

6 March 2026

ASX Announcement

ANZ Loan Facility of \$6.0m to support acquisitions

Australian technology and debt collection provider Credit Clear Limited (ASX: CCR) (“Credit Clear” or “the Company”) is pleased to advise that it has executed finance documentation with Australia and New Zealand Banking Group Limited for a loan facility of \$6.0 million to support the Company’s business acquisition strategy (“Loan Facility”).

While the Company has a strong cash position of ~\$20 million as at the end of February 2026, securing the Loan Facility marks the first step with a big four bank in Australia and another milestone in the Company’s growth trajectory, providing greater flexibility to assess and implement funding that optimises cost of capital. The Company continues to pursue strong organic growth, complemented by highly strategic acquisitions, within its expanded total addressable market.

Andrew Smith, CEO and MD, commented:

“As we capitalise on our European expansion, following the successful acquisition and integration of ARC Europe and DTS and a broadened field of opportunities for significant organic and inorganic growth opportunities, including on the home front in Australia and New Zealand, we are very pleased to have the support of a major bank.”

Facility details

Facility	Loan Facility
Amount of Facility	6,000,0000
Term	Subject to Annual Review (no fixed term)
Repayment	\$166,667 of Principal per month
Security	Security from the Company, and others, acceptable to ANZ

The interest rate and fees associated with the Loan Facility are on standard commercial terms.

Drawdown of the Loan Facility remains subject to the satisfaction of Conditions Precedent in the finance documentation, including associated legal checks and completion of transactional arrangements.

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

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Investor and Media Enquiries

Melanie Singh

melanie@nwrcommunications.com.au

+61 439 748 819

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 repayments 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 in Sydney and offices in Melbourne, Brisbane, Adelaide, and Perth.

www.creditclear.com.au