



29 January 2025

ASX ANNOUNCEMENT

## 1H25 RESULTS PRESENTATION

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 FY25 half-year results by way of a teleconference and webcast:

Date: **Thursday, 20 February 2025**

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

To attend, please register at <https://s1.c-conf.com/diamondpass/10044916-ki7y6t.html> before the start of the presentation.

Please note that registered participants will receive a dial-in number for the teleconference upon registration. A slide presentation will be viewable via the webcast, and released to the ASX market announcement platform.

This release was authorised by the CEO and Managing Director on behalf of the Board of Harmony Corp Limited.

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### For Corporate / Investor queries:

#### Investor Relations



Ask questions via the Harmony Investor Hub.

To join, just scan our QR code or visit:  
[investorhub.harmony.com.au/link/drLaWP](https://investorhub.harmony.com.au/link/drLaWP)

#### 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 [www.harmony.co.nz](https://www.harmony.co.nz) or [www.harmony.com.au](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 80 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 [investorhub.harmony.com.au/auth/signup](https://investorhub.harmony.com.au/auth/signup) or scan the QR code in the header.
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).