

4 October 2024

ASX ANNOUNCEMENT  
**CHANGE OF EXTERNAL AUDITOR FROM KPMG TO BDO**

Harmony Corp Ltd (ASX: HMY; “Harmony” or “the Company”) advises that BDO has been appointed as the Company's external auditors. The appointment of BDO follows a review of the Company's external audit arrangements, with the Company's Audit and Risk Committee recommended the appointment of BDO based upon their commercial terms.

KPMG has given written notice of its resignation as the Company's external auditors in accordance with section 207R of the Companies Act 1993 (New Zealand) (the “Act”), with effect from 4 October 2024. KPMG stated that their resignation does not reflect any concerns with the Company or the Company's auditing engagements. KPMG does not require any particular communication be given to the Company's shareholders under section 207V of the Act, and has reviewed and approved the contents of this notice.

The Board accepted the Audit and Risk Committee's nomination of BDO, and accordingly, BDO were appointed as the Company's external auditors with effect from 4 October 2024 in accordance with section 207R of the Act.

The Board would like to take this opportunity to thank KPMG for its assistance and services provided to the Company to date.

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

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**For Corporate / Investor queries please contact us via:**

**Investor Relations**

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

[investors@harmony.co.nz](mailto:investors@harmony.co.nz)

## 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 loan applications within minutes. 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).