ASX / MEDIA RELEASE
31 July 2026

QUARTERLY ACTIVITIES REPORT FOR THE PERIOD ENDED 30 JUNE 2026

Operational Highlights:

- **Total users surpass 265,000 at 30 June 2026**
- **Added over 80,000 new users in prior 12-month period**
- **User numbers up 48% on pcp**
- **User Acquisition Cost reduced 66% on pcp**
- **Cash receipts up 48% on pcp**
- **Cash balance $2.3 million at 30 June 2026**

Outlook and Key Objectives:

- **Continued strong growth in new users**
- **Strong focus on growing profitability in 2026**

One Click Group Limited (ASX: 1CG) ("Company"), a fast-growing finance and life admin technology platform, is pleased to provide shareholders with an overview of its activities for the period ended 30 June 2026 ("Quarter").

Management commentary:

Managing Director, Mark Waller said: *"During the June 2026 quarter we continued to grow the number of users on the One Click Life platform. This growth provides significant opportunity to monetise the user base in both current and planned products on the platform.*

User numbers have increased 48% on the same time last year. Our rolling 12-month user growth rate has increased by 79% to now over 80,000 new users per annum. This has also coincided with a significant drop in user acquisition costs of 66% on pcp.

We are entering a period where user growth is accelerating, cost to acquire a new user is reducing and we are expanding the number of revenue generating products on the One Click Life platform."

Unaudited
PCP 'Prior Comparative quarterly period'

Operational overview:

The Company continued to deliver strong growth in registered users during the Quarter, with the One Click Life platform surpassing 265,000 users by 30 June 2026.

Total registered users increased by 48% compared with 30 June 2025. The Company added more than 80,000 new users during the 12 months to 30 June 2026, representing a 79% increase in rolling 12-month new-user growth.

The growth reflects the increasing reach of the One Click Life platform and continued demand for simple, digital financial and life admin products.

Marketing performance also continued to improve during the Quarter. User Acquisition Cost reduced by 66% per user compared with the prior corresponding period. The combination of accelerating user growth and lower acquisition cost per user demonstrates the increasing efficiency and maturity of the Company's user acquisition strategy.

Cash receipts increased by 48**%** compared with the prior corresponding period. The Company's cash balance was approximately $2.3 million at 30 June 2026.

The continued expansion of the registered user base provides the Company with a significant opportunity to generate additional revenue across the existing suite of One Click Life products, as well as products planned for future release.

The One Click Life platform's growing scale also allows the Company to introduce and test new products across a larger addressable customer base, while benefiting from the reduced cost of acquiring each new user.

Outlook:

The Company expects registered user numbers to continue growing strongly during the remainder of 2026.

The July to September quarter is traditionally the Company's strongest period due to increased demand for the One Click Life tax suite of products during the individual income tax season. The Company enters the 2026 tax season with a substantially larger registered user base than in the prior year providing an opportunity for growth.

Management remain focused on monetising the growing user base through the Company's existing products, expanding the number of revenue-generating products available through the One Click Life platform and improving the contribution generated by each registered user over time.

The Company remains strongly focused on growing profitability during 2026 while continuing to invest in scalable technology, efficient customer acquisition and products that can generate revenue across a broader portion of the financial year.

Appendix 4C Quarterly Cash Flow:

The Company's Appendix 4C Quarterly Cash Flow Report for the quarter ended 30 June 2026 accompanies this announcement.

The Company experiences seasonality of both its revenue and marketing expenditure, with the One Click Tax suite of products being its main source of income presently and marketing efforts tied to acquiring new registered users to complete their tax returns.

During the Quarter the Company incurred a negative cash flow of $(781,000) from operations. This was comprised of research and development costs ($290,000), advertising and marketing expenses ($133,000), staff costs ($324,000), administrative and corporate costs ($417,000), Leased Assets ($6,000) and receipts from customers $389,000.

The payments included at section 6.1 of the attached Appendix 4C relate to Executive and Non-Executive Director remuneration ($196,000), lease payment ($3,000), and Company Secretarial and corporate services fees ($20,000).

This ASX Announcement has been authorised for release by the Board.

For further information please contact:

One Click Group Limited

T: + 61 8 6374 2550

E: mark@oneclicklife.com.au

W: www.oneclickgroup.com.au

www.oneclicklife.com.au

About One Click Group

One Click Life is a fast-growing Australian based financial technology platform positioned to disrupt and capitalise on the increasing market demand for online self-directed digital financial and life admin services.

The platform's primary competency and revenue stream at the moment is online tax. The One Click Life platform now contains a lending competency and a number of other products for users, with online wills and private health insurance already available with more new products to come in the future. One Click Life aims to be the go-to platform where Australians can manage all of their financial life in a simple, low-cost, mobile first platform.

Appendix 4C

Quarterly cash flow report for entities subject to Listing Rule 4.7B

Name of entity

One Click Group Limited

ABN	**Quarter ended ("current quarter")**
52 616 062 072	30 June 2026

Consolidated statement of cash flows			**Current quarter $A'000**	**Year to date (6 months) $A'000**
1.	**Cash flows from operating activities**			
1.1	Receipts from customers		389	739
1.2	Payments for			
	(a)	research and development	(290)	(507)
	(b)	product manufacturing and operating costs	0	0
	(c)	advertising and marketing	(133)	(249)
	(d)	leased assets	(6)	(33)
	(e)	staff costs	(324)	(820)
	(f)	administration and corporate costs	(417)	(814)
1.3	Dividends received (see note 3)		0	0
1.4	Interest received		0	1
1.5	Interest and other costs of finance paid		0	0
1.6	Income taxes paid		0	0
1.7	Government grants and tax incentives		0	0
1.8	Other (Deferred Revenue)		0	(27)
1.9	**Net cash from / (used in) operating activities**		**(781)**	**(1,711)**

2.	**Cash flows from investing activities**			
2.1	Payments to acquire or for:			
	(a)	entities	0	0
	(b)	businesses	0	0
	(c)	property, plant and equipment	0	0
	(d)	investments	0	0
	(e)	intellectual property	0	0
	(f)	other non-current assets	(59)	(59)

Consolidated statement of cash flows		Current quarter $A'000	Year to date (6 months) $A'000
2.2	Proceeds from disposal of:		
	(a) entities	0	0
	(b) businesses	0	0
	(c) property, plant and equipment	0	0
	(d) investments	0	0
	(e) intellectual property	0	0
	(f) other non-current assets	0	0
2.3	Cash flows from loans to other entities	(662)	(765)
2.4	Dividends received (see note 3)	0	0
2.5	Other (cash acquired on acquisition of subsidiary)	0	0
2.6	**Net cash from / (used in) investing activities**	**(721)**	**(824)**

3.	**Cash flows from financing activities**		
3.1	Proceeds from issues of equity securities (excluding convertible debt securities)	0	0
3.2	Proceeds from issue of convertible debt securities	0	0
3.3	Proceeds from exercise of options	0	0
3.4	Transaction costs related to issues of equity securities or convertible debt securities	0	0
3.5	Proceeds from borrowings	3,350	3,350
3.6	Repayment of borrowings	0	0
3.7	Transaction costs related to loans and borrowings	0	(1)
3.8	Dividends paid	0	0
3.9	Other (Insurance Funding)	(2)	(4)
3.10	**Net cash from / (used in) financing activities**	**3,348**	**3,345**

4.	**Net increase / (decrease) in cash and cash equivalents for the period**		
4.1	Cash and cash equivalents at beginning of period	519	1,555
4.2	Net cash from / (used in) operating activities (item 1.9 above)	(781)	(1,711)
4.3	Net cash from / (used in) investing activities (item 2.6 above)	(721)	(824)

Consolidated statement of cash flows		**Current quarter $A'000**	**Year to date (6 months) $A'000**
4.4	Net cash from / (used in) financing activities (item 3.10 above)	3,348	3,345
4.5	Effect of movement in exchange rates on cash held	0	0
4.6	**Cash and cash equivalents at end of period**	**2,365**	**2,365**

5.	**Reconciliation of cash and cash equivalents** at the end of the quarter (as shown in the consolidated statement of cash flows) to the related items in the accounts	**Current quarter $A'000**	**Previous quarter $A'000**
5.1	Bank balances	2,401	604
5.2	Call deposits	85	85
5.3	Bank overdrafts	0	0
5.4	Other (credit card)	(121)	(170)
5.5	**Cash and cash equivalents at end of quarter (should equal item 4.6 above)**	**2,365**	**519**

6.	**Payments to related parties of the entity and their associates**	**Current quarter $A'000**
6.1	Aggregate amount of payments to related parties and their associates included in item 1	219
6.2	Aggregate amount of payments to related parties and their associates included in item 2	0

Payments at section 6.1 relate to director fees ($196,000), corporate services and company secretarial fees ($20,000), and lease payment ($3,000).

7.	**Financing facilities** *Note: the term "facility' includes all forms of financing arrangements available to the entity.* *Add notes as necessary for an understanding of the sources of finance available to the entity.*	**Total facility amount at quarter end $A'000**	**Amount drawn at quarter end $A'000**
7.1	Loan facilities	6,350	3,350
7.2	Credit standby arrangements	0	0
7.3	Other (please specify)	0	0
7.4	**Total financing facilities**	6,350	3,350
7.5	**Unused financing facilities available at quarter end**		3,000

7.6 Include in the box below a description of each facility above, including the lender, interest rate, maturity date and whether it is secured or unsecured. If any additional financing facilities have been entered into or are proposed to be entered into after quarter end, include a note providing details of those facilities as well.

Unsecured lending facilities provided in relation to the Company's cash advance products. Annual interest rate of 12%. $2,350,000 has been repaid, leaving $1,000,000 drawn as at the date of this report.

8.	**Estimated cash available for future operating activities**	**$A'000**
8.1	Net cash from / (used in) operating activities (item 1.9)	(781)
8.2	Cash and cash equivalents at quarter end (item 4.6)	2,365
8.3	Unused finance facilities available at quarter end (item 7.5)	0
8.4	Total available funding (item 8.2 + item 8.3)	2,365
8.5	**Estimated quarters of funding available (item 8.4 divided by item 8.1)**	3.03

Note: if the entity has reported positive net operating cash flows in item 1.9, answer item 8.5 as "N/A". Otherwise, a figure for the estimated quarters of funding available must be included in item 8.5.

8.6 If item 8.5 is less than 2 quarters, please provide answers to the following questions:

8.6.1 Does the entity expect that it will continue to have the current level of net operating cash flows for the time being and, if not, why not?

Answer: N/A

8.6.2 Has the entity taken any steps, or does it propose to take any steps, to raise further cash to fund its operations and, if so, what are those steps and how likely does it believe that they will be successful?

Answer: N/A

8.6.3 Does the entity expect to be able to continue its operations and to meet its business objectives and, if so, on what basis?

Answer: N/A

Note: where item 8.5 is less than 2 quarters, all of questions 8.6.1, 8.6.2 and 8.6.3 above must be answered.

Compliance statement

1 This statement has been prepared in accordance with accounting standards and policies which comply with Listing Rule 19.11A.

2 This statement gives a true and fair view of the matters disclosed.

Date: *31 July 2026*
....

Authorised by: *By the Board*
....
(Name of body or officer authorising release – see note 4)

Notes

1. This quarterly cash flow report and the accompanying activity report provide a basis for informing the market about the entity's activities for the past quarter, how they have been financed and the effect this has had on its cash position. An entity that wishes to disclose additional information over and above the minimum required under the Listing Rules is encouraged to do so.

2. If this quarterly cash flow report has been prepared in accordance with Australian Accounting Standards, the definitions in, and provisions of, *AASB 107: Statement of Cash Flows* apply to this report. If this quarterly cash flow report has been prepared in accordance with other accounting standards agreed by ASX pursuant to Listing Rule 19.11A, the corresponding equivalent standard applies to this report.

3. Dividends received may be classified either as cash flows from operating activities or cash flows from investing activities, depending on the accounting policy of the entity.

4. If this report has been authorised for release to the market by your board of directors, you can insert here: "By the board". If it has been authorised for release to the market by a committee of your board of directors, you can insert here: "By the [*name of board committee – eg Audit and Risk Committee*]". If it has been authorised for release to the market by a disclosure committee, you can insert here: "By the Disclosure Committee".

5. If this report has been authorised for release to the market by your board of directors and you wish to hold yourself out as complying with recommendation 4.2 of the ASX Corporate Governance Council's *Corporate Governance Principles and Recommendations*, the board should have received a declaration from its CEO and CFO that, in their opinion, the financial records of the entity have been properly maintained, that this report complies with the appropriate accounting standards and gives a true and fair view of the cash flows of the entity, and that their opinion has been formed on the basis of a sound system of risk management and internal control which is operating effectively.