

## ASX ANNOUNCEMENT

27 May 2026

**Klevo achieves significant milestones towards creating a next-generation digital asset financial and investment platform to enhance crypto-centric rewards, loyalty and corporate employee benefits business**

### Proposed AFSL and ACL license holder companies acquisitions to support Fly Wallet's regulated product roadmap

Klevo Rewards Limited (ASX: KLV) (Klevo or Company) is pleased to announce that its wholly owned subsidiary, Fly Wallet Pty Ltd (Fly Wallet), an AFSL license holder authorised as a non-cash payment facility, and a Virtual Asset Service Provider (VASP) has entered into a broker agreement with Bybit Technology Limited (Bybit).

The agreement is an important step in Klevo's strategy to develop Fly Wallet into a broader crypto-centric rewards, payments and credit platform.

Under the agreement, Bybit may provide Fly Wallet with API-enabled access to digital asset transaction infrastructure. This is intended to allow approved Fly Wallet users to access digital asset transactions through the Fly Wallet platform utilising its own stablecoin (KLVAUD), subject to onboarding, exchange approval, AML/CTF, compliance and risk requirements.

### Strategic rationale

Klevo's objective is to bring together payments, rewards, loyalty, digital assets and credit capability within one Fly Wallet ecosystem.

The Bybit agreement provides the digital asset transaction layer. To support this strategy, Klevo has also entered into Heads of Agreement to explore the proposed acquisition of:

Proposed acquisition	Strategic role
<b>ASFIN Funds Management Pty Ltd</b>	Intended to support AFSL-backed traditional, and digital asset-related capability to institutional and wholesale investors. AFSL: 535976, ABN: 41 625 931 900
<b>Point Capital Group Pty Ltd</b>	Intended to broaden Klevo's AFSL-backed financial advisory services capability. AFSL: 518031, ABN: 16 641 291 812 to include digital and traditional assets into the approved product list for distribution to wholesale and retail investors
<b>Just Ask Solar Pty Ltd</b>	Holder of Australian Credit Licence No. 483627, intended to support a pathway to consumer credit functionality, including consumer credit card, BNPL and a Digital Asset Credit

The ASFIN HOA & the Point Capital HOA provides for a proposed acquisition price of \$300,000 & \$1,550,000 respectively to be satisfied by the issue of Klevo shares, subject to due diligence, definitive agreements, regulatory approvals or notifications, ASX compliance and shareholder approvals if required. The proposed acquisition price for ASFIN and Point Capital HOA will be

satisfied by the issue of Klevo shares, which the Company intends to issue utilising its existing LR 7.1 capacity. Details of the Just Ask Solar Pty Ltd acquisition can be found in the ASX announcement dated 18 May 2026.<sup>1</sup>

## How the strategy fits together

Klevo is building Fly Wallet as a platform where eligible users may be able to:

- access approved digital asset transaction functionality;
- use Fly Wallet for everyday card-linked payments;
- earn or redeem merchant rewards and loyalty benefits;
- earn or get rewarded stablecoin or digital assets, subject to applicable regulation; and
- access appropriately structured credit functionality, subject to credit approvals and responsible lending requirements.

Klevo CEO and Managing Director Alexander Gold said:

“Fly Wallet is evolving traditional rewards ecosystems with fragmented earning and redemption capabilities to a seamless rewards, payments and transactions platform supported by a robust regulated financial technology ecosystem.

The Bybit agreement gives us a pathway to digital asset rewards and transaction capability. The proposed acquisitions of ASFIN, Point Capital and Just Ask Solar are intended to support the regulatory framework around custody, stablecoin, financial services and credit capability.

Together, these initiatives support our vision to help eligible users access digital asset liquidity, complete more everyday transactions, participate in rewards and loyalty offers, and reduce missed transaction opportunities through appropriately structured financial products.”

## Status and approvals

The Bybit broker agreement has been executed. Implementation remains subject to technical integration, user onboarding, exchange approval, AML/CTF obligations, compliance requirements and product development.

The proposed ASFIN, Point Capital and Just Ask Solar acquisitions remain subject to due diligence, definitive agreements, regulatory and third-party approvals or notifications, ASX compliance, shareholder approval if applicable and satisfaction or waiver of any conditions precedent.

There is no guarantee that any proposed acquisition will complete or that any new product will be launched. Any consumer credit, stablecoin, custody or digital asset-related product will be subject to applicable laws, ASIC licensing conditions, Mastercard requirements, responsible lending obligations, AML/CTF obligations, product governance, risk controls and final Board approval.

As these initiatives remain at an early stage, it is too early to determine or predict any financial impact on the securities of the Company.

**This announcement is authorised for release by the Board of Directors of the Company.**

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<sup>1</sup> <https://cdn-api.markitdigital.com/apiman-gateway/ASX/asx-research/1.0/file/2924-03091015-6A1325890&v=undefined>

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**About Klevo Rewards Limited** (ASX: KLV) is an Australian rewards, loyalty and payments technology company delivering customised, subscription-based marketplace solutions for corporate clients, members and consumers.

Following the acquisition and integration of Fly Wallet, Klevo has strengthened its technology capability and expanded its offering to include white-labelled Mastercard-powered loyalty and rewards solutions, digital wallet infrastructure, card-linked rewards, customer engagement programs and digital marketing services.

Klevo's platform is designed to help corporates, financial services providers and consumer brands deliver more meaningful customer and employee engagement through tailored rewards, payment-linked benefits, loyalty marketplaces and data-driven promotional campaigns. The Company continues to focus on building scalable technology, strengthening governance and compliance capability, and expanding its commercial partnerships across the rewards, loyalty and payments ecosystem.

