ASX RELEASE

Wisr AGM – Chairman's Address

Sydney, 24 November 2021 - Wisr Limited (ASX: WZR) (ACN 004 661 205) ("Wisr", or the **"Company")** is pleased to present the Chairman's address, which will be delivered at the Company's AGM today.

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This announcement has been approved in accordance with the Company's Continuous Disclosure Policy and authorised for release by the Board of Directors.

For further investor enquiries, please contact:
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About Wisr Limited
Wisr (ASX: WZR) is Australia's first neo-lender with a commitment to the financial wellness of all Australians, through providing a smarter, fairer and wiser collection of financial products and services. Wisr provides a unique Financial Wellness Platform underpinned by consumer finance products, the Wisr App to help Australians pay down debt, multiple credit score comparison service WisrCredit.com.au, combined with content and other products that use technology to provide better outcomes for borrowers, investors and everyday Australians.

For more information visit www.wisr.com.au

Chairman's address to WZR AGM 2021

It has been a truly outstanding year for Wisr.

The Company's business model has been proven while continuing to rapidly respond and thrive despite the unprecedented challenges from COVID-19.

We delivered significant results across all of the key financial metrics. Most notably, 21 consecutive quarters of growth, a significant achievement during a two-year pandemic. We have achieved accelerated revenue growth, improved operating leverage and expense management, delivering 280% growth in revenue for FY21 ($27.2M) compared to 43% growth in operating expenses.

This resulted in operating cash flow break-even for the month of June 2021.

The quality of Wisr's business has been demonstrated through the strongly supported $55M equity raise in June of this year led by Goldman Sachs as Sole Lead Manager and Underwriter and also our recent highly successful, inaugural securitisation issue, the Wisr Freedom Trust, with a Moody's AAA rating for the top tranche.

At years end, the Company is very well capitalised with $92.4M of cash: made up of $64.8M unrestricted cash and $27.6M restricted cash; the $27.6M is restricted to the funding of loans and operations of the Wisr Warehouse and Freedom Trust.

Our CEO, Anthony Nantes, has also built an extremely strong Executive Team under his leadership - they are dedicated to driving the company's growth, this has been demonstrated by Wisr thriving in the new normal of working-from-home and throughout the unprecedented COVID-19 disruptions.

In recognition of the superb leadership and unique Wisr culture, we received two prestigious awards as first-time entrants this year: coming in at #6 in the AFR Best Places to Work Financial Services category and #8 in the WRK+ Best Places to Work, over 100 employee's category.

As previously announced, after a tenure of six years, Non-Executive Director, Mr Christopher Whitehead, will be retiring from the Wisr Board today.

On behalf of the Wisr Board, I would like to thank Chris for his significant contribution to the success of the Company. For more than six years, Chris has worked tirelessly to support the Company across the key areas of strategy and governance as Wisr's unique and purpose-driven business model reinvents the consumer finance experience in Australia. In that time, the Company's market capitalisation has grown over ten-fold.

Chris has demonstrated an unwavering commitment to delivering outstanding outcomes on behalf of our stakeholders and customers and will leave Wisr in a position of great strength. We wish him further success in his Non-Executive Director career.

The Wisr Board is committed to growing with appropriate talent as the Company grows in scale and complexity and recently appointed former Managing Director of Macquarie Capital, Mr Matthew Brown as a Non-Executive Director.

This appointment is in keeping with Wisr's commitment to maintaining strong and appropriate governance. Matthew is also chair of the Wisr Risk and Audit Committee, adding further depth to the Company's governance and oversight.

As previously announced, we are also well placed to continue to expand the board, as the Company continues to grow, and provide the right level of diversity and experience to Wisr to make the Company stronger and well prepared for the next period of growth. The Wisr Board is progressing recruitment for additional appointments, which are expected to be announced in the near term.

As we enter FY22, the Company's success and financial strength in FY21 has provided a solid foundation for growth and scale.

It is an exciting time for Wisr, one which could not have been possible if not for the hard work, advice and expertise of the entire Wisr team.

I would like to thank the Board, Executive Management and all of Wisr's staff for their continued support, vision and experience. Importantly, the Board and the Wisr team wish to thank all of our shareholders for your support and the trust you place in us to make Wisr the successful company it is.

Together, we look forward to helping more Australians improve their financial wellness and change the way Australians experience credit.

Thank you.