

ASX / MEDIA RELEASE
27 October 2025

QUARTERLY ACTIVITIES REPORT FOR THE PERIOD ENDED 30 SEPTEMBER 2025

Operational Highlights:

- **\$1.6 million positive operating cash flow for the Quarter**
- **Surpassed 200,000 registered users at the start of the Quarter**
- **YTD Revenue to End of Sept quarter of \$5.4 million⁽¹⁾ up 27% on pcp**
- **Cash at end of Quarter \$2 million, proforma including Placement \$3 million**
- **Roll out of new Little Money \$500 cash advance product**

Outlook and Key Objectives:

- **New user acquisition numbers remain strong**
- **Placement of \$1.25 million announced 7 October 2025**
- **Continued rollout of Little Money \$500 cash advance product supported by Placement**
- **Continue to work on launch of the One Click Super product**
- **Strong focus on profitability in 2025 and laying the foundations for continued profitable growth in 2026**

One Click Group Limited (ASX: 1CG) ("Company"), a fast-growing finance and life admin technology platform, is pleased to provide shareholders with an overview of its activities for the period ended 30 September 2025 ("Quarter").

Management commentary:

Managing Director, Mark Waller said: *"This quarter represents a significant milestone for One Click Group. The high level of profitability sets the business up for a profitable year and very positive future. Generating \$1.6 million positive operating cash flow for the Quarter was a significant achievement for the Company."*

Our revenue growth has been excellent, setting new records and we have generated a modest profit year to date. Our user acquisition has been strong and has improved throughout the year with cost of customer acquisition reducing compared to prior periods.

During the last quarter we had strong demand for our new Little Money \$500 cash advance product. The rollout commenced last quarter and further growth will be supported by the recent Placement.

⁽¹⁾ Unaudited
PCP 'Prior Comparative period'

The build of our One Click Super product is progressing well and we look forward to releasing this product as soon as possible. The released date has moved a number of times and is dependent on external parties. It is now more likely that this product will be released in early 2026."

Operational overview:

During the first nine months of the year the Company was able grow revenue 27% on prior corresponding period. This resulted in a revenue for the period of \$5.4 million⁽¹⁾.

During the September Quarter the focus was on revenue and profit generation. This has resulted in a strong quarter for both with the result being a year-to-date profitable position at both the EBITDA and net profit line. Net operating cash flows were strongly positive generating \$1.6 million in positive operating cash flow.

Marketing spend was effective during the quarter with the One Click Life platform surpassing 200,000 users in July and continuing to grow strongly for the remainder of the quarter. Marketing spend year to date is 20% lower than the same time last year with the cost of a new user also reducing.

Prior to the commencement of the Quarter the Company released the One Click Little Money \$500 cash advance product. This was rolled out to a small subset of our user base with strong demand. The product is a simple cash advance product allowing customers to access a \$500 cash advance from the One Click Life mobile application. This builds on the success of the Company's Next Day Refund product by allowing customers to access cash advances all year round based on a 28-day payback period with the choice of weekly or fortnightly repayments. The cash advance will cost the customer a fixed 5% establishment fee of \$25, with no interest charges. The regular establishment fees from the advances will create a growing revenue stream for the Company.

Outlook:

Following the end of Quarter the Company made a small placement for \$1.25 million at \$0.01 per share (Placement). As part of the Placement, Thorney Investment Group and its associates are now substantial holders of the Company. The Company intends to use the funds as part of the rollout of the Little Money \$500 cash advance product.

The Company entered 2025 with over 170,000 registered users on the One Click Life platform. During July the Company surpassed 200,000 registered users marking a major milestone. New user acquisition remains strong and the Company is on track to have a record year for new registered user additions in 2025.

The growth in registered user numbers provides the Company with an excellent opportunity for testing and releasing new products successfully. Registered user numbers over 200,000 provides the Company with an immense revenue growth opportunity from its user base.

The Company will focus on revenue generation from its existing ecosystem of products and services on the One Click Life platform in the coming quarter. The October to December quarter is traditionally the end of the higher revenue period for the Company's online tax product.

The Company's One Click Super product build will be complete in the October to December quarter, however is more likely to be released in early 2026. The Company is working with multiple partners on this product.

Appendix 4C Quarterly Cash Flow:

The Company's Appendix 4C Quarterly Cash Flow Report for the quarter ended 30 September 2025 accompanies this announcement.

The Company experiences seasonality of both its revenue and marketing expenditure, with the One Click Tax suite of products being its main source of income presently and marketing efforts tied to acquiring new registered users to complete their tax returns.

In addition to the Appendix 4C, the Company provides the following supplementary information pursuant to Listing Rule 4.7C.

During the Quarter the Company incurred positive cash flow of \$1,576,000 from operations. This was comprised of research and development costs (\$226,000), advertising and marketing expenses (\$1,589,000), staff costs (\$444,000), administrative and corporate costs (\$438,000), Leased Assets \$29,000 and receipts from customers \$4,208,000.

The payments included at section 6.1 of the attached Appendix 4C relate to Executive and Non-Executive Director remuneration (\$141,000), lease payment refund \$26,000, and Company Secretarial and corporate services fees (\$35,000).

This ASX Announcement has been authorised for release by the Board.

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About One Click Group

[One Click Life](#) is a fast-growing Australian based financial technology platform positioned to disrupt and capitalise on the increasing market demand for online self-directed digital financial and life admin services.



The platform's primary competency and revenue stream at the moment is online tax. The One Click Life platform now contains a lending competency and a number of other products for users, with online wills and private health insurance already available with more new products to come in the future. One Click Life aims to be the go-to platform where Australian's can manage all of their financial life in a simple, low-cost, mobile first platform.

[One Click Verify](#) is a digital identity verification platform allowing businesses to digitally identify their customers as part of an onboarding or transaction process.

Appendix 4C

Quarterly cash flow report for entities subject to Listing Rule 4.7B

Name of entity

One Click Group Limited

ABN

52 616 062 072

Quarter ended ("current quarter")

30 September 2025

Consolidated statement of cash flows	Current quarter \$A'000	Year to date (9 months) \$A'000
1. Cash flows from operating activities		
1.1 Receipts from customers	4,208	4,773
1.2 Payments for		
(a) research and development	(226)	(583)
(b) product manufacturing and operating costs	0	0
(c) advertising and marketing	(1,589)	(1,742)
(d) leased assets	29	(30)
(e) staff costs	(444)	(1,243)
(f) administration and corporate costs	(438)	(1,096)
1.3 Dividends received (see note 3)	0	0
1.4 Interest received	1	6
1.5 Interest and other costs of finance paid	0	(2)
1.6 Income taxes paid	0	0
1.7 Government grants and tax incentives	0	0
1.8 Other (Debtor clearing)	35	(1)
1.9 Net cash from / (used in) operating activities	1,576	82
2. Cash flows from investing activities		
2.1 Payments to acquire or for:		
(a) entities	0	0
(b) businesses	(25)	(260)
(c) property, plant and equipment	0	0
(d) investments	0	0
(e) intellectual property	0	0
(f) other non-current assets	0	0

Consolidated statement of cash flows		Current quarter \$A'000	Year to date (9 months) \$A'000
2.2	Proceeds from disposal of:		
	(a) entities	0	0
	(b) businesses	0	0
	(c) property, plant and equipment	0	0
	(d) investments	0	0
	(e) intellectual property	0	0
	(f) other non-current assets	0	0
2.3	Cash flows from loans to other entities	655	(200)
2.4	Dividends received (see note 3)	0	0
2.5	Other (cash acquired on acquisition of subsidiary)	0	0
2.6	Net cash from / (used in) investing activities	630	(460)

3.	Cash flows from financing activities		
3.1	Proceeds from issues of equity securities (excluding convertible debt securities)	0	0
3.2	Proceeds from issue of convertible debt securities	0	0
3.3	Proceeds from exercise of options	0	0
3.4	Transaction costs related to issues of equity securities or convertible debt securities	0	(20)
3.5	Proceeds from borrowings	(2,000)	200
3.6	Repayment of borrowings	0	0
3.7	Transaction costs related to loans and borrowings	(143)	(163)
3.8	Dividends paid	0	0
3.9	Other (Insurance Funding)	22	22
3.10	Net cash from / (used in) financing activities	(2,121)	39

4.	Net increase / (decrease) in cash and cash equivalents for the period		
4.1	Cash and cash equivalents at beginning of period	1,703	2,127
4.2	Net cash from / (used in) operating activities (item 1.9 above)	1,514	20
4.3	Net cash from / (used in) investing activities (item 2.6 above)	630	(460)

Consolidated statement of cash flows		Current quarter \$A'000	Year to date (9 months) \$A'000
4.4	Net cash from / (used in) financing activities (item 3.10 above)	(2,121)	39
4.5	Effect of movement in exchange rates on cash held	0	0
4.6	Cash and cash equivalents at end of period	1,788	1,788

5.	Reconciliation of cash and cash equivalents at the end of the quarter (as shown in the consolidated statement of cash flows) to the related items in the accounts	Current quarter \$A'000	Previous quarter \$A'000
5.1	Bank balances	1,871	1,838
5.2	Call deposits	5	5
5.3	Bank overdrafts	0	0
5.4	Other (credit card)	(88)	(140)
5.5	Cash and cash equivalents at end of quarter (should equal item 4.6 above)	1,788	1,703

6.	Payments to related parties of the entity and their associates	Current quarter \$A'000
6.1	Aggregate amount of payments to related parties and their associates included in item 1	150
6.2	Aggregate amount of payments to related parties and their associates included in item 2	0
<p>Payments at section 6.1 relate to director fees (\$141,000), corporate services and company secretarial fees (\$35,000), and lease payment refund \$26,000.</p>		

Quarterly cash flow report for entities subject to Listing Rule 4.7B

7. Financing facilities	Total facility amount at quarter end \$A'000	Amount drawn at quarter end \$A'000
<i>Note: the term "facility" includes all forms of financing arrangements available to the entity. Add notes as necessary for an understanding of the sources of finance available to the entity.</i>		
7.1 Loan facilities	0	0
7.2 Credit standby arrangements	0	0
7.3 Other (please specify)	0	0
7.4 Total financing facilities	0	0
7.5 Unused financing facilities available at quarter end		0
7.6 Include in the box below a description of each facility above, including the lender, interest rate, maturity date and whether it is secured or unsecured. If any additional financing facilities have been entered into or are proposed to be entered into after quarter end, include a note providing details of those facilities as well.		

8. Estimated cash available for future operating activities	\$A'000
8.1 Net cash from / (used in) operating activities (item 1.9)	1,576
8.2 Cash and cash equivalents at quarter end (item 4.6)	1,788
8.3 Unused finance facilities available at quarter end (item 7.5)	0
8.4 Total available funding (item 8.2 + item 8.3)	1,788
8.5 Estimated quarters of funding available (item 8.4 divided by item 8.1)	N/A
<i>Note: if the entity has reported positive net operating cash flows in item 1.9, answer item 8.5 as "N/A". Otherwise, a figure for the estimated quarters of funding available must be included in item 8.5.</i>	
8.6 If item 8.5 is less than 2 quarters, please provide answers to the following questions:	
8.6.1 Does the entity expect that it will continue to have the current level of net operating cash flows for the time being and, if not, why not?	
Answer: N/A	
8.6.2 Has the entity taken any steps, or does it propose to take any steps, to raise further cash to fund its operations and, if so, what are those steps and how likely does it believe that they will be successful?	
Answer: N/A	
8.6.3 Does the entity expect to be able to continue its operations and to meet its business objectives and, if so, on what basis?	
Answer: N/A.	
<i>Note: where item 8.5 is less than 2 quarters, all of questions 8.6.1, 8.6.2 and 8.6.3 above must be answered.</i>	

Compliance statement

- 1 This statement has been prepared in accordance with accounting standards and policies which comply with Listing Rule 19.11A.
- 2 This statement gives a true and fair view of the matters disclosed.

Date: *31 October 2025*
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Authorised by: *By the Board*
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(Name of body or officer authorising release – see note 4)

Notes

1. This quarterly cash flow report and the accompanying activity report provide a basis for informing the market about the entity's activities for the past quarter, how they have been financed and the effect this has had on its cash position. An entity that wishes to disclose additional information over and above the minimum required under the Listing Rules is encouraged to do so.
2. If this quarterly cash flow report has been prepared in accordance with Australian Accounting Standards, the definitions in, and provisions of, *AASB 107: Statement of Cash Flows* apply to this report. If this quarterly cash flow report has been prepared in accordance with other accounting standards agreed by ASX pursuant to Listing Rule 19.11A, the corresponding equivalent standard applies to this report.
3. Dividends received may be classified either as cash flows from operating activities or cash flows from investing activities, depending on the accounting policy of the entity.
4. If this report has been authorised for release to the market by your board of directors, you can insert here: "By the board". If it has been authorised for release to the market by a committee of your board of directors, you can insert here: "By the [name of board committee – eg Audit and Risk Committee]". If it has been authorised for release to the market by a disclosure committee, you can insert here: "By the Disclosure Committee".
5. If this report has been authorised for release to the market by your board of directors and you wish to hold yourself out as complying with recommendation 4.2 of the ASX Corporate Governance Council's *Corporate Governance Principles and Recommendations*, the board should have received a declaration from its CEO and CFO that, in their opinion, the financial records of the entity have been properly maintained, that this report complies with the appropriate accounting standards and gives a true and fair view of the cash flows of the entity, and that their opinion has been formed on the basis of a sound system of risk management and internal control which is operating effectively.