

Debt Facility Expanded to Accelerate RentBond® Growth

Rent.com.au Limited (ASX: RNT) ('Rent.com.au' or 'the Group'), Australia's leading platform for renters, is pleased to announce that it has successfully extended its Senior Debt Facility ('the Facility') with the Eldium Income Fund ('Eldium') following continued strong loan volumes generated by RentBond® - Rent.com.au's nationally available, move-now-pay-later loan for renters.

KEY POINTS

- › **Funding Facility Extended:** The borrowing capacity has been increased to \$15 million, and the facility term has been extended by 6 months to 30 July 2027.
- › **Record RentBond® Growth:** More than \$3 million in new loans were made in the quarter ended 31 March 2026, bringing total loans since inception to \$7.4 million.
- › **Cash Deployed to Accelerate Profitability:** Alongside debt funding, the Group is funding an increasing portion of new loans from cash, reducing funding costs and improving profitability.
- › **Well-Funded:** With ~\$7.5 million in cash and \$8.5 million in undrawn debt on 31 March 2026, the Group remains exceptionally well-funded to deliver long-term sustainable growth.
- › **New Referral Partnership Signed:** Agreement with a property listings portal expected to contribute additional RentBond® volumes once live.

Jan Ferreira - CEO, commented:

"Being able to extend our funding facility so soon after commencing our lending operations is a testament to the professionalism of our team and systems, and reflects the size of the opportunity that our funding partner is looking to participate in.

"We delivered a record quarter, with well over \$3 million in new loans written, and we're seeing continued strong demand from customers. We've also increasingly been funding loans from our own cash to accelerate profitability.

"We believe we can grow lending by circa 50% or more as we continue optimising our application and assessment models. In addition, we've signed another referral agreement with a large property listings portal which, when live, has the potential to contribute to additional RentBond® volumes.

"Securing this additional funding ensures we are well positioned to deliver growth as we build Australia's leading renter platform".

Key Terms of Amended Facility Agreement:

Except as set out below, the key terms of the Senior Secured Credit Facility Agreement between Rent.com.au Finance Pty Ltd and Bolt Capital as trustee for the Eldium Income Fund remain unchanged in line with the terms announced by Rent.com.au on 28th May 2025.

The following key terms have been amended in the Amendment Letter signed today:

- The Facility Limit has been increased from \$10 million to \$15 million;
- The Maturity Date (i.e. repayment date) of the Facility has been extended to 30 July 2027;
- The Availability Date of the Facility has been extended to 30 June 2027; and
- The Cash Security to be provided by Rent.com.au increases from \$1.5 million to \$2.5 million. The Cash Security deposited with Eldium earns Rent.com.au interest at 8.5% per annum.

Approved for release to the ASX by the Board of Directors

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

ABOUT ELDIUM

Founded by Matt Leibowitz (co-founder Stake - hellostake.com) and Larry Diamond (co-founder Zip Co - zip.co), the Eldium Income Fund has a focus on supporting Australian lending businesses - not only through the provision of capital, but also with access to Matt and Larry's experience in building quality, category-defining businesses.

They know what it's like to raise, build, scale, and serve customers. Now they're backing others doing the same through an integrated approach that benefits both the businesses they fund and the Fund's investors, where capital from the Fund combines with their business expertise to help drive these businesses forward, and that in turn helps support the success of the investments for the Fund.

Bolt Capital Pty Ltd (ACN 636 202 223, AFSL No. 522572) is the trustee and administrator of the Eldium Income Fund.