

QUICKFEE Q4 FY26 BUSINESS UPDATE

21 July 2026

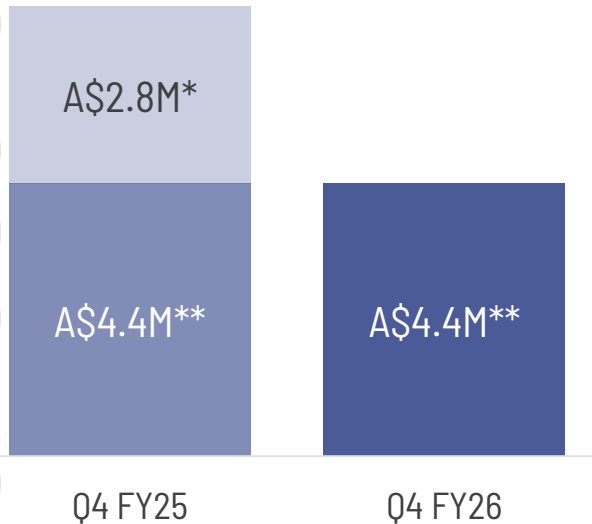
Chief Executive Officer, **Bruce Coombes**
Chief Financial Officer, **Simon Yeandle**



Q4 FY26 Results Overview

Australian Finance TTV up 40% on pcp; expanded debt facility

- + GROUP REVENUE OF \$4.4M
- + EBTDA POSITIVE IN Q4 FY26



* REVENUE FROM SOLD PRODUCTS

** ONGOING REVENUE

Q4 FY26 PERFORMANCE²

REVENUE

US FINANCE (PAY OVER TIME)	US\$ 0.5 M	US\$ 0.7 M	-29%
US PAY NOW (ACH & CARD) vs reported pcp	-	US\$ 1.8M	
AU FINANCE (PAY OVER TIME)	A\$ 3.3 M	A\$ 2.9 M	+14%
GROUP REVENUE vs. REPORTED PCP	A\$ 4.4 M	A\$ 7.2 M	-39%
GROUP REVENUE vs. NORMALISED PCP¹	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%



CONFIRMED EARNINGS GUIDANCE

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

¹ "Normalised PCP" - Q4 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 Q4 FY26 financial results are unaudited

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

Q4 FY26 Highlights



Quarterly revenue of A\$4.4m, in line with normalised pcg (excluding US Pay Now)

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



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

- + Legal Disbursement funding (DF) total transaction value (TTV) up 134% on pcg to A\$7.5 million
- + Fee Funding TTV in Australia up 20% on pcg to \$17.6 million
- + AUD Viola debt facility limit increased from A\$45 million to A\$60 million



Net interest margin stable at 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



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

- + Strong finish to FY26 creates momentum going into FY27
- + Growth potential in Aiwyn reseller volumes in the US
- + Expected FY26 final dividend of 0.5c per share

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 \$800M

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

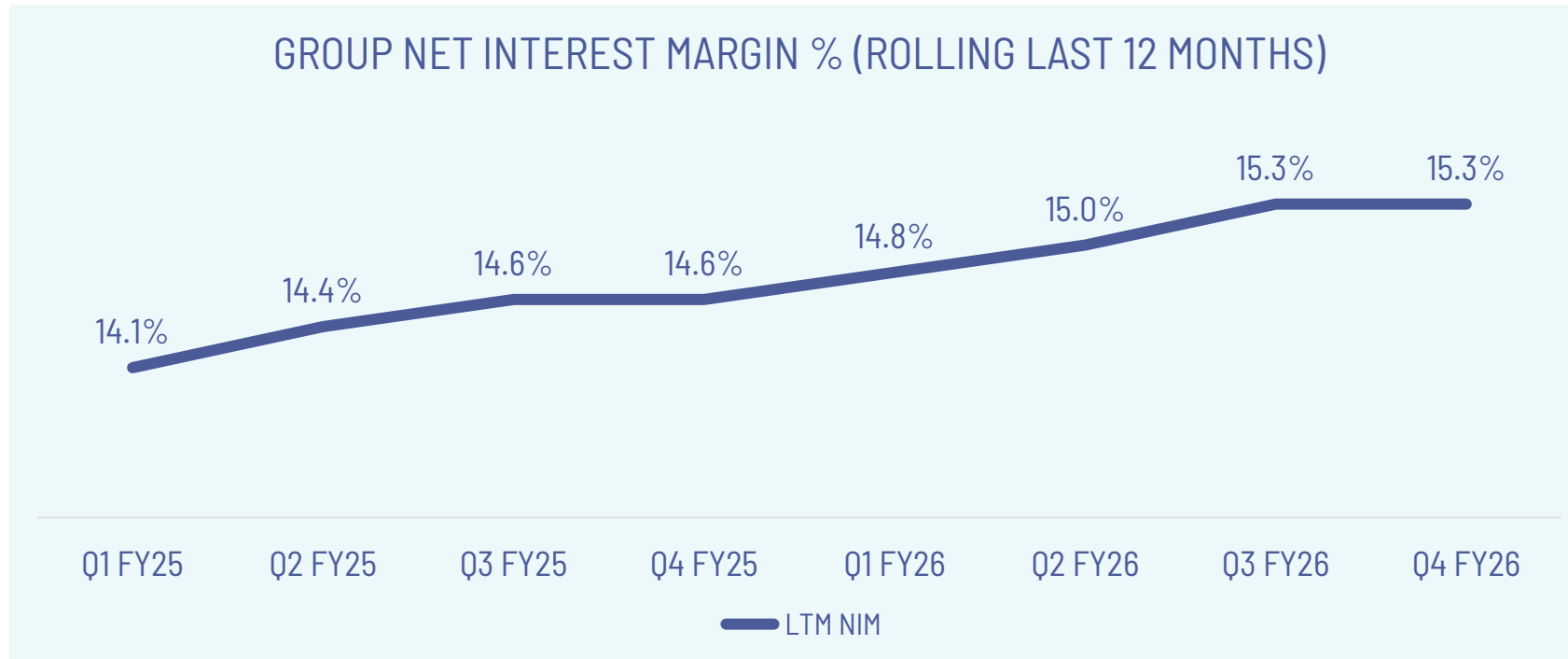
- + Accounting or solution providers to accounting (e.g. accounting software or CPA State Society)
- + Commercial, family law and personal injury law firms

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



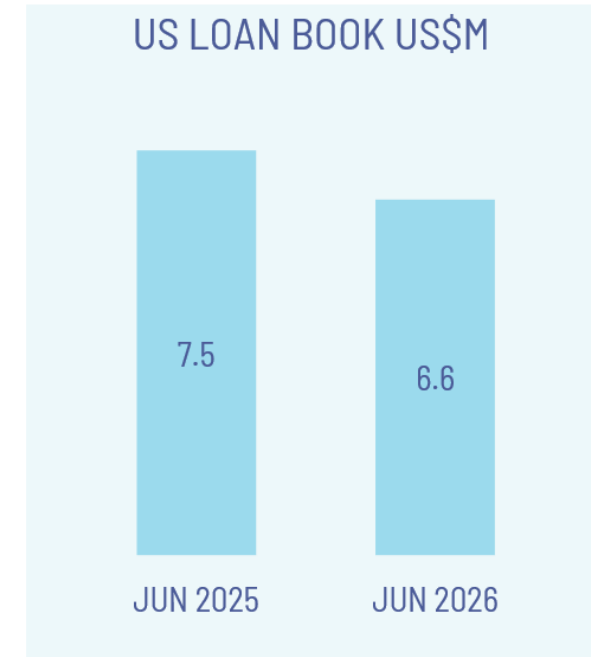
Strong and stable net interest margin of 15.3%

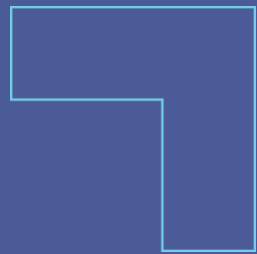


- + Q4 FY26 revenue flat vs normalised pcp
- + Group NIM steady at 15.3% in Q4 FY26, with low volatility on a quarterly basis
- + Reflects high-margin, low-risk business model
- + Future bank rate increases could impact NIM, as they are not usually immediately reflected in rates charge

Expanded debt facility to fund future loan book

- + AUD facility expanded from A\$45 million to A\$60 million
- + Strong endorsement of business model and low credit losses in accounting and law
- + USD facility at US\$15 million with expansion capacity to US\$30 million (subject to approval)
- + Total cash + available funds to draw of A\$6.7 million at 30 June 2026,
- + Further borrowing growth capacity of a further A\$26.4 million to fund future loan book growth
- + Around 47% of AU loan book in disbursement funding (DF)
- + Decrease in US loan book; Finance product to be embedded into Aiwyn platform scheduled by December 2026
- + BNPL book now in run-off



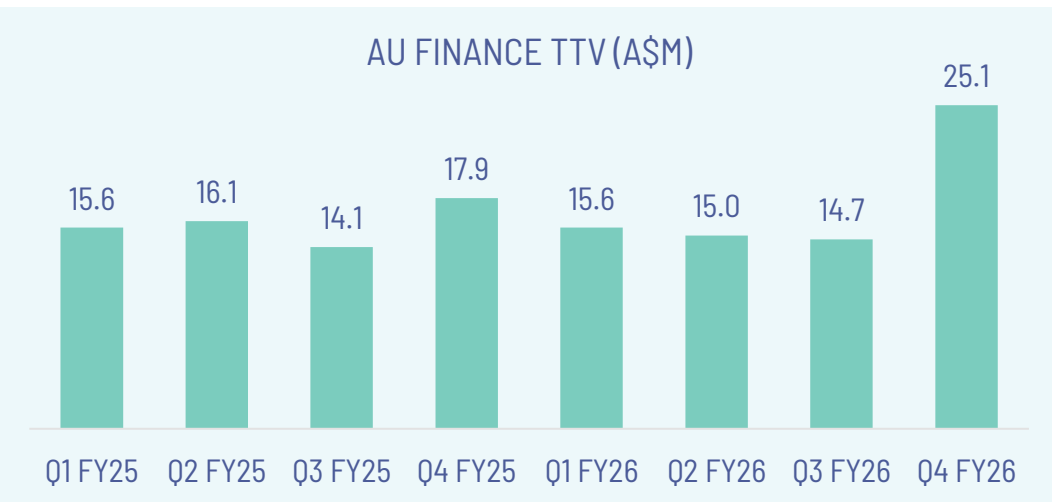
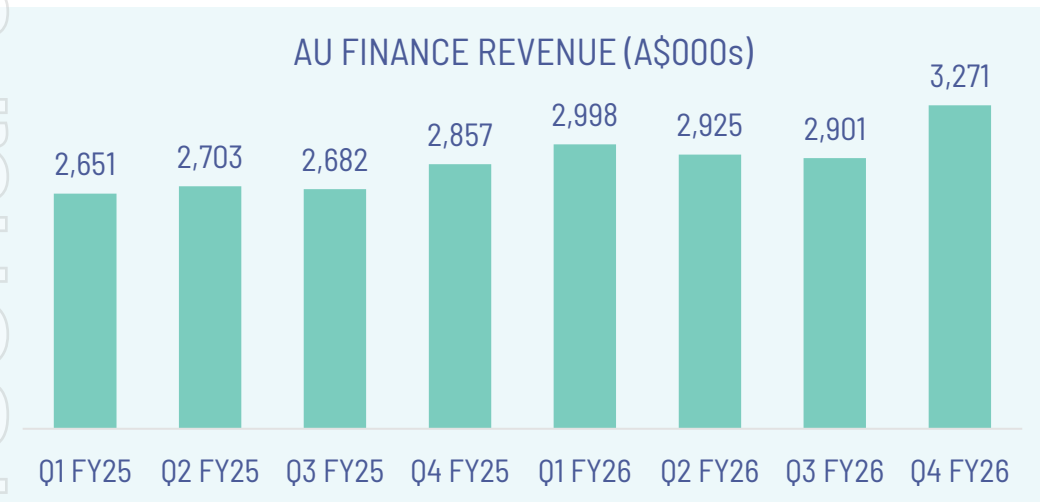
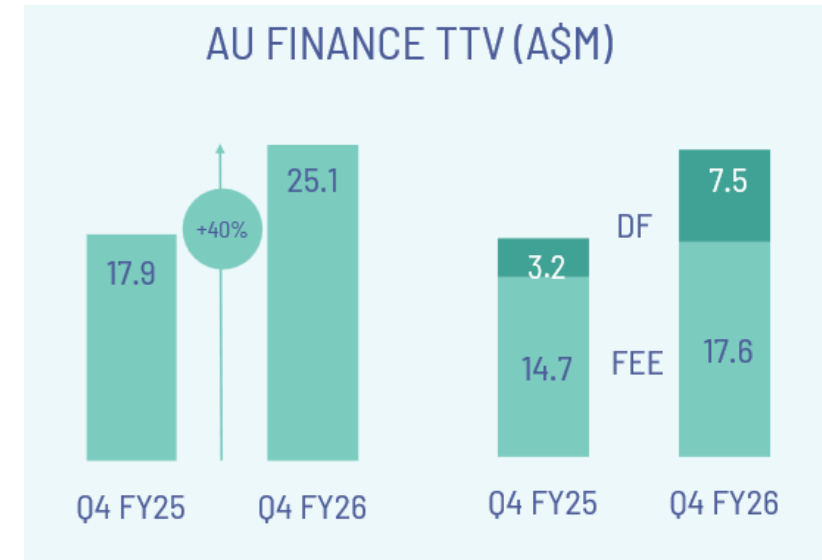


AUSTRALIA: STRONG GROWTH IN LEGAL



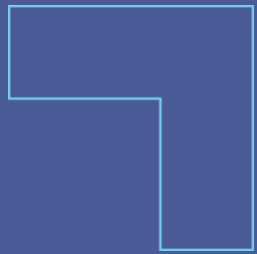
AU: Q4 FY26 Finance revenue up 14% on pcp

- + AU Finance revenue up 14% to A\$3.3 million (Q4 FY25: A\$2.9 million)
- + AU Finance TTV up 40% on pcp
- + Finance revenue yield down 300 bps on pcp to 13.0%, primarily due to high TTV in Q4 FY26 with a large portion of interest income still to be recognised in future periods
- + Strong growth in DF originations is a result of recent signings of several major personal injury law firms, including two \$50 million+ revenue firms.



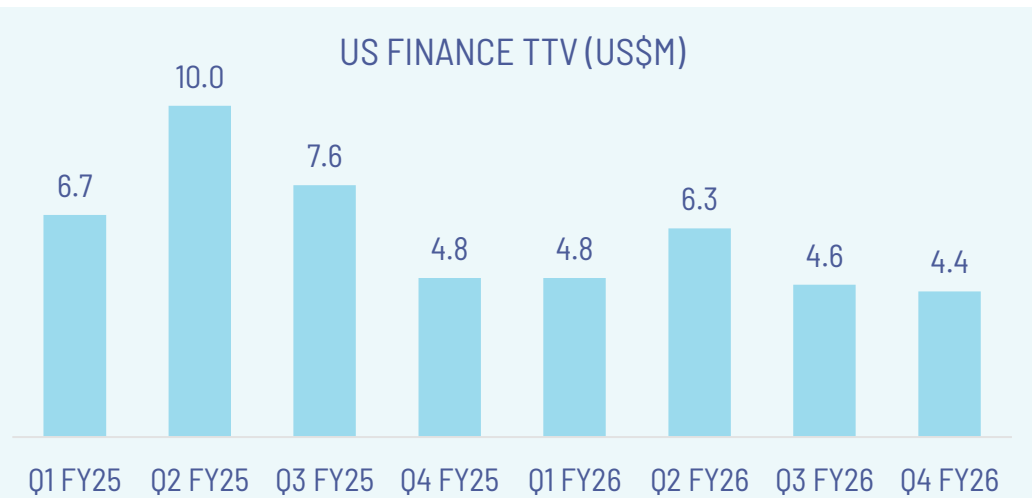
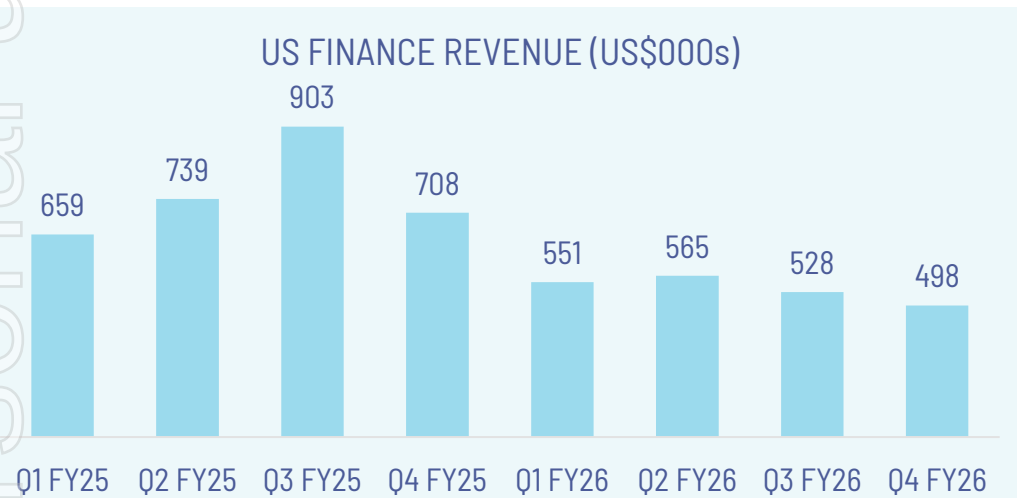
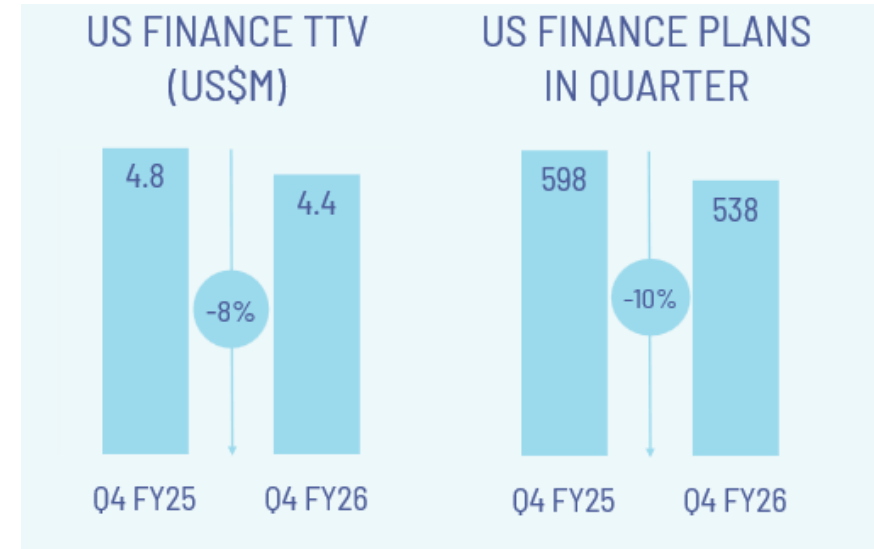
UNITED STATES:

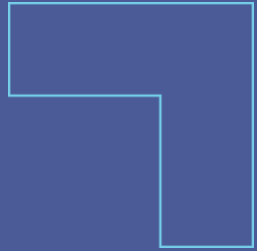
FOCUS ON RESELLER CHANNEL



US: Q4 FY26 Finance revenue down 29% on pcp

- + US Finance TTV down 8% on pcp to US\$4.4 million; Finance revenue down 29% on pcp to US\$0.5 million (Q4 FY25: US\$0.7 million)
- + Growth potential in Aiwyn reseller volumes
- + QuickFee's US Finance offering to be embedded into Aiwyn's payment solutions by 31 December 2026, which was previously planned for June 2026
- + New incentive structures implemented with Aiwyn team
- + 3 staff in the US; 11 years' combined QuickFee experience





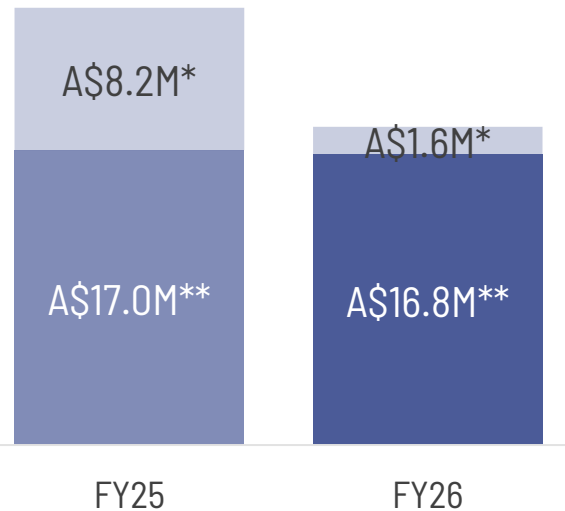
FY26 PERFORMANCE AND OUTLOOK



FY26 Performance Overview

Underlying revenue down 1% on pcp¹

+ LIKE-FOR-LIKE REVENUE OF A\$16.8M, DOWN 1% ON PCP¹



+ UNDERLYING NPAT POSITIVE IN FY26³

FY26 PERFORMANCE ²	FY26	FY25	MOVEMENT
REVENUE			
US FINANCE (PAY OVER TIME)	US\$ 2.1 M	US\$ 3.0 M	-30%
US PAY NOW (ACH & CARD) 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%
GROUP REVENUE vs. NORMALISED PCP¹	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) 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%

1 "Normalised PCP" – FY25 has been restated/normalised to remove revenue from US Pay Now (US ACH, Card and Connect products), which was sold in September 2025.

www.quickfee.com 2 FY26 financial results are unaudited

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

FY26 Earnings Guidance

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

A\$	FY26 expected	FY25 reported
REVENUE	18.4 M	25.3 M
OPERATING EXPENSES	(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	-	(3.4 M)
PROFIT ON SALE OF US PAY NOW BUSINESS	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



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
- + Stable cost base with negligible product development and capex requirements moving forward



Dividends

- + Expected final FY26 dividend of 0.5c per share
- + Expected special dividend of approximately 1c per share in Q4 CY26 from the balance of US sale proceeds



Continue to consider other potential inorganic opportunities



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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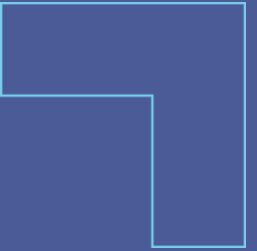
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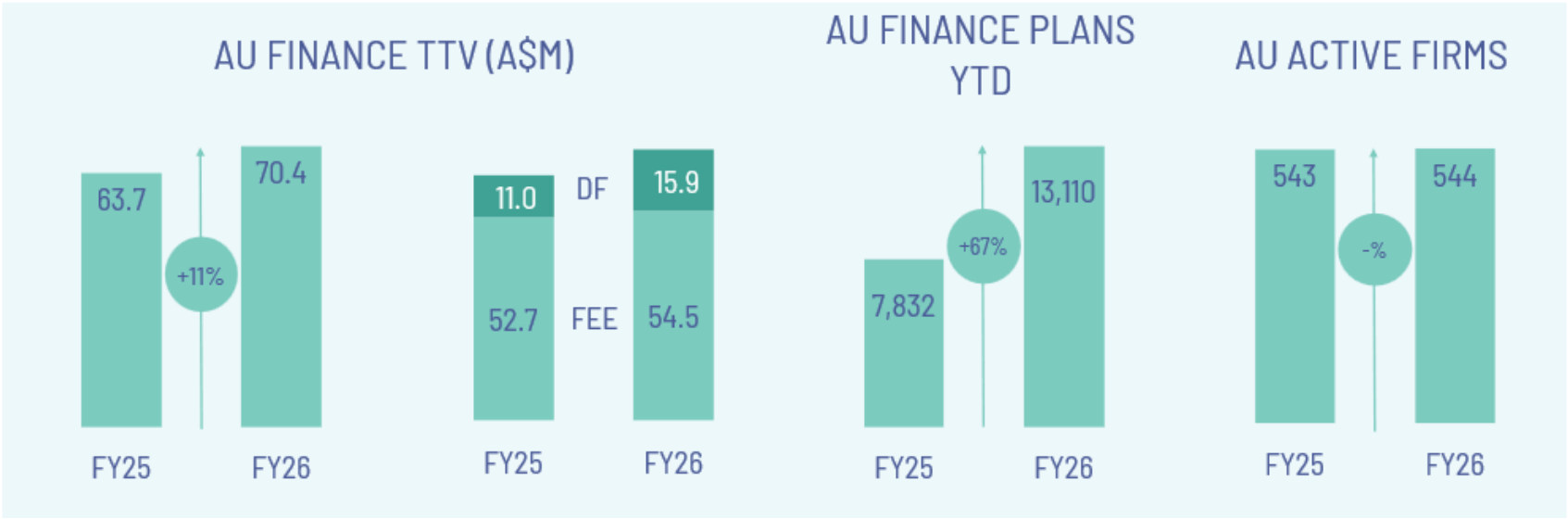
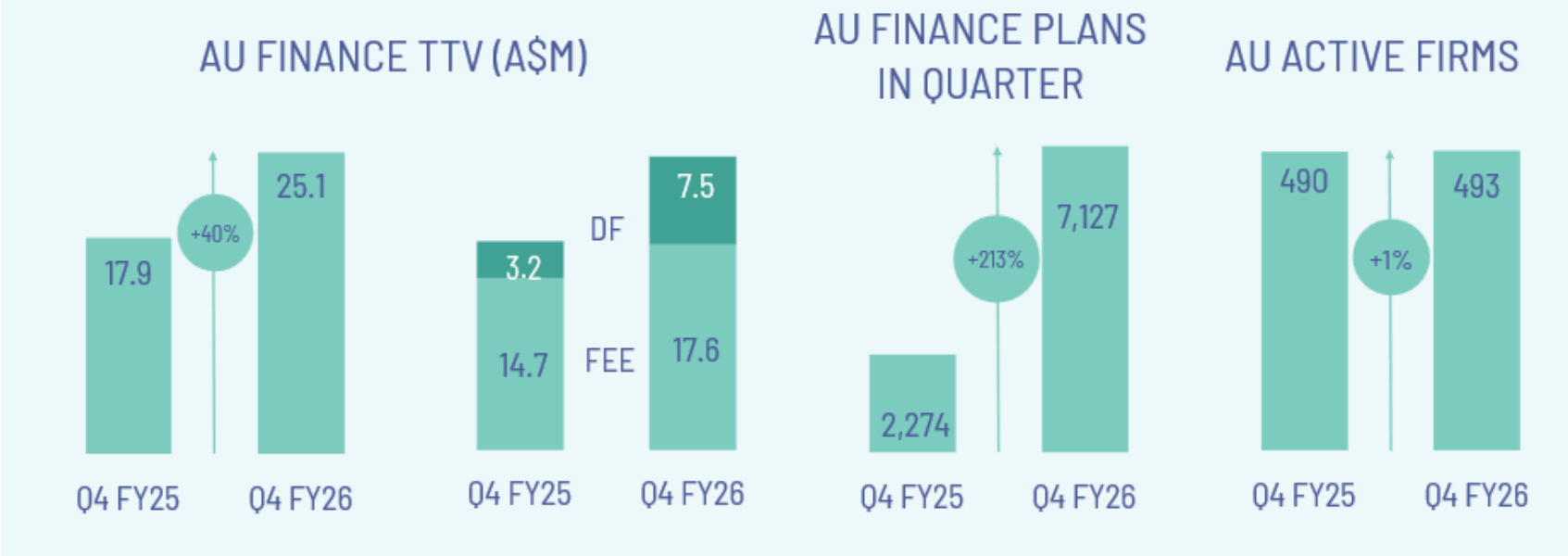
APPENDIX



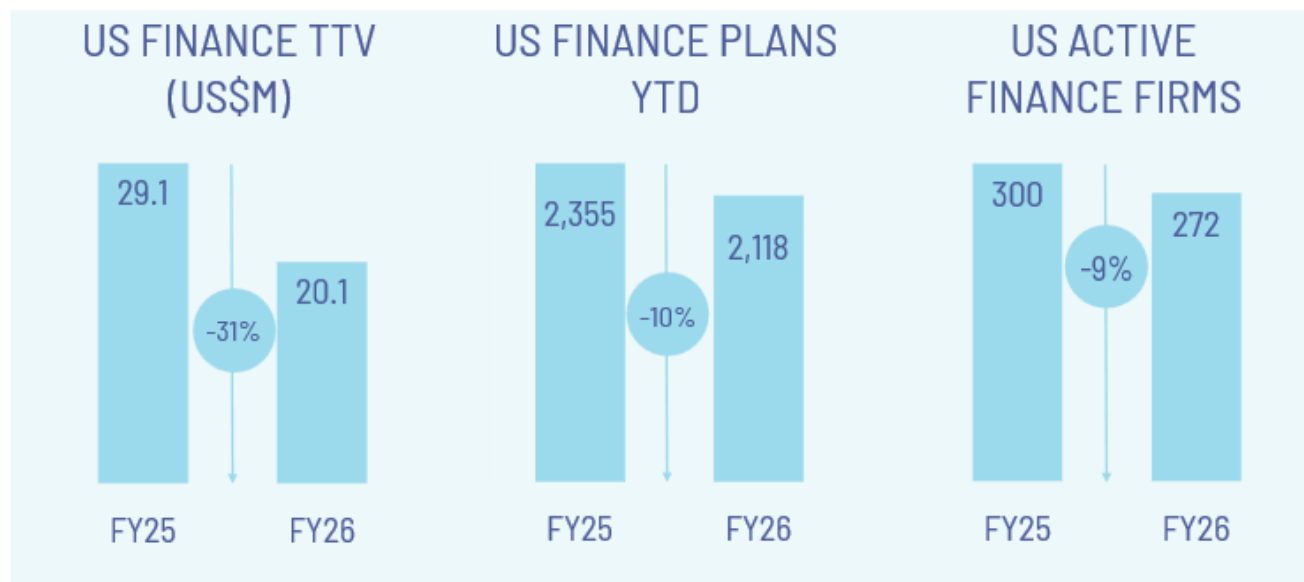
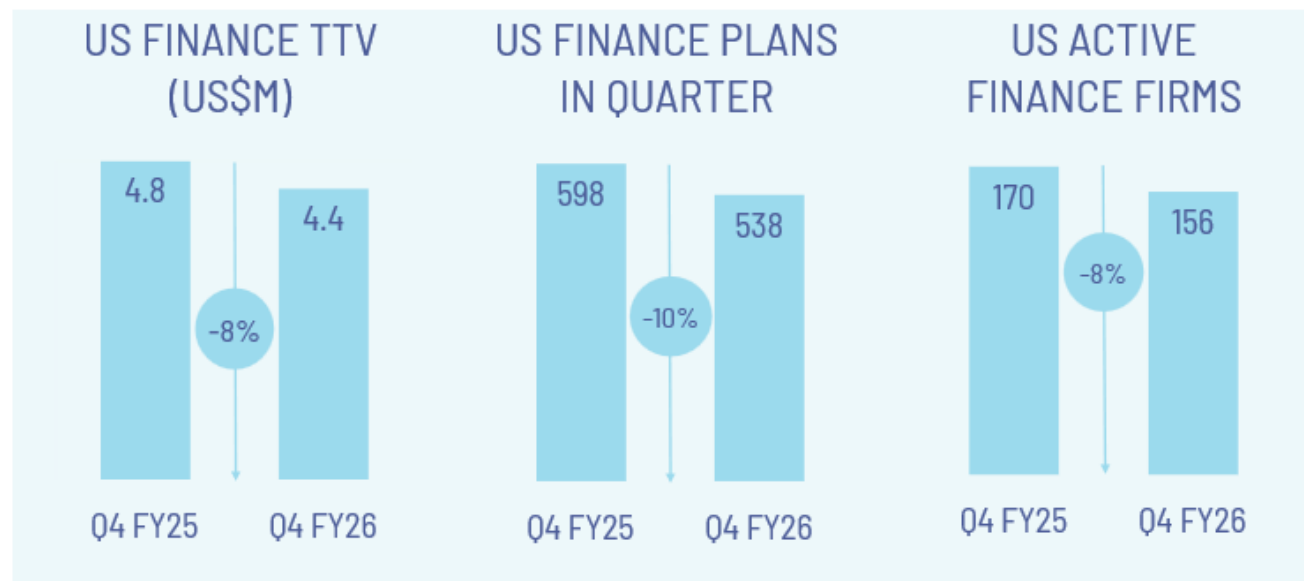
Glossary

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	
CUSTOMER / CLIENT	The customer of a merchant, 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 / 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 pcg for the December 2026 quarter is the December 2025 quarter

AU operational metrics: Q4 FY26 & FY26



US operational metrics: Q4 FY26 & FY26



AU & US Finance revenue: Q4 FY26 & FY26

AUSTRALIA

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)	2,973	2,629	+13%		11,039	10,017	+10%
Payments and other revenue	299	228	+31%		1,056	878	+20%
Total revenue	3,272	2,857	+15%		12,095	10,895	+11%
<i>Total revenue/volume yield %</i>	<i>13.0%</i>	<i>16.0%</i>	<i>-300 bps</i>		<i>17.2%</i>	<i>17.1%</i>	<i>+10 bps</i>

US

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)	461	661	-30%		1,963	2,829	-31%
Payments and other revenue	37	47	-21%		179	180	-1%
Total revenue	498	708	-30%		2,142	3,009	-29%
<i>Total revenue/volume yield %</i>	<i>11.3%</i>	<i>14.8%</i>	<i>-350 bps</i>		<i>10.7%</i>	<i>10.3%</i>	<i>+40 bps</i>