ASA Engage

Investor Webinar

12 February 2026

Raiz Invest : Wealth platform for all Australians

Level 9, 2 Bulletin Place, Sydney NSW 2000
Announcement authorised by the Board of Directors

Raiz Invest Limited ABN 74 615 510 177

Raiz is a wealth platform for all Australians

Our vision is to empower Australians by providing accessible and smart investment options

339,829

Active Customers

At 23 Jan 2026

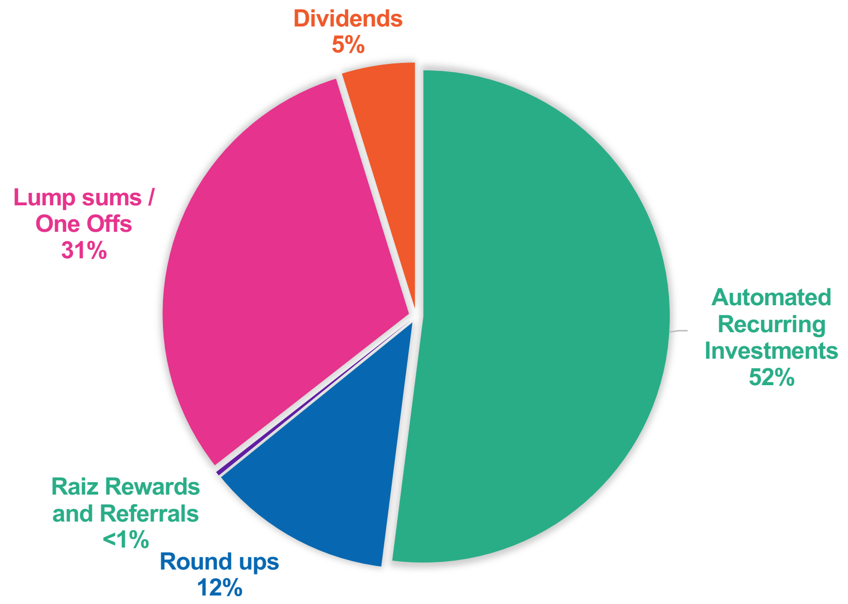
$2.13 bn

FUM

At 23 Jan 2026

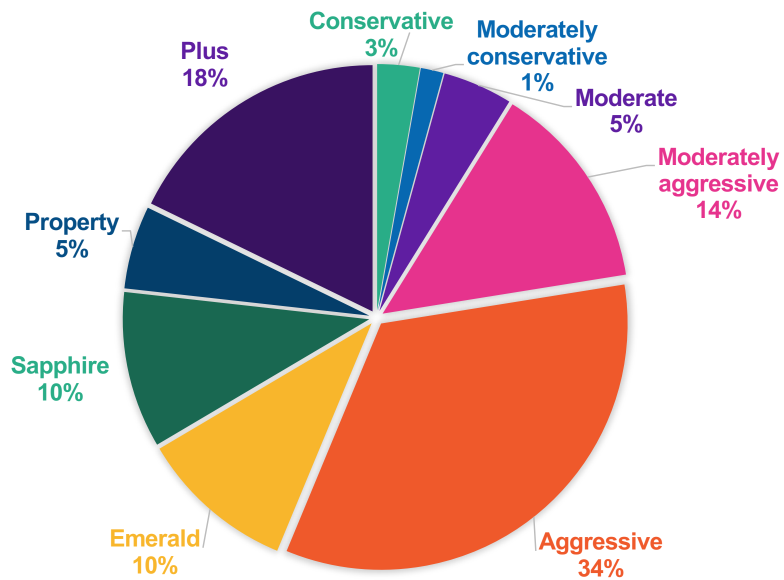
Raiz makes it easy for everyday Australians to save and invest

Six ways to save



Over half of net inflows are from automated recurring investments, providing consistent inflows through the market cycle

Nine portfolios to invest in



Nearly half of funds are invested in either Aggressive or Moderately Aggressive portfolios, reflecting the preferences of our younger demographic

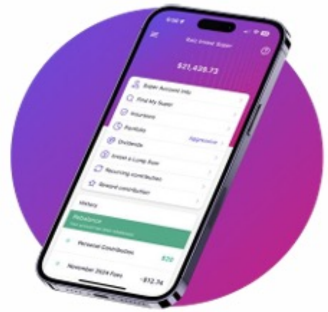
Exceptional products: Award-winning innovation in fintech

Raiz Invest

Raiz Plus

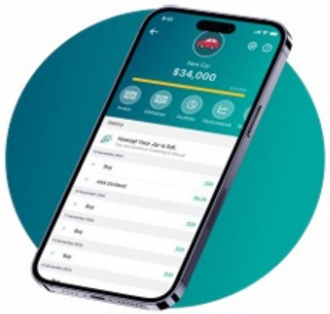
Raiz Rewards

Raiz Invest Super



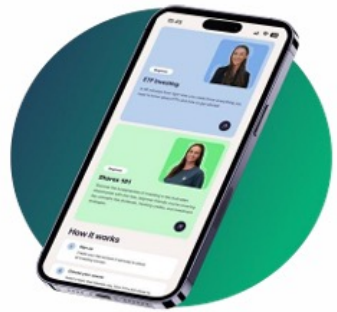
Raiz Kids

Raiz Jars



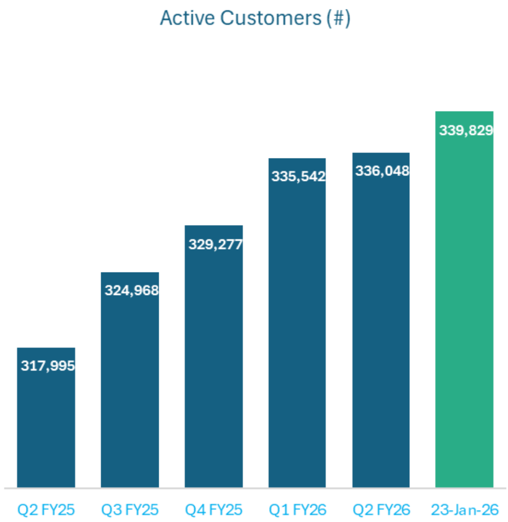
Raiz Lite

Raiz Academy

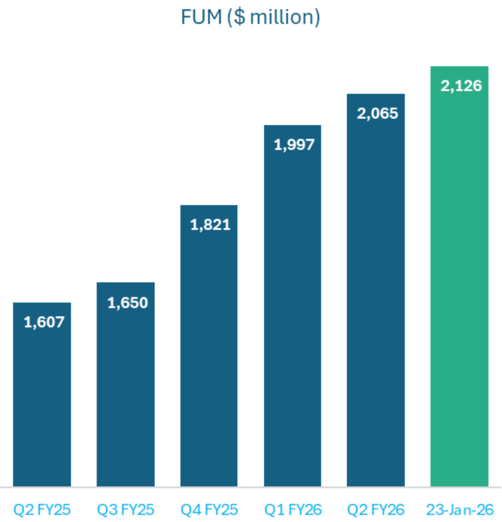


Q2 FY26 Results Overview

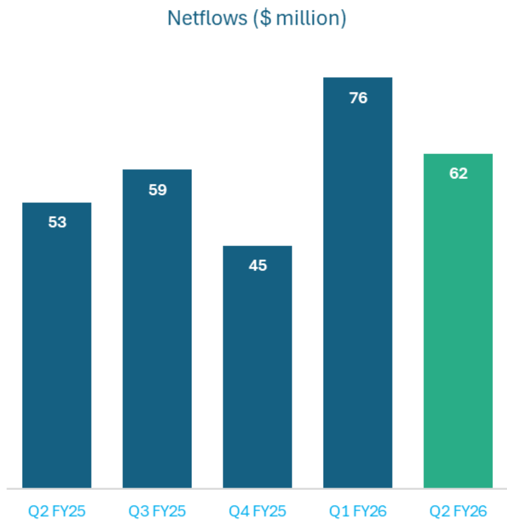
Continued growth in Active Customers



Major milestone hitting $2bn in FUM



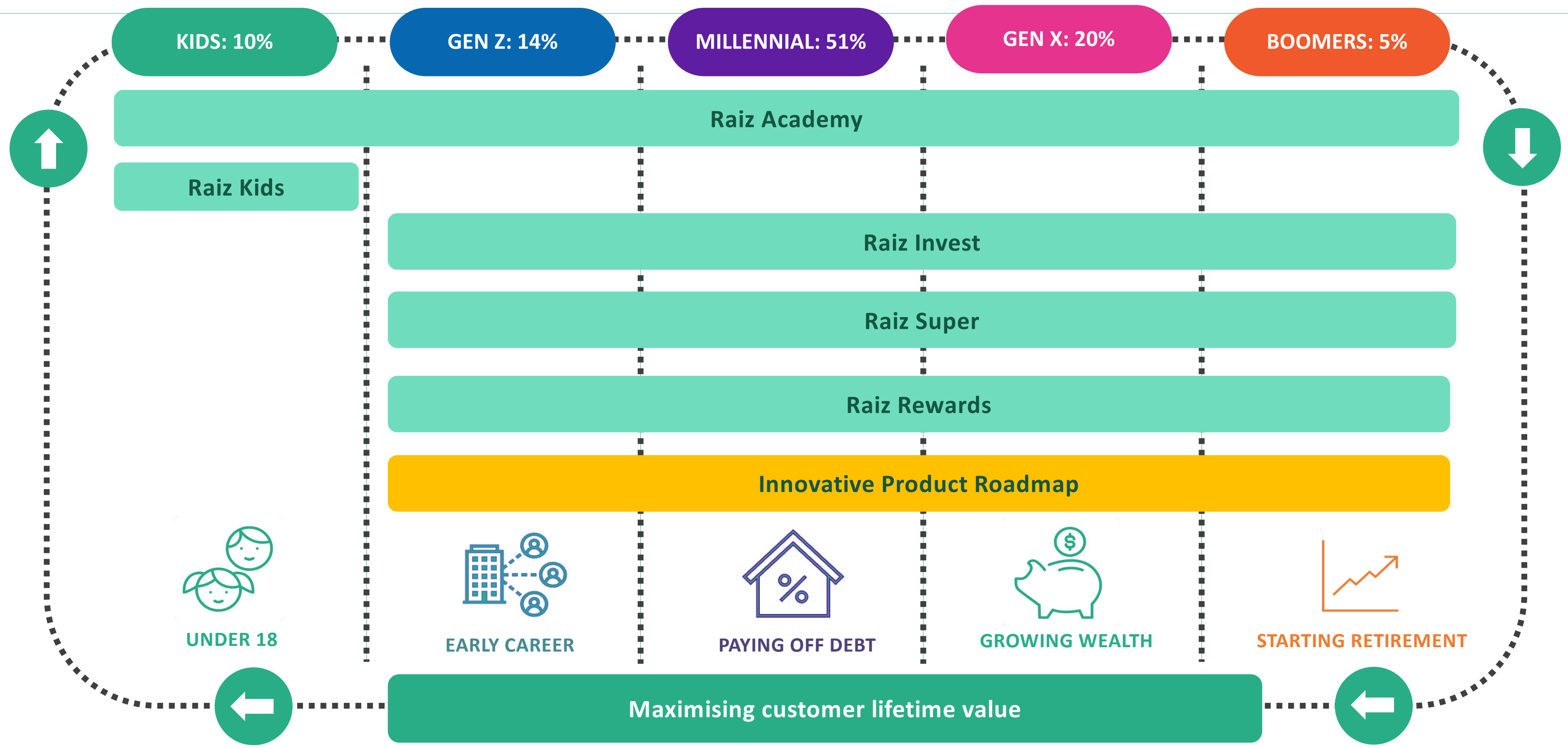
Increased netflows from higher deposit frequency and value



FY26 Earnings Guidance[1]; Positive UEBITDA in the range of $4.5m - $5.5m

1. FY26 UEBITDA earnings guidance assumes no material change in market conditions, continued cost discipline and product delivery with growth in Active Customers, FUM and Netflows. UEBITDA is a non IFRS measure which represents Earnings Before Interest, Tax, Depreciation Amortisation (EBITDA) adjusted to exclude non-recurring items and share-based payments expense..

Exceptional Products: Maximising customer lifetime value



Ambitious product roadmap for 2026

KEY PRIORITIES

- ✓ **US-listed equities:** Direct access to investing in the US market
- ✓ **Direct ASX trading:** Infrastructure development underway to enable direct single HIN trading for greater flexibility and direct ownership
- ✓ **Instant payments:** Enhanced user experience with faster, real-time trading capabilities

BENEFITS FOR CUSTOMERS & INVESTORS

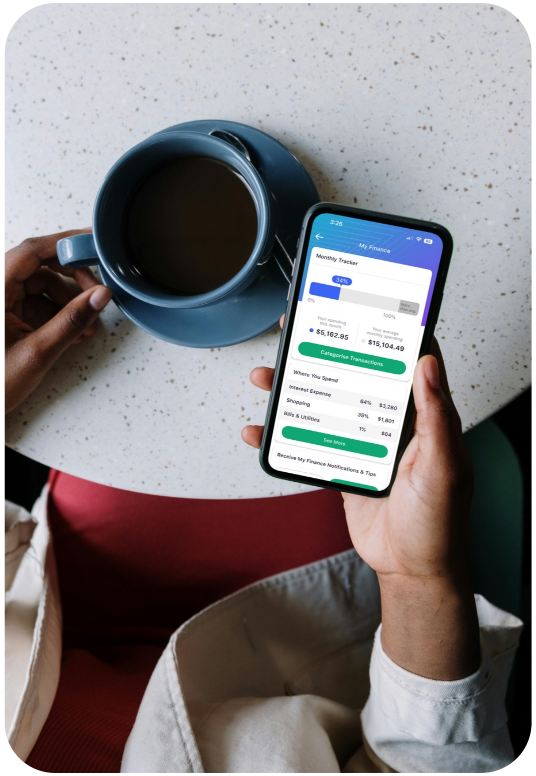
- ✓ Maximise value through the customer lifecycle
- ✓ Deepen engagement with existing customers
- ✓ Attract new customers
- ✓ Diversify into transaction-based revenue streams

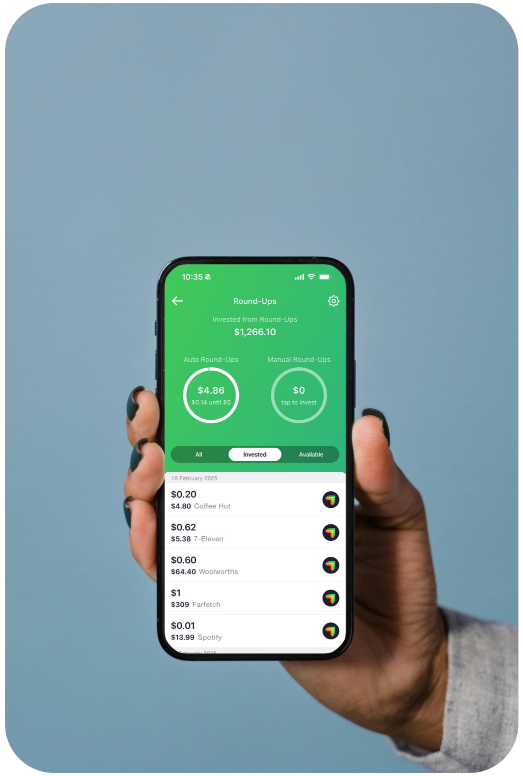
AI driven customer experience enhancements in 2026

- **AI-Enabled digital onboarding:**
  Embed Raiz app into ChatGPT and other AI ecosystems with MCP white label solution > faster onboarding, enhanced suitability checks, compliance-first > improved customer experience

- **AI-Enhanced Raiz Rewards:**
  Identify and deliver more merchant-linked savings opportunities > maximise cash back invested for customers

- **AI-Personalised Coach:**
  Create conversational assistant that takes action (with consent) > adjusting round-ups, moving surplus cash to jars and goals > improved customer experience





Strategic Partnerships: Agile with a keen focus on marketing ROI

"Raiz Your Game" Podcast

Over **400,000** interactions with our Podcast content since launch in March 2025.

Investing in better content to engage social media

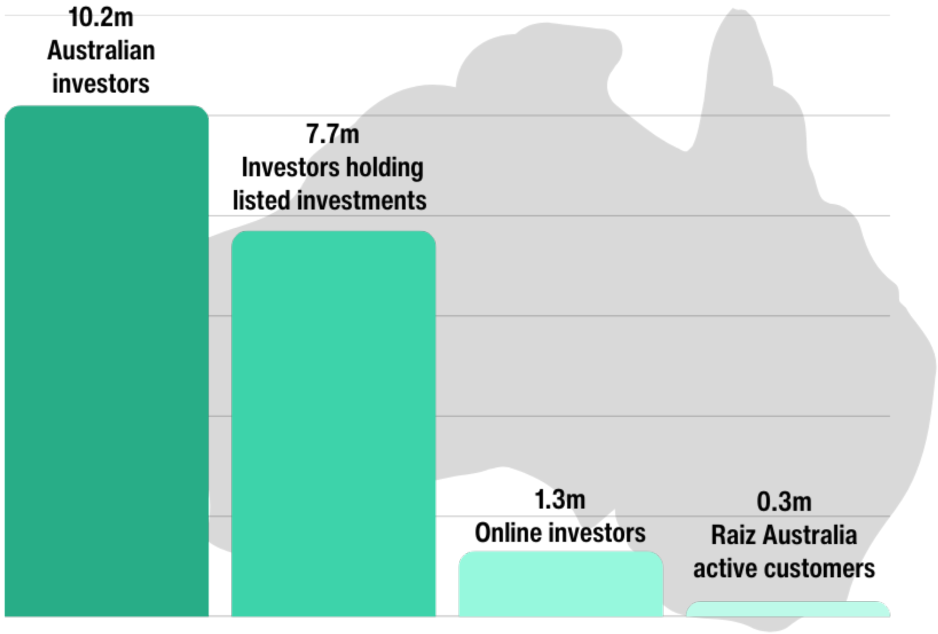
Meta
YouTube
TikTok

Strategic Partnerships

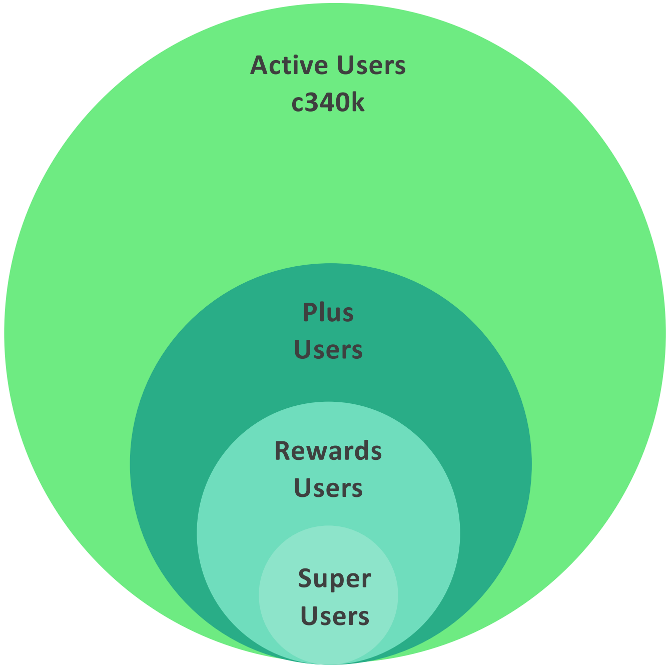
STATE STREET
asa CORPORATE PARTNER
year 13
rask
employment hero
elevateHR
BULLS N' BEARS
aussie athlete fund.
drip
Wilson Asset Management Making a difference 25 YEARS
Future Generation Australia INVESTMENT & SOCIAL RETURNS
LADIES FINANCE CLUB
7+
KFC

The opportunity: continue to grow market share

Winning new customers*



Re-engagement and cross-promotion



Compelling investment thesis

1

CUSTOMER FIRST

Customer centric culture driving exceptional customer experience & product innovation

2

SOLID TRACTION

Continued growth in core business metrics through the market cycle

3

OPPORTUNITIES

Strong reputable partnerships in place to driving continued momentum and support product expansion

4

EXPANDED RESOURCES

Strengthened both people and systems as momentum for continued growth

5

SCALABLE

Proven scalable technology and business model approaching inflection in operating profitability

6

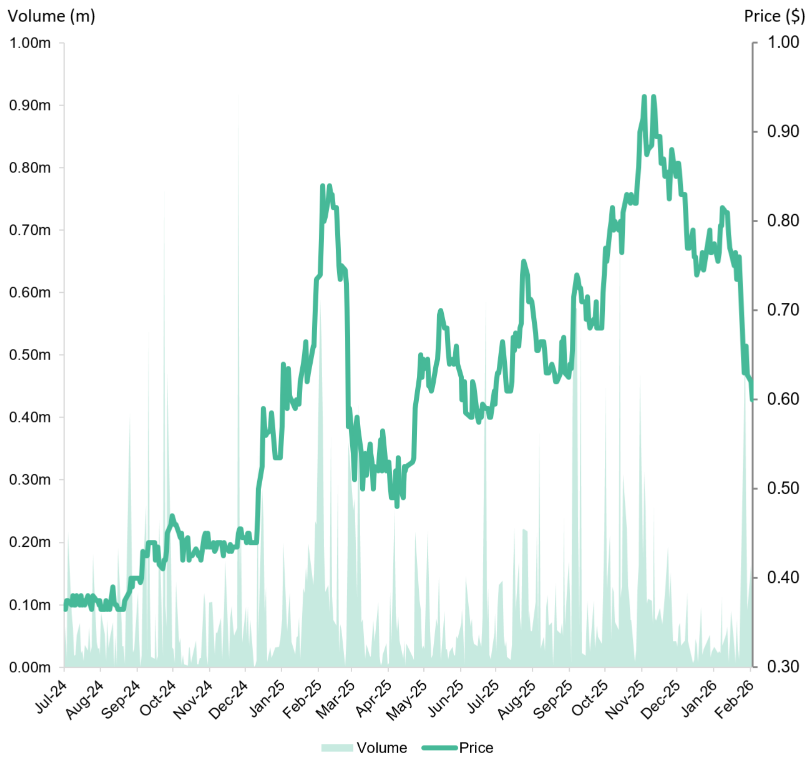
STRENGTH

Strong balance sheet, well funded & strong team to execute on growth strategy as competitive landscape evolves

Market information

Share price, capital structure, and substantial shareholders

Raiz Share Price & Volume



Capital structure (4-Feb-26)	
Shares on issue	105.4m
Share price	A$0.605
12-month range	A$0.42 - A$0.96
Market capitalisation	A$64m
Cash & cash equivalents 30 June 2025	A$13m

Top Holdings (4-Feb-26)		Shares	(%)
1	THORNEY INVESTMENTS	16.0m	15.1
2	SEVEN WEST MEDIA INVESTMENTS PTY LTD	6.2m	5.9
3	ACORNS GROW INCORPORATED	5.2m	4.9
4	STATE STREET GLOBAL ADVISORS INC	4.8m	4.6
Top 20 Holdings		64.4m	61.1
Other Holdings		41.0m	38.9
Total		**105.4m**	**100.0**

Source: FactSet and Computershare company registry

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Investor and media enquiries:

Brendan Malone
Managing Director and CEO
M: + 61 439 339 195
E: ir@raizinvest.com.au

Katie Mackenzie
Investor Relations
M: +61 455 502 197
E: kmackenzie@belleviewir.com.au

(ASX:RZI)