Harmoney

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19 November 2026 ASX ANNOUNCEMENT

RESULTS OF ANNUAL MEETING OF SHAREHOLDERS

The 2026 annual meeting of shareholders of Harmoney Corp Limited (ASX:HMY) ("Harmoney" or "the Company") was held online today ("the Meeting"). At the Meeting, shareholders were asked to vote on two ordinary resolutions, and one special resolution. All voting was conducted by a poll.

Resolution	For	Against	Excluded	Abstain
That Neil Roberts be elected as a director of the Company.	**25,592,430** **94.99%**	1,350,290 5.01%	0	20,000
That the Board be authorised to fix the remuneration of the Company's auditor for the ensuing year.	**25,512,720** **94.62%**	1,450,000 5.38%	0	0
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."	**25,612,720** **94.99%**	1,350,000 5.01%	0	0

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.

Submit questions about this announcement at https://investorhub.harmoney.com.au/link/exJo8P.

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

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.

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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.