31 July 2026 **ASX ANNOUNCEMENT**

4Q FY26 Quarterly Business Update & Appendix 4C

Transformational Q4 positions Gratifii for FY27 success

Highlights

Financial highlights

- Record FY26 cash receipts of **$66.3m**, a **3.9% increase** on FY25 ($63.8m).
- 4Q FY26 **cash receipts** of **$13.9m, a 10.4% decrease** on 3Q FY26.
- 4Q FY26 **operating cash outflow** of ($2.2m), an **improvement of $1.7m** on 3Q FY26.
- **Net cash** as at 30 June 2026 was **$3.3m** (excludes settlement of Tranche 2 capital raise), compared to $2.0m as at 31 March 2026.

Corporate highlights

Activities commenced in 4Q FY26 and finalised outside the quarter:

- Completed $10.0m capital raise via two-tranche placement (all cash now received).
- Completed $5.0m investment into Marketplacer via Convertible Note.
- Executed binding share sale agreement to acquire Mosh Social Media Ltd (**Mosh**) on previously announced terms and completed the transaction 27 July 2026.
- Agreed to defer the Simplicity acquisition to 31 January 2027, with staged payments and part of the price now linked to Simplicity's earnings through 31 December 2026.

Operational highlights

- Launched Gratifii Connect+, powered by Marketplacer, with early demand ahead of expectations:
  - Six prospective enterprise clients at various stages of contract negotiation, representing ~$55m in potential Total Transaction Value **(TTV)** driving up to $2.75m in potential EBITDA contribution on an exit run-rate basis, 12 months post go-live.
- Launched a fully managed wholesale travel platform adding one of the highest-value reward categories with zero operational burden for clients.
- Agreed, or, are in the process of agreeing to contract extensions with Gratifii's auto club clients.

Gratifii Limited (ASX:GTI) ('**Gratifii'** or the '**Company**') closed FY26 with a transformational fourth quarter, executing decisively against the ambitious growth agenda announced in May 2026. During the period, the Company announced a partnership with Marketplacer and delivered record full year cash receipts. After quarter end, the Company completed its $10 million capital raise, a strategic investment in Marketplacer, and the acquisition of Mosh.

Financial update

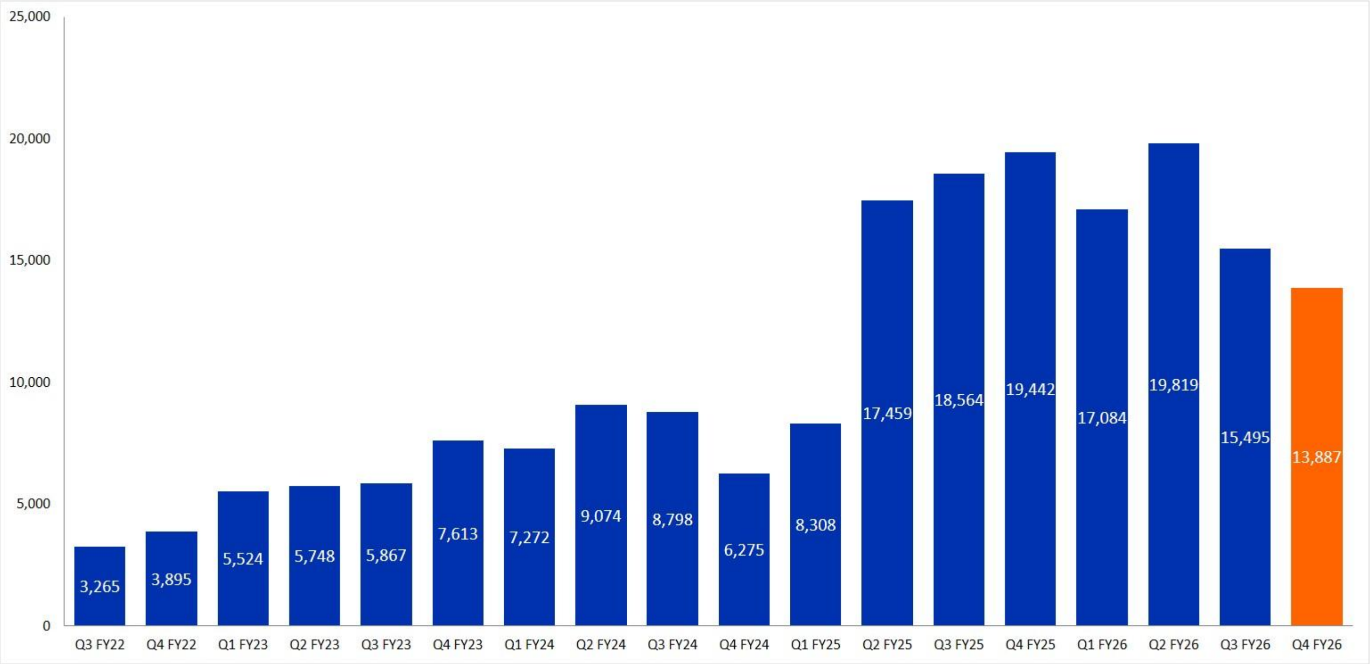
Gratifii reported cash receipts of $13.9 million for the quarter, down 28.6% on the prior corresponding period **(PCP)** and down 10.4% on 3Q FY26. The decline reflects cost-of-living pressures impacting discretionary spending and redemption volumes.

Full year FY26 cash receipts totalled a record $66.3 million, up 3.9% from $63.8 million in FY25. The full year contribution of the Club Connect transaction more than offset the impact of macroeconomic conditions on consumer discretionary categories across the year.

Operating cash outflow for the quarter was $2.2 million, an improvement on the $3.9 million outflow in 3Q FY26, compared to a $0.2 million surplus in the PCP. FY26 operating cash outflow was $5.2 million, compared to $4.9 million in FY25.

Net cash as at 30 June 2026 was $3.3 million, up from $2.0 million at 31 March 2026. The improvement reflects Tranche 1 capital raise proceeds of $4.2 million (before costs) received during the quarter, partly offset by the operating outflow and borrowing repayments of $0.4 million. The Company also has an undrawn NAB overdraft facility of $0.7 million.

Quarterly Cash Receipts ($'000)



Corporate update

Gratifii reshaped its growth platform in the fourth quarter.

Capital raising

In May 2026, Gratifii announced a $10.0 million capital raise via a two-tranche placement. Tranche 1 of the placement completed during the quarter, raising $4.2 million (before costs). At the EGM on 13 July 2026, shareholders overwhelmingly approved all nine resolutions, including Tranche 2 of the placement (raising a further $5.8 million, before costs).

Marketplacer partnership and strategic investment

Gratifii's relationship with Marketplacer has made several material steps forward: a $5.0 million strategic investment, enabling Gratifii shareholders to participate in the value creation of the strategic partnership; and the launch of Gratifii Connect+, powered by Marketplacer, converting the partnership into a live commercial platform. Together, the two companies reach approximately half of Australian and New Zealand households.

Mosh acquisition

On 20 July 2026, Gratifii executed a binding share sale agreement to acquire Mosh on the terms previously announced, with completion occurring on 27 July 2026. Mosh has a proven track record of delivering high-impact digital and brand engagement campaigns for leading enterprise clients including McDonald's, Lexus, JB Hi-Fi, Airbnb and Colorsteel.

The acquisition brings an established blue-chip client base and an experienced team that complements Gratifii's existing enterprise relationships across Australia and New Zealand. Integration will commence in 1H FY27, targeting operational synergies and cross-selling opportunities across the combined ANZ client base.

Simplicity acquisition

Following the acquisition announcement on 14 May 2026, a variation to the Simplicity share purchase agreement has been reached, deferring completion to 31 January 2027. The revised structure introduces a staged payment model and an earnings-based completion condition tied to Simplicity's financial performance through 31 December 2026. This links vendor consideration with operational performance ahead of completion.

Simplicity will bring a blue-chip enterprise client portfolio including Schneider Electric, Dulux and Genesis, alongside a major international QSR franchise, and will add high-quality recurring SaaS revenue to the Group.

Wholesale travel platform

Gratifii has launched a wholesale travel platform, giving organisations more than 800,000 accommodation options at over 200 locations. The platform can be custom branded, offers discounted rates, and is fully managed, so clients carry no operational burden. Travel is one of the highest-value reward categories and adding it extends Connect+ as a compelling end-to-end offering.

Operations update

Launch of Connect+, powered by Marketplacer

Gratifii Connect+ gives enterprise clients a fully branded store with pre-connected sellers ready to onboard, delivering products at an always-on discount, across more than 10 product categories. It removes the need for organisations to build technology or source products, with end-to-end automation across seller onboarding, catalogue management, order orchestration, payments, returns and fulfilment. Contracted products span categories including electronics and appliances, sport and outdoor, garden and DIY, home and living, health and beauty, toys, baby and kids, automotive and accessories, and pet supplies.

The combined offering has enabled Gratifii to increase its loyalty and rewards ecosystem from around 1,500 products to more than 6,000 in a matter of months, a transformational outcome for the business and indicative of how fast a marketplace scales when the technology, the sellers and the audience are aligned. Around a quarter of product suppliers are in the travel sector, reflecting strong demand for experiential and travel rewards, a high margin rewards category.

An agreement with Airwallex enables real-time settlement across the marketplace, and Gratifii has licensed BigCommerce to provide the enterprise storefront and checkout system, allowing branded marketplaces to be deployed without custom builds or platform migrations.

Early market response has been ahead of expectations, strongly validating the rationale for Connect+, with six prospective enterprise clients at various stages of contract negotiation. Gratifii estimates these opportunities could represent ~$55 million in potential annual TTV and potentially generate up to $2.75 million in EBITDA contribution on an exit run-rate basis, 12 months post go-live.

Renewal momentum

All of Gratifii's existing state-based auto club clients have either renewed or are in the process of renewing their contracts for a further 12 months, a strong signal of the stickiness of the Gratifii platform and the depth of these long-term relationships.

Demand for rewards and loyalty is accelerating. Cost-of-living pressure is proving a structural tailwind, not a temporary one, as consumers lean harder on programs that deliver real, tangible value.

Strengthening the team

Reflecting the strong pipeline of opportunities, Gratifii has expanded its commercial team, appointing a Head of Client Partnerships (commencing in August 2026) with senior experience across loyalty and major consumer brands and engaged an additional Sales Manager on a contract basis to assist with the conversion of the new opportunities.

Outlook

Iain Dunstan, CEO and Managing Director of Gratifii, said: *"We finished the year with the most transformational quarter in Gratifii's history, but the best is still ahead. With Connect+, we are building what we believe is the largest B2B eCommerce marketplace in the country — powered by Marketplacer technology. It will be challenging for any competitor to replicate this platform and point it at a network of more than 18 million accounts we can already reach. Add our managed-service expertise and an expanded rewards ecosystem, and we have it all: the technology, the audience and the know-how.*

"The market is already responding, with six enterprise opportunities in negotiation representing ~$55 million p.a. in potential TTV. Gratifii enters FY27 as a leading B2B marketplace, with a clear path to higher margin, higher quality growth for shareholders."

ASX Additional Information

During the quarter, the Company paid remuneration of $111k to the CEO & Managing Director.

Appendix 4C

The Company's Appendix 4C cashflow report is attached.

GTI confirms that this announcement has been approved by the Board of Directors of Gratifii.

Ben Newling
Company Secretary

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Gratifii Limited (ASX:GTI) is an ASX listed company transforming the way that rewards and incentives are managed and delivered. Our single platform is a complete solution offering affordable, market-leading functionality and configurability. 80+ mid-to-top tier brands rely on Gratifii for their rewards and incentives across Australia, New Zealand, and Southeast Asia.

To learn more, visit: www.gratifii.com.

Appendix 4C

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

Name of entity

GRATIFII LIMITED

ABN	**Quarter ended ("current quarter")**
47 125 688 940	30 June 2026

Consolidated statement of cash flows			**Current quarter $A'000**	**Year to date (12 months) $A'000**
1.	**Cash flows from operating activities**			
1.1	Receipts from customers		13,887	66,285
1.2	Payments for			
	(a)	research and development		
	(b)	product manufacturing and operating costs	(13,590)	(60,778)
	(c)	advertising and marketing	(21)	(76)
	(d)	leased assets	-	-
	(e)	staff costs	(1,360)	(5,789)
	(f)	administration and corporate costs	(1,124)	(4,726)
1.3	Dividends received (see note 3)		-	-
1.4	Interest received		1	4
1.5	Interest and other costs of finance paid		(16)	(76)
1.6	Income taxes paid		-	-
1.7	Government grants and tax incentives		-	-
1.8	Other (provide details if material)		-	-
1.9	**Net cash from / (used in) operating activities**		**(2,223)**	**(5,156)**

2.	**Cash flows from investing activities**			
2.1	Payments to acquire or for:			
	(a)	entities	-	-
	(b)	businesses	-	-
	(c)	property, plant and equipment	(6)	(13)
	(d)	investments	-	-
	(e)	intellectual property	(33)	(241)
	(f)	other non-current assets	-	(38)

Consolidated statement of cash flows		Current quarter $A'000	Year to date (12 months) $A'000
2.2	Proceeds from disposal of:		
	(a) entities	-	-
	(b) businesses	-	-
	(c) property, plant and equipment	-	-
	(d) investments	-	-
	(e) intellectual property	-	-
	(f) other non-current assets	11	57
2.3	Cash flows from loans to other entities	-	-
2.4	Dividends received (see note 3)	-	-
2.5	Other (cash acquired on acquisition)	-	-
2.6	**Net cash from / (used in) investing activities**	**(28)**	**(235)**

3.	**Cash flows from financing activities**		
3.1	Proceeds from issues of equity securities (excluding convertible debt securities)	4,235	6,735
3.2	Proceeds from issue of convertible debt securities	-	-
3.3	Proceeds from exercise of options	-	-
3.4	Transaction costs related to issues of equity securities or convertible debt securities	(346)	(513)
3.5	Proceeds from borrowings	-	300
3.6	Repayment of borrowings	(391)	(664)
3.7	Transaction costs related to loans and borrowings	(35)	(35)
3.8	Dividends paid	-	-
3.9	Other (provide details if material)	-	-
3.10	**Net cash from / (used in) financing activities**	**3,463**	**5,823**

4.	**Net increase / (decrease) in cash and cash equivalents for the period**		
4.1	Cash and cash equivalents at beginning of period	2,049	2,829
4.2	Net cash from / (used in) operating activities (item 1.9 above)	(2,223)	(5,156)
4.3	Net cash from / (used in) investing activities (item 2.6 above)	(28)	(235)

Consolidated statement of cash flows		**Current quarter $A'000**	**Year to date (12 months) $A'000**
4.4	Net cash from / (used in) financing activities (item 3.10 above)	3,463	5,823
4.5	Effect of movement in exchange rates on cash held	-	-
4.6	**Cash and cash equivalents at end of period**	**3,261**	**3,261**

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	3,261	2,643
5.2	Call deposits	-	
5.3	Bank overdrafts	-	(594)
5.4	Other (provide details)	-	
5.5	**Cash and cash equivalents at end of quarter (should equal item 4.6 above)**	**3,261**	**2,049**

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	111
6.2	Aggregate amount of payments to related parties and their associates included in item 2	-

Note: if any amounts are shown in items 6.1 or 6.2, your quarterly activity report must include a description of, and an explanation for, such payments.

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	-	-
7.2	Credit standby arrangements	-	-
7.3	Other (please specify) (overdraft)	660	-
7.4	**Total financing facilities**	660	-

7.5	**Unused financing facilities available at quarter end**	660

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.

The Company has a secured overdraft facility of $660k with the National Australia Bank, interest is 12% per annum and reviewed annually.

8.	**Estimated cash available for future operating activities**	**$A'000**
8.1	Net cash from / (used in) operating activities (item 1.9)	(2,223)
8.2	Cash and cash equivalents at quarter end (item 4.6)	3,261
8.3	Unused finance facilities available at quarter end (item 7.5)	660
8.4	Total available funding (item 8.2 + item 8.3)	3,921
8.5	**Estimated quarters of funding available (item 8.4 divided by item 8.1)**	1.77

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:

Yes: The Company's cash inflows are highly seasonal.

The Company has significantly improved its balance sheet by reducing trade creditors.

The Company completed a tranche 2 capital raising in July 2026

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:

The Company continues to engage in conversations with existing and potential equity holders. Should the Company need to raise funds there is expected support.

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:

Yes. The entity expects to continue its operations based on existing cash reserves, expected growth in sales, and the ability to raise capital if required.

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: Board of Directors...
(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.