Harmoney

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24 September 2026

ASX ANNOUNCEMENT

NOTICE OF 1Q27 RESULTS PRESENTATION

Harmoney Corp Limited (ASX:HMY) (**"Harmoney"** or **"the Company"**) is pleased to advise that its CEO and Managing Director, David Stevens, and CFO Simon Ward, will host an online investor presentation to provide an update on its performance for the 3 months ended 30 September 2026 (**"1Q27"**), including a Q&A session.

Presentation details

Date: Thursday 22 October 2026

Time: 9.00am AEDT / 11.00am NZDT

To attend, please register at **https://zoom.us/webinar/register/WN_B37C7MljRwaf0sdMYfRASg** before the start of the presentation.

Please note that registered participants will receive a dial-in number for the teleconference and a link for the webcast upon registration. A slide presentation will be viewable via the webcast and released to the ASX market announcement platform.

This release was authorised by the CEO and Managing Director on behalf of 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/PdV1Ke.

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.

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