Q4 FY26
Results Overview

Strong growth in Active Customers & Funds Under Management

Coffee Microcaps Webinar 7th August 2026

Raiz Invest : A Wealth Platform for all Australians

Level 9, 2 Bulletin Place, Sydney NSW 2000

Raiz Invest Limited ABN 74 615 510 177

Raiz is a Wealth Platform for all Australians

Our Vision: To allow all Australians to achieve financial well-being, regardless of their situation.

351,362 Active Customers

At 30 June 2026

$2.32 bn FUM

At 30 June 2026

Industry Recognition

Winner 2026: Round-Up Investing | Kids Investing
Excellent Rates & Fees | Digital Innovation of the Year

Raiz Invest Super Moderately Aggressive
ranked # 1 by SuperRatings*

https://www.wemoney.com.au/wemoney-investment-awards-2025-winners
https://www.superratings.com.au/2026/07/17/media-release-fy26-top-super-returns-revealed/ * SuperRatings: Within the Balanced category for the 2nd consecutive year, delivering a return of 13.4% after investment fees and taxes in FY26

Maximising Customer Lifetime Value

KIDS: 10%

GEN Z: 14%

MILLENNIAL: 51%

GEN X: 20%

BOOMERS: 5%

Raiz Academy

Raiz Kids

Raiz Invest – Lite, Regular, Plus and SMSF Accounts

Raiz Invest Super

Raiz Jars

Raiz Rewards

Ambitious Product Roadmap – US-listed equities &ETFs, Direct ASX trading, instant payments plus MORE

AI Driven customer experience enhancements

UNDER 18

EARLY CAREER

PAYING OFF DEBT

GROWING WEALTH

STARTING RETIREMENT

Maximising customer lifetime value

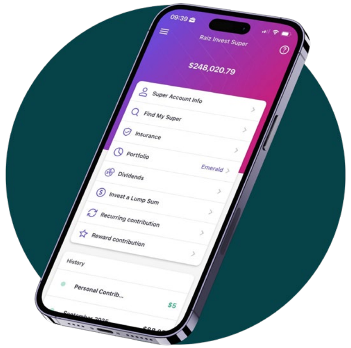
Award-Winning Fintech Innovation

Raiz Invest

Raiz Plus

Raiz Rewards

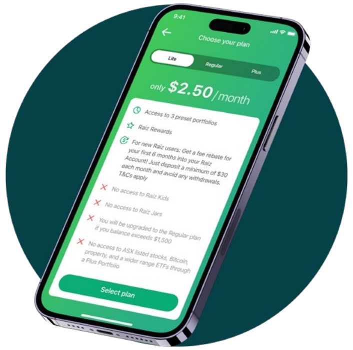
Raiz Invest Super



Raiz Kids

Raiz Jars

Raiz Lite



Raiz Academy

FY27
In Progress

Direct Trade:
US listed equities & ETFs and direct ASX trading

Key Highlights Q4 FY26[1] Results

- Active Customers[2] of 351,362 up 6.7% YOY
- ARPU[3] of $86.86 up 12.5% YOY
- FUM of $2.32bn up 27.5% YOY
- Cash balance of $15.4 million at 30 June 2026
- FY26 guidance confirmed: for UEBITDA in the range of $4.5m - $5.5m[5]

Raiz Invest Super

Moderately Aggressive ranked #1 by SuperRatings in the Balanced category for the second consecutive year, delivering a return of 13.4% after investment fees and taxes in FY26[4]

2026 Winner of two WeMoney Superannuation Awards

Digital Innovation of the Year
Excellent Rates & Fees

1. The results presented in this Business Update are unaudited. Raiz reports revenue, profitability and cashflow metrics in the half year and full year results.
2. Active Customers are fee paying accounts.
3. Annualised Revenue Per User (ARPU) is calculated as (quarterly revenue x 4)/(average Active Customers in the quarter). The ARPU presented in this update is based on Q4 FY26 revenue and may differ from the full-year ARPU for FY26.
4. Media release: FY26 top super returns revealed - SuperRatings. Past performance is not an indicator of future performance.
5. FY26 UEBITDA is subject to audit . UEBITDA is a non IFRS measure which represents Earnings Before Interest, Tax, Depreciation Amortisation (EBITDA) adjusted to exclude non-recurring items and share-based payments expense

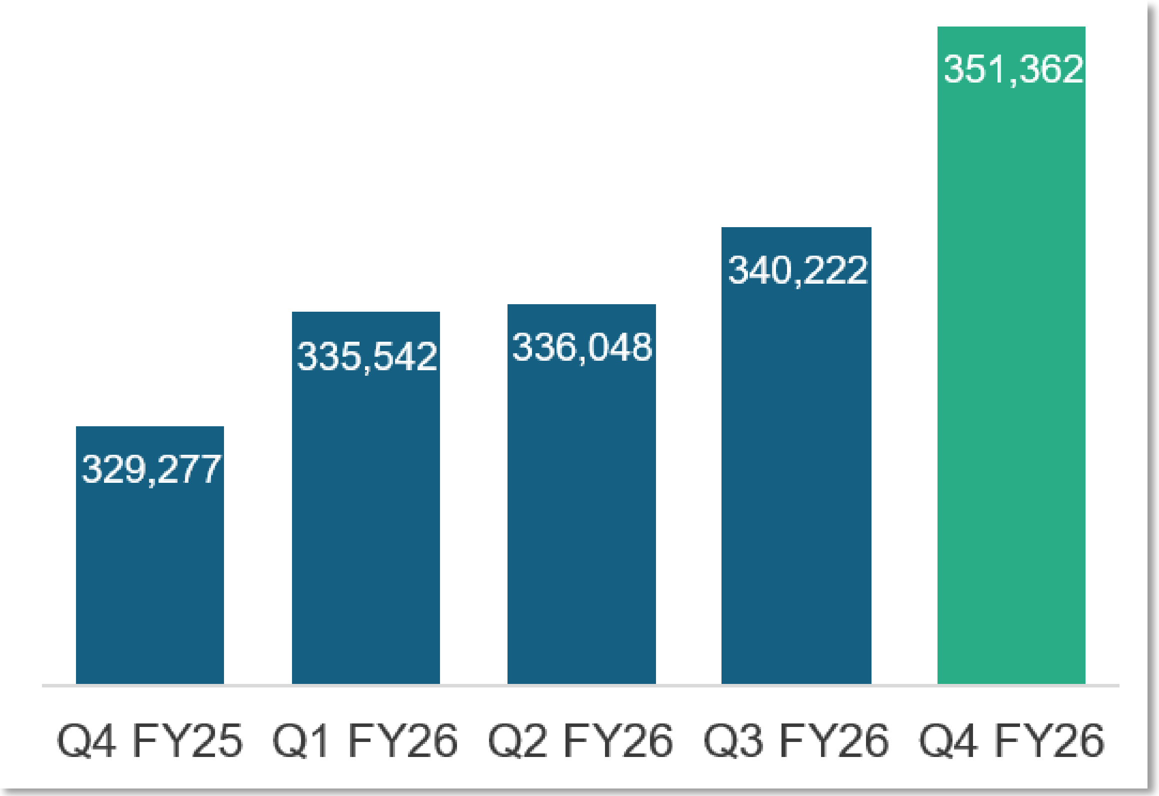
Active Customers & Portfolios

- Raiz delivered a strong quarter of Active Customer growth, adding 11,140 new customers, up 3.3% QOQ.
- Growth in April was particularly strong with positive momentum maintained through the quarter.
- ARPU was up 12.5% YOY to $86.86, driven by maintenance fee increases and growing FUM.
- The average account balance increased by 19.5% YOY (QOQ: 10.2%) to $6,609.

	Q4 FY26	Q4 FY25	YOY %	Q3 FY26	QOQ %
Active Customers	351,362	329,277	6.7%	340,222	3.3%
Super Customers	15,792	13,965	13.1%	15,196	3.9%
Plus Portfolios	51,179	42,820	19.5%	49,313	3.8%
Kids Portfolios	69,347	54,961	26.2%	65,264	6.3%
Jars Portfolios	42,545	22,079	92.7%	38,331	11.0%
Average Balance ($)	6,609	5,530	19.5%	5,996	10.2%

Active Customers

- Active Customers increased 6.7% YOY, with strong growth in Plus and Kids portfolios, up 19.5% and 26.2% YOY respectively.
- Super Customers increased to 15,792, up 13.1% YOY and 3.9% QOQ and Jars portfolios increased to 42,545, up 92.7% YOY and up 11.0% QOQ.
- The Lite plan, designed for first-time investors, has grown to 8,569 customers, up 46.1% QOQ



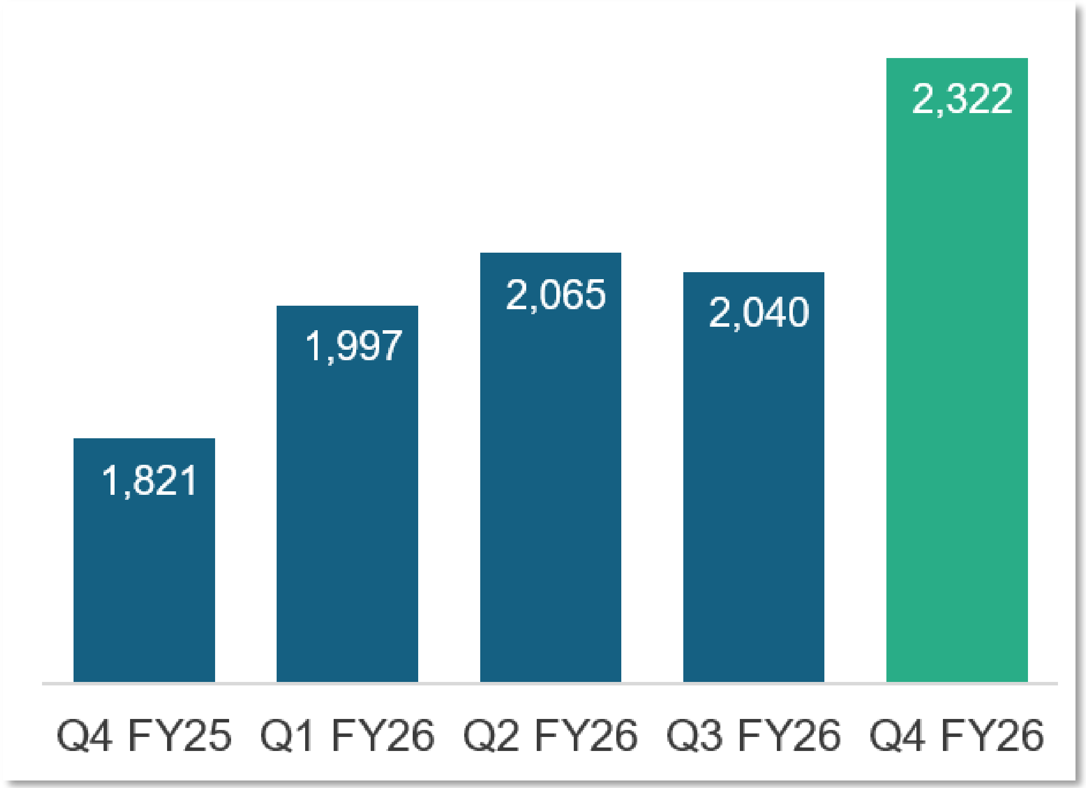
Total Funds Under Management (FUM)

- Total FUM was up 27.5% YOY and 13.8% QOQ to $2.32bn. Kids FUM continues to grow strongly, up 54.4% YOY and 18.9% QOQ, supported by the significant proportion of recurring deposits and the typically low level of withdrawals.

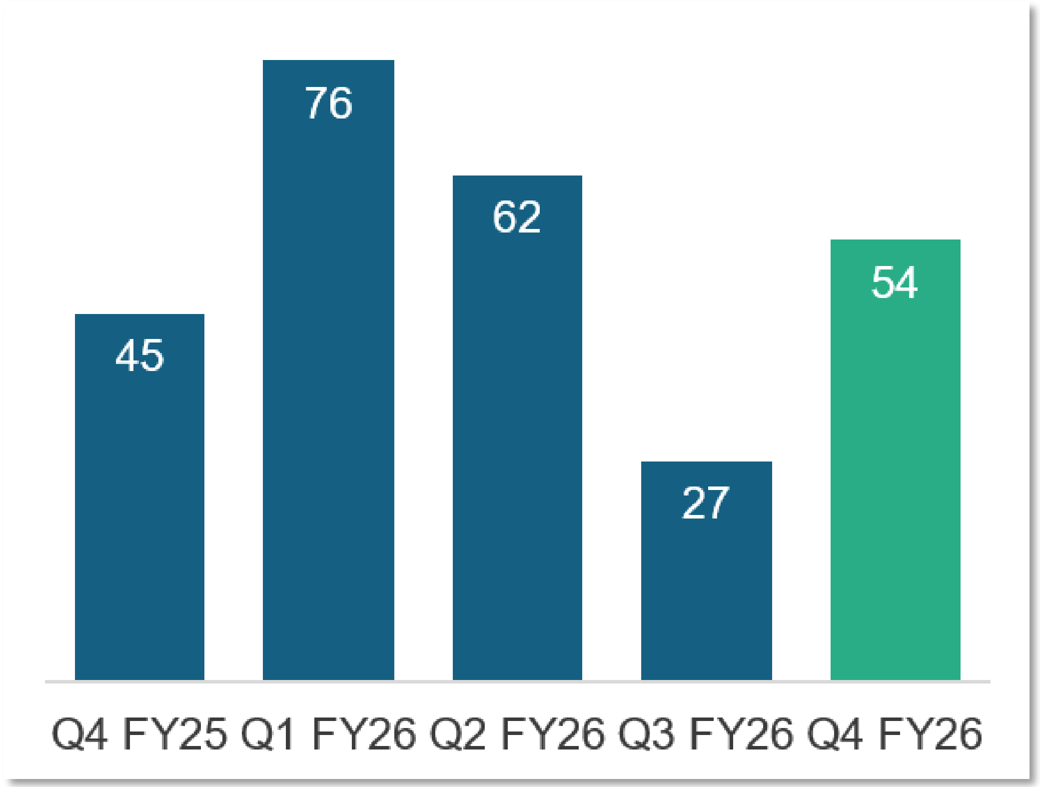
	Q4 FY26	Q4 FY25	YOY %	Q3 FY26	QOQ %
Total FUM	$2.32b	$1.82b	27.5%	$2.04b	13.8%
Super FUM	$495.6m	$387.6m	27.9%	$437.8m	13.2%
Plus FUM	$424.1m	$296.7m	42.9%	$358.3m	18.4%
Kids FUM	$122.6m	$79.4m	54.4%	$103.1m	18.9%
Property FUM	$33.3m	$29.6m	12.5%	$32.6m	2.1%

FUM ($ million) & Netflows ($ million)

- Q4 FY26 net flows of $54m primarily reflect recurring deposits, which are relatively steady over time.



FUM ($ million) at end of June 2026



Netflows ($ million) at end of June 2026.

Initiatives in Progress

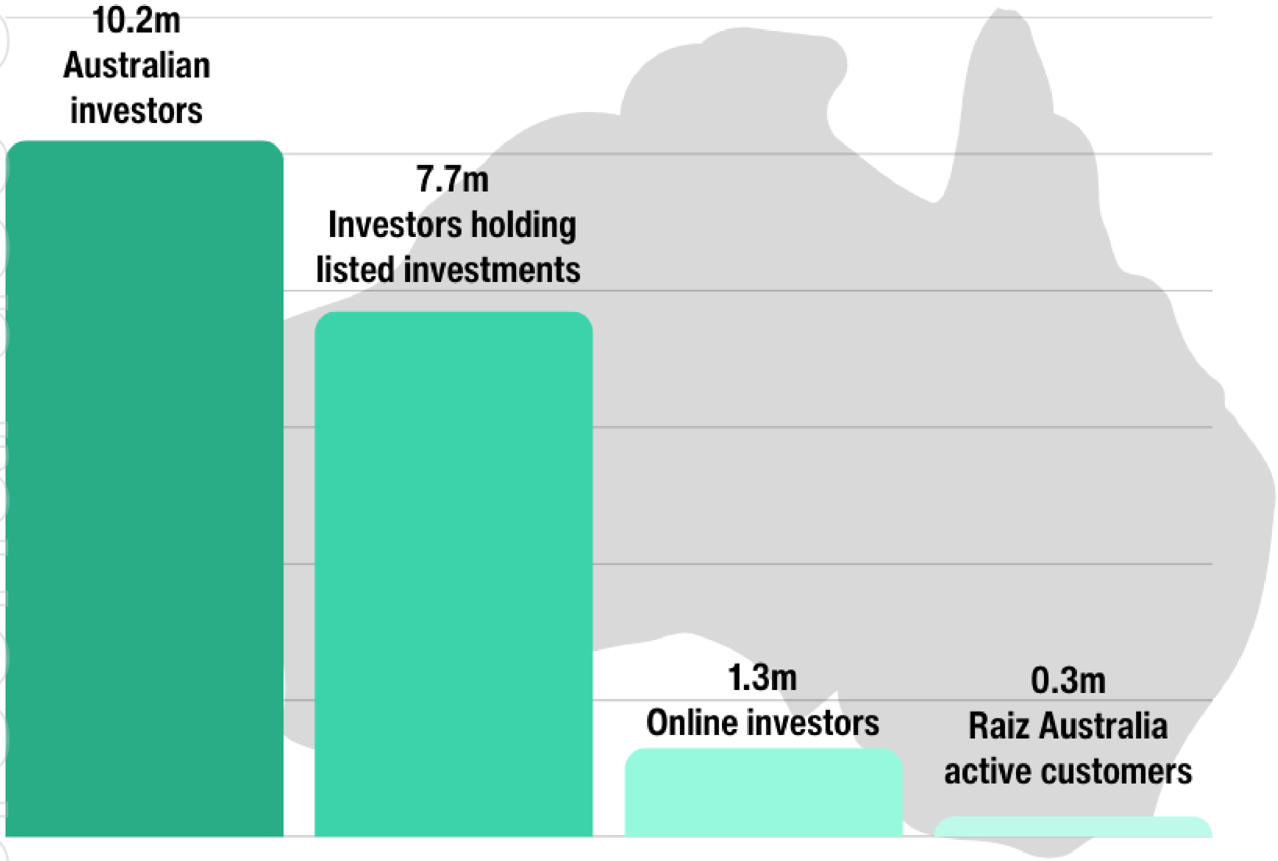
- Raiz is continuing with the following initiatives in FY27:
  - **Instant payments for live trading**: Real-time account funding and withdrawals, enabling faster access to investing
  - **US-listed equities & ETFs**: Direct access to investing in the US market
  - **Direct ASX trading**: Infrastructure development underway to enable direct single HIN trading for greater flexibility and direct ownership
  - **The launch timing and go-to-market plan** for US listed equities & ETFs and direct ASX trading continues to be refined.

In late Q4 FY26, work commenced with a fresh lens to better understand how to improve new customer acquisition, onboarding, conversion and activation.

Moving forward – key areas of focus will be on developing AI capabilities to enhance customer onboarding and engagement and also expanding partnerships.

The Opportunity

1. Acquire new customers *



2. Re-engagement & cross-promotion

Active Customers 351k

Kids Portfolios	Opportunity
Plus Plans	Opportunity
Jar Portfolios	Opportunity
Reward Users	Opportunity
Super Users	Opportunity

* Source: ABS, ASX (ASX Australian Investor Study 2023).

CEO Ambition & Growth Priorities

- Raiz has a solid foundation of Active Customers, FUM, a strong balance sheet and market-leading products for first-time investors.
- Ambition: accelerate growth through improved internal processes, disciplined execution, expansion of thought leadership content and selective M&A that accelerates distribution or enhances our product suite.
- Progressing key AI and Data product development to deepen engagement and increase customer lifetime value; seamless onboarding is a key enabler for growth.
- Placing greater emphasis on strengthening project delivery and enhancing leadership capability to lift performance and support the pace of execution required.
- Fostering a culture of ambition, accountability and execution to enhance customer outcomes, strengthen market position and deliver sustainable long-term shareholder value.
- Ambition will be a key driver of innovation, performance and strategic decision-making across the business

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