



# Transforming the debt collection industry

13 November 2025

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2025 AGM Presentation

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# Chair Address

13 November 2025

# FY25 Growth driven by innovative and scalable technology

Significant improvement in Underlying EBITDA margin



**\$46.9m**

FY25 Revenue  
+12% on PCP



**\$7.4m**

Underlying EBITDA<sup>1</sup>  
+76% on PCP



**\$15.6m**

Cash at bank  
Funded for growth opportunities



**~16%**

Underlying EBITDA<sup>1</sup> Margin  
10% in FY24



**\$5.8m**

Operating Cash Flow  
+57% on PCP



**53%**

Gross Margin  
Flat on PCP

# CEO Presentation

# Expanding geographic footprint via Oct 25 acquisition

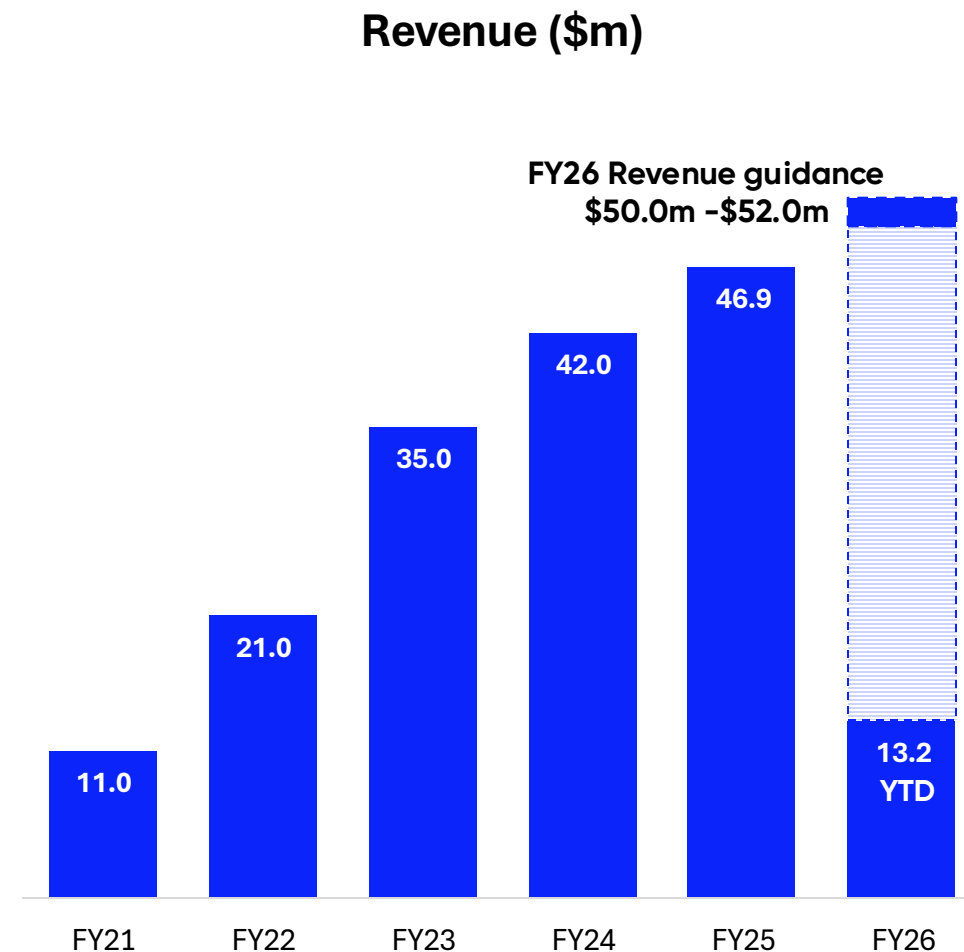
## ARC expected to be earnings accretive in its first full financial year of ownership

- Acquired UK based debt collection agency, ARC Europe
- Established in 2001, ARC has trusted partnerships across Financial Services, Health & Leisure, Insurance, and Utility sectors
- Compelling strategic rationale:
  - Adds immediate scale
  - Long standing UK customer base provides a strong foundation for expansion
  - Materially expands Total addressable market
  - Significant opportunity to overlay digital solution across ARC's UK customer base to drive operating leverage
  - Client growth and up-sell opportunities via its digital collections offering
- Expected to deliver operational efficiencies and accelerate growth
- Delivered FY25 revenue of \$8.8 million and EBITDA of \$1.24 million
- Expected to complete by 31 December 2025.



# Growth continues into FY26<sup>1</sup>

- Q1 FY26 Revenue of \$13.2m, up 10% on pcp
- Q1 FY26 Gross Profit Margin remains stable
- FY26 Revenue guidance of \$50.0 to \$52.0 million
- FY26 Underlying EBITDA guidance of \$9.0 to \$10.0million
  - The Company expects performance in 2H FY26, will off-set softer holiday trading
  - FY26 contribution from ARC acquisition, will be considered post December 2025 completion
- Strong cash position of 25.7 million, as at 31 Oct 25<sup>2</sup>



# FY26 Outlook

## Macroeconomic Tailwinds

- Trading conditions are supportive, debt contingent market continues to grow
- Average amount of personal debt in Australia is on the rise, recent rate cuts provide opportunity for individuals to service outstanding debt
- Australian companies are focused on strengthening their debt resolutions and reducing costs by utilising AI digital driven capability replacing internal human resources

## Growth

- Organic growth supported by strong sales pipeline with significant onboarding of new clients in FY25, and continuing to win share of wallet of existing clients, expected to drive revenue growth
- Continued integration and deployment of AI technology and SaaS platform across the Company's debt resolution teams is driving performance and Underlying EBITDA<sup>1</sup> margin uplift
- Potential for margin growth on a controlled cost base
- Strong cash position provides flexibility for further acquisition opportunities



# Questions





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