



18 September 2025

ASX ANNOUNCEMENT

## EMPLOYEE SHARE SCHEME - FINANCIAL ASSISTANCE DISCLOSURE

In order to meet its obligations under its employee share scheme ("the Long Term Incentive Plan" or "Plan"), Harmony Corp Limited (ASX:HMY) ("Harmony" or "the Company") may be required, from time to time, to procure the transfer of fully paid ordinary shares in the Company ("Shares") to, or for the benefit of, its employees. Details of the Plan were set out in Section 6.3.3.5 of the Company's Prospectus, and the current rules of the Plan were published on 4 August 2023.

The payment by the Company of the purchase price for such Shares, in accordance with the Plan, constitutes the giving of financial assistance by the Company for the purposes of section 76 of the Companies Act 1993 (New Zealand), for which the Company must provide disclosure under section 80(1)(b).

On 18 September 2025:

1. Financial assistance was provided by the Company in respect of a total of 1,628,816 Shares ("the Relevant Shares").
2. A total consideration of AU\$1,303,052.80 was paid by the Company for the off-market purchase of the Relevant Shares.
3. The financial assistance was provided for the benefit of David Stevens, an employee and executive director of the Company, and Neil Roberts, a former employee and current non-executive director of the Company, each of whom were entitled to receive Relevant Shares in accordance with the Plan.
4. The nature of the financial assistance was the payment by the Company of the off-market purchase price for the Relevant Shares.

This release was authorised by the Chairman 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](http://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.