

24 June 2024

ASX ANNOUNCEMENT
NOTICE OF CHANGE IN SUBSTANTIAL HOLDING

Harmony Corp Limited (ASX:HMY) ("Harmony" or "the Company") notes that Heartland Group Holdings Limited transferred all of its shares in the Company to its wholly owned subsidiary, Heartland Bank Limited, on 21 June 2024 and consequently:

- Heartland Group Holdings Limited ceased to be a substantial holder (as that term is defined in the Corporations Act 2001 (Cth)) in the Company on that date; and
- Heartland Bank Limited became a substantial holder in the Company on that date, holding 10,257,870 fully paid ordinary shares in the Company.

This transfer did not result in any change to the beneficial ownership of the above shares.

This release was approved by the CEO of Harmony Corp Limited.

-END-

For Corporate / Investor queries please contact us via:

Harmony Investor Hub

Investors are encouraged to lodge questions at the Harmony Investor Hub.

<https://investorhub.harmony.com.au/>

Please see sign up instructions below.

David Stevens

CEO & Managing Director

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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 and secured 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.

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

BUSINESS FUNDAMENTALS

- Harmony provides risk based priced unsecured and secured 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 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 New Zealand asset backed securitisation in August 2023, both being publicly rated by Moody's.

INVESTOR HUB

Harmony's Investor Hub 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.

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).