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Acquisition of Credit Card run-off book from HSBC Bank Australia Limited

Credit Corp Group Limited (ASX:CCP, 'Credit Corp') has signed a binding agreement with HSBC Bank Australia Limited ('HSBC') to acquire its Australian credit card run-off book.

The transaction is subject to regulatory approval and is expected to complete early in calendar 2027 after HSBC undertakes a process of de-activating the credit cards on issue. The precise consideration will be determined closer to completion but is expected to be approximately A$150 million.

The transaction has been priced to achieve Credit Corp's hurdle return although the duration of the receivables will be shorter than is typical for a book of charged-off debts.

Adjustment to market guidance

As a consequence of the transaction, Credit Corp revises its FY27 market guidance ranges as follows:

	FY27 Initial Market Guidance Aug-26	FY27 Updated Market Guidance Aug-26
PDL acquisitions	$200 - 280 million [1]	$300 - 380 million [2]
Gross lending volumes	$445 - 495 million	$445 - 495 million
NPAT	$110 - 118 million [3]	$112 - 120 million [3]
EPS	161 - 173 cents	164 - 176 cents

(1): Consisting of $100-130 million in US and $100-150 million in the AU/NZ market.
(2): Consisting of $100-130 million in the US and $200-250 million in the AU/NZ market.
(3): FY27 H1 NPAT guidance range is $45-55 million.

The revised NPAT guidance range of $112-120 million represents 10 per cent growth in earnings relative to FY26 at the mid-point of the range.

This ASX release was authorised by the Board of Credit Corp.

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