31 August 2026

Manager of Company Announcements
ASX Limited
Level 6, 20 Bridge Street
SYDNEY NSW 2000

By E-Lodgement

RENT.COM.AU LIMITED
APPENDIX 4E and ANNUAL FINANCIAL REPORT

Results for announcement to the market

The operating results for the year ended 30 June 2026 are shown with comparisons to the previous corresponding year ended 30 June 2025.

	Year ended 30 June 2026 $	Year ended 30 June 2025 $	Percentage change over previous corresponding period
Revenue from ordinary activities	4,418,967	3,271,261	35.1%
Earnings before interest, taxation, depreciation, amortisation and share based payments (EBITDA)	(2,864,586)	(2,425,201)	(18.1)%
Loss from ordinary activities after tax attributable to owners of Rent.com.au Limited	(6,549,274)	(3,690,450)	(77.5)%
Loss for the period attributable to owners of Rent.com.au Limited	(6,549,274)	(3,690,450)	(77.5)%

Other significant information

Subsequent to the end of the financial year, on 4 August 2026 the Group issued 6,525,000 fully paid ordinary shares to management on conversion of LTIP performance rights following satisfaction of three-year total shareholder return targets.

On 12 August 2026, the Group acquired the remaining 2.5% non-controlling interest in RentPay Technology Pty Ltd from Novatti Pty Ltd for $100,000 and now holds 100% of each of its subsidiaries.

Review of Operations

The Consolidated Statement of Profit or Loss and Other Comprehensive Income shows a net operating loss after tax attributable to the owners of the Group of $6,549,274 for the year ended 30 June 2026 (for year ended 30 June 2025: $3,690,450).

The net operating loss for the year ended 30 June 2026 included non-cash share-based payments of $864,439 (30 June 2025 share-based payments: $211,906) associated with the issue of performance based securities to employees and directors as outlined in Note 19.

Earnings Before Interest, Tax, Depreciation, and Amortisation (and excluding non-cash share-based payments) ("EBITDA") for the year ended 30 June 2026 was a loss of $2,864,586 (30 June 2025: $2,425,201).

The result for the year also includes a non-cash impairment charge of $797,397 recognised against the residual carrying value of the intangible assets of the RentPay cash generating unit, following the Group's transition to a combined single platform architecture. The recoverable amount of the standalone RentPay was determined by a value-in-use calculation using a discounted cash flow model, as outlined in Note 11.

The Group achieved overall revenue of $4,418,967 for the year ended 30 June 2026 which is 35.1% higher compared with the previous year revenue of $3,271,261, and the Group achieved record revenue for the second half year at $2,556,480 which was 39% higher compared with the same period in the previous year.

With $6,595,369 in cash on 30 June 2026, and $6,250,000 million in undrawn debt, the Group retains significant available funding to deliver long-term sustainable growth.

Dividends

No dividends were paid during the financial year. The Board advises that it does not intend to declare a final dividend for the financial year, and it will consider its dividend policy in the future, subject to performance.

Net Tangible Assets / Earnings Per Share

	30 June 2026	30 June 2025
Net tangible (liabilities)/assets per ordinary share	0.41 cents per share	(0.04) cents per share
Basic loss per ordinary share	0.61 cents per share	0.48 cents per share

CONTROL GAINED OR LOST OVER ENTITIES IN THE YEAR

Control gained over entities

Not applicable

Loss of control over entities

Not applicable

Independent Audit Report

The information outlined above is presented in accordance with ASX Listing Rule 4.3A and the Corporations Act 2001 (Corporations Act). The Appendix 4E is based on the audited Financial Statements for the year ended 30 June 2026. The Independent Auditor Report is included in the enclosed Financial Statements.

Accounting Policies, Estimation Methods and Measurements

The 30 June 2026 Financial Statements dated 31 August 2026 forms part of and should be read in conjunction with the Appendix 4E. The accounting policies, estimation methods and measurement bases used in the Appendix 4E is the same as those used in the enclosed Financial Statements.

Yours faithfully

Sam McDonagh
Executive Chairman
Rent.com.au Limited

RENT.COM.AU LIMITED

ABN 25 062 063 692

FINANCIAL REPORT FOR THE YEAR ENDED 30 JUNE 2026

rent.com.au

CONTENTS

CORPORATE INFORMATION

This financial report includes the financial statements and notes of Rent.com.au Limited ('the Company') and its controlled entities ('the Group'). The Group's functional presentation currency is AUD ($).

A description of the Group's operations and of its principal activities is included in the Review of Operations and Activities in the Directors' Report on pages 4 to 18. The Directors' Report is not part of the financial report.

Directors

Mr. Sam McDonagh	(Executive Chairman from 1 December 2024, Non-Executive Director from 15 June 2015)
Dr. Garry Garside	(Non-Executive Director from 1 December 2024, Chairman from 15 June 2015)
Mr. John Wood	(Non-Executive Director)
Mr. Philip Warren	(Non-Executive Director)

Company Secretaries

Mr. Jan Ferreira	
Mr. Adam Webb Ware	(from 26 August 2025)
Ms. SM (Karen) Koh	(resigned 26 August 2025)

Registered Office
3 Craig Street
Burswood
WA 6100

Principal place of business
3 Craig Street
Burswood
WA 6100

Auditors
RSM Australia Partners
Level 32, Exchange Tower
2 The Esplanade
Perth WA 6000

Bankers
Commonwealth Bank of Australia
225 St Georges Terrace
Perth WA 6000

Australia and New Zealand Bank
833 Collins St
Docklands VIC 3008

Solicitors
Steinepreis Paganin
Level 14, QV1 Building
250 St Georges Terrace
Perth WA 6000

Stock Exchange
Australian Securities Exchange
Limited Level 40, Central Park
152-158 St Georges Terrace
Perth WA 6000

ASX Code: RNT

Share Registry
Automic Registry Services
Level 5, 191 St Georges Terrace
Perth WA 6000

DIRECTORS' REPORT

The directors present their report, together with the financial statements, on the consolidated entity (referred to hereafter as 'the Group') consisting of Rent.com.au Limited (referred to hereafter as the 'Company' or 'parent entity') and the entities it controlled for the year ended 30 June 2026.

Directors

The following persons were directors of Rent.com.au Limited during the whole of the financial year and up to the date of this report, unless otherwise stated:

Mr. Sam McDonagh	Executive Chairman from 1 December 2024 *(Non-Executive Director from 15 June 2015 to 30 November 2024)*
Dr. Garry Garside	Non-Executive Director from 1 December 2024 *(Non-Executive Chairman from 15 June 2015 to 30 November 2024)*
Mr. John Wood	Non-Executive Director
Mr. Philip Warren	Non-Executive Director

Principal Activities

The Group operates a customer-driven platform, empowering renters by providing information, tools and advice alongside simple, smart and secure ways to pay (bond, rent, bills and more). Currently the platform operates via the websites www.rent.com.au, www.rentpay.com.au, and www.rentbond.com.au.

Review of Operations

The Consolidated Statement of Profit or Loss and Other Comprehensive Income shows a net operating loss after tax attributable to the owners of the Group of $6,549,274 for the year ended 30 June 2026 (for year ended 30 June 2025: $3,690,450).

The net operating loss for the year ended 30 June 2026 included non-cash share-based payments of $864,439 (30 June 2025 share-based payments: $211,906) associated with the issue of performance-based securities to employees and directors as outlined in Note 19. The net operating loss for the year ended 30 June 2026 also included an impairment expense of $797,397 (nil in the year ended 30 June 2025) relating to the RentPay platform which management plans to roll into the single Rent.com.au platform from late 2026. Earnings Before Interest, Tax, Depreciation, and Amortisation (and excluding non-cash share-based payments) ("EBITDA") for the year ended 30 June 2026 was a loss of $2,864,586 (30 June 2025: $2,425,201).

The Group achieved overall revenue of $4,418,967 for the year ended 30 June 2026 which is 35.1% higher compared with the previous year revenue of $3,271,261, and the Group achieved record revenue for the second half year at $2,556,031 which is 39% higher compared with the same period in the previous year.

The Group continues to deliver on its platform strategy aimed at empowering renters to take control of their finances and turn renting into a rewarding step towards independence, while at the same time delivering consistent growth for shareholders.

Key Business Risks

The Group operates in technology, finance and service business environments. While risk is inherent in our business model, the Group seeks to identify, assess and manage those risks that may materially affect its financial and operational performance.

The Board is responsible for satisfying itself that the Group has in place an appropriate risk management framework (for both financial and non-financial risks) and setting the risk appetite within which the Board expects management to operate. Responsibility for overseeing and implementing risk management strategy and policies, internal compliance and internal control has been delegated to management.

Access to stable and appropriately priced funding is fundamental to the Group's ability to grow its RentBond® loan book, meet its financial obligations, including under its debt facility, and pursue its strategy. Changes in funding availability and or covenant compliance could restrict growth or require adjustments to the Group's capital management approach.

The performance of the RentBond® loan book is influenced by borrower repayment behaviour, economic conditions and credit quality, and while the Group applies a conservative approach to credit assessment and loss provisioning, actual recoveries may differ from expectations.

The Group's operations also depend on the resilience, security and reliability of its technology platform, and on its ability to attract and retain a small, capable team; system outages, cyber incidents or the loss of key personnel could disrupt customer service or the execution of the Group's strategy.

The Group operates within an evolving regulatory environment covering consumer credit, privacy and financial services, and changes in law, regulatory expectations or enforcement activity may require it to adjust its business practices or increase compliance investment.

Broader economic conditions, including interest rates, rental market trends, cost-of-living pressures and consumer confidence, influence renter demand, borrower repayment capacity, and the availability and cost of funding, and may affect the Group's financial performance.

Certain risks, including changes in government policy, financial markets and macroeconomic conditions, arise from factors outside the Group's control and cannot be fully mitigated, although the Board and management continue to monitor these developments as part of the Group's ongoing strategic planning.

Significant changes in the state of affairs

On 5 August 2025 the Group announced that it had achieved financial close on a $10 million Senior Debt Facility ('the Facility') and launched the RentBond® product, providing loans directly to its customers, a significant milestone on the road towards becoming a platform of choice by Australian renters, with a clear pathway to revenue growth, product scalability and long-term shareholder value.

In a market update on 11 December 2025 the Group reported a key milestone in the rollout of RentBond®, with annuity revenue from Rent.com.au funded loans exceeding $100,000 in a month for the first time, demonstrating accelerating product uptake and recurring revenue growth. By this time over $1 million in new RentBond® loans were being originated per month, underpinning strong and accelerating revenue growth.

On 5 January 2026 the Group confirmed that holders of listed options ('RNTO Options', exercisable at $0.04 and expiring on 31 December 2025) have exercised a total of 80% of the options on issue, raising $6,327,456.

The remaining 39,397,341 RNTO Options expired, however, as announced on 15 December 2025, the Group entered into an option underwriting agreement with Templar Corporate Pty Ltd ('Option Underwriter') to fully underwrite the exercise of the RNTO Options. Accordingly, 39,397,341 Rent.com.au shares were placed with the Option Underwriter and its nominees at a price per share of $0.04 to raise an additional $1,575,894 (before costs).

On 1 April 2026, the Group announced it had successfully extended the Facility with the Eldium Income Fund following continued strong loan volumes generated by RentBond®. The borrowing capacity was increased to $15 million, and the facility term extended by 6 months to 30 July 2027.

Dividends

No dividend has been paid or recommended by the Directors since the commencement of the financial year (30 June 2025: nil).

Matters Subsequent to the end of the Financial Year

On 4 August 2026 the Group announced it had issued a total of 6,525,000 fully paid ordinary shares to members of the Group's management team upon conversion of LTIP Performance Rights following achievement of three-year Total Shareholder Return targets and including 1,000,000 performance rights in lieu of salary for the 2026 financial year.

On 11 August 2026 the Group agreed to purchase the 2.5% outside equity interest in its subsidiary, RentPay Technology Pty Ltd from Novatti Pty Ltd for $100,000, valuing RentPay at $4 million. This acquisition was completed on 12 August 2026 and results in the Group holding 100% ownership of all of its subsidiaries.

Other than that, there have been no matters or circumstances which have arisen since 30 June 2026 that have significantly affected, or may significantly affect the Group's operations, the results of those operations, or the Group's state of affairs in future financial years.

Likely Developments and Expected Results

The Group will continue building out its platform, bringing it together into a single customer experience to encourage greater adoption of the Group's products by renters. The Group's addressable market in Australia is estimated at more than 2.5 million rental households which, in the directors' opinion, provides ample scope for further commercialisation of the Group's products and for the Group to achieve profitability.

Environmental regulation

The Group is not subject to any significant environmental regulation under Australian Commonwealth or State law.

Financial Position

The net assets of the Group have increased to $6,887,557 at 30 June 2026 (30 June 2025: $2,239,905). Cash reserves increased to $6,595,369 at 30 June 2026 (30 June 2025: $615,623).

Information on Directors

Mr. Sam McDonagh	–	Chairman (Executive), *appointed 1 December 2024* Director (Non-Executive), *appointed 15 June 2015*
Age	–	55
Qualifications	–	Chartered Accountant
Experience	–	Mr. McDonagh has over 20 years' experience in senior management roles at companies including eBay in Southeast Asia, iiNet Limited and most recently Airbnb Australia & New Zealand and non-executive director roles with companies such as Tiimely Home Loans.
Special responsibilities	–	Executive Chairman Member of the Audit & Risk Committee *(until 27 February 2025).*
Interest in shares, options & performance rights held in Rent.com.au Limited	–	12,923,962 ordinary shares 405,999 ordinary shares (indirect) 8,500,000 performance rights
Directorships held in other listed entities in the past 3 years	–	None

Dr Garry Garside	-	Director (Non-Executive), *appointed 1 December 2024* Chairman (Non-Executive), 15 June 2015 to *30 November 2024*
Age	–	69
Qualifications	–	MBA (UWA)
Experience	–	Dr. Garside has extensive corporate experience, successfully established and operating a variety of significant businesses. He currently manages an emerging property development company and chairs a range of unlisted investment syndicates and companies.
Special responsibilities	–	Chairman *(until 30 November 2024)* Member of the Audit & Risk Committee Member of the Nomination & Remuneration Committee.
Interest in shares, options & performance rights held in Rent.com.au Limited	–	1,191,666 ordinary shares 30,976,471 ordinary shares (indirect) 8,500,000 performance rights
Directorships held in other listed entities in the past 3 years	–	None

Information on Directors (continued)

Mr. Philip Warren	–	Director (Non-Executive), *appointed 18 September 2014*
Age	–	52
Qualifications	–	B. Com, Chartered Accountant
Experience	–	Principal at Automic Group Pty Ltd and an experienced Company Director. He has over 20 years of experience in finance and corporate roles in Australia and Europe, establishing several ASX listed companies during that time.
Special responsibilities	–	Chair of the Audit & Risk Committee Member of the Nomination & Remuneration Committee
Interest in shares, options & performance rights held in Rent.com.au Limited	–	8,934,336 ordinary shares (indirect) 8,500,000 performance rights
Directorships held in other listed entities in the past 3 years	–	Qoria Limited (May 2026 – 17 July 2026) Narryer Metals Limited (July 2021 – present) Killi Resources Limited (August 2021 – present) Anax Metals Limited (April 2021 – present)

Mr. John Wood	–	Director (Non-Executive) *appointed 15 June 2015*
Age	–	60
Qualifications	–	N/A
Experience	–	Mr. Wood is the founder of National Lifestyle Villages (NLV). He was awarded the Telstra WA Business of the Year award in 2007 and the Rothwell's Young Entrepreneur Award and the West Australian Young Achievers Award.
Special responsibilities	–	Chair of the Nomination & Remuneration Committee Member of Audit & Risk Committee – Appointed 27 February 2025
Interest in shares, options & performance rights held in Rent.com.au Limited	–	3,842,608 ordinary shares 73,547,345 ordinary shares (indirect) 8,500,000 performance rights
Directorships held in other listed entities in the past 3 years	–	None

Directors' Meetings

The number of directors' meetings held, and the number of meetings attended by each of the directors of the Group for the time the director held office for the year ended 30 June 2026:

	Board Meetings		Audit & Risk Management Committee Meetings		Nomination & Remuneration Committee Meetings	
	A	B	A	B	A	B
Sam McDonagh	12	12	n/a	n/a	n/a	n/a
Garry Garside	12	12	2	2	1	1
Philip Warren	12	12	2	2	1	1
John Wood	12	12	2	1	1	1

A – meetings eligible to attend
B – meetings attended

Company Secretaries

Jan Ferreira was appointed as company secretary from 15 June 2015. Jan is a Chartered Management Accountant and a Graduate member of the Australian Institute of Company Directors (GAICD). He has more than 20 years' experience within ASX listed businesses, having previously been Chief Financial Officer and Company Secretary at ThinkSmart Limited and a Financial Controller at Alinta Limited.

Adam Webb Ware was appointed as company secretary from 26 August 2025 and is the Chief Financial Officer of the Group. Adam has over 25 years' experience in corporate finance, banking, financial services and digital commerce platforms across Australia, USA and the UK. He is a Chartered Accountant, holds a Bachelor of Commerce Degree from the University of Western Australia and a Graduate Diploma of Applied Corporate Governance from the Governance Institute of Australia.

Karen Koh was appointed as the joint company secretary from 1 February 2024 and resigned 26 August 2025. Karen is a CPA (Australia) and holds a certificate in governance practice from the Governance Institute of Australia.

Shares under Performance Rights

Upon the achievement of the applicable performance milestone, the Performance Rights convert into Ordinary Shares at a ratio of 1 Ordinary Share for every 1 Performance Right held. No payment is necessary to exercise a Performance Right.

As at the date of this report, Performance Rights on issue are as follows:

Tranche	Date Granted	Expiry Date	Number
19	5 June 2025	31 August 2028	21,500,000
21	29 October 2025	31 August 2028	3,750,000
22	20 November 2025	30 November 2028	14,000,000
22	20 November 2025	30 November 2029	20,000,000
23	27 March 2026	31 August 2028	2,500,000

The vesting conditions of the various tranches of performance rights on issue are outlined below:

- Tranche 19, 21, 23 - will vest upon meeting various performance hurdles and continuous employment with the group until 30 June 2028.
- Tranche 22 - will vest upon meeting various performance hurdles and continuous employment with the group until 20 September 2026.

Shares issued on the exercise of Performance Rights

9,102,400 ordinary shares of Rent.com.au Limited issued on the exercise of performance rights during the year ended 30 June 2026 and up to the date of this report.

Shares under Option

Unissued ordinary shares of Rent.com.au Limited under option at the date of this report are as follows:

Date Options Granted	Expiry Date	Tranche	Issue Price of Share	Number Under Option
30 July 2025	31 January 2027	RNTAR[1]	$0.040	30,000,000
13 January 2026	31 December 2027	RNTAR[2]	$0.075	4,924,667
31 January 2026	31 December 2027	RNTAR[3]	$0.075	1,800,000
Total				**36,724,667**

1. RNTAR options were issued to the lender under the terms of the Senior Secured Credit Facility announced 28 May 2025.

2. 4,924,667 Underwriter options issued pursuant to the Underwriting Agreement set out in the market announcement on 15 December 2025.
3. 1,800,000 Corporate advisor options issued pursuant to an agreement for general corporate advisory services.

Shares issued on the exercise of options

Of the 204,783,732 options on issue at the start of the financial year, there were 158,186,391 ordinary shares of Rent.com.au Limited issued on the exercise of options during the year ended 30 June 2026 and up to the date of this report, 39,397,341 of the balance subject to the underwriting agreement announced on 15 December 2025, with the remainder of 7,200,000 expired.

Indemnification of officers and auditors

During the financial period, the Group entered into a policy to indemnify directors and officers against certain liabilities incurred as a director or officer, including costs and expenses associated in successfully defending legal proceedings. The contract of insurance prohibits disclosure of the nature of the liability and the amount of the premium. The Group has not otherwise, during or since the financial year, indemnified or agreed to indemnify an officer or an auditor of the Group or of any related body corporate against a liability incurred as such an officer or auditor.

Proceedings on behalf of the Group

No person has applied to the Court under section 237 of the Corporations Act 2001 for leave to bring proceedings on behalf of the Group, or to intervene in any proceedings to which the Group is a party, for the purpose of taking responsibility on behalf of the Group for all or part of those proceedings.

Auditor

RSM Australia Partners continues in office in accordance with section 327 of the Corporations Act 2001.

Officers of the Group who are former partners of RSM Australia Partners

There are no officers of the Group who are former partners of RSM Australia Partners.

Non-Audit Services

Details of the amounts paid or payable to the auditor for non-audit services provided by the auditor are outlined in Note 22 to the financial statements.

The Board is satisfied that the provision of non-audit services during the financial year, by the auditor (or by another person or firm on the auditor's behalf), is compatible with the general standard of independence for auditors imposed by the Corporations Act 2001.

The Board is of the opinion that the services as disclosed in Note 22 to the financial statements do not compromise the external auditor's independence requirements of the Corporations Act 2001 for the following reasons:

- all non-audit services have been reviewed and approved to ensure that they do not impact the integrity and objectivity of the auditor; and
- none of the services undermine the general principles relating to auditor independence as set out in APES 110 Code of Ethics for Professional Accountants issued by the Accounting Professional and Ethical Standards Board, including reviewing or auditing the auditor's own work, acting in a management or decision-making capacity for the Group, acting as advocate for the Group or jointly sharing economic risks and rewards.

Auditor's independence declaration

A copy of the auditor's independence declaration as required under section 307C of the Corporations Act 2001 is set out immediately after this directors' report.

Remuneration Report (Audited)

The remuneration report details the key management personnel remuneration arrangements for the Group, in accordance with the requirements of the Corporations Act 2001 and its Regulations. Key management personnel are those persons having authority and responsibility for planning, directing and controlling the activities of the entity, directly or indirectly, including all directors.

The remuneration report is set out under the following main headings:
A. Principles used to determine the nature and amount of remuneration
B. Details of remuneration
C. Share-based compensation
D. Additional information

A. Principles used to determine the nature and amount of remuneration

The objective of the Group's executive reward framework is to ensure reward for performance is competitive and appropriate for the results delivered. The Board has elected to establish a Nomination and Remuneration Committee in accordance with its Corporate Governance Policy.

The Nomination and Remuneration Committee is responsible for determining and reviewing remuneration arrangements for its directors and executives and for developing and facilitating a process for Board and Director evaluation.

The key management personnel of the Group consisted of the following directors:
- Mr. Sam McDonagh (Executive Chairman) from 1 December 2024, Non-Executive Director 15 June 2015 to 30 November 2024
- Dr. Garry Garside (Non-Executive Director)
- Mr. John Wood (Non-Executive Director)
- Mr. Philip Warren (Non-Executive Director)

And the following executives:
- Mr. Jan Ferreira (Chief Executive Officer)

In accordance with best practice corporate governance, the structure of non-executive director and executive remuneration is separate.

Non-Executive Director Remuneration

Fees and payments to non-executive directors reflect the demands which are made on, and the responsibilities of, the directors. Non-executive directors' fees and payments are reviewed annually by the Nomination and Remuneration Committee.

Non-executive directors' fees are determined within an aggregate directors' fee pool limit, which is periodically recommended for approval by shareholders. The maximum currently stands at $350,000 per annum and was approved at a previous annual general meeting.

Use of Remuneration Consultants

During the financial year ended 30 June 2026, the Group did not engage any remuneration consultants.

Executive Remuneration

The executive remuneration framework has the following components:

- base pay and benefits, including superannuation.
- short-term performance incentives; and
- long-term incentives provided as share-based payments.

The combination of these comprises the executive's total remuneration.

Remuneration Report (Audited) continued

Fixed remuneration, consisting of base salary, superannuation and non-monetary benefits, are reviewed annually by the Nomination and Remuneration Committee based on individual and business unit performance, the overall performance of the Group and comparable market remunerations.

Executives may receive their fixed remuneration in the form of cash or other fringe benefits (for example motor vehicle benefits) where it does not create any additional costs to the Group and provides additional value to the executive.

The short-term incentive ('STI') program is designed to align the targets of the Group with the performance hurdles of executives. STI payments are granted to executives based on specific annual targets and key performance indicators ('KPI's') being achieved.

Long term incentives have been provided to directors through the issue of director performance rights as approved by shareholders at the November 2025 Annual General Meeting. Long term incentives have been provided to other key management personnel through the issue of performance rights pursuant to the Employee Long-Term Incentive Plan ('LTIP') approved by shareholders at the November 2025 Annual General Meeting.

Voting and comments made at the Group's 2025 Annual General Meeting ('AGM')

At the 2025 AGM, 99.46% of the eligible votes received supported the adoption of the remuneration report for the year ended 30 June 2025. The Group did not receive any specific feedback at the AGM regarding its remuneration practices.

B. Details of remuneration

<u>Amounts of remuneration</u>

Details of the remuneration of key management personnel of the Group are set out in the following tables.

Details of remuneration for the year ended 30 June 2026

	Short-term benefits			Post-employment benefits	Long-term benefits	Share-based payments		
KMP	Cash salary and fees $	Cash bonus $	Annual Leave $	Super-annuation $	Long service leave $	Performance rights $	Options $	Total $
Sam McDonagh	150,000	-	-	-	-	152,138	-	302,138
Garry Garside	40,000	-	-	-	-	152,138	-	192,138
Philip Warren	40,000	-	-	-	-	152,138	-	192,138
John Wood	40,000	-	-	-	-	152,138	-	192,138
Jan Ferreira	235,385	-	(405)	28,246	(3,200)	69,396*	-	329,422
Total	**505,385**	**-**	**(405)**	**28,246**	**(3,200)**	**677,948**	**-**	**1,207,974**

*** Includes $25,000 value of performance rights issued in lieu of cash salary while as KMP for the year ended 30 June 2026.**

Remuneration Report (Audited) (continued)

B. Details of remuneration (continued)

Amounts of remuneration (continued)

Details of remuneration for the year ended 30 June 2025

	Short-term benefits			Post-employment benefits	Long-term benefits	Share-based payments		
KMP	**Cash salary and fees $**	**Cash bonus $**	**Annual Leave $**	**Super-annuation $**	**Long service leave $**	**Performance rights $**	**Options $**	**Total $**
Sam McDonagh	104,167	-	-	-	-	-	-	104,167
Garry Garside	46,250	-	-	-	-	-	-	46,250
Philip Warren	40,000	-	-	-	-	-	-	40,000
John Wood	40,000	-	-	-	-	-	-	40,000
Greg Bader	110,904	-	651	12,754	1,945	23,368*	-	149,622
Jan Ferreira	220,000	1,625	19,717	25,300	(12,338)	78,511†	-	332,815
Total	**561,321**	**1,625**	**20,368**	**38,054**	**(10,393)**	**101,879**	-	**712,854**

@ Ceased to be KMP from 31 December 2024
*** Includes $15,879 value of performance rights issued in lieu of cash salary while as KMP for the year ended 30 June 2025.**
† Includes $26,250 value of performance rights issued in lieu of cash salary for the year ended 30 June 2025

The proportion of remuneration received linked to performance and the fixed proportion are as follows:

Name	Fixed remuneration 2026	Fixed remuneration 2025	At risk - STI 2026	At risk - STI 2025	At risk - LTI 2026	At risk - LTI 2025
Executive Chairman:						
Sam McDonagh*	49.6%	100%	-	-	50.4%	-
Non-Executive Directors:						
Garry Garside*	20.8%	100%	-	-	79.2%	-
Philip Warren*	20.8%	100%	-	-	79.2%	-
John Wood*	20.8%	100%	-	-	79.2%	-
Other Key Management Personnel:						
Jan Ferreira	79.9%	79.6%	7.6%	8.4%	12.5%	12.0%

*** Performance Rights issued were approved at AGM held 20 November 2025. Value recognised over initial 12-month service term, final vesting is dependent on share price hurdles at 30 November 2028 and 30 November 2029.**

The proportion of the cash bonus paid/payable or forfeited is as follows:

Name	Cash bonus paid/payable 2026	Cash bonus paid/payable 2025	Cash bonus forfeited 2026	Cash bonus forfeited 2025
Other Key Management Personnel:				
Jan Ferreira				
%	0.0%	16.3%	100.0%	83.8%

Remuneration Report (Audited) (continued)

B. Details of remuneration (continued)

<u>Service Agreements</u>

Remuneration and other terms of employment for the Chief Executive Officer and other Key Management Personnel are formalised in employment contracts. The major provisions of the agreements relating to remuneration are set out below:

The non-executive directors are subject to service agreements which cover relevant provisions including term, fees, independence, re-election and the role requirements.

Sam McDonagh, Executive Chairman (*commenced 1 December 2024, previously Non-Executive Director*):

- The executive aspect of Mr McDonagh's role is on a part-time basis.
- Mr. McDonagh's Executive Services Agreement has no fixed period and may be terminated by provision of three months' prior written notice by either party.
- Mr. McDonagh is entitled to a base fee of $150,000 per annum inclusive of all directors' fees and entitlements.
- Mr. McDonagh is eligible to participate in the Long-Term Incentive Plan. As at 30 June 2026 Mr McDonagh has been issued 3,500,000 performance rights (expire 30 November 2028) and 5,000,000 performance rights (expire 30 November 2029).

Jan Ferreira, Chief Operating Officer and Chief Financial Officer (*commenced 28 April 2014, ceased 31 December 2024*), Chief Executive Officer (*commenced 1 January 2025*):

- Mr. Ferreira's Executive Services Agreement for the position of Chief Executive Officer has no fixed period and may be terminated by provision of six months' prior written notice by either party.
- Mr. Ferreira is entitled to a base salary of $275,000 plus statutory superannuation entitlements. This was increased from $250,000 plus statutory superannuation entitlements as of 14 January 2026. During the financial year ended 30 June 2026 he elected to receive $25,000 of this in the form of equity securities. To this end he was issued 1,000,000 performance rights on 29 August 2025 which were converted to ordinary shares on 4 August 2026. In respect of the financial year ended 30 June 2025 Mr. Ferreira was issued 1,250,000 performance rights on 26 September 2024 which were converted to shares on 2 September 2025.
- Mr. Ferreira is eligible to participate in the Long-Term Incentive Plan ('LTIP'). The balance of performance rights that have been issued as at 30 June 2026 are 5,737,500 performance rights (expire 31 August 2026), of which 2,550,000 converted to ordinary shares on 4 August 2026 with the remaining balance lapsed, and 7,500,000 performance rights of which 1,000,000 converted to ordinary shares on 4 August 2026.
- Mr. Ferreira is also eligible to participate in a Short-Term Incentive Plan ('STIP') which the Group has implemented. A maximum of 20% of base salary (2026: $55,000) per annum may be payable to Mr. Ferreira on the achievement of key performance indicators to be set having regard to the financial position and performance of the Group. The Board may elect to settle any amounts due to Mr Ferreira under the STIP via the issue of ordinary shares rather than cash.

Remuneration Report (Audited) (continued)

C. Share based compensation

Issue of shares
Rent.com.au Limited issued 1,250,000 ordinary shares as part of compensation to key management personnel during the year, on conversion of eligible performance rights provided in lieu of salary.

Options
Rent.com.au Limited issued no options as part of compensation to key management personnel during the year.

Performance rights
Details of performance rights issued by Rent.com.au Limited as part of compensation to key management personnel during the year are as follows:

Name	Grant Date	Service Condition	Number	Issue Price	Fair Value ($)
Jan Ferreira	1 August 2025	30 June 2026[1]	1,000,000	$0.025	25,000

[1] **100% converted to ordinary shares on 4 August 2026.**

Refer Note 19 for further details on the performance rights.

Performance rights granted carry no dividend or voting rights.

Values of performance rights over ordinary shares granted, exercised and lapsed for directors and other key management personnel as part of compensation during the year ended 30 June 2026 and future periods are set out below:

Name	Value of PR granted during the year $	Value of PR exercised during the year $	Value of PR lapsed during the year $	Remuneration consisting of PR during the year $
Sam McDonagh	266,950	-	-	50.4%
Garry Garside	266,950	-	-	79.2%
Philip Warren	266,950	-	-	79.2%
John Wood	266,950	-	-	79.2%
Jan Ferreira	25,000	26,250	-	21.1%

Other than noted above, no share-based compensation was issued to key management personnel during the year.

D. Additional Information

<u>**Financial Performance Information**</u>

The earnings of the Group for the five years to 30 June 2026 are summarised below:

	2026 $	2025 $	2024 $	2023 $	2022 $
Sales revenue	4,418,967	3,271,261	3,247,746	2,768,851	3,370,493
Adjusted EBITDA*	(2,864,586)	(2,425,201)	(1,993,818)	(2,489,831)	(1,601,601)
Loss after income tax	(6,586,129)	(3,766,612)	(3,528,149)	(3,849,181)	(2,814,667)

* excluding non-cash share-based payments, R&D income, government grant and loss on disposal of asset.

Remuneration Report (Audited)

D. Additional Information (continued)

Financial Performance Information

The factors that are considered to affect total shareholders return ('TSR') are summarised below:

	2026	2025	2024	2023	2022
Share price at financial year end ($)	0.065	0.028	0.019	0.023	0.028
Total dividends declared (cents per share)	-	-	-	-	-
Basic loss per share (cents per share)	(0.61)	(0.48)	(0.60)	(0.78)	(0.66)

Equity instruments held by Key Management Personnel

1. Ordinary Shares

The number of ordinary shares in Rent.com.au Limited held by each KMP of the Group during the year ended 30 June 2026 is as follows:

30 June 2026	Balance at beginning of the year	Granted as remuneration during the year	Performance rights converted during the year	Other changes during the year^	Balance at 30 June 2026
Sam McDonagh	13,139,961	-	-	190,000	13,329,961
Garry Garside	24,919,552	-	-	7,248,585	32,168,137
Philip Warren	6,086,874	-	-	2,847,462	8,934,336
John Wood	50,973,222	-	-	26,416,731	77,389,953
Jan Ferreira	4,259,853	-	1,250,000	866,996	6,376,849
Total	**99,379,462**	-	**1,250,000**	**37,569,774**	**138,199,236**

^ Other changes relates to other additions and disposals during the year

2. Options

The number of options over ordinary shares in Rent.com.au Limited held by each KMP of the Group during the year ended 30 June 2026 is as follows:

30 June 2026	Balance at beginning of the year	Granted as remuneration during the year	Exercised during the year	Expired during the year	Other changes during the year*	Balance at 30 June 2026
Sam McDonagh	6,549,530	-	-	(5,549,530)	(1,000,000)	-
Garry Garside	9,948,585	-	(7,248,585)	(2,700,000)	-	-
Philip Warren	3,586,603	-	(2,086,603)	(1,500,000)	-	-
John Wood	14,616,731	-	(13,116,731)	(1,500,000)	-	-
Jan Ferreira	687,426	-	(687,426)	-	-	-
Total	**35,388,875**	-	**(23,139,345)**	**(11,249,530)**	**(1,000,000)**	-

* Other changes relates to 1,000,000 listed options sold on the market for a value of $10,068

Remuneration Report (Audited)

3. Performance Rights

The number of performance rights in Rent.com.au Limited held by each KMP of the Group during the year ended 30 June 2026 is as follows:

30 June 2026	Balance at start of the year	Received as Remuneration	Performance Rights Converted	Other Movements*	Balance at 30 June 2026	Vested and Exercisable at 30 June 2026	Unvested at 30 June 2026
Sam McDonagh	-	8,500,000	-	-	8,500,000	-	8,500,000
Garry Garside	-	8,500,000	-	-	8,500,000	-	8,500,000
Philip Warren	-	8,500,000	-	-	8,500,000	-	8,500,000
John Wood	-	8,500,000	-	-	8,500,000	-	8,500,000
Jan Ferreira	20,282,955	1,000,000	(1,250,000)	(5,795,455)	14,237,500	3,550,000	10,687,500
Total	**20,282,955**	**35,000,000**	**(1,250,000)**	**(5,795,455)**	**48,237,500**	**3,550,000**	**44,687,500**

* Other movements represent lapsed PR during the year.

Other KMP Transactions

Transactions between related parties are on normal commercial terms and conditions no more favourable than those available to other parties unless otherwise stated. The following transactions occurred with related parties:

	2026 $
Transactions:	
Office outgoings and others – Watersun Property Pty Ltd[1]	204,525
Payment Processing and AFSL – Novatti Pty Ltd[2]	113,329
Payment Processing - Flexewallet Pty Limited[3]	5,258
Balances:	
Amount owing to Watersun Property Pty Ltd[1]	20,090
Lease liability owing to Watersun Property Pty Ltd[1]	368,405
Amount owing to Novatti Pty Ltd[2]	-
Amount owing to Flexewallet Pty Limited[3]	8,151

[1] Garry Garside is a director and shareholder of Watersun Property Pty Ltd. Lease liability relates to remaining payments of lease term, inclusive of interest.

[2] Novatti Pty Ltd is the minority shareholder of RentPay Technology Pty Ltd, until 12 August 2026.

[3] Flexewallet Pty Limited is 100% owned by Novatti Pty Ltd, a minority shareholder of RentPay Technology Pty Ltd, until 12 August 2026.

This concludes the remuneration report, which has been audited.

This report is made in accordance with a resolution of directors, pursuant to section 298(2)(a) of the Corporations Act 2001.

On behalf of the directors

Sam McDonagh
Executive Chairman
Perth, 31 August 2026

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AUDITOR'S INDEPENDENCE DECLARATION UNDER SECTION 307C OF THE *CORPORATIONS ACT 2001* TO THE DIRECTORS OF RENT.COM.AU LIMITED

As lead auditor for the audit of the financial report of Rent.com.au Limited for the year ended 30 June 2026, I declare that, to the best of my knowledge and belief, there have been no contraventions of:

(i) the auditor independence requirements of the *Corporations Act 2001* in relation to the audit; and

(ii) any applicable code of professional conduct in relation to the audit.

RSM

RSM AUSTRALIA

TUTU PHONG
Partner

Perth, WA
Dated: 31 August 2026

RSM

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INDEPENDENT AUDITOR'S REPORT
TO THE MEMBERS OF RENT.COM.AU LIMITED

REPORT ON THE AUDIT OF THE FINANCIAL REPORT

Opinion

We have audited the financial report of Rent.com.au Limited (the Company) and its subsidiaries (the Group), which comprises the consolidated statement of financial position as at 30 June 2026, the consolidated statement of profit or loss and other comprehensive income, the consolidated statement of changes in equity and the consolidated statement of cash flows for the year then ended, and notes to the financial statements, including material accounting policy information, the consolidated entity disclosure statement and the directors' declaration.

In our opinion, the accompanying financial report of the Group is in accordance with the *Corporations Act 2001*, including:

(i) Giving a true and fair view of the Group's financial position as at 30 June 2026 and of its financial performance for the year then ended; and

(ii) Complying with Australian Accounting Standards and the *Corporations Regulations 2001*.

Basis for Opinion

We conducted our audit in accordance with Australian Auditing Standards. Our responsibilities under those standards are further described in the *Auditor's Responsibilities for the Audit of the Financial Report* section of our report. We are independent of the Group in accordance with the auditor independence requirements of the *Corporations Act 2001* and the ethical requirements of the APES 110 *Code of Ethics for Professional Accountants (including Independence Standards)* issued by the Accounting Professional & Ethical Standards Board Limited (the Code) that are relevant to our audit of the financial report of public interest entities in Australia. We have also fulfilled our other ethical responsibilities in accordance with the Code.

We confirm that the independence declaration required by the *Corporations Act 2001*, which has been given to the directors of the Company, would be in the same terms if given to the directors as at the time of this auditor's report.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Key Audit Matters

Key audit matters are those matters that, in our professional judgement, were of most significance in our audit of the financial report of the current period. These matters were addressed in the context of our audit of the financial report as a whole, and in forming our opinion thereon, and we do not provide a separate opinion on these matters.

Key Audit Matter	How our audit addressed this matter
Revenue Refer to Note 3 in the financial statements	
The Group has recognised revenue from contracts with customers as an operator of a real estate website focusing on the rental property market that offers a range of services to customers and digital account platform for renters. Revenue is considered a key audit matter because it is the most significant account balance in the consolidated statement of profit or loss and other comprehensive income, and the process of revenue recognition is complex due to multiple revenue streams for services or products rendered. Furthermore, the revenue transactions are high volume and of low value. The revenue recognition of each revenue stream is subject to management judgements. These include: • Determining the appropriate accounting policy in relation to each revenue stream; and • Determining the revenue recognised is for an amount that reflects the consideration to which the Group is expected to be entitled in exchange for transferring services to a customer.	Our audit procedures included: • Assessing the revenue recognition policy of the Group for compliance with Australian Accounting Standards; • Obtaining a detailed understanding of each of the revenue streams and the process for calculating and recording revenue; • Performing tests of controls and substantive testing on a sample basis of revenue transactions to supporting documentation; • Performing substantive analytical procedures on the interest income recognised from RentBond loans; • Performing tests to ensure completeness of revenue recorded for each revenue stream; • Testing the deferred revenue calculation for revenue received in advance by assessing the extent to which performance obligations have not been met at year end; • On a sample basis, testing revenue transactions before and after year-end to ensure that revenue is complete, and is recognised in the correct financial period; and • Assessing the disclosures in the financial statements.

Key Audit Matter	How our audit addressed this matter
Intangible Assets Refer to Note 11 in the financial statements	

As at 30 June 2026, the Group recorded intangible assets of $2,109,621 on the consolidated statement of financial position. The intangible assets are related to software and website development costs.
 	
We determined this to be a key audit matter as it is a significant balance with material capitalisation of internally developed intangible assets requiring significant management judgement and estimates.
 	
In addition, management is required to assess if there are any indicators of impairment at reporting date. This assessment requires judgement including consideration of both internal and external sources of information.
 	
As at 30 June 2026, impairment indicators were identified, and impairment testing was required. As a result, the Group recognised impairment of $797,397 related to the intangible assets of the RentPay cash-generating unit.
	Our audit procedures included:
	
	• Assessing whether the Group's accounting policy for intangible assets complies with Australian Accounting Standards;
	• Obtaining an understanding of the nature of the Group's development activities and critically reviewing management assessment that they met the criteria for recognition as an intangible asset set out in AASB 138 *Intangible Assets*;
	• On a sample basis, testing and evaluating management's judgement of costs capitalised during the financial year;
	• Assessing management's estimates in determining the useful lives of intangible assets;
	• Assessing reasonableness of the accounting treatment of the research and development refund;
	• Testing the reasonableness of the amortisation expense during the year in line with the Group's accounting policy;
	• Challenging management's assessment of whether impairment indicators existed at the reporting date;
	• For cash-generating units (CGU) where impairment indicators were identified, we:
	  - Assessed the methodology used by management in the preparation of value-in-use models;
	  - Challenged the reasonableness of key assumptions used by management in the value-in-use models;
	  - Evaluated sensitivities with respect to certain key assumptions used;
	  - Checked the mathematical accuracy of the value-in-use models, including comparison of the recoverable amount to the carrying value of the relevant CGU;
	• Testing the mathematical accuracy of impairment expense recognised in the year; and
	• Assessing the disclosures in the financial statements.

Other Information

The directors are responsible for the other information. The other information comprises the information included in the Group's annual report for the year ended 30 June 2026 but does not include the financial report and the auditor's report thereon.

Our opinion on the financial report does not cover the other information and accordingly we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial report, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial report or our knowledge obtained in the audit or otherwise appears to be materially misstated.

If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact. We have nothing to report in this regard.

Responsibilities of the Directors for the Financial Report

The directors of the Company are responsible for the preparation of:

a. the financial report (other than the consolidated entity disclosure statement) that gives a true and fair view in accordance with Australian Accounting Standards and the *Corporations Act 2001*; and

b. the consolidated entity disclosure statement that is true and correct in accordance with the *Corporations Act 2001*;

and for such internal control as the directors determine is necessary to enable the preparation of:

i. the financial report (other than the consolidated entity disclosure statement) that gives a true and fair view and is free from material misstatement, whether due to fraud or error; and

ii. the consolidated entity disclosure statement that is true and correct and is free of misstatement, whether due to fraud or error.

In preparing the financial report, the directors are responsible for assessing the ability of the Group to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the directors either intend to liquidate the Group or to cease operations, or have no realistic alternative but to do so.

Auditor's Responsibilities for the Audit of the Financial Report

Our objectives are to obtain reasonable assurance about whether the financial report as a whole is free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not a guarantee that an audit conducted in accordance with the Australian Auditing Standards will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of this financial report.

A further description of our responsibilities for the audit of the financial report is located at the Auditing and Assurance Standards Board website at: https://www.auasb.gov.au/auditors_responsibilities/ar2.pdf This description forms part of our auditor's report.

RSM

REPORT ON THE AUDIT OF THE REMUNERATION REPORT

Opinion on the Remuneration Report

We have audited the Remuneration Report included within the directors' report for the year ended 30 June 2026.

In our opinion, the Remuneration Report of Rent.com.au Limited, for the year ended 30 June 2026, complies with section 300A of the *Corporations Act 2001*.

Responsibilities

The directors of the Company are responsible for the preparation and presentation of the Remuneration Report in accordance with section 300A of the *Corporations Act 2001*. Our responsibility is to express an opinion on the Remuneration Report, based on our audit conducted in accordance with Australian Auditing Standards.

RSM

RSM AUSTRALIA

TUTU PHONG
Partner

Perth, WA
Dated: 31 August 2026

	Note	Consolidated 2026 $	Consolidated 2025 $
Revenue	3	4,418,967	3,271,261
Other income	4	379,706	125,415
Total		**4,798,673**	**3,396,676**
Administration charges		(844,735)	(605,410)
Consulting and business development costs		(56,375)	(23,499)
Depreciation and amortisation expense	9,10,11	(1,263,630)	(1,240,292)
Impairment expense	11	(797,397)	-
Employee benefit expenses		(2,602,211)	(2,357,732)
Finance costs		(1,175,783)	(14,628)
Information technology costs		(709,653)	(532,594)
Share based payment expenses	19	(864,439)	(211,906)
Sales and marketing expenses		(635,664)	(577,090)
Provision for expected credit loss expenses		(529,830)	-
Transaction expenses		(1,602,650)	(1,327,702)
Other expenses		(302,435)	(272,435)
Loss before income tax expense		**(6,586,129)**	**(3,766,612)**
Income tax expense	5	-	-
Loss after income tax expense for the year		**(6,586,129)**	**(3,766,612)**
Other comprehensive income		-	-
Total comprehensive loss for the year		**(6,586,129)**	**(3,766,612)**
Total comprehensive loss for the year is attributable to:			
Non-controlling interest		(36,855)	(76,162)
Owners of Rent.com.au Limited		(6,549,274)	(3,690,450)
Total comprehensive loss for the year		**(6,586,129)**	**(3,766,612)**
Earnings per share		Cents	Cents
Basic and diluted loss per share	23	(0.61)	(0.48)

The above consolidated statement of profit or loss and other comprehensive income should be read in conjunction with the accompanying notes.

Rent.com.au Limited
Consolidated Statement of Financial Position
As at 30 June 2026

	Note	Consolidated	
Assets		2026 $	2025 $
Current assets			
Cash and cash equivalents	6	6,595,369	615,623
Loan receivables	7	5,144,812	-
Trade and other receivables	8	443,415	409,341
Total current assets		**12,183,596**	**1,024,964**
Non-current assets			
Plant and equipment	9	58,184	75,397
Loan receivables	7	795,487	-
Right-of-use assets	10	346,013	452,029
Intangible assets	11	2,109,621	2,596,501
Other assets	6	2,500,000	-
Total non-current assets		**5,809,305**	**3,123,927**
Total assets		**17,992,901**	**4,148,891**
Liabilities			
Current liabilities			
Trade and other payables	12	704,165	590,444
Deferred revenue	13	652,419	303,289
Lease liabilities	15	101,478	87,278
Employee benefits	16	722,833	540,556
Total current liabilities		**2,180,895**	**1,521,567**
Non-current liabilities			
Deferred revenue	13	81,888	-
Borrowings	14	8,569,910	-
Lease liabilities	15	266,927	368,107
Employee benefits	16	5,724	19,312
Total non-current liabilities		**8,924,449**	**387,419**
Total liabilities		**11,105,344**	**1,908,986**
Net assets		**6,887,557**	**2,239,905**
Equity			
Issued capital	17	62,131,840	51,995,285
Share based payments reserve	18	8,228,266	7,131,040
Other reserve	18	243,726	243,726
Accumulated losses	20	(63,334,465)	(56,785,191)
Equity attributable to the owners of Rent.com.au Limited		7,269,367	2,584,860
Non-controlling interest	21	(381,810)	(344,955)
Total equity		**6,887,557**	**2,239,905**

The above consolidated statement of financial position should be read in conjunction with the accompanying notes.

Rent.com.au Limited
Consolidated Statement of Changes in Equity
For the year ended 30 June 2026

Consolidated	Issued capital $	Share-based payment reserves $	Other reserve $	Accumulated losses $	Non-controlling interest $	Total equity $
Balance at 1 July 2025	**51,995,285**	**7,131,040**	**243,726**	**(56,785,191)**	**(344,955)**	**2,239,905**
Loss after income tax expense for the year	-	-	-	(6,549,274)	(36,855)	(6,586,129)
Total comprehensive loss for the year	-	-	-	(6,549,274)	(36,855)	(6,586,129)
Transactions with owners in their capacity as owners:						
Shares issued	10,587,764	-	-	-	-	10,587,764
Share issue costs	(505,334)	-	-	-	-	(505,334)
Share based payments	-	1,151,351	-	-	-	1,151,351
Performance rights exercised	54,125	(54,125)	-	-	-	-
Balance at 30 June 2026	**62,131,840**	**8,228,266**	**243,726**	**(63,334,465)**	**(381,810)**	**6,887,557**

Consolidated	Issued capital $	Share based payment reserves $	Other reserve $	Accumulated losses $	Non-controlling interest $	Total Equity $
Balance at 1 July 2024	48,269,340	6,902,829	243,726	(53,094,741)	(268,793)	2,052,361
Loss after income tax expense for the year	-	-	-	(3,690,450)	(76,162)	(3,766,612)
Total comprehensive loss for the year	-	-	-	(3,690,450)	(76,162)	(3,766,612)
Transactions with owners in their capacity as owners:						
Shares issued	4,224,704	-	-	-	-	4,224,704
Share issue costs	(551,259)	68,805	-	-	-	(482,454)
Share based payments	52,500	159,406	-	-	-	211,906
Balance at 30 June 2025	**51,995,285**	**7,131,040**	**243,726**	**(56,785,191)**	**(344,955)**	**2,239,905**

The above consolidated statement of changes in equity should be read in conjunction with the accompanying notes.

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Rent.com.au Limited
Consolidated Statement of Cash Flows
For the year ended 30 June 2026

	Note	Consolidated	
		2026	2025
Cash flows from operating activities		$	$
Receipts from customers (inclusive of GST)		3,393,113	3,923,780
Payments to suppliers and employees (inclusive of GST)		(6,794,869)	(6,014,351)
		(3,401,756)	(2,090,571)
Other income	4	112,309	47,425
Interest received from investment and banks		228,092	77,990
Interest received from RentBond loans		1,187,399	-
Interest and other finance costs paid		(748,288)	(14,628)
Net cash used in operating activities	29	**(2,622,244)**	**(1,979,784)**
Cash flows from investing activities			
Payments for plant and equipment		(13,139)	(74,558)
Payments for intangible assets		(2,071,842)	(1,680,186)
Government Grant received (R&D Tax rebate received)		637,583	542,022
Deposits paid to Eldium	6	(2,500,000)	-
Principal receipts from customer loans		3,788,744	-
New loans made to customers		(9,832,188)	-
Net cash used in investing activities		**(9,990,842)**	**(1,212,722)**
Cash flows from financing activities			
Proceeds from issue of share capital		10,594,069	4,063,589
Share issue costs		(449,725)	(330,566)
Proceeds from borrowings		9,279,727	139,958
Repayment of borrowings		(744,259)	(186,937)
Repayment of lease liabilities		(86,980)	(90,666)
Net cash provided by financing activities		**18,592,832**	**3,595,378**
Net increase in cash and cash equivalents		5,979,746	402,872
Cash and cash equivalents at the beginning of the financial year		615,623	212,751
Cash and cash equivalents at the end of the financial year		**6,595,369**	**615,623**

The above consolidated statement of cash flows should be read in conjunction with the accompanying notes.

This financial report of Rent.com.au Limited ('the Company') and its controlled entities ('the Group') for the year ended 30 June 2026 was authorised for issue in accordance with a resolution of the Directors on 31 August 2026.

Rent.com.au Limited is a company limited by shares incorporated in Australia whose shares are publicly traded on the Australian Securities Exchange.

Note 1. Material accounting policy information

The material accounting policies adopted in the preparation of the financial statements are set out below. The accounting policies adopted are consistent with those of the previous financial year, unless otherwise stated.

Comparative Information

The financial statements provide comparative information in respect to the previous period. A reclassification in the consolidated statement of cash flows of the previous period was made in accordance with the classification of items in the financial statements of the current period, in relation to repayments of lease liabilities that was previously classified within repayment of borrowings.

New or amended Accounting Standards and Interpretations adopted

The Group has adopted all of the new, revised or amending Accounting Standards and Interpretations issued by the Australian Accounting Standards Board ('AASB') that are mandatory for the current reporting period.

Any new, revised or amending Accounting Standards or Interpretations that are not yet mandatory have not been early adopted.

Basis of Preparation

These general-purpose financial statements have been prepared in accordance with Australian Accounting Standards and Interpretations issued by the Australian Accounting Standards Board ('AASB') and the Corporations Act 2001, as appropriate for for-profit oriented entities. These financial statements also comply with International Financial Reporting Standards as issued by the International Accounting Standards Board ('IASB').

Principles of consolidation

The consolidated financial statements incorporate the assets and liabilities of all subsidiaries of Rent.com.au Limited as at 30 June 2026 and the results of all subsidiaries for the year then ended. Rent.com.au Limited and its subsidiaries together are referred to in these financial statements as the "Group".

Operating segments

Operating segments are presented using the 'management approach', where the information presented is on the same basis as the internal reports provided to the Chief Operating Decision Maker ('CODM') of the business. The CODM, who is responsible for allocating resources and assessing performance of the operating segments, has been identified as the Chief Executive Officer.

Revenue Recognition

The Group recognises revenue as follows:

Revenue from contracts with customers
Revenue is recognised at an amount that reflects the consideration to which the Group is expected to be entitled in exchange for transferring goods or services to a customer. For each contract with a customer, the Group identifies the contract with a customer; identifies the performance obligations in the contract; determines the transaction price which takes into account estimates of variable consideration and the time value of money; allocates the transaction price to the separate performance obligations on the basis of the relative stand-alone selling price of each distinct good or service to be delivered; and recognises revenue when or as each performance obligation is satisfied in a manner that depicts the transfer to the customer of the goods or services promised.

Note 1. Material Accounting Policies (continued)

Revenue Recognition (continued)

Interest Income
Interest income includes interest and loan origination fees. Interest income is recognised using the effective interest method. This is a method of calculating the amortised cost of a financial asset and allocating the interest income over the relevant period using the effective interest rate, which is the rate that exactly discounts estimated future cash receipts through the expected life of the financial asset to the net carrying amount of the financial asset.

Rendering of services
Revenue from a contract to provide services is recognised based on the terms of the contract. Revenue from the rendering of services include:

Fees from agents and landlords primarily relate to advertising rental properties on www.rent.com.au for a fixed period of time. Revenue is recognised over the period of time for which the rental property is advertised.

Renter products revenue includes revenue from RentCheck and RentConnect which are recognised at a point in time when the service is delivered.

Advertising sales are recognised either at a point in time when the service is delivered (e.g. email) or over a period of time if the service is delivered over a period (e.g. display advertising).

Payments revenue relates to RentPay revenue which is recognised over the period in which the service is delivered (e.g. monthly subscription) or at a point in time (e.g. transaction fee).

Income Tax

The income tax expense or benefit for the period is the tax payable on that period's taxable income based on the applicable income tax rate for each jurisdiction, adjusted by the changes in deferred tax assets and liabilities attributable to temporary differences, unused tax losses and the adjustment recognised for prior periods, where applicable.

Deferred tax assets and liabilities are recognised for temporary differences at the tax rates expected to be applied when the assets are recovered or liabilities are settled, based on those tax rates that are enacted or substantively enacted, except for:

- When the deferred income tax asset or liability arises from the initial recognition of goodwill or an asset or liability in a transaction that is not a business combination and that, at the time of the transaction, affects neither the accounting nor taxable profits; or
- When the taxable temporary difference is associated with interests in subsidiaries, associates or joint ventures, and the timing of the reversal can be controlled and it is probable that the temporary difference will not reverse in the foreseeable future.

Deferred tax assets are recognised for deductible temporary differences and unused tax losses only if it is probable that future taxable amounts will be available to utilise those temporary differences and losses.

The carrying amount of recognised and unrecognised deferred tax assets are reviewed at each reporting date. Deferred tax assets recognised are reduced to the extent that it is no longer probable that future taxable profits will be available for the carrying amount to be recovered. Previously unrecognised deferred tax assets are recognised to the extent that it is probable that there are future taxable profits available to recover the asset.

Deferred tax assets and liabilities are offset only where there is a legally enforceable right to offset current tax assets against current tax liabilities and deferred tax assets against deferred tax liabilities; and they relate to the same taxable authority on either the same taxable entity or different taxable entities which intend to settle simultaneously.

Note 1. Material Accounting Policies (continued)

Income Tax (continued)

Rent.com.au Limited and its wholly-owned Australian subsidiaries have formed an income tax group under the tax consolidation regime. The head entity and each subsidiary in the tax group continue to account for their own current and deferred tax amounts. The tax group has applied the 'separate taxpayer within group' approach in determining the appropriate amount of taxes to allocate to members of the tax group.

In addition to its own current and deferred tax amounts, the head entity also recognises the current tax liabilities (or assets) and the deferred tax assets arising from unused tax losses and unused tax credits assumed from each subsidiary in the tax group.

Assets or liabilities arising under tax funding agreements with the tax consolidated entities are recognised as amounts receivable from or payable to other entities in the tax consolidated group. The tax funding arrangement ensures that the intercompany charge equals the current tax liability or benefit of each tax group member, resulting in neither a contribution by the head entity to the subsidiaries nor a distribution by the subsidiaries to the head entity.

Cash and Cash Equivalents

Cash and cash equivalents includes cash on hand, deposits held at call with financial institutions, other short-term, highly liquid investments with original maturities of three months or less that are readily convertible to known amounts of cash and which are subject to an insignificant risk of changes in value. For the statement of cash flows presentation purposes, cash and cash equivalents also includes bank overdrafts, which are shown within borrowings in current liabilities on the statement of financial position.

Loan Receivable at amortised cost

Loan receivables are financial assets that are held within a business model whose objective is to collect contractual cash flows and where the contractual terms give rise on specified dates to cash flows that are solely payments of principal and interest on the principal amount outstanding. Accordingly, loan receivables are classified and measured at amortised cost.

Loan receivables are initially recognised at fair value plus directly attributable transaction costs. Subsequent to initial recognition, loan receivables are measured at amortised cost using the effective interest method. Interest income is recognised in profit or loss using the effective interest rate, which discounts estimated future cash receipts through the expected life of the financial asset to its gross carrying amount

The Group recognises an allowance for expected credit losses (ECLs) on loan receivables. The loss allowance is measured at an amount equal to 12-month expected credit losses unless there has been a significant increase in credit risk since initial recognition, in which case lifetime expected credit losses are recognised. Expected credit losses are assessed having regard to historical loss experience, current conditions and forward-looking information available at the reporting date.

A loan receivable is derecognised when the contractual rights to receive cash flows from the asset expire, or when substantially all risks and rewards of ownership of the asset have been transferred.

Definitions applied are:

Stage 1 — 12 month ECL — No significantly increased credit risk

Financial instruments that have not had a significant increase in credit risk since initial recognition require, at initial recognition, a provision for ECL associated with the probability of default events occurring within the next 12 months ('12 month ECL').

Stage 2 — Lifetime ECL — Significantly increased credit risk

In the event of a significant increase in credit risk since initial recognition, a provision is required for the lifetime ECL representing probable losses over the life of the financial instrument ('lifetime ECL'). This stage references exposures that are at least 30 days past due but less than 90 days past due.

Note 1. Material Accounting Policies (continued)

Loan Receivable at amortised cost (continued)

Stage 3 — Lifetime ECL — Objective evidence of impairment

Financial instruments that move into Stage 3 require a lifetime ECL to be recognised. This stage references exposures that are at least 90 days past due.

Trade and Other Receivables

Trade receivables are initially recognised at fair value and subsequently measured at amortised cost using the effective interest method, less any allowance for expected credit losses. Trade receivables are generally due for settlement within 30 days.

Right-of-use assets

A right-of-use asset is recognised at the commencement date of a lease. The right-of-use asset is measured at cost, which comprises the initial amount of the lease liability, adjusted for, as applicable, any lease payments made at or before the commencement date net of any lease incentives received, any initial direct costs incurred, and, except where included in the cost of inventories, an estimate of costs expected to be incurred in dismantling and removing the underlying asset, and restoring the site or asset.

Right-of-use assets are depreciated on a straight-line basis over the unexpired period of the lease or the estimated useful life of the asset, whichever is the shorter. Where the Group expects to obtain ownership of the lease asset at the end of the lease term, the depreciation is over its estimated useful life. Right-of use assets are subjected to impairment or adjusted for any remeasurement of lease liabilities.

Intangible assets

IT development and software

Costs incurred in developing products or systems and costs incurred in acquiring software and licenses that will contribute to future period financial benefits through revenue generation and/or cost reduction are capitalised to software and systems.

These intangible assets have finite lives and are subject to amortisation on a straight-line basis. The useful lives for these assets are as follows:

- Software 4 years

Impairment of non-financial assets

Goodwill and other intangible assets that have an indefinite useful life are not subject to amortisation and are tested annually for impairment, or more frequently if events or changes in circumstances indicate that they might be impaired. Other non-financial assets are reviewed for impairment whenever events or changes in circumstances indicate that the carrying amount may not be recoverable. An impairment loss is recognised for the amount by which the asset's carrying amount exceeds its recoverable amount.

Lease liabilities

A lease liability is recognised at the commencement date of a lease. The lease liability is initially recognised at the present value of the lease payments to be made over the term of the lease, discounted using the interest rate implicit in the lease or, if that rate cannot be readily determined, the Group's incremental borrowing rate. Lease payments comprise of fixed payments less any lease incentives receivable, variable lease payments that depend on an index or a rate, amounts expected to be paid under residual value guarantees, exercise price of a purchase option when the exercise of the option is reasonably certain to occur, and any anticipated termination penalties. The variable lease payments that do not depend on an index or a rate are expensed in the period in which they are incurred.

Note 1. Material Accounting Policies (continued)

Lease liabilities (continued)

Lease liabilities are measured at amortised cost using the effective interest method. The carrying amounts are remeasured if there is a change in the following: future lease payments arising from a change in an index or a rate used; residual guarantee; lease term; certainty of a purchase option and termination penalties.

When a lease liability is remeasured, an adjustment is made to the corresponding right-of-use asset, or to profit or loss if the carrying amount of the right-of-use asset is fully written down.

Borrowings

Borrowings are initially recognised at fair value, net of directly attributable transaction costs incurred. Subsequent to initial recognition, borrowings are measured at amortised cost using the effective interest method, with any difference between the initial carrying amount and the redemption value recognised in profit or loss over the term of the borrowing.

The Group's borrowings comprise amounts drawn under a senior secured debt facility provided by the Eldium Income Fund. The facility is used principally to fund customer loan receivables generated through the Group's lending operations. Interest expense is recognised using the effective interest rate method and included within finance costs in the consolidated statement of profit or loss.

Borrowings are classified as current liabilities unless the Group has an unconditional right to defer settlement of the liability for at least twelve months after the reporting date. Borrowings are derecognised when the obligation specified in the contract is discharged, cancelled or expires.

Employee benefits

Short-term employee benefits
Liabilities for wages and salaries, including non-monetary benefits, annual leave and long service leave expected to be settled wholly within 12 months of the reporting date are measured at the amounts expected to be paid when the liabilities are settled.

Other long-term employee benefits
The liability for annual leave and long service leave not expected to be settled within 12 months of the reporting date are measured at the present value of expected future payments to be made in respect of services provided by employees up to the reporting date using the projected unit credit method. Consideration is given to expected future wage and salary levels, experience of employee departures and periods of service. Expected future payments are discounted using market yields at the reporting date on corporate bonds with terms to maturity and currency that match, as closely as possible, the estimated future cash outflows.

Defined contribution superannuation expense
Contributions to defined contribution superannuation plans are expensed in the period in which they are incurred.

Share-based payments
Equity-settled and cash-settled share-based compensation benefits are provided to employees. Equity-settled transactions are awards of shares, or options over shares, that are provided to employees in exchange for the rendering of services. Cash-settled transactions are awards of cash for the exchange of services, where the amount of cash is determined by reference to the share price.

The cost of equity-settled transactions is measured at fair value on grant date. Fair value is independently determined using either the Binomial or Black-Scholes option pricing model that takes into account the exercise price, the term of the option, the impact of dilution, the share price at grant date and expected price volatility of the underlying share, the expected dividend yield and the risk free interest rate for the term of the option, together with non-vesting conditions that do not determine whether the Group receives the services that entitle the employees to receive payment. No account is taken of any other vesting conditions.

Note 1. Material Accounting Policies (continued)

Employee benefits (continued)

The cost of equity-settled transactions is recognised as an expense with a corresponding increase in equity over the vesting period. The cumulative charge to profit or loss is calculated based on the grant date fair value of the award, the best estimate of the number of awards that are likely to vest and the expired portion of the vesting period. The amount recognised in profit or loss for the period is the cumulative amount calculated at each reporting date less amounts already recognised in previous periods.

All changes in the liability are recognised in profit or loss. The ultimate cost of cash-settled transactions is the cash paid to settle the liability.

Market conditions are taken into consideration in determining fair value. Therefore, any awards subject to market conditions are considered to vest irrespective of whether or not that market condition has been met, provided all other conditions are satisfied.

If the non-vesting condition is within the control of the Group or employee, the failure to satisfy the condition is treated as a cancellation. If the condition is not within the control of the Group or employee and is not satisfied during the vesting period, any remaining expense for the award is recognised over the remaining vesting period, unless the award is forfeited.

If equity-settled awards are cancelled, it is treated as if it has vested on the date of cancellation, and any remaining expense is recognised immediately. If a new replacement award is substituted for the cancelled award, the cancelled and new award is treated as if they were a modification.

Trade and Other Payables

These amounts represent liabilities for goods and services provided to the Group prior to the end of the financial year and which are unpaid. Due to their short-term nature they are measured at amortised cost and are not discounted. The amounts are unsecured and are usually paid within 30 days of recognition.

Issued capital

Ordinary shares are classified as equity. Incremental costs directly attributable to the issue of new shares or options are shown in equity as a deduction, net of tax, from the proceeds.

Earnings per share

Basic earnings per share
Basic earnings per share is calculated by dividing the profit attributable to the owners of the Group, excluding any costs of servicing equity other than ordinary shares, by the weighted average number of ordinary shares outstanding during the financial year.

Diluted earnings per share
Diluted earnings per share adjusts the figures used in the determination of basic earnings per share to take into account the after income tax effect of interest and other financing costs associated with dilutive potential ordinary shares and the weighted average number of shares assumed to have been issued for no consideration in relation to dilutive potential ordinary shares.

Goods and Services Tax (GST)

Revenues, expenses and assets are recognised net of the amount of GST, except where the amount of GST incurred is not recoverable from the Tax Office. In these circumstances the GST is recognised as part of the cost of acquisition of the asset or as part of an item of the expense. Receivables and payables in the statement of financial position are shown inclusive of GST. The net amount of GST recoverable from, or payable to, the tax authority is included in other receivables or other payables in the statement of financial position. Cash flows are presented on a gross basis. The GST components of cash flows arising from investing or financing activities which are recoverable from, or payable to the tax authority, are presented as operating cash flows.

Note 1. Material Accounting Policies (continued)

Investments and other financial assets

Investments and other financial assets are initially measured at fair value. Transaction costs are included as part of the initial measurement, except for financial assets at fair value through profit or loss. They are subsequently measured at either amortised cost or fair value depending on their classification. Classification is determined based on the purpose of the acquisition and subsequent reclassification to other categories is restricted.

Financial assets are derecognised when the rights to receive cash flows from the financial assets have expired or have been transferred and the Group has transferred substantially all the risks and rewards of ownership.

When there is no reasonable expectation of recovering part or all of a financial asset, its carrying value is written off.

Impairment of financial assets
The Group recognises a loss allowance for expected credit losses on financial assets which are either measured at amortised cost or fair value through other comprehensive income. The measurement of the loss allowance depends upon the Group's assessment at the end of each reporting period as to whether the financial instrument's credit risk has increased significantly since initial recognition, based on reasonable and supportable information that is available, without undue cost or effort to obtain.

Where there has not been a significant increase in exposure to credit risk since initial recognition, a 12-month expected credit loss allowance is estimated. This represents a portion of the asset's lifetime expected credit losses that is attributable to a default event that is possible within the next 12 months. Where a financial asset has become credit impaired or where it is determined that credit risk has increased significantly, the loss allowance is based on the asset's lifetime expected credit losses. The amount of expected credit loss recognised is measured on the basis of the probability weighted present value of anticipated cash shortfalls over the life of the instrument discounted at the original effective interest rate.

For financial assets measured at fair value through other comprehensive income, the loss allowance is recognised within other comprehensive income. In all other cases, the loss allowance is recognised in profit or loss.

New Accounting Standards and Interpretations not yet mandatory or early adopted

Australian Accounting Standards and Interpretations that have recently been issued or amended but are not yet mandatory, have not been early adopted by the Group for the annual reporting period ended 30 June 2026. The Group has not yet assessed the impact of these new or amended Accounting Standards and Interpretations.

AASB 18 Presentation and Disclosure in Financial Statements

This standard is applicable to annual reporting periods beginning on or after 1 January 2027 and early adoption is permitted. The standard replaces IAS 1 'Presentation of Financial Statements', with many of the original disclosure requirements retained and there will be no impact on the recognition and measurement of items in the financial statements. But the standard will affect presentation and disclosure in the financial statements, including introducing five categories in the statement of profit or loss and other comprehensive income: operating, investing, financing, income taxes and discontinued operations. The standard introduces two mandatory sub-totals in the statement: 'Operating profit' and 'Profit before financing and income taxes'.

There are also new disclosure requirements for 'management-defined performance measures', such as earnings before interest, taxes, depreciation and amortisation ('EBITDA') or 'adjusted profit'. The standard provides enhanced guidance on grouping of information (aggregation and disaggregation), including whether to present this information in the primary financial statements or in the notes. The consolidated group will adopt this standard from 1 July 2027 and it is expected that there will be a significant change to the layout of the statement of profit or loss and other comprehensive income.

Note 2. Critical accounting judgements, estimates and assumptions

The preparation of the financial statements requires management to make judgements, estimates and assumptions that affect the reported amounts in the financial statements. Management continually evaluates its judgements and estimates in relation to assets, liabilities, contingent liabilities, revenue and expenses.

Management bases its judgements, estimates and assumptions on historical experience and on various other factors, including expectations of future events which management believes to be reasonable under the circumstances. The resulting accounting judgements and estimates will seldom equal the related actual results. The judgements, estimates and assumptions that have a significant risk of causing a material adjustment to the carrying amounts of assets and liabilities (refer to the respective notes) within the next financial year are discussed below.

Impairment of non-financial assets other than goodwill and indefinite life intangible assets
The Group assesses impairment of non-financial assets other than goodwill and other indefinite life intangible assets at each reporting date by evaluating conditions specific to the Group and to the particular asset that may lead to impairment. If an impairment trigger exists, the recoverable amount of the asset is determined. This involves fair value less costs of disposal or value-in-use calculations, which incorporate a number of key estimates and assumptions.

In determining the recoverable amount of assets, key assumptions and estimates are used that require significant levels of judgement and are subject to risk and uncertainty that are beyond the control of the Group.

Australian Accounting Standards require the Group to assess in respect of the reporting period, whether there are any indications that an asset may be impaired, or conversely whether reversal of a previously recognised impairment may be required. If any such indication exists, the Group shall estimate the recoverable amount of the asset or Cash Generating Unit (CGU).

Management have allocated the non-financial assets to the following cash-generating units (CGUs):

- RentPay
- RentBond®
- Rent.com.au

At the reporting date, the Group has identified impairment indicators for the Rent.com.au asset, but has concluded that impairment was not required as at 30 June 2026.

Key assumptions contained in the cash flow projections for value-in-use calculations comprising a 5-year cash flow forecast together with a terminal value used to determine the recoverable amount of assets include:

- Future projected revenues, based on estimated users of the respective CGU platforms. These have been estimated by management based on industry experience, current available market data, and internal historic trend analysis;
- Revenue growth rates have been calculated using internal budget and projection models for each of the Group's products;
- Growth in the terminal value has been based on the RBA target inflation rate; and
- The cash flow forecasts are all discounted using a pre-tax discount rate of 15.00%.

Share-based payment transactions
The Group measures the cost of equity-settled transactions with employees by reference to the fair value of the equity instruments at the date at which they are granted. The fair value is determined by using either the Binomial or Black-Scholes model taking into account the terms and conditions upon which the instruments were granted. The accounting estimates and assumptions relating to equity-settled share-based payments would have no impact on the carrying amounts of assets and liabilities within the next annual reporting period but may impact statement of profit or loss and other comprehensive income and equity.

Note 2. Critical accounting judgements, estimates and assumptions (continued)

Provision for expected credit loss
Customer receivables are initially recognised at fair value. Subsequently, they are classified and measured at amortised cost.

An expected credit loss model is used for the assessment of impairment of customer receivables under AASB 9 Financial Instruments (AASB 9). Expected credit losses (ECL) are based on the difference between the contractual cash flows due in accordance with the terms of the consolidated entity's products and all the cash flows that the consolidated entity expects to receive from its customers.

The expected credit losses are calculated based on either twelve months or the lifetime of the customer receivables. In determining the recoverability of a personal loan, the Group considers any change in the credit quality if the receivable from the date credit was initially granted up to the reporting date.

The Group has made a loss provision based on known historical losses and a reasonable expectation of expected future losses. As this is the first reporting year following the launch of the RentBond® offering and decision to bring in house personal finance lending, the loan asset portfolio does not have the history and maturity for reliable credit loss information and a higher level reliance has been placed on external benchmarking and knowledge of portfolio performance from prior periods as a referrer of lending products until the portfolio matures and available loss data becomes more extensive.

Refer to Note 7 for further details.

Note 3. Revenue

	Consolidated 30 June 2026 Timing of revenue recognition		Consolidated 30 June 2026
	Services transferred at a point in time	*Services transferred over a period of time*	*Total*
	$	*$*	*$*
Agent and landlord fees	*9,942*	*32,703*	*42,645*
Product and service fees	*1,057,648*	*184,679*	*1,242,327*
Payment services	*1,085,055*	*92,741*	1,177,796
Advertising sales	*108,250*	*645,158*	753,408
Interest income from RentBond® loans	-	*1,202,791*	1,202,791
Total revenue	*2,260,895*	*2,158,072*	4,418,967

	Consolidated 30 June 2025 Timing of revenue recognition		Consolidated 30 June 2025
	Services transferred at a point in time	*Services transferred over a period of time*	*Total*
	$	*$*	*$*
Agent and landlord fees	*15,338*	50,089	65,427
Product and service fees	*1,450,444*	-	1,450,444
Payments services	*763,096*	*127,592*	890,688
Advertising sales	*151,883*	*685,545*	837,428
Other revenue	*27,274*	-	27,274
Total revenue	*2,408,035*	*863,226*	3,271,261

Note 3. Revenue (continued)

	Consolidated	
	2026	2025
	$	$
Revenue from contracts with customers	3,216,176	3,271,261
Interest income from RentBond® loans	1,202,791	-
Total revenue	**4,418,967**	**3,271,261**

	2026	2025
	$	$
Geographical regions		
Australia	**4,418,967**	**3,271,261**

Note 4. Other Income

	Consolidated	
	2026	2025
	$	$
R&D incentive recognised in income	112,309	47,425
Interest income from investments and banks	264,397	77,990
Other income	3,000	-
Total other income	**379,706**	**125,415**

Note 5. Income Tax

	Consolidated	
	2026	2025
	$	$
a) The components of tax expense comprise:		
Current tax	-	-
Deferred tax	-	-
Under provision in prior year	-	-
Total income tax expense	-	-

	2026	2025
	$	$
Geographical regions		
Australia	**6,586,129**	**3,766,612**

Note 5. Income Tax (continued)

b) The prima facie tax on loss from ordinary activities before income tax is reconciled to the income tax as follows:

	Consolidated	
	2026	2025
	$	$
Prima facie tax payable on loss from ordinary activities before income tax at 25% (2025:25%)	(1,646,526)	(941,653)
Tax effect of:		
Share based payments	203,966	52,977
Tax losses not recognised	951,244	788,736
Temporary differences not recognised	485,249	124,915
R&D Tax Rebate	(28,077)	(26,856)
Other	34,144	1,881
Under provision in prior period	-	-
Total income tax expense	-	-

c) Deferred tax assets at financial year end not brought to account are:

Revenue tax losses	8,804,377	7,969,940
Other	244,437	193,096
Total deferred tax asset not recognised	**9,048,814**	**8,163,036**

The benefit for tax losses will only be obtained if:

- the Group derives future assessable income of a nature and of an amount sufficient to enable the benefit from the deductions for the losses to be realised;
- the losses are transferred to an eligible entity in the Group;
- the Group continues to comply with the conditions for deductibility imposed by tax legislation; and
- no changes in tax legislation adversely affect the Group in realising the benefit from the deduction for the losses.

Note 6. Cash and Cash Equivalents

	Consolidated	
	2026	2025
	$	$
Cash at bank and in hand	3,746,190	595,623
Restricted cash – allocated for RentBond® funding	823,576	-
Short-term bank deposits	2,025,603	20,000
Total cash and cash equivalents	6,595,369	615,623
Reconciliation to cash and cash equivalents at the end of the financial year	-	-
Balance as per statement of cash flows	**6,595,369**	**615,623**

Note 6. Cash and Cash Equivalents (continued)

	Consolidated	
	2026	2025
Other assets	$	$
Deposits	2,500,000	-
Total other assets	2,500,000	-

Cash at bank and in hand earns interest at floating rates based on daily bank rates. The effective interest rate on short-term bank deposits was 4.84% (2025: 1.46%).

The maximum exposure to credit risk at the end of the reporting period is the carrying amount of each class of cash and cash equivalents mentioned above.

As at 30 June 2026, the Group held customer funds of $1,381,514 (2025: $1,507,367) in trust. This relates to funds held in RentPay wallet accounts and payable at the direction of the customers of RentPay payment services. The funds held in trust have not been disclosed in the consolidated statement of financial position as they don't meet the definition of financial assets and liabilities.

As part of the loan facility of up to $15 million to fund its RentBond® product discussed in Note 14, the Group at its discretion, maintains a $2,500,000 deposit in a trust account managed by the lender. The trust account provides a monthly cash trust distribution at an equivalent annual interest rate of 9% to the Group.

Note 7. Loan receivables at amortised cost

	Consolidated	
	2026	2025
Current	$	$
Outstanding balance	5,198,482	-
Capitalised loan acquisition costs	227,663	-
Gross Carrying Amount	5,426,145	-
Provision for expected credit losses	(281,333)	-
	5,144,812	-
Non -Current	$	$
Outstanding balance	841,000	-
Provision for expected credit losses	(45,513)	-
	795,487	-

Provision for expected credit losses	Consolidated	
	2026	2025
	$	$
Collective Stage 1	130,850	-
Collective Stage 2	71,513	-
Collective Stage 3	124,483	-
Total Provision for expected credit losses	**326,846**	-

Note 7. Loan receivables at amortised cost (continued)

Loan credit impairment losses	**Consolidated**	
	2026	**2025**
	$	**$**
Open balance	-	-
ECL provision provided during the year	529,830	-
Bad debts written off	(202,984)	-
Total Provision for expected credit losses	**326,846**	-

Provision for expected credit losses

The credit period provided in relation to personal unsecured loans varies up to a two year maximum. Interest is charged on these loans at a fixed rate. An expected credit loss provision has been recognised for estimated unrecoverable amounts arising from loans already issued. Before accepting any new origination, the Group uses an internally developed scoring system, which uses available credit data, to assess the potential customers' credit quality and define credit limits by customer.

There is no concentration of risk within the personal loan book.

In determining the recoverability of a personal loan, the Group considers any change in the credit quality if the receivable from the date credit was initially granted up to the reporting date.

The Group has made a loss provision based on known historical losses and a reasonable expectation of expected future losses. As this is the first reporting period following the launch of the RentBond® offering and decision to bring in house personal finance lending, the loan asset portfolio does not have the history and maturity for reliable credit loss information and a higher level reliance has been placed on external benchmarking and knowledge of portfolio performance from prior periods as a referrer of lending products until the portfolio matures and available loss data becomes more extensive.

The concentration of credit risk is limited due to the customer base being diverse and unrelated. Accordingly, the directors believe that there is no further credit loss provision required in excess of the loss provision recognised.

The table below presents the gross exposure and related ECL allowance for loan receivables:

	Expected credit losses		**Carrying amount**		**Allowance for credit losses**	
	2026	**2025**	**2026**	**2025**	**2026**	**2025**
	%	**%**	**$**	**$**	**$**	**$**
0 to 3 months overdue	**2.3%**	-	5,626,734	-	130,850	-
3 to 6 months overdue	**28.5%**	-	250,826	-	71,513	-
Over 6 months overdue	**76.9%**	-	161,922	-	124,483	-
			6,039,482	-	**326,846**	-

Note 8. Trade and Other Receivables

	Consolidated	
	2026	2025
	$	$
Trade debtors	233,657	238,502
Less: Allowance for expected credit losses	(274)	(3,009)
	233,383	235,493
Prepayments	148,870	156,155
GST receivable	24,643	17,693
Other receivables	36,519	-
Total trade and other receivables	**443,415**	**409,341**

Credit Risk – Trade and Other Receivables

The Group has no significant concentration of credit risk with respect to any single counterparty other than Australian Taxation Office. The class of assets described as trade and other receivables is considered to be the main source of credit risk related to the Group.

Other than as noted above, all trade and other receivables are within initial trade terms and considered to be of high credit quality.

Note 9. Plant and Equipment

	Consolidated	
	2026	2025
	$	$
Plant and equipment at cost	379,362	363,224
Less: accumulated depreciation	(321,178)	(287,827)
	58,184	**75,397**

Reconciliations of the written down values at the beginning and end of the current and previous financial year are set out below:

	Consolidated	
	2026	2025
	$	$
Balance at the beginning of the year	75,397	6,437
Additions	16,139	74,558
Depreciation	(33,352)	(5,598)
Written down balance at end of year	**58,184**	**75,397**

Note 10. Right-of-use asset

	Consolidated	
	2026	2025
	$	$
Building – right of use	757,303	757,303
Less: accumulated depreciation	(411,290)	(305,274)
	346,013	**452,029**

Reconciliations of the written down values at the beginning and end of the current and previous financial year are set out below:

	Consolidated	
	2026	2025
	$	$
Balance at the beginning of the year	452,029	101,758
Additions	-	431,677
Amortisation	(106,016)	(81,406)
Written down balance at end of year	**346,013**	**452,029**

Note 11. Intangible Assets

	Consolidated	
	2026	2025
	$	$
Software and website development at cost	13,169,513	11,735,181
Less: accumulated amortisation	(10,262,495)	(9,138,680)
Less: accumulated impairment	(797,397)	-
	2,109,621	**2,596,501**

Reconciliations of the written down values at the beginning and end of the current and previous financial year are set out below:

	Consolidated	
	2026	2025
	$	$
Balance at the beginning of the year	2,596,501	2,611,623
Additions	2,056,385	1,680,186
R&D offsets	(621,606)	(542,020)
Amortisation	(1,124,262)	(1,153,288)
Impairment	(797,397)	-
Written down balance at end of year	**2,109,621**	**2,596,501**

Note 11. Intangible Assets (Continued)

The Group identifies the following cash generating units in its assessment of impairment of intangible assets at its reporting date:

	2026	2025
	$	$
Rent.com.au	1,069,243	1,112,042
RentBond®	1,040,378	536,101
RentPay	-	948,358
	2,109,621	**2,596,501**

Impairment testing:

As announced in the Group's quarterly report for the period ended 30 June 2026 (released 28 July 2026), the Group has begun bringing its existing products together into a single user experience to customers.

As part of this transition to a combined platform architecture, management assessed that the residual carrying value of certain legacy RentPay infrastructure no longer reflects its estimated recoverable amount, and an indicator of impairment was recognised by management.

The impaired asset relates to internally developed software infrastructure supporting the RentPay cash-generating unit.

The recoverable amount of the RentPay asset has been determined by a value-in-use calculation using a discounted cash flow model, based on a 5 year projection period approved by management, together with a terminal value. The cash flow model was discounted using a pre-tax discount rate of 15%

Based on the above, the recoverable amount was less than the carrying value, thus management elected to impair 100% of the residual asset carrying value of $797,397.

Note 12. Trade and Other Payables

	Consolidated	
	2026	2025
	$	$
Trade creditors	500,395	466,981
Other payables	203,770	123,463
Total trade and other payables	**704,165**	**590,444**

Trade payables are non-interest bearing and are normally settled on 30 to 60-day terms.

Note 13. Deferred Revenue

	Consolidated	
	2026	2025
	$	$
Income received in advance	137,489	303,289
RentBond® establishment fees	514,930	-
Total Current Deferred Revenue	**652,419**	**303,289**
RentBond® establishment fees	81,888	-
Total Non-current Deferred Revenue	**81,888**	-

Income received in advance relates to sponsorship income received in advance of services provided.

Note 14. Borrowings

	Consolidated	
Total secured liabilities are as follow	2026	2025
	$	$
Loan Notes - Eldium	8,750,000	-
Capitalised borrowing costs	(180,090)	-
Total Borrowings	**8,569,910**	-

Loan Facility

The Group has a secured debt facility of up to $15 million to fund its RentBond® product, of which, at 30 June 2026, a total of $8,750,000 had been drawn down. The summary of the key terms of the loan facility are as follows:

- Loan facility amount up to $15,000,000
- Interest rate of 15% p.a.
- Maturity date of 30 July 2027
- No required principal repayments until maturity date

Currently the Group is making interest only repayments towards the facility. At or before the maturity date of 30 July 2027, management expects the facility to be extended beyond the current maturity date.

Lender Options

Under the loan facility agreement, the Group issued 30,000,000 options to the lender.

Refer to note 19 for further details.

Assets pledged as security

The loan facility is secured by a fixed and floating charge over the Group's assets, including a $2,500,000 deposit made into a trust account managed by the lender. The trust account provides a monthly cash trust distribution at an equivalent annual interest rate of 9% to the Group.

Note 14. Borrowings (Continued)

Loan Covenants

The loan facility is subject to certain financial covenants, and these are assessed at the end of each month. The loans will be repayable immediately in the event of a default and the Group cannot remedy the breach in covenants. The Group is not aware of any facts or circumstances that indicate that it may have difficulty complying with the covenants within 12 months after the reporting period.

Note 15. Lease liability

	Consolidated	
	2026	2025
	$	$
Lease liability – current	101,478	87,278
Lease liability – non-current	266,927	368,107
Total Lease liability	**368,405**	**455,385**

Note 16. Employee Benefits

	Consolidated	
	2026	2025
	$	$
Accrued Employee Expenses	426,650	294,380
Annual leave	179,664	127,689
Long service leave	116,519	118,487
Total Current Employee Benefits	**722,833**	**540,556**
Long service leave	5,724	19,312
Total Non-Current Employee Benefits	**5,724**	**19,312**
Expected to be settled within 12 months	722,833	540,556
Expected to be settled after 12 months	5,724	19,312

The Group encourages employees to take leave when due and accordingly expects that the leave accruals above will be utilised during the next 12 months.

Note 17. Issued Capital

	Consolidated	
	2026	2025
	$	$
Ordinary shares fully paid	**62,131,840**	**51,995,285**
	Shares	**Shares**
Ordinary shares fully paid	**1,160,098,243**	**852,940,569**

Note 17. Issued Capital (continued)

Movements in ordinary share capital

Details	Shares	Issue price	$
Opening Balance – 1 July 2025	**852,940,569**		**51,995,285**
Issue of shares – Entitlement Offer – 24 July 2025	43,075,181	$0.025	1,076,880
Shortfall share issue – Entitlement Offer – 30 July 2025	63,541,361	$0.025	1,588,534
Issue of shares – Conversion of Performance Rights to Shares	2,577,400	-	54,125
RNTO options exercised by 31 Dec 2025 expiry date	158,186,391	$0.040	6,327,456
Shares issued under option underwriting agreement	39,397,341	$0.040	1,575,894
Shares issued under long term incentive plan	380,000	$0.050	19,000
Share issue transaction costs	-	-	(505,334)
Closing Balance – 30 June 2026	**1,160,098,243**		**62,131,840**

Details	Shares	Issue price	$
Opening Balance – 1 July 2024	629,649,562		**48,269,340**
Issue of shares – Entitlement Offer – 29 July 2024	24,619,016	$0.020	492,380
Issue of shares – Entitlement Offer – 6 August 2024	90,060,102	$0.020	1,801,202
Issue of shares – Entitlement Offer 16 August 2024	11,250,000	$0.020	225,000
Issue of shares – Conversion of Performance Rights to Shares 26 September 2024	2,500,000	-	50,000
Issue of shares in lieu of salary*	85,000	$0.030	2,500
Issue of shares – Entitlement Offer – 22 April 2025	35,076,149	$0.018	631,371
Issue of shares – Entitlement Offer – 29 April 2025	59,694,541	$0.018	1,074,502
Issue of shares – Conversion of Options – 9 May 2025	6,199	$0.040	249
Share issue transaction costs	-	-	(551,259)
Closing Balance – 30 June 2025	**852,940,569**		**51,995,285**

* Relates to the issuance of shares as part of salary sacrifice. The cost has been recognised in share-based payment in prior year.

Ordinary shares
Ordinary shares entitle the holder to participate in dividends and the proceeds on the winding up of the Group in proportion to the number of and amounts paid on the shares held. The fully paid ordinary shares have no par value and the Group does not have a limited amount of authorised capital.

On a show of hands every member present at a meeting in person or by proxy shall have one vote and upon a poll each share shall have one vote.

Share buy-back
There is no current on-market share buy-back.

Note 17. Issued Capital (continued)

Capital management

Capital risk management
The Group's objectives when managing capital is to safeguard its ability to continue as a going concern, so that it can provide returns for shareholders and benefits for other stakeholders and to maintain an optimum capital structure to reduce the cost of capital.

Capital is regarded as total equity, as recognised in the statement of financial position, plus net debt. Net debt is calculated as total borrowings less cash and cash equivalents.

In order to maintain or adjust the capital structure, the Group may adjust the amount of dividends paid to shareholders, return capital to shareholders, issue new shares or sell assets to reduce debt.

The Group would look to raise capital when an opportunity to invest in a business or company was seen as value adding relative to the Group's current share price at the time of the investment.

The Group is subject to certain financing arrangements covenants and meeting these is given priority in all capital risk management decisions. There have been no events of default on the financing arrangements during the financial year.

The capital risk management policy remains unchanged from the prior financial year.

Note 18. Reserves

	Consolidated	
	2026	2025
	$	$
Share based payment reserve	**8,228,266**	**7,131,040**
Other reserve	**243,726**	**243,726**
Movement in share based payment reserve		
Opening Balance	7,131,040	6,902,829
Performance Rights converted to shares	(54,125)	-
Options issued as capitalised borrowing costs	225,000	68,805
Share Issue Costs (Options Issued)	80,912	-
Share-Based Payment Expense	845,439	159,406
Closing Balance	**8,228,266**	**7,131,040**

Share Based Payment Reserve
The share-based payment reserve recognises options, performance rights and performance shares that have been issued as share based payments.

The current Rent.com.au Limited Employee Long-Term Incentive Plan (“LTIP”) was approved by shareholders on 30 November 2025. All employees, directors and consultants are eligible to participate in the LTIP.

Other reserve
This reserve is used to recognise the change in the share of the non-controlling interest.

Note 19. Share Based Payments

The LTIP provides for the issue of:

- Performance Rights which, upon a determination by the Board that the performance conditions attached to the Performance Rights have been met, will result in the issue of one ordinary Share in the Group for each Performance Right; and
- Plan Options which, upon a determination by the Board that the vesting conditions attached to the Plan Options have been met, will result in the Plan Options vesting and being able to be exercised into Shares by payment of the exercise price.

The key features of the Plan are as follows:

- The Board will determine the number of Performance Rights and Plan Options (Plan Securities) to be granted to Eligible Employees (or their Affiliates) and the vesting conditions, expiry date of the Plan Securities and the exercise price of the Plan Options in its sole discretion.
- The Plan Securities are not transferable unless the Board determines otherwise or the transfer is required by law and provided that the transfer complies with the Corporations Act.

Subject to the Corporations Act and the Listing Rules and restrictions on reducing the rights of a holder of Plan Securities, the Board will have the power to amend the Plan as it sees fit.

a) Expenses arising from share-based payment transactions

Total expenses arising from share-based payment transactions recognised during the year were :

	Consolidated	
	2026	2025
	$	$
Performance rights issued under LTIP	815,865	211,906
Options issued in consideration of services	29,574	-
Shares issued under LTIP	19,000	-
Total share-based payments expense	**864,439**	**211,906**

b) Options

All options granted to key employees, consultants and advisors of the Group are for ordinary shares in Rent.com.au Limited which confer a right of one ordinary share for every option held.

For the options granted during the financial year, the valuation model inputs used to determine the fair value at the grant date, are as follows:

	Options Granted 30 July 2025	Options Granted 13 Jan 2026	Options Granted 31 Jan 2026
Expected volatility (%)	90	90	90
Risk free interest rate (%)	3.34	3.71	3.71
Weighted average expected life of options (years)	1.50	1.96	1.92
Expected dividends	Nil	Nil	Nil
Exercise price ($)	0.040	0.075	0.075
Share price at grant date ($)	0.025	0.046	0.046
Fair value of options ($)	0.0075	0.01643	0.01643
Total fair value ($)	$225,000	$80,912	$29,574
Number of options	30,000,000	4,924,667	1,800,000
Expiry date	31 Jan 2027	31 Dec 2027	31 Dec 2027
Grant date	30 July 2025	13 Jan 2026	31 Jan 2026

Note 19. Share Based Payments (continued)

b) Options (continued)

Reconciliation of options in the current year, as follows:

Grant Date	Expiry Date	Exercise Price $	Balance at start of year	Granted during the year	Exercised during the year	Expired/ forfeited/ Other	Balance at end of the year	Vested & exercisable at end of the year
			Number	Number	Number	Number	Number	Number
2/12/20	1/12/25	0.100	2,400,000	-	-	(2,400,000)	-	-
2/12/20	1/12/25	0.125	2,400,000	-	-	(2,400,000)	-	-
2/12/20	1/12/25	0.150	2,400,000	-	-	(2,400,000)	-	-
11/12/23	31/12/25	0.040	6,235,800	-	(6,235,800)	-	-	-
15/12/23	31/12/25	0.040	49,533,684	-	(10,136,343)	(39,397,341)	-	-
15/12/23	31/12/25	0.040	10,000,000	-	(10,000,000)	-	-	-
18/12/23	31/12/25	0.040	1,470,585	-	(1,470,585)	-	-	-
31/7/24	31/12/25	0.040	12,303,287	-	(12,303,287)	-	-	-
6/8/24	31/12/25	0.040	45,030,049	-	(45,030,049)	-	-	-
16/8/24	31/12/25	0.040	5,625,000	-	(5,625,000)	-	-	-
16/8/24	31/12/25	0.040	12,500,000	-	(12,500,000)	-	-	-
22/4/25	31/12/25	0.040	17,538,056	-	(17,538,056)	-	-	-
29/4/25	31/12/25	0.040	29,847,271	-	(29,847,271)	-	-	-
29/4/25	31/12/25	0.040	7,500,000	-	(7,500,000)	-	-	-
30/7/25	31/1/27	0.040	-	30,000,000	-	-	30,000,000	30,000,000
13/1/26	31/12/27	0.075	-	4,924,667	-	-	4,924,667	4,924,667
31/1/26	31/12/27	0.075	-	1,800,000	-	-	1,800,000	1,800,000
			204,783,732	**36,724,667**	**(158,186,391)**	**(46,597,341)**	**36,724,667**	**36,724,667**
Weighted avg exercise price			0.040	0.046	$0.040	$0.053	$0.046	$0.046

Note 19. Share Based Payments (continued)

b) Options (continued)

Reconciliation of options in the prior year, as follows:

Grant Date	Expiry Date	Exercise Price $	Balance at start of year	Granted during the year	Exercised during the year	Expired/ forfeited/ Other	Balance at end of the year	Vested & exercisable at end of the year
			Number	Number	Number	Number	Number	Number
2/12/20	1/12/25	0.100	2,400,000	-	-	-	2,400,000	2,400,000
2/12/20	1/12/25	0.125	2,400,000	-	-	-	2,400,000	2,400,000
2/12/20	1/12/25	0.150	2,400,000	-	-	-	2,400,000	2,400,000
11/12/23	31/12/25	0.040	6,235,800	-	-	-	6,235,800	-
15/12/23	31/12/25	0.040	49,533,684	-	-	-	49,533,684	-
15/12/23	31/12/25	0.040	10,000,000	-	-	-	10,000,000	-
18/12/23	31/12/25	0.040	1,470,585	-	-	-	1,470,585	-
31/7/24	31/12/25	0.040	-	12,309,486	(6,199)	-	12,303,287	-
6/8/24	31/12/25	0.040	-	45,030,049	-	-	45,030,049	-
16/8/24	31/12/25	0.040	-	5,625,000	-	-	5,625,000	-
16/8/24	31/12/25	0.040	-	12,500,000	-	-	12,500,000	-
22/4/25	31/12/25	0.040	-	17,538,056	-	-	17,538,056	-
29/4/25	31/12/25	0.040	-	29,847,271	-	-	29,847,271	-
29/4/25	31/12/25	0.040	-	7,500,000	-	-	7,500,000	-
			74,440,069	**130,349,862**	**(6,199)**	**-**	**204,783,732**	**7,200,000**
Weighted avg exercise price			0.048	0.040	0.040		$0.040	$0.130

The weighted average option life as at 30 June 2026 is 1.24 years (30 June 2025: 0.50 years).

c) Performance Rights

Performance rights do not have an exercise price. Upon satisfaction of the relevant performance vesting condition, they convert to ordinary shares at one ordinary share for each performance right. Reconciliation of performance rights in the current year, as follows:

Grant date	Expiry date	Balance at start of year	Granted during the year	Exercised during the year	Expired/ forfeited/ other	Balance at end of the year	Vested & exercisable at end of the year
2026		**Number**	**Number**	**Number**	**Number**	**Number**	**Number**
27 Oct 2022[2a&b]	31 Aug 2025	7,727,273	-	-	(7,727,273)	-	-
27 Oct 2022[2a&c]	31 Aug 2025	1,931,818	-	-	(1,931,818)	-	-
27 Oct 2022[2a&d]	31 Aug 2025	1,931,818	-	-	(1,931,818)	-	-
27 Oct 2022[2a&e]	31 Aug 2025	2,897,728	-	-	(2,897,728)	-	-
27 Oct 2022[2a&f]	31 Aug 2025	2,897,728	-	-	(2,897,728)	-	-
03 Oct 2023[4a&b]	31 Aug 2026	7,650,000	-	-	(3,400,000)	4,250,000	4,250,000
03 Oct 2023[4a&c]	31 Aug 2026	1,912,500	-	-	(850,000)	1,062,500	-
03 Oct 2023[4a&d]	31 Aug 2026	1,912,500	-	-	(850,000)	1,062,500	-
03 Oct 2023[4a&h]	31 Aug 2026	2,868,750	-	-	(1,434,375)	1,434,375	-
03 Oct 2023[4a&i]	31 Aug 2026	2,868,750	-	-	(1,434,375)	1,434,375	-
29 Feb 2024[4a&b]	31 Aug 2026	1,275,000	-	-	-	1,275,000	1,275,000
29 Feb 2024[4a&c]	31 Aug 2026	318,750	-	-	-	318,750	-
29 Feb 2024[4a&d]	31 Aug 2026	318,750	-	-	-	318,750	-
29 Feb 2024[4a&h]	31 Aug 2026	478,125	-	-	-	478,125	-
29 Feb 2024[4a&i]	31 Aug 2026	478,125	-	-	-	478,125	-
25 Sep 2024[5]	31 Aug 2025	2,750,000	-	(2,577,400)	(172,600)	-	-

c) Performance Rights (continued)

Grant date	Expiry date	Balance at start of year	Granted during the year	Exercised during the year	Expired/ forfeited/ other	Balance at end of the year	Vested & exercisable at end of the year
2026		**Number**	**Number**	**Number**	**Number**	**Number**	**Number**
5 Jun 2025[6a&b]	31 Aug 2028	15,725,000	-	-	(3,541,666)	12,183,334	-
5 Jun 2025[6a&c]	31 Aug 2028	3,931,250	-	-	(885,417)	3,045,833	-
5 Jun 2025[6a&d]	31 Aug 2028	3,931,250	-	-	(885,417)	3,045,833	-
5 Jun 2025[6a&e]	31 Aug 2028	2,775,000	-	-	(625,000)	2,150,000	-
5 Jun 2025[6a&f]	31 Aug 2028	693,750	-	-	(156,250)	537,500	-
5 Jun 2025[6a&g]	31 Aug 2028	693,750	-	-	(156,250)	537,500	-
1 Aug 2025[7]	31 Aug 2026	-	1,000,000	-	-	1,000,000	1,000,000
29 Oct 2025[6a&b]	31 Aug 2028	-	2,125,000	-	-	2,125,000	-
29 Oct 2025[6a&c]	31 Aug 2028	-	531,250	-	-	531,250	-
29 Oct 2025[6a&d]	31 Aug 2028	-	531,250	-	-	531,250	-
29 Oct 2025[6a&e]	31 Aug 2028	-	375,000	-	-	375,000	-
29 Oct 2025[6a&f]	31 Aug 2028	-	93,750	-	-	93,750	-
29 Oct 2025[6a&g]	31 Aug 2028	-	93,750	-	-	93,750	-
20 Nov 2025[8a&b]	30 Nov 2028	-	14,000,000	-	-	14,000,000	-
20 Nov 2025[8a&c]	30 Nov 2029	-	12,000,000	-	-	12,000,000	-
20 Nov 2025[8a&d]	30 Nov 2029	-	8,000,000	-	-	8,000,000	-
27 Mar 2026[6a&b]	31 Aug 2028	-	1,416,666	-	-	1,416,666	-
27 Mar 2026[6a&c]	31 Aug 2028	-	354,167	-	-	354,167	-
27 Mar 2026[6a&d]	31 Aug 2028	-	354,167	-	-	354,167	-
27 Mar 2026[6a&e]	31 Aug 2028	-	250,000	-	-	250,000	-
27 Mar 2026[6a&f]	31 Aug 2028	-	62,500	-	-	62,500	-
27 Mar 2026[6a&g]	31 Aug 2028	-	62,500	-	-	62,500	-
Total		**67,967,615**	**41,250,000**	**(2,577,400)**	**(31,777,715)**	**74,862,500**	**6,525,000**

c) Performance Rights (continued)

Reconciliation of performance rights in the prior year, as follows:

Grant date	Expiry date	Balance at start of year	Granted during the year	Exercised during the year	Expired/ forfeited/ other	Balance at end of the year	Vested & exercisable at end of the year
2025		**Number**	**Number**	**Number**	**Number**	**Number**	**Number**
28 Oct 2021[1a&b]	31 Aug 2024	2,550,000	-	-	(2,550,000)	-	-
28 Oct 2021[1a&c]	31 Aug 2024	637,500	-	-	(637,500)	-	-
28 Oct 2021[1a&d]	31 Aug 2024	637,500	-	-	(637,500)	-	-
28 Oct 2021[1a&e]	31 Aug 2024	956,250	-	-	(956,250)	-	-
28 Oct 2021[1a&f]	31 Aug 2024	956,250	-	-	(956,250)	-	-
27 Oct 2022[2a&b]	31 Aug 2025	7,727,273	-	-	-	7,727,273	-
27 Oct 2022[2a&c]	31 Aug 2025	1,931,818	-	-	-	1,931,818	-
27 Oct 2022[2a&d]	31 Aug 2025	1,931,818	-	-	-	1,931,818	-
27 Oct 2022[2a&e]	31 Aug 2025	2,897,728	-	-	-	2,897,728	-
27 Oct 2022[2a&f]	31 Aug 2025	2,897,728	-	-	-	2,897,728	-
03 Oct 2023[4a&b]	31 Aug 2026	7,650,000	-	-	-	7,650,000	-
03 Oct 2023[5a&c]	31 Aug 2026	1,912,500	-	-	-	1,912,500	-
03 Oct 2023[4a&d]	31 Aug 2026	1,912,500	-	-	-	1,912,500	-
03 Oct 2023[4a&e]	31 Aug 2026	1,350,000	-	-	(1,350,000)	-	-
03 Oct 2023[4a&f]	31 Aug 2026	337,500	-	-	(337,500)	-	-
03 Oct 2023[4a&g]	31 Aug 2026	337,500	-	-	(337,500)	-	-
03 Oct 2023[4a&h]	31 Aug 2026	3,375,000	-	-	(506,250)	2,868,750	-
03 Oct 2023[4a&i]	31 Aug 2026	3,375,000	-	-	(506,250)	2,868,750	-
04 Oct 2023[3]	31 Jul 2024	2,500,000	-	(2,500,000)	-	-	-
29 Feb 2024[4a&b]	31 Aug 2026	1,275,000	-	-	-	1,275,000	-
29 Feb 2024[4a&c]	31 Aug 2026	318,750	-	-	-	318,750	-
29 Feb 2024[4a&d]	31 Aug 2026	318,750	-	-	-	318,750	-
29 Feb 2024[4a&e]	31 Aug 2026	225,000	-	-	(225,000)	-	-
29 Feb 2024[4a&f]	31 Aug 2026	56,250	-	-	(56,250)	-	-
29 Feb 2024[4a&g]	31 Aug 2026	56,250	-	-	(56,250)	-	-
29 Feb 2024[4a&h]	31 Aug 2026	562,500	-	-	(84,375)	478,125	-
29 Feb 2024[4a&i]	31 Aug 2026	562,500	-	-	(84,375)	478,125	-
25 Sep 2024[5]	31 Aug 2025	-	2,750,000	-	-	2,750,000	2,750,000
5 Jun 2025[6a&b]	31 Aug 2028	-	15,725,000	-	-	15,725,000	-
5 Jun 2025[6a&c]	31 Aug 2028	-	3,931,250	-	-	3,931,250	-
5 Jun 2025[6a&d]	31 Aug 2028	-	3,931,250	-	-	3,931,250	-
5 Jun 2025[6a&e]	31 Aug 2028	-	2,775,000	-	-	2,775,000	-
5 Jun 2025[6a&f]	31 Aug 2028	-	693,750	-	-	693,750	-
5 Jun 2025[6a&g]	31 Aug 2028	-	693,750	-	-	693,750	-
Total		**49,248,865**	**30,500,000**	**(2,500,000)**	**(9,281,250)**	**67,967,615**	**2,750,000**

Note 19. Share Based Payments (continued)

c) Performance Rights (continued)

The performance rights currently on issue have the following performance conditions:

1 Tranche 12 - Performance rights issued during the year consist of following performance conditions:
1(a) Vesting Condition: 3 year service requirement. To be continuously employed to 30 June 2024 (Overall)
1(b) Achieve $0.200 share price (20-day VWAP by 30 June 2024)
1(c) Achieve $0.250 share price (20-day VWAP by 30 June 2024)
1(d) Achieve $0.300 share price (20-day VWAP by 30 June 2024)
1(e) Achieve > 200k paying RentPay customers by 30 June 2023
1(f) Achieve > 50% of FY24 revenue from new (since FY 21) sources
2 Tranche 15 - Performance rights issued during the year consist of following performance conditions:
2(a) Vesting Condition: 3 year service requirement. To be continuously employed to 30 June 2025 (Overall)
2(b) Achieve $0.080 share price (20-day VWAP by 30 June 2025)
2(c) Achieve $0.100 share price (20-day VWAP by 30 June 2025)
2(d) Achieve $0.120 share price (20-day VWAP by 30 June 2025)
2(e) Achieve > 100k paying RentPay customers by 30 June 2025
2(f) Achieve > 50% of FY25 revenue from new (since FY 22) sources
3 Tranche 16 - Performance rights will vest upon continuous employment with the Group until 30 June 2024
4 Tranche 17 - Performance rights issued during the year consist of following performance conditions:
4(a) Vesting Condition: 3 year service requirement. To be continuously employed to 30 June 2026 (Overall)
4(b) Achieve $0.060 share price (20-day VWAP by 30 June 2026)
4(c) Achieve $0.080 share price (20-day VWAP by 30 June 2026)
4(d) Achieve $0.100 share price (20-day VWAP by 30 June 2026)
4(e) Achieve > $3.5 m in revenue in FY 24
4(f) Achieve > $4.0 m in revenue in FY 24
4(g) Achieve > $4.5 m in revenue in FY 24
4(h) Achieve > 100k paying RentPay customers by 30 June 2026
4(i) Achieve > 50% of FY26 revenue from new (since FY 23) sources
5 Tranche 18 - Performance rights will vest upon continuous employment with the Group until 30 June 2025
6 Tranche 19, 21 & 23 - Performance rights issued during the year consist of following performance conditions:
6(a) Vesting Condition: 3-year service requirement. To be continuously employed to 30 June 2028 (Overall)
6(b) Achieve $0.060 share price (20-day VWAP by 30 June 2028)
6(c) Achieve $0.080 share price (20-day VWAP by 30 June 2028)
6(d) Achieve $0.100 share price (20-day VWAP by 30 June 2028)
6(e) Achieve 2 consecutive quarters EBITDA + by 31 March 2027
6(f) Achieve 2 consecutive quarters EBITDA + by 31 Dec 2026
6(g) Achieve 2 consecutive quarters EBITDA + by 31 Sep 2026
7 Tranche 20 - Performance rights will vest upon continuous employment with the Group until 30 June 2026
8 Tranche 22 - Performance rights issued during the year consist of following performance conditions:
8(a) Vesting Condition: 1-year service requirement up until 20 September 2026
8(b) Achieve $0.088 share price (20-day VWAP by 30 Nov 2028)
8(c) Achieve $0.132 share price (20-day VWAP by 30 Nov 2029)
8(d) Achieve $0.176 share price (20-day VWAP by 30 Nov 2029)

Note 19. Share Based Payments (continued)

c) Performance Rights (continued)

For the performance rights granted during the current financial year, the valuation model inputs used to determine the fair value at the grant date, are as follows:

Grant date	Number of performance rights	Fair value at grant date	Total fair value at grant date ($)
31 July 2025	1,000,000	$0.025	25,000
29 Oct 2025	3,750,000	$0.030	114,337
20 Nov 2025	14,000,000	$0.033	455,000
20 Nov 2025	12,000,000	$0.032	381,600
20 Nov 2025	8,000,000	$0.029	231,200
27 Mar 2026	2,500,000	$0.048	120,541
	41,250,000		**1,327,678**

Type	Rights	Fair value at grant date	Probability %*	Value ($)
Performance Rights	1,000,000	$0.025	100%	25,000
Performance Rights	3,750,000	$0.031	60%	68,602
Performance Rights	14,000,000	$0.033	95%	432,250
Performance Rights	12,000,000	$0.032	95%	362,520
Performance Rights	8,000,000	$0.029	95%	219,640
Performance Rights	2,500,000	$0.048	57%	68,117

The probability estimated by the management is over the vesting period of the performance rights.

The following table sets out the assumptions made in determining the fair value of the performance rights granted during the current financial year:

	Performance Rights Granted 1/08/25	**Performance Rights Granted 29/10/25**	**Performance Rights Granted 20/11/25**	**Performance Rights Granted 27/03/26**
Expected volatility (%)	n/a	90%	90%	90%
Risk free interest rate (%)	n/a	3.57%	3.89%	4.80%
Weighted average expected life of performance rights (years)	1.0	2.84	3.76	2.43
Expected dividends	n/a	-	-	-
Exercise price (cents)	n/a	-	-	-
Share price at grant date ($)	$0.025	$0.042	$0.048	$0.051
Barrier price ($)	n/a	$0.06-$0.10	$0.096-$0.176	$0.06-$0.10
Fair value of performance rights ($)	$25,000	$114,337	$1,067,800	$120,541
Number of performance rights	1,000,000	3,750,000	34,000,000	2,500,000
Expiry date	31/08/26	31/08/28	30/11/29	31/08/28
Grant date	31/07/25	29/10/25	20/11/25	27/03/26

Note 19. Share Based Payments (continued)

c) Performance Rights (continued)

For the performance rights granted during the previous financial year, the valuation model inputs used to determine the fair value at the grant date, were as follows:

Grant date	Number of performance rights	Fair value at grant date	Total fair value at grant date ($)
25 September 2024	2,750,000	$0.021	57,750
5 June 2025	27,750,000	$0.024	657,398
	30,500,000		**715,148**

Type	Rights	Fair value at grant date	Probability %*	Value ($)
Performance Rights	2,750,000	$0.021	100%	57,750
Performance Rights	27,750,000	$0.024	59%	387,341

The probability estimated by the management is over the vesting period of the performance rights.

The following table sets out the assumptions made in determining the fair value of the performance rights granted during the prior financial year:

	Performance Rights Granted 5 Jun 2025	Performance Rights Granted 5 Jun 2025	Performance Rights Granted 5 Jun 2025	Performance Rights Granted 5 Jun 2025	Performance Rights Granted 5 Jun 2025	Performance Rights Granted 5 Jun 2025	Performance Rights Granted 26 Sep 2024
Expected volatility (%)	90	90	90	Nil	Nil	Nil	Nil
Risk free interest rate (%)	3.33	3.33	3.33	Nil	Nil	Nil	Nil
Weighted average expected life of performance rights (years)	3.24	3.24	3.24	3.24	3.24	3.24	1.01
Expected dividends	Nil	Nil	Nil	Nil	Nil	Nil	Nil
Exercise price (cents)	Nil	Nil	Nil	Nil	Nil	Nil	Nil
Share price at grant date ($)	0.031	0.031	0.031	0.031	0.031	0.031	0.021
Barrier price ($)	0.06	0.08	0.10	Nil	Nil	Nil	Nil
Fair value of performance rights ($)	0.0236	0.0210	0.0190	0.031	0.031	0.031	0.021
Number of performance rights	15,725,000	3,931,250	3,931,250	2,775,000	693,750	693,750	2,750,000
Expiry date	31 Aug 2028	31 Aug 2028	31 Aug 2028	31 Aug 2028	31 Aug 2028	31 Aug 2028	30 Sept 2025
Grant date	5 Jun 2025	5 Jun 2025	5 Jun 2025	5 Jun 2025	5 Jun 2025	5 Jun 2025	26 Sept 2024

Note 20. Accumulated Losses

	Consolidated	
	2026	2025
	$	$
Accumulated losses at the beginning of the financial year	(56,785,191)	(53,094,741)
Loss after income tax for the year	(6,549,274)	(3,690,450)
Accumulated losses at the end of the financial year	**(63,334,465)**	(56,785,191)

Note 21. Non-controlling interest

	Consolidated	
	2026	2025
	$	$
Issued capital	6,240	6,240
Accumulated losses	(388,050)	(351,195)
	(381,810)	(344,955)

The non-controlling interest relates to Novatti Group holding a 2.5% equity holding in RentPay Technology Pty Ltd. On 12 August 2026, the Group acquired this equity holding for $100,000 and as of that date there are no non-controlling interests.

Note 22. Auditor's Remuneration

The Group's auditor is RSM Australia Partners. The following amounts were paid or payable to RSM and their subsidiaries for the services relating to the respective financial years set out below:

	Consolidated	
	2026	2025
	$	$
Audit and review of the financial statements	125,608	83,750
Other services (RSM Australia Pty Ltd):		
Taxation services	34,836	20,000
	160,444	**103,750**

Note 23. Earnings per Share

	Consolidated	
	2026	2025
	$	$
Loss after income tax	(6,586,129)	(3,766,612)
Add back: Non-controlling interest	36,855	76,162
Loss after income tax attributable to the owners of Rent.com.au Limited	(6,549,274)	(3,690,450)
	Number	**Number**
Weighted average number of ordinary shares used in calculating basic loss per share	1,068,515,331	761,643,118
Adjustments for calculation of diluted earnings per share:		
Options over ordinary shares	-	-
	1,068,515,331	761,643,118
	Cents	**Cents**
Basic and diluted loss per share	(0.61)	(0.48)

Options have not been included in the calculation of dilutive loss per share as the options are anti-dilutive.

Note 24. Dividends Paid or Proposed

The directors do not recommend the payment of a dividend and no amount has been paid or declared by way of a dividend at the date of this report (30 June 2025: nil).

Note 25. Operating Segments

Identification of reportable operating segments
The Chief Operating Decision Makers ('CODM') of the business reviews performance of the Group as a whole. The CODM, who is responsible for allocating resources and assessing performance of the operating segments, has been identified as the Chief Executive Officer.

The CODM evaluates Group performance by reference to revenue, which is measured consistently with these consolidated financial statements, as well as measuring performance by evaluating EBITDA (earnings before interest, tax, depreciation and amortisation). Revenue is reported as three product verticals. The accounting policies adopted for internal reporting are consistent with those adopted in the financial statements.

Types of products and services

Rent.com.au provides services to renters who are in the process of moving home, and include background checks, utility connection services and bond loans. In addition, Rent.com.au provides third party advertisers with paid for access to its renter audience via display advertising, emails and custom placements.

RentPay provides renters with choice and flexibility in terms of how and when they pay their rent, and provides property managers with productivity tools such as automated follow up of missed payments and tools to automate trust account reconciliations.

RentBond® enables renters access to a personal loan that is fee free when repaid within 21 days and assists them with covering the bond requirement when moving between properties as well as being available for required rental advances and moving costs.

Corporate is the collective segment for all staff, and overhead costs, as well as operating costs not assigned directly to another segment. It is responsible for the management and operation of the Group, including regulatory and ASX requirements, and Board activities and cost.

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RentPay provides renters with choice and flexibility in terms of how and when they pay their rent, and provides property managers with productivity tools such as automated follow up of missed payments and tools to automate trust account reconciliations.

RentBond® enables renters access to a personal loan that is fee free when repaid within 21 days and assists them with covering the bond requirement when moving between properties as well as being available for required rental advances and moving costs.

Major customers
The Group does not have any customers that contribute more than 10% of the group's total revenue during the current financial year.

Note 25. Operating Segments (continued)

Intersegment transactions
Rent.com.au provides advertising services to RentPay and refers customers to RentBond® via its website. These services are not cash settled and the balance paid is priced at market rates and held in intercompany loan accounts.

Consolidated 2026

	Rent.com.au $	RentPay $	RentBond® $	Corporate $	Total $
Sales to external customers	1,871,646	1,177,796	542,603	-	3,592,045
Interest Income from RentBond®	-	-	1,202,791	-	1,202,791
Other revenue	-	-	-	-	-
	1,871,646	1,177,796	1,745,394	-	4,794,836
Intersegment sales	(375,869)	-	-	-	(375,869)
Total Revenue	1,495,777	1,177,796	1,745,394	-	4,418,967
EBITDA	**726,958**	**102,109**	**1,102,840**	**(4,796,493)**	**(2,864,586)**
Depreciation and amortisation	(547,180)	(422,100)	(154,982)	(139,368)	(1,263,630)
Impairment expense	-	(797,397)	-	-	(797,397)
Share based payments	-	-	-	(864,439)	(864,439)
Interest income	-	-	120,397	144,000	264,397
Interest charges	-	-	(703,192)	(18,751)	(721,943)
Other income	-	-	-	115,309	115,309
Finance charges	-	-	(427,236)	(26,604)	(453,840)
Net Loss (before income tax)	**179,778**	**(1,117,388)**	**(62,173)**	**(5,586,346)**	**(6,586,129)**
Segment assets	**1,069,255**	-	**10,552,910**	**6,370,736**	**17,992,901**
Total segment assets includes:					
Software and development asset additions	744,404	-	866,898	-	1,611,302
Segment liabilities	**137,489**	-	**9,166,728**	**1,801,127**	**11,105,344**

Note 25. Operating Segments (continued)

Consolidated 2025

	Rent.com.au	RentPay	RentBond®	Corporate	Total
	$	$	$	$	$
Sales to external customers	2,411,897	890,689	-	-	3,302,586
Other revenue	-	27,273	-	-	27,273
	2,411,897	917,962	-	-	3,329,859
Intersegment sales	(58,598)	-	-	-	(58,598)
Total Revenue	**2,353,299**	**917,962**	-	-	**3,271,261**
EBITDA	**719,751**	**115,278**	**390,887**	**(3,651,117)**	**(2,425,201)**
Depreciation and amortisation	(609,133)	(508,917)	(35,238)	(87,004)	(1,240,292)
Share based payments	-	-	-	(211,906)	(211,906)
Interest income	-	-	-	77,990	77,990
Interest charges	-	-	-	(14,628)	(14,628)
Other income	-	-	-	47,425	47,425
Net Loss (before income tax)	**110,618**	**(393,639)**	**355,649**	**(3,839,240)**	**(3,766,612)**
Segment assets	**1,114,495**	**948,358**	**536,101**	**1,549,937**	**4,148,891**
Total segment assets includes:					
Software and development asset additions	542,412	566,435	571,339	-	1,680,186
Segment liabilities	**303,289**	-	-	**1,605,697**	**1,908,986**

Note 26. Commitments

The Group did not have capital expenditure commitments as at 30 June 2026 (30 June 2025: nil).

Note 27. Events After the Reporting Period

On 4 August 2026 the Group announced it had issued a total of 6,525,000 fully paid ordinary shares to members of the Group's management team upon conversion of LTIP Performance Rights following achievement of three-year Total Shareholder Return targets and including 1,000,000 performance rights in lieu of salary for the 2026 financial year.

On the 11 August 2026 the Group agreed to purchase the 2.5% outside equity interest in its subsidiary, RentPay Technology Pty Ltd from Novatti Pty Ltd for $100,000. This acquisition was completed on 12 August 2026 and results in the Group holding 100% ownership of all of its subsidiaries.

Other than those disclosed above, there have been no matters or circumstances which have arisen since 30 June 2026 that have significantly affected, or may significantly affect the Group's operations, the results of those operations, or the Group's state of affairs in future financial years.

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Note 28. Controlled Entities

All controlled entities are included in the consolidated financial statements. The Group does not guarantee to pay the deficiency of its controlled entities in the event of a winding up of any controlled entity. The financial year ends of the controlled entities are the same as that of the Company, being 30 June.

	Country of Incorporation	Principal Activity	Percentage Owned 2026	Percentage Owned 2025
Parent Entity				
Rent.com.au Limited	Australia	Investment/Parent		
Name of controlled entity				
Rent.com.au (Operations) Pty Ltd	Australia	Information Technology	100%	100%
Lease.com.au Pty Ltd	Australia	Information Technology	100%	100%
RentPay Technology Pty Ltd	Australia	Information Technology	97.5%*	97.5%
Rent.com.au Finance Pty Ltd	Australia	Unsecured loan financing	100%	100%
Rent.com.au Finance Holdings Pty Ltd	Australia	Investment Holding	100%	100%

** on 12 August 2026 the Group completed the acquisition of the 2.5% of RentPay Technology Pty Ltd that it did not already own.*

The Group financial statements incorporate the assets, liabilities and result of the following subsidiary with non-controlling interests in accordance with the accounting policy described in note 1:

		Parent		Non-controlling interest	
Name	Country of Incorporation	Ownership interest 2026 %	Ownership interest 2025 %	Ownership interest 2026 %	Ownership interest 2025 %
RentPay Technology Pty Ltd*	Australia	97.5%	97.5%	2.5%	2.5%

** the non-controlling interests hold 2.5% of the voting rights of RentPay Technology Pty Ltd. As of 12 August 2026 there are no longer any non-controlling interests following the Group completing the acquisition of this interest.*

Summarised financial information

Summarised financial information of the subsidiary with non-controlling interests that are material to the Group are set out below:

	RentPay Technology Pty Ltd 2026 $	RentPay Technology Pty Ltd 2025 $
Summarised statement of financial position		
Current assets	1,645,502	266,621
Non-current assets	-	-
Total assets	1,645,502	266,621
Current liabilities	1,462,886	115,414
Non-current liabilities	15,455,004	13,949,367
Total liabilities	16,917,890	14,064,781
Net liabilities	(15,272,388)	(13,798,160)

Note 28. Controlled Entities (continued)

	RentPay Technology Pty Ltd	
	2026 $	2025 $
Summarised statement of profit or loss and other comprehensive income		
Revenue	1,225,819	987,931
Expenses	(2,700,027)	(4,034,407)
Loss before income tax expense	(1,474,208)	(3,046,476)
Income tax expense	-	-
Loss after income tax expense	(1,474,208)	(3,046,476)
Other comprehensive income	-	-
Total comprehensive loss	(1,474,208)	(3,046,476)
Statement of cash flows		
Net cash provided by operating activities	52,584	12,093
Net cash used in investing activities	-	-
Net cash used in financing activities	-	-
Net increase in cash and cash equivalents	52,584	12,093
Other financial information		
Loss attributable to non-controlling interests	(36,855)	(76,162)
Accumulated non-controlling interests at the end of reporting year	(381,810)	(344,955)

Note 29. Cashflow Information

a) Reconciliation of Cash Flow from Operations with Loss after Income Tax

	Consolidated	
	2026	2025
	$	$
Loss after income tax	**(6,586,129)**	**(3,766,612)**
- Share based payments	864,439	211,906
- Depreciation and amortisation expense	1,263,630	1,240,292
- Impairment expense	797,397	-
- Finance costs and options capitalised into borrowings	259,441	-
- Gain on sale of asset	(3,000)	-
- Interest expense	-	14,628
- Interest Income	-	(77,990)
Changes in assets and liabilities:		
- Loan receivables (net of RentBond principal movement)	79,814	-
- Trade and other receivables	(10,742)	46,102
- Trade payables and accruals	(182,740)	47,745
- Employee benefits	463,069	3,606
- Deferred revenue	431,018	300,539
- Other	1,559	-
Net cash flows used in operations	**(2,622,244)**	**(1,979,784)**

b) Non-cash investing and financing activities

	Consolidated	
	2026	2025
	$	$
Additions to the right-of-use assets	-	431,677
Options issued to advisors	335,486	68,805
Shares issued under employment plan	73,125	52,500
Total non-cash investing and financing activities	**408,611**	**552,982**

Note 29. Cashflow Information (continued)

c) Changes in liabilities arising from financing activities

	Borrowings $	Lease Liabilities $	Short Term Loans $
Balance at 1 July 2024	-	**114,374**	-
Cash inflows from financing activities	-	-	138,239
Acquisition of leases	-	431,677	-
Repayment of liabilities	-	(90,666)	(138,239)
Balance at 30 June 2025	-	**455,385**	-
Cash inflows from financing activities	8,750,000	-	744,259
Repayment of liabilities	-	(86,980)	(744,259)
Balance at 30 June 2026	**8,750,000**	**368,405**	-

Note 30. Related Party Transactions

The Group's main related parties are as follows:

(i) *Entities exercising control over the Group:*
The ultimate parent entity that exercises control over the Group is Rent.com.au Limited, which is incorporated in Australia.

(ii) *Key management personnel:*
Any person(s) having authority and responsibility for planning, directing and controlling the activities of the entity, directly or indirectly, including any director (whether executive or otherwise) of that entity, are considered key management personnel.

For details of disclosures relating to key management personnel, refer to Note 31.

(iii) *Entities subject to significant influence by the Group:*
An entity that has the power to participate in the financial and operating policy decisions of an entity, but does not have control over those policies, is an entity which holds significant influence. Significant influence may be gained by share ownership, statute or agreement.

(iv) *Other related parties:*
Other related parties include entities controlled by the ultimate parent entity and entities over which key management personnel have joint control.

Transactions between related parties are on normal commercial terms and conditions no more favourable than those available to other parties unless otherwise stated.

Note 30. Related Party Transactions (continued)

	Consolidated	
	2026	**2025**
The following transactions occurred with related parties:	**$**	**$**
Transactions:		
Outgoings and others – Watersun Property Pty Ltd[1]	204,525	177,177
Software development, transaction processing fees, AFSL representative fees – Novatti Pty Ltd[2]	113,329	108,096
Transaction processing fees for China Payments – Flexewallet Pty Ltd[3]	5,258	1,902
Total Related Party Transactions	**323,112**	**287,175**

	Consolidated	
	2026	**2025**
	$	**$**
Balances owing to related parties at 30 June 2026:		
Watersun Property Pty Ltd[1]	20,090	32,020
Lease liability[1]	368,405	455,385
Novatti Pty Ltd[2]	-	18,333
Flexewallet Pty Limited[3]	8,151	2,368
	396,646	**508,106**

1. Garry Garside is a director of Watersun Property Pty Ltd. Lease liability relates to remaining payments of lease term, inclusive of interest expense.
2. Novatti Pty Ltd is a minority shareholder of RentPay Technology Pty Ltd, a subsidiary of Rent.com.au Ltd, until 12 August 2026.
3. Flexewallet Pty Limited is 100% owned by Novatti Pty Ltd, a minority shareholder of RentPay Technology Pty Ltd, until 12 August 2026.

Loans to/from related parties
There were no loans to or from related parties at the current and previous reporting date.

Note 31. Interests of Key Management Personnel

Compensation of Key Management Personnel (KMP)

The aggregate compensation made to key management personnel of the Group is set out below:

	Consolidated	
	2026	**2025**
	$	**$**
Short-term employee benefits	504,980	583,314
Post-employment benefits	28,246	38,054
Long-term benefits	(3,200)	(10,393)
Share-based payments	677,948	101,879
Total KMP remuneration	**1,207,974**	**712,854**

Note 32. Financial Risk Management

The Group's financial instruments consist mainly of deposits with banks, loan receivables with RentBond® customers and borrowings with funding facility.

The totals for each category of financial instruments, measured in accordance with AASB 9 as detailed in the accounting policies to these financial statements, are as follows:

		Consolidated	
		2026	2025
	Note	$	$
Cash and cash equivalents	6	6,595,369	615,623
Loan receivables	7	5,712,636	-
Trade and other receivables*	8	233,383	235,493
Total Financial Assets		**12,541,388**	**851,116**

		Consolidated	
		2026	2025
		$	$
Trade and other payables*	12	704,165	884,824
Borrowings	14	8,750,000	-
Lease liability	15	368,405	455,385
Total Financial Liabilities		**9,822,570**	**1,340,209**

* Excluding GST and prepayments.

Financial Risk Management Policies

The Board of Directors are responsible for monitoring and managing financial risk exposures of the Group. The Board monitors the Group's financial risk management policies and approves financial transactions. It also reviews the effectiveness of internal controls relating to counterparty credit risk, financing risk and interest rate risk.

The Board's overall risk management strategy seeks to assist the Group in meeting its financial targets, while minimising potential adverse effects on financial performance. Its functions include the review of the credit risk policies and future cash flow requirements.

Specific Financial Risk Exposures and Management

The main risks the Group is exposed to through its financial instruments are credit risk, liquidity risk and market risk consisting of interest rate risk and foreign currency risk.

a) Credit Risk

Exposure to credit risk relating to financial assets arises from the potential non-performance by counterparties of contract obligations that could lead to a financial loss to the Group.

Credit risk is managed through the maintenance of procedures (such procedures include the utilisation of systems for the approval, granting and renewal of credit limits, regular monitoring of exposures against such limits and monitoring of the financial stability of significant customers and counterparties), ensuring to the extent possible, that customers and counterparties to transactions are of sound credit worthiness. Such monitoring is used in assessing receivables for impairment. Credit terms are generally 30 days from the invoice date.

Note 32. Financial Risk Management (continued)

a) Credit Risk (continued)

Risk is also minimised through investing surplus funds in financial institutions that maintain a high credit rating.

Credit risk exposures

The maximum exposure to credit risk by class of recognised financial assets at reporting date is equivalent to the carrying value and classification of those financial assets (net of any provisions) as presented in the statement of financial position.

The Group has no significant concentration of credit risk with any single counterparty or group of counterparties, except the Australian Taxation Office.

Trade and other receivables that are neither past due nor impaired are considered to be of high credit quality.

Refer to note 7 for details of the group's credit risk management for loan receivables.

Credit risk related to balances with banks and other financial institutions is managed by the board in accordance with approved board policy. The following table provides information regarding the credit risk relating to cash and money market securities based on Standard & Poor's counterparty credit ratings.

		Consolidated	
Cash and cash equivalents	**Note**	**2026**	**2025**
		$	**$**
AA- Rated		6,595,369	615,623
A+ Rated		-	-
Unrated		-	-
	6	**6,595,369**	**615,623**

b) Liquidity Risk

Liquidity risk arises from the possibility that the Group might encounter difficulty in settling its debts or otherwise meeting its obligations related to financial liabilities. The Group manages this risk through the following mechanisms:

- preparing forward looking cash flow analysis in relation to its operational, investing and financing activities;
- obtaining funding from a variety of sources;
- maintaining a reputable credit profile;
- managing credit risk related to financial assets;
- only investing surplus cash with major financial institutions; and
- comparing the maturity profile of financial liabilities with the realisation profile of financial assets.

The tables below reflect an undiscounted contractual maturity analysis for financial liabilities.

Note 32. Financial Risk Management (continued)

b) Liquidity Risk (continued)

Cash flows realised from financial assets reflect management's expectation as to the timing of realisation. Actual timing may therefore differ from that disclosed. The timing of cash flows presented in the table to settle financial liabilities reflects the earliest contractual settlement dates and does not reflect management's expectations that banking facilities will be extended beyond its current expiry date.

Financial liabilities due for payment		Within 1 year		1 to 5 Years		Total	
	Weighted average effective interest rate	2026	2025	2026	2025	2026	2025
	%	$	$	$	$	$	$
Trade and other payables	-	704,165	884,824	-	-	704,165	884,824
Borrowings	15.00%	1,312,500	-	8,861,473	-	10,173,973	-
Lease liability	6.29%	121,780	113,278	287,165	408,945	408,945	522,223

c) Market Risk

(i) Interest rate risk
Exposure to interest rate risk arises on financial assets and financial liabilities recognised at the end of the reporting period whereby a future change in interest rates will affect future cash flows or the fair value of fixed rate financial instruments. The Group does not have material exposure to interest rate risk at reporting date.

(ii) Price risk
The Group currently has no exposure to equity securities price risk arising from investments held by the Group and classified in the statement of financial position as fair value through profit or loss.

(iii) Foreign Currency Risk
Foreign exchange risk arises from future commercial transactions and recognised assets and liabilities denominated in a currency that is not the Group's functional currency and net investments in foreign operations.

The Group does not have any foreign currency exposure.

(iv) Fair value measurement
Unless otherwise stated, the carrying amounts of financial instruments reflect their fair value.

Note 33. Contingent Liabilities and assets

There are no contingent liabilities and assets for the year ended 30 June 2026 (30 June 2025: nil).

Note 34. Parent Entity Note

	2026 $	2025 $
Statement of profit or loss and other comprehensive income		
Loss for the year	(6,549,274)	(3,690,450)
Total comprehensive loss for the year	**(6,549,274)**	**(3,690,450)**
Statement of financial position		
Assets		
Current assets	2,234,031	12,968
Non-current assets	4,656,416	2,285,743
Total assets	**6,890,447**	**2,298,711**
Liabilities		
Current liabilities	2,890	58,806
Total liabilities	**2,890**	**58,806**
Equity		
Issued capital	62,131,840	51,995,285
Reserves	8,471,992	7,374,766
Accumulated losses	(63,716,275)	(57,130,146)
Total equity	**6,887,557**	**2,239,905**

Contingent Liabilities and Capital expenditure

There are no contingent liabilities for the parent entity for both financial years ended 30 June 2026 and 30 June 2025.

The parent entity did not have capital expenditure commitments for the acquisition of property, plant and equipment contracted for both financial years ended 30 June 2026 and 30 June 2025.

Guarantees

During the reporting period, Rent.com.au Limited had not entered into any guarantees in relation to the debts of its subsidiaries (30 June 2025: nil).

Material Accounting Policies

The accounting policies of the parent entity are consistent with those of the Group, as disclosed in note 1, except for the following:

- Investments in subsidiaries are accounted for at cost, less any impairment, in the parent entity;
- Investments in associates are accounted for at cost, less any impairment, in the parent entity; and
- Dividends received from subsidiaries are recognised as other income by the parent entity and its receipt may indicate the need to adjust the carrying value of the investment

Note 34. Parent Entity Note (continued)

Entity name	Entity type	Country of Incorporation	Ownership Interest %	Tax residency
Rent.com.au Ltd	Body corporate	Australia	100%	Australia*
Rent.com.au (Operations) Pty Ltd	Body corporate	Australia	100%	Australia*
RentPay Technology Pty Ltd	Body corporate	Australia	97.5%[†]	Australia
Lease.com.au Pty Ltd	Body corporate	Australia	100%	Australia*
Rent.com.au Finance Pty Ltd	Body corporate	Australia	100%	Australia*
Rent.com.au Finance Holdings Pty Ltd	Body corporate	Australia	100%	Australia*

* *Rent.com.au Ltd (the "head entity") and its wholly-owned Australian subsidiaries have formed an income tax consolidated group under the tax consolidation regime.*

† *As of 12 August 2026 Rent.com.au Ltd has an ownership interest of 100% of RentPay Technology Pty Ltd following the Group completing the acquisition of the 2.5% it did not previously own.*

In the directors' opinion:

- the attached financial statements and notes comply with the *Corporations Act 2001*, the Australian Accounting Standards, the Corporations Regulations 2001 and other mandatory professional reporting requirements;
- the attached financial statements and notes comply with International Financial Reporting Standards as issued by the International Accounting Standards Board as described in note 1 to the financial statements;
- the attached financial statements and notes give a true and fair view of the Group's financial position as at 30 June 2026 and of its performance for the financial year ended on that date; and
- there are reasonable grounds to believe that the Group will be able to pay its debts as and when they become due and payable.
- the information disclosed in the attached consolidated entity disclosure statement is true and correct.

The directors have been given the declarations required by section 295A of the Corporations Act 2001.

Signed in accordance with a resolution of directors made pursuant to section 295(5)(a) of the Corporations Act 2001.

On behalf of the directors

Sam McDonagh
Executive Chairman
Perth, 31 August 2026