

15 November 2023

ASX RELEASE

RESULTS OF ANNUAL MEETING OF SHAREHOLDERS

The 2023 annual meeting of shareholders of Harmony Corp Limited (ASX/NZX: HMY; “Harmony” or “the Company”) was held online today (“the Meeting”). At the Meeting, shareholders were asked to vote on two resolutions. As director Neil Roberts was the subject of the first resolution, he recused himself from comment on this resolution, however the resolutions were otherwise supported by the Board. All voting was conducted by a poll.

The resolutions passed by shareholders were:

- That Neil Roberts 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 Neil Roberts be elected as a director of the Company.	44,894,437 99.93%	33,390 0.07%	2,200
That the Board be authorised to fix the remuneration of the Company’s auditor for the ensuing year.	44,597,727 99.96%	17,300 0.04%	0

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

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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 a predictive behavioural analytics engine which 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 minimal 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. Harmony issued its first asset backed securitisation in 2021, followed up with a \$200m NZ asset backed securitisation in August 2023, both being publicly rated by Moody's.

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