

MONEYME

Modern Slavery Statement 2025

MoneyMe Limited and its controlled entities
ACN: 636 747 414

ASX: MME

Certified



Corporation

This company meets high standards of social and environmental impact.

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Acknowledgement of Country

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

In FY25, MONEYME launched the second stage of Reconciliation Australia's Reconciliation Action Plan framework, *Innovate*.



**RECONCILIATION
ACTION PLAN**

INNOVATE

Better loans and credit cards for Generation Now

Since 2013, MONEYME has been reshaping how Australians experience credit with smart technology and a challenger mindset. From vehicle finance to personal loans and credit cards, we deliver a faster, simpler alternative to traditional lenders. As a Certified B Corporation, we're setting a new standard where innovation and responsibility go hand in hand.

A non-bank challenger

We challenge outdated lending practices with innovative credit products.

Digital, yet personal

We simplify credit with digital experiences that are built for modern consumers.

We move fast

From seamless customer journeys to approvals in minutes, saving time is what we do.

For Generation Now

We back 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.



About this Statement

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

The Statement covers the reporting period from 1 July 2024 to 30 June 2025, and it has been produced in accordance with Australia’s *Modern Slavery Act 2018* (Cth) (“the Act”). It applies to MONEYME and all its wholly owned subsidiaries, which are listed in Appendix 1 (“the Group”). All of MONEYME’s subsidiaries are operationally integrated and therefore consultation with these subsidiaries is not applicable. MONEYME’s consolidated revenue for the period met the threshold for reporting under the Act. MONEYME and its Board of Directors approve this Statement on behalf of itself and each of its subsidiaries.



Our approach to modern slavery

MONEYME views the prevention of modern slavery as an essential part of safeguarding human rights and responsible business conduct. The Group acknowledges that there is a risk of forced labour, child labour, human trafficking, slavery, or debt bondage occurring in its operations or supply chains. MONEYME maintains a zero-tolerance policy towards all forms of modern slavery.



MONEYME is committed to upholding human rights and proactively manages modern slavery risks as part of its broader environmental and social risk, which is one of the Group's 10 key risk areas.¹ This integration embeds modern slavery considerations within the Group's risk management framework and related policies, allowing risks to be identified, assessed, and managed consistently.

Where risks occur beyond direct control, MONEYME engages with suppliers, partners, and other stakeholders to encourage stronger practices and drive improved outcomes. This approach reflects the Group's values and ESG commitments, and demonstrates its determination to maintain ethical supply chains and protect human rights. Further details on MONEYME's sustainability approach are set out in the 2025 Sustainability Report.²

Continuous Improvement

MONEYME is committed to a continuous improvement approach in its efforts to address modern slavery risks, recognising that these risks are complex and evolving. The Group regularly reviews and adapts its processes. Key actions taken in FY25 include:

- **Enhanced vendor management framework:** The vendor management framework was enhanced through clearer accountability, expanded risk categories, and the introduction of a structured risk rating system with mandatory due diligence for high-risk vendors. Vendor records and assessments are now centrally maintained to strengthen oversight and compliance. These improvements support more effective risk management and reinforce safeguards against modern slavery across the supply chain.
- **Updated Modern Slavery Policy:** During the period, the Group updated its Modern Slavery Policy. The policy was reviewed and updated by the Operational Risk and Compliance Committee (ORCC).
- **Strengthened incident management and establishment of a remediation framework:** MONEYME integrated the UN Guiding Principles on Business and Human Rights (UNGPs)³ *Cause - Contribute - Directly Linked* framework into its Modern Slavery Policy, establishing a remediation framework to guide proportionate responses to incidents and reinforce accountability across its operations and supply chain.
- **Supplier modern slavery statement:** The Group continued integrating signed supplier modern slavery statements into the due diligence process, ensuring prospective and high-risk suppliers formally acknowledge MONEYME's zero-tolerance stance and commit to mitigating modern slavery.
- **Training and awareness:** Delivered training sessions to the Modern Slavery Working Group (MSWG) and other relevant personnel to enhance understanding of modern slavery risks and responsibilities.

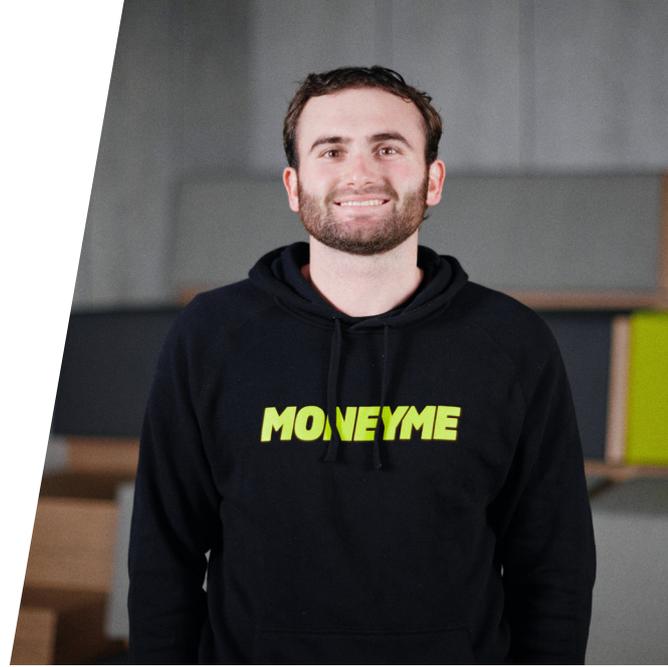
These initiatives have enhanced MONEYME's ability to identify, assess and mitigate modern slavery risks, strengthening a culture of responsibility and awareness throughout the organisation.

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

² 2025 Sustainability Report is accessible here: <https://investors.moneyme.com.au/FormBuilder/DownloadFile.axd?file=/Report/ComNews/20250829/02986724.pdf>

³ Accessible at: https://www.ohchr.org/sites/default/files/documents/publications/guidingprinciplesbusinesshr_en.pdf

Our structure, operations, and supply chains



Structure

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

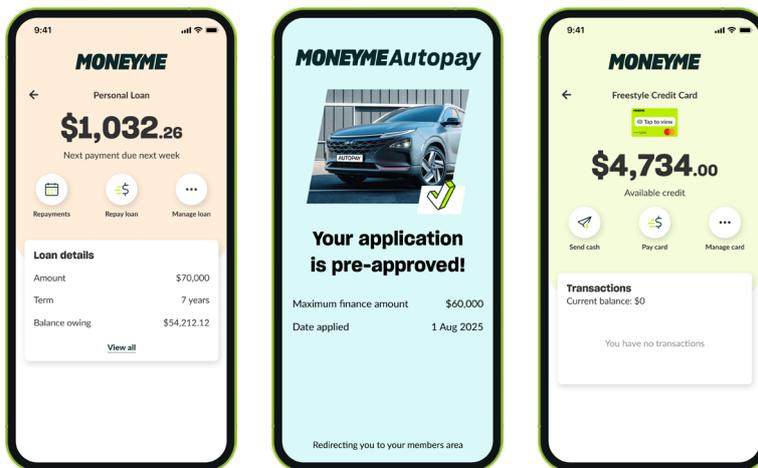
MONEYME has two leased office spaces, with headquarters located in Sydney CBD, and a second office in Newcastle, NSW. As a digital non-bank lender, MONEYME does not operate any branches or customer-facing sites.

As at 30 June 2025, MONEYME had 112 employees, excluding five Non-Executive Directors, all of whom are based in Australia. The majority of employees work from either the Sydney or Newcastle office, whilst a small proportion are based in Victoria, Queensland, and Western Australia.

The Group also engages labour hire staff through an offshore labour company. During the period, MONEYME transitioned to a new provider. As at 30 June 2025, MONEYME engaged 144 staff in the Philippines through this arrangement. MONEYME maintains a close, collaborative relationship with the new supplier and has a high level of oversight of staff remuneration, benefits, and engagement. The decision to transition was driven by the Group’s passion for people, combined with its agile, fast-paced business. This arrangement enables customised solutions and benefits for staff, as well as allowing improvements to be implemented quickly and efficiently.

Operations

MONEYME has three core credit products, which combined contributed greater than 95% of the Group’s gross revenue of \$208 million in FY25:



Personal Loans
For bigger purchases

Autopay
Car loans via dealers and brokers

Freestyle Credit Card
For everyday spending

The Group had gross customer receivables as at 30 June 2025 of \$1.5 billion, which was comprised of 62.2% secured assets and 37.8% unsecured assets.

As at 30 June 2025, MONEYME had over 80,000 active customers with a credit product. An outline of MONEYME’s customer distribution is provided below:

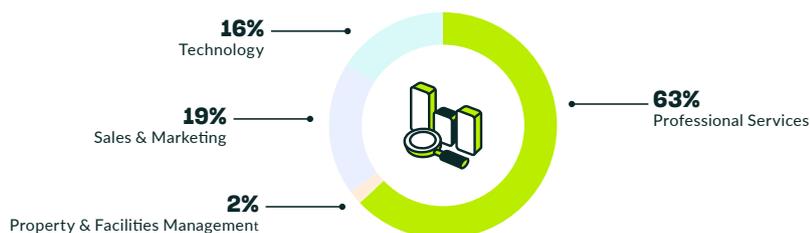


Well-distributed geographical spread

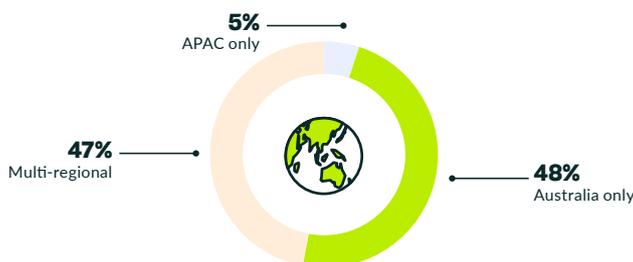
Supply chains

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

In FY25, the majority of MONEYME’s significant suppliers were professional services providers (63%), followed by sales and marketing (19%) and technology providers (16%). Of these suppliers, 47% operated across multiple regions, while 53% were localised to Australia or the broader Asia-Pacific region.



Significant suppliers by industry

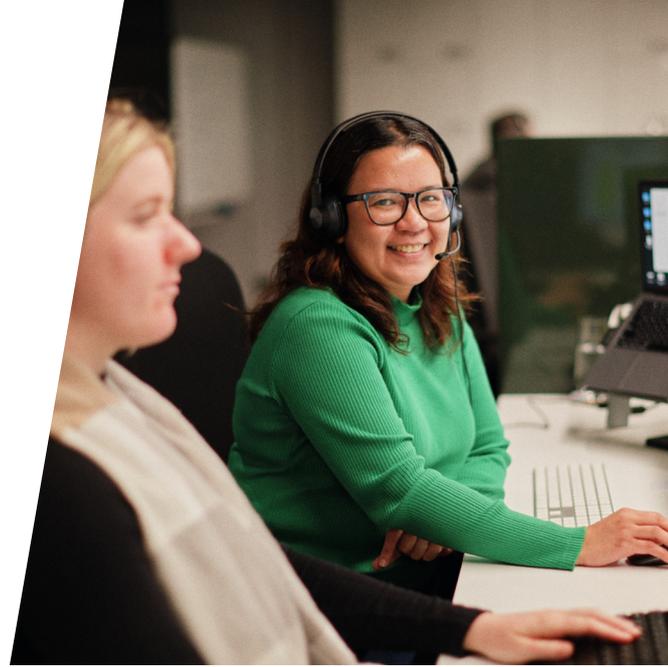


Significant suppliers by region

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

Modern slavery risk

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



Overall:

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

Operations:

Finance industry: Low risk of MONEYME causing, contributing, or being directly linked to modern slavery by operating in the financial services industry.

Products and customers: Low risk of MONEYME causing, contributing, or being directly linked to modern slavery in providing its credit products to customers.

Australian geography: Low risk of MONEYME causing, contributing, or being directly linked to modern slavery whilst operating with a direct workforce located in Australia. This excludes labour hire staff based in the Philippines, as this component of the workforce is considered part of the Group’s supply chain.

Supply chains:

Supplier industry risks: Low risk of MONEYME causing, contributing, or being directly linked to modern slavery through engaging suppliers that are primarily professional services (63%).

Geographic risk: Moderate risk of MONEYME causing, contributing, or being directly linked to modern slavery through engagement of its direct suppliers and their own supply chains. Supply chain risk is elevated due to MONEYME’s offshore labour hire staff and other suppliers operating in geographies carrying higher risk.

Operations



Industry risks

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

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

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

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

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



Product and customer risks

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

The Group acknowledges the possibility of modern slavery occurring within its customer base and recognises the potential link between modern slavery risk, money laundering, and terrorism financing. To mitigate these risks, MONEYME has embedded a comprehensive set of controls across fraud prevention, anti-money laundering (AML), counter-terrorism financing (CTF), and cybersecurity. In FY25, MONEYME maintained its obligations as a reporting entity under the Anti-Money Laundering and Counter-Terrorism Financing Act 2006 and strengthened its AML/CTF Program by investing in advanced fraud detection and compliance monitoring. These efforts were complemented by the Group's transition to ISO 27001:2022 certification and alignment with the Zero Trust security framework, enhancing information security, system resilience, and oversight of financial crime risks. Together with strict customer verification processes, penetration testing, and mandatory employee security training, these measures significantly reduce the likelihood of modern slavery risks materialising through MONEYME's customer base. On this basis, the Group continues to believe that the risk of causing, contributing to, or being directly linked to modern slavery through its customer base remains low.



Geographic risks

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

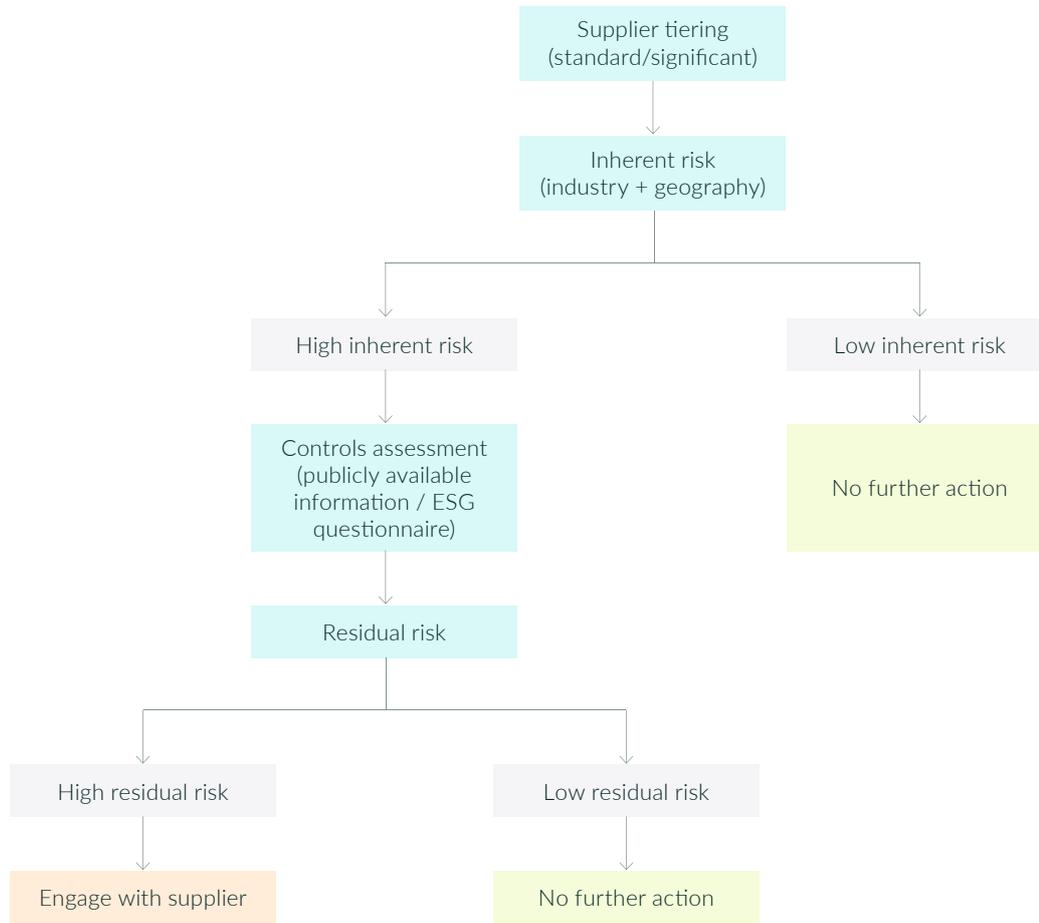


Although not technically MONEYME employees, a significant proportion of the Group's staff are labour hire staff employed by an external company based in the Philippines. These staff are a vital part of MONEYME's operations and as a result the third party that contracts these staff is a significant supplier and is included in the Group's supplier modern slavery risk assessment process. The risks of modern slavery occurring in the Philippines are significantly higher than Australia. The Global Slavery Index (GSI) 2023 report found that the estimated prevalence of modern slavery per 1,000 of population for the Philippines is 7.8. MONEYME maintains close oversight of its labour hire offshore staff, including setting the remuneration and benefits for these staff. However, the Group regards this specific supplier in the Philippines as carrying moderate geographic risk given the location in which they and their suppliers operate. In 2025, the Group transitioned to a new offshore labour provider in the Philippines. This change strengthened MONEYME's oversight of employment practices and improved transparency in supplier management. Since the transition, employee engagement within the offshore team has increased, supported by enhanced communication, improved office environment, and additional employee benefits. These developments have further reduced operational and ethical risks, contributing to the Group's broader efforts to promote fair work practices and mitigate modern slavery risk within its supply chain.

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

Supply chains

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



Results of supplier risk assessments



Industry risk

In FY25, MONEYME assessed its significant suppliers, which primarily operate in the professional services sector (63%). This sector is considered to have low inherent risk according to the NSW Anti-slavery Commissioner’s Inherent Risk Identification Tool.



Geographic risk

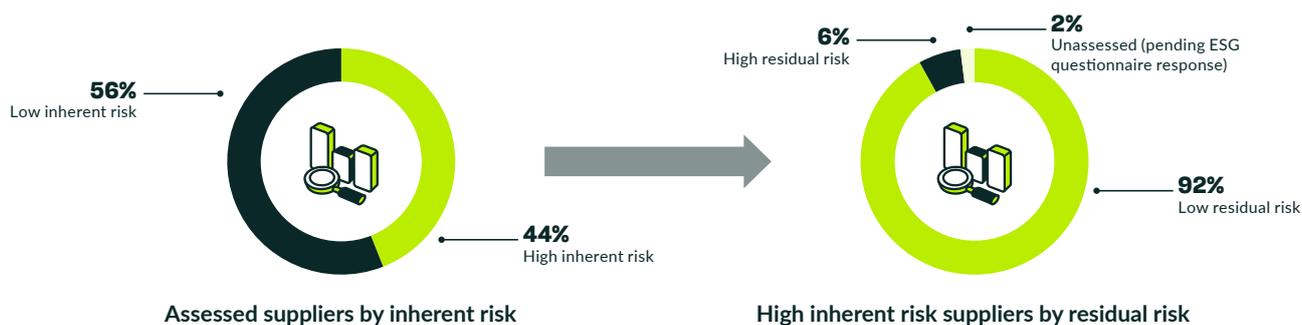
During the period, 48% of significant suppliers operated in Australia only, carrying low risk according to the GSI. Nevertheless, MONEYME acknowledges that the risk is elevated due to offshore labour hire staff contracted through third parties, and due to other suppliers operating in higher-risk areas.

Of the Group’s assessed suppliers, 56% were deemed to have low inherent risk compared to 44% with high inherent risk. All high inherent risk suppliers were reviewed for their publicly available modern slavery information and 81% were assessed as having acceptable modern slavery information available. The remaining 19% assessed as not having acceptable modern slavery information have all been engaged to complete the ESG questionnaire and 93% of suppliers who have been engaged to complete the questionnaire have done so.

Of MONEYME's high inherent risk suppliers:

- 92% were assessed as low residual risk due to their publicly available modern slavery information or their responses to MONEYME's ESG questionnaire demonstrating sufficient controls are in place;⁷
- 2% have not yet been assessed as the supplier is yet to complete the ESG questionnaire; and
- 6% were assessed as high residual risk due to unsatisfactory publicly available modern slavery information and ESG questionnaire responses. MONEYME engaged those vendors to sign a supplier modern slavery statement that acknowledges MONEYME's expectations of them. The Group will continue to monitor and actively engage with these suppliers regarding their modern slavery risk mitigation processes.

The results of MONEYME's FY25 supplier risk assessment for existing suppliers are summarised below:



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

Actions to assess and address risks



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

Governance

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

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

MONEYME maintains a Modern Slavery Policy that outlines the principles and processes the Group adheres to in its approach to modern slavery. MONEYME’s employees and labour hire staff in the Philippines are required to read and attest to this policy, and MONEYME assesses its compliance with it at least every six months. During the period, the Group updated its Modern Slavery Policy to enhance incident management and establish a remediation framework.

As well as the Modern Slavery Policy, the Group has a number of related policies that support modern slavery risk mitigation, including but not limited to:

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

Together, these policies form a comprehensive governance structure that reinforces MONEYME’s commitment to preventing human rights and modern slavery incidents.

Moreover, governance was strengthened through an update to the Vendor Management Framework, which introduced clearer accountability for supplier oversight and embedded modern slavery considerations more consistently into procurement processes.

Suppliers

In FY25, MONEYME advanced and updated its Vendor Management Framework to strengthen supplier oversight and accountability. The framework now establishes clearer responsibility through the appointment of a Vendor Manager and introduces stronger controls to ensure modern slavery considerations are embedded throughout procurement and due diligence processes. The updated framework also improved oversight by ensuring supplier assessments and documentation are centrally maintained, supporting better visibility, traceability, and timely action on emerging risks. This enables the Group to strengthen compliance expectations across its supply chain and reinforce its commitment to ethical and responsible sourcing.

All prospective suppliers continue to undergo due diligence across critical areas including risk and compliance, information security, and modern slavery. For existing suppliers assessed as high risk, MONEYME maintained its practice of requesting they complete the ESG questionnaire and sign a supplier statement to confirm their alignment with the Group’s zero-tolerance stance on modern slavery.

During the period, MONEYME continued to apply the NSW Anti-Slavery Commissioner’s Inherent Risk Identification Tool to its supply chain assessments. The tool highlights inherent risks across procurement categories by considering key factors. Using these insights, the Group is able to prioritise high-risk suppliers and direct targeted action to areas where modern slavery risks are most likely to occur.

Customers

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

In FY25, MONEYME strengthened its customer-related controls through targeted internal audit reviews, including an end-to-end review of origination and underwriting, an assessment of customer payment and collections processes, and a review of fraud risk controls in the referrer and broker channels. These reviews reinforced the effectiveness of the Group's processes and identified opportunities to further mitigate risks linked to customer origination and financial crime.

The Group also advanced its financial crime and cybersecurity capabilities during the year. This included successfully transitioning to ISO 27001:2022 certification, conducting independent penetration testing, and preventing any cybersecurity incidents that could have materially impacted customers. MONEYME invested in advanced fraud detection and prevention tools, enhanced monitoring and disaster recovery automation, and improvements in credit review processes to strengthen resilience against money laundering, terrorism financing, and fraud.

MONEYME continues to proactively monitor customer activity after loan origination for irregular or suspicious behaviour. Where higher risks are identified, further due diligence is applied. These strengthened processes not only protect customers and the business from financial crime but also provide an avenue to detect potential indicators of modern slavery risk within the customer base.

Employees

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

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

In FY25, MONEYME undertook an assessment of its grievance mechanisms against the effectiveness criteria outlined in the UNGPs.⁸ This assessment considered accessibility, legitimacy, predictability, equitability, transparency, rights-compatibility, and the ability to enable continuous learning. Importantly, the review extended beyond employees to evaluate how grievance mechanisms function for all stakeholders - including customers, suppliers, and supplier employees.

The assessment confirmed that grievance channels are broadly accessible and effective, while also identifying opportunities to enhance awareness and trust across stakeholder groups. These insights will inform future improvements, ensuring that grievance mechanisms remain a reliable way to surface and address modern slavery risks both within MONEYME's operations and across its wider supply chain.

Remediation

In prior years, MONEYME drew on the UNGPs' *Cause – Contribute – Directly Linked* framework to guide its approach to remediation. In FY25, this was formally anchored in MONEYME's Modern Slavery Policy, establishing a clearer and more structured remediation framework to ensure proportionate and accountable responses to incidents across operations and the supply chain.

The framework sets out distinct actions depending on MONEYME's level of involvement in an adverse impact, whether through causing, contributing to, or being directly linked to the impact. This ensures that responses are tailored, ranging from ceasing harmful activities and preventing recurrence, to leveraging influence over third parties or enacting direct remediation processes.

In FY25, no actual or suspected incidents of modern slavery were identified in MONEYME's operations or supply chains and therefore no remediation was required. If MONEYME identifies any suspected incidents of modern slavery in its operations or supply chains, either directly or through being informed by one of its suppliers, the Group is committed to:

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

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

⁸ Accessible at: https://www.ohchr.org/sites/default/files/documents/publications/guidingprinciplesbusinesshr_en.pdf

Assessing the effectiveness of our actions

MONEYME acknowledges that an important step in mitigating modern slavery is to assess the effectiveness of the Group’s actions continuously and transparently. MONEYME’s MSWG assessed the effectiveness of its actions in FY25 to understand and address modern slavery in its operations and supply chains as the following:



Category	Measure	Rating*	Comment
Governance	Establishing a Modern Slavery Working Group to govern policies and processes.	3	Maintained throughout FY25.
	Appropriate Board involvement and oversight.	3	The Board reviews and approves the Group’s annual Modern Slavery Statements.
	Appropriate policies in place and compliance with these policies.	3	Appropriate policies are in place, including the Modern Slavery Policy, and compliance is monitored regularly.
Operational risk assessment	Effectiveness of customer due diligence processes.	3	Customer due diligence processes are applied to all new customers and are consistent in their application.
	Effectiveness of AML/CTF processes.	3	AML and CTF processes are applied to all new customers and are consistent in their application.
Supply chain risk assessment – Existing Suppliers in FY25	Supply chain documentation.	3	Supplier lists for modern slavery risk assessment purposes include business-critical suppliers and those with whom MONEYME has a significant annual spend.
	Percentage of significant suppliers included in the risk assessment process.	5	100% of significant suppliers were assessed.
	Percentage of significant suppliers assessed as low inherent modern slavery risk.	3	57% of significant suppliers were assessed as having low inherent modern slavery risk.
	Percentage of high inherent risk suppliers with satisfactory publicly available modern slavery information.	4	81% of high inherent risk suppliers were found to have satisfactory publicly available modern slavery information.
	Percentage of high inherent risk suppliers with unsatisfactory publicly available modern slavery information engaged to complete the ESG questionnaire.	5	100% of high inherent risk suppliers with unsatisfactory publicly available modern slavery information were engaged to complete the ESG questionnaire.
	ESG questionnaire completion rate.	5	93% of high inherent risk suppliers with unsatisfactory publicly available modern slavery information who were sent the questionnaire completed it. ⁹
	Percentage of high inherent risk suppliers assessed as low residual modern slavery risk.	5	92% of high inherent risk suppliers were assessed as low residual modern slavery risk.
	Percentage of high inherent risk suppliers assessed as high residual modern slavery risk.	3	6% of high inherent risk suppliers were assessed as high residual modern slavery risk.
Supply chain risk assessment – Prospective Suppliers in FY25	Effectiveness of due diligence processes for new suppliers.	3	Due diligence processes for new suppliers include modern slavery related enquiries.
Remediation	Number of grievances related to modern slavery received via MONEYME’s grievance mechanisms.	3	There were no grievances related to modern slavery in FY25.
	Percentage of addressed grievances.	3	N/A.

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

⁹ The ESG questionnaire completion rate includes responses provided outside the period by MONEYME’s FY25 suppliers, and reflects the rate at the date of publishing this Statement.

Approval

This Statement constitutes MONEYME Limited's Modern Slavery Statement for the financial year ending 30 June 2025, in accordance with the Modern Slavery Act 2018 (Cth). The Statement has been approved by MONEYME's Board of Directors and is issued on behalf of MONEYME Limited by Jamie McPhee, Chair, and Clayton Howes, Managing Director and Chief Executive Officer on 27 November 2025. This Statement has also been submitted to the Australian Government's Modern Slavery Register.



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

Jamie McPhee
Chair

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

Clayton Howes
Managing Director and CEO

Appendices

Appendix 1: Controlled Entities

MoneyMe Limited's Controlled Entities as at 30 June 2025:

	Name ¹⁰	Proportion of ownership in FY25
1.	MoneyMe Limited ¹¹	100%
2.	MoneyMe Financial Group Pty Ltd	100%
3.	MoneyMe Finance Pty Limited ¹²	100%
4.	MoneyMe Technology Pty Ltd	100%
5.	MoneyMe Partnerships Pty Limited ¹³	100%
6.	MoneyMe International Pty Ltd	100%
7.	ListReady Pty Limited	100%
8.	RentReady Pty Limited	100%
9.	Price Enquiry Pty Ltd	100%
10.	MoneyMe TM Pty Ltd	100%
11.	MoneyMe Employment Services Pty Ltd	-
12.	SocietyOne Australia Pty Ltd ¹⁴	100%
13.	SocietyOne Investments Pty Ltd	100%
14.	SocietyOne Investment Management Pty Ltd	100%
15.	Broker Services Pty Ltd	100%
16.	SocietyOne Livestock Lending Pty Ltd	100%
17.	MoneyMe Horizon Warehouse Trust ¹⁵	100%
18.	MoneyMe Horizon 2020 Trust ¹⁵	100%
19.	MME Autopay 2021 Trust ¹⁵	100%
20.	MME PL Trust 2022-1 ¹⁶	-
21.	MME Autopay ABS 2024-1 Trust ¹⁵	100%
22.	MME PL 2024-1 Trust ¹⁵	100%
23.	MME Share Plan Trust ¹⁷	100%
24.	SocietyOne PL 2021-1 Trust ¹⁸	-
25.	SocietyOne PL 2023-1 Trust ¹⁵	100%
26.	SocietyOne Funding Trust No.2 ¹⁹	-
27.	SocietyOne Personal Loans Trust ²⁰	-
28.	MME Rep Pool Trust ¹⁵	100%
29.	MME Horizon Autopay Trust ¹⁵	100%
30.	MME PL 2025-1 Trust ¹⁵	100%
31.	ListReady (NZ) Pty Ltd ²¹	-
32.	MoneyMe Financial Group (UK) Limited ²²	-

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

¹¹ MoneyMe Limited is the Parent Company of the Group.

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

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

¹⁴ SocietyOne Australia Pty Ltd is the trustee of SocietyOne P2P Lending Trust. SocietyOne P2P Lending Trust does not consolidate in the Group's accounts.

¹⁵ Ownership reflects capital and residual income unit ownership.

¹⁶ MME PL Trust 2022-1 was terminated on 30 July 2024.

¹⁷ The purpose of the Trust is to support management of the MME Employee Equity Incentive Plan.

¹⁸ SocietyOne PL 2021-1 Trust was terminated on 31 July 2024.

¹⁹ SocietyOne Funding Trust No. 2 was terminated on 31 October 2024.

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

²¹ ListReady (NZ) Pty Limited was deregistered from the New Zealand Companies Register on 16 October 2024 and its exit from the Group has no impact on the Group's financial results.

²² MoneyMe Financial Group (UK) Limited was deregistered with the United Kingdom HM Revenue & Customs on 15 October 2024 and its exit from the Group has no impact on the Group's financial results.

MONEYME

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Certified



This company meets high standards of social and environmental impact.

Corporation