

moneyme

# 1H FY21 Results Presentation

24 FEBRUARY 2021



moneyme.com.au

This presentation is authorised for release on ASX by the Board of MoneyMe Limited

# 1H FY21 performance highlights <sup>1</sup>

High profitable robust growth



**↑32%**  
**Receivables growth**

Record gross customer receivables of \$167.5m from record originations growth to \$114.3m.

Quarter on quarter momentum is accelerating.



**↑12%**  
**Revenue growth**

Revenue of \$23.9m in 1H FY21 from \$21.3m in 1H FY20. Revenue will grow exponentially with receivables growth.



**\$5.3m**  
**Underlying PBT**

Track record of profitable growth while maintaining significant investment to support innovation and future growth.



**↓ 24%**  
**Cost of funds reduction**

Funding costs reduced to 8.7% in 1H FY21 following the establishment of a new Major Bank warehouse facility.

Weighted average cost of funds in December was 4.7% reflecting the cost of funding reset.



**↑8%**  
**Unit economics**

Significant customer lifetime value increase to \$736 average revenue per receivable in 1H FY21 from \$682 in FY20.



**↓14%**  
**Net charge off %**

Net charge off % down to 4.7% in 1H FY21. COVID-19 hardship payment deferrals dropped to 0.4%.

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## The MoneyMe difference

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## 1H FY21 highlights

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## Strategy & outlook

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## Appendix

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OUR MISSION

To be the  
choice for  
Generation  
Now





# The MoneyMe difference

MoneyMe is a leading player in the digital credit business delivering highly automated innovative products and customer experiences



Large addressable market through product diversity and innovation



Strong track record of high receivables growth with significant demand for future growth



Attractive unit economics benefitting from repeat customers and low CAC <sup>1</sup>



Robust credit book quality



A leader in customer experience with 74 NPS and 4.8/5 Google rating <sup>2</sup>



Proprietary Horizon Technology Platform with AI-driven automated decisioning



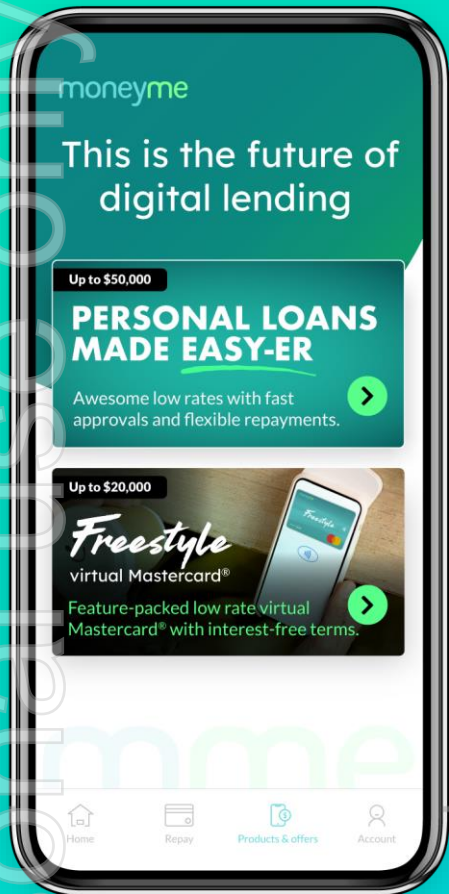
Diversified portfolio of customers across Australia based on age, location and occupation



Major Bank funding with runway for growth; cost of funding < 5%


1. Customer acquisition cost (CAC)  
2. Customer satisfaction data as at 31 December 2020

# Artificial intelligence driving automated decisioning



1,000,000+  
Website users

1,500,000+  
mobile app user sessions

 Mobile app available  
for iOS and Android



92%

Payment  
automation



35%

Customers with  
2+ products



>80%

Calls answered  
in 8 seconds



\$600m+

Funding origination since inception



\$8,200

Average funded value

moneyme  
PERSONAL LOANS

Freestyle  
virtual Mastercard®

moneyme<sup>+</sup>  
Shop now & pay later

ListReady  
PAY LATER SOLUTION FOR LISTING EXPENSES

RentReady  
THE BETTER WAY TO MANAGE PROPERTY EXPENSES



FINANCIAL REVIEW BOSS  
MOST INNOVATIVE  
COMPANIES

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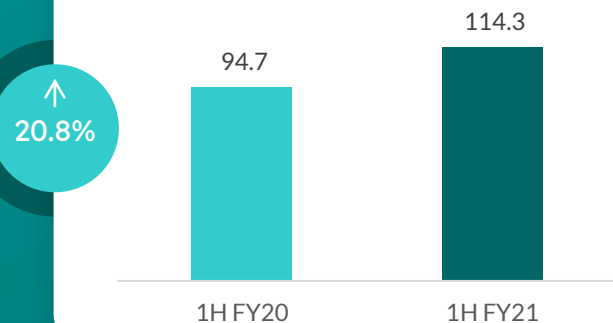
Appendix

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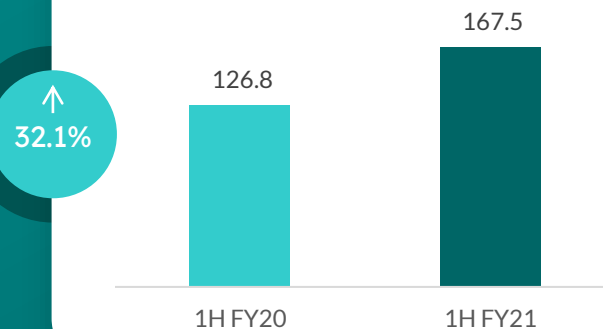
# Financial highlights <sup>1</sup>

Record receivables, profitable returns, sound credit & book quality

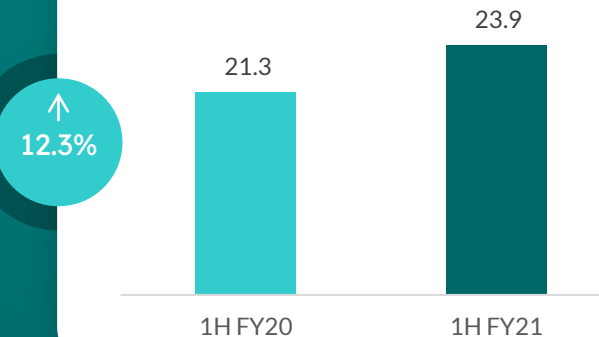
Originations (\$m)



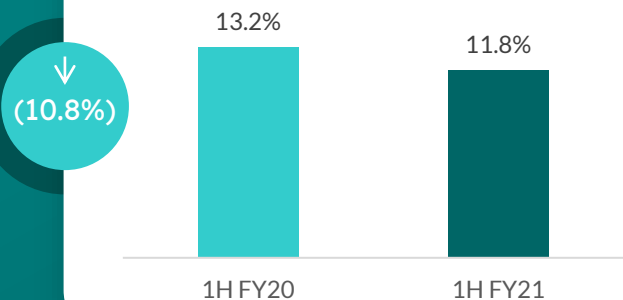
Gross customer receivables (\$m)



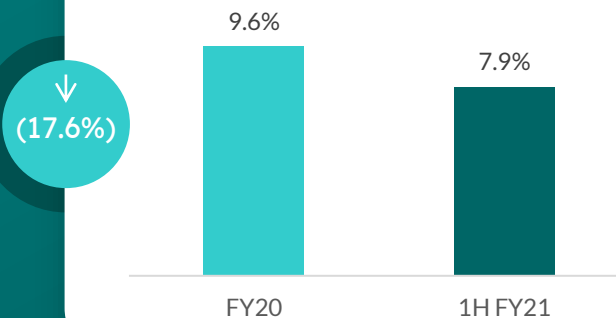
Revenue (\$m)



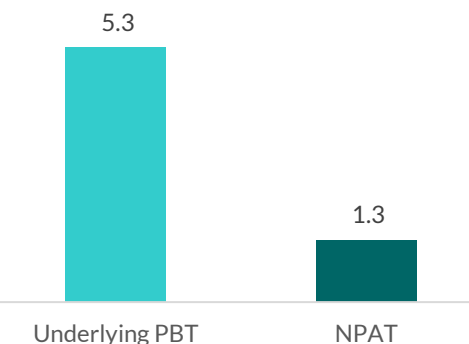
Core operating costs to receivables (%)



Provisioning (%)



1H FY21 profit (\$m)



1. Refer to Appendix for metric definitions



# Receivables growth

Originations of \$114m up 21% on 1H FY20.

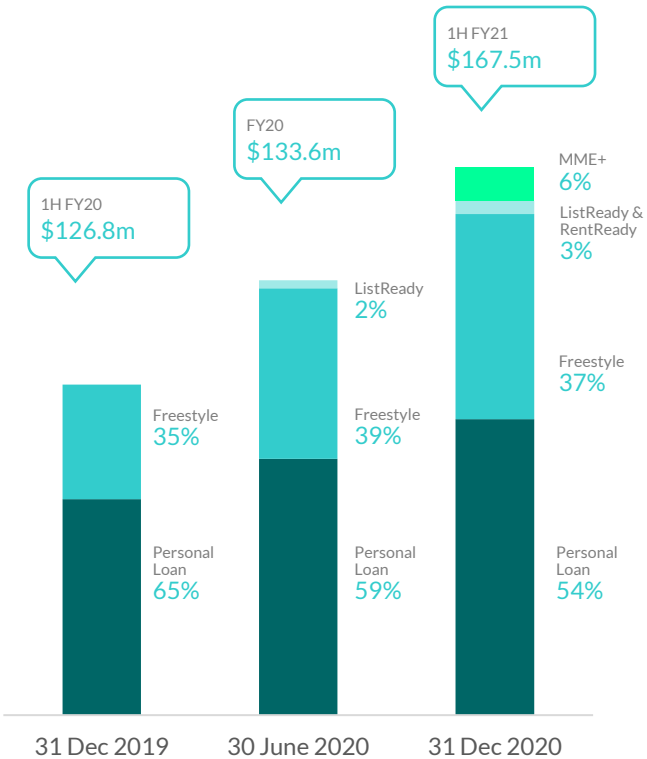
Customer receivables of \$168m up 32% on 1H FY20.

9% of customer receivables from BNPL MoneyMe+ and new innovations ListReady and RentReady.

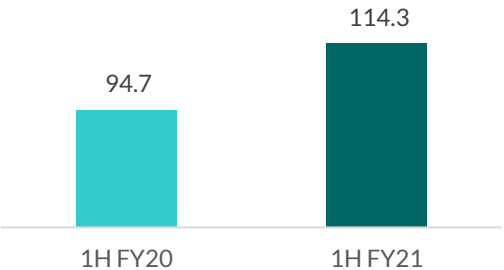
Weighted average product term has increased from 24 months at 1H FY20 to 32 months at 1H FY21.

Growth is underpinned by further product innovation and diversification, expanded offer limits, and competitive risk-based pricing.

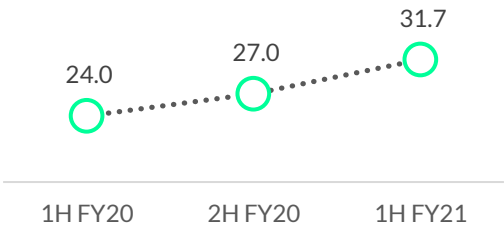
Gross receivables by product (\$m)



Originations (\$m)



Average product tenure (months)



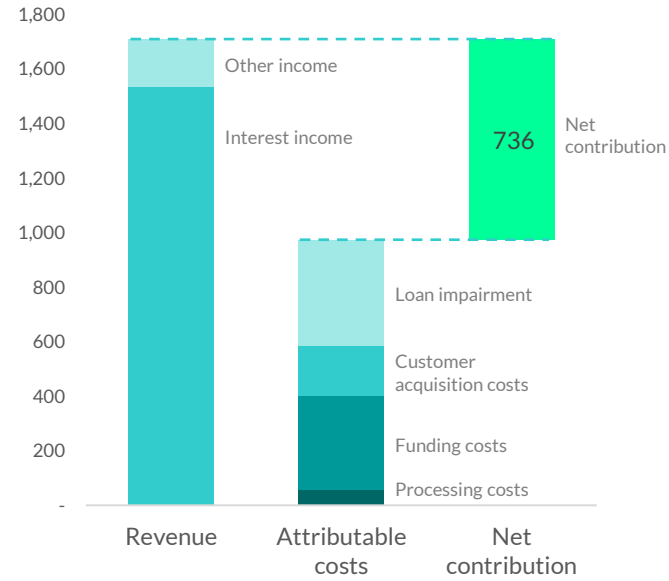
# Stronger unit economics

**Average net contribution is \$736.**

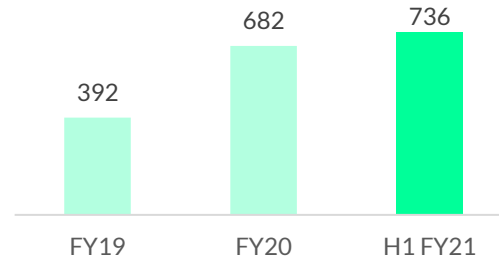
Key changes:

- Better prices for customers using our risk-adjusted pricing model
- ↓30.7% in funding costs to 8.7%
- ↑39.6% in average origination value to \$8,200
- ↑32.0% in weighted average book term to 32 months
- ↓2.4% in loss provisions to 7.9%
- Continuing high level of repeat customers
- ↓10.8% in core operating costs (as % of receivables) to 11.8%

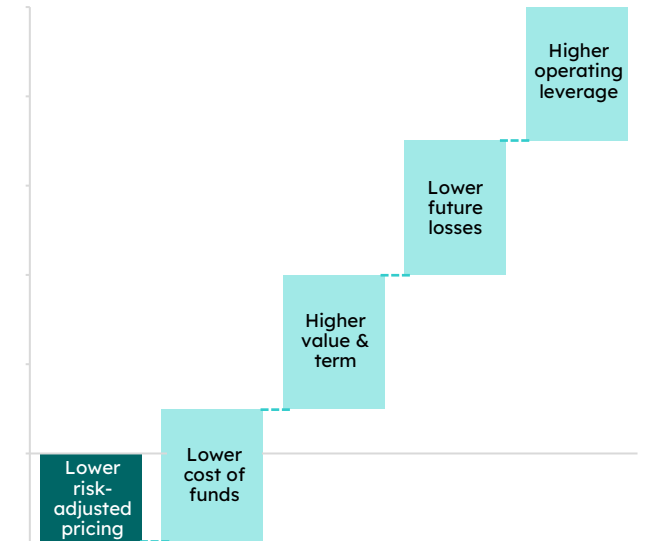
1H FY21 loan unit economics



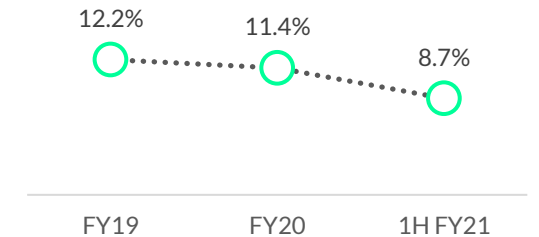
Net loan contribution (\$)



Lifetime value drivers



Debt funding costs (%)



# Robust credit book quality

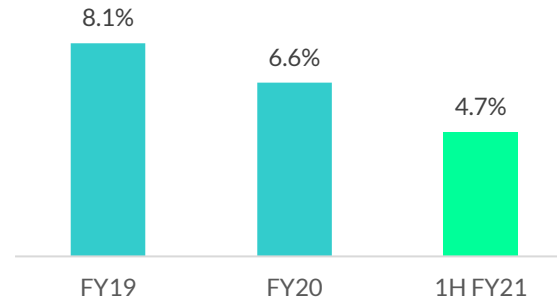
Charge off ratios continue to reduce in line with book transition to greater proportion of higher quality assets.

Average asset book Equifax score has also increased, reflecting an increase in higher credit quality customer base.

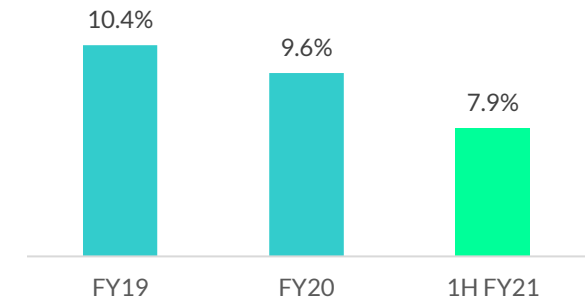
0.4% of 1H FY21 receivables are in COVID-19 hardship payment deferrals, down from 1.4% in FY20.

Provisioning has been reduced to 7.9% in line with higher book quality and improved macroeconomic outlook. Additional overlays have been included to ensure the provision remains prudent.

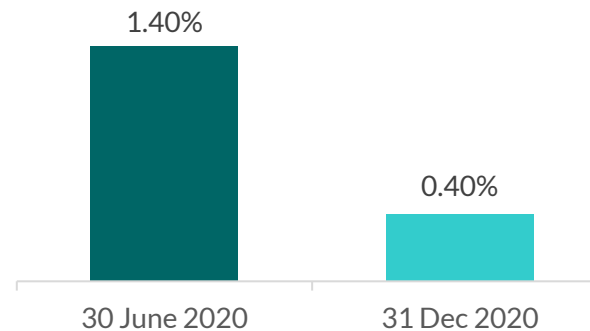
Net charge off (%)



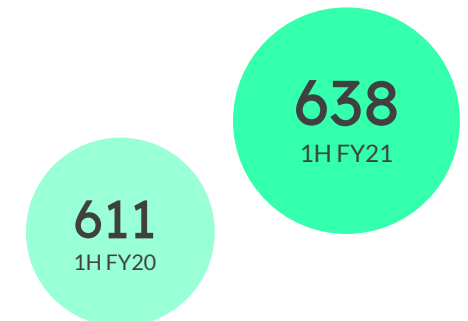
Provisioning (%)



COVID-19 hardship payment plan deferrals as % of gross receivables (%)



Equifax score



# Profitable returns

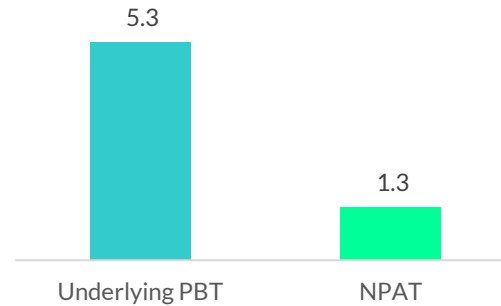
Profitable growth delivered while maintaining significant investment to support product innovation, exceptional technology platform-driven customer experiences and operational efficiencies.

Underlying PBT reflects:

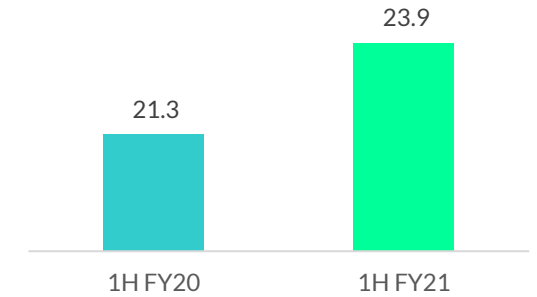
- \$0.9m adjustment relating to an unsolicited proposal review
- The adjustment for AASB9 upfront Stage 1 provisioning relating to assets originated during the period to support an alignment to revenue recognition

Profit growth and returns are expected to build exponentially in line with scale, product diversification and high automation.

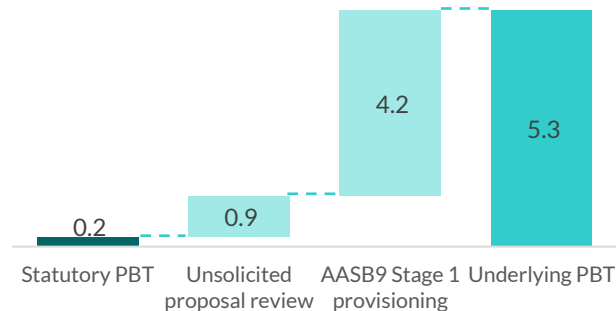
1H FY21 profit (\$m)



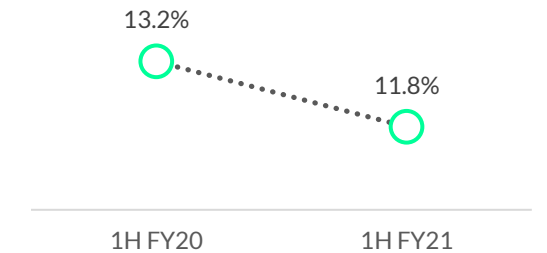
Total revenue (\$m)



Statutory to underlying PBT (\$m)



Core operating costs to receivables (%)



# Product & innovation highlights

MoneyMe's product innovation and diversification are unlocking the path to accelerated growth

JUL  
2020

*Freestyle*

16.99% interest rate

**\$500M**

origination milestone

AUG  
2020

moneyme<sup>+</sup>

Shop now & pay later

Product launch

ListReady + RentReady



On Ticker TV's Property news show

SEP  
2020

*Pay anyone*

New feature

*Freestyle*

limit increased to

**\$20k**

**Lower** annual  
and monthly fees  
for Freestyle

OCT  
2020

**#4** — FINANCIAL REVIEW BOSS —  
**MOST INNOVATIVE COMPANIES**

**NPP** instant payments to  
customers and partnerships

NOV  
2020

Refinance of existing Warehouse  
Facility with **Major Bank funding**

- ✓ Massive reduction in cost of funds
- ✓ Increased funding capacity

**Lower** Personal Loan  
interest rate pricing

Now from 6.25%

DEC  
2020

**PRODUCT REVIEW** 2021 AWARDS  
WINNER  
.COM.AU



Winner in Personal Loans category

moneyme *Perks*

Powered by CASHREWARDS

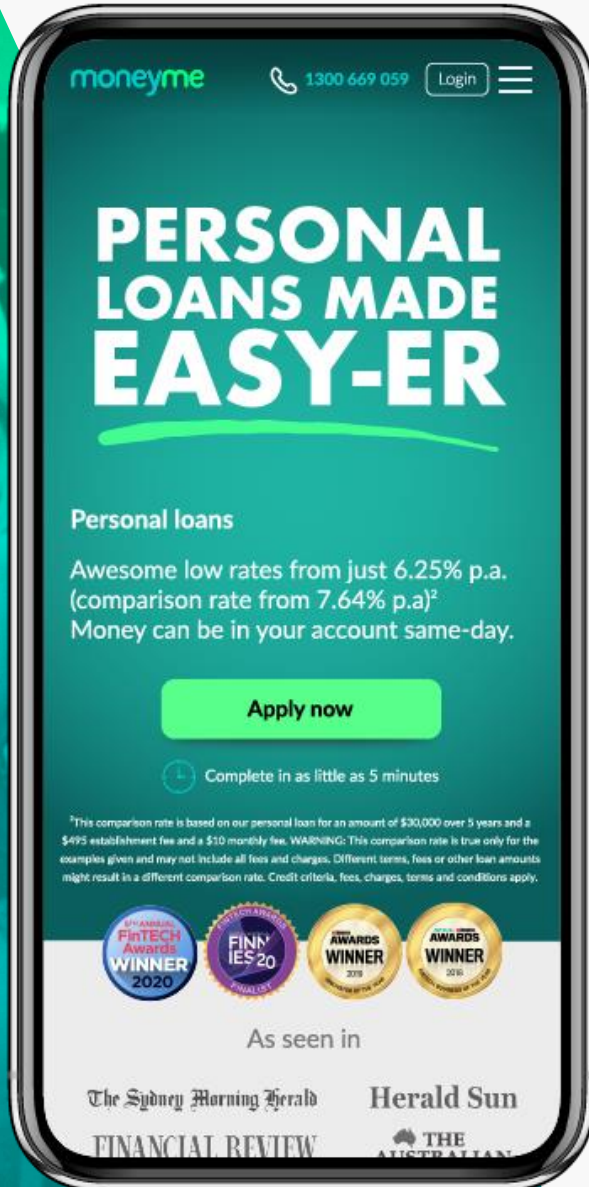
New feature



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## PERSONAL LOANS

5-minute application with high powered tech to decision customers quickly



Customer receivables

**\$91m**



Represents

**54%**

of customer receivables



Average loan value <sup>1</sup>

**\$7,400**



Low interest rate from

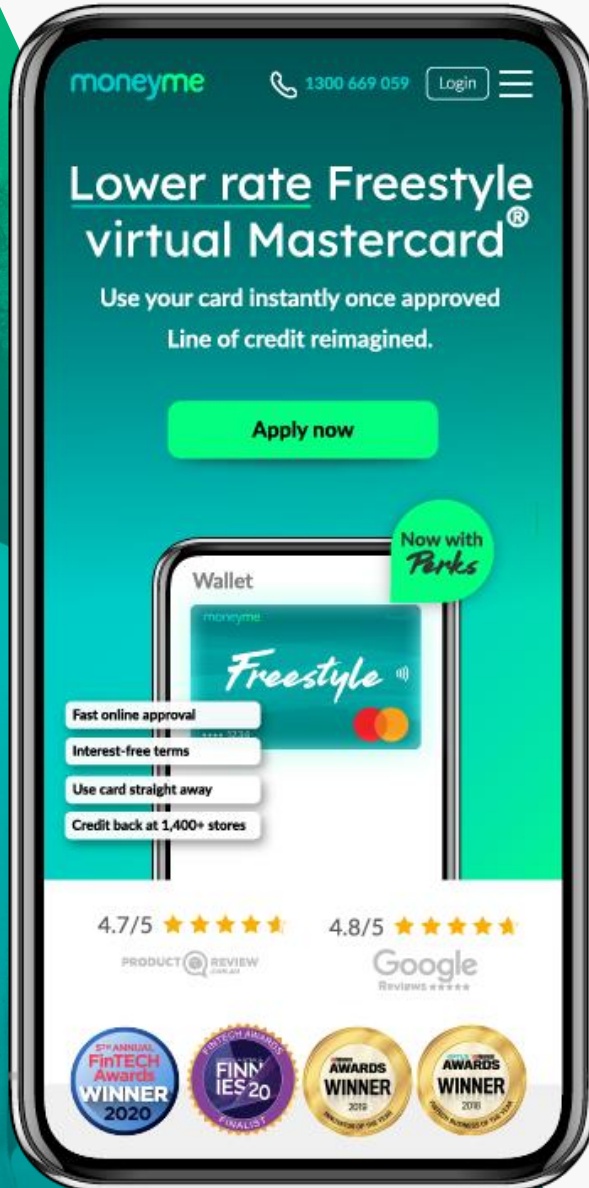
**6.25%**



Product offer

**Up to \$50,000**

ersonal use only



# Freestyle

## Virtual Mastercard®

\$62m

Customer receivables

\$4,300

Average outstanding account balance

75%

Utilisation rate



Increasing product range  
– now up to \$20,000



Up to 55 days interest free



Tap n' pay in-store, virtual card for online purchases, transfer to bank, and **PayAnyone** using your credit limit

## Pay anyone

- ✓ First in market innovation
- ✓ Allows MoneyMe customers to pay any bank account in Australia **directly** using their Freestyle virtual credit account

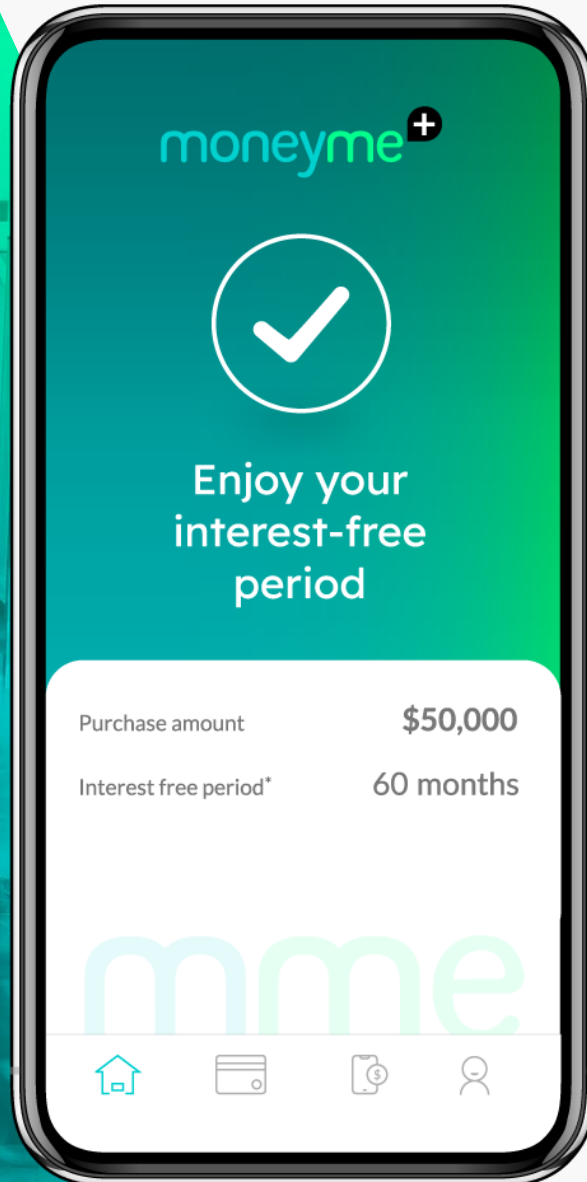
moneyme **Perks**

Powered by CASHREWARDS™

Access to credit back at ~1,500 merchants on online purchases



Shop now & pay later



### Product features

- ✓ 6-60 month interest-free period
- ✓ \$1,000 to \$50,000 available finance range
- ✓ Merchant fee driven by interest-free period



### Key statistics

- ✓ Launched Aug 2020
- ✓ 200+ retail partners signed up to-date
- ✓ \$15m+ principal originated
- ✓ \$4,800 average credit limit

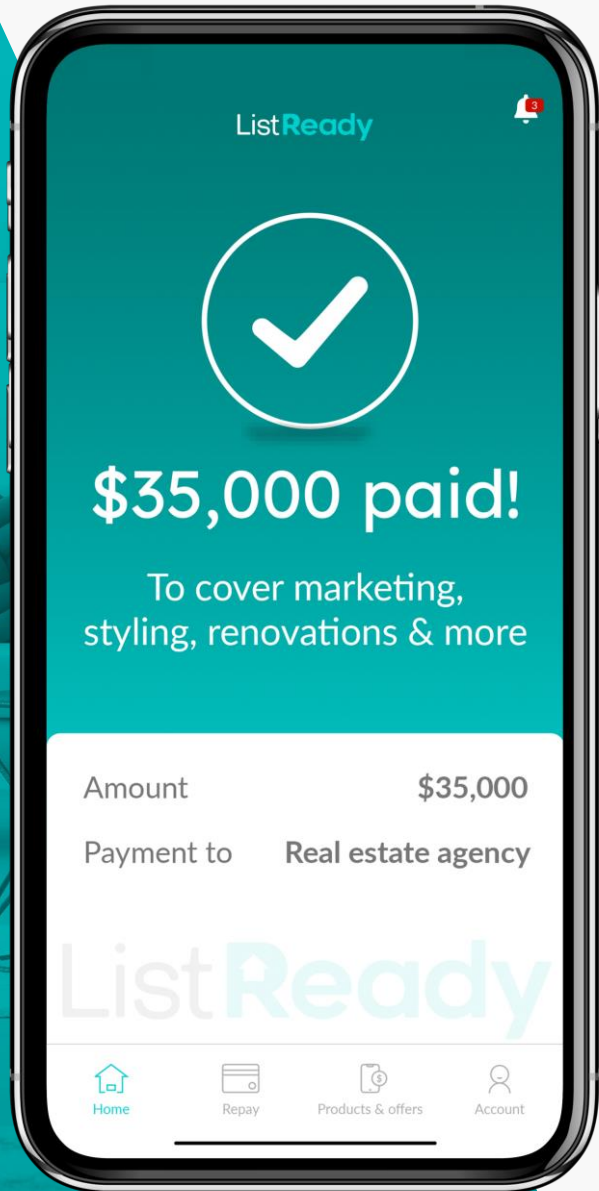


### Progress & outlook

- Further growth in the BNPL space by providing at-point-of-sale solutions for bigger ticket items in a diverse range of verticals – including retail, solar, automotive, and training
- Merchant dashboard released Feb 2021
- eCommerce integration is imminent



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# ListReady

PAY LATER SOLUTION FOR LISTING EXPENSES



\$35,000

Max service amount



\$11m+

Originations to-date

*Pay anyone*

Direct payments from agents to suppliers and agency bank accounts

Partnered with:



500+ agencies



2,500+ agents

Raine&Horne.

CENTURY 21.

 firstnational  
REAL ESTATE

 Elders  
Real Estate

 RayWhite

ATLAS

R&W

Harcourts Solutions

Biggin&Scott

# Customer highlights

High customer satisfaction, operational service levels, and diversification



**>99%**

Customers transacted on NPP



**>80%**

Calls answered within 8 seconds



**>35%**

Customers use MoneyMe for 2 or more products



**92%**

Customer payment automation



**95%**

Customers had a Good or Great Experience with MoneyMe <sup>1</sup>



**10%**

Maximum sector concentration

1. Independent survey conducted by external party on 1,087 customers



Consistently high market leading customer satisfaction with 74 NPS and strong ratings, reflecting high automation and target focus on customer outcomes.

Consistently high market leading customer satisfaction with 74 NPS and strong ratings, reflecting high automation and target focus on customer outcomes.

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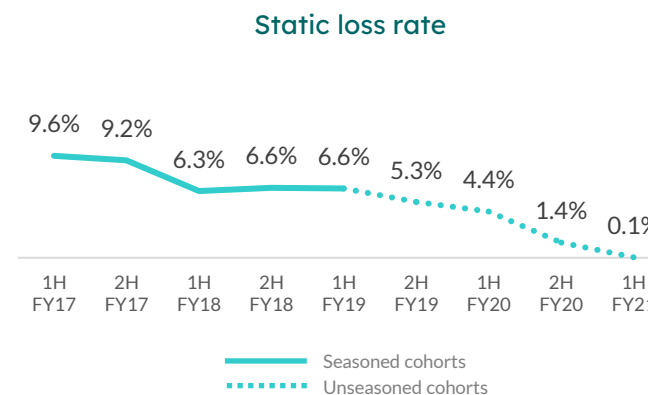
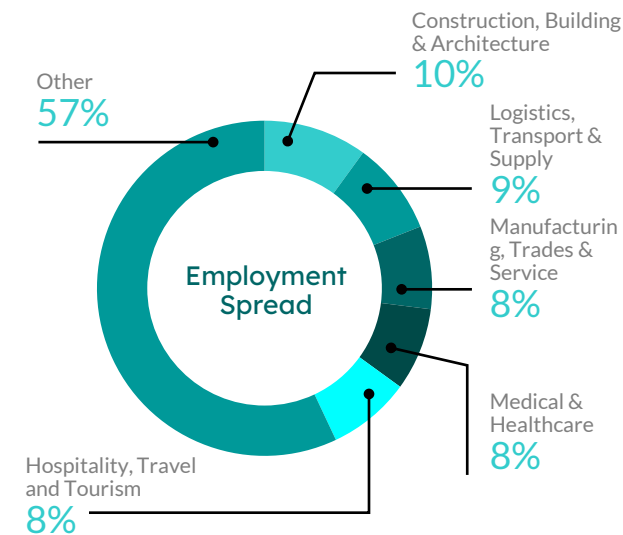
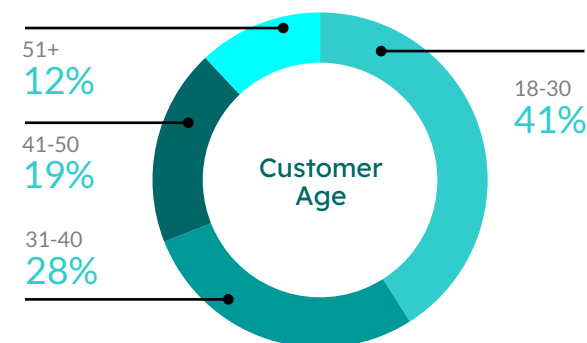
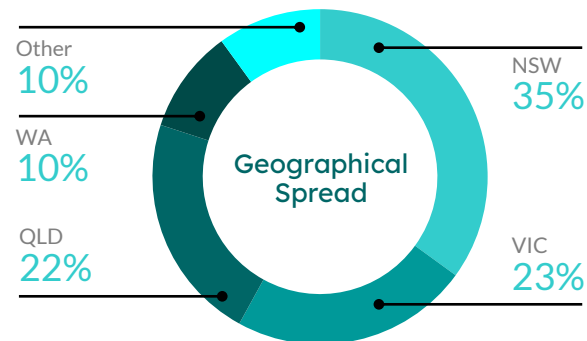
The customer service is at a very high level and streamlined approach to processes is second to none. Always willing to help out where they can and problems are solved on the spot.

# Customer diversification with low risk concentration

The business continues to attract a diverse range of customers by:

- Geography;
- Employment sector; and
- Age.

Diversification is delivering robust credit outcomes over time and providing resilience to external shocks.



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The MoneyMe difference

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# Strategic outlook

Accelerating returns through innovation, scale and technology for Generation Now

## MoneyMe's advantages

### Product diversification

- Cross-category suite of products that open up the addressable market

### Horizon Technology Platform

- Highly automated processes
- Artificial intelligence credit decisioning
- 24/7 real time processing

### Attractive unit economics

- Strong customer lifetime returns
- High operating leverage through automation
- Low cost of capital

### Customer satisfaction

- Returning customers
- Customers with more than one product



# Questions

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# Key operating metrics

FULL YEAR ACTUALS				HALF YEAR ACTUALS	
FY19	FY20	\$ millions / %	Note <sup>A</sup>	1H FY20	1H FY21
Income					
31.9	47.7	Total revenue (\$m)		21.3	23.9
32.6%	49.5%	Total revenue growth (%)		43.9%	12.3%
47.1%	43.1%	Revenue yield (%)	1	39.8%	31.8%
0.1	(0.1)	Statutory profit / (loss) before tax (\$m)		(1.6)	0.2
(1.6)	2.0	Pro forma / Underlying profit / (loss) before tax (\$m)	2, 3	0.0	5.3
0.3	1.3	Statutory profit / (loss) after tax (\$m)		4.3	1.3
Customer receivables growth					
116.9	178.5	Originations (\$m)	4	94.7	114.3
66.1%	52.8%	Originations growth (%)		84.8%	20.8%
87.5	133.6	Closing gross customer receivables (\$m)		126.8	167.5
81.8%	52.7%	Closing gross customer receivables growth (%)		111.8%	32.1%
47.0%	49.8%	Customer receivables run off (%)		30.4%	32.4%
Customer receivables quality					
8.1%	6.6%	Net charge off %	5	5.5%	4.7%
10.4%	9.6%	Loan provision to gross customer receivables (%)	6	8.1%	7.9%
Return and cost measures					
12.2%	11.4%	Funding cost rate (%)	7	12.5%	8.7%
10.1%	8.7%	Weighted average cost of funds (%)	8	9.4%	4.7%
16.0%	12.1%	Core operating costs as % of customer receivables	9	13.2%	11.8%

A. Reference to Appendix "Metric definitions"

# Metric definitions

Note	Metric	Definition
1	Revenue yield (%)	Total revenue as a % of average gross customer receivables (annualised)
2	Pro forma profit before tax (\$m)	Statutory profit before tax adjusted per 2019 IPO prospectus. Refer to page 27 for further details.
3	Underlying profit before tax (\$m)	Adjusted statutory profit before tax as at 31 December 2020. Refer to page 27 for further details.
4	Originations (\$m)	Cash principal origination excluding accounting effective interest rate balances
5	Net charge off %	Principal write offs in the period (net of recoveries) as a % of average gross customer receivables (annualised)
6	Loan provision to gross customer receivables (%)	Provision closing balance as a % of gross customer receivables
7	Funding cost rate (%)	Funding cost per income statement as a % of average balance sheet debt funding (annualised)
8	Weighted average cost of funds (%)	Trust-related weighted average cost of funds across all notes as at period end
9	Core operating costs as % of customer receivables	Sales & marketing and general & administrative expenses, less any one-off expenses, as a % of average gross customer receivables (annualised)
10	Static loss rate	The principal not ultimately recovered on a given cohort, divided by the cohort's original loan principal (or credit limit amount, in the case of the Freestyle virtual credit account)
11	Seasoned cohort	On average, a cohort is considered fully seasoned 24 months from the end of a cohort period (i.e. 2H FY19, 1H FY20, 2H FY20, and 1H FY21 cohorts are not yet fully seasoned)

# Income statement

FULL YEAR ACTUALS	
FY19	FY20
27.5	43.0
4.3	4.7
<b>31.9</b>	<b>47.7</b>
(8.5)	(12.8)
(3.4)	(5.0)
(1.6)	(2.7)
(6.2)	(10.3)
(0.2)	(1.0)
(11.8)	(16.0)
<b>(31.8)</b>	<b>(47.8)</b>
<b>0.1</b>	<b>(0.1)</b>
0.2	1.4
<b>0.3</b>	<b>1.3</b>

\$ millions
Interest income
Other income
<b>Total revenue</b>
Interest expense
Sales & marketing expense
Product design & development expense
General & administrative expense
Depreciation & amortisation expense
Customer receivable impairment expense
<b>Total operating expenses</b>
<b>Profit Before Tax (PBT)</b>
Income tax benefit
<b>Net Profit After Tax (NPAT)</b>

HALF YEAR ACTUALS	
1H FY20	1H FY21
19.1	21.8
2.2	2.1
<b>21.3</b>	<b>23.9</b>
(6.1)	(5.5)
(2.4)	(3.7)
(1.4)	(1.8)
(6.2)	(6.1)
(0.4)	(0.8)
(6.4)	(5.8)
<b>(22.9)</b>	<b>(23.7)</b>
<b>(1.6)</b>	<b>0.2</b>
5.9	1.1
<b>4.3</b>	<b>1.3</b>

# Statutory to pro forma/underlying PBT

FULL YEAR ACTUALS		\$ millions	HALF YEAR ACTUALS	
FY19	FY20		1H FY20	1H FY21
0.1	(0.1)	Statutory Profit Before Tax (PBT)	(1.6)	0.2
(1.7)	2.2	IPO pro forma adjustments	1.6	-
-	-	Unsolicited proposal review <sup>1</sup>	-	0.9
-	-	Originations Stage 1 provisioning <sup>2</sup>	-	4.2
(1.7)	2.2	Total adjustments	1.6	5.1
(1.6)	2.0	Pro forma / Underlying Profit Before Tax (PBT)	0.0	5.3

1. Refer to Note 12.1 in 1H FY21 interim financial report  
2. Refer to Note 9.5 in 1H FY21 interim financial report



# Balance sheet

FULL YEAR ACTUALS		\$ millions	HALF YEAR ACTUALS	
FY19	FY20		1H FY20	1H FY21
6.1	35.4	Cash and cash equivalents	41.1	28.6
78.3	120.8	Net customer receivables	116.6	154.3
0.0	-	Current tax asset	-	-
0.8	4.3	Deferred tax asset	9.2	5.4
0.8	2.2	Intangible assets	1.1	2.6
-	1.9	Right of use assets	2.2	1.7
0.1	1.1	Property, plant and equipment	0.4	1.2
0.5	1.0	Other receivables	1.3	2.7
<b>86.6</b>	<b>166.6</b>	<b>Total assets</b>	<b>171.8</b>	<b>196.4</b>
(81.6)	(113.1)	Borrowings	(115.5)	(140.5)
(1.1)	(1.9)	Other payables	(2.2)	(4.2)
-	(2.1)	Lease liabilities	(2.4)	(1.8)
-	(1.6)	Current tax payable	(1.4)	0.0
(0.2)	(1.0)	Employee related provisions	(0.3)	(1.2)
<b>(82.9)</b>	<b>(119.8)</b>	<b>Total liabilities</b>	<b>(121.7)</b>	<b>(147.8)</b>
<b>3.7</b>	<b>46.9</b>	<b>Net assets</b>	<b>50.1</b>	<b>48.6</b>
2.8	44.1	Share capital	44.7	44.1
0.1	0.8	Share based payments reserve	0.4	1.2
0.8	2.0	Retained earnings	5.0	3.3
<b>3.7</b>	<b>46.9</b>	<b>Total Equity</b>	<b>50.1</b>	<b>48.6</b>

# Cash flow statement

FULL YEAR ACTUALS		\$ millions	HALF YEAR ACTUALS	
FY19	FY20		1H FY20	1H FY21
31.8	47.1	Receipts from customers	21.3	19.8
(10.8)	(16.1)	Payments to suppliers and employees	(10.0)	(8.4)
(7.3)	(11.3)	Net interest paid	(5.5)	(4.6)
(0.0)	(0.0)	Income tax (paid) / received	-	(1.6)
(1.0)	(1.4)	Transaction costs related to borrowings	-	(0.3)
<b>12.7</b>	<b>18.2</b>	<b>Net cash inflows from operating activities</b>	<b>5.8</b>	<b>4.8</b>
(0.2)	(1.1)	Payments for property, plant and equipment	(0.4)	(0.5)
(0.5)	(1.7)	Payments for intangible asset development	(0.4)	(0.8)
(46.7)	(58.4)	Net loan disbursements	(44.6)	(36.9)
<b>(47.3)</b>	<b>(61.2)</b>	<b>Net cash outflows from investing activities</b>	<b>(45.4)</b>	<b>(38.2)</b>
37.2	31.6	Proceeds from borrowings	33.3	26.9
-	(0.6)	Payments for leases	(0.3)	(0.3)
-	41.3	Proceeds from issued share capital	41.6	0.0
<b>37.2</b>	<b>72.3</b>	<b>Net cash inflows from financing activities</b>	<b>74.6</b>	<b>26.5</b>
<b>2.6</b>	<b>29.3</b>	<b>Net increase / (decrease) in cash and cash equivalents</b>	<b>35.0</b>	<b>(6.8)</b>
3.5	6.1	Cash and cash equivalents at the beginning of the period	6.1	35.4
<b>6.1</b>	<b>35.4</b>	<b>Cash and cash equivalents at the end of the period</b>	<b>41.1</b>	<b>28.6</b>

# About MoneyMe

MoneyMe is a leading player in the digital credit business with technology (Horizon Technology Platform) and AI to deliver highly automated innovative products and customer experiences.

We originate through a diversified mix of credit products and distribution channels to create significant scale and long-term customer advantages. Our personal loans, revolving credit accounts and at point-of-sale retail products are for credit approved customers who are seeking simplicity, fair pricing, and flexibility.

Our technology platform enables applications to be completed and checked within minutes and funds to be disbursed, or credit limits to be available, to the customer shortly after approval.

MoneyMe is an ASX-listed, licensed and regulated credit provider operating in Australia.



The Sydney Morning Herald

Herald Sun

FINANCIAL REVIEW

THE AUSTRALIAN

The Canberra Times

THE AGE

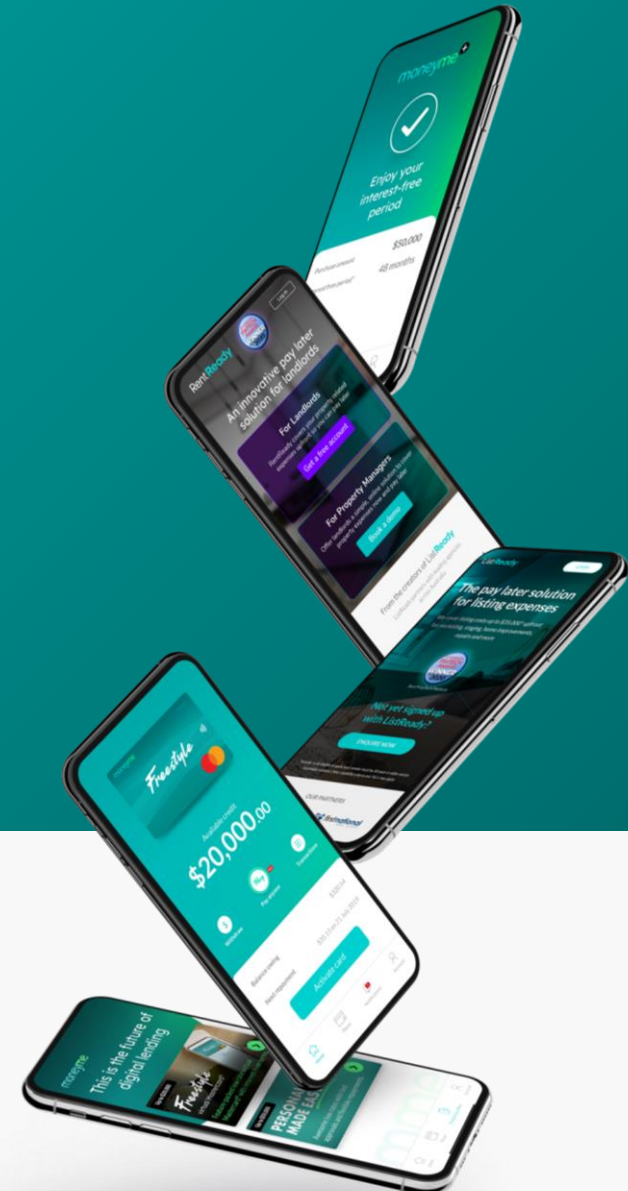
WA today

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