

MONEYME

Modern Slavery Statement 2023

MoneyMe Limited and its controlled entities

ACN: 636 747 414

ASX: MME

Certified



Corporation

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MONEYME

Acknowledgement of Country

MONEYME acknowledges the Traditional Custodians of the land throughout Australia where we work and live, and 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 land, waterways, seas, and community, and pay our respect to Elders past and present. MONEYME recognises the systemic discrimination and oppression inflicted on First Nations peoples to eradicate their culture and identity, and their courage, tenacity, and perseverance to keep their culture and sovereignty alive.

In FY23, MONEYME implemented its inaugural Reflect Reconciliation Action Plan, which was endorsed and published by Reconciliation Australia in March 2023. 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.





About this statement

This Modern Slavery Statement (“Statement”) is MoneyMe Limited’s (“MONEYME”) third 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 2022 to 30 June 2023, 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.

About MONEYME



Certified



Corporation



A non-bank challenger

MONEYME is a founder-led digital lender and Certified B Corporation™. We challenge the traditional ways of credit and simplify the borrowing experience with digital-first experiences that meet the needs of modern consumers.

We move fast

Our point of difference is delivering unrivalled customer experiences powered by smart technology. From near real-time credit decisioning to loans that settle in minutes, we deliver speed and efficiency in everything we do.

Digital yet personal

We target customers with higher-than-average credit profiles through a range of fast, flexible, and competitively priced products, including car loans, personal loans, and credit cards.

For Generation Now

We service ambitious Australians who expect more from life and the companies they engage with. We uphold a strong ethos of sustainability and hold ourselves accountable to the high standards of the B Corp movement.





Our Approach to Modern Slavery

MONEYME recognises that modern slavery can manifest in various forms throughout its operations and supply chains, including forced labour, unlawful child labour, human trafficking, slavery, and debt bondage. The Group understands that modern slavery is never acceptable and maintains a strict zero-tolerance approach to modern slavery, which is also reflected in the Group's Modern Slavery Policy.

MONEYME is firmly committed to upholding human rights and acknowledges its responsibility to take meaningful action in identifying and mitigating the risks of modern slavery within its operations and supply chains. MONEYME considers modern slavery risk as a component of environmental and social risk, which is one of its 10 key risk areas. Therefore, modern slavery risk is incorporated into the Group's existing risk management framework and policies. When modern slavery risks arise within the Group's supply chains, beyond its direct control, MONEYME will leverage its influence by actively engaging with suppliers, partners, and stakeholders to seek to drive positive change in their practices.

MONEYME's commitment to safeguarding human rights is derived from its well-embedded environmental, social, and governance (ESG) values, which are rooted in the company's constitution. Please read MONEYME's 2023 Sustainability Report to learn more about its impact on people and the planet.¹

Continuous Improvement

MONEYME adheres to a 'continuous improvement approach' when it comes to addressing modern slavery risks. The Group recognises that these risks are complex and evolving, and therefore MONEYME's response will need to progress over time.

The Group's commitment to ongoing improvement is reflected in a number of key actions that were taken in FY23, including:

- establishing a dedicated Modern Slavery Working Group (MSWG) to focus on modern slavery risk and drive change within the organisation;
- updating its Environmental & Social Policy and its environmental and social preferable purchase policy, which includes a written commitment to give preference to environmentally and socially preferable products and services; and
- improving its supplier assessment process, with a heightened focus on addressing higher risk suppliers.

These efforts have enabled MONEYME to better identify, assess, and mitigate modern slavery risks within its operations and supply chain and foster a culture of awareness and responsibility.

¹ 2023 Sustainability Report is accessible here: https://investors.moneyme.com.au/FormBuilder/_Resource/_module/97gyKB3QKE2GPtoHOCRNVg/files/MME-FY23-Sustainability-Report.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.

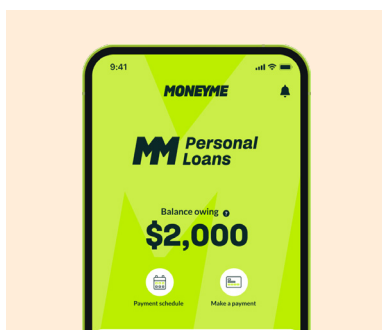
MONEYME has two leased office spaces, with headquarters located in Sydney CBD, and a second office in Newcastle, NSW. As a digital non-bank lender, MONEYME does not operate any branches or customer facing sites.

As of 30 June 2023, MONEYME had 98 employees, excluding five non-executive Directors, all of whom are based in Australia. The majority of employees work from either the Sydney or Newcastle office, whilst a small proportion are based in Victoria, Queensland, and Western Australia.

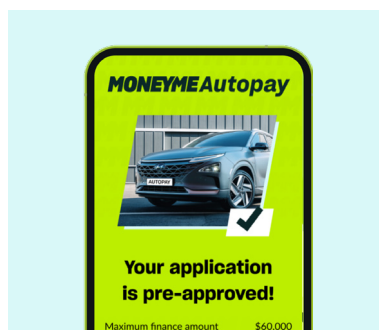
The Group also engages labour hire staff through an offshore labour company. As of 30 June 2023 MONEYME had 131 staff in Manila, the Philippines, through this arrangement. MONEYME maintains a close relationship with this supplier and has a high level of oversight of employee remuneration, benefits, and engagement. The Group also has a small number of contracted external labour hire staff working from India, providing technical services support.

Operations

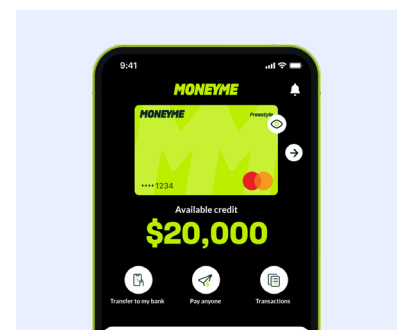
MONEYME has three core credit products, which combined contributed greater than 95% of the Group's gross revenue of \$239 million in FY23:



Personal Loans
For bigger purchases



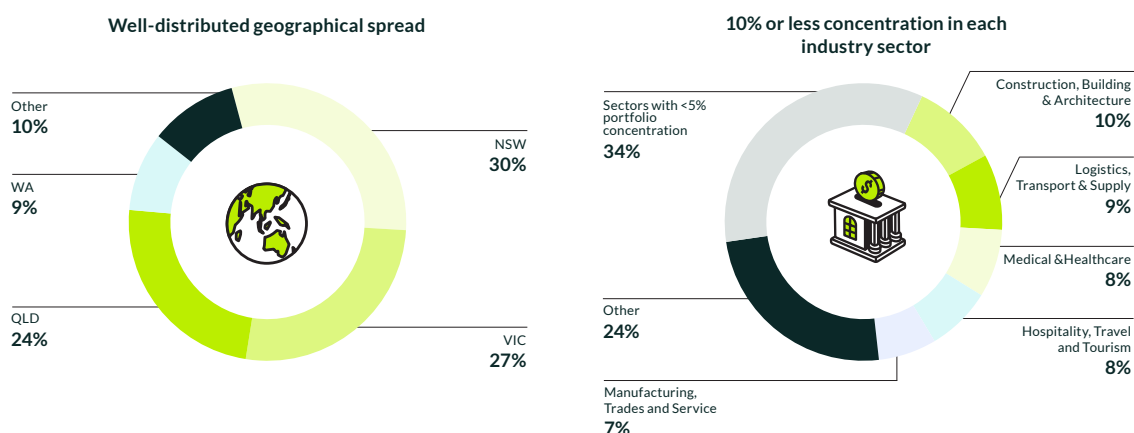
Autopay
Car loans via dealers and brokers



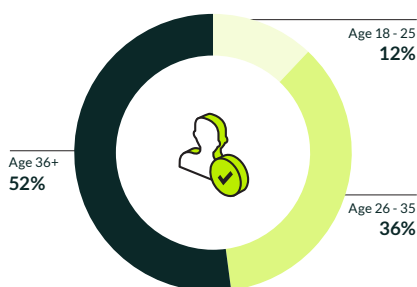
Freestyle Credit Card
For everyday spending

The Group had gross customer receivables as of 30 June 2023 of \$1.1 billion, which was comprised of 44% secured assets and 56% unsecured assets.

As of 30 June 2023, MONEYME had approximately 90,000 active customers with a credit product. An outline of MONEYME's customer base is provided below:



Median customer age is 33



Supply chains

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

The majority of MONEYME's significant suppliers in FY23 were professional services (58%) and technology providers (26%). The Group's significant suppliers primarily operate in Australia or Asia-Pacific only (57%).



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 small number of charities and not-for-profit organisations.



Modern slavery risk

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

Summary

Overall

Low to moderate risk of MONEYME causing, contributing, or being directly linked to modern slavery.

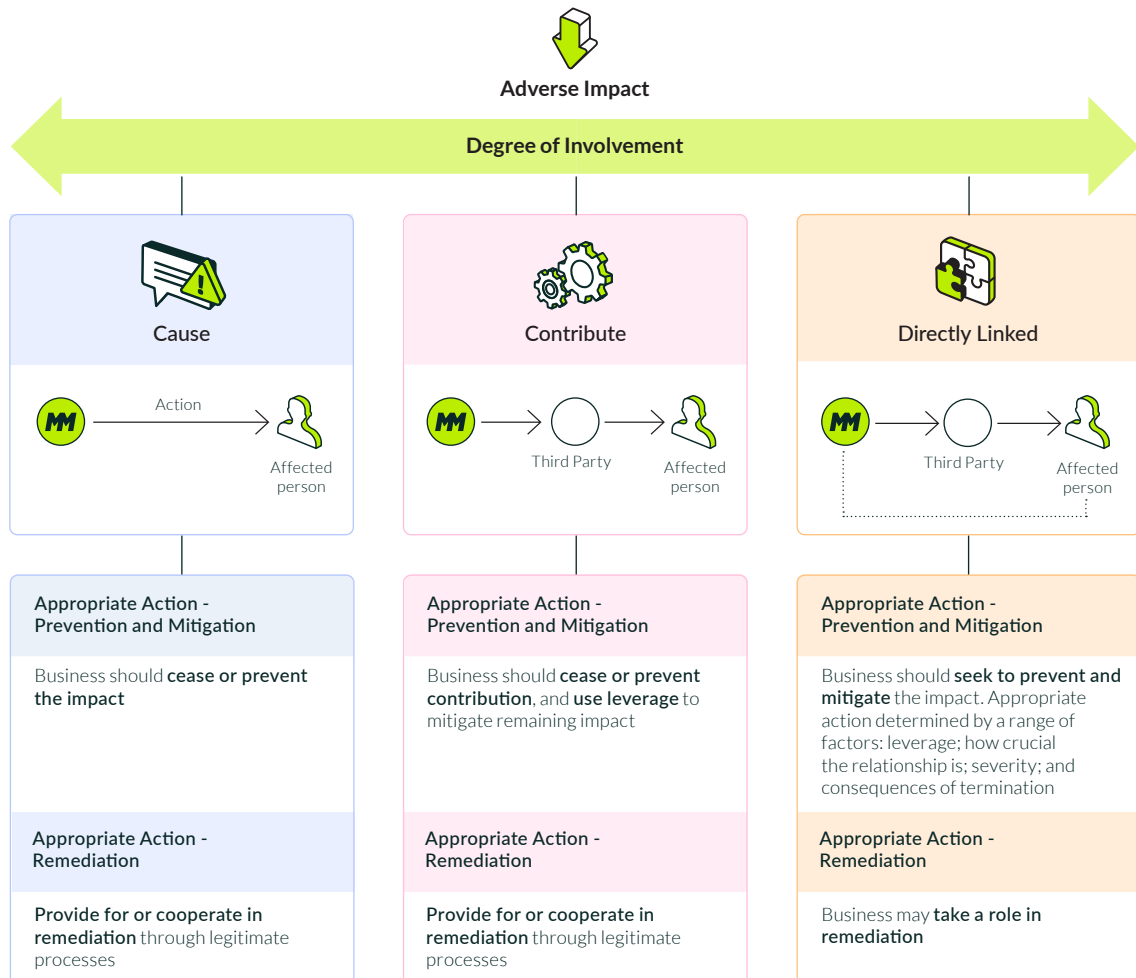
Operations

- **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 and India, as this component of the workforce is considered part of the Group’s supply chain.

Supply chains

Moderate risk of MONEYME causing, contributing, or being directly linked to modern slavery through the operations of its direct suppliers and their own supply chains. Supply chain risk is elevated due to MONEYME’s offshore labour hire staff contracted through third parties.

MONEYME has adopted the UN Guiding Principles on Business and Human Rights (UNGPs) Cause, Contribute and Directly Linked Continuum and Appropriate Actions to inform its understanding of modern slavery risk and impact:²



² Accessible at: <https://unglobalcompact.org.au/wp-content/uploads/2021/03/4261-UNGC-Grievance-Mechanisms-CASE-STUDY-10-FA.pdf>

Operations



Industry risks

MONEYME acknowledges the potential risks associated with the unique characteristics and typical practices found in specific industries or sectors. The financial services industry, which MONEYME operates within, is assessed to have a lower propensity for modern slavery, primarily due to its rigorous regulatory framework. MONEYME is committed to upholding the regulatory standards enforced by the Australian Securities and Investments Commission (ASIC), the Australian Transaction Reports and Analysis Centre (AUSTRAC), and the Australian Securities Exchange (ASX). By adhering to these and other regulations, the Group is of the opinion that the financial services sector is less susceptible to instances of modern slavery when compared to less regulated and higher-risk industries.

As well as being in a low-risk sector, MONEYME has also adopted a number of voluntary frameworks to further improve its understanding and management of modern slavery risk. As a Certified B Corporation, MONEYME meets high standards of social and environmental performance, accountability, and transparency.³ The Group is also a participant of the United Nations Global Compact (UNGC), the world's largest corporate sustainability association, focused on protecting human rights globally.



Products and customer risk

MONEYME recognises the existence of potential risks associated with the production or provision of specific products or services. Notably, the Group does not engage in the production of any physical goods, either domestically or internationally, as its entire range of credit products is digital. Consequently, MONEYME assesses that the likelihood of modern slavery within the process of offering its products remains low.

The Group acknowledges the possibility of modern slavery occurring within its customer base, particularly during the credit application process. However, the company maintains a high level of confidence in its fraud prevention, anti-money laundering (AML), and counter-terrorism financing (CTF) policies and prevention measures, which significantly mitigate this risk. Considering these safeguards and the fact that MONEYME exclusively serves customers in Australia, the Group believes that the risk of causing, contributing, or being directly linked to modern slavery through its customers is low.



Geographic risk

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.⁴ MONEYME exclusively engages employees who reside in Australia and have the necessary residency and working permissions. The Group is dedicated to advancing employee experience within its workforce and facilitating a safe, diverse, and inclusive work environment.



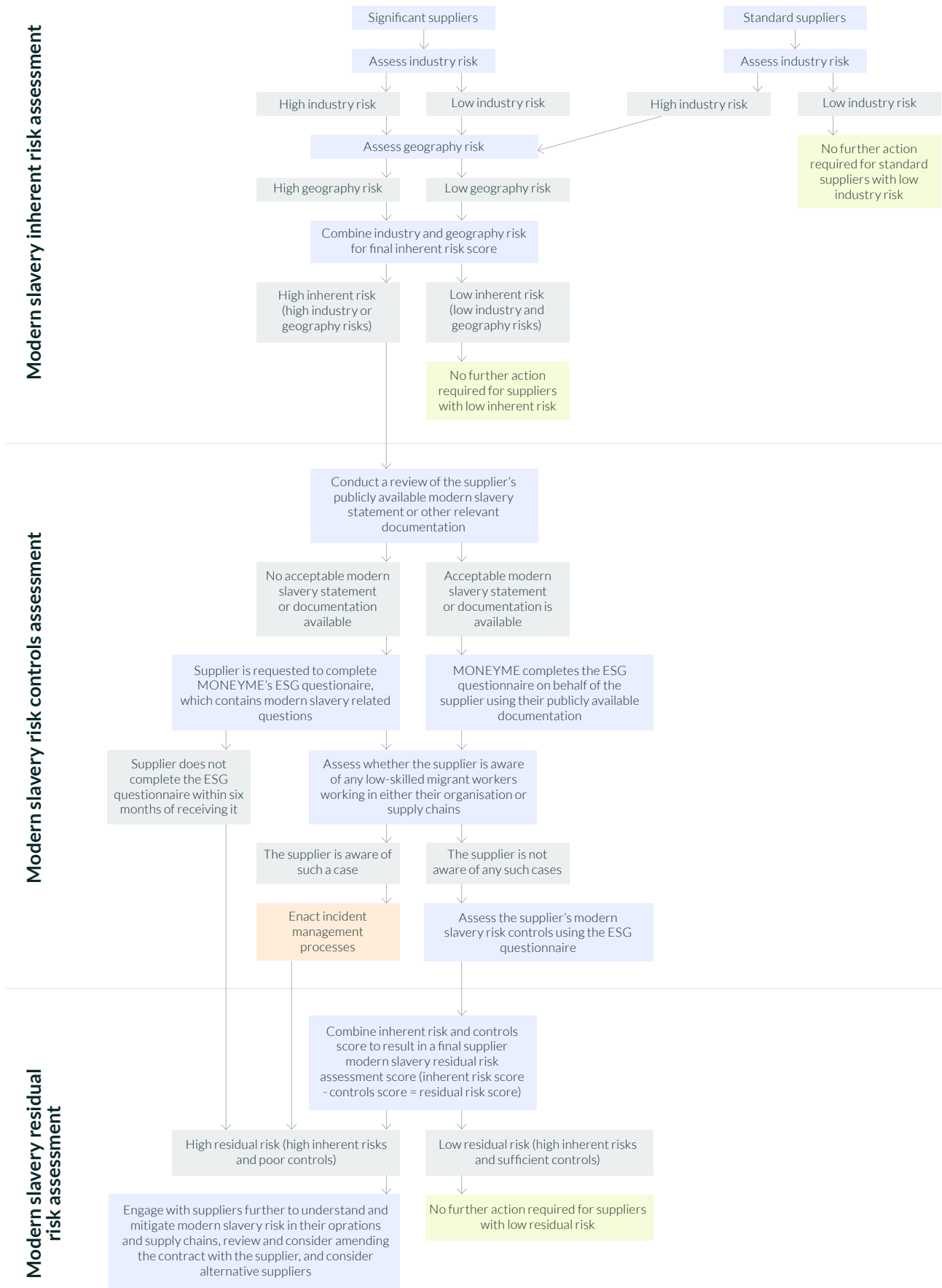
Although not technically MONEYME employees, a significant proportion of the Group's staff are labour hire staff employed by an external company based in the Philippines. These staff are a vital part of MONEYME's operations and as a result the third party that contracts these staff is a significant supplier and is included in the Group's supplier modern slavery risk assessment process. During the reporting period MONEYME also engaged a small number of contracted staff through a similar arrangement in India. The risks of modern slavery occurring in the Philippines or India 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 and India is 7.8 and 8.0 respectively. MONEYME maintains close oversight of its labour hire offshore staff, including setting the remuneration and benefits for these staff. Nonetheless, the Group regards these specific suppliers in the Philippines and India as carrying moderate geographic risk given the location in which they and their suppliers operate.

³ B Corp Certification is accessible here: <https://www.bcorporation.net/en-us/find-a-b-corp/company/moneyme/>

⁴ The Global Slavery Index 2023, accessed at: <https://cdn.walkfree.org/content/uploads/2023/05/17114737/Global-Slavery-Index-2023.pdf>

Supply chains

MONEYME's modern slavery risk assessment process for existing suppliers is outlined below:



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



Industry risk assessment

All existing suppliers are subject to an industry risk assessment.⁵ This assessment evaluates the industry-specific risks associated with each supplier. MONEYME's classification of high-risk industries is informed by the Australian Government's paper on Addressing Modern Slavery in Government Supply Chains.⁶ MONEYME considers the following industries as high risk: extractives, textiles and fashion, fishing, electronics, agriculture, cleaning, security services, investments, construction, and ICT hardware procurement. Suppliers are assigned a modern slavery industry risk level of either low or high based on this assessment.



Geographic risk assessment

All significant suppliers and any standard suppliers with high industry risk undergo a geographic risk assessment.⁷ This assessment considers the location-specific risks associated with each supplier's operations, and suppliers are assigned either a high or low geographic risk classification. The results of the industry and geographic risk assessments are combined to form each supplier's inherent risk score.



Review of publicly available modern slavery reporting

Suppliers identified as having high inherent risk (i.e. high industry risk and/or high geographic risk) undergo a review of their publicly available modern slavery related documentation, such as a Modern Slavery Statement or policy. This documentation informs MONEYME's assessment of each supplier's controls to mitigate modern slavery risk. If a supplier's publicly available information is sufficient, then a final residual risk classification of either low or high risk is determined through a combination of inherent risk and controls assessment.



ESG questionnaire

Any high inherent risk suppliers with insufficient publicly available modern slavery related documentation are asked to complete MONEYME's ESG questionnaire so that the Group can assess their controls. The questionnaire includes questions on suppliers' understanding of their supply chains, and their processes and policies for identifying and mitigating modern slavery risk. The questionnaire provides the necessary controls information for MONEYME to assign suppliers a residual risk classification of either high or low.



Residual risk assessment

A residual risk classification is determined by combining the inherent risk score with a supplier's modern slavery controls as identified through their publicly available documentation or their ESG questionnaire responses. The residual risk classification of either low or high risk allows MONEYME to identify which suppliers require further review and engagement.



Response

MONEYME's response to supplier modern slavery risk is dependent on the nature of the supplier and MONEYME's level of involvement with them, assessed using the UNGPs continuum. In particular, MONEYME is committed to directly engaging with any high residual risk suppliers to understand and mitigate risks associated with this supplier, and if required consider contract amendments or seeking alternative suppliers.

⁵ The supply chain assessment includes only upstream suppliers and not downstream partners such as brokers.

⁶ The Government's Addressing Modern Slavery in Government Supply Chains report is accessible at: <https://modernslaveryregister.gov.au/resources/>

⁷ Informed by the Global Slavery Index 2023, accessible at: <https://cdn.walkfree.org/content/uploads/2023/05/17114737/Global-Slavery-Index-2023.pdf>

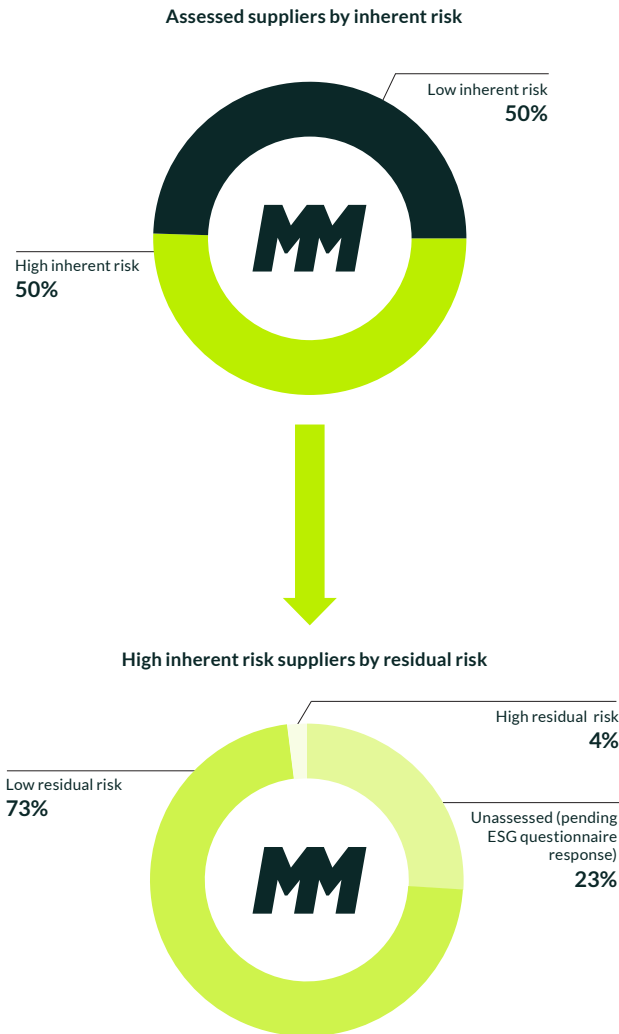


Results of the supplier risk assessment

During the period, MONEYME did not identify any actual or suspected incidents of modern slavery in its operations or supply chains. Of the Group’s assessed suppliers, 50% were deemed to have low inherent risk compared to 50% with high inherent risk. All high inherent risk suppliers were reviewed for their publicly available modern slavery information and 67% were assessed as having acceptable modern slavery information available. The 33% assessed as not having acceptable modern slavery information have all been engaged to complete the ESG questionnaire. Of the high inherent risk suppliers;

- 73% were assessed as low residual risk due to their sufficient publicly available modern slavery information or their responses to MONEYME’s ESG questionnaire;
- 23% were unassessed as the supplier is yet to complete the ESG questionnaire; and
- 4% were assessed as high residual risk due to unsatisfactory publicly available modern slavery information and ESG questionnaire responses. MONEYME will engage with these suppliers to further understand and mitigate the risk of modern slavery in their operations and supply chains.

The results of MONEYME’s FY23 supplier risk assessment for existing suppliers are summarised below:



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, guided by its Modern Slavery Policy which it adopted in FY22. All of the Group's employees and labour hire staff in the Philippines are required to read and attest to this policy, and MONEYME assesses its compliance with the policy every six months.

Governance

Modern Slavery Working Group

In FY23, MONEYME established its official Modern Slavery Working Group (MSWG) to ensure that modern slavery prevention and risk mitigation remains a key focus for the business. The primary role of the MSWG is to oversee and coordinate the implementation of modern slavery mitigation processes and reporting, including annual Modern Slavery Statements. The MSWG membership is comprised of key leaders from across the business, including the Legal, Risk and Compliance, Finance, Operations, Technology, ESG, and other 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.

MONEYME's Modern Slavery Policy outlines modern slavery risk management responsibilities at all levels of the organisation, as detailed in Appendix 2 of this statement. 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

Due diligence



Suppliers

During the period, the Group refined its supplier modern slavery risk assessment process for existing suppliers. The updated process increases the focus on risk prioritisation and addressing higher risk suppliers, and has resulted in significant improvements in the Group's understanding of modern slavery risk in its supply chains.

In FY23, the Group also implemented a vendor management framework for assessing prospective suppliers. Prospective suppliers are selected in alignment with MONEYME's policies, including its Code of Conduct and environmentally and socially preferable purchasing policy. Prospective suppliers then undergo a vendor risk assessment, which includes the completion of due diligence by both MONEYME and the vendor. Once onboarded, vendors and contracts are regularly monitored and included in the Group's annual existing supplier modern slavery risk assessment processes.

MONEYME acknowledges that modern slavery issues are difficult to identify, particularly in supply chains, and the Group is committed to continuing to improve its visibility and understanding of the risks in its supply chain.



Customers

MONEYME conducted due diligence reviews on all of its new customers, as part of its regular processes. Due diligence evaluations are driven by two core compliance obligations. Firstly, they are conducted in accordance with anti-money laundering and counter-terrorism financing (AML/CTF) legislation and rules. This includes undertaking Know Your Customer (KYC) procedures to confirm customer identities, assess the risks associated with fraud, money laundering, and terrorism financing, 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 and assess the creditworthiness of the customer and the suitability of the product for their needs. MONEYME also proactively monitors customer behaviour for any irregular transaction activity after the loan is originated. If a customer is identified as having an increased risk, they undergo a further due diligence review. MONEYME's diligence activities may reveal indicators of potential modern slavery risk within its customer base.



Employees

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

Remediation

In FY23, 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. Given that the Group has not identified any instances of modern slavery, a formal remediation framework has yet to be developed.

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. In FY23, the Group established an initial framework for assessing the effectiveness of its actions, as summarised in the table below. This effectiveness assessment will be reviewed and updated annually to reflect improved data access, and assessment and mitigation processes. MONEYME's MSWG assessed the effectiveness of the Group's actions 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 | Established in FY23 and comprised of senior employees from across the business who are responsible for supplier management. |
| | 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. | 4 | 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 FY23 | Supply chain documentation. | 2 | No single comprehensive supplier list. This is to be corrected in FY24 through improved supplier management processes. |
| | 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 | 54% 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 | 67% 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. | 2 | 29% of high inherent risk suppliers with unsatisfactory publicly available modern slavery information who were sent the questionnaire completed it. |
| | Percentage of high inherent risk suppliers assessed as low residual modern slavery risk. | 4 | 73% 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. | 4 | 4% of high inherent risk suppliers were assessed as high residual modern slavery risk. |
| Supply chain risk assessment – Prospective Suppliers in FY23 | 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 FY23. |
| | 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).

® The ESG questionnaire completion rate includes responses provided outside the period by MONEYME's FY23 suppliers, it reflects the rate at the date of publishing this Statement.



Approval

This Statement constitutes MONEYPE Limited's Modern Slavery Statement for the financial year ending 30 June 2023, in accordance with the Modern Slavery Act 2018 (Cth). The Statement has been approved by MONEYPE's Board of Directors and is issued on behalf of MONEYPE Limited by Peter Coad, Chair, and Clayton Howes, Managing Director and Chief Executive Officer on 11 December 2023. This Statement has also been submitted to the Australian Government's Modern Slavery Register.

Peter Coad
Chair

Clayton Howes
Managing Director and Chief Executive Officer

Appendices

Appendix 1: Controlled Entities

MoneyMe Limited's Controlled Entities as at 30 June 2023:

| | Name | Proportion of ownership in FY23 |
|-----|--|---------------------------------|
| 1. | MoneyMe Financial Group Pty Ltd | 100% |
| 2. | MoneyMe Finance Pty Ltd ⁹ | 100% |
| 3. | MoneyMe Technology Pty Ltd | 100% |
| 4. | MoneyMe Partnership Pty Ltd ¹⁰ | 100% |
| 5. | MoneyMe International Pty Ltd ¹¹ | 100% |
| 6. | ListReady Pty Ltd | 100% |
| 7. | RentReady Pty Ltd | 100% |
| 8. | Price Enquiry Pty Ltd | 100% |
| 9. | MoneyMe TM Pty Ltd | 100% |
| 10. | S.One SPV Pty Ltd | 100% |
| 11. | MoneyMe Employment Services Pty Ltd (formerly SocietyOne Holdings Pty Ltd) | 100% |
| 12. | SocietyOne Australia Pty Ltd ¹² | 100% |
| 13. | SocietyOne Investments Pty Ltd | 100% |
| 14. | SocietyOne Investment Management Pty Ltd | 100% |
| 15. | Broker Services Pty Ltd (formerly SocietyOne Services Pty Ltd) | 100% |
| 16. | SocietyOne Livestock Lending Pty Ltd | 100% |
| 17. | MoneyMe Horizon Warehouse Trust ¹³ | 100% |
| 18. | MoneyMe Horizon 2020 Trust ¹³ | 100% |
| 19. | MME Autopay 2021 Trust ¹³ | 100% |
| 20. | MME PL Trust 2022-1 ¹³ | 100% |
| 21. | MME Share Plan Trust ¹⁴ | 100% |
| 22. | SocietyOne Funding Trust No. 1 ¹³ | 100% |
| 23. | SocietyOne PL 2021-1 Trust ¹³ | 100% |
| 24. | SocietyOne PL 2023-1 Trust ¹³ | 100% |
| 25. | SocietyOne Funding Trust No.2 ¹³ | 100% |
| 26. | SocietyOne Personal Loans Trust ¹⁵ | - |
| 27. | ListReady (NZ) Pty Ltd | 100% |
| 28. | MoneyMe Financial Group (UK) Limited | 100% |

⁹ Owns the residual income units relating to MME Horizon Warehouse Trust, MME Horizon 2020 Trust, MME Autopay 2021 Trust, MME PL Trust 2022-1 and SocietyOne PL 2023-1 Trust, and also owns 100% of the shares of MoneyMe TM Pty Limited.

¹⁰ Owns 100% of the shares of ListReady Pty Limited, RentReady Pty Limited, ListReady (NZ) Pty Limited and Price Enquiry Pty Limited.

¹¹ Owns 100% of the shares of MoneyMe Financial Group (UK) Limited

¹² Owns the residual income units relating to SocietyOne Funding Trust No. 1, SocietyOne Funding Trust No. 2 and SocietyOne PL 2021-1 Trust. Is the trustee of SocietyOne Personal Loans Trust and SocietyOne P2P Lending Trust.

¹³ Ownership reflects capital and residual income unit ownership.

¹⁴ The purpose of the Trust is to support management of MME Share Plan Trust

¹⁵ The Group holds assets on trust for investors in the SocietyOne Personal Loans Trust. The Group holds no units in SocietyOne Personal Loans Trust, however, has power over the relevant activities of the structured entity. The Group is exposed to variable returns from its involvement in the structured entity and has the ability to affect its returns, therefore the Group consolidates the structured entity in the financial statements. The trust is a Structured Entity such that voting or similar rights are not the dominant factor in deciding who controls the entity.

Appendix 2: Responsibilities

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

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

MONEYME

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Certified



Corporation

