

21 February 2022

ASX / NZX RELEASE

HARMONEY 1H22 Financial Results – Conference Call Details

Harmony Corp Limited (ASX:HMY) (**Harmony** or the **Company**) advises that its CEO and Managing Director, David Stevens, and CFO, Simon Ward, will present the Company's First Half FY22 (1H22) financial results on **Monday 28 February 2022**.

Harmony will host an investor conference call and webcast, including a Q&A session following the release of the results.

Date: Monday, 28 February 2022

Time: 9:30am AEDT / 11:30am NZDT

Participants are encouraged to register before the start of the call using the details below. Please note that interested participants can also receive their dial-in number upon registering for the conference using the link provided.

Webcast and Registration Link:

The audio webcast and slide presentation registration will be accessible via the following link:

<https://s1.c-conf.com/diamondpass/10018942-amgh261.html>

For queries, please contact:

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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 New Zealand.
- Its 100% consumer-direct model and automated loan approval system is underpinned by Harmony's scalable Stellare® proprietary technology platform.
- A large percentage of Harmony's originations come from meeting the evolving needs of existing or returning 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 three "Big-4" bank warehouse programs across Australia and New Zealand and, in addition, in October 2021 Harmony issued its first asset backed securitisation which was publicly rated by Moody's.

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