INVESTOR PRESENTATION

AUGUST 2026

ASX: RNT

rent.com.au

MADE FOR RENTERS

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FY2026

Repositioned and strengthened RNT for growth

- ✓ Renting is a $90 billion[†] per year, fast-growing and under-served market and no one is better placed than Rent.com.au to seize this opportunity.
- ✓ Rent.com.au is bringing together its product suite into a single renter financial hub, converting its customer base into a powerful and financially empowered community.
- ✓ Record revenues, positive operating cashflow and rapidly improving EBITDA all demonstrate the value of this strategy.
- ✓ $6.60 million in cash* and $6.25 million in undrawn debt* to pursue profitable growth.

** Source: correct as at 30 June 2026*
† Source: Rent.com.au estimates. $90B based on 2.5 million households renting from private landlords (ABS) x $700 per week (Rent.com.au) x 52 weeks.

rent.com.au

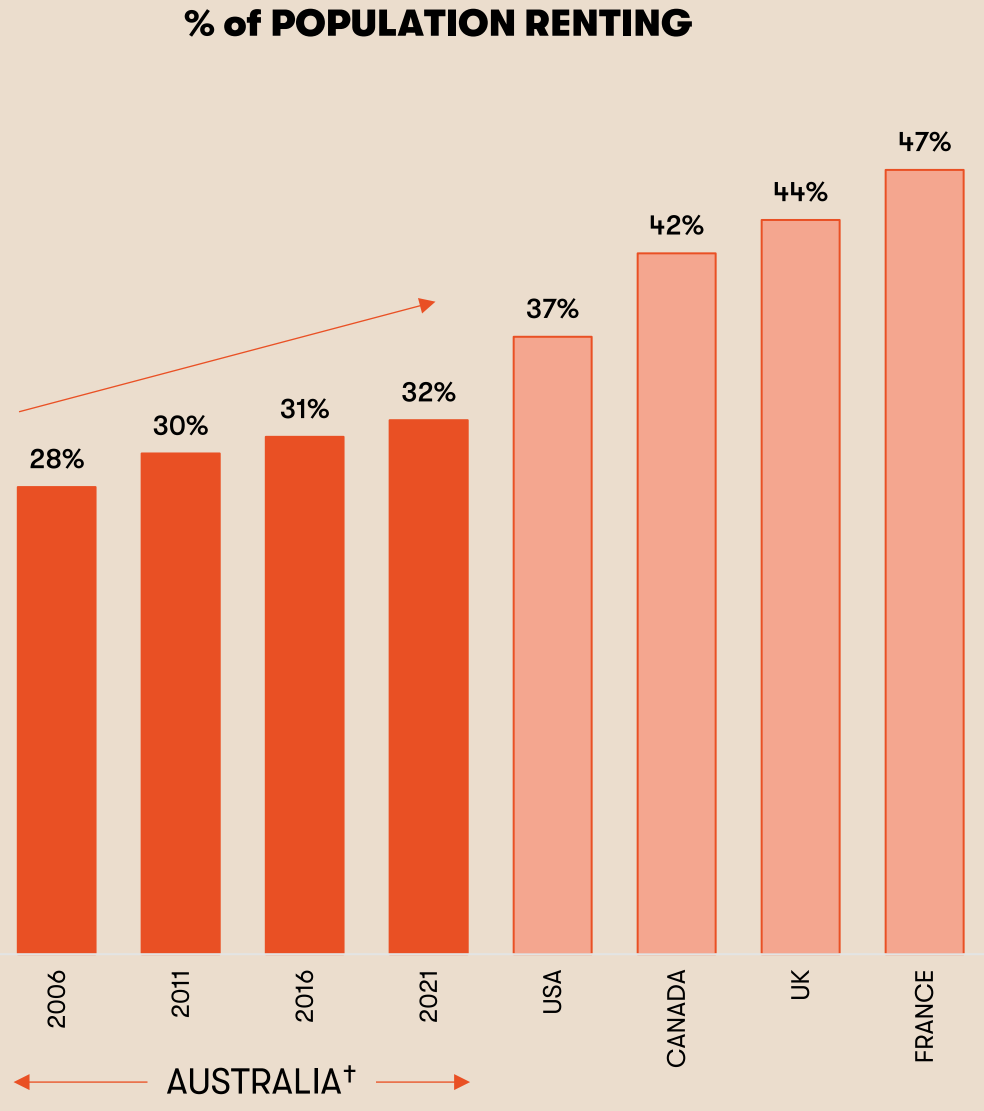
A PLATFORM MADE FOR RENTERS

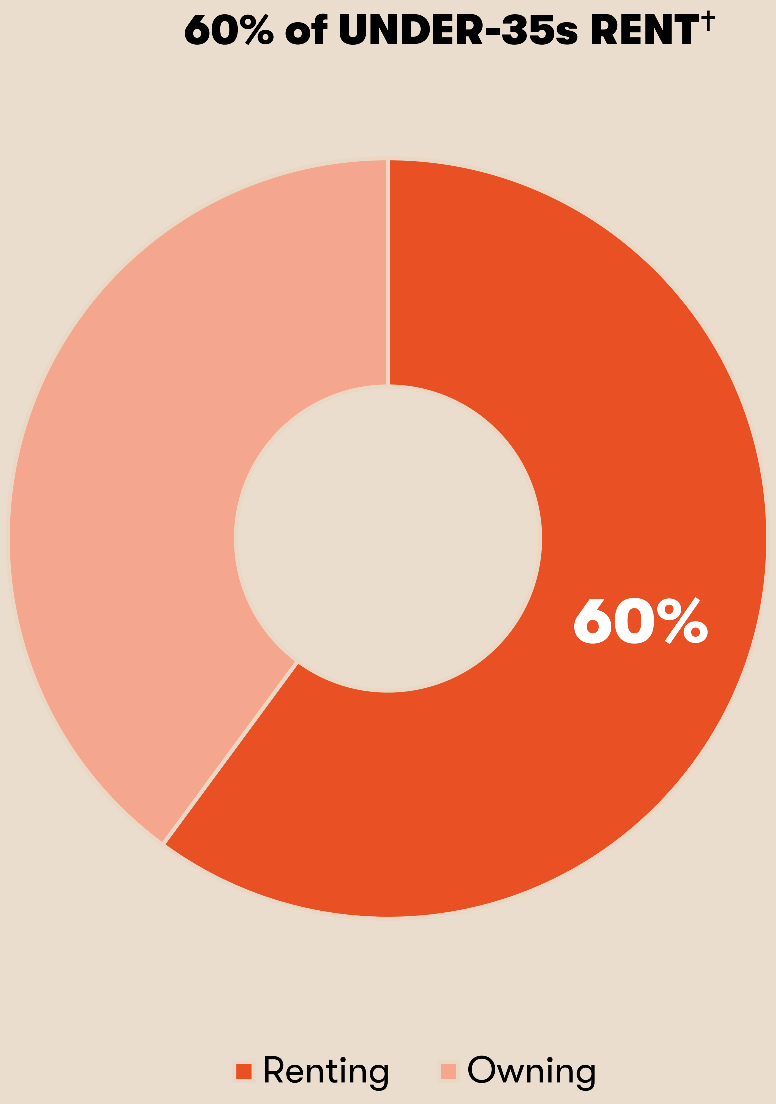
A customer-driven platform, empowering renters through simple, smart and secure ways to pay (bond, rent, bills and more) and take control of their finances to turn renting into a rewarding step towards independence.

rent.com.au

THE OPPORTUNITY

Renting is a fast-growing and high value segment



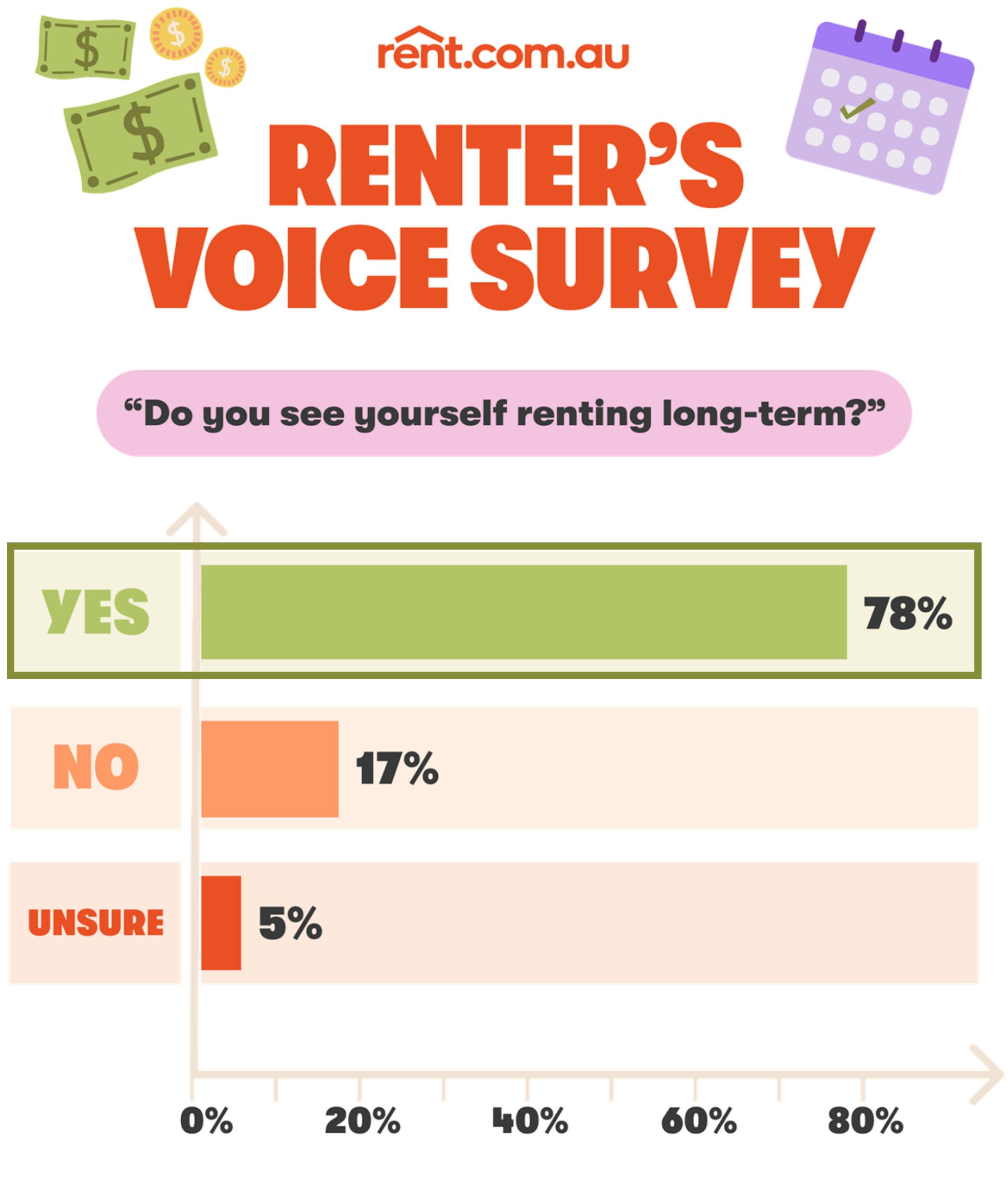


WITH $90B* IN ANNUAL RENT AND $220M* IN MONTHLY BONDS, RENTERS ARE NOT WELL SERVED AND PRESENT A HUGE RECURRING PAYMENTS OPPORTUNITY.

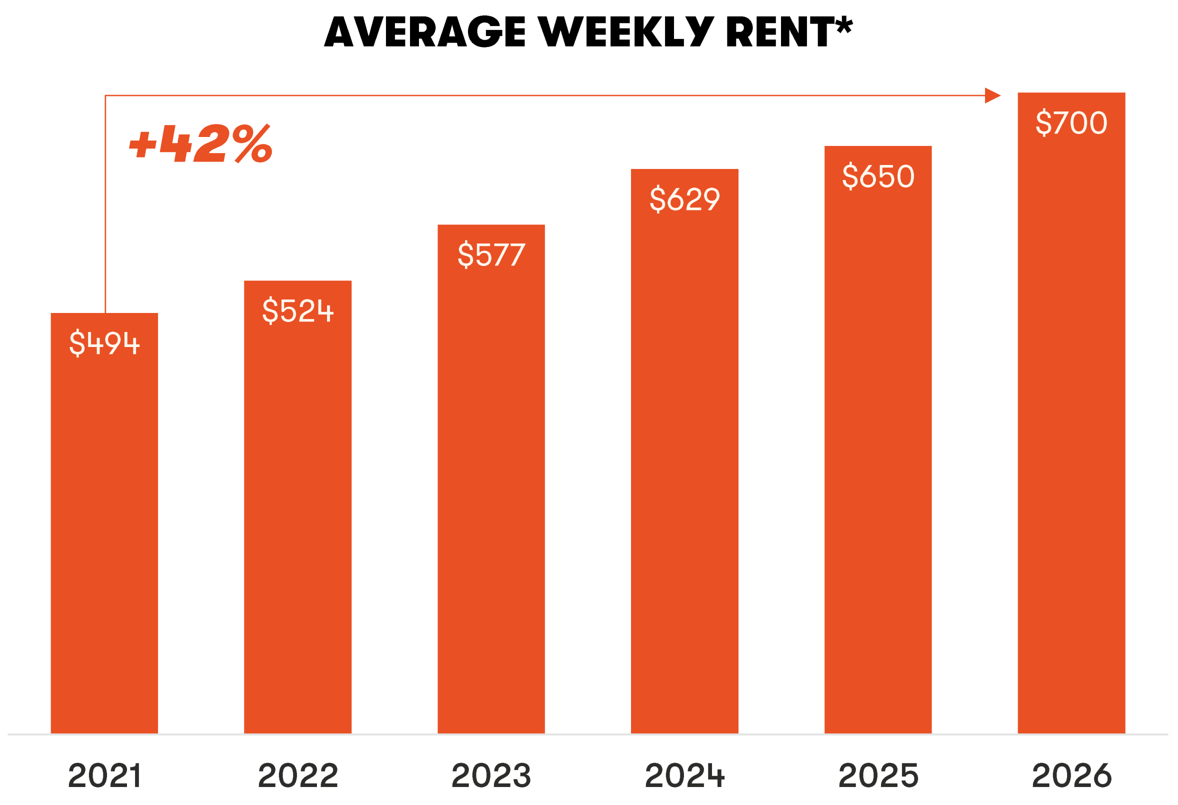
** Source: Rent.com.au estimates. $90B based on 2.5 million households renting from private landlords (ABS) x $700 per week (Rent.com.au) x 52 weeks. $220M based on 4 x $700 x ~80,000 homes rented per month.*
† Source: ABS data. Overseas renting population data from various sources, Rent.com.au research.

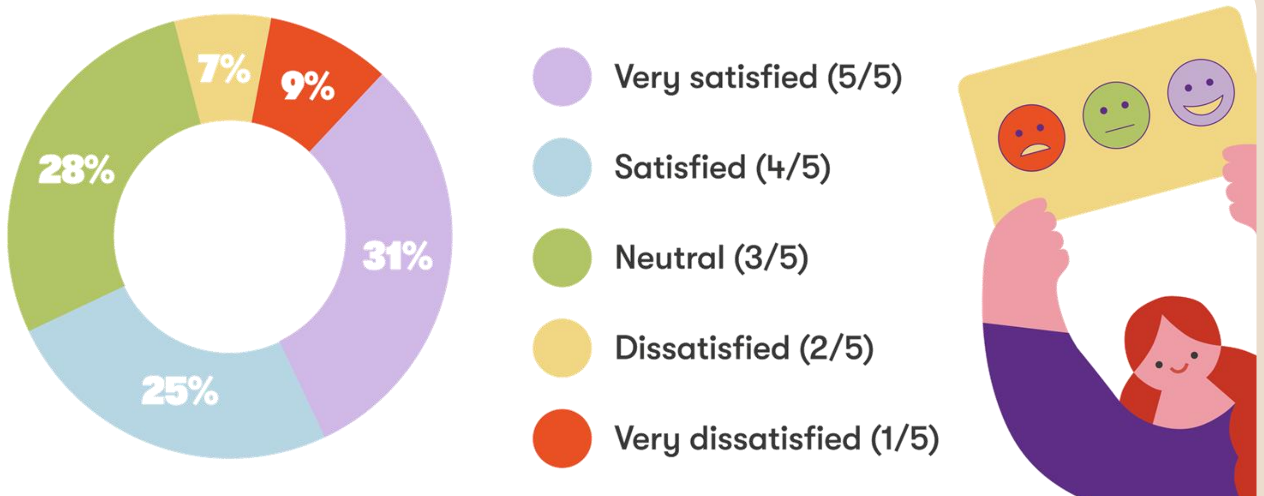
THE OPPORTUNITY

Most renters are happy renting, and are renting for longer, but face increasing financial pressures



Source: Rent.com.au. Renter Survey (August, 2025).





Source: Rent.com.au. Renter Survey (August, 2025).

* Source: Rent.com.au data

WHERE WE WERE

Three product verticals

01 Rent.com.au

Our listing and advice portal with more than 400,000 unique visitors per month. The entry point into our ecosystem = funnel to our other products.

REVENUE MODEL

Advertising & Data – mostly transactional.
Utility connections – all transactional.
Background checks – all transactional.

02 RentBond®

Leading bond loan with ~$10m in new loans during FY26. Our early success is generating strong partnership enquiries for future growth.

REVENUE MODEL

Interest earned from loans – all recurring.
Fees from loans – mostly recurring.
Third party commissions– all transactional.

03 RentPay

Digital payment platform processing ~$300m of rental payments each year. Providing choice of payment methods and flexibility in payment timing.

REVENUE MODEL

Fees for premium payment methods – mostly recurring.
Some subscription revenue – all recurring.

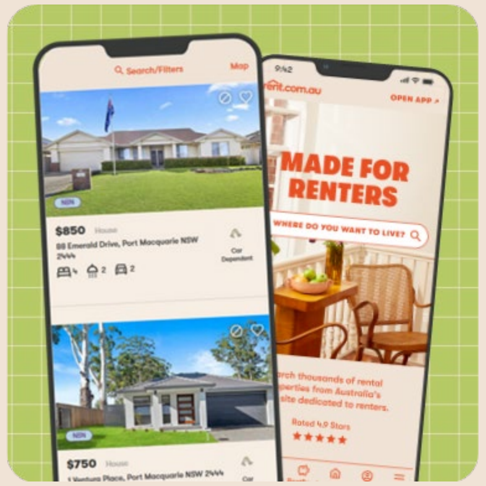
WHERE WE WERE

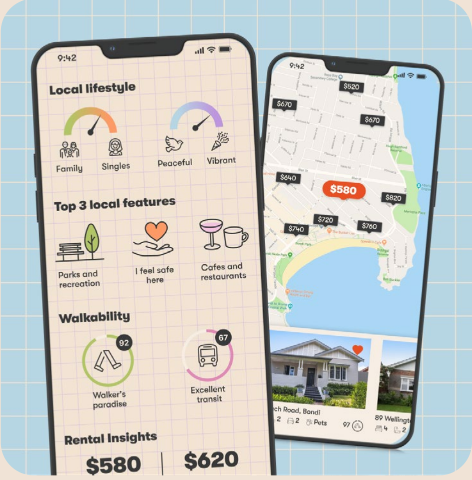
Separate, but delivering across the whole renter lifecycle

LOOKING → APPLYING → MOVING → RENTING

NON-RECURRING, LEAD-BASED REVENUE

Attract → Engage → Convert





RECURRING REVENUE

LONG-TERM RENTER RELATIONSHIP

95% OF RENTERS ARE 'IN TENANCY'
(i.e. NOT MOVING)

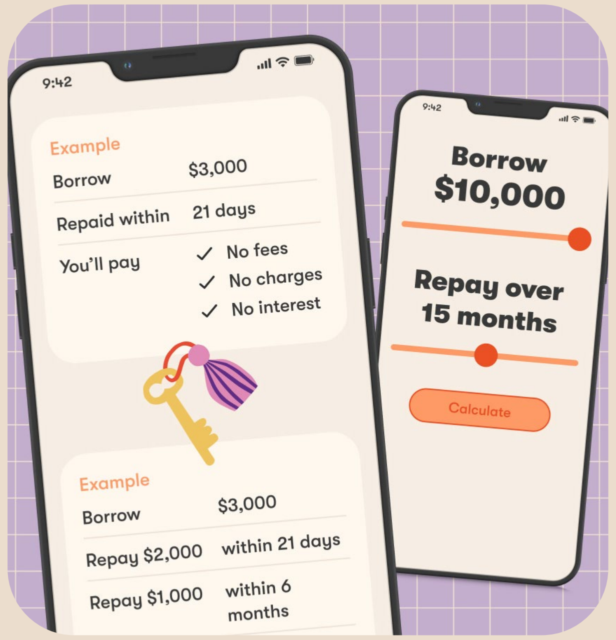
rentbond
rentpay

+ managing bills/finances.
+ savings/investing.
+ insurance.
+ other services.

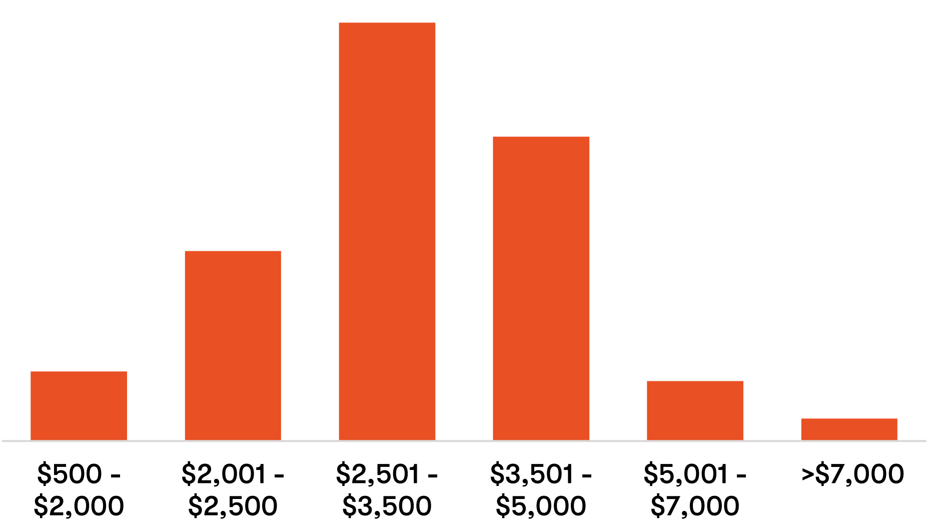
THE FY26 CATALYST

RentBond® - move now, pay later

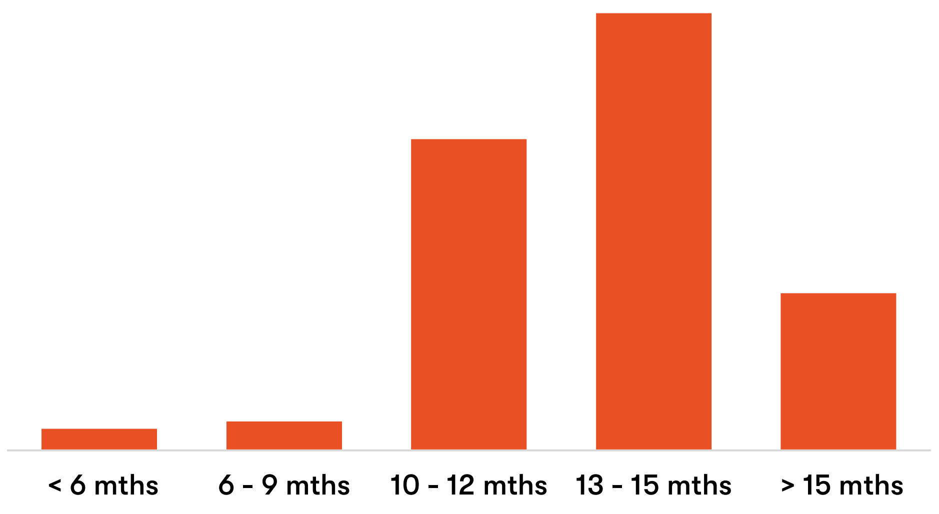
- ✓ **Solves the 'bond gap'**
  Help renters smooth the cost of moving.
- ✓ **Cover all moving costs**
  Bond, removalists, cleaning, rent-in-advance.
- ✓ **No security required**
  Bond stays safe with state governments, doesn't disrupt PM processes.
- ✓ **21 days interest-free**
  Repay within 21 days = $0 fees, $0 charges.



Distribution of RentBond® Loans



Distribution of RentBond® Loans



★★★★★
Easy to apply

Easy to apply, Terms and Conditions are well set out so you actually see the break down of costs/inetrest and understand what you are signing

31 July 2026 · Unprompted review

★★★★★
Money was transferred the same day...

Money was transferred the same day as approval. Email communication was great. We loved the 21 day interest free and fee free period.

15 June 2026 · Unprompted review

★★★★★
Quick funding in a tough time.

Quick funding in a tough time.
I was provided a fast loan, that enabled me to move into my rental quickly when I needed it.

20 June 2026 · Unprompted review

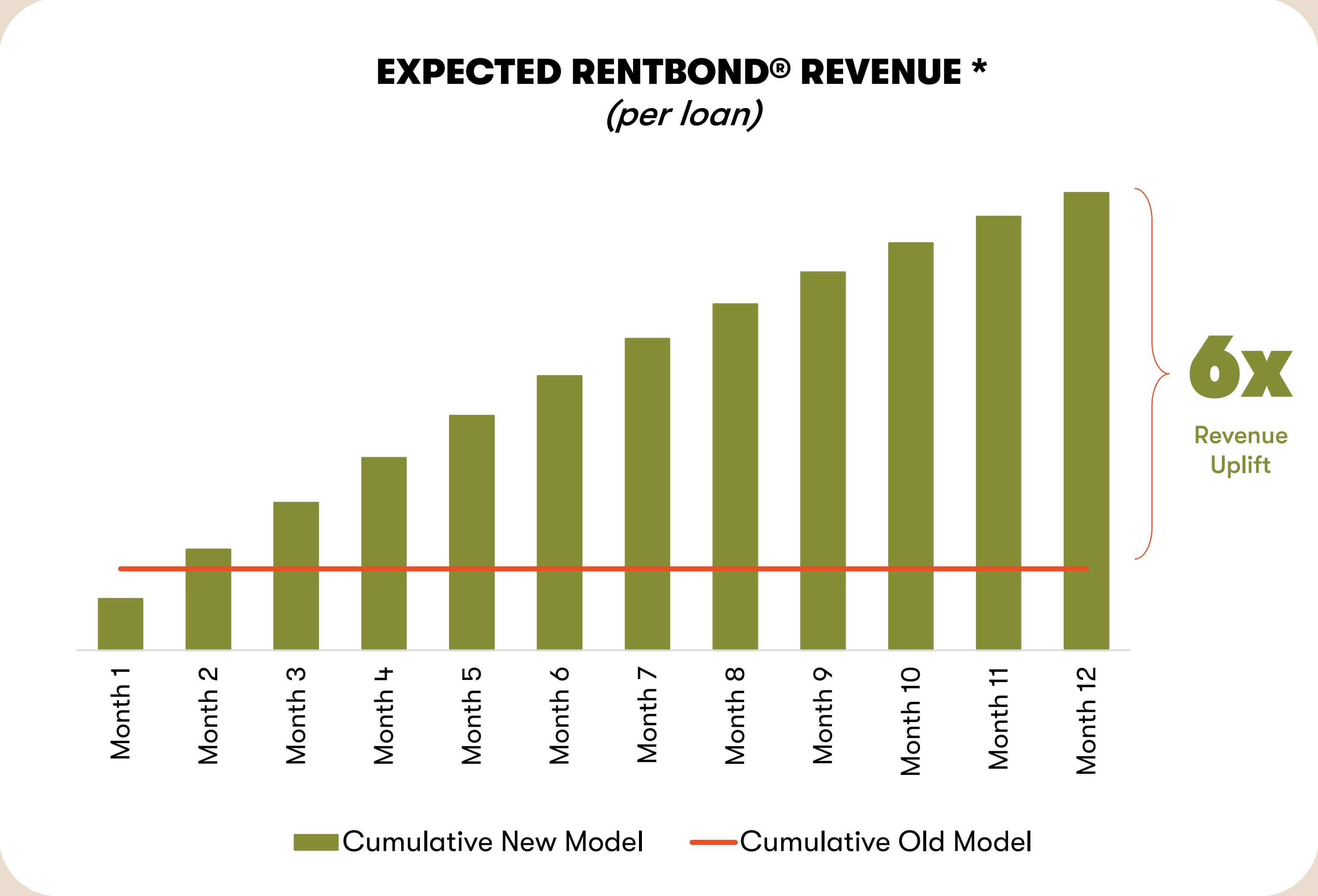
★★★★★
Gotta be one of the easiest loan...

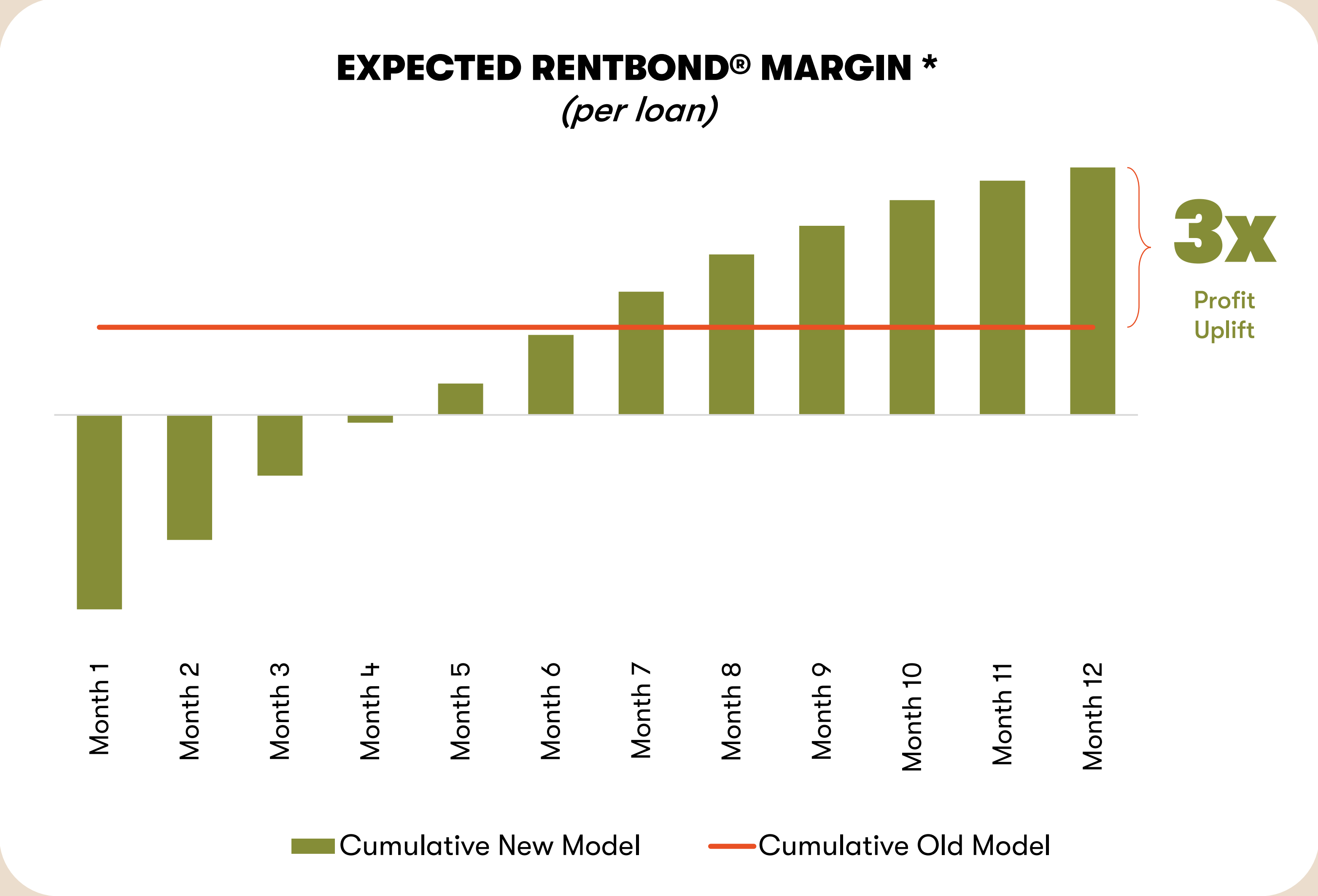
Gotta be one of the easiest loan experiences ever and quick responses

12 August 2026 · Unprompted review

RENTBOND® ACCOUNTING MODEL

Costs recognised upfront, revenue over the life of the loan





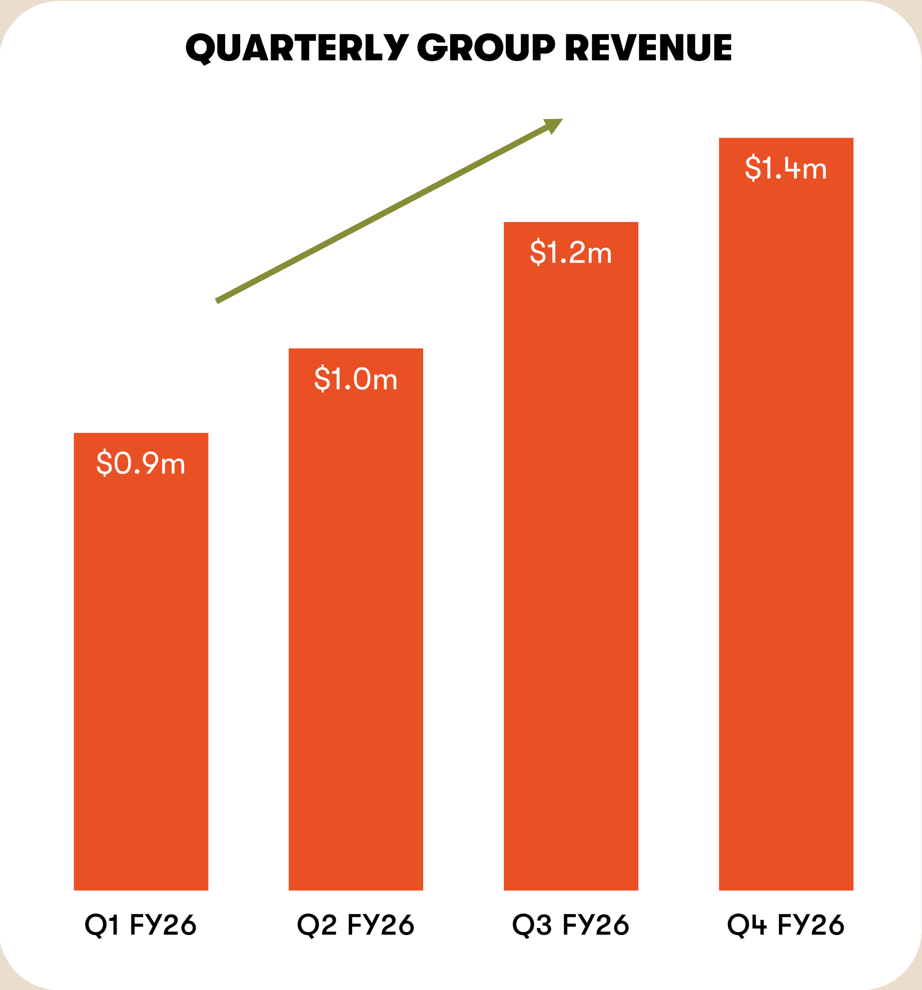
The compounding impact of a customer paying RNT month after month generates 6x the revenue compared with the old lead referral model PLUS we have the opportunity to engage them to get cross-sell or repeat business.

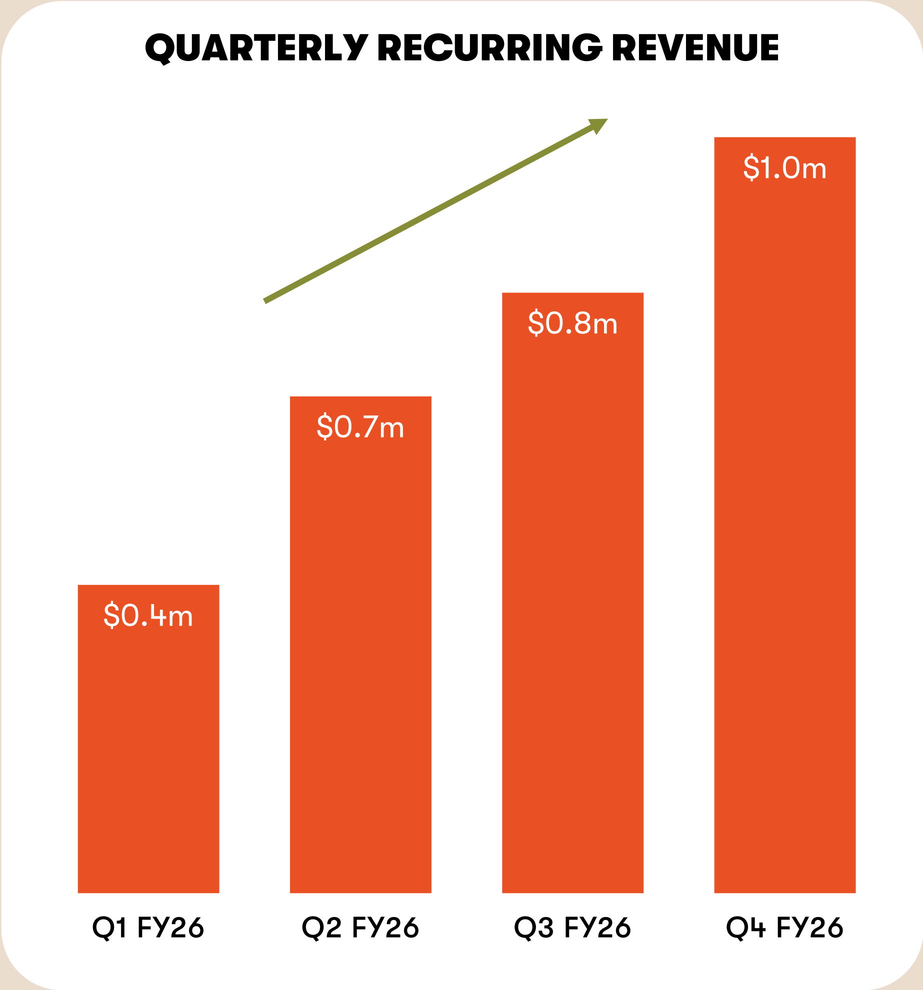
Upfront provision for expected credit losses, and upfront expensing of the costs to assess credit worthiness of customers means that, while 3x profit is achieved, it takes about 7 months before a loan becomes more profitable than a referred lead.

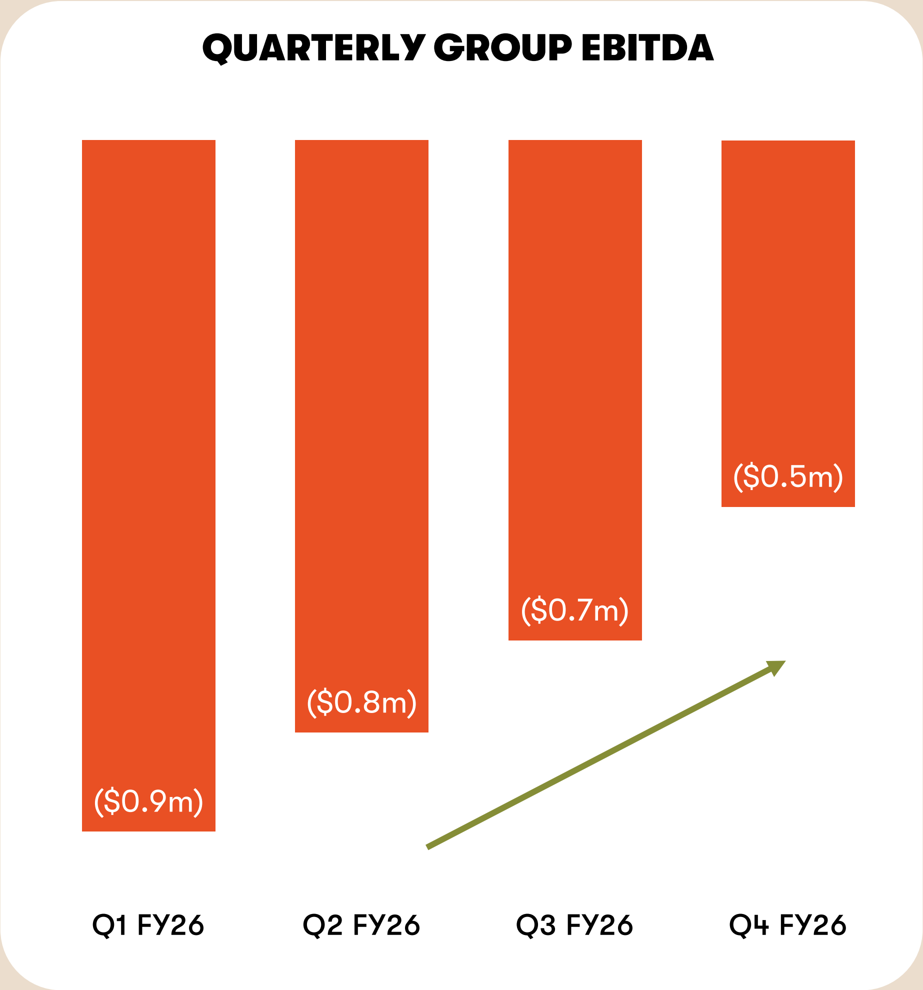
* Illustrative example only. Does not consider fixed costs of servicing. Modelled outcomes based on a RentBond loan of $3,400 over a 12-month term. RentBond loans vary between $500 and $10,000 over terms ranging from 3 months to 24 months. 68% of RentBond loans are between $2,500 and $5,000 and 78% for terms between 10 and 15 months. The average amount financed is $3,590, and the average term is 14.8 months.

BUILDING MOMENTUM

Our focus on recurring revenue is delivering results







75% of Group Revenue in Q4 FY26 came from recurring sources, generating strong momentum into FY27 and providing confidence that the Group can achieve its 2026 targets.

THE NEXT PHASE

Bringing the parts together for a stronger business

ONE CONNECTED PLATFORM. MADE FOR RENTERS.

Payments

Savings

Loans

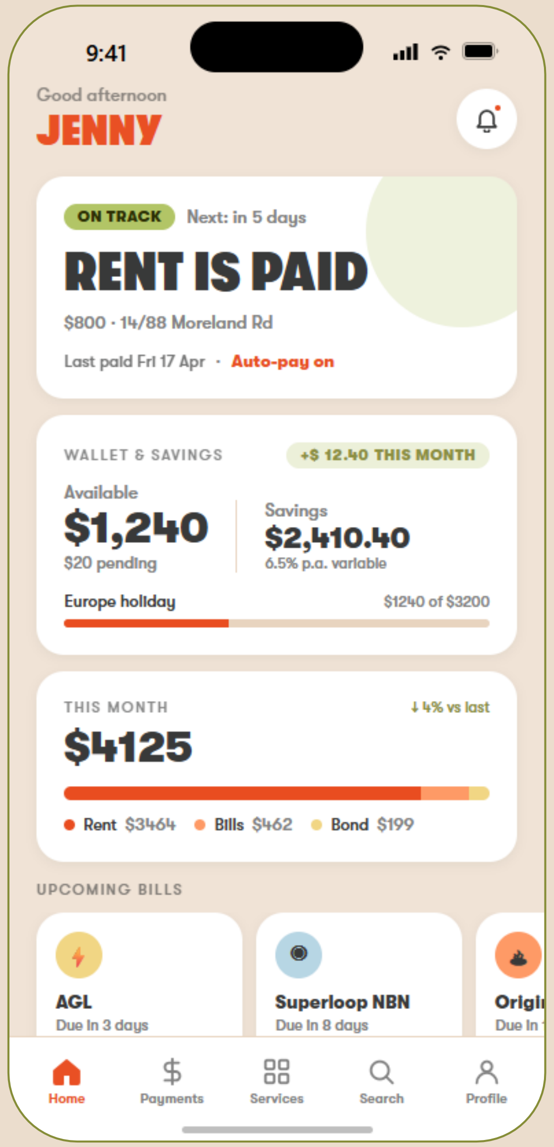
Insurance

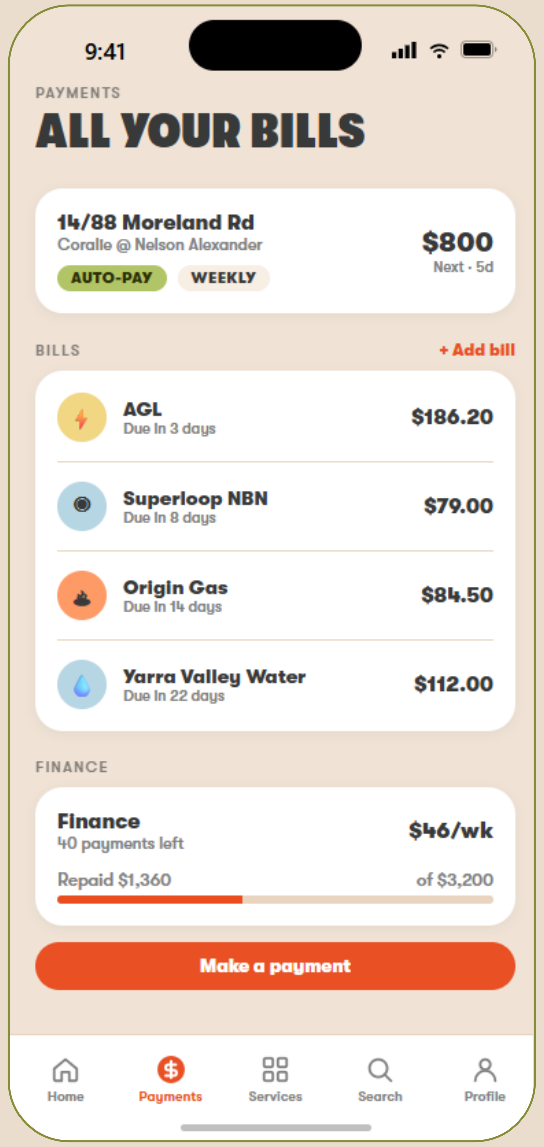
Tools & Advice

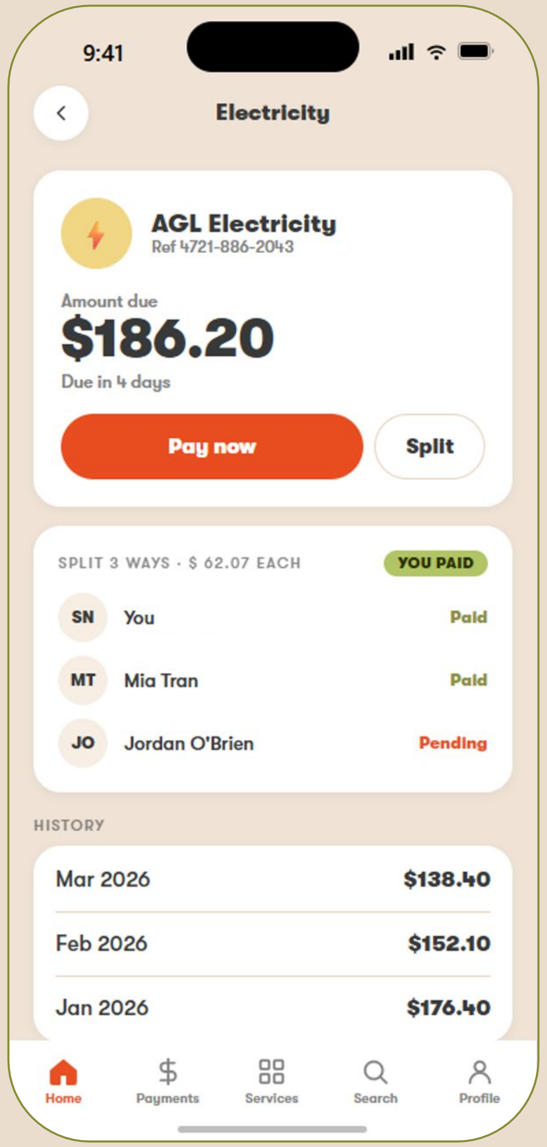
Creating a seamless renter experience to provide a financial hub relevant to all the stages of renting. Each product sells the next, increasing lifetime value and recurring revenue within a unique value proposition.

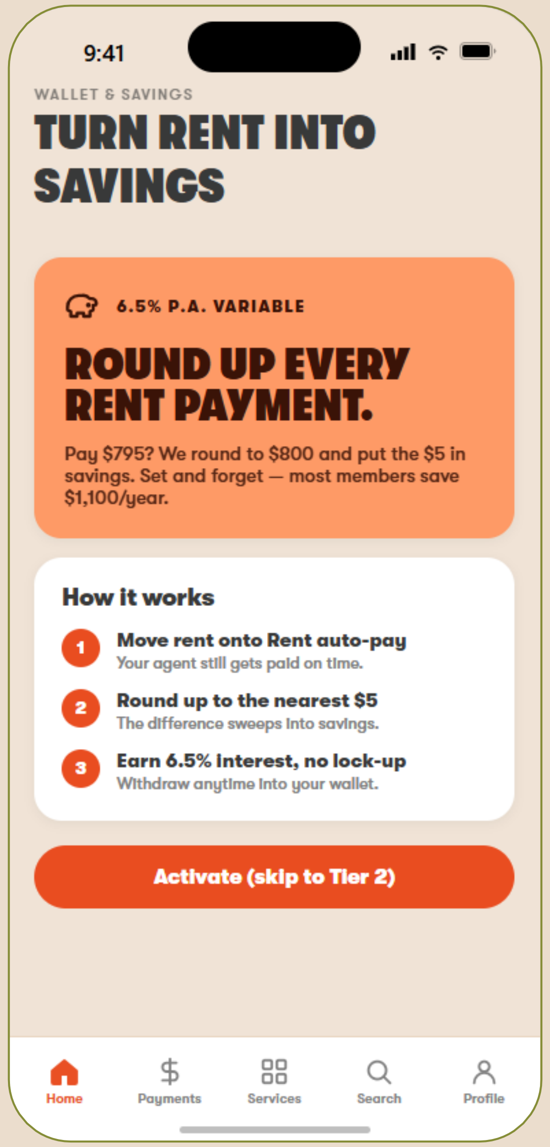
OUR GOAL

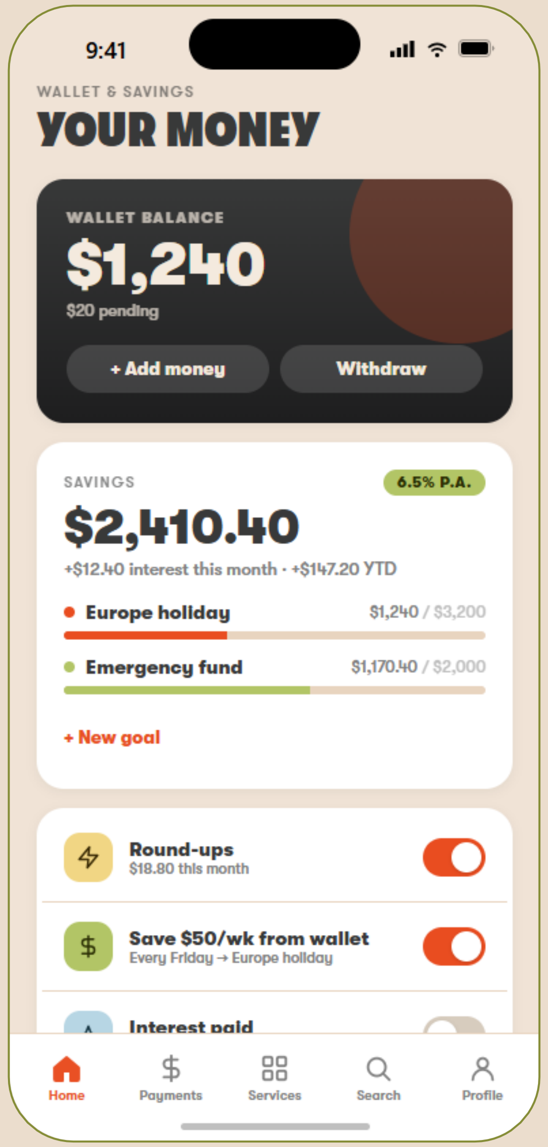
A trusted home for renters, and powerful driver of profitable growth for RNT











NB: Illustrative only – App interface shown is a concept and may differ from the final product

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OUTLOOK

Growing financially stronger as we add to the platform

FY26

01
Reposition & strengthen

Bring RentBond® in-house
Remove RentPay barriers to grow a loyal free-tier base ready to do more with us.

- ✓ More than 70% of Group revenue is now recurring
- ✓ +35% YoY Revenue Growth
- ✓ Positive operating cashflow

1H FY27

02
The single platform

One renter experience building loyalty, cross-sell compounds growth. Expand RentBond®.

- *Grow Revenue to >$1.8m/quarter*
- *EBITDA positive in Dec26 quarter*
- *Maintain positive operating cashflow & recurring revenue %*

2H FY27

03
Deepen value & monetise

Profitably generate greater engagement and revenue through savings, rewards and AI-enabled tools that renters want.

- *Consistently EBITDA positive*
- *Accelerate revenue and gross margin growth*
- *Maintain positive operating cashflow & recurring revenue %*

FY28 →

04
Enrich & grow customer loyalty

Compound growth by using emerging tech and embedded partnerships to further enhance the platform.

- *4x revenue in 4 years*
- *Grow EBITDA margin to >40%*
- *NPAT positive*
- *Maintain positive operating cashflow & recurring revenue %*

FY2027

Deepen value and monetisation of the single platform

- ✓ Strong momentum into FY27, with record revenue in July – first +$500k month ever.
- ✓ Continued EBITDA improvement trend – on track for positive EBITDA for Q2 FY27.
- ✓ Existing, proven platform components don’t require rebuild. The single user experience accelerates growth.
- ✓ Repeat RentBond® usage and organic RentPay customer growth demonstrate the potential for building a strong and loyal customer base.
- ✓ $6.60 million in cash* and $6.25 million in undrawn debt* to pursue profitable growth.

* Source: correct as at 30 June 2026

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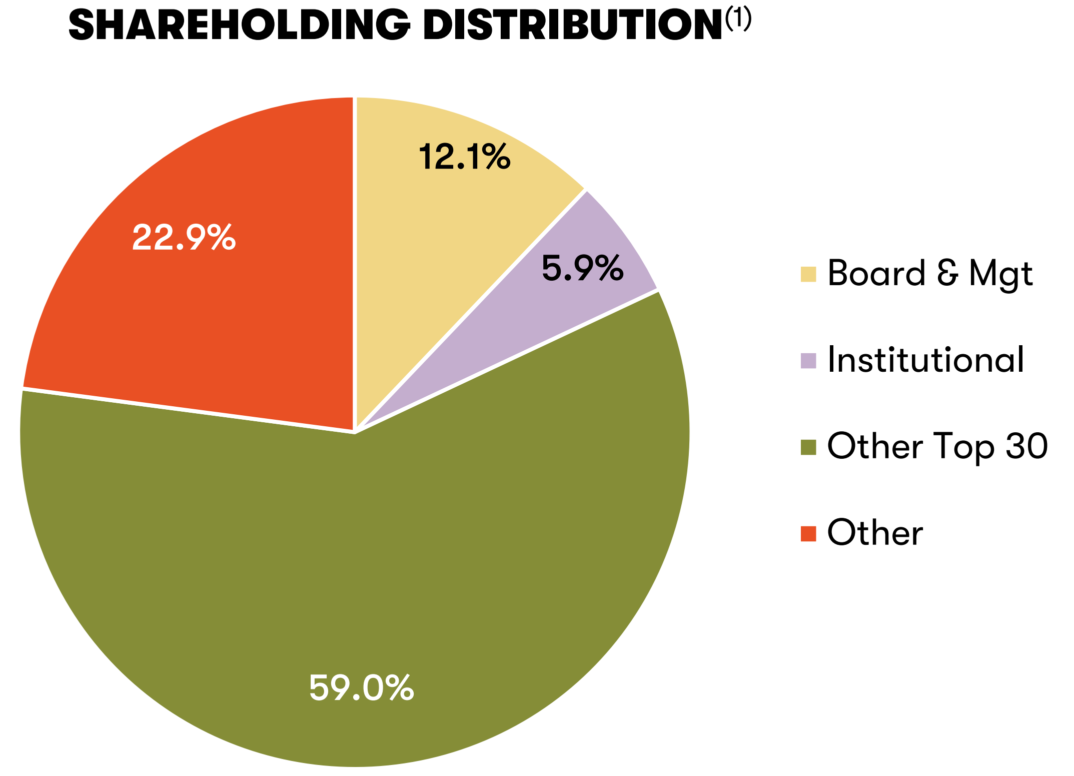
APPENDICES

CAPITAL STRUCTURE

Ordinary Shares	
Share price[1]	$0.064
Ordinary Shares on issue[1]	1,166.6m
MARKET CAPITALISATION	**$74.7m**
Cash on hand[2]	$6.6m
Senior Secured Debt Facility (net balance owing)[2][3]	($6.3m)
ENTERPRISE VALUE	**$74.4m**

Top shareholders[1]	%
Andrew Frazer	17.8%
Valerie Frazer	16.5%
John Wood (Director)	6.7%
SG Hiscock (Fund)	5.9%
Ajava Holdings	5.9%



(1) *At 24 August 2026*
(2) *At 30 June 2026*
(3) *A total of $8.75 million has been drawn on the facility at 30 June 2026, leaving $6.25 million available to be drawn. A $2.5 million security deposit bearing interest at 9% pa has been lodged with Eldium Income Fund, meaning net debt is $6.25 million ($8.75m - $2.5m)*

BOARD & MANAGEMENT TEAM

EXECUTIVE CHAIRMAN

SAM MCDONAGH

Former Airbnb, eBay, iiNet executive. CA(ANZ), MAICD
NED at Tiimely Home.

NON-EXECUTIVE DIRECTOR

PHIL WARREN

Experienced corporate advisor. CA(ANZ)
NED on several ASX boards.

NON-EXECUTIVE DIRECTOR

GARRY GARSIDE

Experienced property developer and investor.
MBA (UWA), GAICD.

NON-EXECUTIVE DIRECTOR

JOHN WOOD

Experienced property developer and was previously an entrepreneur of the year.

CHIEF EXECUTIVE OFFICER

JAN FERREIRA

20+ years ASX experience
CIMA, GAICD, ex-EY
10+ years consumer finance.

CHIEF OPERATING OFFICER

SYE HUGHES

20+ years product, sales and marketing experience.
REA, Domain, Health Engine.

CHIEF FINANCIAL OFFICER & CO SEC

ADAM WEBB WARE

25+ years banking and finance
CA(ANZ), Grad Dip in Applied Corporate Governance.

HEAD OF CREDIT

DAVID WILSON

10+ years SME & consumer lending incl. Fair Go Finance
B.Com, LLB

HEAD OF DEVELOPMENT

EDUARDO PACHECO

20+ years delivering software solutions across finance, property, media and gaming.

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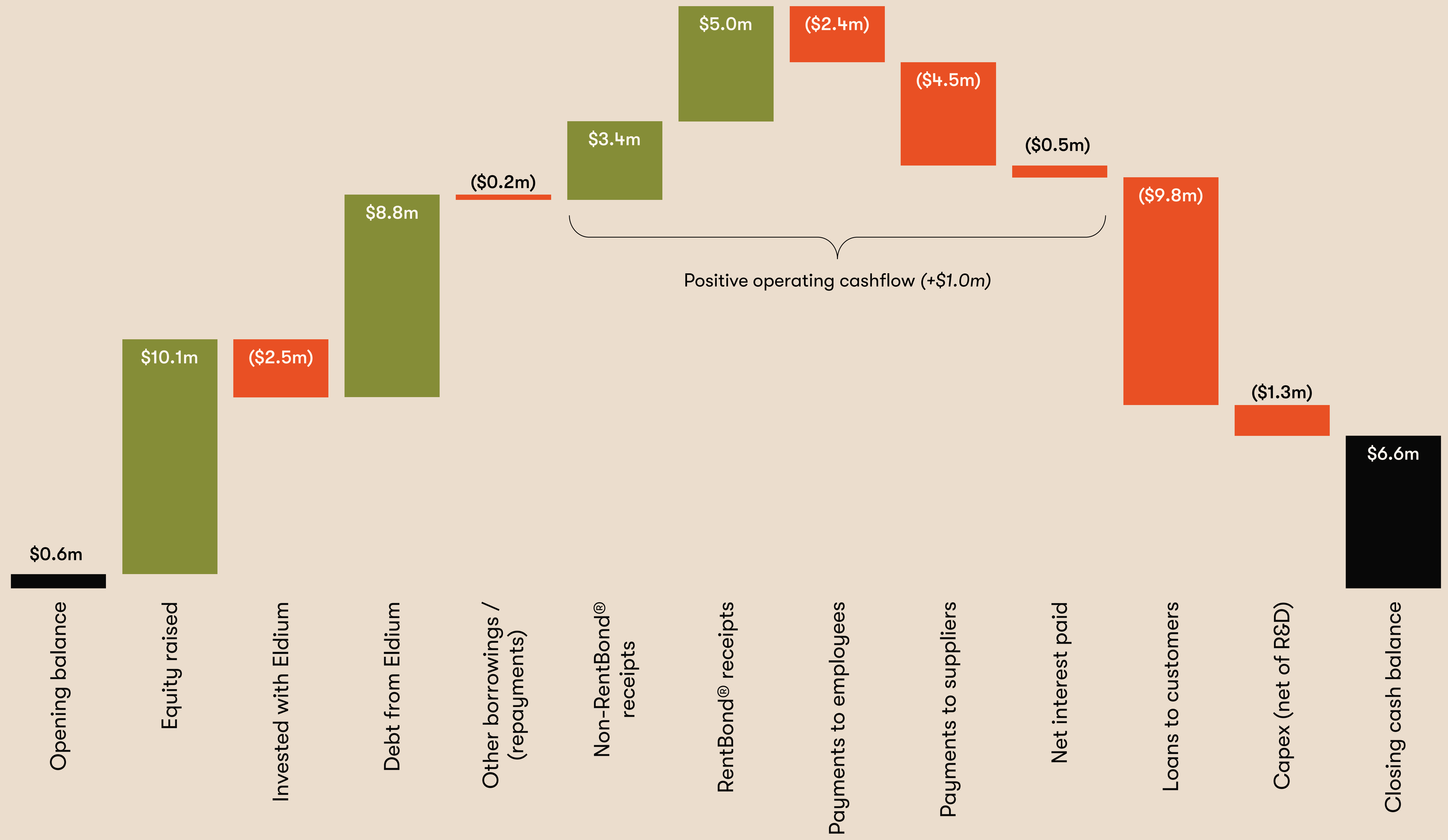
CASHFLOW WATERFALL – FY2026

RentBond® driving cashflow



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