

ASX Release | 2 June 2026

QuickFee Limited Q4 FY26 to-date business update

Australian originations up 77% on pcp; debt facility upsized

QuickFee Limited (ASX: QFE) ("QuickFee", "Company") today announces a business update for the period 1 April 2026 to 31 May 2026 ("Q4 FY26 to-date").

KEY HIGHLIGHTS

Strong growth in Australia in both Fee Funding (FF) and Disbursement Funding (DF)

- AU FF originations up 50% on pcp to A\$12.0 million
- AU DF originations up 185% on pcp to A\$5.7 million, primarily due to recent new law firm signings; these signings are expected to deliver approximately A\$5 million to A\$10 million of DF originations in FY27.

US originations flat on pcp

- US FF originations down 3% on pcp to A\$3.2 million
- Growth potential in Aiwyn reseller volumes in the US expected in FY27.

Viola Credit facility upsized

- AUD facility limit to increase from A\$45,000,000 to A\$60,000,000
- Strong endorsement of QuickFee's low credit risk business model in the accounting and law verticals, its strategy, execution and management team.

Confirms guidance of FY26 EBTDA in the range of A\$3.75 million – A\$4.25 million

- Strong start to Q4 FY26; group loan book up 11% from 31 March 2026.

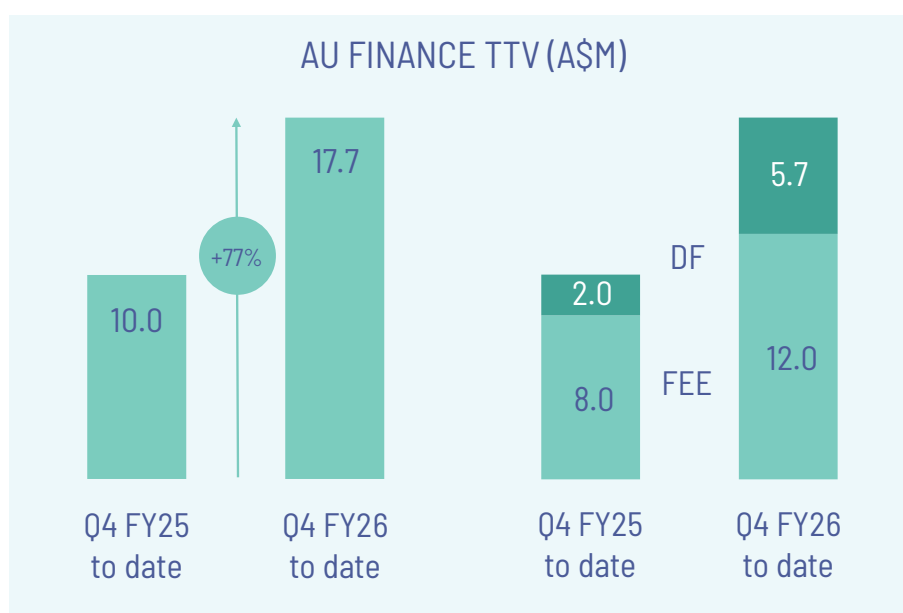
Q4 TO-DATE PERFORMANCE ¹	Q4 FY26 TO-DATE	Q4 FY25 TO-DATE	YEAR-ON-YEAR MOVEMENT
TOTAL TRANSACTION VALUES (TTV)			
US Finance (Pay Over Time)	US\$ 3.2 M	US\$ 3.3 M	-3%
AU Finance (Pay Over Time)	A\$ 17.7 M	A\$ 10.0 M	+77%

¹ Q4 FY26 to-date operational and financial results are unaudited for internal management information. Furthermore, they are not intended to be interpreted as a forecast for full Q4 FY26 performance or any other future period.

AUSTRALIA (AU) COMMENTARY

AU Finance TTV increased by 77% on pcp to A\$17.7 million (Q4 FY25 to-date: A\$10.0 million). The Fee Funding (FF) TTV was up 50% on pcp to A\$12.0 million (Q4 FY25 to-date: A\$8.0 million) as a result of several large loans originated in the period. The Disbursement Funding (DF) TTV was up 185% on pcp to A\$5.7 million (Q4 FY25 to-date: A\$2.0 million).

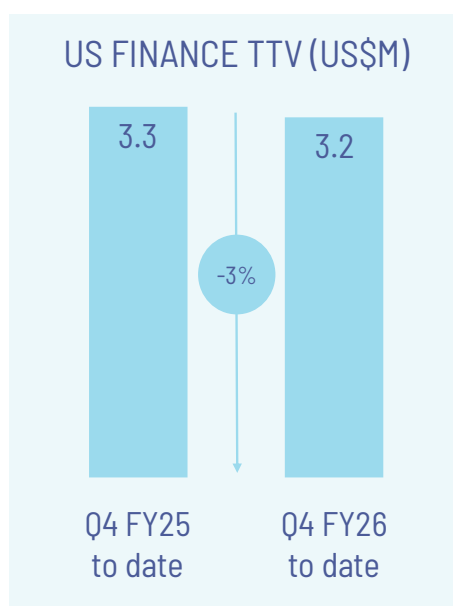
The strong growth in DF originations is a result of recent signings of several major personal injury law firms, including two \$50 million+ revenue firms. Revenue from DF loans is typically recognised over a period up to 3 years, so this growth in Q4 FY26 will deliver revenue growth into FY27 and beyond.



New originations of BNPL loans have been discontinued, and the existing BNPL loan book is currently being run-off and is expected to be materially cleared by December 2026.

US COMMENTARY

US Finance originations decreased by 3% on pcp to US\$3.2 million (Q4 FY25 to-date: US\$3.3 million).



In September 2025, QuickFee established a reseller agreement with Aiwyn (the organisation that purchased QuickFee’s US PayNow business). QuickFee’s US Finance offering is now expected to be embedded into Aiwyn’s payment solutions by 31 December 2026, which was previously planned for a June 2026 release. Strong focus is being given to promote new firm sign-ups through the Aiwyn reseller channel as well as a new incentive structure for the Aiwyn sales team to maximise growth in US Finance.

QuickFee now has negligible product development expenses requirements in the US and a lean team of three employees, thus significantly improving the profitability and scalability of the US operations.

QUICKFEE FINANCE

FEE FUNDING (FF)

The Fee Funding product allows clients to pay over 3, 6, 9 or 12 months while the firm gets paid in full within three business days at no cost to the firm, usually with no credit approval process for the client. Revenue is generated from the interest paid by the clients of professional services firms when they take out a payment plan to pay the fee invoices they receive.

As revenue is recognised over the life of the loan term, loan origination growth in any quarter will positively impact revenue in both current and future quarters. Similarly originations declining in any quarter adversely impact future revenue.

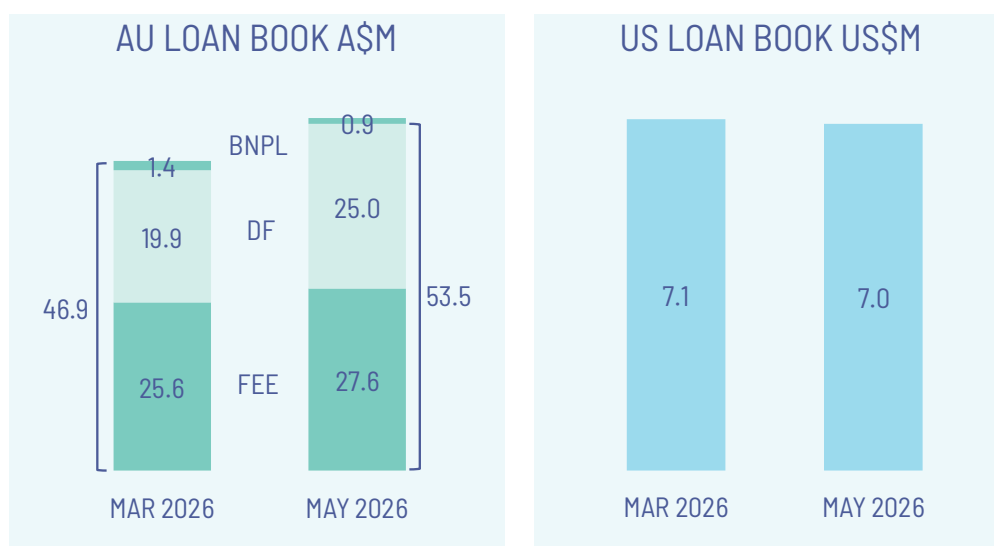
LEGAL DISBURSEMENT FUNDING (DF) (AUSTRALIA ONLY)

The LDF product provides cashflow for personal injury and estate law firms to pay disbursements on their clients’ matters, which need to be paid during the course of each matter. Funds are remitted to the firm within one day of a drawdown request being made. Each loan agreement is directly with the firm, avoiding any consumer credit implications.

Interest is calculated daily and compounds monthly. The loan principal and accrued interest is repayable in full by the firm on the earlier of when each client matter settles and 36 months, regardless of the outcome of the matter. Revenue is recognised over the life of the loan term, which results in revenue recognition on existing loans independent of new loan originations.

CAPITAL MANAGEMENT AND LIQUIDITY

The AU loan book at 31 May 2026 was A\$53.5 million, with approximately 47% comprising legal disbursement funding (“DF”) loans. The US loan book was US\$7.0 million.



At 31 May 2026, the Company had cash on hand and immediately available further funds based on current loan receivables, totalling A\$7.2 million¹.

QuickFee completed its maiden dividend payment in March 2026 of 0.5c per share and expects to approve a further final FY26 dividend of 0.5c per share. A further special dividend of approximately 1c per share is expected to be approved in the last quarter of 2026 following the receipt of escrowed funds and free cash flow generation from the business.

VIOLA CREDIT FACILITY UPSIZED

The Company has recently completed an upsizing of its Australian dollar receivables-backed dollar credit facility commitment with Viola Credit ("Viola"), from AUD 45,000,000 to AUD 60,000,000. The availability of this increase in borrowings headroom was included in the original refinancing agreement completed in June 2025 and was subject to Viola's approval.

The approval is a strong endorsement of QuickFee's low risk business model and track record of negligible credit losses in the accounting and legal verticals, as well as management's ability to grow the business within its current credit parameters. The increase will provide an additional A\$15,000,000 in headroom to grow the Australian Fee Funding and DF books.

The USD facility, also with Viola Credit, currently has a US\$15 million limit with further expansion to US\$30 million available, subject to approval. After the recent increase of the AUD facility, QuickFee has further global borrowing growth capacity of A\$26.8 million from its facilities to fund future loan book growth.

FY26 EARNINGS GUIDANCE

QuickFee confirms that FY26 EBTDA is expected to be in the range A\$3.75 million – A\$4.25 million (excluding any accounting profit recorded on the sale of the US Pay Now business).

OUTLOOK

Chief Executive Officer, Bruce Coombes said:

"QuickFee is now a 100% low-risk B2B lender for the accounting and legal professions in Australia and the US, following the divestment of our US Pay Now business in September 2025. We have a growing loan book generating high net interest margins, a strong balance sheet and a supportive senior lender to enable ongoing growth in our loan book, with minimal requirements for ongoing capex. Importantly both Australia and the US are sustainably profitable businesses in their own right.

We continue to work closely with Aiwyn to accelerate our Finance product in the US, and we have seen very positive results in our DF business, which promises a strong finish to FY26 and continued momentum into FY27. We remain encouraged with the organic growth potential ahead in both regions and remain open to exploring inorganic opportunities should they arise."

This announcement has been authorised for release by the directors.

– END –

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ABOUT QUICKFEE

QuickFee (ASX: QFE) is a market leader in the high-margin, B2B fee-funding industry for accounting and legal profession across Australia and the United States. Our mission is to help professional service firms get paid faster.

Since 2009, QuickFee has been transforming how accounting and legal firms manage cash flow by offering flexible financing options that meet the needs of our firms and their clients. QuickFee ensures firms are paid on time while giving their clients the flexibility to access our firms' services. Through the QuickFee platform, firms can offer clients multiple secure online payment options - including payment plans over 3-12 months - allowing clients to pay at their own pace while firms receive payment upfront and in full.

QuickFee operates a mature, profitable business in Australia with steady growth and an expanding loan book in legal disbursement funding for personal injury firms. In the United States, QuickFee has an established business with significant opportunity to accelerate its proven growth and strengthen its leadership in lending to accounting firms, supported by a new reseller agreement with a major payments provider.

QuickFee's scalable business model requires minimal ongoing product development and capital expenditure. Backed by an experienced Board and management team with strong investor alignment, QuickFee is well-positioned for continued growth and long-term value creation.

For more information, please visit quickfee.com or the QuickFee investor hub at investorhub.quickfee.com.

GLOSSARY OF TERMS

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	Debit / Credit card	
CUSTOMER/ CLIENT	The customer of a firm, who will use one of QuickFee's payment options to pay their invoice	
DF / LDF	Legal Disbursement Funding; a product offered by QuickFee to fund disbursements (usually medico-legal expenses) incurred by law firms on behalf of their clients for personal injury claims. These loans accrue interest daily, interest compounds and the principal and all accrued interest is repaid on the earlier of when each matter concludes and after 36 months from funding. The law firm is the borrower.	
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	
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	
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	
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.	
PCP	Previous corresponding period	For example, the pcp for the December 2025 quarter is the December 2024 quarter
TTV	Total transaction value	The total value of all transactions for the relevant product(s)

<https://investorhub.quickfee.com/link/PZ2o7P>