

QUICKFEE Q3 FY26 BUSINESS UPDATE

21 April 2026

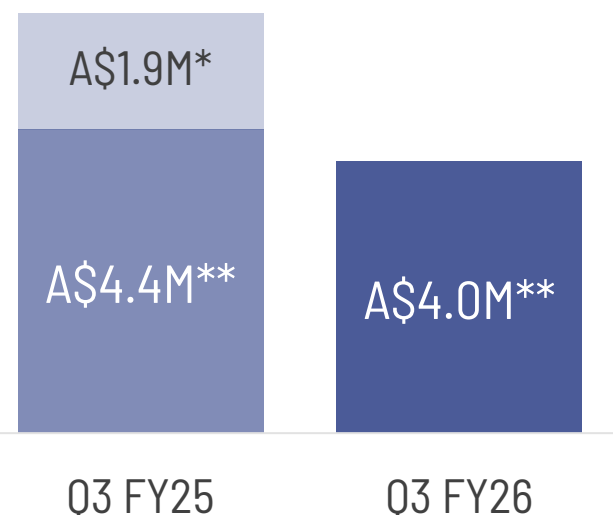
Chief Executive Officer, **Bruce Coombes**



Q3 FY26 Results Overview

Underlying revenue down 9% on pcp, strong growth in AU legal

- + GROUP REVENUE OF \$4.0M
- + EBTDA POSITIVE IN Q3 FY26



* REVENUE FROM SOLD PRODUCTS
 ** ONGOING REVENUE

Q3 FY26 PERFORMANCE ²	Q3 FY26	Q3 FY25	MOVEMENT
REVENUE			
US FINANCE (PAY OVER TIME)	US\$ 0.5 M	US\$ 0.9 M	-44%
US PAY NOW (ACH & CARD) vs reported pcp	-	US\$ 1.2 M	n/a
AU FINANCE (PAY OVER TIME)	A\$ 2.9 M	A\$ 2.6 M	+12%
GROUP REVENUE vs. REPORTED PCP	A\$ 4.0 M	A\$ 6.3 M	-37%
GROUP REVENUE vs. NORMALISED PCP¹	A\$ 4.0 M	A\$ 4.4 M	-9%

TOTAL TRANSACTION VALUES (TTV)

US FINANCE (PAY OVER TIME)	US\$ 4.6 M	US\$ 7.6 M	-39%
AU FINANCE (PAY OVER TIME)	A\$ 14.7 M	A\$ 14.1 M	+4%



EARNINGS GUIDANCE

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

¹ "Normalised PCP" - Q3 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 Q3 FY26 financial results are unaudited

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



Q3 FY26 Highlights

Quarterly revenue of A\$4.0m, down 9% on normalised pcp (excluding US Pay Now)

- + AU Finance revenue up 12% on pcp to A\$2.9m
- + US Finance revenue down 44% on pcp to US\$0.5m, primarily due to a strong Q3 FY25

Continued growth in disbursement funding (DF) to 42% of AU loan book

- + DF total transaction value (TTV) up 23% on pcp to A\$2.7m
- + Fee Funding TTV in Australia flat on pcp at \$12m
- + Recent new DF firm sign-ups are expected to deliver approximately A\$10 million of DF originations in their first 12 months.

Stronger net interest margin of 15.3%

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

Confirm guidance of FY26 EBTDA in the range of A\$3.75m - A\$4.25m

- + Strong start to TTV volumes in April
- + Growth potential in Aiwyn reseller volumes in the US

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:

700+

PROFESSIONAL SERVICES FIRMS CURRENTLY FINANCED WORLDWIDE

OVER \$750M

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

Targeting Accounting and Legal verticals

Focus on professional services firms

- + Professional services with a business-to-business (B2B) focused customer base
- + Firm revenue greater than \$1M

In Accounting and Legal verticals

- + Accounting or solution providers to accounting (e.g. accounting software or CPA State Society)
- + Commercial, family law and personal injury law firms

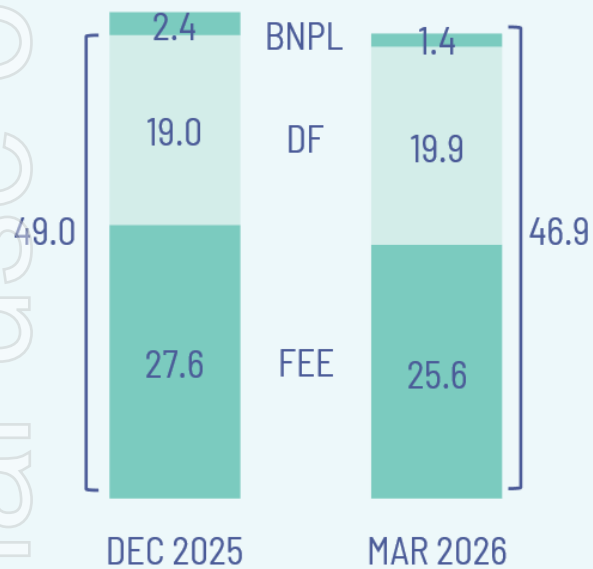
Underpins low-risk lending model

- + Professional accreditations licensing and highly regulated environments require high ethical standards, which significantly reduce counter-party risk in B2B lending
- + Annual recurring revenue streams for accounting and tax compliance obligations ensure low volatility receivables
- + Legal work more transactional and larger ticket size drives demand for financing

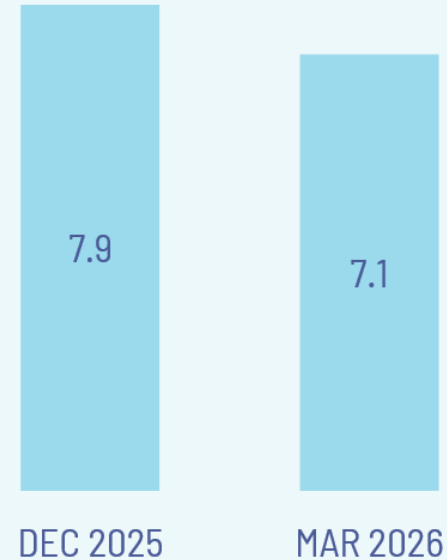


Growth capacity of \$17.5m to fund future loan book

AU LOAN BOOK A\$M

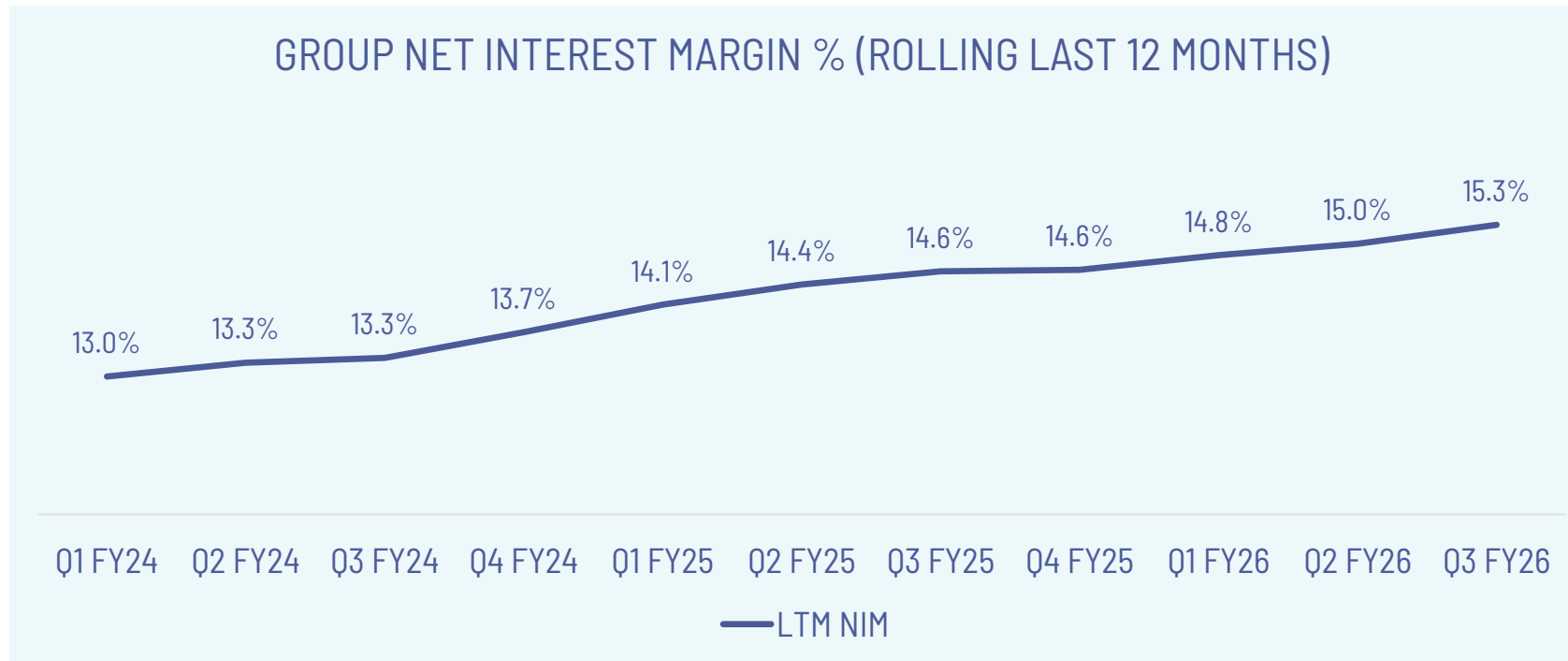


US LOAN BOOK US\$M

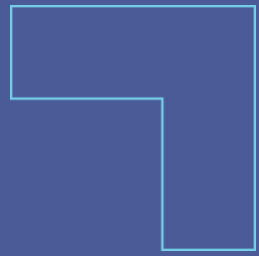


- + Around 42% of AU loan book in disbursement funding (DF)
- + Decrease in US loan book, primarily reflecting Q3 as weak lending quarter
- + BNPL book now in run-off
- + Total liquidity of A\$13.1 million at 31 March 2026, comprising \$9.4 million unrestricted cash on hand and A\$3.7 million in immediately available funds based on current loan receivables
- + Further borrowing growth capacity of a further A\$17.5 million to fund future loan book growth
- + Debt facility has further expansion 'accordion' of A\$20 million and US\$15 million

Stronger net interest margin of 15.3%



- + Q3 FY26 revenue down 9% on normalised pcp
- + Group NIM increasing steadily over time to 15.3% in Q3 FY26, with low volatility on a quarterly basis
- + Future bank rate increases could impact NIM, as they are not usually immediately reflected in rates charged
- + Reflects high-margin, low-risk business model



AUSTRALIA:

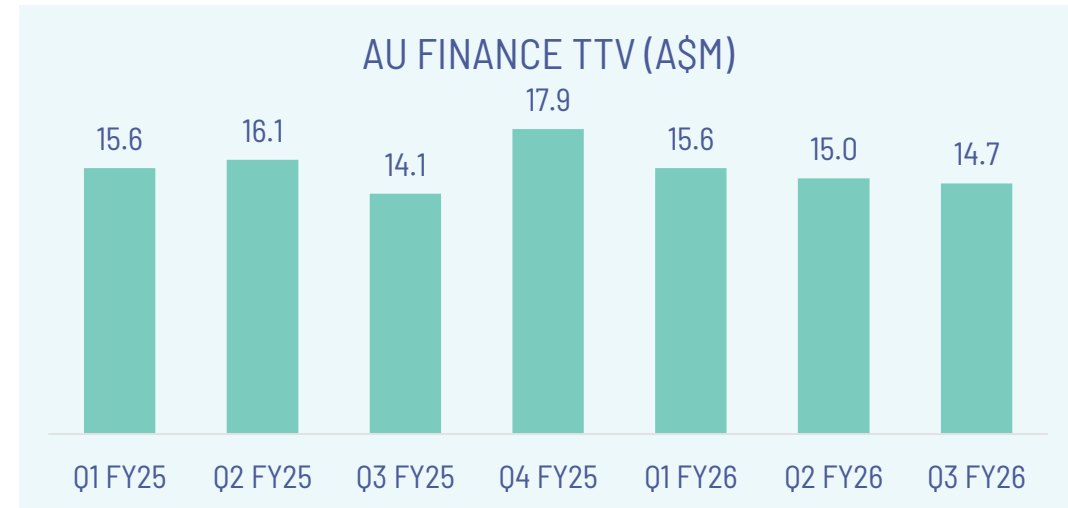
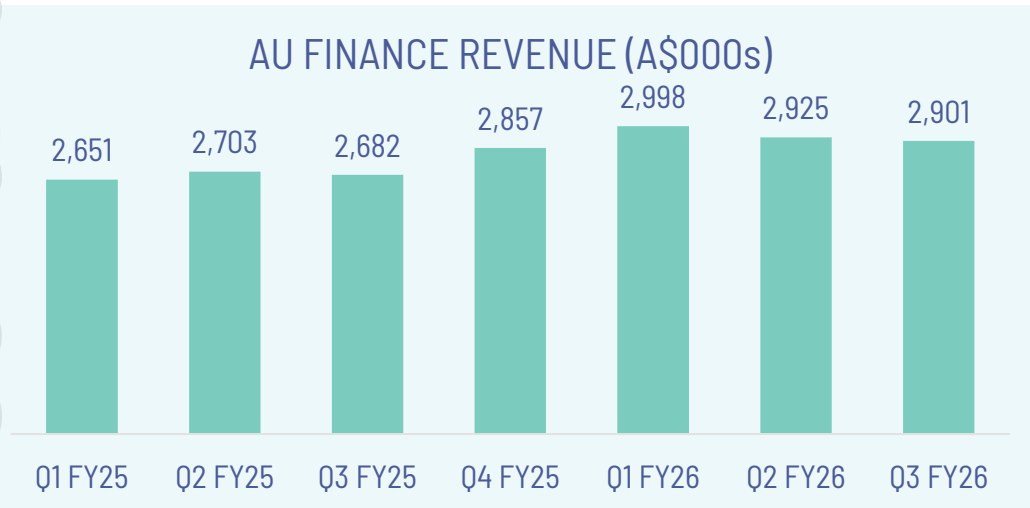
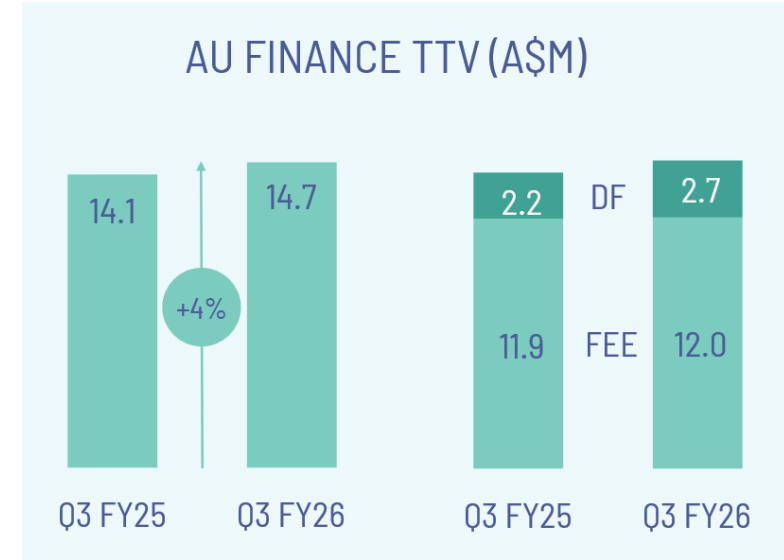
STRONG GROWTH IN LEGAL



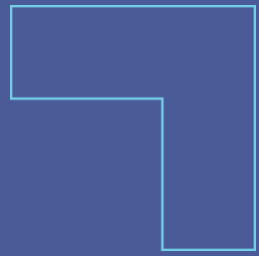
AU: Q3 FY26 Finance revenue up 12% on pcp

- + AU Finance revenue up 12% on pcp to A\$2.9 million (Q3 FY25: A\$2.6 million)
- + AU Finance TTV up 4% on pcp
- + Finance revenue yield up 70 bps on pcp to 19.7%, primarily due to growth in legal disbursement funding book, now at 42% of total AU book
- + No credit losses in quarter

	Q3 FY26	Q3 FY25
# of Finance payment plans up 14%	2,735	2,394



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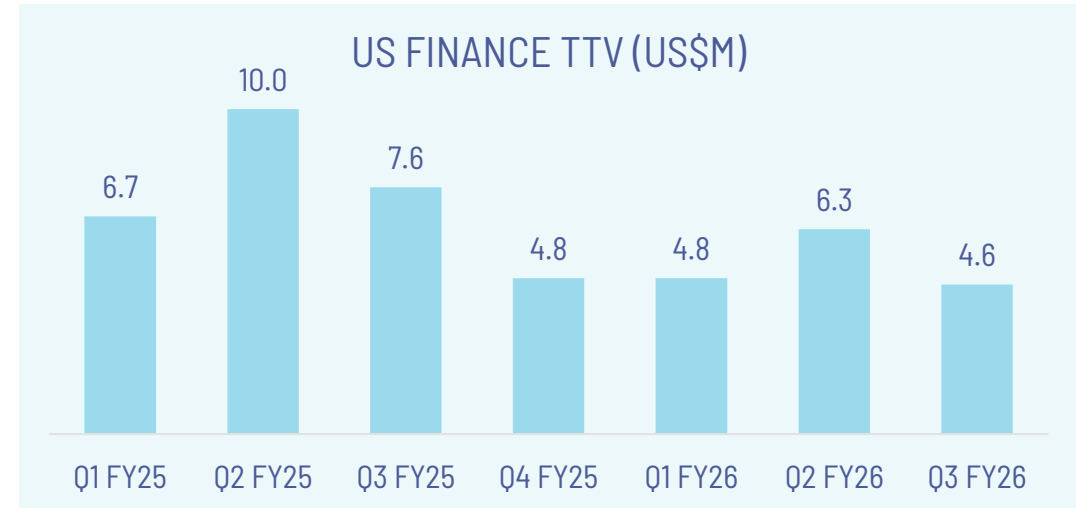
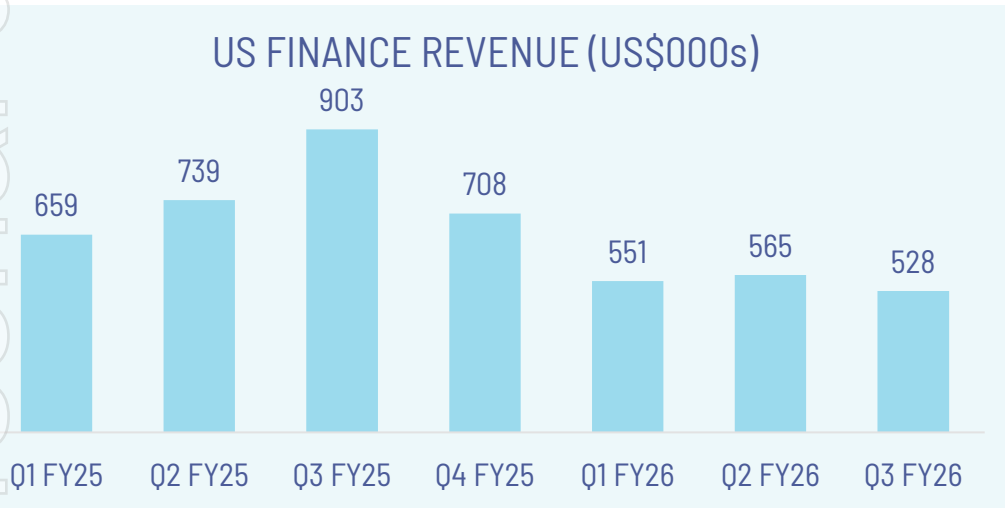
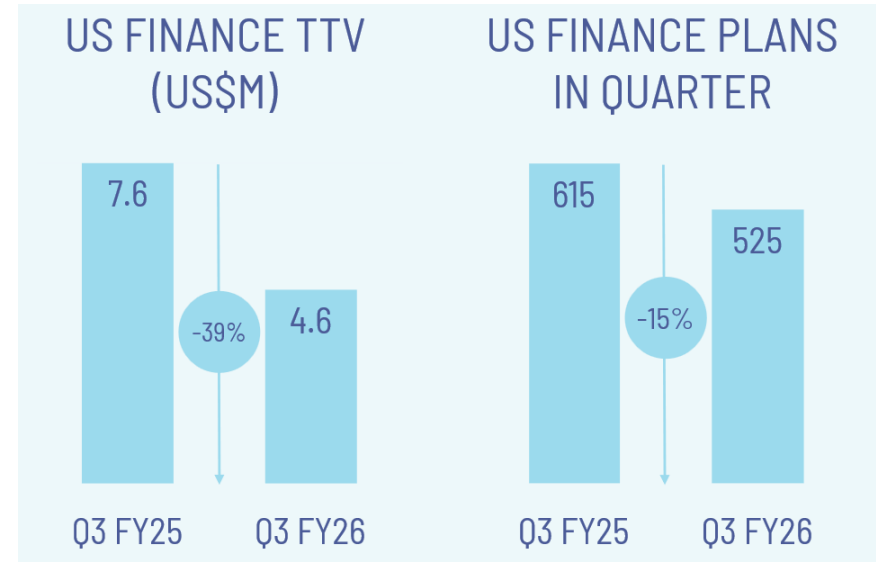
UNITED STATES:

FOCUS ON RESELLER CHANNEL

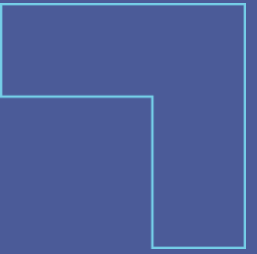


US: Q3 FY26 Finance revenue down 44% on pcp

- + US Finance TTV down 39% on pcp to US\$4.6 million; Finance revenue down 44% on pcp to US\$0.5 million (Q3 FY25: US\$0.9 million)
- + Green shoots of growth potential in Aiwyn reseller volumes
- + 3 staff in the US; 11 years' combined QuickFee experience
- + No credit losses in quarter



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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



Dividends

- + Expected final FY26 dividend
- + Expected special dividend of approximately 1c per share in Q4 CY26 from the balance of sale proceeds



Continue to consider other potential inorganic opportunities



Expected FY26 EBTDA in the range of \$3.75 - \$4.25 million (before profit on sale)



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



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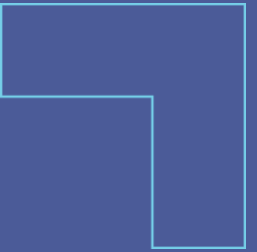
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APPENDIX

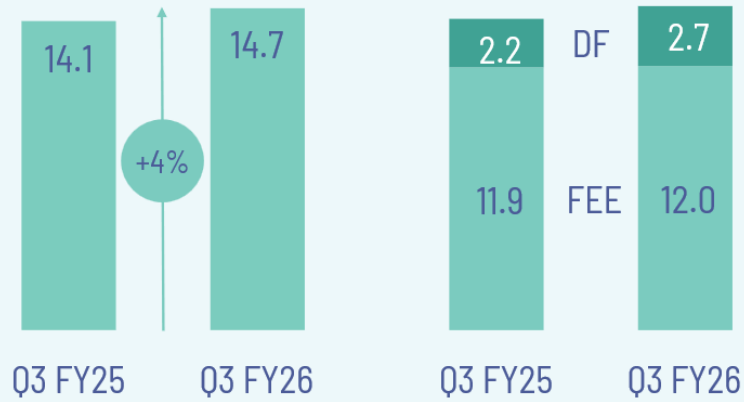


Glossary

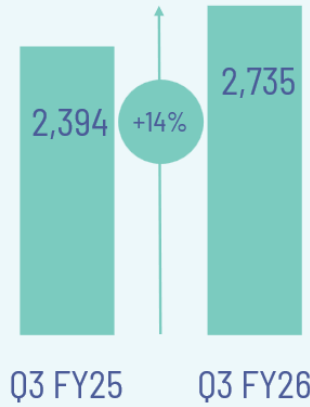
ACH	Automated Clearing House	A type of electronic bank-to-bank payment in the US, equivalent to EFT in Australia
ACTIVE FIRM	Any firm that has had a transaction with QuickFee in the relevant period	
APR	Annual percentage rate	The annual rate of interest on payment plans or loans
AVERAGE LOAN BOOK	Calculated 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 pcp for the December 2026 quarter is the December 2025 quarter

AU operational metrics: Q3 FY26 & FY26 YTD

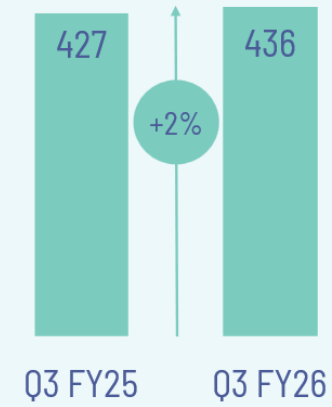
AU FINANCE TTV (A\$M)



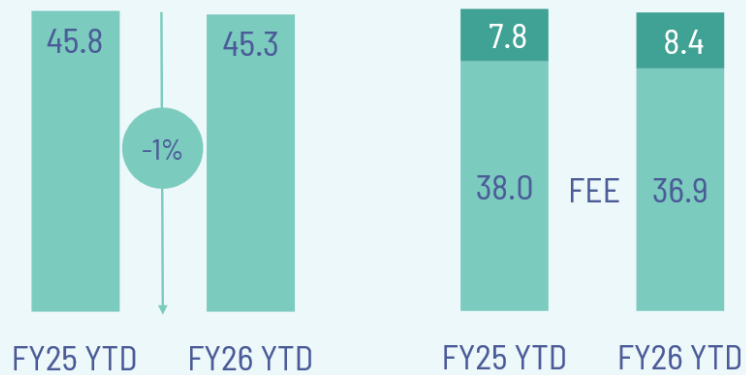
AU FINANCE PLANS IN QUARTER



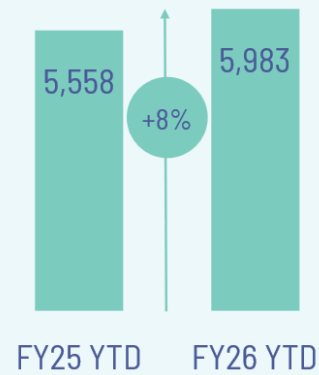
AU ACTIVE FIRMS



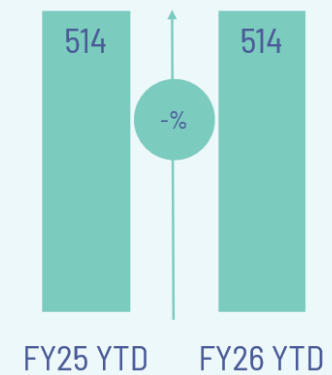
AU FINANCE TTV (A\$M)



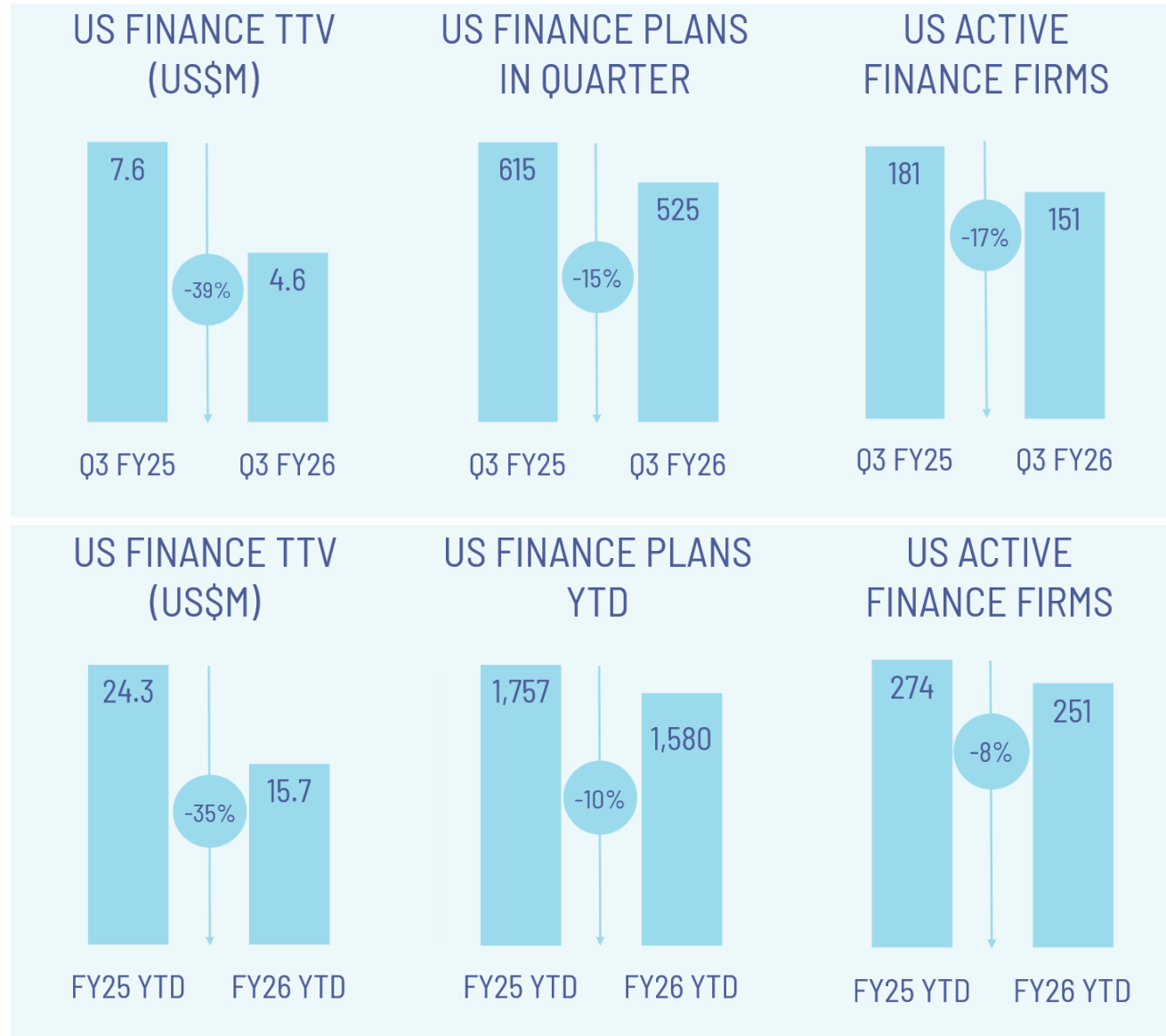
AU FINANCE PLANS YTD



AU ACTIVE FIRMS



US operational metrics: Q3 FY26 & FY26 YTD



AU & US Finance revenue: Q3 FY26 & FY26 YTD

AUSTRALIA

TTV IN A\$M REVENUE IN A\$000s	Q3 FY26	Q3 FY25	% +/-
TTV	14.7	14.1	+4%
Financing revenue (interest)	2,636	2,442	+8%
Payments and other revenue	265	240	+10%
Total revenue	2,901	2,682	+8%
<i>Total revenue/volume yield %</i>	<i>19.7%</i>	<i>19.0%</i>	<i>+70 bps</i>

US

TTV IN US\$M REVENUE IN US\$000s	Q3 FY26	Q3 FY25	% +/-
TTV	4.6	7.6	-39%
Financing revenue (interest)	491	855	-43%
Payments and other revenue	37	48	-23%
Total revenue	528	903	-42%
<i>Total revenue/volume yield %</i>	<i>11.5%</i>	<i>11.9%</i>	<i>-40 bps</i>

