MONEYME LIMITED ACN 636 747 414

FY26 CORPORATE GOVERNANCE STATEMENT

INTRODUCTION

The Board of MONEYME Limited (**MONEYME** or **Company**) is committed to ensuring that the corporate governance practices of the Company and its subsidiaries (**Group**) comply with the recommendations in the fourth edition of the ASX Corporate Governance Council's Corporate Governance Principles and Recommendations (**Principles and Recommendations**), to the extent appropriate for the size and nature of the Group's operations.

MONEYME has established a corporate governance framework that supports this commitment. Further details of the corporate governance framework in place during the financial year ended 30 June 2026 (**FY26** or **Reporting Period**) are set out below. Key components of this framework, being the Charters under which the Board and its Committees operate, the Group's Code of Conduct and the Policies referred to in this Corporate Governance Statement, are available at https://investors.moneyme.com.au/investor-centre/?page=corporate-governance.

The Company's FY26 Annual Report, which is referred to in this Corporate Governance Statement, is available at https://investors.moneyme.com.au/investor-centre/?page=reports.

This Corporate Governance Statement describes how the Company's corporate governance practices align with the Principles and Recommendations. The Company's corporate governance practices complied with all of the Principles and Recommendations throughout the Reporting Period other than Recommendation 2.4. The reasons why the Company did not comply with that Recommendation are discussed below.

This Corporate Governance Statement is current as at 18 August 2026 and has been approved by resolution of the Board.

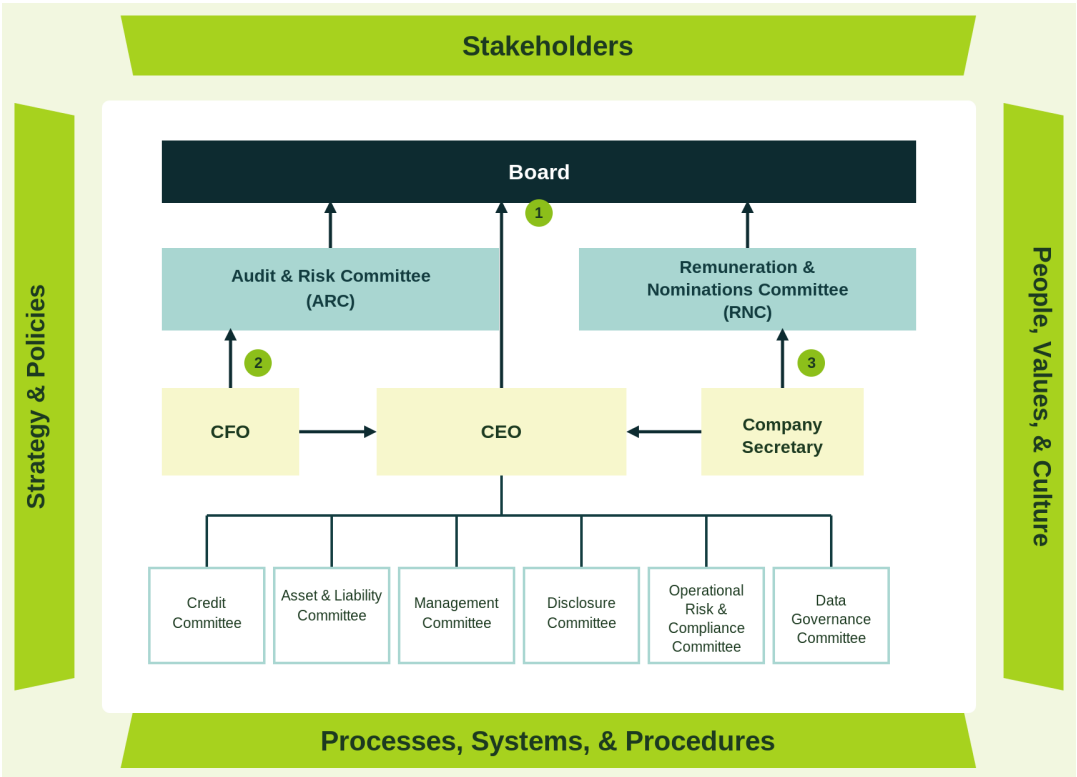
OVERVIEW OF GOVERNANCE FRAMEWORK

MONEYME's corporate governance framework is based on the six governance principles outlined below.

Principle	Comments
Promotion of a "Good Governance" culture	A commitment to instil and continually reinforce across the organisation a culture of acting lawfully, ethically and responsibly. This principle reflects Principle 3 of the Recommendations. The principle recognises that the business's informal and intangible cultural approach to governance will have a significant impact on governance outcomes.
Recognise and manage risk	Establishment of a sound risk management framework that includes periodic review and updates as appropriate. This principle reflects Principle 7 of the Recommendations.

Principle	Comments
Maintain robust policies	This includes the maintenance of fit for purpose policies recommended by the Principles and Recommendations, as well as other policies that cover the business's key risk areas and activities. This principle recognises that business requirements and expectations need to be clearly set out to support clear communication, understanding, implementation and compliance verification.
Clear accountabilities	Clarity around roles and responsibilities, from the Board and its Committees to functional area deliverables and compliance, is imperative to ensure that specific expectations and requirements are understood, and the relevant parties can be held accountable for specific outcomes.
High calibre people management	People capability and performance is critical to ensuring that planned and expected governance arrangements are effectively implemented. This includes ensuring key talent has the required skills, capacity and incentives to support good governance.
Effective operational governance	This principle recognises that good governance requires effective operational management, from meeting management arrangements to documentation of decision approvals, approved policy positions and maintenance of effective segregation of duties.

The diagram below provides a visual overview of the corporate governance framework.



1. Strategy execution delegation
2. CFO reporting line to the Audit and Risk Management Committee Chair for all matters covered by the Audit and Risk Management Committee Charter, otherwise to the CEO

3. Company Secretary reporting line to the Board for all matters relating to the proper functioning of the Board, otherwise to the CEO

The corporate governance framework includes:

- the Board having the overall responsibility for setting the strategic direction of the Company;
- Board delegation to Board Committees in the key areas of Audit and Risk Management and Remuneration and Nominations, supported by Board and Committee Charters and formal policies in key areas;
- Board delegation to the CEO for the day-to-day ongoing implementation and management of the board's strategic agenda;
- non-CEO reporting lines for the CFO and Company Secretary for Audit and Board governance related matters respectively; and
- formal Management Committees in the key areas of Credit Risk, Operational Risk and Compliance, Asset and Liability Management and Continuous Disclosure, and an overarching Management Committee.

The Board and all Board Committees and Management Committees have Charter documents that set out their obligations, requirements, members and key operating arrangements.

The following table summarises how the elements of MONEYME's corporate governance framework align to the Three Lines of Defence model.

First Line of Defence	Second Line of Defence	Third Line of Defence
Responsible officers Management Internal controls Policies Procedures	Board and Board committees Management committees Risk appetite statement and KRI reporting Risk, issues and opportunities register Policy register Policy compliance checklists Responsibility matrix Compliance function Financial control function Legal function	Internal audit* External audit Debt funder due diligence External Company Secretary External securitisation trust manager and trustee External legal counsel External tax advisers Regulators

**See page 19 of this Corporate Governance Statement for details of how the internal audit function is managed.*

PRINCIPLE 1 – LAY SOLID FOUNDATIONS FOR MANAGEMENT AND OVERSIGHT

Roles and responsibilities of Board and Management

MONEYME's Board Charter sets out the principles for the operation of the Board. The Board Charter is disclosed on the Company's website.

The Board Charter sets out the roles and responsibilities of the Board including the areas of responsibility in relation to which the Board seeks guidance from the Board's Audit and Risk Management Committee (**ARC**), Remuneration and Nomination Committee (**RNC**) and from the

Disclosure Committee. The Board Charter also sets out the responsibilities delegated to the CEO and Management and specific responsibilities delegated to the Company Secretary.

A summary of the role of each Board Committee and each Management Committee is set out below.

Board Committees

•	Audit and Risk Management Committee	Financial reporting and oversight of external audit, overall risk management oversight including operational, compliance, credit, liquidity and market risks, oversight of tax matters.
•	Remuneration and Nominations Committee	Board appointments and succession planning, Director induction and development, Director and executive remuneration, executive succession planning, Group employee remuneration policy.

Management Committees

•	Disclosure Committee	Market disclosure obligation oversight and approval of material market releases in accordance with the Company's Disclosure Policy.
•	Management Committee	Operational management and strategy execution.
•	Operational Risk and Compliance Committee	Operational risk management including people risk and technology and systems risk, compliance with regulations including Australian Credit Licence and Australian Financial Services Licence requirements, customer satisfaction and complaints management.
•	Credit Risk Committee	Credit risk framework and risk management.
•	Asset and Liability Committee	Asset and liability policy and risk management including liquidity risk and interest rate risk.

Appointment of Directors and Senior Executives

All of the Company's current directors have undergone bankruptcy and police checks, either as part of the Company's due diligence process prior to the Company's listing on ASX in December 2019, or in the case of directors appointed since listing, prior to their appointments taking effect.

Prior to the appointment of any future directors, the Board will also ensure that bankruptcy and insolvency checks as well as any other checks the Board considers relevant (such as with respect to character, experience and education), will be undertaken prior to the appointment of that person, as required under the RNC Charter.

The RNC Charter also requires the Board to ensure that the Company provides shareholders with all material information in the Company's possession relevant to a decision on whether or not to elect or re-elect a director at a general meeting.

This information was provided to shareholders in respect of the resolution to re-elect Scott Emery as a director at the Company's AGM held in November 2025.

Written terms of appointment for directors and senior executives

The Company has a written agreement in place with each director and senior executive setting out the terms of their appointment, as required under the RNC Charter.

Company Secretary

The Board is responsible for the appointment of the Company Secretary. Details of the Company Secretary and his skills, experience and qualifications are contained in the FY26 Annual Report. The Board Charter provides that the Company Secretary is accountable to the Board, through the Board Chair on all matters to do with the proper functioning of the Board and its committees. All directors have direct access to the Company Secretary.

Diversity

The Company has a Diversity Policy which applies to all employees and directors of the Group. The Diversity Policy was reviewed and updated during the Reporting Period and is disclosed on the Company's website.

The Diversity Policy and the Board Charter provide that the Board is responsible for setting measurable objectives to achieve gender diversity and monitoring the Group's progress in achieving them. The table below sets out the measurable objectives to achieve gender diversity set by the Board, and the progress towards achieving those objectives as at 30 June 2025 and as at 30 June 2026.

Group	**Target – achieve by and maintain to 30 June 2027**	**Actual – as at 30 June 2026***	**Prior year – as at 30 June 2025**
Board	>= 30% women	33% women	33% women
Senior executives	>= 20% women	10% women	10% women
Employees generally	>= 40% women	37% women	38% women

**The figure for the percentage of women on the Board is given as at 1 July 2026, the date on which the appointment of Belinda Hogan as an independent Non-Executive Director took effect.*

For these purposes, the term "senior executives" refers to the Managing Director and CEO and the 9 other senior executives who report directly to him.

In assessing the progress towards achieving gender diversity objectives, the Company recognises that some of the Company's employees may not identify as either men or women.

The representation of women amongst senior executives and amongst employees generally has remained at similar levels to those in FY25. The Group acknowledges that the representation of women in these categories remains below target and has developed an action plan to address this. Key points of the action plan are summarised on the following page.

The Group continued to conduct regular gender pay gap analyses in FY26 and also completed its third submission to the Workplace Gender Equality Agency (**WGEA**) for the annual Gender Equality

Census. Gender pay equity across the Group's five main role bands, which reflect the seniority, responsibilities, and salaries of the roles, is detailed below.[1]

	Representation of Women		Pay Equity		Gender Pay Gap	
	30 June 2025	**30 June 2026**	**30 June 2025**	**30 June 2026**	**30 June 2025**	**30 June 2026**
Role band A	33.8%	38.1%	91.0%	85.1%	-9.0%	-14.9%
Role band B	40.6%	30.8%	97.0%	97.8%	-3.0%	-2.2%
Role band C	35.3%	46.2%	88.2%	97.3%	-11.8%	-2.7%
Role band D	50.0%	41.7%	105.3%	91.4%	5.3%	-8.6%
Role band E	44.0%	42.9%	95.3%	104.9%	-4.7%	4.9%
Weighted average for Role bands A-E	**40.2%**	**39.0%**	**94.9%**	**96.3%**	**-5.1%**	**-3.7%**

The five bands above provide a good indication of both representation of women and pay equity across the business. Executive roles have been excluded from the above table due to insufficient representation of women to make a fair assessment. At 30 June 2026, the Group's overall organisational gender pay gap was -10.8% excluding executives and -27.0% including executives, compared to -9.9% and -25.7% at 30 June 2025 respectively.

The Board acknowledges that there is room for improvement in increasing the representation of women at the Executive level and in reducing the gender pay gaps noted above. MONEYME remains committed to diverse representation and pay equity but acknowledges that change will take time as the Group always seeks to minimise employee turnover, especially at a senior leader level.

An action plan has been developed with the oversight of the Remuneration and Nomination Committee (**RNC**) including:

- Increase representation of women in management positions.
- Increase the representation of women in key leadership positions and succession plans.
- Implement programs to target and attract female candidates.
- Aim for gender-balanced shortlists.
- Ensure managers and leaders are trained on gender-based bias to eliminate gender inequality across the workforce, specifically in relation to performance and remuneration conversations.
- Commit to informing existing employees about internal promotion and transfer opportunities, including those employees who are on extended leave (such as Parental Leave).

[1] All pay equity figures reflect the average base salary for women expressed as a percentage of men's average base salary. Pay equity and gender pay gap data reflect only base salary comparisons and do not include other remuneration such as bonuses or equity. Figures do not include executive roles since the low representation of women in that cohort does not allow a fair assessment of pay equity to be made for that cohort. Figures will differ from MONEYME's WGEA reporting due to differences in reporting dates and methodology.

- Implement clearer processes for identifying and nurturing high performers of all genders to grow their experience and skills.
- Commit to succession planning that aligns with diversity and gender equality strategies.
- Continue to monitor and review MONEYME's gender pay gap on a quarterly basis in alignment with review periods.

The RNC has oversight of delivery of the actions identified in the action plan in order to reduce the gender pay gap. During the Reporting Period MONEYME continued to embed pay equity protocols in recruitment and annual performance review processes, and quarterly gender pay gap analysis reports were prepared for internal use. In FY26, MONEYME completed a comprehensive companywide salary benchmark assessment and analysis. The findings were reviewed by key management personnel (KMP) and used to inform updates to the company's salary banding structures. These FY26 initiatives supported the ongoing monitoring and improvement of MONEYME's remuneration strategy.

The Company's Diversity Policy does not focus solely on gender diversity but also supports diversity in sexual orientation, age, disabilities, ethnicity, religious beliefs, socio-economic or cultural background, perspective and experience. The Group also gives employees the option to anonymously record their racial or ethnic diversity through annual diversity and inclusion surveys; 76% of employees completed the most recent survey in December 2025. In this survey, 45.6% of respondents stated that they were born outside of Australia, compared to 42.4% in December 2024.

Board performance evaluation

The Board Charter provides that the Board will regularly carry out a formal review of its performance, and the performance of its committees and each director.

The Board has previously disclosed that it intends to evaluate its performance and the performance of its committees and directors at least annually through either self-evaluations or an externally-facilitated evaluation. The Board last considered commissioning an externally-facilitated evaluation during FY24 but concluded that this would not be the most effective use of the Board's time and the Company's resources at that time.

The Board conducted a self-evaluation in November 2025 which took the form of one-on-one discussions between the Chair and each of the other Directors, as well as a whole of Board discussion of:

- a range of pre-identified topics agreed by the Board to identify areas for improvement and specific steps that should be taken to drive that improvement; and
- the extent to which actions agreed in previous self-evaluations have been implemented and have driven improvement in performance.

Following the self-evaluation, the Board agreed a number of action items to enhance the Board's performance to be implemented during FY26. The key action item was a reinforcement of the FY25 commitment to undertake more regular, but less formal, reviews of performance at the end of each Board meeting as this process was well regarded and achieved the desired outcome of continuous improvement.

It is intended to conduct a similar review in October 2026. The Board has agreed that it will evaluate the merits of commissioning an externally-facilitated evaluation for FY27.

Senior executive performance evaluation

The Board Charter provides that the Board will regularly carry out a formal review of the performance of its senior executives. During the Reporting Period, the Board reviewed the performance of the CEO and the CFO against agreed strategic goals, company performance goals and individual goals. Further information in this area is included in Company's FY26 Remuneration Report contained within the FY26 Annual Report.

PRINCIPLE 2 – STRUCTURE THE BOARD TO BE EFFECTIVE AND TO ADD VALUE

Board composition

Until the resignation of independent non-executive director Rachel Gatehouse in August 2025, the Board had six directors comprising the Managing Director and CEO, Clayton Howes, and five non-executive directors, of whom three were considered independent. For the remainder of the Reporting Period following Rachel Gatehouse's resignation, the Board comprised five directors, of whom two are considered independent. This does not comply with Recommendation 2.4 of the Principles and Recommendations, which recommends that a majority of the Board should be independent directors. Belinda Hogan was appointed as an additional independent non-executive director with effect from 1 July 2026. This means that the Board now comprises 50% independent directors. The Board considers that this mix of independent and non-independent directors is appropriate for the Company at the current time in view of the Company's size and the skills and experience that each of the non-independent Directors brings to the Board. The Board also notes that:

- the particular interests or relationships that cause each of the non-independent directors to be assessed as non-independent, as described on page 10 below, are different for each of the non-independent directors; and
- this assists in addressing the concern expressed in the commentary to Recommendation 2.4 that, in the absence of a majority of independent directors, decisions of the Board could be biased towards the interests of management or any other person or group with whom a non-independent director may be associated.

The Chair of the Board, Jamie McPhee, is an independent, non-executive director.

Board skills and experience

As set out in the Board Charter, the Board aims to have a mix of skills, experience, expertise and diversity appropriate to the Group's business and sufficient to allow the Board to discharge its duties and responsibilities effectively.

The RNC and the Board have developed a Board skills matrix to assist in identifying any gaps in the skills and experience of the directors on the Board. The current skills matrix is set out below. It notes against each category of skills and experience the total number of directors, out of six, who have that skill as a core skill, a secondary skill or a developing skill. Further details of the experience of each director are set out in the director biographies contained on the Company's website.

Skills	Explanation	Core skill	Secondary skill	Developing skill
Financial services experience	Expertise and experience working in or advising participants in the financial services industry including knowledge of consumer credit risks	6	-	-
Executive leadership	Held senior executive position in a listed company or another organisation of significant size	5	1	-
Listed company or equivalent experience	Experience as a director on a listed company board or member of governance bodies of other large organisations	5	1	-
Financial reporting	Senior executive or advisory experience in financial accounting and external reporting, corporate finance and internal controls	6	-	-
Risk management	Experience in identifying, assessing and managing strategic, operational and financial risks through risk and compliance frameworks	6	-	-
Strategy	Developing strategy and implementing plans to achieve an organisation's long-term strategic objectives	6	-	-
Sales, marketing and customer focus	Developing and implementing consumer-facing sales and marketing strategies and delivering improved customer outcomes	4	1	1
Digital technologies	Developing and leveraging digital technologies, including digital strategy and transformation, data management and cyber security	4	2	-
Capital management	Corporate capital management strategies, including debt financing, securitisation and equity capital raisings	6	-	-
Organisational capability	Building workforce capability, including setting remuneration frameworks to attract and retain high calibre people	5	1	-
Workplace culture and safety	Developing positive workplace culture and oversight of workplace health and	6	-	-

Skills	Explanation	Core skill	Secondary skill	Developing skill
	safety issues in an office-based environment			
Board governance	Establishment and oversight of governance frameworks, policies and processes appropriate to a listed company	5	1	-
Environment and social responsibility	Understanding environmental and social risks and opportunities including climate-related risks and opportunities, community impacts and human rights	5	1	-
Mergers, acquisitions and partnerships	Evaluating and implementing mergers, acquisitions, divestments and strategic partnerships	6	-	-

The Board considers that it currently has an appropriate mix of skills, experience and expertise.

Independence and tenure

A director is considered independent by the Company if the director is a non-executive director who is not a member of management and is free of any interest, position or relationship that might influence, or reasonably be perceived to influence, in a material respect, their capacity to bring an independent judgement to bear on issues before the Board and to act in the best interests of the Company as a whole rather than in the interests of an individual shareholder or other party.

The Board assesses on an ongoing basis whether each non-executive director is independent having regard to the criteria for independence set out in the Principles and Recommendations. The directors are required to provide all information to the Board which may be relevant to this assessment.

The Board currently considers each of Jamie McPhee, Belinda Hogan and Dave Taylor to be independent directors when assessed in accordance with the criteria set out in the Principles and Recommendations.

The Board does not consider non-executive director Scott Emery to be independent by reason of his substantial shareholding in the Company and does not consider Susan Hansen to be independent, by reason of her position as a director of Resimac Group Ltd, which is controlled by a substantial shareholder of the Company. The Board does not consider executive director Clayton Howes to be independent by reason of his role as CEO and his substantial shareholding in the Company.

The directors were appointed on the following dates and have the following tenures as at the date of this Corporate Governance Statement:

Director	Date of appointment	Tenure
Scott Emery	11 October 2019	6 years and 10 months
Clayton Howes	11 October 2019	6 years and 10 months
Dave Taylor	15 March 2022	4 years and 5 months
Susan Hansen	1 December 2023	2 year and 8 months
Jamie McPhee	14 March 2024	2 year and 5 months
Belinda Hogan	1 July 2026	2 months

Nomination Committee

The Board has a Remuneration and Nomination Committee (**RNC**). The RNC currently consists of three non-executive directors, Dave Taylor, Scott Emery and Jamie McPhee, of whom two are independent, and had a majority of independent directors at all times during the Reporting Period. Dave Taylor, who was Chair of the RNC throughout the Reporting Period, is an independent, non-executive director.

The RNC has a Charter approved by the Board which establishes the Committee's terms of reference and operating procedures. The RNC Charter is disclosed on the Company's website.

The RNC meets as frequently as required to undertake its role effectively. The RNC met six times during the Reporting Period. The attendance of the members of the RNC at each meeting held during the Reporting Period is set out in the FY26 Annual Report.

Director induction, training and professional development

The Board Charter provides that new directors will be briefed on their roles and responsibilities and the minutes and papers of Board and committee meetings will be made available to them.

The Board Charter also provides that time will be allocated at Board and committee meetings for the continuing education of directors on significant issues facing the Company and changes to the regulatory environment. During the Reporting Period, the Board received external presentations at Board meetings on several current topics.

PRINCIPLE 3 – INSTIL A CULTURE OF ACTING LAWFULLY, ETHICALLY AND RESPONSIBLY

Values and Code of Conduct

The Group's core values are as follows:

- **We challenge**
- **We move fast**
- **We have heart**

The Board has also approved the following descriptions of these values. These descriptions are not fundamental to the values that they describe, and may change over time or according to context.

We challenge	We move fast	We have heart
We dare to question, we aim higher, and we fight for better	We exist to save you time, we drive change, and we move in the same direction	We are bold, we lead with purpose, and we are passionate about our people and planet

The Company has a Code of Conduct which applies to, among others, its directors and senior executives and all other employees of the Group. The Code of Conduct is disclosed on the Company's website. The Code of Conduct was reviewed by the Board and updated during the Reporting Period.

The Code of Conduct lists a number of roles within the organisation to whom breaches of the Code of Conduct may be reported. People holding those roles are required to ensure that material breaches of the Code of Conduct reported to them are brought to the attention of the Board.

Whistleblower Policy and Anti-Bribery and Corruption Policy

The Company has a Whistleblower Policy and an Anti-Bribery and Corruption Policy which are disclosed on the Company's website.

The Company has engaged an external whistleblowing service provider to provide a secure and confidential means for people to make whistleblowing disclosures. Information about the number and nature of whistleblowing disclosures received is reported to the Audit and Risk Management Committee on a quarterly basis.

Any material breaches of the Anti-Bribery and Corruption Policy are required to be reported to the Board. No breaches were reported in the Reporting Period.

PRINCIPLE 4 – SAFEGUARD THE INTEGRITY OF CORPORATE REPORTS

Audit and Risk Management Committee

The Board has an Audit and Risk Management Committee (**ARC**). Until the resignation of Rachel Gatehouse in August 2025, the ARC consisted of three non-executive directors, Rachel Gatehouse, Dave Taylor and Susan Hansen, of whom two were independent. Rachel Gatehouse, who was Chair of the ARC , was an independent non-executive director who is not the Board Chair. For the remainder of the Reporting Period following Rachel Gatehouse's resignation, the ARC consisted of three non-executive directors, Dave Taylor, Susan Hansen and Jamie McPhee, of whom two are independent. Dave Taylor, who was appointed as interim Chair of the ARC following Rachel Gatehouse's resignation, is an independent non-executive director who is not the Board Chair.

It is proposed that independent non-executive director Belinda Hogan will be appointed as the Chair of the ARC with effect from 1 September 2026.

The qualifications of the directors on the ARC are set out in the FY26 Annual Report. The Board considers that the ARC is an appropriate size and is sufficiently independent. Current members of the ARC, and members of the ARC during the Reporting Period, are considered to have the accounting and financial expertise, and sufficient understanding of the industry in which the Group operates and the Group's internal control systems, to be able to discharge their audit responsibilities on the ARC.

The ARC has a Charter approved by the Board which establishes the Committee's terms of reference and operating procedures. The ARC Charter is disclosed on the Company's website.

The ARC meets as frequently as required to undertake its role effectively. The ARC met four times during the Reporting Period. The attendance of the members of the ARC at each meeting held during the year is set out in the FY26 Annual Report.

The Company's external auditor is also invited to present to the ARC throughout the year. The external auditor, Grant Thornton Audit Pty Ltd, presented at all 6 ARC meetings held in the Reporting Period. The ARC also has arrangements in place to meet with the external auditors without management present, with a number of in camera meetings held with the external auditors during the Reporting Period.

CEO and CFO declarations

Before approving the financial statements for the financial year ended 30 June 2026, the Board received written declarations from the Managing Director and CEO and from the CFO meeting the requirements of section 295A of the Corporations Act and complying with Recommendation 4.2 of the Recommendations. Before the approval of the financial statements for the half year ended 31 December 2025, the Board received written declarations from the Managing Director and CEO from the CFO complying with Recommendation 4.2.

Verification of integrity of periodic corporate reports

All periodic corporate reports of the Company released to the market that have not been subject to audit or review by an external auditor are reviewed and approved prior to release by the Disclosure Committee. Verification processes include a segregation of duties between the area or person providing the initial information or drafting and the person or area completing the review. Financial information in particular is reviewed and approved by the CFO or his delegate and when appropriate verified by reference to an internal or external source document. Disclosure Committee members confirm approval in writing before a release is made to the market.

PRINCIPLE 5 – MAKE TIMELY AND BALANCED DISCLOSURE

Disclosure Policy

The Company has in place a Disclosure Policy designed to ensure that the Company complies with its continuous disclosure obligations under the ASX Listing Rules and to ensure accountability at a Board and senior executive level for such compliance. The Disclosure Policy was reviewed and updated during the Reporting Period and is disclosed on the Company's website.

The Board has appointed a Disclosure Committee consisting of the Chair, the Managing Director and CEO, the CFO, the General Counsel and the Company Secretary to review drafts of all material ASX announcements and the Company Secretary releases those announcements once the Disclosure Committee has approved them for release. Announcements of a routine nature are approved for release by the Managing Director and CEO or the Company Secretary prior to release.

Circulation of material announcements to the Board

The Company Secretary is responsible for circulating to the Board copies of all material ASX announcements released by the Company promptly after their release.

Investor and analyst presentations

All substantive investor and analyst presentations are released to ASX.

PRINCIPLE 6 – RESPECT THE RIGHTS OF SECURITY HOLDERS

Information on website

The Company provides the necessary information about the Group and its governance on its website pursuant to its Shareholder Communication Policy. The Shareholder Communication Policy is disclosed on the Company's website.

Investor relations program

The Company's Shareholder Communication Policy provides for an investor relations program which actively encourages two-way communication:

- through the Company's AGM, where shareholder participation is actively encouraged and facilitated;
- by providing shareholders with information via the investor section of the Company's website including copies of all ASX announcements, copies of relevant corporate governance documents, and presentations, webcasts and videos relating to the Company's financial results and material business initiatives; and
- by allowing shareholders to receive email communications and send email communications directly to the Company and to the Company's share registry.

Participation and voting at shareholder meetings

The Board encourages shareholder participation in shareholder meetings by enabling shareholders to ask questions both before and during each meeting, and by including details of how shareholders may do this in each notice of meeting.

The Company adopted a physical meeting format for its 2025 AGM. In order to provide shareholders with the flexibility either to attend the AGM in person or to view the proceedings of the AGM remotely, the Company also provided a webcast of the AGM.

All substantive resolutions considered at the AGM in November 2025 were decided by a poll rather than by a show of hands.

Electronic communication with shareholders

The Company's Shareholder Communication Policy provides securityholders the option to receive and send electronic communications directly to the Company and to the Company's share registry.

PRINCIPLE 7 – RECOGNISE AND MANAGE RISK

Risk oversight and management

The Company recognises risk management as a fundamental part of good corporate governance and a key driver in achieving its strategic and operational objectives. The Board is ultimately responsible for approving the Group's risk management framework and setting the risk appetite within which the Board expects management to operate. The Board is assisted by the Audit and Risk Management Committee (**ARC**) which oversees the Company's risk management activities.

Details of the composition of and governance arrangements relating to the ARC are set out above in the commentary on Principle 4. Current members of the ARC, and members of the ARC during the Reporting Period, are considered to have sufficient understanding of the Group's structure, controls and typical transactions, and the industry in which the Group operates, to be able to discharge their risk responsibilities on the ARC.

Risk management framework

The Company has in place a Risk Management Framework approved by the Board and which sets out principles aligned with the definition of risk management process in the ISO 31000 Standard as "*the systematic application of management policies, procedures and practices to the task of communicating, establishing the context, identifying, analysing, evaluating, treating, monitoring and reviewing risk*". The Risk Management Framework was reviewed by the ARC and the Board and updated during the Reporting Period. The Risk Management Framework includes:

- principles for identifying, measuring and mitigating risks and monitoring and reporting on the adequacy of risk controls established by management;
- key risk governance principles and responsibilities;
- Board-approved risk appetite statements;
- agreed risk tolerances and a process for monitoring compliance with each tolerance, and taking appropriate action if any tolerance is breached; and
- a process for periodic review of risk appetite and risk tolerances.

The Risk Management Framework is supported by a number of internal policies which are designed to enable the Group to manage material business risks within the risk appetite set by the Board.

Under its Charter, the ARC is responsible for reviewing the risk profile of the Company at least annually to satisfy itself that it continues to be sound, including whether have been any changes to material business risks and whether the Company is operating within the risk appetite set by the Board.

Key risk areas

The Risk Management Framework approved by the Board notes that MONEYME accepts a level of risk designed to allow it to successfully implement its business plan and continue to increase its market value, grow its business and operate as a going concern. The Risk Management Framework sets out the following 10 key risk areas and a description of the key risks in each of those areas:

Key Risk Area	**Risk Description**
1. Governance Risk	This is the risk that the Group's oversight and risk management systems, from policy setting, review and update to control assurance and risk/issue management processes are not effective to meet the needs and expectations of stakeholders, from employees and shareholders to customers, funders, regulators and the broader community.

Key Risk Area	Risk Description
2. Credit Risk	MONEYME's customers may not pay the principal, interest and fees owing to MONEYME under their contract, which could result in a decrease in revenue and operating cash flows received, and an increase in expenses (including an increase in impairment expenses). If MONEYME's exposure to bad debts as a result of customers failing to repay their financial obligations to MONEYME is higher than expected, it will have a material adverse effect on MONEYME's profitability. Part of MONEYME exposure to bad debts is the risk of targeted and/or systematic fraud attacks by, or through, third party loan introducers. MONEYME's funding arrangements also contain limits on the arrears or loss rates of receivables in the Warehouse Trusts which, if exceeded, may result in drawdowns being refused by the funders of those facilities. MONEYME's ability to access funding is also predicated on its ability to generate stable Static Loss Rates over time, so if funders lose confidence in MONEYME's ability to underwrite credit to the standard expected MONEYME may find it more difficult to obtain funding or obtain funding on satisfactory terms.
3. Technology and Cyber Security Risk	This risk area covers technology related processing failures, technology relevance and data security as further outlined below. *Processing failures* MONEYME is dependent on the Horizon Technology Platform to deliver access to finance for customers, collect payments from customers and successfully price credit risk. The Horizon Technology Platform may experience downtime or interruption due to system failures, service outages, corruption of information technology network or information systems as a result of computer viruses, bugs, worms or cyber-attacks, as well as natural disasters, fire, power outages or other events outside the control of MONEYME. Any systemic failure could cause significant damage to MONEYME's reputation, its ability to make informed credit decisions and assess the credit performance of its loan book, its ability to service customers in a timely manner, retain existing customers and generate new customers, any of which could have a materially adverse impact on MONEYME's business, operating and financial performance, and/or growth. *Technology relevance* MONEYME's technology platform or product offering may also become obsolete or outdated through the investment of its peers in superior technology and/or product offerings, increased access to data through the introduction of positive credit reporting reforms or general market developments. This could necessitate MONEYME to undertake substantial investment in updating or improving its current technology platform and product offering, which could have a material adverse impact on MONEYME's business, operating and financial performance, and/or growth. *Data security* By their nature, information technology systems are susceptible to security

Key Risk Area	Risk Description
	issues, including cyber-attacks and other unauthorised access to data and information. Any data security breaches or MONEYME's failure to protect private customer information (including through cyber-attacks) could result in a significant disruption to MONEYME's systems, reputational damage, loss of system integrity and breaches of MONEYME's obligations under applicable laws. An obligation under privacy laws to notify individuals and the Australian Information Commission of the breach could reduce MONEYME's ability to retain existing customers and generate new customers, any of which could have a material adverse impact on its business, operating and financial performance and reputation. *Artificial intelligence* The development of AI applications to support automation and customer engagement creates risks with unintended consequences including customer privacy, bias, lack of transparency in decision making and difficulty in identifying and rectifying errors or biases. Legislation governing the application of AI is in its infancy, creating a risk that developed AI tools will require revision in future to ensure compliance with laws.
4. Liquidity and Funding	MONEYME's ability to write new loans on favourable terms depends, in turn, on its ability to access funding and the terms on which such funding is obtained. Accordingly: • if MONEYME is not able to secure additional funding (as and when it is required), MONEYME may not be able to write new loans or its ability to do so may be restricted; and • if there is a loss or an adverse impact (for instance an increase in the cost of capital) to MONEYME's current funding sources (including the Horizon Warehouse and the Velocity Warehouse), or any future funding sources, MONEYME's ability to write new loans on favourable and/or competitive terms will be limited. MONEYME may not be able to extend the financing term or increase the funding capacity of its Warehouse Trusts beyond their existing terms and/or, when renegotiating an extension or increase, may not be able to do so on the same or more favourable terms. In addition, MONEYME may not be able to enter into new warehouse facilities or other funding arrangements (including as part of a refinancing) sufficient to meet its business requirements. This could impact MONEYME's ability to write new loans or write new loans on competitive terms. MONEYME recognises the need to manage interest rate risk and foreign exchange risk within agreed risk parameters. Failure to hedge fixed rate loan exposures or any material foreign exchange risk in accordance with policy may impact access to capital and lead to P&L volatility over time.

Key Risk Area	Risk Description
5. Regulatory Compliance	MONEYME is subject to a range of laws, regulations and industry standards including (but not limited to) the Corporations Act 2001, the National Consumer Credit Protection Act 2009 , the Financial Sector (Collection of Data) Act 2001 and the Anti-Money Laundering and Counter-Terrorism Financing Act 2006, each of which creates conduct and disclosure obligations applicable to MONEYME, and are liable to change with developments in political, regulator and consumer expectations. Failure to comply with these laws, regulations and industry compliance standards could adversely impact MONEYME's business through civil penalty proceedings, loss or suspension of licence, increased compliance costs, the cessation of certain business activities, restrictions on product and service expansion, litigation and disputes, regulatory enquiry or investigation and reputational damage.
6. Operational Risk	Overall, failure of MONEYME's controls and procedures to manage operational risk could result in reputational damage and potential litigation for MONEYME and may have a materially adverse impact on MONEYME's business, operating and financial performance, and/or growth. Key specific operational risks are highlighted below. *Human error/fraud* MONEYME is exposed to human error and fraud relating to employees not carrying out their duties responsibly and in line with agreed policy and process. These risks include employees providing a customer with misleading or inaccurate information in relation to the cost of their loan or their loan repayment options which could result in an unfair customer outcome. *Reliance on third party systems and suppliers* The Horizon Technology Platform (and by extension the MONEYME Business) relies on key inputs from third parties to operate, from third-party credit agencies and contracts with third-party information technology suppliers and software providers to use of third-party payment providers and third party for cloud-hosting and data repository services. MONEYME's business is consequently exposed to the ongoing availability, data security and quality of third-party services and products at affordable price points. Disruption in relation to third party system providers, geographical, cost and privacy risks associated with locations in other countries, or exposure through a cyber security event, could have a material adverse effect on MONEYME's business, financial condition, operating and financial performance, customer reputation, cost of funding and/or growth. *Third party fraud* MONEYME is exposed to a range of misrepresentation or fraud activities conducted to cause financial loss or harm to a consumer or MONEYME itself. MONEYME customers may be the victim of fraud or may be the perpetrator of fraud. Our distribution channel partners may be a funnel for misrepresentation or fraud. This may adversely impact MONEYME's

Key Risk Area	Risk Description
	regulatory standing, reputation and relationship with funders, in addition to causing financial loss.
7. People	The successful operation of MONEYME depends on the performance and expertise of its key management personnel and high performing employees with specialist skills (including technology and credit risk assessment). The loss of certain key personnel, and the inability to attract and retain replacements or new key personnel, may have a materially adverse impact on MONEYME's business, operating and financial performance, and/or growth. The Work Health and Safety Act 2011(Cth) stipulates that an organisation that employees or services an individual must ensure the work environment is safe, and risks to health and safety are managed. This includes a focus on employees' mental health and wellbeing. According to SafeWork NSW, health and safety risks within the financial services sector include muscular damage due to prolonged computer usage, or trips/falls due to electrical cabling and technology hazards. It is a responsibility of each financial services organisation to ensure careful consideration is placed to manage and reduce risks to safety, health, and wellbeing.
8. Customer and Brand Reputation	The strength of MONEYME's brand and reputation is an important part of retaining and growing its customer bases and, accordingly, an event that has a negative impact on MONEYME's brand could have a material adverse impact on the demand for MONEYME's products. This may adversely impact MONEYME's business, financial condition, operating performance, and/or growth.
9. Financial Performance	MONEYME has developed a number of growth strategies which include increasing MONEYME's market penetration, increasing MONEYME's Total Addressable Market through product innovation and entering new geographies. There is no guarantee that all or any of MONEYME's growth strategies will be successfully implemented, deliver the expected returns or ultimately be profitable. There is also a risk that the growth strategies may be subjected to unexpected delays and additional implementation costs. Key risk drivers include revenue underperformance, credit loss volatility, rising funding or operating costs, inaccurate forecasting, and adverse macroeconomic conditions that individually or collectively may impact profitability, capital, and the ability to execute strategy. Any change to MONEYME's ability to achieve any or all of its growth strategies, or the market's perception of MONEYME's ability to deliver growth to Shareholders, is likely to have a significant impact on MONEYME's share price.

Key Risk Area	Risk Description
10. Environmental and Social Risk	MONEYME's purpose as set out in its constitution is to deliver returns to shareholders whilst having an overall positive impact on society and the environment. MONEYME's Directors and Officers are required to consider a range of internal and external factors in discharging their duties, including the interests of employees, customers, and shareholders, as well as the company's impact on the community and the environment. Environmental and social risk reflects the risk that MONEYME: • does not meet expectations of its stakeholders in relation to the environment and to social matters; • has a materially adverse impact on its stakeholder, the community or the environment; and/or • is exposed to financial loss, reputational damage, or regulatory non-compliance arising from climate-related risks and opportunities affecting MONEYME's operations, loan portfolio, funding arrangements, or value chain.

Internal audit function

Under the ARC Charter, the Committee is responsible for reviewing and recommending to the Board at least annually whether a specific internal audit function is required and, if such a function exists, for reviewing the effectiveness of that internal audit function.

An outsourced internal audit function provided by BDO commenced on 1 July 2022 and was in place until August 2025. Since that date, the internal audit program has been developed by the MONEYME operational risk and compliance function in consultation with the ARC. Internal audit reviews are then carried out in accordance with the agreed program by a range of external organisations selected for their subject matter expertise. Internal audit reports prepared by those external organisations are then presented to the ARC.

In addition to the internal audit function, the Company continues to use a number of other tools to evaluate and continually improve the effectiveness of its governance, risk management and internal control processes. These include key risk indicators reporting against set risk appetite measures, regular review and update of risk, issues and opportunities registers and policy registers and regular review and update of policy compliance checklists.

Environmental and social risks

MONEYME is exposed to environmental and social risks arising from its lending activities, its operations and the expectations of its customers, investors and the community.

As a Certified B Corporation, MONEYME's Constitution requires the Directors to consider the impact of the Group's decisions on its stakeholders, including its customers, its people, the communities in which it operates and the environment. Insufficient progress against the Group's stated environmental and social commitments, or inaccurate or misleading disclosure of that progress, could damage MONEYME's reputation and affect its relationships with customers, investors and funding partners.

Social risks arise principally from the Group's role as a consumer lender, including the risk that customers experience financial hardship and are not sufficiently supported by MONEYME, or that products and practices do not meet community and regulatory expectations of responsible lending. Failure to adequately mitigate these risks or respond to these matters could adversely affect customers and communities and damage MONEYME's reputation.

Environmental risks include climate-related risks and the physical and transition impacts that arise from climate change and could affect the Group's financial performance. In preparation to meet mandatory climate-related financial disclosure requirements in its FY27 reporting, MONEYME is assessing the relevance and impact of climate change on its business model and value chain. Four preliminary channels where climate change may impact MONEYME across low or high warming scenarios have been identified in reference to the drivers of the Group's profitability:

- Loan book volume and mix, for example changes in customer demand and in the composition of the vehicle finance book as the transition progresses
- Net interest margin – funding and liquidity risk, for example changes in the cost or availability of funding as investors price climate risk
- Net credit losses – credit risk, for example physical hazards affecting the probability of default
- Operating cost base – operational risk, for example higher insurance, energy and compliance costs

The Group has not yet assessed the anticipated financial effects of these impacts, and its climate scenario analysis remains in progress, so these channels may change on its completion.

More information will be provided in MONEYME's voluntary 2026 Climate Report, which will be released at a later date, and its inaugural mandatory climate-related financial disclosure in FY27.

Environmental and Social Risk is one of the key risk areas within the Group's Board-approved Risk Management Framework. It is managed, prioritised and reported in alignment with that framework and no differently from any other risk type, with Key Risk Indicators and Risk and Opportunity Registers maintained and regularly assessed for each key risk area. On completion of the assessment described above, the environmental and social risks identified, and in particular the climate-related effects arising through each transmission channel, will be considered alongside the Group's existing risk management arrangements for the risk areas concerned, including credit risk, so that they are integrated across the group-wide Risk Management Framework in the way that is most effective.

MONEYME's Operational Risk & Compliance Committee has primary management-level responsibility for the Group's environmental and social risk, with oversight from the Audit & Risk Management Committee and the Board of Directors.

PRINCIPLE 8 – REMUNERATE FAIRLY AND RESPONSIBLY

Remuneration Committee

The Board and the RNC are primarily responsible for the oversight of the Company's remuneration policies and practices. Details of the composition of and governance arrangements relating to the RNC are set out above in the commentary on Principle 2.

Remuneration policies and practices

Details of the Company's remuneration policies and practices for non-executive directors, executive directors and senior management are disclosed in the Remuneration Report which forms part of the FY26 Annual Report.

Limitation of economic risks under equity-based remuneration schemes

The Company's Securities Trading Policy prohibits directors and senior management (and their associated investment vehicles) from trading in financial products that limit the economic risk to those people of holding MONEYME securities (for example, hedging arrangements). The Securities Trading Policy was reviewed and updated during the Reporting Period and is disclosed on the Company's website.