

18 December 2025  
ASX Announcement

## Acquires DTS a SaaS Collections Business

Australian technology and debt collection provider Credit Clear Limited (ASX: CCR) ("**Credit Clear**" or "**the Company**") is pleased to announce it has entered into a binding agreement to purchase 100% of the issued share capital in **illion Digital Tech Solutions Holdings Limited** ("**DTS**"), a wholly owned division of Experian New Zealand Operations Limited a Software-as-a-Service (SaaS) collections business.

### Key Highlights:

- Credit Clear entered into a binding agreement to acquire DTS, a SaaS early-stage collections business.
- DTS has a 35-year track record with operations across the United Kingdom, Australia, New Zealand, Canada and the USA.
- DTS is to be acquired at a price of A\$7.75 million via an upfront cash consideration, implying a 6.5x forecasted annualised FY26 EV/EBITDA (unaudited) multiple.<sup>1</sup>
- Compelling strategic rationale adding immediate scale and diversification to Credit Clear's digital platform by expanding software offering to early-stage digital collections and providing technology integration synergies.
- DTS is a SaaS business, that supports debt collection and management for customers by capturing data-insights from high volume interactions, to build proprietary digital engagement.
- DTS is expected to be earnings accretive in its first full financial year of ownership.
- DTS has a strong Blue-Chip client base; the acquisition will unlock significant cross-sell opportunities without the time constraints of onboarding Tier 1 clients<sup>2</sup>.
- Expected to accelerate growth by complementing the recent ARC Europe acquisition by continuing to expand CCR's geographic footprint.
- DTS' strength in automated voice calls, represents a new channel for Credit Clear's SaaS platform. The combination of CCR's AI intelligence, adaptive workflows and digital engagement with DTS voice capabilities is a significant enhancement that will benefit both organisations' customers.

### DTS Overview

Credit Clear has entered into a Sale and Purchase Agreement to acquire 100% of the issued share capital in DTS, a SaaS business with tailored digital debt collection and management solutions (the **Acquisition**).

DTS has a proven 35-year track record, founded in New Zealand in 1986, DTS has grown to include operations across the United Kingdom, Australia, New Zealand, the USA and Canada. DTS' solution enables flexible, self-service digital payments and collections for sectors including

financial services, telecoms, utilities, and government, with personalised multi-channel engagement across SMS, web, and email.

DTS' automated voice calls adds a new channel to Credit Clear's SaaS platform. The software business improves customer satisfaction, reduces bad debt, lessens call centre loads by lowering early-stage collection cost. The functionality of DTS' platform specifically the voice capabilities combined with Credit Clear's AI intelligence, adaptive workflows and digital engagement significantly enhances the Company's digital offering.

DTS has generated FY26 year-to-date (YTD) annualised revenue of \$10 million and EBITDA of \$1.2 million. The Acquisition is expected to be earnings accretive in year one with significant opportunity to scale and diversify Credit Clear's existing software expertise with DTS' digital collection capability.

DTS' complementary digital offering delivers data-driven insights to a large and growing customer base of global blue-chip clients. The business captures powerful insights from millions of interactions, creating databases for customers which predict client preferences, boost engagement, and ensure compliance.

The rationale for acquiring DTS includes organic growth potential via an additive software which scales and diversifies Credit Clear's existing offering, entry into new sectors via cross-selling to DTS' existing Blue-Chip customer base and geographic expansion. Additionally, the acquisition replicates the success achieved in Australia from the purchase of ARMA in 2022 which combined digital and traditional collection methods resulting in superior collections for clients. This combination led to the addition of multiple Tier 1 clients<sup>2</sup> in Australia

The Acquisition consideration of A\$7.75million will be paid in a single upfront all-cash payment funded from the Company's existing cash reserves.

The Acquisition is expected to be completed on or around 1 January 2026. There are no other material conditions that need to be satisfied prior to completion.

**Credit Clear CEO and MD, Andrew Smith, said:**

"This acquisition of DTS, assists in accelerating our geographic expansion by supplementing our October 2025 acquisition of ARC Europe and provides the opportunity to repeat the success of the ARMA purchase in Australia in much larger overseas markets. DTS increases the level of SaaS revenue for Credit Clear which has the benefit of much deeper integration with client systems, taking our digital collections business from 5% of annualised revenue to 17%.

Importantly, DTS has several Blue-Chip clients it services with its software. We will acquire and service these clients instantaneously, without having to invest the time and effort we would ordinarily require to onboard Tier 1 clients."

Overall, DTS further positions us to capture a greater share of the automated, digital collections market. We see significant opportunity in scaling and diversifying our digital offering through this innovative business."

<sup>1</sup> Unaudited actual accounts from 1 July 2025 to 30 November 2025 annualised for FY26

<sup>2</sup> Tier 1 clients = revenue of >\$500k p.a.

This ASX announcement was authorised for release by the Board of Credit Clear Limited.

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#### About Credit Clear

Credit Clear Limited is an Australian technology company that has developed a digital collections and communication platform that helps organisations drive smarter, faster, and more efficient financial outcomes by changing the way customers manage their re-payments through a user experience that the market demands in a digital age, powered by award winning artificial intelligence.

Credit Clear manages customer accounts across a range of industries including transport, financial services, insurance, government, and utilities. The Company is based in Australia headquartered in Sydney and offices in Melbourne, Brisbane, Adelaide, and Perth.

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