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ASX Announcement

MONEYME obtains Mastercard principal issuer status and taps Episode Six to power scalable credit card growth

MONEYME announces that it has become a principal credit card issuer for Mastercard in Australia, marking a major milestone in MONEYME's strategic roadmap to accelerate growth in the credit card space.

As a principal issuer, MONEYME has direct access to Mastercard's global network, opening up new opportunities, product development and distribution.

The agreement supports MONEYME's strategy to enhance customer experience, diversify its product offering, and drive stronger economics as the business scales.

In parallel, MONEYME has entered into an agreement with global payment technology provider Episode Six to enhance its credit card infrastructure and enable multiple credit card products.

Integrating Episode Six's cloud-based card processing infrastructure into MONEYME's proprietary technology will facilitate innovation, faster roll-out of new products, custom card designs, and dynamic feature sets tailored to different customer segments.

Together, these alliances will enable significant long-term growth, scalability, speed to market, and future-ready customer experiences in MONEYME's credit card offering.

Clayton Howes, MONEYME's Managing Director and CEO said:

"Becoming a Mastercard principal issuer in Australia and partnering with Episode Six marks a defining milestone in our growth journey. This move enables us to expand into new distribution channels, and deliver a differentiated credit card offering in a market where banks have under-innovated."

"With strong everyday relevance and a direct customer connection, our credit card offering plans to fill a clear gap, just as Autopay did. We see it as a high-margin, high-engagement product that will power our future growth objectives."

Richard Wormald, Division President, Australasia at Mastercard said:

"Mastercard is excited to welcome MONEYME to the network as a principal issuer. With its unique technology capabilities, agile approach, and challenger mindset, MONEYME is strongly placed to drive fresh thinking in Australia's consumer and retail credit card programs."

John Mitchell, CEO and Co-Founder of Episode Six said:

"We're proud to support MONEYME as they take this significant step forward in owning more of the credit card value chain. By integrating our platform, MONEYME can configure and launch differentiated credit card products with greater speed, control, and flexibility. Together, we're building a foundation that supports rapid innovation, scalable growth, and future-ready infrastructure for the Australian market and beyond."

Authorised by the Disclosure Committee.

About MONEYME

MONEYME is a founder-led digital lender and Certified B Corporation™. We challenge the traditional ways of credit and simplify the borrowing experience with digital-first experiences that meet the needs of modern consumers.

We target customers with above average credit profiles through a range of fast, flexible, and competitively priced products, including car loans, personal loans, and credit cards. Our point of difference is delivering unrivalled customer experiences powered by smart technology. From near real-time credit decisioning to loans that settle in minutes, we deliver speed and efficiency in everything we do.

We service 'Generation Now', ambitious Australians who expect more from life and the companies they engage with. We uphold a strong ethos of sustainability and hold ourselves accountable to the high standards of the B Corp movement.

MONEYME Limited is listed on the ASX, and the Group includes licensed and regulated credit and financial services providers operating in Australia.

*For more information, visit investors.moneyyme.com.au or contact investors@moneyyme.com.au
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