ASX RELEASE

Wisr refinances corporate debt facility

Materially lower interest margin and reduced drawn balance accelerates pathway to expected Cash NPAT profitability in H2FY26

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Sydney, 13 November 2025 - Wisr Limited (**ASX: WZR**) ("**Wisr**", or the "**Company**") is pleased to announce that it has executed an agreement for a new $50.0M corporate debt facility with FC Capital, refinancing the Company's existing facility.

The refinance delivers a material reduction in the Company's interest margin, accelerating its pathway to profitability. Following the Placement announced on 7 November 2025, Wisr will utilise part of the proceeds to reduce the drawn balance of the corporate debt facility from $35.0M to $27.5M, and retains a further $10.0M in committed funding and $12.5M in uncommitted capacity to support its strategic growth plans.

Key facility terms

Facility Limit	$50.0M
Drawn at completion	$27.5M
Committed capacity	$10.0M
Uncommitted capacity	$12.5M
Term	3-year bullet payment on maturity
Security	Senior secured facility

Wisr was advised by Neu Capital on this transaction.

Leadership Commentary

Mr Matthew Lewis, Wisr's Chief Financial Officer, said, *"Executing the new corporate facility on improved terms marks another important milestone in Wisr's capital optimisation strategy. The combination of a lower interest margin and the reduced drawn balance following our successful capital raise, meaningfully lowers interest expense and accelerates our pathway to profitability.*

Together, these initiatives strengthen our balance sheet, enhance liquidity and flexibility, and reaffirm our commitment to achieving Cash NPAT profitability in H2FY26," concluded Mr Lewis.

Investors

The Wisr Investor Hub is a dedicated platform for investors to learn more about Wisr and contains Wisr's Annual Reports, announcements, share price data as well as other updates. Sign up here.

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This announcement has been approved for release by the Board of Directors.

For further investor enquiries, please contact:
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About Wisr Limited

Wisr (ASX: WZR) is a purpose-built Australian fintech lender. The proprietary Wisr platform combines digital lending along with financial tools and features to help Australians pay down debt, access credit, better understand their financial standing and make smarter money decisions. For more information, visit www.wisr.com.au