

12 June 2026

ASX Announcement

Employee Share Ownership Plan

Australian technology and debt collection provider Credit Clear Limited (ASX: CCR) ("Credit Clear" or "the Company") advises that it has implemented a new round of employee incentives in the form of loan-funded shares through a new Employee Share Ownership Plan (**Plan**).

On 11 June 2026, and pursuant to the Appendix 2A lodged with the ASX, the Company issued 13,931,207 fully paid ordinary shares (**Shares**) to 13 members of the senior management team for cash consideration of \$0.2297 per share. The cash consideration is being funded by a limited-recourse loan from the Company on an interest and fee-free basis. Other than customary exceptional circumstances, the Shares cannot be sold, transferred, or otherwise disposed of for a period of four years from the date of issue.

The structure of the Plan directly aligns employee incentives with the creation of shareholder value and sets a four-year retention horizon, after which the employee repays the loan from personal funds or from proceeds of sale. If the employee chooses not to repay the loan at the expiry of the four-year term, the Company will buy back or sell the Shares in full satisfaction of the outstanding loan balance, with the employee having no further liability or claim in respect of the underlying securities. The limited recourse caps the Company's exposure to any shortfall between the proceeds from the future sale of the Shares and the outstanding loan balance.

Offers were made under Division 1A of Part 7.12 of the *Corporations Act 2001* (Cth), removing the need for a prospectus, PDS or AFSL. The arrangement relies on section 260A(1)(a) for financial assistance, with a holding lock and irrevocable power of attorney in place of formal security. Relevant shareholder approvals will be sought at the Company's 2026 annual general meeting, including for any future issues under the Plan and approval under section 259B(2) to permit the Company to take formal security over its own shares.

Pursuant to section 260A(1)(a) of the Corporations Act, the Board has determined that the financial assistance does not materially prejudice the Company, its shareholders, or the Company's ability to pay its creditors. No shares were issued to Related Parties.

The Shares were issued within the Company's existing placement capacity under ASX Listing Rule 7.1.

The Company is pleased to implement the incentives to align the interests of its senior management team with those of shareholders.

This ASX announcement was authorised for release by the Board of Credit Clear Limited.

- ENDS -

Investor and Media Enquiries

Melanie Singh

melanie@nwrcommunications.com.au

+61 439 748 819

About Credit Clear

Credit Clear Limited is an Australian technology company that has developed a digital billing and communication platform that helps organisations drive smarter, faster, and more efficient financial outcomes by changing the way customers manage their repayments through a user experience that the market demands in a digital age, powered by award winning artificial intelligence.

Credit Clear manages customer accounts across a range of industries including transport, financial services, insurance, government, and utilities. The Company is based in Australia with headquarters in Sydney and offices in Melbourne, Brisbane, Adelaide, and Perth.

www.creditclear.com.au