

ASX Announcement

13 November 2025

Strategic investor to underpin growth strategy

Highlights

- Australian Wealth Advisors Group Ltd, along with its subsidiary Armytage Private, to provide \$1m in growth funding via a share placement
- Funding provided specifically to support a pivot back to growth
- Commitment provides potential for additional capital injection of \$500,000 by 31 March 2026

Novatti Group Limited (ASX:NOV) (Novatti or the Company), a payments leader bridging traditional payments and regulated digital finance, is pleased to announce that the local financial services and investment management firm, Australian Wealth Advisors Group Ltd (AWAG), has committed to provide \$1m in funding to underpin Novatti's growth strategy.

Armytage Private was established in Melbourne in 1995 and operates a number of Australian equity-focused investment funds. Its commitment follows the successful implementation of Novatti's turnaround strategy, its pivot back to growth in Q4 FY25, and the strong financial results recorded in Q1 FY26, including achieving positive operating cashflow.

The \$1m in funding will be allocated towards accelerating Novatti's pivot back to growth, particularly within Novatti's Acquiring business, which will now seek to replicate the recent growth seen in Issuing that is EBITDA positive¹. Key activities to follow this funding include:

- Increased marketing in targeted verticals
- Bolstering acquiring sales
- Product feature enhancements

Commenting on this announcement, Novatti CEO, Mark Healy, said: "We are delighted to have AWAG join Novatti as a strategic investor. Their investment of \$1m will not only support the implementation of Novatti's pivot back to growth, it will also see Novatti benefit from leveraging their deep expertise and ecosystem connections."

Commenting on its investment, Lee laFrate, Executive Chairman, said: "AWAG invests in businesses that meet a strict criterion, including holding strategic assets or technology and providing a genuine growth opportunity. With this in mind, we have been tracking Novatti for some time. We have been impressed by the deep commitment to implementing their turnaround strategy and their successful pivot back to growth. The funding is specifically to help unlock growth within Novatti's business in the immediate future and we will be working alongside them to see this potential fulfilled."

¹ Excluding corporate overheads

For personal use only

The funding will be provided via a share placement, the key terms of which are:

- \$1m to be provided via the issue of 36,363,636 fully paid ordinary shares
- Issue price of 2.75 cents per share
- issue of 18,181,818 free-attaching options to subscribe for shares, with an exercise price of 2.75 cents expiring 31 March 2026, subject to shareholder approval, which provides potential for a further \$500k capital investment by the end of March 2026 if exercised

The shares will be issued within 7 days under the Company's existing ASX listing rule 7.1A placement capacity. The issue price is equal to 80.2% of the 15-day VWAP, meeting the requirements of LR 7.1A.3 in being greater than 75% of the 15-day VWAP. The shares issued under this placement will rank equally with existing Novatti fully paid ordinary shares on issue.

The Company will seek shareholder approval for the issue of the options under ASX listing rule 7.1 as soon as practicable.

This announcement follows a number of recent milestones and achievement for Novatti, including its performance in Q1 FY26, which saw:

- Positive operating cashflow reached - \$0.2m
- Positive EBITDA - \$0.1m
- \$1m increase in available cash to \$3.6m
- 100% increase in Group margin after revenue base reform
- Payments AU/NZ margins at 50%, continuing long term growth trend

Ends

Novatti invites investors to keep up-to-date with company news, events and industry research by joining the Novatti mailing list at <https://www.novatti.com/subscribe>

Investors can view all Novatti announcements at: <https://www.novatti.com/asx-announcements>

This announcement has been approved for release by Mark Healy, CEO and the Board.

For further information, contact:

Mark Healy
CEO
Novatti Group Limited
investorrelations@novatti.com

About Novatti Group Limited (ASX:NOV)

Novatti is a payments leader bridging traditional payments and regulated digital finance. Established in 1995, Novatti provides a single destination for all payment needs in a fast-changing, digital world. From fintechs to corporates, Novatti simplifies and supports our

customer payment needs through tailored online, in person, international and card solutions.

For personal use only

Important Notices

Some of the statements appearing in this announcement may be in the nature of forward looking statements. You should be aware that such statements are only predictions and are subject to inherent risks and uncertainties. Those risks and uncertainties include factors and risks specific to the industries in which Novatti operates and proposes to operate as well as general economic conditions, prevailing exchange rates and interest rates and conditions in the financial markets, among other things. Actual events or results may differ materially from the events or results expressed or implied in any forward looking statement. No forward looking statement is a guarantee or representation as to future performance or any other future matters, which will be influenced by a number of factors and subject to various uncertainties and contingencies, many of which will be outside of Novatti's control. Novatti does not undertake any obligation to update publicly or release any revisions to these forward looking statements to reflect events or circumstances after today's date or to reflect the occurrence of unanticipated events. No representation or warranty, express or implied, is made as to the fairness, accuracy, completeness or correctness of the information, opinions or conclusions contained in this announcement. To the maximum extent permitted by law, none of Novatti, its directors, employees, advisors or agents, nor any other person, accepts any liability for any loss arising from the use of the information contained in this announcement. You are cautioned not to place undue reliance on any forward looking statement. The forward looking statements in this announcement reflect views held only as at the date of this announcement. This announcement is not an offer, invitation or recommendation to subscribe for, or purchase, securities by Novatti. Nor does this announcement constitute investment or financial product advice (nor tax, accounting or legal advice) and is not intended to be used for the basis of making an investment decision. Investors should obtain their own advice before making any investment decision. By reviewing or retaining this announcement, you acknowledge and represent that you have read, understood and accepted the terms of this important notice.

For personal use only