Harmoney

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22 September 2026 ASX ANNOUNCEMENT

Update on share buy-back

Further to its FY26 results announcement on 20 August 2026, Harmoney Corp Limited (ASX: HMY) ("Harmoney" or the "Company") has been continuing its on-market share buy-back of up to 5% of its issued capital, in line with the extension announced on 22 April 2026.

As noted in its FY26 results announcement, the Board and management of Harmoney see significant value in the Company's equity at current levels, and believe it is in the best interests of all shareholders for the Company to continue buying back its own shares, subject to share price, trading volumes, market conditions and other factors.

Harmoney is encouraged by the ongoing momentum it is experiencing in FY27 and reaffirms its FY27 cash NPAT guidance of $16m+.

It is an ongoing strategic initiative of the Company to grow its business, including consideration of inorganic opportunities, such as potential acquisitions or other participation in industry consolidation. Consequently, the Company may enter into confidential discussions with third parties from time to time to explore and evaluate potential initiatives and opportunities that may deliver accretive value for its shareholders.

To the extent that any such initiatives or opportunities are developed or approved, and any relevant negotiations are completed, the Company does not expect that the implementation of any such initiatives or opportunities would require the Company to raise new funding through any equity capital raising given the Company's robust balance sheet and, if required, access to debt funding at attractive terms.

Harmoney will keep the market informed in accordance with its continuous disclosure obligations under the ASX Listing Rules as and when required.

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.

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

Submit questions about this announcement at https://investorhub.harmoney.com.au/link/PKBz8r.

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.

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 consumer-direct model and automated loan approval system is underpinned by Harmoney's scalable Stellare® proprietary technology platform.
- 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.