

ASX ANNOUNCEMENT

4th March 2026

Peppermint Attracts A\$2.1M Investment from Strategic Philippines Payments Sector Companies

Highlights

- Landmark partnership with Filipino Payment Sector Companies delivers strategic capital and further embeds Peppermint's digital wallet platform within the Philippines digital payments market
- A\$2.1m strategic investment at \$0.035 per share from the nominees of Philippine payment sector companies Optimal Payments Place Inc. and Tsunami Financial Solutions Inc.
- First tranche of \$1,072,000 already received
- Shares voluntarily escrowed for 12 months demonstrating long-term commitment to scaling Peppermint's electronic payment rails
- Capital to advance Peppermint's fully licensed, scalable bizmoto digital wallet platform enabling it to accelerate its activity in the Philippines' rapid growing digital payments sector
- Capital supports continued execution against Peppermint's "North Star" target of increasing transaction frequency and recurring revenue

PERTH, AUSTRALIA, 4 March 2026: Peppermint Innovation Ltd (ASX: PIL) ("Peppermint" or "the Company") pleased to announce it has entered into a binding agreement to raise A\$2.1 million from the nominees of Optimal Payments Place Inc. and Tsunami Financial Solutions Inc, ("the Group") Philippines payment sector companies, establishing a strategically aligned partnership that enhances Peppermint's payments ecosystem while accelerating execution in its largest addressable market.

Peppermint's Managing Director and CEO Chris Kain said:

"Peppermint owns and operates a fully licensed digital wallet and payments platform regulated by the Bangko Sentral ng Pilipinas, with connectivity to the national payment rails through InstaPay and QRPh.

We now operate from a rare EMI licence position with live national rail connectivity, merchant onboarding capability and the governance framework required to support scale. After several years of building the infrastructure, the focus now shifts firmly to monetisation — driving transaction volumes, expanding partnerships and growing recurring fee income.

The investment by the Group's nominees in the ASX-listed parent company validates the value of Peppermint's regulated platform and operating footprint. As established digital payment sector



Peppermint Innovation Limited ACN 125 931 964 ASX: PIL

Level 2 East, The Wentworth Building, 300 Murray Street, (Off Raine Lane) Perth Western Australia 6000

Phone: +61 8 6255 5504 | Email: info@pepltd.com.au | www.pepltd.com.au

For personal use only

companies without its own licensed rails, the group recognises the strategic advantage of aligning with Peppermint's infrastructure — a model we believe can be replicated with other industry participants seeking access to the national payment rails.

Together we expect to expand access to our Electronic Payment Rails across a broader merchant and cooperative network, particularly through P2M QRPh-enabled payments, which is one of the fastest-growing segments of the Philippine payments market."

The placement will be via the issue of 306,289,224 fully paid ordinary shares at 0.35 cents (A\$0.0035) per share by way of a signed subscription agreement in two instalments of which the first instalment (\$1,072,000) has been received with the balance expected by the end of the month. The shares will be issued under the existing capacity allowed to the Company to issue shares without shareholder approval under ASX Listing Rule 7.1 and 7.1A.

In addition, the nominee applicants under the subscription agreement have voluntarily agreed to escrow shares for a period of 12 months. This voluntary escrow underpins a long-term strategic commitment to building payment processing capabilities with Peppermint and aligning its interests with the Company's growth in the Philippine digital payments market.

What's Next

The capital raised provides Peppermint with the financial flexibility to accelerate execution across its core Philippine digital payments strategy.

Near-term priorities are clear:

- **Drive transaction growth** through expanded corporate partnerships leveraging the Bizmoto digital wallet and payment gateway infrastructure.
- **Scale merchant acquisition and QR payment deployment** to increase payment acceptance points across key markets.
- **Enhance transaction capability and throughput**, supporting higher volumes and improved unit economics.
- **Increase active user engagement and recurring transaction frequency**, strengthening sustainable, transaction-based revenue.

Importantly, the combination of new capital and strategic alignment with the Group positions Peppermint to accelerate revenue growth while leveraging its regulated infrastructure and existing platform investment.

Ends



This ASX announcement has been approved by Peppermint Innovation Limited's Board of Directors and authorised for release.

For more information, please contact:

Chris Kain
Managing Director & CEO
Peppermint Innovation Limited
E: info@pepltd.com.au

About Peppermint Innovation Ltd

Peppermint Innovation is an Australian company focused on the commercialisation and further development of the Peppermint Platform, a fully regulated and licenced electronic payments platform built and deployed to deliver digital financial inclusion to the people of the Philippines.

Forward Looking Statements: Statements regarding plans with respect to Peppermint's business plans are forward looking statements. There can be no assurance that Peppermint's plans will proceed as expected and there can be no assurance that Peppermint will be able to increase revenue.

