ASX CODE

AXI

ISSUED CAPITAL

Ordinary Shares
545.6M

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26 June 2026

ASX ANNOUNCEMENT

Additional Disclosure – Material Terms of Loan Facility with OUC

Further to its ASX announcement released earlier today titled "AXTEC Raises Additional $1M from Major Shareholder", Axtec Limited (ASX: AXI) provides the attached summary of the material terms of the unsecured loan with Oriental University City Holdings (H.K.) Limited (OUC).

This announcement should be read in conjunction with the Company's earlier announcement released on 26 June 2026, titled "AXTEC Raises Additional $1M from Major Shareholder".

Authorised by the Company Secretary of Axtec Limited.

About Axtec Ltd

Axtec is a real estate-focused, AI-enabled technology platform addressing the manual and fragmented nature of property transactions through automated payments, compliance tools, and digital workflows. Axtec's core services include a range of payment and lending solutions for vendors, purchasers, agents, and property owners.

Forward-Looking Information

This announcement contains forward-looking information that is based on Axtec's expectations, estimates and projections as of the date on which the statements were made. This forward-looking information includes, among other things, statements with respect to Axtec's business strategy, plans, development, objectives, performance, outlook, growth, cash flow, projections, targets and expectations, negotiations, and product/service development. Generally, this forward-looking information can be identified by the use of terminology such as 'outlook', 'anticipate', 'project', 'target', 'potential', 'likely', 'believe', 'estimate', 'expect', 'intend', 'may', 'would', 'could', 'should', 'scheduled', 'will', 'plan', 'forecast', 'evolve' and similar expressions. Persons reading this announcement are cautioned that such statements are only predictions, and that Axtec's actual future results or performance may be materially different. Forward-looking information is subject to known and unknown risks, uncertainties and other factors that may cause Axtec's actual results, level of activity, performance or achievements to be materially different from those expressed or implied by such forward-looking information.

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AXTEC LIMITED (ASX: AXI)

Summary of Material Terms — Unsecured Loan Facility (OUC)

Term	Detail
Lender	Oriental University City Holdings (H.K.) Limited (OUC).
Borrower	Axtec Limited (ASX: AXI) (the Company).
Connected party	OUC is a substantial shareholder of the Company (approximately 18%) with a right to appoint a director. The facility is a related/connected-party funding arrangement; the Board has determined the terms to be on arm's length terms for the purposes of section 210 of the Corporations Act.
Facility type	Unsecured loan facility (to be refinanced into convertible notes subject to shareholder approval — see below).
Facility amount	$1,000,000.
Purpose	Working capital and to support the Company's growth plans.
Conditions precedent	Conditional on the Company obtaining board approval by 26 June 2026.
Drawdown	Staged: Five instalments of $200,000 on 26 June, 26 July, 26 August, 26 September and 26 October 2026 until the facility is fully drawn ($1,000,000 in aggregate).
Interest	10% per annum, accruing daily (365-day basis) and payable quarterly in arrears, within 2 Business Days after the end of each quarter (quarters ending March, June, September and December). Interest is not compounded.
Security	Unsecured. The agreement does not restrict the Company from incurring further debt or granting security over its assets.
Term	The loan is intended to be refinanced into convertible notes on shareholder approval (see below). If it is not refinanced, the loan is repayable on maturity.
Conversion / refinancing	Conditional on shareholder approval, the principal outstanding will be applied (by set-off) against the subscription for 5-year convertible notes bearing a coupon of 10% per annum (payable quarterly) and convertible at $0.0195 per share, a slight premium to the Company's 30-day VWAP.
Shareholder approvals	To be sought at the Annual General Meeting (expected late November 2026): ASX Listing Rule 10.11 (issue of equity securities to a person in OUC's position). Any notes must be issued within one month of the meeting (LR 10.13.5).
If approval is not obtained	The loan remains on foot and repayable in accordance with its terms; no convertible notes will be issued.
Maturity	60 months (5 years) from 30 June 2026. OUC has a sole right to extend the maturity by a further 60 months (to 10 years) on not less than 3 months' notice before the initial Maturity Date.
Events of default	Include: a Company warranty becoming incorrect or misleading; a change in the Company's legal capacity without consent; non-

Term	Detail
	payment not rectified within 3 Business Days; insolvency events; an unremedied breach (10 Business Days); and cross-default under any facility with a bank, financial institution or credit provider.
Costs / law / confidentiality	Each party bears its own costs. Governed by the law of New South Wales. The parties must keep the terms confidential except as required by law or the ASX Listing Rules.