

21 April 2021

# ASX Announcement

## Investor Day Presentation

MoneyMe Limited (ASX: MME) (“MoneyMe” or “Group”) attaches a presentation to be made at MoneyMe’s Investor day meeting being held today at its Sydney office.

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 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 automotive finance, 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, 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.

# Welcome to

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21 APRIL 2021



moneyme  
Showcase

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

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

# – Agenda for today

**1 Arrivals**

**12:00PM**

**2 Welcome presentation**

**12:30PM**

**3 Insight Group Presentations – Part 1**

**12:50PM**

Introducing Autopay & Deep dive into products (Group 1)

Technology, Data and AIDEN® & Marketing to Generation Now (Group 2)

**4 Intermissions & discovery**

**13:15PM**

**5 Insight Group Presentations – Part 2**

**13:30PM**

Introducing Autopay & Deep dive into products (Group 2)

Technology, Data and AIDEN® & Marketing to Generation Now (Group 1)

**6 Wrap up**

**13:55PM**

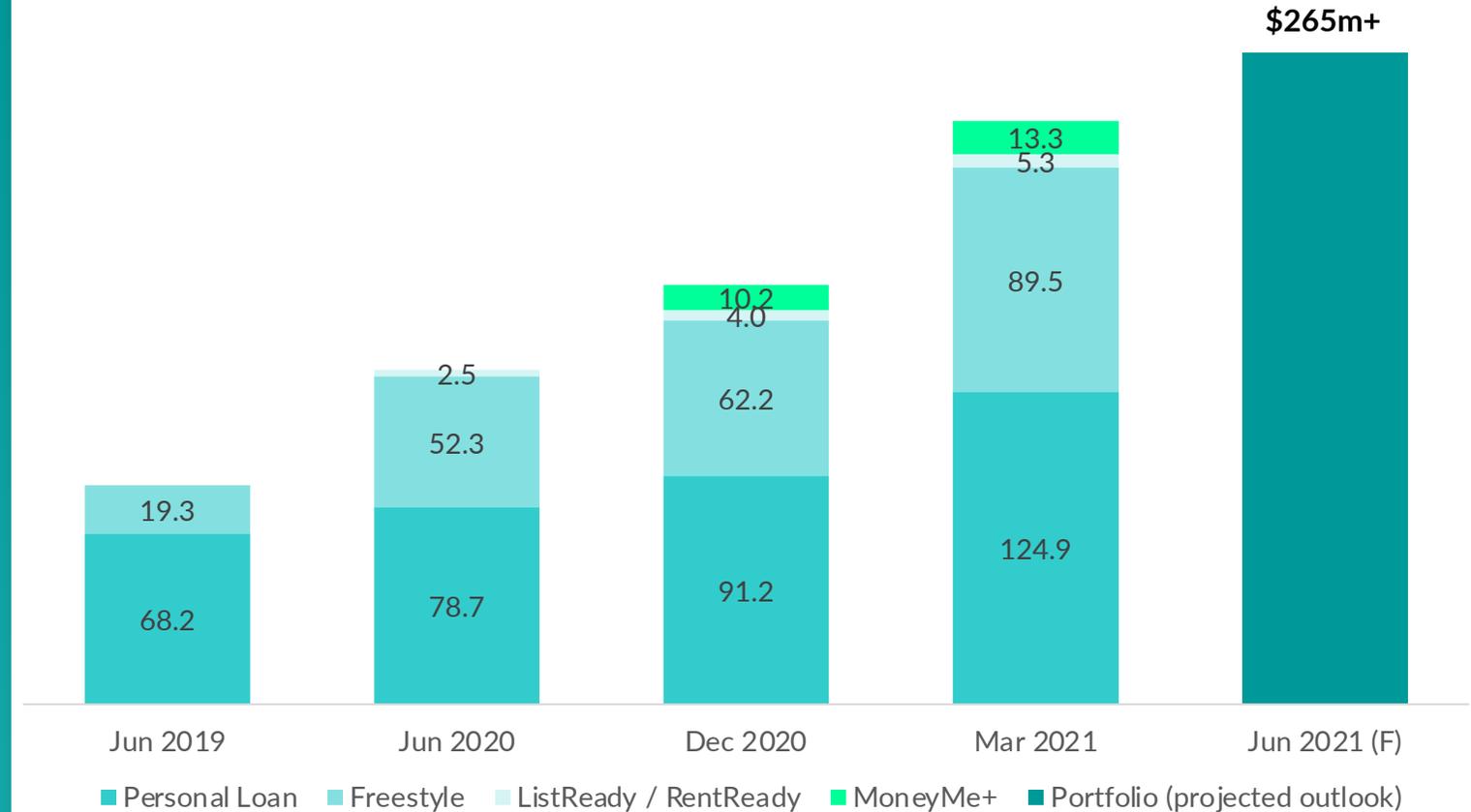


# FY21 Trading update

# Q3 FY21 Trading Update - MoneyMe Accelerates

- Record Originations & Gross Customer Receivables.
- Record Revenue & Increasing Returns.
- Increasing operating leverage and cost efficiencies.
- Strong Credit & Book Quality.

Customer Receivables (\$m)





A product of **money**me

# AUTOPAY

*FINANCE ACCELERATED*

Same-day drive away finance with  
settlement within 60 minutes



An outdated, **broken system.**

## — The current process & problems



Days to approve & settle



Paperwork & lengthy forms



Wet signatures



Clunky process & delays



Not available 7 days a week



Lost revenue & sales

**Forget “approvals” in 60 minutes. That’s easy.**

Real innovation is **settlement within 60 minutes.**

# — What no other lender is doing



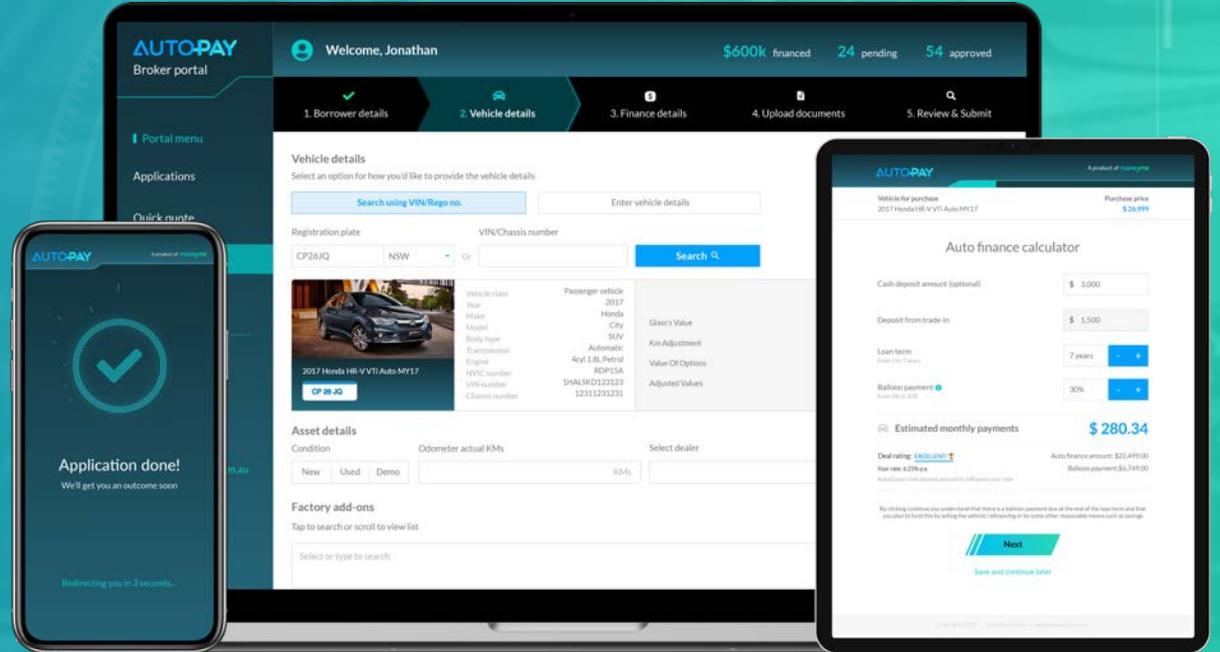
Secured vehicle finance that settles within 60 minutes, enabling dealers and brokers to close deals on-the-spot.



Allow customers to drive-away the same-day.



Available 7 days a week.



# — Game-changing benefits

## For dealerships & brokers:

-  Same-day finance available 7 days a week
-  Approvals & settlement within 60 minutes
-  High approval rates  
(compared to industry average)
-  Intuitive self-serve portal
-  Consumer & commercial products
-  Fast-track commercial loans available

## For customers:

-  Competitive low rates
-  Digital documents & signatures
-  No need for paperwork
-  No early exit fees
-  Real-time payout figures

# — Can I pay with Autopay?

What BNPL did for retail, **we're doing for Auto.**



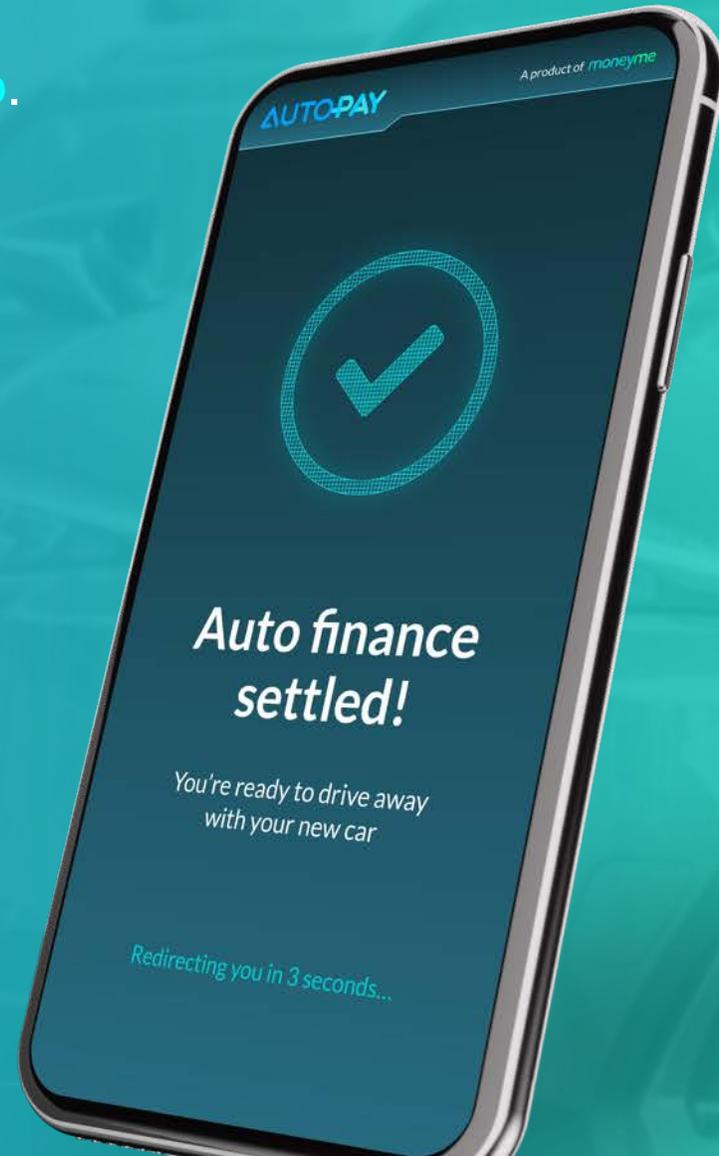
Drive more sales



Higher purchase amounts



Increase revenue

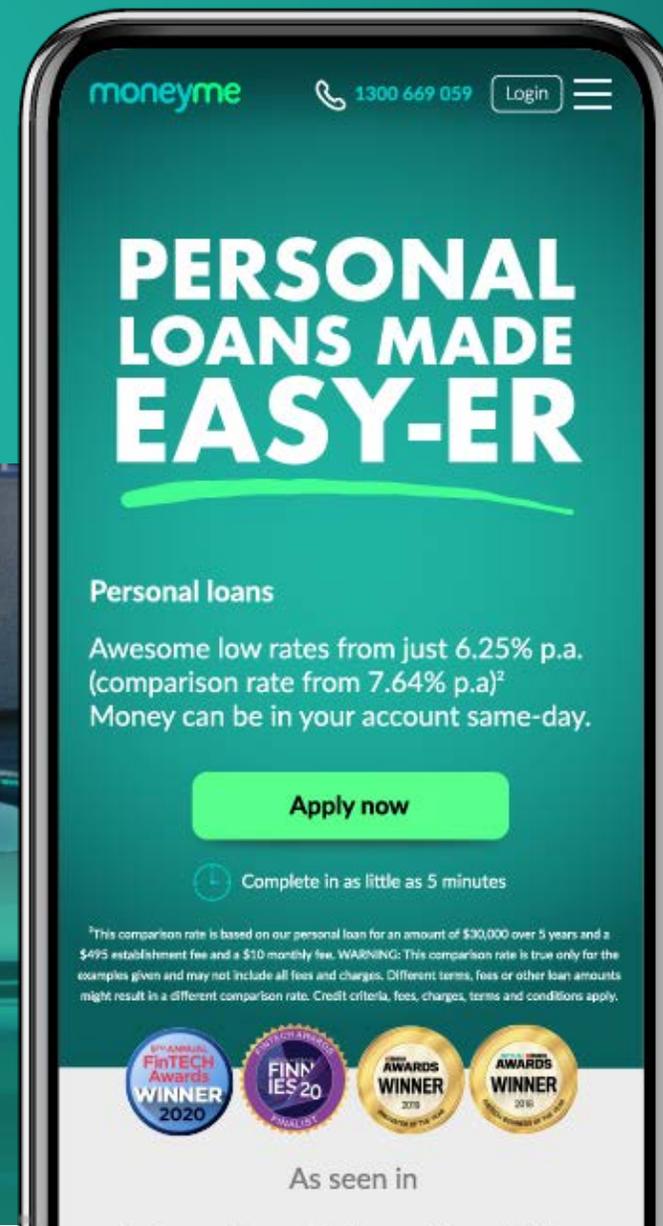


It's a **win-win** for dealers,  
brokers and customers.

moneyme

# PERSONAL LOANS

LOANS MADE EASY-ER



moneyme

1300 669 059

Login



## PERSONAL LOANS MADE EASY-ER

### Personal loans

Awesome low rates from just 6.25% p.a. (comparison rate from 7.64% p.a)<sup>2</sup>  
Money can be in your account same-day.

[Apply now](#)



Complete in as little as 5 minutes

<sup>2</sup>This comparison rate is based on our personal loan for an amount of \$30,000 over 5 years and a \$495 establishment fee and a \$10 monthly fee. WARNING: This comparison rate is true only for the examples given and may not include all fees and charges. Different terms, fees or other loan amounts might result in a different comparison rate. Credit criteria, fees, charges, terms and conditions apply.



As seen in

# — Personal loans made easy-er



Risk-based interest rates from 6.25% p.a. to 19.95% p.a.



5-minute digital application



Loans up to \$50,000 with average value >\$8,200 and increasing



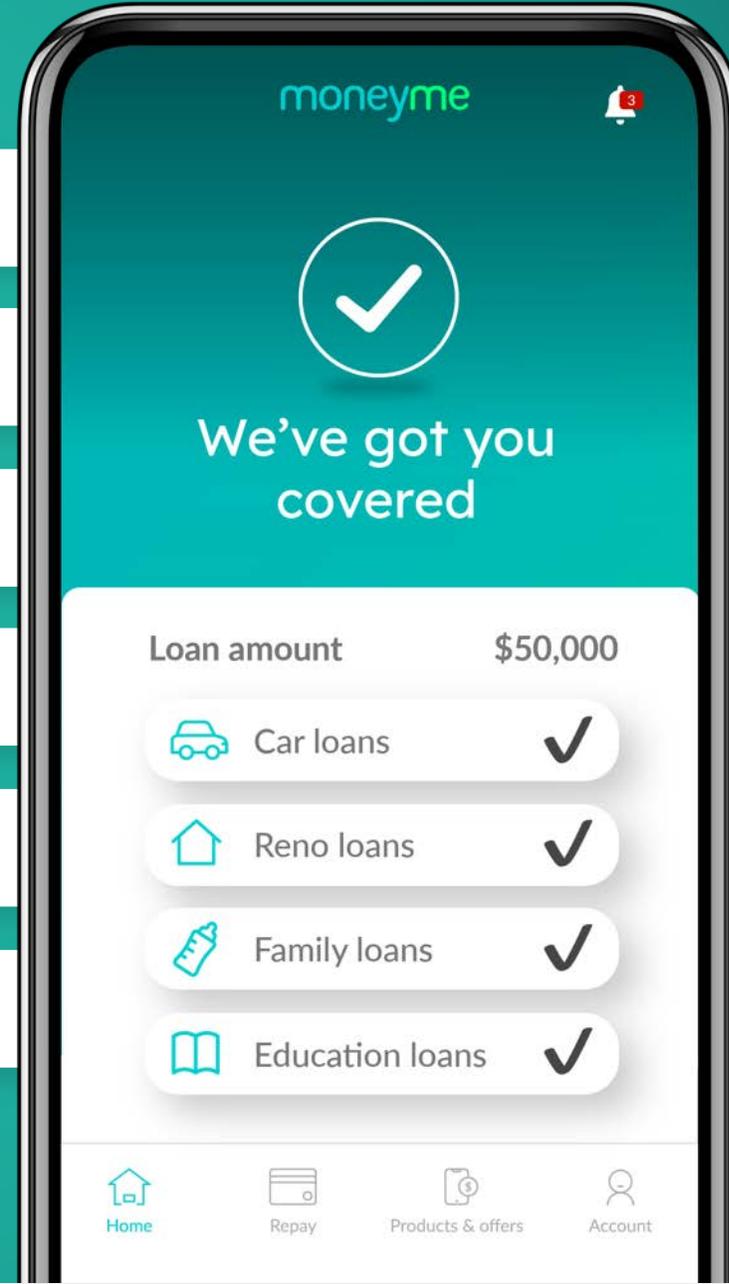
Automated decisioning

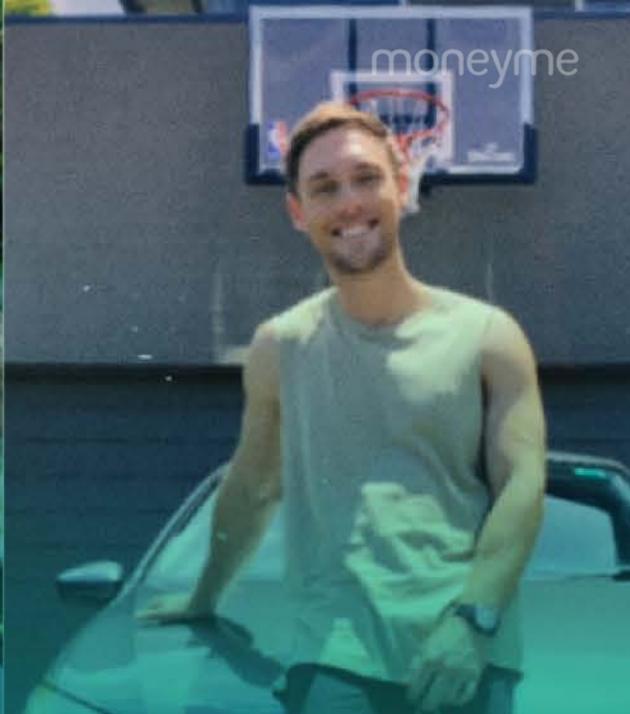


Time to approval in minutes



App based





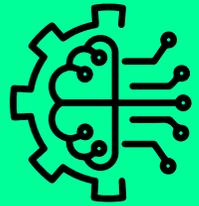
Let's take you behind the scenes...

# How do we approve in minutes?

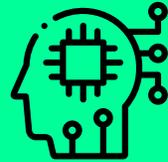
## The ABCD model



# — How do we do it? The ABCD model.



Agile dynamic  
application  
& AIDEN



Biometrics



Comprehensive  
Credit Data  
(CCR)



Dynamic  
decision  
engine

# Time to approval





Time to ~~approval~~ money.

# — Convenience without the price tag



Low rates suited to each persons credit profile



No early exit or repayment fees



Call wait time under 8 seconds



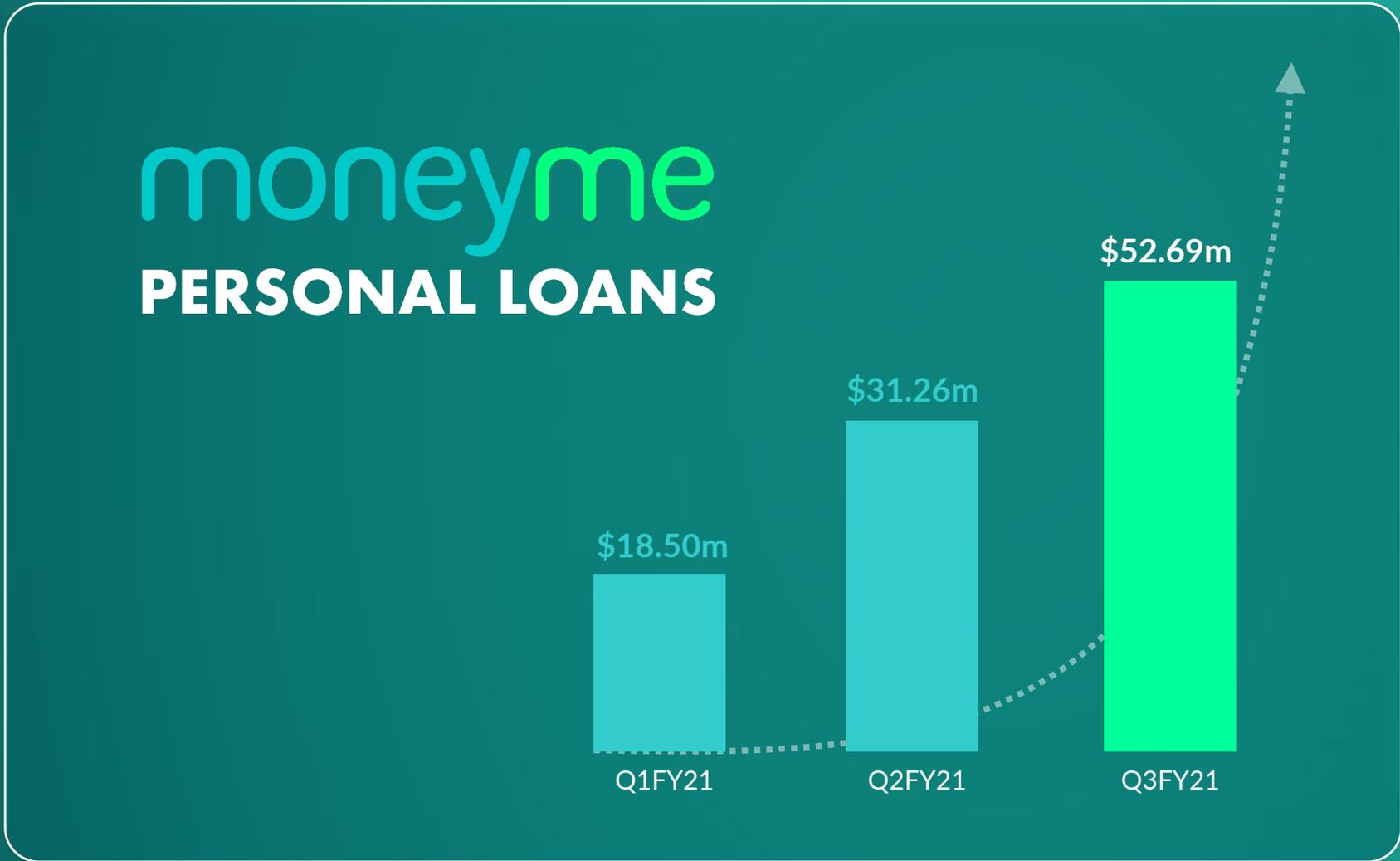
Top-up funds available within minutes



Horizon centralises our product and customer information

# PERSONAL LOANS

# — Strong growth trajectory



# — What to expect?

Coming soon!

## ✓ OneDebt

Low rate. One monthly repayment. It's an easy choice.



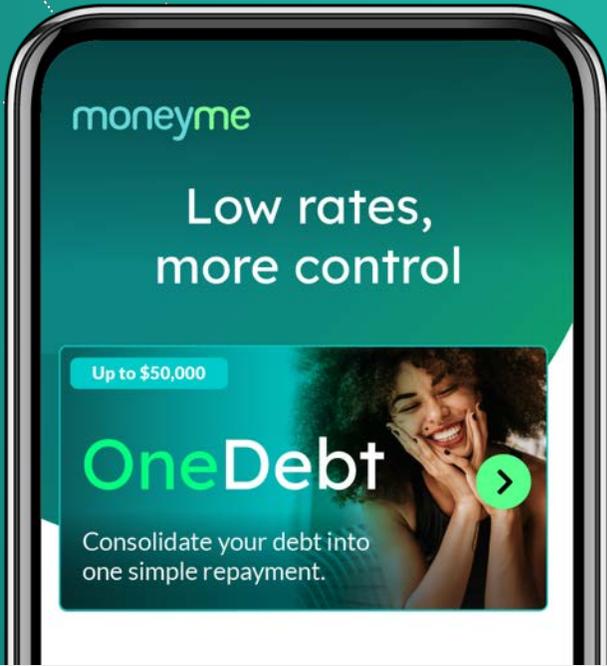
Credit cards



Car loans



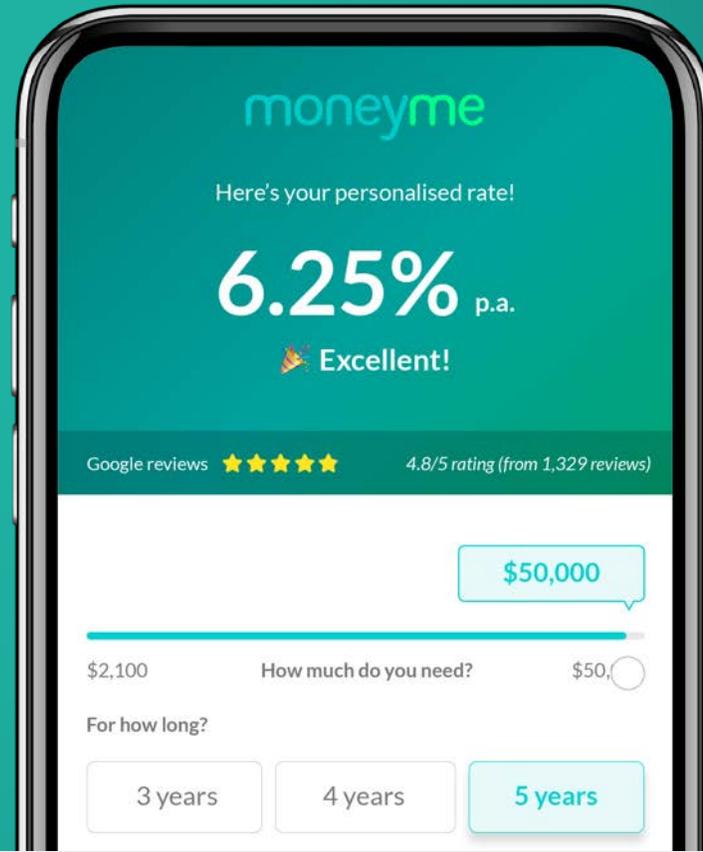
Personal loans

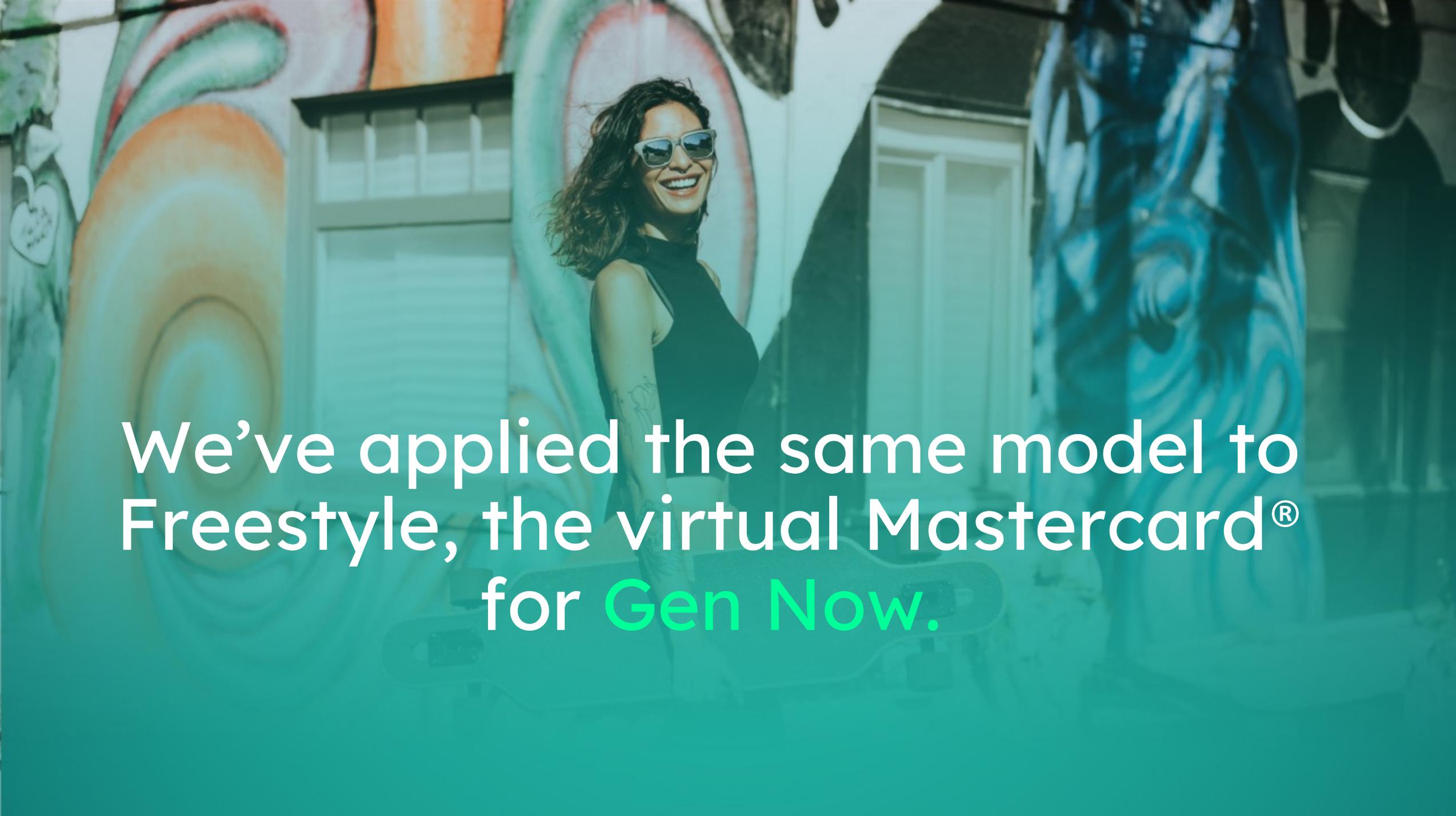


Coming soon!

## ✓ Get My Rate

Check your rate in 60 seconds without affecting your credit score.



A woman with long dark hair, wearing sunglasses and a black top, is smiling and looking towards the camera. She is standing in front of a vibrant, colorful mural that features abstract shapes and patterns in shades of orange, green, and blue. The background also shows a white building with a window. The entire image has a teal overlay.

We've applied the same model to  
Freestyle, the virtual Mastercard®  
for Gen Now.

# – Freestyle – a virtual card like no other



Forget waiting days in the mail... A credit account with a Freestyle virtual Mastercard® instantly available to use once approved



Ditch the plastic, go 100% digital and eco-friendly



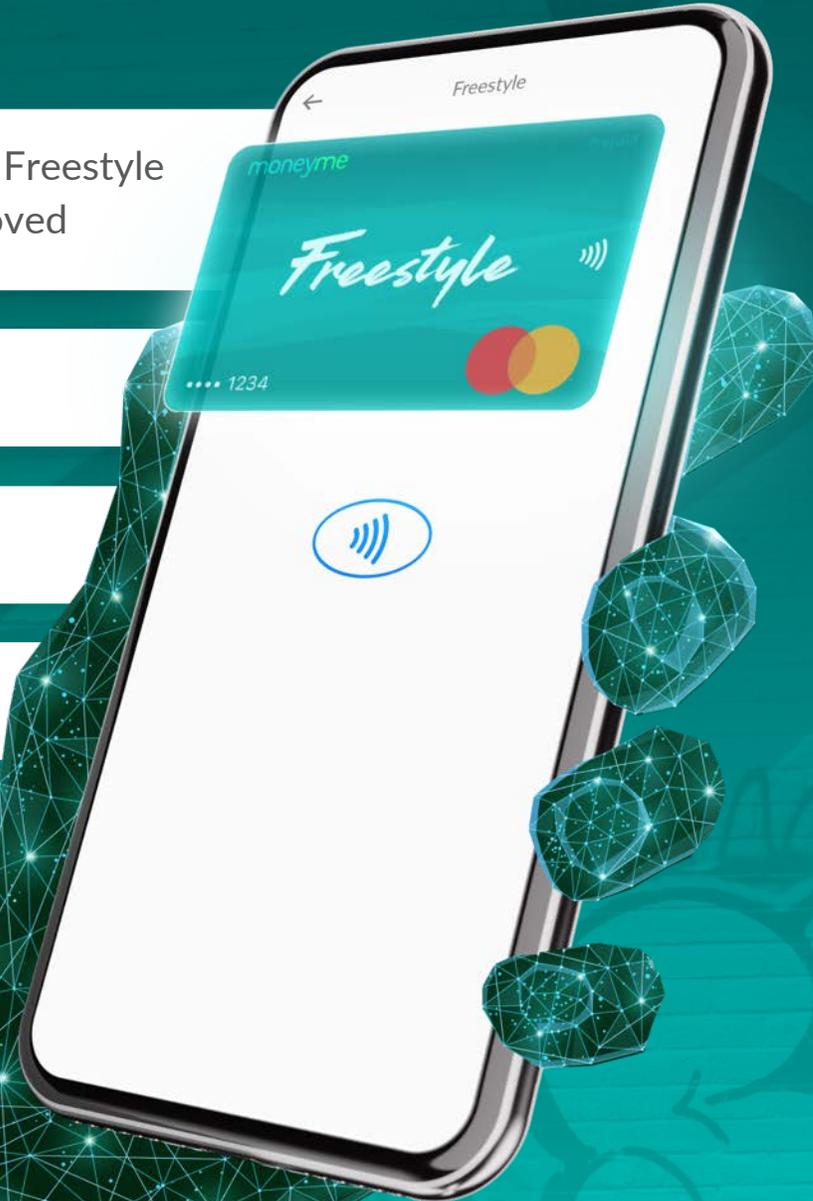
Automated decisioning on-the-spot



Competitive low rate

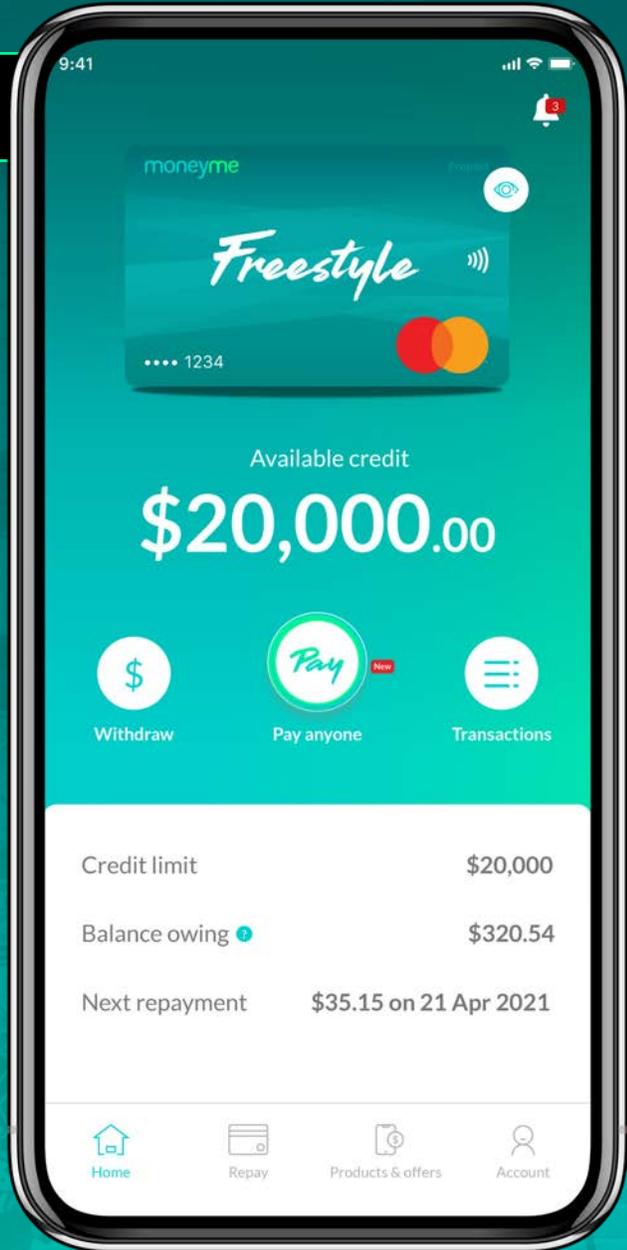
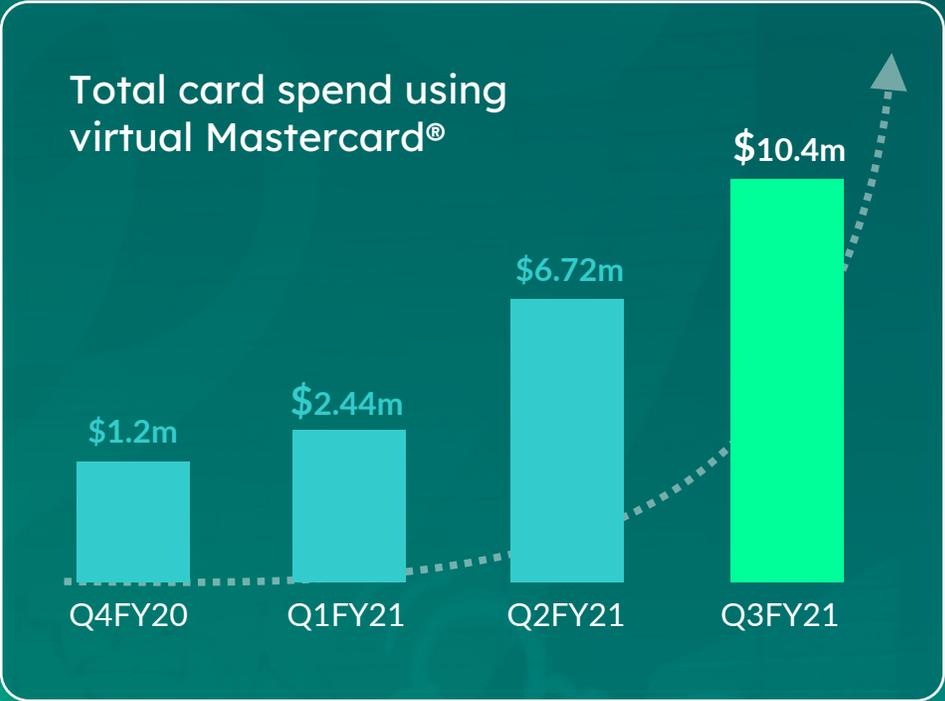


Purpose built for Gen Now



# — Built for Gen Now.

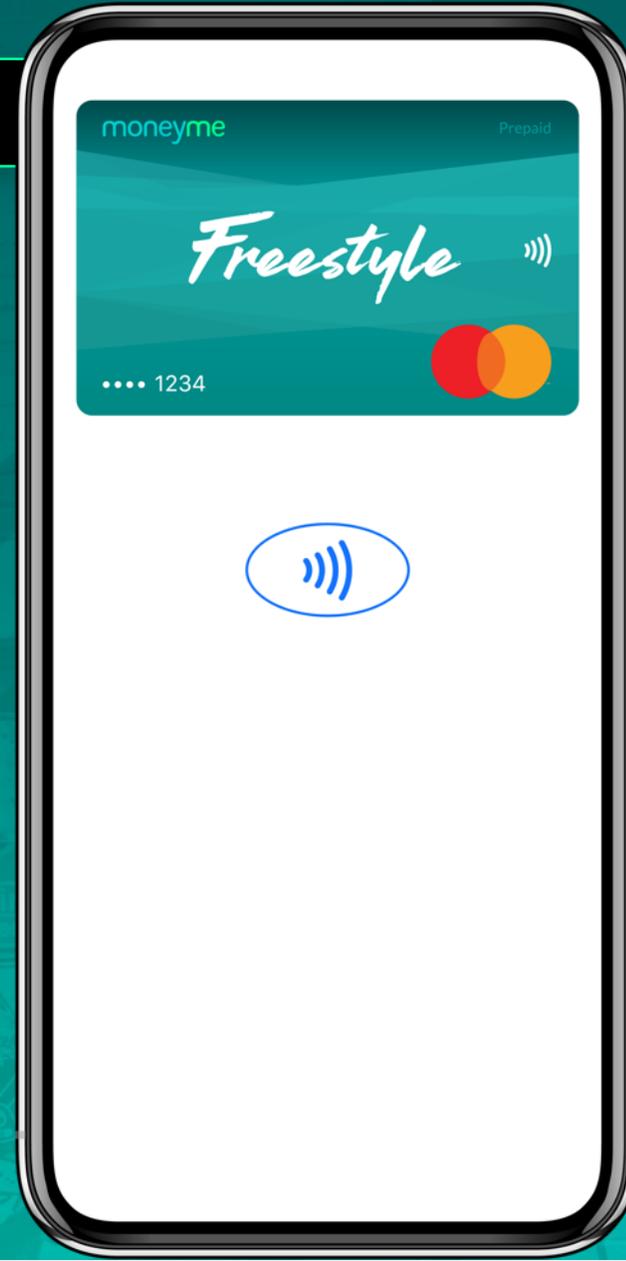
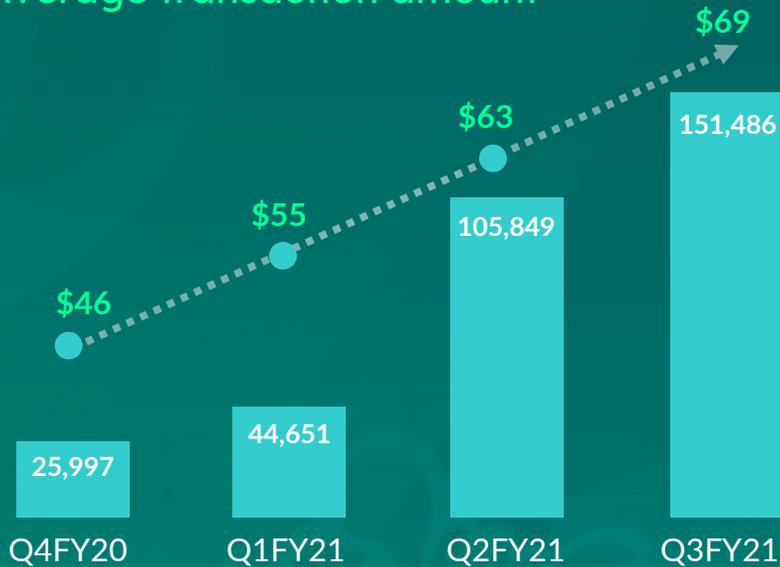
Virtual Mastercard® instantly available to transact



# Built for Gen Now.

Tap n Pay anywhere   is accepted

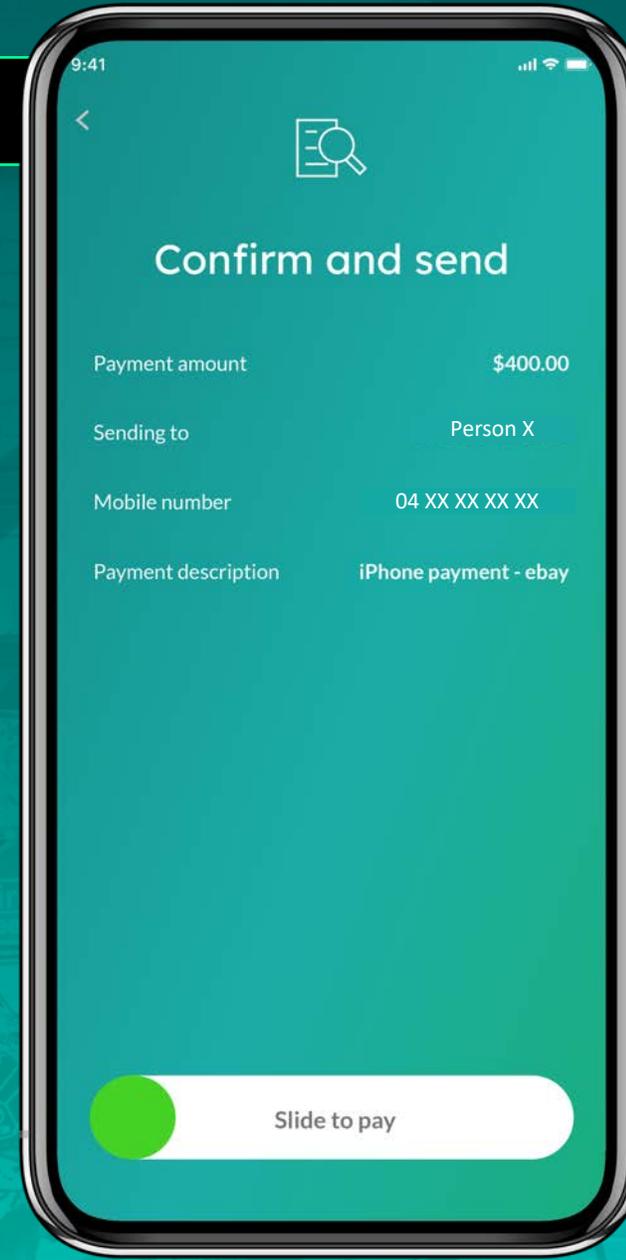
Total cleared transactions  
Average transaction amount



# — Built for Gen Now.

Payments platform *Pay anyone*

- ✓ Launched in September 2020 with **667 transactions** and **\$140,726.36 total spend**
- ✓ October to December 2020 had **5,719 transactions** with **\$1,261,691.57 total spend**
- ✓ January to March 2021 had **13,284 transactions** and **\$2,801,620.89 total spend**



# — Built for Gen Now.

Say goodbye to minimum repayments with ridiculously long terms...

Freestyle repayment terms are scheduled based on limits spread over 24 to 60 months.

### The benefits:

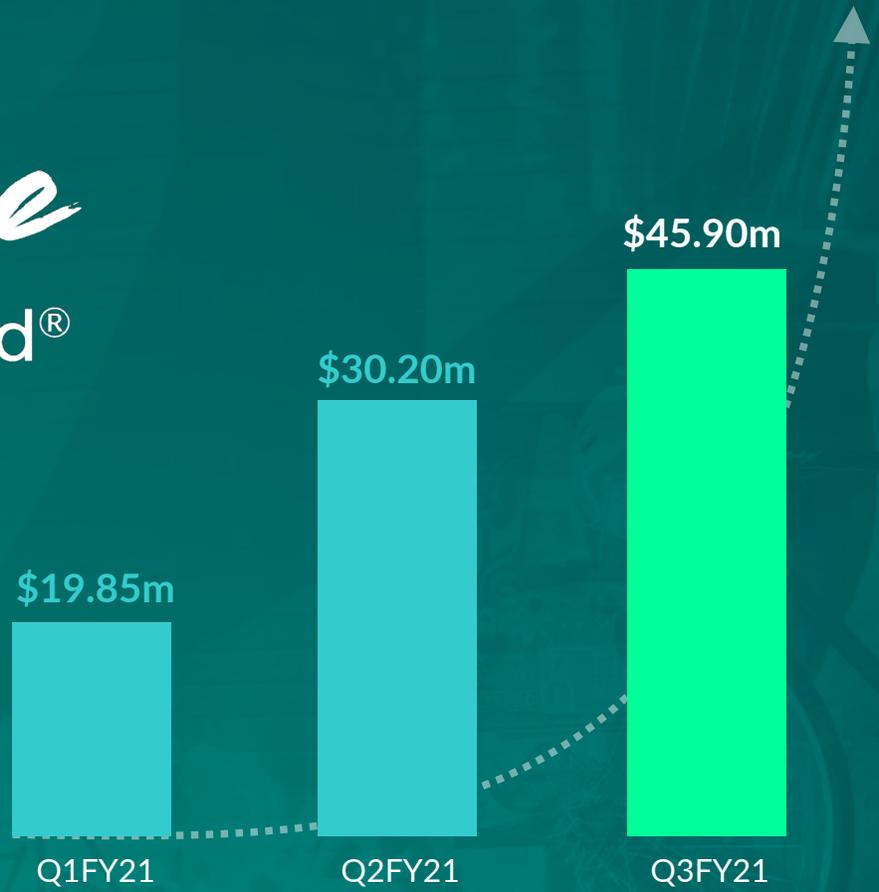
- ✓ Funds become available as you repay
- ✓ Tailored repayment terms based on credit limit
- ✓ Aligned with BNPL, where customers are in control of their shorter term credit cycle



— Our winning formula has taken off

# Freestyle

virtual Mastercard®



# — What to expect...

1

Retail partnerships

# moneyme × Partner

**Get \$250 to spend at SurfStitch**  
when you sign up and pay with a Freestyle virtual Mastercard®\*

**NO STRINGS ATTACHED**

**Overview**  
Customers can get up to **\$250** to spend at SurfStitch when they are approved for a Freestyle virtual Mastercard®. When customers use their Freestyle details to pay at the SurfStitch checkout, their purchase will be reimbursed up to the total value of **\$250**.

**Where is it promoted**

- SurfStitch homepage
- EDMs to SurfStitch database
- Social Media posts

**How it works**

- GO TO LANDING PAGE**  
Apply in minutes with an easy and simple application
- APPLY ONLINE**  
Approval times vary from 5 minutes up to 3 hours
- GET APPROVED**  
To access the Freestyle virtual Mastercard®
- DOWNLOAD APP**  
Available on the App Store and Google Play
- PAY WITH CARD**  
Checkout on SurfStitch with virtual card details and

**Who is moneyme**  
MoneyMe is a digital financial service company that provides consumers fast and easy personal loans and a digital credit card with competitive rates. Using an advanced, tech-driven platform, you get to experience a seamless online process - from application up to receiving your funds. No stress, super easy, and all done via mobile app in minutes.

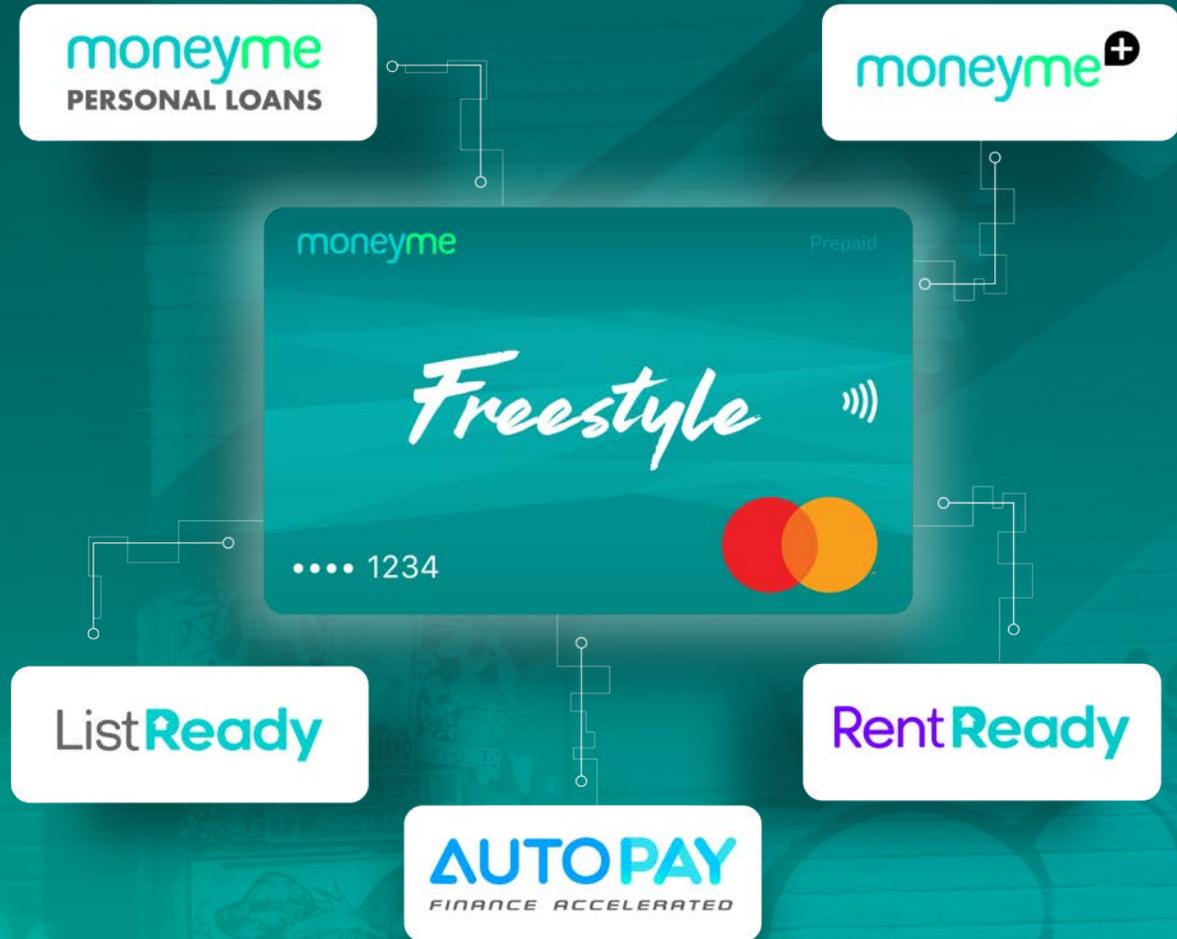
**SurfStitch Website View:** The website features a navigation bar with categories like NEW IN, MENS, WOMENS, KIDS, BOARDSPORTS, HOME + BODY, BRANDS, SALE, and OUTLET. Promotional banners include 'SCORE FREE GIFTS CHECK THEM OUT', 'FREE SHIPPING OVER \$60 FREE RETURNS', and 'STUDENTS SAVE 15%'. Product tiles for NIXON and BILLABONG are visible.

**Smartphone View:** The mobile app interface mirrors the landing page, featuring the 'Get \$250 to spend at SurfStitch' offer and a 'VIEW OFFER' button.

# — What to expect...

2

Cross-selling Freestyle virtual Mastercard® as an add-on to our other products



moneyme+

Shop now & pay later



# — Give merchants on-the-spot finance to close sales while customers are in-store



Pay in instalments with up to 60 months interest-free



High approval rates with limits up to \$50,000



Flexible interest-free promotions selected by the merchant with associated merchant fee



Instant settlement to merchants using the New Payments Platform



Merchant support team that is available on-demand



Future proofed & built with regulation in mind



# — Large addressable market



## Capturing market share with high ticket items

Merchants not satisfied with current providers



## Rise of instalment loan transactions

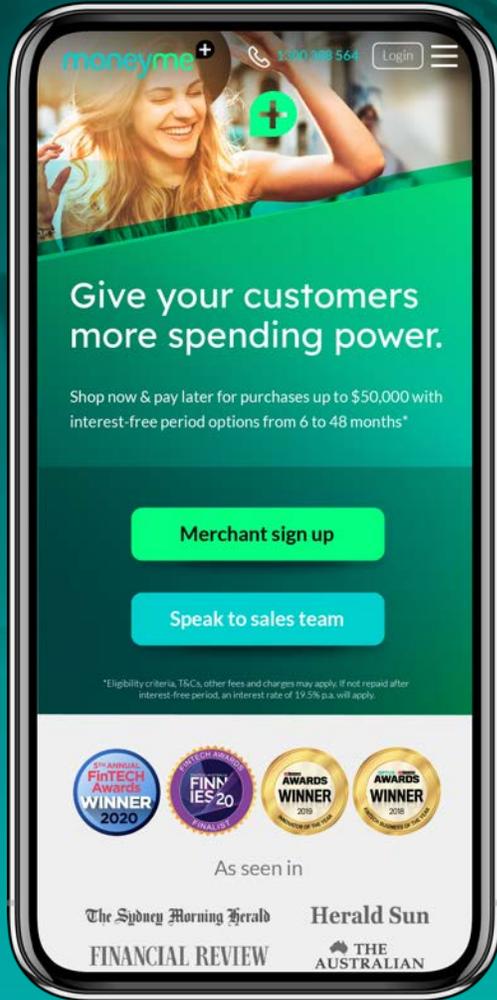
Transaction volumes increasing substantially



## Growing demand for interest-free solutions

Zip/Latitude/Humm

# — Strong performance with early phase product



## Expanding retail distribution network

**300+** merchants across multiple verticals e.g. Solar, Education, Automotive, Home Improvements  
**1,400+** customers

## Material contribution to loan book growth

**6%** of company receivables in December 2020

## Strong originations growth

**\$13m** of loan book at end of Q3 FY21



# — Insight into MME+

**moneyme**+

Shop now & pay later



**Many** industry sectors



**91%** of new customers into MME ecosystem



**\$4,500** Avg purchase value



**\$18m+** of spending power



Solar



Education & Training



Auto, Motorbikes & Boats



Home



Health & Beauty



Jewellery & Watches



Other

moneyme

Shop now  
& pay later

# — Enhancements that unlock long term growth

## Expanding sales team



- To increase merchant based quickly
- Expected to reach 1000+ merchants by December 2021

## Unlocking eCommerce



- Allowing customers to **transact online**

## Go to market launch



- Range of promotional and marketing initiatives to generate market interest



# ListReady

We're revolutionising the Australian  
real estate experience

# — Bringing the pay-later experience to the real estate industry



Pay later solution for the property owner selling their home



On-the-spot access up to \$35,000\* per property to cover essential expenses



No cost for the agency



Simple and transparent charging structure for the vendor  
4% + GST for 60 days



Agent pays balance when property sells

The smartphone screen displays the ListReady mobile app interface. At the top, the ListReady logo is on the left, and a LOGIN button and a menu icon are on the right. The main heading reads "The pay later solution for listing expenses". Below this, a sub-headline states: "We cover listing costs up to \$35,000\* upfront for marketing, staging, home improvements, repairs and more". A circular badge in the center of the screen says "5TH ANNUAL FinTECH Awards WINNER 2020" with "Best PropTech Platform" written below it. Below the badge, the text asks "Not yet signed up with ListReady?" and features a prominent "ENQUIRE NOW" button. At the bottom of the screen, there is a section titled "OUR PARTNERS" with logos for Raine & Horne and firstnational REAL ESTATE. A small disclaimer at the bottom of the screen reads: "\*In order to be eligible to apply, your vendor must be 18 years or older and an Australian resident. Other eligibility criteria and T&Cs may apply."

# — A win-win for the industry



## Vendor benefits

- ✓ Get to market quicker
- ✓ No upfront financial pressure
- ✓ Access to property improvement services
- ✓ Maximise property exposure
- ✓ Increase sale price



## Agent benefits

- ✓ Win more listings by offering a pay later option
- ✓ Attract more buyers with bigger marketing budgets
- ✓ Sell more properties and maximise sale price

# – ListReady – the best product in market



Cover extensive range of property expenses at any stage in the sales process



Payments platform allowing agents to pay any supplier instantly

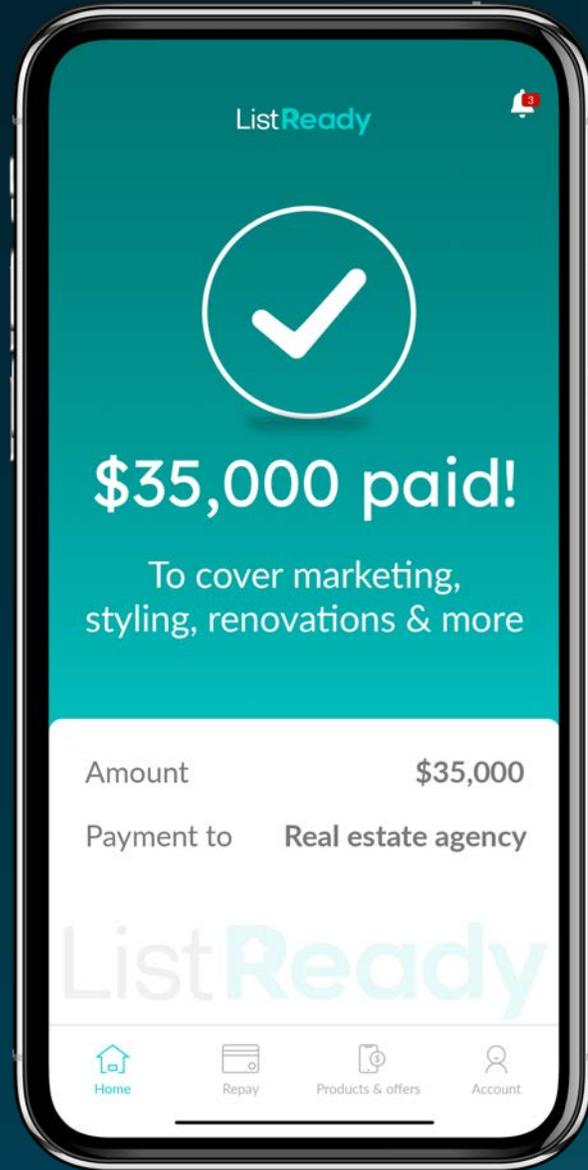


Frictionless user experience with account set up in 60 seconds by SMS



Industry recognition as a market leader

# — Strong performance and distribution capabilities



## Growing high quality agency base

- 500+ leading agencies on platform
- 3,000+ individual agents
- Avg loan size = \$5,219
- Number of vendors = 3,200+

# – Deep integration roadmap

Exclusive provider for major agency networks

Raine&Horne.

Elders  
Real Estate

firstnational  
REAL ESTATE

Integration with leading real-estate CRM platforms

AGENTBOX

VULTRE

Integration with other proptech platforms that optimise the sales journey

proply<sup>®</sup>

RealTime  
AGENT

The background features a dark, teal-toned image of a bookshelf. The shelves are filled with various books, some stacked horizontally and others vertically. On the left side, a large, dark plant with broad, lobed leaves is visible. The overall lighting is dim, creating a professional and focused atmosphere.

# RentReady

Reaching the property investor

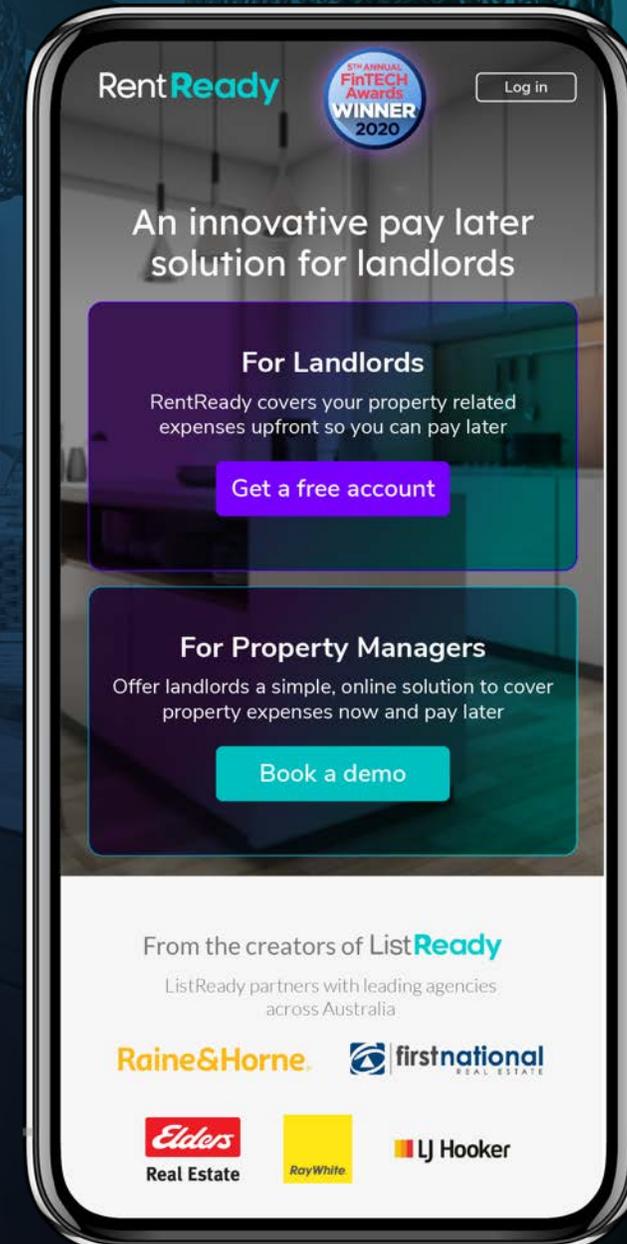
# – The problem

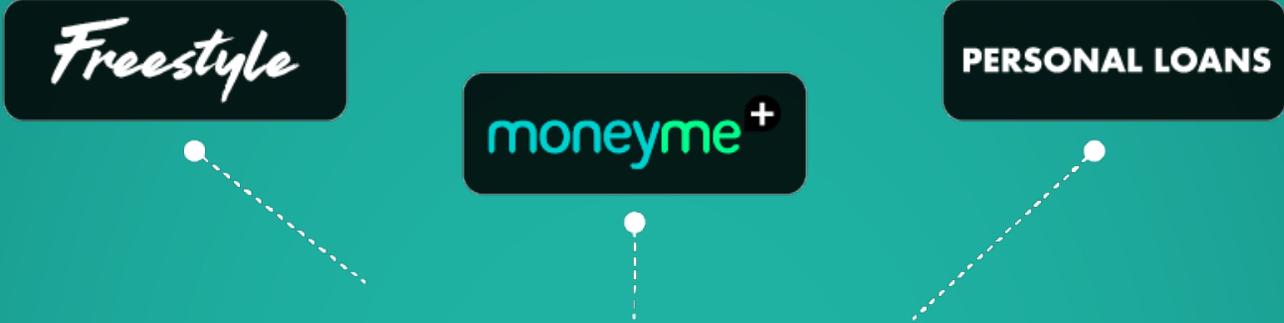
- ❌ No dedicated facility or platform to manage investment property expenses
- ❌ Repairs, maintenance and improvements can be costly
- ❌ Landlords often lack the funds or are reluctant to front the cost of these services
- ❌ Reduced rental payments can cause cash flow issues

# – The solution

-  Dedicated line of credit facility up to \$50,000\*
-  Dynamic online application completed in minutes
-  Access for both the property manager and the property investor
-  Simple pricing: 16.99% p.a. rate with balance split over 24 monthly repayments
-  Interest and repayments are tax deductible

\*In order to be eligible to apply, you must be at least 18 years old, the property owner and an Australian/NZ resident. Other eligibility criteria and T&Cs may apply.





# moneyme

## ECOSYSTEM



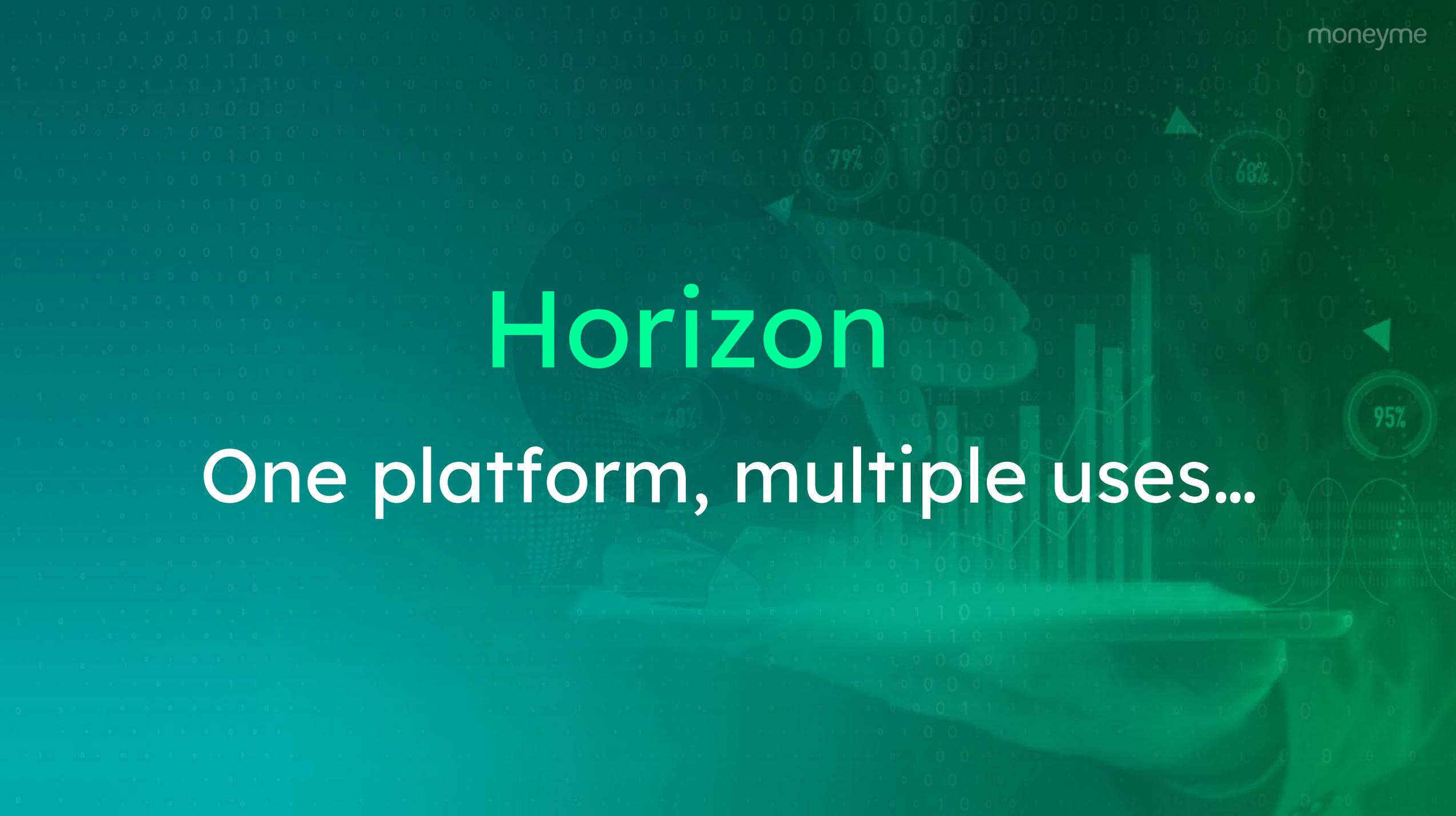
moneyme

# Technology & Data

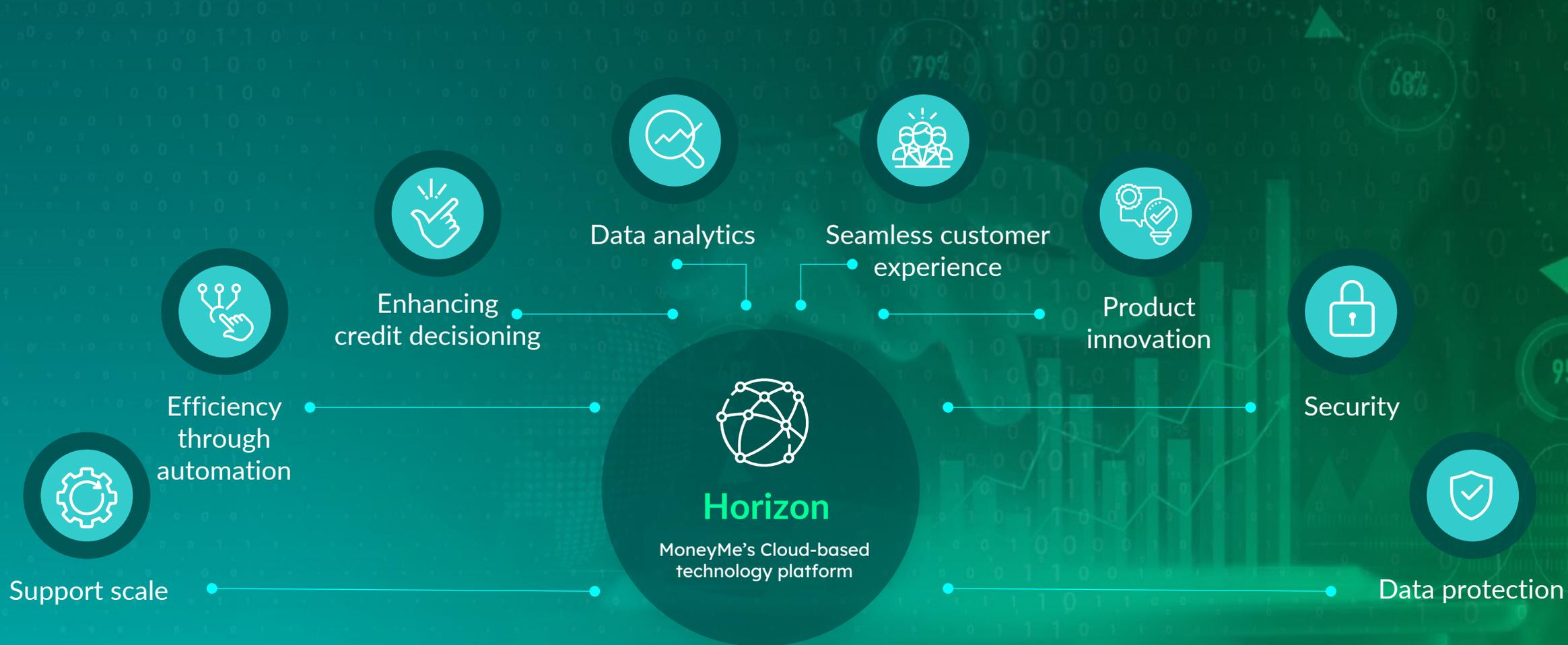
1. Horizon
2. Data-led decisions
3. AIDEN<sup>®</sup>

# Horizon

One platform, multiple uses...



# — Horizon platform



# — Horizon platform 8 key modules



# — What gives us ‘the edge’ ?



There’s almost no downtime.

We can even launch new products whilst the platform is still running



We own it, which means:

- ✓ No licensing fees \$
- ✓ Easy to scale (operational efficiency)

Meaning as the business grows, costs do not grow at the same rate.

— How does this tech help us win?

We launch **quick**.

We learn **fast**.

We **iterate**.

# Example: ListReady

- ✓ Agile build, for **very fast** entry to market
- ✓ Built in less than 2 months using existing modules



# Data-led decisions

Our purpose?

Turn data into **high-value actions**.

# — Seeking high-value opportunities

1

To increase revenue



2

To reduce costs



3

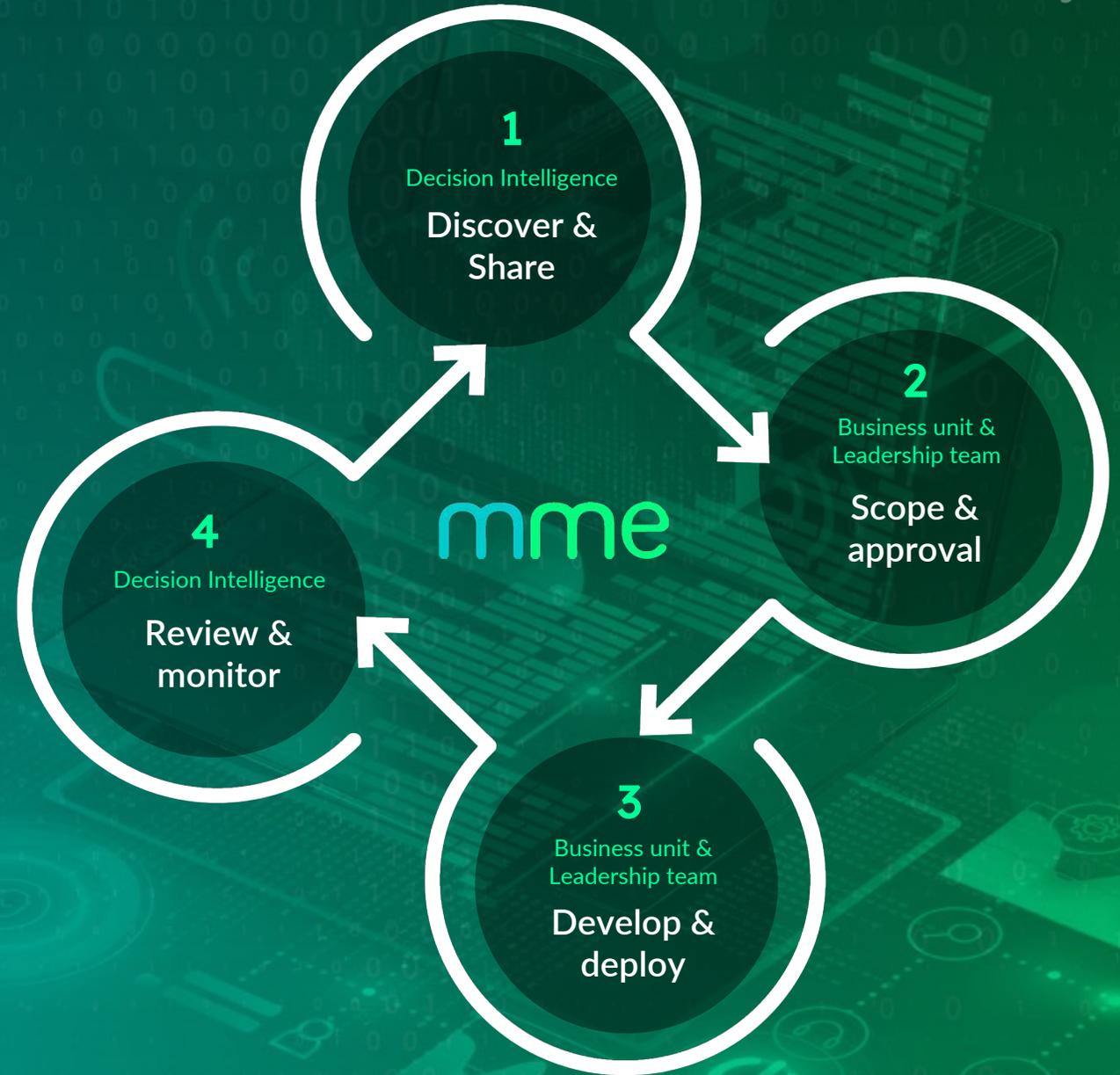
To improve customer experience



Project-based approach to  
actioning data insights.

We get things done.

# Cross-team collaboration



# — Big data

We know...



Where customers spend



When customers spend



What customers spend on



Who customers send funds to

We have more touch points than ever, across retail and property.

Plus, very soon... **Auto.**

# — 98% of credit amount and pricing decisions are made by the system

60% of MoneyMe's funding decisions are made today  
have no human touch point

Loan decisions are based on:



Our offer matrix (based on credit score)



Customer's credit history



Customer serviceability

# — We're making data-led decisions

Learning about our people, our processes and our customers



## Human efficiency

- Improvements to measure success outcomes



## Product discovery

- How are customers using the 55 days interest-free?
- How do we increase conversion rates, where do customers drop out of the process?

**AIDEN®**

**Artificial Intelligence  
Decision Engine**

# — AIDEN<sup>®</sup> - Why did we build it?



For fast  
deployment  
of AI models



Easily  
customisable



Greater control  
over data security  
& privacy

# — AIDEN<sup>®</sup> – Improving credit risk management

-  AIDEN<sup>®</sup> has been trained using data from **thousands of customers**
-  AIDEN<sup>®</sup> uses **150+ relevant data points** per customer to assign a MoneyMe credit score

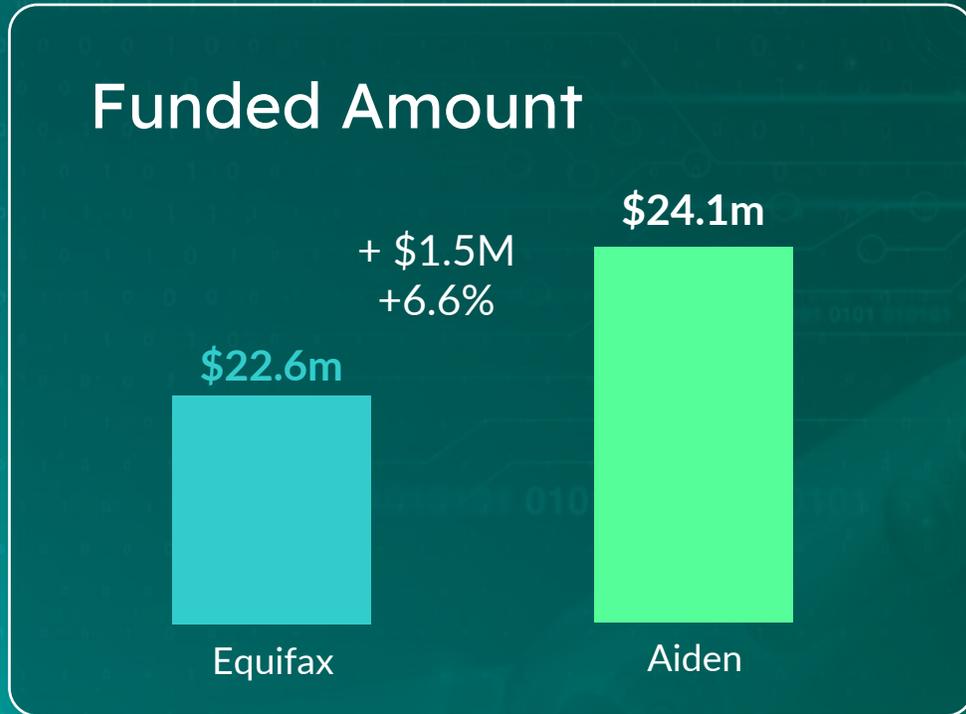
# — AIDEN<sup>®</sup> makes good decisions

## ○ Example

Equifax Score	Wages	Employment Sector	Employment Status	ATM Withdrawals	Loan Default	Aiden
671	\$ 2,526	Hospitality, Tourism	Part-time	\$ 370	YES	Decline
643 (A3)	\$ 16,784	Medical & Healthcare	Full-time	\$ 165	NO	893 (A1)

# — We tested AIDEN<sup>®</sup>

The results speak for themselves



Data: Loans Funded between Jul-Sep 2019

AIDEN<sup>®</sup>

works 



# — Where AI is expanding to



## Customer Marketing

- Personalised communications



## Operations

- Optimising collection strategies
- Human capital efficiencies



## Product enhancement

- Optimizing price elasticity and risk
- UX improvements
- Conversion rate improvement

moneyyme

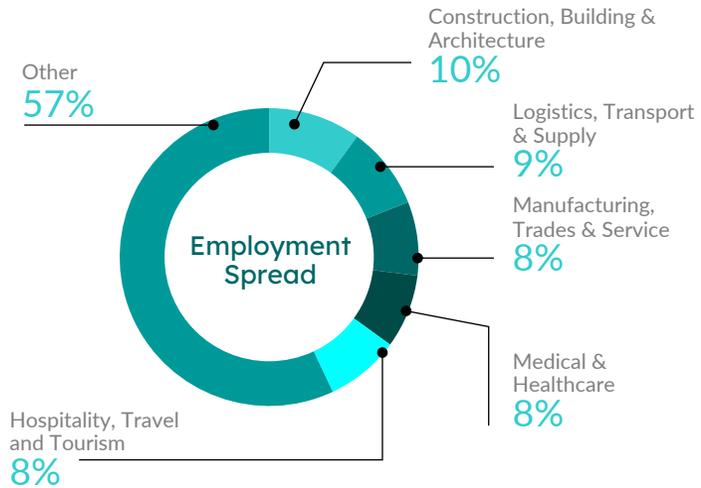
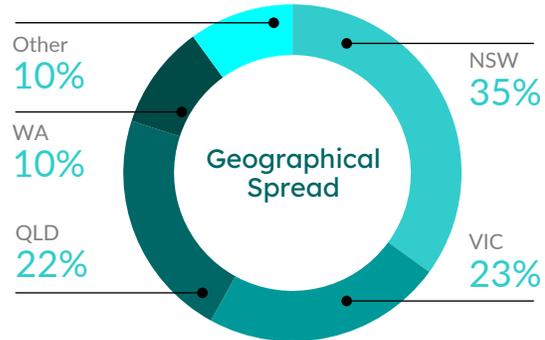
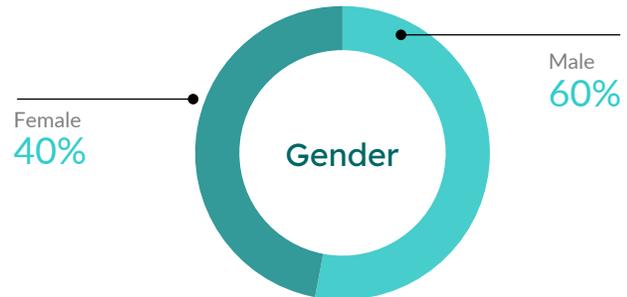
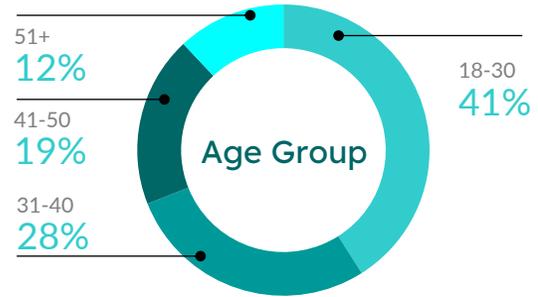
# Marketing to Generation Now



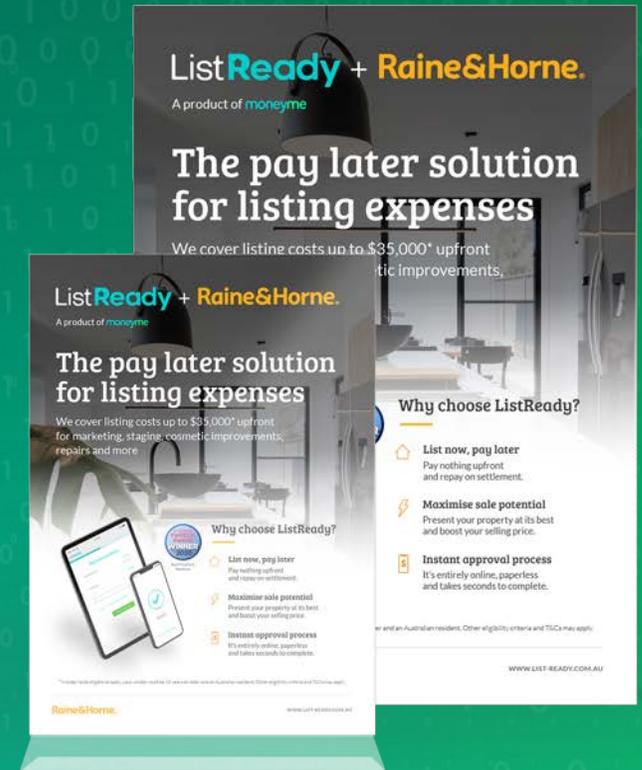
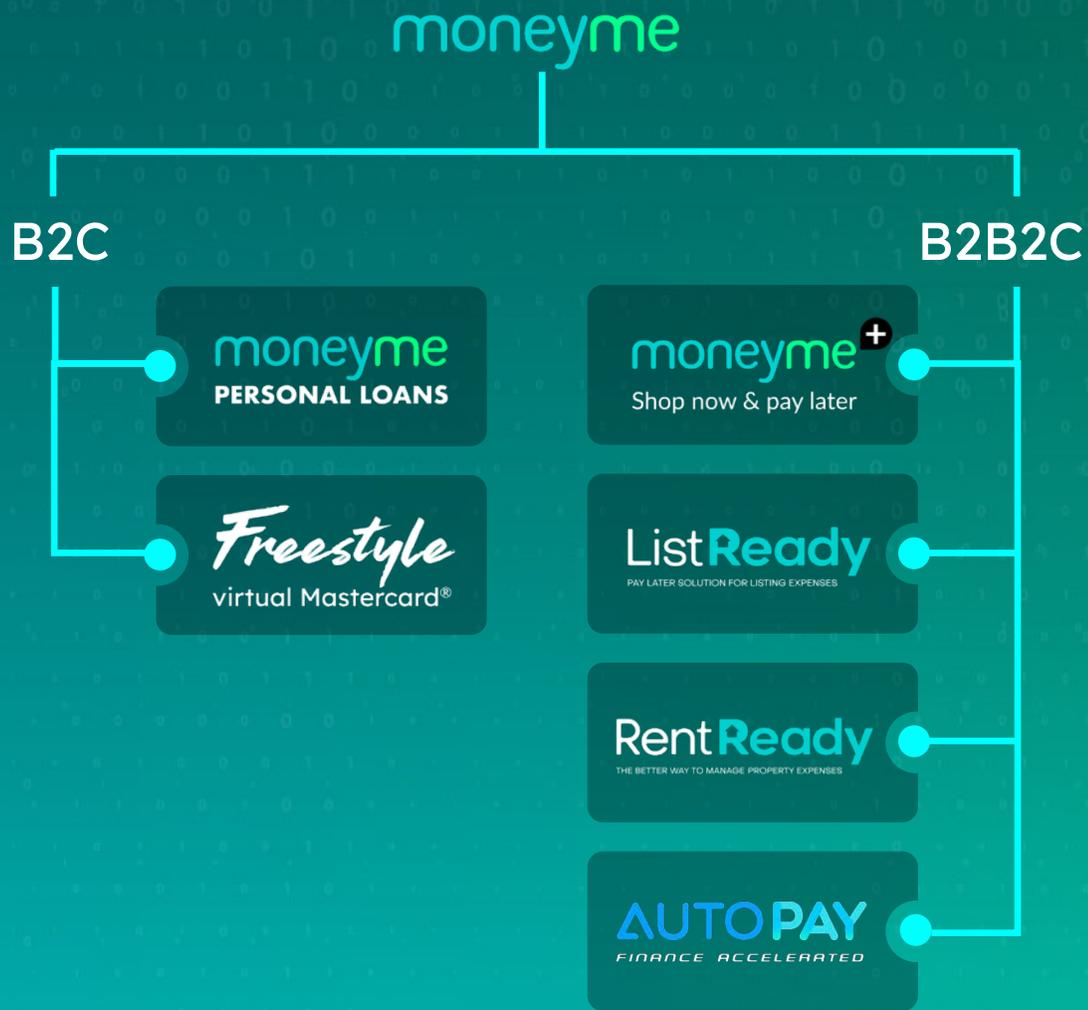
# — Insight into the marketing mindset of MoneyMe



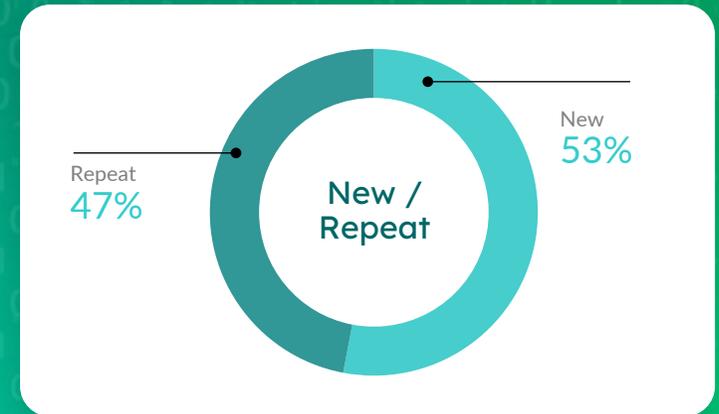
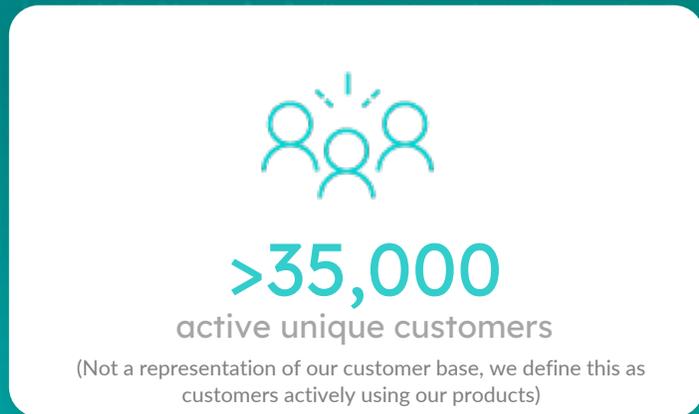
# — Targeting Generation Now



# Tailored marketing by product segments



# — Leveraging customer satisfaction



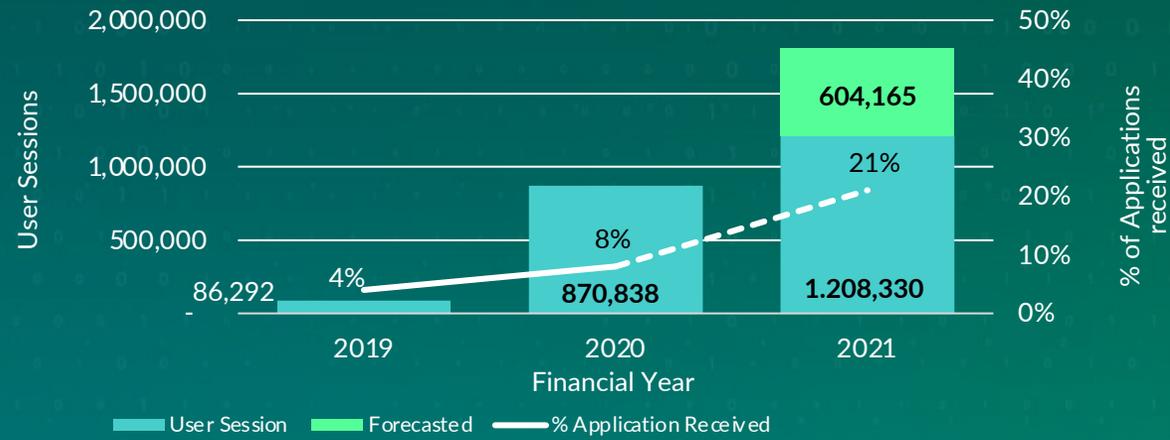
1. Customer satisfaction data for Q3FY21

# — Mobile First, App-based approach

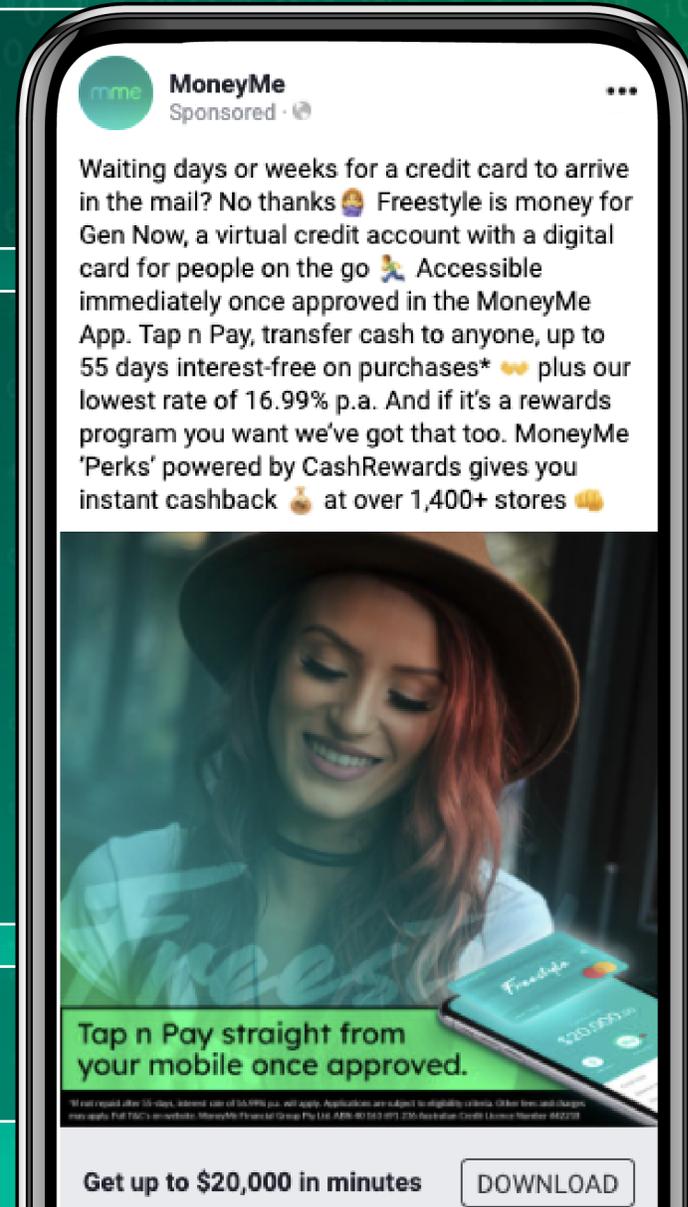
**In FY 2021**

 Customers Using Web Mobile **71%**  
 Customers Using Web Desktop **29%**

## MoneyMe Mobile App (iOS and Android)



**\$** Cost of Acquisition decreased when advertising direct to Mobile App





# — Data led decisions



A/B testing landing pages and ad creative



Live chat 24/7



Conversion rate optimisation

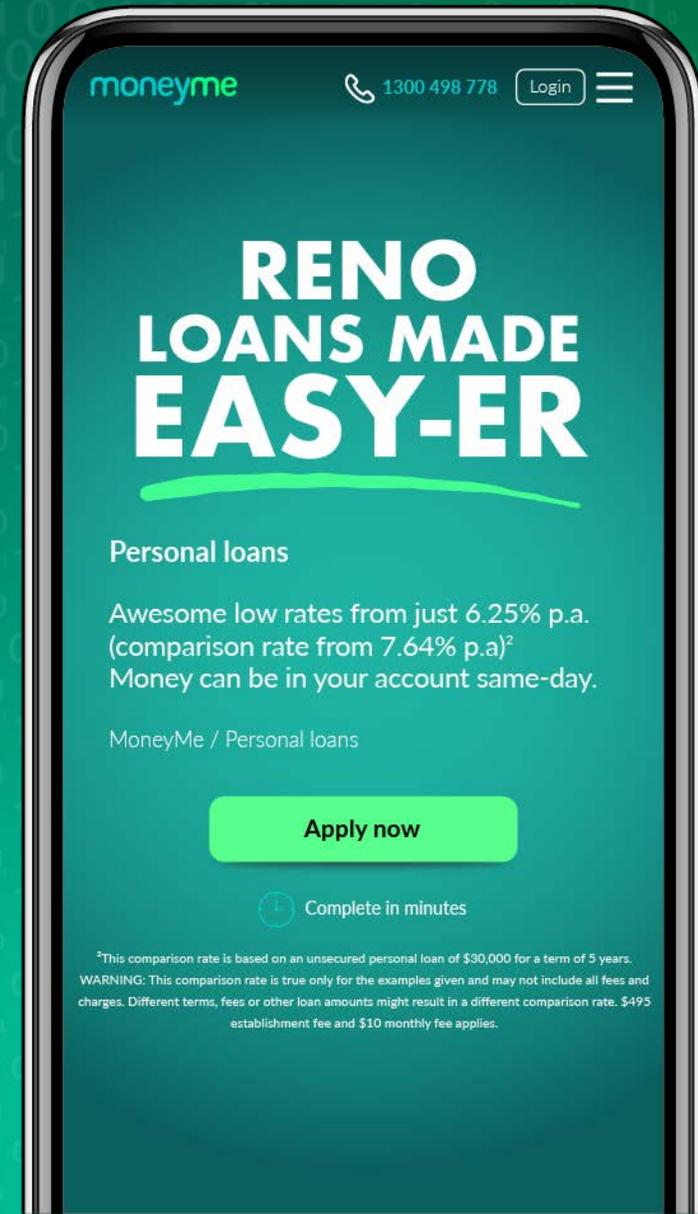


Internal data trends linked with external data trends and search trends from our partners

Including Carsales, SEO, Gumtree, Facebook, Get Credit Score & more.



+ Many more experiments...



# — Data led decisions



A/B testing landing pages and ad creative



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Conversion rate optimisation

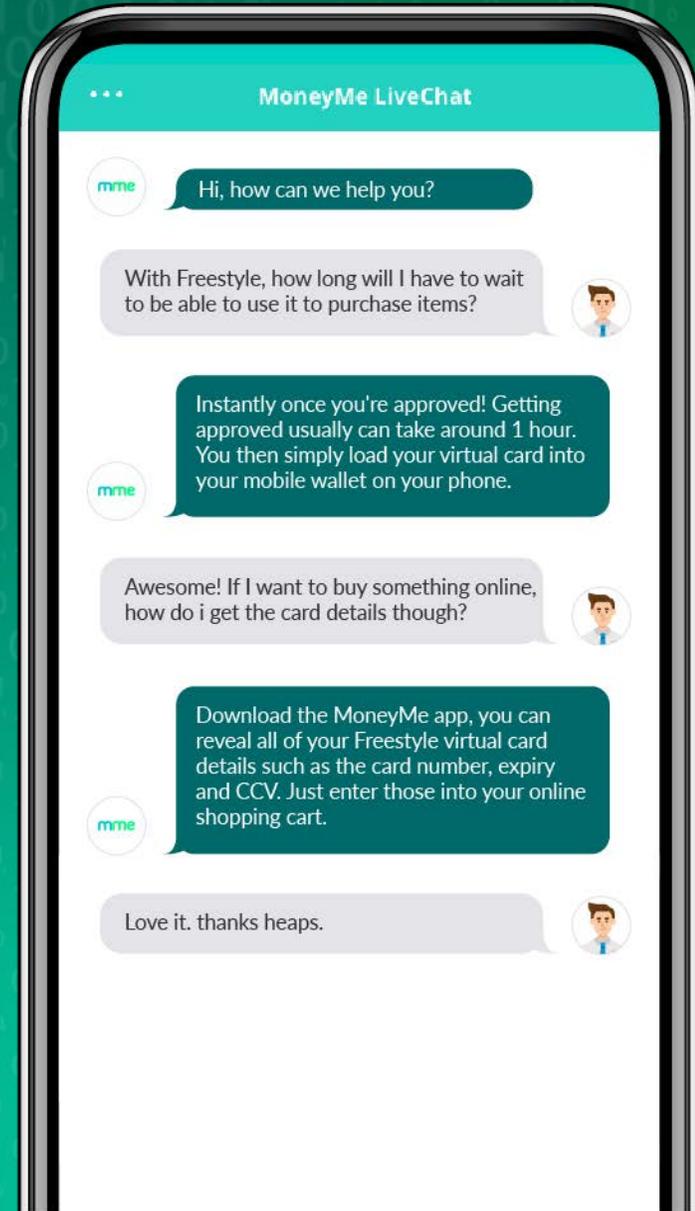


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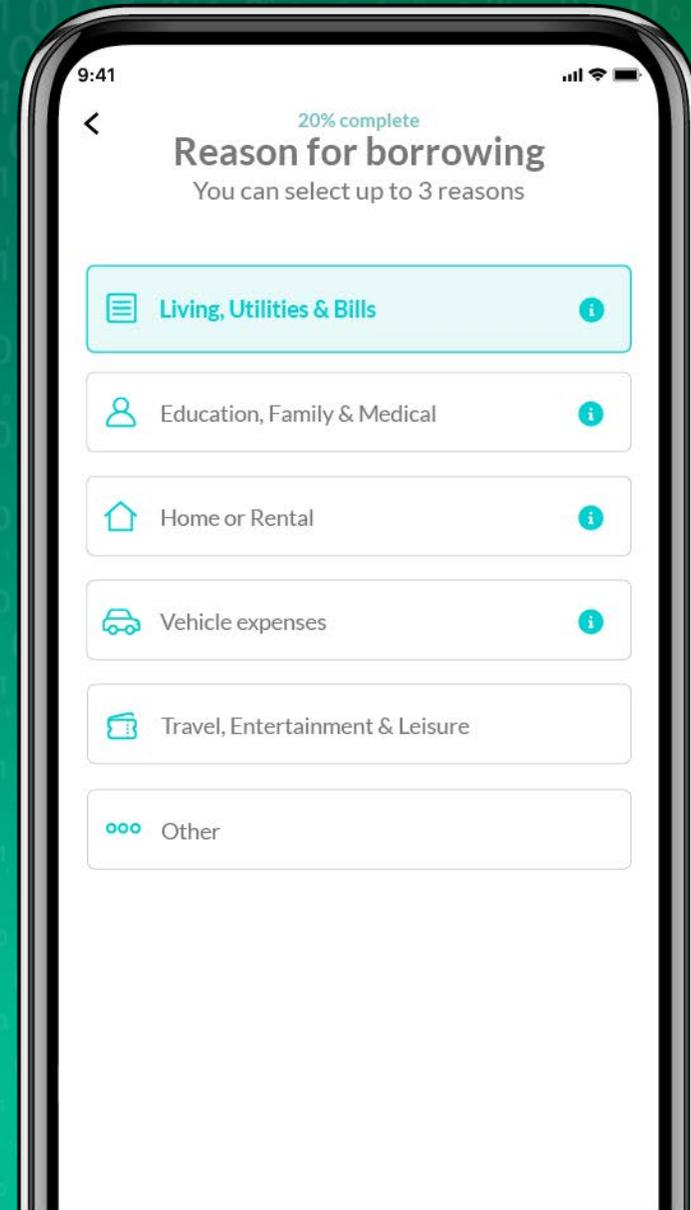


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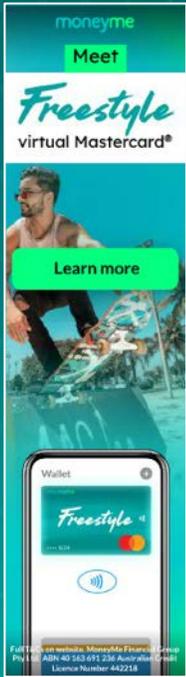
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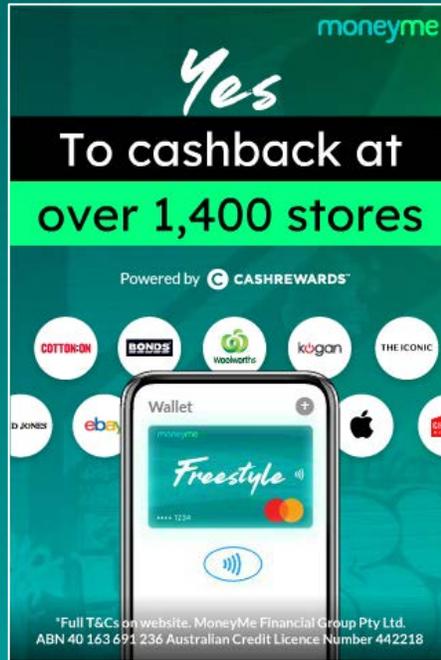
+ Many more experiments...



# – Targeted acquisition funnel



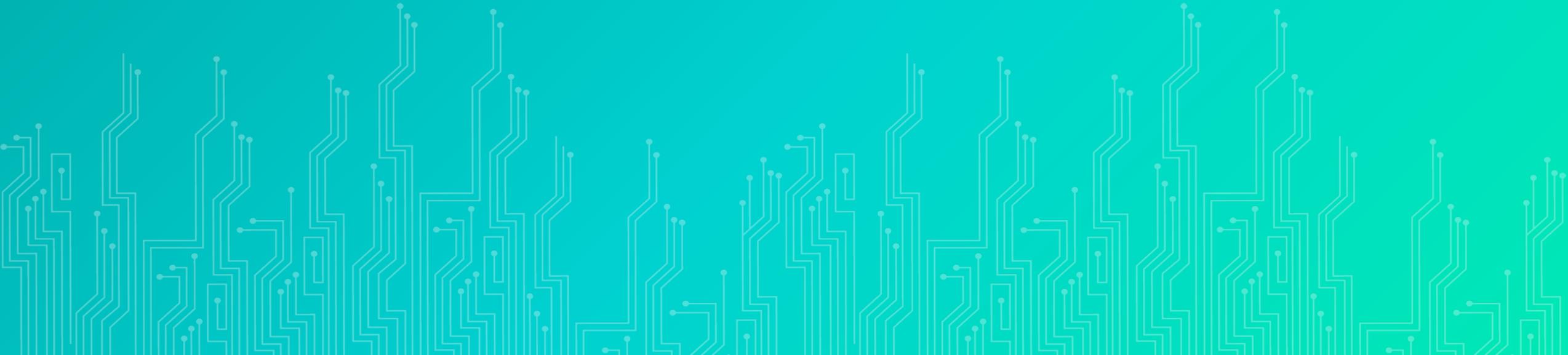
Awareness example



Contextual consideration example

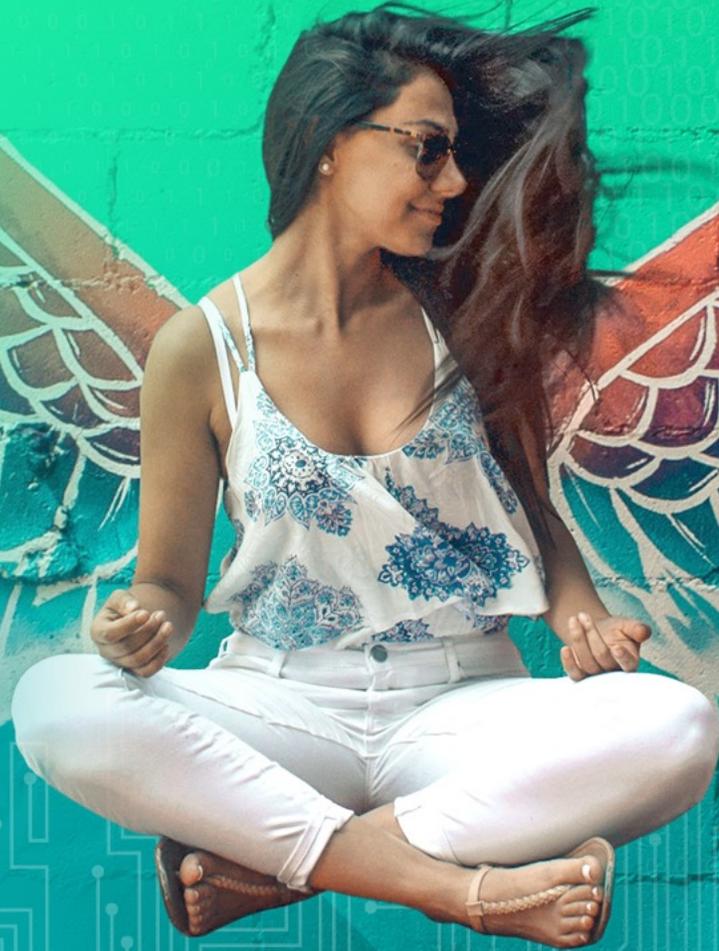


# Wrap up



OUR MISSION

To be the  
choice for  
Generation  
Now



# — 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

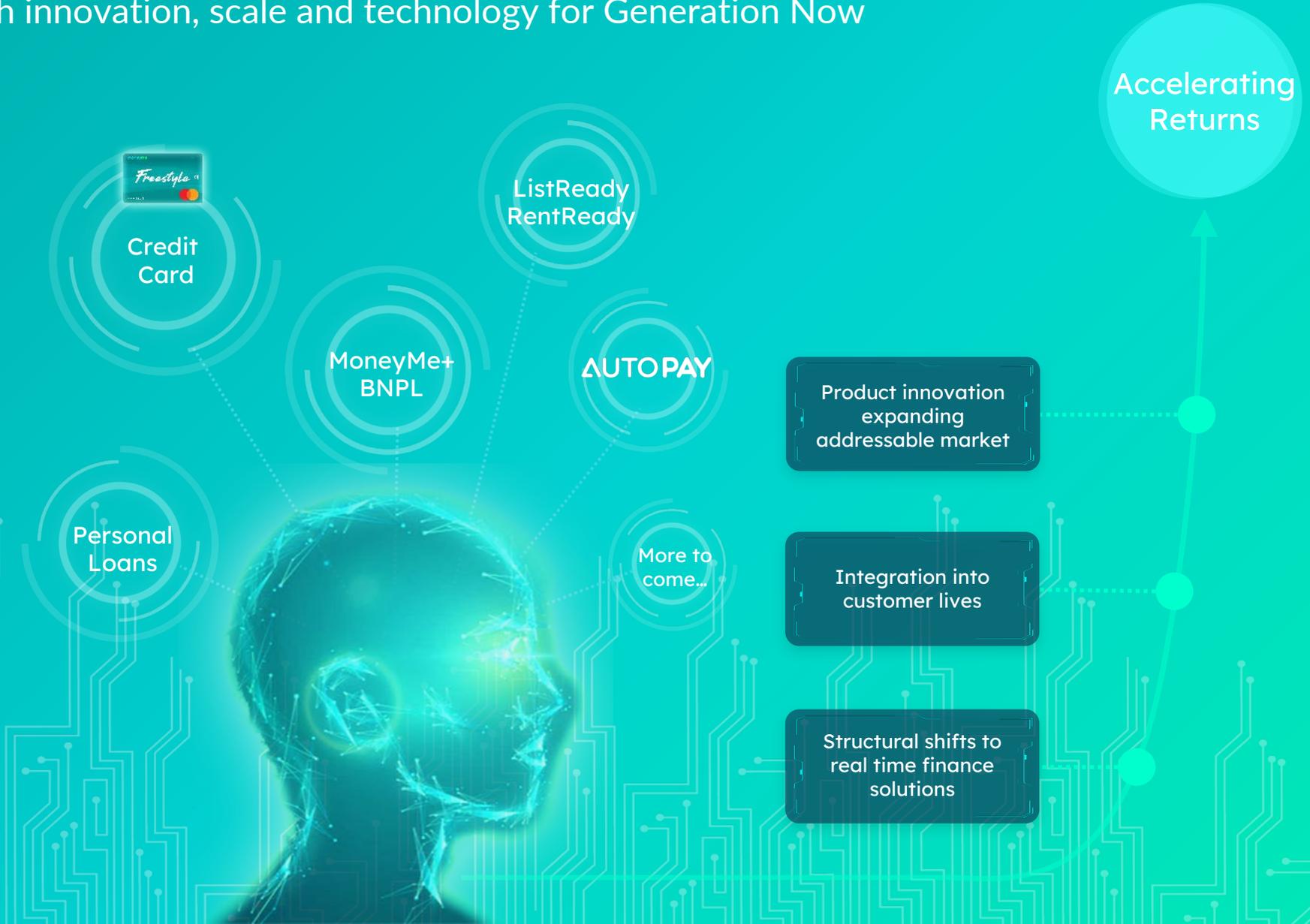
- Highly automated processes
- Artificial intelligence credit decisioning
- 24/7 real time processing

### 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



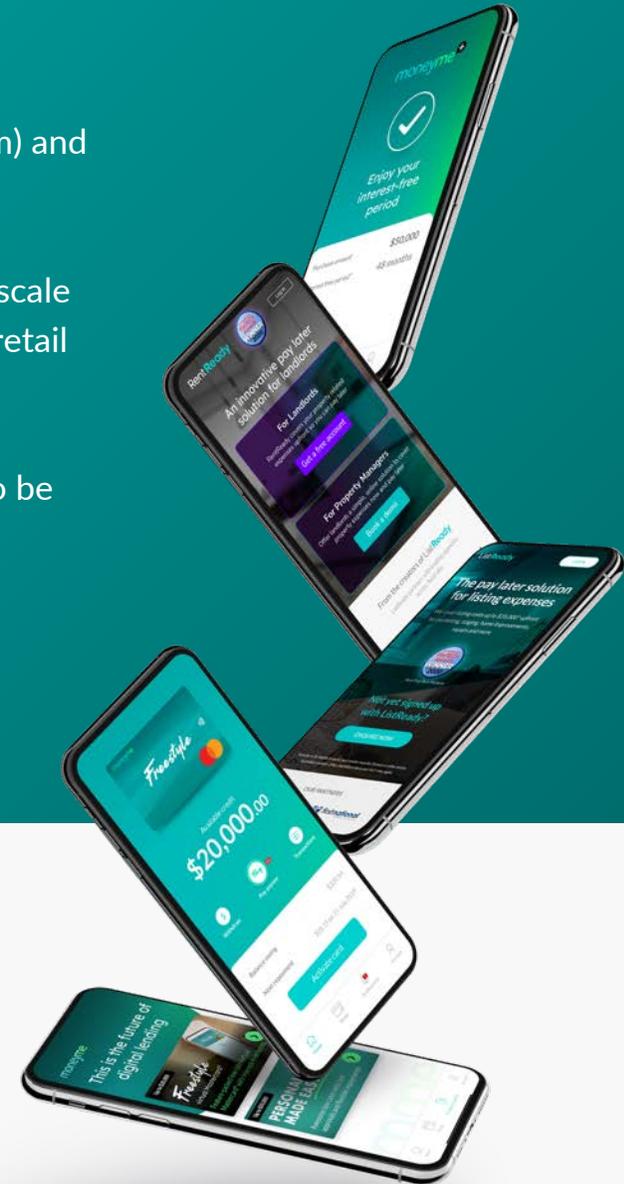
# — About MoneyMe

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

Daily Telegraph

Mumbrella



Domain



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