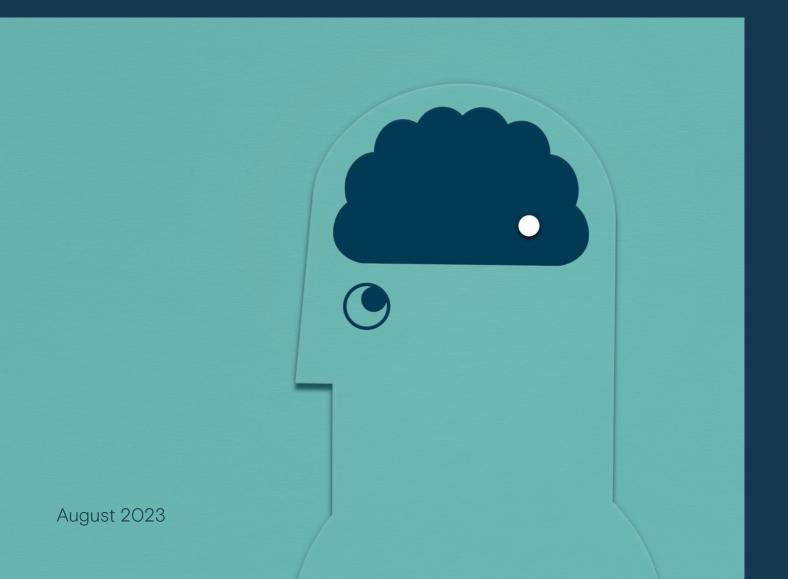


ASX: WZR

INVESTOR FACTSHEET



OUR PURPOSE IS TO IMPROVE FINANCIAL HEALTH OF AUSTRALIANS

Wisr is an ASX-listed purpose-built non-bank lender on a mission to improve the financial health of Australians. To do this, we've reinvented the consumer finance experience through our dualtechnology platform.

Our digital lending platform provides greater control over customisation and automation, offering customers access to smarter, fairer credit. The Financial Wellness Platform is underpinned by consumer finance products, the Wisr App to help Australians pay down debt, multiple credit score comparison service and Australia's first money-coaching app Wisr Today, help people get out of debt faster by changing their habits through cognitive behavioural therapy and empower them to make smarter financial decisions. Wisr is the only consumer finance provider in Australia with this offering.

O3FY23 KEY RESULTS

Total loan originations \$1.6B



60%

on pcp (\$1.0B as at 31 March 2022)

\$24.1M in operating revenue



55%

on pcp (Q3FY22 \$15.5M)

Prime \$968M loan book



46%

on pcp (Q3FY22 \$663M) 743K Wisr Financial Wellness Platform profiles



23%

on pcp (Q3FY22 602K)

The Wisr Business Model

DIGITAL LENDING PLATFORM

WISR'S UNIQUE **COMPETITIVE ADVANTAGE**

FINANCIAL WELLNESS PLATFORM SOLVES FOR

Challenges scaling a lending platform

- Major cost to scale CAC
- · CAC increases with scale
- Transactional relationship
- Lack of engagement across product lifecycle

Benefits of a financial wellness platform solves for scaling challenges

- Low CAC to grow user base
- Cost-effective pathway to loan originations
- Ongoing data driven customer relationship
- Ability to launch features and engage across product lifecycle

Benefits of a dual platform strategy solve the challenges of individual models

Challenges funding a financial wellness platform

- Difficult to monetise effectively
- Ability to charge customers is prohibitive
- Unclear/challenged ROI as a standalone product/feature

Benefits of lending platform solves for funding financial wellness platform

- Revenue driven by loan backbook in addition to new acquisition
- Mature business with operational efficiency freeing up capital for growth
- Easy to calculate return on investment

SOLVES FOR

THE ONE STOP SHOP OF YOUR FINANCIAL LIFE

Wisr Financial Wellness Platform (FWP)

Wisr's Financial Wellness Platform is the entry point and single view of a customers financial life. It provides access to a growing suite of products, financial wellness tools and features to help customers make smarter decisions with their money.

FINANCIAL STANDING ACCESS TO CREDIT LOAN MANAGEMENT HABIT CHANGE Output Solution of the process of the control of the co

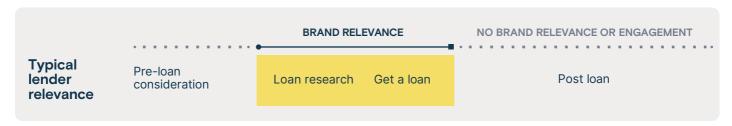
Intelligent, rich data allows users to:

- Get a personalised experience based on their next major money moment
- See their liabilities and balances
- Check and monitor their credit scores
- Fine-tune their financial knowledge
- Move from subprime to prime credit scores
- Round up their money to pay down debt, or save

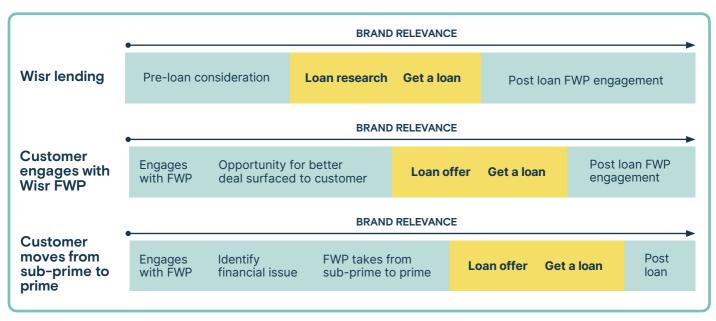
- Receive personalised product offers and pricing
- Access fairly priced personal and secured vehicle loans
- Apply, manage and pay down their Wisr loan
- Receive psychology-led money coaching to change money habits

Wisr FWP creates an ongoing customer relationship

OTHER LENDERS



WISR EXAMPLE CUSTOMER JOURNEYS



Wisr Leadership

BOARD OF DIRECTORS



NON-EXECUTIVE CHAIR

John Nantes



INTERIM CHAIR & NON-EXECUTIVE DIRECTOR

Matt Brown



NON-EXECUTIVE **DIRECTOR**

Cathryn Lyall



NON-EXECUTIVE DIRECTOR

Craig Swanger



NON-EXECUTIVE DIRECTOR

Kate Whitney

EXECUTIVE LEADERSHIP TEAM



CHIEF EXECUTIVE OFFICER & CHIEF FINANCIAL OFFICER

Andrew Goodwin



CHIEF OPERATING OFFICER

Joanne Edwards



CHIEF PRODUCT OFFICER

Ben Berger



CHIEF COMMERCIAL OFFICER

Peter Beaumont



CHIEF CUSTOMER & MARKETING OFFICER

James Goodwin



HEAD OF EMPLOYEE EXPERIENCE

Kate Renner



GENERAL COUNSEL **David King**

WISR LIMITED • ASX: WZR

ACN 004 661 205 Level 4, 55 Harrington St, The Rocks, NSW 2000 wisr.com.au

investor@wisr.com.au 1300 992 007

Milestones

2018

Founded (WZR)

Q4FY19

\$100M in Loan originations

NOV 2019

Wisr Warehouse goes live

MAY 2021

Inaugural ABS deal

JUN 2021

\$55M equity raise

OCT 2021

Wisr Secured Vehicle Warehouse goes live

Q2FY22

Maiden cash-flow positive quarter

Q3FY22

Surpassed \$1B in loan originations

JAN 2022

IFM becomes Wisr Warehouse mezzanine investor

JUN 2022

Second ABS deal

Q1FY23

25 consecutive quarters of loan growth

FEB 2023

Third (and first secured vehicle) ABS Term deal, Q3FY23 Company returned to NIM expansion