

13 February 2024

ASX ANNOUNCEMENT

1H24 RESULTS PRESENTATION AND LAUNCH OF INVESTOR HUB

Harmony Corp Ltd (ASX: HMY) (“Harmony” or “the Company”) is pleased to advise that its CEO and Managing Director, David Stevens, and CFO, Simon Ward, will present Harmony’s FY24 half-year results by way of the following conference call and webcast:

Date: **Friday, 23 February 2024**

Time: **09:00am AEDT / 11:00am NZDT**

To attend, please register at <https://s1.c-conf.com/diamondpass/10036547-jex6v3.html>.

Please note that registered participants will receive their dial in number upon registration.

Harmony Investor Hub

Harmony is also pleased to announce the formal launch of its Investor Hub at <https://investorhub.harmony.com.au>.

This is a dedicated platform for investors to learn more about the Company and engage directly with Harmony’s leadership team. The Company will regularly post new content to the Investor Hub, including videos accompanying our ASX announcements, interviews, research reports, and webinars.

Harmony also invites investors to ask questions in advance of the 1H24 results presentation through the “ask a question” section on the Investor Hub (under Announcements and Updates). Questions asked in advance will be addressed during the presentation. The Harmony team will continue to respond to all questions after the presentation via the Investor Hub.

The 1H24 results presentation will also be posted to the Investor Hub . To be notified when this is released, please sign up as follows:

1. Visit <https://investorhub.harmony.com.au/auth/signup>
2. Follow the prompts to sign up for an Investor Hub account.
3. Complete your account profile. If you are an existing shareholder, you may choose to link your shareholdings to your Investor Hub account (optional).

This release was approved by the CEO and Managing Director on behalf of 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 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 minimal customer acquisition cost.
- Harmony is comprised of a team of ~75 full-time employees predominantly based in Auckland, New Zealand, approximately 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>.