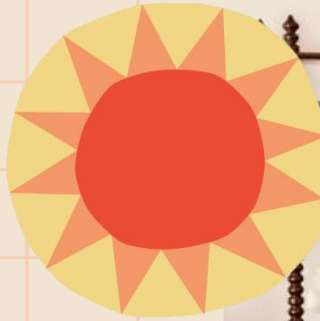


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INVESTOR UPDATE

4 SEPTEMBER 2025

ASX: RNT



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BOARD OF DIRECTORS

SAM MCDONAGH EXECUTIVE CHAIRMAN



- 20+ years of experience in senior management roles including Airbnb, eBay, Swimply and iiNet.
- Non-Executive Director of Tiimely Homeloans.
- MAICD, Chartered Accountant and experienced marketer with extensive experience in scaling online and tech businesses.

GARRY GARSIDE NON-EXECUTIVE DIRECTOR



- Experienced property developer and investor.
- Founded Prime Health Group before merging it with Westpoint Healthcare to form Endeavour Healthcare.
- MBA (University of WA).

PHIL WARREN NON-EXECUTIVE DIRECTOR



- 20+ years in corporate/advisory roles with ASX listed companies.
- Managing Director of corporate advisory firm Grange Consulting, Chartered Accountant.
- Non-Executive Director of Qoria Ltd, Narryer Metals Ltd, Anax Metals Ltd and Killi Resources Ltd.

JOHN WOOD NON-EXECUTIVE DIRECTOR



- Extensive experience in retail, property, sales and marketing, business management and tourism.
- Founder & National Acquisitions Manager of National Lifestyle Villages.
- Former Rothwell's Young Entrepreneur Award winner.

MANAGEMENT TEAM

JAN FERREIRA



CHIEF EXECUTIVE OFFICER

Jan has 20+ years' senior experience in ASX-listed financial services and technology, leading RentBond's launch, a \$100m consumer loan securitisation facility, and a retail POS credit engine; GAICD, CPA, and Chartered Management Accountant.

SYE HUGHES



CHIEF OPERATING OFFICER

Sye has 20+ years' experience in product, sales and marketing with Domain, REA and Health Engine, delivering scalable data-driven growth strategies; Bachelor of Business in Marketing and E-Commerce.

LEE SWANSON



CHIEF TECHNOLOGY OFFICER

Lee has 20+ years' software development experience across industries including marketing and finance, leading design and build of core financial systems at Commonwealth Bank such as loan processing, internet banking and mobile apps.

ADAM WEBB WARE



CHIEF FINANCIAL OFFICER

Adam has 25+ years' experience in corporate finance, financial services and digital commerce across Australia, the USA and UK; Chartered Accountant with a BCom (UWA) and a GradDip in Applied Corporate Governance.

SHANE LAVAGNA-SLATER



GENERAL MANAGER – FINANCIAL PRODUCTS

Shane has 20+ years' experience across banking and finance, including Cash Converters; has lectured in UWA's MBA Program and holds a PhD in Business Management, MCom, GAICD, and executive education from Harvard Business School.

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Ordinary Shares

Share price at 25 August 2025	\$0.040
Ordinary Shares on issue	959,557,111

MARKET CAPITALISATION **\$38.4M**

Cash on hand ⁽¹⁾	\$2.4M
Senior Secured Debt Facility (net balance owing) ⁽¹⁾	(\$0.1M)

ENTERPRISE VALUE **\$35.9M**

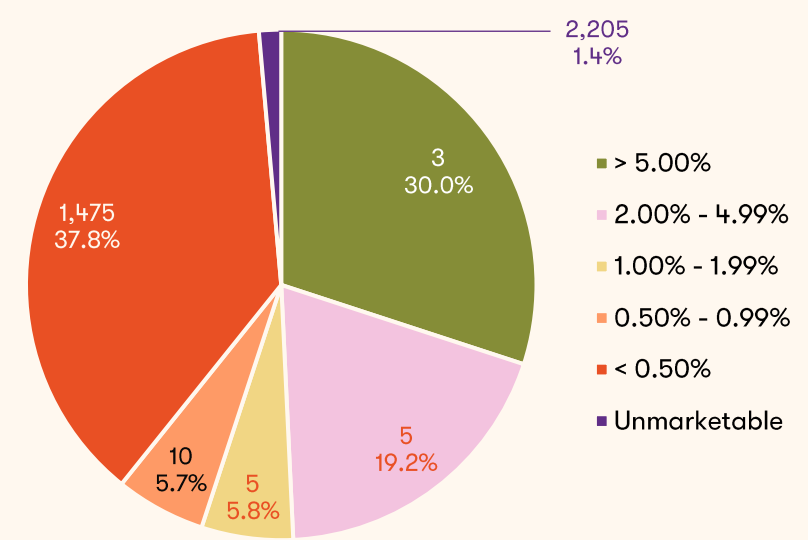
Other ⁽²⁾	Exercise	Vest	Expiry	Number
Remuneration Rights (CEO)		Jun-26	Aug-26	1,000,000
Performance Rights (LTI) (target >\$0.06)		Jun-26	Aug-26	14,343,750
Performance Rights (LTI) (target >\$0.06)		Jun-28	Aug-28	27,750,000
Options (Directors)	\$0.10 - \$0.15	Nov-23	Nov-25	7,200,000
Options (RNT0 listed)	\$0.04	n/a	Dec-25	197,583,732
Options (Unlisted) ⁽³⁾	\$0.04	pending	Jan-27	30,000,000

(1) At 31 July 2025.
 (2) At 25 August 2025.
 (3) Issued to lender under terms of Senior Secured Financing Facility

Top shareholders ⁽²⁾ %

Bevan Slattery (HNW – holder since 2021)	13.0%
Rhuroin Pty Ltd (HNW – holder since 2015)	10.4%
John Wood (Director – holder pre-IPO)	6.6%
Ajava Holdings (HNW – holder since 2019)	4.7%
SG Hiscock (Fund – holder since 2015)	< 5.0%

SHAREHOLDING DISTRIBUTION⁽²⁾



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EXISTS TO MAKE RENTING REWARDING

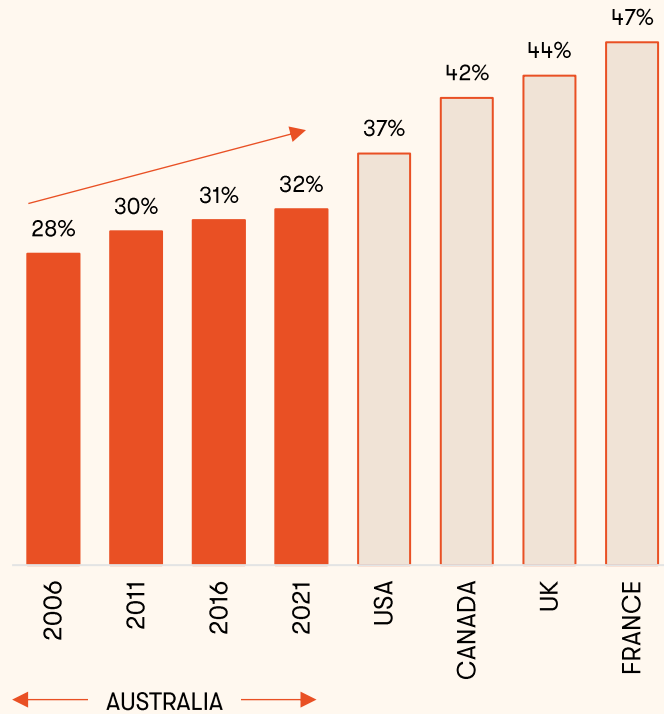
We provide renters with the smartest way to search, pay and save, becoming the destination of choice for Australia's renters – a huge, underserved audience.



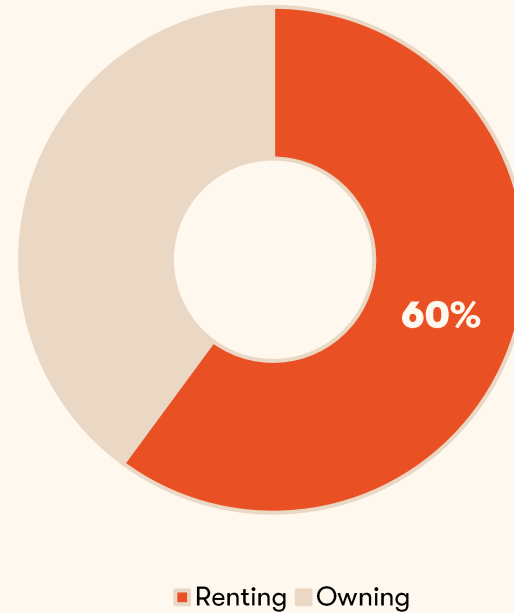
AUSTRALIA'S \$85B RENTAL ECONOMY

Renters are a fast-growing segment, dominated by tech-savvy young people looking for a better solution.

% of POPULATION RENTING



60% of UNDER-35s RENT



MASSIVE ADDRESSABLE MARKET



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WITH \$85B IN ANNUAL RENT AND \$200M IN MONTHLY BONDS, RENTERS REPRESENT ONE OF THE LARGEST GROWTH MARKETS IN AUSTRALIA

OUR BUSINESS MODEL

Creating valuable, long-term customers from our renter base.

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LOOKING



APPLYING



MOVING



RENTING

EXISTING TRANSACTIONAL REVENUE

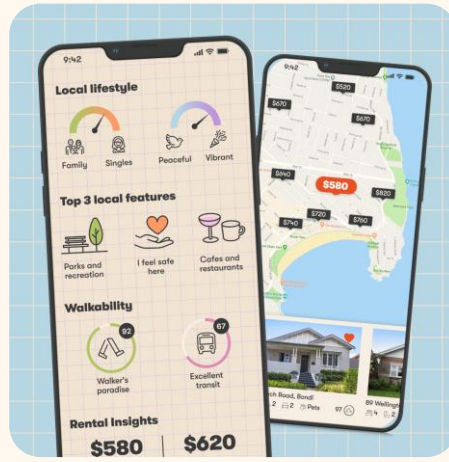
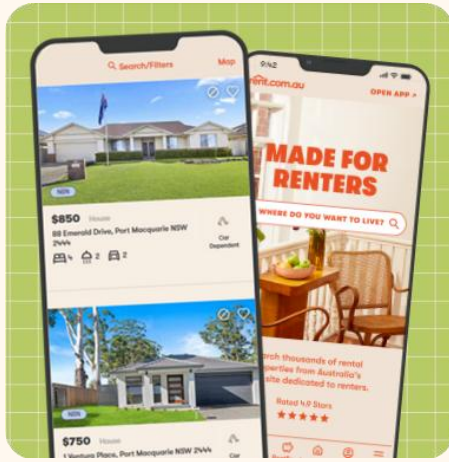
RECURRING REVENUE

Attract

Engage

Convert

RELATIONSHIP



rentbond

rentpay

- + insurance
- + savings
- + other services.

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RENTBOND[®]



**LIVE CLOSE
TO THE THINGS
YOU LOVE**

Solving the Rental Bond Gap

Renters often need to pay a new bond before getting their old one back – RentBond® bridges that gap

Rated 4.8 ★ by renters



Purpose

- ✓ **Solve the 'bond gap'**
Help renters smooth the cost of moving.
- ✓ **Cover all moving costs**
Bond, removalists, cleaning, rent-in-advance.
- ✓ **No security required**
Bond stays safe with state governments.
- ✓ **21 days interest-free**
Repay within 21 days = \$0 fees, \$0 charges.



FREE for 21 days*

RentBond is ideal for renters waiting on their bond refund from a previous property. Simply pay back the full loan amount within 21 days and you won't pay any interest, fees or charges on the repaid portion. Nada!

Example

Borrow	\$3,000
Repaid within	21 days
You'll pay	✓ No fees ✓ No charges ✓ No interest

RentBond® is an award winning, renter-first product solving a universal pain point - creating sticky engagement and recurring revenue

LIVE CLOSE TO THE THINGS YOU LOVE

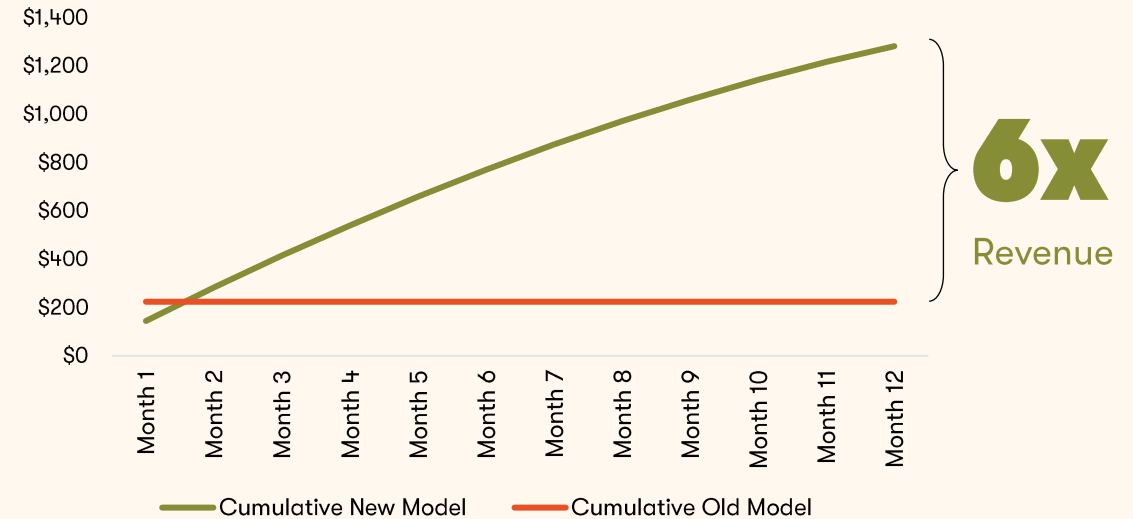
FUNDING

- \$10m facility secured – \$1.6m drawn in first 2 months.
- Experienced funder team advising + flexible 18 mth term.
- Additional 36-month overflow facility via Fair Go to manage loan quality

LICENCING AND SYSTEMS

- Leveraging RentPay licence + compliance = cost savings.
- Enhanced credit approvals (Experian & illion) + specialist hires.
- Conservative roll-out with overflow referrals + RentPay Scorebuilder now RNT-funded = higher margin.

RENTBOND REVENUE OPPORTUNITY*



The first month's trading has proven our financial assumptions:

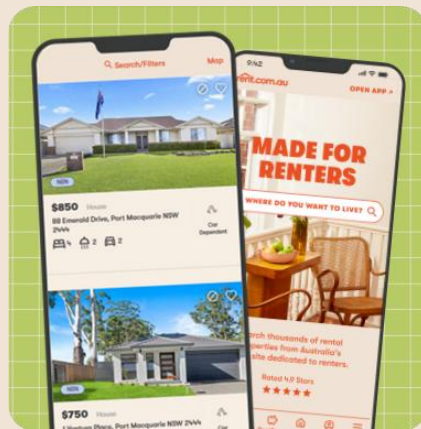
- ✓ Average loan = \$3,534
- ✓ Average term = 13.7 months
- ✓ Lifetime revenue vs Old Model = 6.04 times

RentBond's roll-out is fully funded and delivering up to 6x revenue growth with higher margins

* Illustrative example only. Modelled outcomes based on a RentBond loan of \$3,400 over a 12-month term. RentBond loans vary between \$500 and \$10,000 over terms ranging from 3 months to 24 months. 59% of RentBond loans during 1H FY25 were between \$2,500 and \$4,000 and for terms between 9 and 15 months. The average loan value was \$3,314, and the average term was 12 months.

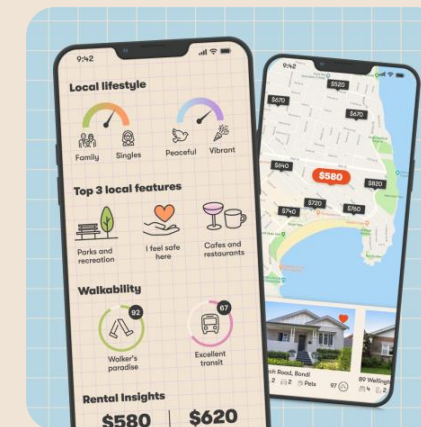
1. Baseline & Future Impact

~4,000 monthly applications, self-funding model = up to 6x revenue per loan.



2. Growing Our Base

Optimising user experience and exploring AI-led decisioning, rental application information to maximise conversion and to re-engage 100k+ past applicants



3. Product Extensions

Cross-sell into RentPay and RentConnect.

Develop landlord 'rent-smoothing' and renter BNPL solutions + insurance etc



4. Partnership Channels

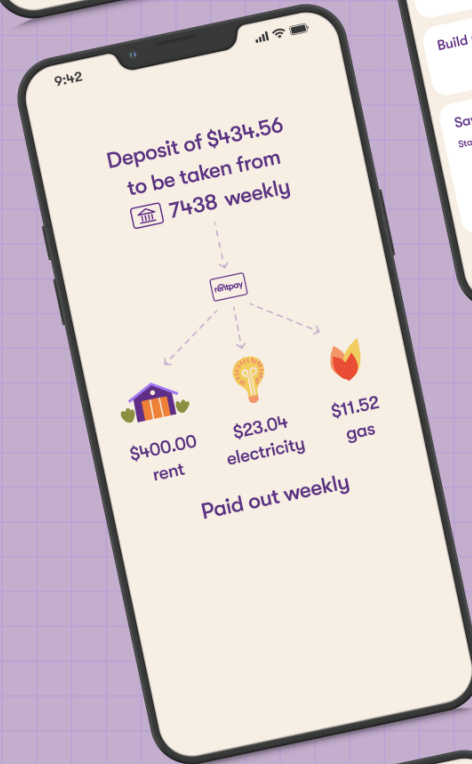
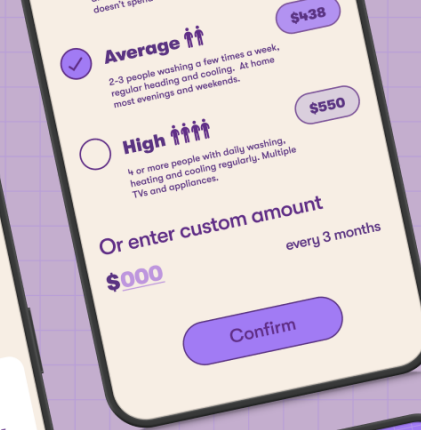
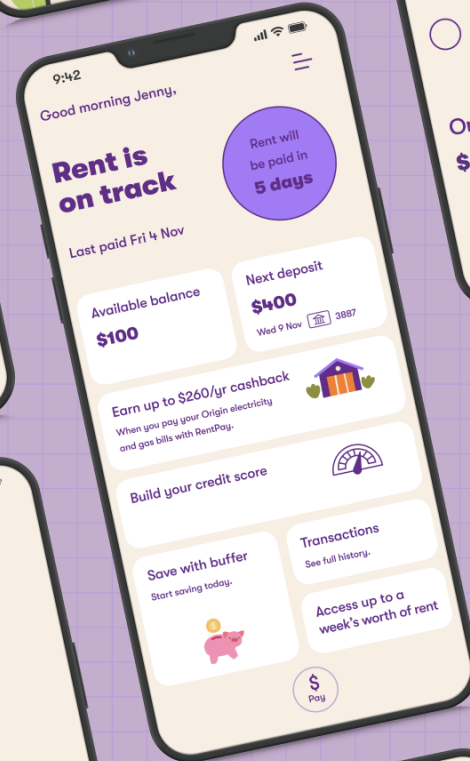
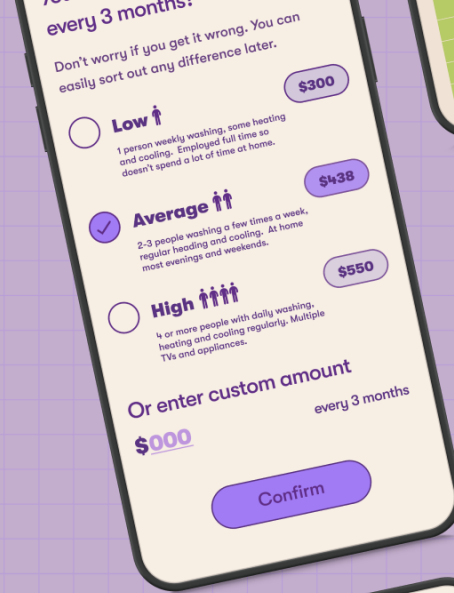
Expanding via partnerships with classifieds portals & real estate agency partners.



RentBond® growth isn't limited to launch - we're building multiple scalable pathways for long-term revenue expansion

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RENTPAY



WHY RENTERS CHOOSE RENTPAY

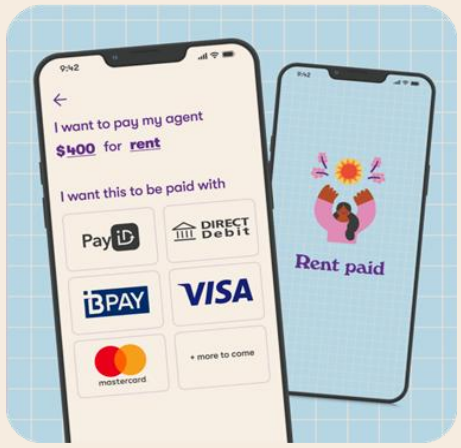
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PAY MORE WAYS AND ON THEIR TERMS

Flexible payment options

- ✓ Renters choose how & when to pay, agents still get paid on time.
- ✓ Supports budgeting, credit card rewards, and financial flexibility.

Proof point: **higher margins** from unique payment types.



EARN CASHBACK AND REWARDS

Everyday savings for renters

- ✓ Cashback from 140+ national retailers.
- ✓ Helps reduce bill stress & build savings.

Proof point: **increased use of rewards** and adoption of **high interest savings** account.

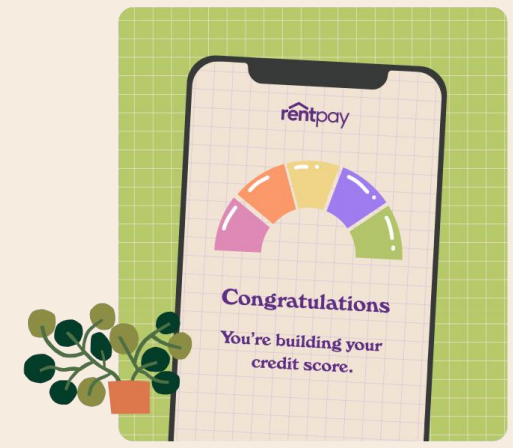


BUILD CREDIT WITH SCOREBUILDER

Improves financial health

- ✓ Rent payments reported to credit bureaus.
- ✓ Access to emergency funds when needed.

Now funded by RentPay directly = **higher margins**.



RentPay is loved by renters – flexible payments, rewards, & building credit – driving adoption even without agent push

FAST RECEIPTING AND NO DISHONOURS

100% cleared funds, batch receipting

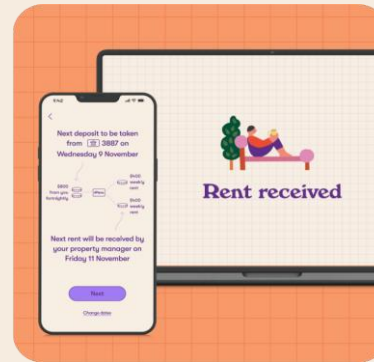
- ✓ Saves property managers hours per week.
- ✓ Compatible with all major trust systems, comprehensive integrations available.



NO CHASING PAYMENTS AND LOWER ARREARS

Auto-scheduling + payment alerts

- ✓ Arrears rate significantly lower than the market average.
- ✓ Agents spend less time chasing rent, more time growing business.



THE PAYMENT APP RENTERS WANT TO USE

App renters want to use

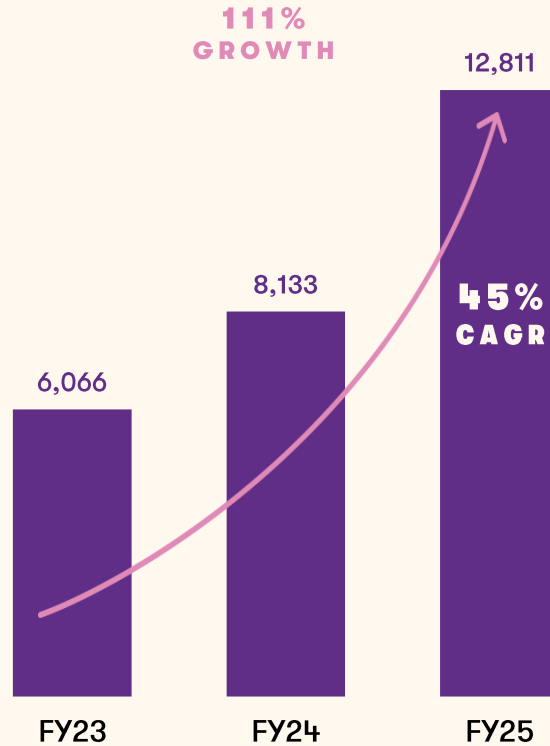
- ✓ 25% of users pay even without agent adoption.
- ✓ Proves organic renter demand + supports agent uptake.



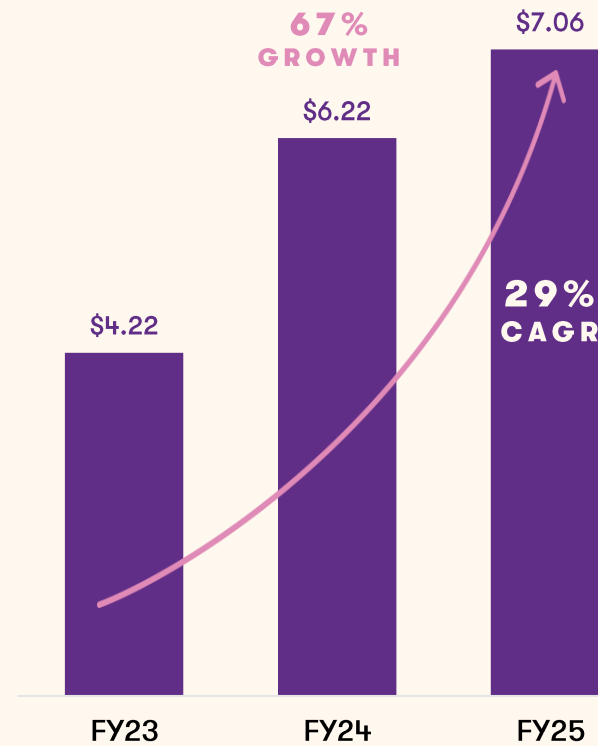
RentPay solves costly admin problems for agents while building direct renter adoption - creating dual demand drivers

MAKING GOOD PROGRESS, BUILDING CONSISTENCY

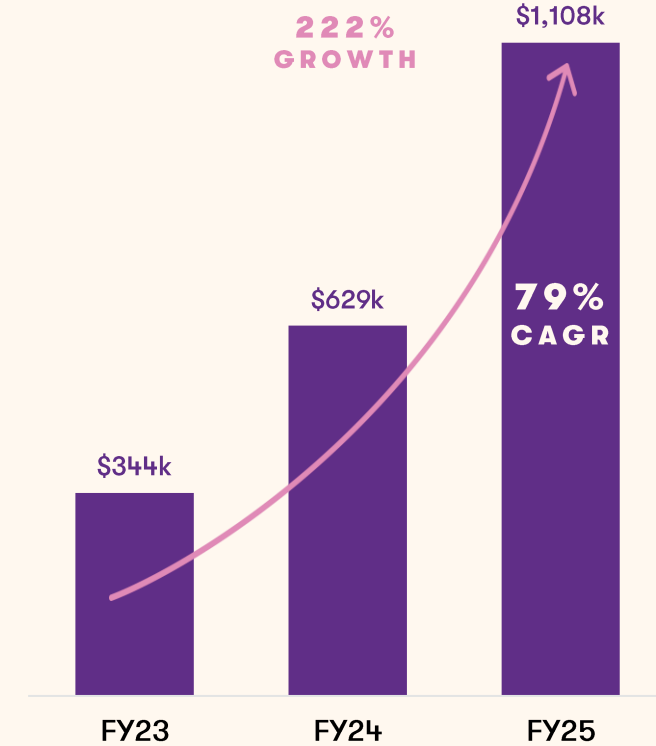
ACTIVE CUSTOMERS



RENTPAY ARPU†



RENTPAY ARR*



Recurring model compounding - now with RentBond adding recurring revenue, accelerating RNT's path to profitability.

*ARR = Annualised Recurring Revenue † ARPU = Average Revenue Per User (per month)

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REVENUE GROWTH

*Double monthly Revenue
within 18 months*

PROFITABILITY

*Positive Group EBITDA
by Q2 FY27*

RECURRING REVENUE

*>70% Recurring Revenue
by Q4 FY26*

Up to 6x revenue per loan from new RentBond® model + 53% RentPay growth (FY25 vs FY24).
Recurring revenues from RentBond®, RentPay, data subscriptions (e.g. CoreLogic).
Margin expansion and ~\$8m in-the-money options provide further acceleration.

We have a line of sight to doubling revenue, achieving profitability, and building a recurring revenue base >70% of group revenue

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THANK YOU

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