Complií
FinTech Solutions Ltd

QUARTERLY ACTIVITIES REPORT AND APPENDIX 4C
Q4 FY26

ABN 71 098 238 585

Q4 FY26 Activities Report

Complii FinTech Solutions Ltd (**ASX: CF1**) (**Complii, Group** or **the Company**) – a leading end-to-end capital raising, compliance and risk management **SaaS** (**Software as a Service**) platform for equity Capital Markets participants, including dealers / brokers, financial advisers, financial planners, wealth advisers, as well as listed and unlisted companies and investors - is pleased to provide its Quarterly Activities Report and Appendix 4C for the period ended 30 June 2026 (**Q4 FY26** or **June Quarter**).

Q4 FY26 Group Highlights

Financial Highlights

- Complii Group had $1.658m receipts from customers in Q4 FY26.
- Cash and cash equivalents are $1.009m as at 30 June 2026.
- The Group entered into a convertible note facility and had a net inflow from financing activities of $0.436m in Q4 FY26.
- Complii Group had a net decrease in cash and cash equivalents of $0.202m in Q4 FY26.
- Total Group Revenue and Other income Q4 FY26 of $1.607m.

Commercial Highlights

- Group ARR **up 1.7% on Q3** FY26 and **up 3.2% year on year** (excluding Registry Direct revenue).
- Continued staff cost saving initiatives of an additional $0.185m PA in the quarter, with once off costs associated to the future savings, aligned to the Company's objective of achieving a sustainable, cashflow-positive position.

Quarterly Business Activities and Outlook

Complii

During Q4 FY26, approximately $5.415 billion in new capital was raised via the Complii platform across 790 unique offerings by Australian Financial Services Licence (AFSL) client firms using Complii's proprietary Capital Raising System, Adviser Bid/Corporate Highway.

During the quarter, Complii formally executed a significant contract with a large financial institution to deliver its capital raising solution, as announced to the market on 18 May 2026. Following execution of the agreement, onboarding activities have continued with majority of the development work completed prior to signing, with the client expected to go live in Q1 FY27, with revenue commencing from early Q2 FY27.

The agreement represents Complii's first customer win specifically within the institutional market segment and strengthens the Company's ability to pursue similar opportunities with large financial institutions in Australia and on international markets.

Following the prior quarter's completion of the uplift of compliance registers for existing platform clients, Complii completed the registers component of "Complii Lite" during Q4 FY26. This module forms part of the new CRM offering and is designed to broaden sales channels to AFSL holders requiring compliance register capability, including complaints and internal dispute resolution reporting,

Quarterly Business Activities and Outlook continued

breach, events, conflicts of interest and disclosure, gifts and entertainment, Chinese walls, and training registers. Complii Lite is intended to provide a quick, simple and standalone sign-up pathway for firms looking for AFSL level compliance, that do not require other Complii modules.

In addition to the development of Complii Lite, the technology team delivered rebalancer upgrades, deployments for new features and client-requested enhancements. The team also maintained its focus on Stage 2 of the Complii CRM rebuild project, which involves converting the first major module into the new core system ahead of a broader migration.

The business remains focused on achieving a cash-positive Complii position in FY27, measured by system usage revenue relative to system expenses, supported by the continued delivery of the CRM rebuild project and related product enhancements.

PrimaryMarkets

During the quarter, PrimaryMarkets continued to execute on its strategic focus of expanding its private market liquidity solutions, while progressing a range of business development initiatives across brokers, investment platforms, registry service providers and other strategic partners. These activities remain centred on strengthening distribution channels, increasing platform utilisation and further embedding PrimaryMarkets within Australia's private capital markets ecosystem.

The business also maintained its emphasis on marketing, brand awareness and investor education, with a continued focus on demonstrating the value of structured liquidity solutions for issuers and investors. These initiatives have supported ongoing engagement with prospective issuers seeking secondary liquidity outcomes and shareholder management solutions.

Operationally, the team continued to invest in enhancing the Platform and member experience through workflow optimisation and process improvements. In addition, further enhancements were made to the PrimaryMarkets website to improve search engine optimisation (SEO) and search engine marketing (SEM), supporting greater digital visibility, user engagement and lead generation.

Looking ahead, PrimaryMarkets remains focused on expanding its liquidity solutions business, growing strategic partnerships, enhancing the Platform experience and continuing to educate the market on the benefits of structured secondary market liquidity. The business believes these initiatives position it well to capitalise on improving market conditions as investor confidence returns.

MIntegrity

During the quarter ended 30 June 2026, the MIntegrity Business continued to advance its strategic focus on securing high-value recurring revenue streams and delivering specialised compliance services to Australian Financial Services Licence (AFSL) holders and market participants. Widespread corporate cost cutting initiatives across the financial services sector led to a contraction in consulting budgets. This was reflected in the financial performance for the final quarter and the full fiscal year compared to prior historical periods.

Operationally, client engagement was heavily centered on post-implementation support following the recent AUSTRAC reform deadlines and necessary uplifts to AML/CTF programs. MIntegrity continues to expand its technology enabled compliance solutions via its ongoing partnership with Complii and the rollout of its subscription based services. Looking ahead into FY27, MIntegrity maintains a steady pipeline of regulatory work, leveraging its specialised human expertise to provide high quality compliance oversight in an increasingly complex regulatory landscape.

ThinkCaddie

During Q4 FY26, ThinkCaddie successfully delivered its FY26 CPD content schedule, with all mandatory libraries published well ahead of the EOFY compliance period. The production model introduced earlier in the year has continued to improve efficiency, allowing us to respond more quickly to regulatory updates while maintaining a consistent release schedule.

The AML training product continued its broader rollout during the quarter, with positive uptake from both financial services clients and organisations looking to train non-CPD staff. As Tranche 2 reforms continue to progress, the platform is well positioned to support standalone AML training across a broader range of industries.

ThinkCaddie continued to grow its customer base during the quarter, securing a number of new clients while progressing opportunities with larger licensee groups. Existing client engagement also remained strong, with consistently positive feedback and content ratings across the platform.

During the quarter, ThinkCaddie also commenced a development migration project to bring development in-house. This forms part of a broader strategy to streamline operations, improve delivery agility and reduce long-term development costs. Once complete, the transition will provide greater control over the product, enabling us to deliver enhancements more efficiently and better support future growth.

Focus has now shifted to FY27 content production, commercial growth of both the core CPD and AML offerings, completion of the development migration project, and delivery of product enhancements driven by customer feedback and strategic priorities.

Quarterly Business Activities and Outlook continued

Summary Q4 FY26

- As at 30 June 2026, Complii has total funds of $1.009m.
- During Q4 FY26 the Group successfully raised $0.5m through the issuance of the Tranche 2 Convertible Note.
- Complii Group had $1.658m receipts from customers in Q4 FY26 (vs Q3 FY26: $1.282m).
- Once off payments for the quarter of $0.145m, associated to business initiative of cost reductions, including termination payments of $0.120m and convertible note raising costs of $0.025m.
- Complii Group has outstanding customer receipts of $0.360m as at 30 June 2026 related to revenue for the quarter which is not recognised in cash receipts.
- Total Group Revenue and Other income Q4 FY26 of $1.607m (Q3 FY26 $1.280m).
- Group ARR up 1.7% on Q3 FY26 and up 3.2% year on year (vs Q4 FY25, excluding revenue from Registry Direct), supported by strong sales and marketing efforts.
- The Group focus remains on client acquisition, cross-selling, cost reduction and broader operational efficiency

The Complii Group remains well funded and appropriately resourced to execute its vision of becoming a leading infrastructure partner for the financial services industry. The Company is focused on setting the standard in operational risk, financial services compliance and business technology, while continuing to support investment and trading opportunities that create long-term value for shareholders.

Q4 FY26 Financials

Cash at bank as at 30 June 2026 was $1.009m.

Complii Group had a net outflow of $0.637m of cash from operations for the quarter.

Notable operating cash flow items for Q4 FY26 included:

- $1.658m receipts from customers in Q4 FY26.
- $1.616m of staff costs, down $19k vs previous quarter (Q3 FY26 $1.635m).
- $0.629m administration and corporate costs, down $0.101m vs previous quarter (Q3 FY26: $0.730m).

Complii Group had a net inflow of $0.436m from financing activities for the quarter.

Notable financing cash flow items for Q4 FY26 included:

- $0.5m receipts from the issuance of Tranche 2 Convertible Notes in Q4 FY26.
- Payments of transaction costs associated with Tranche 2 Convertible Notes of ($0.028m) during Q3 FY26.

Directors, being related parties of the Company, were paid remuneration in the amount of $181k during the June Quarter. No other related party payments were made.

Each business unit, supported by the senior management team, is progressing targeted initiatives designed to accelerate revenue growth in FY27 while maintaining disciplined cost control. These initiatives are aligned with the recently announced convertible note issuance and are already demonstrating progress toward the Company's objective of achieving a sustainable, cashflow-positive position.

Further details of the cash flows of the Company are set out in the attached Appendix 4C.

This announcement was authorised to be given to ASX by the Board of Directors of Complii FinTech Solutions Ltd.

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APPENDIX 4C
Q4 FY26

ABN 71 098 238 585

Appendix 4C

Quarterly cash flow report for entities subject to Listing Rule 4.7B

Name of entity	Complii Fintech Solutions Limited
ASX Code	ASX: CF1
ABN	71 098 238 585
Quarter ended ("current quarter")	30 June 2026

Consolidated statement of cash flows

				Current quarter	Year to date (12 months)
1.	Cash flows from operating activities			$A'000	$A'000
1.1	Receipts from customers			1,658	6,468
1.2	Payments for	a	research and development	-	1,217
		b	product manufacturing and operating costs	-	-
		c	advertising and marketing	(41)	(186)
		d	leased assets	(11)	(146)
		e	staff costs	(1,616)	(6,870)
		f	administration and corporate costs	(629)	(3,000)
1.3	Dividends received (see note 3)			-	-
1.4	Interest received			2	11
1.5	Interest and other costs of finance paid			-	(6)
1.6	Income taxes paid			-	(2)
1.7	Government grants and tax incentives			-	-
1.8	Other (provide details if material)			-	-
1.9	**Net cash from / (used in) operating activities**			**(637)**	**(2,514)**

Appendix 4C continued

2.	Cash flows from investing activities			Current quarter $A'000	Year to date (12 months) $A'000
2.1	Payments to acquire or for:	a	entities	-	-
		b	businesses	-	-
		c	property, plant and equipment	-	(29)
		d	investments	-	(150)
		e	intellectual property	-	-
		f	other non-current assets	-	-
2.2	Proceeds from disposal of:	a	entities	-	-
		b	businesses	-	-
		c	property, plant and equipment	-	-
		d	investments	-	-
		e	intellectual property	-	-
		f	other non-current assets	-	-
2.3	Cash flows from loans to other entities			-	-
2.4	Dividends received (see note 3)			-	-
2.5	Other (provide details if material)			-	-
2.6	**Net cash from / (used in) investing activities**			**-**	**(179)**

3.	Cash flows from financing activities	Current quarter $A'000	Year to date (12 months) $A'000
3.1	Proceeds from issues of equity securities (excluding convertible debt securities)	-	-
3.2	Proceeds from issue of convertible debt securities	-	-
3.3	Proceeds from exercise of options	-	-
3.4	Transaction costs related to issues of equity securities or convertible debt securities	-	-
3.5	Proceeds from borrowings	500	2,900
3.6	Repayment of borrowings	(35)	(198)
3.7	Transaction costs related to loans and borrowings	(28)	(141)
3.8	Dividends paid	-	-
3.9	Other (share buyback)	(1)	(3)
3.10	**Net cash from / (used in) financing activities**	**436**	**1,658**

Appendix 4C continued

4.	Net increase / (decrease) in cash and cash equivalents for the period	Current quarter $A'000	Year to date (12 months) $A'000
4.1	**Cash and cash equivalents at beginning of period**	**1,211**	**2,051**
4.2	Net cash from / (used in) operating activities (item 1.9 above)	(637)	(2,514)
4.3	Net cash from / (used in) investing activities (item 2.6 above)	-	(179)
4.4	Net cash from / (used in) financing activities (item 3.10 above)	436	1,658
4.5	Effect of movement in exchange rates on cash held	(1)	(7)
4.6	**Cash and cash equivalents at end of period**	**1,009**	**1,009**

5.	Reconciliation of cash and cash equivalents[1]	Current quarter $A'000	Previous quarter $A'000
5.1	Bank balances	1,009	1,211
5.2	Call deposits	-	-
5.3	Bank overdrafts	-	-
5.4	Other (Term Deposits maturing within 3 months of quarter end)	-	-
5.5	**Cash and cash equivalents at end of quarter (should equal item 4.6 above)**	**1,009**	**1,211**

1 At the end of the quarter (as shown in the consolidated statement of cash flows) to the related items in the accounts

6.	Payments to related parties of the entity and their associates	Current quarter $A'000
6.1	Aggregate amount of payments to related parties and their associates included in item 1	181
6.2	Aggregate amount of payments to related parties and their associates included in item 2	-

These payments represent Director fees, Director consulting fees and reimbursements of expenses.
All transactions involving Directors and associates were on normal commercial terms.

Appendix 4C continued

7.	Financing facilities [2]	Total facility amount at quarter end $A'000	Amount drawn at quarter end $A'000
7.1	Loan facilities	2,000	2,000
7.2	Credit standby arrangements	-	-
7.3	Other (Security Deposits)	162	162
7.4	**Total financing facilities**	**2,162**	**2,162**
7.5	Unused financing facilities available at quarter end		-

7.6 Include in the box below a description of each facility above [3]

Facility	$A'000	Interest rate
Tranche 1 Convertible Notes The noteholders may convert each Tranche 1 Convertible Note into one share of the Company, at any time up until the maturity date. All Tranche 1 Convertible Notes which are not converted must be redeemed on the maturity date: **20 March 2028**.	1,500	12%
Tranche 2 Convertible Notes The noteholders may convert each Tranche 2 Convertible Note into one share of the Company, at any time up until the maturity date. All Tranche 2 Convertible Notes which are not converted must be redeemed on the maturity date: **20 March 2028**.	500	12%
Westpac Term Deposit This Term Deposit is a bank guarantee against the Sydney office rental lease.	157.5	3.75%
Macquarie Bank Term Deposit This Term Deposit is a bank guarantee against the Melbourne office rental lease.	4.8	0.01%

2 The term "facility' includes all forms of financing arrangements available to the entity.
Add notes as necessary for an understanding of the sources of finance available to the entity.

3 Including the lender, interest rate, maturity date and whether it is secured or unsecured. If any additional financing facilities have been entered into or are proposed to be entered into after quarter end, include a note providing details of those facilities as well.

Appendix 4C continued

8.	Estimated cash available for future operating activities	$A'000
8.1	Net cash from / (used in) operating activities (item 1.9)	(637)
8.2	Cash and cash equivalents at quarter end (item 4.6)	1,009
8.3	Unused finance facilities available at quarter end (item 7.5)	-
8.4	**Total available funding (item 8.2 + item 8.3)**	**1,009**
8.5	Estimated quarters of funding available (item 8.4 divided by item 8.1) [4]	1.57

8.6 If item 8.5 is less than 2 quarters, please provide answers to the following questions: [5]

		Answer
8.6.1	Does the entity expect that it will continue to have the current level of net operating cash flows for the time being and, if not, why not?	**No.** The Company has actively been putting measures in place and anticipates an improvement in operating cash flow. This will be supported by stronger revenue performance and recent reduction in headcount equating to significant annualised savings.
8.6.2	Has the entity taken any steps, or does it propose to take any steps, to raise further cash to fund its operations and, if so, what are those steps and how likely does it believe that they will be successful?	**Yes.** The Company had successfully raised $1.5m in Q3 FY26, through Tranche 1 Convertible Note and $0.5m in Q4 FY26. See response to item 7.6 for further information. The company also anticipates receiving an R&D tax rebate in Q2 FY27.
8.6.3	Does the entity expect to be able to continue its operations and to meet its business objectives and, if so, on what basis?	**Yes.** The Company expects to be able to continue its operations and to meet its business objectives. The Company remains focused on R&D activities which are expected to help support the current initiatives and will eventually result in reduced costs and further increases in revenue. This expectation is supported by planned R&D activities throughout FY26 and ongoing cost management initiatives, including a recent reduction in headcount. The Company continues to monitor its cash position closely and will implement further measures as required to ensure it remains adequately funded.

4 If the entity has reported positive net operating cash flows in item 1.9, answer item 8.5 as "N/A". Otherwise, a figure for the estimated quarters of funding available must be included in item 8.5.

5 Where item 8.5 is less than 2 quarters, all of questions 8.6.1, 8.6.2 and 8.6.3 above must be answered.

Appendix 4C continued

Compliance statement

1 This statement has been prepared in accordance with accounting standards and policies which comply with Listing Rule 19.11A.

2 This statement gives a true and fair view of the matters disclosed.

Date:	24 July 2026
Authorised by *	Board of Directors

* Name of body or officer authorising release – see note 4

Notes

1 This quarterly cash flow report and the accompanying activity report provide a basis for informing the market about the entity's activities for the past quarter, how they have been financed and the effect this has had on its cash position. An entity that wishes to disclose additional information over and above the minimum required under the Listing Rules is encouraged to do so.

2 If this quarterly cash flow report has been prepared in accordance with Australian Accounting Standards, the definitions in, and provisions of, AASB 107: Statement of Cash Flows apply to this report. If this quarterly cash flow report has been prepared in accordance with other accounting standards agreed by ASX pursuant to Listing Rule 19.11A, the corresponding equivalent standard applies to this report.

3 Dividends received may be classified either as cash flows from operating activities or cash flows from investing activities, depending on the accounting policy of the entity.

4 If this report has been authorised for release to the market by your board of directors, you can insert here: "By the board". If it has been authorised for release to the market by a committee of your board of directors, you can insert here: "By the [name of board committee – eg Audit and Risk Committee]". If it has been authorised for release to the market by a disclosure committee, you can insert here: "By the Disclosure Committee".

5 If this report has been authorised for release to the market by your board of directors and you wish to hold yourself out as complying with recommendation 4.2 of the ASX Corporate Governance Council's Corporate Governance Principles and Recommendations, the board should have received a declaration from its CEO and CFO that, in their opinion, the financial records of the entity have been properly maintained, that this report complies with the appropriate accounting standards and gives a true and fair view of the cash flows of the entity, and that their opinion has been formed on the basis of a sound system of risk management and internal control which is operating effectively.

Complii

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