

MONEYME

Modern Slavery Statement 2024

MoneyMe Limited and its controlled entities
ACN: 636 747 414

ASX: MME

Certified



Corporation

This company meets high standards of social and environmental impact.

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Acknowledgement of Country

MONEYME acknowledges the Traditional Custodians of the land, seas, skies, and waterways throughout Australia where we work and live. In particular, we acknowledge the Gadigal and Awabakal peoples and communities on whose land our offices are located. We recognise the continued connection Aboriginal and Torres Strait Islander peoples have with this Country and pay our respect to Elders past and present.

In FY24, MONEYME completed the first stage of Reconciliation Australia's Reconciliation Action Plan framework, *Reflect*. MONEYME is committed to reconciliation and accepts the generous invitation of the Uluru Statement from the Heart, to walk with First Nations peoples for a better future.



**RECONCILIATION
ACTION PLAN**

INNOVATE

About this statement

This Modern Slavery Statement (“Statement”) is MoneyMe Limited’s (“MONEYME”) fourth statement and reports MONEYME’s actions in identifying, assessing, and managing modern slavery risks within its operations and supply chains. The Statement also reports the Group’s assessment of the effectiveness of its actions to understand and mitigate modern slavery risk.

The Statement covers the reporting period from 1 July 2023 to 30 June 2024, and it has been produced in accordance with *Australia’s Modern Slavery Act 2018 (Cth)* (“the Act”). It applies to MONEYME and all its wholly owned subsidiaries, which are listed in Appendix 1 (“the Group”). All of MONEYME’s subsidiaries are operationally integrated and therefore consultation with these subsidiaries is not applicable. MONEYME’s consolidated revenue for the period met the threshold for reporting under the Act. MONEYME, and its Board of Directors, approve this Statement on behalf of itself and each of its subsidiaries.

MONEYME



About MONEYME



A non-bank challenger

We challenge outdated lending practices with smart technology and innovative car loans, personal loans and credit cards.

Digital yet personal

We simplify the borrowing experience with digital-first products that meet the needs of modern consumers.

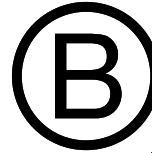
We move fast

From near real-time credit decisioning to loans that settle in minutes, saving our customers' time is at the core of everything we do.

For Generation Now

We service ambitious Australians who expect more from life and the companies they engage with.

Certified



Corporation

This company meets high standards of social and environmental impact.



Our approach to modern slavery

MONEYME recognises that modern slavery can occur in various forms across its operations and supply chains, including forced labour, child labour, human trafficking, slavery, and debt bondage. The Group maintains a strict zero-tolerance policy towards modern slavery, which is outlined in MONEYME's Modern Slavery Policy.



MONEYME is committed to upholding human rights and proactively addresses modern slavery risks as part of its broader environmental and social risk management, which is one of the Group's 10 key risk areas.¹ These risks are fully integrated into the Group's existing risk management framework and related policies. When modern slavery risks emerge within supply chains beyond MONEYME's direct control, the Group will leverage its influence by engaging with suppliers, partners, and stakeholders to drive positive change in their practices.

MONEYME's dedication to human rights is anchored in its values and its approach to Environmental, Social, and Governance (ESG). For further details on MONEYME's impact on human rights and sustainability, refer to the 2024 Sustainability Report.²

Continuous Improvement

MONEYME is committed to a continuous improvement approach in its efforts to address modern slavery risks, recognising that these risks are complex and evolving. The Group regularly reviews and adapts its processes. Key actions taken in FY24 include:

- **Introducing a signed supplier modern slavery statement**
Engaged prospective and high-risk suppliers to formally acknowledge MONEYME's zero-tolerance stance and commitment to mitigating modern slavery. The signed statement communicates MONEYME's policies, practices and its expectations in relation to the supplier's modern slavery risk management.
- **Training and awareness**
Delivered training sessions to the Modern Slavery Working Group (MSWG) and other relevant personnel to enhance understanding of modern slavery risks and responsibilities.
- **Refined risk assessments**
Incorporated insights from the NSW Anti-slavery Commissioner's Inherent Risk Identification Tool (IRIT) into the risk assessment process to identify and prioritise modern slavery risks more effectively.³

These initiatives have enhanced MONEYME's ability to identify, assess and mitigate modern slavery risks, strengthening a culture of responsibility and awareness throughout the organisation.

¹ The Group's 10 key risk areas are: Governance, Credit, Technology and Cyber Security, Liquidity and Funding, Regulatory Compliance, Operational, People, Customer and Brand Reputation, Financial Performance, and Environmental and Social.

² 2024 Sustainability Report is accessible here: <https://investors.moneyme.com.au/DownloadFile.axd?file=/Report/ComNews/20240830/02846484.pdf>

³ The IRIT is accessible at: <https://dcj.nsw.gov.au/legal-and-justice/our-commissioners/anti-slavery-commissioner/ue-diligence-and-reporting.html#%3Cb%3EGRS4>

Our structure, operations, and supply chains



Structure

MONEYME is an ASX-listed company (ASX:MME) that operates through a number of wholly owned subsidiary companies, including entities which hold Australian Financial Services Licences and Australian Credit Licences that enable the Group to conduct its core business activities. An outline of MONEYME’s subsidiaries is provided in Appendix 1 of this Statement.

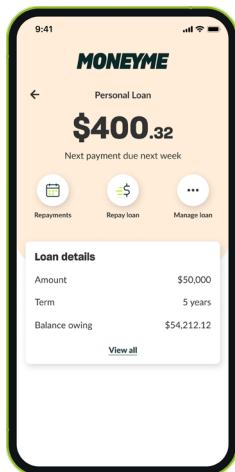
MONEYME has two leased office spaces, with headquarters located in Sydney CBD, and a second office in Newcastle, NSW. As a digital non-bank lender, MONEYME does not operate any branches or customer facing sites.

As of 30 June 2024, MONEYME had 99 employees, excluding five Non-Executive Directors, all of whom are based in Australia. The majority of employees work from either the Sydney or Newcastle office, whilst a small proportion are based in Victoria, Queensland, and Western Australia.

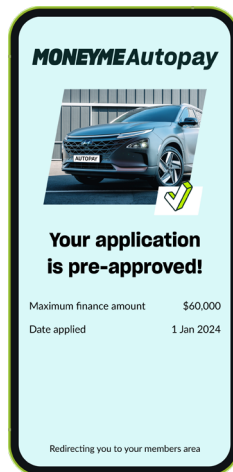
The Group also engages labour hire staff through an offshore labour company. As of 30 June 2024, MONEYME engaged 141 staff in the Philippines through this arrangement. MONEYME maintains a close relationship with this supplier and has a high level of oversight of employee remuneration, benefits, and engagement.

Operations

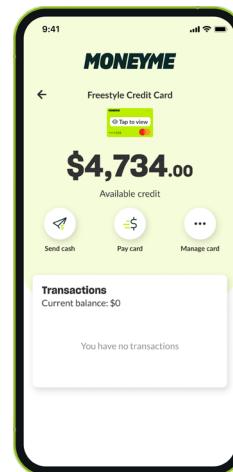
MONEYME has three core credit products, which combined contributed greater than 95% of the Group’s gross revenue of \$214 million in FY24:



Personal Loans
For bigger purchases



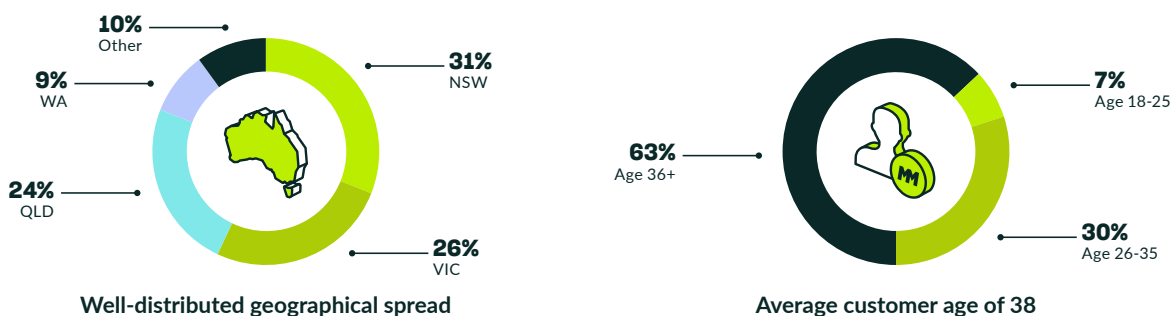
Autopay
Car loans via dealers and brokers



Freestyle Credit Card
For everyday spending

The Group had gross customer receivables as of 30 June 2024 of \$1.2 billion, which was comprised of 55% secured assets and 45% unsecured assets.

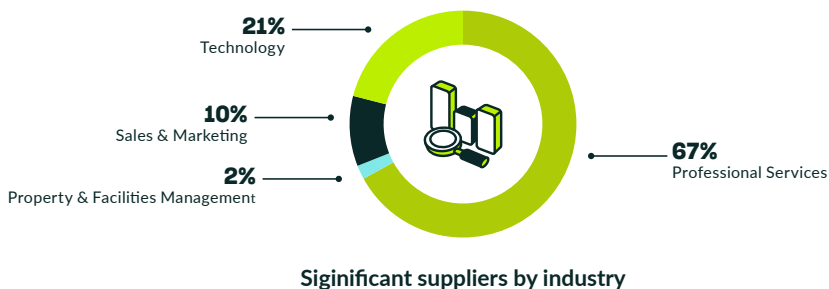
As of 30 June 2024, MONEYME had over 70,000 active customers with a credit product. An outline of MONEYME’s customer base is provided below:



Supply chains

MONEYME engages a large number of suppliers supporting its offices, business processes, and technology. MONEYME assesses its suppliers to determine whether they are significant based on the size of the contract and whether the supplier provides business critical support.

The majority of MONEYME’s significant suppliers in FY24 were professional services (67%) and technology providers (21%). The Group’s significant suppliers are comprised of both organisations that operate in multiple regions (51%) and those that are localised to Australia or the Asia-Pacific region only (49%).



The other types of business relationships the Group has in addition to suppliers include partnerships with car dealerships and finance brokers to distribute the Autopay and personal loan products. MONEYME also partners with a number of charities and not-for-profit organisations.

Modern slavery risk

This section discusses the risks of modern slavery practices occurring in MONEYME’s operations and supply chains.



Overall

The Group has assessed that there is a low to moderate risk of MONEYME causing, contributing, or being directly linked to modern slavery through either its operations or supply chains. During the period, MONEYME did not identify any actual or suspected incidents of modern slavery in its operations or supply chains.

Operations

- **Finance industry:** Low risk of MONEYME causing, contributing, or being directly linked to modern slavery by operating in the financial services industry.
- **Products and customers:** Low risk of MONEYME causing, contributing, or being directly linked to modern slavery in providing its credit products to customers.
- **Australian geography:** Low risk of MONEYME causing, contributing, or being directly linked to modern slavery whilst operating with a direct workforce located in Australia. This excludes labour hire staff based in the Philippines, as this component of the workforce is considered part of the Group’s supply chain.

Supply chains

- **Supplier industry risks:** Low risk of MONEYME causing, contributing, or being directly linked to modern slavery through engaging suppliers that are primarily professional services (67%) and technology (21%) providers.
- **Geographic risk:** Moderate risk of MONEYME causing, contributing, or being directly linked to modern slavery through engagement of its direct suppliers and their own supply chains. Supply chain risk is elevated due to MONEYME’s offshore labour hire staff and other suppliers operating in geographies carrying higher risk.

Operations



Industry risks

MONEYME recognises that each industry carries unique characteristics and practices that influence the potential for modern slavery risks. In the financial services sector, where MONEYME operates, these risks are generally assessed as low due to the stringent regulatory environment governing the industry. Comprehensive oversight by key regulatory and governing bodies including the Australian Securities and Investments Commission (ASIC), the Australian Transaction Reports and Analysis Centre (AUSTRAC), and the Australian Securities Exchange (ASX) ensures that companies like MONEYME maintain high levels of compliance, reducing the likelihood of modern slavery within the industry.

According to the NSW Anti-slavery Commissioner’s Inherent Risk Identification Tool, the financial services industry is classified as having minor inherent risk of modern slavery.⁴ This assessment considers various risk factors, including the regulatory context, vulnerable populations, and the supply chain model.

In addition to compliance with regulatory standards, MONEYME has voluntarily adopted various frameworks that enhance its modern slavery risk management efforts. As a Certified B Corporation MONEYME upholds high standards of social and environmental performance, accountability, and transparency.⁵ The Group’s participation in the United Nations Global Compact (UNGC) further underscores its commitment to protecting human rights and eradicating modern slavery practices.

⁴ The NSW Anti-slavery Commissioner’s Inherent Risk Identification Tool is accessible at: <https://dcj.nsw.gov.au/legal-and-justice/our-commissioners/anti-slavery-commissioner/due-diligence-and-reporting.html#%3Cb%3EGRS4>

⁵ B Corp Certification is accessible here: <https://www.bcorporation.net/en-us/find-a-b-corp/company/moneyme/>



Product and customer risks

The NSW Anti-slavery Commissioner’s Inherent Risk Identification Tool specifically identifies risk factors associated with the production and distribution of goods or services that may involve modern slavery. However, MONEYME’s products are fully digital and do not involve the production or distribution of physical goods, either domestically or internationally. As a result, MONEYME assesses that the inherent risk of modern slavery within its product offerings remains low. The tool also highlights authoritative determinations that can trigger modern slavery risk in certain product categories. MONEYME’s digital credit products fall outside these high-risk categories, further demonstrating the low likelihood of modern slavery being involved in the service provision process.

The Group acknowledges the possibility of modern slavery occurring within its customer base and that there is a potential relationship between modern slavery risk and money laundering and terrorism financing. However, MONEYME’s robust fraud prevention, anti-money laundering (AML), and counter-terrorism financing (CTF) policies and processes significantly mitigate these risks. These policies, combined with strict customer verification measures, ensure that the Group can effectively identify and prevent any potential modern slavery concerns. During FY24, MONEYME’s AML/CTF Program was further enhanced following recommendations arising from an independent review, conducted by internal auditors, BDO. Given the above, the Group believes that the risk of causing, contributing to, or being directly linked to modern slavery through its customer base is low.



Geographic risks

MONEYME recognises that the risk of modern slavery is impacted by the countries in which the Group operates. According to the Global Slavery Index (GSI) 2023 report, the estimated prevalence of modern slavery in Australia is 1.6 per 1,000 of population, which indicates low risk.⁶ MONEYME exclusively engages employees who reside in Australia and have the necessary residency and working permissions. The Group is dedicated to advancing employee experience within its workforce and facilitating a safe, diverse, and inclusive work environment.

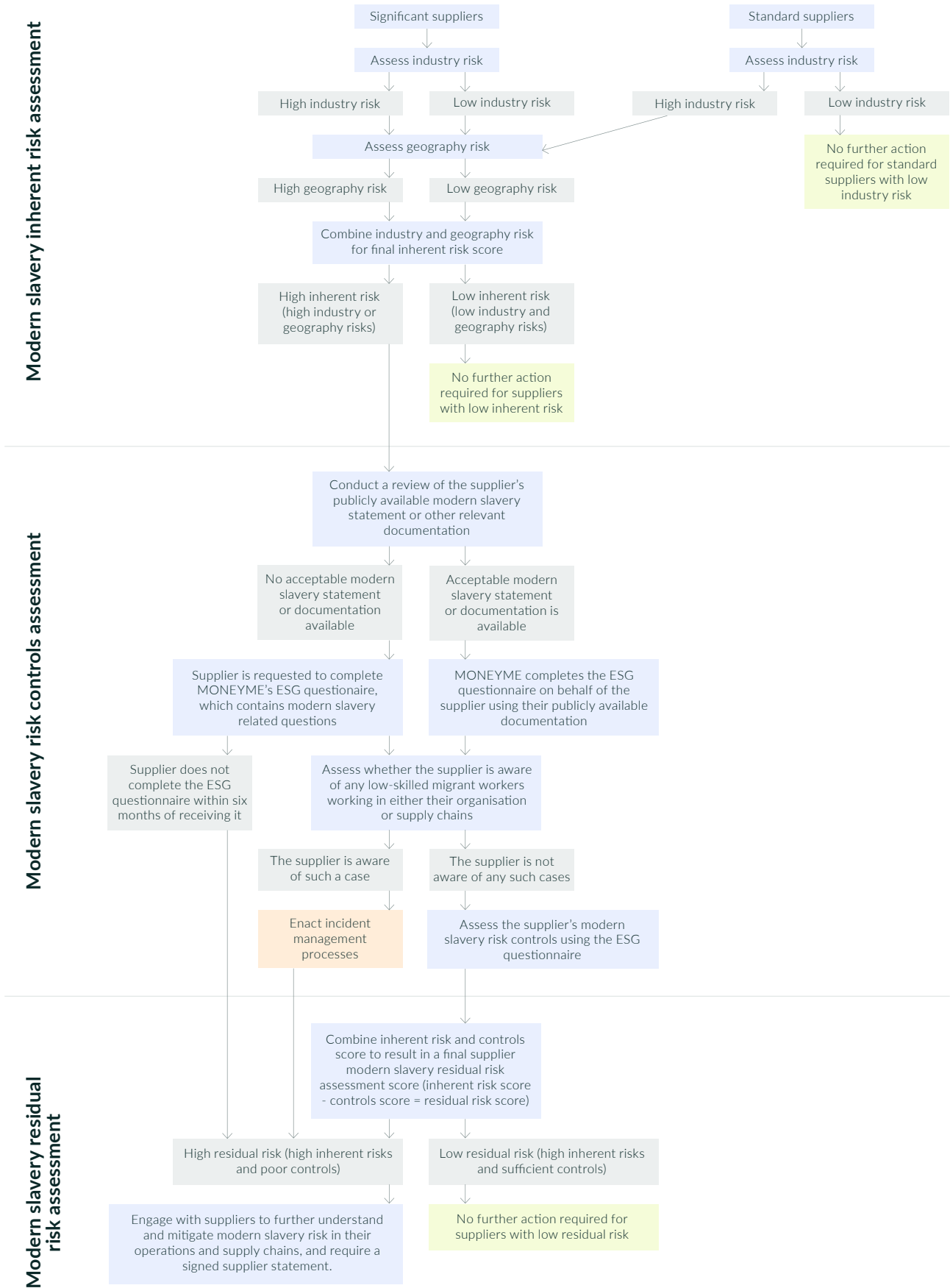


Although not technically MONEYME employees, a significant proportion of the Group’s staff are labour hire staff employed by an external company based in the Philippines. These staff are a vital part of MONEYME’s operations and as a result the third party that contracts these staff is a significant supplier and is included in the Group’s supplier modern slavery risk assessment process. The risks of modern slavery occurring in the Philippines are significantly higher than Australia. The Global Slavery Index (GSI) 2023 report found that the estimated prevalence of modern slavery per 1,000 of population for the Philippines is 7.8.⁷ MONEYME maintains close oversight of its labour hire offshore staff, including setting the remuneration and benefits for these staff. Nonetheless, the Group regards this specific supplier in the Philippines as carrying moderate geographic risk given the location in which they and their suppliers operate. During the period, MONEYME engaged with the supplier to mitigate the associated risk. The Group reviewed the supplier’s employee policies, ensured that the supplier signed a statement acknowledging MONEYME’s expectations, and received a signed compliance statement. The compliance statement is a formal declaration that certifies the supplier’s commitment to preventing and eradicating modern slavery within its operations and supply chain. Its purpose is to ensure transparency and demonstrate adherence to specific policies, procedures, and legal frameworks related to modern slavery prevention.

⁶ The Global Slavery Index 2023, accessed at: <https://cdn.walkfree.org/content/uploads/2023/05/17114737/Global-Slavery-Index-2023.pdf>

Supply chains

MONEYME conducts due diligence on prospective and existing significant suppliers. An outline of the MONEYME's comprehensive risk assessment process for existing suppliers is provided below:



Results of modern slavery risk assessment processes are reported annually in MONEYME's Modern Slavery Statement

Results of supplier risk assessments



Industry risk

In FY24, MONEYME assessed its significant suppliers, which primarily operate in the professional services sector (67%). This sector is considered to have low inherent risk according to the NSW Anti-slavery Commissioner’s Inherent Risk Identification Tool.



Geographic risk

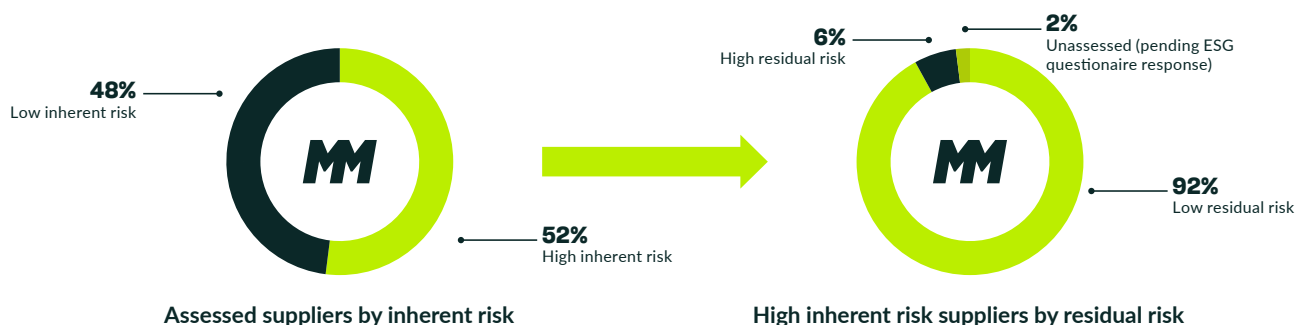
During the period, 42% of significant suppliers operated in Australia only, carrying low risk according to the GSI. Nevertheless, MONEYME acknowledges that the risk is elevated due to offshore labour hire staff contracted through third parties, and due to other suppliers operating in higher-risk areas.

Of the Group’s assessed suppliers, 48% were deemed to have low inherent risk compared to 52% with high inherent risk. All high inherent risk suppliers were reviewed for their publicly available modern slavery information and 83% were assessed as having acceptable modern slavery information available. The remaining 17% assessed as not having acceptable modern slavery information have all been engaged to complete the ESG questionnaire and 88% of suppliers who were engaged to complete the questionnaire have done so.

Of MONEYME’s high inherent risk suppliers:

- 92% were assessed as low residual risk due to their publicly available modern slavery information or their responses to MONEYME’s ESG questionnaire demonstrating sufficient controls are in place;⁷
- 2% were unassessed as the supplier is yet to complete the ESG questionnaire; and
- 6% were assessed as high residual risk due to unsatisfactory publicly available modern slavery information and ESG questionnaire responses. MONEYME engaged those vendors to sign a supplier modern slavery statement that acknowledges MONEYME’s expectations of them. The Group will continue to monitor and actively engage with these suppliers regarding their modern slavery risk mitigation processes.

The results of MONEYME’s FY24 supplier risk assessment for existing suppliers are summarised below:



⁷ Includes responses to the ESG questionnaire that were submitted by suppliers outside of the period.

Actions to assess and address risks

MONEYME has taken a number of key steps during the period to continue to improve its understanding and mitigation of modern slavery risks.



Governance

MONEYME's Modern Slavery Working Group (MSWG) is the primary governing body responsible for coordinating the implementation of modern slavery mitigation processes and reporting. The MSWG comprises leaders from Legal, Risk and Compliance, Finance, Operations, Technology and ESG teams, alongside significant supplier relationship managers. Engaging a wide range of leaders and business functions ensures that the MSWG has the appropriate understanding and influence to address modern slavery risks within MONEYME's operations and supply chains.

In FY24, MONEYME conducted training on modern slavery risk for MSWG members and other relevant senior employees, enhancing their understanding and ability to recognise and mitigate modern slavery risks.

MONEYME maintains a Modern Slavery Policy that outlines the principles and processes the Group adheres to in its approach to modern slavery. MONEYME's employees and labour hire staff in the Philippines are required to read and attest to this policy, and MONEYME assesses its compliance with it at least every six months. As well as the Modern Slavery Policy, the Group has a number of related policies that support modern slavery risk mitigation, including but not limited to:

- Risk Management Policy
- Code of Conduct
- Incidents & Breaches Policy
- Environmental & Social Policy
- AML/CTF Policy
- Work Health & Safety Policy
- Whistleblower Policy
- Grievance Policy

During FY24, the Group reviewed and updated a number of policies including its Grievance Policy, Work Health and Safety Policy, and more. In addition, the Group implemented a new Respect@Work Policy. These policies work in tandem to support a comprehensive governance structure that reinforces MONEYME's commitment to preventing human rights and modern slavery incidents.

Suppliers

The Group conducted due diligence on all its prospective suppliers. MONEYME's comprehensive approach ensures that new suppliers undergo an evaluation across critical areas including risk and compliance, information security, modern slavery and more.

MONEYME contacted all existing suppliers that were assessed as having high residual modern slavery risk suppliers to request that they complete an ESG questionnaire and/or sign the supplier statement that communicates MONEYME's policies, practices and its expectations in relation to the supplier's modern slavery risk management. This statement was introduced in FY24 to engage high risk suppliers, enhance controls, and ensure greater accountability and communication.

The Group refined its supplier risk assessment processes by incorporating insights from the NSW Anti-slavery Commissioner's Inherent Risk Identification Tool. The tool identifies inherent modern slavery risk across different procurement categories by assessing key factors such as product types, vulnerable populations, supply chain models, and the regulatory environment. By leveraging this comprehensive analysis MONEYME can prioritise high risk suppliers and address potential modern slavery risks more effectively. The tool enhanced the Group's ability to assess, monitor, and mitigate risks across its supply chain.

Customers

MONEYME conducts due diligence reviews on all new customers, as part of its regular processes. Due diligence evaluations are driven by two core compliance obligations. Firstly, they are conducted in accordance with AML/CTF legislation and rules. This includes undertaking Know Your Customer (KYC) procedures to confirm customer identities, assess the risks associated, applying enhanced due diligence where necessary, and assessing any risks associated with Politically Exposed Persons (PEP). Secondly, due diligence is undertaken in accordance with responsible lending laws and MONEYME's internal policies. This allows the Group to understand and verify the purpose the customer has for applying for a credit product, assess the creditworthiness of the

customer and the suitability of the product for their needs.

During the period, BDO conducted an independent review of the Group's AML/CTF Program Part A. The scope included an assessment of the implementation and effectiveness of MONEYME's Program and compliance with the AML/CTF Rules. This review satisfied the AML/CTF Rules Instrument 2007 requirements, and the Program was enhanced to address the findings of the review.

MONEYME also proactively monitors customer behaviour for any irregular transaction activity after the loan is originated. If a customer is identified as an increased risk, further due diligence may be undertaken. MONEYME's diligence activities may reveal indicators of potential modern slavery risk within its customer base.

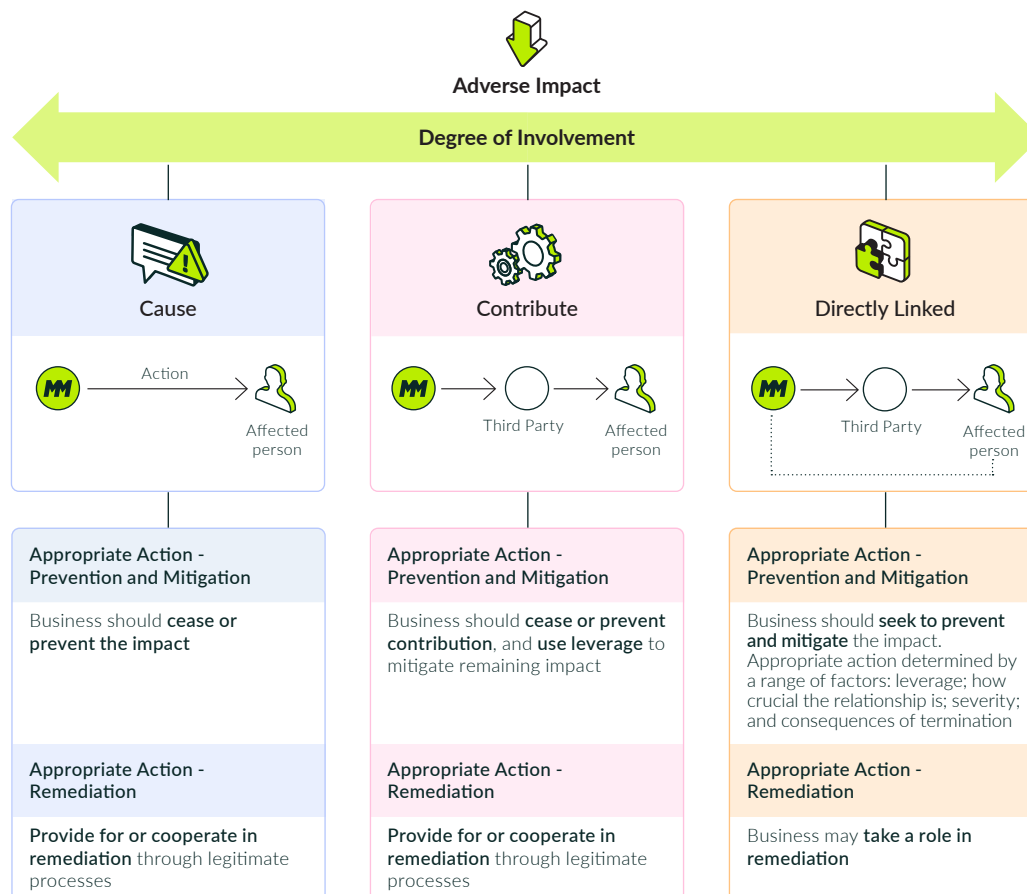
Employees

As part of the onboarding process, all employees are required to complete a national crime check and Finance and Executive roles are required to complete an additional bankruptcy check. Employees are also required to complete compliance training and read and attest to a range of key policies including the Code of Conduct, Modern Slavery Policy, Whistleblower Policy, and Environmental and Social Policy. All policies are regularly reviewed and updated to ensure compliance with changes in legislation and regulations.

Employees are required to read and attest to all policies upon joining MONEYME and monthly reporting is provided to the Operational Risk & Compliance Committee (ORCC) on policy attestation.

Remediation

MONEYME continues to draw on the UN Guiding Principles on Business and Human Rights (UNGPs) *Cause, Contribute and Directly Linked Continuum* to inform its level of involvement and appropriate actions.⁸ This framework informs MONEYME's approach, ensuring the Group takes targeted actions based on its level of involvement in any identified incidents.



In FY24, no actual or suspected incidents of modern slavery were identified in MONEYME's operations or supply chains and therefore no remediation was required. If MONEYME identifies any suspected incidents of modern slavery in its operations or supply chains, either directly or through being informed by one of its suppliers, the Group is committed to;

1. investigating whether a modern slavery incident has in fact occurred;
2. escalating the incident to the relevant internal and external parties; and
3. taking action to remedy confirmed incidents of modern slavery.

MONEYME is committed to continuing to improve its ability to identify instances of modern slavery and remediate them as necessary.

⁸ Accessible at: <https://unglobalcompact.org.au/wp-content/uploads/2021/03/4261-UNGC-Grievance-Mechanisms-CASE-STUDY-10-FA.pdf>

Assessing the effectiveness of our actions



MONEYME acknowledges that an important step in mitigating modern slavery is to assess the effectiveness of the Group’s actions continuously and transparently. MONEYME’s MSWG assessed the effectiveness of its actions in FY24 to understand and address modern slavery in its operations and supply chains as the following:

| Category | Measure | Rating* | Comment |
|--|---|---------|--|
| Governance | Establishing a Modern Slavery Working Group to govern policies and processes. | 3 | Maintained throughout FY24. |
| | Appropriate Board involvement and oversight. | 3 | The Board reviews and approves the Group’s annual Modern Slavery Statements. |
| | Appropriate policies in place and compliance with these policies. | 3 | Appropriate policies are in place, including the Modern Slavery Policy, and compliance is monitored regularly. |
| Operational risk assessment | Effectiveness of customer due diligence processes. | 3 | Customer due diligence processes are applied to all new customers and are consistent in their application. |
| | Effectiveness of AML/CTF processes. | 3 | AML and CTF processes are applied to all new customers and are consistent in their application. |
| Supply chain risk assessment – Existing Suppliers in FY24 | Supply chain documentation. | 3 | Supplier lists for modern slavery risk assessment purposes include business-critical suppliers and those with whom MONEYME has a significant annual spend. |
| | Percentage of significant suppliers included in the risk assessment process. | 5 | 100% of significant suppliers were assessed. |
| | Percentage of significant suppliers assessed as low inherent modern slavery risk. | 3 | 50% of significant suppliers were assessed as having low inherent modern slavery risk. |
| | Percentage of high inherent risk suppliers with satisfactory publicly available modern slavery information. | 4 | 83% of high inherent risk suppliers were found to have satisfactory publicly available modern slavery information. |
| | Percentage of high inherent risk suppliers with unsatisfactory publicly available modern slavery information engaged to complete the ESG questionnaire. | 5 | 100% of high inherent risk suppliers with unsatisfactory publicly available modern slavery information were engaged to complete the ESG questionnaire. |
| | ESG questionnaire completion rate. | 5 | 88% of high inherent risk suppliers with unsatisfactory publicly available modern slavery information who were sent the questionnaire completed it. ⁹ |
| | Percentage of high inherent risk suppliers assessed as low residual modern slavery risk. | 5 | 92% of high inherent risk suppliers were assessed as low residual modern slavery risk. |
| Supply chain risk assessment – Prospective Suppliers in FY24 | Effectiveness of due diligence processes for new suppliers. | 3 | Due diligence processes for new suppliers include modern slavery related enquiries. |
| | Remediation | | |
| | Number of grievances related to modern slavery received via MONEYME’s grievance mechanisms. | 3 | There were no grievances related to modern slavery in FY24. |
| | Percentage of addressed grievances. | 3 | N/A. |

*Rating: Outstanding (5/5); Above Requirements (4/5); Meeting requirements (3/5); Below requirements (2/5); Unsatisfactory (1/5).

⁹ The ESG questionnaire completion rate includes responses provided outside the period by MONEYME’s FY24 suppliers, and reflects the rate at the date of publishing this Statement.

Approval

This Statement constitutes MONEYME Limited's Modern Slavery Statement for the financial year ending 30 June 2024, in accordance with the Modern Slavery Act 2018 (Cth). The Statement has been approved by MONEYME's Board of Directors and is issued on behalf of MONEYME Limited by Jamie McPhee, Chair, and Clayton Howes, Managing Director and Chief Executive Officer on 21 November 2024. This Statement has also been submitted to the Australian Government's Modern Slavery Register.



A handwritten signature in black ink, appearing to read 'J McPhee', written in a cursive style.

Jamie McPhee
Chair

A handwritten signature in black ink, appearing to read 'C Howes', written in a stylized, cursive font.

Clayton Howes
Managing Director and CEO

Appendices

Appendix 1: Controlled Entities

MoneyMe Limited's Controlled Entities as at 30 June 2024:

| | Name ¹⁰ | Proportion of ownership in FY24 |
|-----|--|---------------------------------|
| 1. | MoneyMe Limited ¹¹ | 100% |
| 2. | MoneyMe Financial Group Pty Ltd | 100% |
| 3. | MoneyMe Finance Pty Limited ¹² | 100% |
| 4. | MoneyMe Technology Pty Ltd | 100% |
| 5. | MoneyMe Partnerships Pty Limited ¹³ | 100% |
| 6. | MoneyMe International Pty Ltd ¹⁴ | 100% |
| 7. | ListReady Pty Limited | 100% |
| 8. | RentReady Pty Limited | 100% |
| 9. | Price Enquiry Pty Ltd | 100% |
| 10. | MoneyMe TM Pty Ltd | 100% |
| 11. | S.One SPV Pty Ltd ¹⁵ | - |
| 12. | MoneyMe Employment Services Pty Ltd (formerly SocietyOne Holdings Pty Ltd) | 100% |
| 13. | SocietyOne Australia Pty Ltd ¹⁶ | 100% |
| 14. | SocietyOne Investments Pty Ltd | 100% |
| 15. | SocietyOne Investment Management Pty Ltd | 100% |
| 16. | Broker Services Pty Ltd (formerly SocietyOne Services Pty Ltd) | 100% |
| 17. | SocietyOne Livestock Lending Pty Ltd | 100% |
| 18. | MoneyMe Horizon Warehouse Trust ¹⁷ | 100% |
| 19. | MoneyMe Horizon 2020 Trust ¹⁸ | 100% |
| 20. | MME Autopay 2021 Trust ¹⁸ | 100% |
| 21. | MME PL Trust 2022-1 ¹⁸ | 100% |
| 22. | MME Autopay ABS 2024-1 Trust ¹⁸ | 100% |
| 23. | MME PL 2024-1 Trust ¹⁸ | 100% |
| 24. | MME Share Plan Trust ¹⁸ | 100% |
| 25. | SocietyOne Funding Trust No. 1 ¹⁹ | - |
| 26. | SocietyOne PL 2021-1 Trust ¹⁸ | 100% |
| 27. | SocietyOne PL 2023-1 Trust ¹⁸ | 100% |
| 28. | SocietyOne Funding Trust No.2 ¹⁸ | 100% |
| 29. | SocietyOne Personal Loans Trust ²⁰ | - |
| 30. | ListReady (NZ) Pty Ltd | 100% |
| 31. | MoneyMe Financial Group (UK) Limited | 100% |

¹⁰ No entity within the Group is either a partner in a partnership or a participant in a joint venture.

¹¹ MoneyMe Limited is the Parent Company of the Group.

¹² Owns the residual income units relating to MME Horizon Warehouse Trust, MME Horizon 2020 Trust, MME Autopay 2021 Trust, MME PL Trust 2022- 1, MME Autopay ABS 2024-1 Trust, MME PL 2024-1 Trust and SocietyOne PL 2023-1 Trust, and also owns 100% of the shares of MoneyMe TM Pty Limited.

¹³ Owns 100% of the shares of ListReady Pty Limited, RentReady Pty Limited, ListReady (NZ) Pty Limited and Price Enquiry Pty Limited.

¹⁴ Owns 100% of the shares of MoneyMe Financial Group (UK) Limited.

¹⁵ On 8 September 2023, S.One SPV Pty Limited was voluntarily deregistered after an application by the Group to the Australian Securities and Investments Commission (ASIC). S.One SPV Pty Limited's exit from the Group has no impact on the Group's operations or financial results.

¹⁶ Owns the residual income units relating to SocietyOne PL 2021-1 Trust and SocietyOne Funding Trust No. 2. SocietyOne Australia Pty Ltd is also the trustee of SocietyOne P2P Lending Trust.

¹⁷ Ownership reflects capital and residual income unit ownership.

¹⁸ The purpose of the Trust is to support management of the MME Employee Equity Incentive Plan.

¹⁹ SocietyOne Funding Trust No. 1 was terminated on 2 July 2023. The trust's termination reflects the transfer of assets from SocietyOne Funding Trust No. 1 to SocietyOne PL 2023-1 Trust as part of the planned term-out.

²⁰ The Group holds assets on trust for investors in the SocietyOne Personal Loans Trust. The Group holds no units in SocietyOne Personal Loans Trust, however, has power over the relevant activities of the structured entity. The Group is exposed to variable returns from its involvement in the structured entity and has the ability to affect its returns, therefore the Group consolidates the structured entity in the financial statements. The trust is a Structured Entity such that voting or similar rights are not the dominant factor in deciding who controls the entity.

Appendix 2: Responsibilities

MONEYME's Modern Slavery Policy outlines modern slavery risk management responsibilities at all levels of the organisation, as detailed below:

| Ref. | Area/Committee/Role | Responsibility |
|------|---|--|
| 1. | Board | <ul style="list-style-type: none"> Overall accountability for MONEYME's compliance with relevant laws, regulations, and internal policies, including the Act. Reviews and approves MONEYME's modern slavery statement public disclosures. |
| 2. | Audit & Risk Management Committee | Board-delegated accountability for compliance related to modern slavery and for oversight of any material incidents of modern slavery, with issue escalation to the Board as appropriate. |
| 3. | Operational Risk & Compliance Committee | Management level governance relating to operational risk and compliance, including approval of the Modern Slavery Policy. |
| 4. | General Counsel | <ul style="list-style-type: none"> Oversees MONEYME's compliance with relevant laws and regulations, including the Act. Inserts contractual clauses with significant suppliers to mitigate modern slavery risk, where deemed necessary. Reviews and escalates, as required, any actual or suspected cases of modern slavery in MONEYME's operations or supply chains. |
| 5. | Head of Risk & Compliance | <ul style="list-style-type: none"> Owner of the Modern Slavery Policy and accountable for monitoring MONEYME's compliance with the Act. Oversees modern slavery risk management and reporting frameworks, including supplier due diligence assessments. Conducts initial assessment of any actual or suspected incidents of modern slavery. Maintenance of an incidents and breach register. |
| 6. | Head of Environmental, Social & Governance | Accountability for measuring and improving MONEYME's impact on its communities, of which modern slavery is a key factor. |
| 7. | Modern Slavery Working Group | Oversees and coordinates the implementation of modern slavery mitigation processes and reporting, including annual modern slavery statements. Working group membership includes representatives from areas of the business that have an important role in understanding and mitigating modern slavery risk in MONEYME's operations and supply chains. |
| 8. | Executive Team members and Vendor/Contract Managers | <ul style="list-style-type: none"> Operational accountability for identification and escalation of any actual or suspected incidents of modern slavery in MONEYME's operations or supply chains. Accountability for ensuring that MONEYME does not knowingly establish a contractual engagement with a supplier with any actual or suspected cases of modern slavery in its operations or supply chains. |
| 9. | Employees | All employees are required to report any actual or suspected cases of modern slavery in MONEYME's operations or supply chains to their Head of Department and team manager on the day they discover the actual or suspected case. |

MONEYME

MoneyMe Limited
Level 3, 131 Macquarie Street
Sydney, New South Wales 2000
www.moneyme.com.au

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Corporation