

Klevo

Klevo Rewards Limited

Company Presentation
December 2025



Redefining the Rewards & Loyalty Industry through Modern Payment & Reward Infrastructure

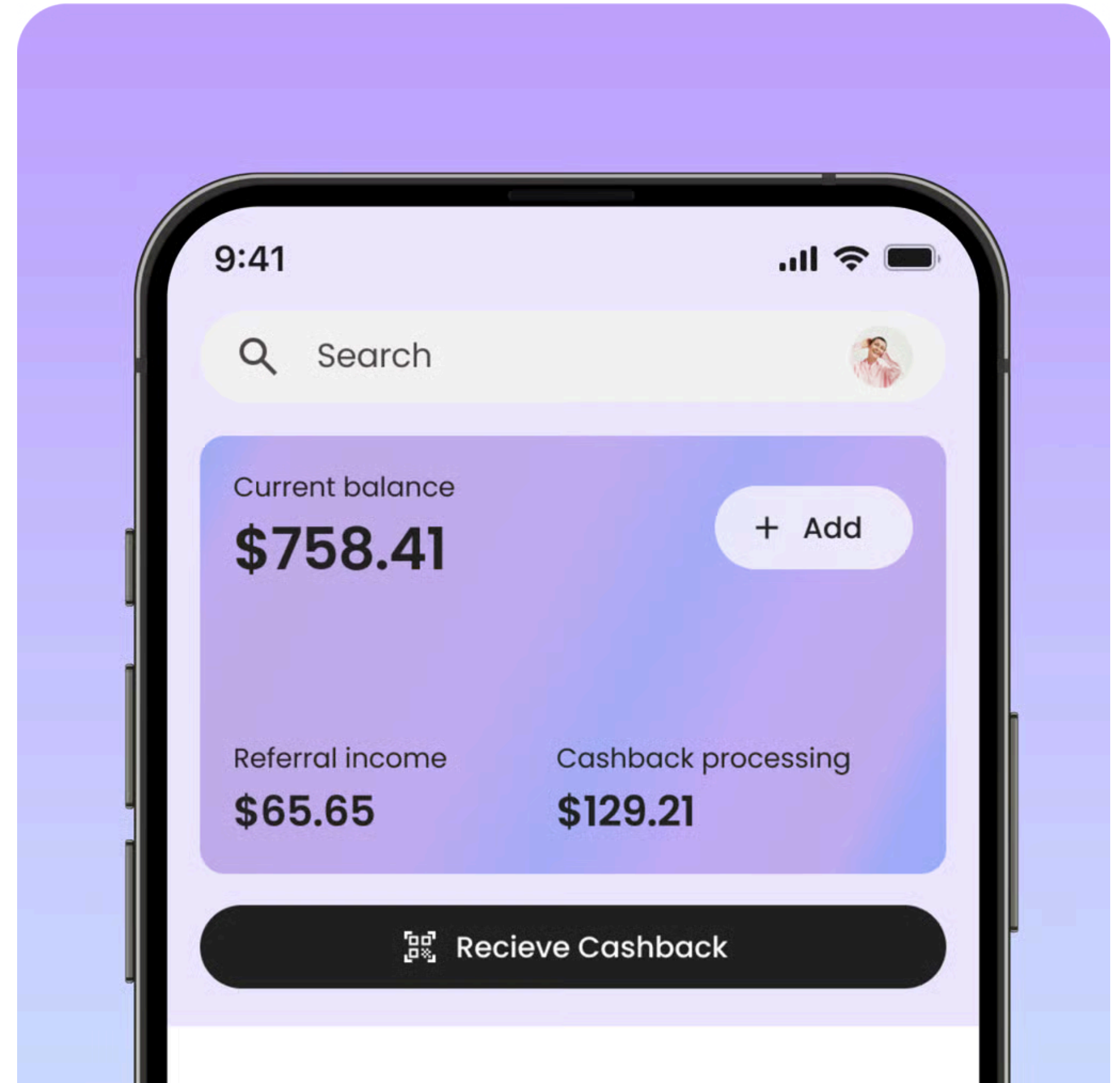
- Klevo is a rewards and loyalty company delivering a next-generation incentive ecosystem for consumers, businesses, and merchants.
- The company continues to enhance its core rewards and loyalty business : loyalty points, merchant offers, corporate rewards, and a comprehensive redemption marketplace.
- New capabilities include payment rails, loyalty-linked cards & blockchain digital reward accounts



Loyalty Market Opportunity

- The global loyalty programs market is expected to grow from ~US\$80.9 billion in 2024 to ~US\$155.2 billion by 2029, reflecting sustained global expansion in reward-driven consumer engagement and digital loyalty adoption*.
- Consumers demand rewards with higher flexibility, instant redemption, and financial utility
- Loyalty programs are increasingly integrating cards, digital wallets, premium tiers, and fintech rails
- Klevo sits in a fast-growing category where: traditional loyalty meets embedded payments infrastructure and real-world user utility

*<https://www.globenewswire.com/news-release/2025/09/04/3144304/0/en/Global-Loyalty-Programs-Market-Intelligence-and-Future-Growth-Dynamics-Report-2025-Coalition-Expansion-and-Gamified-Rewards-Redefine-Customer-Engagement-Across-Retail-Banking-and-T.html>



What Klevo Does

Klevo operates a complete rewards ecosystem

Merchant Marketplace – thousands of offers, discounts, rewards

Corporate Rewards & Employee Recognition – incentive programs for organisations

Loyalty-Linked Mastercard – spend anywhere and earn rewards

KLEVO Gold Rewards Account (Premium Tier) – optional loyalty benefit with enhanced earning

Payment & Settlement Rails – support frictionless earning and redemption

KLV Coins – customers can earn blockchain based rewards points from merchants, partners, businesses, and card spend



Shift in Consumer Behaviour & Why This Matters

Consumers want more than catalogue-based rewards:

- Instant redemption
- Rewards that “feel like money”
- Loyalty connected to everyday spending
- Rewards that are stable, transparent, and valuable
- Merchant incentives that actually drive behaviour

Klevo answers this shift with a next-generation blockchain based rewards infrastructure built on modern digital rails.



Introducing KLV Coins

- Earned with merchant purchases
- Used for cashback, discounts, marketplace redemption
- Stored in any third party digital ecosystem
- Redeemable via card/instantly convertible or transferrable into cash or digital assets of choice
- Can be placed into the Klevo Gold Wallet for enhanced benefits

KLV Coins are Rewards Points with real value in AUD (convertible to other currencies).

They are instantly redeemable, transferrable, and governed under the company's loyalty rules and AFSL regulations.



Modern Infrastructure Enhancing Loyalty

Klevo's loyalty model is supported by:

Proprietary Rewards Platform

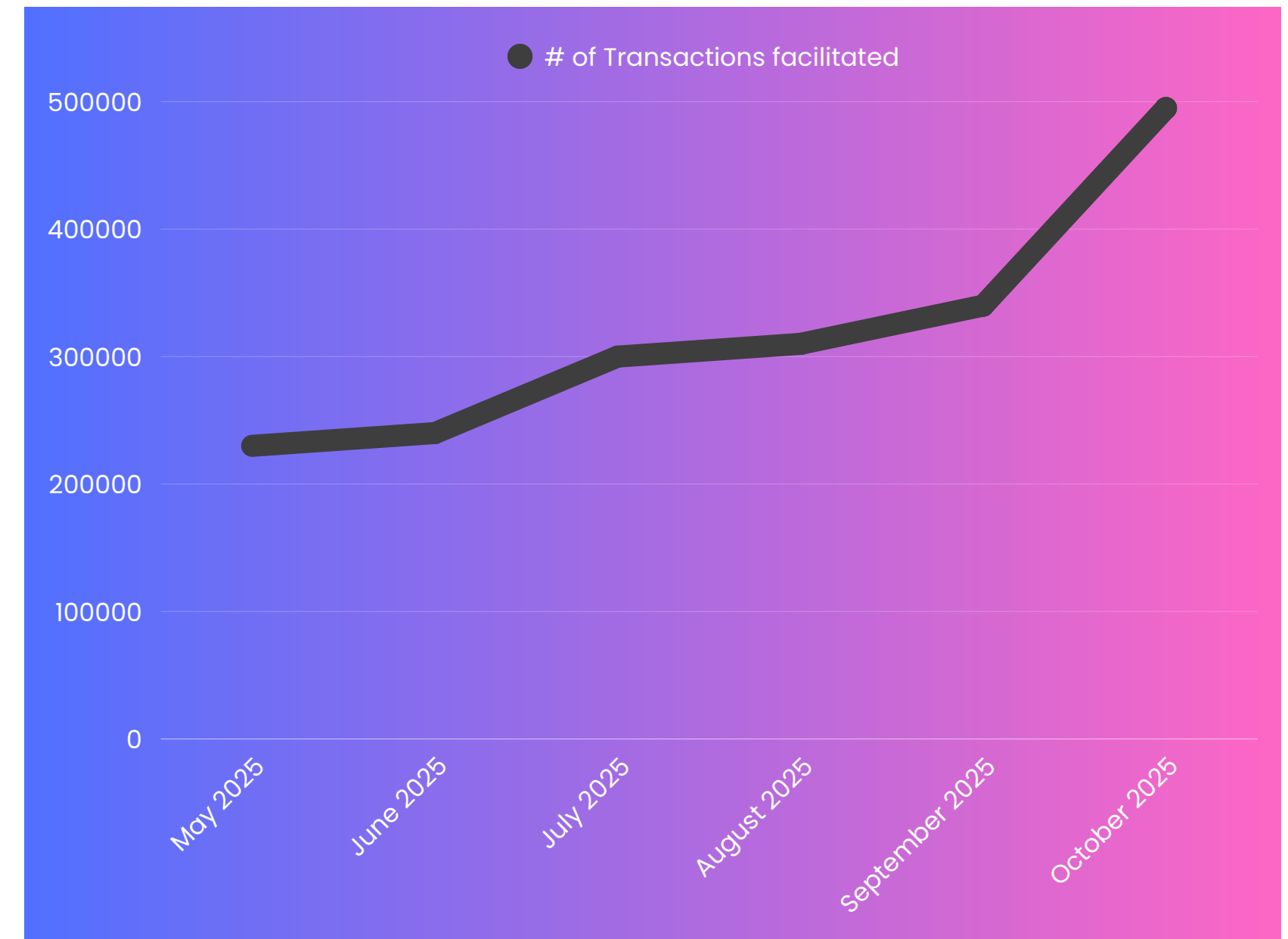
- Fully customisable rewards platform

Fly Wallet Card Issuing

- Licensed Mastercard issuing
- Settlement infrastructure
- Rewards-linked card products

AFSL Regulation

Klevo operates under an AFSL, enabling regulated oversight of the rewards ecosystem.



Transaction growth since Fly Wallet Acquisition

Revenue Streams

Klevo generates revenue across loyalty value chain

Design and Set-up Fees:

Once off fees paid by the Business to Klevo to set up a website / app / branded Mastercard and any additional customisation.

Ongoing Subscription Fees

Fees paid by the Business to provide access to its employees, members or customers.

Transactional Income

Revenue generated from sale or products or interchange revenue from loyalty-linked cards

Advertising Fees

Fees paid by merchants or partners to Klevo for facilitating transactions, advertisement placement or referrals.

Klevo Value Proposition

For Consumers

- KLV Coins
- Tiered Rewards Programs
- Loyalty-linked Mastercard
- Marketplace of thousands of offers
- Integrated earning across merchants & partners

For Businesses

- Digital employee & customer rewards
- Recognition & incentive automation
- Branded card programs
- Flexible redemption options

For Merchants

- More customers
- Higher spend per visit
- Targeted offer engine
- Loyalty-driven couponing
- Instant settlement



Business Highlights

- Established loyalty business with modernised infrastructure
- Large and growing merchant + corporate ecosystem
- Scalable revenue model improving with transaction volume
- AFSL compliance + robust risk management
- Growing provider of loyalty + embedded payments + reward accounts



Klevo is building the next generation of rewards

Instant. Valuable. Spendable. Global.

By combining the stability and trust of traditional loyalty programs with modern payment and settlement infrastructure, Klevo is positioned to become the leading loyalty operator in Australia and the broader Asia-Pacific region.



KLEVO REWARDS LIMITED

Let's redefine rewards together.

Enquires
David Vinson
Chairman
shareholders@klevo.com.au

Klevo Rewards Ltd
Tower 3 Level 8, 18-38 Siddeley Street, Docklands Victoria 3008|
ABN 47 095 009 742