



12 June 2025

ASX ANNOUNCEMENT

NOTICE OF CHANGE IN SUBSTANTIAL HOLDING

Harmony Corp Limited (ASX:HMY) ("Harmony" or "the Company") notes that Neil Roberts is a "substantial holder" in the Company, as that term is defined in the Corporations Act 2001 (the "Act").

The "substantial holding" (as that term is defined in the Act) held by Mr Roberts comprises fully paid ordinary shares in the Company registered in his own name, and fully paid ordinary shares in the Company held by Neil Roberts Trustee Company Limited as the trustee of the Neil Roberts Business Trust (the "Trust").

On 12 June 2025, the Trust agreed to sell 3,600,000 fully paid ordinary shares in the Company (the "Sale").

Prior to the Sale, Mr Roberts had a "relevant interest" (as that term is defined in the Act) in 18,968,002 fully paid ordinary shares in the Company, representing approximately 18.6% of the issued shares in the Company.

On completion of the Sale, Mr Roberts has a "relevant interest" in 15,368,002 fully paid ordinary shares in the Company, representing approximately 15% of the issued shares in the Company.

Accordingly, there is a change in the "substantial holding" held by Mr Roberts as a result of the Sale representing a movement of approximately -3.5% of the issued shares in the Company.

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

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INVESTOR HUB

Harmony's Investor Hub is a platform for investors to learn about Harmony and engage with its leadership. It has our ASX announcements, plus additional content like videos, interviews, research reports, and webinars. Existing shareholders can also link their shareholdings.

Create an account at investorhub.harmony.com.au/auth/signup or scan the QR code in the header.

Submit questions about this announcement at <https://investorhub.harmony.com.au/link/VyEzme>.

INVESTOR RELATIONS

For corporate queries, please contact Michael Pegum of Ethicus Advisory Partners at investors@harmony.com.au.

ABOUT HARMONEY

Harmony is the only 100% consumer-direct personal lender operating across Australia and New Zealand. Harmony provides customers with 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.com.au.

BUSINESS FUNDAMENTALS

- Harmony provides risk based priced personal loans of up to \$100,000 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.