22 June 2026
ASX Announcement

Executive Director appointment

Australian technology and debt collection provider Credit Clear Limited (ASX: CCR) ("Credit Clear" or "the Company") is pleased to announce the appointment of Mr Joshua Reid as an Executive Director, effective 20 July 2026.

Mr Reid is a highly experienced executive with over 30 years across banking, finance, capital markets and insurance. He held senior roles at Macquarie's Business Bank spanning both client facing and corporate roles. He subsequently served as Chief Financial Officer of PSC Insurance Group Ltd from 2015, playing a leading role in its ASX IPO and the completion of more than 80 acquisitions, including complex cross-border transactions and a successful sale to The Ardonagh Group in 2024. He subsequently served as the Chief Commercial Officer of The Envest Group, Ardonagh's Australian operations.

Following significant and continued expansion of the Credit Clear's operations in both scale and geography, Mr Reid has been appointed as an Executive Director to support the leadership team in managing operations and corporate activities, enabling the Company to continue executing its ambitious growth strategy.

Chairman, Paul Dwyer, commented:
"Josh brings deep ASX experience and a strong track record in both listed and unlisted environments in intensive scaling of businesses organically, complemented by acquisitive growth. We are delighted to welcome him to the board and to work closely with the leadership team as we move into our next phase of growth. His appointment strengthens our executive capacity to support our corporate activities and operations that span across the UK, Australia, the Philippines, and New Zealand and allows the leadership team to continue to execute on our aggressive plans."

The material terms of Mr Reid's remuneration arrangements are detailed in Schedule 1.

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

Schedule 1 – Material terms of Mr Joshua Reid's remuneration arrangements

Term	Details
Position	Executive Director
Commencement Date	20 July 2026 (or such other date agreed by the parties)
Term	Ongoing (no fixed term; continues until terminated in accordance with the agreement)
Total Fixed Remuneration (TFR)	$417,500 per annum inclusive of superannuation
Equity (indicative only)	Subject to shareholder approval: • 4,000,000 shares at $0.25 (vesting 30 June 2027) • 2,000,000 shares at $0.35 (vesting 30 June 2028) • 2,000,000 shares at $0.45 (vesting 30 June 2029)
Notice Period	12 months' notice by either party
Director Appointment	Appointment as a director is subject to shareholder election, re-election requirements, and regulatory obligations.
No other material terms	All other clauses are on standard commercial and legal terms

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