



ASX RELEASE

Tokenised asset-backed security transaction pilot launches under Project Acacia

Engage with this announcement at the [Wisr Investor Hub](#).

Sydney 11 December 2025 – Wisr Limited (**ASX: WZR**) (“Wisr”, or the “Company”), as part of a consortium of innovative financial services technology companies, announces the launch of a pilot use case to demonstrate how tokenisation can simplify and streamline access to capital markets.

Smart ABS Pilot, the use case developed by NotCentralised as a lead entity within the Reserve Bank of Australia and Digital Finance CRC’s Project Acacia, will pilot the structuring and issuance of a tokenised real-world asset-backed security (“ABS”).

Project Acacia is exploring how different forms of digital money and associated infrastructure could support the development of wholesale tokenised asset markets in Australia. As part of the Smart ABS Pilot, the consortium is mirroring a live digital twin of the real-world asset, the Wisr Freedom Trust 2025-1, a structured investment trust backed by a pool of personal loans originated and serviced by Wisr. This will demonstrate how tokenisation, smart contracts and programmable cash flows can streamline the full lifecycle of an ABS, using a blockchain-enabled investment structure.

“Tokenisation can improve the transparency, liquidity, and efficiency of capital markets. Wisr is excited to be part of this pilot as we work with our project partners to build and deploy a digital twin of our recently closed AUD\$250 million Freedom Trust,” said Wisr Chief Executive Officer Andrew Goodwin. “We’re showcasing how digital infrastructure can directly strengthen institutional finance and open the opportunity of increased benefits to our customers, shareholders and funders.”

The other members of the consortium are:

- NotCentralised, an Australian leader in digital asset innovation: acting as a lead structurer and financial engineer of complex tokenised institutional financial transactions on public blockchains.
- Redbelly Network, the only public blockchain to transact natively issued central bank money in a regulated pilot globally: provides the high-performance deterministic infrastructure.
- AMAL, part of IQ-EQ, a leading integrated provider of loan servicing, corporate trust and agency services: provides fiduciary anchor and trustee services.

NotCentralised CEO and Co-founder Arturo Rodriguez said: “NotCentralised is very excited to have been selected as a lead participant in one of the most relevant applications of tokenisation within the institutional space. Enhancing the anti-fragility of debt markets by



Stay updated
Scan to join Wisr’s Investor Hub

Wisr Limited ACN 004 661 205 | Level 9, 333 Kent Street, Sydney, NSW, 2000 | wisr.com.au



securely compressing the time to deal is at the heart of the design of this transaction and at the core of financial innovation.”

Redbelly Network Executive Chairman Alan Burt explained the importance of the pilot use case: “I believe smart asset-backed securities represent one of the leading use cases for tokenisation due to its inherent structural complexity. The intricate payment waterfalls, inter-system reconciliations, and multi-party dependencies have traditionally limited transparency and liquidity. By embedding these rules directly on-chain, tokenisation can streamline operations and enable more dynamic secondary markets.”

AMAL, part of IQ-EQ, Chief Product Officer Luke Andersen, said: “We are excited to be part of the Smart ABS Pilot, showcasing our position as Trustee as central to the future of tokenisation and how we can become the trusted bridge between legal enforceability and digital execution. Through this collaboration, we are showcasing how digital asset infrastructure can benefit scale, automation and new market opportunities. Importantly, how it can all live comfortably on the blockchain.”

The pilot use case has launched, with first results expected in Q1 2026.

Further information

This announcement has been approved for release by the Board of Directors.

For investor enquiries, please contact:

Andrew Palfreyman
Company Secretary
E: investor@wisr.com.au

For media, please contact:

Macrina Roy, FTI Consulting
M: +61 430 547 751
E: macrina.roy@fticonsulting.com

About Wisr

Wisr (ASX: WZR) is a purpose-built Australian fintech lender. The proprietary Wisr platform combines digital lending along with financial tools and features to help Australians pay down debt, access credit, better understand their financial standing and make smarter money decisions. For more information, visit www.wisr.com.au



Stay updated
Scan to join Wisr's Investor Hub

Wisr Limited ACN 004 661 205 | Level 9, 333 Kent Street, Sydney, NSW, 2000 | wisr.com.au