

QUICKFEE Q2 FY26 BUSINESS UPDATE

21 January 2026

Chief Executive Officer, **Bruce Coombes**
Chief Financial Officer, **Simon Yeandle**



QuickFee helps professional services firms

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

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

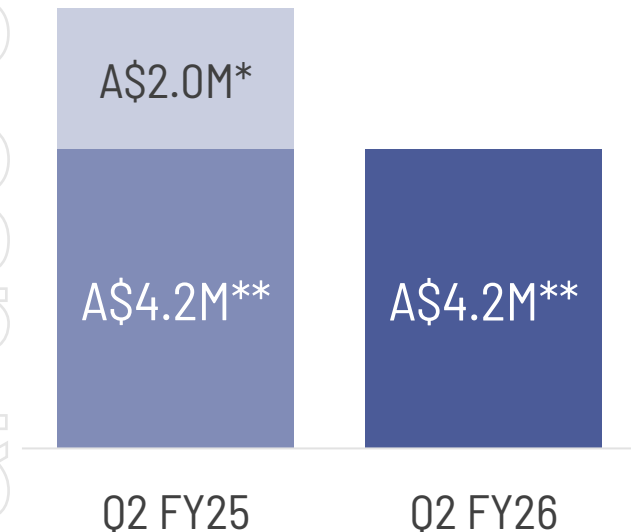
Q2 FY26 Results Overview

Underlying revenue flat vs pcp¹ & positive EBTDA in Q2 FY26

+ GROUP REVENUE OF \$4.2M

+ EBTDA POSITIVE IN Q2 FY26

Q2 REVENUE FLAT vs PCP¹



* REVENUE FROM SOLD PRODUCTS

** ONGOING REVENUE

Q2 FY26 PERFORMANCE²

REVENUE

US FINANCE (PAY OVER TIME)	US\$ 0.6 M	US\$ 0.7 M	-14%
US PAY NOW (ACH & CARD) vs reported pcp	-	US\$ 1.3 M	n/a
AU FINANCE (PAY OVER TIME)	A\$ 2.9 M	A\$ 2.7 M	+7%
GROUP REVENUE vs. REPORTED PCP	A\$ 4.2 M	A\$ 6.2 M	-32%
GROUP REVENUE vs. NORMALISED PCP ¹	A\$ 4.2 M	A\$ 4.2 M	-

TOTAL TRANSACTION VALUES (TTV)

US FINANCE (PAY OVER TIME)	US\$ 6.3 M	US\$ 10.0 M	-37%
US PAY NOW (ACH & CARD) vs reported pcp	-	US\$ 396 M	n/a
AU FINANCE (PAY OVER TIME)	A\$ 15.0 M	A\$ 16.1 M	-7%



EARNINGS GUIDANCE

FY26 EBTDA in the range of \$3.75 - \$4.25 million³

1 "Normalised PCP" (Q2 FY25 and H1 FY25) has been restated/normalised to remove revenue from US Pay Now (US ACH, Card and Connect products), which was sold in September 2025.

2 Q2 FY26 and H1 FY26 financial results are unaudited

3 Excluding any accounting profit recorded on the sale of the US Pay Now business. 21 January 2026



Q2 FY26 Highlights



Quarterly revenue of A\$4.2m, flat on normalised pcip

- + H1 FY26 normalised group revenue was up 4% to A\$8.5 million, on normalised pcip (H1 FY26 reported revenue A\$10.1m vs H1 FY25 of \$11.7m)



Core operations deliver attractive net interest margin of 15%

- + Reflects robust business model in the high-margin, B2B fee-funding industry for the accounting and legal professions across Australia and the United States



Capital return of 7.5 cps completed and dividend policy announced

- + The US Pay Now business was sold effective on 9 September 2025, for A\$40 million with a profit on sale of approximately A\$35.5 million
- + Total payment to shareholders of A\$28.5 million
- + QuickFee intends to make cash shareholder distributions of a minimum of 1 cps per annum, with a minimum of 0.5 cps on both an interim and final basis in FY26

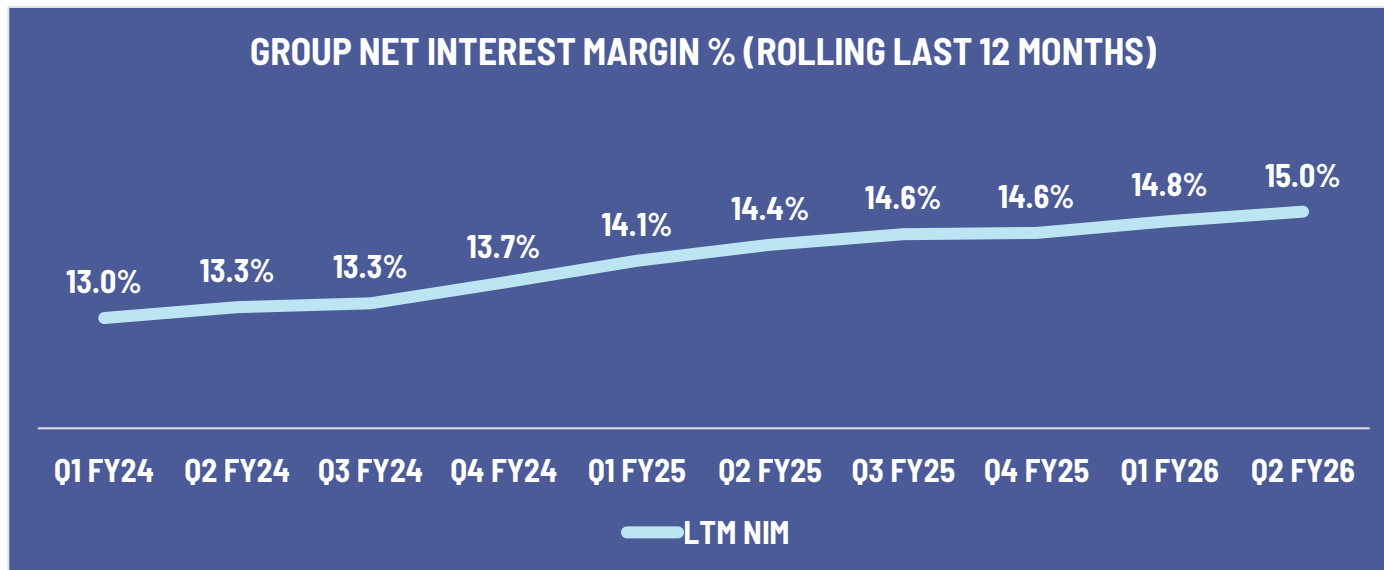


Positive outlook for underlying AU Finance and US Finance operations

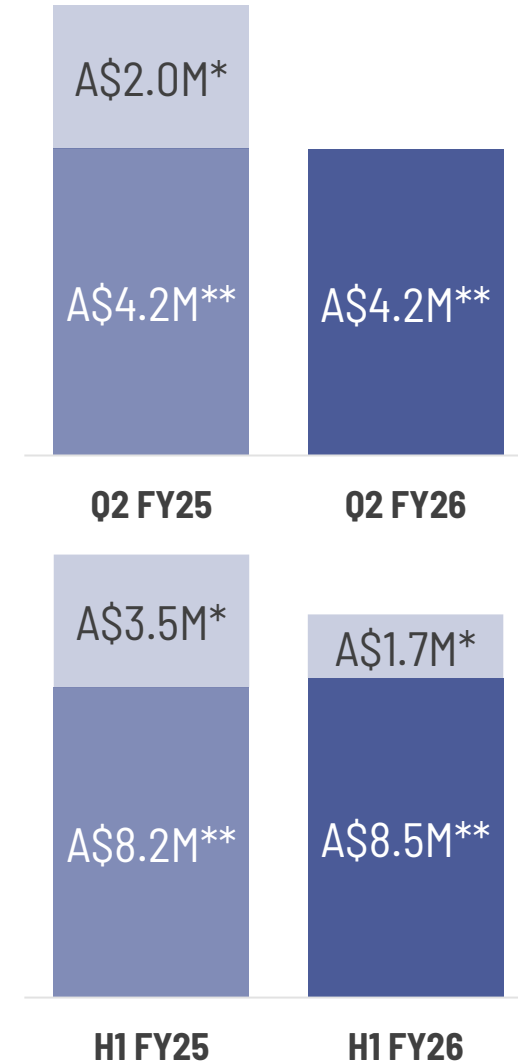
- + Growth potential in Aiwyn reseller volumes in the US in 2026
- + Core operations now have negligible product development expenses and capex requirements
- + Expected FY26 EBTDA in the range of A\$3.75 million to A\$4.25 million³

H1 FY26 revenue up 4% on pcg at attractive net interest margin

- + Q2 FY26 revenue flat on normalised pcg
- + H1 FY26 normalised revenue up 4% on normalised pcg
- + Group net interest margin increasing steadily over time to 15% in Q2 FY26, with low volatility on a quarterly basis



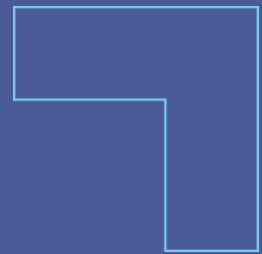
REVENUE vs PCP



* REVENUE FROM PRODUCTS SOLD TO AIWYN

** ONGOING REVENUE

21 January 2026



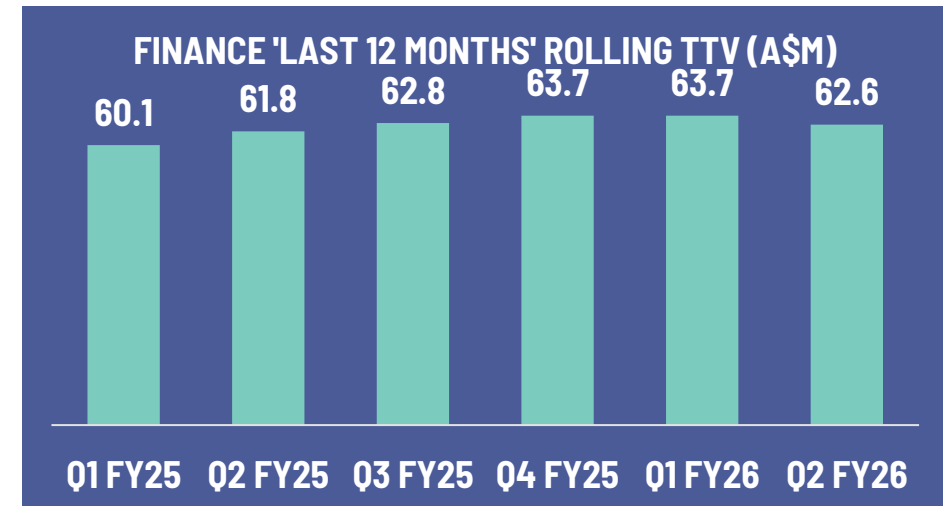
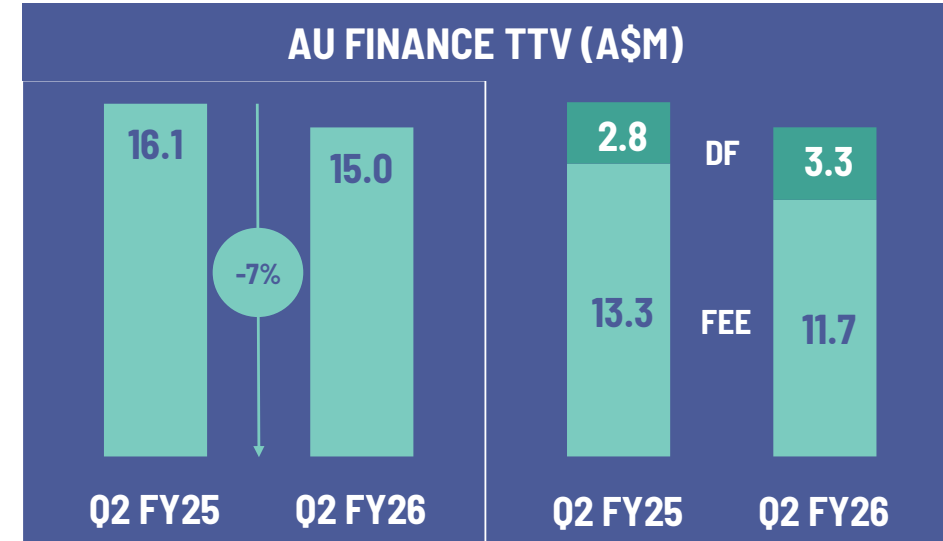
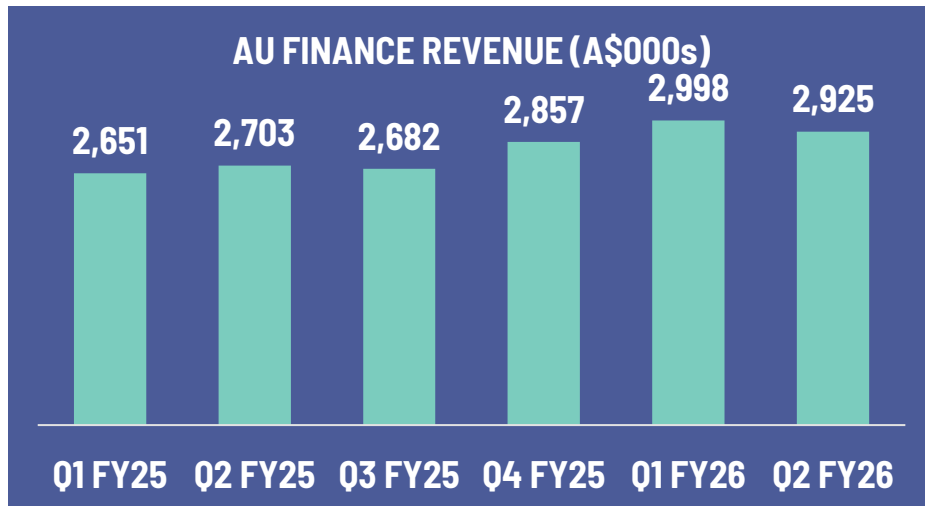
AUSTRALIA: REVENUE GROWTH CONTINUES

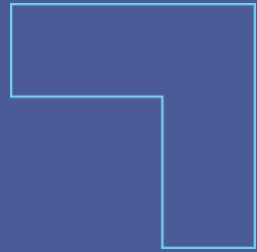


AU: Q2 FY26 Finance revenue up 7% on pcp

- + AU Finance revenue up 7% on pcp to A\$2.9 million (Q2 FY25: A\$2.7 million) AU Finance TTV down 7% on pcp
- + Finance revenue yield up 270 bps on pcp to 19.5%, primarily due to growth in legal disbursement funding book, now at 39% of total AU book
- + No credit losses in quarter

	Q2 FY26	Q2 FY25
# of Finance payment plans up 8%	3,201	2,969





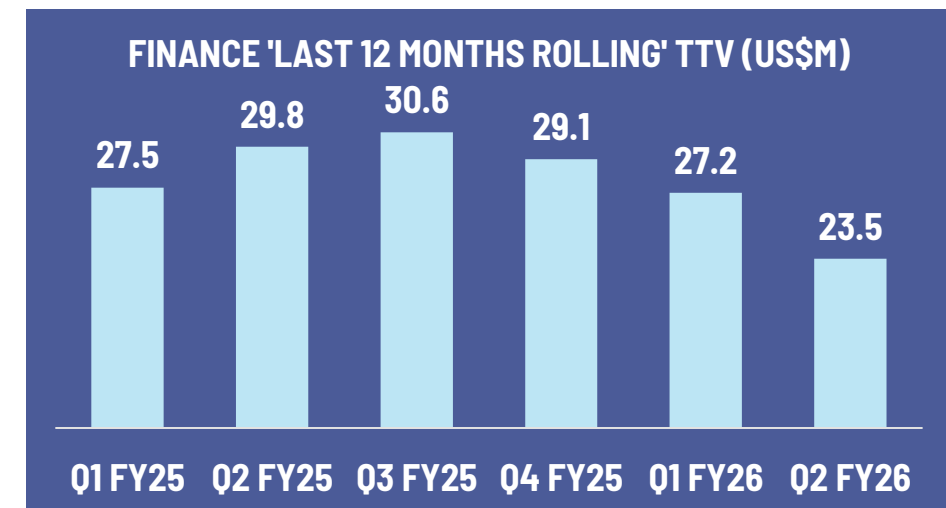
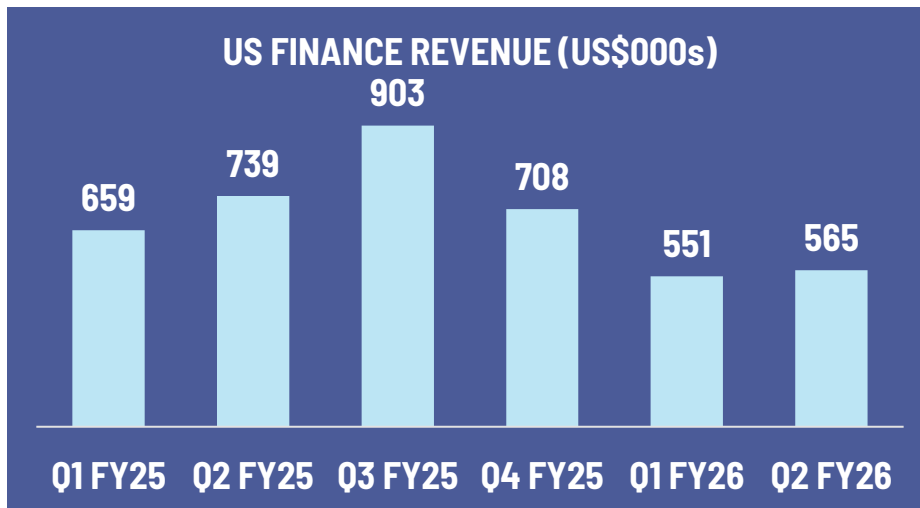
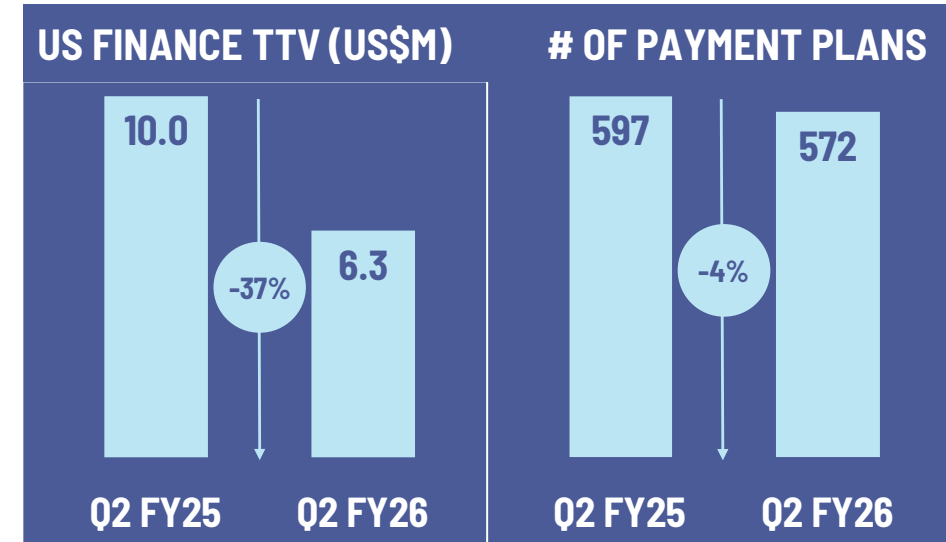
UNITED STATES:

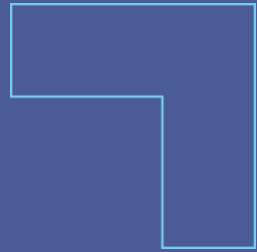
**SINGULAR FOCUS AND
RESELLER CHANNEL**



US: Q2 FY26 Finance revenue down 14% on pcp

- + US Finance TTV down 37% on pcp to US\$6.3 million; Finance revenue down 14% on pcp to US\$0.6 million (Q2 FY25: US\$0.7 million)
- + Underlying business performing well with Finance revenue yield up 160 bps on pcp to 9%
- + Aiwyn reseller agreement gaining momentum with 2 Top 100 CPA firms signed up
- + 4 staff in the US; 12 years' combined QuickFee experience
- + No credit losses in quarter





CAPITAL MANAGEMENT & LIQUIDITY



CAPITAL MANAGEMENT & LIQUIDITY

Capital return

- + QuickFee returned 7.5cps (approximately A\$28.5m) to shareholders in December 2025, from the proceeds of the sale of the US Pay Now business
- + Expect to record a profit on sale in the 31 December 2025 accounts of approximately A\$35.5 million.

Dividend policy

- + QuickFee announced a capital management and dividend policy to make shareholder distributions of a minimum of 1 cents per share per annum, with the intention of paying a minimum of 0.5 cents per share on both an interim and final basis for FY26.
- + The amount, form and timing of any such payments have not been determined and are subject to holding sufficient cash and meeting all regulatory requirements at the relevant time.
- + The Company has franking credits of approximately A\$510,000 to be utilised in franking any potential dividend payment.

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\$47.8 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	31 DEC 2025	30 JUNE 2025	\$+/-
LOAN BOOK	60.6	58.6	+2.0
LOAN BOOK BORROWINGS	47.8	51.6	-3.8
CORPORATE DEBT	5.0	5.0	-
TOTAL DEBT	52.8	56.6	-3.8

H1 FY26 CASH MOVEMENT

A\$M

1 July 2025

6.9

Surplus cash from sale proceeds less funds held in escrow/on deposit

33.6

Capital return to shareholders

-28.5

Debt repayment and operating cashflow

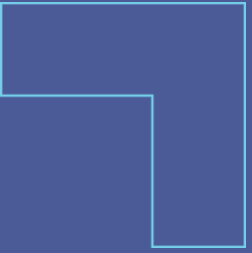
-3.8

Loan book growth and working capital movements

-3.3

**UNRESTRICTED CASH ON HAND
AT 31 DECEMBER 2025**

4.9



H2 FY26 OUTLOOK



Outlook



-  **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**
-  **Continue to consider other potential inorganic opportunities which may be available to it, with a view to maximising value for shareholders**
-  **Expected FY26 EBTDA in the range of \$3.75 - \$4.25 million³**



QUESTIONS

To post any questions or feedback on this presentation, we encourage investors to sign up to the QuickFee investor hub at

investorhub.quickfee.com/auth/signup



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@bellevueir.com.au



<https://investorhub.quickfee.com/link/r8KEWe>

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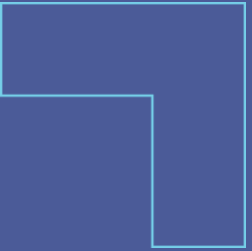
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APPENDIX



Glossary

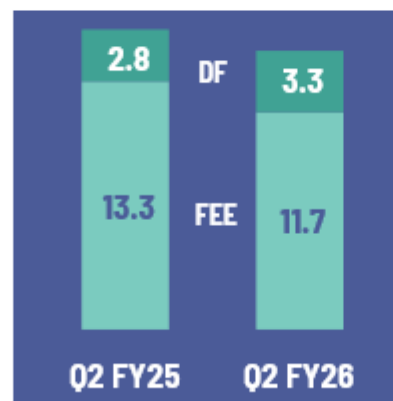
ACH	Automated Clearing House	A type of electronic bank-to-bank payment in the US, equivalent to EFT in Australia
ACTIVE FIRM	Any firm that has had a transaction with QuickFee in the relevant period	
APR	Annual percentage rate	The annual rate of interest on payment plans or loans
AVERAGE LOAN BOOK	Calculated as the average of the gross loan receivables owing, less future unearned interest, less expected credit loss provision, at the start and end of any period	
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
CARD / CC	Credit card	
CONNECT	QuickFee's product name for its point-of-payment integration, e-invoicing, automated collections and receivables management product	
CUSTOMER / CLIENT	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)	
INTEREST REVENUE YIELD (APR)	Interest revenue recognised in the relevant period, divided by the average loan book balance for the same period, expressed as a percentage	
INTEREST EXPENSE / AVERAGE LOAN BOOK	Interest expense payable on borrowings supporting the loan books recognised in the relevant period, divided by the average loan book balance for the same period, expressed as a percentage	
NET INTEREST MARGIN (NIM)	[Interest revenue yield (APR)] less [Interest expense / average loan book], expressed as a percentage	
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
QUICKFEE / FINANCE/ 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.	
TRANSACTIONS IN QUARTER	The aggregate number of completed Pay Now transactions and new Finance loans (payment plans) originated in the relevant quarter.	
TTV	Total transaction value	The total value of all transactions for the relevant product(s)
PCP	Previous corresponding period	For example, the pcg for the December 2026 quarter is the December 2025 quarter

AU operational metrics: Q2 FY26 & H1 FY26

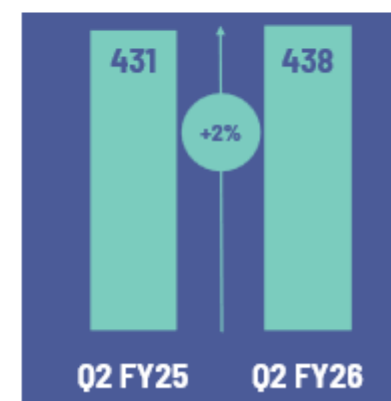
AU FINANCE TTV (A\$M)



AU FINANCE PLANS
IN QUARTER (000s)



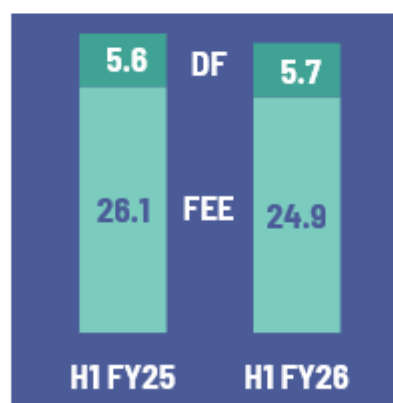
AU ACTIVE FIRMS



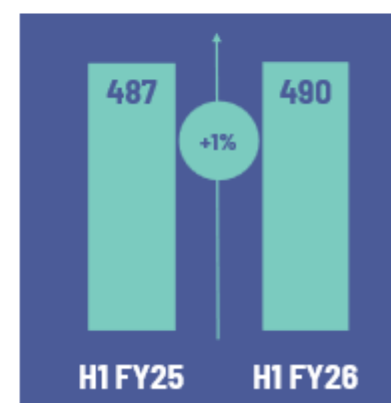
AU FINANCE TTV (A\$M)



AU FINANCE PLANS
IN QUARTER (000s)



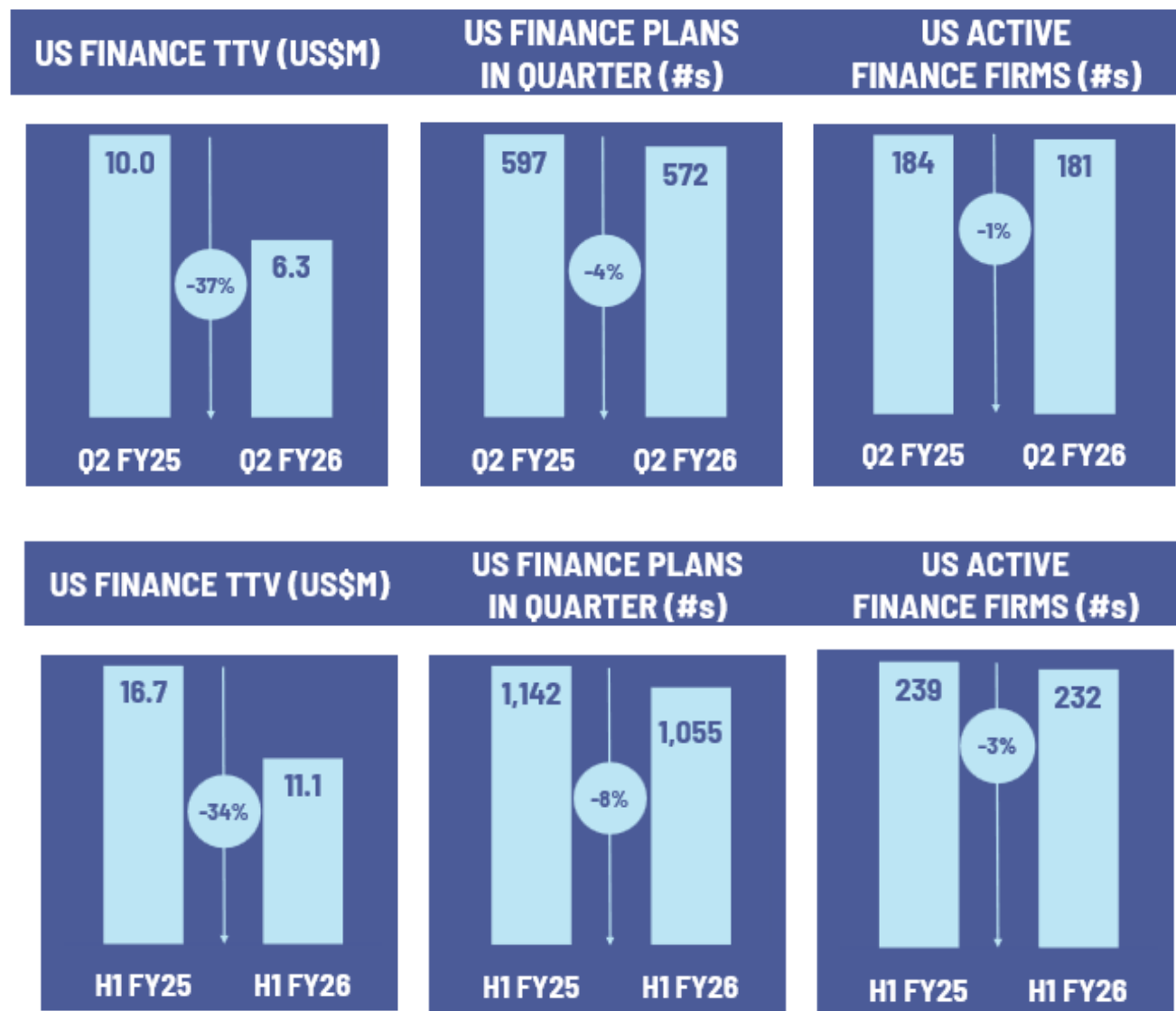
AU ACTIVE FIRMS



AU Finance revenue: Q2 FY26 & H1 FY26

TTV IN A\$M REVENUE IN A\$000s	Q2 FY26	Q2 FY25	% +/-		H1 FY26	H1 FY25	% +/-
TTV	15.0	16.1	-7%		30.6	31.7	-3%
Financing revenue (interest)	2,673	2,496	+7%		5,430	4,944	+10%
Payments and other revenue	252	207	+22%		493	410	+20%
Total revenue	2,925	2,703	+8%		5,923	5,354	+11%
<i>Total revenue/volume yield %</i>	<i>19.5%</i>	<i>16.8%</i>	<i>+270 bps</i>		<i>19.4%</i>	<i>16.9%</i>	<i>+250 bps</i>

US operational metrics: Q2 FY26 & H1 FY26



US revenue: Q2 FY26 & H1 FY26

FINANCE

TTV IN US\$M REVENUE IN US\$000s	Q2 FY26	Q2 FY25	% +/-		H1 FY26	H1 FY25	% +/-
TTV	6.3	10.0	-37%		11.1	16.7	-34%
Financing revenue (interest)	504	689	-27%		1,011	1,313	-23%
Payments and other revenue	61	50	+22%		105	85	+24%
Total revenue	565	739	-24%		1,116	1,398	-20%
<i>Total revenue/volume yield %</i>	<i>9.0%</i>	<i>7.4%</i>	<i>+160 bps</i>		<i>10.1%</i>	<i>8.4%</i>	<i>+170 bps</i>

ACH (to sale
date of 9
September 2025)

TTV IN US\$M REVENUE IN US\$000s	Q2 FY26	Q2 FY25	% +/-		H1 FY26	H1 FY25	% +/-
TTV	-	325	-		227	579	-61%
Total revenue	-	1,173	-		792	2,089	-62%
<i>Total revenue/volume yield %</i>	<i>-</i>	<i>0.36%</i>	<i>-</i>		<i>0.35%</i>	<i>0.36%</i>	<i>-1 bps</i>

CARD (to sale
date of 9
September 2025)

TTV IN US\$M REVENUE IN US\$000s	Q2 FY26	Q2 FY25	% +/-		H1 FY26	H1 FY25	% +/-
TTV	-	71	-		45	126	-64%
Total revenue	-	124	-		201	223	-10%
<i>Total revenue/volume yield %</i>	<i>-</i>	<i>0.17%</i>	<i>-</i>		<i>0.45%</i>	<i>0.18%</i>	<i>+27 bps</i>