

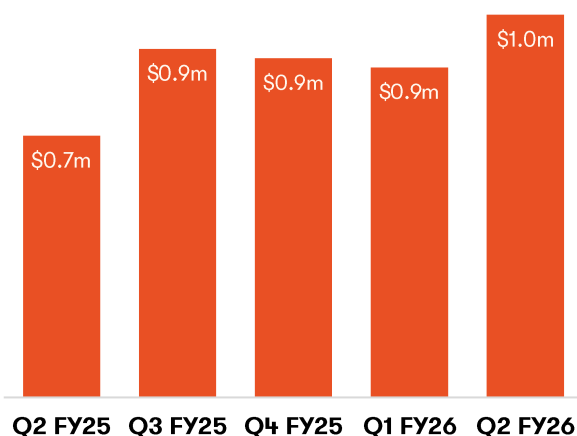
## December 2025 Quarterly Report

Rent.com.au Limited (ASX: RNT) ('Rent.com.au' or 'the Group'), Australia's leading platform for renters, presents its report for the quarter ended 31 December 2025. The quarter was marked by strong progress against the Group's near-term objectives of step-change revenue growth, a pathway to positive cashflow, and an accelerating transition to recurring revenues. Together, these outcomes reinforce the scalability of the business model and support the creation of long-term shareholder value.

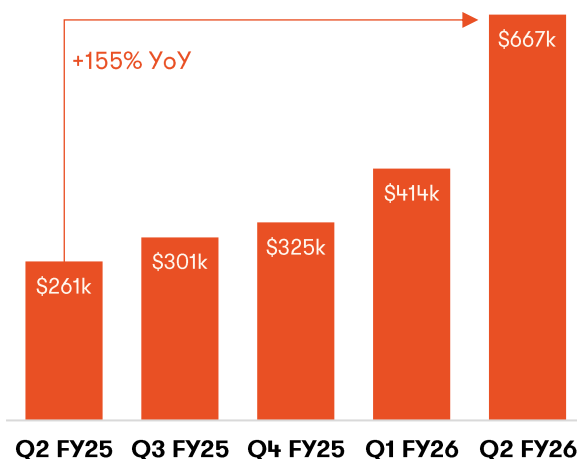
### KEY POINTS

- › **Record Revenue Quarter:** Total Group revenue grew 34% vs the PCP (December 2024 quarter) exceeding \$1 million in quarterly revenue for the first time.
- › **Increasing Revenue Sustainability:** Recurring revenue increased 155% vs the PCP (61% vs Q2 FY26), driven by RentPay and RentBond®. 67% of the Group's quarterly revenue was recurring.
- › **Significantly Improved Cashflow:** Customer receipts were up 78% vs Q2 FY26, and more than double the PCP, with operating cashflow improving 40% year-on-year (excluding the benefit of the \$750k R&D Grant received in the quarter).
- › **Well-Funded:** With \$7.5 million in cash on 31 December 2025, plus \$1.6 million (before costs) received in early January, RNT has a substantial runway to deliver long-term sustainable growth.

### QUARTERLY GROUP REVENUE



### QUARTERLY RECURRING REVENUE



### Jan Ferreira - CEO, commented:

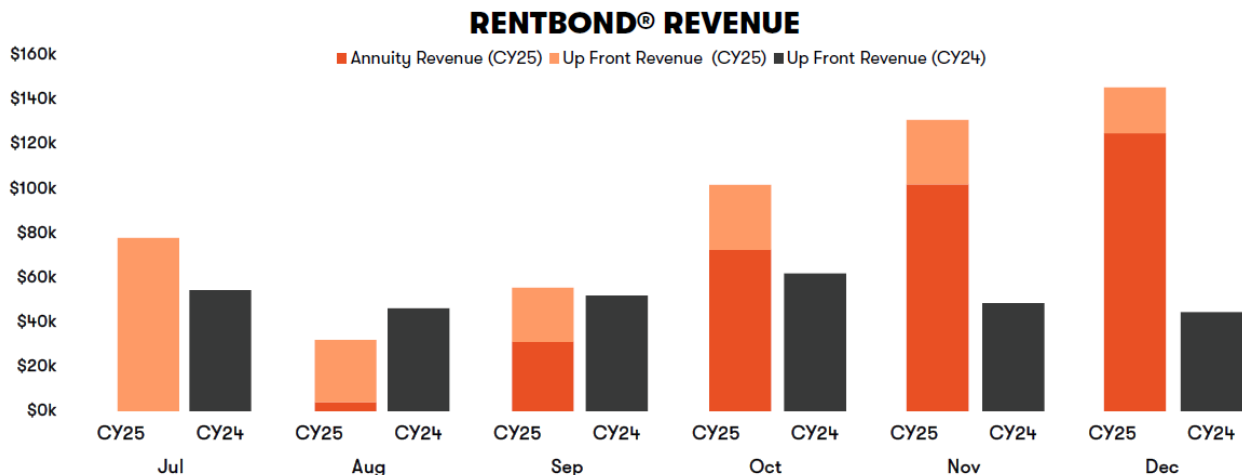
"When we commenced our transformation, we set some clear goals that we want to achieve by the end of 2026. These were: to double monthly revenue; generate positive EBITDA and operating cashflow; and to create sustainable revenue streams i.e. more than 70% of Group Revenue would be from recurring revenue. We're just six months into that transformation but already the December quarter's results demonstrate that we're on track, with strong improvement in each of those metrics including achieving our first ever million-dollar revenue quarter, mostly from recurring revenue.

"We have great operating momentum and with approximately \$14 million in cash and debt to execute our growth strategy, we are exceptionally well capitalised".

## OPERATING OVERVIEW

During the quarter ended 31 December 2025, Rent.com.au's primary focus was optimising and scaling RentBond® loans. Following a transitional month in August 2025, new RentBond® loans funded by Rent.com.au averaged more than \$1 million per month before moderating slightly over the Christmas period. In addition to the loans funded by Rent.com.au, loans are also generated by funding partners who can fund customers that sit outside of Rent.com.au's criteria. This generates incremental, upfront commission-based revenue for the Group.

January 2026 is on track to be the strongest month yet, surpassing \$1 million in Rent.com.au funding with a week remaining. We expect February and March to also be very strong months for new loan originations.



The strength of the RentBond® revenue model was evident during the December 2025 quarter. Historically a slower period for the rental market which has previously meant weaker revenue, this most recent quarter delivered record revenue driven by the recurring revenue from both RentBond® and RentPay.

Based on a typical RentBond® loan, the Group expects to earn approximately 6x more revenue over the average 12-month life of the loan compared to the previous funding model, and performance to date supports this expectation. As at the date of this report, more than \$1 million in future revenue is expected from loans already processed.

While the Group's primary focus remains on optimising and scaling RentBond®, during the quarter we completed enhancements to the Rent.com.au listings site to optimise the performance for customers as they search for their next rental.

For the December 2025 quarter RentPay delivered 29% revenue growth compared to the PCP. With a massive Australian renting market estimated at \$85 billion\* per annum, the Group continues to work closely with customers to develop the next phase of customer-led functionality. In parallel, initiatives are underway to improve payment margins and better align pricing.

## CORPORATE

During the quarter, the Group received \$5.7 million in proceeds from the exercise of listed options, resulting in the issue of 141.4 million ordinary shares. In January 2026 a further \$1.6 million (before costs) was received from underwriting of the remaining 39.4 million unexercised options.

At 31 December 2025 the Group had \$7.5 million in cash and \$5 million in undrawn debt, providing a strong balance sheet and funding flexibility to support continued investment in core growth initiatives.

**Approved for release to the ASX by the Board of Directors.**

\* Source: Rent.com.au estimate based on 2.5 million households renting from private landlords (ABS) x \$680 per week (Rent.com.au) x 52 weeks

**Disclosures required under ASX Listing Rules:**

Payments to related parties of the entity during the quarter totalled \$149k, comprising directors' fees of \$68k and office rent and outgoings paid to entities associated with Dr Garside of \$81k.

RentBond® software development costs of \$167k were incurred in optimising customer flows for referral partners as well as starting to build proprietary credit decisioning to incorporate unique data which RNT has access to via customer opt in.

RentPay's EBITDA loss for the quarter was \$352k (38% lower/better than the same quarter last year), and investment in software development was just \$52k.

**Investor Enquiries**

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**ABOUT RENT.COM.AU**

Rent.com.au Limited (ASX: RNT) is Australia's leading renter-focused technology platform, purpose-built to meet the financial and digital needs of the country's 8 million renters.

The platform combines search, services, and smart financial tools to support renters through every step of the rental journey. Key products include:

- RentBond® – a nationally available move-now-pay-later loan designed to cover rental costs such as bond payments, rent in advance, and moving expenses.
- RentPay – a digital rent payment and money management app that offers renters greater control and flexibility while streamlining workflows for agents.

With national reach, strong brand equity, and a growing base of recurring product users, Rent.com.au is well-positioned to scale its integrated platform and deliver long-term, margin-accretive growth.

For more information, visit: [www.investors.rent.com.au](http://www.investors.rent.com.au)

## Appendix 4C

### Quarterly cash flow report for entities subject to Listing Rule 4.7B

**Name of entity**

RENT.COM.AU LIMITED

**ABN**

25 062 063 692

**Quarter ended ("current quarter")**

31 December 2025

<b>Consolidated statement of cash flows</b>	<b>Current quarter \$A'000</b>	<b>Year to date (6 months) \$A'000</b>
<b>1. Cash flows from operating activities</b>		
1.1 Receipts from customers	1,801	2,810
1.2 Payments for		
(a) research and development	-	-
(b) product manufacturing and operating costs	(827)	(1,480)
(c) advertising and marketing	(145)	(298)
(d) leased assets	(44)	(48)
(e) staff costs	(691)	(1,338)
(f) administration and corporate costs	(420)	(666)
1.3 Dividends received (see note 3)	-	-
1.4 Interest received	62	95
1.5 Interest and other costs of finance paid	(149)	(218)
1.6 Income taxes paid	-	-
1.7 Government grants and tax incentives	750	750
1.8 Other (provide details if material)	-	-
<b>1.9 Net cash from / (used in) operating activities</b>	<b>337</b>	<b>(393)</b>
<b>2. Cash flows from investing activities</b>		
2.1 Payments to acquire or for:		
(a) entities	-	-
(b) businesses	-	-
(c) property, plant and equipment	(3)	(7)
(d) investments	-	-
(e) intellectual property	-	-
(f) other non-current assets (software development)	(450)	(1,006)

Consolidated statement of cash flows		Current quarter \$A'000	Year to date (6 months) \$A'000
	(g) other non-current assets (loan book generation)	(2,670)	(3,792)
2.2	Proceeds from disposal of:		
	(a) entities	-	-
	(b) businesses	-	-
	(c) property, plant and equipment	3	3
	(d) investments	-	-
	(e) intellectual property	-	-
	(f) other non-current assets	-	-
2.3	Cash flows from loans to other entities	-	-
2.4	Dividends received (see note 3)	-	-
2.5	Other (Term Deposits not recognised as cash)	-	(1,500)
2.6	<b>Net cash from / (used in) investing activities</b>	<b>(3,120)</b>	<b>(6,302)</b>
<b>3.</b>	<b>Cash flows from financing activities</b>		
3.1	Proceeds from issues of equity securities (excluding convertible debt securities)	-	2,691
3.2	Proceeds from issue of convertible debt securities	-	-
3.3	Proceeds from exercise of options	5,656	6,327
3.4	Transaction costs related to issues of equity securities or convertible debt securities	-	(282)
3.5	Proceeds from borrowings	3,566	5,766
3.6	Repayment of borrowings	(703)	(720)
3.7	Transaction costs related to loans and borrowings	-	(212)
3.8	Dividends paid	-	-
3.9	Other (provide details if material)	-	-
3.10	<b>Net cash from / (used in) financing activities</b>	<b>8,519</b>	<b>13,570</b>
<b>4.</b>	<b>Net increase / (decrease) in cash and cash equivalents for the period</b>		
4.1	Cash and cash equivalents at beginning of period	1,755	616
4.2	Net cash from / (used in) operating activities (item 1.9 above)	337	(393)
4.3	Net cash from / (used in) investing activities (item 2.6 above)	(3,120)	(6,302)

Consolidated statement of cash flows		Current quarter \$A'000	Year to date (6 months) \$A'000
4.4	Net cash from / (used in) financing activities (item 3.10 above)	8,519	13,570
4.5	Effect of movement in exchange rates on cash held	-	-
4.6	<b>Cash and cash equivalents at end of period</b>	<b>7,491</b>	<b>7,491</b>

5.	Reconciliation of cash and cash equivalents at the end of the quarter (as shown in the consolidated statement of cash flows) to the related items in the accounts	Current quarter \$A'000	Previous quarter \$A'000
5.1	Bank balances	7,471	7,471
5.2	Call deposits	20	20
5.3	Bank overdrafts	-	-
5.4	Other (provide details)	-	-
5.5	<b>Cash and cash equivalents at end of quarter (should equal item 4.6 above)</b>	<b>7,491</b>	<b>7,491</b>

6.	Payments to related parties of the entity and their associates	Current quarter \$A'000
6.1	Aggregate amount of payments to related parties and their associates included in item 1	(149)
6.2	Aggregate amount of payments to related parties and their associates included in item 2	-
<p><i>Note: if any amounts are shown in items 6.1 or 6.2, your quarterly activity report must include a description of, and an explanation for, such payments.</i></p> <p>NB: The amount at item 6.1 includes individual director fees paid, and office rental and outgoings paid to an entity related to Dr. Garry Garside.</p>		

<b>7.</b>	<b>Financing facilities</b> <i>Note: the term "facility" includes all forms of financing arrangements available to the entity.</i> <i>Add notes as necessary for an understanding of the sources of finance available to the entity.</i>	<b>Total facility amount at quarter end \$A'000</b>	<b>Amount drawn at quarter end \$A'000</b>
7.1	Loan facilities	\$10,000	\$5,000
7.2	Credit standby arrangements	-	-
7.3	Other (please specify)	-	-
7.4	<b>Total financing facilities</b>	\$10,000	\$5,000
7.5	<b>Unused financing facilities available at quarter end</b>		\$5,000
7.6	<p>Include in the box below a description of each facility above, including the lender, interest rate, maturity date and whether it is secured or unsecured. If any additional financing facilities have been entered into or are proposed to be entered into after quarter end, include a note providing details of those facilities as well.</p> <p>\$10 million senior secured credit facility from the Eldium Income Fund for the funding of RentBond loans. Drawdowns total \$5.0 million at 31 December 2025. An additional \$800,000 was drawn on 2 January 2026. Interest is payable on the outstanding balance at 15% per annum to the maturity date of 31 January 2027. Security charge over the RNT Groups assets including \$1.5 million cash security which has been placed as an interest-bearing deposit in the Eldium Income Fund. Excluded from 8.3 below as restricted to funds for lending.</p>		

<b>8.</b>	<b>Estimated cash available for future operating activities</b>	<b>\$A'000</b>
8.1	Net cash from / (used in) operating activities (item 1.9)	337
8.2	Cash and cash equivalents at quarter end (item 4.6)	7,491
8.3	Unused finance facilities available at quarter end (item 7.5)	-
8.4	Total available funding (item 8.2 + item 8.3)	7,491
8.5	<b>Estimated quarters of funding available (item 8.4 divided by item 8.1)</b>	N/A
<p><i>Note: if the entity has reported positive net operating cash flows in item 1.9, answer item 8.5 as "N/A". Otherwise, a figure for the estimated quarters of funding available must be included in item 8.5.</i></p>		
8.6	<p>If item 8.5 is less than 2 quarters, please provide answers to the following questions:</p> <p>8.6.1 Does the entity expect that it will continue to have the current level of net operating cash flows for the time being and, if not, why not?</p> <p>Answer: n/a</p> <p>8.6.2 Has the entity taken any steps, or does it propose to take any steps, to raise further cash to fund its operations and, if so, what are those steps and how likely does it believe that they will be successful?</p> <p>Answer: n/a</p> <p>8.6.3 Does the entity expect to be able to continue its operations and to meet its business objectives and, if so, on what basis?</p> <p>Answer: n/a</p> <p><i>Note: where item 8.5 is less than 2 quarters, all of questions 8.6.1, 8.6.2 and 8.6.3 above must be answered.</i></p>	

## Compliance statement

- 1 This statement has been prepared in accordance with accounting standards and policies which comply with Listing Rule 19.11A.
- 2 This statement gives a true and fair view of the matters disclosed.

Date: 30 January 2025 .....

By the Board

Authorised by: .....  
(Name of body or officer authorising release – see note 4)

## Notes

1. This quarterly cash flow report and the accompanying activity report provide a basis for informing the market about the entity's activities for the past quarter, how they have been financed and the effect this has had on its cash position. An entity that wishes to disclose additional information over and above the minimum required under the Listing Rules is encouraged to do so.
2. If this quarterly cash flow report has been prepared in accordance with Australian Accounting Standards, the definitions in, and provisions of, *AASB 107: Statement of Cash Flows* apply to this report. If this quarterly cash flow report has been prepared in accordance with other accounting standards agreed by ASX pursuant to Listing Rule 19.11A, the corresponding equivalent standard applies to this report.
3. Dividends received may be classified either as cash flows from operating activities or cash flows from investing activities, depending on the accounting policy of the entity.
4. If this report has been authorised for release to the market by your board of directors, you can insert here: "By the board". If it has been authorised for release to the market by a committee of your board of directors, you can insert here: "By the [name of board committee – eg Audit and Risk Committee]". If it has been authorised for release to the market by a disclosure committee, you can insert here: "By the Disclosure Committee".
5. If this report has been authorised for release to the market by your board of directors and you wish to hold yourself out as complying with recommendation 4.2 of the ASX Corporate Governance Council's *Corporate Governance Principles and Recommendations*, the board should have received a declaration from its CEO and CFO that, in their opinion, the financial records of the entity have been properly maintained, that this report complies with the appropriate accounting standards and gives a true and fair view of the cash flows of the entity, and that their opinion has been formed on the basis of a sound system of risk management and internal control which is operating effectively.