

30 November 2021

ASX / NZX RELEASE

Harmony Investor Day

Harmony Corp Limited (ASX/NZX: HMY; "Harmony") hosted its inaugural Investor Day on Wednesday, 24 November 2021.

The event provided insight into the key advantages of Harmony's consumer-direct model and technology capability.

Hearing from David Stevens (CEO), Simon Ward (CFO) and Glen MacKellaig (Head of Marketing), the event highlighted the high level of automation that has supported over 450k completed applications since Harmony's inception, with 68% of applications now requiring no manual intervention.

To listen to the event please click on the link below:

<https://ccmediaframe.com/?id=ZCI3pHez>

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

-END-

For queries please contact:

Corporate/Investors

David Stevens

CEO & Managing Director
investors@harmony.co.nz

Investors

Stephanie Ottens

Investor Relations
stephanie.ottens@marketeye.com.au
+61 434 405 400

ABOUT HARMONEY

Harmony is the only 100% consumer-direct personal lender operating across Australia and New Zealand. Harmony provides customers with unsecured personal loans that are fast, easy, competitively priced (using risk-adjusted interest rates) and accessed 100% online.

Harmony's purpose is to help people achieve their goals through financial products that are fair, friendly, and simple to use.

Harmony's proprietary digital lending platform, Stellare® is the power behind the platform. Stellare® can process, approve and fund most loan applications within 24 hours. Stellare® also replaces the traditional industry credit scorecard with Libra™, our predictive behavioural analytics engine. Libra™ uses machine learning to analyse our rich, direct consumer data to deliver automated credit decisioning and superior risk-based pricing.

BUSINESS FUNDAMENTALS

- Harmony provides risk based priced unsecured personal loans of up to \$70,000 to consumers across Australia and NZ
- Its consumer-direct model and automated loan approval system is underpinned by Harmony's scalable Stellare® proprietary technology and direct consumer data platform
- A large percentage of Harmony's originations come from 3R™ (repeat) customers
- Harmony is comprised of a team of ~80 full-time employees predominantly based in NZ, half of whom comprise engineering, data science and product professionals
- Harmony is funded by a number of sources including two "Big-4" bank warehouse programs across Australia and New Zealand.

For further information visit <https://www.harmony.co.nz/> or <https://www.harmony.com.au/>