

# ASX Announcement

23 November 2021

## AGM Chair and CEO addresses and presentation

MoneyMe Limited (ASX: MME) (**MoneyMe**) attaches the Chair and CEO addresses and accompanying presentation to be made at MoneyMe's Annual General Meeting which will be held via online platform at 11.00am today (Sydney time).

Authorised on behalf of the MoneyMe Board and Disclosure Committee by Clayton Howes, Managing Director & CEO.

ENDS

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For general investor enquiries, please email [investors@moneyme.com.au](mailto:investors@moneyme.com.au)

### **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.

MoneyMe's 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.

## **MONEYME LIMITED**

### **2021 ANNUAL GENERAL MEETING – CHAIR AND CEO ADDRESSES**

**11.00 AM, TUESDAY 23 NOVEMBER 2021**

#### **Chair's Address**

Good morning Ladies and Gentlemen, and welcome to the 2021 Annual General Meeting of MoneyMe Limited.

I am Peter Coad, the Chair of the Board, and I would like to thank you all for attending our online AGM this morning.

We are pleased to be able to provide our shareholders the opportunity to participate in our AGM in a way that is safe and responsible in light of the ongoing pandemic. We are very hopeful that the recent easing of restrictions will continue and we will be able to host our shareholders in person at next year's AGM.

As this meeting is being held virtually with shareholders present in many locations, I would like to acknowledge the Traditional Owners of the country on which we are each present and recognise their continuing connection to land, waters and culture. We pay our respects to their Elders past, present and emerging.

It is 11.00 am Sydney time, the nominated time for the meeting. As a quorum is present, I am pleased to declare the meeting open.

The notice of meeting was made available to shareholders and lodged with the ASX on 20 October 2021 and I propose to take the notice as read.

Shareholders were also sent a Proxy Form for the Meeting.

A Virtual Meeting Online Guide providing instructions on how to ask questions and vote at this meeting through the online platform and how to ask questions via our telephone line, was also made available to shareholders. I will remind shareholders of the arrangements for questions and voting when we get to the formal business of the meeting.

If you lose connection to the meeting at any time, you can log back into the AGM Online platform by returning to the Log In page and following the prompts. You will then receive an automated email with a recovery link for you to click on, to re-connect to the AGM. Alternatively, please call our share registry provider, Link Market Services on 1300 554 474 for assistance.

If we experience any technical issues today, a short recess or an adjournment may be required to resolve those issues. If this occurs, I will advise you accordingly.

Joining me here in Sydney today are:

- Clayton Howes, our Managing Director and Chief Executive Officer;
- Neal Hawkins, our Chief Financial Officer; and

- Jonathan Swain, our Company Secretary.

My fellow Non-Executive Directors Susan Wynne, Scott Emery and Jon Lechte are joining the meeting via teleconference, and you will hear from each of Susan and Scott later in the meeting.

Mark Stretton, the Audit Partner from our Auditor, Deloitte, is also on the line and will be available to answer questions from shareholders at the appropriate time in the meeting.

The agenda for the formal part of today's meeting is set out in the Notice of Meeting. Before we proceed 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 make some brief comments about the company's mission, strategy and corporate governance framework before handing over to Clayton, who will take you through the Group's recent performance, its products and outlook for accelerating growth and returns.

MoneyMe is a digital credit business leveraging technology and analytics to deliver highly automated and innovative products to customers who are seeking simplicity, convenience, flexibility and fair credit in a digital world.

The business is well on its way towards achieving its mission to be The Favourite Credit Partner for Generation Now, with FY21 being another successful period for the company. The growth and efficiency outcomes from

the year are remarkable with robust underlying profitable growth alongside rapid expansion.

The Group issued its inaugural Sustainability Statement as part of the FY21 Annual Report which provided an opportunity to formally recognise our success in these areas and communicate our plans to further progress our ESG agenda with focus and purpose. I strongly encourage all shareholders to review the report in detail.

MoneyMe is proud of its Environmental, Social and Governance (ESG) approach and achievements to date with a strong commitment from the Board and management team to continue with a focus of building profit with purpose.

The Group's digital approach, enabled by its proprietary technology platform, Horizon, has ensured that it has been close to business-as-usual throughout the COVID-19 pandemic. The Group has been able to continue to seamlessly deliver market leading customer satisfaction and service levels with credit settings calibrated to the environment.

Our digital operating model and proprietary technology platform, the combination of current and planned new products, expanding distribution opportunities, a lower cost of funds and proactive credit risk management will enable the business to continue to achieve strong financial performance from an increasingly diversified customer base. The Group is set to maintain its current focus on the opportunities for growth.

A summary biography for each MoneyMe Board Director is set-out on page 5.

I would like to take this opportunity to recognise and thank my fellow Board members for the commitment and expertise they provided to the business in its second year since listing in December 2019.

On behalf of the Board of Directors, I also thank management and the broader MoneyMe team, for their ongoing focus on customer service and unwavering commitment and passion for achieving results and ground-breaking digital experiences.

Most MoneyMe Investors will be familiar with our Investor website. The website includes a significant number of key corporate governance related documents for investor review, including:

- Our August 2021 Corporate Governance Statement that completes an assessment against the ASX's 4th Edition Recommendations;
- Charters, Policies and Equity Incentive Plan Rules; and
- Our 2021 Annual Report and ASX announcements.

MoneyMe's August 2021 ASX Governance Statement outlines how the corporate governance practices of the Group comply with the recommendations made by the ASX Corporate Governance Council in its fourth edition of the Council's Corporate Governance Principles and Recommendations. The statement also outlines MoneyMe's current

governance framework, which reflects a formal review and update completed during the 2021 financial year.

As we look ahead to the continued growth and success of the company, I want to thank all shareholders for your trust and ongoing support for the growth of MoneyMe.

I will now hand over to Clay who will provide a further update on the company's performance and plans.

### **CEO's address**

Thank you Peter, and good morning everyone. I am delighted to provide you with an update on the company's performance, for financial year 21, our first quarter into FY22, and our plans ahead.

We had a tremendous year, with the team performing incredibly well against a challenging covid impacted environment. We grew the business creating operating leverage through increasing revenue, reduced costs relative to our asset growth, whilst launching new product innovations and expanding into new and exciting verticals. The key highlights for the year include

- record customer receivables of \$333m, up 149% year on year;
- record revenue of \$58m, up 21% year on year;
- record future contracted cash interest of \$98m, up 240% year on year;
- Cash NPAT of \$12m, up 16% year on year;

- For personal use only
- establishing a Major bank warehouse which lowered funding costs by 55% year on year;
  - delivery of stronger credit performance at 5% charge-offs, 25% lower year on year; and
  - the launch of 2 big sector products, MoneyMe+ and Autopay.

The bigger business with breakthrough products opening new categories, exceptional customer experiences, big new funding structures and market beating results is a continuation of the teams exceptional rate of performance over the last three years with our focus on;

- high receivables and revenue growth;
- accelerating operating cost leverage; and
- robust and growing Cash NPAT.

These results stem from MoneyMe's agile business model with low fixed costs, strong asset diversification and appropriately set risk based pricing and margins.

And into the new FY, I was delighted to announce in October that MoneyMe passed the \$1bn origination milestone in Q1 FY22. This reflects our consistent focus over time to invest in and develop the digital capabilities of our Horizon technology platform, an unrelenting focus on the Generation Now customer and our persistent innovation.



The Q1 FY22 record revenue, originations and customer receivables demonstrate our business ability to continue accelerating even during the extended lockdown period. At the same time credit quality was maintained, and we saw our diversified product and distribution strategy paying off. The Q1 FY22 results demonstrate Autopay is gaining significant traction, with dealerships and brokers signing up to the new platform at pace.

As outlined on slide 11, the company has been building a framework to unlock incredible opportunity, beyond being a personal loan provider to access the credit card market with Freestyle, the secured car finance market with Autopay, property sector lending with List Ready/Rent Ready and retail point of sale lending with MME+.

We are proud that each of these products reflect significant innovation to meet customer diverse borrowing needs and deliver exceptional tech driven customer experiences. Our passion for innovation will not stop there, as we plan to roll-out further new products and further enhance existing products for Generation Now.

MoneyMe continued to broaden its distribution strategy in FY21 with the launch of the MME+ and Autopay products using the Business to Business to Consumer channel. This is an important development for the Group that further expands reach to new customers and areas while we also maintain a robust Direct to Customer focus.

I am also pleased with the Group's continuing ability to successfully tailor our marketing to particular segments.

These initiatives have all been executed to support low customer acquisition costs while expanding distribution and increasing operating leverage to deliver scale and growth with profit.

The highly spirited performance culture at MoneyMe is creating incredible customer experiences. Customer satisfaction and service levels continue to be remarkable with a high Net Promoter Score (NPS) of 78.

We expanded our risk adjusted pricing model in FY21, leveraging our major bank funding, to increase our Personal Loan offer to \$50,000 and Freestyle offer to \$20,000. This is delivering increased customer lifetime value to the business and allowing us to attract new customers in the higher credit quality area. The average book Equifax score increased to 650 reflecting this change.

Autopay launched in April 2021, our first secured finance product, significantly increasing MoneyMe's Total Addressable Market. It achieved an impressive \$6m in originations to 30 June and the take-up from dealerships has really accelerated.

AutoPay is tech-led finance innovation that increases dealer sales with settlement within 60 minutes, 7 days a week. Autopay's high-powered technology engine is built on our proprietary platform Horizon, automating several touchpoints from the customer application process, underwriting

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decisions and even real-time funding to dealers bank accounts. It has fixed everything that was broken about existing auto finance models and has provided a real solution to the problems faced by the industry that put the brakes on dealers and car buyers.

The macro-economic outlook is positive and creating significant opportunities. Our highly driven and capable team remain focused on achieving growth opportunities in the year ahead. We are incredibly excited as we execute on our strategy, increasing our market presence and share across more categories, increasing our sales to existing customers which delivers very attractive economics, and leveraging automation through our AI platform Alden®, to drive unbeatable customer experiences and value without the costs.

Our dynamic and digital operating model, strong cash position, diversified receivables book, modern product suite and online distribution, positions us well for the current and post COVID-19 environment.

To our MoneyMe shareholders, we are very grateful for your support and I am incredibly excited for MoneyMe and its progress to be the favourite credit provider for the digital generation, creating customer value and exceptional experiences that deliver shareholder returns.

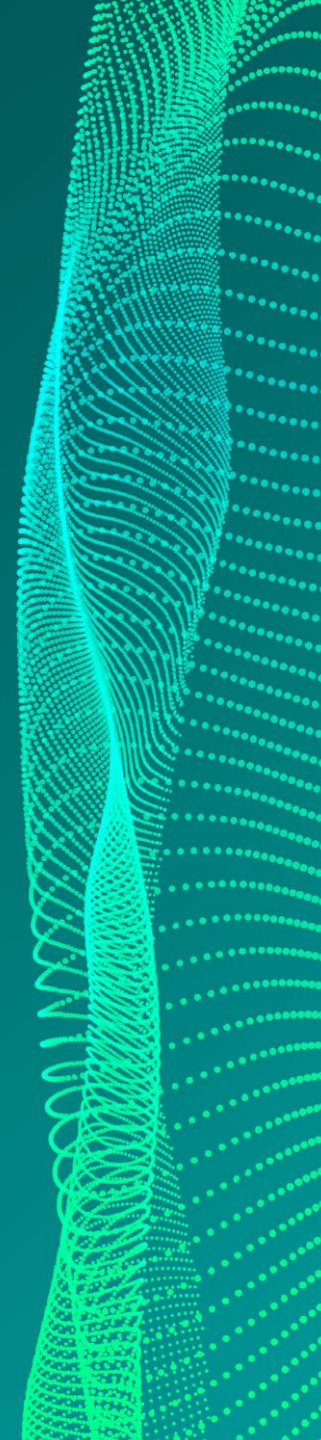


# 2021 Annual General Meeting

Tuesday 23 November 2021

[moneyme.com.au](https://moneyme.com.au)

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# Chair's Address

Peter Coad





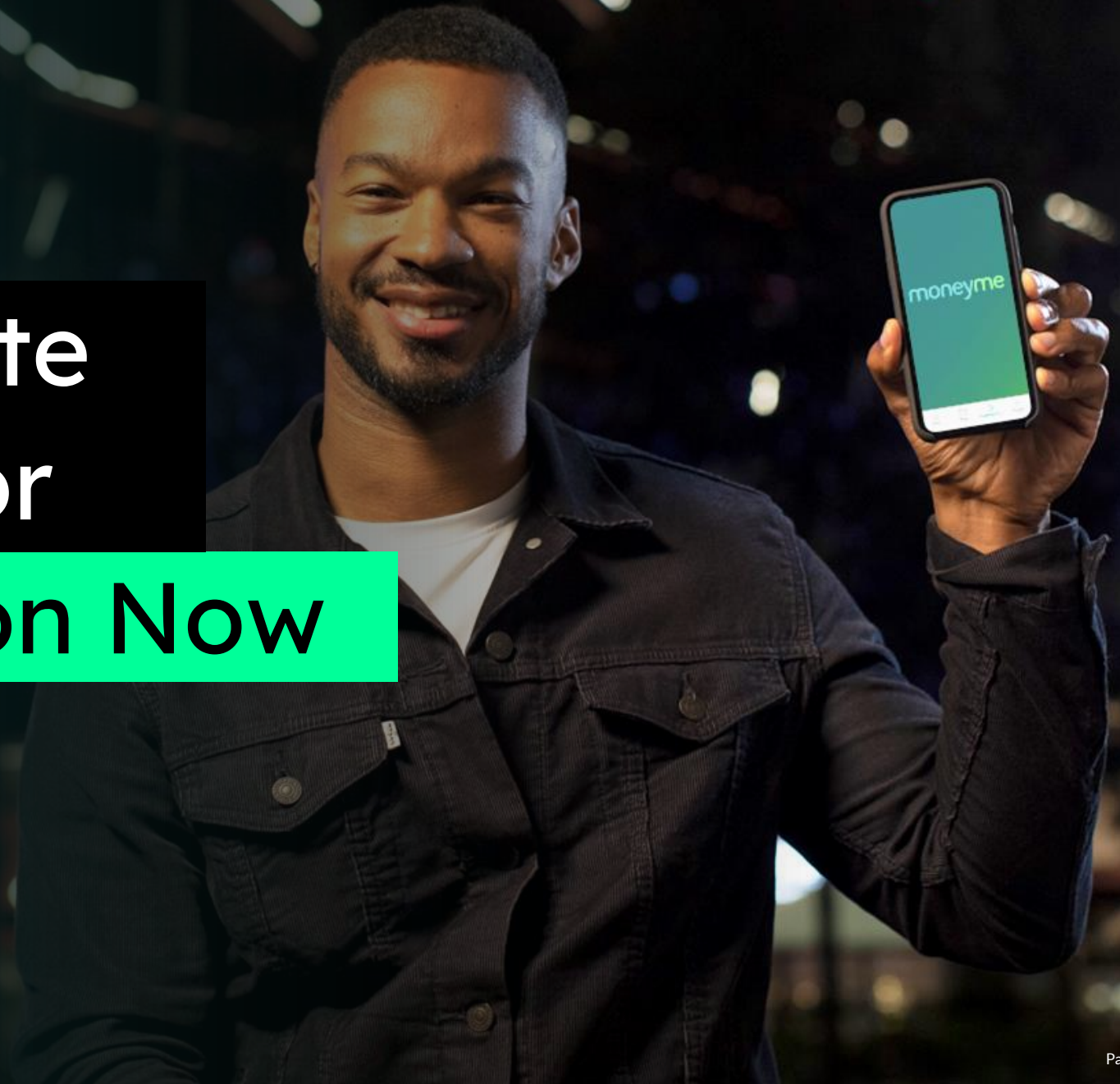
## Our mission

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# To be the favourite credit provider for

## Generation Now

We are making  
credit **fair** for  
everyone



# ESG at MoneyMe: Building profit with purpose

MoneyMe's sustainability approach is focused on good governance and supporting our employees, the community, and the environment



## Environment

Digital business model and virtual products minimise plastic, paper, and general waste production

Achieved 100% carbon-neutral energy for Sydney office with further plans to reduce company's carbon emissions



## Employees

**27+**  
Nationalities

**41%**  
Female  
representation

**69%**  
Australian  
employees on Equity  
Incentive Plan

**16%**  
Staff turnover  
in FY21

**mme**  
*Kulture Klub*

Championing health and wellbeing programs, community volunteering opportunities, and employee engagement



## Customers & Community

Continuing to champion responsible lending practices for our customers – with less than 5% of MoneyMe's revenue in FY21 coming from late fees and charges

We not only protected our current employees' jobs during the pandemic, we also created over 60 jobs

### Our core values

#### We innovate, always

We're truly passionate about creating incredible technology-led experiences

#### We build products of the future, today

We're creating trust and fairer credit for the next generation

#### We are here for purpose and profit

We're committed to having a positive impact on our community and environment

#### We stand together

We're proud that our diversity and inclusion gives us an edge

#### We get sh\*t done!

We're agile, collaborative and accountable which is the way we love to work



# Our proprietary Horizon technology platform advanced



Cloud based and streamlined technology stack facilitates automated approval and settlement



Efficiency through automation



Data analytics



API Native for iOS and Android



Seamless customer experience



Data protection



Freestyle virtual Mastercard®

Artificial intelligence AIDEN®

Personal Loans

MoneyMe+ BNPL

ListReady RentReady

Autopay

More to come



# MoneyMe's Board of Directors



Peter Coad

Independent Non-Executive  
Chairman

- Peter has more than 30 years' experience in domestic and international banking and is a specialist in financial services and risk management
- Prior to this role, Peter served in senior executive roles at National Australia Bank, and held global and regional leadership roles at Commonwealth Bank of Australia and Chase Manhattan Bank
- Peter is also the Chairman of the Remuneration and Nomination Committee and a member of the Audit and Risk Committee



Clayton Howes

Managing Director &  
Chief Executive Officer

- Clayton is a co-founder and has been the Chief Executive Officer of MoneyMe since its inception
- Prior to establishing MoneyMe, Clayton spent 8 years at Vodafone and Vodafone Hutchinson Australia where he was in leadership roles overseeing strategy, finance, sales, and business transformation
- Clayton also previously worked for Glaxo Smith Kline in the United Kingdom within strategic mergers management and planning



Jonathan Lechte

Independent Non-Executive  
Director

- Prior to Jonathan's appointment as a Director of MoneyMe, he has been a member of MoneyMe's advisory board since 2015
- Jonathan has more than 20 years' experience in banking and corporate finance
- He has served in senior executive roles in investment banking, fixed income markets, and risk management, including at UBS Australia and FIIG Securities Australia
- Jonathan is the Chair of the Audit and Risk Committee



Scott Emery

Non-Executive Director

- Scott has over 30 years' experience establishing and running property development companies across Australia
- He is the founder and managing director of a commercial building company, Yarra Valley Commercial, established in 1986, where under his guidance, the business has grown to be a national shopfitting and building company
- Scott is a member of the Audit and Risk Committee and Remuneration and Nomination Committee



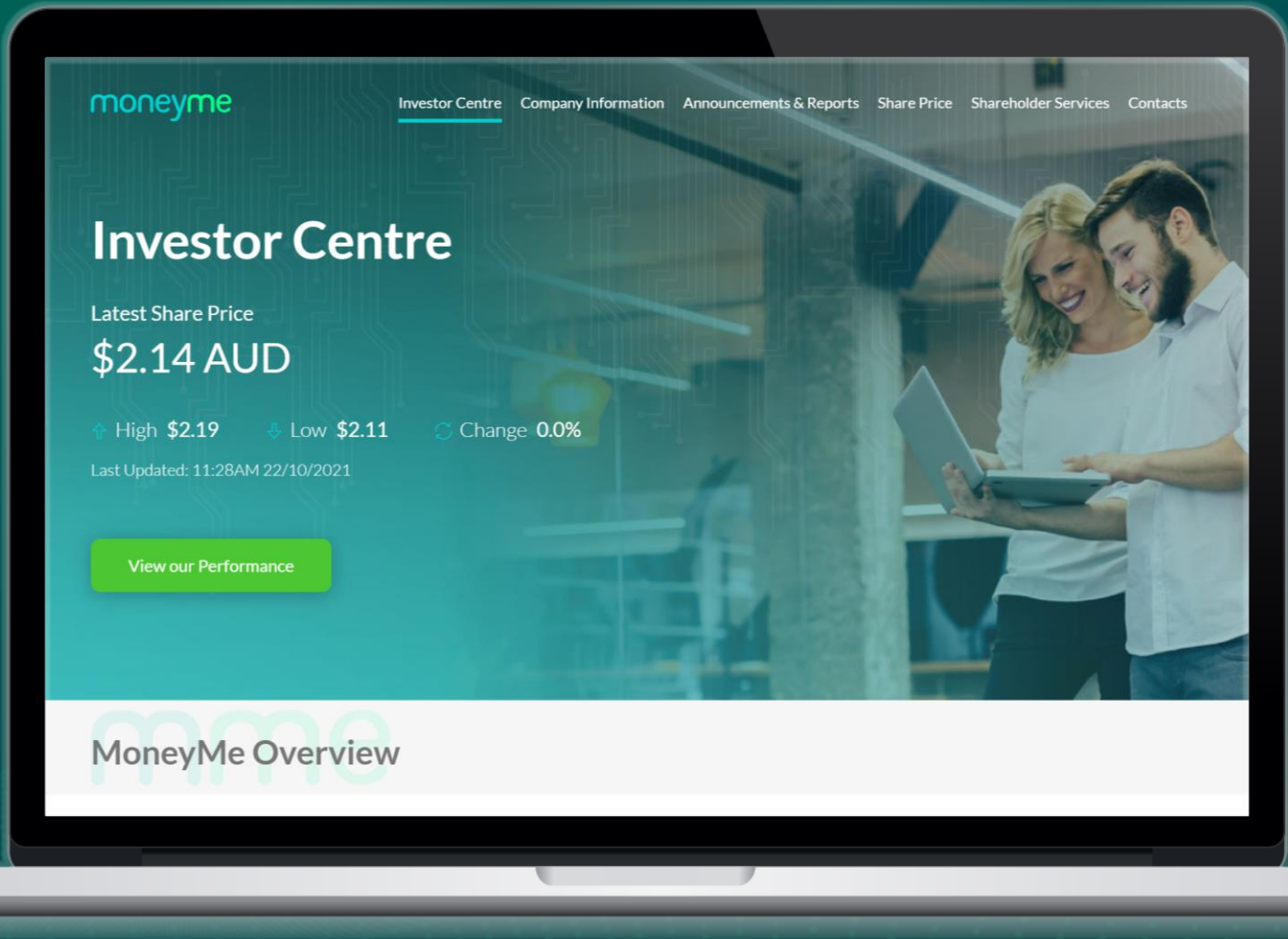
Susan Wynne

Independent Non-Executive  
Director

- Susan has more than 20 years' corporate and government experience, specialising in brand and business development, stakeholder management, corporate affairs, and public relations
- Susan has served in local government on the Woollahra Council since 2008 including terms as both Deputy Mayor and Mayor – she was elected as Mayor of Woollahra in September 2019 having also served in this role in 2011/12
- Susan is a member of the Remuneration and Nomination Committee

# Key corporate governance references

Please refer to our investor website for key corporate governance related information.





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# CEO's Address

Clayton Howes



# FY21 key highlights



**More than doubled** our gross customer receivables to \$333m up 149%



Increased customer lifetime value with future contracted cash interest up by 240% to \$98m in FY21, 3x FY20



**Delivered \$12m cash NPAT** with significant expansion, new products and channels, more customers, and 30% more staff



Established Major Bank warehouse with a **massive 55% step down** in funding costs



**Increased credit quality** and decreased impairment rates



**MoneyMe+, Shop Now Pay Later experience**, launched in August 2020 with over 380 retailers signed up to-date



**Autopay, drive away finance in 60 minutes**, an industry game changer launched in April 2021



Superior products and customer experience driving a **78 NPS** and **4.8/5 Google Rating**



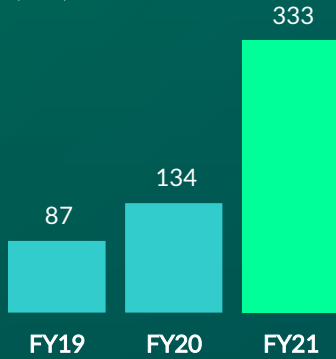
# Strong key financials over time

Record receivables, profitable returns, sound credit & book quality

Gross customer receivables (\$m)

149%

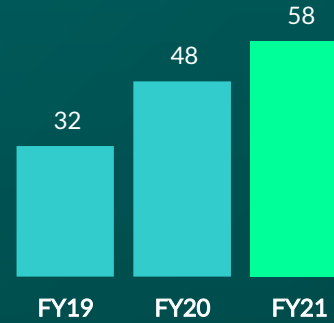
FY20 to FY21



Total revenue (\$m)

21%

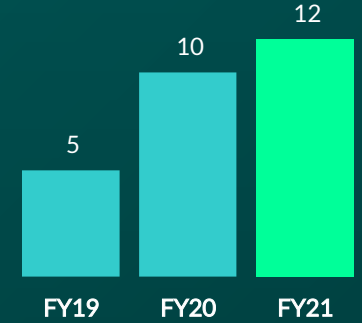
FY20 to FY21



Cash NPAT (\$m)

16%

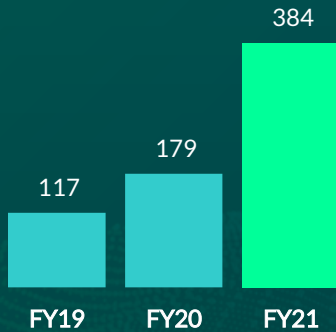
FY20 to FY21



Total originations (\$m)

115%

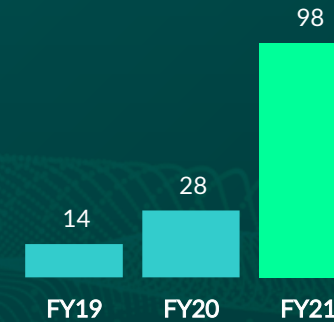
FY20 to FY21



Future contracted cash interest (\$m)

250%

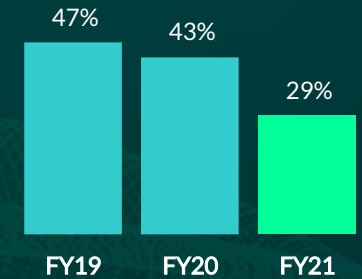
FY20 to FY21



Total operating expenses to receivables (%)

33%

FY20 to FY21





# Q1 FY22 key highlights



Record customer receivables



Record revenue



Autopay growth



Robust credit outcomes



Funding commitment updates

- **Record originations \$173m** for Q1 FY22 despite major lockdown
- **\$1 billion** in customer originations since inception in 2013
- **\$452m** in customer receivables for Q1 FY22

- **Record revenue** \$23m in Q1 FY22
- **Contracted revenue** \$124m for Q1 FY22

- Autopay originations **\$37m** for Q1 FY22
- Partnerships with major industry players like **EasyCars** and **Platform Finance**

- **Net charge offs** for Q1 FY22 at 5.4%

- **Major Bank** external funding capacity increased to \$426m
- \$50m funding commitment secured from **Pacific Equity Partners (PEP)**

# The favourite credit provider for Generation Now

ListReady

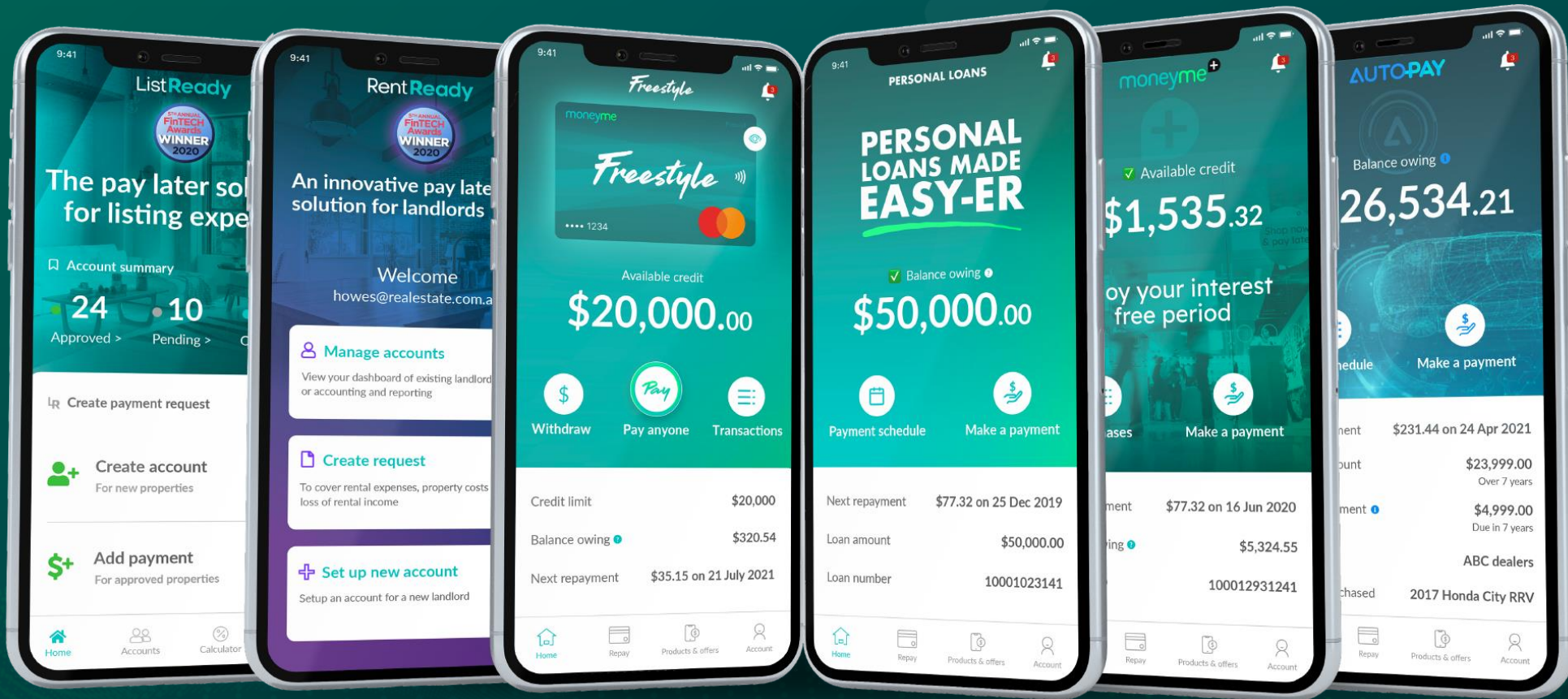
RentReady

Freestyle

PERSONAL LOANS

moneyme<sup>+</sup>

AUTOPAY





# Direct & indirect distribution, tailored segment marketing

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moneyme

B2C

moneyme  
PERSONAL LOANS

Freestyle  
virtual Mastercard®

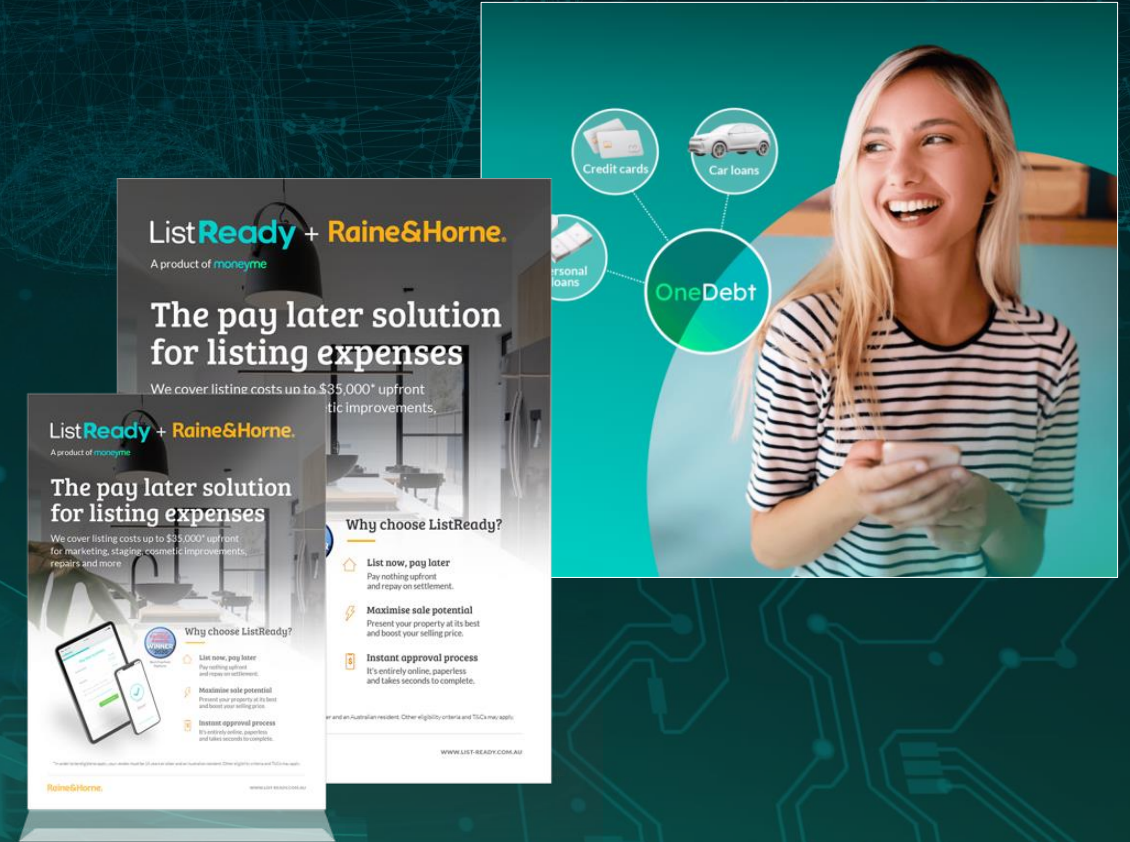
B2B2C

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

ListReady  
PAY LATER SOLUTION FOR LISTING EXPENSES

RentReady  
THE BETTER WAY TO MANAGE PROPERTY EXPENSES

AUTOPAY  
FINANCE ACCELERATED





# Customer highlights

Market-leading customer satisfaction, customer experience with digital simplicity and multiple access points, ongoing robust customer diversification



## Why our customers love us:

- ✓ Digital simplicity & speed
- ✓ Great customer service
- ✓ Multiple access points
- ✓ Transparent & fair pricing



>99%

Customers transacted on NPP



>80%

Calls answered within 10 seconds



39%

Customers have used at least 2 products with MoneyMe



2.4m

Mobile app user sessions in FY21



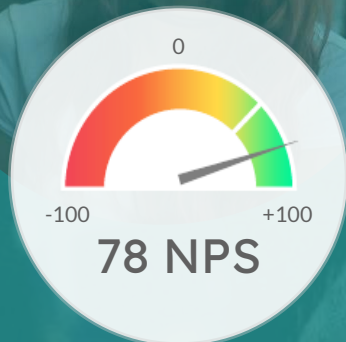
93%

Payment automation



11%

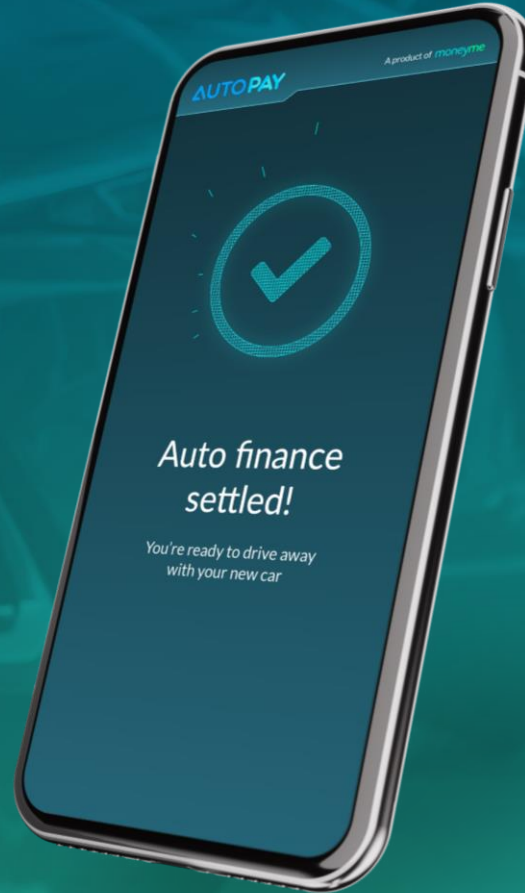
Maximum sector concentration



# Autopay – game changing innovation in the sector

Secured vehicle finance that settles within 60 minutes, 7 days a week, enabling dealers and brokers to close deals on the spot and allows customers to drive away the same day

## Autopay key features



## Market opportunities <sup>1</sup>

**3.2m**

cars sold per year  
(1.1m new and 2.1m used)

**\$12-16b**

estimated car loans  
per year

**7 days**

Market average settlement time  
(vs. 60 minutes with Autopay)

**Structural shifts**

In the market with Westpac  
exiting and Macquarie Group  
reducing exposure

# Accelerating returns through innovation, scale and technology for Generation Now

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## We are creating value and accelerating

- ✓ Revenue diversification
- ✓ Growing Cash NPAT
- ✓ Attractive unit economics
- ✓ High customer satisfaction
- ✓ Automation driving efficiencies
- ✓ Speed of product roll-out

Horizon Technology powers it all

## New products to launch in FY22

- Expanding our total addressable market with new product innovation
- Structural shifts creating market share opportunities

## Expanding distribution channels

Driving sales through B2B2C channels:

- Retailers
- Agents
- Dealerships
- Brokers

## Market share gains

- Take market share from traditional banks and large non-bank lenders
- International expansion is on our radar

Accelerating returns



Thank you for  
your attendance

# Important Notices and Disclaimers

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The Company's products may contain programming errors, which could harm its brand and operating results. The company will rely on third party providers and internet search engines (amongst other facilities) to direct customers to the Company'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 personal, as well as political and operational risks, and governmental regulation and judicial outcomes.

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