

22 October 2026

ASX Announcement

MONEYME Executes \$413.5m Autopay ABS Transaction

MONEYME is pleased to announce that it executed the MME Autopay ABS 2026-1 Trust, a new auto asset-backed securities (ABS) transaction, on Wednesday, 21 October 2026. Settlement is due to occur on Wednesday, 28 October 2026.

Key transaction highlights

- \$413.5 million term securitisation of auto loan receivables originated through MONEYME's Autopay product.
- Deutsche Bank acted as Arranger, with Deutsche Bank, SMBC and Westpac acting as Joint Lead Managers.
- The transaction is MONEYME's first public capital markets transaction for FY27 and brings the total issuance in the last 12 months to \$1.234bn across three transactions, demonstrating the strength of our funding platform.
- The Class A notes, accounting for 77.8% of the pool, and the Commission notes, have been assigned expected AAAsf and AAA (sf) ratings from Fitch Australia and S&P Global Ratings Australia.
- The transaction was priced competitively, with the Class A notes priced at 120bps over 1-month BBSW.
- The transaction follows Fitch Australia's upgrade of eight classes of notes and affirmation of a further seven across the MME Autopay ABS 2024-1 and 2025-1 trusts in September 2026, reflecting the strong performance of the underlying loans.
- Settlement of the transaction is scheduled for Wednesday, 28 October 2026, subject to standard pre-settlement requirements.

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

"This is our third consecutive annual auto ABS transaction and a great way to kick off our FY27 issuance program. It increases the capital available to grow our Autopay portfolio, which reached \$1.25 billion at 30 September 2026 (up 28% on the prior corresponding period) with cheaper funding costs.

The terms achieved reflect the quality and consistency of our portfolio. Expected AAA ratings from both Fitch and S&P were achieved for the Class A and commission notes, consistent with our strategy of focusing on a high credit quality borrower segment and reflective of the underlying performance of our portfolio. MONEYME is now an established programmatic issuer in both the auto and personal loan asset classes, supported by a diverse group of Australian and overseas investors."

Authorised by the Disclosure Committee.

MONEYME (ASX: MME) is a fintech lender challenging the banks on speed, service and products for Australians who expect better. Its proprietary technology platform enables real-time, AI-powered credit decisioning in minutes, unlocking flexible lending solutions across personal loans, auto finance, credit cards and financial management tools. As a purpose-driven Certified B Corporation™, social and environmental responsibility, strong governance and customer-first innovation are embedded across its operations. For more information, visit investors.moneyyme.com.au or contact debtinvestors@moneyyme.com.au. For media, please contact media@moneyyme.com.au.