

26 February 2026

ASX ANNOUNCEMENT**Correction to Investor Presentation**

Xref Limited (ASX: XF1) (Company) advises of a minor clerical amendment to the Investor Presentation released to the market earlier today.

The amendment relates to **page 8** of the presentation. Two bar graphs providing a comparative analysis of half-year performance were incorrectly labelled as “H1” due to a typographical error. These headings have now been corrected to “H2” to accurately reflect the relevant reporting periods.

The underlying financial information and data contained in the graphs remain unchanged. The correction applies solely to the chart headings.

An updated version of the Investor Presentation accompanies this announcement.

Ends

This announcement has been authorised for release by the Company Secretary of Xref Limited.

Xref Limited (ASX:XF1)

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XREF

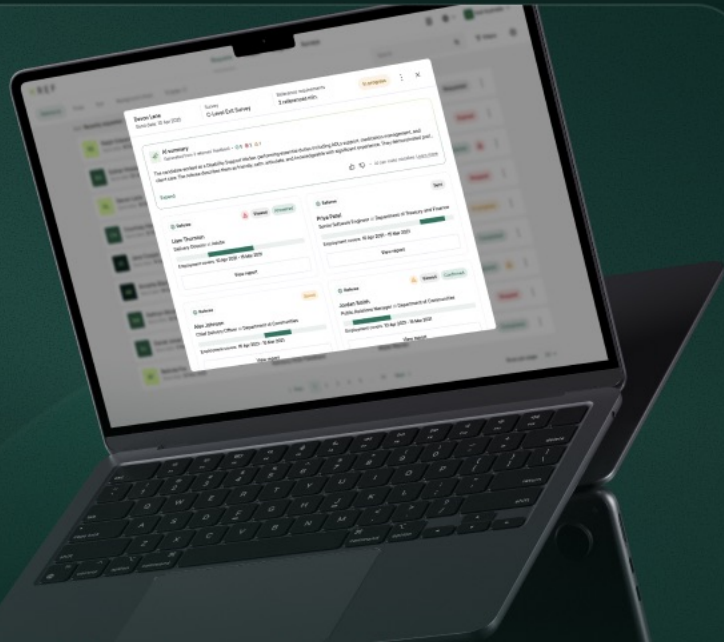
ASX:XF1 Shareholder presentation February 2026

From Vision to Value

See how our clients are putting employer intelligence to work

Transition Complete

Xref's New Platform is now 54% of revenue the focus of everything we do.



A shift to a critical tool in the employment sector technology stack.

Xref has transitioned from a transactional recruitment tool to a permanent piece of the enterprise technology stack. This shift ensures our "Data Engine" is always on, capturing the full employee lifecycle and providing predictable, compounding value to organisations and leadership.

Xref strategic shift

	2020 Transactional	2026 Transformational
Model	Credit Based Point Solution	SaaS Employer Intelligence Platform
Target	Mid-Market & Enterprise	Full Market (SMB to Global Enterprise)
User Base	Recruitment Teams	HR, C-Suite, and Executive Leadership
Retention	Project-Based Usage	Embedded Lifecycle Infrastructure

Now we harvest faster, with a competitive advantage built on decades of employee data

Xref transforms high-friction recruitment and retention tasks into an automated data-gathering engine. We don't just solve HR problems; we use every interaction to build a longitudinal "Verification Layer" that AI cannot scrape and competitors cannot replicate.

Turning manual Human Resources & Recruitment tasks into automated workflows.

Automated Workflows

Automated referencing
Background checking
Pulse surveys
Engagement surveys

Leadership 360
Psychosocial surveys
Exit surveys

Data contributors

Candidates, Employees, Employers, Past employees, Referees, Organisations, and Verification vendors.

Validation of talent

Capture the entry of talent as you hire.
Establish a "Truth Baseline" for every new hire.

Reference Background Checks

Retention of talent

Combat turnover by measuring and improving employee engagement overtime.

Pulse Engagement

Predictive retention

Connect pre-hire data to tenure outcomes to predict (and prevent) future turnover.

Xref Insights

Reutilisation of talent

Turn past candidates, referees and departed employees into talent pools for future hiring.

Exits Talent Pool

The Engine

Our moat has accelerated

9 million career histories and counting

The Moat

Our advantage is built on our data history.

While others attempt to synthesize "people data" using LLMs, Xref owns a verified, private archive that is mathematically impossible to match.

26 Years of Engagement History

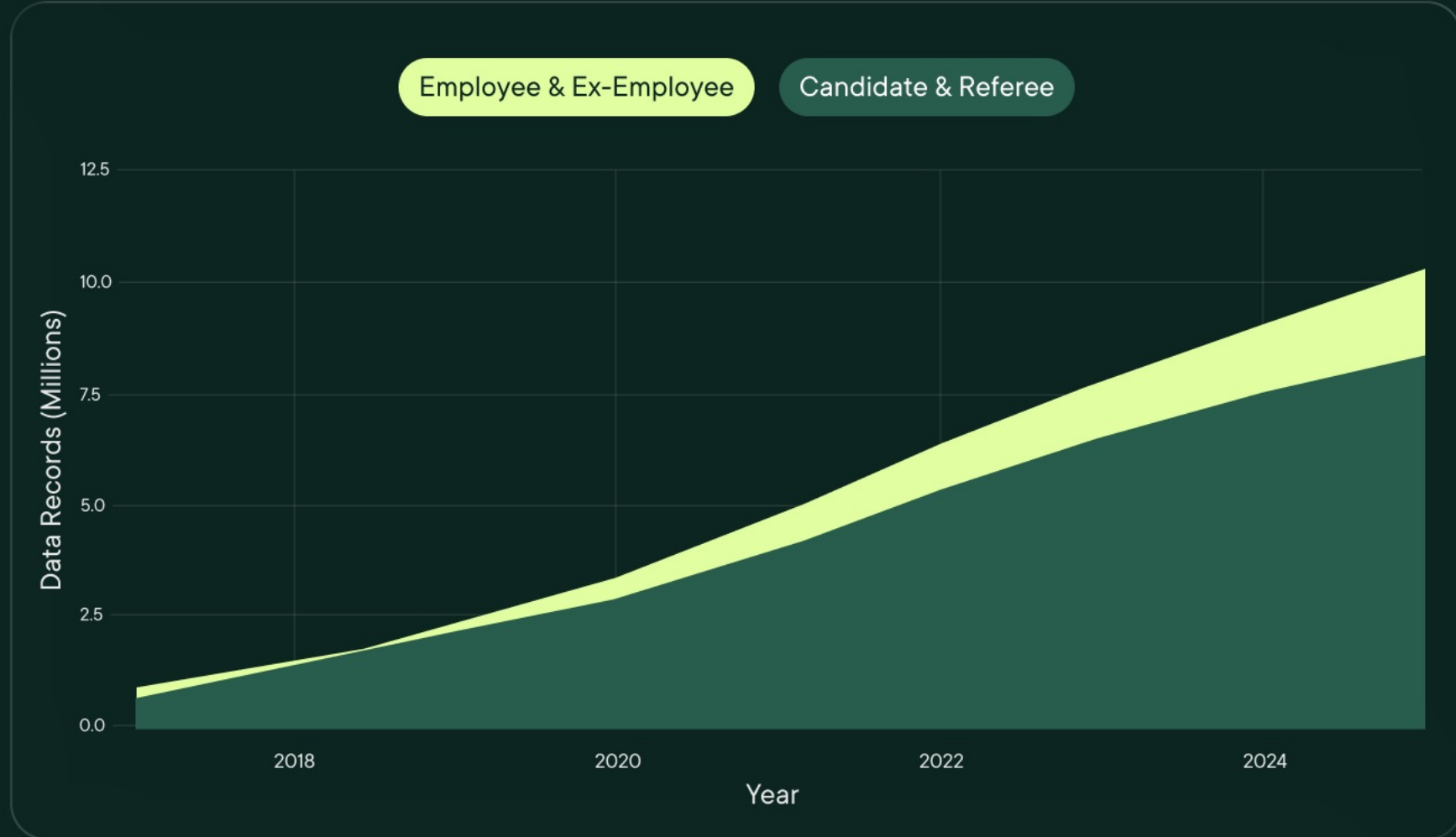
Mapping human sentiment across two decades of economic cycles.

16 Years of Pre-Employment Data

A foundational library of entry-point professional truth.

Sector ownership

An industry and category leader in reference checking and an emerging leader in the engagement space.



Data lake

9m

Career histories

7m

Reference reports

2m

Employee opinions

11m

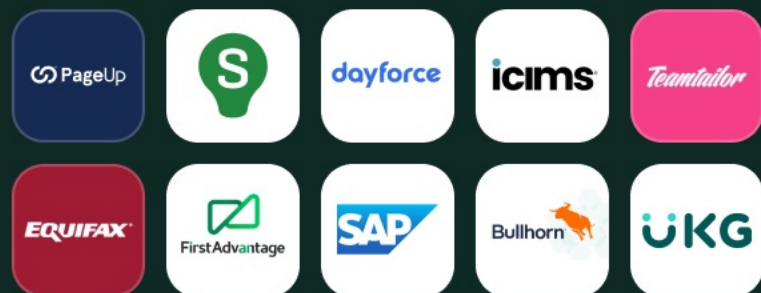
Background checks

We have been distributing for 10 years

Harnessing and refining data for our customers

We don't just store data; we refine it. Xref layers proprietary AI and analytics over our 20-year history to provide immediate, actionable clarity that a standard "reference check" cannot offer.

View all current integrated partners at xref.com/platform/integrations



New Platform



Request verifications and access data insights directly from Xref's new 'hire to retire' platform.

Xref API

PageUp



Liana Millar · In your network
Online Marketer at Acme Online
Sydney, Australia · Marketing and Advertising


Current Online Marketer at Acme Online
Previous Digital Marketer at Paper St Studio

 Reference check via Xref


Connect to Xref's API's to request and access insights - Applicant Tracking Systems, Background Screening Platforms and other HR Platforms.


Multiple channels of accessibility

Analysis of structured and unstructured verified data to build insight into a verification platform.


 AI Summaries


 On platform AI Agent

 Sector benchmarking


 Content benchmarking

 Sentiment Analysis

 Inter-relational networks

 Recruitment fraud detection

 Core Competency Rating

 Organisational Metrics

 eNPS Scores

 Talent Pool Automation



2,359
Current Clients

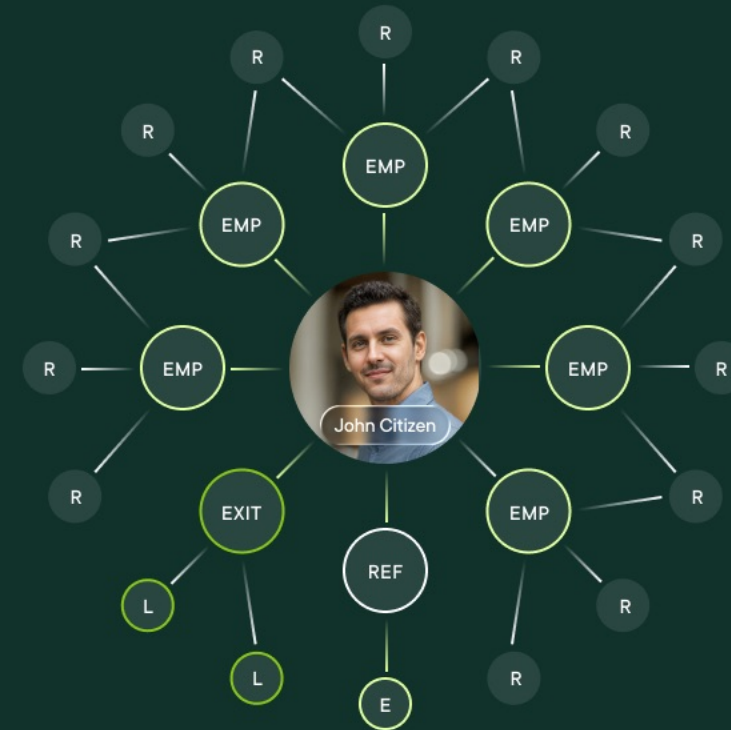
We automated references in 2010, now we are changing the game again.

Putting references back to application with our Metadata API. Building an interconnected network of people with unique career histories.

Metadata API

A real example of a record

Xrefs Metadata API triggers at the moment of profile creation, allowing candidates to verify their identity and surface historical, Xref-verified data to bolster their applications. If no prior data exists, candidates can proactively enrich their profiles by requesting new references directly through the platform.



Jessie Cooper
1 Reference
Connected

Harriet Jones
3 References
Connected

Floyd Miles
2 References
Connected

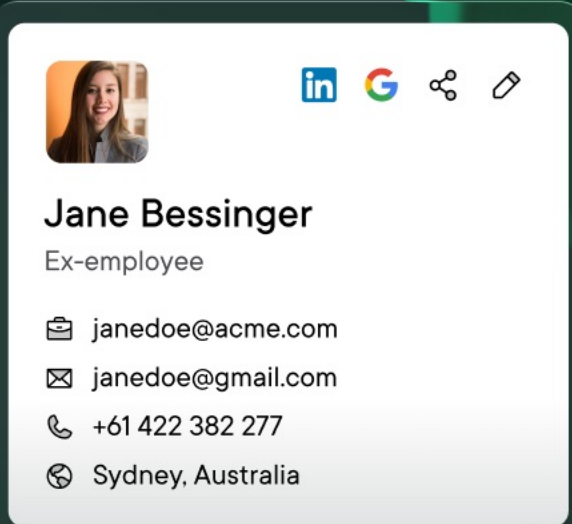
We've seen you before!
You've got more records connected to an alternative email address.

[Import Xref verification to profile](#)

API Experience

By integrating the Metadata API, platforms empower candidates to build enriched, standout profiles that signal true job readiness. This integration ensures Xref's Data Lake remains current and comprehensive, allowing organizations to hire faster by tapping into a pool of immediately available, verified talent.

Xref chose the most brutal market to build a new platform and pivot.

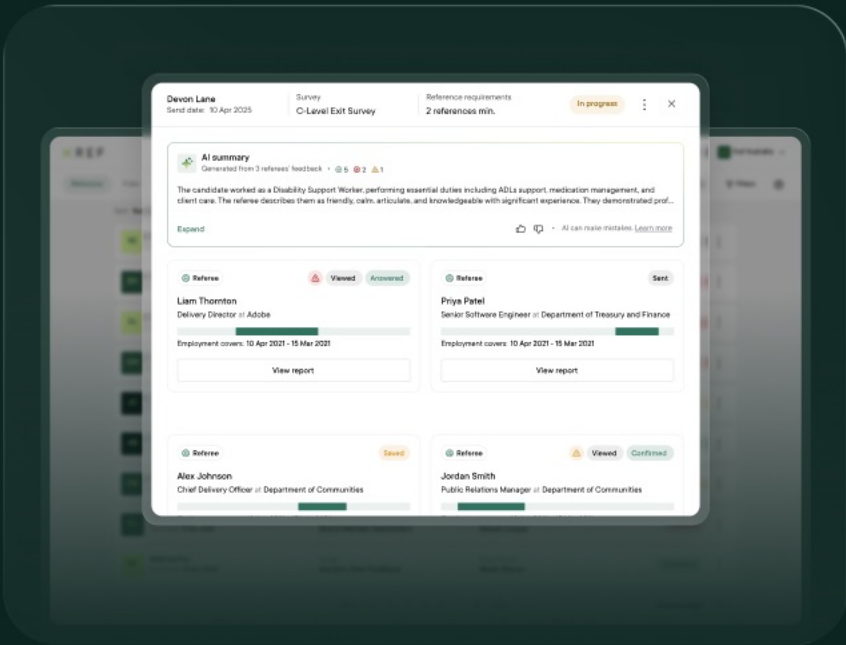


Jane Bessinger
Ex-employee

janedoe@acme.com
janedoe@gmail.com
+61 422 382 277
Sydney, Australia

Opted in on 15 Mar 2021
[View details](#)

Target status
Target
Original role
Acme Online
Marketing Coordinator



Devon Lane
Survey
C-Level Exit Survey
Reference requirements
2 references min.
In progress

AI summary
Generated from 2 referees' feedback. The candidate worked as a Disability Support Worker, performing essential duties including ADLs support, medication management, and client care. The referee described them as friendly, calm, articulate, and knowledgeable with significant experience. They demonstrated prof...

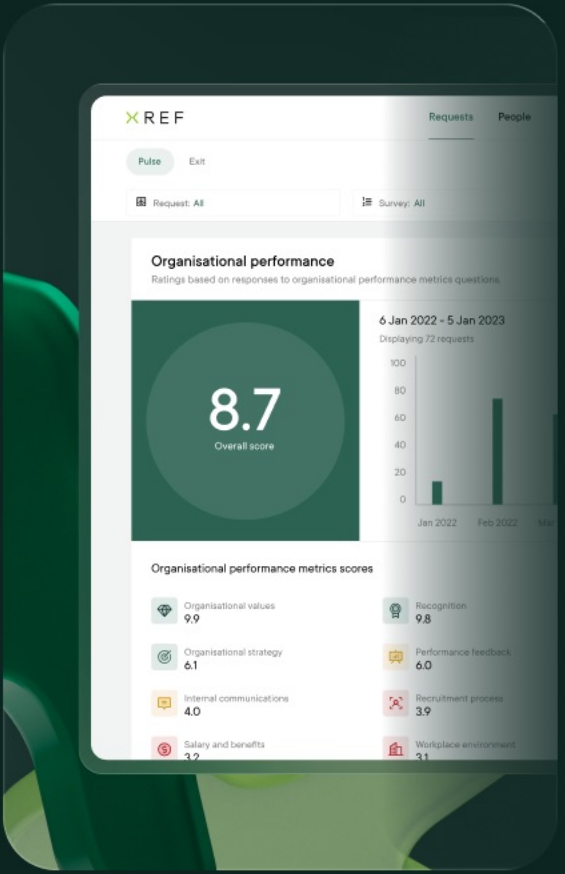
Referee	Status	Name	Role	Employment covers
Liam Thornton	Viewed / Answered	Senior Software Engineer	Department of Treasury and Finance	10 Apr 2021 - 15 Mar 2021
Priya Patel	Viewed / Answered	Senior Software Engineer	Department of Treasury and Finance	10 Apr 2021 - 15 Mar 2021
Alex Johnson	Viewed / Answered	Chief Delivery Officer	Department of Communities	
Jordan Smith	Viewed / Answered	Public Relations Manager	Department of Communities	



Certn
Global screening. Run criminal record checks and instant identity checks from 200+ countries and territories.

Document verification | ID check | 5 more...

Criminal history | Work rights | 2 more...



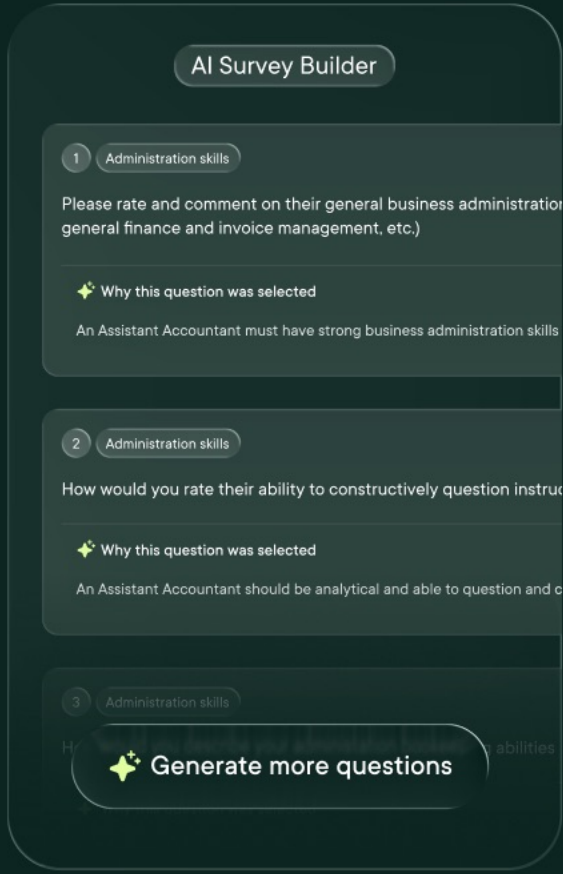
XREF
Requests | People

Organisational performance
Ratings based on responses to organisational performance metrics questions.

Overall score: **8.7**

6 Jan 2022 - 5 Jan 2023
Displaying 72 requests

Metric	Score
Organisational values	9.9
Organisational strategy	6.1
Internal communications	4.0
Salary and benefits	3.7
Recognition	9.8
Performance feedback	6.0
Recruitment process	3.9
Workplace environment	3.1



AI Survey Builder

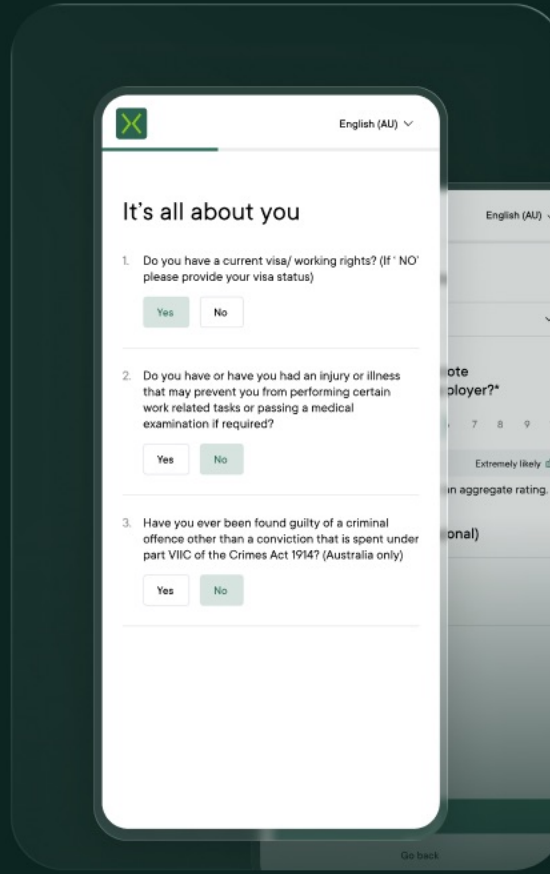
1 Administration skills
Please rate and comment on their general business administration general finance and invoice management, etc.)

Why this question was selected
An Assistant Accountant must have strong business administration skills

2 Administration skills
How would you rate their ability to constructively question instructions?

Why this question was selected
An Assistant Accountant should be analytical and able to question and challenge

3 Administration skills
[Generate more questions](#)



It's all about you

1. Do you have a current visa/ working rights? (If 'NO' please provide your visa status)

Yes No

2. Do you have or have you had an injury or illness that may prevent you from performing certain work related tasks or passing a medical examination if required?

Yes No

3. Have you ever been found guilty of a criminal offence other than a conviction that is spent under part VIIC of the Crimes Act 1914? (Australia only)

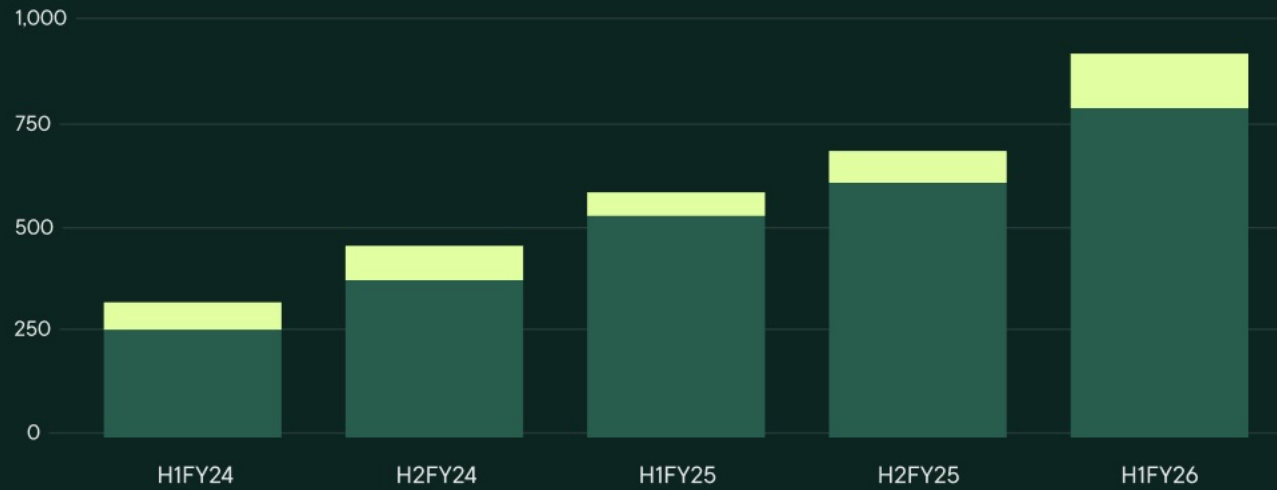
Yes No

New platform

Client and Revenue Growth

Xref migrated 181 clients from the legacy platform and added 124 new clients during the first half of FY26

New Client Migrated Client

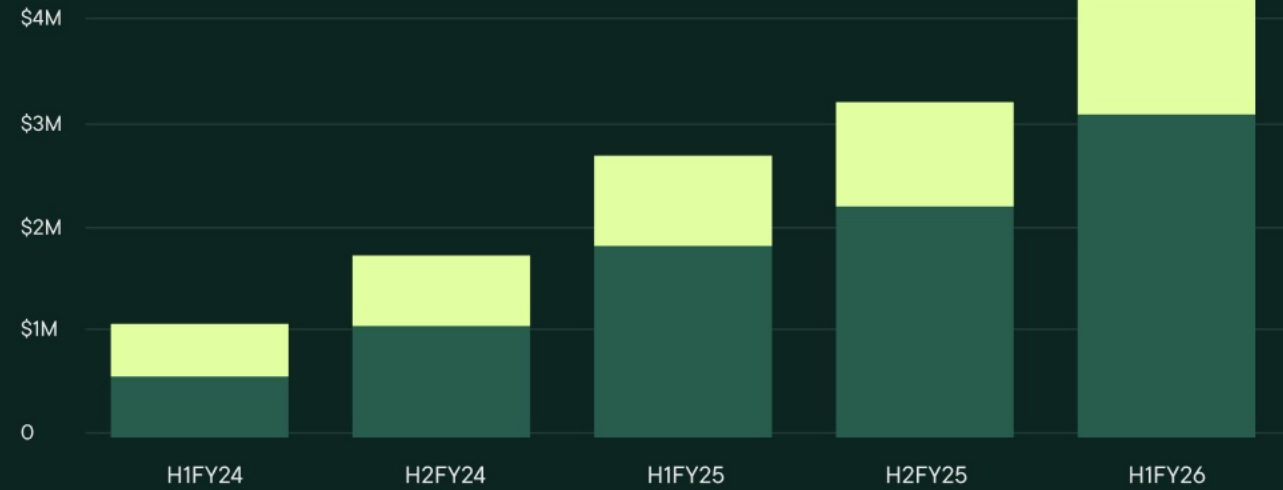


+80%

Clients

The first half of FY26 saw a surge in client acquisition and engagement, highlighted by the number of new clients more than doubling to 124, 121.4% increase over the number of new clients acquired in the half increasing 80% to 124 when compared to H1 FY25. Clients Migrated from the legacy platform grew by 49% to reach a total of 785. Overall clients using Xref's new platform grew 54.4% from 546 to 843.

New Client Revenue Migrated Client Revenue



+57.5%

Revenue

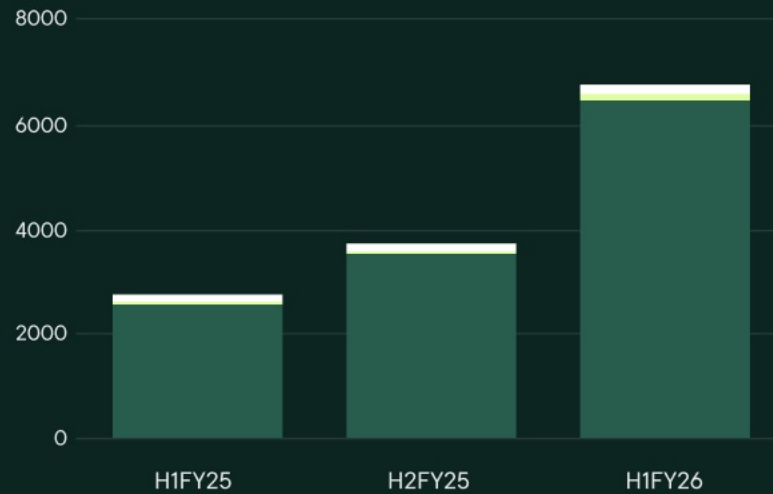
H1 FY26 delivered 57% growth in new platform revenue to reach \$4.2m. This \$1.5 million increase was predominantly fuelled by the Migration of Clients from Xref's legacy platform which saw revenue jump 68% to a total of \$3m. Supporting this momentum, new clients provided a solid contribution by growing 35%, to \$1m to the period's performance.

New platform

Platform Adoption

Platform Adoption measured by the increase of self service tools.

Exit Pulse References

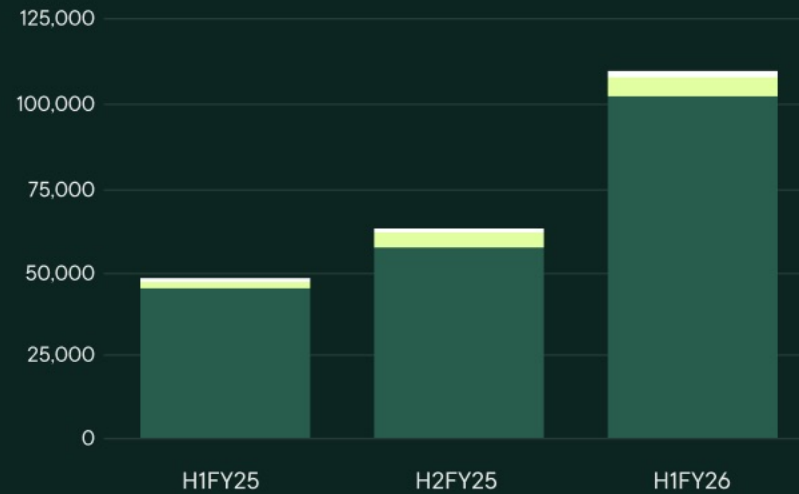


+148%

Users

With 97% of clients now managing their own teams via the new roles and permissions feature, we've seen a significant boost in product engagement. Self-service management has streamlined invitations and expanded permissions across the ecosystem: Pulse adoption surged 155% year-over-year (from 254 to 647 users), while Exit Surveys grew by 60% (from 132 to 211 users). This shift underscores how decentralised control empowers clients to scale their feedback loops independently.

Exit Pulse References

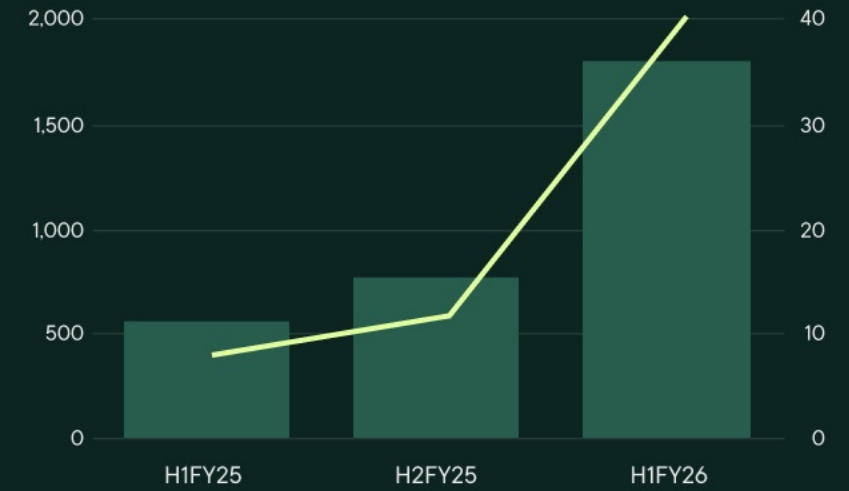


+130%

Surveys

In H1 FY26, Pulse surveys led growth with a 285% YoY increase, reflecting a major shift toward frequent feedback. Reference surveys remained the primary volume driver, growing 129% YoY to exceed 101,000 surveys. Despite a lower volume than other types, Exit surveys also saw a healthy 33% YoY increase (from 1,346 to 1,783), confirming a broad, upward trend in survey adoption across the entire platform.

Background Checks Clients



+220%

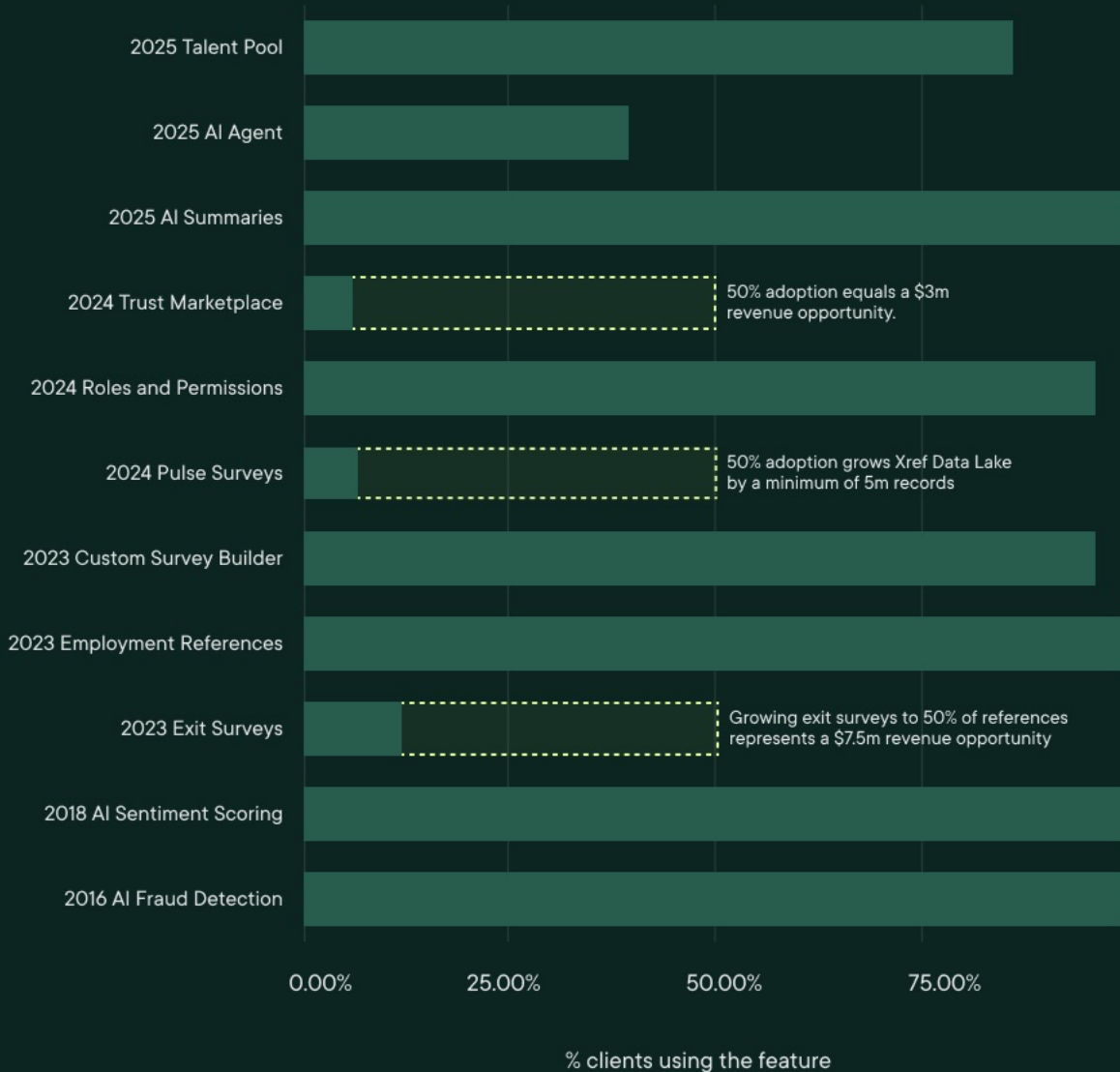
Background Checks

The data reflects strong growth in background check adoption, marked by a 400% year-over-year surge in clients (from 10 to 50) and a corresponding 220% increase in volume (from 556 to 1,781 checks). This momentum is accelerating, with H1 FY26 showing strong sequential gains of 233% in client acquisition and 135% in check volume over H2 FY25, signaling high velocity entering the new fiscal year.

New platform

Feature Adoption

Driving Revenue and Retention with Feature Adoption



In H1 FY26, Xref demonstrated strong platform migration with 522 renewed subscriptions and 124 new clients. High adoption of new features like AI Summaries and Talent Pool confirms our strength in pre-employment, while growing interest in "hire-to-retire" intelligence signals a successful move into mainstream HR management.

AI Agent

Successfully resolved 7,000 support cases, reducing manual handling by 25%.

Trust Marketplace

Background check usage surged 400% YoY; focus remains on expanding check types and adoption.

Exit Surveys

Represent a massive untapped revenue stream, with the potential to double total usage if fully utilised by all referencing clients.

Pulse Surveys

A revamped version is slated for February 2026 to capitalise on newly identified market opportunities.

New platform

Model Client

A example of platform adoption and transformational impact.

“In 2025, as part of a global change, Minor Hotels ANZ moved to Xref for reference checking. The platform is intuitive, integrates seamlessly with SmartRecruiters, and delivers powerful features like fake response detection, 24/7 referee access, and clear summary views that enable faster decisions and concise executive reporting.

Xref stands out for its continuous improvements and exceptional support.

A special thank you to the entire team for their responsiveness and expertise.

We’ve since expanded to Pulse Surveys for quick, meaningful team feedback and Exit Surveys, which have streamlined our processes and saved significant time for our admin team.

Xref is now our all-in-one solution for references, monthly pulse surveys, and exit surveys at Minor ANZ. Highly recommended.”

Talent Acquisition Manager Minor Hotels Australasia



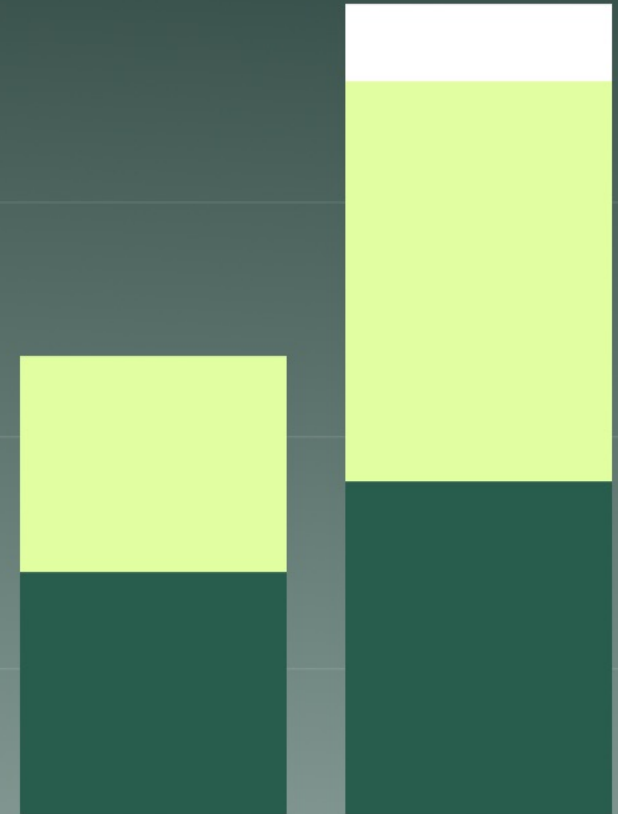
Minor Hotels

Minor Hotels is an international hotel owner, operator, and investor headquartered in Bangkok, Thailand. As of 2026, it has grown into one of the world's largest hospitality groups, boasting a portfolio of over 560 hotels and 80,000 rooms across more than 55 countries.

Exit

Pulse

Refs



H2FY25

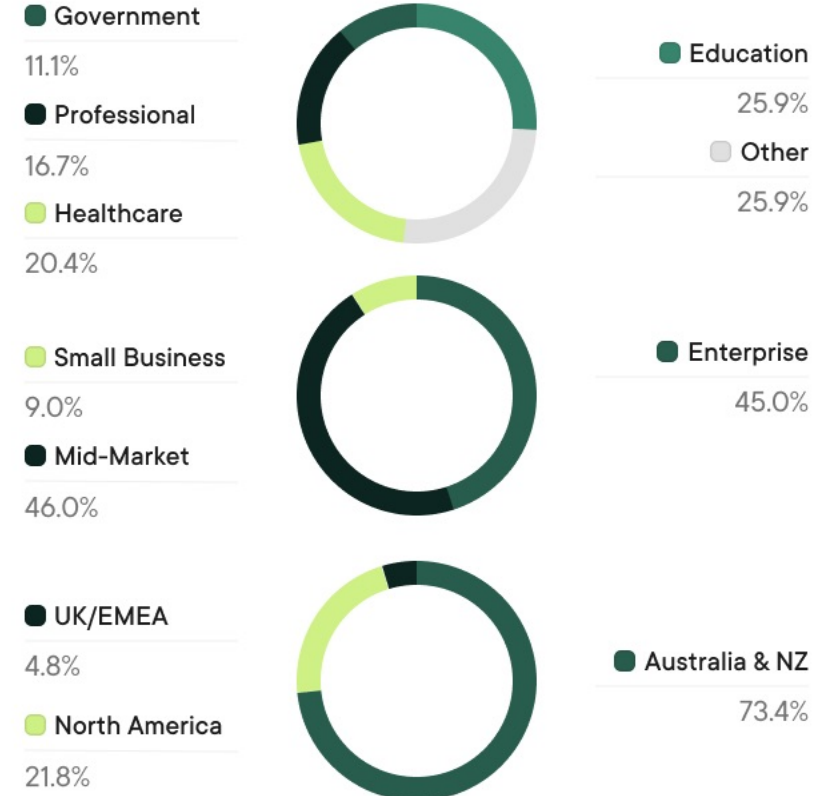
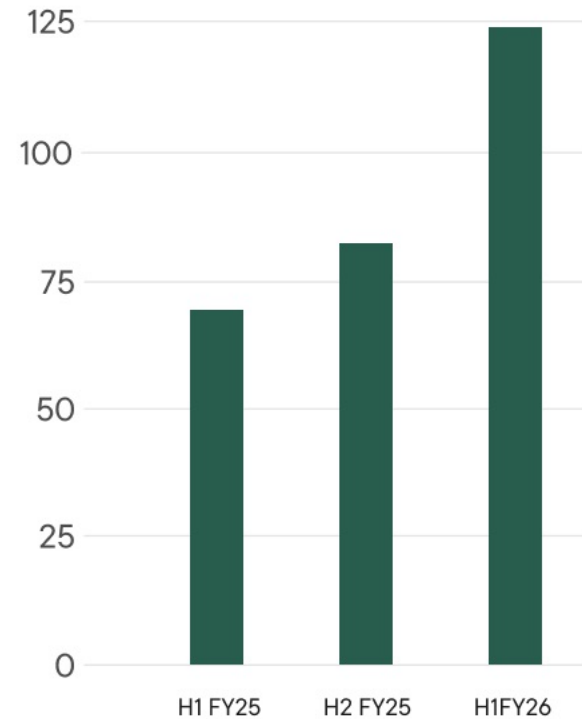
H1FY26

New platform

Client Acquisition

We have successfully validated a multi-channel go-to-market engine, onboarding 124 new clients in H1 FY26 through a balanced mix of digital marketing (52%) and outbound sales (48%). This diversified approach has maintained a highly efficient \$3,000 CAC against an initial average invoice of \$6,300. Our sales velocity is now firmly aligned with our product roadmap: 84% of new business landed on our new platform, with the remaining 16% adopting the Engage platform, effectively sunsetting legacy sales. With a robust \$3.4M active pipeline and a clear roadmap to double per-client spend through deeper adoption, we are positioned to scale revenue aggressively while maximising lifetime value across our modernised client base.

New clients



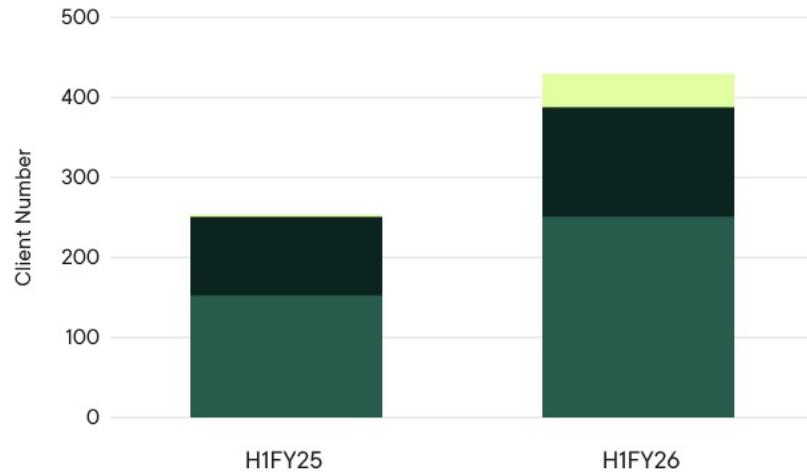
New platform

Account Renewals

431 existing clients renewed their subscription in H1 FY26

Retention

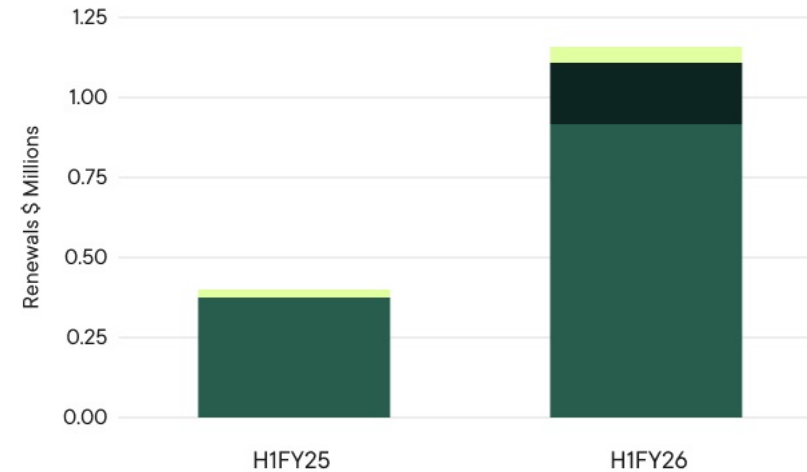
Upsold Migrated Renewed



Subscription renewals increased by 70% year-over-year to 431 clients. The renewals were primarily from existing new platform users (58%) and clients migrating from the legacy platform (31%). New initiatives proved successful, with 43 clients being upsold additional products during the half.

Upsold

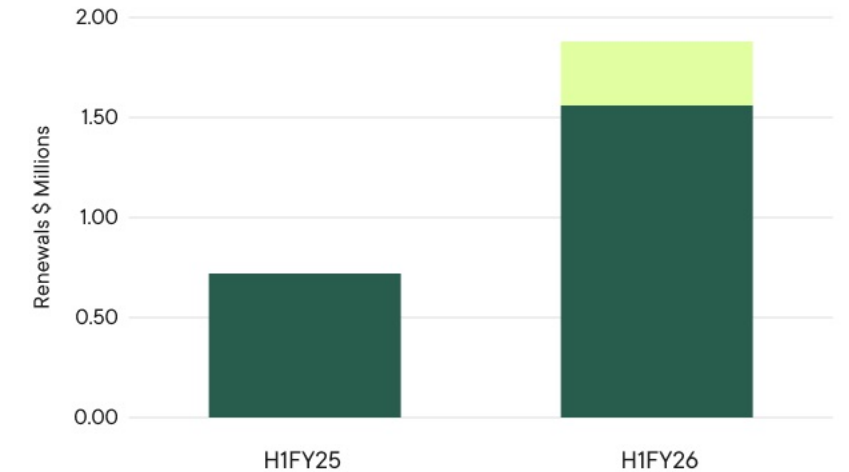
Trust Marketplace Cap Extension Engage



Upselling initiatives to drive subscription value grew by 196% in the first half, reaching \$1.2M. This total includes \$0.9M from the Engage platform and \$0.1M from background checks via Xref's Trust Marketplace. Clients who exhausted their subscription caps also purchased \$0.2m in Cap Extensions which grew from zero in the previous period.

Multi Year

Auto Renew Multi Year Contracts



Operational stability improved as Multi-Year and Auto-Renew contracts grew 169% to \$1.9m vs. H1 FY25. This growth is driven by 18% of clients opting for auto-renewal and 12% signing Multi-Year Contracts. Additionally, 23% of multi-year accounts chose to pay upfront, providing a significant boost to immediate cash receipts.

New platform

ARR Growth

ARR grew 27% to \$9.2m* yr on yr, becoming 54% of overall ARR

New platform ARR grew 27% in the first half, increasing from \$7.2M to \$9.2M. While migration volume slowed as the legacy client pool diminished, this was offset by strong new business performance, with ARR from newly acquired clients outperforming the previous year's H1 cohort.

Retention and Renewals

Our retention engine secured \$3.4M in renewed revenue across 251 clients. We successfully activated an automated renewal channel that captured \$0.2M, validating a shift toward a high-margin, low-touch model for smaller accounts. This allows our team to prioritize high-value growth while maintaining a scalable foundation.

Platform Migrations and New ARR

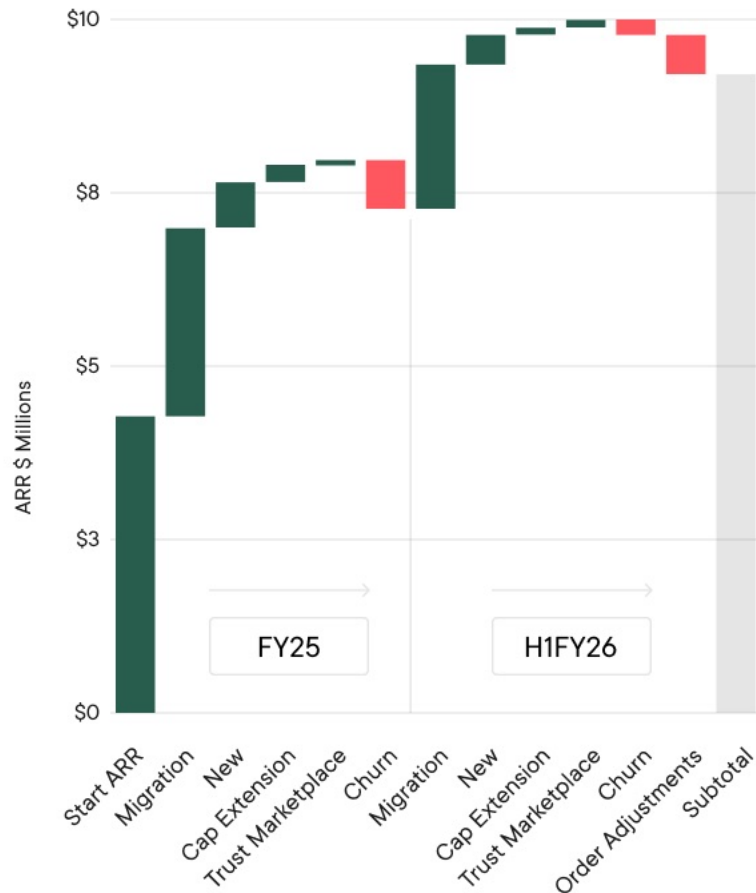
The transition to our new platform remains on track, with 137 clients migrating \$2.09M in revenue from legacy systems. Additionally, the H1 cohort contributed \$0.4M in new ARR, reflecting a healthy balance between personalised account management and scalable automated acquisition.

Strategic Expansion

We unlocked a powerful expansion lever through Subscription Cap Extensions, generating \$140K in incremental spend by monetizing operational flow and turnover. While these extensions shift the timing of full renewals, they provide immediate in-year revenue and reset the baseline for larger future contracts. The use of Background checks via Trust Marketplace grew 67% adding \$0.1m to the overall ARR.

Churn and Order Adjustments

Overall churn was 15%, with 70% driven by budget constraints, competitive pressure, and market consolidation. We also implemented a policy restricting early renewals for clients exceeding their caps, prioritising extensions until the original contract end date. While this deferred \$600K in renewal revenue in exchange for \$180K in extensions, the strategy is designed to compound long-term subscription value and yield significantly larger renewals.



Attributes revenue by customer chosen platform to avoid mixed attribution. Includes Cap Extensions and Trust Marketplace. Does not include Engage, API or Legacy Revenue.

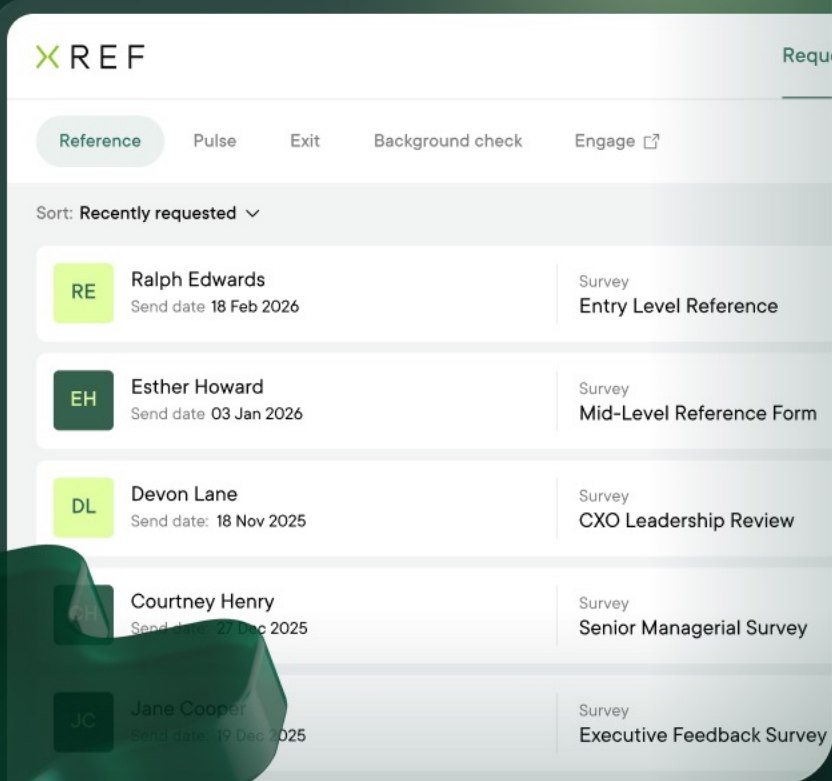
Additional Revenue

\$10.2m in revenue across the New Platform, Trust Marketplace, Engage, API and Legacy Platforms.

New platform

\$3.9m Revenue H1FY26

Employer Intelligence - Hire to retire



The screenshot shows the XREF platform interface with a navigation bar containing 'Reference', 'Pulse', 'Exit', 'Background check', and 'Engage'. Below the navigation bar, there is a 'Sort: Recently requested' dropdown. The main content area displays a list of reference requests with columns for initials, name, send date, and survey type.

Initials	Name	Send date	Survey
RE	Ralph Edwards	18 Feb 2026	Entry Level Reference
EH	Esther Howard	03 Jan 2026	Mid-Level Reference Form
DL	Devon Lane	18 Nov 2025	CXO Leadership Review
CH	Courtney Henry	27 Dec 2025	Senior Managerial Survey
JC	Jane Cooper	19 Dec 2025	Executive Feedback Survey

Upsell: Trust Marketplace

\$0.1m Revenue H1FY26
Background Checks

Xref's new platform now integrates the Trust Marketplace, providing background checks from global vendors. The 400% growth and increased adoption were driven by an expanded number of vendors and available checks in 2025.

Upsell: Engage Platform

\$2m Revenue H1FY26
Employee Engagement Analytics

For clients needing advanced, enterprise-grade engagement surveys, Xref Engage can be upsold. It features a data studio that enables clients to analyse their engagement data, track progress, and compare against industry benchmarks.

API Channel

\$1.5m Revenue H1FY26
Headless Infrastructure

We have transformed our backend into a scalable API infrastructure. Our workflow engine and data lake becomes an industry trust layer, which seamlessly powers candidate verification across job boards, ATS platforms, and the wider HR tech ecosystem.

Legacy Platforms

\$2.7m Revenue H1FY26
Reference and Identity platforms

Xref's original credit-based platform has been successfully migrated to a subscription-based revenue model. Clients still using the older platform are being continuously moved to the new platform. RapidID remains a vendor for Trust Marketplace and API-only clients.

Departmental

A strategic focus on operational initiatives as part of a continued effort to reduce cost and improve efficiency.

2025 Annual Team Output

Sales & Revenue

\$1.2m Sales per head

127 Closed deals per head

Customer Success

45,000 Cases solved

15,000 Cases solved by AI Agent

85% Account retention

#1 G2 Customer rating

Technology

26 Development sprints

16,000 Code deployments

3 New products launched

9 Maintenance Projects

13 New features launched

7 New integrations launched

4 AI products launched

99.9% Platform uptime

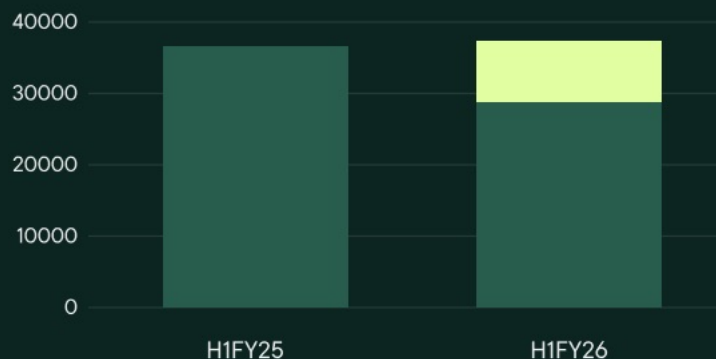
Operations

73% Employee engagement score

95% Employee Retention

AI Agent

Manual

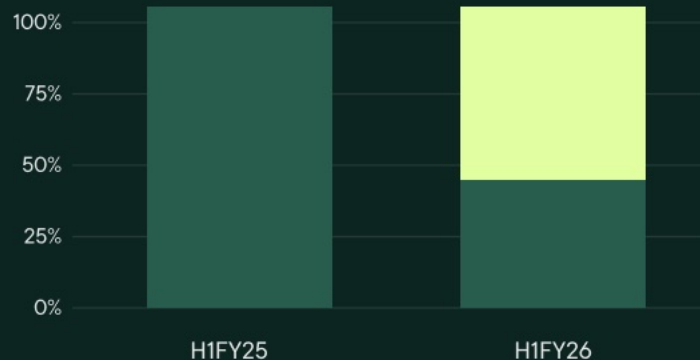


AI Customer Support

We reduced our manually solved cases by 24% during H1 FY26. By adding online help, self service tools and AI support agents. Our new AI support agent which was launched in May 2025 solved 6,944 cases during H1. Ask Xref's AI agent a question <https://www.xref.com/support>

AI Code

Hand Code



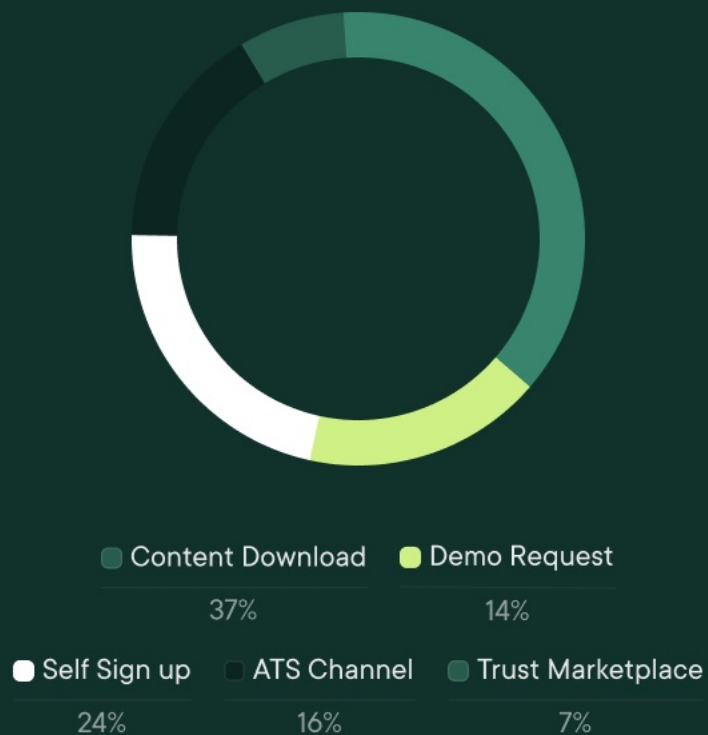
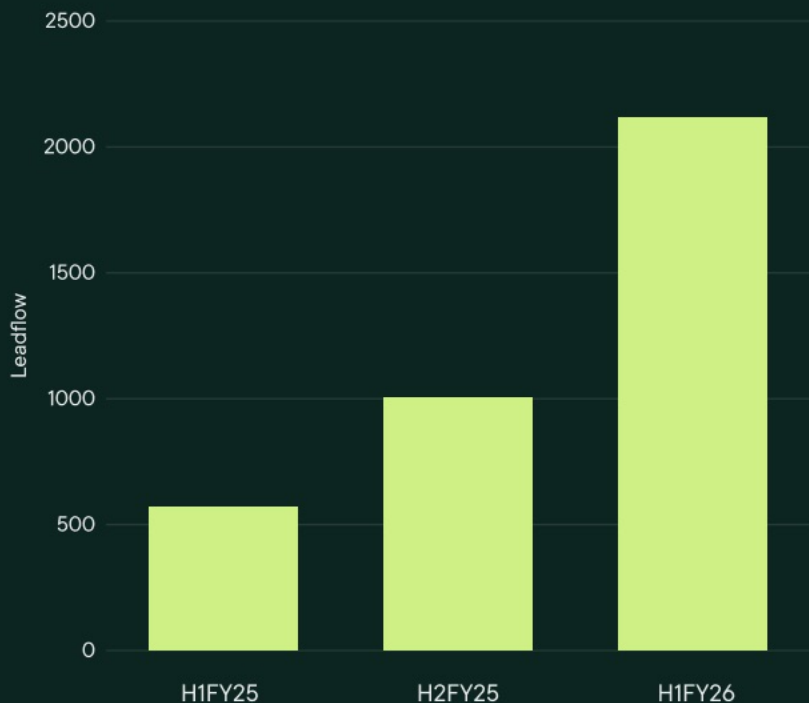
AI Code Support

With 57% of our code now AI-generated, we have decoupled high-speed execution from technical risk. Using Cursor and CodeRabbit, we compressed a multi-week Angular upgrade into just a few days while simultaneously hardening code coverage and security. This shift to agentic PR reviews allows our engineers to move beyond manual syntax to focus on high-leverage architecture and rapid innovation.

Operational Efficiency

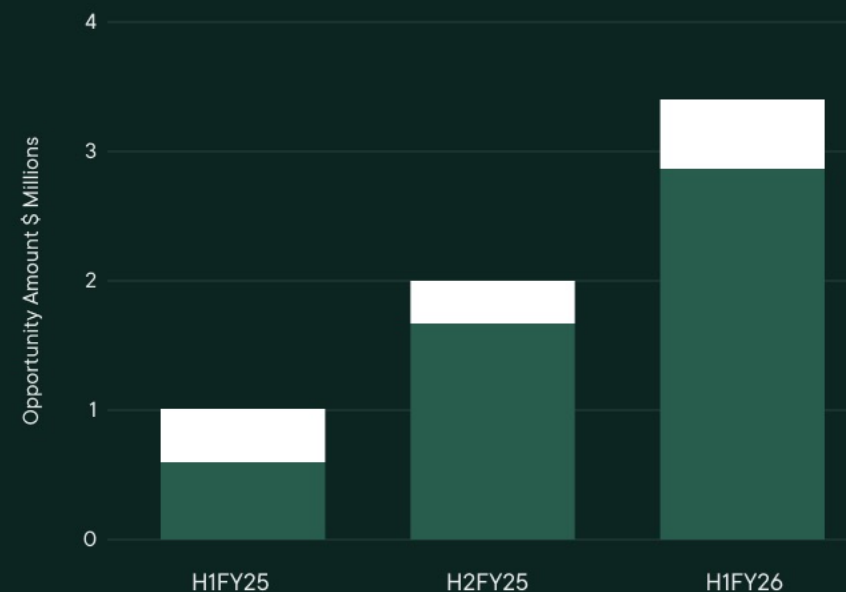
Marketing

252% growth in leads and 430% in created pipeline



Won in half

Onward Pipeline



We achieved exceptional growth this period, generating 2,071 leads which represents a remarkable 252% year-on-year increase. Our acquisition remains well-balanced across the funnel, with Content Downloads at 40% driving brand authority, Demo Requests at 14% signaling strong high-intent interest, and Self-Signups at 24% showcasing efficient, product-led adoption. This diversified momentum validates our current go-to-market strategy and ensures a robust pipeline for sustained revenue growth.

Xref saw exceptional momentum in H1 FY26 as the onward pipeline surged 430% year-on-year to \$3.4M. This growth in lead flow was driven by a sharpened marketing focus and the launch of self-signup functionality, which accelerated opportunity creation. Sales execution converted this demand into \$0.51M in won deals, a 61% increase over the prior half, leaving the company with its strongest-ever backlog of high-intent opportunities for H2.

Operational Efficiency

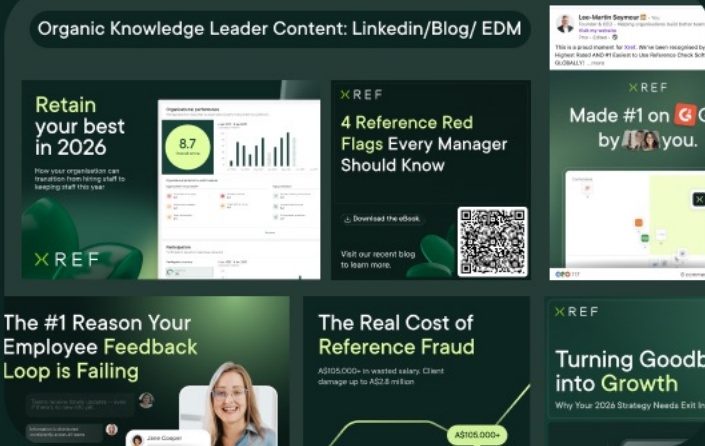
Marketing

Generating high-intent leads by leveraging industry expertise, partner networks, and a combination of referrals and paid media.

Lead-Gen Resources



Organic Knowledge Leader Content: LinkedIn/Blog/ EDM



Channel Mix



Paid ads & retargeting

Lead-Gen

Leads: 514

Lead-Gen

Leads: 100

Lead-Gen

Leads: 46

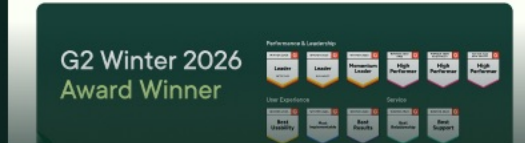
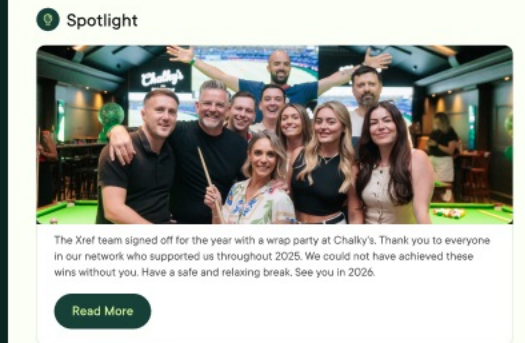
Thought leadership

Views: 6,849

Thought

Views: 56

Email Marketing



XREF

Four new background checks - now live in Xref

- Education Verification
- Background Checks
- Employment Verification
- Social Media Checks

Hi [Lead],

Are your background check processes complete and compliant?

Introducing Four New Essential Checks in Xref

Xref now provides a complete, end-to-end background checking experience, fully integrated with our core referencing platform. You can now conduct the following highly customisable and auditable checks, all from a single location

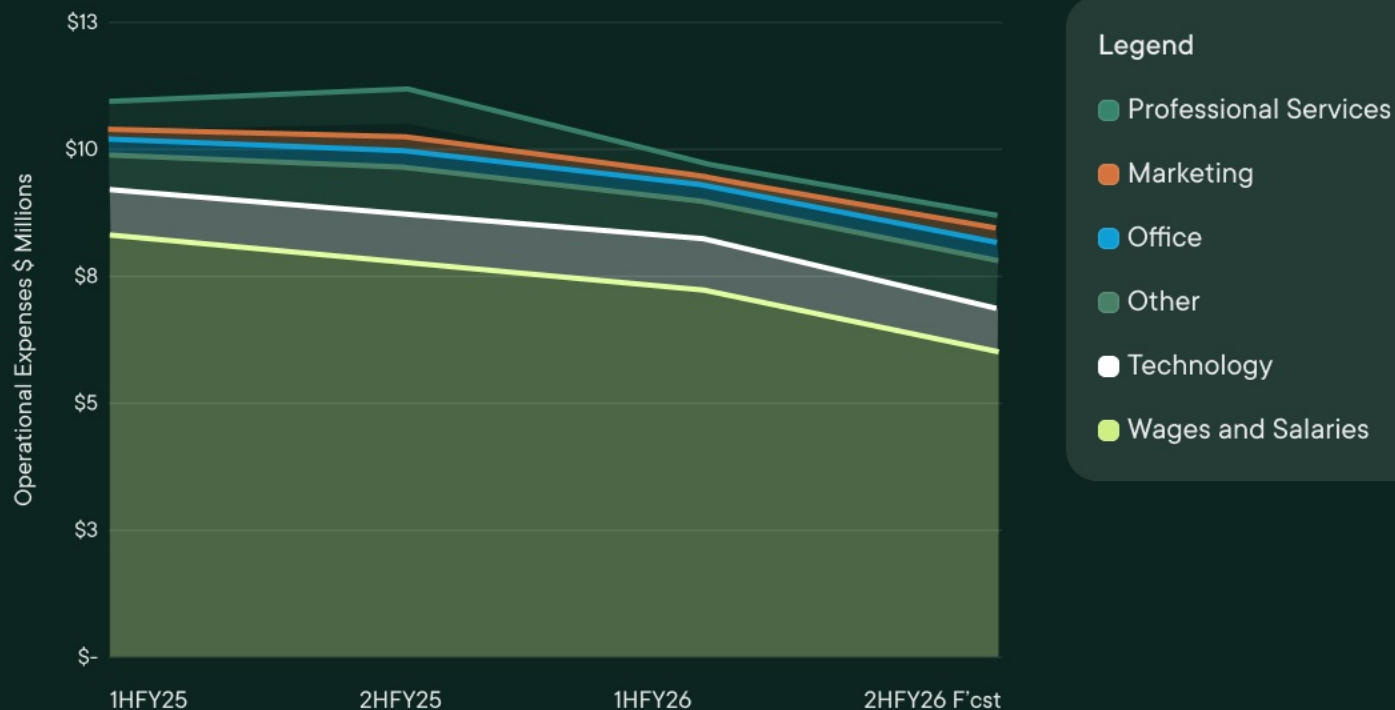
Four New Essential Checks

- Employment Verification
- Credential Verification
- Education Verification
- Social Media Checks

Operational Efficiency

Profitability

Enhanced efficiency achieved through business alignment with new platform momentum.

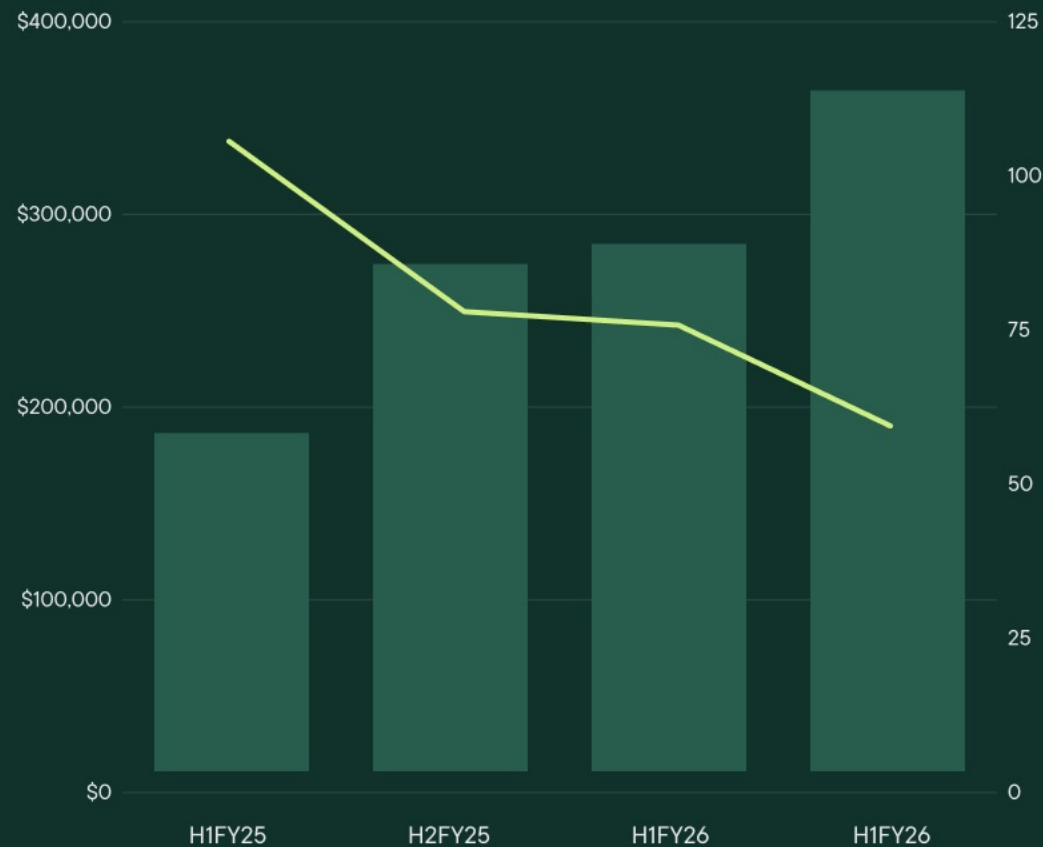


Total operating expenses were reduced by 14% to \$9.9m (H1 FY26 vs H1 FY25). This was driven by a 13.0% decrease in wages and salaries as the company derived efficiencies through AI and self-service tools. Our AI agent successfully resolved 7,000 support cases, reducing manual handling by 25%. Additionally, implementation of AI tools in our development process led to 57% of all code deployed during the half being AI-generated.

By replacing manual headcount with scalable technology, the company's operational expense base has reduced 9% from \$10.9m in H1 FY25 to \$9.9m in H1FY26. As a result of a company restructure in February 2026, second half operating expenses are expected to reduce further.

Revenue Per Head

Headcount



Xref has recently completed a strategic restructure to align our cost base with the new platform and prepare for growth. This restructure has driven a 27% increase in Revenue Per Employee (RPE), now reaching \$362k per head.

H1 FY26 Highlights

Growing the New Platform, Achieving positive EBITDA & Lowering Debt

Profitability & Earnings

\$1.2m (+904%)

EBITDA

\$4k

Positive Operating Cashflow

Our focus on operational efficiency has delivered a positive EBITDA of \$1.2M and a positive operating cashflow, which reached \$4k. These results demonstrate that our core business is fundamentally profitable. By separating our earning power from legacy platform dependencies, we are building a leaner, more sustainable cost structure that protects margins even during a major strategic transition.

ARR - Strategic Revenue Quality

\$9.2m (+27%)

New platform

\$1.7m (-52%)

API Only Clients

\$3.6m (-4%)

Engage Platform

\$2m (-40%)

Legacy Platform

Xref has intentionally moved away from low-quality, "seasonal" transactional revenue toward multi-year SaaS contracts covering broader services and data. The business's underlying health is evidenced by \$9.2M in New Platform ARR (54% of total Group ARR) and significant margin improvements that drove adjusted EBITDA growth this half. This strategic shift ensures a more predictable revenue base, insulating the company from the volatility of traditional recruitment cycles.

Operational Expenses & Efficiency

\$9.9m (-14%)

Operating Expenses

\$0.3m

Revenue per Employee (RPE)

Total operating expenses dropped 14% to \$9.9m (H1 FY26 vs H1 FY25), driven by a 13% reduction in wages as AI and self-service tools improved efficiency. Specifically, an AI agent resolved 7,000 support cases, cutting manual handling by 25%, while AI-driven development accounted for 57% of all deployed code. By replacing manual headcount with scalable technology, the operational expense base fell from \$10.9m to \$9.9m. Following a February 2026 restructure, second-half operating expenses are expected to decrease further.

Financial Discipline & Debt

\$1.5m

Debt Payments

\$0.9m

Principal Reduction

We are de-leveraging the balance sheet to improve the Group's financial health. During the half, total debt payments increased by 130% to \$1.5M when compared to the corresponding half. In doing so we were able to achieve a \$800k reduction in principal. Cash balance decreased to \$2.8m from \$3.3m across the half driven mainly by the increase in these payments.

The recipe for 75% growth

Illustrative ARR Contributions



Although not a forecast, the next phase of growth will focus on three core pillars: Accelerating legacy migration, deepening product adoption through strategic upsells, and optimizing the conversion of lead flow into high-value client acquisitions.

Objective	Metric/Target	Strategy
Legacy Migration	315 Clients	Transitioning remaining users from legacy systems to the API or the new platform.
Platform Adoption	+20% increase	Driving growth via upsells: Trust Marketplace, Engage and Cap Extensions.
Client Acquisition	300 New Clients	Converting lead flow at an Average Invoice Value (AIV) of \$6,300
Client Retention	85% Rate	Maintaining long-term stability and platform loyalty.



Our new platform is Xref

Derived from the engineering term for where two paths intersect, Xref marks the strategic point where a candidate's career meets an employer's mission.

By aggregating structured and unstructured data throughout the employment lifecycle, we transform fragmented "point-in-time" feedback into a verified, lifelong truth record. Xref is the data infrastructure that validates these professional crossings, providing the transparency and trust essential for the modern global workforce.



Rated #1 with over 2000 reviews.

Xref is rated #1 globally for Reference Checking across G2, Capterra, GetApp and Google

Awarded and recognised



2025 Xref Client Awards

view them all at xref.com/xref-engage-awards





Lee-Martin Seymour

Founder, CEO, Executive Director
16 yrs with Xref

Lee is the visionary and driving force behind the Company's product strategy and brand. His passion for client satisfaction is a core focus, driving him to create solutions that meet the evolving needs of the employment sector. He is the designer of the original automated reference checking platform and has been the driving force in its product development, including its evolution into a broader "employer intelligence platform" with tools for pulse surveys, exits, and automated talent pooling.

Non Executive Board



Thomas Stianos [in](#)
Chairman,
4 yrs with Xref



Nigel Heap [in](#)
Non-Executive Director,
9 yrs with Xref



Jake Philpot [in](#)
Non-Executive Director,
0.5 yrs with Xref

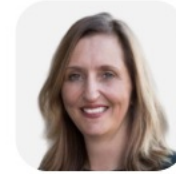


Jon Newbery [in](#)
Non-Executive Director,
0.5 yrs with Xref



Kamille Dietrich [in](#)
Company Secretary,
0.1 yrs with Xref

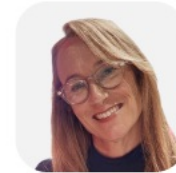
Executive Management



Sharon Blesson [in](#)
Chief Technology Officer,
9 yrs with Xref



Avi Lewis [in](#)
Chief Financial Officer,
2 yrs with Xref



Melanie Seymour [in](#)
Director of HR and Payroll,
14 yrs with Xref



Dr. Louise Parkes [in](#)
Chief Customer Officer,
2.5 yrs with Xref



Tobi Ajibola [in](#)
Chief Revenue Officer,
6 yrs with Xref

Capital structure

Quoted shares

220.09M

Market cap.

\$23.10M At 10.5c

Options

9.92M

Options with an exercise price between \$0.00 and \$0.50, and which expire on dates between between July 2026 and November 2028.

Top 5 Shareholders

31.74m



Lee Seymour, Founder CEO & Exec Director

As West Riding Investments Pty Ltd (Seymour Family A/C) and,
Seymour Superannuation Holdings (Seymour Superfund A/C)

30.36m

EPI Capital Pty Ltd (Jake Phillpot)

20.00m

Beauvais Capital Pty Ltd

20.77m

Citicorp Nominees Pty Ltd

17.83m


UBS Nominees Pty Ltd

Further resources


Products

 **Xref Sign up** [🔗](https://login.xref.com/signup)
login.xref.com/signup

 **Xref Pricing** [🔗](https://xref.com/pricing)
xref.com/pricing


 **Platform demo** [🔗](https://xref.com/demo)
xref.com/demo


 **Trust Marketplace** [🔗](https://trustmarketplace.com)
trustmarketplace.com


 **Client welcome site** [🔗](https://welcome.xref.com)
welcome.xref.com

Credentials

 **G2 Ratings** [🔗](#)

 **Google reviews** [🔗](#)

 **Capterra** [🔗](#)

 **Xref client case studies** [🔗](#)

 **Getapp** [🔗](#)

Reports

2025 Employee Voice Report [🔗](#)

**7 Costly Mistakes to Avoid
When Hiring** [🔗](#)

Key Contacts

Place of business

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xref.com

Auditors

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crowe.com/au

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Lv 5, 126 Phillip Street, Sydney, NSW 2000

automic.com.au

Corporate Advisory

TMT Partners, Aurora Place, Level 27/88 Phillip St, Sydney, NSW 2000

tmtpartners.com.au

Investor Centre

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xf1.com



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