.

In response to these factors, MONEYME adjusted its pricing and credit risk management, targeted high-quality borrowers, and expanded its secured asset lending.

Approximately 70% of MONEYME's loan book is at variable rates, allowing it to effectively manage margins.

The improved profile of the loan book, with an increased proportion of secured assets, has helped offset external credit risk pressures. We expect it to continue to protect the business against interest rate pressures and a projected increase in unemployment rates in FY25.

During FY24, the funding program was renewed and expanded on more favourable terms, positioning the business for capital-efficient growth in FY25.

Despite the headwinds, MONEYME capitalised on emerging market opportunities.

Shifting priorities of the major banks and their withdrawal from the auto financing sector have created significant opportunities for non-bank lenders. MONEYME has

responded by creating market-leading product experiences that outpace the industry standard, particularly for auto financing, and continued to invest in both technology and AI capabilities in FY24.

ESG performance a catalyst for future access

MONEYME’s B Corp Certification underscores our commitment to sustainability. This ethos drives both operational success and long-term value creation as we invest in initiatives that promote inclusivity, equity, and environmental responsibility.

Sustainability is not just a differentiator for MONEYME, it helps us attract top talent, engage socially conscious consumers, and enhance access to capital as ESG criteria become increasingly significant for investors. Over the past year, we’ve made meaningful progress across all ESG pillars. This includes high employee engagement, strengthened governance, new charity partnerships, and enhanced support for customers facing financial hardship.

To provide transparency and accountability, we published a comprehensive Sustainability Report, aligned with leading disclosure standards. I encourage all shareholders to review it on our investor website.

Our key strengths

Now, I’d like to look at the strengths that make MONEYME a leader in the digital lending space.

At the heart of the Company’s success is a superior customer value proposition — delivering fast, seamless, and innovative lending solutions.

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The \$1.3 billion loan book reflects a robust mix of secured and unsecured lending, supported by the Horizon technology platform, which enables rapid scaling and consistent innovation. With a proven track record of AAA-rated securitisation deals, an operating cost-to-income ratio below 25%, and a capital-efficient funding program, MONEYME is positioned to deliver profitable growth.

These strengths provide the Company with the foundation to scale further, continue innovating, and meet the evolving needs of customers while delivering attractive returns for shareholders.

MONEYME Board of Directors

Before I hand over to Clayton, I would like to recognise and thank my fellow Board members for their expertise and contributions throughout the year.

I would particularly like to extend thanks to Peter Coad, MONEYME's former Chair, for his able stewardship. Peter has left behind a strong foundation that will support MONEYME in future years. Additionally, the Company welcomed Susan Hansen as a Non-Executive Director in December 2023. Susan's extensive experience and expertise make her a valuable addition to the Board and the Audit & Risk Management Committee.

I would also like to thank Clayton and the MONEYME team for all their dedication and hard work during the year. Their efforts have ensured that MONEYME remains resilient and is well positioned for the future.

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

CEO'S ADDRESS – CLAYTON HOWES

Good morning, everyone. It's a privilege to speak with you today as we review MONEyme's performance, key achievements for FY24, and our strategic priorities for FY25.

Execution of our strategy

Amidst high inflation and rising interest rates, we executed a clear five-point strategy in FY24:

1. **Enhanced loan book quality** by targeting secured and high-credit assets, with secured loans now comprising 55% of our portfolio.
2. **Expanded funding capacity** with favourable terms, supporting capital-efficient growth and reducing cash drag through initiatives like the funding of broker and dealer commissions through our warehouse facilities.
3. **Improved operating leverage** by reducing operating costs despite a growing loan book, maintaining a cost-to-income ratio below 25%.
4. **Strengthened our technology edge**, leveraging automation and the Horizon platform to reduce loan approval and settlement times.
5. **Bolstered data security** to safeguard customers amidst an evolving cyber risk landscape.

Through disciplined execution of this strategy in FY24, we not only navigated a challenging environment, but positioned MONEyme for sustainable growth.

FY24 highlights

FY24 was a year of resilience and adaptability for MONEyme. Despite economic headwinds, we delivered a statutory net profit after tax of 23 million dollars. This achievement was underpinned by several key factors:

- **Strong Revenue:** We achieved 214 million dollars in revenue, reflecting steady contributions from our loan portfolio and disciplined pricing strategies.
- **Portfolio Optimisation:** We shifted the composition of our loan book to focus on higher credit quality borrowers and increased the proportion of secured assets to 55%, improving risk-adjusted returns.
- **Cost Efficiency:** By reducing operating costs and maintaining a cost-to-income ratio of 22%, we preserved strong margins even as we scaled.
- **Deferred Tax Asset Realisation:** As part of this year's results, we recognised a deferred tax asset, contributing to the 23 million dollar profit outcome.

Additionally, our ongoing credit risk management strategy reduced credit losses to 4.5% of the portfolio, further underpinning our profitable result.

FY24 also marked a return to growth in Q4, with a 23% increase in new loan originations. This momentum underscores our ability to adapt and thrive in a competitive market, setting the stage for continued success in FY25.

1Q25 highlights

The momentum from FY24 carried into the first quarter of FY25, with several key milestones:

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- **Loan Growth:** We originated 211 million dollars in new loans, increasing our loan book to 1.3 billion dollars, reflecting strong demand and a focus on high-credit-quality borrowers.
 - **Portfolio Strengthening:** Secured loans rose to 58% of the portfolio, further improving credit quality and risk-adjusted returns.
 - **Successful Securitisation:** We completed a 178 million dollar personal loan ABS issue and our debut auto ABS issue of 517.5 million dollars, both attracting strong investor demand. The latest transaction unlocks capacity to almost double our existing Autopay loan book, capitalising on growing opportunities in auto finance.

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

Servicing our customers through innovation

At MONEYME, we understand that time is a valuable resource for our customers. That's why our products and approach are designed to deliver fast, efficient, and seamless experiences that reduce friction in the lending process.

Through our proprietary Horizon platform, we offer near-real time loan approvals and settlements, aligning with the expectations of today's consumers. This commitment to speed and simplicity is reflected in our customer satisfaction metrics:

- An industry-leading Net Promoter Score of 69.
- A Google Reviews rating of 4.6, exceeding industry benchmarks.

- High engagement with our mobile app, where over 42% of funded applications originate, and 30% of customers have had two or more products with us.

By valuing our customers' time and leveraging cutting-edge technology, MONEYME continues to set the standard for digital-first lending, driving both loyalty and advocacy.

Our strategy and key areas of focus

Looking ahead, our strategy for FY25 focuses on five key pillars:

1. **Extending our technology advantage:** We'll invest further in automation and artificial intelligence to enhance customer experiences and operational efficiency.
2. **Increasing asset-backed finance:** We aim to grow secured lending, particularly in auto finance, leveraging our expanded funding capacity.
3. **Optimising our funding program:** Following two successful securitisation transactions, we will continue to expand and diversify funding to support growth.
4. **Leading with ESG:** As a Certified B Corporation, we remain committed to strong ESG practices, which resonate with socially conscious customers and investors.
5. **Expanding product offerings:** We'll launch a new credit card product and enhance Autopay's features and distribution to capture more market share.

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

In closing, I extend my deepest gratitude to the entire MONEYME team for their relentless dedication, our Board for their invaluable guidance, and our customers and

shareholders for their trust and partnership. Together, we're driving meaningful innovation and delivering sustainable growth.

Thank you, and I look forward to answering any questions you may have later. I'll now hand back to Jamie for the formal part of the meeting.

END OF ADDRESSES

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MONEYME

***2024 Annual
General Meeting***

Wednesday 20 November 2024

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Chair's Address

Jamie McPhee

MONEYME is a digital consumer lender and Certified B Corporation™

MONEYME



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.



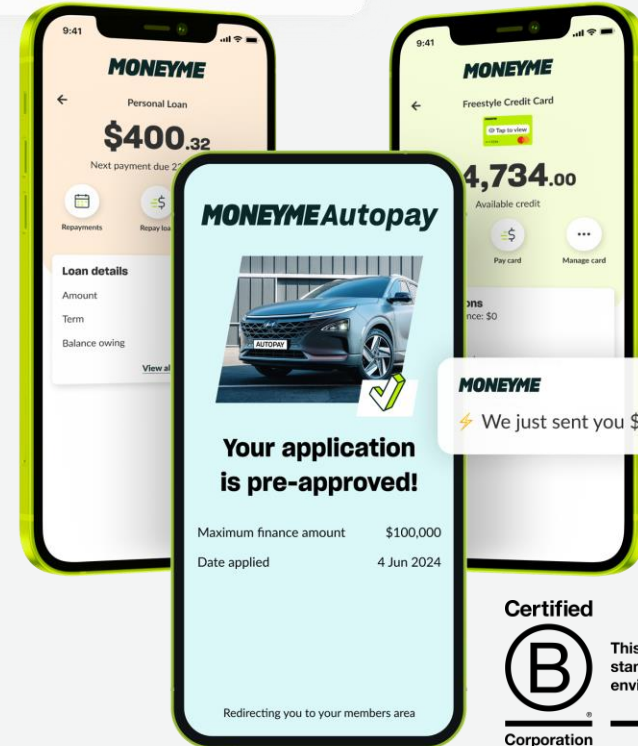
For Generation Now

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

MONEYME

Just now

⚡ Your loan application is approved!



Certified



Corporation

This company meets high standards of social and environmental impact.

MONEYME's response to the macro environment

MONEYME

Increased credit profile of the book, grew secured assets, and leveraged technology for operating cost efficiencies

Macroeconomic environment



High interest rates



Inflationary pressures



Challenged capital markets



Structural shift opportunities



MONEYME's response



Margin management

Effective pricing and credit risk management



High credit quality focus

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



Optimised funding program

Renewed and expanded warehouses with improved terms, along with expanded term securitisation program, enabling capital efficient growth



Continued product & tech innovation

Leveraged AI capabilities to increase operating efficiency and further drive customer engagement and experience

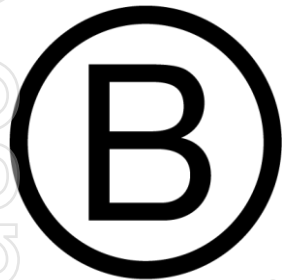
ESG performance a catalyst for future success

MONEYME

MONEYME became **B Corp Certified** in FY24. The B Corp framework measures our social and environmental impact and ensures we contribute to a more inclusive, equitable and sustainable world. In turn, **this helps us drive sustainable business performance**¹.

Our B Corp Certification and sustainability performance drive better outcomes now and in the future

Certified



Corporation

91.2

Certified B Impact Assessment score²



Our people are values-driven

We continue to attract and retain top talent

- **81%** overall employee engagement³, above the 71% AU benchmark
- DE&I: **38%** women, **44%** of Australian employees born overseas
- Creating a purpose-driven culture through shared values and meaningful community initiatives



Our community benefits

We empower financial wellness and support customers in need

- **>115,000** Australians have accessed our free credit score tool
- **52%** have improved their credit score since first using the tool
- **96%** of financial hardship applications approved in FY24⁴



Our business is stronger

We are more resilient because ESG is part of our culture

- Employee remuneration is tied to business performance and ESG targets
- A strong governance focus - maintained **ISO 27001** Certification, protecting customer data



Our future is protected

We will have greater access to future capital and debt funding

- Institutional and debt capital investors are increasingly prioritising ESG criteria
- The B Corp Certification is globally recognised and validates our sustainability performance
- Lower emissions and reduced environmental, social and reputational risks supports more favourable funding terms

1. Refer to MONEYME's 2024 Sustainability Report, published as a separate document to the ASX on Friday 30 August 2024, 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. 2H24 employee engagement survey was completed in March-April 2024.
4. Completed customer hardship applications.

Our key strengths

Superior customer value proposition



Innovative lending products solving traditional pain points



High customer satisfaction (69 NPS)



Strong ESG principles and B Corp Certification

Massive scale opportunity



Horizon proprietary technology platform with microservices architecture enables rapid scaling



\$1.3bn loan book and mix of secured and unsecured lending



Track record of AAA-rated term securitisation deals

Attractive return opportunity



Attractive NIM and profitable growth



Operating cost to income ratio <25%



Capital-efficient funding program

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.



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, since inception in 2013



Scott Emery
Non-Executive Director

Co-founder, joined the Board in 2014



David Taylor
Independent Non-Executive Director

*Joined the Board in March 2022
Chair of the Remuneration and Nomination Committee*



Rachel Gatehouse
Independent Non-Executive Director

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



Susan Hansen
Non-Executive Director

Joined the Board in December 2023

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CEO's Address

Clayton Howes

Execution of our strategy

Achievements across all key areas while operating in an inflation-driven, high-interest rate environment



Increasing secured asset lending

- ✓ Secured assets increased to 55% (44%, 1Q24)
- ✓ Average portfolio credit score increased to 763 (727, 1Q24)
- ✓ Net credit losses reduced to 4.5% (5.8%, 1Q24)



Optimising the business for growth

- ✓ Expanded funding capacity to \$1.7bn (\$1.5bn, 1Q24), with improved terms for more capital-efficient growth
- ✓ Expanded target segments with increased customer offering of \$150,000 car finance
- ✓ Expanded partnership distribution networks
- ✓ Launched broadcast brand campaign using pre-paid media spend from SocietyOne acquisition



Growing our operating leverage

- ✓ Reduced operational costs by 7% while growing loan book by 6% and maintaining cost to income ratio at <25%
- ✓ Optimised credit decisioning for pricing, risk and yield
- ✓ NIM at 10% (12%, 1Q24) continues to reflect our balanced approach to risk and reward, increasing our secured asset mix



Extending our technology advantage

- ✓ Increased automation for faster customer experiences and reduced time to loan approval and settlement
- ✓ Streamlined business processes with all operations running on MONEYME's proprietary technology platform, Horizon



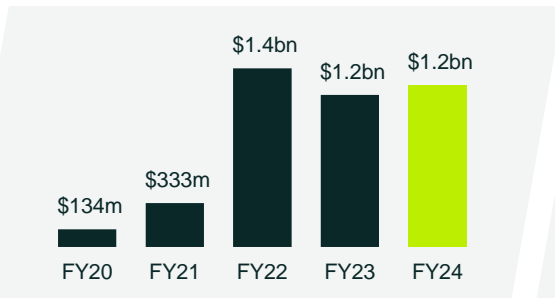
Further strengthening data protection

- ✓ Strengthened information security frameworks, ISO 27001 Information Security Certification and enhanced threat detection

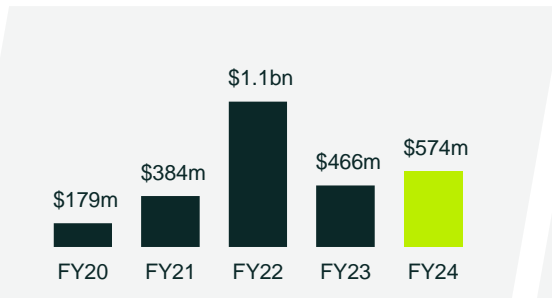
FY24 highlights

Profit, growth, and stronger loan book

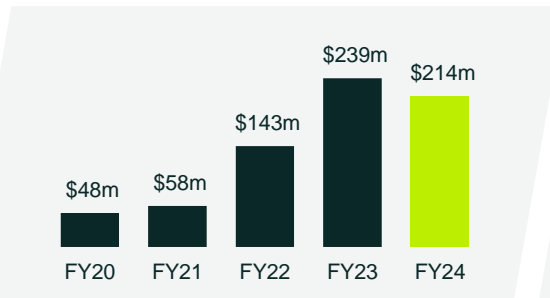
Closing loan book



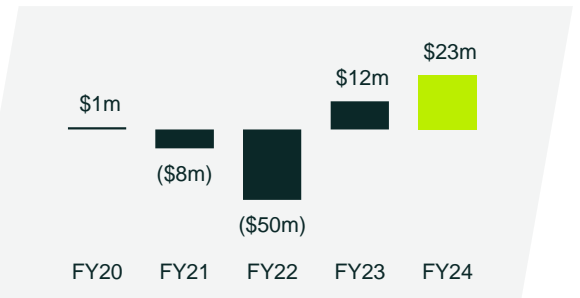
Originations



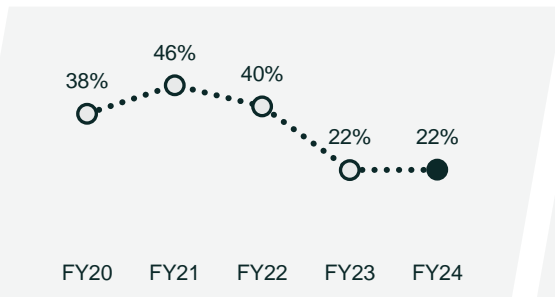
Gross revenue



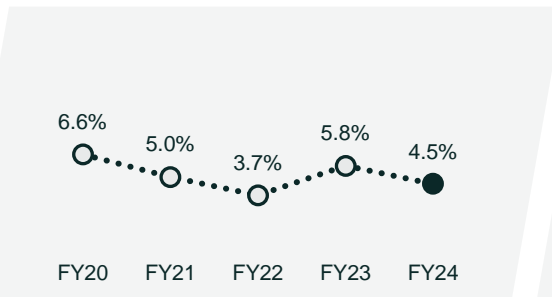
Statutory NPAT



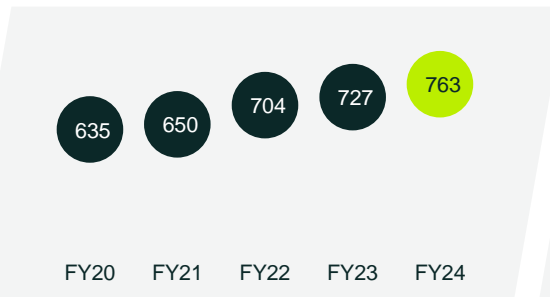
Cost to income ratio



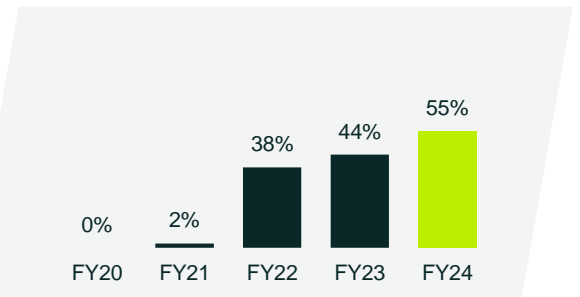
Net credit losses



Average credit score



Secured assets on book



1Q25 highlights

Strong fundamentals continue to deliver strong results

Closing loan book

\$1.3bn

↑18% (\$1.2bn, 4Q24)
(\$1.1bn, 1Q24)

Originations

\$211m

↑27% (\$165m, 4Q24)
(\$130m, 1Q24)

Gross revenue

>\$50m

(\$54m, 4Q24)
(\$55m, 1Q24)

Net credit losses

3.8%

-0.7% (4.5%, 4Q24)
(4.4%, 1Q24)

Average credit score

774

↑11% (763, 4Q24)
(733, 1Q24)

Secured assets on book

58%

+4% (55%, 4Q24)
(46%, 1Q24)

- Continuous shift towards secured lending, with **68%** of 1Q25 originations from secured assets
- Steady loan book growth while acquiring customers with a better average credit score
- Reduction in net credit losses from 4.5% in 4Q24 to **3.8%** in 1Q25
- Two ABS deals completed in FY25 to-date (**\$178m personal loan** and **\$517m Autopay** term securitisations), providing us with increased funding capacity to \$2.2bn and pricing advantages

Servicing our customers through innovation

MONEYME

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



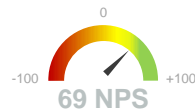
Near real-time approval and settlement, 7 days a week



Easy account management on the MONEYME app



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



NET PROMOTER SCORE (NPS)

+69

MONEYME

+13

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

73% of customer calls answered within

10 seconds

Customers with 2 or more products:

~30%

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 2024

Our strategy and key areas of focus



Extending technology leadership

We aim to further our technology advantage by increasing automation and further integrating artificial intelligence (AI).

These initiatives will enhance customer experiences and drive greater operational efficiencies.



Focusing on high credit quality and secured assets

We will continue to prioritise high credit quality and secured assets, leveraging our fast distribution capabilities, strong customer value proposition, and the growing demand for our Autopay product.



Expanding and optimising funding programs

To support capital-efficient growth, we will continue to expand and optimise our funding programs.

This includes executing further ABS transactions, which are expected to be completed during FY25.



Modelling strong ESG practices

We will continue to demonstrate strong ESG practices, consistent with our B Corp Certification.

This serves as a key differentiator for environmentally and socially conscious customers, investors, and partners.



Product innovation and expansion

We aim to launch a new credit card product with more attractive payment terms and features, targeting a higher credit quality segment with significant growth opportunity.

We are also expanding our distribution and product features for Autopay to service more of the market.

***Thank you for your
attendance***

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Important Notices & Disclaimers

MONEYME

The information contained in this presentation has been prepared by MoneyMe Limited (MONEYME or Company) in connection with MONEYME's Annual General Meeting (AGM) on 20 November 2024.

Summary information

This presentation contains general background information about MONEYME 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 MONEYME 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. MONEYME is not responsible for updating, nor undertakes to update, this presentation. It should be read in conjunction with MONEYME'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 MONEYME 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 MONEYME. 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 MONEYME, 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. 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 MONEYME's business strategies. The success of any of these strategies is subject to uncertainties and contingencies beyond MONEYME'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 risks and uncertainties associated with the ongoing impacts of COVID-19, 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 MONEYME'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 MONEYME'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.

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