

17 November 2022

ASX RELEASE

RESULTS OF ANNUAL MEETING OF SHAREHOLDERS

The 2022 annual meeting of shareholders of Harmony Corp Limited (ASX/NZX: HMY; “Harmony” or “the Company”) was held online yesterday (“the Meeting”). At the Meeting, shareholders were asked to vote on three resolutions. As directors Monique Cairns and John Quirk were the subject of the first and second resolutions, they recused themselves from comment on those resolutions, however the resolutions were otherwise supported by the Board. All voting was conducted by a poll.

The resolutions passed by shareholders were:

- That Monique Cairns be elected as a director of the Company.
- That John Quirk be elected as a director of the Company.
- That the Board be authorised to fix the remuneration of the Company’s auditor for the ensuing year.

The total number of votes cast in person or by a proxy holder were:

Resolution	For	Against	Abstain
That Monique Cairns be elected as a director of the Company.	35,820,451 99.96%	15,290 0.04%	1,770,764
That John Quirk be elected as a director of the Company.	35,820,451 99.96%	15,290 0.04%	1,770,764
That the Board be authorised to fix the remuneration of the Company’s auditor for the ensuing year.	35,801,941 99.92%	30,000 0.08%	1,774,564

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

Adrian Mulcahy

Investor Relations

adrian.mulcahy@automicgroup.com.au

+61 438 630 422

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 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 existing customers with no customer acquisition cost
- Harmony is comprised of a team of ~85 full-time employees predominantly based in NZ, half of whom comprise engineering, data science and product professionals
- Harmony has a highly diversified funding panel which includes warehouses being provided by three of the "Big-4" banks across Australia and New Zealand and in addition in October 2021 has 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/>.