

MONEYME

2024 Sustainability Report
for the year ended 30 June 2024

Certified



This company meets high standards of social and environmental impact.

Corporation

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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

REFLECT

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We challenge outdated lending practices with smart technology and innovative car loans, personal loans and credit cards.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

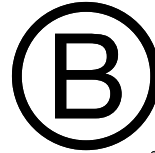
We move fast

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.



1 CEO's Address

I am thrilled to present MONEYME's 2024 Sustainability Report. The past year has been marked with a number of significant milestones and a continued focus on meeting our sustainability objectives. MONEYME became a Certified B Corporation™ in August 2023, verifying that we meet high standards of environmental and social performance, accountability and transparency.¹ B Corp certification reflects a genuine commitment to creating meaningful positive change in the world and this commitment is also ingrained in MONEYME's constitution.



MONEYME continues to prioritise measuring and improving its impact on society and the environment because we know that we can positively influence the future and the lives of our stakeholders, and it's our ambition to always do so. Whether this is supporting our customers' goals by providing accessible and responsible credit, being compassionate and helpful in our interactions with customers and diligently protecting their data, providing purposeful and accelerated career opportunities in a dynamic workforce, or preserving the environment and creating financial products that help Australia move to a more sustainable future. Our sustainability performance is a testament to our genuine desire to do the right thing for people and the planet and to set up MONEYME for the future we envisage and strive for. We believe that caring about and prioritising these matters should be an important element of any good and future-focused business, and we want to lead the way to show others that it's possible – and even preferable – to balance purpose and profit.

FY24 was a significant year in Australia's progress towards sustainability-related financial disclosure legislation, with the Government introducing the Treasury Laws Amendment (Financial Market Infrastructure and Other Measures) Bill 2024 into Parliament in March 2024. MONEYME welcomes this progress and looks forward to improved consistency in climate-related reporting across the market. We have taken proactive steps to prepare for upcoming legislative changes. Given our already comprehensive environmental, social, and governance (ESG) reporting, MONEYME is well prepared to meet the mandatory disclosure obligations when required to, which we expect we will be from FY27 onwards.

In FY24, MONEYME further progressed its ESG performance, including environmental stewardship, customer satisfaction, and employee wellbeing. We recognise our role in addressing climate change and have continued to proactively implement measures to improve the accuracy of our greenhouse gas emissions measurement. We established a one-of-a-kind partnership with internationally recognised charity World Vision, developing an innovative approach to corporate charity engagements. MONEYME completed its Reflect Reconciliation Action Plan (RAP), the first stage of the RAP program, which is aimed at fostering sustainable relationships with First Nations peoples and communities. Other initiatives like 'Well by MONEYME' further cultivated a workplace culture that prioritises the health and wellness of our employees, which contributed to an improved employee engagement score in FY24.

Looking forward, we remain steadfast in our commitment to driving positive change and fostering sustainable practices across all aspects of our operations. We recognise that the sustainability journey is ongoing and requires continuous improvement. Through collaboration and innovation, we aim to help create a better future for society and our planet.

I want to thank our customers, employees, investors and partners for their ongoing support, and I look forward to MONEYME's continued sustainability performance and innovation in FY25 and beyond.

Clayton Howes
Managing Director and Chief Executive Officer

¹ MONEYME's B Corp public profile is accessible at: <https://www.bcorporation.net/find-a-b-corp/company/moneyme>

2 Performance Highlights

The performance highlights in the table below provide a summary snapshot of the Group's performance across the different areas of Sustainability at MONEYME – Governance, Environment, Employees, Community and Customers. The measures have been selected to summarise performance and provide comparability to previous reporting periods, refer to the relevant section of this report for further information and performance metrics.

Measure	FY23 Actual	FY24 Ambition	FY24 Actual	FY25 Ambition
Receive B Corp Certification	N/A	Complete by 30 June	Completed ✔	Maintain B Corp Certification
Governance				
Representation of women on the Board	33.3%	≥30%	33.3% (-) ✔	≥30%
Measure performance against material ESG topics as informed by the materiality assessment in FY23	N/A	Set KPIs	Completed ✔	Complete FY25 materiality assessment
Environment				
Annual Scope 1 and 2 greenhouse gas (GHG) emissions (tCO ₂ e) compared to the targets validated by the Science Based Targets initiative (SBTi) ²	3.2	<20.4	4.1 (↑28%) ✔	<19.2
Motor vehicle financed emissions intensity for every million dollars of Autopay loan receivables (tCO ₂ e/\$M) ³	76.0	<72.2	70.2 (↓8%) ✔	<66.7
Review and update climate-related risk indicators	Completed	Complete by 30 June	Completed ✔	Complete FY25 climate risk assessment
Employees				
Staff overall engagement score ⁴	76%	≥80%	81% (↑5) ✔	≥80%
Representation of women in employee workforce	41.8%	≥40%	38.4% (↓3) ✘	≥40%
Proportion of Australian employees participating in MONEYME's Employee Equity Incentive Plan	81.6%	≥65%	87.9% (↑6) ✔	≥75%
Community				
Number of World Vision sponsored children supported by MONEYME and its employees	N/A	≥100	125 ✔	≥130
Number of <i>Reflect</i> Reconciliation Action Plan (RAP) deliverables completed	N/A	36	36 ✔	Commence Innovate RAP
Customers				
Net Promoter Score (NPS) for the MONEYME brand	60	≥60	69 (↑15%) ✔	≥60
Australian Financial Complaints Authority (AFCA) customer complaints as a proportion of active customers	0.3%	≤1%	0.5% (↑0.2) ✔	≤1%
Number of people provided with ongoing access to their credit score and financial wellness resources via the MONEYME Credit Score tool	~90,000	≥100,000	>115,000 (↑28%) ✔	≥120,000

The bracketed comparisons in FY24 Actual column indicate the change in performance from the prior period and the ✔ and ✘ icons indicate whether the FY24 Ambition was achieved or missed, respectively.

² The market-based approach is the primary Scope 2 emissions calculation methodology for all the GHG disclosures that include Scope 2 emissions in this report. The location-based Scope 2 figure is provided in the Estimated Operational Greenhouse Gas Emissions table in the Environment section of this report.

³ Autopay is MONEYME's car finance product, the loan receivables figure represents Autopay principal outstanding.

⁴ All engagement survey results throughout this report include results of labour hire staff based in the Philippines.



Obtaining B Corp Certification

After a 12-month verification process conducted by B Lab™, MONEYME successfully obtained B Corp Certification in August 2023. B Corps are businesses that meet high standards of social and environmental performance, accountability, and transparency.



Partnering with World Vision

In February 2024, MONEYME launched an innovative new partnership with World Vision. MONEYME sponsors a child on behalf of every employee and all of these children live in the same community in Uganda.



Measuring performance for Material ESG Topics

Guided by the FY23 materiality assessment which was conducted with reference to the Global Reporting Initiative's (GRI) guidelines, MONEYME has set Key Performance Indicators (KPIs) to better track and benchmark its performance in key areas.



Preparing for New Climate Reporting Standards

In anticipation of mandatory climate-related financial disclosure legislation, MONEYME proactively completed a gap analysis against the draft Australian Sustainability Reporting Standards (ASRS) in FY24. The Group is comfortable that it is well prepared to report in accordance with the new standards, which it expects MONEYME will be required to do from FY27 onwards.



Achieving Emissions Targets & Improving Measurement

In FY24, the Group had minimal Scope 1 and 2 emissions of only 4.1 tCO₂e. MONEYME continues to achieve its Science Based Targets initiative (SBTi) validated near-term emissions reduction targets. In FY24, MONEYME also further enhanced the accuracy of its Scope 3 emissions measurement processes.



Financing the EV Future

MONEYME has a differentiated offer for electric vehicle (EV) financing through Autopay, its car finance product. The discounted interest rate helps make EVs more affordable, encouraging customers to make more sustainable choices. In FY24, 8.8% of Autopay loans funded were EVs or hybrid vehicles. MONEYME continues to explore opportunities to offer environmentally or socially beneficial products.



Ensuring Customer Data Security

In FY24, the Group maintained its ISO 27001 certification, reflecting its best practice approach to information security. MONEYME conducted its annual penetration testing and implemented several upgrades to continuously enhance its security.



Enhancing Employee Engagement

MONEYME's overall staff engagement score improved to 81% in FY24, outperforming relevant benchmarks such as 71% for Finance Australia and 72% for Financial Services APAC.⁵ These survey results include labour hire staff based in the Philippines, demonstrating the Group's approach to creating a positive workplace culture for all.



Supporting Staff Health & Wellbeing

In FY24, the Group introduced a new health and wellbeing program called 'Well By MONEYME'. The program includes free health checks, vaccinations, massages, skin cancer checks, fun runs, and more.



Taking Action Towards Reconciliation

MONEYME successfully completed the first phase of its Reconciliation Action Plan (RAP), *Reflect*. This work involved enhancing employee understanding and appreciation of First Nations history and culture and developing sustainable relationships with the local communities.



Mitigating Modern Slavery

MONEYME's latest Modern Slavery Statement was published in January 2024.⁶ In FY24, the Group further improved its modern slavery supplier risk assessment processes and engaged with key suppliers.



Supporting Customers in Hardship

MONEYME has continued to evolve its comprehensive and consumer-centric hardship program to provide a tailored approach to support vulnerable customers and those experiencing financial hardship.

⁵ All employee survey benchmarks provided throughout this report are based on the same questions and are provided by third party survey provider Culture Amp, benchmarks are accessible at: <https://www.cultureamp.com/science/insights>

⁶ MONEYME's latest Modern Slavery Statement is accessible at: <https://modernslaveryregister.gov.au/statements/15320/>

3 Our Approach to Sustainability

MONEYME's approach to sustainability is driven by a genuine desire to create a meaningful and long-lasting positive impact on people and the planet. The Group's ESG framework is informed by the nature of the business and the values and expectations of key stakeholders.



MONEYME's comprehensive sustainability reporting reflects its intention to ensure transparency and accountability in ESG matters. In the interim period before the final ASRS are published and the Group is captured under this legislation, MONEYME has aligned its reporting to globally recognised standards:

- Global Reporting Initiative (GRI): MONEYME has reported with reference to the GRI Standards for FY24 as the primary disclosure standard for this report, further information is provided in Appendix 2.
- Task Force on Climate-Related Financial Disclosures (TCFD) recommendations: MONEYME has adopted the TCFD recommendations and made disclosures relating to climate governance, strategy, risk management, and metrics and targets in the Environment section of this report. Further information is provided in Environment section and Appendix 3.

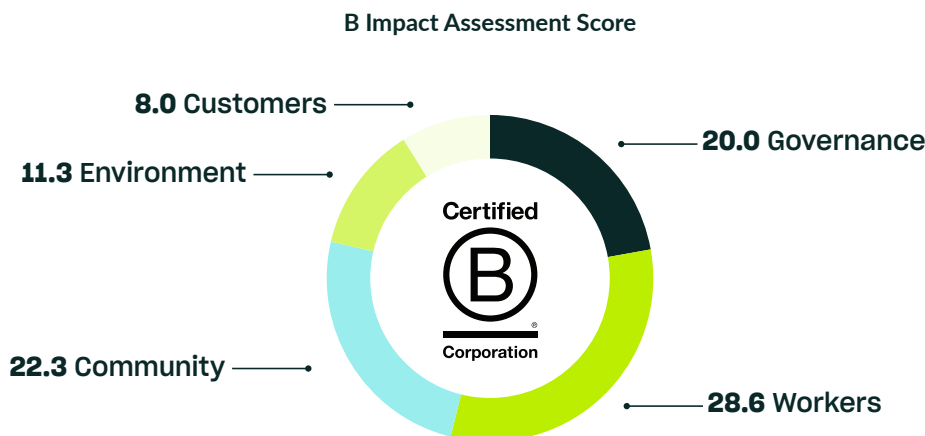
B Corp Certified

In August 2023, MONEYME achieved B Corp Certification after undergoing a rigorous 12-month evaluation and verification process conducted by B Lab Global. This certification reflects MONEYME's commitment to prioritise societal and environmental considerations and demonstrates that the Group meets high standards of social and environmental performance, accountability, and transparency.

MONEYME's verified overall B Impact Assessment (BIA) score is 91.2. The median score for ordinary businesses who complete the assessment is currently 50.9. The BIA tool is used to assess a company's impact on five key pillars of ESG: Governance, Workers, Community, Environment and Customers.

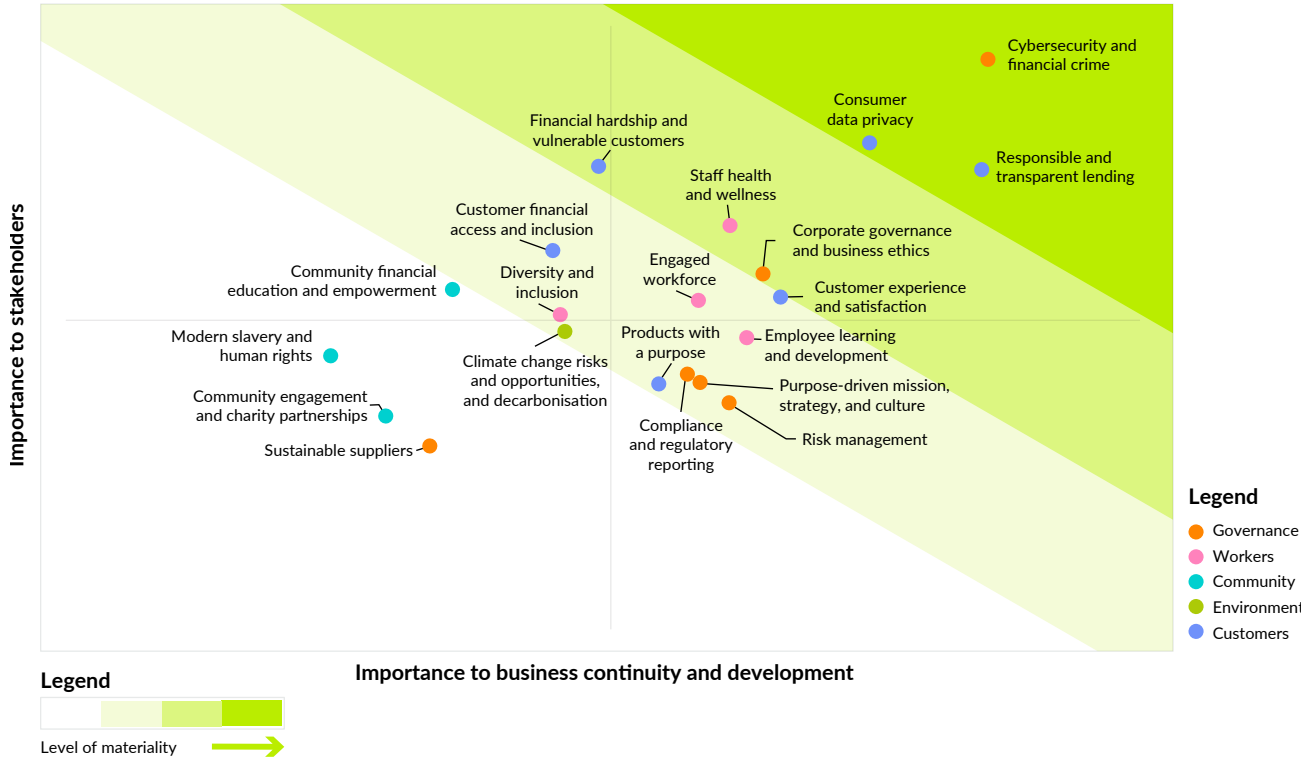
B Corp Certification provides a framework to which MONEYME can align its ESG ambitions, and gives the organisation and its stakeholders confidence in its approach and performance.

The Group is proud to have received this prestigious certification, which strengthens its sustainability positioning and serves as a catalyst for continuous improvement in corporate responsibility.



Our Material Topics

In the previous financial year, MONEYME engaged an external consultancy firm to assist with conducting its ESG materiality assessment with reference to the GRI Standards.⁷ The purpose of the multi-stage double materiality assessment was to identify key ESG topics specifically related to MONEYME's business positioning and both internal and external stakeholders' expectations. MONEYME has committed to completing an ESG materiality assessment every two years, with the next assessment to be conducted in FY25. MONEYME's FY23 materiality matrix is provided below:



MONEYME prioritises the topics according to their materiality as assessed by key stakeholders through the materiality assessment. The Group considers the 10 most material topics identified in the matrix above to be its material topics. These topics have been mapped to the topic-specific GRI Standards and where relevant the Group has made the additional disclosures for each GRI topic in the relevant section of this report or in the GRI Content Index provided in Appendix 2.

Climate change risks and opportunities, and decarbonisation was not identified in the 10 most material topics in MONEYME's FY23 materiality assessment. However, the Group has continued to prioritise environmental matters and disclose TCFD-aligned climate-related information in the Environment section of the report, in anticipation of climate-related financial disclosure legislation and to reflect the growing expectations of the wider market and stakeholders.

MONEYME's material topics were further incorporated into its sustainability strategy and priorities in FY24. The Group has taken a number of actions to understand and improve its performance in each of the areas, as outlined in this report. MONEYME has also set Key Performance Indicators (KPIs) to track progress and further embed ESG considerations into the business strategy and operations, as outlined in the following table.

⁷ MONEYME's 2023 Sustainability Report is accessible at: https://investors.moneyme.com.au/FormBuilder/_Resource/_module/97gyKB3QKE2GPtoHOCRNvg/files/MME-FY23-Sustainability-Report.pdf

MONEYME's Material Topic	Topic-specific GRI Standard ⁸	Key Performance Indicators ⁹	FY23	FY24
Cybersecurity and financial crime	N/A	ISO 27001 certification	Obtained	Maintained
		Number of cyber security incidents that impacted >0.01% of customers	0	0
		Average percentage of employees and labour hire staff that pass regular security simulation testing and training	N/A ¹⁰	95.9%
		System and security penetration testing	Completed	Completed
		Percentage of fraudulent applications detected and blocked	97.9%	96.8%
Responsible and transparent lending	N/A	Average customer credit score	727	763
		Proportion of loans funded in the prior financial year that fell into bankruptcy or Part IX debt agreements within 12 months of origination	0.6%	0.7%
		Percentage of gross revenue from late payment fees	1.9%	2.9%
Consumer data privacy	418: Customer Privacy 2016	Uptime for systems managing customer data	100%	100%
		Number of reportable privacy breaches	1	0
Financial hardship and vulnerable customers	N/A	Hardship request approval rate for completed applications	N/A ¹⁰	96.3%
		Percentage of the gross loan book in hardship at 30 June	1.9%	1.6%
Staff health and wellness	401: Employment 2016	Percentage of staff partaking in voluntary health and wellness initiatives	N/A ¹⁰	67.7%
		Percentage of staff who believe that their manager genuinely cares about their wellbeing	91%	94%
Corporate governance and business ethics	N/A	Percentage of Board and Committee meetings at which environmental and social related stakeholders are formally considered in any decisions made by the Board or Committees	N/A ¹⁰	100%
		Percentage of staff who believe MONEYME's commitment to social responsibility (e.g. sustainability, community support, ESG, etc.) is genuine	91% ¹¹	93%
Customer experience and satisfaction	N/A	Customer NPS	60	69
		Percentage of inbound customer calls answered in under 10 seconds	~75%	72.7%
		Google and Product Review scores	Google 4.6 Product 4.6	Google 4.6 Product 4.6
		AFCA customer complaints as a proportion of active customers	0.3%	0.5%
Engaged workforce	401: Employment 2016	Staff overall engagement score	76%	81%
		Percentage of staff who would recommend MONEYME as a great place to work	83%	92%
Employee learning and development	404: Training and Education 2016	Percentage of employees partaking in voluntary learning and development initiatives	N/A ¹⁰	>70%
		Percentage of staff who believe MONEYME is a great company to make a contribution to their development	84%	88%
		Percentage of staff who agree that they are given opportunities to develop skills relevant to their interests	78%	86%
Customer financial access and inclusion	N/A	Total number of users accessing MONEYME's app-based Credit Score tool	~90,000	>115,000
		Percentage of Credit Score users that experienced an improvement in their credit score since using the tool	48.9%	51.5%

⁸ For material topics that are mapped to a topic-specific GRI Standard, the additional disclosure requirements are met in the GRI Content Index that is provided in Appendix 2 of this report. Some material topics have not been mapped to a topic-specific GRI Standard as the Group assessed that none of the available topic-specific GRI Standards were adequately comparable to MONEYME's material topic.

⁹ Definitions and calculation methodologies for KPIs are provided in Appendix 5.

¹⁰ Prior comparative period data is either unavailable or non-comparable due to methodology differences and therefore not provided.

¹¹ FY23 figure has been restated to include survey results of labour hire staff based in the Philippines to allow for comparability to all other employee engagement survey results in this report that include these staff.

Climate-Related Financial Disclosures

The Australian Government is in the process of implementing standardised climate-related financial disclosure legislation, which will require certain entities that prepare and lodge annual financial reports under Chapter 2M of the Corporations Act to also prepare a sustainability report. The sustainability reporting standards are to be issued by the Australian Accounting Standards Board (AASB) and are to be closely aligned to the International Financial Reporting Standards (IFRS) Sustainability Disclosure Standards. By implementing mandatory and standardised sustainability reporting regulation, the Government intends to ensure greater transparency, comparability, and accountability in corporate reporting.

Under the draft legislation, MONEYME would fall into Group 2 and be required to produce climate-related financial disclosures in alignment with the AASB's Australian Sustainability Reporting Standards (ASRS) from annual reporting periods starting on or after 1 July 2026. In light of these developments, MONEYME has taken proactive steps to ensure its readiness to meet the AASB's proposed standards. In FY24, MONEYME conducted a gap analysis comparing its 2023 Sustainability Report to the draft ASRS to identify any potential areas of improvement that the Group may need to address ahead of adopting the new standards. The Group is confident that it will be able to meet the ASRS requirements when it is required to, which it expects will be from FY27 onwards. The Group will also consider voluntarily adopting these standards before FY27. In the interim, MONEYME reports with reference to the GRI Standards and adopts the TCFD recommendations in its FY24 reporting, which set a strong foundation for sustainability disclosures. See Appendix 2 and Appendix 3 for further information.

Additional Voluntary Initiatives

United Nations Global Compact

The United Nations Global Compact (UNGC) is the largest global corporate sustainability association, offering a robust framework for companies to adopt principles concerning human rights, labour, the environment, and anti-corruption efforts. These guiding principles, known as The Ten Principles of the UN Global Compact, serve as the cornerstone for a participant's commitments.

As a proud member of the UNGC and its Australian network, MONEYME actively engages in adhering to these principles.¹² In FY24, MONEYME submitted its second Communication on Progress (CoP) to the UNGC, providing an account of its commitments, actions and performance.



UN Sustainable Development Goals

The UN Sustainable Development Goals (SDGs) are a set of 17 global objectives established by the United Nations. The SDGs aim to address global challenges and promote a sustainable future. MONEYME references relevant SDGs throughout this report, by doing so the Group aligns with evolving stakeholder expectations and global priorities. In previous sustainability reports MONEYME identified four key SDGs that were of particular relevance for the organisation. This disclosure has been replaced by the material topic disclosures in this year's report as it provides a more relevant and comprehensive outline of MONEYME's impact.

¹² MONEYME's UNGC public profile is accessible at: <https://unglobalcompact.org/what-is-gc/participants/157274-MONEYME>

4 Governance

MONEYME maintains high standards of governance and as a B Corp the Group is committed to upholding transparency, integrity, and accountability across all levels of the organisation. MONEYME's August 2024 ASX Corporate Governance Statement outlines how the governance practices of the Group comply with the ASX Corporate Governance Council's Corporate Governance Principles and Recommendations. The Group anticipates the release of the fifth edition in FY25 and will report against the newest edition once it comes into effect.



Corporate Governance and Business Ethics

Corporate Governance and Business Ethics was identified as a material topic in MONEYME's FY23 materiality assessment, reflecting the expectation from stakeholders that the Group meets high standards of integrity, responsibility and transparency in the business' governance and decision-making. MONEYME has embedded ESG-related requirements into its constitution to reflect its purpose to deliver shareholder returns while having an overall positive impact on society and the environment, and to ensure Directors and Officers consider the broader implications of their decisions on various internal and external stakeholders.

In FY24, MONEYME further solidified its focus on responsible and sustainable governance practices, as the Group set KPIs to measure its performance in this area over time:

- *Percentage of Board and Committee meetings at which environmental and social related stakeholders are formally considered in any decisions made by the Board or Committees* – In FY24, 100% of the Group's Board and Committee meetings included a formal consideration of MONEYME's stakeholders and the impact any decisions made at the meeting might have on these groups.
- *Percentage of staff who believe MONEYME's commitment to social responsibility (e.g. sustainability, community support, ESG, etc.) is genuine* – 93% of staff responded favourably in MONEYME's 2H24 engagement survey, compared to 93% in 1H24, 91% in 2H23 and 92% in 1H23. MONEYME outperforms both the 73% Finance Australia and 74% Financial Services APAC benchmarks, demonstrating a high level of trust and confidence in MONEYME's ethical responsibility, sustainability performance and overall integration of environmental and social considerations into the governance framework.

Tying Remuneration to ESG Performance

MONEYME ensures sustainability remains a primary focus for management and all employees by integrating ESG-related performance conditions into the Group's remuneration structures.

For Executive Key Management Personnel (KMP), non-financial performance makes up 50% of the FY24 Short-Term Incentive (STI):¹³

Measure	Non-Financial Measures			Assessed weighting
	Maximum weighting	FY24 Actual	Description	
Customer NPS	10%	69	Target exceeded over performance period	10%
ESG – B Impact Assessment Score	10%	91.2	Target exceeded over performance period	10%
Staff Engagement	10%	81%	Target exceeded over performance period	10%
Risk Management	20%	96%	Target partially achieved over performance period ¹⁴	19%

ESG performance conditions also accounted for 30% of the FY23 KMP Long-Term Incentive (LTI) and 15% of the assessment criteria for the FY23 awards under the Group's Employee Equity Incentive Plan (EEIP).¹⁵ The FY23 KMP LTI and the FY23 EEIP had two-year performance periods, FY23 and FY24. The ESG condition for both of these structures related to the Group achieving a B Corp BIA score of greater than 80, which was completed when the Group received B Corp Certification in FY24 with a verified BIA score of 91.2. The FY24 KMP LTI and EEIP did not include specific ESG-related performance conditions, however the Group intends to reintroduce ESG conditions into the performance criteria for both the KMP LTI and the EEIP from FY25 onwards.

¹³ MONEYME's 2024 Remuneration Report, which is included in the 2024 Annual Report, provides a full account of KMP remuneration in FY24.

¹⁴ The Board measured the Group's risk management across five key business areas: (1) funding & liquidity; (2) regulatory; (3) technology & cyber security; (4) credit risk; and (5) brand & people.

¹⁵ The proportion of the assessment criteria allocated to ESG performance for the FY23 EEIP issuance has been restated from 10% in the 2023 Sustainability Report to 15%, due to an incorrect allocation in the previous reporting.

Internal Audit

MONEYME's internal audit function is an important element of its Governance framework, strengthening its quality and integrity by assessing core operations that address business risks and regulatory requirements. This function is outsourced to BDO and FY24 reflected the Group's second year of the plan with four internal audit reviews completed:

- 1. AML/CTF Program Part A Independent Review:** this review satisfied the Anti-Money Laundering and Counter-Terrorism Financing Rules Instrument 2007 requirement that an AML/CTF Program must be subject to regular independent reviews. The scope included an assessment of the implementation and effectiveness of MONEYME's AML/CTF Program Part A and the Group's compliance with the Rules.
- 2. Funding and Liquidity:** the scope included a review of the adequacy of MONEYME's Treasury policies and risk management governance structures, and the effectiveness of key controls and systems.
- 3. IT General Controls:** the scope included an assessment of the effectiveness of MONEYME's general IT controls at reducing the risk of unauthorised access and changes to key systems, and of potential loss of data or inability to access data as required.
- 4. Risk Management Framework:** the scope included a review and update of the risk framework, associated policies, reporting and governance that underpin the framework, and a review of the coverage of key controls to mitigate or reduce the impact of MONEYME's 10 key risk areas.¹⁶ In FY24, MONEYME reviewed and updated its risk management framework, which outlines how the Board and management identify, analyse and monitor the risks.

MONEYME's internal audit plan undergoes regular review and adjustment to align with evolving business priorities and risks. Any modifications are made through consultation between the internal auditor and management, which are approved and monitored by the Audit and Risk Management Committee (ARC). Observations, recommendations, management comments, and actions are reported to the ARC. The Group anticipates completing its third year of internal audit with BDO in FY25 and remains committed to upholding robust audit practices to identify improvement opportunities and ensure integrity in its operations.

Cyber Security and Financial Crime

Cyber Security and Financial Crime was identified as a material topic in MONEYME's FY23 materiality assessment. In FY24, MONEYME set the following KPIs to track its performance in this area:

- *ISO 27001 certification* – MONEYME received ISO 27001:2013 certification in FY23, which remained valid for the entirety of FY24. The Group intends to seek recertification in FY25 under the updated 2022 version of the standard.
- *Number of cyber security incidents that impacted >0.01% of customers* – MONEYME had no cyber security incidents that impacted >0.01% of its customers in FY24 and FY23. The Group's comprehensive cyber security controls prevented cyber-attacks that could have caused customer harm.
- *Average percentage of employees and labour hire staff that pass regular security simulation or training* – 95.9% of employees have passed security simulation or training on average during the period.
- *System and security penetration testing* – MONEYME completed penetration testing in FY24 and FY23, conducted by an independent third party. The Group intends to complete penetration testing to identify and address any potential weaknesses at least once a year.
- *Percentage of fraudulent applications detected and blocked* – 96.8% of fraudulent applications were detected and blocked in FY24, compared to 97.9% in FY23. The Group utilises a range of controls to identify and stop fraudulent applications, including biometric and IDMatrix identification systems, and electronic bank statements review software.

In FY24, MONEYME undertook a series of actions to further mature its cyber security framework and processes, including conducting an external penetration test, strengthening its API security, automating disaster recovery processes and encrypting certain information in order to minimise the potential risks of data breaches. The Group also improved its customer identification processes and capabilities to minimise the risks of financial crime and scams and continued its alignment to the Zero Trust security framework. MONEYME's security team conduct phishing simulations, regular training and share monthly cyber newsletters with employees to raise awareness, encourage best practices and mitigate cyber security risks.

MONEYME acknowledges that it has a responsibility in combating money laundering and terrorism financing and is committed to ensuring the services it provides are not used for or facilitate such purposes. MONEYME is a reporting entity under the Anti-Money and Counter-Terrorism Financing Act 2006 and the Group is required to register with AUSTRAC and have an AML/CTF Policy and Program in place. In FY24, the Group's AML/CTF Program Part A was independently reviewed by BDO, and the program was enhanced to address the findings of the review.

Technology and Cyber Security and Regulatory Compliance are both considered as part of MONEYME's 10 key risk areas. The effectiveness of the Group's technology and compliance controls are regularly reviewed and reported to the Operational Risk and Compliance Committee (ORC) and ARC.

¹⁶ 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. See the Group's 2024 Corporate Governance Statement for further information on each risk area.

Board of Directors



Jamie McPhee
Independent Non-Executive Chair



Clayton Howes
*Managing Director and
Chief Executive Officer*



Scott Emery
Non-Executive Director



David Taylor
Independent Non-Executive Director



Rachel Gatehouse
Independent Non-Executive Director



Susan Hansen
Non-Executive Director

In FY24, MONEYME appointed Jamie McPhee and Susan Hansen to its Board of Directors, both of whom bring a wealth of experience. Peter Coad resigned from the Board in June 2024 after serving as the Chair since MONEYME's listing on the ASX in 2019 and the Board elected Jamie McPhee as his successor. Non-Executive Director Susan Wynne resigned from the Board in November 2023 after serving on the Board since 2019. Susan Hansen was appointed to the Board as a Non-Executive Director in December 2023. The Group has maintained its targeted gender diversity of >30% representation of women on the Board, which was 33.3% as at 30 June 2024 and 33.3% as at 30 June 2023.

5 Environment

MONEYME is dedicated to addressing climate change and the risks it poses to Australia's environment, society, and economy. As part of its commitment, the Group focuses on reducing its environmental impact through decarbonisation, product innovation, and promoting sustainable practices among customers and staff.

In the interim before the Group aligns its climate disclosures to the ASRS, this section of the Sustainability Report will continue to align to the TCFD recommendation. Appendix 3 of this report summarises where the Group meets each TCFD disclosure recommendation.



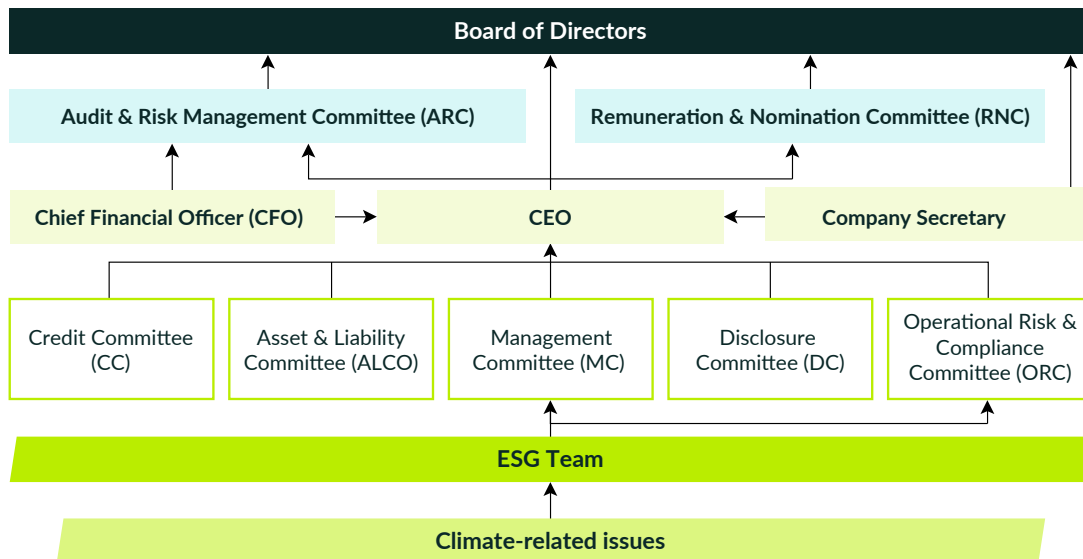
Climate Governance

Under MONEYME's constitution, in discharging their duties, the Directors or other Officers of the Group will include in their consideration the impact of the company's operations on the community and the environment. This requirement has resulted in a standing item being included at Board and committee meetings for Directors and Officers to assess whether any decisions made in the meeting may have an adverse impact on the community or the environment, among other ESG-related stakeholders. Therefore, climate-related matters are considered in reference to the decisions made at Board and committee meetings.

Environmental and social risk, which incorporates climate risk, has been identified as one of the Group's 10 key risk areas and is considered in quarterly risk management reporting to the ORC, ARC, and the Board. Environmental and social risk is integrated into MONEYME's Risk Management Framework, which was reviewed and updated in FY24. MONEYME also revised its Environmental and Social Key Risk Indicators (KRIs) in FY24, to better reflect climate-related risk and include a GHG emissions risk warning trigger for projected annual Scope 1, 2, and 3 net operational emissions.

The ORC has management-level committee responsibility for regularly monitoring environmental and social risk. This includes the risk status recorded in the Group's environmental and social KRIs and any identified environmental and social related risks, issues, and opportunities recorded on the Group's Risk Registers.

Operationally, climate related risks, opportunities, and initiatives are managed by the Group's ESG team. The Head of ESG, who manages this team, reports directly to the Chief Executive Officer (CEO). They are a member of the Executive Team and the Management Committee (MC), and a standing invitee of the ORC. The Head of ESG is also the responsible officer for environmental and social risk, which includes the consideration of climate risk. Climate-related risks or issues are raised by the ESG team and reported to either the MC or ORC, with escalation to the ARC or Board where appropriate. An outline of the Group's governance structure and the escalation of climate-related issues is provided.



Climate Strategy

MONEYME is committed to conducting a climate scenario analysis once every two years as per the requirement in its Environmental and Social Policy. The last scenario analysis was completed in FY23, and the next one will take place in FY25. MONEYME's FY23 climate scenario analysis was completed with assistance from an independent sustainability consultancy. It considered the transition risks and opportunities the Group is exposed to in the short, medium, and long term, as Australia transitions to a low carbon economy. Two scenarios were considered in MONEYME's FY23 climate scenario analysis:¹⁷

	The International Energy Agency (IEA) Announced Pledges Scenario (APS)	The IEA Net Zero Emissions by 2050 Scenario (NZE)
Description	Reflects international climate policy settings and assumes that all climate commitments and targets made by governments are met in full and on time.	Reflects a pathway for the global energy sector to achieve net zero emissions by 2050 and assumes climate policies are introduced early and become gradually more stringent.
Policy Ambition	2.6°C global warming by 2100	1.4°C global warming by 2100
Policy Reaction	Nationally Determined Contributions (NDCs)	Immediate and smooth
Technology Change	Slow change	Fast change
Carbon Capture and Removal	Low to medium use	Medium to high usage
Regional Policy Variation	Medium variation	Medium variation

MONEYME's FY23 climate scenario analysis excluded climate-related physical risk as the Group deemed that it was not materially exposed to these risks at the time, given its business positioning and operations. MONEYME intends to reconsider the exclusion of climate-related physical risk for its next climate scenario analysis, which is expected to be completed in FY25. The climate scenario analysis conducted in FY23 identified no material climate-related transition risks, indicating that the Group is well placed to manage the transition to a low carbon economy over the short, medium, and long term. The analysis did identify several immaterial risks relating to each of the Group's 10 key risk areas, which are summarised in Appendix 3 of this report.

The findings of the scenario analysis also identified a number of climate-related opportunities for MONEYME to consider further, particularly in relation to Australia's climate policies and announced commitments, and the positive role the Group can play in helping finance consumers' low carbon ambitions. Some of the climate-related opportunities MONEYME has identified include:

- accessing favourable financing for climate focused products;
- increasing consumer trust in MONEYME through strong environmental performance and decarbonisation efforts, and thus attracting and retaining more customers, employees, and investors; and
- developing environmentally focused products or product features to access new and existing markets and allow customers to positively contribute to the environment and Australia's decarbonisation.

MONEYME is committed to continuing to monitor its climate-related risks and opportunities and disclosing this information as part of its annual sustainability reporting.



Financing the Future

MONEYME has an electric vehicle (EV) discount through Autopay, its car finance product. The flat 1% reduction in interest rate for EVs serves as an incentive, aimed at making EVs more affordable for all Australians. This discount demonstrates that MONEYME is not only concerned about its own operational environmental impact, but that it is also committed to playing a positive role in helping customers make more sustainable choices and rewarding them for these choices. In FY24, 3.0% of Autopay loans funded were EVs and 5.8% were hybrid vehicles, 2.4% of MONEYME's total Autopay loan book at 30 June 2024 are EVs.¹⁸

MONEYME continues to explore opportunities to offer environmentally or socially beneficial products.



¹⁷ Scenario assumptions sourced from Network for Greening the Financial System (NGFS), accessed at: <https://www.ngfs.net/en>

¹⁸ Autopay loan receivables figure represents Autopay principal outstanding.

Climate Risk Management

The Australian Government published its first National Climate Risk Assessment (NCRA) report in May 2024, outlining the key risks that Australia faces from climate change.¹⁹ *Economy, trade and finance* was named among 11 key risks as a cross-system risk to the real economy from acute and chronic climate change impacts, including from climate-related financial system shocks or volatility. As a finance provider, MONEYME recognises the importance of taking action to mitigate and adapt to climate risk and prioritises emissions disclosures, reduction and adaptation.

Climate-related risks are included in environmental and social risk, one of the Group's key risk areas, and therefore the processes for identifying, assessing, and managing these risks are fully integrated into the Group's wider risk management framework and policies. The Group's risk management framework was audited in FY24 by its internal audit function, BDO. In FY24, the Group consolidated its Risk Management Policy and Risk Appetite Statement into a single updated Risk Management Framework document, which details how the Board identifies, analyses, and monitors risks that MONEYME experiences.

There are multiple processes by which MONEYME identifies and manages its risks and overall risk exposure, these include:

- reviewing existing and proposed regulation, actual and near miss incident assessments, and analysing market and sector trends;
- regularly reviewing and updating its risk appetite and tolerances to ensure they accurately reflect both external and internal risk influences;
- assessing its risk positioning through specific KRIs for each risk area, the Group's KRI scorecard is presented to the ARC and Board at least quarterly and the environmental and social KRIs were updated in FY24 to better reflect climate-related risks;
- reviewing and updating its Risk, Issues, and Opportunities Register to assess specific items and track remediation of risks and incidents, this register is reviewed by the ARC and Board at least quarterly; and
- completing compliance checklists for the Group's policies at least twice a year to assess the Group's compliance with policies and legislation.

MONEYME's risk assessment framework considers both the probability and potential impact when evaluating risks, irrespective of the risk area they fall under. The Group's operational risk assessment matrix encompasses an evaluation of a risk's potential impact in various areas, including financial, regulatory, legal, reputational, technology and environmental. The Group introduced environmental impact as a key impact area in its operational risk assessment matrix in FY24, this allows for an assessment of any potential risks based on the possible severity of the impact on the environment. The environmental impact metrics are outlined in Appendix 3.

The climate transition risk scenario analysis conducted by MONEYME in FY23 considered the climate-related risks and opportunities MONEYME was exposed to. This analysis identified several key matters for consideration, including the impact of climate-related policies and commitments made by the federal and state governments on MONEYME. However, no material climate-related risks were identified throughout this process. As part of this scenario analysis, MONEYME also conducted a standalone assessment of the likelihood and impact that climate change risks, opportunities, and decarbonisation would have on its 10 key risk areas. The results of which are summarised in Appendix 3 of this report.

By integrating climate-related risk into the Group's risk management framework, MONEYME is both elevating these concerns and strengthening its processes to identify, assess, and manage climate risk. The Group is committed to continuing to actively identify and assess its climate-related risk exposure and manage any identified risk appropriately.

¹⁹ Accessible at <https://www.dcceew.gov.au/sites/default/files/documents/national-climate-risk-assessment-first-pass-assessment-report-2024.pdf>

Climate Metrics and Targets

The key metrics and targets developed by MONEYME to measure and manage its impact on climate are summarised below:

Metric	FY22 (Base year)	FY23	FY24	Change From Base Year	Change From Previous Year
Scope 1 and 2 net operational emissions (tCO ₂ e)	20.8 ²⁰	3.2	4.1	(80%)	28%
Scope 1 and 2 net operational emissions for every million dollars of gross revenue (tCO ₂ e/\$M)	0.1 ²⁰	<0.1	<0.1	~(100%)	~0%
Scope 1 and 2 net operational emissions per employee (tCO ₂ e/employee) ²¹	0.2	<0.1	<0.1	~(100%)	~0%
Estimated Operational Emissions					
Scope 1, 2, and 3 net operational emissions (tCO ₂ e)	4,408.8	5,111.2	3,104.4	(30%)	(39%)
Scope 1, 2, and 3 net operational emissions for every million dollars of gross revenue (tCO ₂ e/\$M)	30.8	21.4	14.5	(53%)	(32%)
Scope 1, 2, and 3 net operational emissions per employee (tCO ₂ e/employee) ²¹	42.8	45.2	31.0	(28%)	(31%)
Scope 1, 2, and 3 net operational emissions for every million dollars of gross loan receivables (tCO ₂ e/\$M)	3.3	4.4	2.5	(24%)	(43%)
Estimated Financed Emissions²²					
Motor vehicle loans emissions (tCO ₂ e)	-	29,656.1	37,426.5	-	26%
Motor vehicle loans weighted average PCAF data quality score	-	2.1	2.1	-	0%
Motor vehicle financed emissions intensity for every million dollars of Autopay loan receivables (tCO ₂ e/\$M)	-	76.0	70.2	-	(8%)

The **green** and **amber** colours for the percentages in the 'Change From Base Year' and 'Change From Previous Year' column indicate a positive or negative change respectively.

Estimated Operational Greenhouse Gas Emissions

MONEYME remains committed to measuring and reducing its Scope 1, 2, and 3 GHG emissions. Scope 1 emissions are those released directly into the atmosphere as a result of MONEYME's activities. Scope 2 emissions are released during the production of the electricity that MONEYME consumes. Scope 3 emissions are other indirect emissions that occur outside MONEYME's boundaries but are a result of its activities.

In FY24, the Group's tonnes of carbon dioxide equivalent (tCO₂e) emissions for Scope 1 was 4.1 tCO₂e, this reflects the emissions associated with fuel consumption in the company car. MONEYME experienced an increase in its Scope 1 emissions in FY24, up 28% from 3.2 tCO₂e in FY23, this is largely due to increased usage of the company car compared to previous year. However, the Group's Scope 1 emissions are still minimal and MONEYME has outperformed its near-term emissions reduction targets for both FY23 and FY24.

Scope 2 emissions, which reflect electricity usage in MONEYME's offices, calculated using market-based approach was 0 tCO₂e in FY24 compared to 0 tCO₂e in FY23. Both the Sydney and Newcastle offices achieved 100% renewable energy in FY24 through purchasing GreenPower, a government-managed renewable energy program. The Group's total energy consumption in FY24 was 115,374.6 kWh, up 27% compared to 90,938.9 kWh in FY23.



The carbon intensity for Scope 1 and 2 net GHG emissions for every million dollars of gross revenue was <0.1 tCO₂e/\$M, compared to <0.1 tCO₂e/\$M in FY23. The Scope 1 and 2 GHG emissions intensity per employee was <0.1 tCO₂e/employee, compared to <0.1 tCO₂e/employee in FY23. Both of these intensity metrics are indicative of MONEYME's minimal operational environmental footprint.

In FY24, MONEYME improved the GHG emissions measurement methodologies and processes for Scope 3 emissions by expanding its GHG emissions data capture and calculation methodologies to include higher quality supplier-specific GHG emissions data. This supplier data provides a more accurate GHG emissions figure associated with the product or service a supplier provides MONEYME, compared to applying an emissions factor to the expenditure MONEYME has with that supplier in the period. The supplier-specific data collection process applies to just the FY24 GHG emissions disclosures, the FY22 base year and FY23 GHG emissions data has not been recalculated or restated using this revised methodology as it is impracticable to do so.

MONEYME's largest emissions category remains Professional Services, which accounted for 65.4% of the Group's overall net GHG emissions in FY24, compared to 59.8% in FY23. This category involves emissions associated with the business' professional services expenses, including advertising, banking, accounting, legal, and outsourced technical services such as its staffing in the Philippines.

The carbon intensity for Scope 1, 2, and 3 net GHG emissions for every million dollars of gross revenue was 14.5 tCO₂e/\$M, down 32% compared to 21.4 tCO₂e/\$M in FY23. Scope 1, 2, and 3 net GHG emissions intensity per employee was 31.0 tCO₂e/employee, down 31% from 45.2 tCO₂e/employee in FY23. Scope 1, 2, and 3 net GHG emissions for every million dollars of gross loan receivables was 2.5 tCO₂e/\$M, down 43% from 4.4 tCO₂e/\$M in FY23.

MONEYME engaged external sustainability consultancy, Pathzero, to assist with the calculation and verification of the Group's FY24 GHG emissions, noting that this review does not constitute an audit. Further detail regarding the scope of work conducted by Pathzero is provided in Appendix 1.

²⁰ Scope 2 operational emissions for FY22 have been restated due to the inclusion of upstream Scope 3 emissions within the previously disclosed Scope 2 figure, these emissions have been reallocated to Scope 3 in this report. The FY22 Scope 1 and 2 emissions figure has been restated as 20.8 tCO₂e from 22.8 tCO₂e in the previous reporting, and specifically the Scope 2 emissions figure has been restated as 18.7 tCO₂e from 20.7 tCO₂e in previous reporting. This restatement also impacts the Scope 1 and 2 net operational emissions for every million dollars of gross revenue intensity figure for FY22, which has been updated to 0.1 tCO₂e/\$M from 0.2 tCO₂e/\$M in previous reporting.

²¹ Employee figures represent the average headcount of employees in the period.

²² The Autopay carbon offset data that was included in this table in FY23 has been removed as MONEYME discontinued this initiative in FY24 to instead prioritise its EV financing discount, which is more easily understandable and valuable to customers.

GHG Emissions Category ²³	FY22 (tCO ₂ e) Base year ²⁴	FY23 (tCO ₂ e)	FY24 (tCO ₂ e)	Percentage Change From Base Year	Percentage Change From FY23
Scope 1 Emissions	2.1	3.2	4.1	95%	28%
Mobile combustion	2.1	3.2	4.1	95%	28%
Scope 2 Emissions (Market-based methodology)	18.7	0.0	0.0	(100%)	-
Purchased electricity (Market-based methodology)	18.7	0.0	0.0	(100%)	-
Purchased electricity (Location-based methodology)	54.6	66.4 ²⁵	78.5	44%	18%
Scope 3 Emissions (excluding Category 15: Investments for financed emissions)	4,388.1	5,108.0	3,100.3	(29%)	(39%)
<i>Category 1: Purchased Goods and Services</i>	3,925.3	4,048.4	2,302.7	(41%)	(43%)
Cleaning services and chemicals	29.7	20.1	23.7	(20%)	18%
Cloud computing services	79.9	179.3	20.4	(74%)	(89%)
Construction and material services	1.5	9.4	2.6	73%	(72%)
Food and catering	56.0	28.8	54.9	(2%)	91%
ICT services and equipment	141.1	479.2	323.7	129%	(32%)
Office Furniture	1.8	9.0	18.6	933%	107%
Paper	0.1	0.1	0.0	(100%)	(100%)
Postage and Couriers	7.8	11.7	19.0	144%	62%
Printing and stationary	2.3	17.1	5.7	148%	(67%)
Professional services	3,443.4	3,035.7	1,788.7	(48%)	(41%)
Telephone and internet	75.0	161.3	36.5	(51%)	(77%)
Venue hire	86.9	96.6	9.1	(90%)	(91%)
<i>Category 2: Capital Goods</i>	91.5	616.2	249.6	173%	(59%)
Construction and material services	51.2	555.7	0.0	(100%)	(100%)
ICT services and equipment	15.7	10.0	7.9	(50%)	(21%)
Machinery and vehicles	0.0	26.3	0.0	-	(100%)
Office Furniture	0.4	3.3	1.3	225%	(61%)
Professional services	24.2	21.0	240.4	893%	1045%
<i>Category 3: Fuel and Energy-Related Activities (Market-based methodology)</i>	2.6	0.9	1.0	(62%)	11%
Company owned vehicles (upstream emissions)	0.6	0.9	1.0	67%	11%
Purchased electricity (Market-based methodology) - upstream emissions	2.1	0.0	0.0	(100%)	-
Purchased electricity (Location-based methodology) - upstream emissions	4.9	5.5	5.8	18%	5%
<i>Category 5: Waste Generated in Operations</i>	48.8	56.4	27.4	(44%)	(51%)
Waste	48.8	56.4	27.4	(44%)	(51%)
<i>Category 6: Business Travel</i>	67.3	108.5	282.5	320%	160%
Accommodation ²⁶	14.8	14.1	28.5	93%	102%
Air travel	47.0	84.2	224.1	377%	166%
Non-company owned vehicles	2.5	6.0	6.0	140%	0%
Public transportation	0.3	0.8	19.5	6400%	2338%
Taxis and rideshare	2.7	3.3	4.4	63%	33%
<i>Category 7: Employee Commuting</i>	151.8	133.7	112.0	(26%)	(16%)
Staff commuting	82.8	81.0	73.9	(11%)	(9%)
Working from home	69.0	52.7	38.1	(45%)	(28%)
<i>Category 8: Upstream Leased Assets</i>	100.8	144.0	125.1	24%	(13%)
Base buildings	100.8	144.0	125.1	24%	(13%)
Total Net Operational GHG Emissions	4,408.8	5,111.2	3,104.4	(30%)	(39%)
Offsets - Carbon neutral products and services	271.9	158.1	52.3	(81%)	(67%)
Total Gross Operational GHG Emissions	4,680.7	5,269.2	3,156.7	(33%)	(40%)

²³ Due to rounding, individual figures in this table may not sum precisely to the totals shown.

²⁴ As stated in a previous footnote, the Scope 2 operational emissions for FY22 have been restated due to the inclusion of upstream Scope 3 emissions within the previously disclosed Scope 2 figure. This restatement has resulted in 2.1 tCO₂e of Scope 2 (market-based) emissions and 4.9 tCO₂e of Scope 2 (location-based) emissions being reallocated to Category 3 of Scope 3 emissions in this report. MONEYME's energy consumption and the total Scope 1, 2 and 3 GHG emissions for FY22 remain unchanged as the emissions have been reallocated from Scope 2 to Scope 3.

²⁵ Scope 2 (location-based) FY23 emissions have been restated from 0 tCO₂e in the 2023 Sustainability Report to 66.4 tCO₂e in this report due to an error in the previous calculation. The total Scope 1, 2 and 3 GHG emissions for FY23 remains unchanged as the market-based methodology is used for the total emissions figure.

²⁶ Accommodation has been recategorized from Category 1: Purchased Goods and Services to Category 6: Business Travel in FY24 to more accurately reflect the nature of these emissions. There has been no change to the FY22 or FY23 accommodation emissions figures reported in the 2023 Sustainability Report.

Near-term Emissions Reduction Targets

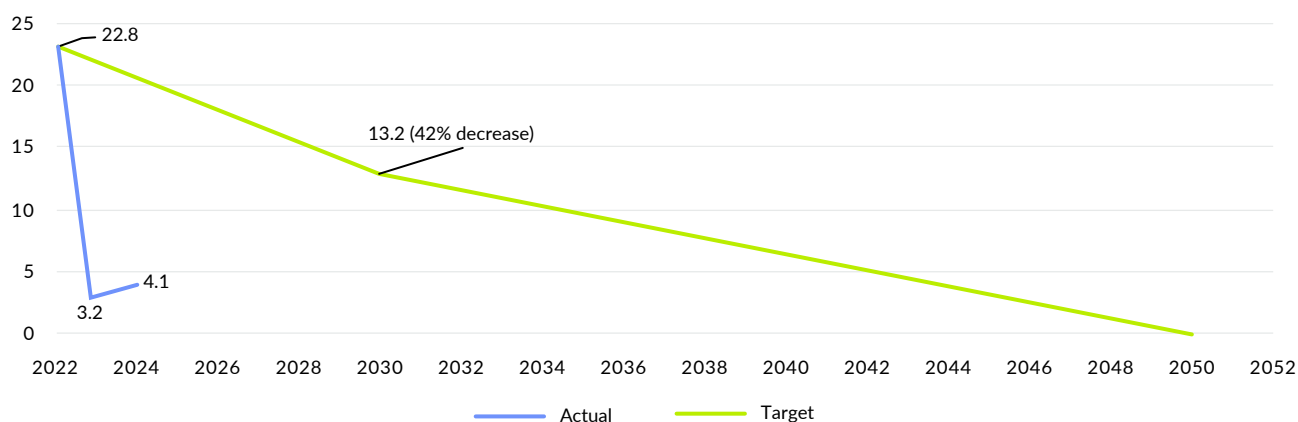
MONEYME has near-term reduction targets in place for its Scope 1 and 2 GHG emissions, which have been validated and published by the Science Based Targets initiative (SBTi).²⁷ MONEYME is committed to reducing Scope 1 and Scope 2 GHG emissions 42% by 2030 from a 2022 base year, and to measure and reduce its Scope 3 emissions.



In FY24, MONEYME's Scope 1 and 2 GHG emissions, calculated using the market-based approach for Scope 2 was 4.1 tCO₂e, up 28% compared to 3.2 tCO₂e in FY23 and down 82% compared to 22.8 tCO₂e in FY22, which is the base year for the SBTi-validated targets. For the purposes of MONEYME's SBTi validated targets, figures also include the upstream Scope 3 emissions from the purchased electricity, calculated using the market-based approach.²⁸ The Group overachieved on its FY24 Scope 1 and 2 GHG emissions target of <20.4 tCO₂e.

MONEYME's FY25 Scope 1 and 2 emissions target is <19.2 tCO₂e, with the target reducing by 1.2 tCO₂e each year until 2030. The Group remains confident that it will achieve its near-term emissions reduction targets. In order to achieve the net-zero for Scope 1 and 2, MONEYME intends to continue utilising renewable energy for its offices and transition its one company owned vehicle to an EV and to charge this vehicle via renewable energy.

Scope 1 and 2 Emissions (tCO₂e)



Estimated Financed Greenhouse Gas Emissions

MONEYME is a signatory of the Partnership for Carbon Accounting Financials (PCAF) and has been since FY23. The Group measures and discloses the financed GHG emissions from its motor vehicle loans, which are calculated using the methodology from PCAF's Global GHG Accounting and Reporting Standard.²⁹



In FY24, the Group's total financed emission from motor vehicle loans was 37,426.5 tCO₂e, up 26% compared to 29,656.1 tCO₂e in FY23. This increase is reflective of the growth in MONEYME's Autopay loan book, however the intensity of MONEYME's motor vehicle financed emissions for every million dollars of Autopay loan receivables has reduced by 8% in FY24 to 70.2 tCO₂e/\$M, compared to 76.0 tCO₂e/\$M in FY23.

Of MONEYME's FY24 financed emissions, 99.2% or 37,116.6 tCO₂e are produced from internal combustion engine (ICE) vehicles and are classified as Scope 1 emissions. The remaining 0.8% or 309.9 tCO₂e are produced from EVs and are classified as Scope 2 or Scope 3 emissions. The weighted average data quality score for this disclosure is 2.1 in FY24, compared to 2.1 in FY23. This score indicates that high-quality data is used in the financed emissions calculation as scores range from 1 (highest quality data) to 5 (lowest quality data). Further information regarding MONEYME's motor vehicle financed emissions methodology is provided in Appendix 4.

MONEYME's financed emissions calculation methodology has not been audited but it was peer reviewed in FY23 for alignment with the PCAF Standard by an external sustainability consultant, Pathzero, who have expertise in financed emissions calculations. The methodology remains unchanged in FY24 and Pathzero completed a high-level validation of MONEYME's financed emissions calculations in FY24 to ensure that these had been undertaken in line with the agreed methodology. Further detail regarding Pathzero's review is provided in Appendix 1.

MONEYME has separated the disclosure of its financed emissions, covered in *Category 15: Investments* of the GHG Protocol, from its operational emissions as only motor vehicle loans are included in the scope of the Group's financed emissions disclosures at this stage. PCAF are yet to develop and publish the methodology for calculating financed emissions for the other products MONEYME offers, namely personal consumer loans and credit cards.

²⁷ Accessible at: <https://sciencebasedtargets.org/target-dashboard>

²⁸ As outlined in previous footnotes, the FY22 Scope 2 operational emissions disclosures in previous reports included upstream Scope 3 emissions within the Scope 2 figure. MONEYME's SBTi validated targets and its performance against these targets are calculated using the combined Scope 2 and upstream Scope 3 figures for each year, including 22.8 tCO₂e for the FY22 base year.

²⁹ Accessible at: <https://carbonaccountingfinancials.com/standard>

6 Our Employees

MONEYME’s employees are crucial to its success and the Group is committed to fostering a high-performing, safe, inclusive, and supportive workplace culture. MONEYME implements ongoing initiatives to maintain an environment where all employees can thrive.



Highlights	FY23	FY24
Staff overall engagement score	76%	81% (↑5)
Employees believe that MONEYME’s commitment to social responsibility is genuine	91%	93% (↑2)
Employees taking part in the Employee Equity Incentive Plan	81.6%	87.9% (↑6)
Employees promoted internally	20.4%	21.2% (↑1)
Representation of women in the workforce	41.8%	38.4% (↓3)
Percentage of employees born outside of Australia	42.6%	43.9% (↑1)
Percentage of employees that volunteered with a charity, utilising MONEYME’s paid community service leave entitlement ³⁰	22.4%	41.4% (↑19)

Policy Updates

In FY24, the Group made several updates to its employee policies and entitlements, to further improve the employee experience at MONEYME, which included:

1. Updating the Leave Policy to include an entitlement for 10 days of paid family and domestic violence leave per year. Recognising the unfortunate prevalence of domestic violence in Australia, MONEYME is committed to supporting employees who may be experiencing abuse.
2. Creating a standalone Respect@Work Policy to outline MONEYME’s commitment to prevent and respond to workplace sexual harassment. This policy aligns to the Government’s Good Practice Indicators Framework for Preventing and Responding to Workplace Sexual Harassment.³¹
3. Implementing a Recruitment & Selection Procedure which emphasises MONEYME’s commitment to provide equal employment opportunities, and its focus on fostering a diverse and inclusive workforce.

Engaged Workforce

Engaged Workforce was identified as a material topic in MONEYME’s FY23 materiality assessment. MONEYME conducts company-wide engagement surveys every six months, to help understand, benchmark, and improve employee experience and culture. The results of these surveys are considered by the Board, management, and each individual team, and action plans are developed to address feedback and improve engagement.

In FY24, MONEYME set the following KPIs to track its performance in this area:

- *Staff overall engagement score* – The Group’s overall engagement scores improved across FY24 from 77% in 1HY24 to 81% in 2HY24, compared to 84% in 1H23 and 76% in 2H23. MONEYME’s engagement scores are well above the 71% Finance Australia and 72% Financial Services APAC benchmarks. MONEYME continues to aim for employee engagement scores of >80% for FY25.
- *Percentage of staff who would recommend MONEYME as a great place to work* – 92% of staff responded favourably in MONEYME’s 2H24 engagement survey, compared to 87% in 1H24, 83% in 2H23 and 91% in 1H23. MONEYME outperforms both the 82% Finance Australia and 82% Financial Services APAC benchmarks.



MONEYME was recertified as a Great Place to Work in FY24


³⁰ FY23 percentage of employees utilising paid community service leave has been restated due to the identification of a categorisation error in the payroll software, the figure in the FY23 Sustainability Report was understated as 17%.

³¹ Accessible at: <https://www.respectatwork.gov.au/sites/default/files/2022-12/Attachment%20B%20-%20Good%20Practice%20Indicators%20Framework%20for%20Preventing%20and%20Responding%20to%20Workplace%20Sexual.pdf>


Other highlights from the latest engagement survey are listed below, of MONEYME's staff:



95%
know how their work contributes to the goals of MONEYME




93%
believe MONEYME's commitment to social responsibility (e.g., sustainability, community support, ESG, etc.) is genuine




95%
get on well with colleagues and really enjoy working with them



93%
believe that employees hold themselves and their team members accountable for results




95%
feel encouraged to report a suspected issue or compliance breach promptly, without fear of reprisal



93%
embrace MONEYME's values in their role




94%
believe that their manager genuinely cares about their wellbeing




92%
feel that they are able to arrange time out from work when they need to




94%
believe that their manager inspires a high-performance team environment



91%
feel they have enough autonomy to perform their jobs effectively



93%
know what they need to do to be successful in their role




91%
feel encouraged to be innovative even though some of their initiatives may not succeed




93%
believe that their manager gives them useful feedback on how well they are performing



90%
feel motivated to go beyond what they would in a similar role elsewhere



93%
feel part of a team



89%
are proud to work for MONEYME

Diversity, Equity, and Inclusion

MONEYME understands the positive impact a diverse and inclusive workforce can have on the business' overall performance and remains committed to measuring and improving Diversity, Equity, and Inclusion (DEI). In FY24:

- 38.4% of employees in Australia are women as of 30 June 2024, compared to 41.8% at the end of FY23. The representation of women in the general workforce has decreased in FY24 and is below the Group's >40% target. MONEYME intends to improve this in the coming years;
- 42.3% of employees recruited in Australia are women, compared to 48.0% in FY23;
- 48.9% of labour hire staff in the Philippines are women as of 30 June 2024 and 53.2% of staff recruited in the Philippines in FY24 were women, compared to 49.6% and 50.8% respectively in FY23;
- 33.3% of Directors are women as at 30 June 2024, compared to 33.3% at 30 June 2023, and in line with the 30% target set by the Board;
- 28.6% of managers are women as at 30 June 2024; and
- 9.1% of senior executives are women, compared to 10.0% in FY23. MONEYME is yet to achieve its target of at least 20.0% representation of women in this team due to minimal employee turnover among executives.³²

The Group also gives employees the option to anonymously record their racial or ethnic diversity through annual diversity and inclusion surveys; 67.3% of employees completed the most recent survey in December 2023. In this survey, 43.9% of respondents stated that they were born outside of Australia, compared to 42.6% in December 2022. Other highlights from MONEYME's December 2023 diversity survey include the following, of employees:

- 95% feel comfortable sharing their personal background and experiences at MONEYME;
- 94% believe that their immediate manager genuinely supports equality between genders;
- 92% feel respected at work;
- 92% believe that people from all backgrounds have equal opportunities to succeed at MONEYME; and
- 91% believe that MONEYME values diversity.

MONEYME continued to conduct regular gender pay gap analyses in FY24 and also completed its first submission to the Workplace Gender Equality Agency (WGEA) for the annual Gender Equality Census. Gender pay equity across the Group's five main role bands, which reflect the seniority, responsibilities, and salaries of the roles, is detailed below.³³

	Representation of Women		Pay Equity		Gender Pay Gap	
	30 June 2023	30 June 2024	30 June 2023	30 June 2024	30 June 2023	30 June 2024
Role Band A	40.0%	30.8% (↓9)	94.8%	90.1% (↓5)	(5.2%)	(9.9%) (↓5)
Role Band B	44.4%	51.5% (↑7)	97.3%	93.3% (↓4)	(2.7%)	(6.7%) (↓4)
Role Band C	48.0%	31.3% (↓17)	103.4%	85.4% (↓18)	3.4%	(14.6%) (↓18)
Role Band D	50.0%	66.7% (↑17)	101.5%	89.4% (↓12)	1.5%	(10.6%) (↓12)
Role Band E	50.0%	36.8% (↓13)	105.7%	104.5% (↓1)	5.7%	4.5% (↓1)
Weighted average for Role Bands A-E	45.9%	42.5% (↓3)	99.8%	93.5% (↓6)	(0.2%)	(6.5%) (↓6)

The five bands above provide an indication of both representation of women and pay equity across the business. Executive roles have been excluded from the above table due to insufficient representation of women to make a fair assessment. At 30 June 2024, the Group's overall organisational gender pay gap was 8.7% excluding executives and 28.5% including executives, compared to 5.4% and 24.5% at 30 June 2023 respectively.

The Group acknowledges that there is still room for improvement in increasing the representation of women at the Executive level and in reducing the gender pay gaps noted above. MONEYME remains committed to diverse representation and pay equity but acknowledges that change will take time as the Group always seeks to minimise employee turnover, especially at a senior leader level. In FY24, MONEYME successfully retained the majority of its management team, with only the CFO departing from the Executive team.

MONEYME continued to support Women in Banking and Finance (WiBF) as an official member in FY24. WiBF is a not-for-profit membership association with the goal of promoting and enhancing women leaders in the banking and finance sector. As part of its membership, the Group also sponsored two senior women to attend WiBF's ten-week Workplace Wellbeing & Flourishing Leadership Program.



³² Senior executives refers to the Managing Director & CEO and 10 senior executives that report directly to the CEO.

³³ All pay equity figures reflect the average base salary for women expressed as a percentage of men's average base salary. Pay equity and gender pay gap data reflect only base salary comparisons and do not include other remuneration such as bonuses or equity. Figures differ from MONEYME's WGEA reporting due to differences in reporting dates and methodology.

Staff Health and Wellness

MONEYME acknowledges the importance of employee health and wellbeing to its success, this was identified as a material topic in MONEYME's FY23 materiality assessment.

In FY24, MONEYME set the following KPIs to track its performance in this area:

- *Percentage of staff partaking in voluntary health and wellness initiatives* – 67.7% of employees engaged in the health and wellness initiatives in FY24. This high participation rate demonstrates that MONEYME is offering valuable opportunities to staff.
- *Percentage of staff who believe that their manager genuinely cares about their wellbeing* – 94% of staff responded favourably in MONEYME's 2H24 engagement survey, compared to 91% in 1H24, 91% in 2H23 and 94% in 1H23. MONEYME's outperforms both the 89% Finance Australia and 89% Financial Services APAC benchmarks.

In FY23, MONEYME introduced a bonus leave scheme to encourage healthy breaks and help employees avoid burnout. The program allows up to five additional days of annual leave if employees use all their ordinary annual leave entitlement in a calendar year. In FY24 13.1% of employees took advantage of this scheme.

The Group undertook several initiatives throughout FY24 to further promote employee wellbeing, including introducing 'Well by MONEYME', a dedicated health and wellbeing program designed to cultivate a culture of wellness. This comprehensive program offered employees a diverse range of opportunities, including;

- webinars and masterclasses;
- health and sports challenges; and
- free health checks and flu vaccinations.

MONEYME's also has a Kulture Klub Committee, which is responsible for helping develop and maintain a strong, safe, engaging, and positive employee culture. This group, which is chaired by the CEO, meets fortnightly to discuss the employee experience and culture, and set actions to improve outcomes.



Employee Learning and Development

Employee Learning and Development is an important aspect of the employee experience, and it was identified as a material topic in MONEYME's FY23 materiality assessment.

In FY24, MONEYME set the following KPIs to track its performance in this area:

- *Percentage of employees partaking in voluntary learning and development initiatives* - >70% of employees engaged in voluntary learning and development opportunities in FY24, indicating that MONEYME offers staff high-quality experiences in this space.
- *Percentage of staff who believe MONEYME is a great company to make a contribution to their development* – 88% of staff responded favourably in MONEYME's 2H24 engagement survey, compared to 85% in 1H24, 84% in 2H23 and 87% in 1H23. MONEYME's outperforms both the 74% Finance Australia and 77% Financial Services APAC benchmarks.
- *Percentage of staff who agree that they are given opportunities to develop skills relevant to their interests* – 86% of staff responded favourably in MONEYME's 2H24 engagement survey, compared to 80% in 1H24, 78% in 2H23 and 77% in 1H23. MONEYME's outperforms both the 70% Finance Australia and 73% Financial Services APAC benchmarks.

In FY24, MONEYME launched its Learning & Development Framework – ElevatingME. The purpose of this framework is to foster a culture of continuous growth and improvement within MONEYME. It's designed to empower its people, departments, and teams to develop the key capabilities needed for success. The framework covers people leaders training, emerging leaders, masterclasses, job-specific talents, as well as mandatory compliance training. The sessions conducted in FY24 included;

- work health and safety 101;
- cooking classes;
- mastering excel;
- psychosocial safety at work; and
- incidents & breaches;
- mastering your craft & career development.

MONEYME also conducted a First Nations Wisdom cultural awareness training in FY24, which provided insights into Aboriginal and Torres Strait Islander cultures and history.

The employee-focused initiatives implemented by MONEYME in FY24 contributed to an overall improvement in the employee true turnover rate in FY24. The employee true turnover in FY24 was of (8.1%) in FY24, compared to 8.2% in FY23. The negative true turnover in FY24 indicates a net increase in headcount, demonstrating that MONEYME is not only retaining its existing employees but also successfully attracting and integrating new talent into the business.³⁴

³⁴ Turnover excludes employees not passing their probation period, planned contract cessations, and redundancies related to the acquisition of SocietyOne.

7 Our Community

MONEYME is committed to having a positive impact on society, supported by its charity and local organisation partnerships, responsible supply chain management and robust policies and processes.

Our Charity Partnerships

In FY24, MONEYME launched an innovative new charity partnership with World Vision. World Vision is one of Australia’s largest not-for-profit international organisations, and works with children, families, and communities to overcome poverty and injustice.

The main objectives of the partnership are:

1. To support meaningful and life-changing outcomes for a community in need.
2. To engage MONEYME’s employees in its charity programs so that they feel a deeper connection and ownership over the cause and impact.
3. To develop an innovative and scalable approach to charity giving programs, which sets new standards for other corporates to adopt.

MONEYME sponsors a child on behalf of every Australian employee and all of these sponsored children live in the same community, Busakira in Uganda. MONEYME has contributed more than \$30,500 to the partnership since it launched in February 2024. Employees are encouraged to sponsor additional children from the same community and MONEYME has established a workplace giving arrangement so that they can do this via their pre-tax income. Of MONEYME’s employees, 13.1% have opted-in to voluntarily sponsor another child since the partnership launched in February 2024. A total of 125 children are being sponsored by MONEYME or its employees as of 30 June 2024.

MONEYME also offers ongoing opportunities for employees to fundraise for World Vision and connect with their sponsored children. In FY24, employees took part in the 40 Hour Famine and raised more than \$6,500 for the partnership.

Thanks to World Vision’s community-focused solution, for every child sponsored, four more children benefit. MONEYME’s donations help support the provision of essential services such as clean water and sanitation, maternal and child health programs, quality healthcare and education, child protection, and more.



“We know that when employees connect with company purpose, they are more engaged and motivated, creating a happier and healthier work culture. We are proud to partner with MONEYME and thank them for investing in our work to create meaningful impact for their employees.”

Nathan Callaghan - Chief People & Culture - World Vision Australia



MONEYME also continued its partnership with Canteen in FY24, supporting young Australians impacted by cancer. The Group contributed to both Canteen’s Education and Career Service (ECS) and its Foundation of Support, which provides free in-person counselling and peer support. MONEYME’s financial contributions in FY24 totalled over \$14,500, which aided Canteen in providing education and career support for 225 young people living with cancer in their lives.



MONEYME was the donation matching partner for Canteen’s drive TV campaign in FY23-FY24, doubling all donations generated from the campaign for six months. MONEYME’s \$30,000 contribution doubled the public’s donations to a total of ~\$60,000, with 268 new regular givers signing up. Of those, 196 are still active as of 30 June 2024, resulting in a high retention rate of 73%. This campaign has contributed to the provision of 500 individual ECS Career Consultant sessions and 925 occasions of service for young people impacted by cancer.

“Around 1,500 young people in Australia are diagnosed with cancer each year. Of young cancer patients surveyed by Canteen, less than half have high confidence of achieving their education goals and even fewer have high confidence of achieving their employment goals. MONEYME’s continued support of the Education and Career Services program addresses this issue, by helping young cancer patients achieve their education or career milestones.”

Peter Orchard, CEO of Canteen Australia

MONEYME also supported several other charities in FY24, including:

- environmental charity Greenfleet, which offset the carbon emissions from Autopay loans through their tree-planting projects;³⁵
- Our Big Kitchen, MONEYME’s employees helped prepare meals for disadvantaged people in need;
- IndigiGrow, MONEYME’s employees volunteered at the Aboriginal owned, run and staffed native plant nursery;
- Youth off the Streets, MONEYME volunteered at the charity’s RAW Challenge; and
- Salvation Army, MONEYME organised a Christmas food and toys drive.

The Group’s total charity contributions in FY24 was over \$73,500. This FY24 contribution reflects 0.3% of the total profit for the period.



³⁵ MONEYME discontinued its Greenfleet carbon offset initiative in 2HY24 to instead prioritise its EV financing discount, which is more easily understandable and valuable to customers.

Supporting Reconciliation

In FY24, MONEYME completed its Reflect Reconciliation Action Plan (RAP), the first stage in its reconciliation journey.³⁶ The Groups' *Reflect* RAP was endorsed by Reconciliation Australia and MONEYME's Board in FY23, it contained 36 deliverables across four key aspects of reconciliation - relationships, respect, opportunities, and governance. The highlights from MONEYME's Reflect RAP stage include:



First Nation's Wisdom – Cultural Awareness Training

As part of its commitment to enhancing employees' cultural competency, MONEYME conducted a cultural awareness training for executives and staff, which was delivered by an external guest speaker – an Aboriginal man belonging to the Worimi people. The session was named 'First Nations Wisdom' and was attended by majority of Australian employees. The engaging session provided employees with insights into First Nations culture and history, with a focus on the historical context of January 26 and understanding the purpose of Acknowledgement of Country.



The Voice to Parliament Referendum

MONEYME's RAP Working Group members facilitated informative discussions with employees regarding the Voice to Parliament Referendum and published an internal position statement to help outline the Referendum, its implications, and inform staff on what they'll be asked to vote on. The statement was designed to educate and encourage employees to make an informed decision.



Embedding Reconciliation

Striving to make reconciliation part of MONEYME's day-to-day operations by:

1. hosting NAIDOC and National Reconciliation Week (NRW) events and sharing resources with staff;
2. volunteering with Aboriginal charities such as IndigiGrow, a native plant restoration project;
3. becoming a Reconciliation NSW member to enhance connections within the local area;
4. reviewing HR policies to identify and address any gaps that may impact the reconciliation journey; and
5. encouraging procurement from Supply Nation's certified indigenous suppliers.

In FY25, MONEYME intends to publish its Innovate RAP, the second stage of the RAP framework, which is focused on gaining a deeper understanding of MONEYME's sphere of influence and establishing the best approaches to advance reconciliation.

Mitigating Modern Slavery Risk

MONEYME recognises the risk of modern slavery and human rights violations occurring within its operations or supply chains and is committed to mitigating these risks. As a reporting entity under the Modern Slavery Act 2018 (Cth), MONEYME submitted its third Modern Slavery Statement to the Government's Modern Slavery Register in FY24. The Statement reflects a further improvement in the organisation's approach to understanding and mitigating the risks of modern slavery within its operations and supply chains.

MONEYME conducts comprehensive modern slavery risk assessments on both prospective and existing suppliers via targeted due diligence research and questionnaires in order to identify and address any high-risk exposure. The Group introduced a supplier statement to communicate its zero-tolerance approach to modern slavery to key suppliers and has conducted external training for the Modern Slavery Working Group (MSWG) members and other senior managers in FY24.

³⁶ MONEYME's *Reflect* RAP is accessible at: <https://www.moneyyme.com.au/images/Sustainability/mme-reflect-2023-2024-final.pdf>

8 Our Customers

MONEYME's exists to back the ambitions of our customers by providing innovative and accessible financial products and delivering quick and supportive customer experiences.

Customer Financial Access and Inclusion

MONEYME acknowledges that as a credit provider it has an important role to play in promoting financial access and inclusion to its customers and this was identified as a material topic in MONEYME's FY23 materiality assessment.

In FY24, MONEYME set the following KPIs to track its performance in this area:

- Total number of users accessing MONEYME's app-based Credit Score tool – >115,000 users have accessed the tool at 30 June 2024, compared to ~90,000 users as 30 June 2023.
- Percentage of Credit Score users that experienced an improvement in their credit score since using the tool – 51.5% of users experienced an improvement in their credit score since first using the tool, compared to 48.9% in FY23. This demonstrates the positive impact that this tool is having on the majority of users' credit scores and their financial wellness.

The Group offers a free Credit Score tool which allows users to check their credit score, monitor changes over time, and receive advice on improving it. This feature promotes financial literacy by enhancing users' understanding of creditworthiness, empowering them to make more informed decisions, enhance their credit scores, and access better credit offers. The tool also offers valuable educational resources such as informative articles, tips, and tricks to enhance credit health and understanding.

In addition to the Credit Score service, MONEYME also offers a free newsletter and blog focused on improving financial literacy. These resources cover various topics, including savings tips, credit scores, credit health, and general finance-related subjects such as the relationship between interest rates and inflation. By breaking down complex financial concepts into plain English, MONEYME's newsletter and blog contribute to enhancing financial literacy among Australians, further supporting their journey towards financial wellness.

Consumer Data Privacy

As a digital lender operating in an era of rapid technological advancement, MONEYME recognises the critical importance of protecting consumer data and this was identified as a material topic in MONEYME's FY23 materiality assessment.

In FY24, MONEYME set the following KPIs to track its performance in this area:

- Uptime for systems managing customer data – 100% in FY24, compared to a 100% uptime rate in FY23. The systems that manage customer data experienced no downtime in in FY24 or FY23, which reflects the Group's steadfast commitment to protecting its customers' data.
- Number of reportable privacy breaches – MONEYME had no reportable privacy breaches in FY24, compared to one breach in FY23. The FY23 breach was in relation to one customer data vulnerability, which impacted nine customers.

Ensuring the security and privacy of sensitive customer information is paramount and MONEYME maintains robust systems and protocols to safeguard against potential threats and breaches. MONEYME is ISO 27001:2013 certified, a hallmark of best-in-class information security policies and processes. In FY24, MONEYME's IT team completed several security enhancement projects, including secure code training, hiring internal security engineers, strengthening API security, improving customer identification verification, and more. The Group is committed to continuing to review and improve its security controls in order to ensure customer data is well protected.



93.9%
Credit Score users found the tool useful.³⁷

60,000
people read MONEYME's Money Matters newsletter on average each month, which provides content and resources to help improve financial wellbeing.

³⁷ Based on survey responses from 391 Credit Score users.

Financial Hardship and Vulnerable Customers

Financial Hardship and Vulnerable Customers was identified as a material topic in MONEYME's FY23 materiality assessment.

In FY24, MONEYME set the following KPIs to track its performance in this area:

- *Hardship request approval rate for completed applications* – 96.3% of completed hardship applications were approved in FY24, demonstrating MONEYME's commitment to providing customers with meaningful hardship arrangements that support them to improve their financial situation.
- *Percentage of the gross loan book in hardship at 30 June* – 1.6% of MONEYME's gross loan receivables were hardship receivables at 30 June 2024, compared to 1.9% at 30 June 2023. The key drivers for customers experiencing hardship appear to be linked to cost-of-living difficulties in Australia.

MONEYME is committed to acting fairly and responsibly in assessing a customer's financial circumstances and recognises the shifting needs and challenges faced by individuals experiencing financial hardship and vulnerability. Overcommitment, loss of employment and illness were the most common reasons for MONEYME's customers requesting hardship in FY24, with these reasons representing 38.7%, 24.7% and 8.4% respectively.

MONEYME undertook several actions in the period to further enhance its hardship processes, including:

- launching a hardship customers satisfaction survey to capture and address customer feedback;
- simplifying the hardship application and assessment processes; and
- expanding resourcing for its hardship assessment and management team.

MONEYME continues to provide tailored and compassionate support to any identified vulnerable customers, utilising a range of mechanisms to support each customer on a case-by-case basis. These processes extend to victims of domestic violence and financial coercion and MONEYME recognises the importance of this support in the context of wider societal concerns in Australia.

Responsible and Transparent Lending

MONEYME is committed to responsible lending and transparency, to empower consumers to make informed decisions about whether financial products align with their needs. Responsible and Transparent Lending was identified as a material topic in MONEYME's FY23 materiality assessment.

In FY24, MONEYME set the following KPIs to track its performance in this area:

- *Average customer credit score* – the weighted average Equifax credit score for the total loan book was 763 in FY24, compared to 727 in FY23. This reflects the ongoing improvement in the creditworthiness of MONEYME's customer base. The high overall credit score for MONEYME's loan book demonstrates that the Group is lending credit responsibly and to high-quality customers.
- *Percentage of loans in bankruptcy or Part IX debt agreements within 12 months of origination as a proportion of active loans at 30 June* – 0.7% of MONEYME's active loans are in bankruptcy or Part IX debt agreements within 12 months of the loan being funded at 30 June 2024, compared to 0.6% at 30 June 2023. This low rate demonstrates MONEYME's steadfast commitment to responsible lending.
- *Percentage of revenue from late repayment fees* – 2.9% of MONEYME's revenue in FY24 was from late repayment fees charged to customers, compared to 1.9% in FY23. This low percentage reflects the Group's responsible and transparent pricing and fee structures across its credit products.

Informed by the Group's Credit Policy, MONEYME leverages its proprietary technology platform, Horizon, along with its specialised credit team, to evaluate the appropriateness of a credit product for each consumer's financial requirements and creditworthiness. Throughout the application journey, customers receive communication regarding their eligibility for credit. MONEYME has always prioritised a consumer-centric approach to disclosure, ensuring that customers fully comprehend the features, risks, and costs associated with the products they seek. The Group places great importance on regulatory compliance and strives to present disclosures in a format and language that is easily understandable for its consumers.

The impact of rising interest rates and an increase in cost of living has required lenders to reassess the suitability of their lending policies. MONEYME remains agile in adapting its lending principles and controls to evolving market conditions. This adaptability is one of the factors that contribute to MONEYME's strength as a consumer lender and enables the Group to target customers with high creditworthiness.

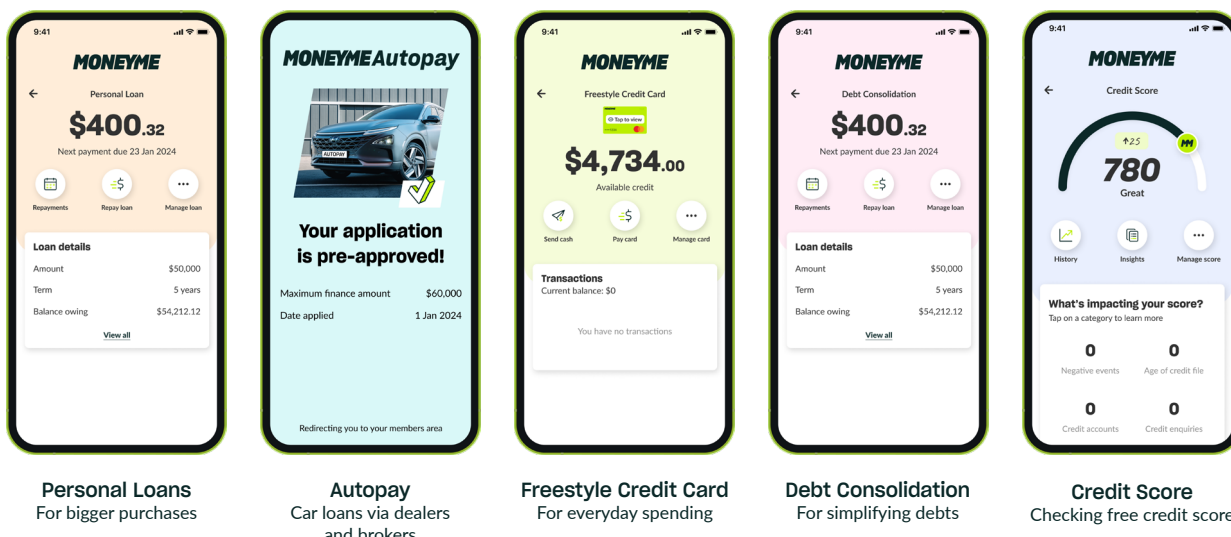
Customer Experience and Satisfaction

MONEYME aims to revolutionise the customer experience landscape by prioritising unparalleled satisfaction at every interaction. Customer experience and satisfaction was identified as a material topic in MONEYME’s FY23 materiality assessment.

In FY24, MONEYME set the following KPIs to track its performance in this area:

- Customer NPS – 69 in FY24, compared to 60 in FY23.
- Percentage of inbound customer calls answered in under 10 seconds – 72.7% of all calls to MONEYME were answered in less than 10 seconds in FY24, compared to ~75% in FY23.
- Google and Product Review scores –
 - a Google Reviews rating as of 30 June 2024 of:
 - o 4.6/5 from 1,660 reviews for MONEYME, compared to 4.6 in FY23; and
 - o 4.7/5 from 659 reviews for SocietyOne, compared 4.7 in FY23.
 - a Product Review rating as of 30 June 2024 of:
 - o 4.6/5 from 1,629 reviews for MONEYME, compared 4.6 in FY23; and
 - o 4.7/5 from 2,384 reviews for SocietyOne, compared 4.7 in FY23.
- AFCA customer complaints as a proportion of active customers – 0.5%, compared to 0.3% in FY23.



Through a steadfast commitment to proactive communication, agility, and tailored service, MONEYME aims to exceed customer expectations. The Group is on a continuous journey to innovate and elevate its offerings and has dedicated customer service teams in place to swiftly address inquiries and feedback, ensuring prompt and effective resolutions.



9 What's Next?

MONEYME has set ambitions for FY25 and beyond, which the Group believes will help advance its sustainability positioning.



 <p>Governance</p>	<ol style="list-style-type: none"> 1. Continue preparation to align sustainability reporting to mandatory climate-related financial disclosure requirements. 	<ol style="list-style-type: none"> 2. Conduct an updated materiality assessment to reassess material ESG topics and priorities. 	<ol style="list-style-type: none"> 3. Complete the third year of internal audit with BDO.
 <p>Environmental</p>	<ol style="list-style-type: none"> 1. Further develop products or product incentives that reward customers for reducing their environmental impact. 	<ol style="list-style-type: none"> 2. Reduce GHG emissions in accordance with the Group's SBTi validated near-term targets. 	<ol style="list-style-type: none"> 3. Conduct an updated climate scenario analysis and risk assessment.
 <p>Employees</p>	<ol style="list-style-type: none"> 1. Maintain employee engagement scores of greater than 80%. 	<ol style="list-style-type: none"> 2. Further expand MONEYME's Learning & Development Framework – ElevatingME. 	<ol style="list-style-type: none"> 3. Continue to progress towards DEI targets such as representation of women in senior positions and gender pay gap reductions.
 <p>Community</p>	<ol style="list-style-type: none"> 1. Maximise fundraising opportunities and impact for charity and community partners. 	<ol style="list-style-type: none"> 2. Submit the 2024 Modern Slavery Statement to the Government's Modern Slavery Register. 	<ol style="list-style-type: none"> 3. Launch MONEYME's Innovate RAP and continue to improve engagement with First Nations Australians.
 <p>Customers</p>	<ol style="list-style-type: none"> 1. Continue to review, test and improve cyber and information security controls to protect customer data. 	<ol style="list-style-type: none"> 2. Continue to ensure appropriate support is offered to all customers, especially vulnerable customers or those experiencing financial hardship. 	<ol style="list-style-type: none"> 3. Uphold the highest standards of customer experience and satisfaction.

10 Appendices

1. Independent Validation Report

Pathzero Verification Statement FY2023-2024

1.0 Introduction

MoneyMe Limited ('MONEYME') engaged Pathzero Pty Ltd ('Pathzero') to conduct specified procedures in relation to the FY2023-2024 reported greenhouse gas (GHG) emissions inventory for MONEYME's operations. The emissions inventory is a component of MONEYME's annual Sustainability Report. This report is published annually on MONEYME's website for stakeholders and investors, as part of MONEYME's long-term sustainability and climate change mitigation policies.

2.0 Standards and Criteria

Pathzero applied the following standards and criteria to this verification:

- *The Greenhouse Gas Protocol – A Corporate Accounting and Reporting Standard*, World Resources Institute/World Business Council for Sustainable Development (the GHG Protocol)
- Corporate Value Chain (Scope 3) Accounting and Reporting Standard: Supplement to the GHG Protocol Corporate Accounting and Reporting Standard, World Resources Institute/World Business Council for Sustainable Development (Scope 3 Standard)
- Climate Active Technical Assessment, Version June 2024
- PCAF (2022). *The Global GHG Accounting and Reporting Standard Part A: Financed Emissions*. Second Edition.

3.0 Verification and Validation Scope

The scope of this verification covers MONEYME's FY2023-2024 GHG emissions inventory, which includes MONEYME's emissions from Scope 1, 2 and all relevant 3 activities under their Operational Control, as defined by the GHG Protocol.

Scope 1 Emissions
Mobile Combustion
Scope 2 Emissions
Purchased Electricity
Scope 3 Emissions
<ul style="list-style-type: none"> • Category 1: Purchased Goods and Services • Category 2: Capital Goods • Category 3: Fuel and Energy-Related Activities • Category 5: Waste Generated in Operations • Category 6: Business Travel • Category 7: Employee Commuting • Category 8: Upstream Leased Assets • Category 15: Investments (<i>see section 4 below</i>)

4.0 Category 15 Investments Limitations

The scope included specific aspects of MONEYME's FY2023-2024 Motor Vehicle Financed Emissions calculation. This is not an exhaustive disclosure of the entirety of MONEYME's financed emissions, it includes only motor-vehicle loans as PCAF are yet to develop and publish the methodology for calculating financed emissions for personal consumer loans or credit cards. A peer review of the financed emissions methodology and limited review of the calculations has been undertaken.



1. Independent Validation Report

5.0 Report of Factual Findings

The procedures set out below have been applied to the documentation that forms and supports the GHG emissions inventory. We do not express any conclusion, nor do we provide any assurance regarding the overall accuracy of the GHG emissions inventory.

Pathzero confirms that we are not aware of any actual or perceived conflict of interest in having completed this engagement.

Procedures	Findings	Material errors, exceptions or contraventions
<p>Organisational emissions boundary Verification of emissions boundary of MONEYME to ensure all relevant emissions sources were included. This step has been completed in accordance with <i>Climate Active's Technical Assessment Version June 2024</i>.</p>	<p>Based on the information provided, all relevant emission sources were included in MONEYME's emissions boundary.</p> <p>MONEYME has excluded certain emission sources from the emissions boundary based on the relevance test.</p>	None
<p>Emissions activity supporting evidence On a sample basis, validation of emissions activity data against relevant supporting evidence.</p> <p>We did not perform this step for Category 15: Investments.</p>	Sufficient and appropriate evidence was provided.	None
<p>Emissions reporting Agreeing overall data sets for the GHG emissions inventory to the final data used to support the calculation of Scope 1, 2 and 3 carbon emissions contained in MONEYME's 2024 Sustainability Report.</p>	No discrepancies existed between the final Scope 1, 2 and 3 carbon emissions calculations and MONEYME's 2023 Sustainability Report.	None
<p>Motor Vehicle Financed Emissions Reviewed the methodology applied by MONEYME against the approach advocated by the Partnership for Carbon Accounting Financials ('PCAF') Standard's, Part A, section 5.7 when calculating the total financed emissions from motor vehicle loans.</p>	The methodology of the calculations for the financed emissions associated with motor vehicle loans appear sound and align with best available guidance from PCAF.	None
<p>Motor Vehicle Financed Emissions Reviewed the methodology applied by MONEYME against the approach advocated by the Partnership for Carbon Accounting Financials ('PCAF') Standard's, Part A, section 5.7 when calculating the PCAF score of the disclosed financed emissions.</p>	The nature and calculations of the PCAF score appear sound and in line with PCAF requirements.	None
<p>Motor Vehicle Financed Emissions Assessed the reliability and applicability of the data sources used to derive emissions factors and assumptions for calculating the emissions associated with motor vehicle loans.</p>	<p>Underlying assumptions and datasets appeared reasonable. Reliance was placed on:</p> <ul style="list-style-type: none"> the financial auditors' audit of the car finance loan book for the completeness and accuracy of the financial data source. 	None

1. Independent Validation Report

	<ul style="list-style-type: none"> car specific emissions data provided by third-parties. the emission factors from <i>National Greenhouse Accounts Factors 2023</i> 	
Motor Vehicle Financed Emissions Limited testing of the calculation of the final financed emissions figure, which included testing the accuracy and functionality of mathematical formulas and confirming that PCAF’s formulas were used correctly.	Formulas were calculated appropriately and were in line with expectations from the Standard.	None

6.0 Purpose of this Report, Restriction on Use, and inherent limitations

This report is intended solely for the specific purpose of assisting the directors and management report MONEYME’s GHG emissions inventory for the year ended 30 June 2024 in MONEYME’s 2024 Sustainability Report. Accordingly, we expressly disclaim and do not accept any responsibility or liability to any party other than these intended users for any consequences of reliance on this report for any purpose.

There are inherent limitations in performing our work and because of this, it is possible that fraud, error, or non-compliance may occur and not be detected. The scope of our engagement was not designed to detect all misstatements, as our work is not performed continuously throughout the period that is the subject of the engagement and the procedures performed on a test basis. The conclusion expressed in this report has been formed on the above basis.

Additionally, non-financial data may be subject to more inherent limitations than financial data, given its nature and the methods used for determining, calculating, and sampling or estimating such data.

7.0 Conclusion

Based on the procedures performed and the evidence obtained, we have not become aware of any matter that makes us believe that MONEYME’s reported GHG emissions are incorrect, in all material respects, for the period 1 July 2023 to 30 June 2024.

Sarah Colquhoun



Head of Sustainability
 Pathzero
 15 August 2024



2. GRI Content Index

MONEYME has reported with reference to the GRI Standards for the period from 1 July 2023 to 30 June 2024.

GRI 2: General Disclosures 2021		
Disclosure No.	Description	Reference/Response
Disclosure 2-1 Organisational details		
2 - 1 a	Legal name	MoneyMe Limited
2 - 1 b	Nature of ownership and legal form	MoneyMe Limited is a listed public company limited by shares, incorporated, and domiciled in Australia. See Financial Report of the 2024 Annual Report for further information.
2 - 1 c	Location of headquarters	Level 3, 131 Macquarie Street, Sydney NSW 2000
2 - 1 d	Countries of operation	Australia See controlled entities information in the Financial Report of 2024 Annual Report.
Disclosure 2-2 Entities included in sustainability reporting		
2 - 2 a	Entities included in sustainability reporting	MoneyMe Limited and its controlled entities (unless stated otherwise) - see controlled entities information in the Financial Report of the 2024 Annual Report.
2 - 2 b	If the organisation has audited consolidated financial statements or financial information filed on public record, specify the differences between list of entities for financial and sustainability reporting	None
2 - 2 c (i-iii)	If the organisation consists of multiple entities, explain the approach used for consolidating the information	MoneyMe Limited and its controlled entities have been consolidated in line with AASB 10: Consolidated Financial Statements. The same approach is applied for sustainability reporting.
Disclosure 2-3 Reporting period, frequency, and contact point		
2 - 3 a	Sustainability reporting period and reporting frequency	Annual reporting for FY2024 (1/7/2023 to 30/6/2024 - unless stated otherwise).
2 - 3 b	Financial reporting period and alignment with sustainability reporting period	Sustainability and financial reporting are aligned.
2 - 3 c	Publication date of report	30/8/2024
2 - 2 d	Contact point for questions about the report	esg@moneyme.com.au
Disclosure 2-4 Restatements of information		
2 - 4 a (i-ii)	Restatements of information	Where relevant, restatement of prior period figures has been disclosed as a restatement, with an explanation provided. In particular, see Governance, Our Employees and Environment sections of the 2024 Sustainability Report, and disclosure 2 -21 b of this GRI Content Index.
Disclosure 2-5 External assurance		
2 - 5 a	Policy and practice of seeking external assurance	The 2024 Sustainability Report has not been externally assured. See Appendix 1 of 2024 Sustainability Report for further information regarding the external validation work completed on GHG emissions data, noting that this work does not constitute external assurance.
2 - 5 b (i-iii)	Has the sustainability report been externally assured	
Disclosure 2-6 Activities, value chain, and other business relationships		
2 - 6 a	The sector(s) in which the organisation is active	Consumer Finance
2 - 6 b (i-iii)	Describe the organisation's value chain	See MONEYME Website https://www.moneyme.com.au/ , About us, Personal, and Partners. See 2024 Annual Report.
2 - 6 c	Other relevant business relationships	N/A
2 - 6 d	Significant changes in the above compared to the previous reporting period	See the 2024 Annual Report for any significant operational highlights and changes.
Disclosure 2-7 Employees		
2 - 7 a	Total number of employees and breakdown by gender and by region	As of 30 June 2024, MONEYME has 99 employees (excluding 5 Non-Executive Directors): <ul style="list-style-type: none"> • 38 women, 60 men, 1 Other, 0 Not Disclosed • All are based in Australia

2 - 7 b (i-v)	Total number of permanent, temporary, and non-guaranteed employees by gender and by region, and total number of full-time and part-time employees by gender and by region	As of 30 June 2024, MONEYME has 99 employees (excluding 5 Non-Executive Directors): <ul style="list-style-type: none"> • 93 permanent employees (34 women, 58 men, 1 Other, 0 Not Disclosed) • 3 temporary employees (2 women, 1 man, 0 Other, 0 Not Disclosed) • 3 non-guaranteed hours (2 women, 1 man, 0 Other, 0 Not Disclosed) • 90 full-time (33 women, 56 men, 1 Other, 0 Not Disclosed) • 6 part-time employees (3 women, 3 men, 0 Other, 0 Not Disclosed) • 3 casual employees (2 women, 1 man, 0 Other, 0 Not Disclosed) All employees are based in Australia.
2 - 7 c (i-ii)	Describe the methodologies and assumptions used to compile the data	Employee data is an exported report from MONEYME's Human Resources Information System (HRIS) and reflects head count as of the end of the reporting period (30 June 2024). It excludes Non-Executive Directors, contractors and labour hire staff.
2 - 7 d	Contextual information	'Not Disclosed' refers to employees who select 'prefer not to say' when disclosing gender. 'Other' refers to employees who identify as non-binary.
2 - 7 e	Significant fluctuations in the number of employees during the reporting period and between reporting periods	No significant fluctuations during the period or between periods. Changes in MONEYME's headcount (excluding Non-Executive Directors): <ul style="list-style-type: none"> • 30 June 2023: 98 employees • 30 September 2023: 96 employees • 31 December 2023: 97 employees • 31 March 2024: 99 employees • 30 June 2024: 99 employees

Disclosure 2-8 Workers who are not employees

2 - 8 a (i-ii)	Total number of workers who are not employees, including the most common types of workers and their contractual relationship with the business, and the type of work they perform	As of 30 June 2024, MONEYME has 141 staff that are not employees but whose work is controlled by the organisation. All staff are based in the Philippines and are hired as full-time regular staff through an outsourcing and offshoring company. These staff work in one of the following teams: <ul style="list-style-type: none"> • Technology and Data Intelligence • Operations and Products • Brand and Marketing • Human Resources
2 - 8 b (i-ii)	Describe the methodologies and assumptions used to compile the data	Staff data reflects head count as of the end of the reporting period (30 June 2024).
2 - 8 c	Significant fluctuations in the number of workers who are not employees	No significant fluctuations during the period or between periods. Changes in Philippines staff headcount: <ul style="list-style-type: none"> • 30 June 2023: 131 employees • 30 September 2023: 132 employees • 31 December 2023: 139 employees • 31 March 2024: 137 employees • 30 June 2024: 141 employees

Disclosure 2-9 Governance structure and composition

2 - 9 a	Governance structure, including committees of the highest governance body	See 2024 Corporate Governance Statement. See About MONEYME section and subsections of MONEYME's Investors Website: https://investors.moneyme.com.au/investor-centre/ .
2 - 9 b	List of committees that are responsible for decision-making on and overseeing the management of the organisation's impacts on the economy, environment, and people	
2 - 9 c (i-viii)	Composition of the highest governance body and its committees	

Disclosure 2-10 Nomination and selection of the highest governance body

2 - 10 a	Nomination and selection processes for the highest governance body and its committees	See 2024 Corporate Governance Statement. See About MONEYME section and subsections of MONEYME's Investors Website: https://investors.moneyme.com.au/investor-centre/?page=corporate-governance , including Remuneration and Nomination Committee Charter.
2 - 10 b (i-iv)	Criteria used for nominating and selecting highest governance body members	

Disclosure 2-11 Chair of the highest governance body

2 - 11 a-b	Is the chair of the highest governance body also a senior executive in the organisation	MONEYME's Chair is an Independent Non-Executive Director.
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Disclosure 2-12 Role of the highest governance body in overseeing the management of impacts		
2 - 12 a	The role of the highest governance body and of senior executives in developing, approving, and updating the organisation's purpose, value or mission statements, strategies, policies, and goals related to sustainable development	See 2024 Corporate Governance Statement. See About MONEYME section and subsections of MONEYME's Investors Website: https://investors.moneyme.com.au/investor-centre/?page=corporate-governance , including Board Charter and the Group's constitution. See Our Approach to Sustainability section of 2024 Sustainability Report.
2 - 12 b (i-ii)	The role of the highest governance body in overseeing the organisation's due diligence and other processes to identify and manage the organisation's impacts on the economy, environment, and people	
2 - 12 c	The role of the highest governance body in reviewing the effectiveness of the organisation's processes as described above, and report the frequency of this review	
Disclosure 2-13 Delegation of responsibility for managing impacts		
2 - 13 a (i-ii)	How the highest governance body delegates responsibility for managing the organisation's impacts on the economy, environment, and people	See 2024 Corporate Governance Statement. See About MONEYME section and subsections of MONEYME's Investors Website: https://investors.moneyme.com.au/investor-centre/ , including Board Charter, Policies, and Management Team section.
2 - 13 b	Process and frequency for senior executives or other employees to report back to the highest governance body on the management of the organisation's impacts on the economy, environment, and people	
Disclosure 2-14 Role of the highest governance body in sustainability reporting		
2 - 14 a-b	Report whether the highest governance body is responsible for reviewing and approving the reported information, including the organisation's material topics, and if so, describe the process for reviewing and approving the information	The Board is responsible for reviewing and approving the Group's Sustainability Report annually. The Sustainability Report is one of multiple reports that are included in the Board's annual reporting review process, which involves reviewing and providing feedback on multiple drafts before providing final approval for public disclosure.
Disclosure 2-15 Conflicts of interest		
2 - 15 a	The processes for the highest governance body to ensure that conflicts of interest are prevented and mitigated	See About MONEYME section and subsections of MONEYME's Investors Website: https://investors.moneyme.com.au/investor-centre/ , including Code of Conduct and Anti-Bribery and Corruption Policy. See related parties' disclosures in 2024 Annual Report.
2 - 15 b (i-iv)	Are conflicts of interest disclosed to stakeholders	
Disclosure 2-16 Communication of critical concerns		
2 - 16 a	Whether and how critical concerns are communicated to the highest governance body	Concerns are communicated to the Board, through a range of mechanisms, including but not limited to: <ul style="list-style-type: none"> • Key Risk Indicator (KRI) Scorecards; • Risk Registers; • Incident Reports; • Management and Committees' stakeholder impact consideration process; • CEO and CFO notifications to the Board as per key policies, including Business Continuity Plan and Risk Management Policy; and • Whistle blower and other grievance mechanisms.
2 - 16 b	Total number and the nature of critical concerns that were communicated to the highest governance body during the reporting period	In FY24, MONEYME had: <ul style="list-style-type: none"> • no critical concerns raised through the Board and Committees' stakeholder impact consideration process; and • no whistle blower items raised.
Disclosure 2-17 Collective knowledge of the highest governance body		
2 - 17 a	Measures taken to advance the collective knowledge, skills, and experience of the highest governance body on sustainable development	See 2024 Corporate Governance Statement. The Board received external presentations on a range of topics during the period, along with completing individual training relevant to their roles as Directors.

Disclosure 2-18 Evaluation of the performance of the highest governance body		
2 - 18 a	Processes for evaluating the performance of the highest governance body in overseeing the management of the organisation's impacts on the economy, environment, and people	See 2024 Corporate Governance Statement. See About MONEYME section and subsections of MONEYME's Investors Website: https://investors.moneyme.com.au/investor-centre/ , including Board Charter, which provides that the Board will regularly carry out a formal review of its performance, and the performance of its Committees and each Director.
2 - 18 b	Whether the evaluations are independent or not, and the frequency of the evaluations	
2 - 18 c	Actions taken in response to the evaluations	
Disclosure 2-19 Remuneration policies		
2 - 19 a (i-v)	Remuneration policies for members of the highest governance body and senior executives	See Remuneration Report in the 2024 Annual Report. See About MONEYME section and subsections of MONEYME's Investors Website: https://investors.moneyme.com.au/investor-centre/ , including Remuneration and Nomination Committee Charter.
2 - 19 b	How the remuneration policies for members of the highest governance body and senior executives relate to their objectives and performance in relation to the management of the organisation's impacts on the economy, environment, and people	
Disclosure 2-20 Process to determine remuneration		
2 - 20 a (i-iii)	Process for designing its remuneration policies and for determining remuneration	See Remuneration Report in the 2024 Annual Report. See About MONEYME section and subsections of MONEYME's Investors Website: https://investors.moneyme.com.au/investor-centre/ , including Remuneration and Nomination Committee Charter and Results of Annual General Meeting.
2 - 20 b	Results of votes of stakeholders (including shareholders) on remuneration policies and proposals, if applicable	
Disclosure 2-21 Annual total compensation ratio		
2 - 21 a	Ratio of the annual total compensation for the organisation's highest-paid individual to the median annual total compensation for all employees	FY24: 14.3:1
2 - 21 b	Ratio of the percentage increase in annual total compensation for the organisation's highest-paid individual to the median percentage increase in annual total compensation for all employees	FY24: 2.5:1 FY23: -6.0:1 ³⁸
2 - 21 c	Contextual information and methodology	<ul style="list-style-type: none"> The KMP remuneration disclosed the remuneration report has been adjusted to exclude KMP leave entitlements for the purposes of this disclosure. Income has not been annualised for employees that started or were terminated in the period. Ex-SocietyOne employees have been excluded from the FY22 data for the percentage increase in annual compensation ratio (GRI 2 - 21 b) for FY23. MONEYME acquired SocietyOne in March 2022 and does not have access to some of the historic data for this cohort of employees. All other data inputs reflect both MONEYME and ex-SocietyOne employees. All employees are based in Australia.
Disclosure 2-22 Statement on sustainable development strategy		
2 - 22 a	A statement from the highest governance body of the organisation about the relevance of sustainable development to the organisation and its strategy for contributing to sustainable development	See CEO's Address section of 2024 Sustainability Report. See About MONEYME section and subsections of MONEYME's Investors Website: https://investors.moneyme.com.au/investor-centre/ , including the Group's constitution.

³⁸ MONEYME has updated its methodology for the 2 - 21 c disclosure in FY24 and has therefore restated the FY23 ratio for comparative purposes. The -0.43:1 ratio that was provided in the 2023 Sustainability Report has been updated to -6:1 in this report. The updated methodology excludes accrued leave balances, reflects remuneration earned rather than remuneration paid in the period, and includes ex-SocietyOne employees in the FY23 data.

Disclosure 2-23 Policy commitments		
2 - 23 a (i-iv)	Policy commitments for responsible business conduct	See Corporate Governance section https://investors.moneyyme.com.au/investor-centre/?page=corporate-governance of MONEYME's Investors Website for a list of its publicly available policies. MONEYME has multiple policies that make reference to responsible business conduct and/or respecting human rights, including but not limited to: <ul style="list-style-type: none"> • Code of Conduct; • Anti-Bribery and Corruption Policy; • Environmental and Social Policy; • Modern Slavery Policy; and • Anti-Discrimination, Bullying & Harassment Policy. In order to protect MONEYME's intellectual property, not all of the Group's policies are publicly available.
2 - 23 b (i-ii)	Specific policy commitment to respect human rights	
2 - 23 c	Links to the policy commitments if publicly available, or, if the policy commitments are not publicly available, explain the reason for this	
2 - 23 d	Level at which each of the policy commitments was approved within the organisation	MONEYME's policies are approved by either the Board, one of the Group's Committees, or the Managing Director and CEO.
2 - 23 e	Extent to which the policy commitments apply to the organisation's activities and to its business relationships	Each policy has a scope that details the extent to which the policy applies to activities and business relationships.
2 - 23 f	How the policy commitments are communicated to workers, business partners, and other relevant parties	Publicly available policies are accessible via the Investor Website and employee-relevant policies are accessed and attested to by staff through the HRIS.

Disclosure 2-24 Embedding policy commitments		
2 - 24 a (i-iv)	How the organisation embeds each of its policy commitments for responsible business conduct throughout its activities and business relationships	The approach to embedding policy commitments, including implementation, communication, and training, differs depending on the policy. The most senior level with oversight of, or accountability for, the implementation of policy commitments is the Group's Board, one of the Group's Committees, or the Managing Director and CEO.

Disclosure 2-25 Processes to remediate negative impacts		
2 - 25 a	Commitments to provide for or cooperate in the remediation of negative impacts that the organisation identifies it has caused or contributed to	MONEYME has a formal incident identification and remediation framework that identifies the nature and size of negative impacts and outlines the processes for remediation and closure of incidents. In order to protect MONEYME's intellectual property, this framework has not been made publicly available.
2 - 25 b	Approach to identify and address grievances, including the grievance mechanisms that the organisation has established or participates in	Customer grievances are identified through the Complaint Management Framework. Complaints are recorded in the Complaints Register, which monitors complaint investigation through to closure. Employee grievances are identified through a range of processes, including whistle blower and human resources processes, which provide the appropriate level of management oversight and responsiveness. Grievances are addressed in accordance with MONEYME's HR and organisational policies and procedures, and comply with the Fair Work Act. In order to protect MONEYME's intellectual property, these frameworks and policies have not been made publicly available.
2 - 25 c	Other processes by which the organisation provides for or cooperates in the remediation of negative impacts that it identifies it has caused or contributed to	Negative impacts are identified through a range of means, including the Incident Management Framework, Complaint Management Framework, Whistleblower Policy, and employee grievance policies and processes. Each framework or policy provides a structure against which any relevant negative impacts are assessed and remediated. In order to protect MONEYME's intellectual property, these frameworks and policies have not been made publicly available.
2 - 25 d	How the stakeholders who are the intended users of the grievance mechanisms are involved in the design, review, operation, and improvement of these mechanisms	The Complaints Management Framework is designed and reviewed against the regulatory guidelines for Dispute Management (RG271), which are published by the Australian Securities and Investments Commission (ASIC). This includes analysis of complaints for process improvement and potential systemic issues. Employee grievance mechanisms are designed in accordance with regulatory obligations and industry best practice. Employees who are intended users of the mechanisms are invited to review relevant policies and procedures. All employees have access to internal HR to provide feedback. Annual training is conducted in a live forum (in person or online) and users are invited to contribute.
2 - 25 e	How the organisation tracks the effectiveness of the grievance mechanisms and other remediation processes	Grievances are tracked and reported on a regular basis to management, this process includes an assessment of potential systemic trends and issues. The reporting mechanisms provide the Board with ongoing oversight of reported grievances.

Disclosure 2-26 Mechanisms for seeking advice and raising concerns		
2 - 26 a (i-ii)	Mechanisms for individuals to seek advice on implementing the organisation's policies and practices for responsible business conduct and raise concerns about the organisation's business conduct.	Management, including the General Counsel, and the Compliance team are readily available for ongoing advice regarding the implementation of MONEYME's policies and practices. The Group also maintains an ongoing relationship with external Legal for ongoing advice on policies and business practices. For customers concerns, see the complaints area of MONEYME's website https://moneyme.com.au/complaints . For employee concerns, see the Whistleblower Policy and other internal policies and grievance mechanisms, including the direct and anonymous feedback channel to the Executive Team.
Disclosure 2-27 Compliance with laws and regulations		
2 - 27 a (i-ii)	Total number of significant instances of non-compliance with laws and regulations during the reporting period	MONEYME has had no significant instances of non-compliance that resulted in administrative or judicial sanctions and fines during the reporting period.
2 - 27 b (i-ii)	Total number and the monetary value of fines for instances of non-compliance with laws and regulations that were paid during the reporting period	Total number and the monetary value of fines for instances of non-compliance with laws and regulations is \$0.
2 - 27 c	Significant instances of non-compliance	N/A
2 - 27 d	How the organisation has determined significant instances of non-compliance	For this purpose, significant instances of non-compliance were determined as incidents that resulted in administrative or judicial sanctions or fines.
Disclosure 2-28 Membership associations		
2 - 28 a	Industry associations, other membership associations, and national or international advocacy organisations in which the organisation participates in a significant role	MONEYME does not have a significant role in any industry or other membership associations. The Group has a number of non-significant industry and membership associations, including but not limited to: <ul style="list-style-type: none"> • Australian Retail Credit Association (ARCA) • Australian Cyber Security Centre (ACSC) • Perpetual Roundtables • United Nations Global Compact (UNGC) • Partnership for Carbon Accounting Financials (PCAF) • Women in Banking and Finance (WiBF)
Disclosure 2-29 Approach to stakeholder engagement		
2 - 29 a (i-iii)	Approach to engaging with stakeholders	MONEYME regularly engages with its key stakeholders, including: <ul style="list-style-type: none"> • Customers • Employees • Investors • Regulators, Industry Bodies, and Suppliers See the Our Approach to Sustainability section in the 2024 Sustainability Report and 2023 Sustainability Report https://investors.moneyme.com.au/FormBuilder/_Resource/_module/97gyKB3QKE2GPtoH0CRNvg/files/MME-FY23-Sustainability-Report.pdf .
Disclosure 2-30 Collective bargaining agreements		
2 - 30 a	Percentage of total employees covered by collective bargaining agreements	The percentage of total employees covered by collective bargaining agreements is 0%. MONEYME does not have an enterprise agreement.
2 - 30 b	For employees not covered by collective bargaining agreements, whether the organisation determines their working conditions and terms of employment based on collective bargaining agreements that cover its other employees or based on collective bargaining agreements from other organisations	MONEYME does not determine working conditions or terms of employment based on collective bargaining agreements from other organisations. MONEYME complies with relevant modern awards.
GRI 3: Material Topics 2021		
Disclosure 3-1 Process to determine material topics		
3 - 1 a (i-ii)	Process followed to determine material topics	See the Our Approach to Sustainability section in the 2024 Sustainability Report and the Our Approach to Sustainability section of the 2023 Sustainability Report https://investors.moneyme.com.au/FormBuilder/_Resource/_module/97gyKB3QKE2GPtoH0CRNvg/files/MME-FY23-Sustainability-Report.pdf , which provides further information regarding the FY23 materiality assessment.
3 - 1 b	The stakeholders and experts whose views have informed the process of determining its material topics	
Disclosure 3-2 List of material topics		
3 - 2 a	List the organisation's material topics	See the Our Approach to Sustainability section in the 2024 Sustainability Report.
3 - 2 b	Changes to the list of material topics compared to previous reporting period	No changes have been made to the material topics list in FY24, however MONEYME has enhanced its reporting for the 10 most material topics in this report.

Disclosure 3-3 Management of material topics		
3 - a	The actual and potential, negative and positive impacts on the economy, environment, and people, including impacts on their human rights	This disclosure was omitted due to the relevant information being incomplete. MONEYME aims to better monitor this for future disclosures.
3 - b	Report whether the organisation involved with the negative impacts through its activities or as a result of its business relationships, and describe the activities or business relationships	
3 - c	Policies or commitments regarding the material topic	See 2024 Sustainability Report, in particular the Our Approach to Sustainability section, which outlines MONEYME's material topics, the actions taken by the Group to address each topic, and information about tracking the effectiveness of the actions taken.
3 - d (i-iv)	Actions taken to manage the topic and related impacts	
3 - e	Information about tracking the effectiveness of the actions taken	
3 - f	How engagement with stakeholders has informed the actions taken, and how it has informed whether the actions have been effective	

GRI 418: Customer privacy 2016

Topic-specific disclosures		
418 - 1 a	Total number of substantiated complaints received concerning breaches of customer privacy, categorised by complaints received from outside parties and substantiated, and complaints from regulatory bodies.	MONEYME received no substantiated complaints related to privacy during the period.
418 - 1 b	Total number of identified leaks, thefts, or losses of customer data	MONEYME identified no leaks, thefts, or losses of customer data during the period.
418 - 1 c	If the organisation has not identified any substantiated complaints, a brief statement of this fact is sufficient.	See 418 - 1 a of the GRI Context Index.

GRI 401: Employment 2016

Topic-specific disclosures		
401 - 1 a	Total number and rate of new employee hires during the reporting period, by age group, gender and region.	<p>MONEYME hired 26 new employees (excluding Directors) in FY24 that were still employed at 30 June 2024:</p> <ul style="list-style-type: none"> Q1FY24: 6, Q2FY24: 9, Q3FY24: 3, Q4FY24: 8 Aged <20: 1, aged 20-29: 18, aged 30-39: 6, aged 40-49: 1, aged 50-59: 0, aged >60: 0 Women: 11, men: 14, non-binary: 1 All employees are based in Australia
401 - 1 b	Total number and rate of employee turnover during the reporting period, by age group, gender, and region.	<p>MONEYME's 12-month employee true turnover (excluding Directors) for FY24 is -8.1%:</p> <ul style="list-style-type: none"> Aged <30: -19.4%, aged 30-50: -1.7%, aged >50: 0% Women: 7.9%, men: -16.7%, non-binary: -100% All employees are based in Australia <p>The negative true turnover for FY24 indicates a net increase in headcount, demonstrating that MONEYME is not only retaining its existing employees but also successfully attracting and integrating new talent into the business. All turnover statistics exclude employees not passing their probation period, planned contract cessations, and redundancies related to the acquisition of SocietyOne.</p>
401 - 2 a	Benefits which are standard for full-time employees of the organisation but are not provided to temporary or part-time employees, by significant locations of operation	<ul style="list-style-type: none"> Part-time employees are eligible to prorated parental leave. Part-time employees are eligible for prorated bonus leave. Casual employees are not eligible for MONEYME's Employee Equity Incentive Plan (EEIP). Casual employees are not eligible for MONEYME's paid parental leave.
401 - 2 b	The definition used for 'significant locations of operation'	All employees are based in Australia, which MONEYME considers a significant location of operation.
401 - 3 a	Total number of employees that were entitled to parental leave, by gender	Employees that have been employed by MONEYME for at least 12 months are entitled to parental leave, which is 73 employees or 73.7% of all employees as of 30 June 2024 (37.0% are women and 63.0% are men).
401 - 3 b	Total number of employees that took parental leave, by gender	Three employees took parental leave during FY24 (33.3% women, 66.6% men).
401 - 3 c	Total number of employees that returned to work in the reporting period after parental leave ended, by gender	Two employees returned to work after their parental leave ended in FY24 (0% were women, 100% were men). The other one employee is women and is still on parental leave at 30 June 2024.

401 – 3 d	Total number of employees that returned to work after parental leave ended that were still employed 12 months after their return to work, by gender	Three employees returned to work after parental leave ended and were still employed in FY24, 12-months after their return (33.3% are women and 66.6% are men).
401 – 3 e	Return to work and retention rates of employees that took parental leave, by gender	In FY24, 66.6% of the three employees that took parental leave returned to work (0% are women, 100% are men). The other one employee is a women and is still on parental leave at 30 June 2024. All three employees are still employed, resulting in a 100% retention rate for FY24.
GRI 404: Training and education 2016		
Topic-specific disclosures		
404 – 1 a	Average hours of training that the organisation’s employees have undertaken during the reporting period, by gender and employee category	MONEYME does not currently record the hours of training per employee and aims to better monitor this for future disclosures.
404 – 2 a	Type and scope of programs implemented, and assistance provided to upgrade employee skills	
404 – 2 b	Transition assistance programs provided to facilitate continued employability and the management of career endings resulting from retirement or termination of employment	During the period, MONEYME did not engage any transition assistance programs for employees who were terminated or retired.
404 – 3 a	Percentage of total employees by gender and by employee category who received a regular performance and career development review during the reporting period	<p>The percentage of employees at 30 June 2024 (excluding the CEO and 5 Non-Executive Directors) that received a regular performance review in FY24 is 72.4%:</p> <ul style="list-style-type: none"> 68.4% of women, 76.3% of men and 0% of non-binary employees received a performance review. 90.9% of KMP & Executives, 100% of Role Band A, 81.8% of Role Band B, 87.5% of Role Band C, 50.0% of Role Band D and 21.1% of Role Band E employees received a performance review. <p>The percentage of employees that did not receive a regular performance review in FY24 is 27.6%. Of this cohort, 96.3% have been employed for less than a year and one is a casual (3.7% of the cohort).</p>

3. TCFD Supporting Information and Content Index

The likelihood and potential impact of climate-related risks on MONEYME is summarised below, in reference to the Group’s 10 key risk areas as per its Risk Management Framework.³⁹ This assessment was completed in FY23 by MONEYME’s Executive team and other relevant senior managers, in reference to the findings from the Group’s FY23 climate scenario analysis. Each individual independently assessed the likelihood and potential impact of climate-related risks on the Group’s key risk areas, the individual results were then consolidated and discussed by management, leading to the following position on climate-related risks.

MONEYME’s Key Risk Area	Likelihood and Potential Impact Rating	Time Horizon to Impact	Example of Climate-Related Risks	Risk Mitigants
1. Governance	Low	Medium - Long	MONEYME does not adequately consider its impact on the environment, as required by its constitution.	Robust processes in place to consider and improve environmental impact.
2. Credit	Low	Medium - Long	The transition to a low carbon economy impacts customers’ ability to repay their loans.	Existing credit risk management processes adequately cover this risk.
			Reduced demand for credit products that negatively impact the climate, such as non-EV car finance products.	Products are regularly reviewed and adjusted to meet market expectations and demand.
			Damage to, and increased write-offs of, secured finance assets due to the increased severity of extreme weather events.	Diversity of loan book, by both secured asset financing and consumer locations, offsets this risk.
3. Technology and Cyber Security	Low	Medium - Long	Costly transition to low emissions technology, software, and data storage.	Agile technology infrastructure.
			Damage to technology infrastructure and assets due to the increased severity of extreme weather events.	Small number of technology assets.
4. Liquidity and Funding	Medium	Medium - Long	Inability to access investment or financing due to poor environmental performance.	Strong current environmental performance and disclosures.
5. Regulatory Compliance	Low	Short - Medium	Inability to meet climate disclosure obligations.	Strong current environmental performance and disclosures.
6. Operational	Low	Medium - Long	Increase in operational down times due to the increased severity of extreme weather events.	Continuous review and enhancement of business continuity capabilities.
7. People	Low	Short - Medium	Inability to attract or retain employees due to poor environmental performance.	Strong environmental performance and disclosures.
8. Customer and Brand Reputation	Medium	Short - Medium	Inability to attract or retain customers due to poor environmental performance.	Strong environmental performance and disclosures.
9. Financial Performance	Low	Medium - Long	Reduced revenue due to being a late mover in the transition to a low carbon economy.	Strong environmental strategy and performance.
			Increased operating costs due to climate change’s impact on the business and its supply chains.	Limited exposure as a digital lender with a small supply chain.
10. Environmental and Social	Medium	Short - Medium	Adverse impact on the environment due to operational and financed GHG emissions.	Strong current environmental strategy and performance.
			Loss of ‘social licence to operate’ due to poor environmental performance.	

Risks highlighted in grey are climate-related physical risks and those in white are transition risks.

Short-term horizon: 1-5 years, Medium-term horizon: 5-10 years, Long-term horizon: 10+ years. MONEYME acknowledges that climate-related issues often manifest over the medium and long term.

Climate-related risks are managed on a case-by-case basis in relation to how they are mitigated, transferred, accepted, or controlled.

³⁹ Accessible at: <https://investors.moneyme.com.au/investor-centre/?page=corporate-governance>

MONEYME's operational risk matrix was used to complete the climate-related risk assessment, this matrix assesses the potential severity of a risk or impact across a range of key risk areas including financial, legal, reputational, technological and environmental. The environmental impact metrics were included in the updated matrix in FY24 and are defined as:

- High: Severe and/or long-term (>10 years) or medium-term (1-5 years) environmental damage, biodiversity loss, or increased greenhouse gas emissions.
- Medium: Moderate and/or short-term (1-5 years) environmental damage, biodiversity loss, or increased greenhouse gas emissions.
- Low: Immaterial environmental damage, biodiversity loss, or increased greenhouse gas emissions.

The operational risk matrix assesses potential impact and likelihood separately, with the likelihood assessed as either high, medium or low using the following definitions:

- High: Likely or highly likely to occur every 1 to 2 years.
- Medium: Possible to occur every 5 years.
- Low: Highly unlikely or most likely not to occur in any 5-year period.

The Likelihood and Potential Impact Rating in the climate-related risk assessment table combines the separate potential impact and likelihood ratings in the following manner:

Likelihood of the risk being realised	High	Medium	High	High
	Medium	Low	Medium	High
	Low	Low	Low	Medium
		Low	Medium	High
		Potential impact if the risk was realised		

The Group deems a Likelihood and Potential Impact Rating of high as material, and therefore has determined that MONEYME is not currently exposed to any material climate-related risks, as the rating for each risk area does not exceed medium. Given that the Group does not currently consider itself materially exposed to climate-related risks, these matters have not been thoroughly considered in MONEYME's strategy and financial planning, and climate-related issues do not serve as an input into financial planning processes at this stage. The Group considers its current strategy appropriately resilient to climate-related risks and is committed to continuing to monitor these risks and adjust its strategy as required.

The Group acknowledges that its climate-related risks directly relate to the Group's climate-related opportunities, particularly if MONEYME is able to adequately and proactively manage these risks. Climate-related opportunities are actively considered in MONEYME's strategy planning, particularly regarding potential product innovation, such as the EV discount launched in FY23, and favourable sustainable financing opportunities.

TCFD Content Index

Focus Area	Disclosure	Reference/Response
GOVERNANCE	Disclose the company's governance around climate-related risks and opportunities	
	<p>a) Describe the board's oversight of climate-related risks and opportunities.</p> <p>b) Describe management's role in assessing and managing climate-related risks and opportunities.</p>	<p>See Climate Governance section of 2024 Sustainability Report. See 2024 Corporate Governance Statement.</p> <p>See TCFD Supporting Information section of 2024 Sustainability Report.</p>
STRATEGY	Disclose the actual and potential impacts of climate-related risks and opportunities on the company's businesses, strategy, and financial planning where such information is material	
	<p>a) Describe the climate-related risks and opportunities the organisation has identified over the short, medium, and long term.</p> <p>b) Describe the impact of climate-related risks and opportunities on the organisation's businesses, strategy, and financial planning.</p> <p>c) Describe the resilience of the organisation's strategy, taking into consideration different climate-related scenarios, including a 2°C or lower scenario.</p>	<p>See Climate Strategy section of 2024 Sustainability Report.</p> <p>See TCFD Supporting Information section of 2024 Sustainability Report.</p>
RISK MANAGEMENT	Disclose how the company identifies, assesses, and manages climate-related risks	
	<p>a) Describe the organisation's processes for identifying and assessing climate-related risks.</p> <p>b) Describe the organisation's processes for managing climate-related risks.</p> <p>c) Describe how processes for identifying, assessing, and managing climate-related risks are integrated into the organisation's overall risk management.</p>	<p>See Climate Risk Management section of 2024 Sustainability Report.</p> <p>See TCFD Supporting Information section of 2024 Sustainability Report.</p>
METRICS AND TARGETS	Disclose the metrics and targets used to assess and manage relevant climate-related risks and opportunities where such information is material	
	<p>a) Disclose the metrics used by the organisation to assess climate-related risks and opportunities in line with its strategy and risk management process.</p> <p>b) Disclose Scope 1, Scope 2, and, if appropriate, Scope 3 greenhouse gas (GHG) emissions, and the related risks.</p> <p>c) Describe the targets used by the organisation to manage climate-related risks and opportunities and performance against targets.</p>	<p>See Climate Metrics and Targets section of 2024 Sustainability Report.</p> <p>Considering its minimal Scope 1 and 2 GHG emissions and its commitment to monitor and reduce Scope 3, the Group does not consider itself exposed to any material emissions-related risks. MONEYME does not currently have set targets for managing climate-related risks and opportunities.</p>

4. Financed Emissions Methodology

During the period, the Group's total financed emission from motor vehicle loans was 37,426.5 tCO₂e, which reflects MONEYME's entire loan receivables for Autopay of \$533.5 million at 30 June 2024. The intensity for MONEYME's motor vehicle financed emissions for every million dollars of Autopay loan receivables is 70.2 tCO₂e/\$M. Autopay loan receivables constitute 48.9% of MONEYME's total loan receivables of \$1,090.7 million at 30 June 2024.⁴⁰

Of MONEYME's FY24 financed emissions, 99.2% or 37,116.6 tCO₂e is produced from internal combustion engine (ICE) vehicles and is classified as Scope 1 emissions and the remaining 0.8% or 309.9 tCO₂e is produced from EVs and is classified as Scope 2 or Scope 3 emissions. This asset class has a weighted average PCAF data quality score of 2.1, indicating a high-quality disclosure as scores range from 1 (highest quality data) to 5 (lowest quality data); 97.5% of the asset class is assessed at a PCAF data quality score of 2 and the remaining 2.5% is at a score of 4.

An outline of MONEYME's PCAF-aligned motor vehicle financed emissions methodology is provided below.

Assets	Emissions Boundary	PCAF Standard Data Quality Score	High-Level Emissions Calculations
Internal Combustion Engine (ICE) motor vehicle loans	<p>Scope 1: Direct emissions from fuel combustion in vehicles.</p> <p>Scope 2: Not relevant.</p> <p>Scope 3: The indirect emissions associated with fuel combustion in vehicles and associated with the production, delivery, or decommissioning of vehicles are excluded.</p>	<p>97.5% of assets included in motor vehicle financed emissions calculations meet the PCAF score of 2 (option 2a). This score indicates that: the outstanding amount and total value at origination of vehicle or vehicle fleet are known; vehicle efficiency and fuel type (fossil and/or electricity) are available from known vehicle make and model; distance travelled is estimated based on local statistical data; emissions are calculated using estimated fuel consumption and fuel type-specific emission factors.</p> <p>A subset of ICE motor vehicle loans are older vehicles and MONEYME does not have access to vehicle specific emissions data for these vehicles. This represents only 2.5% of total vehicles included in the financed emissions calculations. The calculation methodology for this subset meets a PCAF score of 4 (option 3a). This score indicates that: the outstanding amount and total value at origination of vehicle or vehicle fleet are known; vehicle efficiency and fuel type (fossil and/or electricity) are estimated from known vehicle type (vehicle make and model are unknown); distance travelled is estimated based on local or regional statistical data; emissions are calculated using estimated fuel consumption and fuel type-specific emission factors.</p>	<p>Financed emissions per vehicle (tCO₂e)=</p> <p>Outstanding principal (\$)/total principal amount at origination (\$)</p> <p>x</p> <p>Vehicle specific emissions (tCO₂e /km), aligned to either metro, regional, or combined driving (identified through the customer's postcode(s))</p> <p>x</p> <p>Estimated distance travelled by the customer in the period (km), based on average annual distance driven in the state the customer lives in (identified through the customer's postcode(s)).</p>
EV motor vehicle loans	<p>Scope 1: Not relevant.</p> <p>Scope 2: Indirect emissions from electricity generation consumed in EVs.</p> <p>Scope 3: Emissions from upstream (e.g., coal transport) and downstream (e.g., transmission and distribution losses) in the electricity supply change are captured in the Scope 3 emission factors. However, emissions associated with the production, delivery, or decommissioning of vehicles are excluded.</p>	<p>Any identified EV loans are included in the 97.5% of assets that meet the PCAF score of 2 (option 2a).</p>	<p>Financed emissions per vehicle (tCO₂e)=</p> <p>Outstanding principal (\$)/total principal amount at origination (\$)</p> <p>x</p> <p>Vehicle specific fuel efficiency (kWh/km)</p> <p>x</p> <p>Emission factor (tCO₂e /kWh), aligned to regional (state/territory) specific indirect emissions from consumption of purchased electricity (identified through the customer's postcode(s))</p> <p>x</p> <p>Estimated distance travelled by the customer in the period (km), based on average annual distance driven in the state the customer lives in (identified through the customer's postcode(s)).</p>

⁴⁰ All loan receivables figures in this paragraph represents principal outstanding.

Key assumptions for MONEYME’s motor vehicle financed emissions calculations are outlined below.

Assumption	Comment
Principal rather than total amount is used for the attribution of emissions.	The attribution of emissions is calculated using principal rather than total amount as this more closely reflects the value of the asset and removes instances of the attribution of emissions being >100%.
Vehicle emissions data provided by the manufacturer, via a third party, is accurate.	MONEYME receives vehicle emissions data from a third-party vehicle identification provider. This vendor sources the data from the Original Equipment Manufacturers (OEMs), who provide full specifications for vehicles, including emissions related data for the majority of vehicles.
If no emissions data is available for a vehicle, then a conservative estimate is applied.	No emissions data is available from vehicle manufacturer for certain older or heavy vehicles. In this case MONEYME has applied a conservative estimate of 259 gCO ₂ e/km, informed by the National Transport Commission’s Carbon Dioxide Emissions Intensity for New Australian Light Vehicles 2018 information paper.
Metro or regional driving is identified through the postcode of the customer’s home address.	MONEYME has classified postcodes as regional locations based on the Department of Home Affairs’ Designated regional area postcodes, where only Category 3 - Regional Centres and Other Regional Areas is considered as regional for financed emissions calculation purposes.
If metro or regional driving emissions data is not available for a vehicle, then a combined value is applied.	Only certain manufacturers provide specific regional or metro data. If this is not available, MONEYME will use the combined value, which is provided as an alternative emissions figure by the OEMs.
If a state has more than one electricity generation emissions factor, the more conservative option is applied.	Emissions associated with charging an EV are sourced from the Australian National Greenhouse Accounts Factors’ August 2023 report. Where more than one emissions factor is available for a state or territory, the more conservative option is applied in the calculation.
Repaid and written off loans are excluded.	Repaid and written off loans are excluded to align with financial treatment and reporting of these loans.

5. Material Topic Key Performance Indicator Definitions

The table below provides a definition for each of the KPIs for MONEYME's material topics.

MONEYME's Material Topic	Key Performance Indicators	Definition or Methodology
<i>Cybersecurity and financial crime</i>	ISO 27001 certification	ISO 27001:2013 information security certification obtained and maintained as per the accredited certification body.
	Number of cyber security incidents that impacted >0.01% of customers	Count of incidents that impacted >0.01% of MONEYME's customers at the time of the incident.
	Average percentage of employees and labour hire staff that pass regular security simulation testing and training	Total number of employees and labour hire staff that passed the simulation testing and/or training, as a proportion of the total number of staff who were sent the simulation test, averaged over the reporting period.
	System and security penetration testing	System and security penetration testing was conducted during the period.
	Percentage of fraudulent applications detected and blocked	The complement of the total number of substantiated fraud occurrences during the period, excluding any occurrences still undergoing investigation, as a proportion of the total number of fraudulent applications identified during the reporting period.
<i>Responsible and transparent lending</i>	Average customer credit score	The weighted average Equifax credit score for the total loan book at 30 June.
	Proportion of loans funded in the prior financial year that fell into bankruptcy or Part IX debt agreements within 12 months of origination	The total number of loans that progressed to bankruptcy or Part IX debt agreements stages within 12 months of origination, as a proportion of the total number of loans originated in the same financial year. The FY24 and FY23 figures therefore represents loans originated in the FY23 and FY22 periods respectively.
	Percentage of gross revenue from late payment fees	Proportion of gross revenue in the period that is allocated to late payment fees.
<i>Consumer data privacy</i>	Uptime for systems managing customer data	The complement of the total number of hours of downtime for systems managing customer data as a proportion of the total hours in the period.
	Number of reportable privacy breaches	The total number of privacy breaches within the period that are material enough to require MONEYME to report them to a regulator.
<i>Financial hardship and vulnerable customers</i>	Hardship request approval rate for completed applications	The complement of the total number of declined hardship applications, excluding incomplete customer hardship applications, as a proportion of the total number of completed customer hardship applications during the period.
	Percentage of the gross loan book in hardship at 30 June	The gross loan receivables categorised as being in hardship at 30 June as a proportion of the total gross loan receivables at 30 June. A borrower may be considered in hardship if they can only repay by reducing non-discretionary expenses.
<i>Staff health and wellness</i>	Percentage of staff partaking in voluntary health and wellness initiatives	Total number of employees, excluding Non-Executive Directors, participating in at least one voluntary health and wellness-related initiative during the period, as a proportion of the total number of employees, excluding Non-Executive Directors, as at 30 June.
	Percentage of staff who believe that their manager genuinely cares about their wellbeing	The proportion of employees and labour hire staff who agree with the statement that their manager is genuinely concerned about their wellbeing, as a proportion of the total respondents in the latest engagement survey during the period.

<i>Corporate governance and business ethics</i>	Percentage of Board and Committee meetings at which environmental and social related stakeholders are formally considered in any decisions made by the Board or Committee	The proportion of Board and Committee meetings that included a consideration of the impact of decisions on environmental and social stakeholders, relative to the total number of Board and Committee meetings.
	Percentage of staff who believe MONEYME's commitment to social responsibility (e.g. sustainability, community support, ESG, etc.) is genuine	The proportion of employees and labour hire staff who agree with the statement that MONEYME's commitment to social responsibility (e.g. sustainability, community support, ESG, etc.) is genuine, as a proportion of the total respondents in the latest engagement survey during the period.
<i>Customer experience and satisfaction</i>	Customer NPS	The difference between the percentage of customer NPS survey respondents who are promoters (rating the likelihood of recommending MONEYME as 9-10) and those who are detractors (rating it as 0-6).
	Percentage of inbound customer calls answered in under 10 seconds	The total number of inbound calls answered within 10 seconds as a proportion of the total number of inbound calls during the period.
	Google and Product Review scores	The Google and Product Review ratings for the MONEYME brand at 30 June.
	AFCA customer complaints as a proportion of active customers	The total number of AFCA customer complaints received during the period, as a proportion of the total number of active customers at 30 June.
<i>Engaged workforce</i>	Staff overall engagement score	The overall engagement score for employees and labour hire staff that completed the latest engagement survey during the period.
	Percentage of staff who would recommend MONEYME as a great place to work	The proportion of employees and labour hire staff who agree with the statement that they would recommend MONEYME as a great place to work, as a proportion of the total respondents in the latest engagement survey during the period.
<i>Employee learning and development</i>	Percentage of employees partaking in voluntary learning and development initiatives	Total number of employees, excluding Non-Executive Directors, participating in at least one voluntary learning and development initiative during the period, as a proportion of the total number of employees, excluding Non-Executive Directors, as at 30 June.
	Percentage of staff who believe MONEYME is a great company to make a contribution to their development	The proportion of employees and labour hire staff who agree with the statement that MONEYME is a great company to make a contribution to their development, as a proportion of the total respondents in the latest engagement survey during the period.
	Percentage of staff who agree that they are given opportunities to develop skills relevant to their interests	The proportion of employees and labour hire staff who agree with the statement that they are given opportunities to develop skills relevant to their interests, as a proportion of the total respondents in the latest engagement survey during the period.
<i>Customer financial access and inclusion</i>	Total number of users accessing MONEYME's app-based Credit Score tool	The total number of users that have accessed the Credit Score tool via the MONEYME app on or before 30 June.
	Percentage of Credit Score users that experienced an improvement in their credit score since using the tool	The total number of users that experienced an improvement in their normalised credit score since first using the tool compared to 30 June, as a proportion of total Credit Score tool users as at 30 June. The score is normalised to allow comparability between different credit bureaus.

Corporate Directory

COMPANY'S REGISTERED OFFICE

MoneyMe Limited
Level 3
131 Macquarie Street
Sydney, New South Wales 2000

SHARE REGISTRY

Link Group
Level 12
680 George Street
Sydney, New South Wales 2000

DIRECTORS

Jamie McPhee (Independent Non-Executive Chair)
Clayton Howes (Managing Director and Chief Executive Officer)
Scott Emery (Non-Executive Director)
Susan Hansen (Non-Executive Director)
Rachel Gatehouse (Independent Non-Executive Director)
David Taylor (Independent Non-Executive Director)

AUDITOR

Grant Thornton Audit Pty Ltd
Level 17
383 Kent Street
Sydney, New South Wales 2000

COMPANY SECRETARY

Jonathan Swain

WEBSITE

www.moneyme.com.au

INVESTOR RELATIONS

investors@moneyme.com.au

ASX: MME

ACN: 636 747 414

MONEYME

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

Certified



Corporation

