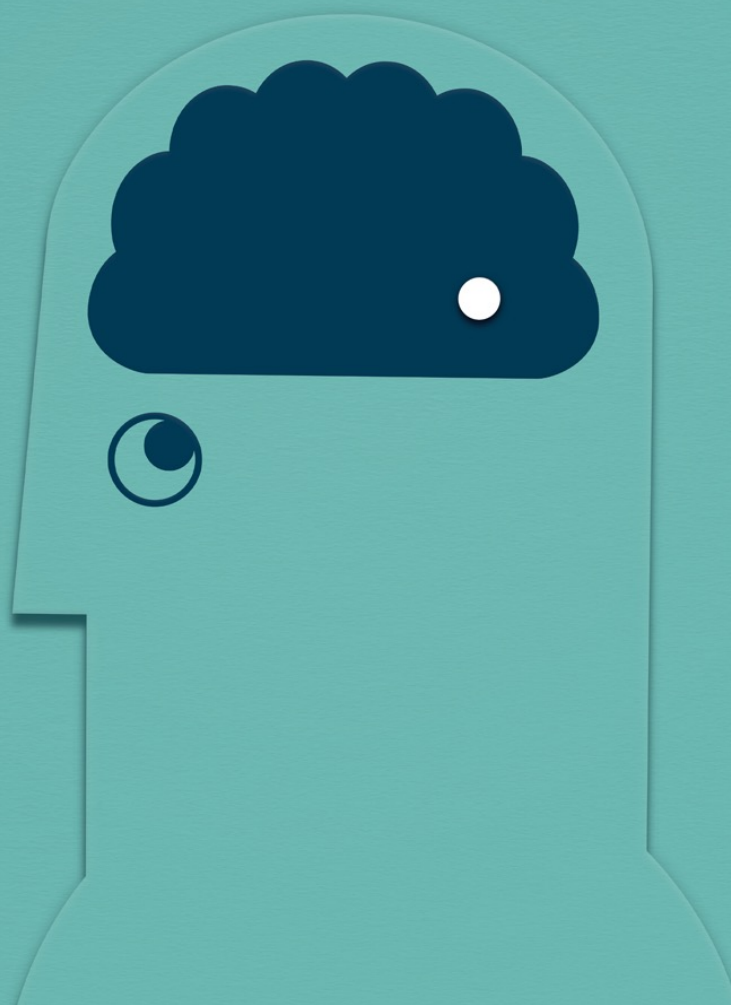




ASX: WZR

INVESTOR FACTSHEET



August 2023

OUR PURPOSE IS TO IMPROVE FINANCIAL HEALTH OF AUSTRALIANS

Wizr 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 dual-technology 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 Wizr App to help Australians pay down debt, multiple credit score comparison service and Australia's first money-coaching app Wizr Today, help people get out of debt faster by changing their habits through cognitive behavioural therapy and empower them to make smarter financial decisions. Wizr is the only consumer finance provider in Australia with this offering.

Q3FY23 KEY RESULTS

Total loan
originations \$1.6B

↑ 60%

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

\$24.1M in
operating revenue

↑ 55%

on pcip
(Q3FY22 \$15.5M)

Prime \$968M
loan book

↑ 46%

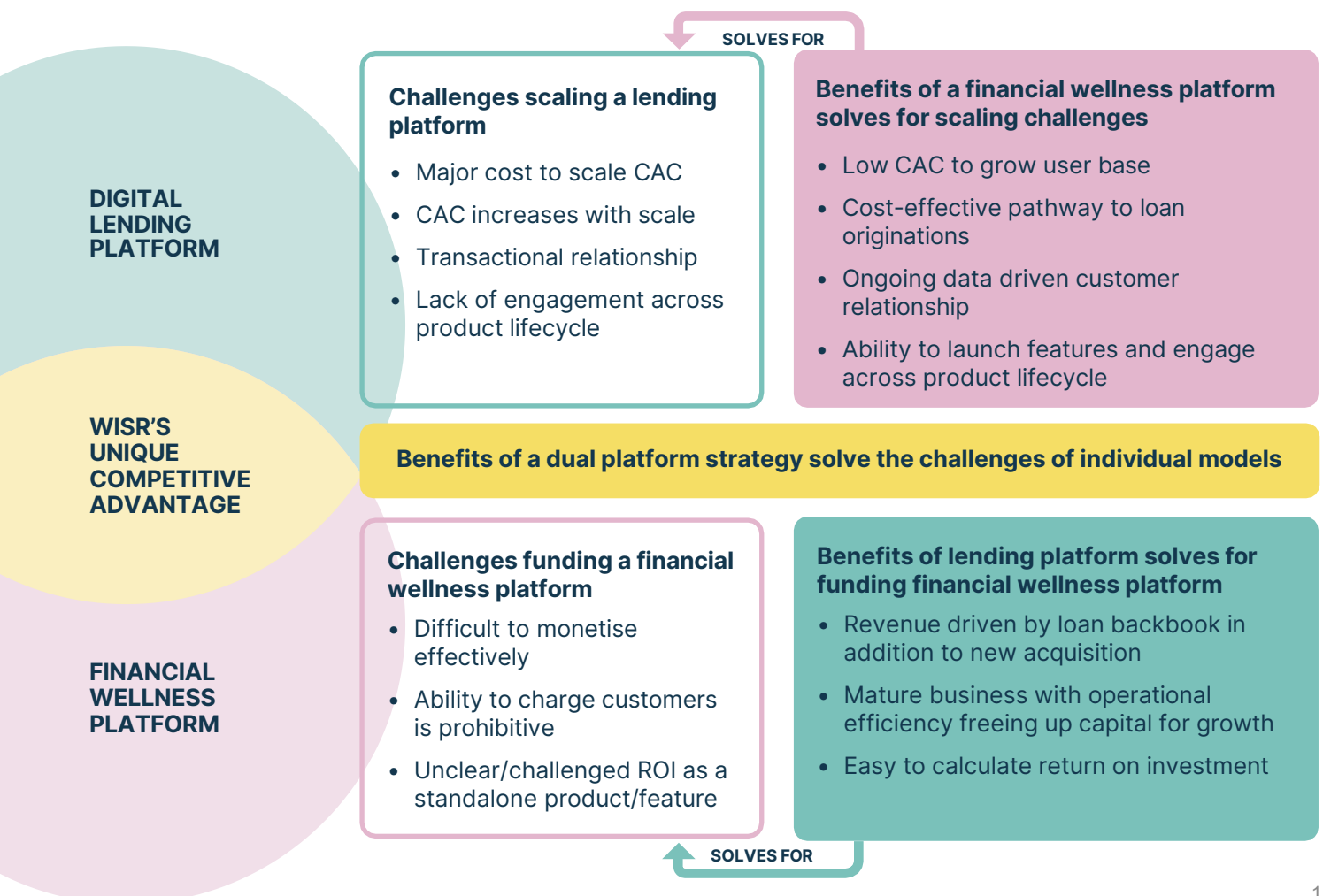
on pcip
(Q3FY22 \$663M)

743K Wizr
Financial Wellness
Platform profiles

↑ 23%

on pcip
(Q3FY22 602K)

The Wizr Business Model



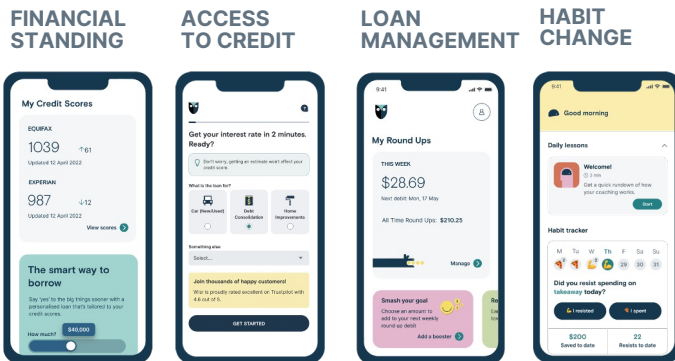
THE ONE STOP SHOP OF YOUR FINANCIAL LIFE

Wizr Financial Wellness Platform (FWP)

Wizr's Financial Wellness Platform is the entry point and single view of a customer's 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.

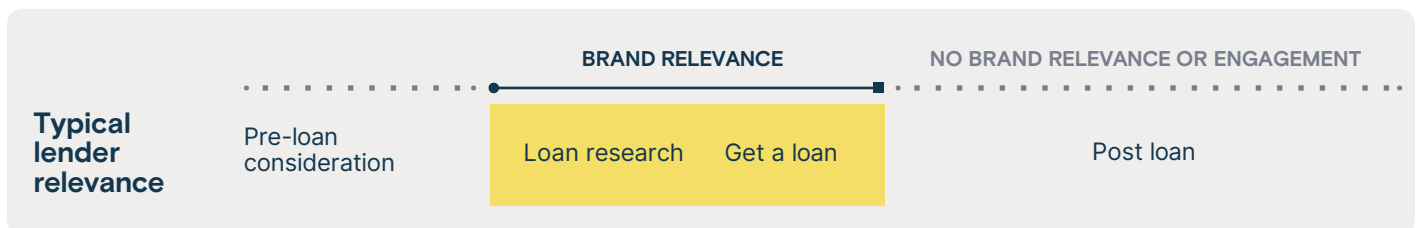
Intelligent, rich data allows users to:

- 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 Wizr loan
- Receive psychology-led money coaching to change money habits

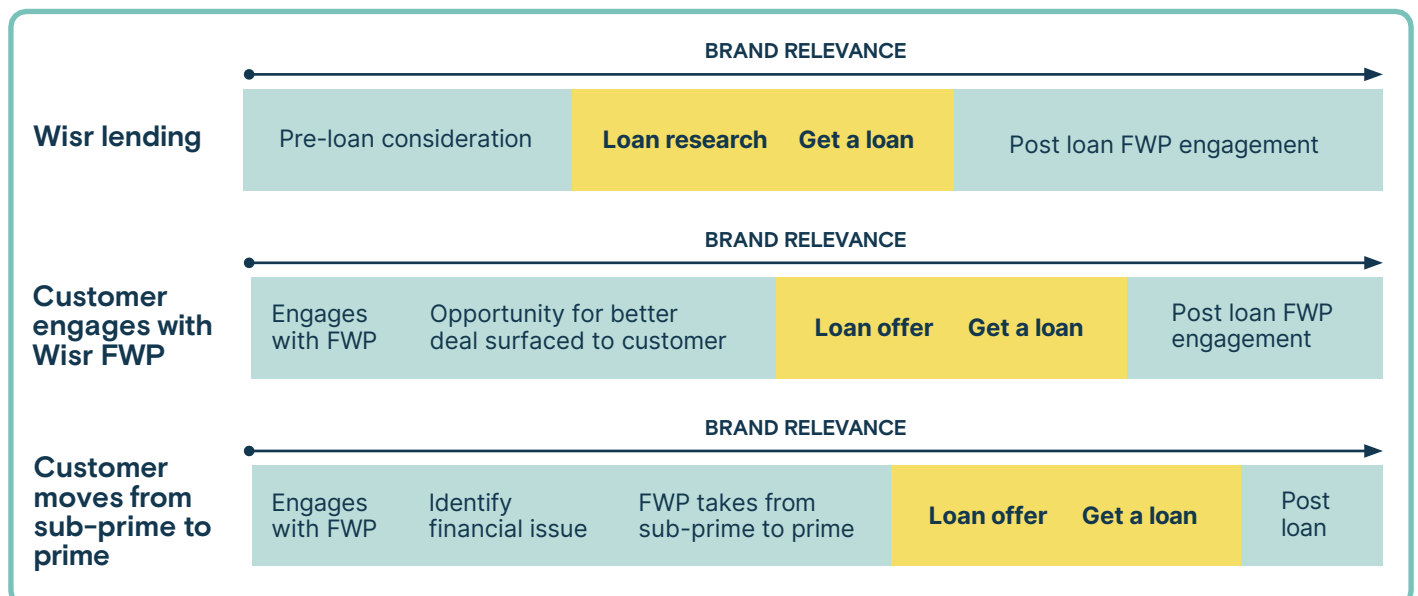


Wizr FWP creates an ongoing customer relationship

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

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

WISR LIMITED • ASX: WZR

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

investor@wizr.com.au
1300 992 007