

17 February 2026  
ASX Announcement

## Results Webinar and Acquisition Progress

Australian technology and debt collection provider Credit Clear Limited (ASX: CCR) (“Credit Clear” or “the Company”) advises it will release its half-year results for the period ended 31 December 2025 (1H FY26) on Thursday, 26 February 2026.

As part of the results release the Company will provide an update on recent strategic acquisitions of DTS, a well-established SaaS collections provider and ARC Europe, a UK based debt collection agency. The acquisitions completed in January 2026 enhance Credit Clear’s capabilities in serving key industries while growing its share of wallet across major blue-chip clients in the insurance, government, utilities, and telecommunications sectors.

Importantly, the acquisitions have substantially grown the Company’s Total Addressable Market. By entering adjacent markets, Credit Clear has unlocked new opportunities to capture large, blue-chip clients in the utility, insurance, and telco sectors. DTS alone adds proven relationships with major players in these sectors; while ARC Europe’s established presence in the UK delivers cross-selling opportunities via the Company’s digital platform, driving organic growth and market share expansion. The strategic expansion not only diversifies revenue streams but also strengthens Credit Clear’s competitive edge in high-value, recession-resilient industries.

Both acquisitions align with Credit Clear’s vision to deliver innovative, technology-driven solutions to clients and will be earnings-accretive from in the first full year of ownership. Initial customer feedback has been positive, with early indications highlighting an interest from clients in utilising an expanded product suite.

The Company is currently initiating system integrations across DTS and ARC Europe with its digital platform. Transition efforts have commenced smoothly, focusing on data migration, and operational synergies to ensure seamless service delivery. While these processes are ongoing, early progress indicates potential for enhanced scalability, cost efficiencies, revenue synergies and accelerated innovation in digital offerings.

**Andrew Smith, CEO and MD, commented:** “It’s wonderful to see Chairman Paul Dwyer’s recent participation in the latest placement, taking his ownership to approximately 9% of the Company. Paul’s conviction in our strategy is clear and deeply aligned with shareholders.

“This is particularly encouraging as we advance our European expansion, including the successful acquisition and integration of ARC Europe and DTS. Much of Paul’s previous success has been built in that very market, so his backing adds tremendous credibility and momentum to our push into the UK and broader Europe, reinforcing our confidence in scaling Credit Clear’s digital collections platform internationally.”

## 1H FY26 Webinar Details

The Company will host an investor webinar on the same day as results release, Thursday, 26 February 2026 at 11.30am AEDT.

Register for the investor webinar via the link below:

[https://us02web.zoom.us/webinar/register/WN\\_P0pSXN-VTq2sCq2joFMoQQ](https://us02web.zoom.us/webinar/register/WN_P0pSXN-VTq2sCq2joFMoQQ)

Investors can submit questions prior to the webinar to [melanie@nwrcommunications.com.au](mailto:melanie@nwrcommunications.com.au)

This ASX announcement was authorised for release by the Board of Credit Clear Limited.

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### About Credit Clear

Credit Clear Limited is an Australian technology company that has developed a digital billing and communication platform that helps organisations drive smarter, faster, and more efficient financial outcomes by changing the way customers manage their re-payments through a user experience that the market demands in a digital age, powered by award winning artificial intelligence.

Credit Clear manages customer accounts across a range of industries including transport, financial services, insurance, government, and utilities. The Company is based in Australia with headquarters Sydney and offices in Melbourne, Brisbane, Adelaide, and Perth.

[www.creditclear.com.au](http://www.creditclear.com.au)