

21 November 2025

ASX Announcement

MONEYME executes \$455.4m Autopay ABS deal

MONEYME is pleased to announce that it has executed an auto asset-backed securities transaction with the MME Autopay ABS 2025-1 Trust. Settlement is due to occur on Thursday, 27 November 2025.

Key transaction highlights

- \$455.4m term securitisation of auto loan receivables originated through MONEYME's Autopay product.
- Deutsche Bank acted as Arranger, with Deutsche Bank AG, JP Morgan and Westpac serving as Joint Lead Managers.
- MONEYME's second public capital markets transaction for FY26, and second transaction in the auto asset class, following the successful debut of the MME APY ABS 2024-1 Trust in October 2024.
- The Class A1 notes, accounting for 78% of the pool, and the Commission notes, have been assigned expected AAA (sf) ratings from both Fitch Ratings and S&P Global.
- The transaction was priced competitively, with the Class A notes priced at 110bps over 1-month BBSW.
- The notes have been allocated to new and existing investors, with both domestic and offshore investors participating in the transaction.
- Settlement of the transaction is scheduled for Thursday, 27 November 2025, subject to standard pre-settlement requirements.

Clayton Howes, MONEYME's Managing Director and CEO said:

"MONEYME's return to the capital markets with our second auto ABS transaction will deliver improved capital efficiencies and a lower cost of funds. The beneficial terms reflect our growing loan book, strong portfolio performance and funding execution capability.

MONEYME has now established itself as a programmatic issuer in both personal loan and auto loan asset classes, supported by a diverse group of Australian and overseas investors."

Authorised by the Disclosure Committee.

About MONEYME

MONEYME is a founder-led digital lender and Certified B Corporation™. We challenge the traditional ways of credit and simplify the borrowing experience with digital-first experiences that meet the needs of modern consumers.

We target customers with above average credit profiles through a range of fast, flexible, and competitively priced products, including car loans, personal loans, and credit cards. Our point of difference is delivering unrivalled customer experiences powered by smart technology. From near real-time credit decisioning to loans that settle in minutes, we deliver speed and efficiency in everything we do.

We service 'Generation Now', ambitious Australians who expect more from life and the companies they engage with. We uphold a strong ethos of sustainability and hold ourselves accountable to the high standards of the B Corp movement.

MONEYME Limited is listed on the ASX, and the Group includes licensed and regulated credit and financial services providers operating in Australia.

For more information, visit investors.moneyyme.com.au or contact investors@moneyyme.com.au

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