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ASX Release | 21 July 2026

Q4 FY26 Quarterly business update

Australian Finance TTV up 40% on pcp supported by expanded debt facility

QuickFee Limited (ASX: QFE) ("QuickFee", "Company") today announces a business update for the quarter ended 30 June 2026 (Q4 FY26) and full year FY26 earnings guidance.

KEY HIGHLIGHTS

Quarterly revenue of A$4.4 million, in line with normalised pcp (excluding US Pay Now)

- AU Finance revenue up 14% on pcp to A$3.3 million
- US Finance revenue down 29% on pcp to US$0.5 million

Australian total loan origination (TTV) up 40% on pcp to $25.1 million

- Legal disbursement funding (DF) (TTV) up 134% on pcp to $7.5m
- AUD debt facility limit increased from A$45 million to A$60 million

FY26 normalised revenue of $16.8m, stable on pcp[3]

- FY26 AU Finance revenue up 11% on pcp to $12.1 million
- FY26 US Finance revenue down 30% to US$2.1 million
- Delayed ramp up in US Finance revenue through Aiwyn reseller due to deferred integration into payment portal, now expected by December 2026

Confirmed FY26 EBTDA guidance in the range of A$3.75 million - A$4.25 million[1]

- Expected FY26 final dividend of 0.5c per share
- Positive outlook for FY27 with significant growth potential in the US

Q4 FY26 PERFORMANCE[2]	Q4 FY26	Q4 FY25	YEAR-ON-YEAR MOVEMENT
REVENUE			
US FINANCE (PAY OVER TIME)	**US$ 0.5 M**	US$ 0.7 M	-29%
US PAY NOW (ACH & CARD) (disposed of on 9 September 2025) vs reported pcp	**-**	US$ 1.8M	-
AU FINANCE (PAY OVER TIME)	**A$ 3.3 M**	A$ 2.9 M	+14%
REPORTED GROUP REVENUE vs. REPORTED PCP	**A$ 4.4 M**	**A$ 7.2 M**	**-39%**
REPORTED GROUP REVENUE vs. NORMALISED PCP[3]	**A$ 4.4 M**	**A$ 4.4 M**	**- %**
TOTAL TRANSACTION VALUES (TTV)			
US FINANCE (PAY OVER TIME)	**US$ 4.4 M**	US$ 4.8 M	-8%
AU FINANCE (PAY OVER TIME)	**A$ 25.1 M**	A$ 17.9 M	+40%

[1] Excluding any accounting profit recorded on the sale of the US Pay Now business.
[2] Q4 FY26 and FY26 financial results are unaudited.
[3] "Normalised PCP" (Q4 FY25 and FY25) and "Normalised revenue" for FY26 have been restated/normalised to remove revenue from US Pay Now (US ACH, Card and Connect products), which was sold in September 2025.

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QUARTERLY BUSINESS UPDATE PRESENTATION

To watch an accompanying presentation of the quarterly business update and ask any questions, please visit the QuickFee investor hub here: investorhub.quickfee.com/business-updates

FY26 PERFORMANCE[2]	FY26	FY25	YEAR-ON-YEAR MOVEMENT
REVENUE			
US FINANCE (PAY OVER TIME)	**US$ 2.1 M**	US$ 3.0 M	-30%
US PAY NOW (ACH & CARD) (disposed of on 9 September 2025) vs reported pcp	**US$ 1.0 M**	US$ 5.3 M	-81%
AU FINANCE (PAY OVER TIME)	**A$ 12.1 M**	A$ 10.9 M	+11%
GROUP REVENUE vs. REPORTED PCP	**A$ 18.4 M**	**A$ 25.2 M**	**-27%**
NORMALISED GROUP REVENUE vs. NORMALISED PCP[3]	**A$ 16.8 M**	**A$ 17.0 M**	**-1%**
TOTAL TRANSACTION VALUES (TTV)			
US FINANCE (PAY OVER TIME)	**US$ 20.1 M**	US$ 29.1 M	-31%
US PAY NOW (ACH & CARD) (disposed of on 9 September 2025) vs reported pcp	**US$ 272 M**	US$ 1,527 M	-83%
AU FINANCE (PAY OVER TIME)	**A$ 70.4 M**	A$ 63.7 M	+11%

GROUP REVENUE COMMENTARY

In Q4 FY26, QuickFee generated revenue of A$4.4 million, in line with the normalised operations in the prior corresponding period (excluding US Pay Now and Connect, which was sold effective 9 Sep 2025). AU Finance revenue was up 14% on pcp to A$3,3 million, and US Finance revenue was down 29% on pcp to US$0.5 million.

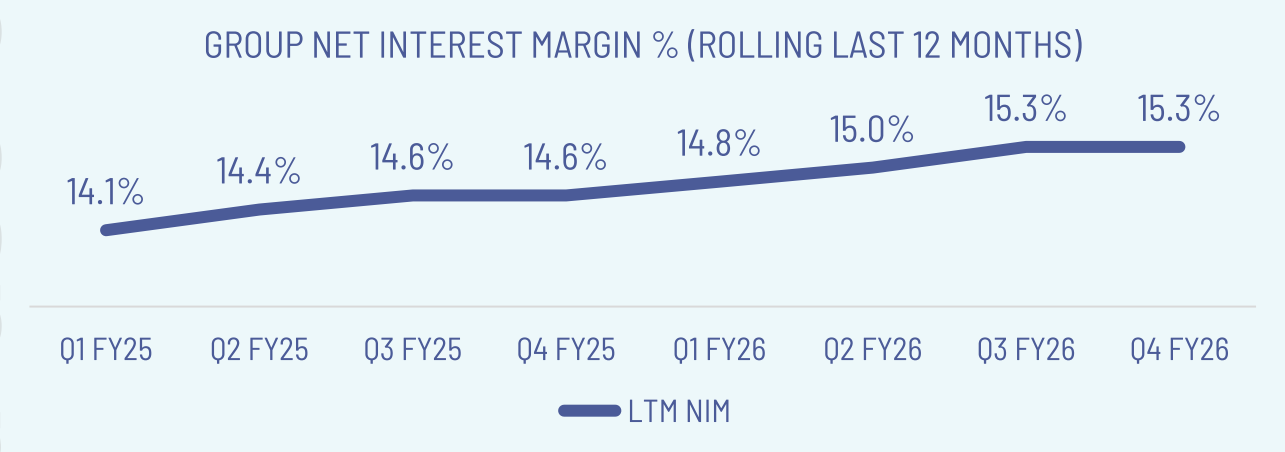
Q4 FY26 AND FY26 REVENUE vs PCP

*** REVENUE FROM PRODUCTS SOLD TO AIWYN**
**** ONGOING REVENUE**

In FY26, QuickFee generated A$16.8 million in revenue from ongoing operations, down 1% on normalised pcp (i.e. excluding US Pay Now products).

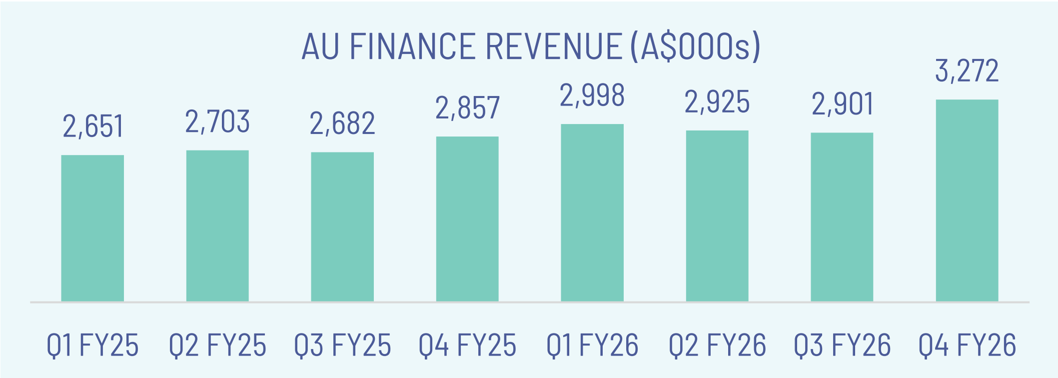
QuickFee's core operations delivered an attractive net interest margin (NIM) of 15.3% for the full FY26 year. The NIM has grown steadily over time with low volatility on a quarterly basis.

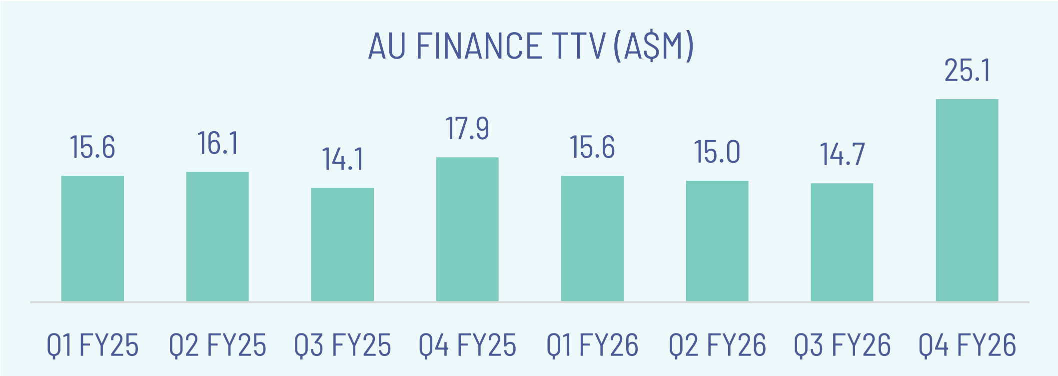
This reflects QuickFee's robust business model in the high-margin, B2B fee-funding industry for the accounting and legal professions across Australia and the United States.



AUSTRALIA (AU) COMMENTARY

AU Finance revenue increased 14% to A$3.3 million (Q4 FY25: A$2.9 million), reflecting a 40% increase in AU Finance TTV to A$25.1 million (Q4 FY25: A$17.9 million).





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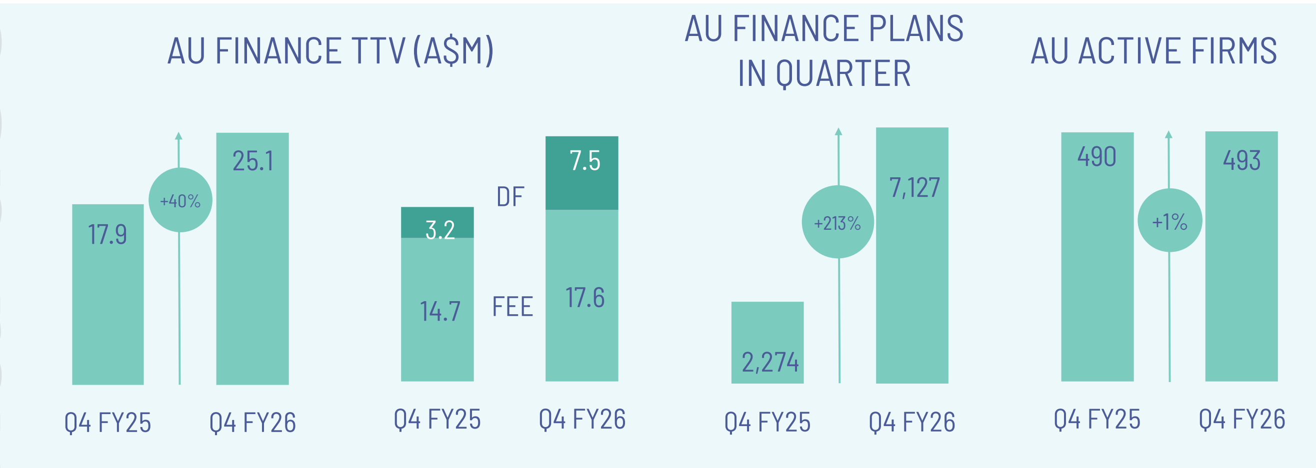
AU OPERATIONAL METRICS

AU Finance Plans in the quarter increased 213% to 7,127 (Q4 FY25: 2,274), primarily due to the increased volume and smaller value of DF plans, relative to fee funding. AU active firms were stable at 493 (Q4 FY25: 490).

AU Finance TTV increased by 40% on pcp to A$25.1 million (Q4 FY25: A$17.9 million). The Fee Funding (FF) TTV was up 20% on pcp to A$17.6 million (Q4 FY25: A$14.7 million). The Disbursement Funding (DF) TTV was up 134% on pcp to A$7.5 million (Q4 FY25: A$3.2 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 revenue decreased by 29% on pcp to US$0.5 million (Q4 FY25: US$0.7 million). Total transaction volumes (TTV) for Finance were down 8% on pcp to US$4.4 million (Q4 FY25: US$4.8 million).

In September 2025, QuickFee established a reseller agreement with Aiwyn (the organisation that purchased QuickFee's US PayNow business). This reseller agreement creates the opportunity for QuickFee to offer its Finance product to Aiwyn's customers which include approximately 300 of the CPA firms 'Top 500'.

Aiwyn has now advised that they expect to embed QuickFee's US Finance offering into their payment solutions by 31 December 2026, which was previously planned for June 2026. QuickFee is now focused on promoting 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 has three employees in the US to support existing customers and growth of the US Finance loan book through both the Aiwyn reseller channel and other direct sales channels. QuickFee now has negligible product development expenses and capex requirements in the US, thus significantly improving the profitability and scalability of the US operations.

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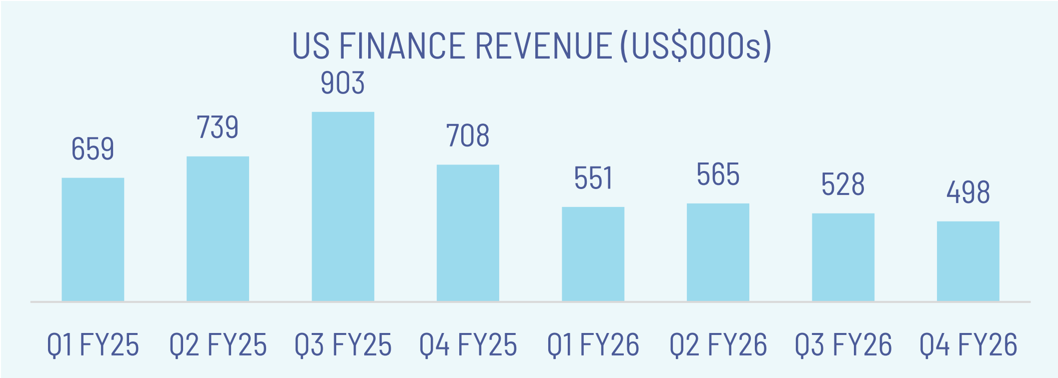
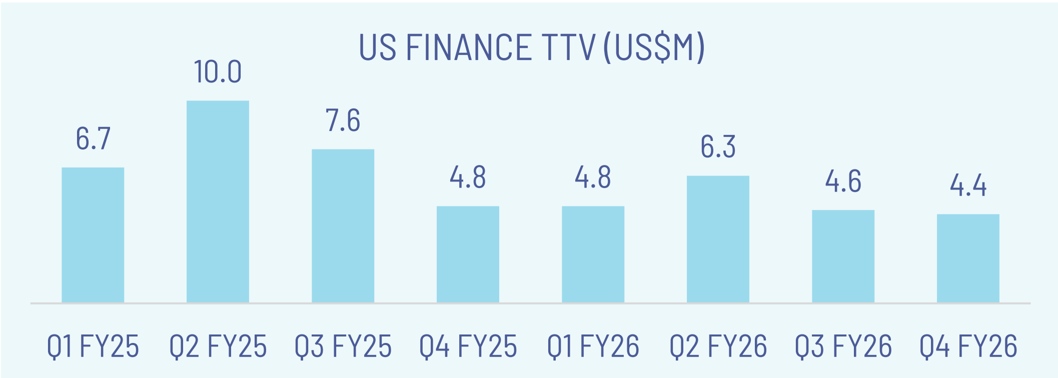
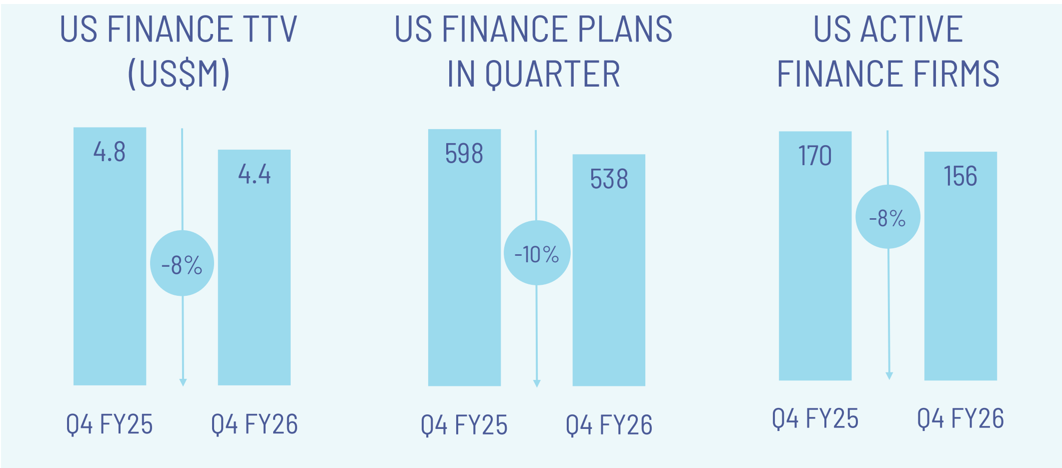




US OPERATIONAL METRICS

US Finance TTV decreased by 8% on pcp to US$4.4 million (Q4 FY25: US$4.8 million).

US Finance plan numbers in the quarter decreased by 10% on pcp to 538 (Q4 FY25: 598) and US active Finance firms decreased by 8% to 156 (Q4 FY25: 170).



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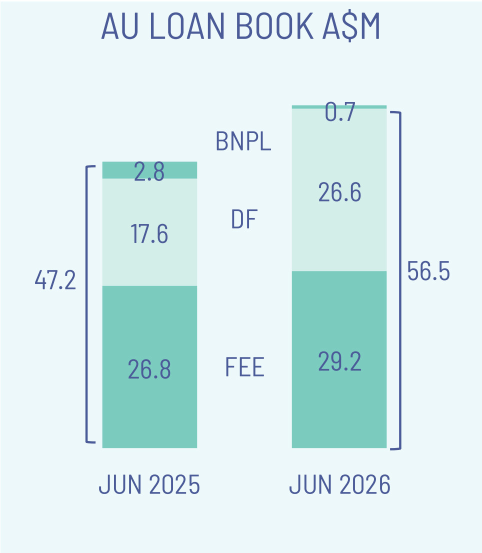
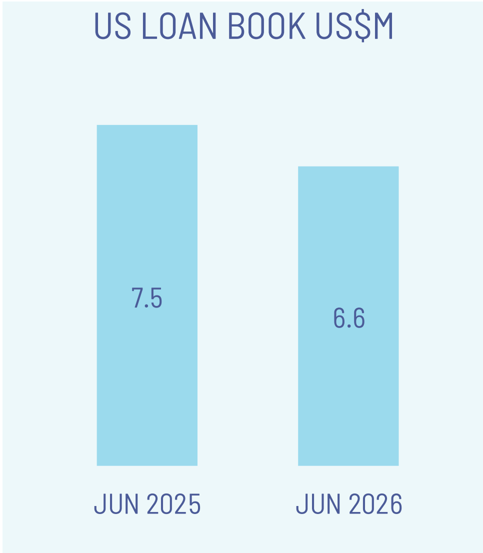
CAPITAL MANAGEMENT AND LIQUIDITY

The AU loan book at 30 June 2026 was A$56.5 million, with approximately 47% comprising legal disbursement funding ("DF") loans. The US loan book was US$6.6 million.





At 30 June 2026, the Company had cash on hand and immediately available further funds based on current loan receivables, totalling A$6.7 million[1].

EXPANDED CREDIT FACILITY

QuickFee expanded its Australian dollar receivables-backed dollar credit facility commitment with Viola Credit ("Viola"), from A$45 million to A$60 million. The availability of this increase in borrowing 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 million 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$26.4 million from its facilities to fund future loan book growth.

CAPITAL MANAGEMENT AND DIVIDEND POLICY

In December 2025, QuickFee announced an updated capital management and dividend policy to make shareholder distributions of a minimum of 1 cent per share per annum, with the intention of paying a minimum of 0.5 cents per share on both an interim and final basis for FY26.

An interim dividend of 0.5cps was paid in March 2026, and the company intends to pay a final FY26 unfranked dividend of 0.5cps. 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 from the sale to Aiwyn and free cash flow generation from the business.

The Board will continue to consider other potential inorganic opportunities, with a view to maximising value for shareholders.

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FY26 EARNINGS GUIDANCE

QuickFee provides the following guidance on its results for the full financial year ended 30 June 2026[3].

A$	FY26	FY25 reported
REVENUE	**18.4 M**	25.3 M
OPERATING EXPENSES[4]	**(7.5 M) TO (8.0 M)**	(13.9 M)
UNDERLYING EBTDA	**3.75 M TO 4.25 M**	2.4 M
NON-RECURRING PROVISION FOR EXPECTED CREDIT LOSSES[5]	**-**	(3.4 M)
PROFIT ON SALE OF US PAY NOW BUSINESS[6]	**35.6 M**	-
STATUTORY EBTDA / (LOSS)	**39.3 M TO 39.8 M**	(1.0 M)
REPORTED NPAT / (LOSS)	**36.5 M TO 37.0 M**	(4.3 M)

OUTLOOK

Chief Executive Officer, Bruce Coombes said:

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

We continue to work closely with Aiwyn to accelerate adoption of our Finance product in the US, and we are very pleased with the positive results in our Australian DF business in Q4 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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[3] All figures shown are unaudited.
[4] Operating expenses consist of general and administrative, selling and marketing, customer acquisition and product development expenses, but exclude depreciation and amortisation and non-recurring provisions for expected credit losses. FY26 operating expenses in US dollars (USD) are expected to be converted to Australian dollars (AUD) at an average USD:AUD exchange rate of 0.6785:1.
[5] One-off provision expense of US$2.2 million (A$ 3.4 million) for credit impairment (see ASX release dated 4 June 2025).
[6] Refer ASX announcement on 8 September 2025.

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 exhibiting 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.

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 or a minimal 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.

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

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APPENDIX

DETAILED OPERATIONAL & FINANCIAL METRICS

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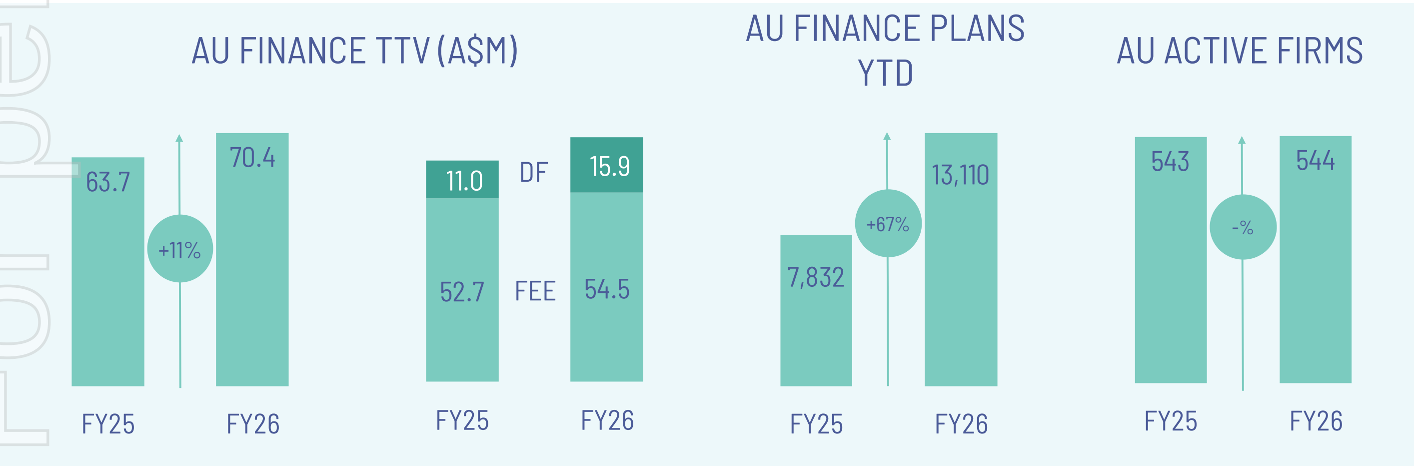
GROUP NET INTEREST MARGIN

	FY24	FY25	FY26
INTEREST REVENUE YIELD (APR)	23.5%	24.6%	24.0%
INTEREST EXPENSE / AVERAGE LOAN BOOK	9.8%	10.0%	8.7%
NET INTEREST MARGIN (NIM)	**13.7%**	**14.6%**	**15.3%**

AU FINANCE

TTV IN A$M REVENUE IN A$000s	Q4 FY26	Q4 FY25	% +/-		FY26	FY25	% +/-
TTV	**25.1**	**17.9**	**+40%**		**70.4**	**63.7**	**+11%**
Financing revenue (interest) Payments and other revenue	2,973 299	2,629 228	+13% +31%		11,039 1,056	10,017 878	+10% +20%
Total revenue	**3,272**	**2,857**	+15%		**12,095**	**10,895**	+11%
Total revenue/volume yield %	*13.0%*	*16.0%*	*-300 bps*		*17.2%*	*17.1%*	*+10 bps*

FY26 AU OPERATIONAL METRICS



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US FINANCE

TTV IN US$M REVENUE IN US$000s	Q4 FY26	Q4 FY25	% +/-	FY26	FY25	% +/-
TTV	**4.4**	**4.8**	**-8%**	**20.1**	**29.1**	**-31%**
Financing revenue (interest) Payments and other revenue	461 37	661 47	-30% -21%	1,963 179	2,829 180	-31% -1%
Total revenue	**498**	**708**	-30%	**2,142**	**3,009**	-29%
Total revenue/volume yield %	*11.3%*	*14.8%*	*-350 bps*	*10.7%*	*10.3%*	*+40 bps*

US ACH REVENUE (to 9 September 2025, pre-sale)

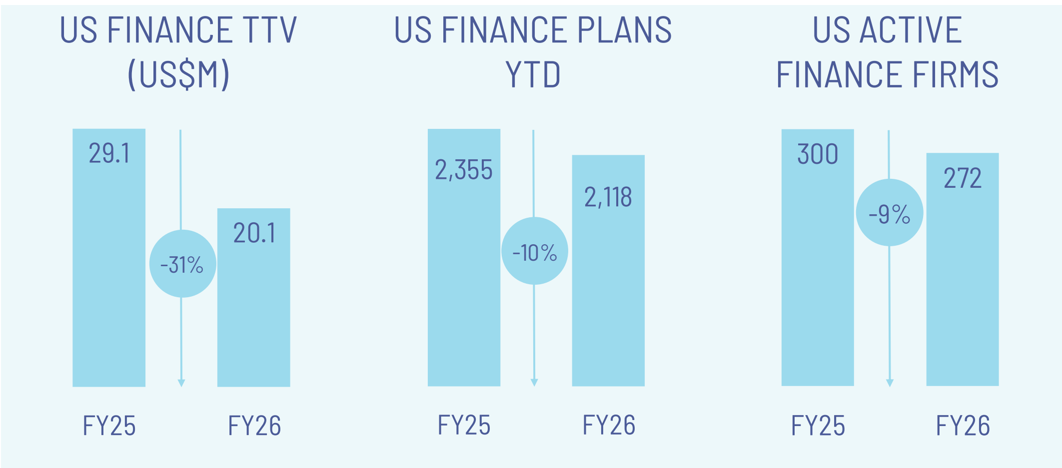
TTV IN US$M REVENUE IN US$000s	Q4 FY26	Q4 FY25	% +/-	FY26	FY25	% +/-
TTV	-	393	n/a	**227**	1,260	**-82%**
Total revenue	-	1,342	n/a	**792**	4,467	-82%
Total revenue/volume yield %	*-*	*0.34%*	*n/a*	*0.35%*	*0.35%*	*- bps*

US CARD REVENUE (to 9 September 2025, pre-sale)

TTV IN US$M REVENUE IN US$000s	Q4 FY26	Q4 FY25	% +/-	FY26	FY25	% +/-
TTV	**-**	79	n/a	**45**	267	**-83%**
Total revenue	**-**	452	n/a	**201**	796	-75%
Total revenue/volume yield %	*-*	*0.57%*	*n/a*	*0.45%*	*0.30%*	*+15 bps*

US Card revenue is the net revenue share QuickFee receives from its card processors, not the gross amount surcharged to customers.
In Q4 FY25 QuickFee's card processor back-paid US$ 174,000 of card revenue share that had been omitted from FY24 and FY25 revenue share payments.

FY26 US OPERATIONAL METRICS



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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)

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