QuickFee.

**ASX Release | 21 August 2026**

# QuickFee Limited FY26 results and FY27 earnings guidance

## Simplified business model & maiden positive NPAT; final dividend of 0.5c per share

**QuickFee Limited (ASX: QFE)** ("QuickFee", "Company") today announces its financial results for the financial year ended 30 June 2026 ("FY26").

## FY26 HIGHLIGHTS

**Stable underlying revenue, improved profitability and maiden positive NPAT**

- Underlying revenue of A$16.8 million, down 1% on normalised pcp (excluding US Pay Now)
- EBTDA of $3.8 million (excluding profit on sale of business), up 58% on pcp
- Strengthened net interest margin (NIM) to 15.3%
- Maiden positive NPAT of $3.7 million (excluding profit on sale of business)

**Simplified business model and lower cost base following sale of US Pay Now business**

- Sale of US Pay Now (ACH, Card and Connect) for US$26.35 million, completed on 9 September 2025, with profit on sale recorded as A$35.6 million
- Return of capital to shareholders of 7.5cps (A$28.5 million)
- Total operating expenses down 45% on pcp

**Total FY26 dividend of 1cps, in line with updated capital management and dividend policy**

- Capital management and dividend policy announced on 3 December 2025
- Final unfranked dividend of 0.5cps proposed, following interim dividend of 0.5cps
- A special dividend of up to 1cps is expected in late 2026, following receipt of escrowed funds

**Positive outlook for FY27**

- Strong momentum in AU business expected to continue into FY27
- Expanded loan book with AUD credit facility expanded from A$45 million to A$60 million
- Solid growth potential in the US in H2 FY27, following integration of QuickFee Finance solution into Aiwyn payment platform expected in December 2026
- Expected FY27 EBTDA in the range of A$4.5 million – A$5.5 million

| FY PERFORMANCE (A$M) | FY26 | FY25 | MOVEMENT |
|---|---|---|---|
| REVENUE – AUSTRALIA | 13.6 | 12.4 | UP 10% |
| REVENUE – USA | 4.8 | 12.9 | DOWN 63% |
| **TOTAL REVENUE** | **18.4** | **25.3** | **DOWN 27%** |
| GROSS PROFIT | 10.6 | 16.3 | DOWN 35% |
| **EBTDA BEFORE SIGNIFICANT ITEMS** | **3.8** | **2.4** | **UP 58%** |
| **PROFIT/(LOSS) BEFORE TAX AND SIGNIFICANT ITEMS** | **1.2** | **(0.9)** | **UP $2.1M** |
| PROFIT ON SALE OF US PAY NOW BUSINESS | 35.6 | - | UP $35.6 M |
| PROVISION FOR EXPECTED CREDIT LOSS | - | (3.4) | - |
| INCOME TAX CREDIT | 2.5 | - | UP $2.5M |
| **PROFIT/(LOSS) FOR THE PERIOD** | **39.3** | **(4.3)** | **UP $43.6M** |
| BASIC AND DILUTED EPS (CENTS) | 10.4 | (1.3) | UP 11.7 cps |
| FINAL DIVIDEND (CENTS) | **0.5** | - | UP 0.5 cps |

Commenting on the financial year results, QuickFee Chairman Dale Smorgon, said:

*"Over the past year, we have simplified the business model, through the sale of our US Pay Now business, and I am pleased to report improved profitability on our core operations on a stable revenue base.  Our operating expenses reduced by 45% year-on-year, EBTDA was up 58% and we delivered a positive NPAT of $3.7 million, excluding the profit on sale of the US Pay Now business of $35.6 million.*

*Following the sale of our US business to Aiwyn, we returned capital to shareholders of 7.5cps and we implemented a new capital management and dividend policy, which has provided a 0.5cps interim dividend and a further 0.5cps final dividend. Following the receipt of escrowed funds from Aiwyn, we expect a further special dividend of up to 1cps in late 2026.*

*We now have a structurally lower cost base, with minimal capex requirements, and profitable core operations across both Australia and the US. The Australian business continues to perform well and we see further growth potential particularly through the disbursement funding loan book.  In addition, we remain optimistic on the growth potential in the US market, through the Aiwyn reseller channel, following the integration of our payments solution into their payments portal in December 2026."*

## RESULTS CALL

QuickFee management will be conducting a briefing session for investors and analysts today (Friday 21 August) at 10:00am AEST.

To pre-register for the briefing, please follow the link below:

QFE FY26 Financial Results Webinar registration

This announcement has been authorised for release by the directors.

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For further information please contact:


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# ABOUT QUICKFEE

QuickFee (ASX: QFE) is a market leader in the high-margin, B2B fee-funding industry for accounting and legal profession across Australia and the United States. Our mission is to help professional service firms get paid faster.

Since 2009, QuickFee has been transforming how accounting and legal firms manage cash flow by offering flexible financing options that meet the needs of our firms and their clients. QuickFee ensures firms are paid on time while giving their clients the flexibility to access our firms' services. Through the QuickFee platform, firms can offer clients multiple secure online payment options - including payment plans over 3-12 months - allowing clients to pay at their own pace while firms receive payment upfront and in full.

QuickFee operates a mature, profitable business in Australia exhibiting steady growth and an expanding loan book in legal disbursement funding for personal injury firms. In the United States, QuickFee has an established business with significant opportunity to accelerate its proven growth and strengthen its leadership in lending to accounting firms, supported by a new reseller agreement with a major payments provider.

QuickFee's scalable business model requires minimal ongoing product development and capital expenditure. Backed by an experienced Board and management team with strong investor alignment, QuickFee is well-positioned for continued growth and long-term value creation.

## QUICKFEE FINANCE

### FEE FUNDING (FF)

The Fee Funding product allows clients to pay over 3, 6, 9 or 12 months while the firm gets paid in full within three business days at no cost to the firm, usually with no or a minimal credit approval process for the client. Revenue is generated from the interest paid by the clients of professional services firms when they take out a payment plan to pay the fee invoices they receive.

As revenue is recognised over the life of the loan term, loan origination growth in any quarter will positively impact revenue in both current and future quarters. Similarly originations declining in any quarter adversely impact future revenue.

### LEGAL DISBURSEMENT FUNDING (DF) (AUSTRALIA ONLY)

The LDF product provides cashflow for personal injury and estate law firms to pay disbursements on their clients' matters, which need to be paid during the course of each matter. Funds are remitted to the firm within one day of a drawdown request being made. Each loan agreement is directly with the firm, avoiding any consumer credit implications.

Interest is calculated daily and compounds monthly. The loan principal and accrued interest is repayable in full by the firm on the earlier of when each client matter settles and 36 months, regardless of the outcome of the matter. Revenue is recognised over the life of the loan term, which results in revenue recognition on existing loans independent of new loan originations.

For more information, please visit quickfee.com or the QuickFee investor hub at investorhub.quickfee.com.