For personal use only

ASX Release | 29 October 2025

QuickFee webinar presentation and pre-registration details

QuickFee Limited (ASX: QFE) ("QuickFee", "Company"), a leading payments and lending business that operates in the US and Australia, is pleased to announce that Founder and CEO Bruce Coombes will be presenting at the Coffee Microcaps Webinar on 30 October 2025 at 3.30pm AEDT. The accompanying presentation is attached.

To pre-register for the briefing, which will be hosted by Coffee Microcaps, please follow the link below:

https://us02web.zoom.us/webinar/register/WN_BhIJYmWkRMu-cMmPb-oc9Q#/registration

This announcement has been authorised for release by the directors.

— END —

For further information please contact:

Corporate: Simon Yeandle, CFO
p : +61 2 8090 7700
e : simon.yeandle@quickfee.com

Investors: Katie Mackenzie
p : +61 455 502 197
e : kmackenzie@belleviewir.com.au

ABOUT QUICKFEE

QuickFee (ASX: QFE) is a market leader in the high-margin, B2B fee-funding industry for accounting and legal professionals across Australia and the United States. Our mission is to help professional service firms get paid faster.

Since 2009, QuickFee has been transforming how accounting and legal firms manage cash flow by offering flexible financing options that meet the needs of our firms and their clients. QuickFee ensures firms are paid on time while giving their clients the flexibility to access our firms' services. Through the QuickFee platform, firms can offer clients multiple secure online payment options - including payment plans over 3-12 months - allowing clients to pay at their own pace while firms receive payment upfront and in full.

QuickFee operates a mature, profitable business in Australia with steady growth and a rapidly expanding loan book in legal disbursement funding for personal injury firms. In the United States, QuickFee has an established business with significant opportunity to accelerate its proven growth and strengthen its leadership in lending to accounting firms, supported by a new reseller agreement with a major payments provider.

QuickFee's scalable business model requires minimal ongoing product development and capital expenditure. Backed by an experienced Board and management team with strong investor alignment, QuickFee is well-positioned for continued growth and long-term value creation.

For more information, please visit quickfee.com or the QuickFee investor hub at investorhub.quickfee.com.

ersonal use only

COFFEE MICROCAPS

QUICKFEE (QFE) INVESTOR PRESENTATION

30 October 2025

Chief Executive Officer, **Bruce Coombes**

QuickFee.

QuickFee helps professional services firms

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

QuickFee.

personal use only

TRUSTED FOR PAYMENTS AND FINANCING SOLUTIONS SINCE 2009:

650+ PROFESSIONAL SERVICES FIRMS CURRENTLY FINANCED WORLDWIDE

OVER $700M 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

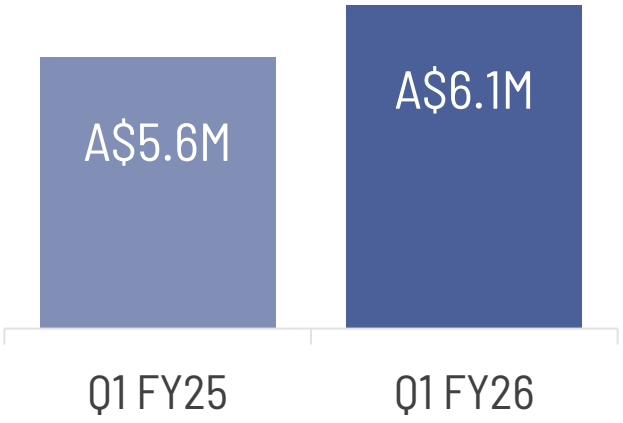
+ Designed specifically for professional service firms
+ No invoice maximum for QuickFee Finance
+ Finance product is B2B only, no consumer credit regulations

Q1 FY26 Results Overview

Revenue up 9% on pcp & positive EBTDA in Q1 FY26

- GROUP REVENUE OF $6.1m
- EBTDA POSITIVE IN Q1 FY26

Q1 FY26 REVENUE



Q1 FY26 PERFORMANCE[1]	Q1 FY26	Q1 FY25	MOVEMENT
REVENUE			
US FINANCE (PAY OVER TIME)	**US$ 0.6 M**	US$ 0.7 M	-14%
US PAY NOW (ACH & CARD)	**US$ 1.0 M**	US$ 1.0 M	-%
AU FINANCE (PAY OVER TIME)	**A$ 3.0 M**	A$ 2.7 M	+11%
TOTAL TRANSACTION VALUES (TTV)			
US FINANCE (PAY OVER TIME)	**US$ 4.8 M**	US$ 6.7 M	-28%
US PAY NOW (ACH & CARD)	**US$ 367 M**	US$ 309 M	+19%
AU FINANCE (PAY OVER TIME)	**A$ 15.6 M**	A$ 15.6 M	-%

FY26 EARNINGS GUIDANCE
Expected FY26 EBTDA in the range of $3.75 million – $4.25 million

1 Q1 FY26 revenue includes full quarter contribution from AU Finance & US Finance and revenue from US Pay Now (ACH, Card & Connect) from 1 July to 9 September 2025.
2 Q1 FY26 financial results are unaudited

ersonal use only

Sale of US Pay Now business for US$26.35 million

- QuickFee sold its US Pay Now (ACH, Card & Connect) business for US$26.35 million (A$40 million) to Aiwyn, Inc.
- Sale announced on 8 September 2025 and completed on 9 September 2025, with most US staff transitioning to Aiwyn
- Aiwyn is a KKR and Bessemer Ventures backed US technology company focussed on delivering payments, practice management and tax solutions to accounting firms
- Acquisition multiple of 5x revenue, based on FY25 US Pay Now revenue of US$5.3 million
- QuickFee retains the US Finance business and US loan book (US$6.8 million at 30 Sep 2025)
- QuickFee will benefit from a new reseller agreement with Aiwyn for the US Finance product
- Reseller agreement creates opportunity for QuickFee to offer its Finance product to approximately 300 CPA firms in the CPA 'Top 500'

personal use only

ersonal use only

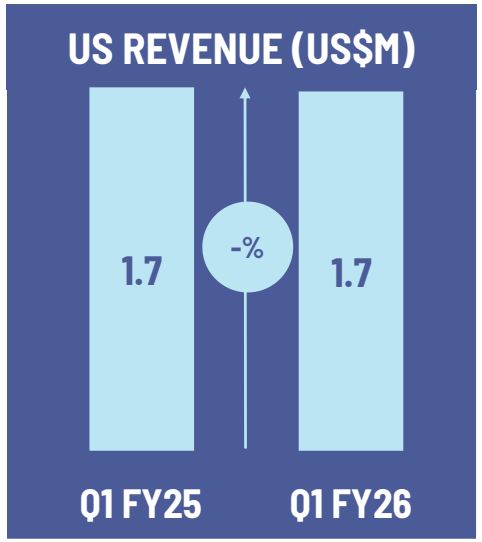
UNITED STATES:

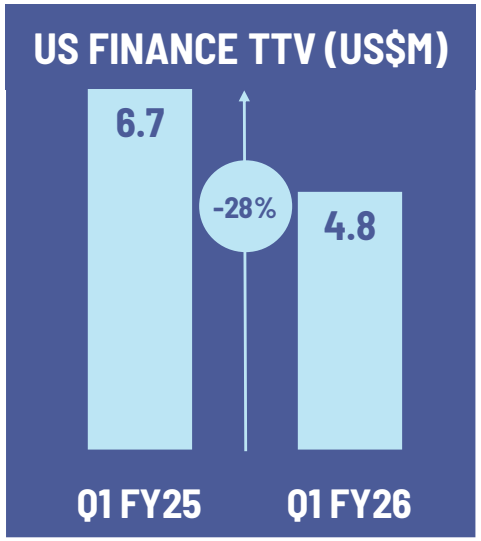
SINGULAR FOCUS AND RESELLER CHANNEL

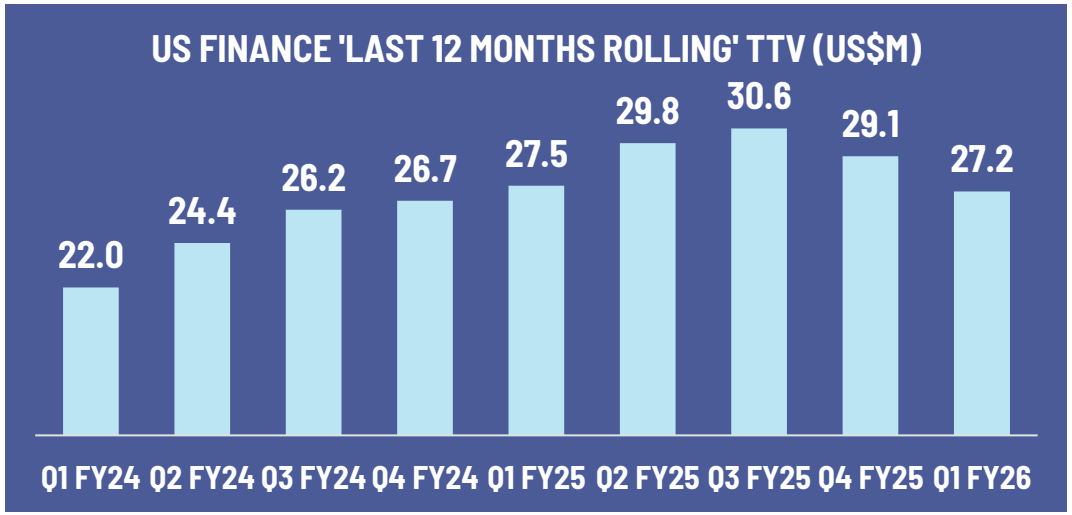
US:
Finance opportunity through focus and reseller channel

CURRENT FOCUS

- Leverage significant new growth channel for US Finance through new reseller agreement with Aiwyn
- QuickFee's US Finance product will become embedded in Aiwyn's payments options
- Relaunch of US Finance product go-to-market strategy and customer service model
- 2 staff in the US currently reflecting low cost structure of reseller model
- Plans to increase to 4
- Negligible product development expenses and capex requirements moving forward







1 Q1 FY26 revenue includes full quarter contribution from US Finance and revenue from US Pay Now (ACH, Card & Connect) from 1 July to 9 September 2025.
2 Q1 FY26 financial results are unaudited

personal use only

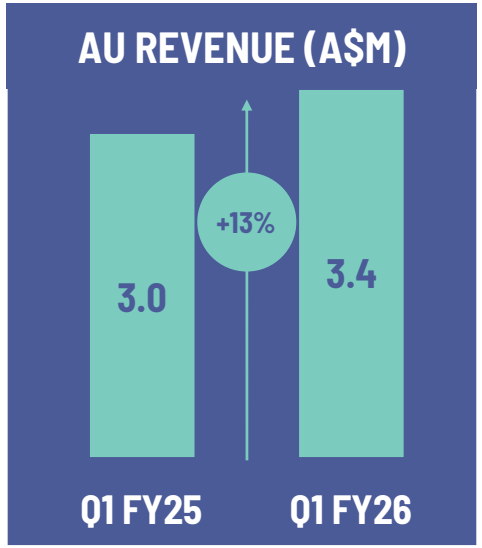
ersonal use only

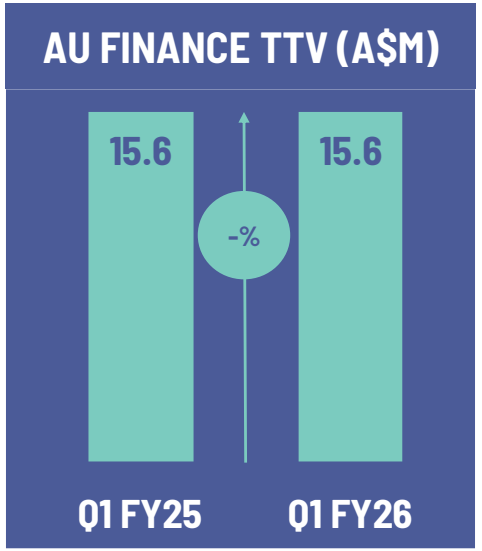
AUSTRALIA:

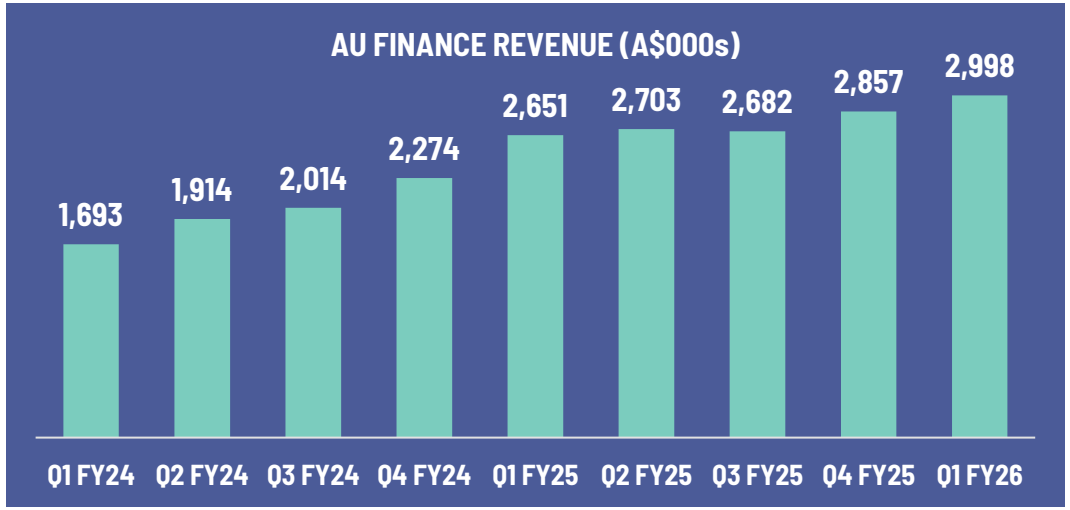
BUSINESS REMAINS STRONG

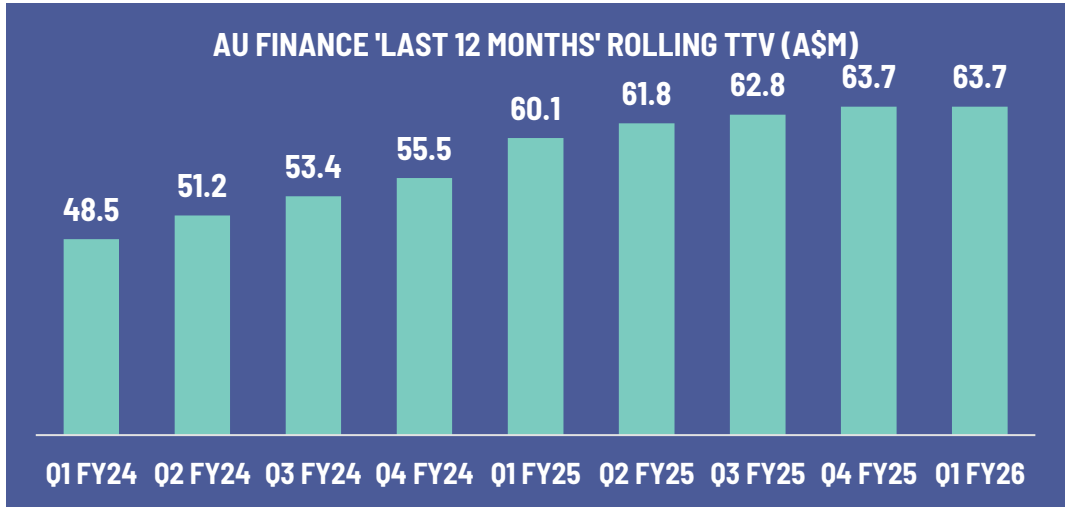
AU: Strong performance continues in Q1 FY26

- AU revenue up 13% on pcp to A$ 3.4 million[1] (Q1 FY25: A$ 3.0 million)
- AU Finance TTV flat on pcp, primarily due to a very strong prior year September quarter (Q1 FY25, which was up 42% on pcp)
- Revenue yield up 220 bps on pcp, primarily due to growth in legal disbursement funding book, now at 35% of total AU book
- No credit losses in quarter









1 Q1 FY26 financial results are unaudited

Personal use only

ersonal use only

CAPITAL MANAGEMENT

QuickFee.

Proposed Capital Return of 7.5cps (approximately A$28.4m)

- QuickFee will return 7.5cps (approximately A$28.4m) to shareholders, subject to shareholder approval at the upcoming AGM
- A capital return was determined to be the optimal method:
  - provides the opportunity for all ordinary shareholders to participate equally, unlike an off-market buy-back
  - is immediate, compared to an on-market share buy-back
  - proportionate interests in the Company remain unchanged
  - any dividend payment would have been unfranked

APPROXIMATE ALLOCATION OF SALE PROCEEDS	A$M
Proceeds from sale of US Pay Now business	40.0
Deposits and escrowed proceeds to be released over the next 36 months	(3.8)
Legal and other transaction costs	(2.6)
Debt reduction	(5.0)
NET SURPLUS CASH FROM SALE PROCEEDS	**28.6**

TIMETABLE	
Annual General Meeting seeking shareholder approval of Capital Return	18 November 2025
Effective date of the Capital Return	19 November 2025
Last day for trading of Shares entitled to Capital Return	20 November 2025
Trading in Shares on an 'ex return of capital' basis commences	21 November 2025
Record Date for the Capital Return	24 November 2025
Payment Date for the Capital Return	1 December 2025

personal use only

Strengthened balance sheet & liquidity

Credit facilities

Viola credit facility

+ A$68 million committed facility.
+ Optional expansion to A$118 million (subject to approval)
+ Currently drawn to A$46.7 million
+ 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 drawn
+ Interest margin of 10% plus BBSW
+ Secured against parent company
+ Maturity December 2028

Loan book & Liquidity

A$M	30 SEPT 2025	30 JUNE 2025	$+/-
LOAN BOOK	**58.9**	**58.6**	**+0.3**
LOAN BOOK BORROWINGS	46.7	51.6	-4.9
CORPORATE DEBT	5.0	5.0	-
TOTAL DEBT	**51.7**	**56.6**	**-4.9**

Q1 FY26 CASH MOVEMENT	A$M
1 July 2025	**6.9**
Surplus cash from sale proceeds	28.6
Debt repayment and operating cashflow	-4.7
UNRESTRICTED CASH ON HAND AT 30 SEPTEMBER 2025	**35.8**

Continue to consider capital management initiatives as business generates positive operating cashflow

For personal use only

Significant value in underlying business

CASH + LOAN BOOK EQUITY IN EXCESS OF CURRENT MARKET CAP

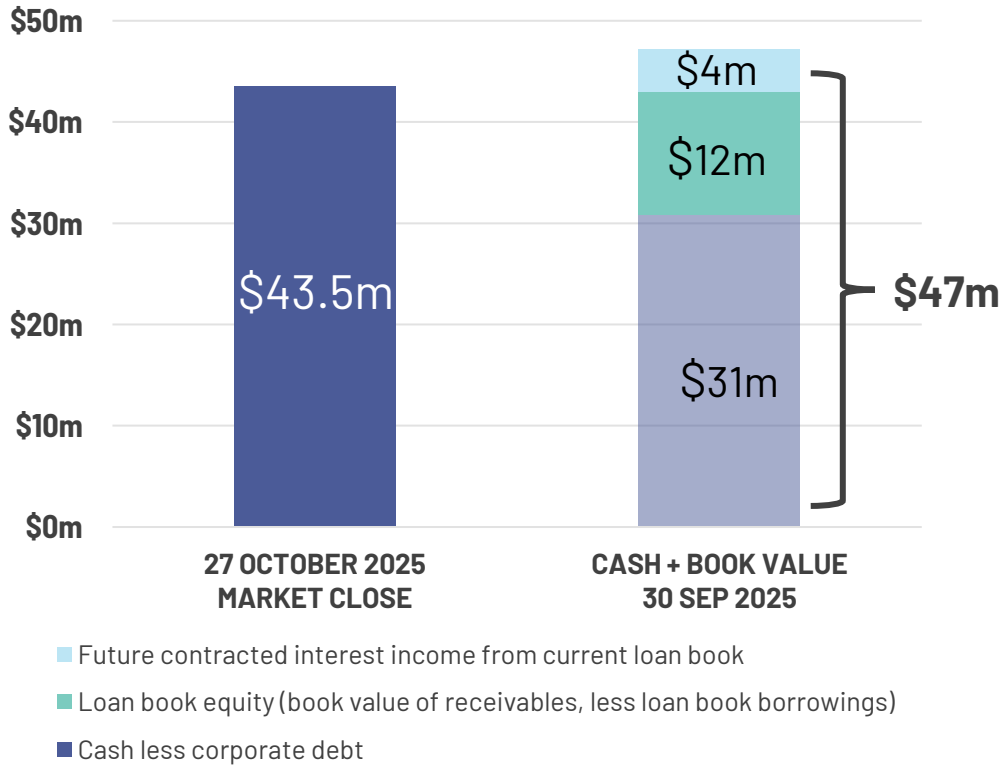
+ Net cash/ corporate debt: $31m
+ Loan book less related borrowings: $12m
+ Future contracted unearned interest revenue: $4m
+ Total 'cash + loan book' equity': $47m

+ Market capitalisation:
  + 388m shares @ 11.5 cents = $43.5m
+ Net assets @ 30 September 2025:
  + $42m or 10.8c per share

FY26 EBTDA GUIDANCE: $3.75m - $4.25m

+ Earnings multiple not currently reflected in market capitalisation

MARKET CAP vs. CASH+LOAN BOOK EQUITY



Personal use only

ersonal use only

FY26 OUTLOOK

Outlook

QuickFee.

Singular management focus on growing Finance in both AU and US

- Streamlined back-office processes
- Leverage experience and success in AU into US
- Aiwyn reseller agreement opportunity
- Sole product focus for staff commissions

Negligible product development and capex requirements moving forward

Expected FY26 EBTDA in the range of $3.75 - $4.25 million

ersonal use only

ersonal use only

QUESTIONS?

ersonal use only

QuickFee.

CONTACT DETAILS

Simon Yeandle, CFO

p: +61 2 8090 7700
e: simon.yeandle@quickfee.com

Katie Mackenzie, Investor Relations

p: +61 455 502 197
e: kmackenzie@belleviewir.com.au

Disclaimer

The material contained in this document has been prepared by QuickFee Limited ACN 624 448 693 ('company') and contains general information about the company's activities current as at the date of this presentation (30 October 2025). By accepting this document, you agree to be bound by the below terms and conditions.

This presentation is provided in summary and does not purport to be complete and is intended to be read in conjunction with the company's other announcements to ASX. The information contained in this presentation is not intended to be relied upon as advice to current shareholders or investors as it does not take into account the investment objectives, financial position or needs of any particular shareholder or investor. Shareholders and investors should assess their own individual financial circumstances and consider talking to a financial adviser or consultant before making any investment decision.

This presentation may contain forward looking statements including statements regarding our intent, belief or current expectations with respect to the company's businesses and operations, market conditions, results of operation and financial condition, capital adequacy, specific provisions and risk management practices. Such statements involve known and unknown risks, uncertainties, assumptions, and readers are cautioned not to place undue reliance on these forward-looking statements. No representation is made as to the accuracy, completeness or reliability of the presentation

QuickFee does not undertake any obligation to publicly release the result of any revisions to these forward-looking statements to reflect events or circumstances after the date hereof to reflect the occurrence of unanticipated events. None of the company, its subsidiaries, nor their respective directors, officers, employees, contractors or agents accepts responsibility for any loss or damage resulting from the use of or reliance on this presentation by any person. While due care has been used in the preparation of forecast information, actual results, performance or achievements may vary in a materially positive or negative manner from those expressed or implied by such statements. Forecasts and hypothetical examples are subject to uncertainty and contingencies outside QuickFee's control.

Past performance is not a reliable indication of future performance and no guarantee of future returns is implied or given. Some of the information in this presentation is based on unaudited financial data which may be subject to change.

ersonal use only

Glossary

ACH	Automated Clearing House	A type of electronic bank-to-bank payment in the US, equivalent to EFT in Australia
Active customer	Any customer who has transacted with QuickFee in the relevant period	
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
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
CC	Credit card	
Connect	QuickFee's product name for its point-of-payment integration, e-invoicing, automated collections and receivables management product	
Customer	The customer of a merchant, who will use one of QuickFee's payment options to pay their invoice	
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)	
Gross Trading Margin (GTM)	Gross Trading Margin is calculated as Gross Profit per QuickFee's audited financial statements, less bad debt write-offs (which are included in general and administrative expenses)	
KYC	Know your customer	Practice to verify the identity of customers in compliance with laws and regulations
Merchant	A firm.	
Net Transaction Margin (NTM)	Net Transaction Margin is a non-IFRS measure that is not audited but is derived from audited figures and is a financial metric used by management to track QuickFee's unit economics of processing individual transactions, after deducting any bad debt write-offs. It excludes fixed platform and staff costs and any interest on funding facilities, as these costs are not incurred as a result of processing individual transactions.	
QuickFee Finance/ Financing/ 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.	
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 2022 quarter is the December 2021 quarter

QuickFee.