

23 September 2022

ASX / NZX RELEASE

HARMONEY DELISTING FROM THE NZX

Further to the announcement made by Harmoney Corp Limited (ASX/NZX: HMY; “Harmoney” or “the Company”) on Friday 9 September 2022, the Company will be delisting from the Main Board of NZX Limited (“NZX”) and consolidating its listings on the Australian Securities Exchange (“ASX”).

Highlights:

- Harmoney shares will cease to be quoted on the NZX and will be delisted from close of business on Friday 28 October 2022.
- Harmoney shares will be automatically transferred from the NZX to the ASX, and no action will be required by shareholders.
- Harmoney’s sole listing on the ASX will commence on Monday 31 October 2022.
- New Zealand shareholders will still be able to trade Harmoney shares through any New Zealand brokers who can facilitate trading on the ASX, or through an Australian broker.

DELISTING FROM THE NZX

Harmoney’s board of directors (“Board”) has resolved that Harmoney will delist from the NZX and move to a sole listing on the ASX. Harmoney is delisting from NZX because:

- Harmoney is dual listed, with its primary listing being on the ASX. Given that only a small number of Harmoney’s shares are listed on the NZX, Harmoney can reduce its compliance obligations, and administrative and financial costs, by consolidating its listings on its primary exchange.
- Harmoney has experienced low trading volumes spread between both exchanges and hopes to increase the market efficiency for the trading of its shares by consolidating all trading on a single exchange. As at 20 September 2022, Harmoney only had 341 New Zealand registered shareholders, who collectively held just 6.45% of the total number of Harmoney shares.

NZ RegCo has approved the delisting, subject to Harmoney meeting certain customary conditions. Consequently:

- The trading of Harmoney shares on the NZX will cease at the close of business on Wednesday 26 October 2022.
- There will be no trading of Harmoney shares on the NZX on Thursday 27 October 2022 and Friday 28 October 2022.
- Harmoney will be delisted from the NZX from the close of business on Friday 28 October 2022.
- Harmoney shares will be automatically transferred from the NZX to the ASX, and no action will be required by shareholders.
- Harmoney’s sole listing on the ASX will commence at the opening of the next trading day, being Monday 31 October 2022.

New Zealand shareholders will still be able to trade Harmoney shares through New Zealand brokers who can facilitate trading on the ASX, or through an Australian broker. Please see:

<https://www2.asx.com.au/investors/start-investing/find-a-broker-adviser>.

FURTHER COMMUNICATION WITH SHAREHOLDERS

Harmony will send the attached letter to NZX registered shareholders to explain the delisting process, and recommends they ensure that their contact details are up to date.

This announcement was authorised by the Board of Harmony Corp Limited.

-END-

For queries please contact:

Corporate/Investors

David Stevens

CEO & Managing Director

investors@harmony.co.nz

Investors

Adrian Mulcahy

Investor Relations

adrian.mulcahy@atomicgroup.com.au

+61 438 630 422

ABOUT HARMONEY

Harmony is the only 100% consumer-direct personal lender operating across Australia and New Zealand. Harmony provides customers with unsecured personal loans that are fast, easy, competitively priced (using risk-adjusted interest rates) and accessed 100% online.

Harmony's purpose is to help people achieve their goals through financial products that are fair, friendly, and simple to use.

Harmony's proprietary digital lending platform, Stellare® is the power behind the platform. Stellare® can process, approve and fund most loan applications within 24 hours. Stellare® also replaces the traditional industry credit scorecard with Libra®, our predictive behavioural analytics engine. Libra® uses machine learning to analyse our rich, direct consumer data to deliver automated credit decisioning and superior risk-based pricing.

BUSINESS FUNDAMENTALS

- Harmony provides risk based priced unsecured personal loans of up to \$70,000 to consumers across Australia and NZ
- Its 100% consumer-direct model and automated loan approval system is underpinned by Harmony's scalable Stellare® proprietary technology platform
- A large percentage of Harmony's originations come from existing customers with no customer acquisition cost
- Harmony is comprised of a team of ~90 full-time employees predominantly based in NZ, half of whom comprise engineering, data science and product professionals
- Harmony has a highly diversified funding panel which includes warehouses being provided by three of the "Big-4" bank banks across Australia and New Zealand and in addition in October 2021 has issued its first asset backed securitisation which was publicly rated by Moody's.

For further information visit <https://www.harmony.co.nz/> or <https://www.harmony.com.au/>.

APPENDIX: FORM OF SHAREHOLDER COMMUNICATION

Dear Shareholder

Harmony Corp Limited – Delisting from the NZX

We are writing to inform you that the board of directors (“Board”) of Harmony Corp Limited (ASX/NZX: HMY; “Harmony” or “the Company”) has resolved that Harmony will delist from the Main Board of NZX Limited (“NZX”) and consolidate its listings on the Australian Securities Exchange (“ASX”).

Harmony is delisting from the NZX because:

- Harmony is dual listed, with its primary listing being on the ASX. Given that only a small number of Harmony’s shares are listed on the NZX, Harmony can reduce its compliance obligations, and administrative and financial costs, by consolidating its listings on its primary exchange.
- Harmony has experienced low trading volumes spread between both exchanges and hopes to increase the market efficiency for the trading of its shares by consolidating all trading on a single exchange. As at 20 September 2022, Harmony only had 341 New Zealand registered shareholders, who collectively held just 6.45% of the total number of Harmony shares.

The Board believes that consolidating Harmony’s listing on the ASX is in the best interests of the Company and its shareholders.

NZ RegCo has approved the delisting, subject to Harmony meeting certain customary conditions. Consequently, the trading of Harmony shares on the NZX will cease at the close of business on Wednesday 26 October 2022, Harmony will be delisted from the NZX from the close of business on Friday 28 October 2022, and all Harmony shares will be automatically transferred to the ASX.

The delisting process for shareholders

If you hold Harmony shares on the ASX, nothing will change with respect to that holding.

If you hold Harmony shares on the NZX:

- Your shares will be automatically transferred to the ASX. You do not need to take any action.
- Your contact details and other information held on the Link Market Services New Zealand Investor Centre will be migrated to the Link Market Services Australia Investor Centre.
- There will be no change to your rights as a Harmony shareholder.
- Harmony will continue to send you shareholder communications through your elected communication channel.
- You may move your shares from the NZX to the ASX prior to the delisting. Please see the attached “Additional Information”.

Delisting timetable

Wednesday 26 October 2022	Last day of trading of Harmony shares on the NZX. Trading halt on the NZX implemented at 5pm NZDT.
Thursday 27 October 2022	No trading of Harmony shares on the NZX.
Friday 28 October 2022	No trading of Harmony shares on the NZX. From close of business, Harmony will delist from the NZX. Shareholder details held on the Link Market Services New Zealand Investor Centre will be migrated to the Link Market Services Australia Investor Centre.
Monday 31 October 2022	Harmony's sole listing on the ASX will commence at the opening of trading. A Security Transaction Statement will be mailed to NZX registered shareholders within the next 4 days to confirm the removal of their shares from the NZX, and a holding statement will be mailed to NZX registered shareholders providing their new Securityholder Reference Number for the ASX.

Contact information

You can contact Harmony's Share Registry (Link Market Services) in New Zealand or Australia for further information.

New Zealand Share Registry (Link Market Services)	Within New Zealand 0800 835 787 Overseas +64 9 375 5998 enquiries@linkmarketservices.co.nz
New Zealand registered holders online access	https://investorcentre.linkmarketservices.co.nz
Australian Share Registry (Link Market Services)	Within Australia 1300 55 44 74 Overseas +61 1300 55 44 74 registrars@linkmarketservices.com.au
Australian registered holders online access	https://investorcentre.linkmarketservices.com.au

If you have any questions not addressed above, please see the attached "Additional Information".

The Board would like to thank you for your continued support for Harmony.

Yours faithfully

A handwritten signature in black ink, appearing to read "Paul Lahiff", written in a cursive style.

Paul Lahiff

Chairman of the Board

Additional Information

No charges

There is no charge payable by you for the transfer of your shares from the NZX to the ASX.

Number of shares

Your shares will be transferred from the NZX to the ASX on a 1:1 basis. There will be no change to the number of shares that you hold.

Voting rights

Your voting rights will remain the same.

Dividends

The Board will determine, whether any dividends will be paid, and the currency in which they will be paid, from time to time.

Share value and exchange rates

Your shares will trade on the ASX at the prevailing market price in Australian dollars. Harmony has no control over its share price. To view the market price of Harmony shares, please see:

<https://www2.asx.com.au/markets/company/hmy>.

Exchange rate movements could impact the amount in New Zealand dollars that you receive on any sale of your Harmony shares, even if there is no change in the underlying share price in Australian dollars.

Transferring your shares from the NZX to the ASX prior to delisting

As there is no trading in Harmony shares on the NZX on Thursday 27 October 2022 and Friday 28 October 2022, if you are an NZX registered shareholder and wish to trade on those days, you should move your NZX shares to the ASX prior to 5pm NZDT on Wednesday 26 October 2022 by:

- Completing and returning a “Request for Removal of Securities Form” from Harmony’s Share Registry (Link Market Services): <https://www.linkmarketservices.co.nz/downloads/Forms/change-details/RRS001.pdf>.
- Arranging the move with a NZX broker (if you have one).

As there is no trading in Harmony shares on the NZX on Thursday 27 October 2022 and Friday 28 October 2022, if you are an NZX registered shareholder and wish to trade on those days, you should move your NZX shares to the ASX prior to 5pm NZDT on Wednesday 26 October 2022.

Trading on the ASX

Buying or selling shares on the ASX must be facilitated by a broker who is an ASX Market Participant.

If you have traded Harmony shares on the NZX using a broker, you should ask them whether they have the capability to trade on the ASX. If so, you could continue to trade your Harmony shares using that broker.

Otherwise, you could use the following links to select a broker who can facilitate trading on the ASX:

- Australia: <https://www2.asx.com.au/investors/start-investing/find-a-broker-adviser>
- New Zealand: <https://www.nzx.com/services/market-participants/all-market-participants>

It might take a few days for your broker to set you up for trading on the ASX, so allow for this time if you wish to commence trading on any particular date.

Harmony's Share Registry (Link Market Services) also offers a service to issuer sponsored shareholders (those with a Securityholder Reference Number) who wish to sell their entire shareholding. Please see: <https://www.linkmarketservices.com.au/corporate/resources/selling-your-shares.html>.

Securityholder Reference Numbers / Holder Identification Numbers

Your legal title to your Harmony shares can be registered:

- On Harmony's issuer sponsored subregister maintained by Harmony's Share Registry (Link Market Services). You will be allocated a unique Securityholder Reference Number ("SRN") by Harmony.
- On the CHESS subregister maintained by ASX Settlement. If you hold shares on the CHESS subregister you will be allocated a Holder Identification Number ("HIN").

You would have a different SRN for each company in which you hold shares.

You would have one HIN for all companies in which you hold shares.

Please see: <https://www.asx.com.au/documents/about/fact-sheet-chess-sponsored-and-issuer-sponsored-holdings.pdf>.

If you already have an HIN, this will remain the same. You can ask your broker to do an "Issuer to CHESS conversion" to convert your Harmony shares from your new SRN to your HIN.

New Zealand Common Shareholder Numbers

On Monday 31 October 2022, your New Zealand Common Shareholder Number ("CSN") will still be valid, but your Harmony shares will cease to be recorded against your CSN.

You will no longer require your CSN or your Authorisation Code ("FIN") for your Harmony shares.

Viewing your shares

To view your shares, log in to: <https://investorcentre.linkgroup.com/Login/Login>. You will need to enter your HIN or SRN, as well as your country of residence (or for Australia, your postcode).

Link Market Services stores historical information about your holdings for up to 7 years.