ASX Release

DIVERSIFIED AND LOWER-COST DEBT FACILITIES

7 November 2025

Solvar Limited (ASX: "SVR" or "Solvar" or "Group"), the leading provider of specialist finance, is pleased to announce enhancements to debt facilities of its Money3 business unit. The new arrangements provide greater diversification of funding sources and deliver a material reduction in the Group's cost of funds.

Key Highlights

- New competitively priced **$487.0 million** warehouse facility limit;
- Improved repricing of existing warehouse facility, resized $270.0 million limit (from $510.0 million) with flexibility to expand funding limits when required;
- **Anticipated pre-tax interest cost savings of ~$4.0 million** in FY27 based on current combined debt utilisation;
- Two-year funding availability period for both warehouse facilities, with ability to extend; and
- **Total funding capacity increased by ~$250.0 million to ~$900.0 million** (Group's funding capacity ~$1.2 billion), providing significant headroom to support ongoing loan book growth.

Strategic impact

The revised funding structure enhances Money3's financial flexibility and demonstrates Solvar's ongoing ability to optimise its funding mix while reducing borrowing costs. Improving the Group's ability to compete in the market, support attractive margins, and facilitate disciplined loan book growth.

Managing Director and Chief Executive Officer, Scott Baldwin said: "The establishment of a new warehouse facility and the restructuring of the existing warehouse, together providing over $350.0 million of headroom, represents a major step forward in broadening and diversifying Money3's funders.

The reduction in cost of funds enables Money3 to compete in a broader market without significantly compromising lending margins. This transaction also reflects the capability of Solvar's Treasury team, enabling access to cheaper and more diversified funding sources."

Approved for release by the Board of Solvar.

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ABOUT SOLVAR LIMITED (ASX: SVR)

Solvar is a market leading Consumer and Commercial finance company with over 20 years' experience in Australia and New Zealand, having funded over $3 billion of vehicles and personal loans. Dominating the used-vehicle finance market and delivering a unique customer experience from loan application to the final loan payment, the Group leverages technology to provide a seamless application process from a broker, online or directly to the Group.