25 November 2026

ASX Announcement

MONEYME releases its 2026 Climate Report

MONEYME Limited (ASX: MME) (**MONEYME** or **Company**) attaches its voluntary 2026 Climate Report (**Report**) for the year ended 30 June 2026.

The Report is a transitional disclosure. It bridges MONEYME's FY25 Sustainability Report and its inaugural mandatory climate-related financial disclosure, which MONEYME will prepare under AASB S2 Climate-related Disclosures for the year ending 30 June 2027. It provides the further information on climate-related risks and opportunities and FY26 emissions referred to in the 2026 Annual Report, and sets the baseline for that first mandatory disclosure.

The FY27 disclosure will include the results of the climate scenario analysis that began in FY26, the financial effects of MONEYME's climate-related risks and opportunities, and an assessment of the resilience of its strategy.

The Report has not been prepared under AASB S2, does not form part of MONEYME's 2026 Annual Report, and has not been audited or assured. It contains forward-looking statements that are subject to the uncertainties described in it.

Authorised for release by the Disclosure Committee of MONEYME Limited.

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.moneyme.com.au or contact investors@moneyme.com.au. For media, please contact media@moneyme.com.au.

MONEYME

2026 Climate Report

Financial year ended 30 June 2026

MoneyMe Limited and its controlled entities
ACN: 636 747 414

ASX: MME

Certified B Corporation

This company meets high standards of social and environmental impact.



Contents

5 Governance
7 Strategy
12 Risk Management
14 Metrics and Targets
17 Notes to this Report
20 Appendix 1: Pathzero Sustainability Statement

Acknowledgement of Country

MONEYME acknowledges the Traditional Custodians of the land, seas, skies, and waterways throughout Australia where we work and live. In particular, we acknowledge the Gadigal and Awabakal peoples and communities on whose land our offices are located. We recognise the continued connection Aboriginal and Torres Strait Islander peoples have with this Country and pay our respect to Elders past and present.



About this Report

This report (the Report) has been prepared by MoneyMe Limited ("MONEYME", "the Company", or "the Group") for the financial year ended 30 June 2026 (FY26) to update stakeholders on the Group's climate-related activities, risk identification work and emissions performance during the year.

This Report is a voluntary publication. It does not form part of MONEYME's 2026 Annual Report or the financial report contained in it. It has not been prepared in accordance with AASB S2 Climate-related Disclosures. MONEYME is classified as a Group 2 entity under mandatory climate-related financial reporting requirements, with obligations under AASB S2 commencing for reporting periods on or after 1 July 2026.

MONEYME has prepared this voluntary FY26 disclosure to support transparency, to enable stakeholders to understand the Group's approach to climate-related risk management and emissions measurement, and to establish a baseline of disclosure practice ahead of mandatory compliance. This Report does not include an assessment of anticipated financial effects or physical risk exposure metrics. Further disclosures will be included in the FY27 Sustainability Report.

Forward-looking statements

MONEYME acknowledges significant uncertainty and factors outside MONEYME's control as they relate to forward-looking elements of the Group's climate-related disclosures. Actual outcomes may differ materially from any forward-looking statements in this Report. Greenhouse gas (GHG) emissions figures disclosed in this Report are partially based on estimates, reflecting inherent measurement uncertainty and data limitations. The methods, inputs and assumptions used may be refined over time as data availability and quality improve and as methodologies continue to evolve.

Connection to financial statements

This Report should be read in conjunction with MoneyMe Limited's consolidated financial statements for the financial year ended 30 June 2026, which are included in the 2026 Annual Report.

Governance

Board responsibilities

The Board of Directors (the Board) oversees MONEYME's sustainability strategy and the Group's management of climate-related risks and opportunities (CRROs). The Audit & Risk Management Committee (ARC) supports the Board in this role through review of the Group's climate-related disclosures and assessment of the adequacy and effectiveness of the Risk Management Framework (RMF). The Board and ARC receive updates on climate and sustainability matters at least twice a year. The responsibilities of the Board and the ARC are set out in their respective charters, both of which are available on MONEYME's investor website.

Under MONEYME's constitution, Directors and Officers are required to consider the impact of their decisions on the community and the environment. At each Board and Committee meeting during FY26, the Board formally considered the effect of each decision on the long-term interests of the Company and its shareholders, its employees, its business relationships and reputation, and the effect of the Company's operations on the community and the environment. Climate-related risks and opportunities are managed within the RMF, through which risks are identified, assessed, and escalated to the Operational Risk & Compliance Committee (ORCC), ARC and Board as required, and that escalation path is available for climate-related matters. Climate-related risks and opportunities are not yet a separate standing consideration in the Board's assessment of strategy or major transactions.

The Board has oversight of key climate-related information through two complementary mechanisms. The quarterly environmental, social and governance (ESG) Scorecard, presented to the Management Committee, brings together MONEYME's sustainability and climate-related performance indicators and gives management a consolidated view of progress. The ORCC Key Risk Indicator (KRI) Scorecard provides a risk lens and is reported monthly to the Operational Risk & Compliance Committee and quarterly to the Audit & Risk Management Committee and the Board, and includes an indicator for projected annual operational emissions intensity that triggers escalation where projected intensity exceeds the prior year by more than 20%. Together, these scorecards give the Board regular visibility of both climate-related performance and the associated risks.

Board activities during FY26

During FY26, the Board and ARC were involved in the following climate and sustainability activities:

- Receipt of an educational session presented by Alvarez & Marsal (A&M) on 19 May 2026, covering director duties under mandatory climate reporting, mandatory reporting requirements and timelines, business profiling and loan book analysis, and the delivery roadmap for the Group's climate reporting program.
- Review and endorsement of sustainability-related disclosures contained in the 2026 Annual and Interim reports, and this 2026 Climate Report.
- Oversight of the initiation of the CRRO identification and scenario analysis program, including the long-list of climate sensitivities and the preliminary CRRO framing developed with A&M.
- Quarterly review of environmental and social risk status through Key Risk Indicators (KRIs) reported via the Operational Risk & Compliance Committee (ORCC).
- Annual review and approval of any ESG-related targets and performance metrics in the Group's Business Plan.

Board skills and appropriate climate competency

The Board and the Remuneration & Nominations Committee (RNC) maintain a Board skills matrix which records, for each category of skills and experience including Environment and Social Responsibility, the number of directors holding it as a core, secondary or developing skill. The matrix is reviewed annually to identify any gaps in the skills and experience of the directors. In the FY26 assessment, five of the six directors identified Environment and Social Responsibility, a category that includes climate-related risks and opportunities, as a core skill and one as a secondary skill. Where the matrix identifies a gap or a developing area, the Board addresses it through director education or external advice, as it did through the A&M climate session in FY26.

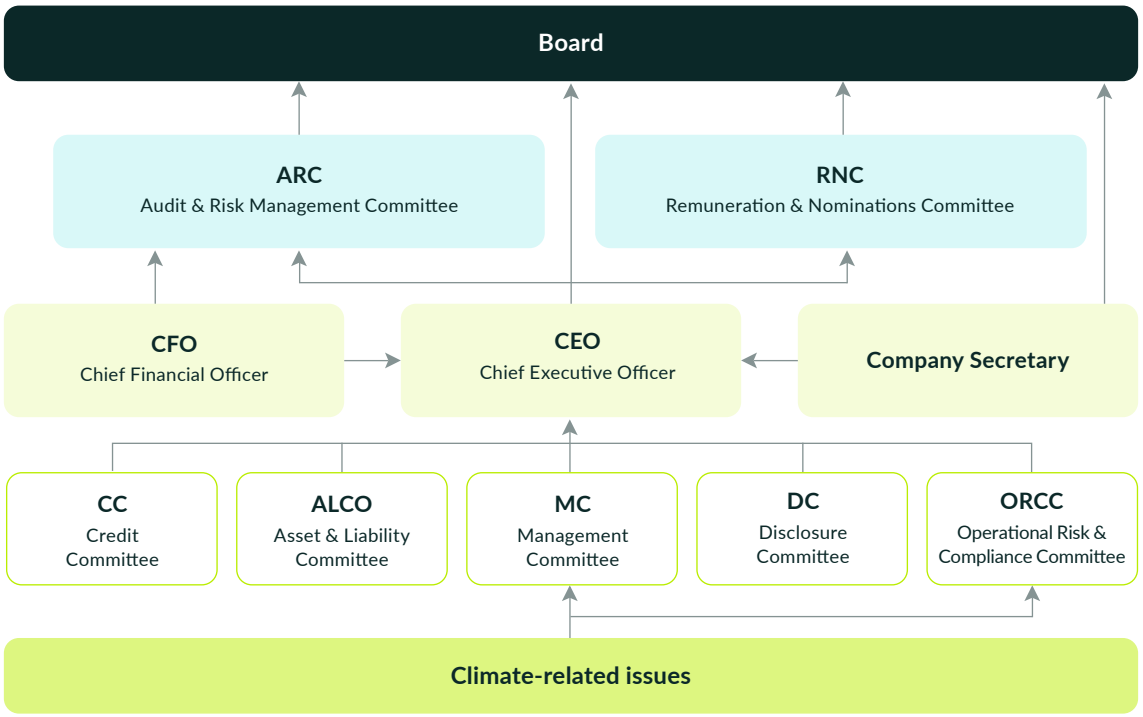
Executive remuneration

Climate considerations are not currently explicitly incorporated into MONEYME's executive remuneration framework as a standalone metric. Details of how ESG performance is reflected in executive remuneration are set out in the Metrics and Targets section. MONEYME will continue to assess the appropriate role of climate-specific metrics in executive remuneration as the Group's CRRO framework matures.

Management's role

The Board has appointed the Managing Director and CEO, supported by the Management Committee, with responsibility for the day-to-day implementation of arrangements to identify and manage CRROs. CRROs are identified, assessed, and escalated through the governance structure as needed. The ORCC holds management-level accountability for monitoring environmental and social risk, including oversight of climate-related KRIs and the Risk Registers. The Chief Financial Officer (CFO) is responsible for this Report and the associated reporting controls and processes.

Controls over climate-related reporting operate within the Group's existing processes. Climate-related risks and opportunities are managed within the Risk Management Framework. The final Report is reviewed by the CFO and CEO and then by the Board for approval before release.



Strategy

MONEYME's climate and sustainability ambitions

MONEYME's purpose, as set out in its constitution, is to deliver returns to shareholders while having an overall positive impact on society and the environment. The Group seeks to be a responsible, climate-aware lender that embeds climate-related considerations into governance, risk management and long-term planning.

MONEYME is a Certified B Corporation, has been a signatory to the Partnership for Carbon Accounting Financials (PCAF) since July 2023 and holds Science Based Targets initiative (SBTi) validated near-term emissions reduction targets. In FY26, MONEYME continued building the foundations for mandatory climate-related financial reporting, which commences for the Group in FY27.

Looking ahead, MONEYME sees the transition to lower-emission vehicles as a business opportunity, specifically growth in the origination of electric vehicle (EV) and hybrid vehicle finance through its existing dealer and broker distribution network and digital product capability. The growing EV market and the consumer shift towards hybrid and fuel-efficient vehicles are changing the composition of MONEYME's Autopay secured vehicle portfolio, as described under CRRO 1.

MONEYME's business model and value chain

MONEYME is an ASX-listed Australian non-bank consumer lender, providing secured vehicle finance (Autopay), personal loans and credit cards under the MONEYME and SocietyOne brands. The Group is entirely digital in origination, servicing and collections, operating through its proprietary Horizon technology platform. The Group's geographic loan distribution closely tracks Australian population, with New South Wales, Queensland and Victoria representing approximately 82% of balances.

MONEYME's value chain spans the institutional funding markets and warehouse and asset-backed securities (ABS) investors that fund its lending; the cloud infrastructure, technology and data providers that support its digital platform; and the dealer networks through which vehicle finance is originated and the broker networks through which vehicle finance and personal loans are originated. Downstream, the value chain includes its customers across Australia, its servicing and collections activities, and the third-party vehicle remarketing and auction channels through which repossessed vehicle collateral is realised. Climate-related risks and opportunities arising across this value chain are considered in the CRROs that follow.

Summary of MONEYME's preliminary climate-related risks and opportunities (CRROs)

MONEYME has undertaken a process to identify the key channels through which climate change could affect its business, supported by an external climate risk specialist. More information on this process is available in the Risk Management section of this Report.

MONEYME has identified four preliminary CRROs which represent its preliminary assessment of the principal channels through which climate-related factors could reasonably be expected to affect its prospects, subject to confirmation in FY27. The current and anticipated financial effects of each CRRO have not been assessed in FY26. They will be assessed in FY27, informed by the outcomes of the Group's climate assessment program, and disclosed in the FY27 Sustainability Report.

For the purposes of this Report and MONEYME's CRRO identification process, the following time horizons have been adopted, reflective of the Group's business planning cycles, strategy horizons and other relevant milestones:

Horizon	Period	Rationale
Short term	≤1 year	Aligned to annual operating plan, budgeting cycles, near-term credit risk decisions and the Group's first mandatory climate reporting cycle (FY27).
Medium term	>1 year and ≤5 years	Aligned to MONEYME's business and strategic planning cycles, the contractual maturity of the majority (approximately 67%) of MONEYME's loan book, the SBTi 2030 emissions reduction milestone and Australia's 2030 National Emissions Reduction Target.
Long term	>5 years	Aligned to structural transition in financial markets, net zero by 2050 commitments and the chronic physical risk horizon relevant to longer-tenor loan cohorts.

The CRROs below were identified through a structured process described in the Risk Management section of this Report.

CRRO	Title	Nature	Time horizon
1	The effects of climate-related risks and opportunities could both positively and negatively influence MONEYME's loan book growth and mix	Climate-related factors, including shifts in consumer behaviour, physical hazards and transition dynamics, could influence the size, composition and geographic distribution of MONEYME's loan book.	Medium and long term
2	The effects of climate-related risks and opportunities could influence MONEYME's funding costs and net interest margin	Physical climate effects and transition pressures could affect both MONEYME's funding costs and the yield earned on its products, potentially compressing the Net Interest Margin (NIM).	Long term
3	The effects of climate-related risks on MONEYME's customers and collateral could affect its credit risk profile	Physical climate events and transition pressures experienced by MONEYME's customers could affect their ability to repay or could impact the value of vehicle collateral, thus potentially amplifying credit losses.	Medium and long term
4	The effects of climate-related risks could affect MONEYME's operating cost base	Physical climate events and transition pressures could increase MONEYME's cost base through the disruption of its operations or third-party systems, or through a significant increase in compliance or supplier expenditure.	Long term

Climate scenario analysis

MONEYME has selected climate scenarios to assess the resilience of its strategy and business model. Scenario analysis commenced in FY26 and was in progress at 30 June 2026, so no results are reported in this Report. The outcomes, including the climate resilience assessment, will be disclosed in the FY27 Sustainability Report.

The scenarios comprise two developed by the Network for Greening the Financial System (NGFS), which will be used to assess how transition and physical climate effects could affect the business through economic transmission channels, together with corresponding pathways from the Intergovernmental Panel on Climate Change (IPCC), which will be used to assess physical hazard exposure. Consistent with MONEYME's business model, the most significant physical exposure is expected to arise across the loan book and vehicle collateral rather than at operational sites. More information on scenario selection is included in the Notes to this Report.

Pathway	Scenario	Description	Warming Indicator (by 2100)
Net Zero (low emissions)	NGFS Net Zero 2050	Models a pathway consistent with limiting warming to 1.5°C through stringent climate policies and innovation, reaching global net zero CO_2 emissions around 2050. This requires global collaboration to achieve rapid emissions reductions across all sectors, resulting in significant transition impacts on economic systems.	~1.3°C
	IPCC SSP1-2.6	A sustainability-focused pathway with strong, sustained emissions reductions consistent with limiting warming to around 1.8°C by 2100.	~1.8°C
Hot House (high emissions)	NGFS Current Policies	Assumes that only currently implemented policies are preserved, leading to significant global warming by the end of the century. The lack of action to reduce emissions results in minimal transition impacts but high physical risks and hazards that stress the economy.	~2.9°C
	IPCC SSP2-4.5	Assumes emissions start to fall in the middle of the century, most similar to current global emissions reduction policies.	~2.7°C

The scenario suite has been selected with regard to the parameters expected to apply under mandatory reporting: NGFS Net Zero 2050 represents a pathway limiting warming to 1.5°C, and NGFS Current Policies represents a pathway in which warming well exceeds 2°C.

SSP1-2.6 results in warming of approximately 1.8°C by 2100 and is presented within the Net Zero pathway because near-term physical hazard outcomes are largely insensitive to the choice of low-emissions pathway, reflecting warming already committed, and because downscaled hazard data is most available for this pathway.

CRRO 1: The effects of climate-related risks and opportunities could both positively and negatively influence MONEYME's loan book growth and mix

Nature of this CRRO

MONEYME's primary earnings driver is the size and quality of its loan book. Climate-related factors have the potential to influence the loan book from multiple directions, creating both risks to existing volumes and new growth opportunities.

On the risk side, physical hazards such as flooding, cyclone and extreme heat events could disrupt economic activity in affected regions and, with it, demand for new credit and the operation of product distribution channels. Over the medium to long term, the transition away from internal combustion engine (ICE) vehicles could change the product mix of Autopay, which represented 57.2% of the loan book at 30 June 2026, affect the residual values of ICE vehicle collateral (see also CRRO 3), and test the pace at which MONEYME's dealer and broker channels adapt. Climate-related factors could therefore affect the nature and mix of MONEYME's loan book.

On the opportunity side, the transition to lower-emission vehicles is creating new demand for EV and hybrid finance, with electrified vehicles representing a growing share of new Australian vehicle sales and of MONEYME's new Autopay originations. MONEYME's existing dealer and broker distribution network and digital origination and settlement capability provide a foundation to participate in EV origination growth as the market develops.

Mitigation and Adaptation

The effects of climate-related factors on loan book growth and mix are managed today within the Group's RMF through the Financial Performance Risk and Credit Risk Key Risk Areas (KRAs), which cover origination volumes, product growth, portfolio concentration and product mix. In terms of climate-specific management, MONEYME's RMF includes motor vehicle financed emissions intensity as a KRI within the Environmental and Social KRA.

Beyond its Risk Management Framework, MONEYME also manages this CRRO through:

- Diversification across products, employment sectors, geographies and credit quality bands;
- Its strategic planning, which actively monitors market trends including EV penetration, distribution strategies and targeted book composition; and
- Consistent product innovation and development.

MONEYME has not yet undertaken specific mitigation or adaptation actions with customers, dealers or brokers in relation to this CRRO. Growth in EV and hybrid vehicle origination through existing channels primarily reflects market demand.

The current and anticipated financial effects of this CRRO have not been assessed in FY26. They will be assessed in FY27, informed by the Group's climate assessment program, and disclosed in the FY27 Sustainability Report.

CRRO 2: The effects of climate-related risks and opportunities could influence MONEYME's funding costs and net interest margin

Nature of this CRRO

MONEYME's net interest margin before risk adjustment (which is addressed under CRRO 3), being the spread between the yield earned on its loan portfolio and the cost of funding that portfolio, is a core driver of profitability. Climate-related factors have the potential to influence this margin from both sides.

On the funding side, climate-related factors could affect the cost and availability of warehouse and ABS funding over time through several potential channels: the ESG screening and eligibility criteria applied by institutional investors, the pricing and terms of warehouse facilities and ABS issuance, and conditions at refinancing. MONEYME's funding economics are influenced by broader debt capital market conditions and institutional investor requirements, including an increasing focus on ESG considerations and climate-related risks in their investment assessment processes. The management of CRROs and the quality and credibility of climate disclosures are therefore relevant to MONEYME's access to funding and the terms it can achieve.

On the yield side, climate physical hazards and cost-of-living pressures driven by climate factors, including rising insurance premiums, energy costs and food prices, could reduce consumer disposable income, constraining the borrower segments MONEYME can access (see also CRRO 1) and the subsequent product yield.

This CRRO may also present an opportunity. As EV and low-emission vehicles grow as a proportion of the Autopay portfolio, MONEYME may in future be able to access green ABS issuance or sustainability-linked warehouse terms. MONEYME has assessed these structures and at this stage the funding cost differential is not significant and its EV and low-emission vehicle loans are not yet of sufficient scale to support dedicated facilities or tranches. Institutional investors with ESG mandates are also increasingly screening climate performance, so comprehensive climate management and reporting may broaden the potential investor base for MONEYME's funding program.

Mitigation and Adaptation

The effects of climate-related factors on MONEYME's funding costs and net interest margin are managed within the Group's RMF through the Liquidity and Funding Risk and Financial Performance Risk KRAs, which cover cost of funds, warehouse and ABS market access, and net interest margin.

Beyond its RMF, MONEYME also manages this CRRO through:

- A diversified funding strategy, which reduces concentration in any single funding channel and improves long-term funding economics;
- Regular ABS issuance and active investor relationship management across domestic and offshore capital markets; and
- Its climate disclosure program, which supports the Group's ability to meet the evolving climate disclosure expectations of investors.

The current and anticipated financial effects of this CRRO have not been assessed in FY26. They will be assessed in FY27, informed by the Group's climate assessment program, and disclosed in the FY27 Sustainability Report.

CRRO 3: The effects of climate-related risks on MONEYME's customers and collateral could affect its credit risk profile

Nature of this CRRO

MONEYME defines credit risk as the risk that customers may not pay the principal, interest and fees owing under their contracts, which could result in a decrease in revenue and operating cash flows and an increase in impairment expenses. Climate change introduces additional channels through which this existing risk could be influenced.

Physical climate events, particularly acute hazards such as flooding, cyclone and extreme heat, can disrupt borrower income and employment, increase household expenses and reduce the ability of customers to service their debts. These effects are most acute in the immediate term following a weather event, but can persist where insurance becomes unavailable or unaffordable in affected areas, reducing household resilience over time.

Climate-related transition effects, such as the transition away from ICE vehicles, also have the potential to affect MONEYME's credit risk profile. As the consumer vehicle fleet transitions towards EVs and lower-emission vehicles, the residual values of ICE vehicle collateral could be impacted, affecting MONEYME's loss-given-default on repossessed vehicles. Broader transition pressures, including carbon pricing, rising fuel costs and regulatory change, could also affect the financial resilience of borrowers in carbon-intensive geographies and employment sectors.

Mitigation and Adaptation

The effects of climate-related factors on MONEYME's credit risk profile are managed today within the Group's RMF through the Credit Risk KRA, which covers borrower repayment capacity and default, diversification, arrears and collateral performance.

Beyond its RMF, MONEYME also manages this CRRO through:

- A diversified lending strategy across products, customer segments and geographies; and
- The secured Autopay portfolio, which has historically experienced lower credit loss rates than MONEYME's unsecured products, as disclosed in the 2026 Annual Report, and provides a structural buffer against credit quality stress.

Credit risk is reflected in MONEYME's expected credit loss provisioning under AASB 9 Financial Instruments. The interaction between climate scenario outputs and the forward-looking information used in provisioning will be assessed as part of the FY27 scenario analysis program.

The current and anticipated financial effects of this CRRO have not been assessed in FY26. They will be assessed in FY27, informed by the Group's climate assessment program, and disclosed in the FY27 Sustainability Report.

CRRO 4: The effects of climate-related risks could affect MONEYME's operating cost base

Nature of this CRRO

MONEYME's operating cost base includes staff, technology, compliance and supplier costs. Climate-related factors can affect this base through both a significant increase in transition-related compliance and capability costs, and the potential for physical events to disrupt operations or third-party systems.

On the transition side, evolving regulatory and market expectations around climate-related risk management, governance and disclosure could increase demands on internal capability, data infrastructure and external support over time. These include the costs of meeting MONEYME's own climate disclosure and assurance obligations.

On the physical side, MONEYME operates from two leased offices in Sydney and Newcastle, and a third in the Philippines for its labour hire staff. It has its own proprietary technology platform, Horizon, and is dependent on third-party cloud infrastructure for origination, servicing and collections. The physical hazard exposure of MONEYME's premises has not yet been assessed and will be included in the FY27 assessment. Disruption to third-party infrastructure caused by physical climate events could also directly and indirectly affect MONEYME's cost base.

Mitigation and Adaptation

The effects of climate-related factors on MONEYME's operating cost base are managed today within the Group's RMF through the Operational Risk, Technology and Cyber Security and Regulatory Compliance KRAs.

Beyond its RMF, MONEYME manages its operating cost base and resilience through:

- A formal Business Continuity Plan that is tested and reviewed at least annually;
- Proprietary technology platform that reduces reliance on third-party technology; and
- Diversified procurement and supplier strategy.

No specific climate-related mitigation or adaptation actions have yet been undertaken with suppliers in relation to this CRRO.

The current and anticipated financial effects of this CRRO have not been assessed in FY26. They will be assessed in FY27, informed by the Group's climate assessment program, and disclosed in the FY27 Sustainability Report.

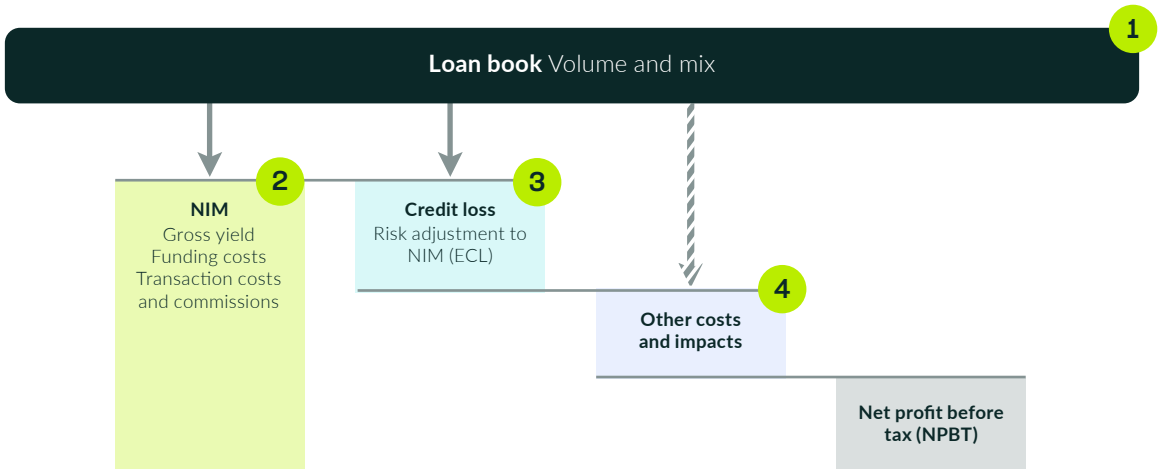
Maintaining resilience in a changing climate

No changes to MONEYME's business model, strategy or resource allocation have been made in FY26 in response to the preliminary CRROs. Anticipated changes have not been assessed. The climate resilience assessment forms part of the scenario analysis, which was in progress at 30 June 2026, and its outcomes will be included in the Group's FY27 Sustainability Report.

Risk Management

Identification and assessment of CRROs

MONEYME's identification and assessment of CRROs focused on how the Group's key commercial drivers could be influenced by a changing climate. This approach ensures that every CRRO identified is directly traceable to a component of MONEYME's financial performance, having regard to the connectivity between climate disclosures and financial statements expected under mandatory reporting. Specifically, the four CRROs map to MONEYME's core financial performance drivers: loan book volume and mix (CRRO 1), net interest margin (CRRO 2), net credit losses and expected credit loss provisioning (CRRO 3), and the operating cost base (CRRO 4).



Ref.	Preliminary CRRO
1	The effects of climate-related risks and opportunities could both positively and negatively influence MONEYME's loan book growth and mix
2	The effects of climate-related risks and opportunities could influence MONEYME's funding costs and net interest margin
3	The effects of climate-related risks on MONEYME's customers and collateral could affect its credit risk profile
4	The effects of climate-related risks could affect MONEYME's operating cost base

These preliminary channels were identified as part of the Group's climate readiness program, which MONEYME is undertaking across FY26 and FY27 ahead of mandatory reporting. The Group engaged an external climate risk specialist, A&M, to inform and support this work. In FY25, MONEYME identified climate-related risks under the Task Force on Climate-related Financial Disclosures (TCFD) Recommendations and performed a physical climate risk assessment of the Autopay portfolio. In FY26 this was replaced by the structured process described below, developed with A&M and aligned to the requirements that will apply from FY27. The process applies to both risks and opportunities:

Step	Activity	Description	FY26 Status
1	Assess business model and value chain	The end-to-end business model and value chain were mapped to key dependencies and impacts across the six capitals (human, intellectual, financial, natural, manufactured, and social and relationship).	**Complete**
2	Define commercial business drivers	Key commercial drivers of financial performance, position and cash flows were identified.	**Complete**
3	Identify long-list of climate sensitivities	Climate sensitivities that may affect commercial drivers were identified using qualitative and quantitative inputs.	**Complete**

4	Climate scenario analysis	Climate sensitivities are assessed under different climate scenarios and time horizons to identify key trends and inform likelihood and magnitude to support CRRO assessment and prioritisation.	**In progress** Outcomes will be disclosed in the FY27 Sustainability Report.
5	Define climate-related risks and opportunities	A finalised list of climate-related risks and opportunities, confirmed through scenario analysis, for disclosure and risk management integration.	**In progress** The final set of climate-related risks and opportunities will be confirmed through scenario analysis and disclosed in the FY27 Sustainability Report.
6	Evaluate climate resilience	The resilience of the strategy, business model and value chain to climate-related risks is assessed.	**In progress** Outcomes will be disclosed in the FY27 Sustainability Report.
7	Assess and prioritise CRROs	MONEYME will assess each CRRO, including its current and anticipated financial effects, across time horizons and scenario pathways (Net Zero and Hot House), and prioritise actions to address the CRROs accordingly.	**In progress** Outcomes will be disclosed in the FY27 Sustainability Report.

Inputs to steps 1 to 3 comprised the mapping of MONEYME's business model and value chain; analysis of the loan book by product, duration, geography and credit performance; the Group's financial statements and a decomposition of the drivers of profitability; the existing KRAs and risk registers; and external climate datasets from the IPCC and NGFS. The scope covered the whole Group and all lending products. The long-list of climate sensitivities was mapped to the commercial drivers and consolidated into the four preliminary CRROs; loan book related sensitivities will be tested empirically in FY27 and other sensitivities assessed qualitatively.

Management and reporting of CRROs

Climate-related risks and opportunities are incorporated into Environmental and Social Risk, one of MONEYME's 10 key risk areas within the Board-approved RMF. As such, they are to be managed and reported in alignment with the RMF, in the same way as other risks and opportunities.

Each preliminary CRRO overlaps with one or more existing KRAs: Financial Performance Risk and Credit Risk (CRRO 1); Liquidity and Funding Risk and Financial Performance Risk (CRRO 2); Credit Risk (CRRO 3); and Operational Risk, Technology and Cyber Security Risk and Regulatory Compliance Risk (CRRO 4). MONEYME maintains and regularly assesses performance against Key Risk Indicators (KRIs) and risk, issues and opportunities registers for each KRA. Financial Performance Risk is overseen by the Management Committee (MC), Credit Risk by the Credit Committee (CC), Liquidity and Funding Risk by the Asset and Liability Committee (ALCO), and the Operational Risk, Technology and Cyber Security and Regulatory Compliance KRAs by the ORCC, with the ARC providing Board-level oversight.

Once the FY27 assessment is complete, the confirmed CRROs will be mapped to specific KRAs, KRIs and policies within the RMF as required. Further details will be disclosed in MONEYME's FY27 Sustainability Report.

Metrics and Targets

Greenhouse gas emissions: operational

MONEYME calculates and discloses its Scope 1, 2 and relevant Scope 3 operational GHG emissions in accordance with the GHG Protocol Corporate Accounting and Reporting Standard. FY25 figures are included for comparison.

GHG emissions inventory (tCO_2e)[1]	FY26	FY25	Movement
Direct Scope 1 GHG emissions: mobile combustion	**4.1**	3.9	+5%
Indirect Scope 2 GHG emissions (location-based methodology)	**78.5**	77.8	+1%
Indirect Scope 2 GHG emissions (market-based methodology, supplementary information)	**0.0**	0.0	n/a
Scope 3 GHG emissions (operational, excl. Category 15: Investments) (location-based methodology)[2]	**3,765.9**	3,299.3	+14%
Category 1: Purchased Goods and Services	**3,043.1**	2,495.7	+22%
Category 2: Capital Goods	**195.8**	340.8	−43%
Category 3: Fuel and Energy-Related Activities:			
Market-based	**1.0**	1.0	0%
Location-based	**4.7**	5.7	−18%
Category 5: Waste Generated in Operations	**48.4**	44.2	+10%
Category 6: Business Travel	**276.2**	187.9	+47%
Category 7: Employee Commuting	**110.5**	99.9	+11%
Category 8: Upstream Leased Assets	**87.2**	125.1	−30%
Category 15: Investments (financed emissions, Autopay portfolio)	**Disclosed separately below**		
Total gross Scope 1, 2 and 3 operational GHG emissions (location-based methodology)	**3,848.5**	3,381.0	+14%

Scope 2 emissions are presented on the location-based methodology. The market-based figure is nil because MONEYME procures GreenPower for its Sydney and Newcastle offices; it is shown as supplementary information and is the basis on which MONEYME's SBTi target is tracked. Category 15: Investments (financed emissions) is disclosed separately in the financed emissions table below and is not included in the operational total.

MONEYME's total gross operational GHG emissions were 3,848.5 tCO_2e in FY26, up 14% on FY25. However, measured against gross revenue, which grew 19.6% over the same period, operational emissions intensity reduced to 15.5 tCO_2e per million dollars of gross revenue (FY25: 16.3). Measured against the loan book, operational emissions intensity also reduced to 1.9 tCO_2e per million dollars of gross loan receivables (FY25: 2.2). Both intensity figures demonstrate a reduction in operational emissions in FY26, relative to growth and size of the business.

Scope 1 and Scope 2 emissions were a combined 82.6 tCO_2e on a location-based basis, approximately 2% of the operational footprint, with Scope 3 accounting for the remaining 98%. Two Scope 3 categories drove the increase in total operational emissions:

- Category 1: Purchased Goods and Services rose 22% to 3,043.1 tCO_2e, principally through professional services and ICT services and equipment, which together represent 95% of that category; and
- Category 6: Business Travel rose 47% to 276.2 tCO_2e primarily driven by an increase in air travel.

These increases were partly offset by reductions in Category 2: Capital Goods, down 43%, as FY25 included one-off fees on funding transactions that did not recur in FY26, and Category 8: Upstream Leased Assets, down 30%, reflecting the use of an updated NABERS rating for the Newcastle office.

MONEYME engaged Pathzero, an external sustainability consultancy, to assist with the calculation and review of the Group's FY26 GHG emissions. Pathzero's review is not an audit or an assurance engagement. Further detail regarding Pathzero's scope of work and findings is provided in Appendix 1.

[1] Due to rounding, individual figures in the table may not sum precisely to the totals shown.

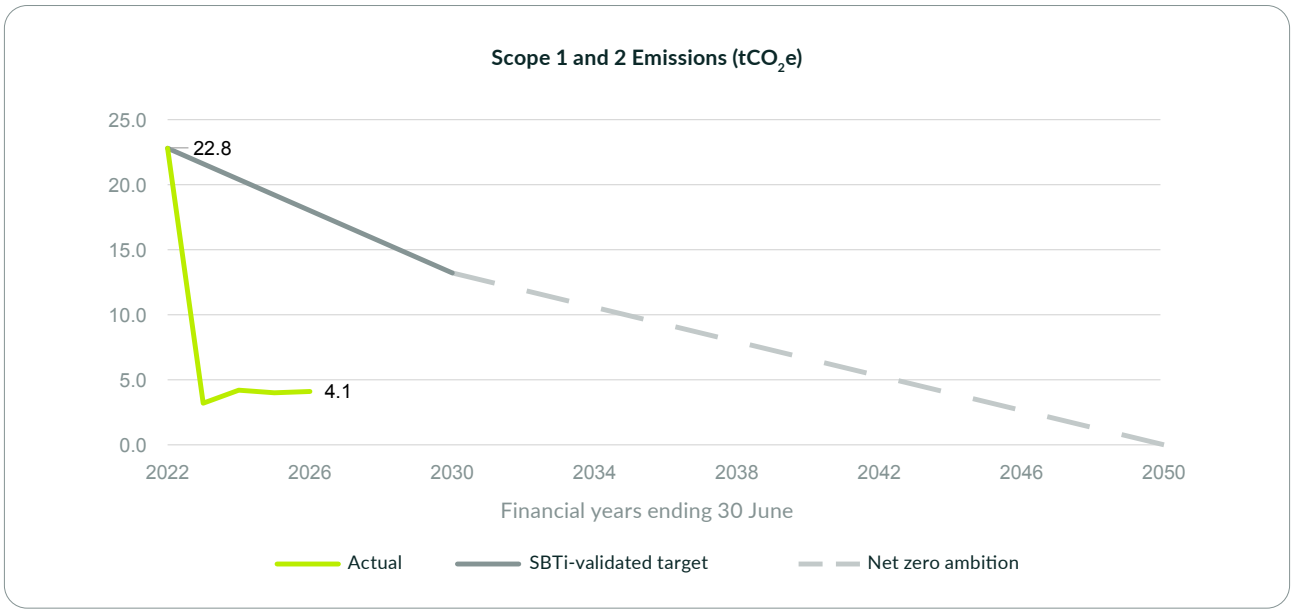
[2] GHG emissions in this Report, including the Scope and category breakdowns, are presented as gross figures, before the deduction of offsets from carbon-neutral products and services. MONEYME's prior reports presented those breakdowns as net figures, after offsets, and showed only the total on a gross basis. The FY25 comparatives for Scope 3 and for Category 6: Business Travel are therefore higher than the equivalent figures in the FY25 Sustainability Report. FY25 figures have also been restated to present location-based Scope 2 emissions as the primary basis, aligning with the FY26 presentation, GHG Protocol guidance and the approach that will apply under mandatory climate reporting. The FY25 total of 3,381.0 tCO_2e comprises Total Gross Operational GHG Emissions of 3,298.5 tCO_2e as reported in the 2025 Sustainability Report, plus location-based Scope 2 emissions of 77.8 tCO_2e and location-based Category 3 upstream electricity emissions of 4.7 tCO_2e, both of which were disclosed in that report in place of the market-based figures of nil. The 2026 Annual Report, published before this Report, presented Scope 1 and 2 emissions on the market-based basis used for MONEYME's SBTi target; the Scope 1 and 2 figure of 4.1 tCO_2e disclosed there is unchanged and is shown in the Operational Emissions Decarbonisation Targets section of this Report.

Operational Emissions Decarbonisation Targets

MONEYME has near-term reduction targets for its Scope 1 and 2 GHG emissions, validated and published by the SBTi. The Group is committed to reducing combined Scope 1 and Scope 2 GHG emissions by 42% by 2030 from an FY22 base year, and to measuring and reducing its Scope 3 emissions. Beyond its SBTi-validated near-term target, MONEYME has a longer-term ambition to reach net zero combined Scope 1 and 2 GHG emissions by 2050. This ambition has not been validated by the SBTi, and MONEYME measures its progress against the near-term target.

In FY26, MONEYME's Scope 1 and 2 GHG emissions, calculated using the market-based approach for Scope 2, were 4.1 tCO_2e, up 5% compared to 3.9 tCO_2e in FY25 and well below the FY26 target of less than 18.0 tCO_2e. The market-based approach is used for target tracking, as permitted by the SBTi, and differs from the location-based presentation of the GHG emissions inventory above, on which basis Scope 1 and 2 emissions were 82.6 tCO_2e. For MONEYME's SBTi-validated targets, figures also include upstream Scope 3 emissions from purchased electricity, which were 0.0 tCO_2e in both FY25 and FY26. Compared with the FY22 base year of 22.8 tCO_2e (including 2.1 tCO_2e of Scope 3 emissions), FY26 emissions are down 82%.

The target reduces by approximately 1.2 tCO_2e each year to 13.2 tCO_2e by 2030. The FY27 target is less than 16.8 tCO_2e. The Group remains confident that it will achieve its near-term emissions reduction targets, and will continue to utilise renewable energy for its offices in order to do so.



Parameter	Details
Relevant metric	Combined Scope 1 and Scope 2 GHG emissions (tCO_2e), market-based approach for Scope 2
Base year	FY22 (22.8 tCO_2e including upstream Scope 3 from purchased electricity)
Near-term target	42% absolute reduction by 2030 (≤13.2 tCO_2e); annual step-down of approximately 1.2 tCO_2e per year until 2030. FY26 target: <18.0 tCO_2e (actual: 4.1 tCO_2e); FY27 target: <16.8 tCO_2e
Type	Absolute quantitative target (gross; no carbon credit offsetting planned)
Third-party validation	SBTi-validated and published. Accessible at sciencebasedtargets.org.
Carbon credits	MONEYME does not currently use or plan to use carbon credits to offset its GHG emissions.
Scope of entity	Whole of Group, being both leased offices in Australia and the company vehicle.
Link to the Paris Agreement	The target was validated by the SBTi as aligned with limiting warming to 1.5°C, through the SBTi streamlined validation route for small and medium enterprises. It was not derived using a sectoral decarbonisation approach.
Review process	Progress is monitored through the quarterly ESG Scorecard presented to the Management Committee and the Board.

GHG emissions: financed emissions (Autopay motor vehicle portfolio)

MONEYME has been a PCAF signatory since July 2023 and discloses financed GHG emissions from its Autopay motor vehicle loan portfolio, measured against remaining Net Amount Financed (NAF), under GHG Protocol Category 15: Investments. Financed emissions are disclosed separately from operational emissions. MONEYME does not currently measure the financed emissions associated with its personal loans and credit card lending. PCAF, the body that publishes financed emissions methodologies, has not published a method for these products. MONEYME does not consider that an estimate produced under a methodology of its own design would provide decision-useful or comparable information.

Financed emissions metrics: Autopay motor vehicle portfolio	**FY26**	**FY25**	**Movement**
Total financed emissions (tCO_2e)	61,581.9	50,245.7	+23%
of which: ICE and hybrid vehicle emissions (tCO_2e)	59,984.3	49,474.4	+21%
of which: EV emissions (tCO_2e)	1,597.6	771.3	+107%
EV share of unique remaining NAF (%)	5.6%	3.7%	+1.9
Financed emissions intensity (tCO_2e/$M NAF)	55.1	58.5	−6%
Weighted average PCAF data quality score	2.1	2.1	n/a

EV share of unique remaining NAF is the remaining Net Amount Financed of Autopay loans secured over electric vehicles, expressed as a percentage of the total unique remaining NAF of the Autopay portfolio. FY24 comparatives are available in MONEYME's prior Sustainability Reports.

MONEYME's financed emissions calculation methodology has not been audited but it was peer-reviewed for alignment with the PCAF Standard by an external sustainability consultant, Pathzero, which has expertise in financed emissions calculations. Pathzero also completed a high-level validation of MONEYME's financed emissions calculations in FY25 and FY26. Further detail regarding Pathzero's review is provided in Appendix 1.

Financed Emissions Decarbonisation Targets

MONEYME monitors financed emissions intensity (tCO_2e/$M Autopay NAF) as a key metric. In FY26, MONEYME achieved its ambition of ≤55.6 tCO_2e/$M NAF. No formal quantitative financed emissions reduction target has been established at this stage. MONEYME will assess whether a PCAF-aligned financed emissions target is appropriate as the PCAF methodology matures and EV portfolio penetration grows.

Financing and capital deployment towards CRROs

No capital expenditure, financing or investment has been deployed specifically towards MONEYME's climate-related risks and opportunities. Operating expenditure incurred on climate-related reporting and advisory services and on the procurement of renewable electricity is incurred within business-as-usual operating costs, is not separately tracked, and has been assessed as not material to the Group.

Executive remuneration

Climate-related considerations are not currently explicitly incorporated as a standalone metric in MONEYME's executive remuneration framework. However, broader ESG performance is integrated into remuneration for Executive Key Management Personnel (KMP) and all employees participating in the Employee Equity Incentive Plan: three of the five performance measures in the Short-Term Incentive (STI) scorecard are non-financial, and environmental, social and governance practices form one of the five Board-approved strategic initiative areas assessed under the Long-Term Incentive (LTI) Series. Further detail is in the Remuneration Report in MONEYME's FY26 Annual Report.

Internal carbon price

MONEYME does not currently apply a formal internal carbon price in its operational or capital expenditure decision-making. Carbon pricing assumptions are embedded in the NGFS scenarios selected for the Group's FY27 climate scenario analysis.

Notes to this Report

Significant judgements and assumptions

Materiality

Information in this Report is treated as material where omitting, misstating or obscuring it could reasonably be expected to influence the decisions of users of this Report. That judgement considers both the nature and the magnitude of the information. As one input to the assessment of magnitude, MONEYME adopted a quantitative reference point of $1.04 million, being 0.5% of FY25 gross revenue, selected by reference to commonly used audit materiality benchmarks across revenue, profit before tax and total assets. FY25 revenue was used because the assessment was performed in June 2026, before the FY26 results were finalised; on FY26 gross revenue the equivalent figure would be $1.24 million, and the difference did not affect any judgement in this Report. The reference point informs the assessment but does not determine it. Information below the reference point may still be material because of its nature, and qualitative factors including regulatory context, stakeholder interest and the Group's risk appetite were also considered.

Identification of CRROs

MONEYME identified the channels through which climate-related factors could reasonably be expected to affect its prospects, anchoring each to a component of the Group's financial performance: loan book, net interest margin, credit losses and operating costs. All information identified about the four preliminary CRROs is disclosed in this Report, and their nature and wording will be confirmed on completion of the FY27 climate assessment program.

Climate scenario selection

Judgement was applied in selecting climate scenario sources. The following rationale underpins the scenario selections:

- NGFS scenarios are used for transition pathway analysis given their economic relevance, coverage of Australian macroeconomic indicators and adoption rate among Australian financial sector entities and regulators. Net Zero 2050 and Current Policies serve as the primary long-term scenarios.
- IPCC scenarios SSP1-2.6 and SSP2-4.5 are used for physical risk assessment at the asset and postcode level.

Methodology and key assumptions: operational GHG emissions

General approach

MONEYME's GHG emissions measurement follows the Greenhouse Gas Protocol (2004), consistent with the approach that will apply to the Group under mandatory climate reporting from FY27. The operational control approach is used to determine the organisational boundary; it is the default under the National Greenhouse and Energy Reporting (NGER) Scheme, is consistent with MONEYME's prior GHG reporting, and produces the same result as the financial control and equity share approaches because the Group comprises a parent and wholly owned entities. Supplier-specific emissions data is used in preference to spend-based approaches for Category 1 where available. Emission factors and supplier-specific emissions data are applied as published, so global warming potentials follow those used by each source. The FY26 GHG emissions inventory has been peer-reviewed by Pathzero Pty Ltd.

Emission factors

Australian National Greenhouse Accounts Factors (NGAF) issued by the Department of Climate Change, Energy, the Environment and Water (DCCEEW) are used where available. The NGAF 2025 edition has been used for FY26 inputs.

Scope 1: direct emissions

Mobile combustion from the company-owned vehicle, with activity data reflecting kilometres driven. UK Government GHG Conversion Factors 2025 for an average diesel car are applied, as NGAF does not publish distance-based factors.

Scope 2: indirect emissions from purchased electricity

Both market-based and location-based methodologies calculated. Both Sydney and Newcastle offices procure 100% GreenPower renewable electricity, resulting in 0.0 tCO_2e under the market-based approach. Activity data from actual meter readings confirmed by electricity invoices. Location-based figures use NGAF state-level grid factors.

Scope 3: operational (excl. Category 15)

All relevant Scope 3 categories are measured and disclosed. The remaining Scope 3 categories are not applicable because MONEYME provides financial products and does not manufacture, transport or sell physical goods, lease assets to others or operate franchises. Category 15: Investments is disclosed separately as financed emissions.

Methodology and key assumptions: financed emissions

Financed emissions from the Autopay portfolio are calculated in accordance with PCAF Global GHG Accounting and Reporting Standard, Part A, Section 5.6. Core formula:

Assets	Emissions Boundary	PCAF Standard Data Quality Score	High-Level Emissions Calculations
 **ICE motor vehicle loans**	Scope 1: Direct emissions from fuel combustion in vehicles. Scope 2: Not relevant. Scope 3: The indirect emissions associated with fuel combustion in vehicles and associated with the production, delivery, or decommissioning of vehicles are excluded.	95.4% of assets included in motor vehicle financed emissions calculations meet the PCAF score of 2 (option 2a). This score indicates that: the outstanding amount and total value at origination of vehicle or vehicle fleet are known; vehicle efficiency and fuel type (fossil and/or electricity) are available from known vehicle make and model; distance travelled is estimated based on local statistical data; emissions are calculated using estimated fuel consumption and fuel type-specific emission factors. A subset of ICE motor vehicle loans are secured over vehicles for which no vehicle-specific emissions data is available from MONEYME's data provider. This represents 4.6% of vehicles included in the financed emissions calculations, equivalent to approximately 6.0% of remaining NAF. The calculation methodology for this subset meets a PCAF score of 4 (option 3a). This score indicates that: the outstanding amount and total value at origination of vehicle or vehicle fleet are known; vehicle efficiency and fuel type (fossil and/or electricity) are estimated from known vehicle type (vehicle make and model are unknown); distance travelled is estimated based on local or regional statistical data; emissions are calculated using estimated fuel consumption and fuel type-specific emission factors.	Financed emissions per vehicle (tCO_2e) = (Autopay remaining NAF ($) / X ($)), capped at 100% x Vehicle-specific emissions (tCO_2e/km), aligned to either metro, regional or combined driving (identified through the customer's postcode(s)) x Estimated distance travelled by the customer in the period (km), based on average annual distance driven in the state the customer lives in (identified through the customer's postcode(s)). Where X is determined by the following hierarchy: 1. Purchase price (default): a. If the trade-in vehicle value is greater than the remaining amount owed on it: Autopay NAF at origination + cash deposit + net trade-in value b. If the trade-in vehicle value is lower than the remaining amount owed on it: Autopay NAF at origination + cash deposit 2. Autopay NAF at origination (if purchase price is unavailable)
 **EV motor vehicle loans**	Scope 1: Not relevant. Scope 2: Indirect emissions from electricity generation consumed in EVs. Scope 3: Emissions from upstream (e.g., coal transport) and downstream (e.g., transmission and distribution losses) in the electricity supply chain are captured in the Scope 3 emission factors. However, emissions associated with the production, delivery, or decommissioning of vehicles are excluded.	Any identified EV loans are included in the 95.4% of assets that meet the PCAF score of 2 (option 2a).	Financed emissions per vehicle (tCO_2e) = (Autopay remaining NAF ($) / X ($)), capped at 100% x Vehicle-specific fuel efficiency (kWh/km) x Emission factor (tCO_2e/kWh), aligned to regional (state/territory) specific indirect emissions from consumption of purchased electricity (identified through the customer's postcode(s)) x Estimated distance travelled by the customer in the period (km), based on average annual distance driven in the state the customer lives in (identified through the customer's postcode(s)). Where X is determined by the following hierarchy: 1. Purchase price (default): a. If the trade-in vehicle value is greater than the remaining amount owed on it: Autopay NAF at origination + cash deposit + net trade-in value b. If the trade-in vehicle value is lower than the remaining amount owed on it: Autopay NAF at origination + cash deposit 2. Autopay NAF at origination (if purchase price is unavailable)

Key assumptions for MONEYME's motor vehicle financed emissions calculations are outlined below.

Assumption	Comment
NAF, at both origination and remaining, is a more appropriate measure than Principal	This reflects a methodological shift aligned with financial reporting. NAF appropriately captures MONEYME's actual financial exposure and improves consistency across sustainability and financial disclosures.
Customer contributions such as cash deposits and trade-in values are included in the total purchase value used for emissions attribution	This ensures emissions are attributed only to the portion of the vehicle financed by MONEYME.
Financed emissions attribution is capped at 100% of a vehicle's emissions	This ensures that emissions attribution does not exceed the real-world emissions of a single vehicle. It avoids overstatement in cases where the financed amount is greater than the vehicle value.
If the financed emissions calculated for a loan are negative, they are corrected to 0 tCO_2e	This ensures that no loan reduces the total financed emissions of the portfolio, consistent with PCAF attribution.
Vehicle emissions data provided by the manufacturer, via a third party, is accurate	MONEYME receives vehicle emissions data from third-party vehicle identification providers, with a change of provider in April 2026. These vendors source the data from the Original Equipment Manufacturers (OEMs), who provide full specifications for vehicles, including emissions related data for the majority of vehicles.
If no emissions data is available for a vehicle, then a conservative estimate is applied	Where no vehicle-specific emissions data is available from MONEYME's data provider, MONEYME has applied a conservative estimate of 259 gCO_2e/km, informed by the National Transport Commission's Carbon Dioxide Emissions Intensity for New Australian Light Vehicles 2018 information paper.
Metro or regional driving is identified through the postcode of the customer's home address	MONEYME has classified postcodes as regional locations based on the Department of Home Affairs' Designated regional area postcodes, where only Category 3 - Regional Centres and Other Regional Areas is considered as regional for financed emissions calculation purposes.
If metro or regional driving emissions data is not available for a vehicle, then a combined value is applied	Only certain manufacturers provide specific regional or metro data. If this is not available, MONEYME will use the combined value, which is provided as an alternative emissions figure by the OEMs.
If a state has more than one electricity generation emissions factor, the more conservative option is applied	Emissions associated with charging an EV are sourced from the Australian National Greenhouse Accounts Factors 2025 edition. Where more than one emissions factor is available for a state or territory, the more conservative option is applied in the calculation.
Repaid and written-off loans are excluded	Repaid and written-off loans are excluded to align with financial treatment and reporting of these loans.

Physical risk assessment: methodology transition

MONEYME's physical climate risk assessment methodology is being updated as part of the A&M climate readiness program. Updated outputs will be disclosed in the FY27 Sustainability Report.

Appendix 1

Pathzero Sustainability Statement

Pathzero Report FY2025-2026

1.0 Introduction
MoneyMe Limited ('MONEYME') engaged Pathzero Pty Ltd ('Pathzero') to conduct specified procedures in relation to the FY2025-2026 reported greenhouse gas (GHG) emissions inventory for MONEYME's operations. The emissions inventory is a component of MONEYME's annual Climate Report. This report is published annually on MONEYME's website for stakeholders and investors, as part of MONEYME's long-term sustainability and climate change mitigation policies.

2.0 Standards and Criteria

Pathzero applied the following standards and criteria to our scope of work:

- *The Greenhouse Gas Protocol – A Corporate Accounting and Reporting Standard*, World Resources Institute/World Business Council for Sustainable Development (the GHG Protocol)
- Corporate Value Chain (Scope 3) Accounting and Reporting Standard: Supplement to the GHG Protocol Corporate Accounting and Reporting Standard, World Resources Institute/World Business Council for Sustainable Development (Scope 3 Standard)
- PCAF (2025). The Global GHG Accounting and Reporting Standard Part A: Financed Emissions. Third Edition.

3.0 Scope of work
Pathzero's scope of work included a review of organisational emissions boundary, review of activity data and a review of Motor Vehicle Financed Emissions methodology and calculations. This work covers MONEYME's FY2025-2026 GHG emissions inventory, which includes MONEYME's emissions from Scope 1, 2 and all relevant 3 activities under their Operational Control, as defined by the GHG Protocol.

Scope 1 Emissions
Mobile Combustion
Scope 2 Emissions
Purchased Electricity
Scope 3 Emissions
• Category 1: Purchased Goods and Services • Category 2: Capital Goods • Category 3: Fuel and Energy-Related Activities • Category 5: Waste Generated in Operations • Category 6: Business Travel • Category 7: Employee Commuting • Category 8: Upstream Leased Assets • Category 15: Investments (*see section 4 below*)

4.0 Category 15 Investments Limitations
The scope included specific aspects of MONEYME's FY2025-2026 Motor Vehicle Financed Emissions calculation. This is not an exhaustive disclosure of the entirety of MONEYME's financed emissions, it includes only motor-vehicle loans as PCAF are yet to develop and publish the methodology for calculating financed emissions for personal consumer loans or credit cards. A peer review of the financed emissions methodology and limited review of the calculations has been undertaken.

Pathzero

5.0 Report of Factual Findings
The procedures set out below have been applied to the documentation that forms and supports the GHG emissions inventory. We do not express any conclusion, nor do we provide any assurance regarding the overall accuracy of the GHG emissions inventory.

Pathzero confirms that we are not aware of any actual or perceived conflict of interest in having completed this engagement.

Procedures	Findings	Material errors, exceptions or contraventions
Organisational emissions boundary Review of MONEYME's emissions boundary to ensure all relevant emissions sources were included. This step has been completed in accordance with *The Greenhouse Gas Protocol – A Corporate Accounting and Reporting Standard.*	Based on the information provided, all relevant emission sources were included in MONEYME's emissions boundary. MONEYME has appropriately excluded certain emission sources from the emissions boundary based on the relevance test.	None
Emissions activity supporting evidence On a sample basis, review of emissions activity data against submitted supporting evidence. Noting that Pathzero did not perform this step for Category 15: Investments.	Sufficient and appropriate evidence was provided.	None
Emissions reporting Agreeing overall datasets for the GHG emissions inventory to the final data used to support the calculation of Scope 1, 2 and 3 carbon emissions contained in MONEYME's 2026 Climate Report.	No discrepancies existed between the final Scope 1, 2 and 3 carbon emissions calculations and MONEYME's 2026 Climate Report. Significant changes made were; - changing the primary electricity accounting method from market-based to location-based - removing the net emissions from the reporting table - reporting all emissions as gross emissions	None
Motor Vehicle Financed Emissions Reviewed the methodology applied by MONEYME against the approach advocated by the Partnership for Carbon Accounting Financials ('PCAF') Standard's, Part A, section 5.6 when calculating the total financed emissions from motor vehicle loans.	The methodology of the calculations for the financed emissions associated with motor vehicle loans appear sound and align with best available guidance from PCAF. The nature and calculations of the PCAF score appear sound and in line with PCAF requirements.	None
Motor Vehicle Financed Emissions Assessed the reliability and applicability of the data sources used to derive emissions factors	Underlying assumptions and datasets appeared reasonable. Reliance was placed on:	None

Pathzero

and assumptions for calculating the emissions associated with motor vehicle loans.	• the financial auditors' audit of the car finance loan book for the completeness and accuracy of the financial data source. • car specific emissions data provided by third-parties. • The Emission Factors from *National Greenhouse Accounts Factors 2025* • the methodology of calculation by PCAF 2025 – Financed emissions	
Motor Vehicle Financed Emissions Limited testing of the calculation of the final financed emissions figure, which included testing the accuracy and functionality of mathematical formulas and confirming that PCAF's formulas were used correctly.	Formulas were calculated appropriately and were in line with expectations from the Standard.	None

6.0 Summary of emissions

GHG emissions inventory (tCO_2e)	FY26	FY25	Movement
Direct Scope 1 GHG emissions: mobile combustion	**4.1**	3.9	5%
Indirect Scope 2 GHG emissions (location-based methodology)	**78.5**	77.8	1%
Indirect Scope 2 GHG emissions (market-based methodology, supplementary information)	**0.0**	0.0	-
Scope 3 GHG emissions (operational, excl. Category 15: Investments) (location-based methodology)	**3,765.9**	3,299.3	14%
Category 1: Purchased Goods and Services	**3,043.1**	2,495.7	22%
Category 2: Capital Goods	**195.8**	340.8	(43%)
Category 3: Fuel and Energy-Related Activities:			
Market-based	**1.0**	1.0	0%
Location-based	**4.7**	5.7	(18%)
Category 5: Waste Generated in Operations	**48.4**	44.2	10%
Category 6: Business Travel	**276.2**	187.9	47%
Category 7: Employee Commuting	**110.5**	99.9	11%
Category 8: Upstream Leased Assets	**87.2**	125.1	(30%)
Category 15: Investments (financed emissions, Autopay portfolio)	**Disclosed separately below**		
Total gross Scope 1 , 2 and 3 operational GHG emissions (location-based methodology)	**3,848.5**	3,381	14%

[1] Due to rounding, individual figures in this table may not sum precisely to the totals shown.

Financed emissions metrics: Autopay motor vehicle portfolio	FY26	FY25	Movement
Total financed emissions (tCO_2e)	61,581.9	50,245.7	+23%
of which: ICE and hybrid vehicle emissions (tCO_2e)	59,984.3	49,474.4	+21%
of which: EV emissions (tCO_2e)	1,597.6	771.3	+107%

Pathzero

7.0 Purpose of this Report, Restriction on Use, and inherent limitations
This report is intended solely for the specific purpose of assisting the directors and management report MONEYME's GHG emissions inventory for the year ended 30 June 2026 in MONEYME's 2026 Climate Report. Accordingly, we expressly disclaim and do not accept any responsibility or liability to any party other than these intended users for any consequences of reliance on this report for any purpose.

There are inherent limitations in performing our work and because of this, it is possible that fraud, error, or non-compliance may occur and not be detected. The scope of our engagement was not designed to detect all misstatements, as our work is not performed continuously throughout the period that is the subject of the engagement, and the procedures performed on a test basis. The conclusion expressed in this report has been formed on the above basis.

Additionally, non-financial data may be subject to more inherent limitations than financial data, given its nature and the methods used for determining, calculating, and sampling or estimating such data.

8.0 Conclusion
Based on the procedures performed and the evidence obtained, we have not become aware of any matter that makes us believe that MONEYME's reported GHG emissions are incorrect, in all material respects, for the period 1 July 2025 to 30 June 2026.

Andrew Churchill



Senior Sustainability Consultant
Pathzero
16 October 2026

Pathzero

MoneyMe Limited
Level 3, 131 Macquarie Street
Sydney, New South Wales 2000
www.moneyme.com.au

Certified

This company meets high standards of social and environmental impact.

Corporation

Copyright 2026 I MoneyMe Limited I ACN 636 747 414