



# Transforming the debt collection industry

26 February 2026

---

1HFY26 Results Presentation

---

# Important Information

---

This presentation has been prepared by and is the sole responsibility of Credit Clear Limited ACN 604 797 033 (Company). The information contained in this presentation was prepared as of 26 February 2026 and remains subject to change without notice. The information in this presentation is of a general nature provided solely for the purpose of giving you background information about the Company.

The provision of this presentation is not a representation to you or any other person that an offer of securities will be made. Any prospective transaction would be undertaken solely on the basis of disclosure documentation prepared in accordance with applicable laws (to the extent required). The information in this presentation may differ materially in both content and presentation from that presented in any disclosure document prepared in connection with any proposed transaction (to the extent required).

This presentation does not constitute an offer to issue, or arrange to issue, securities or other financial products. The information contained in this presentation is not investment or financial product advice and is not intended to be used as the basis for making an investment decision. The information has been prepared without taking into account the investment objectives, financial situation or particular need of any particular person. Before making an investment decision, you should consider, with or without the assistance of a financial adviser, whether an investment is appropriate in light of your particular investment needs, objectives and financial circumstances.

This presentation is intended for those persons to whom it is delivered personally by or on behalf of the Company. By attending this presentation, you represent and warrant that (i) if you are in Australia, you are a person to whom an offer of securities may be made without a disclosure document (as defined in the Corporations Act 2001 (Cth) (Corporations Act)) on the basis that you are exempt from the disclosure requirements of Part 6D.2 in accordance with s 708(8) or 708(11) of the Corporations Act; if you are outside Australia, you are a person to whom an offer and issue of securities can be made outside Australia without registration, lodgment or approval of a formal disclosure document or other filing in accordance with the laws of that foreign jurisdiction.

No representation or warranty, express or implied, is made by any person as to the fairness, accuracy, completeness or correctness of the information, opinions and conclusions contained in this presentation. To the maximum extent permitted by law, none of the Company, its directors, employees or agents, nor any other person accepts any liability, including, without limitation, any liability for any loss, claim, damages, costs or expenses of whatever nature (whether or not foreseeable), including, without limitation, any liability arising from fault or negligence on the part of any of them or any other person, for any loss arising from the use of this presentation or its contents or otherwise arising in connection with it or any errors or omission in it.

The Company has not independently verified any of the contents of this presentation (including, without limitation, any of the information attributed to third parties). No person is under any obligation to update this presentation at any time after its release to you. This presentation is strictly confidential and is intended for the exclusive benefit of the person to which it is presented. It may not be reproduced, disseminated, quoted or referred to, in whole or in part, without the express consent of the Company.

This presentation contains certain forward-looking statements with respect to the financial condition, operations and business of the Company and certain plans and objectives of the Company. Forward-looking statements can be identified by the use of forward-looking terminology, including, without limitation, the terms "believes", "estimates", "anticipates", "expects", "predicts", "intends", "plans", "targets", "aims", "outlook", "guidance", "forecasts", "may", "will", "would", "could" or "should" or, in each case, their negative or other variations or comparable terminology. Such forward looking statements are subject to internal and external risks and uncertainties that may have a material effect on the Company. As such, undue reliance should not be placed on any forward-looking statement. Past performance is no guarantee of future performance. Nothing contained in this presentation should be relied on as a promise, representation, warranty or guarantee whether as to the past, present or future.

All references to dollars, cents or \$ are a reference to Australian currency, unless otherwise stated.

# An Integrated & End-to-End Debt Resolution Provider

Diversified revenue streams across three key areas



- Proprietary, AI-powered customer engagement and digital payments engine transforming traditional receivable collections.
- Streamlined, **high-margin, scalable technology** platform used by 1,000+ businesses.

**DIGITAL**



- Market-leading provider of traditional, contingent debt recovery, accounts receivable management, and litigation.
- Services **400+ corporate clients** and providing a turnkey base to help scale tech platform.

**HYBRID**



- In-house legal escalation and litigation, **complementing recovery services** with legal expertise and credibility.
- Provides complex debt recovery and insolvency services to clients requiring deeper intervention.

**LEGAL SERVICES**

← *SHORT – TERM DEBT* →

← *LONGER – TERM DEBT* →

# Performance driven by growing customers share of wallet

Underlying EBITDA<sup>1</sup> supported by ongoing cost efficiencies and shifting channel mix towards digital transition

**\$25.0m**

1HFY26 Revenue  
+8% on PCP

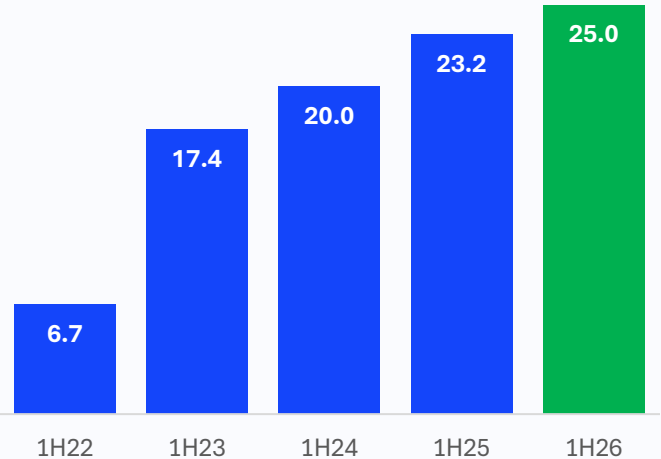
**\$3.6m**

Underlying EBITDA<sup>1</sup>  
+24% on PCP

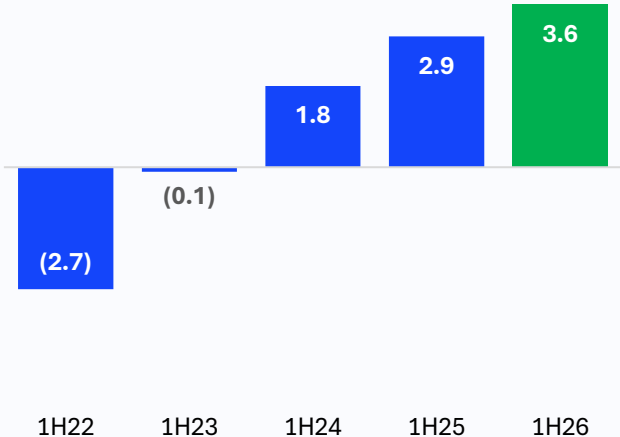
**\$20.9m**

Cash at bank  
Funded for growth opportunities

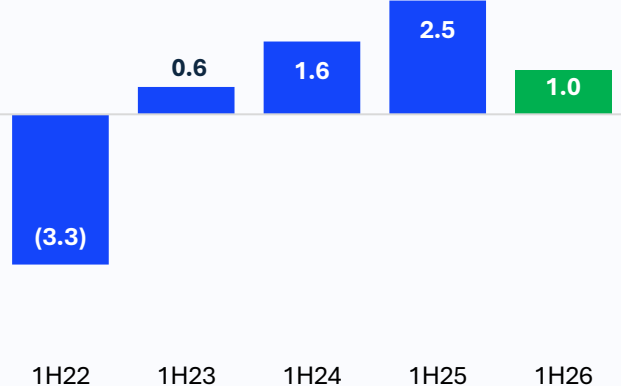
Revenue (\$m)



Underlying EBITDA (\$m)



Cash from Operations (\$m)



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

# Improving profitability with a growing digital focus



~14%

Underlying EBITDA<sup>1</sup> Margin improves from 13% in 1HFY25



~\$1.0m

Cash GENERATED from operations down (1HFY25:\$2.5m)



53%

Stable Gross Margins (1HFY25: 54%)



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

# Ongoing engagement with improving share of wallet

Growing sales pipeline with upfront investment in winning and growing clients completed

## 21



**Tier-1 clients<sup>1</sup> in 1H FY26 vs  
21 in 1H FY25**

- **\$1.3m** – average annualised revenue from tier-1 clients in 1HFY26 (1HFY25: \$1.1m)
- **\$4.6m** – annualised revenue from largest client in 1HFY26 (1HFY25: \$3.0m)

## 59



**Tier-2 clients<sup>2</sup> in 1H FY26  
Up from 47 in 1H FY25**

- **\$223k** – average annualised revenue from tier-2 clients (1HFY25: \$208k)
- **\$483k** – revenue from largest tier-2 client (1HFY25: \$366k)

**Once Integrated & Onboarded, Revenue From These Larger Clients is Consistent & Recurring**

# Unlocking global reach, with comprehensive offering

Driving growth via cross-sell opportunities across recent acquisitions & newly established BPO offering



## Business Processing Operations (BPO)

- Strategy to expand existing Phillipines BPO division at an accelerated rate to assist with customer acquisition
- Critical in driving existing customer share of wallet



Acquired January 2026

- Well-established, UK-based debt collection agency, with 25-year track record
- Significant opportunity to replicate past success, by overlaying CCR's digital solution
- Earnings accretion expected in year one

## Digital Tech Solutions

Acquired January 2026

- Global SaaS provider of early-stage digital payments
- 35-year track record with operations in the UK, Australia, New Zealand, USA, and Canada
- Expected to be earnings accretive in first full-year of ownership

**Digital Innovation Meets Global Collection Expertise – Powering Seamless, Outsourced Recovery at Scale**

# Expanding geographic footprint via ARC Europe

## ARC expected to be earnings accretive in its first full financial year of ownership

- UK based debt collection agency
- Established in 2001, with trusted partnerships across Financial Services, Health & Leisure, Insurance, and Utility sectors

### Compelling strategic rationale:

- Adds immediate scale
- Long standing UK customer base provides a strong foundation for expansion
- Materially expands Total addressable market
- Significant opportunity to overlay digital solution across ARC's UK customer base to drive operating leverage
- Client growth and up-sell opportunities via its digital collections offering
- Expected to deliver operational efficiencies and accelerate growth



### Select existing customers



# Digital scale-up, driving growth in new markets

## DTS leverages technology to minimise collections cost, improving customer engagement

- SaaS business, that supports debt collection and management for customers by capturing data-insights from high volume interactions, to build proprietary digital engagement
- 35-year track record with strong Blue-Chip client base

### Compelling strategic rationale:

- Adds immediate scale
- Diversifies CCR's digital platform by expanding software offering to early-stage digital collections
- Unlocks significant cross-sell opportunities via growing share of wallet across existing Blue-Chip customer base
- Expected to take CCR's digital collections business from 5% of annualised revenue to 17%
- Initial customer feedback has been positive, with early indications highlighting an interest from clients in utilising an expanded product suite.

### Digital Tech Solutions

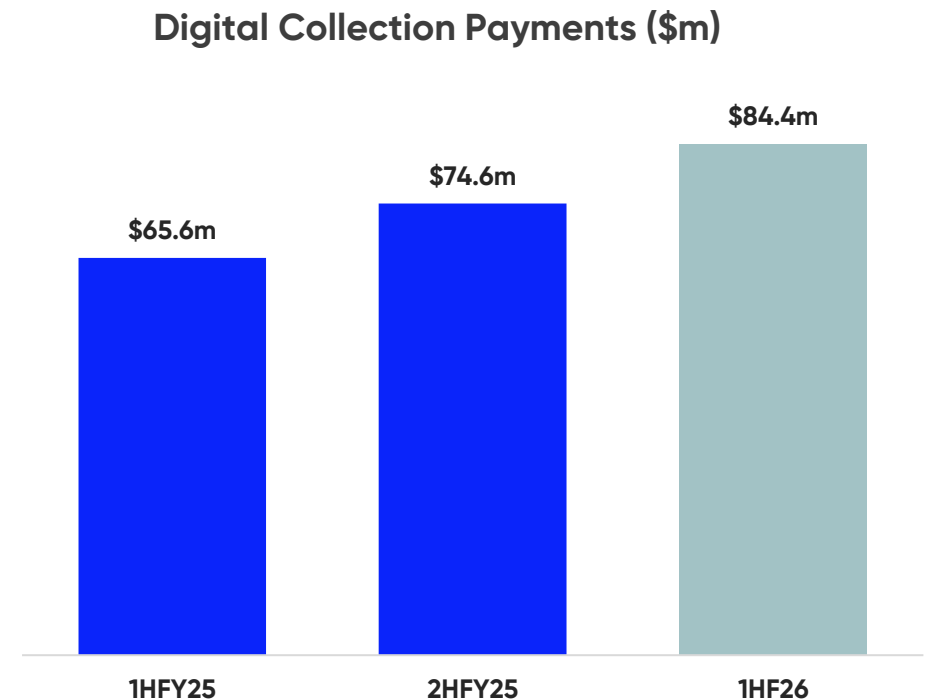
#### Select existing customers



# Growth supported by increasing digital collections

## Demonstrating a high growth rate in digital collections

- A leading digital provider in the collections process with a white label solution that:
  - Enhances recovery rate
  - Improves collection time
  - Frictionless interaction for both client & consumer
- 29% increase in 1HFY26 direct digital payments to \$84.4m (1HFY25: \$65.6m)
- 30% increase in 1HFY26 number of active debt files referred to 3.0m (1HFY25: 2.3m)



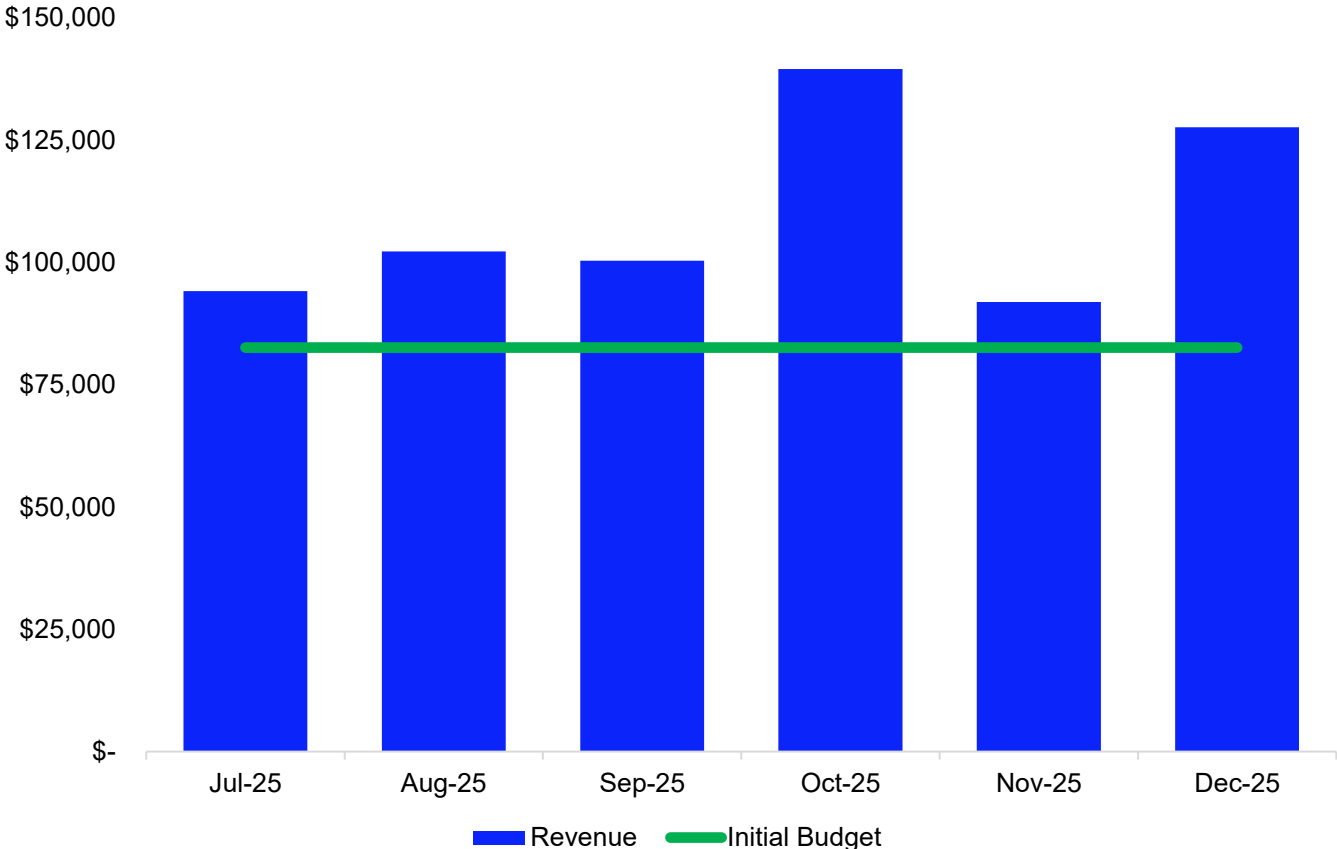
# Increasing share of customer wallet

Strong growth in winning revenue above client budgets, underpinned by products delivering speed and ease

### Case Study | Large Insurance client

- Initial budget estimated at ~\$495,000 of revenue for six-month period
- Monthly revenue surpassed initial monthly budgets, for 6 months
- Client initially signed with ARMA, and upsized budget to utilise CCR's hybrid approach to assist with more specialist collections
- Estimated revenue of ~A\$1.3m for FY2026 (versus initial budget of ~A\$990k)

Insurance client - 1HFY26 Revenue vs Initial Budget



# Financials

# 1HFY26 Underlying vs Statutory result

	1H FY26	1H FY25	Commentary
	\$000's	\$000's	
<b>EBITDA - Underlying Business</b>			
<b>Revenue</b>	<b>25,020</b>	<b>23,249</b>	<b>Up 8%</b>
<b>Expenses</b>			
Employee Benefits	(13,297)	(12,863)	Increase in sales resources. BPO Expansion.
Other	(8,135)	(7,453)	System enhancements for new/onboarding clients.
<b>EBITDA - Underlying Result</b>	<b>3,588</b>	<b>2,933</b>	<b>37% of additional revenue flowed to Underlying EBITDA</b>
<i>EBITDA margin %</i>	<i>14%</i>	<i>13%</i>	<i>Underlying EBITDA profit margin continues to improve</i>
<b>Other Items</b>			
Revenue	0	14	
Expenses (non BAU)	(1,020)	(794)	Acquisition costs. Systems consolidation & client migration costs. Compliance
Share Based Expenses	(616)	(1,074)	Share options & share rights
<b>EBITDA (per Statutory Accounts)</b>	<b>1,953</b>	<b>1,078</b>	
Depreciation & Amortisation	(1,536)	(1,446)	Tech Development amortisation and ROU office assets
Interest - Net	127	87	
Tax	82	17	
<b>NPATA</b>	<b>626</b>	<b>(298)</b>	<b>Net profit after Tax excluding amortisation of acquisitions</b>
Amortisation - Acquisitions	(1,421)	(1,876)	
<b>Net P/(L) - (per Statutory Accounts)</b>	<b>(795)</b>	<b>(2,174)</b>	

# FY26 Outlook

# FY26 Outlook

---

## Macroeconomic Tailwinds

---

## Growth

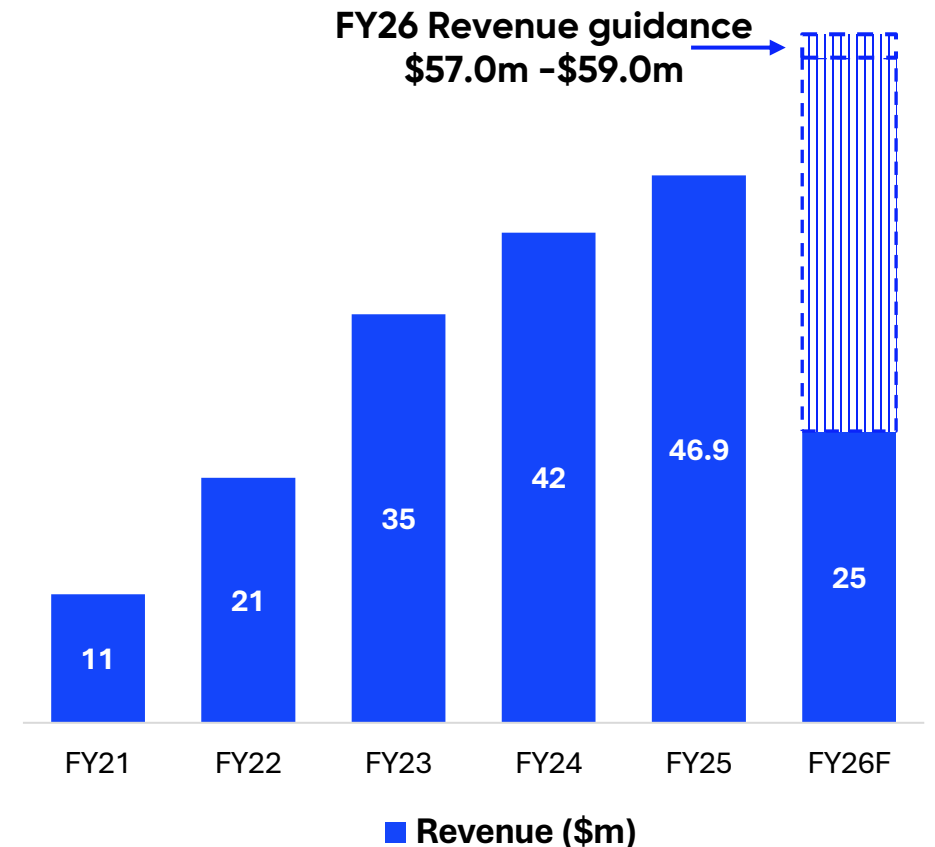
---

- Trading conditions are supportive, debt contingent market continues to grow
  - Average amount of personal debt (excluding mortgages) in Australia is on the rise
  - Australian companies are focused on strengthening their debt resolutions and reducing costs by utilising AI digital driven capability
- 
- Growth supported by strong sales pipeline and continuing to win share of wallet expected to drive revenue growth
  - Continued integration and deployment of AI technology and SaaS platform across the Company's debt resolution teams
  - Investments in sales team across Australia and the UK to drive SaaS sales
  - Integration of recent acquisitions, to drive future growth and geographic expansion
-

# Top-line momentum continues in FY26

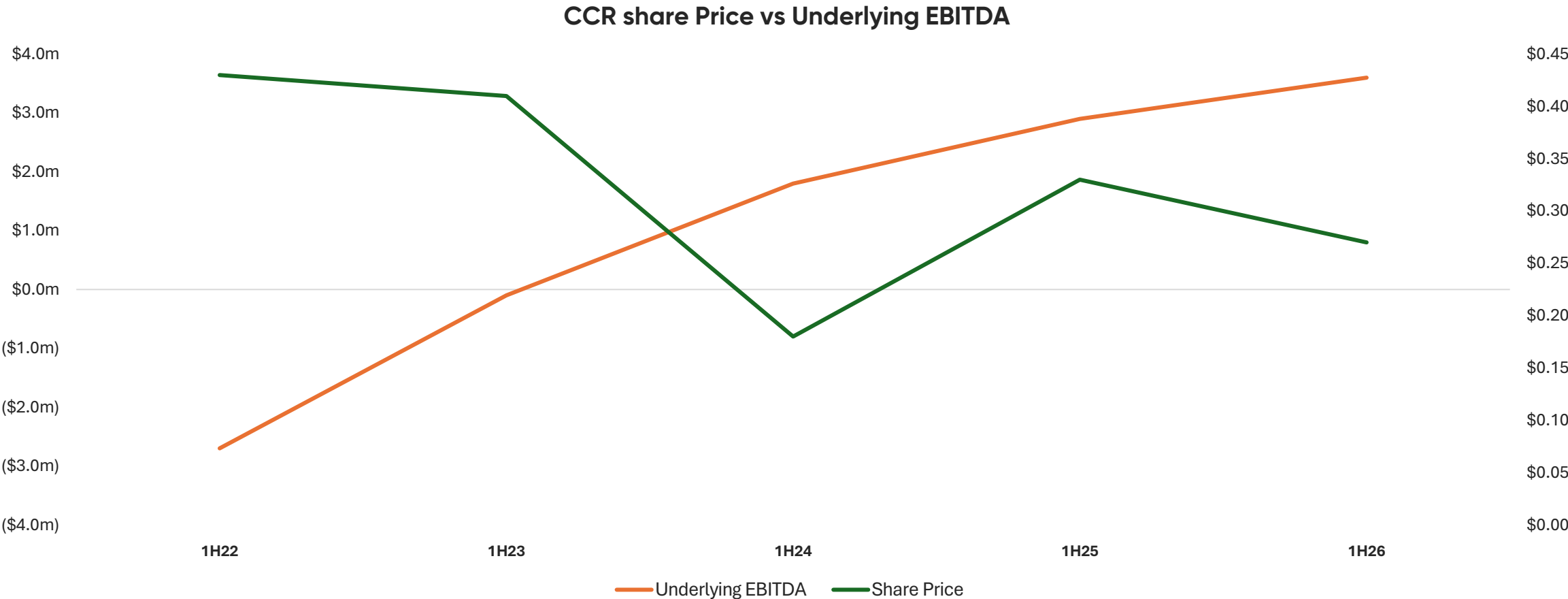
Scaling Revenue through strategic acquisitions, EBITDA stable as synergies are unlocked

- **FY26 Revenue guidance of \$57.0 to \$59.0 million**
  - Includes 5-months of DTS and 6-months contribution of ARC Europe
  - The Company expects performance in 2H FY26, will off-set softer holiday trading
- **FY26 Underlying EBITDA guidance of \$9.5 to \$10.5million**
  - FY26 contribution from acquisitions, off-set by increased investments to support integration and growth
  - Additional sales staff to be onboarded to drive digital growth in Australia & UK



# Continuing profitability improvements

Underlying business performance is yet to be reflected in CCR's share price



# Appendix



# CCR Overview – Who We Are

## Credit Clear Limited (ASX: CCR)

- One of Australia's leading account receivables and debt resolution groups
- Delivering an integrated and end-to-end recovery solution to many of Australia's largest companies

## Emerging As A Provider To Australia's Largest Organisations

- Sustainable competitive performance advantage through technology and long-term client relationships
- Upfront investment into winning and onboarding large clients

## The Credit Clear Approach

- Committed to delivering positive outcomes to our clients and their customers
- Disciplined execution of long-term profitable growth with strong cash generation supporting ongoing investment in client acquisition and technology development
- Owner-operator mindset and alignment drives performance and accountability culture
- Focused on expanding operating leverage from ~20% organic revenue growth, with 40-50% of incremental revenue falling through to Underlying EBITDA

## Disciplined Operating & Capital Allocation Model

- Focused on execution and accountability
- Delivery of long-term value creation

## Establishing A Track Record Of Delivery

- Consistent outperformance against competitors leading to greater share of wallet
- Winning and onboarding new large clients

## Teams Set Up To Service Strategic Industry Sectors



Insurance



Water



Energy



Transport



Telecommunications



Banking and Finance



Education

# Transforming the debt collections industry

With a mission to be the world's most advanced customer engagement and re-payments platform, Credit Clear challenges the traditional way corporations interact with their customers in collecting re-payments.



Early-stage, white-labelled commercially proven AI-driven technology platform that improves debt resolution

**AI delivers a 22% uplift in performance**



Trusted by hundreds of companies in highly regulated and diverse industries to engage millions of end customers

**Working with Australia's largest companies**



Strong trading conditions with rising cost of living, consolidation in the collection industry and less debt being sold

**Growing market share as need for services expands**



Leading the rapid digitisation of customer engagement and enhancing the customer experience

**NPS<sup>1</sup> +38 from +150k responses**

1. Net promoter score (NPS) is a market research metric that is based on a single survey question asking respondents to rate the likelihood that they would recommend a company, product, or a service to a friend or colleague

# CCR Overview – Operating Model



## Note

- 01** We do NOT buy debt, we work with our clients to resolve their customers' overdue accounts
- 02** Our clients include banks, insurers, utility providers and government entities
- 03** We engage our clients' customers through digital, traditional and legal channels

# CCR Overview – Purpose, Objective, Values

## Our Values



### Performance

Caring about our performance to have a positive impact on our teams, clients, customers and community



### Integrity

Doing the right thing every time



### Progressive

Always challenging the status quo



### Empathy

Walk in their shoes



### People

Empowering people with the environment, pathway and tools for success



### Care

For our clients' customers to make life easier through providing sensible solutions



# Illustrative Client Profit/Loss Timeline



# creditclear.

digital payment technology

---

## Andrew Smith

### CEO & MD

Credit Clear  
E: [andrew@armagroup.com.au](mailto:andrew@armagroup.com.au)

## Melanie Singh

### Investor Relations

Credit Clear  
e: [melanie@nwrcommunications.com.au](mailto:melanie@nwrcommunications.com.au)  
m: +61 439 748 819