



# Investor Presentation

Nasdaq: MNY

December 2025

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The foregoing list of factors is not exhaustive. You should carefully consider the foregoing factors and the other risks and uncertainties described in the “Risk Factors” section of the Company’s annual report for the year ended December 31, 2024 on Form 20-F (File No.: 001-41838), registration statement on Form F-1 (File No.: 333-275205), and other documents to be filed by the Company from time to time with the U.S. Securities and Exchange Commission. These filings identify and address other important risks and uncertainties that could cause actual events and results to differ materially from those contained in the forward-looking statements. In addition, there may be additional risks that the Company currently does not know, or that the Company currently believes are immaterial, that could also cause actual results to differ from those contained in the forward-looking statements. 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These forward-looking statements should not be relied upon as representing the Company’s assessments as of any date subsequent to the date of this document. Accordingly, undue reliance should not be placed upon the forward-looking statements. In addition, the analyses of the Company contained herein are not, and do not purport to be, appraisals of the securities, assets, or business of the Company.

# MoneyHero (Nasdaq: MNV) Snapshot

>260

Commercial Partnerships <sup>(1)</sup>

4

Core markets

8.8M

MoneyHero Group  
Members <sup>(2) (3)</sup>

\$27.9M

Bank and cash balance<sup>(2)</sup>

\$53.5M

Revenue for the first nine months of 2025<sup>(4)</sup>

25%

of first nine months 2025 revenue  
was generated by higher-margin  
Insurance & Wealth verticals <sup>(4)</sup>

AI-First

Organization to drive substantial  
productivity and efficiency gains

Notes:

1. As of September 30, 2025. Commercial partner relationships means having relationships with different lines of businesses within the same financial institution e.g. XYZ Bank CC business is one relationship and PL is another; decision making power and budget rests with the individual line of business
2. As of September 30, 2025
3. "MoneyHero Group Members" means (i) users who have login IDs with us in Singapore, Hong Kong and Taiwan, (ii) users who subscribe to our email distributions in Singapore, Hong Kong, Taiwan, the Philippines and Malaysia, and (iii) users who are registered in our rewards database in Singapore and Hong Kong. Any duplicates across the three sources above are deduplicated
4. For the nine months ended September 30, 2025

# MoneyHero (Nasdaq: MNY) 25Q3 at a glance

Revenue

**\$21.1M**

Regained growth momentum (+17% QoQ)

Revenue from Insurance & Wealth

**4.9M**

(Accounting for 23% of total revenue)

Adjusted EBITDA <sup>(1)</sup> <sup>(2)</sup>

**68% YoY**

Improvement, driven by healthier revenue mix, stronger partner ecosystem and lower cost-to-serve

Total operating cost and expenses <sup>(3)</sup>

**13% YoY**

reduction, demonstrating structural operating leverage that will not reflate as we return to growth

Notes:

- 1. Adjusted EBITDA is a non-IFRS financial measure defined as profit/(loss) for the period plus tax expenses, depreciation and amortization, interest income, finance costs, impairment of intangible assets, impairment of other assets, equity-settled share-based payment expenses, transaction expenses, other non-recurring costs related to strategic exercises, changes in the fair value of financial instruments, non-recurring legal fees, and unrealized foreign exchange differences. Adjusted EBITDA Margin is defined as Adjusted EBITDA as a percentage of revenue.
- 2. The comparative figures for the prior period have not been restated and are presented consistently with the originally issued, unaudited financial statements for the third quarter Q3 2024 statements. Subsequently, during the year-end closing process, we revised the estimate for customer reward liabilities. This adjustment, had it been recognized in the third quarter of the prior year, would have decreased cost of revenue and increased Adjusted EBITDA by US\$570 thousand each.
- 3. Total operating costs and expenses, excluding net foreign exchange differences

# Long-term Investment Thesis

## Path to Valuation Alignment

### Profitability Inflection (Q4 2025)

- Our guidance is Q4 would be the First Adjusted EBITDA profitable quarter since listing
- Clear path to sustained positive Adjusted EBITDA profitable
- Operating leverage compounds results

### Multi-Geography Moat

- #1 market share in Singapore, Hong Kong, Taiwan, Philippines
- \$8B+ digital finance TAM
- Scalable, repeatable playbook across the region

### AI-Native Structural Advantage

- Project Odyssey: 70–80% customer service automated in 2025 Q3
- Difficult to replicate: Data moat, partner trust, regulatory alignment

### Premium Valuation Opportunity

- Trading at 0.5x revenue vs. 6–12x for profitable fintech peers
- Path to 2–3x revenue as EBITDA turns positive
- Significant upside as re-rating closes small-cap discount

### Management Execution Track Record

- 3Q 2025: 68% Adjusted EBITDA loss improvement YoY
- 3Q 2025: 23% OPEX reduction with continued growth
- Disciplined capital allocation, high-ROI investments, selective M&A

# Peer Benchmarking: MoneyHero vs. NerdWallet

|  | MoneyHero                                     | NerdWallet           |
|--|---|----------------------|
| Current valuation (9 Oct 2025)                 | ~US\$56.5M                                    | ~US\$1.1bn           |
| 9M 2025 revenue run-rate                       | ~US\$70M annualized                           | ~US\$810M annualized |
| Current multiple:                              | ~0.8x revenue                                 | ~1.4x revenue        |
| Scale (members)                                | 8.8M  | 100M                 |
| Market   | Singapore, Hong Kong, Philippines, and Taiwan | US                   |
| Business mix (% Insurance & Wealth of 9M 2025) | 25%   | 40%                  |

# Our Executive Officers and Board of Directors

## Executive Officers



### ROHITH MURTHY

Chief Executive Officer  
*Joined in 2015*

Previously held various senior digital banking roles at Citibank, Standard Chartered Bank and Siam Commercial Bank



### SHRAVAN THAKUR

Chief Commercial Officer  
*Joined in 2021*

Previously held leadership roles at American Express, and PricewaterhouseCoopers in the Telecom consulting business



### Danny Leung

Chief Financial Officer  
*Joined in 2024*

Previously served as Senior Financial Controller at Marga Group and Financial Controller at Kontafarma China Holdings

## Board of Directors



### ROHITH MURTHY

CEO  
MoneyHero Group



### KENNETH CHAN

SVP  
PCG Group



### STEVE TEICHMAN

Counsel  
PCG Group



### DEREK FONG

SVP  
PCG Group



### SUSANNA LEE

Former Managing Director  
American Express



### DANIEL WANG

Founder, CIO  
Brianna Capital (Asia)



### WALLCE PAI

Chairman  
Imagination China



### MARC SYZ

CEO, Managing Partner,  
SYZ Capital

## Guidance

Adjusted EBITDA:  
**Profitability Inflection  
in 2025Q4**

*Q4 marks the turning point toward consistent, scalable profitability, with AI and higher-margin verticals driving more of the gains while our cost base remains tightly controlled.*



OUR VISION

**Resilient financial  
futures for all**



OUR MISSION

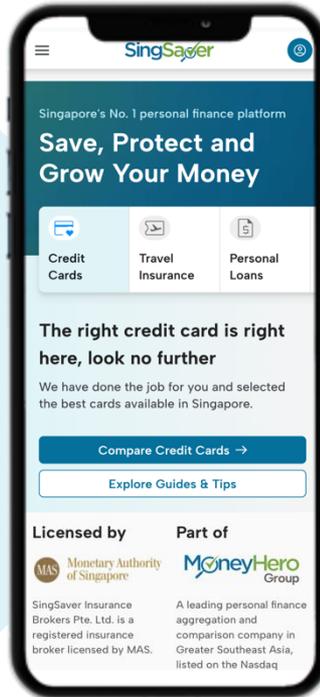
**Help everyone  
save, protect and  
grow their money**

# Our strength lies in our trusted brands & expansive reach – transparently connecting consumers and financial institutions



## Our Users

Individuals seeking financial products—such as credit cards, personal loans, bank and stock accounts, or insurance—can use our unbiased comparison tools, educational content, superior user experience and competitive prices and attractive rewards



*We bridge the gap between user needs and financial solutions*



## Our Providers

Financial institutions and partners—including banks, insurers and brokers—gain access to a highly engaged user base ready to transact, enabling lower acquisition costs without the overhead of managing their own rewards infrastructure

# Our Core Businesses

SingSaver

Seedly

MoneyHero

Moneymax

Money101

Marketplace  
with leading  
B2C brands

Licensed  
Insurance  
Broker

Creatory  
B2B

Personal  
Finance  
Community

# Our Product

We simplify financial decisions through accessible content and trusted brands.

We connect users with financial products via intuitive comparison journeys, fostering loyalty through rewards.

We create value to our consumers and partners, thereby creating the flywheel effect to grow our business.



# Our Key Strategic Pillars

1

## CONSUMER PULL

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To build and maintain consumer trust and loyalty, driving organic traffic through a trusted brand and superior product offerings.

2

## CONVERSION EXPERTISE

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To maximize the efficiency of turning consumer interest into completed transactions through an optimized digital experience.

3

## INSURANCE BROKERAGE

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To expand our market presence and revenue through direct insurance sales, leveraging our brokerage capabilities.

4

## STRONG PARTNER RELATIONSHIP

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To sustain and grow our business through robust relationships with financial partners, ensuring mutual benefit and growth.

5

## OPERATING LEVERAGE

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To achieve scalable growth and profitability, enabling flexibility in strategic decisions to optimize financial performance.

# Driving Growth Through Our Efficiency Strategy



## HighER-Margin Vertical Expansion

- Broadening product offerings to need-based products including wealth management and insurance offerings.
- Enhancing cost control measures for rewards to safeguard margins within the credit card segment.



## AI Innovation

- Embedding AI and automation across workflows, customer service, content, personalization, and marketing to reduce overhead and boost conversion.
- Surface predictive, actionable insights for users and higher-value leads for partners.
- Streamlined operations and reduced paid marketing and rewards spend.



## Buy Over Build

- Asset-light model built on partnerships and collaborations
- Strategic partnerships and collaborations reduce time-to-market and allow MoneyHero to scale efficiently while optimizing operating costs
- Strategic focus on scaling profitably without large internal build-outs.

# Credit Hero Club – A Differentiated, Data-Led Membership Engine

## Consumer

- 1 TransUnion Credit Report
- 2 TransUnion Credit Score
- 3 Personalized Loan Product Information

Engagement & loyalty

Data-driven personalization

Higher conversion & ARPU

## MoneyHero

### Market Differentiation

*By launching the Credit Hero club, MoneyHero gains a clear competitive edge, strengthening our brand and partner appeal while driving user growth and revenue*

# Project Odyssey: Building a Defensible AI-Native Advantage

*A core pillar driving medium-term value creation, margin expansion, lower CAC and partner value.*

## Workflow Automation and Analysis

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**Bank CRM Automation**

**Rewards Landscape  
Analysis**

**UI/UX Benchmarking  
Automation Analysis**

## Customer-centric Automation

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**Chatbots**

**Email AI**

**Digital insurance  
assistant**

## Creativity & Generation

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**Production of ads designs  
and copies**

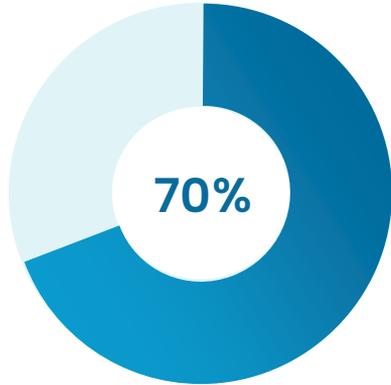
**Content generation**

*Our employees are equipped with Enterprise AI tools to improve their work efficiency.*

# Our Brands Are Trusted & Hold Leading Market Share



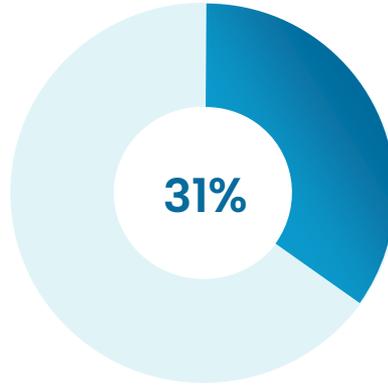
Singapore  
#1



SingSaver Seedly



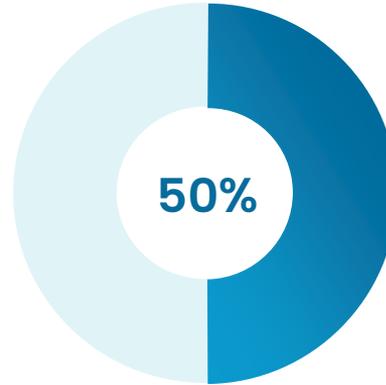
Hong Kong  
#1



MoneyHero



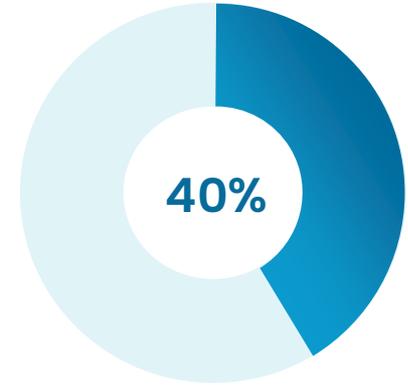
Philippines  
#1



Moneymax



Taiwan  
#1



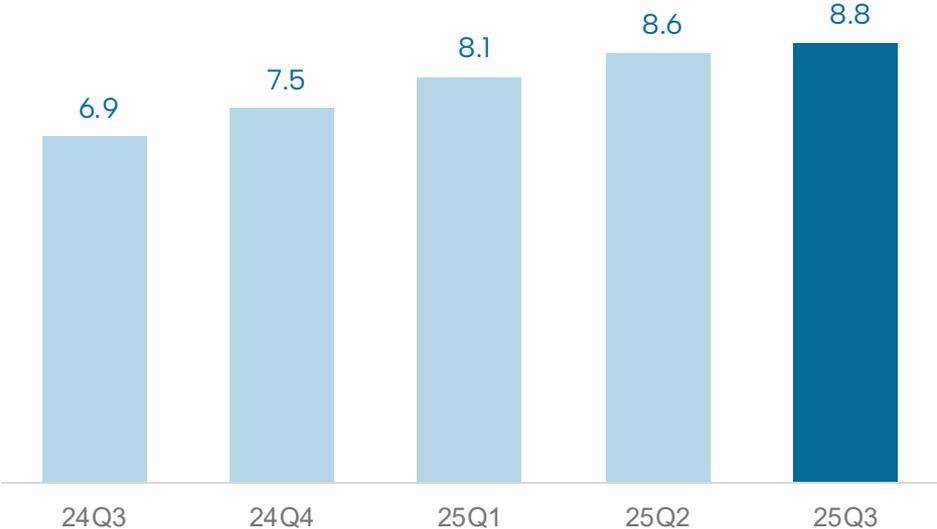
Money101

Source: Semrush

Note: Market share is based on 2024 total visit durations (time spent per visit multiplied by the number of visits) relative to that of key competitors in each market. Competitor set used  
SG: MoneySmart, ValueChampion, PolicyPal, MoneyOwl | HK: MoneySmart, FlyForMiles, Hong Kong Card, Planto, Groupbuya, Mr Miles, Flyday, FlyAsia, HKCashRebate, mReferral, Lendelal | PH: iMoney, eComparemo, iChoose, Autodeal, Allthebestloans, Loanonline, Nook, Coolfinance | TW: Roo.Cash, Cardu, Ewdna, Finfo, Alphaloan, Creditcards.com, My83, Moneysmart |

# Our MoneyHero Group Members are Growing Steadily

Number of MoneyHero Group Members (million)



**27%**

YoY Growth from 24Q3 to 25Q3

Notes:

- 1. "MoneyHero Group Members" means (i) users who have login IDs with us in Singapore, Hong Kong and Taiwan, (ii) users who subscribe to our email distributions in Singapore, Hong Kong, Taiwan, and the Philippines (iii) users who are registered in our rewards database in Singapore and Hong Kong. Any duplicates across the three sources above are deduplicated
- 2. Members data excludes Malaysia from historical periods for comparative purposes

# Addressable Market is Large, Digitally-Driven, and Poised for Rapid Growth

TOTAL POPULATION

**153M**

700+ in Greater Southeast Asia

DISPOSABLE INCOME GROWTH

**6.9%**

CAGR 2024 - 2028E

BANKED POPULATION

**83M**

c.100% banked in SG, HK and TW; 61.3% banked in PH, growing at a 5.3% CAGR 2024 - 2028E

HOUSEHOLDS WITH SMARTPHONES

**95.4%**

72% of population uses internet daily, expected to rise to 86% by 2028

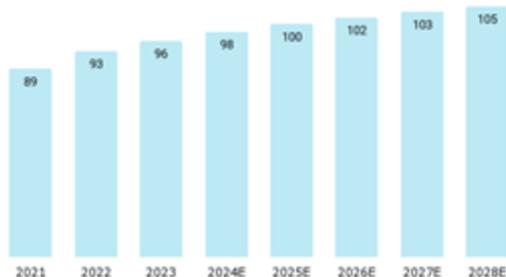
Source: Euromonitor  
Note: Four operating markets include Singapore, Hong Kong, Philippines and Taiwan

# Unlocking an \$8B Revenue Opportunity by 2028

## Credit Card Market

Number of Credit Cards in Circulation (million)

Expected CAGR 2024–2028: 1.6%



Total **98M** card transactions in circulation in 2025E, with expected CAGR of **1.6%** till 2024E–2028E.

At a churn rate of 10% of cards in circulation and 1.6% YoY increase in cards in circulation, implies **\$1.2B** revenue opportunity (assuming an average pricing per approval by market)<sup>(1)</sup>

## Consumer Lending Market

Total Online Consumer Lending (billion US\$)

Expected CAGR 2024–2028: 8.3%



Total online consumer lending: **\$65B** in 2023E.

Online consumer lending growth is expected to grow at **+8.3%** CAGR 2024E–2028E

Based on average loan size and pricing per approval by market, implies **\$1.8B+** revenue opportunity<sup>(1)</sup>

## Consumer Insurance Market

Total Online Consumer Insurance (billion US\$)

Expected CAGR 2024–2028: 18.8%



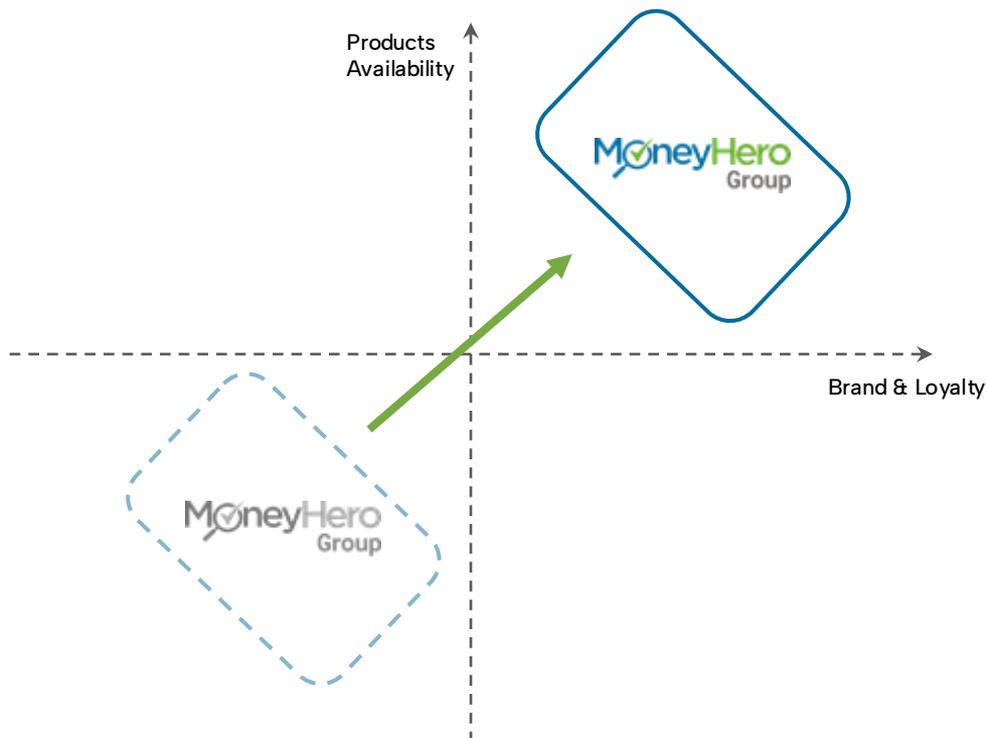
Consumer insurance GWP: **\$203B** in 2023E, out of which **4%** was driven online (**\$7B** in size)

Online consumer insurance GWP is expected to grow at **+18.8%** CAGR 2024E–2028E.

\$17B online consumer insurance GWP implies **\$4B** revenue opportunity (assuming an average commission rate of 25% of GWP)<sup>(1)</sup>

# Building Loyalty in a Choice-Rich Market

- Digital adoption is accelerating, making it easier for consumers to discover and trust financial products.
- Strong brand equity turns initial interest into long term customer value, driving sustained engagement and loyalty across multiple verticals through memberships.
- Fintech players are collaborators – creating mutually beneficial partnerships through Creatory.
- Through expert content and powerful comparison tools, we attract a high-quality, informed audience that's qualified and ready to engage across multiple verticals.

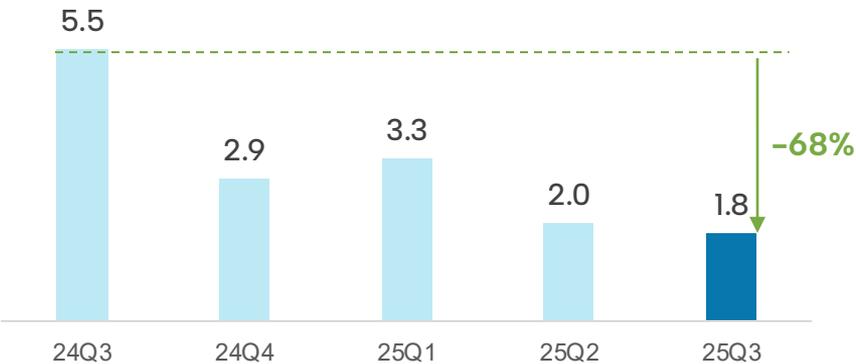


# Financial Highlights

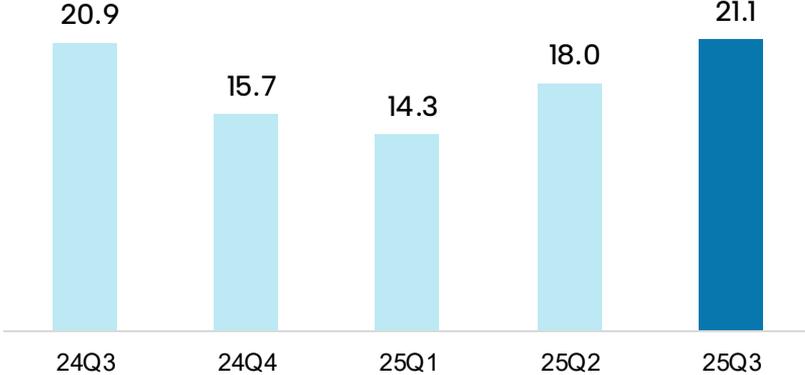
# Focusing on Achieving Profitability through High Margin Revenue and Cost Efficiencies

- Revenue regained growth momentum, increasing 17% QoQ and 1% YoY, marking the second consecutive quarter of double-digit sequential growth, reflecting a recovery built on healthy unit economics and a strategic mix-shift rather than volume alone.
- The Adjusted EBITDA loss narrowed significantly by 68% to \$(1.8)m from \$(5.5)m in 24Q3, by an improving revenue mix, growing partnership ecosystem, and AI-driven efficiency gains.

**Adjusted EBITDA Loss (US\$M) <sup>(1)</sup> <sup>(2)</sup>**



**Revenue (US\$M) <sup>(1)</sup>**



Notes:

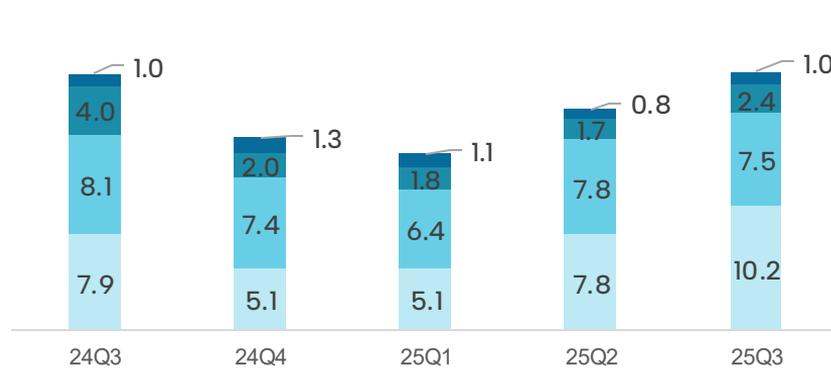
1. Quarterly figures are unaudited financials of MoneyHero Limited, prepared in accordance with IFRS
2. Adjusted EBITDA is a non-IFRS financial measure defined as profit/(loss) for the period plus tax expenses, depreciation and amortization, interest income, finance costs, impairment of intangible assets, impairment of other assets, equity-settled share-based payment expenses, transaction expenses, other non-recurring costs related to strategic exercises, changes in the fair value of financial instruments, non-recurring legal fees, and unrealized foreign exchange differences. Adjusted EBITDA Margin is defined as Adjusted EBITDA as a percentage of revenue.
3. The comparative figures for the prior period have not been restated and are presented consistently with the originally issued, unaudited financial statements for the third quarter Q3 2024 statements. Subsequently, during the year-end closing process, we revised the estimate for customer reward liabilities. This adjustment, had it been recognized in the third quarter of the prior year, would have decreased cost of revenue and increased Adjusted EBITDA by US\$570 thousand each.

# Strong High-Margin Revenue Growth

- Continue to diversify our product mix from Credit Cards to higher-margin verticals such as Wealth and Insurance (up from 19% to 25% of 9M revenue).
- This strategic rebalancing is key to driving improved profitability and a higher-quality revenue mix

Revenue by Vertical (US\$M) <sup>(1)</sup>

Revenue by Market (US\$M) <sup>(1)</sup>



■ Others 
 ■ Wealth 
 ■ Insurance 
 ■ Personal Loans & Mortgages 
 ■ Credit Cards 
 ■ Taiwan 
 ■ Philippines 
 ■ Hong Kong 
 ■ Singapore

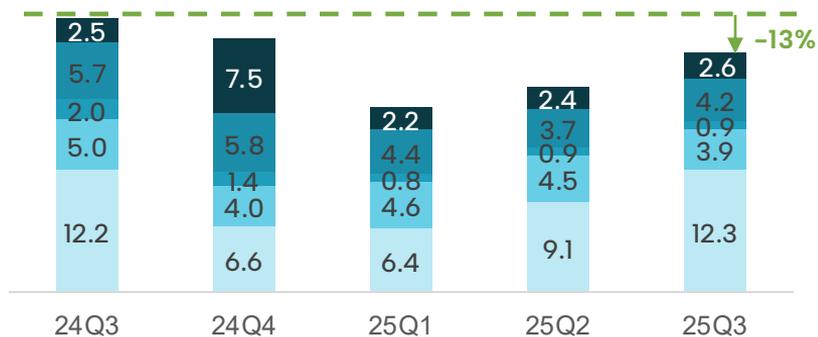
Share of Insurance & Wealth of Total Revenue

Notes:  
1. Quarterly figures are unaudited financials of MoneyHero Limited, prepared in accordance with IFRS

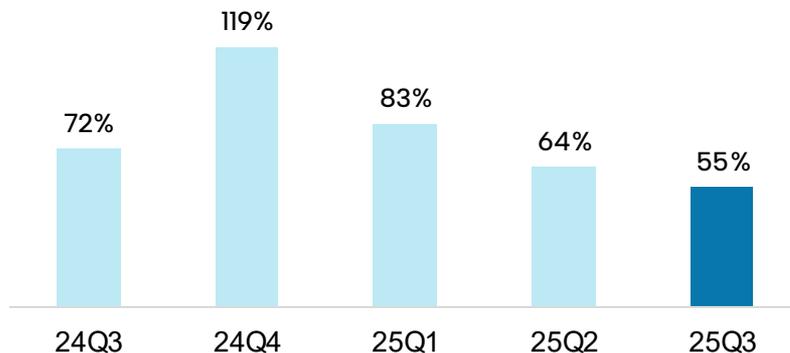
# Optimizing Cost Structure

- Total operating costs and expenses, excluding net foreign exchange differences, fell by 13% YoY through disciplined cost management and efficiency gains in marketing and advertising, technology, and employee expenses
- This sustained efficiency was mainly driven by AI-driven automation and technology consolidation
- This structural operating leverage ensures that as revenue recovers, costs no longer rise in line with volume, thereby supporting ongoing margin expansion.

Operational Cost <sup>(1)</sup> <sup>(2)</sup>



Cost to Income Ratio <sup>(1)</sup> <sup>(2)</sup>



■ General ■ Employee benefit ■ Technology ■ Advertising and marketing ■ Cost of revenue

Notes:

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# Capital Allocation Philosophy

## M&A

Accelerate growth by  
acquiring strategic partners  
and business

## Organic Investments

Increase users' engagement  
and generate recurring  
revenue

# Our Path to Execute our Vision

- ✓ **AI-First, Asset-light Platform:** Scalable model now serving 8.8 m Members across four markets
- ✓ **Market Leadership:** #1 traffic in all core markets within an US\$8B+ digital-finance opportunity
- ✓ **Defensible Brand Moat:** Trusted brands + rewards flywheel driving consistent YoY member growth
- ✓ **Strengthening Momentum:** Two consecutive quarters of double-digit top-line growth
- ✓ **Mix Shift Expanding Margins:** Insurance & Wealth at 23% of revenue of 2025Q3, continuing to grow YoY
- ✓ **Clear Profit Trajectory:** Operating Costs -13% YoY in 2025Q3, Adjusted EBITDA loss improved 68% YoY to US\$1.8m

# Appendix

# Non-IFRS adjusted EBITDA reconciliation

|   | For the Three Months<br>Ended September 30, |                | For the Nine Months<br>Ended September 30, |                 |
|---|---|----------------|--|-----------------|
|   | 2025  | 2024           | 2025                                       | 2024            |
|   | (US\$ in thousands)                         |                |  |                 |
| <b>(Loss)/Profit for the period</b>   | <b>(3,474)</b>                              | <b>5,721</b>   | <b>(5,707)</b>                             | <b>(19,601)</b> |
| Tax expenses  | -   | 33             | 15   | 90              |
| Depreciation and amortization   | 340   | 1,085          | 963  | 3,133           |
| Interest income   | (153)                                       | (288)          | (468)                                      | (1,239)         |
| Finance costs   | 13  | 4              | 39   | 17              |
| <b>EBITDA</b>   | <b>(3,274)</b>                              | <b>6,555</b>   | <b>(5,158)</b>                             | <b>(17,601)</b> |
| <b>Non-cash items:</b>  |   |                |  |                 |
| Changes in fair value of financial instruments                                  | 1,708                                       | (1,209)        | 1,551                                      | (972)           |
| Impairment of intangible assets   | -   | -              | -  | 92              |
| Impairment of other assets  | 284   | -              | 284  | -               |
| Equity settled share-based payment arising from employee share incentive scheme | 71  | (90)           | 816  | 1,548           |
| Unrealized foreign exchange gain, net   | (860)                                       | (10,127)       | (4,822)                                    | (4,326)         |
| <b>Listing and other non-recurring strategic exercises related items:</b>       |   |                |  |                 |
| Transaction expenses  | -   | (26)           | -  | 29              |
| Gain on disposal of Malaysian operations  | -   | (600)          | -  | (600)           |
| Other non-recurring costs related to strategic exercises                        | -   | -              | -  | 61              |
| <b>Other non-recurring items:</b>   |   |                |  |                 |
| Non-recurring legal fees  | 295   | (42)           | 295  | 455             |
| <b>Adjusted EBITDA<sup>7</sup></b>  | <b>(1,776)</b>                              | <b>(5,539)</b> | <b>(7,035)</b>                             | <b>(21,314)</b> |
| Revenue   | 21,124                                      | 20,939         | 53,460                                     | 63,788          |
| Adjusted EBITDA   | (1,776)                                     | (5,539)        | (7,035)                                    | (21,314)        |
| <b>Adjusted EBITDA Margin</b>   | <b>(8.4)%</b>                               | <b>(26.5)%</b> | <b>(13.2)%</b>                             | <b>(33.4)%</b>  |

Adjusted EBITDA loss improved by 68% YoY to US\$(1.8) million, supported by a stronger revenue mix, growing partnership ecosystem, and AI-driven efficiency gains

#### Notes:

- Financials are unaudited financials of MoneyHero Limited, prepared in accordance with IFRS.
- Adjusted EBITDA is a non-IFRS financial measure defined as profit/(loss) for the period plus tax expenses, depreciation and amortization, interest income, finance costs, impairment of intangible assets, impairment of other assets, equity-settled share-based payment expenses, transaction expenses, other non-recurring costs related to strategic exercises, changes in the fair value of financial instruments, non-recurring legal fees, and unrealized foreign exchange differences. Adjusted EBITDA Margin is defined as Adjusted EBITDA as a percentage of revenue.
- The comparative figures for the prior period have not been restated and are presented consistently with the originally issued, unaudited 24Q3 statements. Subsequently, the year-end closing process revised the estimate for customer reward liabilities. This adjustment, had it been recognized in the prior year, would have decreased cost of revenue and increased adjusted EBITDA by US\$570 thousand each.

# Profit and Loss of MoneyHero Group

## Unaudited Consolidated Statements of Profit or Loss and Other Comprehensive Loss

|  | For the Three Months<br>Ended September 30,    |                | For the Nine Months<br>Ended September 30, |                 |
|--|--|----------------|--|-----------------|
|  | 2025   | 2024           | 2025                                       | 2024            |
|  | (US\$ in thousands, except for loss per share) |                |  |                 |
| <b>Revenue</b>   | <b>21,124</b>                                  | <b>20,939</b>  | <b>53,460</b>                              | <b>63,788</b>   |
| <b>Cost and expenses:</b>  |  |                |  |                 |
| Cost of revenue  | (12,328)                                       | (12,246)       | (27,793)                                   | (40,147)        |
| Advertising and marketing expenses   | (3,948)  | (4,951)        | (13,080)                                   | (17,664)        |
| Technology costs   | (869)  | (1,984)        | (2,608)                                    | (6,030)         |
| Employee benefit expenses  | (4,155)  | (5,723)        | (12,210)                                   | (18,313)        |
| General, administrative and other operating expenses   | (2,598)  | (2,480)        | (7,141)                                    | (8,089)         |
| Foreign exchange differences, net  | 870  | 10,096         | 4,793                                      | 4,138           |
| <b>Operating (loss)/income</b>   | <b>(1,905)</b>                                 | <b>3,652</b>   | <b>(4,579)</b>                             | <b>(22,318)</b> |
| <b>Other income/(expenses):</b>  |  |                |  |                 |
| Other income   | 152  | 897            | 476  | 1,851           |
| Finance costs  | (13)   | (4)            | (39)                                       | (17)            |
| Changes in fair value of financial instruments   | (1,708)  | 1,209          | (1,551)                                    | 972             |
| <b>(Loss)/Profit before tax</b>  | <b>(3,474)</b>                                 | <b>5,754</b>   | <b>(5,693)</b>                             | <b>(19,511)</b> |
| Income tax expense   | -  | (33)           | (15)                                       | (90)            |
| <b>(Loss)/Profit for the period</b>  | <b>(3,474)</b>                                 | <b>5,721</b>   | <b>(5,707)</b>                             | <b>(19,601)</b> |
| <b>Other comprehensive loss</b>  |  |                |  |                 |
| Other comprehensive loss that may be classified to profit or loss in subsequent periods (net of tax):          |  |                |  |                 |
| Exchange differences on translation of foreign operations  | (333)  | (9,353)        | (3,485)                                    | (4,361)         |
| Other comprehensive income that will not be reclassified to profit or loss in subsequent periods (net of tax): |  |                |  |                 |
| Remeasurement gains on defined benefit plan  | -  | 8              | 40   | 3               |
| Other comprehensive loss for the period, net of tax  | (333)  | (9,344)        | (3,445)                                    | (4,358)         |
| <b>Total comprehensive loss for the period, net of tax</b>   | <b>(3,140)</b>                                 | <b>(3,623)</b> | <b>(9,153)</b>                             | <b>(23,959)</b> |
| <b>(Loss)/earnings per share attributable to ordinary equity holders of the parent</b>                         |  |                |  |                 |
| Basic and diluted  | (0.1)  | 0.1            | (0.1)                                      | (0.5)           |

### Notes:

- Financials are unaudited financials of MoneyHero Limited, prepared in accordance with IFRS.
- The comparative figures for the prior period have not been restated and are presented consistently with the originally issued, unaudited 24Q3 statements. Subsequently, the year-end closing process revised the estimate for customer reward liabilities. This adjustment, had it been recognized in the prior year, would have decreased cost of revenue and increased adjusted EBITDA by US\$570 thousand each.

# Balance Sheet of MoneyHero Group

## Unaudited Consolidated Statements of Financial Position

| (US\$ in thousands)                          | As of September 30, | As of December 31, |
|--|---------------------|--------------------|
|  | 2025                | 2024               |
| <b>NON-CURRENT ASSETS</b>                    |                     |                    |
| Non-current financial asset                  | 600                 | 600                |
| Intangible assets                            | 1,450               | 1,018              |
| Property and equipment                       | 194                 | 215                |
| Right-of-use assets                          | 1,128               | 744                |
| Deposits                                     | 160                 | 25                 |
| <b>Total non-current assets</b>              | <b>3,531</b>        | <b>2,601</b>       |
| <b>CURRENT ASSETS</b>                        |                     |                    |
| Accounts receivable                          | 17,586              | 13,538             |
| Contract assets                              | 19,198              | 11,825             |
| Prepayments and other assets                 | 7,390               | 10,149             |
| Tax recoverable                              | 90                  | 63                 |
| Pledged bank deposits                        | 183                 | 185                |
| Cash and cash equivalents                    | 27,924              | 42,522             |
| <b>Total current assets</b>                  | <b>72,370</b>       | <b>78,282</b>      |
| <b>CURRENT LIABILITIES</b>                   |                     |                    |
| Accounts and other payables                  | 33,122              | 30,209             |
| Warrant liabilities                          | 2,944               | 1,393              |
| Lease liabilities                            | 764                 | 442                |
| Tax payable                                  | 2                   | 32                 |
| Provisions                                   | 31                  | 71                 |
| <b>Total current liabilities</b>             | <b>36,863</b>       | <b>32,147</b>      |
| <b>NET CURRENT ASSETS</b>                    | <b>35,508</b>       | <b>46,135</b>      |
| <b>TOTAL ASSETS LESS CURRENT LIABILITIES</b> | <b>39,039</b>       | <b>48,736</b>      |
| <b>NON-CURRENT LIABILITIES</b>               |                     |                    |
| Lease liabilities                            | 373                 | 294                |
| Provisions                                   | 45                  | -                  |
| Deferred tax liabilities                     | 34                  | 30                 |
| Defined benefit liabilities                  | 169                 | 185                |
| <b>Total non-current liabilities</b>         | <b>620</b>          | <b>509</b>         |
| <b>Net assets</b>                            | <b>38,418</b>       | <b>48,227</b>      |
| <b>EQUITY</b>                                |                     |                    |
| Issued capital                               | 5                   | 4                  |
| Reserves                                     | 38,414              | 48,223             |
| <b>Total equity</b>                          | <b>38,418</b>       | <b>48,227</b>      |

### Notes:

1. Financial position as of December 31, 2024 is based on group audited financials of MoneyHero Limited; financial position as at September 30, 2025 based on unaudited financials of MoneyHero Limited, prepared in accordance with IFRS.

# Thank You

If you have any questions, please email  
[ir@moneyherogroup.com](mailto:ir@moneyherogroup.com)