

15 May 2026

# ASX Announcement

## MONEYME Executes \$365.4m Personal Loan ABS Transaction

MONEYME is pleased to announce that it has executed a personal loan asset-backed securities transaction with the MME PL ABS 2026-1 Trust. Settlement is due to occur on Thursday, 21 May 2026.

### Key transaction highlights

- \$365.4 million term securitisation of loan receivables originated through MONEYME's personal loan products.
- Deutsche Bank acted as Arranger, with Deutsche Bank, Standard Chartered and Westpac acting as Joint Lead Managers.
- The transaction is the third public capital markets transaction for the year, bringing total ABS issuance to \$1.023 billion for FY26.
- The transaction is the largest MME PL ABS transaction to date, an 80% increase on the previous largest transaction (MME PL 2025-1, \$202.75 million).
- The Class A notes, accounting for 63% of the pool, and the Commission notes, have been assigned expected AAA (sf) ratings from Fitch Ratings.
- The transaction was priced competitively, with the Class A notes priced at 120bps over 1-month BBSW.
- The notes have been allocated to new and existing investors, with both domestic and offshore investors participating in the transaction.
- The transaction attracted significant excess demand relative to the amount of notes offered, reflecting strong investor confidence in MONEYME's loan book.
- Settlement of the transaction is scheduled for Thursday, 21 May 2026, subject to standard pre-settlement requirements.

**Clayton Howes, MONEYME's Managing Director and CEO, said:** *"This is MONEYME's largest personal loan ABS transaction to date and our third ABS deal for FY26, bringing total issuance for the financial year to \$1.023 billion. It increases our capital available for growth while reducing our cost of funds and improving margins. The favourable terms reflect the confidence capital markets have in the scale and consistency of our loan book. The deal was upsized, with strong demand from both local and international investors. A strong AAA rating was achieved for the senior (Class A) and commission notes, consistent with our strategy of focusing on a high credit quality borrower segment and reflective of the underlying performance of our portfolio."*

Authorised by the Disclosure Committee.

MONEYME (ASX: MME) is a fintech lender challenging the banks on speed, service and products for Australians who expect better. Its proprietary technology platform enables real-time, AI-powered credit decisioning in minutes, unlocking flexible lending solutions across personal loans, auto finance, credit cards and financial management tools. As a purpose-driven Certified B Corporation™, social and environmental responsibility, strong governance and customer-first innovation are embedded across its operations. For more information, visit [investors.moneyme.com.au](https://investors.moneyme.com.au) or contact [investors@moneyme.com.au](mailto:investors@moneyme.com.au). For media, please contact [media@moneyme.com.au](mailto:media@moneyme.com.au).