rent.com.au

ASX ANNOUNCEMENT 28 July 2026

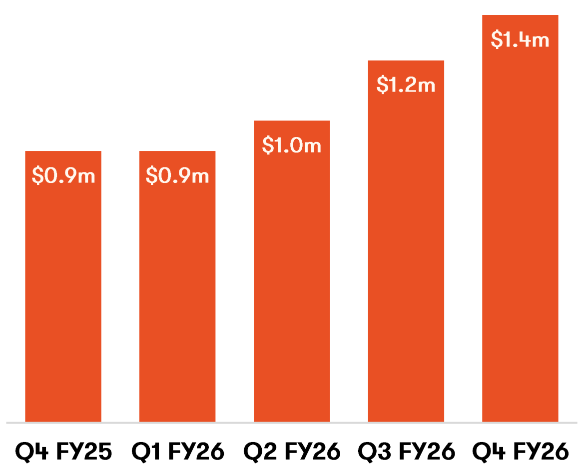
June 2026 Quarterly - Strong Operating Cashflow Growth

Rent.com.au Limited (ASX: RNT) ('Rent.com.au' or 'the Group'), Australia's leading platform for renters, presents its report for the quarter ended 30 June 2026, recording a second successive positive operating cashflow quarter and demonstrating that the Group is on track to achieve its 2026 calendar year goals.

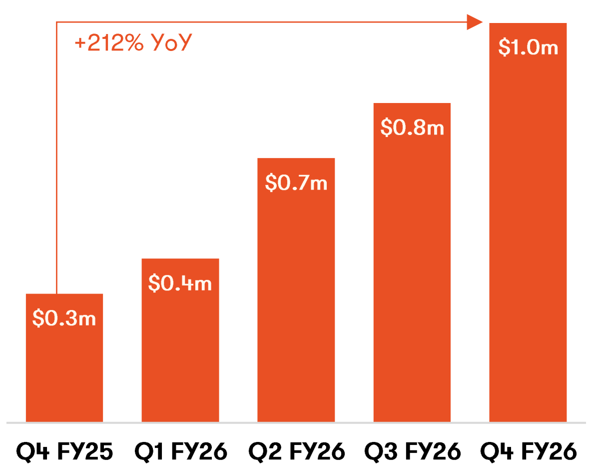
KEY POINTS

- **Revenue Growth Continues:** Total Group revenue of $1.35 million was up 48% vs the PCP (June 2025 quarter) and 12% higher than the March 2026 quarter (the previous record quarter).
- **RentBond® Funding Surpasses $10 Million:** More than $10 million of RentBond® loans written within 10 months of launch, underpinning continued growth in revenue and recurring earnings.
- **Operating Cashflow Nearly Doubles:** RentBond® repayments drove customer receipts up 28% vs the March 2026 quarter and up 154% vs the PCP. EBITDA improved 25% vs the March 2026 quarter and remains on track for break even by December 2026.
- **Recurring Revenue Reaches New Milestone:** Recurring revenue passed the $1m per quarter mark for the first time, increasing 212% vs the PCP (+26% vs Q3 FY26). The proportion of Group revenue from recurring sources was 75%, comfortably exceeding the Group's June 2026 target.
- **Well-Funded for Growth:** With $6.6 million in cash on 30 June 2026, and $6.25 million in undrawn debt, RNT retains significant available funding to deliver long-term sustainable growth.

QUARTERLY GROUP REVENUE



QUARTERLY RECURRING REVENUE



Jan Ferreira - CEO, commented:

"Such strong growth in operating cashflow, our second consecutive positive cashflow quarter, demonstrates the Group is achieving the sustainability we've long sought. Quarterly revenue hit a new record of $1.35 million, EBITDA improved another 25% quarter on quarter, and we continue to deliver on our platform strategy aimed at helping renters build financial resilience, while at the same time delivering consistent growth for our shareholders.

"We're at a significant inflection point, with a clear strategy, great operating momentum and with approximately $13 million in cash and undrawn debt to continue executing our growth strategy".

PLATFORM

With more than $10 million of RentBond® loans in just 10 months since launch, RentBond® continues to drive the improvement in the Groups financial results. The most recent quarter has seen a record number of new loans, although the average loan value has moderated slightly as we adjust to be able to help more renters secure a home amid the cost of living and rental market challenges.

Average asking rents have increased by more than 8% over the past year and do not show signs of slowing down. This increases demand for the Group's products, but we are committed to acting sustainably for both customers and shareholders alike and have not seen evidence of a deterioration in credit quality, although we provide for losses conservatively. By also developing products that help renters manage their budgets and build financial capacity, the Group diversifies its income streams further while still helping renters. The Group is aligning its platform across five categories and has started bringing its existing products together to present a more seamless user experience where, for example, a RentBond® customer can simply start paying their rent or bills via RentPay.

Payments & Bills	Savings & Investments	Loan Products	Insurance Products	Listings, Advice & Support

Our platform priority for the June 2026 quarter was to optimise existing loan products i.e. RentBond® given it is a key driver of our results. We completed the onboarding of Homely and Muval as well as some smaller additional referral partnerships, with optimisation of these new channels to be conducted into Q1 FY27.

Importantly, we have also completed a fast-track application process for previous RentBond® customers and offer them a discounted rate. This went live in July, and we have seen the first users come back for repeat loans via this process. Early results indicate that existing customers convert at almost 5 times the rate of new customers, so we expect this channel to be a significant additional volume driver going forward. We have previously estimated that this would provide a 50% uplift on our monthly funding and early results give us confidence we can exceed that.

For the September 2026 Quarter, platform priorities will include:

- **Expanding bill payment options.** Renters currently pay rent, electricity and gas via the platform and we're expanding this to include a wider range of options including internet, insurance and others. Alongside the greater usability, we will also offer renters options to save money on these services.
- **Expanding savings products.** We're aiming to build on the interest we pay on wallet balances and start offering more substantial returns to renters, thereby enabling them to reach their financial goals faster while at the same time achieving improved margins for Rent.com.au. Initially we will partner to achieve this, and once we have the appropriate licencing in place, can expand the program.

FUNDING

During the June 2026 quarter, the Group invested a further $1 million with the Eldium Income Fund ('Eldium') as cash security for the debt facility it has with Eldium. The total $2.5 million cash security earns interest at 9% per annum paid out monthly. Alongside drawing another $2.25 million under the facility, the Group has also used a proportion of its own cash reserves to fund RentBond®.

At 30 June 2026 the Group had $6.6 million in cash and $6.25 million in undrawn debt, providing a strong balance sheet to support the business as it delivers new growth initiatives.

Approved for release to the ASX by the Board of Directors.

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1. Disclosures required under ASX Listing Rules:

Payments to related parties of the entity during the quarter totalled $119k, comprising directors' fees of $68k and office rent and outgoings of $51k paid to entities associated with Dr Garside (per lease approved by shareholders at November 2024 AGM).

2. Operating Cashflow Reconciliation:

USE & SOURCE OF FUNDS	Q1 FY26 $'000	Q2 FY26 $'000	Q3 FY26 $'000	Q4 FY26 $'000
Receipts from Customers[1]	1,009	1,801	2,434	3,125
Payments to Staff & Suppliers[2]	(1,720)	(2,064)	(1,743)	(1,718)
Net interest paid on debt[3]	(36)	(87)	(175)	(222)
Operating cashflow	**(747)**	**(350)**	**516**	**1,185**
Funds used to generate assets:				
Software development costs	(560)	(450)	(547)	(528)
New Loans to Customers (excl. fees)	(1,122)	(2,670)	(2,899)	(2,781)
Total Funds Used	**(2,641)**	**(3,470)**	**(2,930)**	**(2,124)**
Funded By:				
Equity	3,080	5,656	1,408	-
Debt (net of est. costs & cash security)	488	2,800	1,500	1,250
R&D Offset	-	750	-	-
	3,568	**9,206**	**2,908**	**1,250**
Increase/(Decrease) in Cash	**1,139**	**5,736**	**(22)**	**(874)**
Opening Cash Balance	616	1,755	7,491	7,469
Closing Cash Balance	**1,755**	**7,491**	**7,469**	**6,595**

Reconciliation to 4C	Q1 FY26 $'000	Q2 FY26 $'000	Q3 FY26 $'000	Q4 FY26 $'000
Operating cashflow per Appendix 4C	(730)	337	589	1,248
"Financing" costs[2]	(17)	63	(73)	(63)
R&D Rebate received (annual)	-	(750)	-	-
Operating cashflow (underlying)	**(747)**	**(350)**	**516**	**1,185**

1. *Includes both principal and interest repayments from loans previously advanced to customers. There is no requirement to reinvest the principal portion into new loans, however this may be shown as an investing cashflow in the financial statements.*
2. *Includes lease accounting related "interest" cashflows shown as financing cashflow per the financial statements.*
3. *Interest paid to the Eldium Income Fund ('Eldium') net of interest earned from both Eldium and the Group's bank accounts.*

ABOUT RENT.COM.AU

Rent.com.au Limited (ASX: RNT) is Australia's leading renter-focused technology platform, purpose-built to meet the financial and digital needs of the country's 8 million renters.

The platform combines search, services, and smart financial tools to support renters through every step of the rental journey. Key products include:

- RentBond® – a nationally available move-now-pay-later loan designed to cover rental costs such as bond payments, rent in advance, and moving expenses.
- RentPay – a digital rent payment and money management app that offers renters greater control and flexibility while streamlining workflows for agents.

With national reach, strong brand equity, and a growing base of recurring product users, Rent.com.au is well-positioned to scale its integrated platform and deliver long-term, margin-accretive growth.

For more information, visit: www.investors.rent.com.au