

24 July 2025

ASX Announcement

MONEYME executes \$202.75m Personal Loan ABS deal

MONEYME is pleased to announce that it has executed an asset-backed securities deal in the personal loan asset class with the MME PL 2025-1 Trust. Settlement is scheduled to occur on Thursday, 24 July 2025.

Key transaction highlights

- \$202.75m term securitisation of personal loan assets originated by MONEYME and SocietyOne.
- Westpac acted as Arranger, with Westpac, Deutsche Bank AG and Natixis serving as Joint Lead Managers.
- Fitch AAA (sf) rated Class A notes.
- The transaction was priced competitively, with the Class A notes priced at 110bps over 1-month Bank Bill Swap rate (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 July 2025, subject to standard requirements.

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

"We are very pleased with MONEYME's \$202.75 million term securitisation of personal loan assets, our first ABS transaction for FY26 which has lower cost of capital benefits. The AAA (sf) credit ratings for the Class A notes represent 70.2% of the collateral portfolio, reflecting strong credit quality and improved performance of our personal loans."

"MONEYME's growth, strong credit performance and expanding relationships with both domestic and global investors is delivering pricing advantages, improving capital efficiency, and further building the foundation for long-term partnerships."

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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