

26 February 2026
ASX Announcement

Digital collections aid profitability improvements

Australian technology and debt collection provider Credit Clear Limited (ASX: CCR) (“Credit Clear” or “the Company”) is pleased to announce its half year financial results for the period ended 31 December 2025 (1H FY26).

Highlights:

- **Revenue Growth:** \$25.0m in revenue for 1HFY26, an 8% increase on the prior corresponding period (pcp), driven by an increase in digital collections and capturing a greater share of wallet.
- **Earnings Improvement:** Underlying EBITDA¹ reached \$3.6m, up 24% on pcp, with EBITDA margins of 14% (1HFY25: 13%).
- **Robust Cash Position:** Cash at bank increased to \$20.9m as of 31 December 2025, up \$7.1m from 1HFY25, positioning the Company to fund digital innovation and invest in newly acquired businesses.
- **Digital Innovation Driving Results:** Direct digital payments grew 29% on pcp to \$84.4m, with a 30% increase in the number of active debt files referred.
- **Unlocking New Opportunities:** By entering adjacent markets, via recent acquisitions of Illion Digital Tech Solutions Holdings Limited (DTS), a well-established SaaS collections provider and ARC Europe, a UK based debt collection agency.
- **FY26 Outlook:** FY26 revenue to \$57.0 million - \$59.0 million and Underlying EBITDA to \$9.5 million - \$10.5 million, supported by acquisition contributions of 5-months and 6-months from DTS and ARC Europe, respectively.

Credit Clear grew revenue by 8% to \$25.0m for 1HFY26, aided by increasing digital collections and a growing share of customer wallets. Gross margins remained stable at 53% vs 54% in the pcp.

The Company achieved Underlying EBITDA¹ of \$3.6m for the half, a 24% improvement on the pcp (1HFY25: \$2.9m). Ongoing improvement in Underlying EBITDA reflects disciplined cost management and the shifting channel mix towards digital collections, which continue to grow at a rate that outpaces total revenue. Additionally, Underlying EBITDA margin improved from 13% in 1HFY25 to 14% in 1HFY26.

The Company retained a healthy financial position with cash from operations of \$1.0m, a reduction on the pcp (1HFY25: \$2.5m). The half closed with a cash position of \$20.9 million, delivering flexibility to execute on the Company’s growth strategy, including the integration of recent acquisitions, to drive geographic expansion.

Innovative Digital technology

Direct digital payments grew 29% on pcp to \$84.4m, while the number of active debt files referred grew to 3.0 million (1HFY25: 2.3m). Digital innovation continues to underpin the Company's ability to capture a greater share of wallet in its clients.

Strategically, Credit Clear's most recent acquisition of SaaS collections business DTS, adds immediate scale to the Company's digital platform by expanding its software offering to early-stage digital collections. DTS' strength in automated voice calls, combined with Credit Clear's AI intelligence, adaptive workflows and digital engagement is a significant enhancement that will benefit both existing and new customers.

Credit Clear's ability to leverage its technological platform has resulted in accelerated collection rates and improved customer satisfaction, as evidenced by an NPS of +38 (across 152,000 responses). The Company's leading position in the tech-enabled debt recovery landscape is further enhanced by the DTS platform which creates proprietary digital engagement for customers by capturing data-insights from high volume interactions.

Acquisitions

In January 2026 the Company successfully completed two acquisitions: DTS and ARC Europe. Both acquisitions align with Credit Clear's vision to deliver innovative, technology-driven solutions to clients and will be earnings-accretive from the first full year of ownership.

The acquisitions significantly expand Credit Clear's Total Addressable Market. By entering adjacent high-value sectors, the Company will diversify revenue streams and strengthen its competitive position in recession-resilient industries such as utilities, insurance, and telecommunications.

DTS brings established relationships with major blue-chip clients, while ARC Europe's strong UK presence opens valuable cross-selling opportunities by leveraging Credit Clear's digital platform, fuelling organic growth and market share gains.

Initial feedback from both DTS and ARC Europe customers has been positive. Early indications highlight an interest from both customer cohorts 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: "Our solid performance this half further highlights the comprehensive offering we are providing to customers in the debt collection space. The scalability of our offering and the importance of our digital overlay are highlighted in improving profitability and growth in digital collections that are outpacing revenue growth.

“In the last four years, we have positioned the Company to be a leader in the sector. Our recent acquisitions further validate our leading position in the debt collection sector. We are completely focused on driving the success we have achieved domestically in the UK, New Zealand and other targeted geographic markets.”

FY26 Outlook

Credit Clear anticipates FY26 revenue to be in the range of \$57.0 million to \$59.0 million, with a skew toward second-half performance, including 5- and 6-month contributions from DTS and ARC Europe respectively. Underlying EBITDA¹ is expected to be in the range of \$9.5 million to \$10.5 million; contributions from the acquisitions in FY26 will be offset by increased investments to support integrations and growth, specifically in the UK.

1H FY26 Webinar Details

The Company will host an investor webinar today, 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

Investors can submit questions prior to the webinar to melanie@nwrcommunications.com.au

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

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1. Underlying EBITDA excludes share-based expenses and non-core business items, but includes technology development opex

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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