



4 February 2026

ASX ANNOUNCEMENT

HARMONEY 1H26 RESULTS RELEASE DATE AND PRESENTATION DETAILS

Harmoney Corp Limited (ASX: HMY) ("Harmoney" or the "Company") is pleased to advise that:

- Harmoney's 1H26 results are scheduled to be released after ASX market close on **Thursday 19th February 2026**; and
- Harmoney's CEO and Managing Director, David Stevens, and CFO, Simon Ward, will present the results by way of a teleconference and webcast on **Friday 20th February 2026**.

Presentation details

Date: Friday 20th February 2026

Time: 8.00am AEDT / 10.00am NZDT

To attend, please register at https://zoom.us/webinar/register/WN_Z4ighCCWQjK1A4OiaFcHw before the start of the presentation.

Please note that registered participants will receive a dial-in number for the teleconference and a link for the webcast 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 Harmoney Corp Limited.

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INVESTOR HUB

Harmoney's Investor Hub is a platform for investors to learn about Harmoney 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.

Submit questions about this announcement at <https://investorhub.harmoney.com.au/link/eWaa8P>.

Create an account at investorhub.harmoney.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@harmoney.com.au.



ABOUT HARMONEY

Harmoney is the only 100% consumer-direct personal lender operating across Australia and New Zealand. Harmoney provides customers with unsecured and secured personal loans that are fast, easy, competitively priced (using risk-adjusted interest rates) and accessed 100% online. Harmoney's purpose is to help people achieve their goals through financial products that are fair, friendly, and simple to use.

Harmoney's proprietary digital lending platform, Stellare®, is the power behind the platform. Stellare® can process, approve and fund loan applications within minutes. A Type 2 SOC 2 compliant platform, Stellare® 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 harmoney.com.au.

BUSINESS FUNDAMENTALS

- Harmoney provides risk based priced unsecured and secured 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 Harmoney's scalable Stellare® proprietary technology platform.
- A large percentage of Harmoney's originations come from existing customers with minimal customer acquisition cost.
- Harmoney is a team of 80 full-time employees predominantly based in Auckland, New Zealand, approximately half of whom comprise engineering, data science and product professionals.
- Harmoney has a highly diversified funding panel with warehouses being provided by three of the "Big 4" banks across Australia and New Zealand. Harmoney 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.