

22 January 2025

ASX Announcement

PROFIT WARNING

Credit Intelligence Limited (the “Company”, together with its subsidiaries, the “Group”) (ASX: CI1) provides an update on key factors impacting the half-year result for the six months ended 31 December 2024 (“1HY25”).

According to the Group’s unaudited consolidated financial statements for the six months’ results and other information, the loss was approximately A\$2.8m (a loss of A\$11.1m in the previous corresponding period), was primarily due to the increase in the write-off of accounts receivable by approximately A\$3.6m recognised in the books of its partly-owned subsidiary, Chapter Two Holdings Pty Ltd.

The Board expects that 1HY25 results will be finalised in February 2025. The financial information contained in this announcement is only based on a preliminary assessment by the Board which has not been reviewed/audited by the independent auditors and audit committee of the Company, it could be different from the information disclosed herein.

Authorised by the Board of Directors and Released by the Company Secretary

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Forward Looking Statements

This announcement contains forward looking statements, including statements of current intention, statements of opinion and predictions as to possible future events. Forward looking statements should, or can generally, be identified by the use of forward-looking words such as “believe”, “expect”, “estimate”, “will”, “may”, “target” and other similar expressions within the meaning of securities laws of applicable jurisdictions, and include but are not limited to the expected outcome of the matter. Indications of, and guidance or outlook on, future earnings or financial position or performance are also forward-looking statements. Such statements are not statements of fact and there can be no certainty of outcome in relation to the matters to which the statements relate. These forward-looking statements involve known and unknown risks, uncertainties, assumptions and other important factors that could cause the actual outcomes to be materially different from the events or results expressed or implied by such statements. Those risks, uncertainties, assumptions and other important factors are not all within the control of Credit Intelligence Ltd and cannot be predicted by the Company and include changes in circumstances or events that may cause objectives to change as well as risks, circumstances and events specific to the industry, countries and markets in which the Company operates. They also include general economic conditions, exchange rates, interest rates, competitive pressures, selling price, market demand and conditions in the financial markets which may cause objectives to change or may cause outcomes not to be realised.

None of Credit Intelligence Ltd or any of its subsidiaries, advisors or affiliates (or any of their respective officers, employees or agents) makes any representation, assurance or guarantee as to the accuracy or likelihood of fulfilment of any forward-looking statement or any outcomes expressed or implied in any forward-looking statements. Statements about past performance are not necessarily indicative of future performance.