

MONEYME

2023 Sustainability Report

for the year ended 30 June 2023

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 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.



CEO's address

MONEYME's commitment to prioritising people and the planet remains firm and unwavering. In FY23, the Group took another leap in its sustainability agenda, enshrining environmental and social considerations in our constitutional purpose; to deliver returns to shareholders whilst having an overall positive impact on society and the environment.¹

MONEYME's dedication to environmental, social, and governance (ESG) matters starts at the highest levels of governance, the Board and management. Under our revised company constitution, Directors and Officers are required to consider a range of internal and external factors in discharging their duties. These factors include the interests of employees, customers, and shareholders, as well as the company's impact on the community and the environment. The Group firmly believes that in order to have a meaningful and long-lasting impact on society and the planet, accountability and transparency needs to be established at the top.

MONEYME's Directors and management have universally adopted the commitment to sustainability and are helping drive ESG as a key priority throughout the entire organisation. MONEYME's employees have also embraced this purpose with passion, and it gives me great pleasure to lead a team so well aligned behind our vision for a better world.

FY23 was another highly successful year for the advancement of sustainability at MONEYME, perhaps best reflected in the Group becoming a Certified B Corporation in August 2023.² B Corps are businesses that meet high standards of social and environmental performance, accountability, and transparency. They measure their success based on the positive impact they create. After an extensive verification process, MONEYME has now achieved this prestigious certification, which reflects the Group's wholehearted commitment to society and the environment.

In FY23, we actively engaged with our stakeholders in the form of a materiality assessment to assess the ESG topics that are most important to the business and its stakeholders. This reflects another step in our maturity when it comes to sustainability and we are eager to listen and learn, to help amplify our impact. We remain dedicated to continuous improvement, constantly challenging ourselves to reach higher standards and striving for excellence in all domains of ESG.

It is with immense pride that I present this 2023 Sustainability Report, a testament to MONEYME's ESG initiatives and performance in FY23. Thank you to our shareholders, Directors, and employees who have put their faith in MONEYME and have helped the Group advance its sustainability performance.



Clayton Howes
Managing Director and Chief Executive Officer

¹ Accessible at: <https://investors.moneyme.com.au/investor-centre/?page=asx-announcements> (22 November 2022 announcement).

² MONEYME's B Corp public profile is accessible at: <https://www.bcorporation.net/find-a-b-corp/company/moneyme>

2 Performance Highlights

Measure	FY22 Actual	FY23 Targets	FY23 Actual	FY24 Targets
Overall B Corp B Impact Assessment™ self-assessed score	80.4	≥ 90	91.2 ³ (↑13%) ✓	Receive B Corp Certification
Governance				
Representation of women on the Board	17%	≥ 30%	33% (↑16) ✓	≥ 30%
ESG materiality assessment conducted to identify key topics according to internal and external stakeholders	N/A	Complete by 30 June	Completed ✓	Set KPIs for material topics
Environment				
Annual Scope 1 and 2 greenhouse gas (GHG) emissions	22.82 tCO ₂ e	21.62 tCO ₂ e	3.16 tCO ₂ e (↓86%) ✓	< 20.42 tCO ₂ e
Set GHG emissions reduction targets that are reviewed and validated by the Science Based Targets initiative (SBTi)	N/A	Complete by 30 June	Near-term targets set ✓	Set net-zero targets
Climate-related transition risk assessment and scenario analysis conducted	N/A	Complete by 30 June	Completed ✓	Review and update climate risk indicators
Employees				
Organisational engagement score ⁴	87%	≥ 80%	76% (↓11) ✗	≥ 80%
Representation of women in employee workforce	42%	≥ 40%	42% (-) ✓	≥ 40%
Proportion of Australian employees participating in MONEyme's Employee Equity Incentive Plan	80%	≥ 65%	82% (↑2) ✓	≥ 65%
Community				
Ongoing implementation of meaningful and sustainable initiatives to support local communities in both Australia and the Philippines	1 per country	≥ 1 per country	1 per country ✓	≥ 1 per country
Implementation of a Reflect Reconciliation Action Plan (RAP)	N/A	Complete by 30 June	Completed ✓	Complete Reflect RAP
Customers				
12 month rolling average customer Net Promoter Score (NPS) for the MONEyme brand	76	≥ 60	60 (↓21%) ✓	≥ 60
12 month rolling average number of Australian Financial Complaints Authority (AFCA) customer complaints as a proportion of active customers	0.15%	≤ 1%	0.33% (↑0.18) ✓	≤ 1%
Number of MONEyme Credit Score users with access to financial wellness resources	N/A	≥ 100,000	~ 90,000 ✗	≥ 100,000

The bracketed comparisons in FY23 Actual column indicate the change in performance from the prior period and the tick or cross icons indicate whether the FY23 Target was achieved or missed.

³ Reflects the Group's certified B Impact Assessment Score, MONEyme became a Certified B Corporation in August 2023.

⁴ Includes engagement survey results of labour hire staff based in the Philippines.



Changing the Constitution

In November 2022, MONEYME's shareholders voted >98% in favour of including two ESG related clauses in the company's constitution. These state that the company's purpose is to deliver returns to shareholders whilst having an overall positive impact on society and the environment, and emphasise that Directors and Officers have a responsibility to consider the impact of their decisions on a range of internal and external stakeholders.



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, and MONEYME is very proud to have received this certification.



Completing a Materiality Assessment

In FY23, MONEYME conducted its inaugural materiality assessment in accordance with the Global Reporting Initiative's (GRI) guidelines. This extensive assessment process included engaging with a range of internal and external stakeholders, including investors, employees, and customers.



Measuring Emissions and Setting Targets

MONEYME expanded its greenhouse gas emissions disclosures to include motor vehicle financed emissions, along with operational Scope 1, 2, and 3 emissions. In FY23, the Group had minimal Scope 1 and 2 emissions of only 3.16 tCO₂e. MONEYME's near-term emissions reduction targets have also been validated and published by the Science Based Targets initiative (SBTi).⁵

⁵ MONEYME's near-term SBTi target is accessible at: <https://sciencebasedtargets.org/target-dashboard>



Joining the UNGC

In April 2023, MONEYME officially joined the United Nations Global Compact (UNGC) as a participant, reflecting the Group's ongoing commitment to prioritising sustainable and ethical business practices.



Financing the EV Future

MONEYME launched a 1% interest rate discount on its standard Autopay rates, for electric vehicle (EV) financing. This represents the Group's commitment to playing a positive role in helping customers make more sustainable choices.



Conducting a Climate Scenario Analysis

MONEYME conducted a climate scenario analysis, considering the transition risk the Group is exposed to over the short, medium, and long-term, as Australia moves towards a low carbon economy. This analysis is aligned to the Task Force on Climate-Related Financial Disclosures (TCFD) recommendations.



Benchmarking Employee Engagement

MONEYME observed a decrease in overall employee engagement in FY23, which reflects the trading conditions of the past 12 months. However, the Group's overall score of 76% is still above key benchmarks such as Finance Australia.



Enhancing Employee Diversity

42% of MONEYME's employees are women. In FY23, MONEYME achieved its target of >30% representation of women on its Board through a new Director appointment. MONEYME also became a member of Women in Banking and Finance (WiBF), and conducted a gender pay gap analysis, reflecting its focus on gender diversity and equality.



Taking Action Towards Reconciliation

MONEYME's inaugural Reflect Reconciliation Action Plan (RAP) has been reviewed and endorsed by Reconciliation Australia. This represents MONEYME's first major step in its reconciliation journey. The Group is committed to a series of actions focusing on relationships, respect, opportunities, and governance.



Mitigating Modern Slavery

MONEYME published its second Modern Slavery Statement in FY23 and has implemented several actions to mitigate modern slavery risks, such as implementing a Modern Slavery Policy.



Supporting Our Community

MONEYME is the principal partner for Canteen's Education and Career Support Service, providing vital support for young Australians with cancer in their lives. In FY23, the Group contributed > \$140,000 to this partnership.



Ensuring Customer Data Security

In FY23, the Group obtained ISO 27001:2013 certification, reflecting its best practice approach to information security. MONEYME has also adopted a Zero Trust security framework to further enhance robust security policies and practices.



Expanding Financial Wellness Support for Customers

In January 2023, MONEYME launched its complimentary Credit Score tool, which helps Australians better understand their credit health and improve it. In FY23, approximately 90,000 users accessed the free tool.

3 Our Approach to Sustainability

MONEYME's approach to sustainability is driven by a desire to create a meaningful and long-lasting positive impact on society and the environment. The Group actively engages with its key stakeholders to assess and improve its ESG priorities and has aligned its framework and reporting to internationally recognised standards and initiatives.

B Corp Certified

MONEYME became B Corp Certified in August 2023 after a 12-month evaluation and verification process, conducted by B Lab Global. MONEYME's B Corp Certification reflects a genuine commitment to people and the planet, and demonstrates that the Group meets high standards of social and environmental performance, accountability, and transparency.

MONEYME first adopted the B Corp framework and B Impact Assessment (BIA) to inform its sustainability strategy in FY22. The Group's intention was to align its ESG ambitions with a framework that gives the organisation, and its stakeholders, confidence in its approach and performance. The B Corp framework and BIA helps ensure that MONEYME invests time and resources towards sustainability initiatives that create value and avoid greenwashing. B Corp Certification;

- is internationally recognised and renowned;
- provides coverage across the full domain of ESG;
- uses a specific and quantitative impact measurement regime, the BIA; and
- requires both external verification and public disclosure.

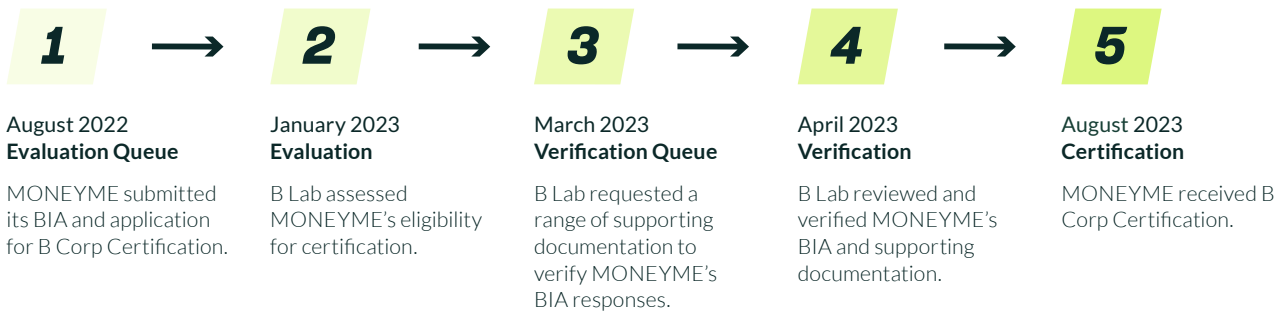
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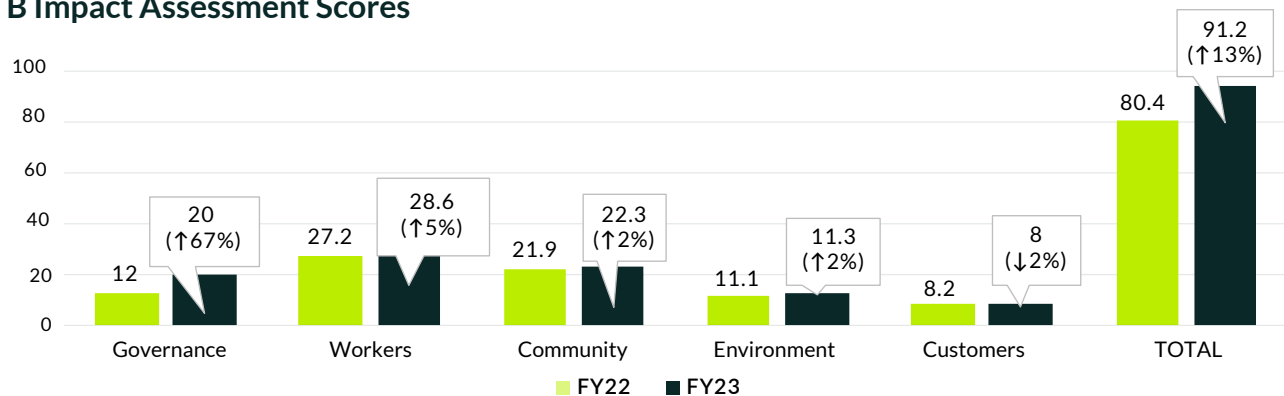
MONEYME's certified BIA score is 91.2, which is well above the certification threshold of 80. The Group implemented a large number of operational initiatives and policy updates in order to achieve this BIA score, some of which are outlined in this report.

The Group is proud to have received this prestigious certification, which strengthens its ESG positioning and reflects MONEYME's commitment to being a responsible and ethical business.

MONEYME's progression through the B Corp Certification evaluation and verification process is summarised below:



B Impact Assessment Scores



MONEYME's total BIA score improved by 13% from 30 June 2022 to 30 June 2023, which reflects a range of initiatives taken by the Group in FY23, as summarised in this report. One of these key initiatives was the constitutional amendments approved by shareholders in November 2022, as outlined in the Governance section of this report, which contributed significantly towards the improvement in MONEYME's Governance BIA score.

Our Materiality Assessment

In FY23, MONEYME conducted an ESG materiality assessment in accordance with the Global Reporting Initiative's (GRI) Standards. This thorough assessment reflects a further improvement in the Group's sustainability maturity and strategy.

The purpose of the multi-stage assessment was to identify and prioritise key ESG topics specifically related to MONEYME's business positioning and stakeholder expectations. The Group's double materiality assessment considered two types of materiality:

- **Environmental and social materiality** refers to the significant environmental and stakeholder-related impacts, both present and potential. It encompasses the intentional and unintentional positive and negative outcomes, arising from MONEYME's direct operations and supply chain.
- **Financial materiality** refers to impacts that are anticipated to exert a substantial influence on the company's value and financial performance.

MONEYME engaged an independent B Corp Certified sustainability consultancy, PIE Strategy, to assist with developing and completing the Group's double materiality assessment. The stages of the assessment are summarised below:

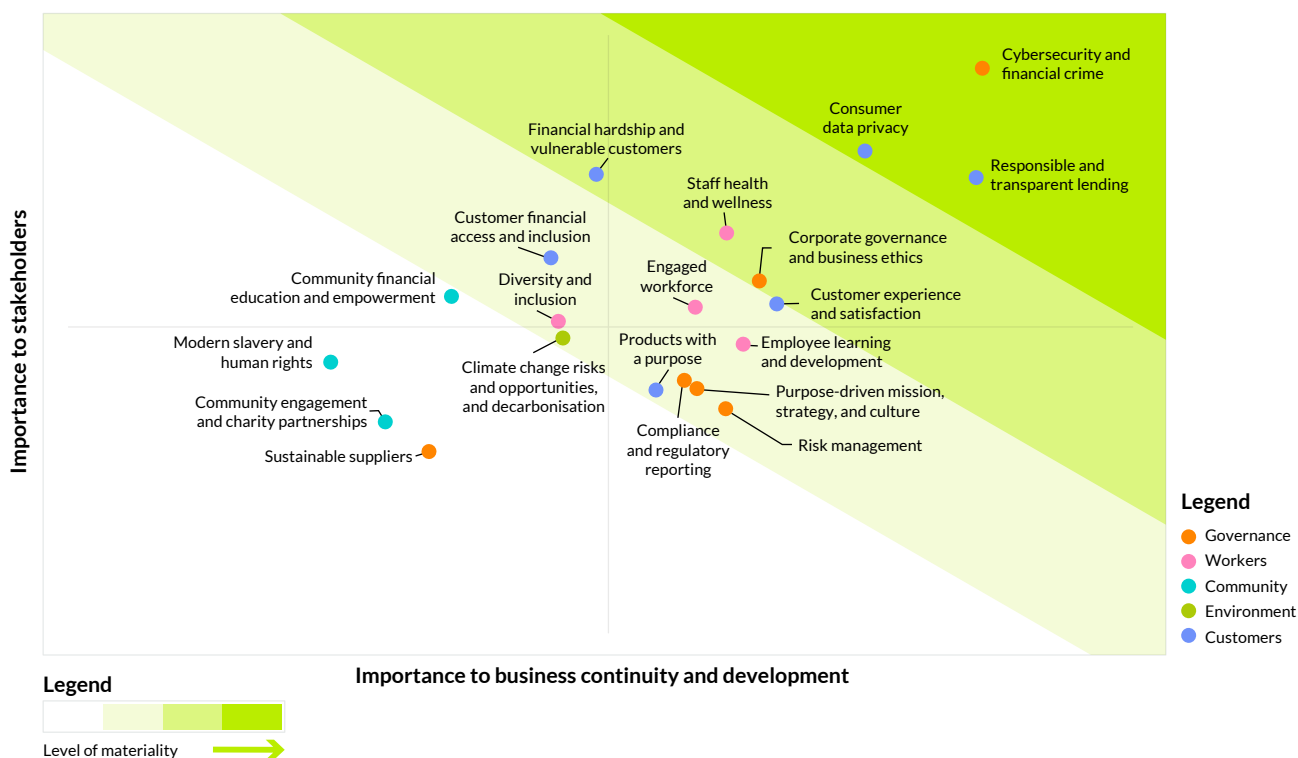
- 1. Stakeholder and Peer Ecosystem Mapping** – charting MONEYME's key stakeholder groups and conducting a peer analysis to assess the Group's sustainability positioning and ensure relevant ESG topics are being considered in the scope of the assessment.
- 2. Scoping Interviews** – conducting a series of in-depth interviews with several MONEYME executives to assess the internal sustainability and business context of the company.
- 3. Horizon Scanning** – utilising a three-tiered sensing model to assess stakeholder and financial materiality:
 - a. The sector-agnostic tier considered global agendas, targets, trends, and risks, such as those identified in the UN Sustainable Development Report 2022 and The World Economic Forum's Global Risks Report 2023.
 - b. The sector-specific tier assessed stakeholder expectations and ESG issues identified by MONEYME's regional and international peers in the consumer finance sectors.
 - c. The enterprise-specific tier identified the issues most relevant to MONEYME's specific internal and external stakeholders.
- 4. Stakeholder Survey** – 471 stakeholders, comprised of customers, Directors, employees, investors, financiers, and suppliers, assessed the relative importance of ESG-related topics to stakeholders and to MONEYME's continuity and development.
- 5. Leadership Validation** – materiality assessment results are discussed and validated by the management team, including further assessing the likelihood and scale of potential impact of material topics on MONEYME's business performance.



The following topics were considered in MONEYME's materiality assessment:

Governance	Environment	Workers	Community	Customers
Cybersecurity and financial crime	Climate change risks and opportunities, and decarbonisation	Staff health and wellness	Community financial education and empowerment	Customer experience and satisfaction
Risk management		Employee learning and development	Modern slavery and human rights	Responsible and transparent lending
Purpose driven mission, strategy, and culture		Engaged workforce	Community engagement and charity partnerships	Consumer data privacy
Compliance and regulatory reporting		Diversity and inclusion		Financial hardship and vulnerable customers
Corporate governance and business ethics				Customer financial access and inclusion
Sustainable suppliers				Products with a purpose

The results of MONEYME’s double materiality assessment, which was finalised in June 2023, are summarised below:



MONEYME is proud to have conducted its inaugural materiality assessment and is pleased with its robustness, particularly considering the assessment;

- is a double materiality assessment, reflecting the market-leading approach to also include financial materiality;
- was independently developed and administered by PIE Strategy, a leading B Corp Certified sustainability consultancy;
- actively engaged a range of internal and external stakeholders to assess these matters; and
- is aligned to the GRI Standards, a reputable and internationally recognised disclosure standard.

Conducting a materiality assessment was a key strategic objective for FY23 and it represents another significant step in MONEYME’s ESG performance. The assessment provides valuable insights regarding the ESG topics MONEYME ought to prioritise to maximise its positive impact on society and the environment. The results of the materiality assessment will inform MONEYME’s sustainability strategy and priorities, including specific ESG performance metrics and targets, for FY24 and beyond.

As well as assessing MONEYME’s material topics, the Group’s stakeholders also demonstrated a high level of trust and a positive attitude towards MONEYME’s sustainability performance, as set out below:

External Stakeholders	Internal Stakeholders (staff members)
70% positively rated MONEYME’s ESG performance.	75% would like to be involved in MME’s sustainability commitment.
80% expressed a high level of trust in MONEYME.	70% find MONEYME’s ESG commitment and initiatives relevant to their job duties.
82% of MONEYME’s customers are at least slightly concerned about consumer credit providers’ sustainability performance.	83% believe MONEYME’s ESG commitment could support its mission as a top challenger to banks.
50% of MONEYME’s customers agree that a consumer credit provider’s sustainability efforts influence their choice.	79% believe a company’s social and environmental commitment and performance are important factors that influence where they choose to work.

Disclosure Standards

MONEYME is committed to accurately and transparently disclosing ESG-related information pertaining to the nature of the business and its operations. The Group supports the Australian Government’s commitment to implement standardised, internationally aligned legislative requirements for the disclosure of climate-related financial risks and opportunities. In the absence of a fully adopted disclosure standard, MONEYME has chosen to align its 2023 Sustainability Report to both the GRI Standards and the Task Force on Climate-Related Financial Disclosures (TCFD) recommendations. In FY23, MONEYME also conducted an initial readiness assessment against the draft International Sustainability Standards Board (ISSB) IFRS S1 and S2 disclosure standards, in anticipation of their release and likely adoption in Australia.

United Nations Global Compact (UNGC)



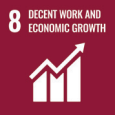

The UNGC is the world’s largest corporate sustainability association, providing a framework for companies to align their strategies and operations with universal principles on human rights, labour, environment, and anti-corruption. These principles are called The Ten Principles of the UN Global Compact, and as a participant, MONEYME is committed to aligning with them.

In April 2023, MONEYME became an official participant of the UNGC and its Australian network. The Group has also submitted its first Communication on Progress (CoP) to the UNGC, which reflects its performance for the FY22 period.



UN Sustainable Development Goals (SDGs)

MONEYME utilises the SDGs as an additional framework to gauge and enhance its environmental and social performance. The SDGs are a set of 17 global objectives established by the United Nations that aim to tackle global issues and promote a more sustainable future for everyone. MONEYME refers to the relevant SDGs in each section of this report and identifies four key SDGs that are of particular relevance for the organisation more generally. These SDGs are listed below, along with three key actions the Group took in FY23 to progress these goals:

UN Sustainable Development Goals	Actions taken by MONEYME in FY23
 <p>3 GOOD HEALTH AND WELL-BEING</p> <p><i>Ensure healthy lives and promote well-being for all.</i></p>	<ol style="list-style-type: none"> Continued to support major charity partner Canteen, who provide vital assistance to young Australians impacted by cancer. Sponsored health programs and extended employees’ annual leave entitlement by five days, to promote a healthier lifestyle. Launched a free credit score tool, which helps improve users’ financial literacy and wellbeing, an important aspect of overall health.
 <p>5 GENDER EQUALITY</p> <p><i>Achieve gender equality and empower all women and girls.</i></p>	<ol style="list-style-type: none"> Became a member of Women in Banking and Finance, which allows MONEYME to provide a range of opportunities and resources to women in the workforce. Upgraded its employee parental leave entitlement, which significantly impacts women in MONEYME’s workforce, and will assist with attracting and retaining talent. Conducted a gender pay gap analysis to identify and address any gender pay disparity for like-for-like roles.
 <p>8 DECENT WORK AND ECONOMIC GROWTH</p> <p><i>Promote sustained, inclusive and sustainable economic growth, full and productive employment and decent work for all.</i></p>	<ol style="list-style-type: none"> Continued as the principal partner of Canteen’s Education and Career Support Service, which provides crucial support to help young people with cancer return to work or study. Contributed to economic growth in the Philippines where MONEYME employs 131 staff through a labour hire arrangement. Prioritised a diverse workforce by tracking metrics beyond gender diversity and implementing initiatives such as a Reflect Reconciliation Action Plan to understand and improve MONEYME’s employment of First Nations peoples.
 <p>13 CLIMATE ACTION</p> <p><i>Take urgent action to combat climate change and its impacts.</i></p>	<ol style="list-style-type: none"> Launched a discounted interest rate for Autopay loans used to purchase electric vehicles. Reduced Scope 1 and 2 GHG emissions to just 3.16 tonnes of CO₂e in FY23, representing an 86% reduction from the previous year, and set science-based near-term emissions reduction targets. Supported environmental charity Greenfleet to plant native trees in Australia to offset carbon emissions produced from Autopay customers, this initiative offset 2,630 tCO₂e in FY23.

4 Governance



MONEYME continues to maintain high standards of corporate governance and transparency across the business, reflecting the belief that strong governance is essential for building trust with stakeholders and ensuring the long-term sustainability of the company. By embedding environmental and social considerations into its governance framework, MONEYME can continue to elevate ESG concerns and improve its overall sustainability performance.

MONEYME’s August 2023 ASX Corporate Governance Statement outlines how the governance practices of the Group comply with the recommendations made by the ASX Corporate Governance Council in the fourth edition of the Council’s Corporate Governance Principles and Recommendations.

Amending our Constitution

The Group sought shareholder approval to enshrine environmental and social considerations in its constitution at its Annual General Meeting (AGM) in November 2022, which was successfully passed via a special resolution at the meeting, with over 98% of shareholders voting in favour of the change.

Two ESG-related clauses have been added to MONEYME’s constitution:

1. MONEYME’s purpose is to deliver returns to shareholders whilst having an overall positive impact on society and the environment.
2. Directors and Officers have a responsibility to consider the impact their decisions have on a range of internal and external stakeholders, including employees, customers, suppliers, community, and the environment.

The constitution is the primary governing document of a publicly listed company such as MONEYME. Embedding ESG-related considerations into this document ensures that MONEYME will always strive to have a positive impact on people and the planet. The Group also recognises that meaningful action follows from accountability and transparency, and this change has resulted in a high level of accountability for the business and its Directors. This amendment to the constitution has had, and will continue to have, a significant impact on MONEYME’s decision making and future strategy.

Sustainability is Everyone’s Business

In order to ensure sustainability remains a top priority for those at MONEYME, the Group has included ESG-related performance conditions in employee remuneration structures. ESG performance accounts for;

- 30% of the long-term incentives for Key Management Personnel (KMP), which includes the CEO and CFO, and 10% of the KMPs’ short-term incentives; and
- 10% of the assessment criteria for awards under Employee Equity Incentive Plan (EEIP).

In FY23, the metric used to assess ESG performance was the Group’s annual ESG Scorecard, which is aligned to the B Corp BIA Score. The BIA tangibly measures MONEYME’s impact across the full spectrum of ESG: governance, employees, community, environment, and customers. The assessment of the Group’s ESG performance conditions for remuneration purposes is summarised below:

Remuneration Structure	ESG Performance Component	FY22 Actual	FY23 Actual
KMP short-term incentives	10%		
KMP long-term incentives	30%	Achieved	91.2 BIA Score Achieved
EEIP	10%		

Internal Audit

In FY23, MONEYME implemented its internal audit function, outsourced to BDO. A three-year internal audit plan was established through a consultation process between Management and BDO. The plan focuses on core operations that address business risks and regulatory requirements.

BDO completed four internal audit reviews in FY23:

- 1. Customer Payments:** the scope included payment scheduling, allocation and reconciliations, arrears management, collections write-off processes, and fraud controls.
- 2. Risk Management Framework and Risk Culture:** the scope included review of the risk framework, associated policies, reporting and governance that underpin the framework, and a review of the key policies, processes, and business behaviours that support risk culture.
- 3. Originations and Underwriting:** the scope included an end-to-end walkthrough of the origination and underwriting processes, and assessed the design and implementation of origination and underwriting controls.
- 4. Information Security:** this audit reviewed MONEYME's information security management system, including processes and management controls, against the ISO 27001:2013 international Information Security Management System (ISMS) best practice framework.

MONEYME's internal audits are carried out in accordance with the internal audit plan, which is regularly reviewed and adjusted to ensure alignment with the priorities and risks across the business. Any adjustments are made following consultation between the internal auditor and management, and approved and monitored by the Audit and Risk Management Committee (ARC). Observations, recommendations, management comments and actions are reported to the ARC on an ongoing basis. The Group looks forward to completing its second and third year of internal audit with BDO in FY24 and FY25.

Cyber Security and Financial Crime

Technology and Cyber Security Risk is one of the 10 key risk areas recognised and managed by MONEYME. The effectiveness of the Group's technology controls is regularly reviewed and reported to the Operational Risk and Compliance Committee (ORC) and Audit and Risk Management Committee (ARC).

In FY23, MONEYME undertook a series of actions to further mature its cyber security framework and processes, including establishing a framework of continuous improvement to ensure its systems and controls continue to evolve and prevent cyber threats. The Group also achieved ISO 27001:2013 certification, which is a globally recognised industry standard for best practice information security management. This certification will be reviewed and renewed annually, along with other preventative measures such as penetration testing and the adoption of a Zero Trust security framework. Other key elements of MONEYME's cyber and information security program include testing of its Cyber Incident Response Plan, a formal assessment of suppliers' information security framework and controls, and the promotion of cyber security protocols and principles across the organisation.

Other key governance-related initiatives and achievements in FY23 include:

- reviewing and updating the Group's environmental and social policies to further strengthen its approach to considering stakeholders, in particular customers, managing climate and social risk, and committing to environmentally and socially responsible purchasing practices;
- drafting and implementing six new policies to further strengthen the governance framework;
- reviewing and approving an updated Governance Framework document;
- completing an assessment of the Board's performance, skills, and experience, and inviting credible external presenters to Board and committee meetings;
- updating the Employee Equity Incentive Plan (EEIP);
- completing the 2022 AGM with all proposed resolutions approved in full; and
- continuing to release comprehensive market updates, including issuing annual and interim period reporting, and other market updates covering key items such as funding, product developments, and sustainability performance.



Peter Coad
Independent Non-Executive Chair



Clayton Howes
Managing Director and Chief Executive Officer



Scott Emery
Non-Executive Director



Susan Wynne
Independent Non-Executive Director



David Taylor
Independent Non-Executive Director



Rachel Gatehouse
Independent Non-Executive Director

In FY23, MONEYME appointed Rachel Gatehouse to its Board of Directors. Rachel has governance and financial services experience across several sectors and complements the Board's existing capabilities, assisting with the Group's continuous improvement of good governance practices, particularly as chair of the Audit and Risk Management Committee. With this appointment, MONEYME has also achieved its target of greater than 30% representation of women on its Board of Directors, which is 33% as at 30 June 2023.

5 Environment



MONEYME remains committed to taking action to address climate change and the substantial risks it poses to Australia’s environment, society, and economy. The Group acknowledges that the corporate sector has an important role to play in helping transition Australia to a low carbon economy, in line with the objectives of the Paris Agreement. MONEYME continues to focus on reducing its environmental impact through decarbonisation, product innovation, and promoting sustainable practices to its customers and staff.

This section of MONEYME’s 2023 Sustainability Report is aligned to the TCFD recommendations, both in its thematic structure and disclosures. Appendix 3 of the 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 company 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.

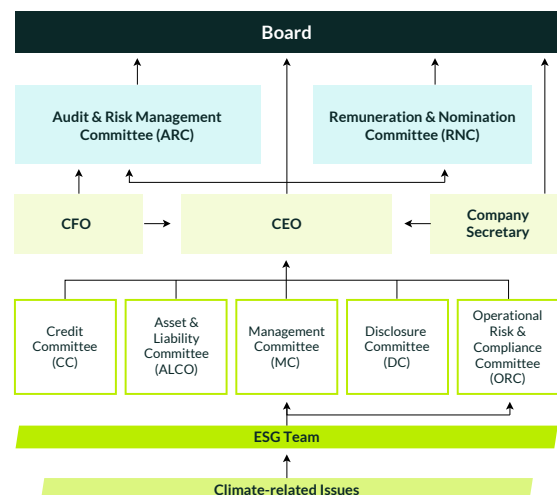
The Board also reviews climate-specific reporting on a regular basis, including:

- approval of the annual Sustainability Report and interim sustainability update, along with any other ESG-related market disclosures;
- annual approval of ESG-related targets and performance metrics in the Group’s Business Plan;
- approval of the Group’s annual ESG Scorecard and proposed initiatives, and the quarterly review of performance updates against this scorecard;
- quarterly review of environmental and social risk status through Key Risk Indicators (KRIs);
- review of the Environmental and Social Policy compliance checklist, which is completed at least every six months; and
- ad hoc reviews of climate related risks and opportunities facing MONEYME as they arise.

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 Operational Risk and Compliance Committee (ORC), the Audit and Risk Management Committee (ARC), and the Board. Environmental and social risk is integrated into MONEYME’s risk framework, including its Risk Appetite Statement and Risk Management Policy, both of which were reviewed and updated during FY23. 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 CEO. They are a member of the Executive Team, the Committee Manager of 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 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 here.



Climate Strategy

In FY23, MONEYME conducted a climate scenario analysis to consider 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. MONEYME engaged independent sustainability consultants, PIE Strategy, to assist with conducting the scenario analysis in alignment with the TCFD recommendations, which includes considering a 2°C or lower scenario. Two scenarios were considered in MONEYME’s climate transition scenario analysis:⁶

	The International Energy Agency (IEA) Announced Pledges Scenario (APS)	The IEA Net Zero Emissions by 2050 Scenario (NZE)
Description	Reflects the current 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 climate scenario analysis excluded climate-related physical risk as the Group deemed that it was not materially exposed to these risks given its current business positioning and operations. As a digital consumer lender with no customer facing premises, MONEYME owns very few physical assets that are likely to be impacted by climate change. Therefore, it is the transition to a low carbon economy rather than the physical risks of climate change that pose more risks and opportunities for the Group.

The climate scenario analysis 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. As well as the scenario analysis, MONEYME also considered climate change risks and opportunities, and decarbonisation in its double materiality assessment. This topic was rated among the least material topics for the Group in this assessment, further validating that MONEYME is not currently exposed to material climate-related risks.

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

In FY23, MONEYME launched an electric vehicle (EV) discount through Autopay, its car finance product. The flat 1% reduction in interest rate for EVs is a substantial incentive, aimed at making EVs more affordable for all Australians. Both the federal and state governments have made explicit commitments relating to increasing the proportion of EVs in new car sales. MONEYME supports this ambition and is committed to playing its part in helping transition Australia to a low-carbon economy. 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.



⁶Scenario assumptions sourced from Network for Greening the Financial System (NGFS), accessed at: <https://www.ngfs.net/en>

Climate Risk Management

Climate-related risks are covered under environmental and social risk, one of the Group's key risk areas, and as a result, 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 and risk culture was audited in FY23 by its internal audit function, BDO. This led to the Group updating its Risk Management Policy, Risk Appetite Statement, and other key policies and process that govern risk management. The Risk Management Policy details how the Board identifies, analyses, and monitors any risks that MONEYME is subject to, and this policy is publicly available.⁷

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 Statement to ensure it accurately reflects 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, the environmental and social KRIs were updated in FY23 to reflect the rapidly changing nature of this risk area;
- 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, and technology domains. In line with this matrix, climate-related risks are assessed by considering both their likelihood and potential impact. This approach ensures that the significance of climate-related risks is aligned with other business risks, as the same matrix is utilised.

The risk framework described above enables MONEYME to consider existing and emerging regulatory requirements related to climate change. Although MONEYME will likely be impacted by sustainability disclosure legislation in the coming years, the Group does not consider this poses a material risk given the nature of its business and its current comprehensive sustainability framework and reporting.

Furthermore, the climate transition risk scenario analysis conducted by PIE Strategy also 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 by PIE Strategy or MONEYME through 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 fact that the Group does not currently consider itself exposed to material climate-related risks is not a reflection of insufficient risk assessment processes. Rather, as a digital consumer finance provider MONEYME is well placed to manage climate-related risks. The Group is committed to continuing to actively identify and assess its climate-related risk exposure and manage any identified risk appropriately.

⁷ Accessible at: <https://investors.moneyyme.com.au/investor-centre/?page=corporate-governance>

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	Percentage Change (%)
Scope 1 and 2 net operational emissions (tCO ₂ e)	22.82	3.16	(86%)
Scope 1 and 2 net operational emissions per \$1 million of gross revenue (tCO ₂ e)	0.16	0.01	(92%)
Scope 1 and 2 net operational emissions per average number of employees in the period (tCO ₂ e)	0.22	0.03	(87%)
Operational GHG Emissions			
Scope 1, 2, and 3 net operational emissions (tCO ₂ e)	4,408.83	5,111.17	16%
Scope 1, 2, and 3 net operational emissions per \$1 million of gross revenue (tCO ₂ e)	30.83	21.40	(31%)
Scope 1, 2, and 3 net operational emissions per average number of employees in the period (tCO ₂ e)	42.80	45.23	6%
Scope 1, 2, and 3 net operational emissions per \$1 million of gross customer receivables (tCO ₂ e)	3.28	4.45	36%
Financed GHG Emissions			
Motor vehicle loans emissions (tCO ₂ e)	-	29,656.06	-
Motor vehicle loans weighted average data quality score	-	2.11	-
Motor vehicle loans emissions per \$1 million of motor vehicle customer receivables (tCO ₂ e) ⁸	-	75.95	-
Estimated emissions offset through the Autopay carbon offset initiative in the period (tCO ₂ e)	3,282	2,630	(20%)
Estimated distance driven equivalent to the emissions offset through the Autopay carbon offset initiative in the period (million kms)	9.38	7.51	(20%)

Operational Greenhouse Gas Emissions

MONEYME remains committed to measuring and reducing its Scope 1, 2, and 3 GHG emissions and takes pride in the fact that its operations have a minimal impact on the environment. In FY23, the Group's tonnes of carbon dioxide equivalent (tCO₂e) in the Scope 1 category was 3.16, a minimal amount. Its Scope 2 emissions reflect the electricity usage in its offices. Both the Sydney and Newcastle offices achieved 100% renewable energy in FY23 through purchasing GreenPower, a government-managed renewable energy program. Therefore, the Group had no Scope 2 emissions in FY23.

Scope 1 and 2 emissions decreased by 86% in FY23 to just 3.16 tCO₂e. The carbon intensity for Scope 1 and 2 GHG emissions per \$1 million of gross revenue was 0.01 tCO₂e, down 92% from 0.16 tCO₂e in FY22. The Scope 1 and 2 GHG emissions intensity per employee was 0.03 tCO₂e, down 87% from 0.22 tCO₂e in FY22. Both intensity figures are indicative of MONEYME's minimal operational environmental footprint.

In FY23, MONEYME's scope 3 emissions rose by 16% in comparison to FY22, mainly due to increases in the GHG emissions associated with construction and material services, and ICT services and equipment. MONEYME leased and fitted out a new office in Newcastle in FY23, which resulted in a significant increase in construction related emissions. The primary cause of the increase in ICT services and equipment related emissions is the acquisition of SocietyOne in March 2022, and the costs associated with operating a more complex technology infrastructure.

MONEYME's largest emissions category remains professional services, which accounted for 60% of the Group's overall net GHG emissions 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 GHG emissions per \$1 million of gross revenue was 21.40 tCO₂e, down 31% from 30.83 tCO₂e in FY22. Scope 1, 2, and 3 GHG emissions intensity per employee was 45.23 tCO₂e, up 6% from 42.80 tCO₂e in FY22. Scope 1, 2, and 3 GHG emissions per \$1 million of gross customer receivables was 4.45 tCO₂e, up 36% from 3.28 tCO₂e in FY22.

MONEYME engaged external sustainability consultancy, Pathzero, to assist with the calculation and verification of the Group's FY23 GHG emissions, in accordance with the GHG Protocol. Further detail regarding the scope of work conducted by Pathzero is provided in Appendix 1.

⁸ Autopay customer receivables figure represents principal outstanding.

A breakdown of MONEYME's net operational GHG emissions is provided below:

Scope	FY22 (tCO ₂ e)	FY23 (tCO ₂ e)	Percentage Change (%)
Scope 1 Emissions	2.09	3.16	51%
Mobile combustion	2.09	3.16	51%
Scope 2 Emissions (Market-based methodology)	20.73	0.00	(100%)
Purchased electricity (Market-based methodology)	20.73	0.00	(100%)
Purchased electricity (Location-based methodology)	59.51	0.00	(100%)
Scope 3 Emissions (excluding Category 15: Investments for financed emissions)	4,386.01	5,108.01	16%
<i>Category 1: Purchased Goods and Services</i>	<i>3,940.09</i>	<i>4,062.54</i>	<i>3%</i>
Accommodation ⁹	14.76	14.14	(4%)
Cleaning services and chemicals	29.68	20.14	(32%)
Cloud computing services	79.85	179.30	125%
Construction and material services	1.47	9.38	538%
Food and catering	56.00	28.80	(49%)
ICT services and equipment	141.10	479.20	240%
Office Furniture	1.83	9.04	394%
Paper	0.06	0.13	122%
Postage and Couriers	7.81	11.74	50%
Printing and stationary	2.28	17.08	649%
Professional services	3,443.35	3,035.65	(12%)
Telephone and internet	74.96	161.32	115%
Venue hire	86.94	96.61	11%
<i>Category 2: Capital Goods</i>	<i>91.45</i>	<i>616.23</i>	<i>574%</i>
Construction and material services	51.18	555.67	986%
ICT services and equipment	15.66	10.01	(36%)
Machinery and vehicles	0.00	26.29	-
Office Furniture	0.43	3.27	660%
Professional services	24.18	20.99	(13%)
<i>Category 3: Fuel and Energy-Related Activities</i>	<i>0.59</i>	<i>0.89</i>	<i>50%</i>
Company owned vehicles (upstream emissions)	0.59	0.89	50%
<i>Category 5: Waste Generated in Operations</i>	<i>48.79</i>	<i>56.35</i>	<i>15%</i>
Waste ⁹	48.79	56.35	15%
<i>Category 6: Business Travel</i>	<i>52.51</i>	<i>94.34</i>	<i>80%</i>
Air travel	46.99	84.22	79%
Non-company owned vehicles	2.52	6.01	138%
Public transportation	0.30	0.82	172%
Taxis and rideshare	2.70	3.30	22%
<i>Category 7: Employee Commuting</i>	<i>151.82</i>	<i>133.66</i>	<i>(12%)</i>
Staff commuting	82.83	80.98	(2%)
Working from home	68.99	52.69	(24%)
<i>Category 8: Upstream Leased Assets</i>	<i>100.76</i>	<i>144.01</i>	<i>43%</i>
Base buildings	100.76	144.01	43%
Total Net Operational GHG Emissions	4,408.83	5,111.17	16%

⁹MONEYME's FY22 reported emissions for accommodation and waste have been restated due to the identification of the usage of an outdated emissions factor in the initial calculation for accommodation and incorrect source data for waste. As a result, the restatement reflects a 42.17 tCO₂e reduction in the emissions associated with accommodation for FY22 and a 33.41 tCO₂e increase in the emissions associated with waste.

Near-term Emissions Reduction Targets

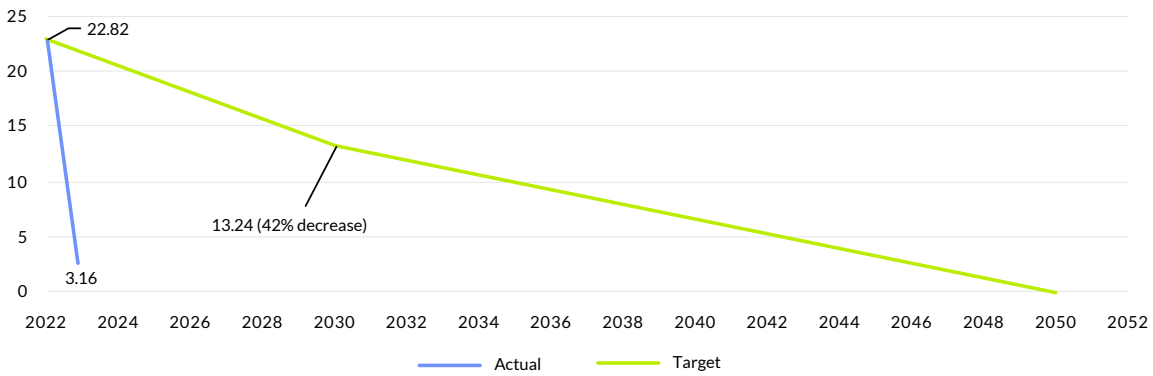
MONEYME has set near-term reduction targets for its Scope 1 and 2 GHG emissions, which have been validated and published by the Science Based Targets initiative (SBTi).¹⁰ This represents a significant step in further developing the Group’s climate strategy and prioritising sustainability and decarbonisation.

MONEYME commits to reduce Scope 1 and Scope 2 GHG emissions 42% by 2030 from a 2022 base year, and to measure and reduce its Scope 3 emissions.

An annual reduction of 1.20 tCO₂e is required to meet MONEYME’s 2030 Scope 1 and 2 GHG emissions target of 13.24 tCO₂e. In FY23, MONEYME reduced its Scope 1 and 2 emissions by 19.66 tCO₂e to 3.16 tCO₂e. This represents an 86% reduction from its 2022 base year emissions and is well below its FY23 straight line target of 21.62 tCO₂e. In order to continue to meet its science based near-term emissions reduction targets, MONEYME’s FY24 Scope 1 and 2 emissions target is < 20.42 tCO₂e.



Scope 1 and 2 Emissions (tCO₂e)



The Group is confident it will achieve both its 2030 and 2050 Scope 1 and 2 GHG emissions reduction targets. In FY23, the Group obtained 100% renewable energy for both its Sydney and Newcastle offices through purchasing 100% Greenpower, which was the primary factor in MONEYME achieving an 86% reduction in its Scope 1 and 2 GHG emissions from FY22. MONEYME also intends to transition its company owned vehicle(s) to EVs to further reduce emissions in line with reduction targets.



Financed Greenhouse Gas Emissions

In FY23, MONEYME developed the means to measure the financed GHG emissions for its motor vehicle loans, a significant step in further understanding the Group’s impact on the environment.



In FY23, the Group’s total financed emission from motor vehicle loans was 29,656.06 tCO₂e, with a weighted average data quality score of 2.11, indicating a high-quality disclosure as scores range from 1 (highest quality data) to 5 (lowest quality data). The intensity of MONEYME’s motor vehicle financed emissions per \$1 million of Autopay customer receivables was 75.95 tCO₂e.¹¹

The methodology used to calculate these emissions and data quality score is aligned to the Partnership for Carbon Accounting Financials (PCAF) Global GHG Accounting and Reporting Standard.¹² 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 personal consumer loans or credit cards.

MONEYME’s financed emissions calculation methodology was peer reviewed for alignment with the PCAF Standard by an external sustainability consultant, Pathzero, who have expertise in financed emissions calculations. Pathzero also provided a high-level validation of MONEYME’s financed emissions calculations to ensure that these had been undertaken in line with the agreed methodology, noting that this review does not constitute an audit. Further detail regarding Pathzero’s review is provided in Appendix 1 and an outline of MONEYME’s motor vehicle financed emissions methodology is provided in Appendix 4.

MONEYME is also proud to have become an official signatory of PCAF in July 2023. PCAF is a collaboration between financial institutions worldwide to enable harmonised assessments and disclosures of GHG emissions associated with financial activities. MONEYME is just the sixth organisation in Australia to become a PCAF signatory, which reflects the Group’s commitment to transparency and accountability in disclosing its climate impact.

¹⁰ Accessible at: <https://sciencebasedtargets.org/target-dashboard>

¹¹ Autopay customer receivables figure represents principal outstanding.

¹² Accessible at: <https://carbonaccountingfinancials.com/standard>

Offsetting Our Customers' Emissions

In FY23, MONEYME continued to voluntarily offset the carbon emissions produced from the first 1,000 kilometres driven in each vehicle financed through Autopay. To offset these emissions, MONEYME engages environmental charity, Greenfleet, to plant thousands of legally protected native trees across Australia. This initiative helps to preserve biodiversity and re-establish habitats for various wildlife species. MONEYME's employees had an opportunity to take part in one of Greenfleet's tree-planting projects in FY23.

MONEYME offset 2,630 tCO₂e in FY23 through this initiative, compared to 3,282 tCO₂e in FY22. The Group's FY23 offset is equivalent to offsetting the carbon emissions from driving over 7.5 million kilometres. To date, the total emissions offset through this initiative is 5,912 tCO₂e, which is equivalent to the carbon emissions from driving over 16.5 million kilometres.








MONEYME Autopay

To date, we've offset the emissions produced from driving over...

 **16,500,000 Kms**

- Conserving biodiversity
- Restoring natural habitats

Other key environmental initiatives and achievements in FY23 include:

-  monitoring and managing office environmental impact, including energy efficiency and waste production;
-  continuing to engage with industry bodies such as the Clean Energy Finance Corporation (CEFC) on climate-related matters and opportunities;
-  monitoring office environmental air quality to ensure a healthy and comfortable workspace for employees;
-  conducting a sector-materiality assessment of MONEYME's potential impact on nature using the Science Based Targets Network (SBTN)'s tool, which identified no material impacts; and
-  introducing Simply Cups into its offices to upcycle disposable coffee cup waste into new sustainable products.

6 Our Employees



MONEYME recognises that its employees are the driving force behind its success. The Group is committed to cultivating a high-performing, safe, inclusive, and supportive workplace culture.

	FY22	FY23
Employee engagement score ¹³	87%	76% (↓11)
Employees believe that MONEYME's commitment to social responsibility is genuine	97%	89% (↓8)
Employees taking part in the Equity Incentive Plan	80%	82% (↑2)
Employees promoted internally	21%	20% (↓1)
Representation of women in the workforce	42%	42% (-)
Employees identify as being from an ethnic minority group	>35%	>40% (↑5)
Employees utilising paid community service leave	>10%	17% (↑7)

Policy Updates

In FY23, the Group made several updates to its employee policies and entitlements, to further improve the employee experience at MONEYME, which included:

1. Increasing parental leave for both primary and secondary caregivers. Primary caregivers are entitled to 12 weeks of paid parental leave, inclusive of superannuation, along with an extra six weeks of superannuation. Secondary caregivers are entitled to two weeks of paid leave, and MONEYME will supplement the two weeks of Government parental leave pay to meet employees' contracted salary. MONEYME considers its parental leave entitlement as an important aspect of its Diversity, Equity, and Inclusion (DEI) strategy, and believes that this improvement will aid in the attraction and retention of employees, particularly women.
2. Launching a bonus annual leave entitlement program to encourage healthy breaks and avoid burnout. Employees can receive up to five additional days of annual leave if they use all their ordinary annual leave entitlement in a calendar year.
3. Reviewing and updating the Diversity Policy to strengthen the Group's approach to respecting and embracing diversity.


Measuring Engagement

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.


The Group's overall engagement scores were 84% in 1H23 and 76% in 2H23, both of which are above the Finance Australia and Australian benchmarks of 72% and 73% respectively. Unfortunately, MONEYME has observed a reduction in overall engagement over the past 18 months, which the Group believes is largely due to the wider macroeconomic environment and the impact this has had on the business. MONEYME is focused on improving employee engagement in FY24 and is targeting an overall engagement score of above 80%.

¹³ Includes engagement survey results of labour hire staff based in the Philippines.

Other highlights from the most recent engagement survey are listed below, of MONEYME's employees:¹⁴




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




89%
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



89%
believe their physical workspace is enjoyable to work in




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




87%
believe that MONEYME acts on promising new or innovative ideas



91%
believe that their manager genuinely cares about their wellbeing




86%
feel encouraged to be innovative even though some of their initiatives may not succeed




91%
feel encouraged to report a suspected issue or compliance breach promptly, without fear of reprisal



86%
believe that their manager is a great role model for employees



90%
know what they need to do to be successful in their role



85%
feel appropriately involved in decisions that affect their work



90%
feel that they are part of a team



85%
believe that employees hold themselves and their team members accountable for results

¹⁴ These survey results represent Australian based employees only.

Diversity, Equity, and Inclusion

Measuring and improving Diversity, Equity, and Inclusion (DEI) remains a key priority, as MONEYME understands the positive impact a diverse and inclusive workforce can have on the business' overall performance. MONEYME continues to regularly review its DEI strategy and performance, and take action to improve outcomes.

MONEYME's representation of women in its Australian workforce is 42% as of 30 June 2023, compared to 42% at the end of FY22, which is above the 40% target set by the Board. In FY23:

- 48% of employees recruited in Australia were women, compared to 48% in FY22;
- 50% of labour hire staff in the Philippines are women as of 30 June 2023 and 51% of staff recruited in the Philippines in FY23 were women, compared to 49% in FY22;
- 33% of Directors are women as of 30 June 2023, up from 17% in FY22 and in line with the 30% target set by the Board; and
- 10% of senior executives are women, compared to 10% in FY22.¹⁵ MONEYME has not yet achieved its target of 20% representation of women in this team and this remains a key priority for the coming years.

The Group also gives employees the option to anonymously record their racial or ethnic diversity through annual diversity and inclusion surveys; >70% of employees completed the most recent survey in December 2022. In this survey, >40% of employees identified themselves as being from a racial or ethnic minority group, compared to >35% in December 2021.

Other highlights from MONEYME's December 2022 diversity survey include, of employees:

- 94% believe that their immediate manager genuinely supports equality between genders;
- 93% believe that MONEYME values diversity; and
- 90% believe that people from all backgrounds have equal opportunities to succeed at MONEYME.

In FY23, MONEYME conducted its inaugural gender pay gap analysis, another important step in improving its DEI strategy and performance. Pay equity across the five main role bands is detailed below.¹⁶

	Representation of Women	Pay Equity	Gender Pay Gap
Role Band A	40%	95%	(5%)
Role Band B	44%	97%	(3%)
Role Band C	48%	103%	3%
Role Band D	50%	102%	2%
Role Band E	50%	106%	6%
Weighted average for Role Bands A-E	46%	100%	0%

Generally, the Group is proud of the minimal gender pay gap identified across these role bands, particularly considering MONEYME is still a relatively small and young organisation. The majority of roles at MONEYME are unique, requiring different skill sets and experience, which makes like-for-like comparisons challenging. However, the five bands above provide a good 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. The Group's overall organisational gender pay gap, excluding executives, is 5%, and including executives, the organisational gap is 24%.

The Group acknowledges that there is room for improvement in increasing the representation of women at the Executive level. MONEYME remains committed to diverse representation and pay equity, and acknowledges that change will take time as the Group always seeks to minimise employee turnover, especially at a senior leader level.

To further enhance the Group's approach to diversity and inclusion, MONEYME became an official member of Women in Banking and Finance (WiBF) in FY23. WiBF is a not-for-profit membership association with the goal of promoting and enhancing women leaders in the banking and finance sector. The Group also sponsored three women, who are current or prospective leaders, to attend the two-day Future Women Leadership Summit and present their learnings and recommendations to the wider business.



¹⁵ Senior executives refers to the Managing Director & CEO and nine executives that report directly to him.

¹⁶ Pay equity reflects the average base salary for women expressed as a percentage of men's average base salary. All pay equity and gender pay gap figures reflect only base salary comparisons and do not include other remuneration features such as bonuses or equity.

Health and Wellness

MONEYME recognises that a healthy and motivated team is crucial to its success and the Group has taken a series of actions in FY23 to continue to promote employee health and wellbeing, including:

- sponsoring fitness programs, taking part in the City2Surf, and hosting other sports activities such as a MONEYME basketball team; and
- providing free flu vaccinations.

MONEYME's Kulture Klub Committee 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.

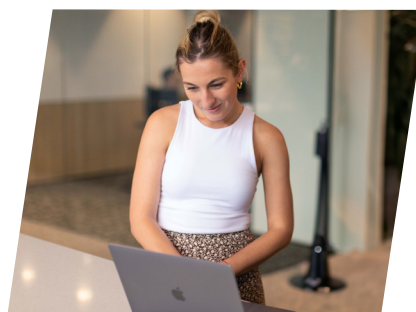


Investing in the health and wellness of staff not only enhances their individual performance but also fosters a positive and productive work environment. By proactively addressing the physical, mental, and emotional wellbeing of employees, MONEYME strives to create a workplace culture that values and prioritises their overall health.

Education and Support

Employee learning and development is an important aspect of the employee experience and MONEYME is committed to providing meaningful and valuable training and support. In FY23, MONEYME launched its Masterclass program, an employee led learning and development series, which has included sessions on:

- problem-solving;
- reading financial statements; and
- radical candour.



Additionally, training has been conducted for people leaders on the following topics:

- conducting a meaningful performance review;
- respect at work;
- informal performance management; and
- handling difficult conversations.

As a WiBF member, the Group is also granted access to a wide range of webinars and resources for employees, including sessions covering resilience and re-framing adversities, and a 10-week program on workplace wellbeing and flourishing leadership. MONEYME intends to further review and update its learning and development programs in FY24.

Other employee-related initiatives and achievements in FY23 include:

- providing quarterly volunteering opportunities for employees to utilise their three days' paid volunteering leave entitlement;
- updating employee performance review processes and position descriptions;
- launching the Group's inaugural paid summer internship program in Newcastle, which led to one intern being offered a full-time role;
- conducting 'Respect at Work' training for people leaders and hosting an International Women's Day event that outlined the prevalence of sexual harassment in Australia and internationally, and the positive role MONEYME could play in promoting gender equality;
- celebrating MONEYME's 10th birthday with a camping weekend in Glenworth Valley; and
- maintaining an acceptable employee true turnover rate of 8% in FY23, compared to 9% in FY22.¹⁷

¹⁷ 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

MONEYME continued its support as principal partner of Canteen's Education and Career Support Service (ECS) in FY23. MONEYME's financial contributions and holistic partnership allowed Canteen to provide education and career support to 144 young people with cancer, who have accessed over 1,056 individual support sessions in FY23.



In FY23, MONEYME engaged in various fundraising campaigns and initiatives to support Canteen, including:

1. donating over \$140,000 to ECS, which is an increase of 27% from the FY22 contribution of \$110,000;
2. doubling monthly donations made through Canteen's drive TV campaign for the first 6 months, up to a total of \$30,000;
3. completing a renovation project to gift a new outdoor living area to triple cancer survivor and Canteen youth leader, Lena, this project was also shortlisted for the 'Contribution to the Community' REA Group AREA award;
4. doubling donations for Canteen's Dry July campaign;
5. 30 MONEYME employees also raised over \$8,000 for Canteen by participating in the City2Surf, which was then matched and topped-up by MONEYME to achieve a grand total of over \$20,000; and
6. matching donations for Canteen's National Bandanna Day fundraiser.

"Most young cancer patients have to change their education and career plans, which can have a seriously detrimental impact on their future. Thanks to MONEYME's support, Canteen is achieving numerous positive outcomes for our young people and their education and career goals. The partnership truly has been remarkable."

Peter Orchard, CEO of Canteen Australia



MONEYME also supported several other charities in FY23, including:

- environmental charity Greenfleet, which offset the carbon emissions from Autopay loans through their tree-planting projects;
- the Royal Hospital for Women Foundation, which employees fundraised for through a 24-hour cycle spin-a-thon;
- HOPE Worldwide Philippines, MONEYME's charity partner in the Philippines, which MONEYME's labour hire staff also supported through multiple volunteering sessions in FY23; and
- OzHarvest, which MONEYME organised a food drive for in each of its offices.

The Group's total charity contributions in FY23 was over \$190,000, which is 16% more than its total contributions in FY22. This FY23 contribution reflects > 1% of the total profit for the period, which represents MONEYME's strong commitment to support its community.

Supporting Reconciliation

In March 2023, the Group embarked on its journey towards reconciliation by launching its Reflect Reconciliation Action Plan (RAP), which has been endorsed by Reconciliation Australia and MONEYME's Board. Reconciliation Australia, a not-for-profit organisation promoting reconciliation between the wider Australian society and Aboriginal and Torres Strait Islander peoples, is centred around fostering strong relationships built on trust and respect, while creating opportunities for engagement and understanding.

To drive meaningful change, MONEYME has committed to a comprehensive action list encompassing the four key aspects of relationships, respect, opportunities, and governance. The focus on relationships involves actively engaging with Aboriginal and Torres Strait Islander communities, stakeholders, and Traditional Custodians to foster genuine partnerships based on mutual respect and shared goals. Respect is upheld through the recognition and celebration of Aboriginal and Torres Strait Islander cultures, traditions, and contributions, while promoting cultural awareness and sensitivity across the organisation. Creating opportunities for Aboriginal and Torres Strait Islander peoples and communities is a priority of MONEYME's RAP and the Group is in the early stages of understanding how it might create meaningful and long-lasting opportunities through avenues such as employment. As governance plays a vital role in driving accountability and progress, MONEYME has established a dedicated RAP Working Group to oversee and guide its reconciliation journey.

The Group has already implemented a number of minor initiatives to begin addressing reconciliation, including:

1. beginning company-wide calls with an Acknowledgement of Country, which each week gives different team members the opportunity to acknowledge the Country that they are joining the call from;
2. a flexible public holiday initiative for January 26, which allows employees to choose an alternative day to take as public holiday leave instead of January 26, if they would prefer not to celebrate on this date; and
3. sharing information and resources with employees about various reconciliation-related topics and events, including National Reconciliation Week (NRW), NAIDOC Week, the importance of the Acknowledgement of Country, and why January 26 is also referred to as Invasion Day or Survival Day.



MONEYME is still very much at the beginning of its reconciliation journey and the Group's current key priorities are to listen and learn from First Nations peoples and communities and to help inform staff about reconciliation and how they can get involved. Through its RAP, MONEYME is determined to contribute to a society where reconciliation is valued, Aboriginal and Torres Strait Islander cultures are respected, and equal opportunities are realised, paving the way for a more inclusive Australia.

Mitigating Modern Slavery Risk

MONEYME has demonstrated its commitment to ethical and sustainable practices by submitting its second Modern Slavery Statement to the Australian Border Force's Modern Slavery Register during the first half of FY23. This updated statement reflects a significant shift in the organisation's approach to understanding and mitigating the risks of modern slavery within its operations and supply chains. In line with this, MONEYME has implemented a Modern Slavery Policy that outlines its zero-tolerance stance towards modern slavery and details the Group's processes to mitigate and address modern slavery risks.

A key element of MONEYME's modern slavery risk mitigation process is its assessment of prospective and existing suppliers, this includes:

- requiring prospective suppliers to provide modern slavery related information during onboarding due diligence processes;
- assessing the inherent risks associated with the industry and geographies that existing suppliers operate in; and
- engaging with significant suppliers through an ESG questionnaire to assess their ESG-related policies and performance, including modern slavery.

By implementing these measures, MONEYME strives to prevent modern slavery occurring in its supply chains and proactively manage modern slavery risk, promoting transparency and responsible business practices.

Other community-related initiatives and achievements in FY23 include:

- expanding the Environmentally Preferable Purchasing Policy to include socially preferable purchasing, which means MONEYME will now give preference to products and services that have a positive impact on the environment or society, such as those provided by Minority, Women and Disabled Owned Business Enterprises (MWDBEs) or Aboriginal and Torres Strait Islander businesses.

8 Our Customers

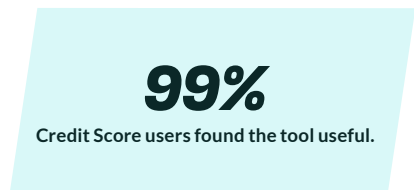


MONEYME's customers are integral to its existence and the Group is determined to play a positive role in their lives by providing innovative and accessible financial products and delivering quick and supportive customer experiences.

Supporting Financial Access and Inclusion

MONEYME acknowledges that as a credit provider it has an important role to play in promoting financial access and inclusion. Everyone deserves equal opportunities to participate in the economy and access the financial services they need to thrive. Whether through flexible and fast lending solutions, digital banking services, or personalised financial guidance, MONEYME is dedicated to creating an inclusive and accessible financial ecosystem that empowers individuals and fosters financial wellbeing.

MONEYME launched its free Credit Score service in January 2023, 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. The Credit Score tool has attracted approximately 90,000 users as of 30 June 2023.



The impact of MONEYME's Credit Score tool has been widely recognised by its users. According to a recent survey conducted in April 2023, 99% of respondents found the tool helpful, with 83% rating it as "very" or "extremely" helpful. Moreover, 84% reported that the tool had improved their understanding of credit scores. These statistics highlight the positive influence of MONEYME's initiatives in fostering financial literacy and empowering individuals to make informed decisions about their credit health.

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.

Protecting Customer Data

As a digital lender, MONEYME recognises the increased risk and potential impact of data breaches in today's evolving landscape. In response, the Group has made data security and cybersecurity a key focus. As previously discussed, in FY23 MONEYME achieved ISO 27001:2013 certification, a hallmark of best-in-class information security policies and processes. The Group is committed to continuing to review and improve its security controls in order to ensure its customers' data is well protected.

Managing Financial Hardship and Vulnerable Customers

Vulnerability and financial hardship are complex issues, and unfortunately these matters are impacting more Australians than in previous years. Some of the factors that are contributing to MONEYME's customers experiencing an increase in financial difficulty and vulnerability include greater pressure on households, complex socio-economic circumstances, and the risk of being targeted by scams. MONEYME recognises its responsibility to treat customers with respect and compassion, and the Group is committed to supporting its customers through difficult times.

MONEYME consistently updates its frameworks to ensure an approach that is both user-friendly and inclusive. By refining its policies and principles, MONEYME strives to offer optimal choices that lead to positive consumer outcomes. The Group's embedded lifecycle approach provides;

- a better understanding of the needs of consumers who are experiencing hardship or vulnerability;
- staff with the necessary skills and experience to establish an approach unique to each consumer; and
- flexibility to easily evolve customer service and communications strategies while consistently reviewing and monitoring outcomes.

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. 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.

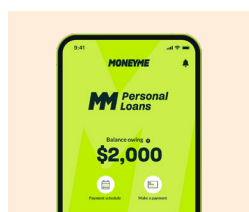
The impact of rising interest rates and an increase in cost of living has required lenders to reassess the suitability of their lending policies. MONEYME remains agile in adapting its lending principles and controls to evolving market conditions. This adaptability is one of the factors that contribute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

Customer Experience and Satisfaction

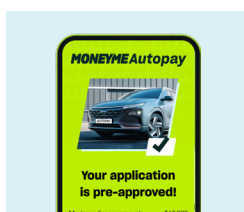
MONEYME places a strong emphasis on delivering exceptional customer experiences and ensuring high levels of customer satisfaction. To achieve this, the Group prioritises open communication, responsiveness, and personalised service. MONEYME strives to understand its customers’ needs and expectations and continuously work to exceed them. The Group’s dedicated customer service teams are readily available to address any inquiries, concerns, or feedback, ensuring prompt and efficient resolutions. MONEYME also leverages technology and data-driven insights to enhance the customer journey, providing seamless interactions across various touchpoints. Regular customer feedback surveys gauge satisfaction levels and identify areas for improvement. By consistently delivering superior experiences and actively listening to customers, MONEYME aims to build long-lasting relationships and create a customer-centric culture that sets MONEYME apart in the market.

Key customer-related achievements in FY23 include:

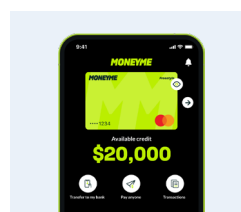
- a customer NPS of 60 for MONEYME (decreased from 76 in FY22);
- an average call wait time of 36 seconds, with ~75% of calls answered within 10 seconds;
- a Google Reviews rating as of 30 June 2023 of;
 - 4.6/5 from 1,520 reviews for MONEYME (4.7 in FY22); and
 - 4.7/5 from 658 reviews for SocietyOne;
- a Product Review rating as of 30 June 2023 of;
 - 4.6/5 from 1,468 reviews for MONEYME (4.7 in FY22); and
 - 4.7/5 from 2,381 reviews for SocietyOne;
- low complaint rates, with just 0.33% of MONEYME’s active customers making a complaint to AFCA (increased from 0.15% in FY22);¹⁸
- maintaining its commitment to providing affordable credit, with interest rates that range from 7.75% to 25.99% as at 30 June 2023; and
- continuing to champion responsible lending practices with less than 2% of MONEYME’s revenue in FY23 coming from late repayment fees (improved from < 3% in FY22), due partly to MONEYME offering customers flexible repayment schedules with no early repayment fees or break costs.



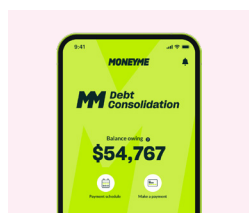
Personal Loans
For bigger purchases



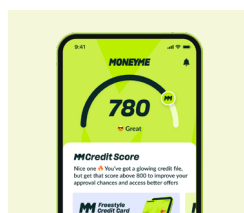
Autopay
Car loans via dealers and brokers



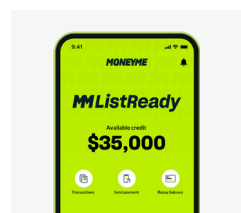
Freestyle Credit Card
For everyday spending



Debt Consolidation
For simplifying debts



Credit Score
Checking free credit score



ListReady
Funds to get property ready for sale

¹⁸The FY23 rate includes complaints related to both the MONEYME and SocietyOne brands, whereas the FY22 rate excludes SocietyOne complaints.

9 What's Next?

MONEYME has set ambitious sustainability targets and actions for FY24 and beyond, which the Group believes will help advance its sustainability positioning.



Governance

1. Utilise the results of the materiality assessment to inform the sustainability strategy and priorities for FY24, including setting specific performance metrics and targets for each of the prioritised material ESG topics.
2. Continuing to review and improve ESG integration, and environmental and social risk management processes.
3. Completing the second year of internal audit with BDO in FY24.
4. Continuing to assess emerging ESG disclosure standards such as the ISSB Standards and preparing for disclosure regulation.



Employees

1. Improving the overall employee engagement score to greater than 80%.
2. Continuing to progress towards diversity targets for the representation of women in senior positions.
3. Providing further volunteering opportunities for employees.
4. Further reviewing and updating employee learning and development programs.



Customers

1. Extending financial wellness support for customers.
2. Continuing to monitor and improve responsible lending practices.
3. Continuing to review and improve cyber and information security controls to ensure customer data is well protected.



Environmental

1. Continuing to capitalise on environmental opportunities, in particular product incentives that reward customers for reducing their environmental impact.
2. Reducing GHG emissions in accordance with the Group's SBTi validated near-term targets.
3. Continuing to actively identify, assess, and manage potential climate-related risk exposure.
4. Continuing to engage with industry bodies such as the CEFC on climate-related matters and opportunities.



Community

1. Continuing to invest in charity and other community partnerships.
2. Submitting the Group's 2023 Modern Slavery Statement to the Australian Border Force's Modern Slavery Register.
3. Completing the Reflect Reconciliation Action Plan and improving engagement with First Nations Australians.

1. Independent Validation Report

Pathzero Verification Statement FY2022-2023

1.0 Introduction

MoneyMe Limited ('MONEYME') engaged Pathzero Pty Ltd ('Pathzero') to conduct specified procedures in relation to the FY2022-2023 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 March 2023
- 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 FY2022-2023 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 FY2022-2023 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	Notable errors, exceptions, or contraventions identified
<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 May 2023</i>.</p>	Based on the information provided, all relevant emission sources were included in MONEYME's emissions boundary.	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 2023 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>	Underlying assumptions and datasets appeared reasonable. Reliance was placed on: <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. • car specific emissions data provided by third-parties. 	None



1. Independent Validation Report

<p>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.</p>	<p>Formulas were calculated appropriately and were in line with expectations from the Standard.</p>	<p>None</p>
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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 2023 in MONEYME's 2023 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 2022 to 30 June 2023.

Verena Schubert



Senior Manager Sustainability Consulting
 Pathzero
 22nd August 2023



2. GRI Content Index

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 2023 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 2023 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 2023 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.
Disclosure 2-3 Reporting period, frequency, and contact point		
2 - 3 a	Sustainability reporting period and reporting frequency	Annual reporting for FY2023 (1/7/2022 to 30/6/2023 - 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	31/8/2023
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.
Disclosure 2-5 External assurance		
2 - 5 a	Policy and practice of seeking external assurance	See the Independent Auditor's Report in the Financial Report of the 2023 Annual Report. The Board approves the external assurance scope of work annually.
2 - 5 b (i-iii)	Has the sustainability report been externally assured	See Appendix 1 of 2023 Sustainability Report.
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 2023 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 2023 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 2023, MONEYME has 98 employees (excluding 5 non-executive Directors): <ul style="list-style-type: none"> 41 women, 55 men, 0 Other, 2 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 2023, MONEYME has 98 employees (excluding 5 non-executive Directors): <ul style="list-style-type: none"> 92 permanent employees (37 women, 53 men, 0 Other, 2 Not Disclosed) 4 temporary employees (2 women, 2 men, 0 Other, 0 Not Disclosed) 2 non-guaranteed hours (2 women, 0 men, 0 Other, 0 Not Disclosed) 90 full-time (35 women, 53 men, 0 Other, 2 Not Disclosed) 6 part-time employees (4 women, 2 men, 0 Other, 0 Not Disclosed) 2 casual employees (2 women, 0 men, 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 2023).
2 - 7 d	Contextual information	'Not Disclosed' refers to employees who select 'prefer not to say' when disclosing gender.
2 - 7 e	Significant fluctuations in the number of employees during the reporting period and between reporting periods	Changes in MONEYME's headcount (excluding 5 non-executive Directors): <ul style="list-style-type: none"> • 30 June 2022: 147 employees • 30 September 2022: 115 employees • 31 December 2022: 106 employees • 31 March 2023: 103 employees • 30 June 2023: 98 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 2023, MONEYME has 131 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 2023).
2 - 8 c	Significant fluctuations in the number of workers who are not employees	Changes in Philippines staff headcount: <ul style="list-style-type: none"> • 30 June 2022: 122 employees • 30 September 2022: 126 employees • 31 December 2022: 135 employees • 31 March 2023: 144 employees • 30 June 2023: 131 employees
Disclosure 2-9 Governance structure and composition		
2 - 9 a	Governance structure, including committees of the highest governance body	See 2023 Corporate Governance Statement. See Company Information section 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 2023 Corporate Governance Statement. See Company Information section of MONEYME's Investors Website [https://investors.moneyme.com.au/investor-centre/], 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, see Company Information section of MONEYME's Investors Website [https://investors.moneyme.com.au/investor-centre/]
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 2023 Corporate Governance Statement. See Company Information section of MONEYME's Investors Website [https://investors.moneyme.com.au/investor-centre/], including Board Charter and the Group's constitution. See Our Approach to Sustainability section of 2023 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 2023 Corporate Governance Statement. See Company Information section 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 Company Information section 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 2023 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 FY23, MONEYME had: <ul style="list-style-type: none"> • Zero critical concerns raised through the Board and Committees' stakeholder impact consideration process; and • Zero 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 2023 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 2023 Corporate Governance Statement. See Company Information section 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 2023 Annual Report. See Company Information section 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 2023 Annual Report. See Company Information section 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	13:1
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	-0.43:1
2 - 21 c	Contextual information and methodology	<ul style="list-style-type: none"> Ex-SocietyOne employees have been excluded from the percentage increase in annual compensation ratio (GRI 2 - 21 b) because MONEYME does not have access to some of the historic data for this cohort of 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 2023 Sustainability Report. See Company Information section of MONEYME's Investors Website [https://investors.moneyme.com.au/investor-centre/], including the Group's constitution.
Disclosure 2-23 Policy commitments		
2 - 23 a (i-iv)	Policy commitments for responsible business conduct	See Corporate Governance section [https://investors.moneyme.com.au/investor-centre/?page=corporate-governance] of MONEYME's Investors Website for a list of its publicly available policies. MONEYME has >50 policies, a number of which 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.
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.
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.

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.
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). 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.
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 and 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 has a number of 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) • 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 2023 Sustainability Report.
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%.
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.

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 2023 Sustainability Report.
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 2023 Sustainability Report.
3-2 b	Changes to the list of material topics compared to previous reporting period	MONEYME had not completed a materiality assessment prior to FY23.
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	See the Our Approach to Sustainability section in the 2023 Sustainability Report.
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	See 2023 Sustainability Report, which outlines MONEYME's material topics, and the actions taken by the Group to address each topic. MONEYME intends to utilise the results of its 2023 double materiality assessment to inform its sustainability strategy and priorities from FY24 onwards. This will include continuing to assess how many of the Group's most material topics should be prioritised by MONEYME and setting specific performance metrics and targets for each of these prioritised material ESG topics.
3-c	Policies or commitments regarding the material topic	
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 one substantiated complaint related to privacy during the period, which was from a regulatory body.
418-1 b	Total number of identified leaks, thefts, or losses of customer data	MONEYME identified one customer data vulnerability, which impacted nine customers.
418-1 c	If the organisation has not identified any substantiated complaints, a brief statement of this fact is sufficient.	N/A
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 20 new employees in FY23 that were still employed at 30 June 2023:</p> <ul style="list-style-type: none"> Q1FY23: 1, Q2FY23: 7, Q3FY23: 6, Q4FY23: 6 Aged 20-29: 10, aged 30-39: 3, aged 40-49: 5, aged 50-59: 2 Women: 8, men: 12 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 for FY23 is 8%:</p> <ul style="list-style-type: none"> Aged <30: 0%, aged 30-50: 16%, aged >50: -40%; Women: 17%, men: 2% All employees are based in Australia <p>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. Casual employees are not eligible for MONEYME's Employee Equity Incentive Plan (EEIP).

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 78 employees as of 30 June 2023 (57% are men and 44% are women).
401 - 3 b	Total number of employees that took parental leave, by gender	Five employees took parental leave during FY23 (40% women, 60% men).
401 - 3 c	Total number of employees that returned to work in the reporting period after parental leave ended, by gender	All of the five employees who took parental leave in FY23 returned to work after it ended.
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 FY23, 12-months after their return, and all were women. MONEYME does not have access to some of SocietyOne's historic data due to changes in payroll and HRIS systems, which may impact the accuracy of this data.
401 - 3 e	Return to work and retention rates of employees that took parental leave, by gender	In FY23, 100% of employees that took parental leave returned to work, with a retention rate of 100%.

GRI 405: Diversity and equal opportunity 2016

Topic-specific disclosures

405 - 1 a	Percentage of individuals within the organisation's governance bodies in the following diversity categories: gender and age group	Of MONEYME's six Board Directors: <ul style="list-style-type: none"> • 33% are women and 67% are men • 0% are aged under 30, 17% are aged 30-50, and 83% are aged over 50.
405 - 1 b	Percentage of employees per employee category in the following diversity categories: gender and age group	See Diversity, Equity, and Inclusion section in the 2023 Sustainability Report for gender diversity per employee category. The percentage of employees by age group per employee category: <ul style="list-style-type: none"> • KMP & Executive: 8% are aged <30, 83% are aged 30-50, 8% are aged >50. • Role Band A: 13% are aged <30, 80% are aged 30-50, 7% are aged >50. • Role Band B: 30% are aged <30, 67% are aged 30-50, 4% are aged >50. • Role Band C: 52% are aged <30, 48% are aged 30-50, 0% are aged >50. • Role Band D: 54% are aged <30, 31% are aged 30-50, 15% are aged >50. • Role Band E: 83% are aged <30, 17% are aged 30-50, 0% are aged >50.
405 - 2 a	Ratio of the basic salary and remuneration of women to men for each employee category, by significant locations of operation	See Diversity, Equity, and Inclusion section in the 2023 Sustainability Report.
405 - 2 b	The definition used for 'significant locations of operation'	All employees are based in Australia, which MONEYME considers a significant location of operation.

GRI 406: Non-discrimination 2016

Topic-specific disclosures

406 - 1 a	Total number of incidents of discrimination during the reporting period	MONEYME had no incidents of discrimination during the reporting period.
406 - 1 b	Status of the incidents and actions taken with reference to incident and remediation	N/A

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 track this data and aims to better monitor this for future disclosures. For an outline of the topic, see the Education and Support section in the 2023 Sustainability Report.
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	No training completed on this topic, however MONEYME engaged an outplacement service for exited employees related to the acquisition of SocietyOne.
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	Employees that have been employed by MONEYME for at least 12 months have received an annual performance review.

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 Policy.¹⁹ This assessment was completed by MONEYME's Executive team and other relevant senior managers, in reference to the findings from PIE Strategy's 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.	Several processes have been established 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.	Strong current environmental strategy and 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.

¹⁹ 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 separately assesses likelihood and potential impact. The Likelihood and Potential Impact Rating in the previous table combines the separate 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	
	a) Describe the board’s oversight of climate-related risks and opportunities.	See Climate Governance section of 2023 Sustainability Report. See 2023 Corporate Governance Statement.
	b) Describe management’s role in assessing and managing climate-related risks and opportunities.	See TCFD Supporting Information section of 2023 Sustainability Report.
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	
	a) Describe the climate-related risks and opportunities the organisation has identified over the short, medium, and long term.	See Climate Strategy section of 2023 Sustainability Report.
	b) Describe the impact of climate-related risks and opportunities on the organisation’s businesses, strategy, and financial planning.	See TCFD Supporting Information section of 2023 Sustainability Report.
	c) Describe the resilience of the organisation’s strategy, taking into consideration different climate-related scenarios, including a 2°C or lower scenario.	
RISK MANAGEMENT	Disclose how the company identifies, assesses, and manages climate-related risks	
	a) Describe the organisation’s processes for identifying and assessing climate-related risks.	See Climate Risk Management section of 2023 Sustainability Report.
	b) Describe the organisation’s processes for managing climate-related risks.	See TCFD Supporting Information section of 2023 Sustainability Report.
	c) Describe how processes for identifying, assessing, and managing climate-related risks are integrated into the organisation’s overall risk management.	
METRICS AND TARGETS	Disclose the metrics and targets used to assess and manage relevant climate-related risks and opportunities where such information is material	
	a) Disclose the metrics used by the organisation to assess climate-related risks and opportunities in line with its strategy and risk management process.	See Climate Metrics and Targets section of 2023 Sustainability Report. Considering its minimal Scope 1 and 2 GHG emissions, the Group does not consider itself exposed to any material emissions-related risks.
	b) Disclose Scope 1, Scope 2, and, if appropriate, Scope 3 greenhouse gas (GHG) emissions, and the related risks.	MONEYME does not currently have set targets for managing climate-related risks and opportunities.
	c) Describe the targets used by the organisation to manage climate-related risks and opportunities and performance against targets.	

4. Financed Emissions Methodology

In FY23, the Group's total financed emission from motor vehicle loans is 29,656.06 tCO₂e, which reflects MONEYME's entire customer receivables for Autopay of \$390 million at 30 June 2023. The intensity for MONEYME's motor vehicle financed emissions per \$1 million of Autopay customer receivables is 75.95 tCO₂e. Autopay customer receivables constitute 36% of MONEYME's total customer receivables of \$1,074 million at 30 June 2023.²⁰

This asset class has a weighted average PCAF data quality score of 2.11, indicating a high-quality disclosure as scores range from 1 (highest quality data) to 5 (lowest quality data); 94.5% of the asset class is assessed at a PCAF data quality score of 2 and the remaining 5.5% 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: Emissions associated with the production, delivery, or decommissioning of vehicles are excluded.</p>	<p>94.5% 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 5.5% 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 94.5% 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>

²⁰ All customer 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 are 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 OEMs (Original Equipment Manufacturers) 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’ February 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.

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DIRECTORS

Peter Coad (Chair and Independent Non-Executive Director)
Susan Wynne (Independent Non-Executive Director)
David Taylor (Independent Non-Executive Director)
Rachel Gatehouse (Independent Non-Executive Director)
Scott Emery (Non-Executive Director)
Clayton Howes (Managing Director and Chief Executive Officer)

AUDITOR

Deloitte Touche Tohmatsu
Quay Quarter Tower
50 Bridge Street
Sydney, New South Wales 2000

COMPANY SECRETARY

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