ASX RELEASE

Wisr launches and prices $250M ABS transaction

Wisr's fifth ABS transaction decreases cost of funds and increases funding capacity

Sydney, 26 September 2025 - Wisr Limited (ASX: WZR) ("Wisr", or the **"Company")** is pleased to announce the pricing of its fifth ABS transaction, the $250M Wisr Freedom Trust 2025-1.

Key highlights include:

- $250M ABS with a weighted average margin of 1.39% over one-month BBSW
- Significant decrease from the current Wisr Warehouse ("WH1") cost of funds
- Release of circa $7.5M cash due to a lower equity requirement for the ABS transaction
- Creates $250M of additional capacity in WH1
- Prime quality personal loan book achieved AAA Moody's rating for the top tranche ($185M)
- Brings the total value of ABS transactions executed to $1.125B

The transaction comprises 8 tranches, with the senior tranche (Class A) being AAA-rated by Moody's. National Australia Bank ("NAB") acted as the Arranger, Dealer and Lead Manager.

The transaction will increase funding capacity to support the future growth of the $824M loan book (as at 30 June 2025).

Wisr Freedom Trust 2025-1 brings the total value of ABS transactions executed by the Company to $1.125B. The Company's previous four ABS transactions were also arranged by NAB and achieved a AAA Moody's rating for the top tranches.

Commentary

Florian Ruff, Head of Funding and Treasury at Wisr said:

"We're very pleased with the strong investor support for Wisr's fifth ABS transaction. The Wisr Freedom Trust 2025-1 will further diversify our funding platform, reduce our cost of funds, and create $250M of additional capacity in WH1 to support our growth ambitions.

This milestone, following the successful execution of our third warehouse facility with an initial $267M commitment in May 2025, underscores the confidence that leading institutions have in our

business model, technology-led approach, and the high-quality outcomes we deliver for all stakeholders."

The Wisr Freedom Trust 2025-1 tranches:

Class	Expected Moody's rating	Issue size (A$M)	CE	WAL (yrs)	Spread 1MBBSW+
A	Aaa(sf)	185.00	26.00%	1.6	115 bps
B	Aa2(sf)	19.76	18.10%	2.5	135 bps
C	A2(sf)	12.50	13.10%	2.5	160 bps
D	Baa2(sf)	7.00	10.30%	2.5	180 bps
E	Ba2(sf)	12.00	5.50%	2.5	350 bps
F	B2(sf)	4.50	3.70%	2.5	450 bps
G1	NR	5.50	1.50%	3.8	
G2	NR	3.74		3.8	
Total		250.00			

Investors

The Wisr Investor Hub is a dedicated platform for investors to learn more about Wisr and contains Wisr's Annual Reports, announcements, share price data as well as other updates. Sign up here.

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This announcement has been approved for release by the Board of Directors.

For further investor enquiries, please contact:
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About Wisr Limited
Wisr (ASX: WZR) is a purpose-built Australian fintech lender. The proprietary Wisr platform combines digital lending along with financial tools and features to help Australians pay down debt, access credit, better understand their financial standing and make smarter money decisions. For more information, visit www.wisr.com.au

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