

Form 603
Corporations Act 2001
Section 671B

Notice of initial substantial holder

To Company Name/Scheme Moneyne Limited (MME)

ACN/ARSN 636 747 414

1. Details of substantial holder (1)

Name Thorn Group Limited (ACN 072 507 147) (Thorn) and each of the entities listed in Annexure A (Thorn Subsidiaries) (Thorn and the Thorn Subsidiaries collectively referred to as the Thorn Group Entities)

ACN/ARSN (if applicable) See Annexure A

The holder became a substantial holder on 22 May 2023

2. Details of voting power

The total number of votes attached to all the voting shares in the company or voting interests in the scheme that the substantial holder or an associate (2) had a relevant interest (3) in on the date the substantial holder became a substantial holder are as follows:

Class of securities (4)	Number of securities	Person's votes (5)	Voting power (6)
Fully Paid Ordinary Shares	64,408,413	64,408,413	8.64%

3. Details of relevant interests

The nature of the relevant interest the substantial holder or an associate had in the following voting securities on the date the substantial holder became a substantial holder are as follows:

Holder of relevant interest	Nature of relevant interest (7)	Class and number of securities
Thorn	Relevant interest under section 608(1)(a) of the <i>Corporations Act 2001</i> (Cth) (Corporations Act) as the registered holder of the securities.	64,408,413 Fully Paid Ordinary Shares
Somers Limited (Somers)	Somers has a deemed relevant interest under sections 608(3) of the <i>Corporations Act</i> as Somers' voting power in Thorn is above 20%.	64,408,413 Fully Paid Ordinary Shares

4. Details of present registered holders

The persons registered as holders of the securities referred to in Item 3 above are as follows:

Holder of relevant interest	Registered holder of securities	Person entitled to be registered as holder (8)	Class and number of securities
Thorn	Thorn	Thorn	64,408,413 Fully Paid Ordinary Shares

Somers	Thorn	Thorn	64,408,413 Fully Paid Ordinary Shares
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5. Consideration

The consideration paid for each relevant interest referred to in Item 3 above, and acquired in the four months prior to the day that the substantial holder became a substantial holder is as follows:

Holder of relevant interest	Date of acquisition	Consideration (9)		Class and number of securities
		Cash	Non-cash	
Refer Annexure B				

6. Associates

The reasons the persons named in Item 3 above are associates of the substantial holder are as follows:

Name and ACN/ARSN (if applicable)	Nature of association
Thorn Subsidiaries	Each an associate of Thorn under section 12(2)(a)(i) of the Corporations Act because they are each controlled by Thorn.
Somers	Associate of Thorn under section 12(2)(a)(ii) of the Corporations Act.
Resimac Group Ltd ACN 095 034 003 (Resimac)	Associate of Thorn under section 12(2)(a)(iii) of the Corporations Act.

7. Addresses

The addresses of persons named in this form are as follows:

Name	Address
Thorn Group Entities	Level 11, 1 York Street, Sydney NSW 2000
Somers	Clarendon House, 2 Church Street, Hamilton HM 11, Bermuda
Resimac	Level 9, 45 Clarence Street, Sydney NSW 2000

Signature

print name Alexandra Rose

capacity

Company Secretary

sign here *Alexandra Rose*

24 May 2023

Annexure A

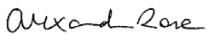
This is Annexure A of 1 page referred to in the Form 603 Notice of initial substantial holder signed by me and dated 24 May 2023

Signature

print name Alexandra Rose

capacity

Company Secretary

sign here 

Date

24 May 2023

List of subsidiaries of Thorn

1. Thorn Australia Pty Ltd ACN 008 454 439
2. A.C.N. 647 764 510 Pty Ltd ACN 647 764 510
3. Thornmoney Pty Ltd ACN 648 650 711
4. Thorn ABS Warehouse Trust No. 1
5. Thorn Finance Pty Ltd ACN 653 365 603
6. Thorn Services Pty Ltd ACN 654 593 941

Annexure B

This is Annexure B of 1 page referred to in the Form 603 Notice of initial substantial holder signed by me and dated 24 May 2023

Signature

print name Alexandra Rose

capacity

Company Secretary

sign here *Alexandra Rose*

Date

24 May 2023

Holder of relevant interest	Date of acquisition	Nature of change	Consideration	Class and number of securities
Thorn	05/09/2022	Shares issued under Placement	\$500,000 Cash	1,000,000 Fully Paid Ordinary Shares
Thorn	21/11/2022 – 04/01/2023	On-market purchase of shares	\$283,524 Cash	908,413 Fully Paid Ordinary Shares
Thorn	22/05/2023	Shares issued under Placement	\$5,000,000 Cash	62,500,000 Fully Paid Ordinary Shares