

21 February 2023

ASX ANNOUNCEMENT

HARMONEY FY23 Half Year 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 Harmony's Preliminary Half-year Results to be released on **Tuesday 28 February 2023**.

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

Date: Tuesday, 28 February 2023

Time: 10:00am AEDT / 12:00pm NZDT

Participants are encouraged to register before the start of the call using the details below. Please note that registered participants will receive their dial-in number upon registration.

Webcast and Registration Link:

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

<https://s1.c-conf.com/diamondpass/10028215-qcev1n.html>

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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 and secured 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 Auckland, New Zealand, half of whom comprise engineering, data science and product professionals.
- Harmony has a highly diversified funding panel with warehouses being provided by three of the "Big-4" banks across Australia and New Zealand and Harmony also issued its first asset backed securitisation in 2021 which was publicly rated by Moody's.

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