QUICKFEE FY26 RESULTS PRESENTATION

21 August 2026

Chief Executive Officer, **Bruce Coombes**
Chief Financial Officer, **Simon Yeandle**

QuickFee.

QuickFee is a market leader in the high-margin, B2B fee-funding industry for the accounting and legal professions across Australia and the US

To learn more about QuickFee, please visit our Investor Hub:
www.investorhub.quickfee.com/activity-updates/quickfee-about-us

QuickFee helps professional services firms

accelerate collection of accounts receivable, get paid faster and grow their business.

TRUSTED FOR PAYMENTS AND FINANCING SOLUTIONS SINCE 2009:

700+ PROFESSIONAL SERVICES FIRMS CURRENTLY FINANCED WORLDWIDE

OVER $800M LOANS ORIGINATED SINCE INCEPTION

TARGET MARKET: PROFESSIONAL SERVICES FIRMS OVER $1M IN ANNUAL REVENUE

WE HELP FIRMS

Reduce A/R
A/R typically runs high for firms, and we can help turn that A/R into cash

Grow the Business
There are many priorities competing for cash, and we help find more of it for firms and their clients

OUR SOLUTIONS

Pay Now | EFT + Card (AU only)
Secure digital payments platform for accounting and professional service firms

Pay Over Time | QuickFee Finance
Exclusive invoice and fee financing for clients to pay over 3,6,9 or 12-months

Disbursement funding
Helping law firms pay disbursements related to personal injury and disputed estates matters

B2B FINANCE

+ Designed specifically for professional service firms
+ No invoice maximum for QuickFee Finance
+ Finance product is B2B only, no consumer credit regulations

Targeting Accounting and Legal verticals

Focus on professional services firms

+ Professional services with a business-to-business (B2B) focused customer base
+ Firm revenue greater than $1M

In Accounting and Legal verticals

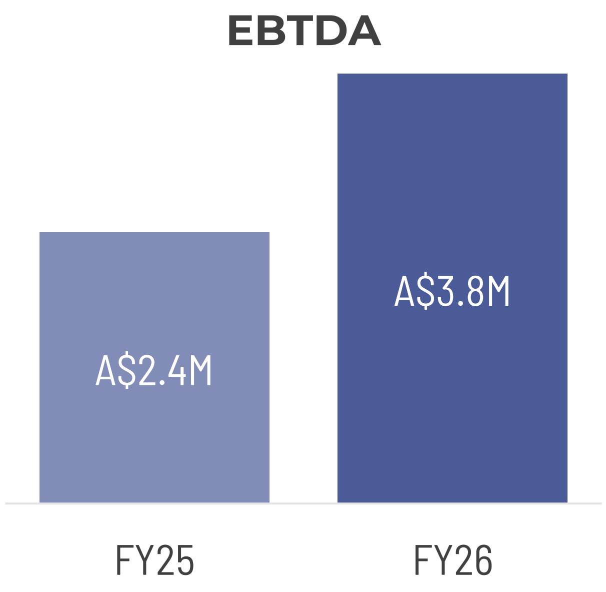
+ Accounting or solution providers to accounting (e.g. accounting software or CPA State Society)
+ Commercial, family law and personal injury law firms

Underpins low-risk lending model

+ Professional accreditations licensing and highly regulated environments require high ethical standards, which significantly reduce counter-party risk in B2B lending
+ Annual recurring revenue streams for accounting and tax compliance obligations ensure low volatility receivables
+ Legal work more transactional and larger ticket size drives demand for financing

FY26 Performance Overview
NPAT positive and attractive dividend yield

- EBTDA* UP 58% ON PCP
- FY26 GUIDANCE ACHIEVED



- NPAT POSITIVE IN FY26

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 & 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)	-
PROFIT/(LOSS) BEFORE TAX FOR THE PERIOD	**36.8**	(4.3)	UP $41.1M
PROFIT/(LOSS) FOR THE PERIOD	**39.3**	(4.3)	UP $43.6
DILUTED EPS (CENTS)	**10.4**	(1.3)	UP 11.7 cps
FINAL DIVIDEND (CENTS)	**0.5**	-	UP 0.5 cps

FY27 EARNINGS GUIDANCE
Expected FY27 EBTDA in the range of $4.5 - $5.5 million

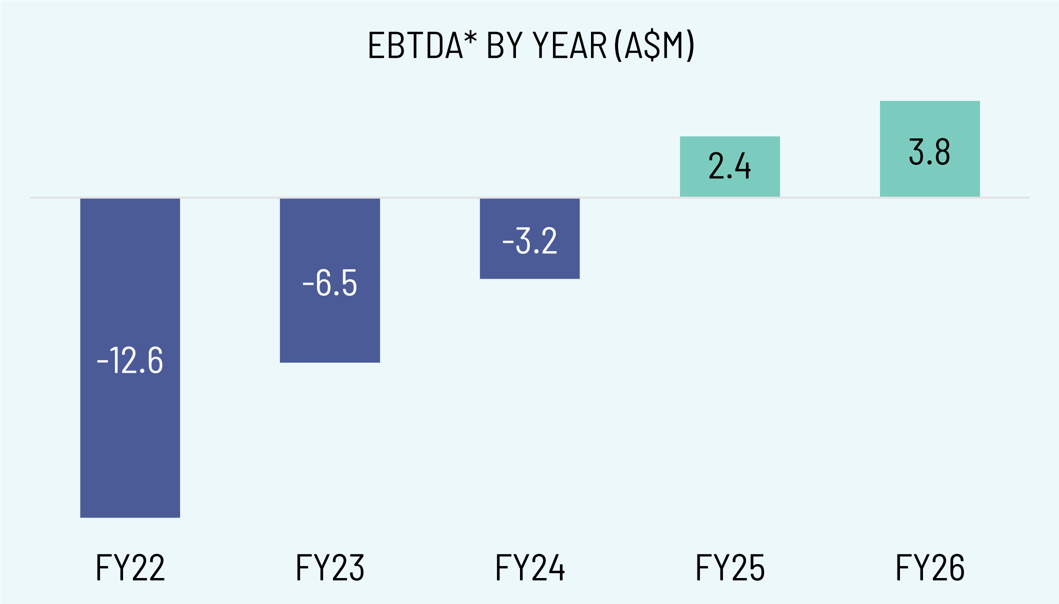
*EBTDA shown before profit on sale of US Pay Now business in FY26 and non-recurring credit loss provision in FY25.

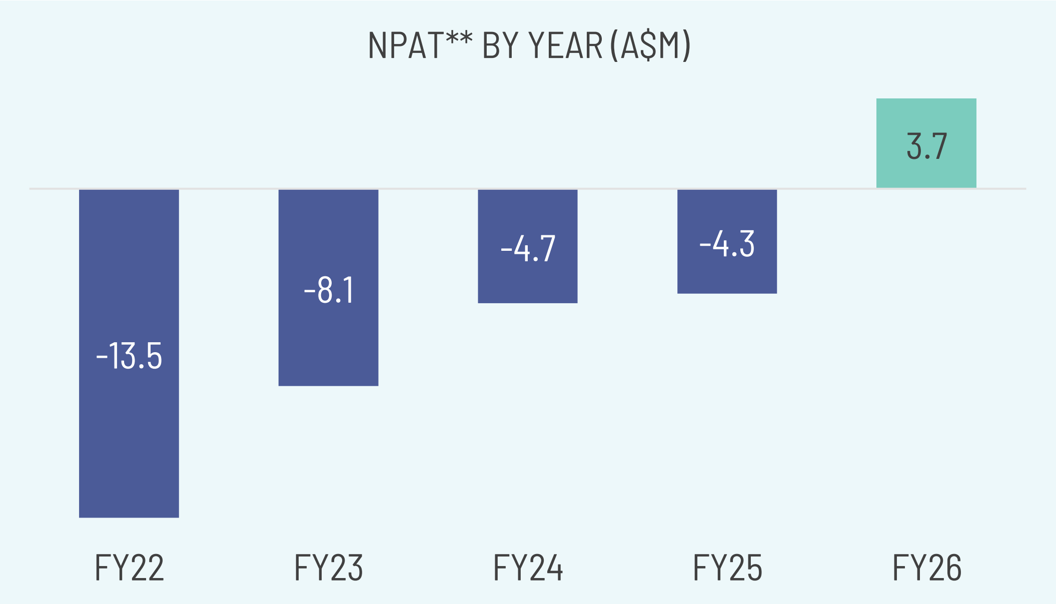
FY26 Highlights
Simplified, low-risk, high-margin business model

- **Sale of US Pay Now business** for US$26.35 million (A$40 million) completed on 9 September 2025
- **Stable top-line** with underlying revenue down 1% on pcp
- **Sustainably profitable operations** in both US and AU with low product development requirements
- **Strong growth in disbursement funding loan book in AU**, up 51% on pcp
- **Attractive net interest margin of 15.3%** reflects low-risk business model
- **Expanded funding facilities** up to A$82 million
- **Capital return of 7.5 c per share**
- **Started paying dividends** with interim and final dividend of 0.5c per share each

Structurally profitable with positive EBTDA & NPAT

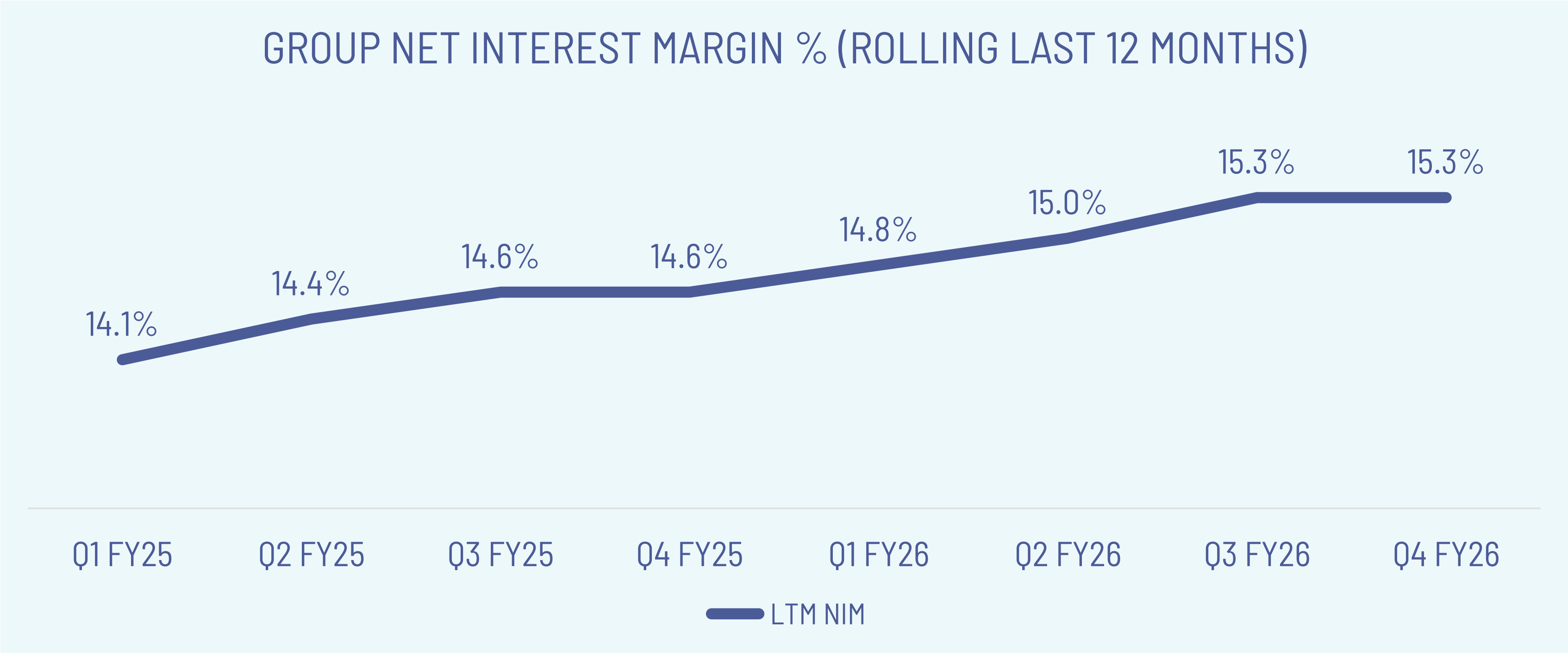
+ Simplified business model which is profitable in both AU and US
+ Structural reduction in the operating cost base following sale of US Pay Now business
+ Operating expenses in FY26 of A$7.6 million, down 45% on pcp
+ Reported NPAT before profit on sale of $3.7 million, the first ever full year positive NPAT result





*EBTDA shown before profit on sale of US Pay Now business in FY26 and non-recurring credit loss provision in FY25.
** NPAT shown before profit on sale of US Pay Now business in FY26.

Strong and stable net interest margin of 15.3%



+ Group NIM increased to 15.3% in Q4 FY26 with steady increases over past two years
+ Reflects high-margin, low-risk business model
+ Interest income rates are resilient and price inelastic
+ Future bank rate increases could impact NIM, as they are not usually immediately reflected in rates charged

AUSTRALIA:

STRONG GROWTH IN LEGAL

AU: FY26 Finance revenue up 11% on pcp

+ **Continued revenue growth:** AU revenue up 10% to $13.6 million, driven by strong growth in Finance revenue to $12.1 million

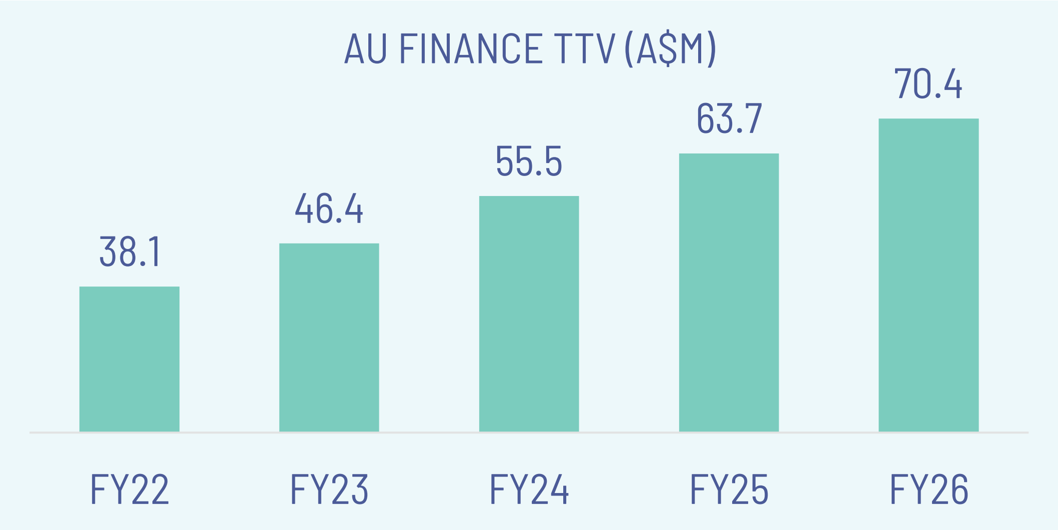
+ **Gross margin of 53%:** down by 500bps on pcp due to higher interest expense as larger proportion of AUD denominated borrowings post refinancing in June 2025

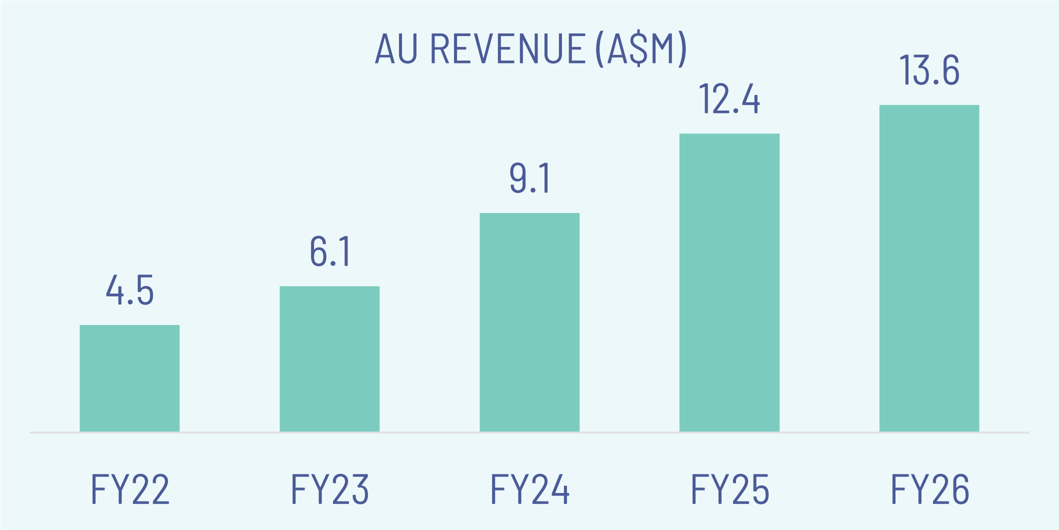
+ **EBTDA of $3.9 million** down 5% on pcp due to 6% increase in operating expenses

+ Negligible credit losses

AU Financial Performance

A$'M	FY26	FY25	%+/-
Finance (Pay Over Time) revenue	12.1	10.9	+11%
Pay Now (EFT + Card) revenue	1.0	1.0	-%
BNPL revenue (product ceased)	0.5	0.5	-%
TOTAL REVENUE	**13.6**	**12.4**	**+10%**
Interest on loan book borrowings	*(4.2)*	*(3.3)*	*+27%*
Other cost of sales	*(2.2)*	*(1.9)*	*+16%*
GROSS PROFIT	**7.2**	**7.2**	**-**
Gross margin %	*53%*	*58%*	*-500 bps*
Operating expenses	(3.3)	(3.1)	+6%
EBTDA*	**3.9**	**4.1**	**-5%**

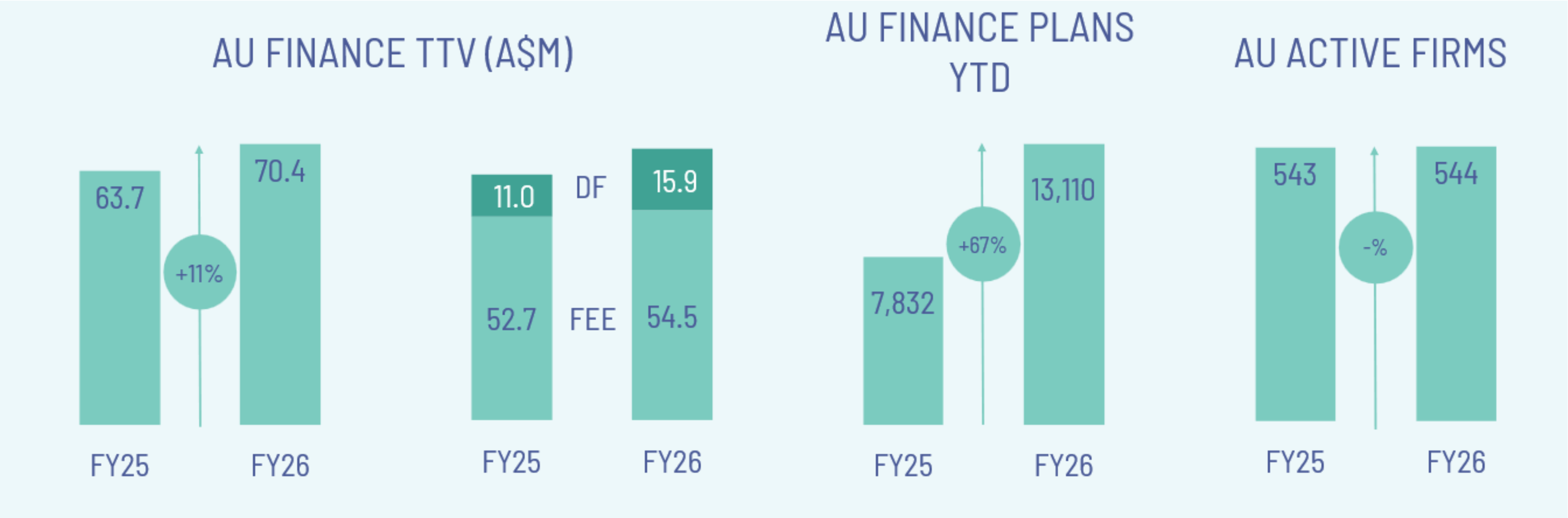




*EBTDA = statutory EBITDA less interest expense on loan book borrowings
Unallocated expenses are not included in the above segment results.

AU: Strong growth in legal

+ AU Finance TTV up 11% on pcp
+ Finance plans up 67% to 13,110 due to large growth in lower value DF originations
+ Active Firms stable at 544
+ Finance revenue yield steady at 17.2%
+ High TTV growth in Q4 FY26 (up 40% on pcp): a large portion of interest income still to be recognised in future periods
+ Strong growth in DF originations in Q4 FY26 is a result of recent signings of several major law firms, including two $50 million+ revenue firms. Revenue from DF loans is typically recognised over a period up to 3 years, so this growth will deliver revenue growth into FY27 and beyond.



UNITED STATES:

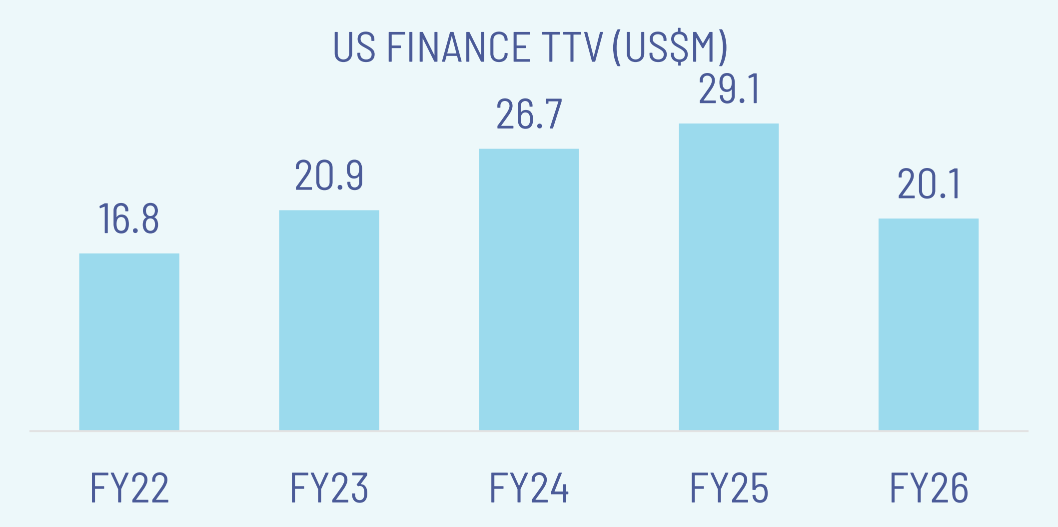
STRUCTURALLY PROFITABLE

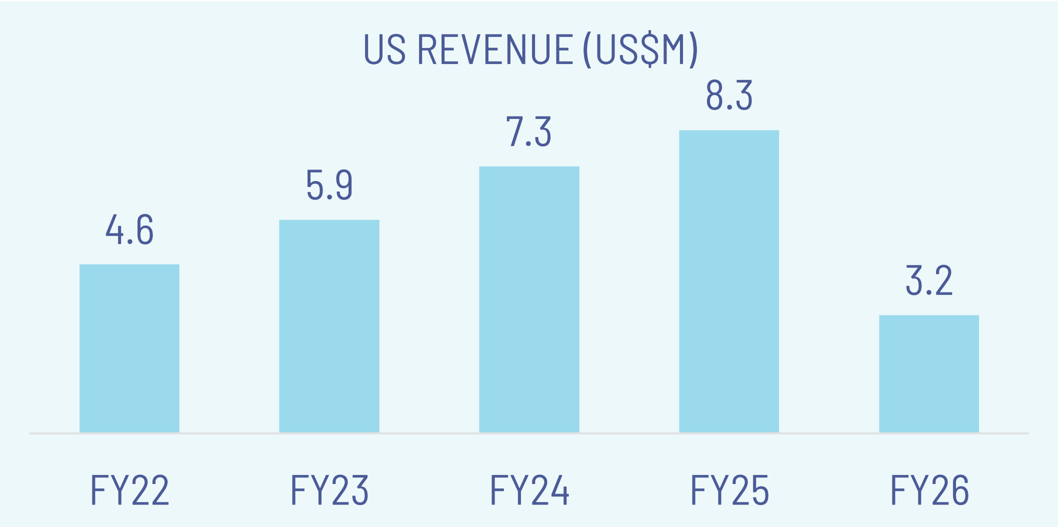
US: 69% reduction in opex

+ **Finance revenue down 30% on pcp:** reflects departure of firms prior to sale of US Pay Now business and termination of a defaulting US firm, with US Finance TTV down 31% on pcp.
+ **Improved gross profit margin to 71%:** Reflects a lower net interest expense due to a lower proportion of USD denominated debt post refinancing in June 2025, and a 64% reduction in other costs of sales to A$0.4m.
+ **Positive underlying EBTDA of A$2.2m** (before profit on sale of US Pay Now business), with 69% reduction in opex.
+ **Sustainably profitable business into the future**

US Financial Performance

A$'M	FY26	FY25	%+/-
Finance (Pay Over Time) revenue	3.2	4.6	-30%
Pay Now (ACH + Card) revenue	1.4	8.1	-83%
Connect (software) revenue	0.2	0.1	+100%
TOTAL US REVENUE	**4.8**	**12.8**	**-63%**
Interest on loan book borrowings	*(1.0)*	*(2.6)*	*-62%*
Other cost of sales	*(0.4)*	*(1.1)*	*-64%*
GROSS PROFIT	**3.4**	**9.1**	**-63%**
Gross margin %	*71%*	*65%*	*+600bps*
Other income	0.6	-	-
Operating expenses	(1.8)	(5.8)	-69%
EBTDA* BEFORE SIGNIFICANT ITEMS	**2.2**	**3.3**	**-33%**

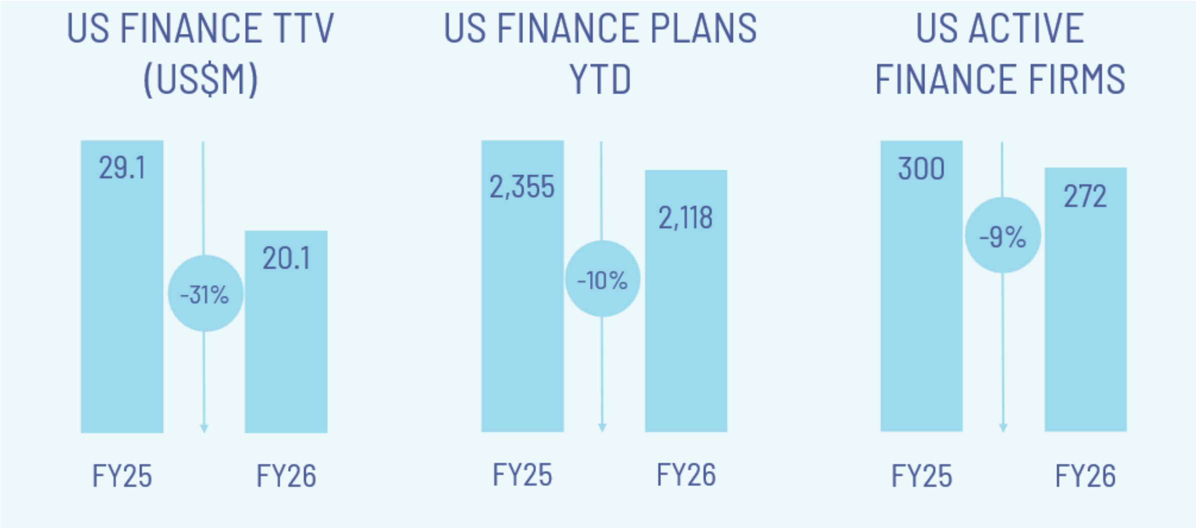




* Excluding profit on sale of US Pay Now business in FY26; and one-off credit loss provision expense of US$2.2 million (A$3.4 million) in FY25
**EBTDA = statutory EBITDA less interest expense on loan book borrowings. Unallocated expenses are not included in the above segment results.

US: Growth potential in US remains significant

+ Aiwyn purchased QuickFee's US Pay Now business
  + delivers payments, practice management and tax solutions to accounting firms
+ QuickFee has a reseller agreement with Aiwyn, whereby QuickFee's US Finance offering will be embedded into Aiwyn's payments portal.
+ Aiwyn's customers include approximately 300 of the CPA firms 'Top 500'
+ QuickFee currently has 130 customers in the 'Top 500'
+ QuickFee's US Finance offering to be embedded into Aiwyn's payment solutions by 31 December 2026
+ New incentive structures implemented with Aiwyn team
+ Potential for stronger growth in Aiwyn reseller volumes in H2 FY27.
+ QuickFee runs a lean cost base with 3 staff in the US with 12 years' combined QuickFee experience



FY26 FINANCIALS

Statutory Group profit & loss

+ **Reported revenue:** Total reported revenue down 27% to A$18.4 million (FY25: A$25.2 million)
+ **Revenue excluding US Pay Now:** down 1% to A$16.8 million (FY25: A$17.0 million)
+ **Gross profit down 35% to A$10.6 million** with gross margin down 700bps to 58% (due to disposal of high-margin PayNow business)
+ **Other income:** includes interest on cash deposits and release of US card make-good provisions
+ **Significant A$6.3 million reduction in operating expenses** across all operating expense line items
+ **Improved profitability:** EBTDA (before significant items) of $3.8 million, up 58% on pcp. PBT (before significant items) of $1.2 million
+ **Profit on sale of US Pay Now business of $35.6m**
+ **Income tax credit:** Charge of $0.5 million on US sale and deferred tax credits for losses $3.0m

Financial Performance

A$'M	FY26	FY25	$+/-	%+/-
Interest revenue	**14.3**	14.8	-0.5	-3%
Revenue from contracts with customers	**4.1**	10.4	-6.3	-61%
TOTAL REVENUE	**18.4**	**25.2**	**-6.8**	**-27%**
Less: interest expense	**(5.2)**	(6.0)	-0.8	-13%
Less: cost of sales	**(2.6)**	(2.9)	-0.3	-10%
GROSS PROFIT	**10.6**	**16.3**	**-5.7**	**-35%**
Gross margin %	**58%**	*65%*	*-700bps*	
Other income	**0.8**	-	+0.8	-
General and administrative expenses	**(4.8)**	(6.1)	-1.3	-21%
Selling and marketing expenses	**(1.1)**	(1.9)	-0.8	-42%
Customer acquisition costs	**(0.9)**	(2.2)	-1.3	-59%
Product development expenses	**(0.8)**	(3.7)	-2.9	-78%
EBTDA* BEFORE SIGNIFICANT ITEMS	**3.8**	**2.4**	**+1.4**	**+58%**
Depreciation and amortisation	**(1.3)**	(2.5)	-1.2	-48%
Finance and term loan interest expenses	**(1.3)**	(0.8)	-0.5	-63%
PROFIT/(LOSS) BEFORE TAX & SIGNIFICANT ITEMS	**1.2**	**(0.9)**	**+2.1**	**+133%**
Profit on sale of Pay Now business	**35.6**	-	+35.6	-
Non-recurring credit loss provision	**-**	(3.4)	+3.4	-
Income tax credit	**2.5**	-	+2.5	-
REPORTED NPAT / (LOSS)	**39.3**	**(4.3)**	**+43.6**	**+920%**

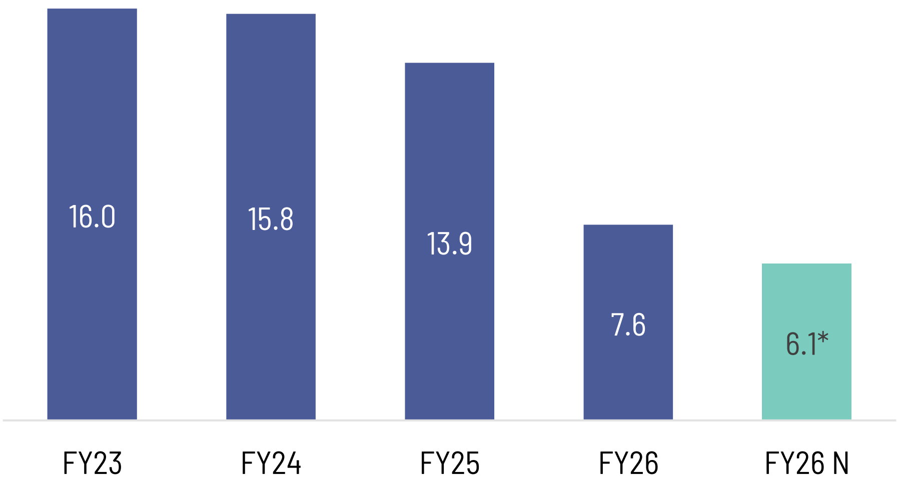
QuickFee.

*EBTDA = statutory EBITDA less interest expense on loan book borrowings

Structural reduction in operating expenses

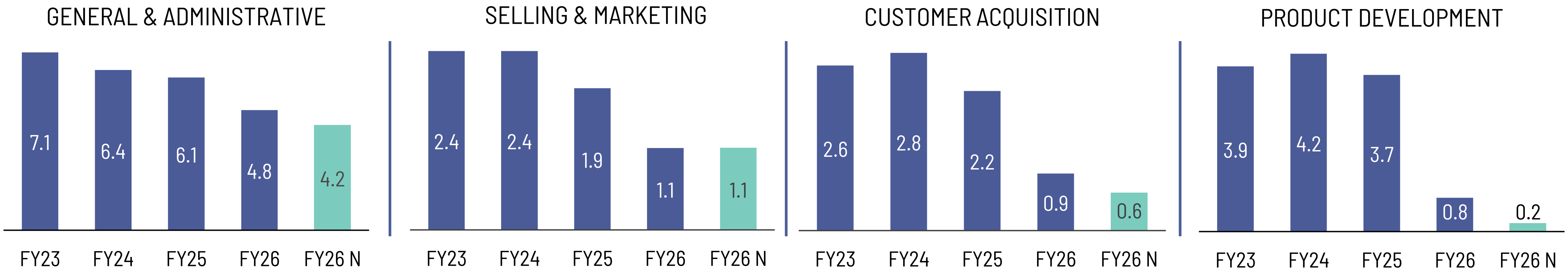
- Reported operating expenses decreased 45% on pcp to A$7.6 million (FY25: A$13.9 million)
- **Normalised operating expenses (excluding eliminated US costs) decreased 56% to A$6.1 million**
- Decrease across all line items, with the largest impact on ongoing product development costs, down from $1.8m in H2 FY25 to $0.1m in H1 FY26.
- Expected opex to remain broadly in line with normalised* FY26 levels moving forward

OPERATING EXPENSES BY YEAR (A$M)



*EXCLUDING $1.3M US PAY NOW COSTS AND $0.2M NON-RECURRING G&A COSTS

OPERATING EXPENSES BY CATEGORY (A$M)



Underlying Group profit & loss

+ The underlying FY26 performance excludes the US Pay Now business and provides the basis for FY27 forecasting
+ The continuing Finance business in the US and AU delivered A$14.3 million in interest revenue and A$9.1 million in gross profit
+ Underlying operating expenses reduced significantly in FY26 and are expected to remain relatively stable in FY27
+ The continuing business delivered a positive EBTDA (before profit on sale) of $3.8 million and positive NPAT (before profit on sale) of $1 million
+ QuickFee enters FY27 with a higher loan book and positive momentum, with upside potential from the Aiwyn reseller agreement in H2 FY27
+ FTEs at 21 August 2026: 17 (30 June 2025: 36)
    - 3 in US
    - 14 in AU (1x CEO, 9 in business, 4 in finance)
    - 2 non-executive Directors
+ **FY27 earnings guidance is for expected EBTDA in the range of $4.5 - $5.5 million**

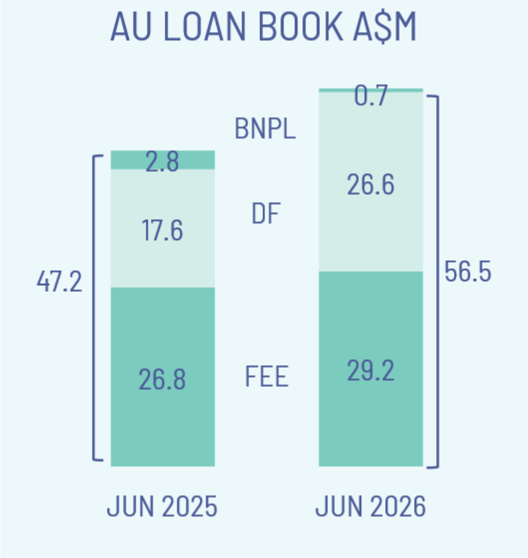
Financial Performance (FY26 excluding US Pay Now business)

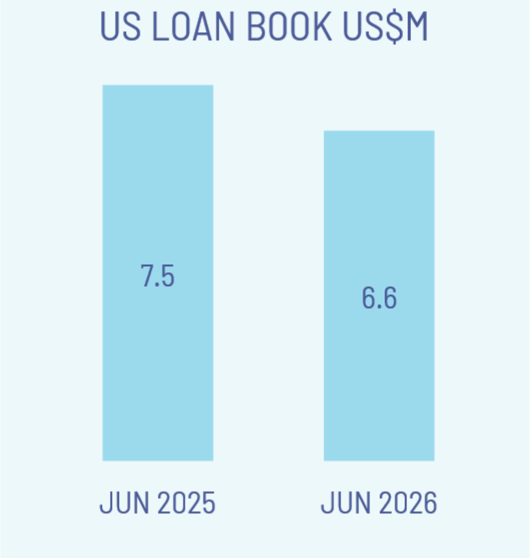
A$'M	FY26*
Interest revenue	14.3
Less: interest expense	(5.2)
FINANCE GROSS MARGIN	**9.1**
Finance gross margin %	*64%*
Revenue from contracts with customers	2.5
Less: cost of sales	(2.5)
GROSS PROFIT	**9.1**
Gross profit margin %	*54%*
Other income	0.8
General and administrative expenses	(4.4)
Selling and marketing expenses	(1.1)
Customer acquisition costs	(0.6)
Product development expenses	(0.2)
EBTDA* BEFORE PROFIT ON SALE OF US PAY NOW	**3.6**
Depreciation and amortisation	(1.3)
Finance and term loan interest expenses	(1.3)
PBT BEFORE PROFIT ON SALE OF US PAY NOW	**1.0**

*EBTDA = statutory EBITDA less interest expense on loan book borrowings

Group balance sheet

+ **Cash:** A$8.3million unrestricted cash (30 June 2025: A$6.9 + A$6.8 million 'ACH cash-in-transit'; ACH cash in transit is offset by outstanding settlements current liability)
+ **Loan book growth**: AU loan book up 20% from June 2025 to A$56.5 million; US loan book down 12% on June 2025 to US$ 6.6 million
+ **Increase in borrowings and reduction in case funds loan book growth**
+ **Net Assets up over 2.5x (160%) to A$14.3 million**





A$'M	30 JUNE 2026	30 JUNE 2025	$+/-	%+/-
Cash and cash equivalents	**8.3**	13.7	-5.4	-39%
Restricted cash held in escrow	**1.9**	-	+1.9	-
Loan receivables (current)	**63.5**	56.4	+7.1	+13%
Trade and other current assets	**1.4**	1.2	+0.2	+17%
TOTAL CURRENT ASSETS	**75.1**	71.3	**+3.8**	**+5%**
Loan receivables (non-current)	**2.4**	2.2	+0.2	+9%
Fixed assets and other non-current assets	**4.4**	0.8	+3.6	+450%
TOTAL ASSETS	**81.9**	74.3	**+7.6**	**+10%**
Borrowings	**56.4**	53.3	+4.8	+6%
Firm settlements outstanding	**4.6**	11.0	-6.4	-58%
Trade and other current liabilities	**3.7**	3.9	-0.2	-5%
TOTAL CURRENT LIABILITIES	**64.7**	68.2	**-1.5**	**-5%**
Total non-current liabilities	**2.9**	0.6	+2.3	+383%
TOTAL LIABILITIES	**67.6**	68.8	**-1.2**	**-2%**
NET ASSETS	**14.3**	5.5	**+8.8**	**+160%**
Contributed equity	**25.1**	53.0	-27.9	-53%
Other reserves	**(0.6)**	0.6	-1.2	-200%
Accumulated losses	**(10.2)**	(48.1)	+37.9	+79%
TOTAL EQUITY	**14.3**	5.5	**+8.8**	**+160%**

Expanded debt facility to fund future loan book

Viola credit facility

- A$81 million committed facility (AUD 60 million + USD 15 million)
- Optional expansion of USD to USD 30 million (total to A$118 million) subject to approval
- Drawn to A$53.2 million at 30 June 2026
- Interest margin of 6.5% plus BBSW
- Secured against US & AU loan receivables
- Advance rate 94% (average)
- Maturity June 2028

Fancourt term loan

- A$5 million facility: all drawn
- Interest margin of 10% plus BBSW
- Secured against parent company
- Maturity December 2028

A$M	30 JUNE 2026	30 JUNE 2025	$+/-	COMMENTS
TOTAL CASH	**10.2**	**13.7**	**-3.5**	
Comprising:				
Unrestricted cash on hand	8.3	6.9	+1.4	Operating cash to run the business
Restricted cash held in escrow	1.9	-	+1.9	To be received as unrestricted cash on 11 September 2026
ACH 'cash in transit'	-	6.8	-6.8	Transferred to Aiwyn in February 2026, along with corresponding liabilities
Other deposits held by third parties	1.7	-	+1.7	Held by QuickFee's US card processor as security for customer non-solicitation commitments To be received at A$75,000 per month from September 2026 to August 2028.

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FY27 OUTLOOK

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Outlook

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Why QuickFee, Why Now

+ Simple, scalable low credit risk, B2B lending model
+ Focus on core expertise of accounting and law verticals
+ Structurally profitable operations in Australia and the US with stable cost base
+ Positive NPAT and paying dividends at 13% yield*

Dividends

+ Expected final FY26 dividend of 0.5c per share
+ Expected special dividend of up to 1c per share in Q4 CY26 from the balance of US sale proceeds

Continue to consider other potential inorganic opportunities

Expected FY27 EBTDA in the range of $4.5 - $5.5 million

* Based on a share price of 7.5 cents and 1c per share dividends per annum.

QUESTIONS

To post any questions or feedback on this presentation, we encourage investors to sign up to the QuickFee investor hub at

investorhub.quickfee.com/auth/signup

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APPENDIX

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FY26 Group cash flow

A$'M	FY26	FY25	$+/-	%+/-
Net cash inflow/(outflow) from operating activities	**0.7**	1.1	-0.4	-36%
Net cash outflow from loan book / firm funding	**(12.6)**	(4.4)	-8.2	-186%
STATUTORY NET OPERATING CASH FLOW	**(11.9)**	**(3.3)**	-8.6	-261%
NET CASH INFLOW / (OUTFLOW) FROM INVESTING ACTIVITIES	**33.8**	**(0.6)**	**+34.4**	**+5733%**
Net equity raising proceeds	**0.3**	1.3	-1.0	-77%
Payment of capital return to shareholders	**(28.5)**	-	-28.5	-
Dividends paid	**(1.8)**	-	-1.8	-
Net borrowings/facility (repayments)/proceeds	**4.4**	5.9	-1.5	-25%
Other	**(0.9)**	(-3.1)	+2.2	+76%
NET CASH (OUTFLOW) / INFLOW FROM FINANCING ACTIVITIES	**(26.5)**	**4.1**	**-30.6**	**-746%**
NET CHANGE IN CASH BEFORE FOREIGN EXCHANGE	**-4.6**	**+0.2**	**-4.8**	**-2300%**

Reconciliation from profit/(loss) for the period to operating cash flow

A$'M	FY26	FY25	$+/-	%+/-
Profit/(loss) for the period	**36.8**	(4.3)	+41.1	+856%
Profit on sale of US Pay Now business	**35.6**	-	+35.6	-
Non-cash expenses	**0.8**	6.0	-5.1	-86%
Movement in other operating assets and liabilities	**(1.3)**	(0.6)	-0.8	-160%
OPERATING CASH FLOW BEFORE LOAN BOOK GROWTH FUNDING AND PAYMENT PROCESSING MOVEMENTS	**0.7**	**1.1**	**-0.4**	**-36%**
Change in lending working capital	**(7.9)**	(6.5)	-1.4	-22%
Change in payment processing working capital	**(4.7)**	2.1	-6.8	-324
STATUTORY NET OPERATING CASH FLOW	**(11.9)**	**(3.3)**	**-8.6**	**-261%**

Loan and payment processing cashflow negative A$12.6 million, comprising:

+ Loan book-related cashflow A$(7.9) million due to loan book growth
+ Payment processing working capital A$(4.7) million due to extinguishing ACH cash-in-transit

Proceeds of sale deployed on capital return and debt reduction: investing + financing cash flow net positive A$7.3 million

QuickFee.

Historical metrics - US

TOTAL TRANSACTION VOLUMES (TTV)	FY24							FY25							FY26						
	Q1	Q2	H1	Q3	Q4	H2	FY24	Q1	Q2	H1	Q3	Q4	H2	FY25	Q1	Q2	H1	Q3	Q4	H2	FY26
PROFESSIONAL SERVICES	US$M	US$M	US$M	US$M	US$M	US$M	US$M	US$M	US$M	US$M	US$M	US$M	US$M	US$M	US$M	US$M	US$M	US$M	US$M	US$M	US$M
PAY NOW																					
ACH	219	298	**517**	251	360	**611**	**1,128**	254	325	**579**	288	393	**681**	**1,260**	227		**227**				
CARD	49	60	**109**	56	72	**128**	**237**	55	71	**126**	62	79	**141**	**267**	45		**45**				
TOTAL PAY NOW VOLUME	268	358	**626**	**307**	**432**	**739**	**1,365**	**309**	**396**	**705**	**350**	**472**	**822**	**1,527**	**272**		**272**				
FINANCE 'PAY LATER' VOLUME	5.9	7.7	**13.6**	6.8	6.3	**13.1**	**26.7**	6.7	10.0	**16.7**	7.6	4.8	**12.4**	**29.1**	4.8	6.3	**11.1**	4.6	4.4	**9.0**	**20.1**
AVERAGE TRANSACTION SIZE / AVERAGE ORDER VALUE	US$	US$	US$	US$	US$	US$	US$	US$	US$	US$	US$	US$	US$	US$	US$	US$	US$	US$	US$	US$	US$
ACH AOV	2,530	2,986	**2,793**	2,336	2,405	**2,386**	**2,551**	2,674	3,009	**2,862**	2,483	2,549	**2,522**	**1,664**	2,838		**2,838**				
CARD AOV	1,779	2,121	**1,967**	1,666	1,628	**1,647**	**1,790**	1,719	1,919	**1,832**	1,548	1,533	**1,533**	**1,658**	1,731		**1,731**				
FINANCE AOV	11,437	11,008	**11,194**	10,749	9,878	**1,0314**	**10,741**	12,294	16,750	**14,962**	12,358	8,027	**10,681**	**13,138**	9,938	11,014	**10,549**	8,762	8,178	**8,477**	**9,621**
OTHER TRANSACTIONAL METRICS																					
TOTAL FINANCE PAYMENT PLANS ORIGINATED IN PERIOD (#000S)	516	695	**1,211**	629	636	**1,265**	**2,476**	545	597	**1,142**	615	598	**1,213**	**2,355**	483	572	**1,055**	525	538	**1,063**	**2,118**
ACTIVE FINANCE FIRMS IN PERIOD (#S)								170	184	**239**	181	170	**274**	**300**	172	181	**232**	151	156	**208**	**272**

PROFESSIONAL SERVICES FINANCE METRICS	FY22	FY23	FY24	FY25	FY26
$ WEIGHTED AVERAGE LOAN TERM (MONTHS)	9.4	9.7	9.7	9.4	8.7
AVERAGE FLAT INTEREST RATE ON NEW LOANS	7.4%	9.1%	10.3%	10.0%	9.3%
AVERAGE APR ON NEW LOANS IN PERIOD	19.9%	21.9%	24.6%	26.1%	25.6%

	Jun-22	Dec-22	Jun-23	Dec-23	Jun-24	Dec-24	Jun-25	Dec-25	Jun-26
LOAN BOOK BALANCE (GROSS RECEIVABLES LESS EXPECTED CREDIT LOSSES AND UNEARNED INTEREST) US$M	6.7	7.4	8.1	10.2	9.9	13.4	7.5	7.9	6.6

US product profitability

US$000S EXCEPT VOLUME	ACH FY26	ACH FY25	CARD FY26	CARD FY25	FINANCE FY26	FINANCE FY25	CONNECT FY26	CONNECT FY25	TOTAL FY26	TOTAL FY25
VOLUME US$ M	**227**	1,260	**45**	267	**20.1**	29.1	**-**	-	**292.1**	1,556.1
FINANCING REVENUE (INTEREST)	**-**	-	**-**	-	**1,963**	2,829	**-**	-	**1,963**	2,829
PAYMENTS AND OTHER REVENUE	**792**	4,467	**201**	796	**179**	180	**110**	60	**1,282**	5,503
TOTAL REVENUE	**792**	4,467	**201**	796	**2,142**	3,009	**110**	60	**3,245**	8,332
TOTAL REVENUE/VOLUME YIELD %	***0.35%***	*0.35%*	***0.45%***	*0.30%*	***10.7%***	*10.3%*	**-**	-	***1.11%***	*0.54%*
DIRECT PROCESSING COSTS	**(39)**	(256)	**-**	-	**-**	-	**(7)**	-	**(46)**	(256)
NET TRANSACTION MARGIN (NTM)	**753**	4,211	**796**	796	**3,009**	3,009	**103**	60	**3,199**	8,076
NTM/REVENUE %	***95.1%***	*94.3%*	***100.0%***	*100.0%*	***100.0%***	*100.0%*	***93.6%***	-	***98.6%***	*96.9%*
PLATFORM, CREDIT CHECK AND CREDIT STAFF COSTS	**(14)**	(102)	**(3)**	(18)	**(158)**	(294)	**(2)**	(40)	**(177)**	(454)
INTEREST EXPENSE	**-**	-	**-**	-	**(703)**	(1,727)	**-**	-	**(703)**	(1,727)
GROSS TRADING MARGIN	**739**	4,109	**198**	778	**1,281**	988	**101**	20	**2,319**	5,895
GROSS MARGIN/REVENUE %	***93.3%***	*92.0%*	***98.5%***	*97.7%*	***59.8%***	*32.8%*	***91.8%***	*33.3%*	***71.5%***	*70.8%*

Historical metrics - AU

TOTAL TRANSACTION VOLUMES (TTV)	FY24							FY25							FY26						
	Q1	Q2	H1	Q3	Q4	H2	FY24	Q1	Q2	H1	Q3	Q4	H2	FY25	Q1	Q2	H2	Q3	Q4	H2	FY26
PROFESSIONAL SERVICES	A$M	A$M	A$M	A$M	A$M	A$M	A$M	A$M	A$M	A$M	A$M	A$M	A$M	A$M	A$M	A$M	A$M	A$M	A$M	A$M	A$M
PAY NOW																					
EFT	6	6	**12**	5	7	**12**	**24**	7	8	**15**	6	9	**15**	**30**	9	9	**18**	8	10	**18**	**36**
CARD	12	13	**25**	11	16	**27**	**52**	15	14	**29**	14	20	**34**	**63**	18	17	**35**	16	22	**38**	**73**
TOTAL PAY NOW VOLUME	18	19	**37**	16	23	**39**	**76**	**22**	**22**	**44**	20.0	29.0	**49.0**	**93.0**	27	26	**53**	24	32	**56**	**109**
FINANCE 'PAY LATER' VOLUME	11.0	14.4	**25.4**	13.1	17.0	**30.1**	**55.5**	15.6	16.1	**31.7**	14.1	17.9	**32.0**	**63.7**	15.6	15.0	**30.6**	14.7	25.1	**39.8**	**70.4**
BNPL / Q PAY PLAN	0.6	0.8	**1.4**	0.9	1.1	**2.0**	**3.4**	1.2	1.6	**2.8**	1.6	1.6	**3.2**	**6.0**	1.6	1.1	**2.7**				
AVERAGE TRANSACTION SIZE / AVERAGE ORDER VALUE	A$	A$	A$	A$	A$	A$	A$	A$	A$	A$	A$	A$	A$	A$	A$	A$	A$	A$	A$	A$	A$
EFT AOV	964	1,095	**1,030**	1,203	1,295	**1,257**	**1,128**	1,031	1,251	**1,148**	1,269	1,397	**1,346**	**1,247**	1,043	1,245	**1,144**	1,349	1,392	**1,373**	**1,258**
CARD AOV	1,445	1,667	**1,560**	1,738	1,827	**1,791**	**1,665**	1,450	1,519	**1,483**	1,776	1,790	**1,784**	**1,646**	1,459	1,663	**1,558**	1,740	1,908	**1,837**	**1,703**
FINANCE AOV	5,589	7,682	**6,664**	6,726	7,574	**7,226**	**6,903**	8,176	8,156	**8,166**	8,413	7,872	**8,093**	**8,127**	8,062	7,009	**7,546**	7,704	3,522	**5,314**	**6,399**
OTHER TRANSACTIONAL METRICS																					
TOTAL TRANSACTION NUMBERS IN PERIOD (#000S)	13	17	**28**	15	20	**29**	**51**	19	18	**37**	15	20	**35**	**72**	23	20	**43**	17	26	**43**	**86**
ACTIVE FIRMS IN PERIOD (#S)	406	423	**470**	411	477	**479**	**530**	431	437	**487**	427	490	**491**	**543**	440	438	**490**	436	493	**493**	**544**

PROFESSIONAL SERVICES FINANCE METRICS	FY22	FY23	FY24	FY25	FY26
$ WEIGHTED AVERAGE LOAN TERM (MONTHS)	11.5	11.2	11.3	11.8	11.0
AVERAGE FLAT INTEREST RATE ON NEW LOANS	8.7%	10.1%	11.6%	11.9%	11.1%
AVERAGE APR ON NEW LOANS IN PERIOD	21.8%	22.7%	25.4%	25.7%	24.8%

	Jun-22	Dec-22	Jun-23	Dec-23	Jun-24	Dec-24	Jun-25	Dec-25	Jun-26
LOAN BOOK BALANCE (GROSS RECEIVABLES LESS EXPECTED CREDIT LOSSES AND UNEARNED INTEREST) US$M	23.2	25.3	31.0	33.0	40.4	42.8	47.2	49.0	56.5

AU product profitability

	EFT & CARD		FINANCE		BNPL		TOTAL	
A$000S EXCEPT VOLUME	**FY26**	FY25	**FY26**	FY25	**FY26**	FY25	**FY26**	FY25
VOLUME A$ M	**109**	93	**70.4**	63.7	**2.7**	6.0	**182.1**	162.7
FINANCING REVENUE (INTEREST)	**-**	-	**11,033**	10,017	**396**	442	**11,429**	10,459
PAYMENTS AND OTHER REVENUE	**1,003**	954	**1,062**	878	**94**	110	**2,159**	1,942
TOTAL REVENUE	**1,003**	954	**12,095**	10,895	**490**	552	**13,588**	12,401
TOTAL REVENUE/VOLUME YIELD %	**0.9%**	1.0%	**17.2%**	17.1%	**18.1%**	9.2%	**7.5%**	7.6%
DIRECT PROCESSING COSTS	**(822)**	(893)	**(473)**	(168)	**(54)**	(49)	**(1,349)**	(1,110)
NET TRANSACTION MARGIN (NTM)	**181**	61	**11,622**	10,727	**436**	503	**12,239**	11,291
NTM/REVENUE %	**18.0%**	6.4%	**96.1%**	98.5%	**89.0%**	91.1%	**90.1%**	91.0%
PLATFORM, CREDIT CHECK AND CREDIT STAFF COSTS	**-**	-	**(832)**	(724)	**(17)**	(18)	**(849)**	(742)
INTEREST EXPENSE	**-**	-	**(4,008)**	(3,040)	**(170)**	(301)	**(4,178)**	(3,341)
GROSS MARGIN	**181**	61	**6,782**	6,963	**249**	184	**7,212**	7,208
GROSS MARGIN/REVENUE %	**18.0%**	6.4%	**56.1%**	63.9%	**50.8%**	33.3%	**53.1%**	58.1%

Glossary

ACH	Automated Clearing House	A type of electronic bank-to-bank payment in the US, equivalent to EFT in Australia
ACTIVE FIRM	Any firm that has had a transaction with QuickFee in the relevant period	
APR	Annual percentage rate	The annual rate of interest on payment plans or loans
AVERAGE LOAN BOOK	Calculated as the average of the gross loan receivables owing, less future unearned interest, less expected credit loss provision, at the start and end of any period	
BNPL OR Q PAY PLAN	BNPL powered by QuickFee	QuickFee's 'Buy Now, Pay Later' product to enable a customer to pay their invoice in 3-12 instalments using the unused balance of their credit card
CARD / CC	Credit card	
CUSTOMER / CLIENT	The customer of a merchant, who will use one of QuickFee's payment options to pay their invoice	
DF / LDF	Legal Disbursement Funding; a product offered by QuickFee to fund disbursements (usually medico-legal expenses) incurred by law firms on behalf of their clients for personal injury claims. These loans accrue interest daily, interest compounds and the principal and all accrued interest is repaid on the earlier of when each matter concludes and after 36 months from funding. The law firm is the borrower.	
EFT	Electronic funds transfer	An Australian domestic payments network that facilitates the transfer of funds electronically
FIRM	Typically used to describe a professional services firm (e.g. an accounting or law firm)	
INTEREST REVENUE YIELD (APR)	Interest revenue recognised in the relevant period, divided by the average loan book balance for the same period, expressed as a percentage	
INTEREST EXPENSE / AVERAGE LOAN BOOK	Interest expense payable on borrowings supporting the loan books recognised in the relevant period, divided by the average loan book balance for the same period, expressed as a percentage	
NET INTEREST MARGIN (NIM)	[Interest revenue yield (APR)] less [Interest expense / average loan book], expressed as a percentage	
QUICKFEE / FINANCE/ LENDING/ PAY OVER TIME	QuickFee's traditional merchant-guaranteed fee funding product that enable customers to take out a payment plan to pay their invoice, while QuickFee settle to the merchant immediately	
QUICKFEE PAY NOW	QuickFee's payment gateway that enables customers to pay their invoice in full to the merchant with or without taking out a payment plan	
REVENUE YIELD	Revenue recognised in accordance with QuickFee's accounting standards, divided by TTV, for the relevant product(s)	
TOTAL LIQUIDITY	Cash and cash equivalents held, plus undrawn borrowings that are available to be drawn from QuickFee's asset-backed credit facility based on the quantum of eligible loan receivables.	
TRANSACTIONS IN QUARTER	The aggregate number of completed Pay Now transactions and new Finance loans (payment plans) originated in the relevant quarter.	
TTV	Total transaction value	The total value of all transactions for the relevant product(s)
PCP	Previous corresponding period	For example, the pcp for the December 2026 quarter is the December 2025 quarter