



17 December 2025

ASX ANNOUNCEMENT

RESULTS OF ANNUAL MEETING OF SHAREHOLDERS

The 2025 annual meeting of shareholders of Harmony Corp Limited (ASX: HMY) ("Harmony" or "the Company") was held online today ("the Meeting"). At the Meeting, shareholders were asked to vote on four resolutions. As director David Stevens was the subject of the fourth resolution, he recused himself from comment on this resolution. However, all of the resolutions were otherwise supported by the Board. All voting was conducted by a poll.

The resolutions passed by shareholders, with the total number of votes cast in person or by a proxy holder, were:

Resolution	For	Against	Excluded	Abstain
That John Quirk be elected as a director of the Company.	45,821,763 100%	290 0.00%	0	0
That Monique Cairns be elected as a director of the Company.	45,821,763 100%	290 0.00%	0	0
That the Board be authorised to fix the remuneration of the Company's auditor for the ensuing year.	45,800,763 99.95%	21,290 0.05%	0	0
That, for all purposes, including ASX Listing Rule 10.14, the grant of performance rights to David Stevens, CEO and Managing Director of the Company, under the Long Term Incentive Plan be approved on the terms described in the Explanatory Notes.	37,138,787 99.83%	61,898 0.17%	3,598,707	5,022,661

This release was authorised by 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.

Submit questions about this announcement at <https://investorhub.harmony.com.au/link/eX26XP>.

Create an account at 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.

ABOUT HARMONEY

Harmony is the only 100% consumer-direct personal lender operating across Australia and New Zealand. Harmony provides customers with unsecured and secured 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 harmony.com.au.

BUSINESS FUNDAMENTALS

- Harmony 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 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 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.