

# QUICKFEE Q3 FY26 BUSINESS UPDATE

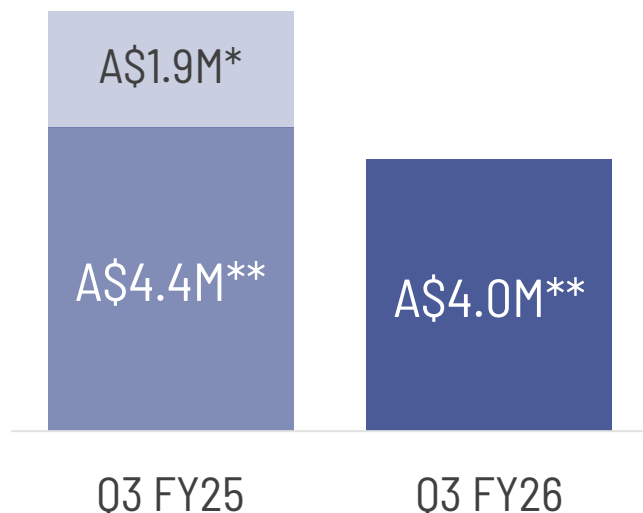
21 April 2026  
Chief Executive Officer, **Bruce Coombes**



# Q3 FY26 Results Overview

Underlying revenue down 9% on pcp, strong growth in AU legal

- + GROUP REVENUE OF \$4.0M
- + EBTDA POSITIVE IN Q3 FY26



\* REVENUE FROM SOLD PRODUCTS  
 \*\* ONGOING REVENUE

Q3 FY26 PERFORMANCE <sup>2</sup>	Q3 FY26	Q3 FY25	MOVEMENT
<b>REVENUE</b>			
US FINANCE (PAY OVER TIME)	US\$ 0.5 M	US\$ 0.9 M	-44%
US PAY NOW (ACH & CARD) vs reported pcp	-	US\$ 1.2 M	n/a
AU FINANCE (PAY OVER TIME)	A\$ 2.9 M	A\$ 2.6 M	+12%
<b>GROUP REVENUE vs. REPORTED PCP</b>	<b>A\$ 4.0 M</b>	A\$ 6.3 M	-37%
<b>GROUP REVENUE vs. NORMALISED PCP<sup>1</sup></b>	<b>A\$ 4.0 M</b>	A\$ 4.4 M	-9%

## TOTAL TRANSACTION VALUES (TTV)

US FINANCE (PAY OVER TIME)	US\$ 4.6 M	US\$ 7.6 M	-39%
AU FINANCE (PAY OVER TIME)	A\$ 14.7 M	A\$ 14.1 M	+4%



## EARNINGS GUIDANCE

FY26 EBTDA in the range of \$3.75 - \$4.25 million<sup>3</sup>

1 "Normalised PCP" - Q3 FY25 has been restated/normalised to remove revenue from US Pay Now (US ACH, Card and Connect products), which was sold in September 2025.

www.quickfee.com 2 Q3 FY26 financial results are unaudited

3 Excluding any accounting profit recorded on the sale of the US Pay Now business.

# Q3 FY26 Highlights

## Quarterly revenue of **A\$4.0m, down 9% on normalised pcp (excluding US Pay Now)**

- + AU Finance revenue up 12% on pcp to A\$2.9m
- + US Finance revenue down 44% on pcp to US\$0.5m, primarily due to a strong Q3 FY25

## Continued growth in disbursement funding (DF) to **42% of AU loan book**

- + DF total transaction value (TTV) up 23% on pcp to A\$2.7m
- + Fee Funding TTV in Australia flat on pcp at \$12m
- + Recent new DF firm sign-ups are expected to deliver approximately A\$10 million of DF originations in their first 12 months.

## Stronger net interest margin of **15.3%**

- + Reflects robust business model in the high-margin, B2B fee-funding industry for the accounting and legal professions across Australia and the United States

## Confirm guidance of **FY26 EBTDA in the range of A\$3.75m - A\$4.25m**

- + Strong start to TTV volumes in April
- + Growth potential in Aiwyn reseller volumes in the US

# QuickFee helps professional services firms

accelerate collection of accounts receivable, get paid faster and grow their business.

## TRUSTED FOR PAYMENTS AND FINANCING SOLUTIONS SINCE 2009:

700+

PROFESSIONAL SERVICES FIRMS CURRENTLY FINANCED WORLDWIDE

OVER \$750M

LOANS ORIGINATED SINCE INCEPTION



TARGET MARKET: PROFESSIONAL SERVICES FIRMS OVER \$1M IN ANNUAL REVENUE

## WE HELP FIRMS

### Reduce A/R

A/R typically runs high for firms, and we can help turn that A/R into cash

### Grow the Business

There are many priorities competing for cash, and we help find more of it for firms and their clients

## OUR SOLUTIONS

### Pay Now | EFT + Card(AU only)

Secure digital payments platform for accounting and professional service firms

### Pay Over Time | QuickFee Finance

Exclusive invoice and fee financing for clients to pay over 3,6,9 or 12-months

### Disbursement funding

Helping law firms pay disbursements related to personal injury and disputed estates matters

## B2B FINANCE

- + Designed specifically for professional service firms
- + No invoice maximum for QuickFee Finance
- + Finance product is B2B only, no consumer credit regulations

# Targeting Accounting and Legal verticals

## Focus on professional services firms

- + Professional services with a business-to-business (B2B) focused customer base
- + Firm revenue greater than \$1M

## In Accounting and Legal verticals

- + Accounting or solution providers to accounting (e.g. accounting software or CPA State Society)
- + Commercial, family law and personal injury law firms

## Underpins low-risk lending model

- + Professional accreditations licensing and highly regulated environments require high ethical standards, which significantly reduce counter-party risk in B2B lending
- + Annual recurring revenue streams for accounting and tax compliance obligations ensure low volatility receivables
- + Legal work more transactional and larger ticket size drives demand for financing

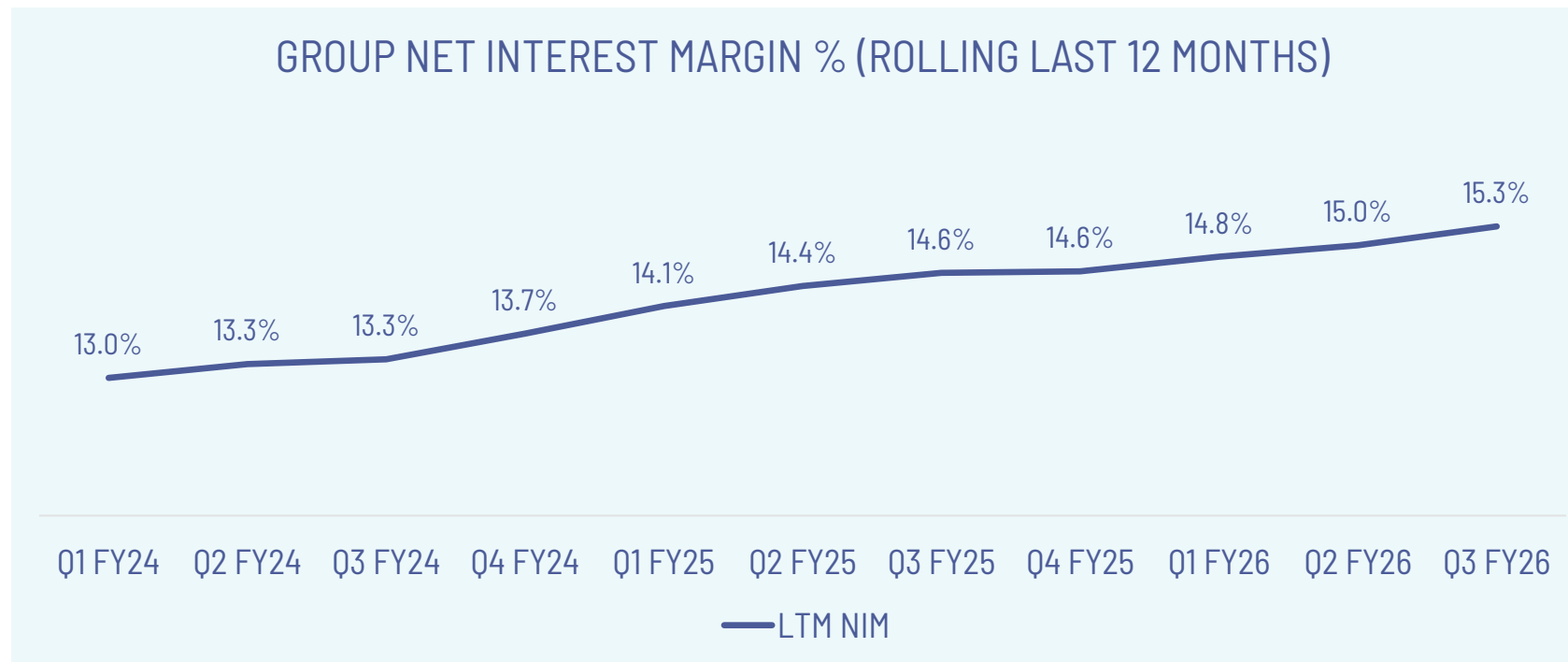


# Growth capacity of \$17.5m to fund future loan book



- + Around 42% of AU loan book in disbursement funding (DF)
- + Decrease in US loan book, primarily reflecting Q3 as weak lending quarter
- + BNPL book now in run-off
- + Total liquidity of A\$13.1 million at 31 March 2026, comprising \$9.4 million unrestricted cash on hand and A\$3.7 million in immediately available funds based on current loan receivables
- + Further borrowing growth capacity of a further A\$17.5 million to fund future loan book growth
- + Debt facility has further expansion 'accordion' of A\$20 million and US\$15 million

# Stronger net interest margin of 15.3%

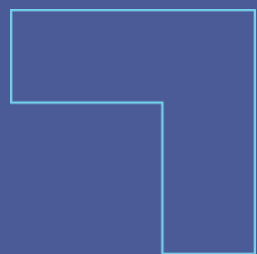


- + Q3 FY26 revenue down 9% on normalised pcp
- + Group NIM increasing steadily over time to 15.3% in Q3 FY26, with low volatility on a quarterly basis
- + Future bank rate increases could impact NIM, as they are not usually immediately reflected in rates charged
- + Reflects high-margin, low-risk business model



**AUSTRALIA:**

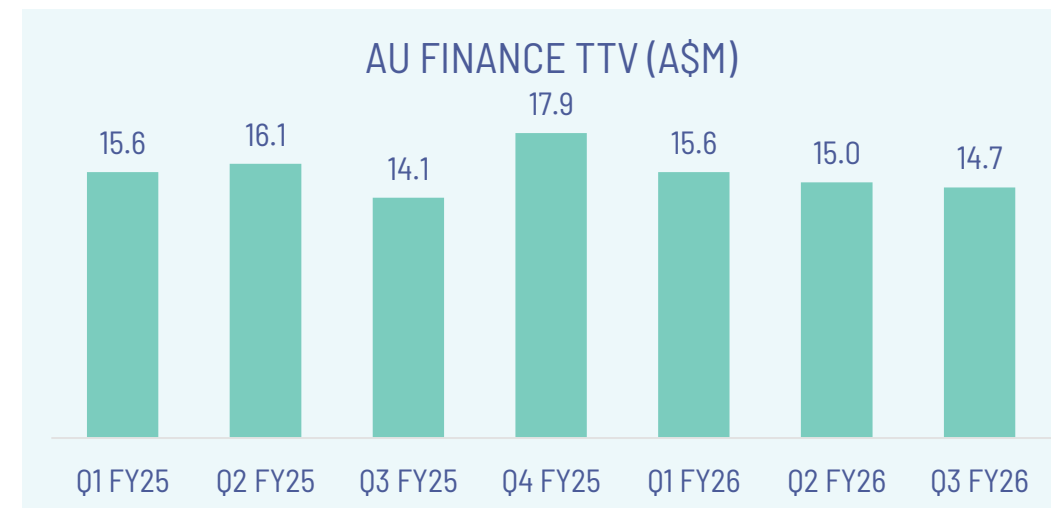
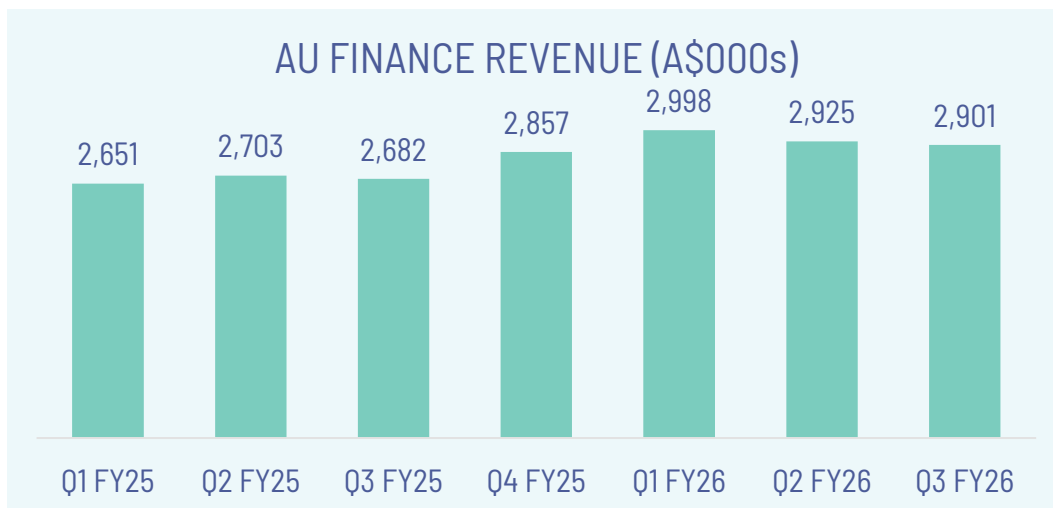
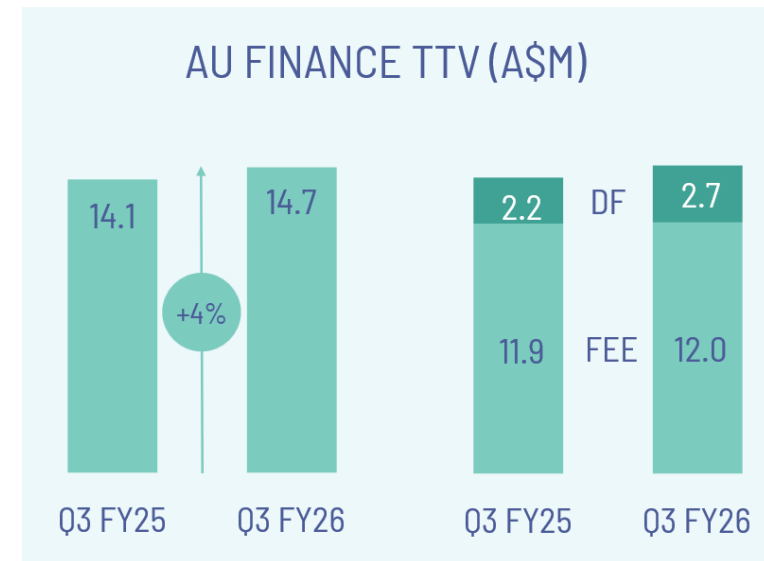
**STRONG GROWTH IN LEGAL**



# AU: Q3 FY26 Finance revenue up 12% on pcp

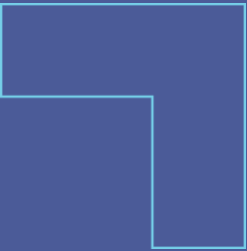
- + AU Finance revenue up 12% on pcp to A\$2.9 million (Q3 FY25: A\$2.6 million)
- + AU Finance TTV up 4% on pcp
- + Finance revenue yield up 70 bps on pcp to 19.7%, primarily due to growth in legal disbursement funding book, now at 42% of total AU book
- + No credit losses in quarter

	Q3 FY26	Q3 FY25
# of Finance payment plans up 14%	2,735	2,394



**UNITED STATES:**

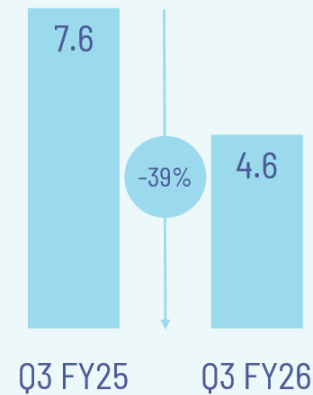
**FOCUS ON RESELLER CHANNEL**



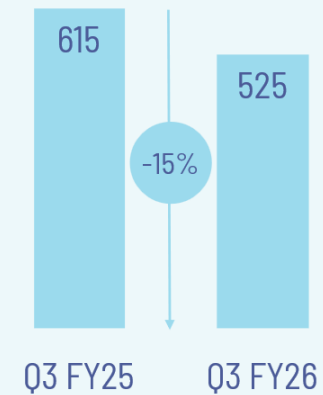
# US: Q3 FY26 Finance revenue down 44% on pcp

- + US Finance TTV down 39% on pcp to US\$4.6 million; Finance revenue down 44% on pcp to US\$0.5 million (Q3 FY25: US\$0.9 million)
- + Green shoots of growth potential in Aiwyn reseller volumes
- + 3 staff in the US; 11 years' combined QuickFee experience
- + No credit losses in quarter

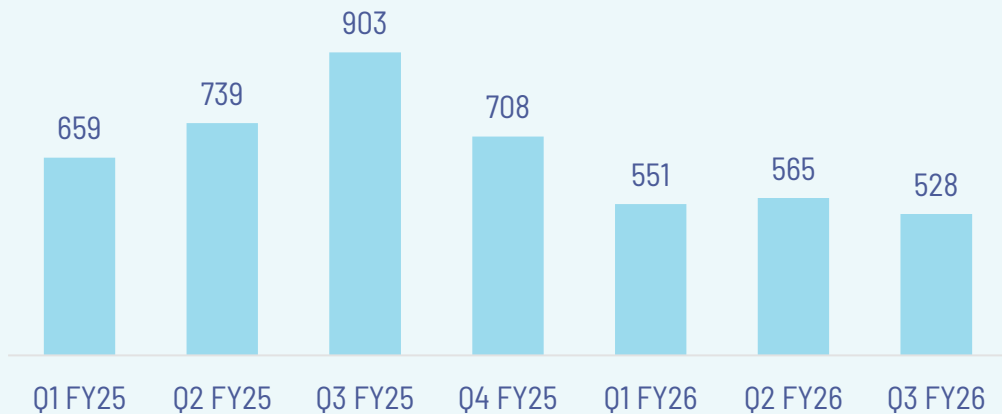
US FINANCE TTV  
(US\$M)



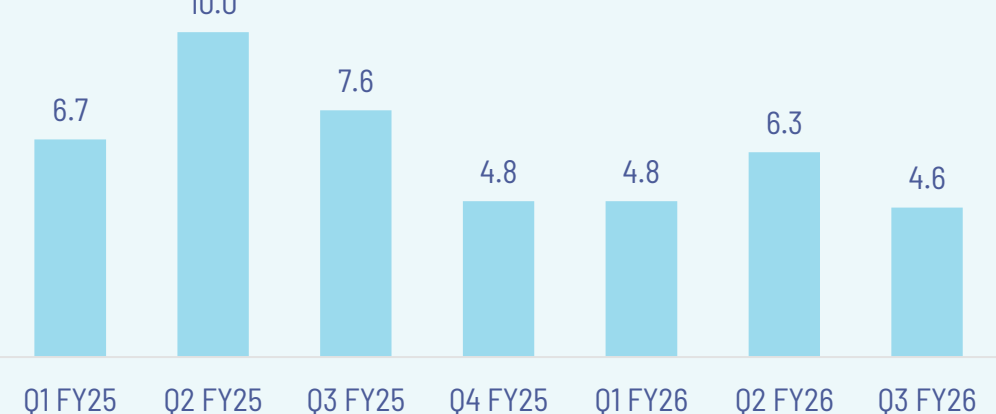
US FINANCE PLANS  
IN QUARTER



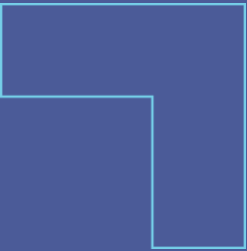
US FINANCE REVENUE (US\$000s)



US FINANCE TTV (US\$M)



# OUTLOOK



# Outlook



## Singular management focus on growing Finance in both AU and US

- + Streamlined back-office processes
- + Leverage experience and success in AU into US
- + Aiwyn reseller agreement opportunity
- + Sole product focus for staff commissions
- + Negligible product development and capex requirements moving forward



## Dividends

- + Expected final FY26 dividend
- + Expected special dividend of approximately 1c per share in Q4 CY26 from the balance of sale proceeds



## Continue to consider other potential inorganic opportunities



## Expected FY26 EBTDA in the range of \$3.75 - \$4.25 million (before profit on sale)



# QUESTIONS

To post any questions or feedback on this presentation, we encourage investors to sign up to the QuickFee investor hub at

[investorhub.quickfee.com/auth/signup](https://investorhub.quickfee.com/auth/signup)



# CONTACT DETAILS

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<https://investorhub.quickfee.com/link/PqdnOr>



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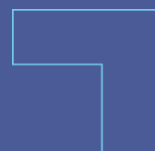
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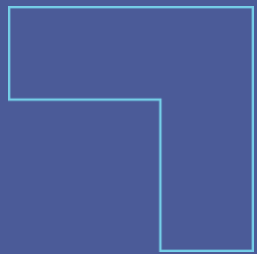
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# APPENDIX

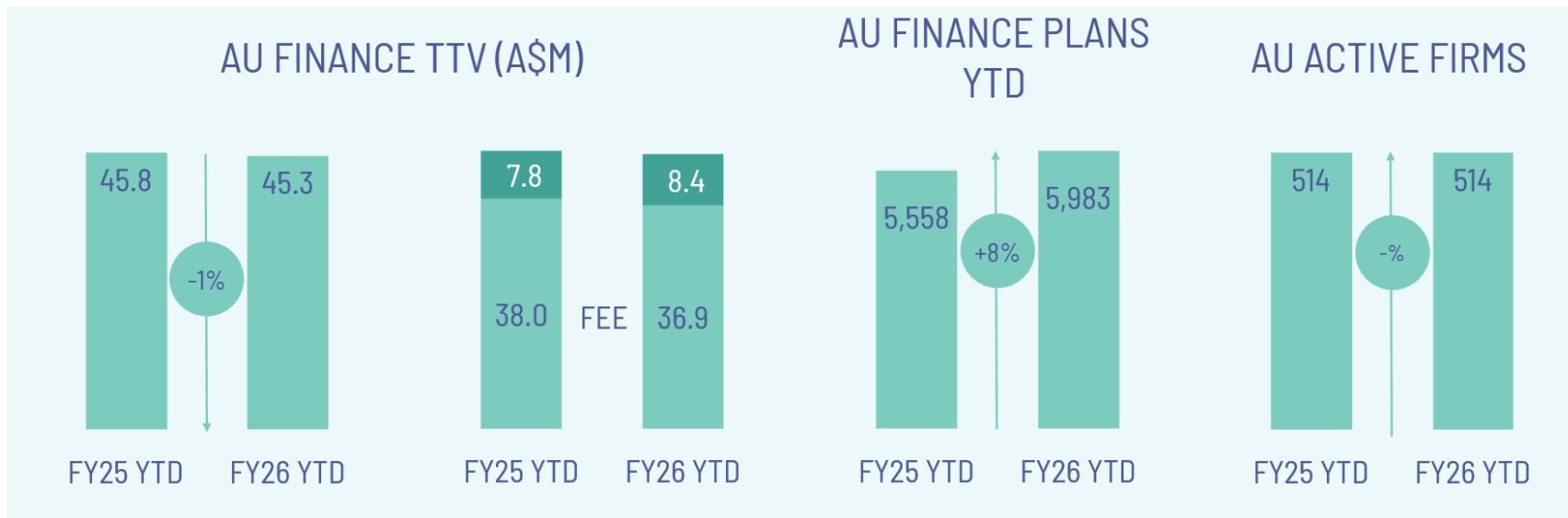
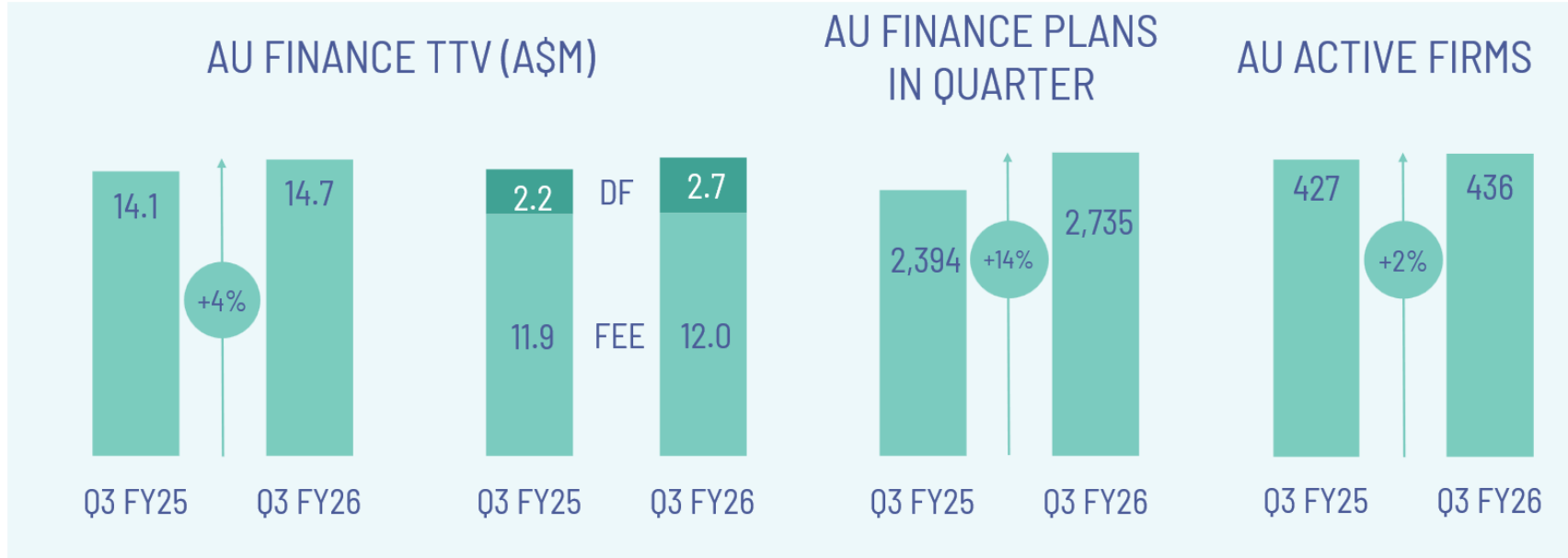


# Glossary

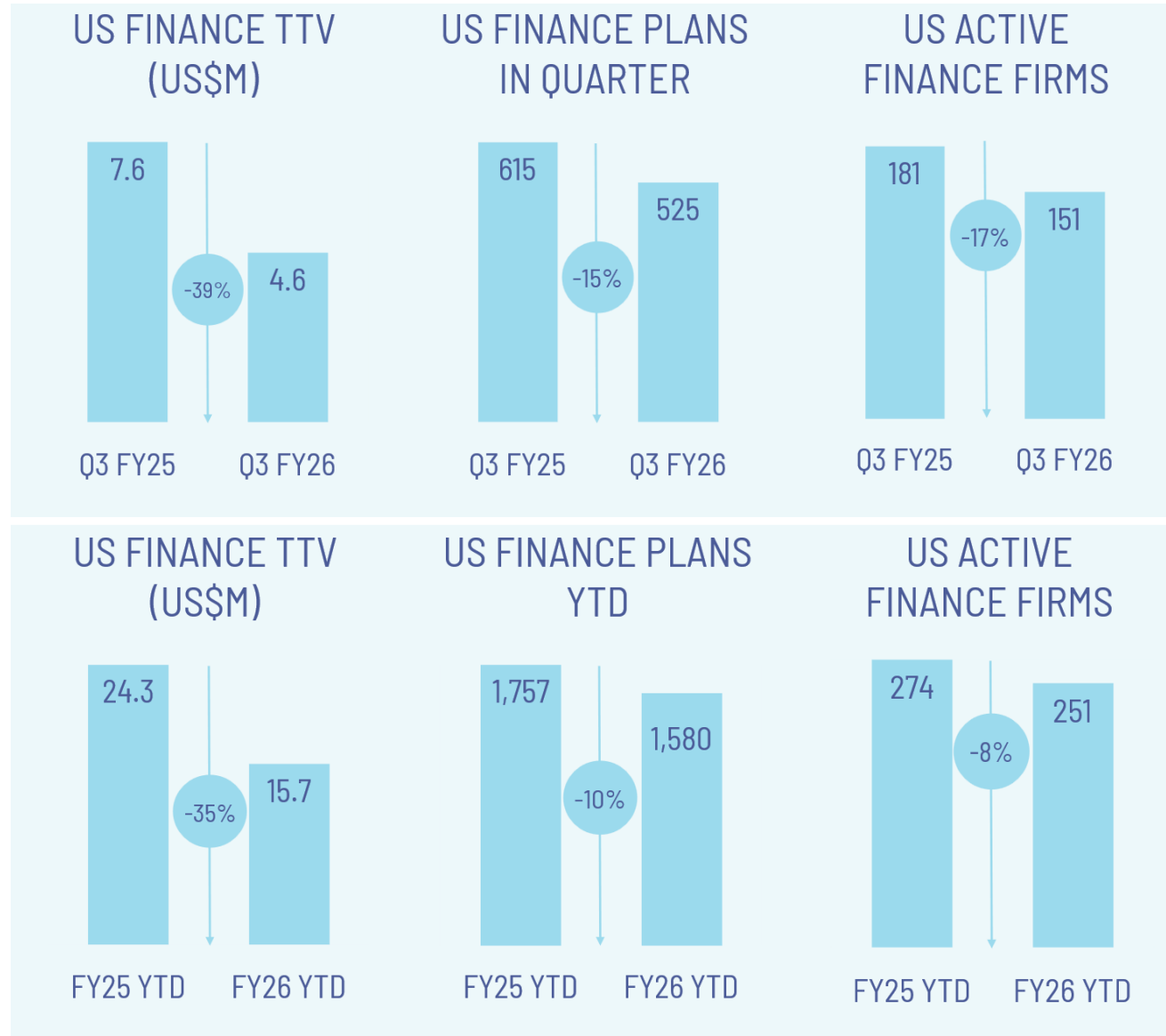
<b>ACH</b>	Automated Clearing House	A type of electronic bank-to-bank payment in the US, equivalent to EFT in Australia
<b>ACTIVE FIRM</b>	Any firm that has had a transaction with QuickFee in the relevant period	
<b>APR</b>	Annual percentage rate	The annual rate of interest on payment plans or loans
<b>AVERAGE LOAN BOOK</b>	Calculated as the average of the gross loan receivables owing, less future unearned interest, less expected credit loss provision, at the start and end of any period	
<b>BNPL OR Q PAY PLAN</b>	BNPL powered by QuickFee	QuickFee's 'Buy Now, Pay Later' product to enable a customer to pay their invoice in 3-12 instalments using the unused balance of their credit card
<b>CARD / CC</b>	Credit card	
<b>CONNECT</b>	QuickFee's product name for its point-of-payment integration, e-invoicing, automated collections and receivables management product	
<b>CUSTOMER / CLIENT</b>	The customer of a merchant, who will use one of QuickFee's payment options to pay their invoice	
<b>EFT</b>	Electronic funds transfer	An Australian domestic payments network that facilitates the transfer of funds electronically
<b>FIRM</b>	Typically used to describe a professional services firm (e.g. an accounting or law firm)	
<b>INTEREST REVENUE YIELD (APR)</b>	Interest revenue recognised in the relevant period, divided by the average loan book balance for the same period, expressed as a percentage	
<b>INTEREST EXPENSE / AVERAGE LOAN BOOK</b>	Interest expense payable on borrowings supporting the loan books recognised in the relevant period, divided by the average loan book balance for the same period, expressed as a percentage	
<b>NET INTEREST MARGIN (NIM)</b>	[ Interest revenue yield (APR) ] less [ Interest expense / average loan book ], expressed as a percentage	
<b>GROSS TRADING MARGIN (GTM)</b>	Gross Trading Margin is calculated as Gross Profit per QuickFee's audited financial statements, less bad debt write-offs (which are included in general and administrative expenses)	
<b>KYC</b>	Know your customer	Practice to verify the identity of customers in compliance with laws and regulations
<b>QUICKFEE / FINANCE/ LENDING/ PAY OVER TIME</b>	QuickFee's traditional merchant-guaranteed fee funding product that enable customers to take out a payment plan to pay their invoice, while QuickFee settle to the merchant immediately	
<b>QUICKFEE PAY NOW</b>	QuickFee's payment gateway that enables customers to pay their invoice in full to the merchant with or without taking out a payment plan	
<b>REVENUE YIELD</b>	Revenue recognised in accordance with QuickFee's accounting standards, divided by TTV, for the relevant product(s)	
<b>TOTAL LIQUIDITY</b>	Cash and cash equivalents held, plus undrawn borrowings that are available to be drawn from QuickFee's asset-backed credit facility based on the quantum of eligible loan receivables.	
<b>TRANSACTIONS IN QUARTER</b>	The aggregate number of completed Pay Now transactions and new Finance loans (payment plans) originated in the relevant quarter.	
<b>TTV</b>	Total transaction value	The total value of all transactions for the relevant product(s)
<b>PCP</b>	Previous corresponding period	For example, the pcp for the December 2026 quarter is the December 2025 quarter



# AU operational metrics: Q3 FY26 & FY26 YTD



# US operational metrics: Q3 FY26 & FY26 YTD



# AU & US Finance revenue: Q3 FY26 & FY26 YTD

## AUSTRALIA

TTV IN A\$M REVENUE IN A\$000s	Q3 FY26	Q3 FY25	% +/-
<b>TTV</b>	<b>14.7</b>	<b>14.1</b>	<b>+4%</b>
Financing revenue (interest)	2,636	2,442	+8%
Payments and other revenue	265	240	+10%
<b>Total revenue</b>	<b>2,901</b>	<b>2,682</b>	<b>+8%</b>
<i>Total revenue/volume yield %</i>	<i>19.7%</i>	<i>19.0%</i>	<i>+70 bps</i>

## US

TTV IN US\$M REVENUE IN US\$000s	Q3 FY26	Q3 FY25	% +/-
<b>TTV</b>	<b>4.6</b>	<b>7.6</b>	<b>-39%</b>
Financing revenue (interest)	491	855	-43%
Payments and other revenue	37	48	-23%
<b>Total revenue</b>	<b>528</b>	<b>903</b>	<b>-42%</b>
<i>Total revenue/volume yield %</i>	<i>11.5%</i>	<i>11.9%</i>	<i>-40 bps</i>

