

Harmony **Harmony** Corp Limited. Notice of annual meeting of shareholders.

Notice is hereby given that the next annual meeting of shareholders of Harmony Corp Limited (ARBN 645036595 / NZBN 9429041215272) (the **Company**) will be held online (via the Automic Investor Portal at investor.automic.com.au) on **Thursday 19 November 2026** at 12pm AEDT / 2pm NZDT (the **Meeting**).

Agenda

The business of the Meeting will be:

A. The Chairman's address

B. The CEO's address

C. Resolutions

To consider and, if thought fit, to pass the following resolutions:

Ordinary resolution 1: That Neil Roberts be elected as a director of the Company.

Ordinary resolution 2: That the Board be authorised to fix the remuneration of the Company's auditor for the ensuing year.

Special resolution 1: That clause 12.1 of the Company's Constitution be replaced with the following: "Written notice of the time, date and place of a meeting of shareholders must be sent to every shareholder entitled to receive notice of the meeting and to every Director and the auditor of the Company not less than 28 days before the meeting."

D. Other business

To consider any other business properly brought before the Meeting.

By order of the Board of Directors

A handwritten signature in black ink, appearing to read 'Paul Lahiff', with a large, stylized flourish at the bottom.

Paul Lahiff, Chairman
9 October 2026

Explanatory notes

These explanatory notes form part of, and should be read with, this notice of Meeting.

Ordinary resolution 1: Election of Neil Roberts

ASX Listing Rule 14.5 provides that an entity which has directors must hold an election of directors at each annual general meeting. Clause 21.1 of the Company's Constitution requires that a director must not hold office (without re-election) past the Company's third annual general meeting following that director's last re-election. The Meeting is an annual general meeting for the purposes of the ASX Listing Rules.

Director Neil Roberts was last re-elected on 15 November 2023. He now retires, and offers himself for re-election, in accordance with clause 21.5 of the Company's Constitution:

Neil Roberts

Founder & Non-Executive Director

Neil Roberts founded Harmony, and was CEO until 2019, driving the capital path, and building culture, systems and processes that are intrinsic to Harmony's success. Prior to that Neil was Head of Sales and Business Development at FlexiGroup, leading a team of 80 with annual sales of \$200 million, driving a \$30 million profit. Neil founded the Direct Division of a New Zealand retail company, PRG Group, that sold personal loans to consumers and raised retail debentures to fund loans. Launched in 2001, PRF Direct achieved \$3.2b in personal loan applications and \$1.2b in written personal loan volume over five years. Ultimately heading the business, Neil was responsible for over 400 staff and a balance sheet of \$750m in assets, prior to it being sold to GE Money in 2006.

Neil is a member of Harmony's Audit and Risk Committee.

Prior to submitting himself for re-election, Mr Roberts confirmed to the Company that he would have sufficient time to properly fulfil his duties to the Company.

In the opinion of the other Board members, Mr Roberts would, if appointed as at the date of this notice of Meeting, be a non-executive director of the Company for the purposes of the Board Charter.

Accordingly, the shareholders of the Company are requested to consider and, if thought fit, pass the following resolution as an ordinary resolution of the Company:

That Neil Roberts be elected as a director of the Company.

Ordinary resolution 2: Auditor remuneration

The shareholders of the Company are requested to consider and, if thought fit, pass the following resolution as an ordinary resolution of the Company for the purposes of section 207S of the Companies Act 1993 (New Zealand) (the **Companies Act**):

That the Board be authorised to fix the remuneration of the Company's auditor for the ensuing year.

Special resolution 1: Alteration of the Company's Constitution

Clause 12.1 of the Company's Constitution states that: *Written notice of the time, date and place of a meeting of shareholders must be sent to every shareholder entitled to receive notice of the meeting and to every Director and the auditor of the Company not less than 28 working days before the meeting.*

The Company is a New Zealand company. Section 2(1) of Schedule 1 of the Companies Act only requires New Zealand companies to give 10 working days' notice before such a meeting.

Section 249HA of the Corporations Act 2001 (Cth) (Australia) (the **Corporations Act**) only requires Australian listed companies to give 28 calendar days' notice before such a meeting. Although the Company is also a foreign company under the Corporations Act, it is exempt from this requirement.

It is proposed that clause 12.1 of the Company's Constitution be altered to align it with the minimum notice period applicable to Australian listed companies (by deleting the word "working"). In the opinion of the Board members, such alteration of the Company's Constitution will not affect the rights attached to any class of shares, as contemplated by section 117 of the Companies Act.

Accordingly, the shareholders of the Company are requested to consider and, if thought fit, pass the following resolution as a special resolution of the Company for the purposes of sections 32(2) and 106(1)(a) of the Companies Act:

That clause 12.1 of the Company's Constitution be replaced with the following: "Written notice of the time, date and place of a meeting of shareholders must be sent to every shareholder entitled to receive notice of the meeting and to every Director and the auditor of the Company not less than 28 days before the meeting."

Procedural notes

Registration with Automic

Automic is the Company's registry services provider. **Shareholders must register an Automic account in order to ask questions or vote at the Meeting.** We therefore encourage shareholders to register an Automic account as soon as possible.

To create an Automic account, please visit investor.automic.com.au, select "Register" and follow the prompts. You will need your Securityholder Reference Number (**SRN**) or Holder Identification Number (**HIN**) for verification purposes. This can be found on your Proxy Form, enclosed with this notice of Meeting.

Attendance

To attend the Meeting, log into your Automic account at investor.automic.com.au and select "Register" (in the banner at the bottom of your screen) or "Meetings" (in the left-hand menu bar). Then select "Join Meeting" and follow the prompts.

We encourage shareholders to log in between 15 to 30 minutes before the start time.

Entitlement to vote

Only persons recorded as shareholders in the Company's share register will be able to vote at the Meeting, and votes will be based on shareholdings as at 7pm AEDT / 9pm NZDT on Tuesday 17 November 2026.

Voting

Voting on all resolutions will be by poll. The ordinary resolutions can be passed by a simple majority (more than 50%) of the votes cast on the relevant resolution. The special resolution can be passed by a 75% majority of the votes cast on that resolution.

Voting during the Meeting

To vote during the Meeting:

- log into your Automic account at investor.automic.com.au and join the Meeting;
- when the Chair declares the poll open, select "Voting" (in the dropdown menu on the right-hand side of your screen);
- select either the "Full" or "Allocate" option to access your electronic voting card. For allocated votes, the number of votes submitted must not exceed your remaining available units; and
- follow the prompts to record your voting direction for each resolution and click "Submit votes".

Note that you cannot amend your vote after it has been submitted.

Voting by proxy

Your Proxy Form was enclosed with this notice of Meeting. To appoint a proxy to cast a vote in your place:

- lodge your Proxy Form online: log into the Automic website at investor.automic.com.au/#/loginsah using the holding details shown on your Proxy Form, select “View Meetings”, then select “Vote”, and follow the instructions;
- post your Proxy Form to: Automic, GPO Box 5193, Sydney NSW 2001; or
- deliver your Proxy Form by hand to: Automic, Level 5, 126 Phillip Street, Sydney NSW 2000.

Your proxy voting instruction must be received by 12pm AEDT / 2pm NZDT on Tuesday 17 November 2026.

You may appoint the Chair of the Meeting, or someone else, as your proxy. A proxy does not have to be a shareholder. If you do not specify your proxy, or your proxy does not attend the Meeting, the Chair will be appointed as your proxy by default.

Any directed proxies that are not voted on a poll at the Meeting will default to the Chair of the Meeting, who will vote these proxies as directed, even if they have an interest in the outcome of the resolution. Any undirected votes will be voted in accordance with the Chair’s discretion, subject to any restriction(s) set out in the ASX Listing Rules.

Please see your Proxy Form for more information.

Questions

You are encouraged to submit questions in advance of the Meeting via investorhub.harmony.com.au or by email to investors@harmony.co.nz. You can also ask questions during the Meeting. The Chair will answer as many questions as possible during the Meeting.

Materials

Materials from the Meeting will be posted at investorhub.harmony.com.au and released to the ASX market announcement platform in due course.

More information

For more information on registration and voting, please see the “Registration & Voting Guide” at automicgroup.com.au/virtual-agms.

If you have any questions or require further information in relation to this notice of Meeting, please contact us at investors@harmony.co.nz.

Harmony **Harmony** **Corp Limited.** Annual Report.

Notice is hereby given that the Annual Report for Harmony Corp Limited (ARBN 645036595 / NZBN 9429041215272) for the year ended 30 June 2026 was published online at investorhub.harmony.com.au (under the heading “Announcements”).

You may access and download a copy of the Annual Report from the above website free of charge.

Alternatively, you may request that an electronic copy be emailed to you, or a hard copy posted to you, free of charge.

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