

12 May 2026

ASX Announcement

Investor Conference Presentation

Australian technology and debt collection provider Credit Clear Limited (ASX: CCR) ("Credit Clear" or "the Company") provides the attached investor presentation, which highlights the next generation of its proprietary AI platform, for presentation at the in-person-only Shaw and Partners Emerging Companies Financials Conference today.

This ASX announcement was authorised for release by the Board of Credit Clear Limited.

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About Credit Clear

Credit Clear Limited is an Australian technology company that has developed a digital billing and communication platform that helps organisations drive smarter, faster, and more efficient financial outcomes by changing the way customers manage their repayments through a user experience that the market demands in a digital age, powered by award winning artificial intelligence.

Credit Clear manages customer accounts across a range of industries including transport, financial services, insurance, government, and utilities. The Company is based in Australia with headquarters in Sydney and offices in Melbourne, Brisbane, Adelaide, and Perth.

www.creditclear.com.au

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creditclear
digital payment technology

Transforming the debt collection industry

12 May 2026

Shaws Emerging Companies
Presentation

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All references to dollars, cents or \$ are a reference to Australian currency, unless otherwise stated.

An Integrated & End-to-End Debt Resolution Provider

A technology-led platform with diversified revenue streams across three key areas

creditclear
digital payment technology

DIGITAL

- Proprietary, white labelled, AI-powered digital and SaaS platform.
- Transforming customer engagement and payments.
- Streamlined, **high-margin, scalable technology** platform used by 1,000+ businesses.
- Revenue derived from subscription and collection fees.

arma
debt resolution

HYBRID

- Market-leading provider of modern, digital-first, customer-centric, contingent debt recovery, and accounts receivable management.
- Services **400+ corporate clients** and providing a turnkey base to help scale tech platform.
- Revenue derived from fees on successful collection of debt.

oakbridge
commercial • insolvency • litigation

LEGAL SERVICES

- In-house legal escalation and litigation, **complementing recovery services** with legal expertise and credibility and full-lifecycle coverage.
- Provides complex debt recovery and insolvency services to clients requiring deeper intervention.
- Revenue derived from professional legal fees.

← SHORT – TERM DEBT →

← LONGER – TERM DEBT →

A leading debt resolution provider with world-class clients

A trusted partner in highly regulated and diverse industries, engaging millions of end customers

UK & EUROPE



AUSTRALIA & NEW ZEALAND



U.S & CANADA



A strong foothold in Australia & NZ, with growing international presence via recent acquisitions

Unlocking global reach, with comprehensive offering

Driving growth via cross-sell opportunities across recent acquisitions & newly established BPO offering



Business Processing Operations (BPO)

- Strategy to expand existing Philippines BPO division at an accelerated rate to assist with customer acquisition
- Critical in driving existing customer share of wallet



- Well-established, UK-based debt collection agency, with 25-year track record
- Significant opportunity to replicate past success, by overlaying CCR's digital solution
- Earnings accretion expected in year one
- Acquired January 2026

Digital Tech Solutions

- Global SaaS provider of early-stage digital voice.
- Allowing interaction through voice-enabled, self-service digital payments and collections
- 35-year track record with operations in the UK, Australia, New Zealand, USA, and Canada
- Acquired January 2026. Earnings accretion expected in first full-year of ownership

Digital Innovation Meets Global Collection Expertise – Powering Seamless, Outsourced Recovery at Scale

Transforming the debt collection industry

Leveraging AI and digital engagement to deliver greater customer outcomes



The debt collection problem

- **A structural shift:**
 - Large creditors (i.e. Banks, ATO) are moving away from selling debt toward long-term outsourced management partnerships
 - Collections moving from labour-dependent models to AI orchestrated
 - Increasing AI adoption is resulting in evolving consumer preferences
- **Strong trading conditions** with 3 consecutive rate rises, inflationary pressures & rising cost of living
- **Traditional agencies operate at low gross margins** due to labour intensity

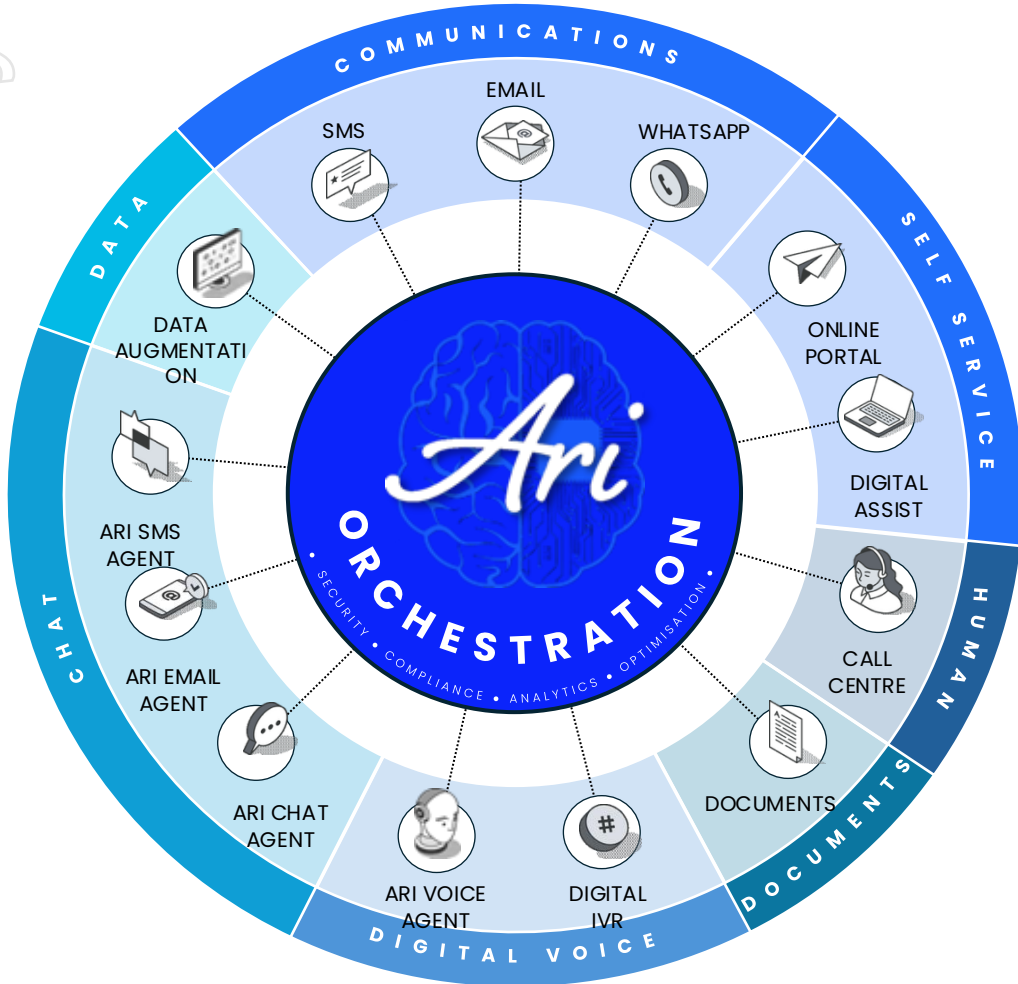


Credit Clear's premier solution

- **Hybrid approach** that prioritises digital convenience with genuine customer care with compliant delivery
- **Proprietary platform, proven at scale**, with years of training data
- **Further leveraging AI and digital engagement** to deliver platform enhancements
- **Long-term, sticky client relationships** generates data no competitor can access
- **Trusted model** with a growing sales pipeline and deep client integration
- **Geographic and regulatory expertise**
- **Ongoing engagement** with improving share of wallet

Leveraging data & AI to enhance platform solutions

Advancing a leading repayments platform via an orchestration layer to enrich engagement



ARI Roadmap

A DIGITAL ASSISTANT FOR RECOVERY MANAGERS

- Ari will optimise CCR's leading digital collections platform
- Ari is CCR's next-generation AI "brain" built by Credit Clear's award-winning NBA AI platform.
- Combining AI-powered technology, end-to-end hybrid capability, and the data to make it smarter every day
- Optimises the platform's orchestration layer by intelligently coordinating the ideal mix of digital channels and human agents to maximise both recovery rates and customer experience.
- Real-time optimisation across 1.2m active customers
- Leveraging hundreds of millions of historical interactions
- Provides advice and manages implementation of optimal debt resolution strategies.

Ten Years of Data. A Thousand Clients. One Platform.

Proprietary AI, unmatched data depth, and deep client integration – built over a decade, impossible to replicate overnight



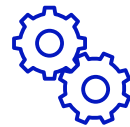
Proprietary AI

- Real-time improvements and learnings across broad customer base
- Multi-channel orchestration
- Years of development & training data



Data Bank Advantage

- Hundreds of millions of historical interactions and customer data points
- Impossible to replicate without scale



Client Integration

- Already embedded with Australia's largest enterprises
- Tier-1 client retention ~95%
- Long onboarding = high switching cost



Geographic & Regulatory Expertise

- Deeply regulated industry knowledge built over 20+ years
- FCA-approved UK operation



End-to-End Hybrid Model

- Only provider that offers digital, traditional collections & legal under one roof

IMPROVED DIGITAL ORCHESTRATION

COMPETITIVE ADVANTAGE

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FY26 Outlook

FY26 Outlook

Macroeconomic Tailwinds

Growth

- Trading conditions are supportive, debt contingent market continues to grow
 - Average amount of personal debt (excluding mortgages) in Australia is on the rise
 - Australian companies are focused on strengthening their debt resolutions and reducing costs by utilising AI digital driven capability
-
- Growth supported by strong sales pipeline and continuing to win share of wallet expected to drive revenue growth
 - Continued integration and deployment of AI technology and SaaS platform across the Company's debt resolution teams
 - Investments in sales team across Australia and the UK to drive SaaS sales
 - Integration of recent acquisitions, to drive future growth and geographic expansion

Top-line momentum continues in FY26

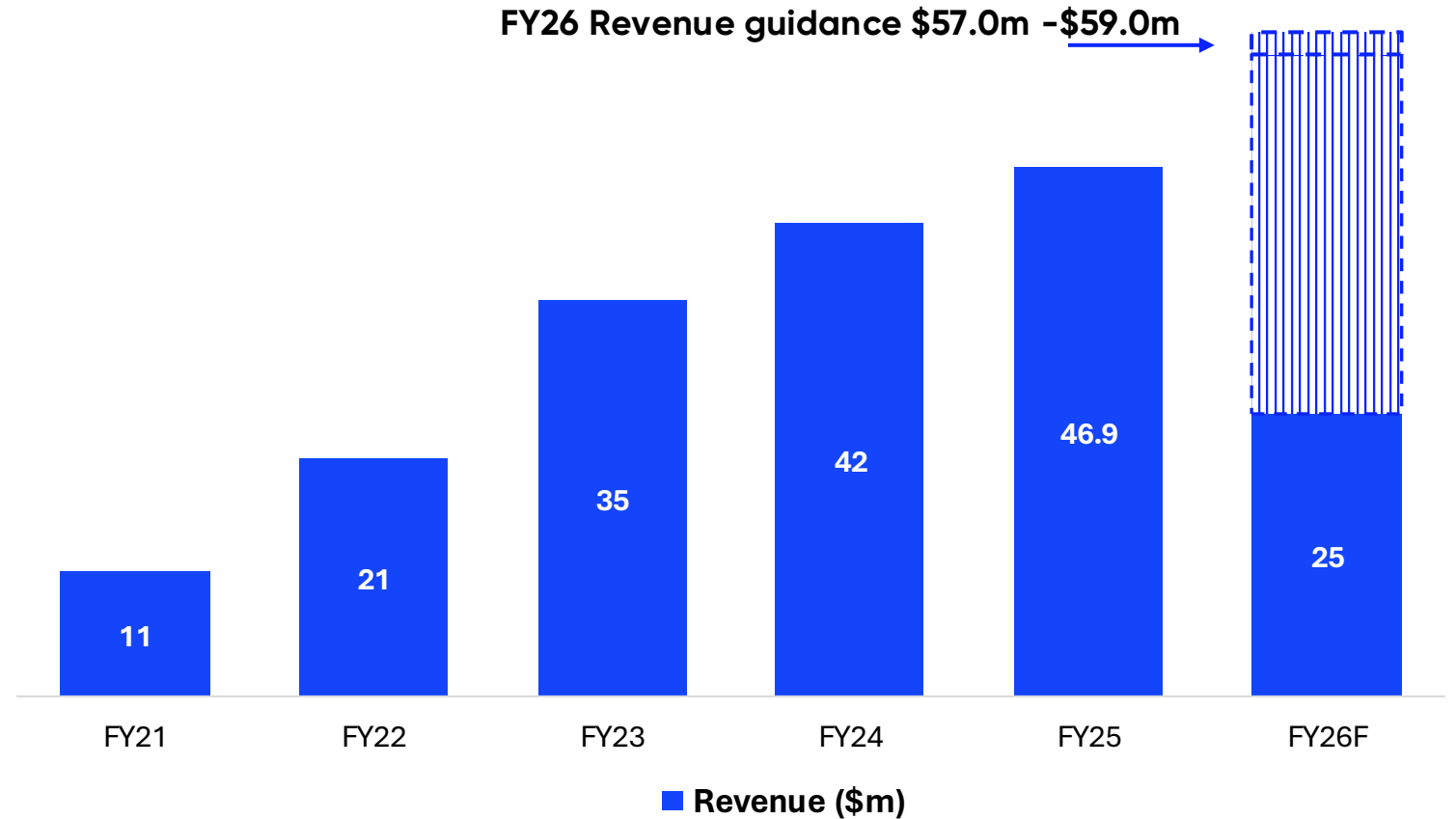
Scaling revenue through strategic acquisitions, EBITDA stable as synergies are unlocked

- FY26 Revenue guidance of \$57.0 to \$59.0 million**

- Includes 5-months of DTS and 6-months contribution of ARC Europe
- The Company expects performance in 2H FY26, will off-set softer holiday trading

- FY26 Underlying EBITDA guidance of \$9.5 to \$10.5 million**

- FY26 contribution from acquisitions, off-set by increased investments to support integration and growth
- Additional sales staff to be onboarded to drive digital growth in Australia & UK



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Appendix



CCR Overview – Who We Are

Credit Clear Limited (ASX: CCR)

- One of Australia's leading account receivables and debt resolution groups
- Delivering an integrated and end-to-end recovery solution to many of Australia's largest companies

Emerging As A Provider To Australia's Largest Organisations

- Sustainable competitive performance advantage through technology and long-term client relationships
- Upfront investment into winning and onboarding large clients

The Credit Clear Approach

- Committed to delivering positive outcomes to our clients and their customers
- Disciplined execution of long-term profitable growth with strong cash generation supporting ongoing investment in client acquisition and technology development
- Owner-operator mindset and alignment drives performance and accountability culture
- Focused on expanding operating leverage from ~20% organic revenue growth, with 40-50% of incremental revenue falling through to Underlying EBITDA

Disciplined Operating & Capital Allocation Model

- Focused on execution and accountability
- Delivery of long-term value creation

Establishing A Track Record Of Delivery

- Consistent outperformance against competitors leading to greater share of wallet
- Winning and onboarding new large clients
- We are an integral part of the financial management of our clients and therefore sticky, recurring revenue

Teams Set Up To Service Strategic Industry Sectors



Insurance



Water



Energy



Transport



Telecommunications



Banking and Finance



Education

CCR Overview – Operating Model



Note

- 01** We do NOT buy debt, we work with our clients to resolve their customers' overdue accounts
- 02** Our clients include banks, insurers, utility providers and government entities
- 03** We engage our clients' customers through digital, traditional and legal channels

CCR Overview – Purpose, Objective, Values

Our Values



Performance

Caring about our performance to have a positive impact on our teams, clients, customers and community



Integrity

Doing the right thing every time



Progressive

Always challenging the status quo



Empathy

Walk in their shoes



People

Empowering people with the environment, pathway and tools for success



Care

For our clients' customers to make life easier through providing sensible solutions



Illustrative Client Profit/Loss Timeline

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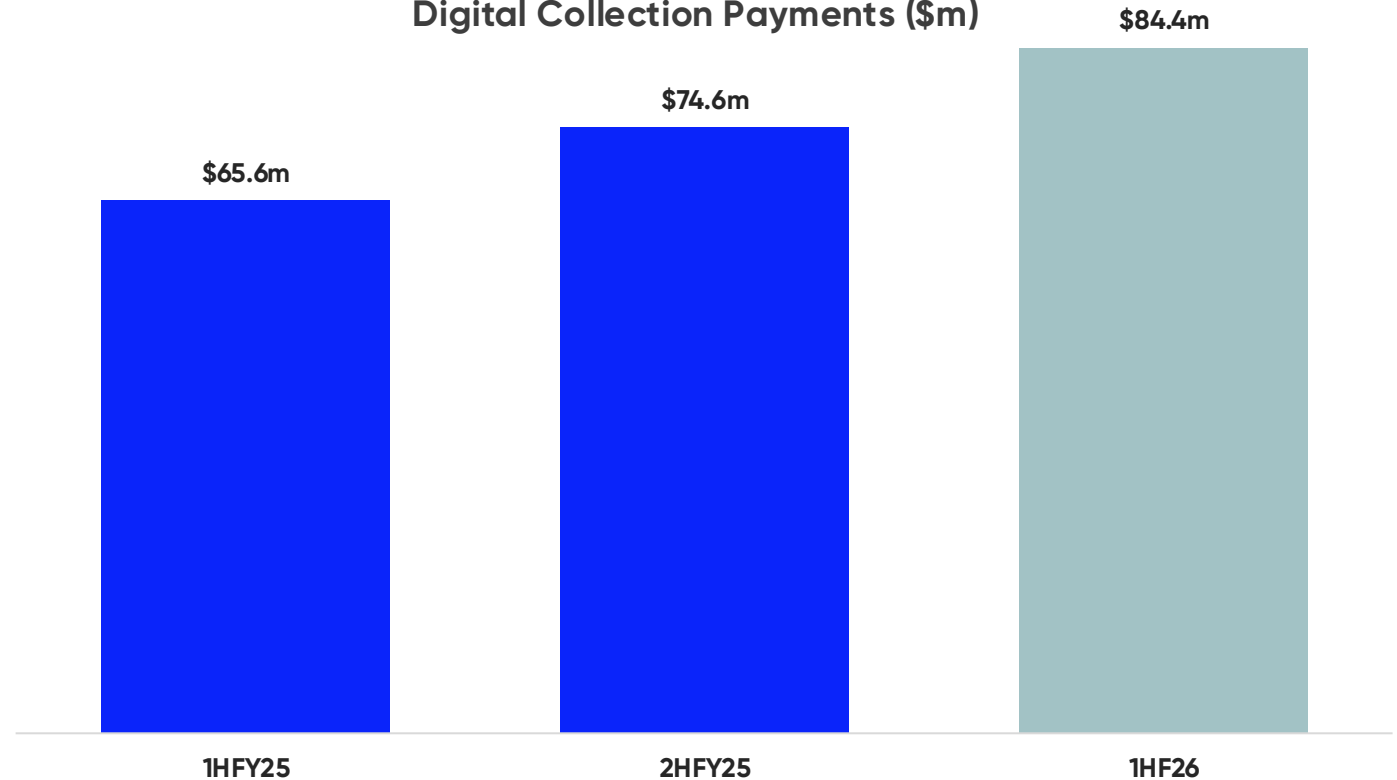


Growth supported by increasing digital collections

Demonstrating a high growth rate in digital collections

- A leading digital provider in the collections process with a white label solution that:
 - Enhances recovery rate
 - Improves collection time
 - Frictionless interaction for both client & consumer
- 29% increase in 1HFY26 direct digital payments to \$84.4m (1HFY25: \$65.6m)
- 30% increase in 1HFY26 number of active debt files referred to 3.0m (1HFY25: 2.3m)

Digital Collection Payments (\$m)



creditclear.

digital payment technology

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