

21 November 2025

Earlypay Limited (ASX: EPY)

On-Market Buy-back update

Earlypay Limited (“EPY” or the “Company”) is pleased to announce the extension of its on-market buy-back for a further period of 12 months from 24 November 2025 to 23 November 2026, unless completed or terminated earlier (**the Extended Share Buyback**).

The extended buyback will commence on Monday, 24 November 2025, immediately following the closure of the current buyback on 21 November 2025, and will be conducted within the “10/12 limit” permitted under the Corporations Act 2001 (Cth), without requiring shareholder approval.

The Extended Share Buyback will involve an on-market buyback of up to ten percent (10%) of the Company’s ordinary shares on issue, subject to market conditions. The buyback will be conducted within the “10/12 limit” permitted under the Corporations Act 2001 (Cth) and will not require shareholder approval.

As part of the Company’s capital management strategy and considering forecast future operational and cash requirements, the Board has approved the Extended Share Buy-back for up to 10% of the Company’s issued capital.

The number of shares to be purchased, the purchase prices, the timing of any purchases and other matters relating to the buy-back will depend on the Company’s share price and market conditions. All shares purchased pursuant to the Extended Share Buy-back will be cancelled. There can be no certainty that the Company will purchase all of the 10% of issued capital available under the Extended Share Buy-back.

The Extended Share Buy-back will be conducted in the ordinary course of trading in accordance with the terms specified in the accompanying updated Appendix 3C. Morgans Financial Limited continues to act as broker in relation to the Extended Share Buy-back.

This release was authorised by the Board of Earlypay Limited.

For further information, please contact:

Investor Enquires

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ABOUT EARLYPAY

Earlypay is a leading provider of working capital finance to Australian SMEs with its invoice finance and equipment finance products.

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Earlypay's invoice finance helps SMEs bridge the cash flow gap between issuing invoices and receiving payment from customers by providing early payment of unpaid invoices. Earlypay also provides equipment finance to SMEs to assist with capital expenditure.

Earlypay has been supporting Australian SMEs since 2001 and has built a trusted legacy of delivering reliable, flexible and innovative working capital finance.

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