16 August 2021

ASX / NZX RELEASE

HARMONEY FY21 Financial Results – Conference Call Details

Harmoney Corp Limited (ASX:HMY) (**Harmoney** or the **Company**), advises that its Financial Year 2021 Results and Investor Presentation will be released to the ASX on Tuesday, 31 August 2021.

CEO and Managing Director, David Stevens, and CFO, Simon Ward will host an investor conference call and webcast including a Q&A Session following the release of the results.

Date: Tuesday, 31 August 2021
Time: 9:30am AEST (11:30am NZST)

Participants are encouraged to register before the start of the call using the details below. *Please note that registered participants will receive their dial in number upon registration.*

Webcast and Registration Link:
The audio webcast and slide presentation registration will be accessible via the following link:

https://services.choruscall.com.au/webcast/harmoney-210831.html

For queries please contact:

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ABOUT HARMONEY

Harmoney is an online direct personal lender that operates across Australia and New Zealand providing customers with unsecured personal loans that are easy to access, competitively priced (using risk-adjusted interest rates) and accessed 100% online.

Harmoney's purpose is to help people achieve their goals through financial products that are fair, friendly, and simple to use.

Harmoney's proprietary digital lending platform, Stellare®, facilitates its personalised loan product with applications processed and loans typically funded within 24 hours of acceptance by the customer. Stellare® applies a customer's individual circumstance to its data-driven, machine learning credit scorecard to deliver automated credit decisioning and accurate risk-based pricing.

Business fundamentals

- Harmoney provides risk based priced unsecured personal loans of up to $70,000 for three or five year periods to customers across Australia and NZ
- Its direct-to-consumer and automated loan approval system is underpinned by Harmoney's scalable Stellare® proprietary technology platform
- A large percentage of Harmoney's originations come from 3R™ (repeat) customers
- Harmoney is comprised of a team of ~80 full-time employees predominantly based in NZ, half of whom comprise engineering, data science and product professionals
- Harmoney is funded by a number of sources including two "Big-4" bank warehouse programs across Australia and New Zealand and a further warehouse facility from M&G Investments.

For further information please visit https://www.harmoney.co.nz/ and https://www.harmoney.com.au/