

ASX / MEDIA RELEASE
30 January 2026

QUARTERLY ACTIVITIES REPORT FOR THE PERIOD ENDED 31 DECEMBER 2025

Operational Highlights:

- Ended the 2025 year with over 230,000 users
- User Acquisition Costs reduced 38% on pcp
- Revenue surpassed \$6 million⁽¹⁾ for the year up 28%⁽¹⁾ on pcp
- Released version 2 of Little Money cash advance in One Click Life
- Phase 1 launch of Little Money experiencing high demand

Outlook and Key Objectives:

- New user growth numbers remain strong in 2026 surpassing 240,000 users in January
- Continue commercial trials of Little Money cash advance product prior to full launch
- Continue to work on launch of the One Click Super product
- Strong focus on continuing to grow profitability in 2026

One Click Group Limited (ASX: ICG) ("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 31 December 2025 ("Quarter").

Management commentary:

Managing Director, Mark Waller said: *"The December quarter represented another significant milestone for One Click Group with user acquisition accelerating and demand for the Company's products at record levels.*

Our revenue growth throughout 2025 was excellent, setting new records and we have generated a modest EBITDA for the year. Revenue growth has continued into 2026 which combined with the user growth we're seeing sets us up for a very positive year ahead.

The One Click Super product looks great. We're working with our partners on this product to ensure we can release as soon as possible."

⁽¹⁾ Unaudited
PCP 'Prior Comparative period'

Operational overview:

Strong revenue growth continued in the last Quarter of the year with revenue surpassing \$6 million⁽¹⁾ at growth of 28%⁽¹⁾ on pcp.

Growth was prioritised with opportunities to increase the registered user numbers on the One Click Life platform with demand high for it's products. This saw user numbers grow significantly across 2025 with strong user growth continuing into the last quarter of the year and into January 2026.

Marketing spend was effective in 2025 with overall marketing spend reducing year on year by 18%⁽¹⁾ and registered user numbers increasing by 32%. This has led to a reduction in user acquisition costs of 38%⁽¹⁾ year on year.

During the December Quarter priority to was given to growth and product development with a high level of demand for the Company's Little Money cash advance product. This resulted in operating cash flows of \$(903)k for the quarter however, has built a foundation for the Company to have a very successful 2026.

During the Quarter the Company released Version 2 (v2) of the Little Money cash advance product. The changes in v2 of the product allow greater visibility of a customer's transactional banking through an open banking connection and improved credit assessment for decision making. 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. The regular establishment fees from the advances will create a growing revenue stream for the Company.

Outlook:

The start of 2026 has seen a continued strong increase in user growth relative to prior years with growth in user numbers more than 10 times January 2025. January 2026 has also seen growth in both tax lodgements and cash advances.

Focus in the first half of 2026 will be given to continuing to grow the Little Money cash advance product, growing user numbers ahead of this year's tax season and release of the One Click Super product.

Appendix 4C Quarterly Cash Flow:

The Company's Appendix 4C Quarterly Cash Flow Report for the quarter ended 31 December 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 a negative cash flow of \$(903,000) from operations. This was comprised of research and development costs (\$293,000), advertising and marketing expenses (\$601,000), staff costs (\$445,000), administrative and corporate costs (\$706,000), Leased Assets \$44,000 and receipts from customers \$713,000.

The payments included at section 6.1 of the attached Appendix 4C relate to Executive and Non-Executive Director remuneration (\$160,000), lease payment refund (\$47,000), 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")

31 December 2025

Consolidated statement of cash flows	Current quarter \$A'000	Year to date (12 months) \$A'000
1. Cash flows from operating activities		
1.1 Receipts from customers	713	5,486
1.2 Payments for		
(a) research and development	(293)	(876)
(b) product manufacturing and operating costs	0	0
(c) advertising and marketing	(601)	(2,343)
(d) leased assets	44	(74)
(e) staff costs	(445)	(1,688)
(f) administration and corporate costs	(706)	(1,802)
1.3 Dividends received (see note 3)	0	0
1.4 Interest received	2	8
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	471	471
1.8 Other (Debtor clearing)	0	(1)
1.9 Net cash from / (used in) operating activities	(903)	(821)
2. Cash flows from investing activities		
2.1 Payments to acquire or for:		
(a) entities	0	0
(b) businesses	(30)	(290)
(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 (12 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	29	(171)
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	1	(461)

3. Cash flows from financing activities		
3.1 Proceeds from issues of equity securities (excluding convertible debt securities)	1,250	1,250
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	(60)	(80)
3.5 Proceeds from borrowings	(500)	(300)
3.6 Repayment of borrowings	0	0
3.7 Transaction costs related to loans and borrowings	(9)	(172)
3.8 Dividends paid	0	0
3.9 Other (Insurance Funding)	(11)	11
3.10 Net cash from / (used in) financing activities	670	709

4. Net increase / (decrease) in cash and cash equivalents for the period		
4.1 Cash and cash equivalents at beginning of period	1,788	2,127
4.2 Net cash from / (used in) operating activities (item 1.9 above)	(903)	(821)
4.3 Net cash from / (used in) investing activities (item 2.6 above)	(1)	(461)

Appendix 4C
Quarterly cash flow report for entities subject to Listing Rule 4.7B

Consolidated statement of cash flows		Current quarter \$A'000	Year to date (12 months) \$A'000
4.4	Net cash from / (used in) financing activities (item 3.10 above)	671	710
4.5	Effect of movement in exchange rates on cash held	0	0
4.6	Cash and cash equivalents at end of period	1,555	1,555

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	1,598	1,871
5.2	Call deposits	5	5
5.3	Bank overdrafts	0	0
5.4	Other (credit card)	(48)	(188)
5.5	Cash and cash equivalents at end of quarter (should equal item 4.6 above)	1,554	1,788

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	242
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 (\$160,000), corporate services and company secretarial fees (\$35,000), and lease payment (\$47,000).</p>		

7. Financing facilities <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>	Total facility amount at quarter end \$A'000	Amount drawn at quarter end \$A'000
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)	(903)
8.2 Cash and cash equivalents at quarter end (item 4.6)	1,555
8.3 Unused finance facilities available at quarter end (item 7.5)	0
8.4 Total available funding (item 8.2 + item 8.3)	1,555
8.5 Estimated quarters of funding available (item 8.4 divided by item 8.1)	1.72
<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: The entity does not expect net operating cash outflows to continue at the same level, with lower expenses anticipated in the March 2026 quarter as tax-season activity winds down.	
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: The entity expects to continue its operations and meet its business objectives based on its current cash position, anticipated reduction in expenses, and expected increase in revenue later in the year.	
<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: 30 January 2026
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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.