The future of money is consumer-direct.

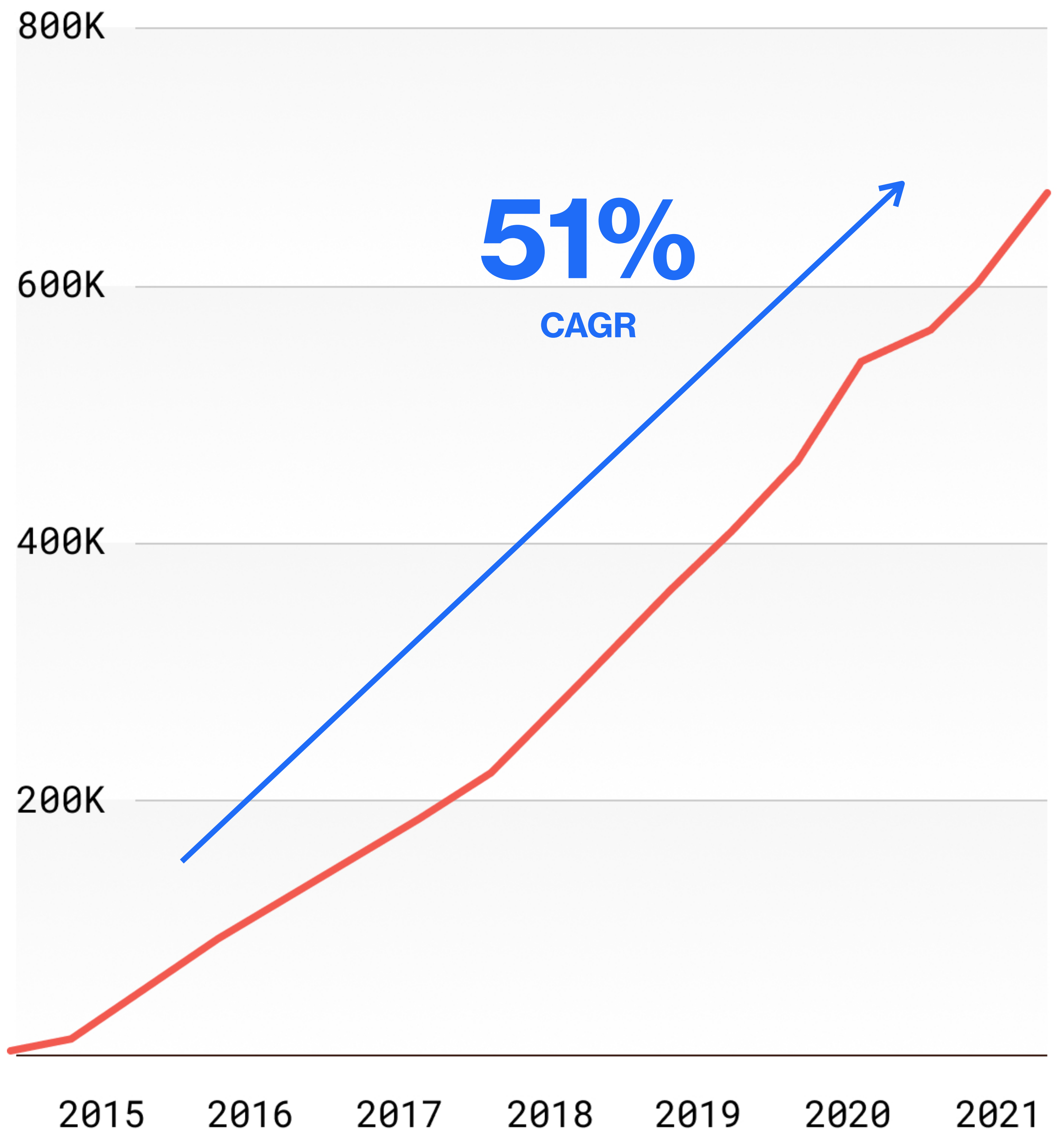
FY2021 results presentation – 31 August 2021.

All values in NZ$ unless otherwise stated.

Rapid growth across all key metrics.

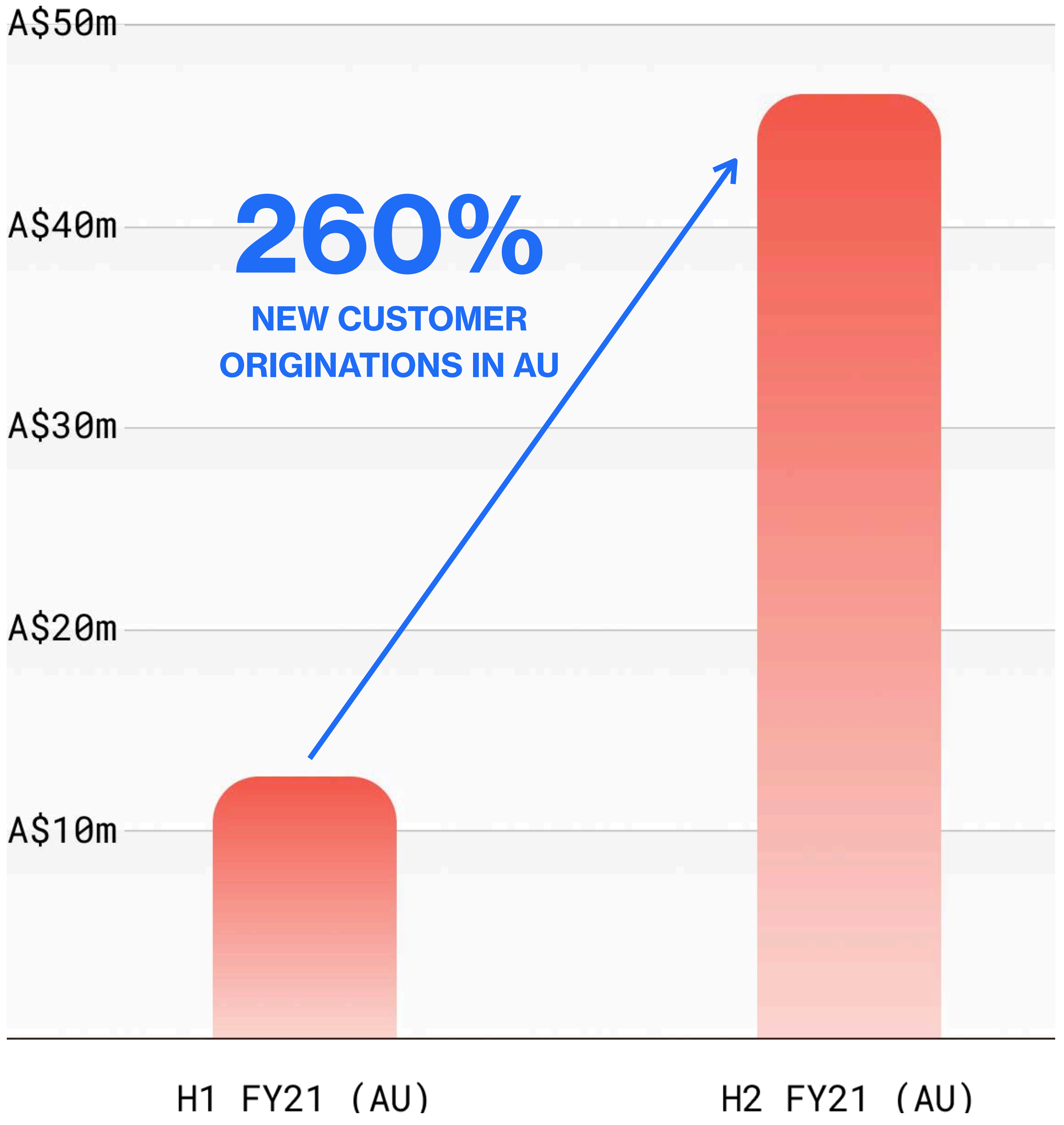
Account acquisition.

Powerful consumer-direct acquisition engine. Fast approaching 700K Harmoney accounts.



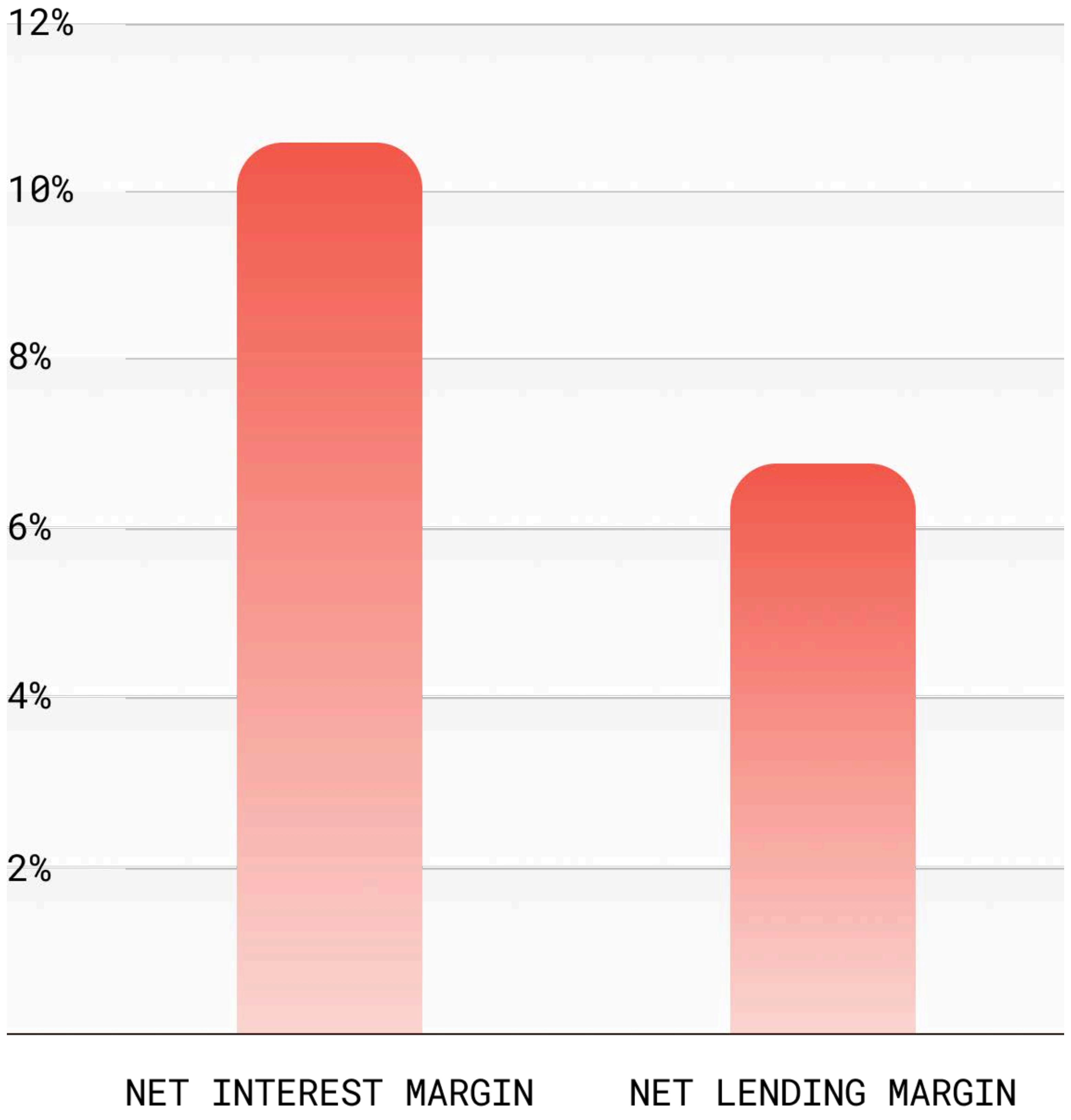
New loan originations.

High growth of new customer originations in Australia powered by Stellare's Libra.



Net lending margin.

Superior net interest margin and net lending margin demonstrate portfolio quality, benefit of 100% direct, and 3Rs (Return, Repeat, Renew).



FY2021 Highlights.

The 100% direct difference.

June 2021 was our highest ever month of originations, and was then surpassed in July 2021 ($54m).

$501m ↑
GROUP LOAN BOOK.

$135m ↑
AU LOAN BOOK (AUD).

Break even
PRO FORMA CASH NPAT.

0.69% ↓
GROUP 90+ ARREARS.

10.6%
NET INTEREST MARGIN.

6.8% ↑
NET LENDING MARGIN.

Based on FY21 Pro-forma results.

Harmoney

100% direct: Harmoney's unique model.

Harmoney is the largest 100% consumer-direct money platform in Australia/New Zealand.

The long-term value of direct consumer relationships.

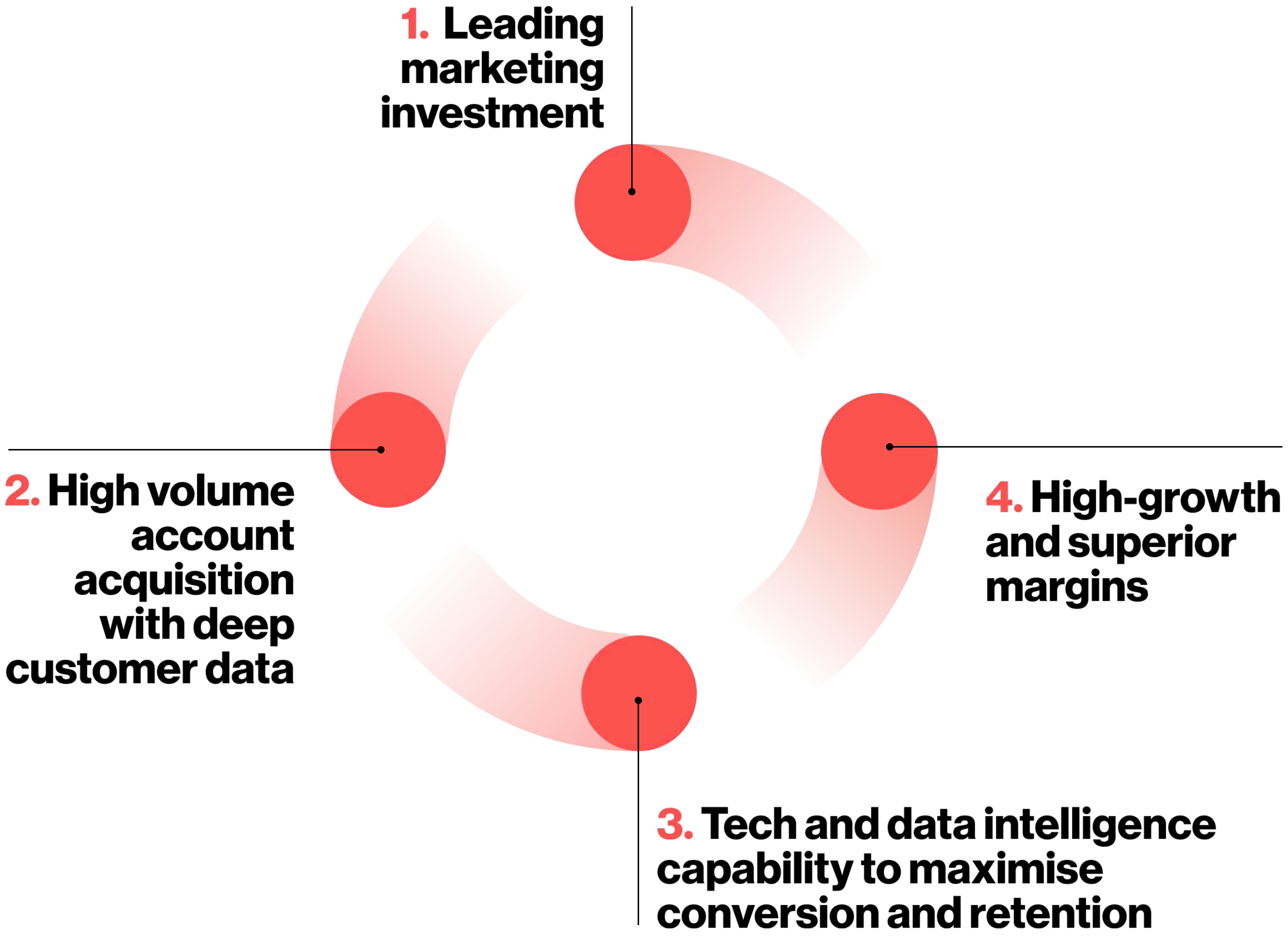
Our unique strategy is to create direct relationships with consumers, at scale, then nurture them to create high value now and in the future.
To do this Harmoney combines data superiority, technological superiority, and marketing superiority like no other.

Market leading direct loan originations.

$2.1B

CUMULATIVE ORIGINATIONS AS AT 30 JUNE 2021.

Harmoney growth fly-wheel.



100% consumer-direct means deep consumer data.

Broker model offers limited consumers to Fintechs.

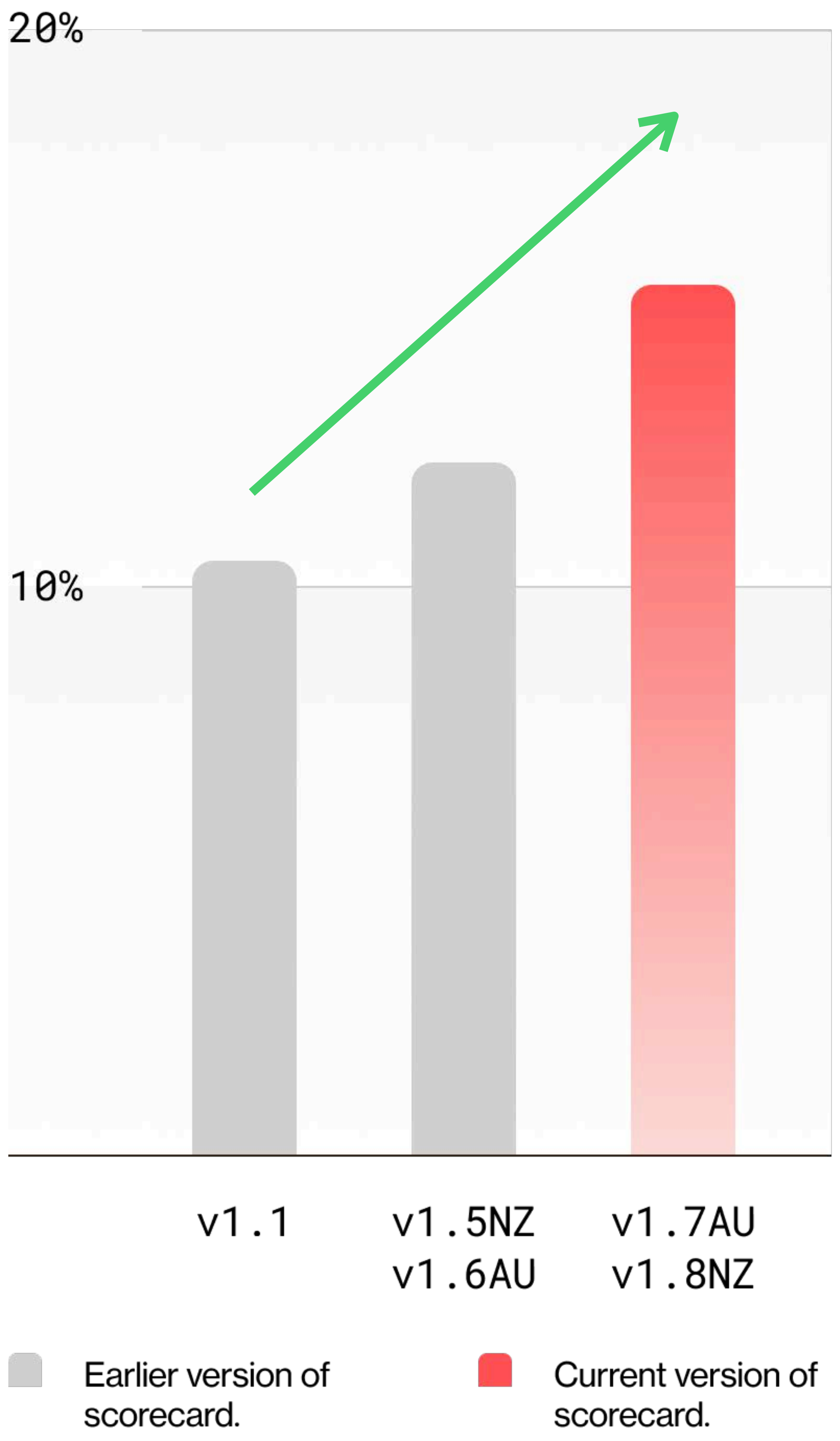
Harmoney has a much deeper universe of consumer data. With our direct data, we see consumers in hi-res and real time.

And we have a 7 year head start with consumer data from over 400,000 loan applications totalling over $7 billion in lending enquiry.

Libra: not your grandad's credit scorecard. Harmoney's behavioural data-powered credit decisioning engine.

STELLARE

Stellare Libra 1.7/1.8: better-than-ever conversion.

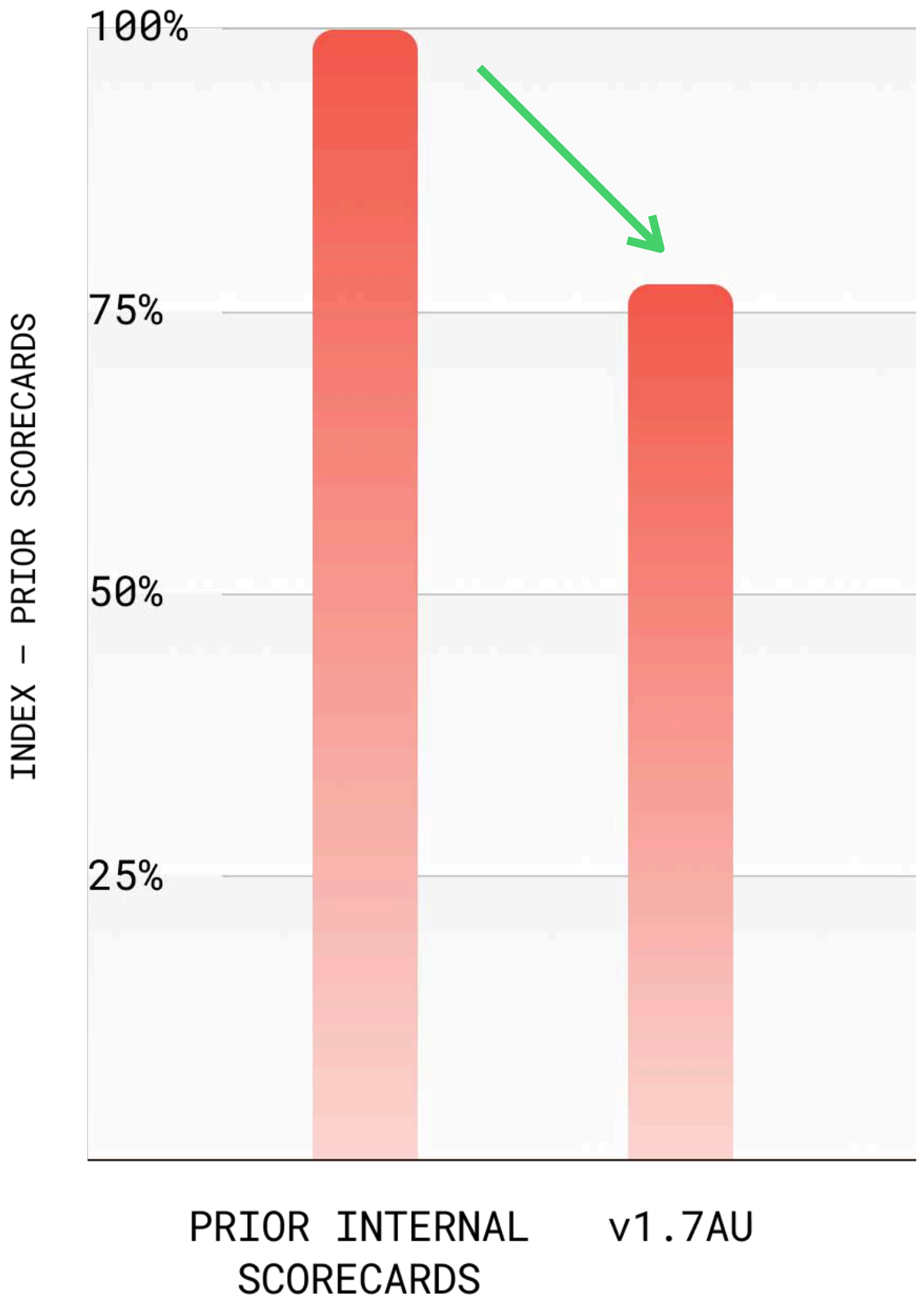


Bureau credit scores are too generic to be solely relied on for sophisticated pricing and personalised rates. Particularly for significant customer segments – like Millennials – who can have very thin credit files. Most importantly, our data tells us there are much better predictors of creditworthiness.

Libra's behaviour-based scorecard learns from data acquired through Harmoney's 400,000+ completed loan applications. For version 1.7/1.8, Libra incorporates 100+ pD (probability of default) predictor data points identified through behavioural analysis.

Libra 1.8 went live in NZ in mid-June 2021. Early results show similar trend to Libra 1.7 in Australia.

Stellare Libra 1.7: ~25% better credit performance compared to index of prior internal scorecards.

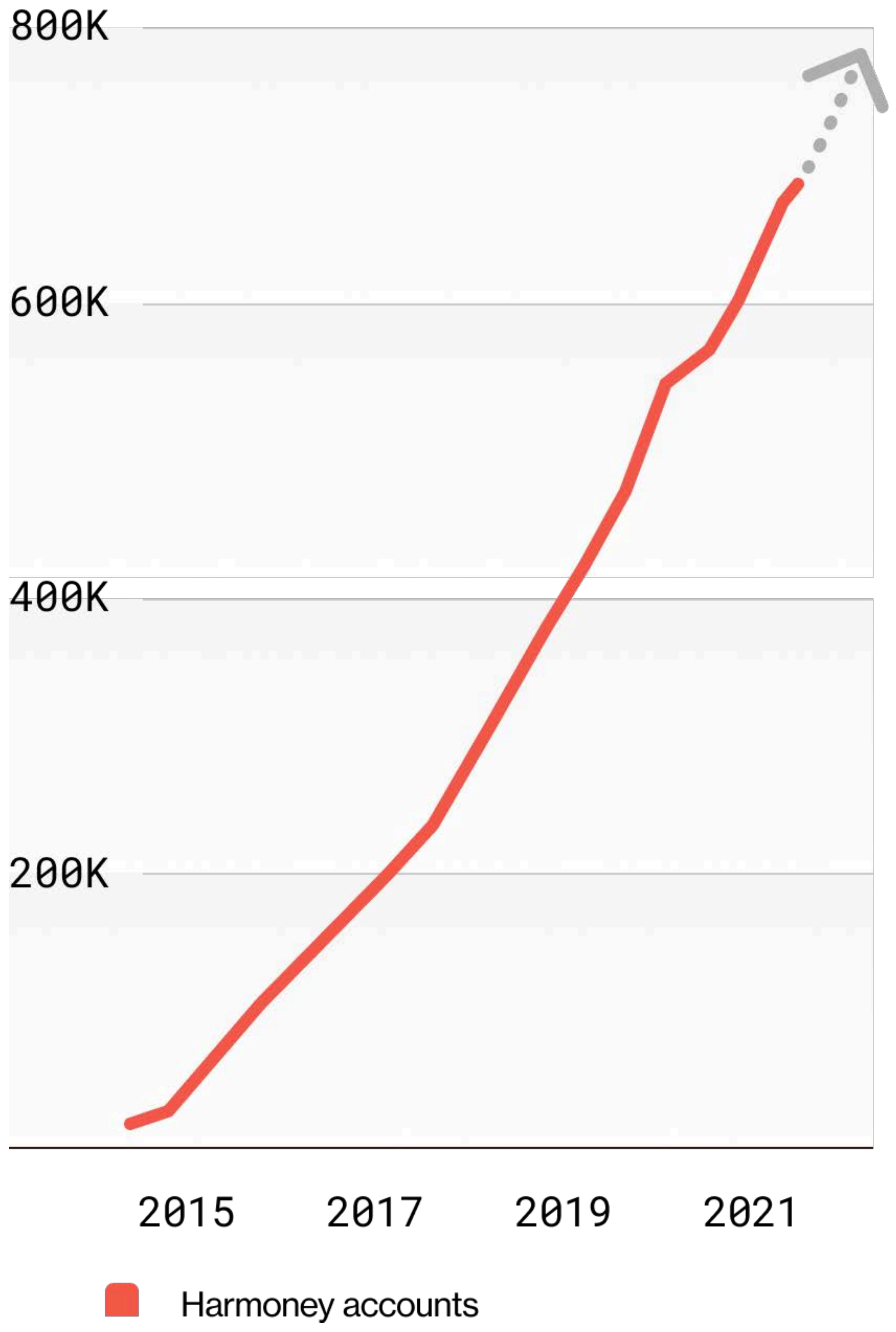


Early analysis of arrears for loans scored under Libra 1.7 (released February 2021) shows improved performance when compared to prior scorecards at the same point in time.

We expect further performance improvements in future Libra releases as our innovative behavioural scorecard matures.

Accounts continue to grow rapidly. Huge opportunity in a massive market and banks continue to shed market share.

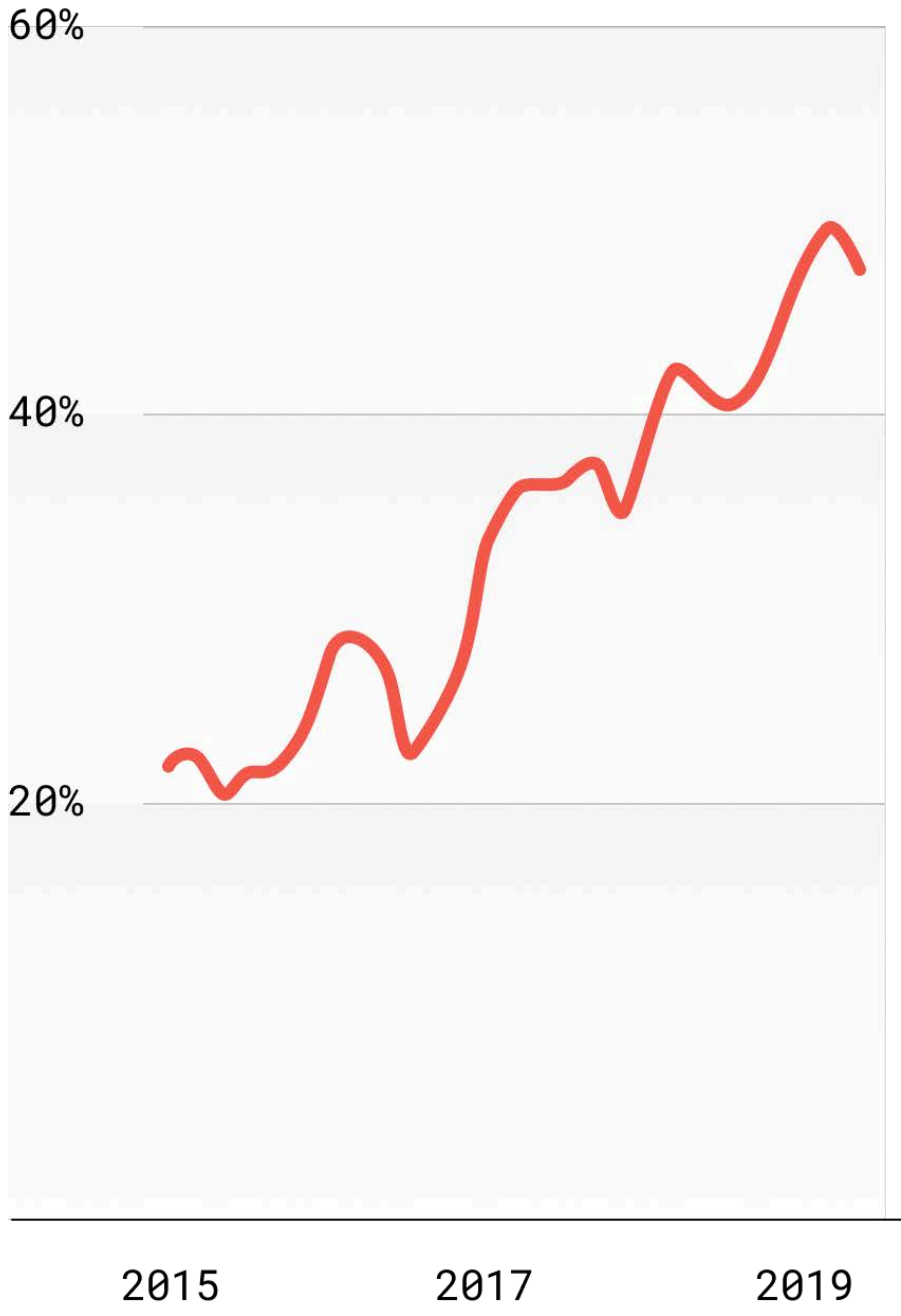
Rapidly accelerating account growth.



We have already acquired almost 700K direct Harmoney accounts and associated data, more than any other Australasian listed Fintech.

Our successful and unique collaboration with Google continues to support our account acquisition as we head towards 1 million accounts.

Fintech's market share of personal lending is accelerating.



Every year, the amount of people heading online to do the things they need to do is growing and that growth is accelerating.

This trend is plainly evident in personal finance.

And when they turn to online, people aren't looking for the status quo. They're looking for more convenience, they're looking for more value, and they're looking for fairness.

% Fintech market share of US unsecured lending.

SOURCE: EXPERIAN

Stellare's automated end-to-end loan application supports rapid scalability of Harmoney.

STELLARE

Straight-through-processing (STP) measures the ratio of loans that complete a fully automated end-to-end loan application, ie. no human intervention.

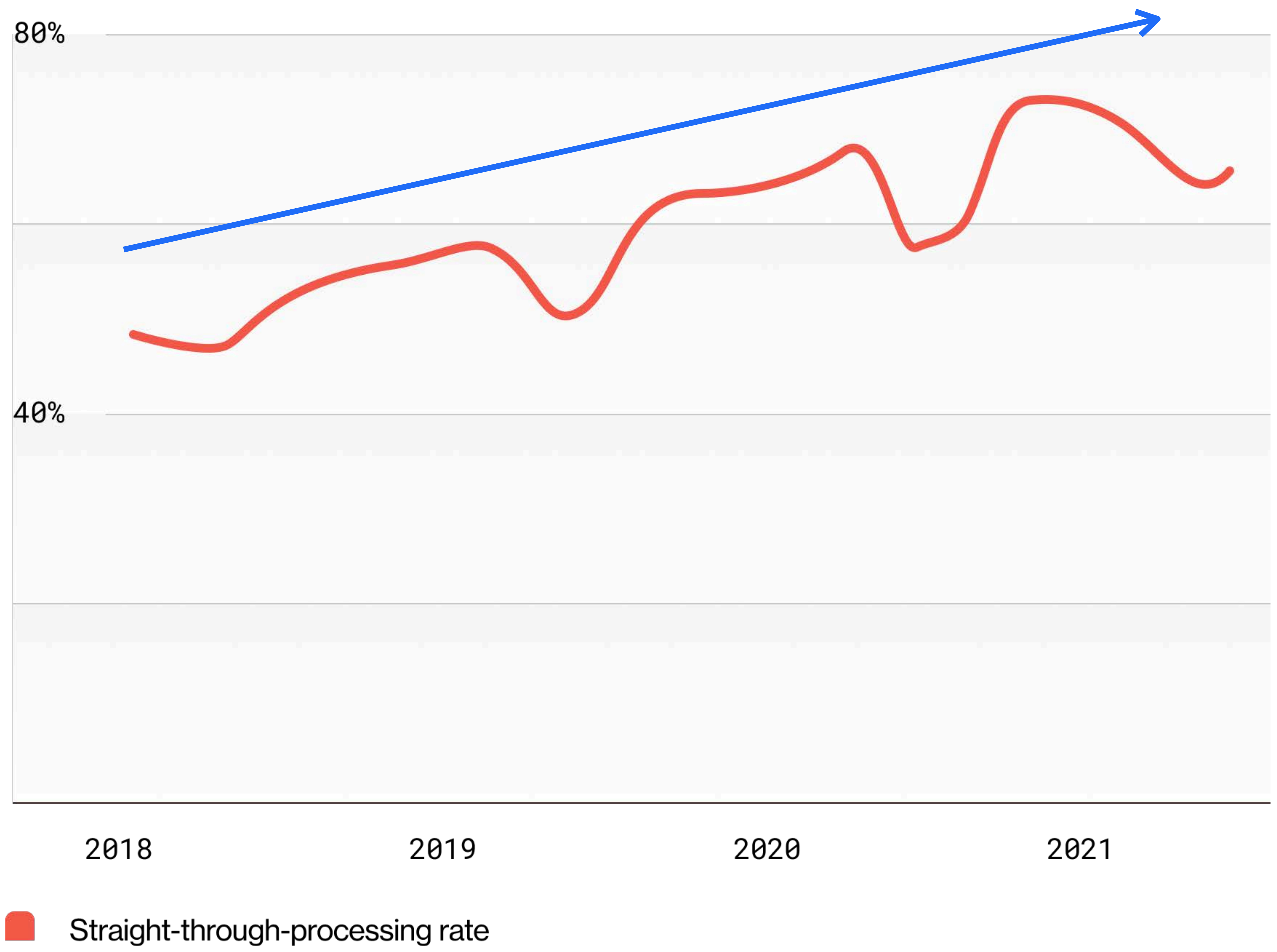
Our STP settings can be temporarily adjusted to apply conservative settings as needed, such as when releasing a new scorecard, or where the macro conditions warrant a conservative approach (early COVID).

Fully automated loan applications.

68%

6 MONTH AVERAGE FROM JAN TO JUN '21

Fully automated loan applications over 68% and growing.



Harmoney

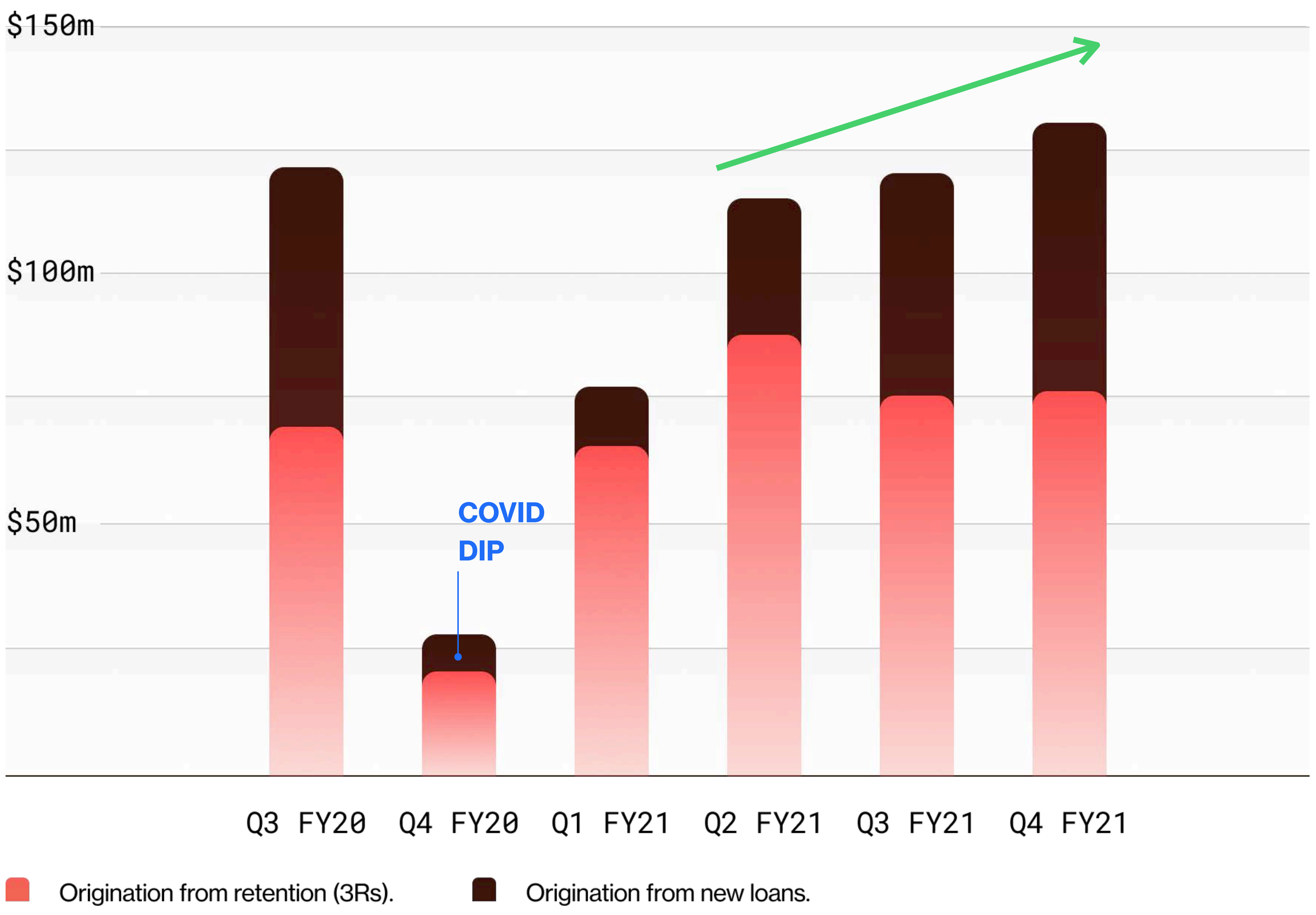
Financial and operational results.

Australian new originations grow 260% on marketing scale-up post IPO.

New customer origination growth fuels receivables book growth.

- Q4 FY21 new customer originations exceed pre-COVID peak.
- Australia 52% of H2 new originations.
- New customer originations a lead indicator of 3Rs (Return, Repeat, Renew) originations, with those customers later returning for future needs.
- 3Rs customers proved a stable source of quality originations through COVID.
- FY21 average loan size originated of ~$25,000.
- FY21 average cost per loan to originate of ~3.7%.

Growth trend has returned.



Group receivables growth led by Australia expansion.

Return to growth in H2 FY21, following COVID-19 impacted H1 FY21.

- Record period end $501m receivables book.
- 14% Group H2 FY21 growth on H1 FY21 (annualised)
- 69% Australian H2 FY21 growth on H1 FY21 (annualised)
- H2 FY21 growth driven by accelerating originations from resumption of direct marketing and a lift in Australian conversion following February 2021 release Libra 1.7 scorecard.
- New Zealand book returns to growth post COVID in Q4 FY21.

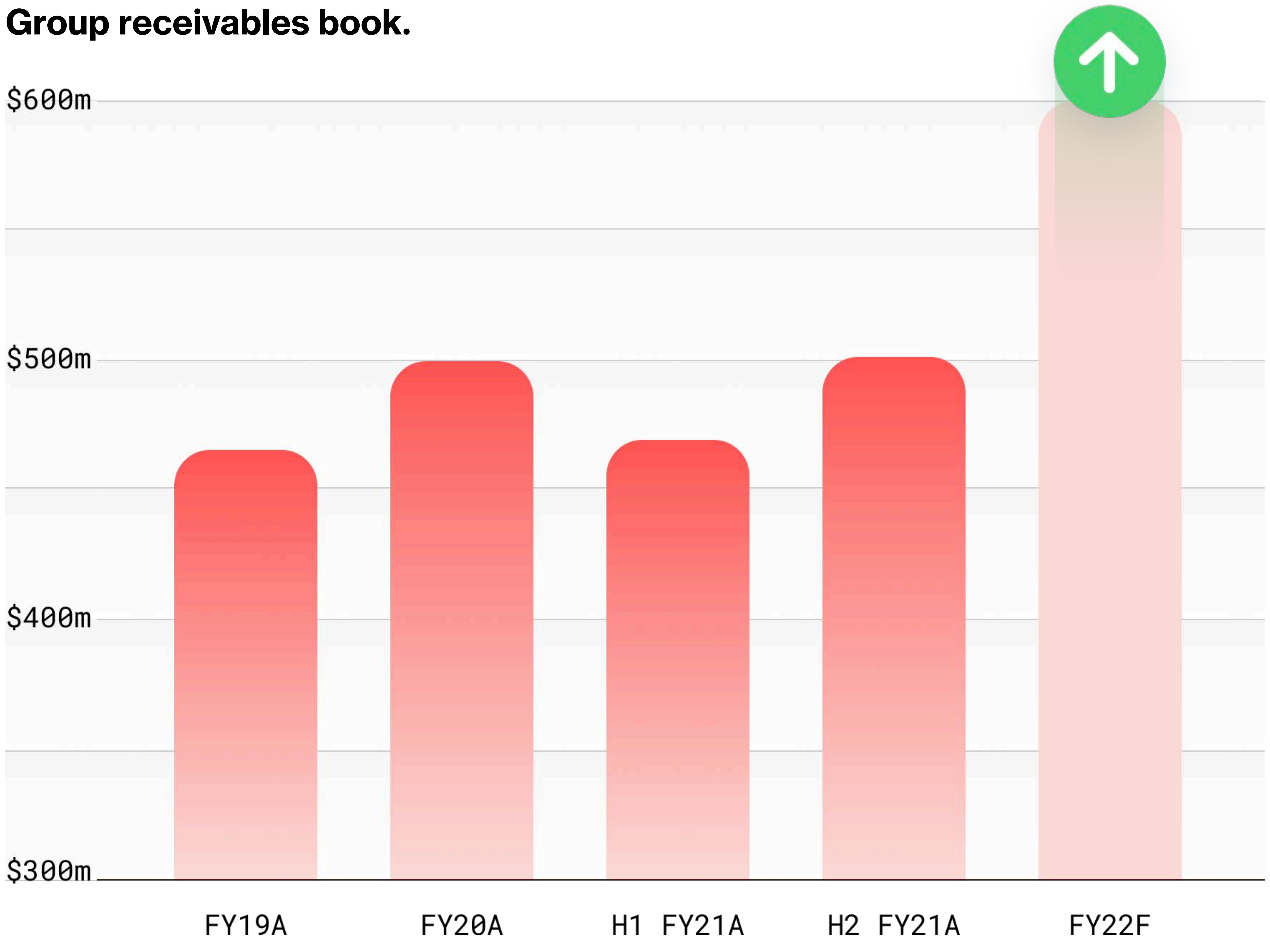
Australian receivables

69%

AUSTRALIAN H2 FY21 ANNUALISED RECEIVABLES BOOK GROWTH

Based on actual and forecast pro forma numbers.

Group receivables book.



Stellare platform delivers true scalability.

Revenue is set to grow significantly during FY22 on continued loan book growth, with superior net lending margin and market leading automation delivering operating cost efficiencies.

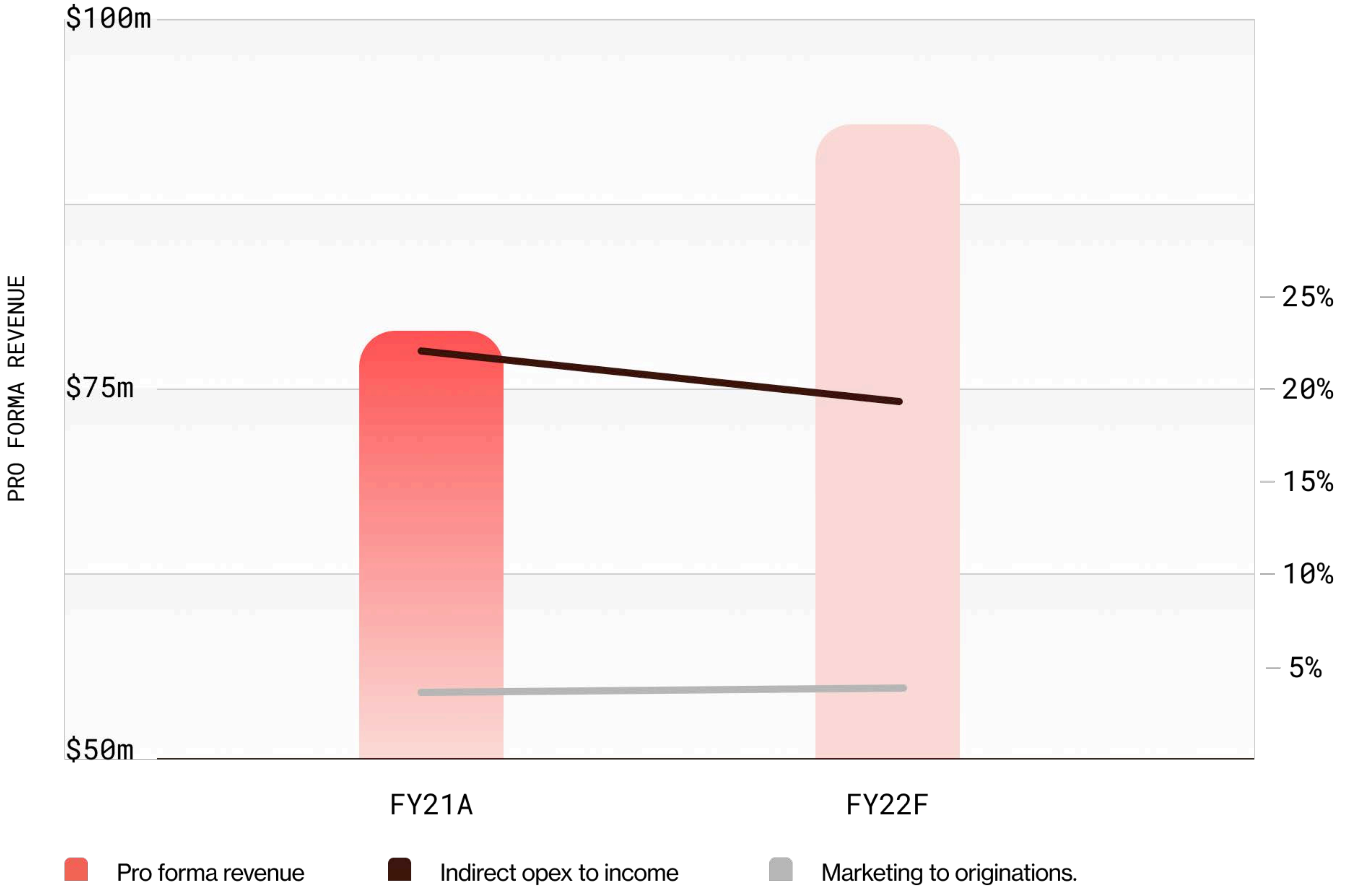
- Marketing-to-originations efficiency ratio to hold steady, even with continued investment in AU expansion, as minimal-cost 3Rs originations accelerate.
- Harmoney's direct marketing costs are recognised up front as incurred, ahead of the interest revenue generated, which is received over the life of the loan. This provides a suppressed view of profitability when compared with businesses originating loans via brokers, as commissions are expensed over the life of the loan.

Pro forma group revenue FY21.

$79m

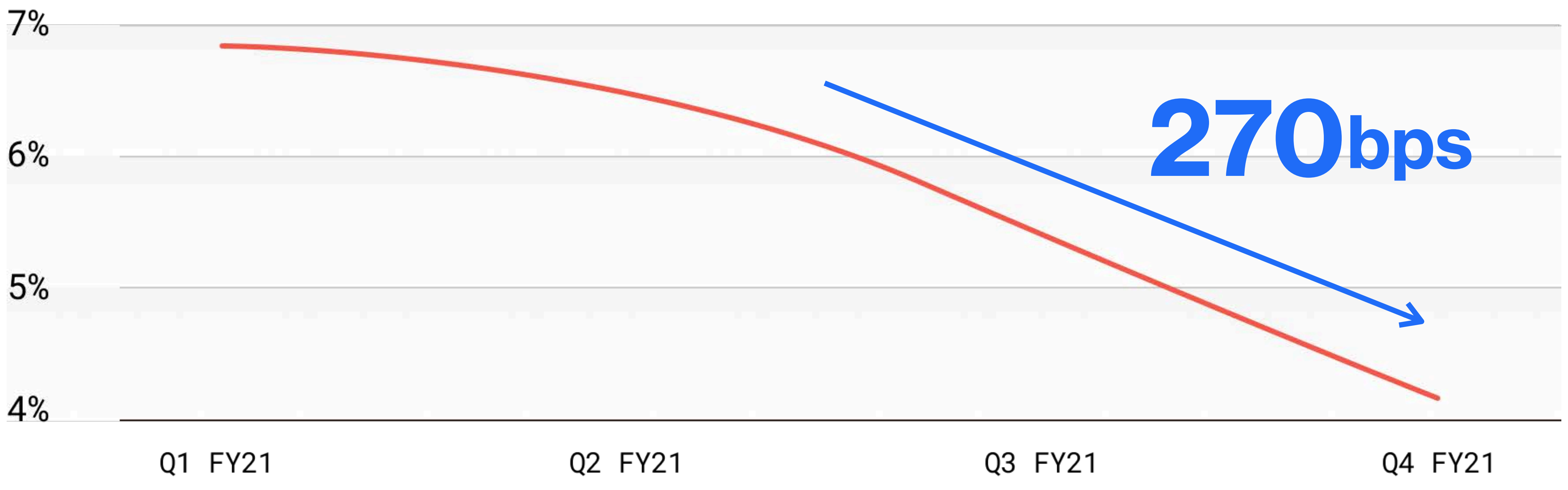
Based on actual and forecast pro forma numbers.

Revenue grows materially faster than opex, creating large scalability opportunities.



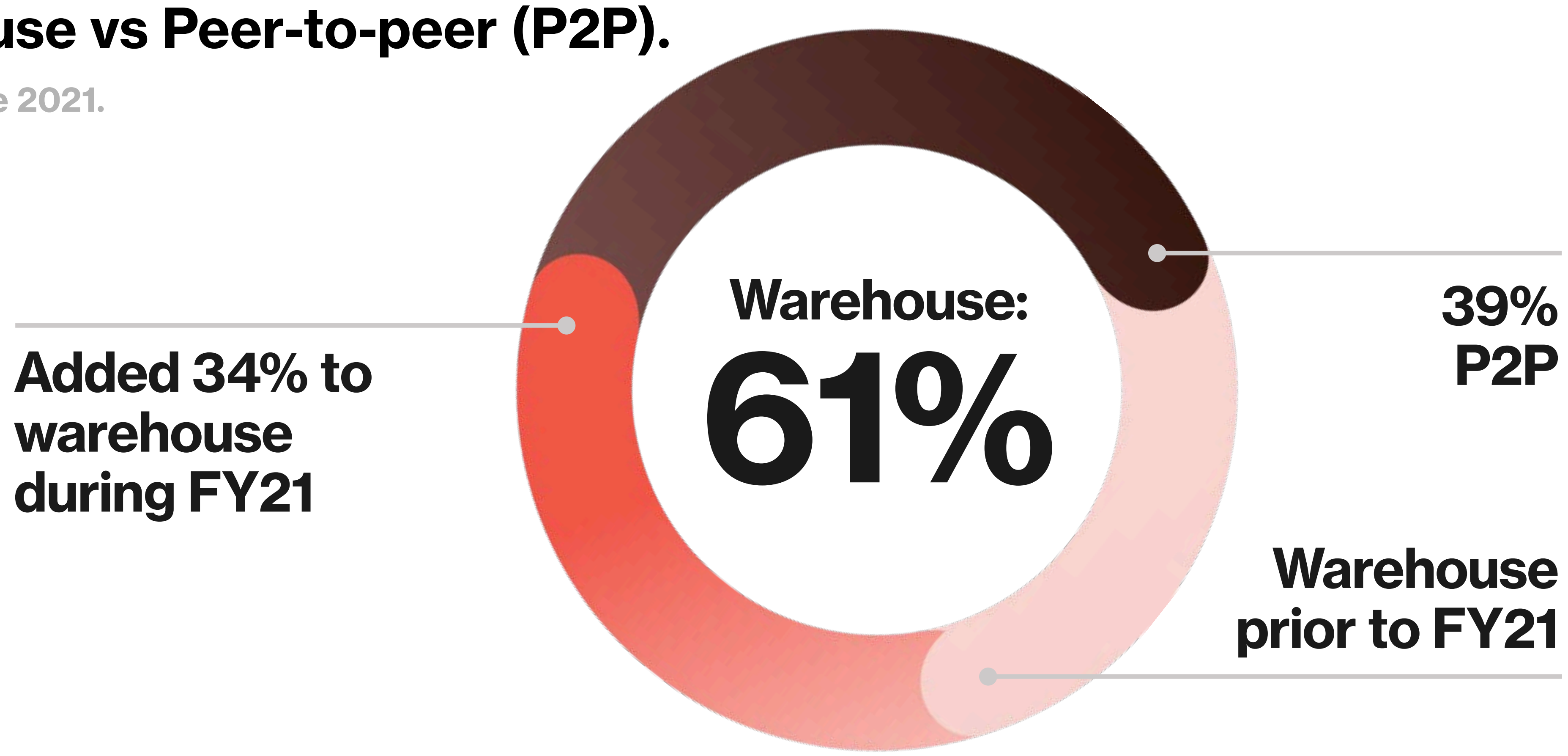
NZ$205m funding capacity to support continued expansion. Warehouse transition on target.

Average funding rate.



Warehouse vs Peer-to-peer (P2P).

As at 30 June 2021.



$99m

AU UNDRAWN CAPACITY.

Warehouse provided by 'big-4' bank, operating from January 2020.

$106m

NZ UNDRAWN CAPACITY.

First warehouse provided by 'big 4' bank, operating from December 2018. Second warehouse established January 2021.

270bps

FUNDING RATE IMPROVEMENT Q1 – Q4.

Transition to warehouse funding continues to lower funding costs, trend to continue with warehouse funding averaging 44% FY21 (FY20: 20%).

Continued Libra improvements leads to best credit performance ever.

Group arrears and losses continue to perform ahead of expectation and are at historical lows.

Libra 1.7 implemented in February 2021 in Australia shows improved credit performance, through improvements in arrears and early payment defaults.

The impact of COVID has been negligible on the portfolio with ~30 bps of loans currently on a payment holiday.

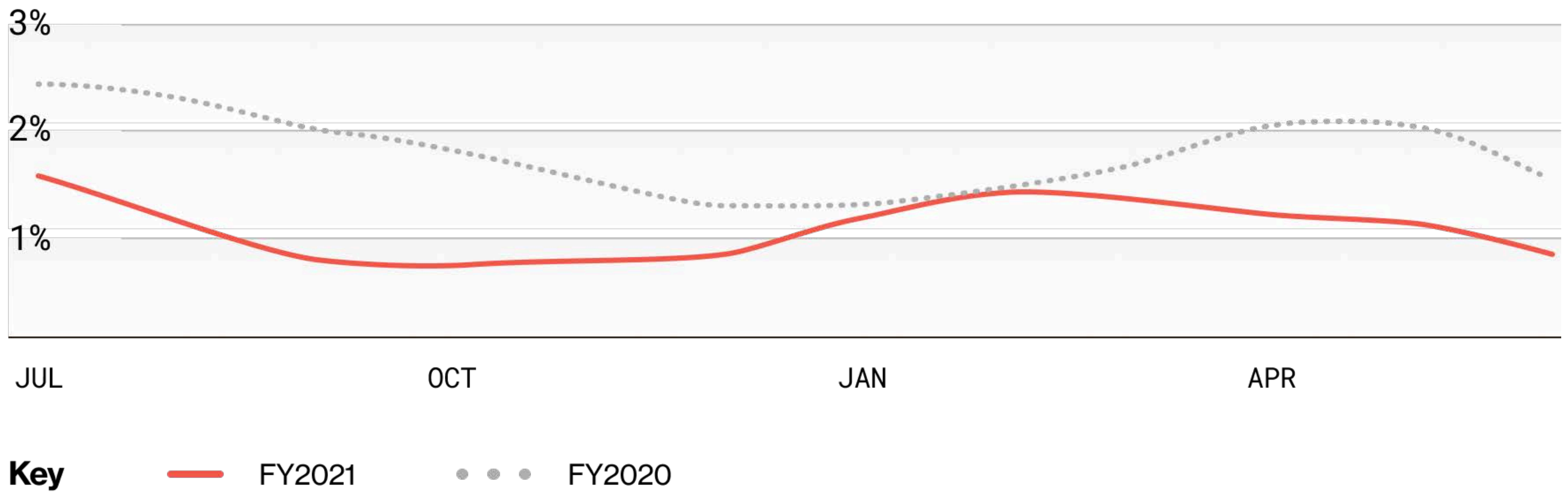
3.9%

GROUP LOSS RATES AS % OF PRINCIPAL.

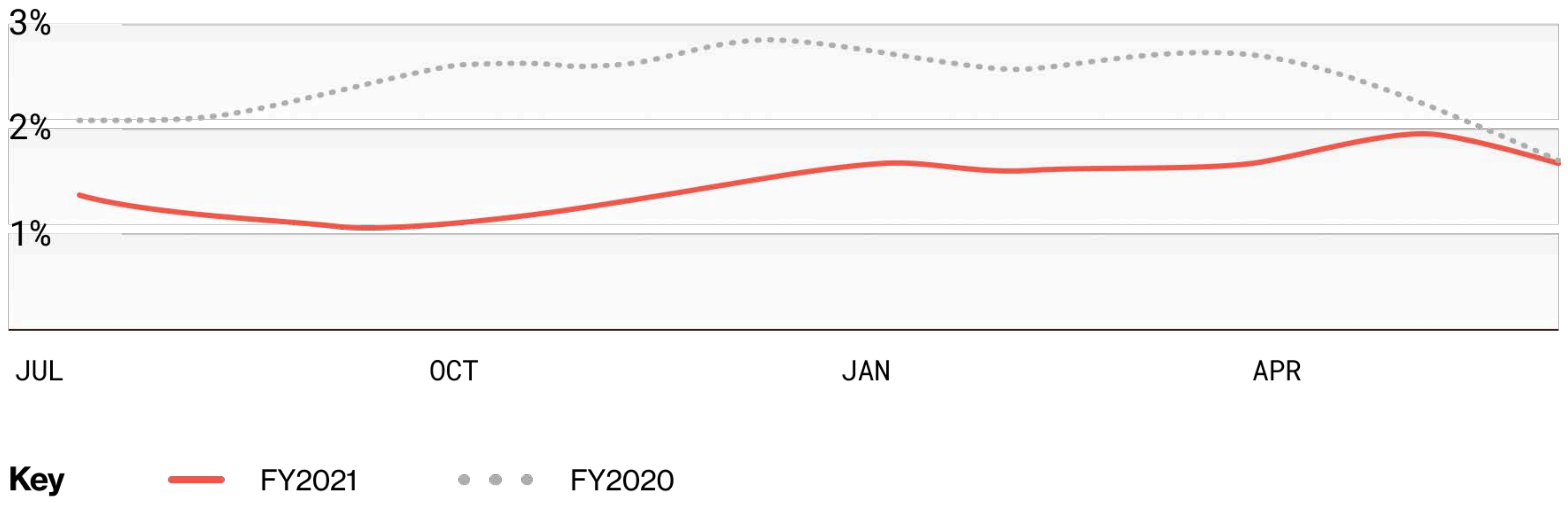
0.69%

GROUP +90 DAY ARREARS.

Australia arrears 61+ days



New Zealand arrears 61+ days



Harmoney's Net Lending Margin demonstrates strength of underlying profit drivers.

16.3%

AVERAGE INTEREST RATE.

Harmoney's personalised rates driven by Libra's scorecard provides risk based interest rates leading to a distinctive competitive advantage.

10.6%

NET INTEREST MARGIN.

Harmoney continues to drive down its cost of funds through more efficient warehouses leading to market leading net interest margin.

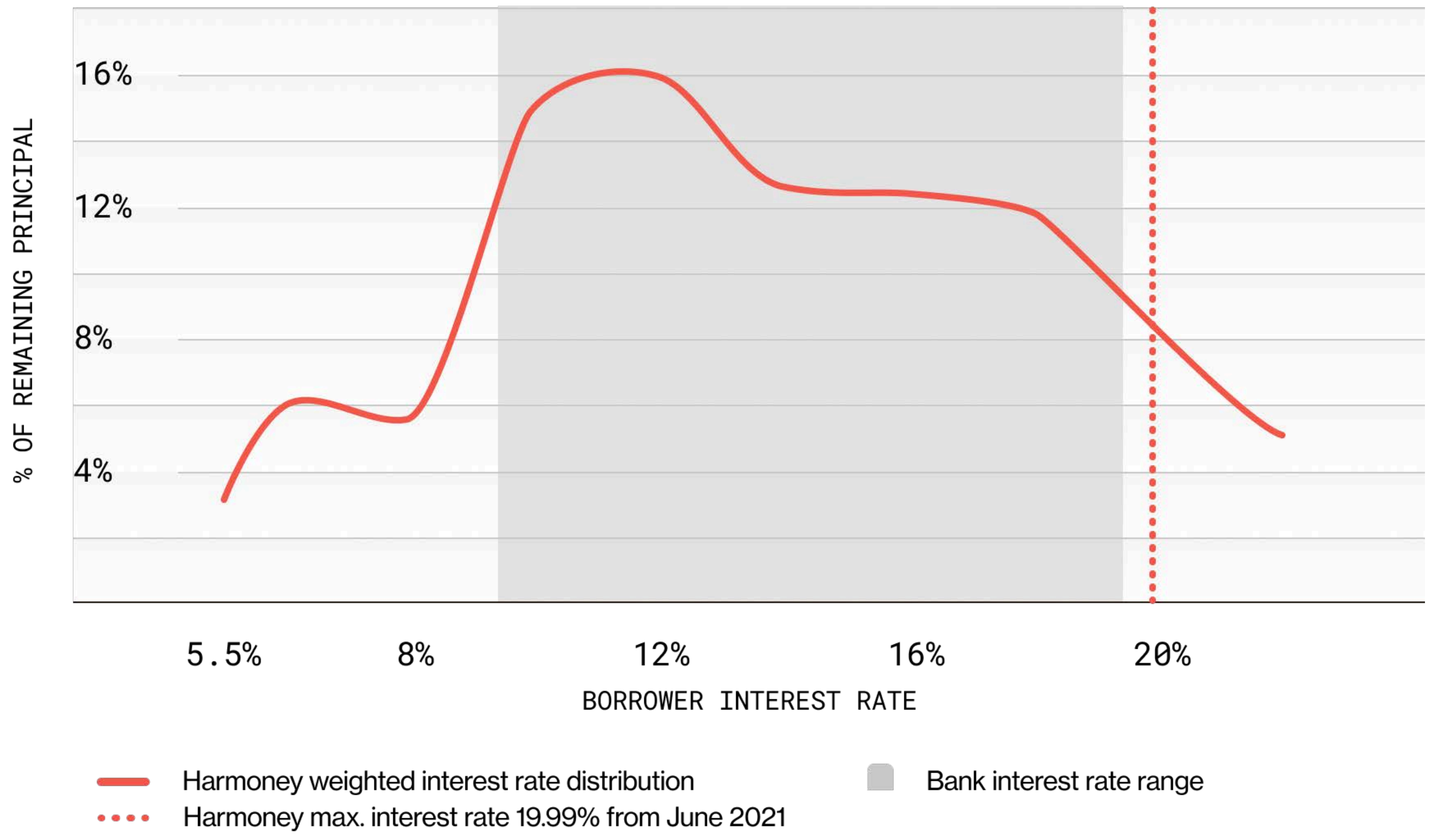
6.8%

NET LENDING MARGIN.

Harmoney's strong Net Lending Margin takes into account all lending related costs, including losses (charge-offs).

Harmoney's rates are comparable with "Big 4" bank rates. Easier, faster, more convenient customer experience.

Our range of personalised interest rates attracts customers who are used to traditional bank rates but at a superior customer experience.

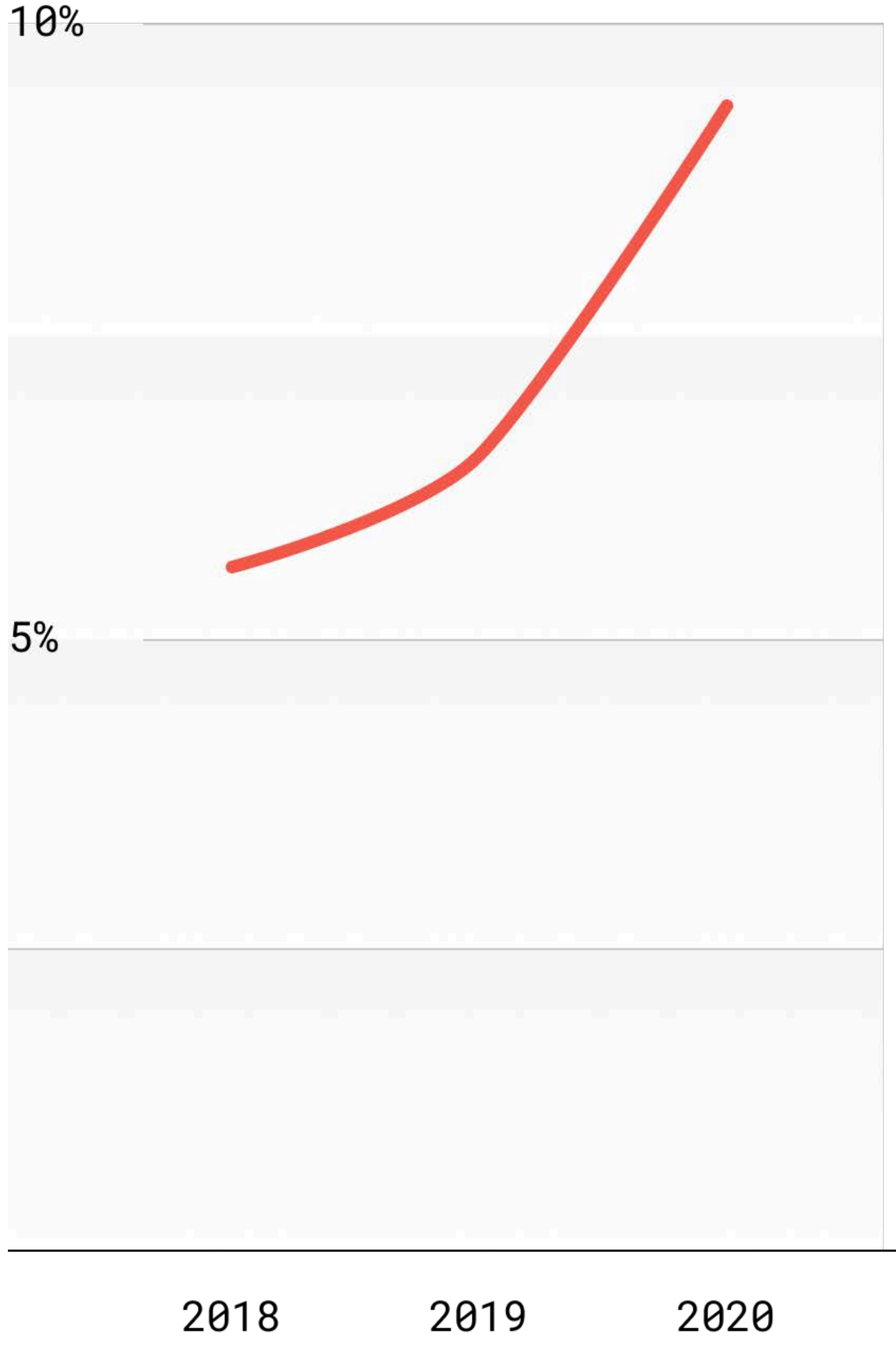


Harmoney

Strategy and outlook.

The big banks were already retreating. Then the pandemic further boosted online.

Consumers embrace direct online: e-commerce soars in Australia.



Just as the consumer-direct future is disintermediating categories like travel and retail, lending is being disrupted by nimble Fintechs offering people what they need. Harmoney is taking full advantage of this.

AU e-commerce share of retail sales

UN Conference on Trade and Development (UNCTAD) based on national statistics office.

FINANCIAL REVIEW

PLATINUM 70 YEAR

Big four banks shut 350 branches during virus crisis

James Frost
Financial services writer

The big four banks have closed or plan to close 350 branches between January 2020 and Christmas 2021 as foot traffic in once busy areas plummet and the shift to digital accelerates.

The figure has been revealed in answers to questions on notice from a parliamentary committee tasked with reviewing the four majors and contains 50 more closures than the Finance Sector Union last estimated in

Australian Financial Review, June 2021.

AU on-track to achieve NZ conversion performance as product features align.

Parity in conversion opens $1B p.a. opportunity in Australia.

$1B originations per annum in Australia becomes achievable as conversion metrics reach parity with New Zealand.

Parity with NZ in new conversion.

+ 3R

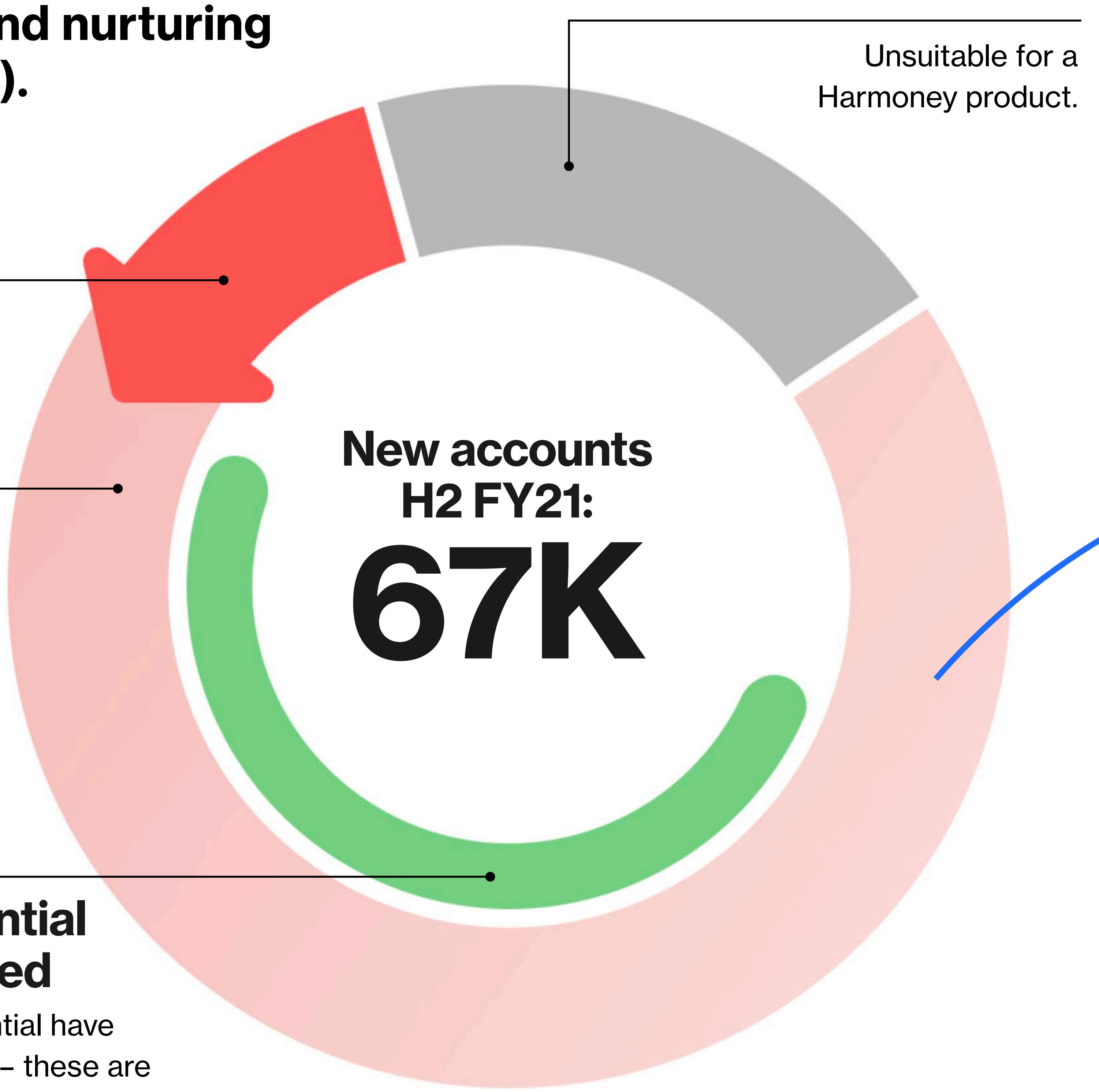
Parity with NZ in retention.

= $1B p.a.

AU origination target.

Conversion improvements alone can rapidly grow our AU and NZ loan book.

Quality of accounts attracted to Harmoney represents untapped potential to convert credit worthy customers through initiatives focused on engagement and nurturing (~54,000 alone in H2 FY21).



Funded loans

Untapped potential: ~47,000 credit worthy accounts in H2 FY21

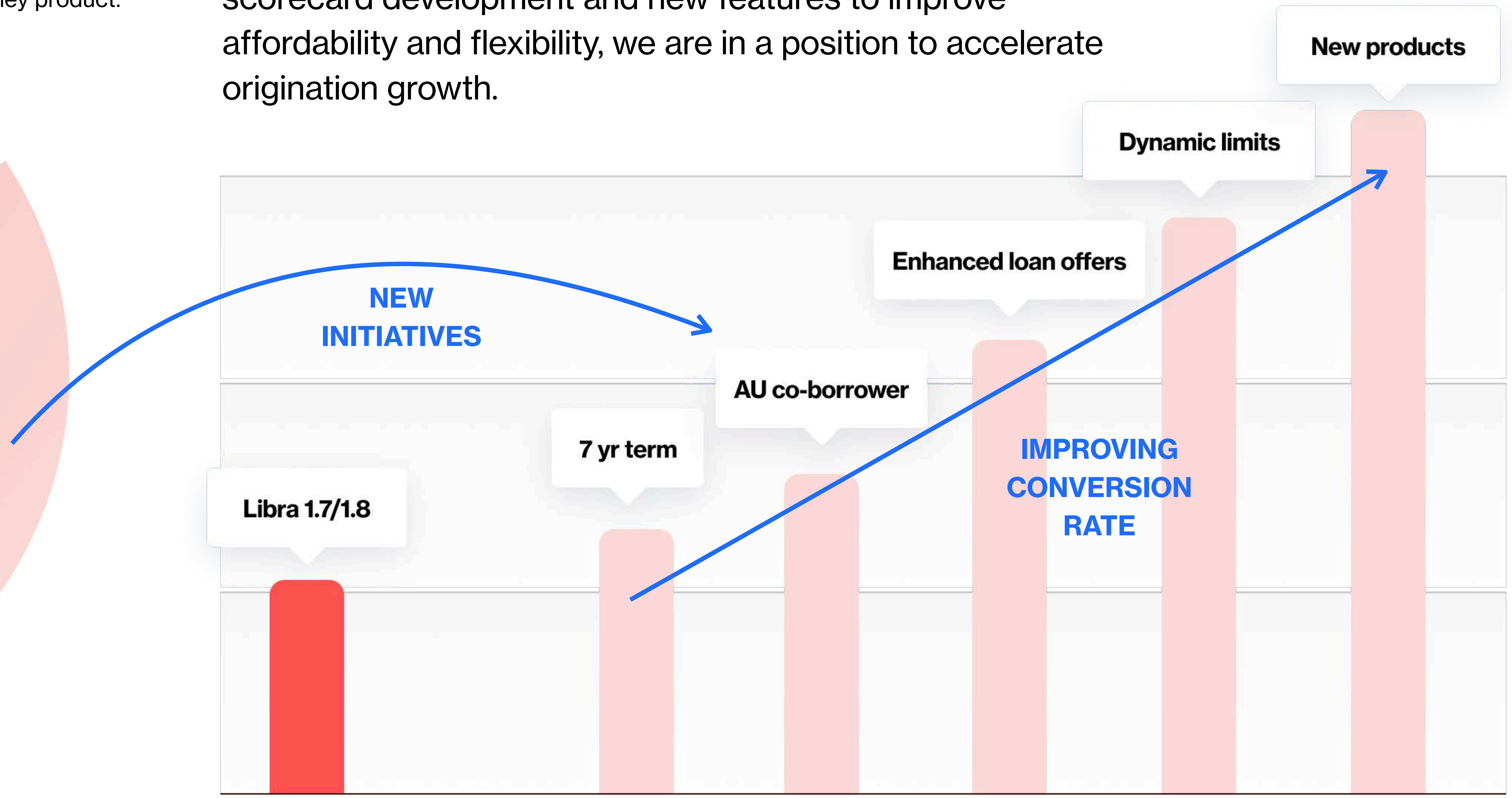
Of 67,000 new accounts created H2 FY21, 70% (~47,000 accounts) could be targeted with initiatives to increase conversion.

~30,000 of untapped potential have had bank data analysed

A significant portion of the untapped potential have shared their bank transaction data with us – these are customers with intent.

Our journey to offering lending to more customers.

With our current strong rate of account creation, continual improvements in our conversion rate through ongoing Libra scorecard development and new features to improve affordability and flexibility, we are in a position to accelerate origination growth.



Our data superiority drives superior new products: beyond personal loans to personal lending.

We will use our **data advantage to identify opportunities** and build product experiences that fit customer goals and lifestyles.

The ultimate personal loan.

Strategy

- Redesign the personal loan to fit the customer's objectives – **move beyond personal loan to personal lending**.
- Increased flexibility: e.g. multi-drawdown, line of credit, goal–setting tranches.
- **Money in minutes**.

Outcome

- Moving from one product to more **enduring "always-on" limit product**, increasing retention and customer lifetime value.
- Flexibility increases **market share beyond the traditional personal loan market**.

A product for everyone.

Strategy

- Value beyond the personal loan.
- Lending products or financial tools.
- Available to all account holders, specifically targeting the **untapped potential**.

Outcome

- Lower acquisition costs as more applicants become **engaged customers – not just borrowers**.
- Higher retention as customer relationship moves **beyond the personal loan**.

Delivering on our vision.

Consumer-direct acquisition at scale.

- Direct relationships build trust and make it easier for consumers to share data.
- Scale and depth of consumer data provides high-res modelling of consumer behaviour – individually and in aggregate.
- Data modelling driving efficiencies in large scale consumer acquisition.
- More accounts, lower cost per account.

Conversion optimisation.

- Revolutionary Libra 1.7 (AU), 1.8 (NZ) scorecard finds more creditworthy consumer through broader behaviour data.
- Increases conversion rates from applications to settled loans without change to credit risk settings or automation.
- Lower arrears compared to previous scorecards.

Margin superiority.

- Consumer-direct model removes the cost of intermediaries.
- Strong margin supports large scale consumer acquisition.
- Tech and data combine to provide virtuous investment cycle, leading to cheaper accounts.
- Consumer life-time value maximised through 3Rs retention.

This is just the beginning. Our unique model drives rapid, scalable financial growth. So financially, what does this all mean for the next 12 months?

	FY21A	FY22F		
Group loan book	$501M	>$600M	↑	>20%
Group revenue	$79M	>$92M	↑	>16%
Net Lending Margin	6.8%	>7%	↑	>0.2%
Opex* to revenue	22%	<20%	↓	>-2%

Harmoney forecasts its transition to warehouse funding to be ~90% complete by 30 June 2022.

FY21 and FY22 based on pro forma financials.
FY22 forecasts assumes COVID-19 lockdown restrictions currently in place in Australia and New Zealand do not have a material impact on originations or repayments.
*Excludes direct borrower acquisition costs.

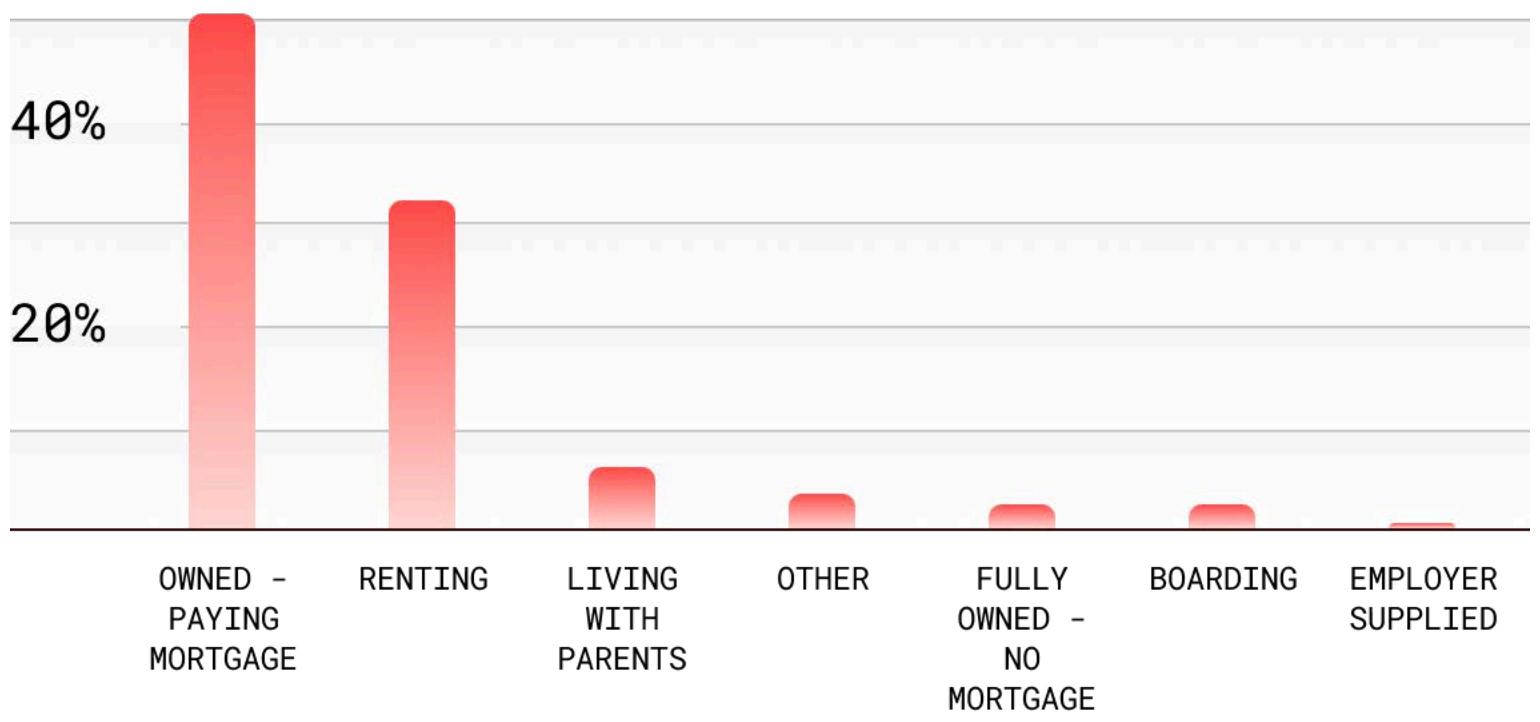
Appendices

A$135m Australian portfolio.
Building a high skill, high value customer base.

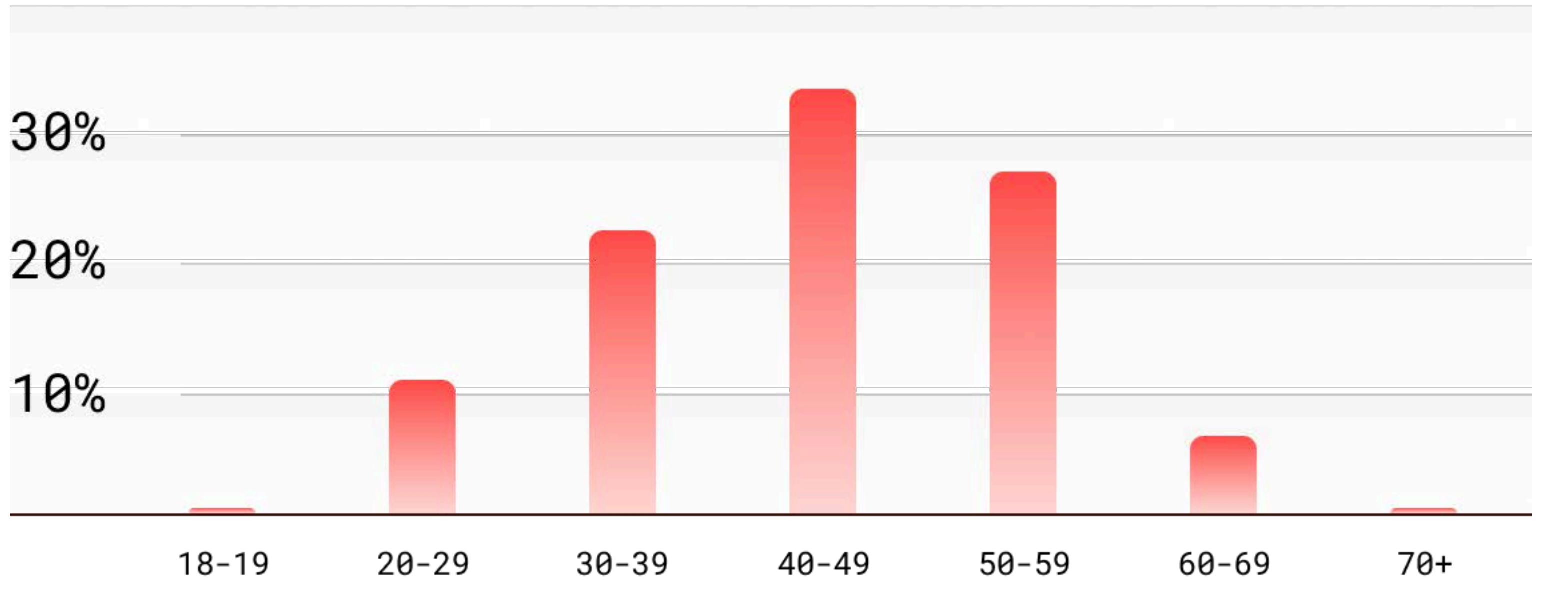
AS AT 30 JUNE 2021.

Employment status.

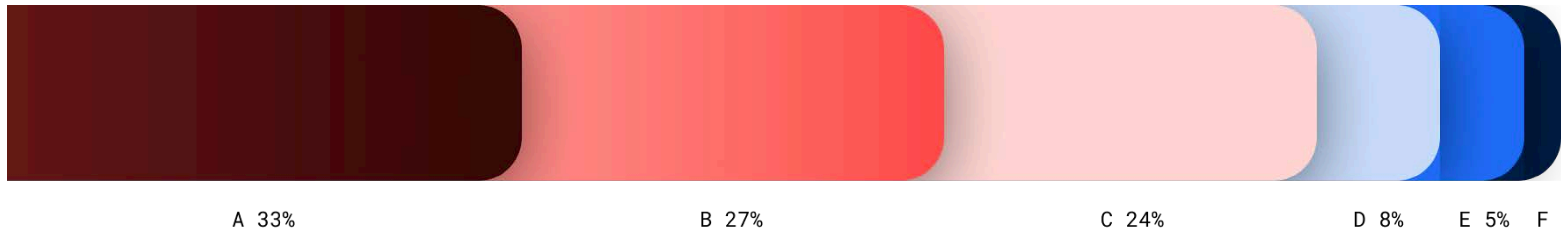
Property ownership.



Age of borrowers.

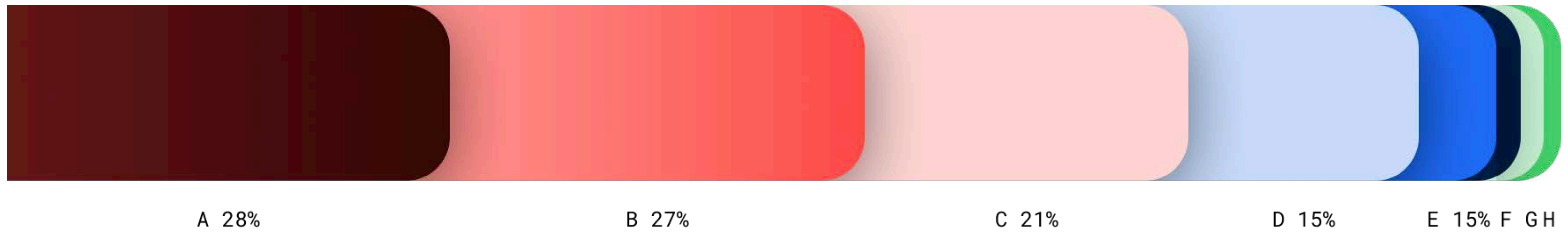


Loan purpose.



- A – Debt consolidation / 33%
- B – Home improvements / 27%
- C – Other / 24%
- D – Used vehicle / 8%
- E – Holiday expenses / 5%
- F – Business cashflow / 2%

Region



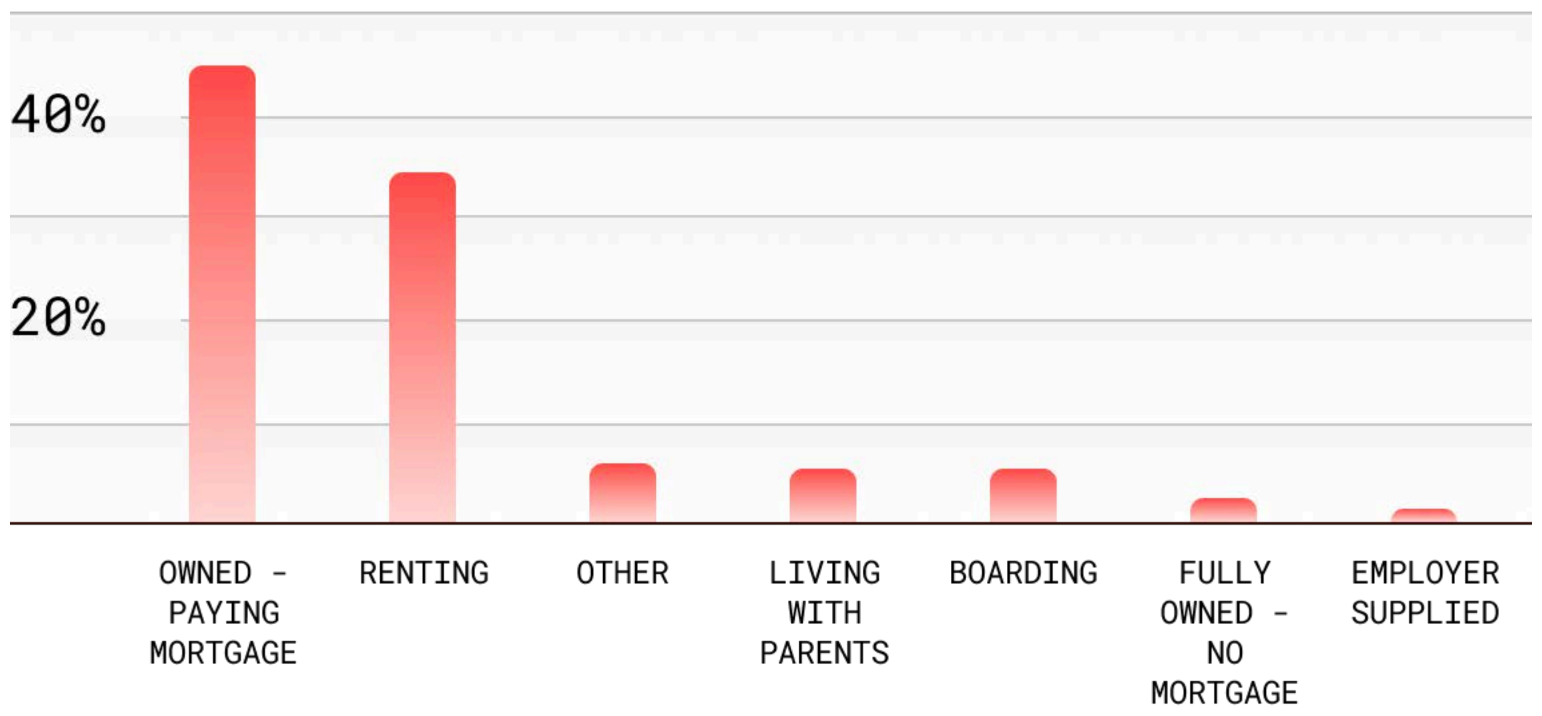
- A – NSW / 28%
- B – QLD / 27%
- C – VIC / 21%
- D – WA / 15%
- E – SA / 15%
- F – TAS / 2%
- G – ACT / 2%
- H – NT / 1%

$358m New Zealand portfolio. Building a high skill, high value customer base.

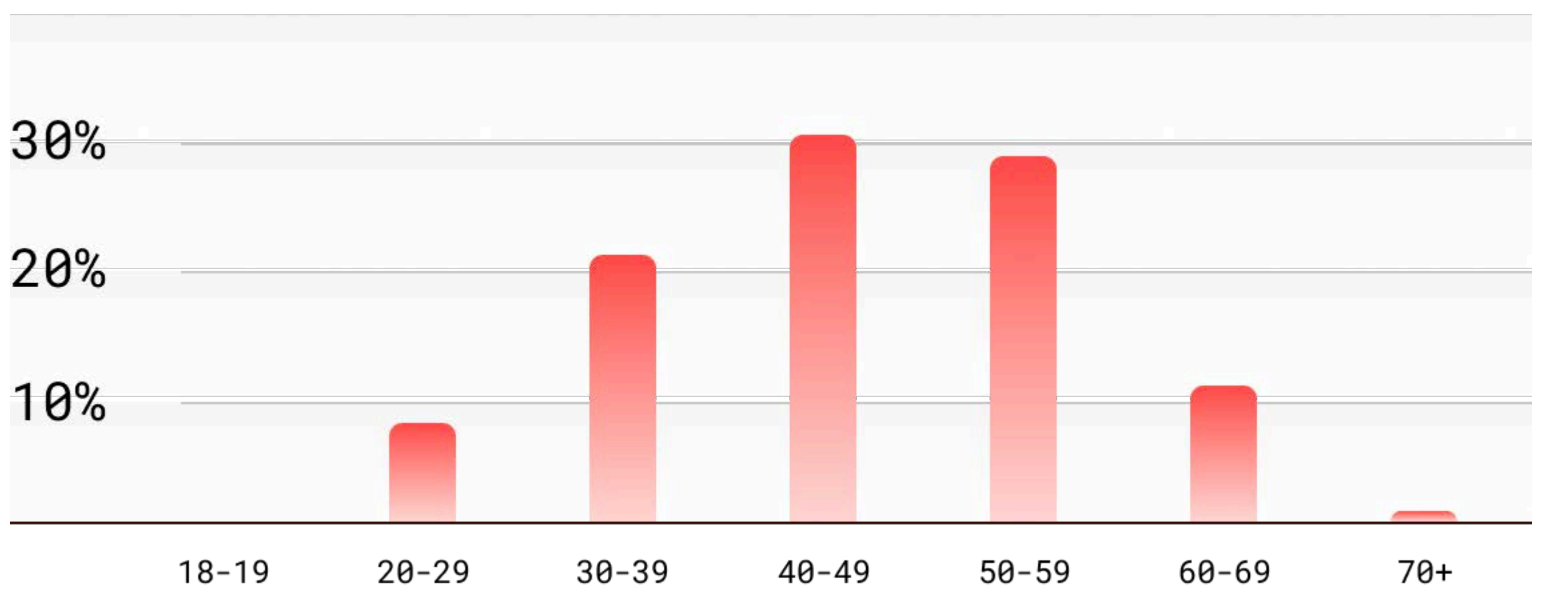
AS AT 30 JUNE 2021.

Employment status.

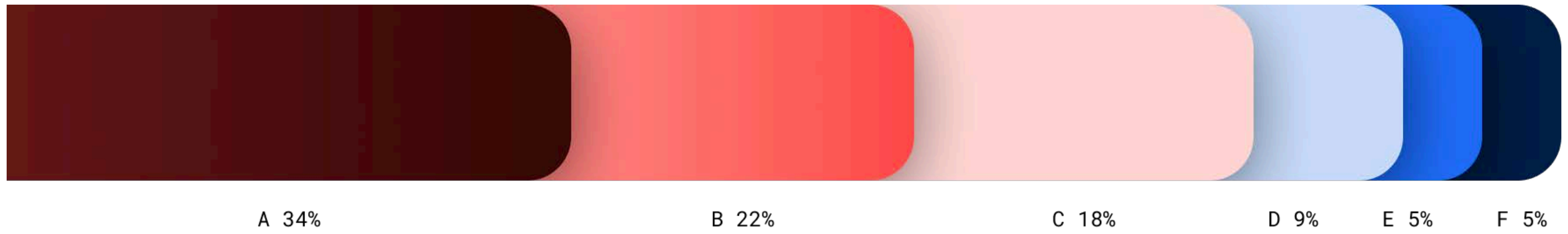
Property ownership.



Age of borrowers.

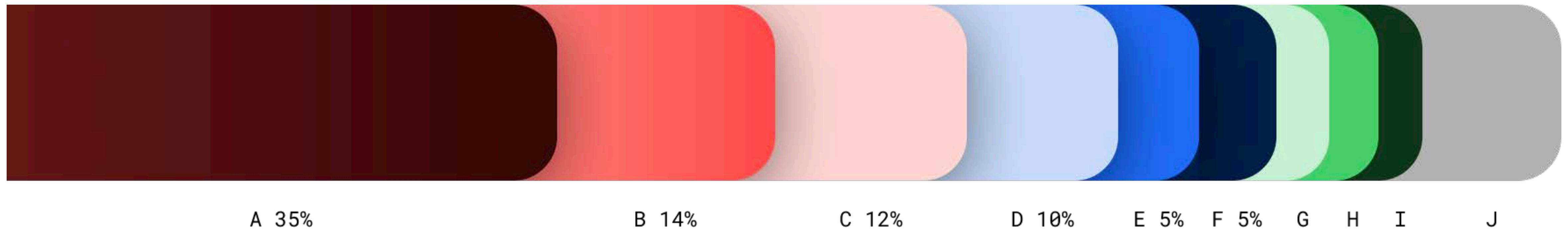


Loan purpose.



- A – Debt consolidation / 36%
- B – Home improvements / 22%
- C – Others / 22%
- D – Holiday expenses / 9%
- E – Used vehicle / 5%
- F – Business cashflow / 5%

Region



- A – Auckland / 35%
- B – Canterbury / 14%
- C – Wellington / 12%
- D – Waikato / 10%
- E – Bay of Plenty / 5%
- F – Manawatu-Whanganui / 5%
- G – Northland / 3%
- H – Otago / 3%
- I – Taranaki / 3%
- J – Other / 9%

Profit and loss (pro forma and statutory reconciliation).

	Year ended 30 June 2021 Pro forma $'000	Year ended 30 June 2020 Pro forma $'000
Interest income	78,560	85,220
Other income	505	806
Total income	**79,065**	**86,026**
Interest expense	27,410	31,394
Incurred credit losses	18,626	24,382
Net lending margin	**33,029**	**30,250**
Movement in expected credit loss provision	(436)	8,268
Net lending margin after loss provision	**33,465**	**21,982**
Marketing expenses	16,475	12,601
Verification and servicing expenses	4,006	3,428
Net operating margin	**12,984**	**5,953**
Personnel expenses	9,241	6,499
Share based payment expenses	4,078	760
Technology expenses	3,245	3,331
General and administrative expenses	7,728	3,458
Depreciation and amortisation expenses	1,046	1,617
Total indirect expenses	**25,338**	**15,665**
Loss before income tax	**(12,354)**	**(9,712)**
Income tax benefit	3,459	2,719
Loss after income tax	**(8,895)**	**(6,993)**
Non-cash and other normalisation adjustments		
Movement in expected credit loss provision	(436)	8,268
Share based payment expenses	4,078	760
Depreciation and amortisation expenses	1,046	1,617
Borrower establishment fee rebate	4,000	3,000
IPO Expenses	3,172	-
Income tax impact of adjustments	(3,321)	(3,821)
Cash NPAT	**(356)**	**2,831**

	30 June 2021 $000 NPAT	30 June 2020 $000 NPAT
Pro forma	**(8,895)**	**(6,993)**
Adjustment to June financial year end		314
Recognition of peer-to-peer funded loans	(17,037)	(9,786)
Repayment of corporate debt		(1,972)
Research and development capitalisation		(1,680)
COVID-19 subsidy and salary reductions	71	1,431
Public company costs		802
Tax adjustment	(1,173)	2,512
Statutory	**(27,034)**	**(15,372)**

The pro forma profit and loss is intended to provide a more meaningful view of Harmoney's operating performance. The adjustments from statutory are consistent with those made in the Prospectus, most significantly normalising for differences in the statutory accounting treatment between warehouse and peer-to-peer funded loans.

The pro forma normalisation for the borrower establishment fee rebate removes the impact of recognition of a non-recurring provision in connection with a historic dispute with the New Zealand Commerce Commission arising out of Harmoney's peer-to-peer lending activities, which has now been settled.

The pro forma normalisation for IPO expenses removes the non-recurring expenses recognised in the current year relating to Harmoney's initial public offering in November 2020.

The Group expenses all its customer acquisition costs (marketing and verification costs) as incurred (no capitalisation and subsequent amortisation).

Cashflow.

	30 June 2021 $000	30 June 2020 $000
CASH FLOWS FROM OPERATING ACTIVITIES		
Interest received	36,760	20,650
Interest paid	(9,773)	(5,575)
Other income	6,809	32,712
Payments to suppliers and employees	(35,384)	(41,616)
Net cash (used in)/generated by operating activities	**(1,588)**	**6,171**
CASH FLOWS FROM INVESTING ACTIVITIES		
Net advances to customers	(180,044)	(99,209)
Payments for intangibles and equipment	(3,694)	(33)
Net cash (used in) investing activities	**(183,738)**	**(99,242)**
CASH FLOWS FROM FINANCING ACTIVITIES		
Net proceeds from finance receivables borrowings	170,227	84,863
Net (repayment) / proceeds of debt financing	(10,694)	10,162
Proceeds from share issue, net of transaction costs	67,550	23,469
Principal element of lease payments	(969)	(189)
Net cash generated by financing activities	**226,114**	**118,305**
Cash and cash equivalents at the beginning of the period	34,779	9,531
Net increase / (decrease) in cash and cash equivalents	**40,788**	**25,234**
Gain/(loss) on foreign currency bank accounts	897	14
Cash and cash equivalents at the end of the period	**76,464**	**34,779**

Balance sheet.

	30 June 2021 $000	30 June 2020 $000
ASSETS		
Cash and cash equivalents	76,464	34,779
Trade and other assets	1,894	5,223
Finance receivables	294,821	129,222
Property and equipment	642	1,448
Intangible assets	3,455	-
Deferred tax assets	11,490	9,548
Total assets	**388,766**	**180,220**
LIABILITIES		
Payables and accruals	7,324	3,263
Borrowings	291,541	132,630
Provisions	13,405	12,832
Lease liability	717	1,684
Derivative financial instruments	85	926
Total liabilities	**313,072**	**151,335**
NET ASSETS	**75,694**	**28,885**
Share capital	131,398	56,686
Foreign currency translation reserve	98	(334)
Share based payment reserve	-	2,825
Cash flow hedge reserve	(572)	(926)
Accumulated losses	(39,854)	(29,366)
Equity	**75,694**	**28,885**

The balance sheet is presented on a statutory basis. As such, the finance receivables and borrowings relate only to loans that are warehouse funded. Peer-to-peer loans are in addition to these finance receivables and borrowings, and are included in the pro forma.

Key operating and pro forma financial metrics.

	30 June 2021 $000	30 June 2020 $000	Change %
LOAN BOOK VALUE AND GROWTH			
Originations ($'000)	444,044	420,107	6%
Loan book (average) ($'000)	480,623	505,928	(5%)
Loan book (period end) ($'000)	500,831	499,346	0%
Average interest rate (%)	16.3%	16.8%	(50bps)
Average funding rate (%)	5.8%	6.3%	(50bps)
Net interest margin	10.6%	10.6%	0bps
Net lending margin	6.8%	5.8%	100bps
LOAN BOOK QUALITY			
Impairment expense ($'000)	18,626	24,382	(24%)
Impairment expense to average gross loans (%)	3.9%	4.8%	(11%)
Provision rate (%)	5.6%	5.7%	(10bps)
PRODUCTIVITY METRICS			
Marketing to origination	4%	3%	1%
Verification & servicing to origination	1%	1%	0%
Personnel to income	12%	8%	4%
Technology to total income	4%	4%	0%
General and administrative to income	6%	2%	4%

Board of Directors.

Paul Lahiff
Independent Director and Chairman.

Paul was previously Managing Director of Mortgage Choice Limited (2003- 2009) and prior to that Managing Director of Permanent Trustee and Heritage Bank. Paul sits on the Boards of Sezzle Ltd, 86400 Ltd, Austbrokers Ltd, and NESS Super. He is also the Chair of the ISO 20022 Migration Steering Committee and holds a Bachelor of Agricultural Economics from Sydney University. He is based in Sydney, Australia.

David Flacks
Independent Director.

David was a senior corporate partner of Bell Gully for many years and was General Counsel and Company Secretary of Carter Holt Harvey for 4 years during the 1990's. Since retiring from Bell Gully, David has had a number of governance and regulatory roles. He is currently chair of dual NZX and ASX listed AFT Pharmaceuticals and is chair of the Suncorp New Zealand group of companies, and a director of Todd Corporation. He has been chair of both NZX Markets Disciplinary Tribunal and NZX Regulatory Governance Committee, and a member of the New Zealand Takeovers Panel.

Tracey Jones
Independent Director.

Tracey is a professional director and family office adviser. She currently has a portfolio of governance roles in the commercial, not for profit and charitable sectors. She has significant investment, commercial, and governance experience having previously held executive roles in one of New Zealand's largest family offices. She is a chartered accountant, a member of the Chartered Accountants of Australia & New Zealand, and a member of the New Zealand Institute of Directors.

Neil Roberts
Director and Founder.

Neil founded Harmoney, was CEO over 6 years driving the capital path, building culture systems and processes that are intrinsic to Harmoney's success. Prior to that Neil was Head of Sales and Business Development at FlexiGroup, leading a team of 80 with sales of $200m driving a $30m profit. Neil founded the Direct Division of a listed 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 loans over five years. Ultimately heading the business, Neil was responsible for over 400 staff and a balance sheet of $750m in assets with forecasted PBT of $50m six years later and prior to being sold to GE Money in 2006.

David Stevens
Chief Executive Officer and Managing Director.

David is a highly experienced CEO specialising in the non-bank consumer and commercial finance sectors within Australia and New Zealand. David most recently led a start-up company, ultimately securing a major equity stake in the business by the Bank of Queensland in 2018. Prior to this, David served as CEO and CFO of Humm (formerly "FlexiGroup") (ASX: "FXL" now "HUM"). In David's near-decade with FlexiGroup, he led large teams in the strategic growth of the business, through both organic growth and M&A of what was a small company to an ASX200-listed business. Whilst CEO of FlexiGroup, David led the $300m+ acquisition of Fisher & Paykel Finance and spent considerable time in New Zealand in the course of his work in the local side of the business.

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Thank You