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19 November 2026 ASX ANNOUNCEMENT

ANNUAL MEETING OF SHAREHOLDERS

CHAIR AND CEO ADDRESSES

Harmoney Corp Limited (ASX:HMY) ("Harmoney" or "the Company") is pleased to provide copies of the following addresses for its 2026 annual meeting of shareholders, to be held online (via the Automic Investor Portal at investor.automic.com.au) on **Thursday 19 November 2026** at 12pm AEDT / 2pm NZDT.

Chairman's Address

Good afternoon, and welcome to Harmoney's 2026 Annual General Meeting. I am Paul Lahiff, the Chair of Harmoney.

To begin, I'd like to introduce my fellow Board members:

- John Quirk (Independent Director and Chair of the Audit and Risk Committee)
- Monique Cairns (Independent Director and Chair of the Nomination and Remuneration Committee)
- David Stevens (Managing Director and Chief Executive Officer)
- Our remaining Board member, Neil Roberts (Non-Executive Director and Founder), is not with us today as he is on a medical leave of absence, as previously announced by Harmoney on the ASX market announcements platform, and we wish him a speedy recovery.

We also have Simon Ward (Chief Financial Officer) and David Vreugdenhil (our Audit Manager from BDO) with us today.

FY26 was another record year for Harmoney. We delivered a record Cash Net Profit After Tax ("Cash NPAT") of $13.5 million, above the upgraded guidance we gave the market in February 2026, and a statutory net profit after tax of $10.2 million.

We were also really pleased to announce that we added an intermediary channel to our Stellare® platform, bringing Stellare® 's automated, rapid customer assessment and loan disbursal to a wider segment of customers, which David will speak to shortly.

One of our key governance focus areas continues to be the responsible use of artificial intelligence (AI). Last year we introduced our AI Governance and Controls Policy, and since then the Board's considerations of how Harmoney uses AI have evolved. There is no longer a question of whether automation is faster, which it plainly is, but whether it is fairer. Harmoney is introducing new tools that build a real-time picture of each applicant's circumstances, starting with an income verification pilot inside our existing responsible lending controls, and we will extend them only where they demonstrably improve customer outcomes. We have also strengthened our AI controls and obtained SOC 2 Type II attestation through an independent audit. Automation that a lender cannot explain to a customer or a regulator is not automation that this Board will support.

For the first time, we also published a full set of sustainability metrics alongside our targets for FY27, because we would rather be measured on progress than on intention. Harmoney has now held Net Zero Carbon certification for four consecutive years.

Next I would like to spend a moment on alignment. At last year's meeting, shareholders approved the grant of performance rights to our CEO under Harmoney's long term incentive plan. The plan has two equally-weighted hurdles, measured over three years:

- The first is growth in cash earnings per share from a fixed FY26 base, with full vesting at 25% compound annual growth.

- The second is Harmoney's total shareholder return against the companies in the S&P/ASX Small Ordinaries Index, with full vesting for a top-quartile result.

Neither pays out on a result in which our shareholders do not share the benefit. These are the targets management is focused on achieving, and they reflect the outcomes that we anticipate you would want as shareholders in Harmoney.

Active institutional funds have continued to join our register through the year, and the Board continues to see significant value in Harmoney's shares at current levels, so our on-market buy-back is ongoing, with nearly 1.9 million shares bought back since it began in May 2025.

Our Investor Hub remains the best place to follow Harmoney and put questions to us directly after this meeting or at any time.

Finally, my thanks to my fellow directors for their counsel, to David and the Harmoney team for another record result, and to you, our shareholders, for your continued support.

I will now hand over to David, who will speak to our performance and strategy.

CEO's Address

Thank you Paul, and good afternoon everyone. Thank you for joining our 2026 Annual General Meeting.

FY26 was another record year. We delivered Cash NPAT of $13.5 million, up 139% and ahead of our upgraded guidance, alongside statutory net profit after tax of $10.2 million, up 86%. Our cash return on equity doubled to 33%. Three things drove that result: a stronger margin, more customers coming back to borrow again, and automation that held our cash operating costs near flat while the business grew.

The theme I most want to talk about today is our new intermediary channel. For most of our history we have lent directly to customers online, but many people, particularly car buyers, prefer to shop through a broker. Our first New Zealand intermediary partner went live in the fourth quarter of FY26 and our first Australian intermediary partner in August. In less than two months our Australian intermediary partners originated $7.0 million of loans, and by our first quarter update we had four partners live across both countries, with more set to join through the second quarter.

What brokers value most is speed and certainty, and those are built into Stellare®'s DNA. It assesses, approves and funds loans within minutes, turning the borrower into a cash buyer, removing reliance on dealer financing.

Because the intermediary channel runs on the same platform, credit models, and automation as our direct business, it only adds marginal overheads. We have onboarded intermediary partners at a deliberate pace to get that experience right, and with an Australian car lending market of around $20 billion a year, we see significant room for this channel to grow.

Importantly, this is quality growth. In our first quarter, our loan book grew 9% to $912 million and September 2026 was our highest month of originations ever in local currency. Our loan portfolio net interest margin and credit losses held steady against that same quarter last year, arrears improved, and our cost to income ratio improved to 18% as automation continued to deliver.

Our direct business also has a growth flywheel of its own. Many customers who first borrow from us directly online come back for their next loan at almost no acquisition cost, and in FY26 our lending to existing customers grew 41%. Our car loan gives those customers another reason to return, with our vehicle loan book up 22% on the prior year at the end of the first quarter. This year we are building on that with next generation AI underwriting, a mobile app that makes it easier to borrow again, and more personalised offers.

We are well-funded for what comes next, with warehouse funding from three of Australia's "Big-4" banks, and our corporate debt facility with a Big-4 bank running to December 2028.

Based on our first quarter performance, I am pleased to reaffirm our guidance for FY27 Cash NPAT of $16 million plus, representing growth of at least 18% on FY26.

In summary, Harmoney has a new channel growing quickly, loyal customers who keep coming back, a highly automated platform, and strong funding support.

I would like to thank the Harmoney team for their hard work, and our partners, and you, our shareholders, for your continued support.

This release was authorised by the Board of Harmoney Corp Limited.

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INVESTOR HUB

Harmoney's Investor Hub is a platform for investors to learn about Harmoney and engage with its leadership. It has our ASX announcements, plus additional content like videos, interviews, research reports, and webinars. Existing shareholders can also link their shareholdings.

Submit questions about this announcement at https://investorhub.harmoney.com.au/link/eo5aYP.

Create an account at investorhub.harmoney.com.au/auth/signup or scan the QR code in the header.

INVESTOR RELATIONS

For corporate queries, please contact Michael Pegum of Ethicus Advisory Partners via:
investors@harmoney.com.au.

ABOUT HARMONEY

Harmoney provides consumers across Australia and New Zealand with personal loans that are fast, easy, and competitively priced (using risk-adjusted interest rates), and that can be 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®, is the power behind the platform. Stellare® can process, approve and fund loan applications within minutes. Stellare®'s security and data controls have been independently examined and found to meet the SOC 2 Type II standard, an internationally recognised benchmark for safeguarding customer data. Stellare® replaces the traditional industry credit scorecard with a predictive behavioural analytics engine, using machine learning to analyse our rich, direct consumer data to deliver automated credit decisioning and superior risk-based pricing.

For further information visit harmoney.com.au.

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BUSINESS FUNDAMENTALS

- Harmoney provides risk based priced unsecured and secured personal and vehicle loans of up to $100,000 to consumers across Australia and New Zealand.
- Its scalable Stellare® proprietary technology platform underpins its automated loan approval system serving both its consumer-direct and intermediary channels.
- A large percentage of Harmoney's originations come from existing customers with minimal customer acquisition cost.
- Harmoney is a team of around 85 full-time employees predominantly based in Auckland, New Zealand, approximately half of whom comprise engineering, data science and product professionals.
- Harmoney has a highly diversified funding panel with warehouses being provided by three of the "Big-4" banks across Australia and New Zealand. This receivables funding is drawn within securitisation warehouse trusts, secured against those trusts' assets, and is without recourse to Harmoney's other assets. Harmoney's only recourse borrowing is a $15m corporate debt facility. Harmoney issued its first asset backed securitisation in 2021, followed up with a $200m New Zealand asset backed securitisation in August 2023, both being publicly rated by Moody's.