Harmoney

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11 November 2026 ASX ANNOUNCEMENT

Director Neil Roberts - Leave of absence

Harmoney Corp Limited (ASX:HMY) ("Harmoney" or "the Company") notes that Neil Roberts, Harmoney's Founder, is due to retire by rotation as a non-executive director of the Company at the next annual meeting of shareholders of the Company, to be held on Thursday 19 November 2026 ("the AGM"), and has offered himself for re-election as a director at the AGM. Accordingly, as set out in the Company's notice of AGM dated 9 October 2026, the shareholders of the Company have been 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* ("the Resolution").

However, due to an unforeseen medical condition and based on medical advice, Neil is currently unable to fulfill his duties as a director of the Company for an uncertain duration. The Board has therefore formally granted Neil a medical leave of absence from his duties as a director, effective immediately.

Subject to any updates on Neil's progress, the Chair anticipates that the Resolution will still be put to a vote at the AGM and, should Neil be re-elected at the AGM, he will remain on a medical leave of absence pending his sufficient recovery to resume his duties.

Harmoney's Chair, Paul Lahiff, said:

"On behalf of the entire Board of Directors and the executive team at Harmoney, I want to wish Neil all the best for his health, recovery, and the well-being of his family."

This release was authorised by the Board of Harmoney Corp Limited.

-END-

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/rv7O2P.

INVESTOR RELATIONS

For corporate queries, please contact Michael Pegum of Ethicus Advisory Partners via: investors@harmoney.com.au.

ABOUT HARMONEY

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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 scalable Stellare® proprietary technology platform underpins its automated loan approval system serving both its consumer-direct and intermediary channels.
- 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.