



18 September 2025

ASX ANNOUNCEMENT

## NOTICE OF CEASING TO BE A SUBSTANTIAL HOLDER

Harmony Corp Limited (ASX:HMY) ("Harmony" or "the Company") refers to its 24 June 2024 notice regarding Heartland Bank Limited ("Heartland"). As confirmed in that notice, Heartland became a "substantial holder" in the Company, as that term is defined in the Corporations Act 2001 (the "Act"), on 21 June 2024.

Harmony now confirms that Heartland ceased to be a substantial holder in the Company on 18 September 2025 and, as of that date, holds no shares in the Company.

This release was authorised by the CEO and Managing Director on behalf of the Board 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](https://investorhub.harmony.com.au/auth/signup) or scan the QR code in the header.

### INVESTOR RELATIONS

For corporate queries, please contact Michael Pegum of Ethicus Advisory Partners via: [investors@harmony.com.au](mailto: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](https://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.