

MoneyMe Limited (ASX: MME)

ASX Announcement

20th July 2021

MONEYME FUNDING UPDATE

MoneyMe Upsizes & Restructures its Primary Warehouse Funding Facility

MoneyMe Limited (ASX: MME) ("MoneyMe" or "Group") is pleased to announce today it has finalised documentation to significantly restructure its primary warehouse facility (MME Horizon 2020 Trust) and has completed a tap issue on its corporate bond.

Highlights:

- MoneyMe's Horizon 2020 Trust (HW20) external funding capacity increases by \$108m, 47%, to \$338m.
- Diversification of HW20 mezzanine investor note holders to comprise two of Australia's leading securitisation mezzanine investors, involving a refinance of the AOFM's \$80m investment and a further capacity increase to \$113m.
- A 50% increase, \$75m, in the Major Bank HW20 senior note commitment to \$225m;
- A broader HW20 eligibility criteria which will include the recently launched Autopay product; and
- Increase in MoneyMe's corporate bond by \$7m, to add support for the accelerating growth.

The upside and restructuring of MoneyMe's HW20 Major Bank warehouse facility increases funding to support the accelerating customer originations growth, both from the increased facility size as well as the ability to fund a broader range of assets, in particular Autopay receivables.

MoneyMe has also successfully closed a \$7m tap of its corporate bond on the same terms as disclosed to the market in April 2021. The note issuance reflects strong investor sentiment and demand, providing the Group further capital to support growth in Autopay and its other products.

Clayton Howes, MoneyMe's Managing Director and CEO said: *"These funding changes give MoneyMe greater strength to grow the business at the pace we've seen the last six months. The ability to now fund Autopay receivables with our Major Bank warehouse facility means we can continue to exploit the exceptional traction we have seen to date with this new innovation, giving us more opportunity to service more dealerships and brokers signing up to use Autopay. We are delighted to have been able to attract two of Australia's leading securitisation mezzanine investors into the Horizon 2020 warehouse, which we believe is a great vote of confidence in our business and in particular our credit processes. We would also like to acknowledge the support we have received from the AOFM over the last eight months."*

Authorised on behalf of the MoneyMe Board and Disclosure Committee by:

Clayton Howes
Managing Director & CEO

ENDS

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About MoneyMe

MoneyMe is a leader in innovation with its own technology (Horizon Technology Platform) and AI to deliver highly automated innovative credit products and customer experiences.

MoneyMe originates through a diversified mix of credit products and distribution channels to create significant scale and long-term customer advantages. Our automotive finance, personal loans, revolving line of credit and at point-of-sale instalment 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, security to be established, 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.