

18 December 2025

ASX Announcement

MONEYME establishes new credit card warehouse

MONEYME is pleased to announce that it has established a new credit card warehouse financing facility with a leading global bank and a domestic institutional credit fund.

Key transaction highlights

- \$300m initial total warehouse financing facility limit for funding MONEYME's credit card assets, with the ability to upsize to support further growth.
- The term is for 2 years which can be extended by mutual agreement, typical for warehouse facilities of this nature.
- A leading global bank was selected as senior financier and an established Australian credit fund as mezzanine financier following a competitive process.
- This warehouse is on materially better pricing terms compared to MONEYME's existing warehouse financing for credit card assets. Subject to satisfaction of standard conditions precedent, the new warehouse will be available to commence funding in February 2026, ahead of the launch of MONEYME's new credit card product.

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

"MONEYME's new warehouse facility gives us the runway and confidence to expand our credit card offering and execute our plan ahead of our anticipated new credit card launch in 2026. The growth runway this facility provides, with very strong pricing terms, is a substantial step towards gaining market share opportunities and challenging the banks in the Australian credit card market."

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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