One Click Group Limited
Appendix 4D
Half-year report

1. Company details

Name of entity:	One Click Group Limited ('Company')
ABN:	52 616 062 072
Reporting period:	For the half-year ended 30 June 2026
Previous period:	For the half-year ended 30 June 2025

2. Results for announcement to the market

				$
Revenues from ordinary activities	up	14.64%	to	1,522,932
Loss from ordinary activities after tax attributable to the owners of One Click Group Limited	down	1.51%	to	1,265,974
Loss for the half-year attributable to the owners of One Click Group Limited	down	1.51%	to	1,265,974

Dividends
There were no dividends paid, recommended or declared during the current financial period.

Comments
The loss for the Company after providing for income tax amounted to $1,265,974 (30 June 2025: $1,285,405).

Please refer to the Directors' report in the attached financial statements for further commentary.

3. Net tangible assets

	Reporting period	Previous period
Net tangible assets per ordinary security (cents)	0.12	0.09

4. Control gained over entities

Current period
No acquisitions.

Previous period
On 16 January 2025, Mobile Business Devices Pty Ltd, a subsidiary of One Click Group Limited, acquired 100% of the ordinary shares of Mortgage Procurement Services Pty Ltd.

5. Dividends

Current period
There were no dividends paid, recommended or declared during the current financial period.

Previous period
There were no dividends paid, recommended or declared during the previous financial period.

6. Audit qualification or review

The financial statements were subject to a review by the auditors and the auditor's review report is attached as part of the Interim Financial Report.

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7. Attachments

The Interim Financial Report of One Click Group Limited for the half-year ended 30 June 2026 is attached.

Signed

Signed ______________________________ Date: 26 August 2026
Mark Waller
Managing Director

ONE CLICK GROUP LIMITED

ACN 616 062 072

CONSOLIDATED INTERIM FINANCIAL REPORT

FOR THE HALF-YEAR ENDED

30 JUNE 2026

CONTENTS

CORPORATE DIRECTORY

DIRECTORS	Russell Baskerville (Non-Executive Chairman) Mark Waller (Managing Director) Winton Willesee (Non-Executive Director) Nathan Kerr (Executive Director)
JOINT COMPANY SECRETARIES	Winton Willesee and Timothy Barker
REGISTERED OFFICE	Suite 15 / 420 Bagot Road SUBIACO WA 6008 Telephone: 1300 707 117 Website: https://oneclickgroup.com.au/ Email: hello@oneclicklife.com.au
PRINCIPAL PLACE OF BUSINESS	Suite 15 / 420 Bagot Road SUBIACO WA 6008
AUDITORS	RSM Australia Partners Level 32 Exchange Tower 2 The Esplanade PERTH WA 6000
SOLICITORS	Steinepreis Paganin Level 4, 16 Milligan Steet Perth WA 6000
SHARE REGISTRY	Computershare Investor Services Pty Limited Level 11, 172 St Georges Terrace PERTH WA 6000 Telephone: 1300 850 505
HOME EXCHANGE	Australian Securities Exchange Ltd Level 40, Central Park 152-158 St Georges Terrace PERTH WA 6000 ASX Code: 1CG and ICGOA

DIRECTORS' REPORT

The Directors present their report together with the financial report of One Click Group Limited and its controlled entities (**Group**) for the half year ended 30 June 2026 and the Auditor's Report thereon.

BOARD OF DIRECTORS

The names and details of the Directors in office during the financial period and until the date of this report are set out below. Each of these Directors were in office for the entire financial period.

- Russell Baskerville Non-Executive Chairman
- Mark Waller Managing Director
- Winton Willesee Non-Executive Director
- Nathan Kerr Executive Director

PRINCIPAL ACTIVITIES

The principal activities of the Group during the financial period were providing online taxation preparation (and other life administration) software and services in Australia, offering a range of other financial services.

DIVIDENDS PAID OR RECOMMENDED

There were no dividends paid during the financial period, and the Directors of the Group do not recommend the payment of a dividend in respect of the half year ended 30 June 2026 (2025: Nil).

OPERATING RESULTS

The Group's net loss after providing for income tax for the half year ended 30 June 2026 amounted to $1,265,974 (30 Jun 2025: $1,285,405).

REVIEW OF OPERATIONS

The Company operates its main fintech platform, One Click Life. The Company owns the intellectual property and is focused on the ongoing commercialisation and expansion of the platform.

One Click Life, a fast-growing digital fintech platform providing tax, lending and wealth solutions to more than 265,000 users, is positioned to disrupt and capitalise on the increasing market demand for online self-directed financial and life admin services.

Currently, the platform's core competency and primary revenue streams are the online tax returns and next day refund cash advance services. The One Click Life platform also offers lending and a number of other products for users, including online wills and private health insurance. With new products under development, the Company is building One Click Life into a one-stop shop for Australians to manage their financial life admin across tax, lending, wills, insurance, mortgages, investing and more.

The company also owns and operates a digital identity verification platform that enables businesses to quickly and securely identify their customers as part of an onboarding or transaction process. This platform powers One Click Life and is used by a growing number of third-party businesses.

Financial Results

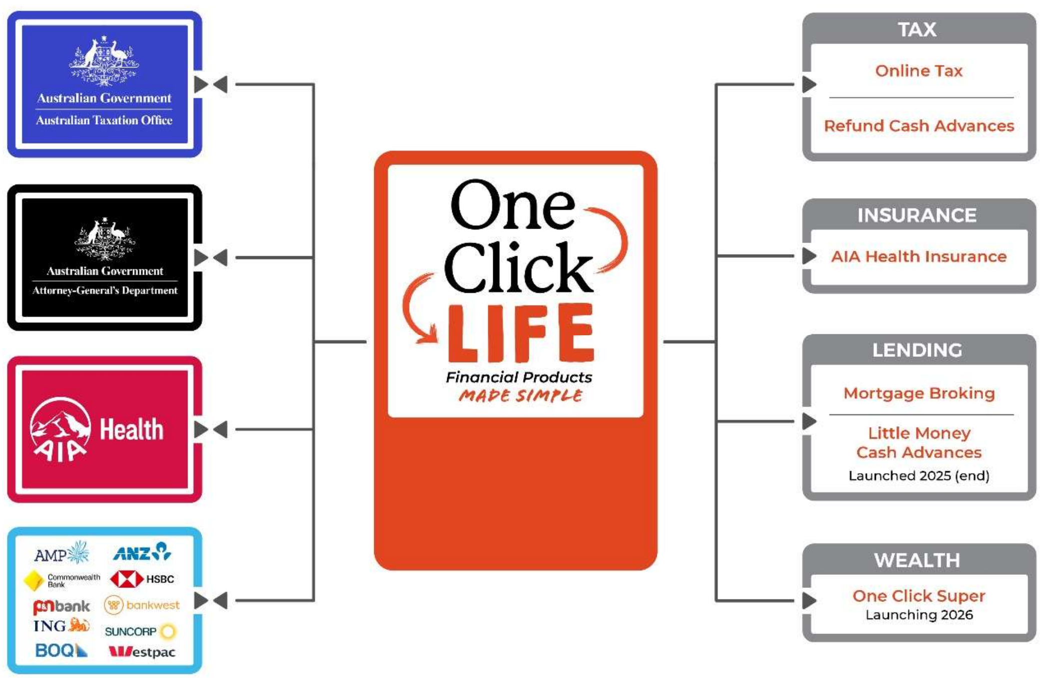
For the period 1 January 2026 to 30 June 2026, One Click Group's revenue was $1,522,932, which was +14.6% higher than the previous corresponding period (2025: $1,328,482). Given the majority of annual revenue is derived from tax returns, which are typically completed in the second half of the year, operations for the first half of the financial year are historically loss-making, as the Company deploys capital to marketing and development of the user base. In addition, management took advantage of the quieter first half to drive product development and planning for the launch of new services. The Company generated a net loss after tax of $1,265,974 for the first half 2026 (2025: $1,285,405). The Company's EBITDA loss was $940,558 (2025: $846,942).

Operational Review

One Click Group Limited provides financial services and products through its highly scalable One Click Life fintech mobile app ("the platform").

One Click Life is designed to help Aussies simplify and improve their financial life. We do this via our connected ecosystem of financial and life admin products bringing together connections into government agencies, banks and insurers to provide a seamless empowering solution to our customers.

One Click Life had over 265,000 registered users at 30 June 2026. The Company is able to digitally deliver services to all parts of Australia via it's One Click Life fintech platform and has a user base around the country that largely mirrors the population spread.



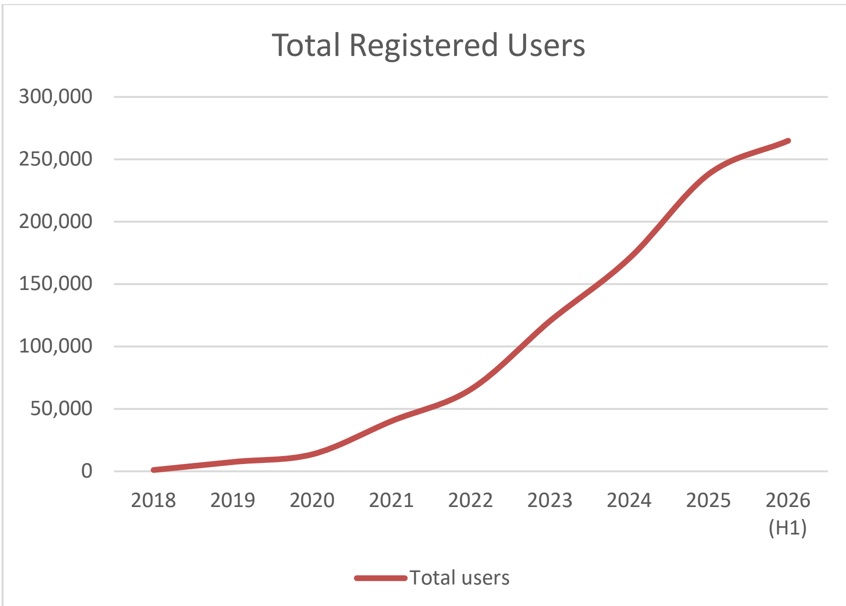
The One Click Life fintech mobile app provides customers with the ability to manage their tax and lending requirements. One Click Life is also expanding the wealth products and services on the platform to allow customers to manage their future financial life.

The core product on the One Click Life platform is online tax returns. Most new users to the platform create a One Click Life account in order to complete a tax return. The cost for a customer to complete a standard tax return on the One Click Life platform is $99.

Since listing in late 2022, the Company has grown both its user base and revenue significantly and the key strategy has remained consistent:

- Grow the number of users on the One Click Life platform, and
- Build the financial life products those users can engage with.

This strategy has seen the user base grow from approximately ~55,000 users in 2022 to over 265,000 as at 30 June 2026 and saw the company deliver its first underlying EBITDA profit in 2025 calendar year. While user growth has accelerated over the last few years, it is pleasing to note that the cost to acquire new users has been falling as the Company continues to invest across both organic and acquisitive growth channels. The cost to acquire a new user is now 38% lower than the previous corresponding period.



The average age of a One Click Life user is 34, placing the platform at the centre of a highly valuable stage of the customer lifecycle.

- Australians aged 25–44 represent around 36% of the adult population according to RBA analysis of ABS population data.[1] In 2023, approximately 16.1 million Australians lodged an individual tax return[2], suggesting approximately 5.8m people fall into the 24-44 year old cohort.
- A typical person around age 34 already has roughly $40k–$50k+ in super. ASFA data for 30–34-year-olds shows average super balances of $53,154 for men and $44,053 for women, with median balances of $39,796 and $34,327 respectively. By ages 35–39, averages rise to $90,822 for men and $71,686 for women.[3]
- Financial-services penetration is still surprisingly low, with 49% of Australians aged 18–34 having never consulted any source of advice about their superannuation or retirement. Under-35s are also around twice as likely to seek financial advice from social media as 35–49-year-olds.[4]
- Liquidity needs remain significant at this age, with a major banks analysis showing customers aged 30–34 having an average savings balance of $21,394 but the median balance was only $1,104 in January 2025. The large gap suggests many people in the cohort operate with relatively little readily available cash.[5]

[1] https://www.abs.gov.au/statistics/people/people-and-communities/general-social-survey-summary-results-australia/2025?utm_source=chatgpt.com

[2] https://www.abc.net.au/news/2025-06-27/millionaires-who-pay-no-tax-and-richest-and-poorest-postcodes/105468666

[3] https://www.superannuation.asn.au/wp-content/uploads/2024/09/ASFA-Research-Account-balances-August-2024.pdf

[4] https://www.superannuation.asn.au/media-release/new-asfa-research-shows-that-under-35s-are-more-likely-to-listen-to-a-finfluencer-than-a-qualified-financial-advisor-and-increasingly-trust-what-they-hear/

[5] https://www.westpac.com.au/bank-accounts/savings-accounts/savings-by-age

Customers in their 20s and 30s are entering a period of increasing financial complexity, and coupled with the above factors, suggest there are multiple opportunities to educate and support their needs through one simple app base fintech platform. A 34-year-old customer potentially has another 30+ years of mortgages, loans, insurance, super, investing and tax requirements ahead of them.

With over 265,000 qualified users already on the platform, the expanded suite of products and services could result in significantly higher lifetime customer value for One Click.

SIGNIFICANT CHANGES IN THE STATE OF AFFAIRS

There were no significant changes in the state of affairs of the Group during the financial half-year.

MATTERS SUBSEQUENT TO THE END OF THE PERIOD

Subsequent to the half-year ended 30 June 2026, on 15 July 2026, the Group repaid $2,000,000 of the loan facility and $350,000 of the Director Loan.

Other than the above, no matter or circumstance has arisen since the end of the half-year that has significantly affected, or may significantly affect, the Group's operations, the results of those operations, or the Group's state of affairs in future financial years

AUDITOR'S INDEPENDENCE DECLARATION

The Auditor's Independence Declaration as required under section 307C of the *Corporations Act 2001* for the half year ended 30 June 2026 has been received and can be found on page 10.

This report is made in accordance with a resolution of Directors, pursuant to section 306(3)(a) of the Corporations Act 2001.

Signed on behalf of the Board of Directors.

Mark Waller
Managing Director
Dated 26 August 2026 at Perth, Western Australia

RSM Australia Partners

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GPO Box R1253 Perth WA 6844

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AUDITOR'S INDEPENDENCE DECLARATION

As lead auditor for the review of the financial report of One Click Group Limited for the half-year ended 30 June 2026, I declare that, to the best of my knowledge and belief, there have been no contraventions of:

(i) the auditor independence requirements of the *Corporations Act 2001* in relation to the review; and

(ii) any applicable code of professional conduct in relation to the review.

RSM

RSM AUSTRALIA

Perth, WA
Dated: 26 August 2026

AIK KONG TING
Partner

CONSOLIDATED STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME

FOR THE HALF YEAR ENDED 30 JUNE 2026

	Notes	CONSOLIDATED 30 June 2026 ($)	30 June 2025 ($)
Revenue			
Revenue from contracts with customers	3	1,522,932	1,328,482
Interest income		1,685	5,093
Expenses			
Employee expenses		(957,684)	(747,506)
Amortisation and depreciation expense		(216,721)	(110,327)
Selling and distribution expenses		(84,000)	(167,010)
Advertising and marketing expenses		(421,582)	(373,591)
Allowance for expected credit losses		(185,673)	(239,007)
General and administrative expenses		(734,807)	(667,222)
Finance costs		(110,379)	(90,530)
Share based payments expense	4	(79,745)	(223,787)
LOSS BEFORE INCOME TAX		**(1,265,974)**	**(1,285,405)**
Income tax expense		-	-
LOSS AFTER INCOME TAX		**(1,265,974)**	**(1,285,405)**
Items that may be reclassified subsequently to profit or loss:			
Other comprehensive income		-	-
Total comprehensive loss for the period		**(1,265,974)**	**(1,285,405)**
Loss per share			
Basic loss per share (cents per share)	16	**(0.10)**	**(0.11)**
Diluted loss per share (cents per share)	16	**(0.10)**	**(0.11)**

The Consolidated Statement of Profit or Loss and Other Comprehensive Income are to be read in conjunction with the accompanying notes.

CONSOLIDATED STATEMENT OF FINANCIAL POSITION

AS AT 30 JUNE 2026

	Notes	CONSOLIDATED 30 June 2026 ($)	CONSOLIDATED 31 December 2025 ($)
CURRENT ASSETS			
Cash and cash equivalents	6	2,401,821	1,518,515
Trade and other receivables	7	3,845,806	2,092,758
Other current assets		103,975	187,182
TOTAL CURRENT ASSETS		**6,351,602**	**3,798,455**
NON-CURRENT ASSETS			
Plant and equipment		37,536	16,073
Right of Use Asset	8	479,535	-
Intangible assets	9	921,452	856,299
TOTAL NON-CURRENT ASSETS		**1,438,523**	**872,372**
TOTAL ASSETS		**7,790,125**	**4,670,827**
CURRENT LIABILITIES			
Trade and other payables		1,031,424	571,361
Borrowings	10	3,350,000	-
Lease liability		71,631	-
Employee benefits	11	374,238	348,919
Deferred revenue		54,816	109,633
TOTAL CURRENT LIABILITIES		**4,882,109**	**1,029,913**
NON-CURRENT LIABILITIES			
Lease Liability		453,331	-
TOTAL NON-CURRENT LIABILITIES		**453,331**	**-**
TOTAL LIABILITIES		**5,335,440**	**1,029,913**
NET ASSETS		**2,454,685**	**3,640,914**
EQUITY			
Contributed equity	12	16,991,086	16,991,086
Reserves	13	1,825,124	1,816,547
Accumulated losses		(16,361,525)	(15,166,719)
TOTAL EQUITY		**2,454,685**	**3,640,914**

The Consolidated Statement of Financial Position is to be read in conjunction with the accompanying notes.

CONSOLIDATED STATEMENT OF CHANGES IN EQUITY FOR HALF YEAR ENDED 30 JUNE 2026

	Contributed Equity ($)	Accumulated Losses ($)	Option Reserve ($)	Performance Right Reserve ($)	Total ($)
HALF YEAR ENDED 30 JUNE 2026					
Balance at 1 January 2026	**16,991,086**	**(15,166,719)**	**361,169**	**1,455,378**	**3,640,914**
Loss for the half year	-	(1,265,974)	-	-	(1,265,974)
	16,991,086	**(16,432,693)**	**361,169**	**1,455,378**	**2,374,940**
Transactions with equity holders in their capacity as equity holders:					
Expiry of options	-	71,168	(71,168)	-	-
Share based payments (Note 4)	-	-	-	79,745	79,745
Balance at 30 June 2026	**16,991,086**	**(16,361,525)**	**290,001**	**1,535,123**	**2,454,685**

The Consolidated Statement of Changes in Equity is to be read in conjunction with the accompanying notes.

CONSOLIDATED STATEMENT OF CHANGES IN EQUITY FOR HALF YEAR ENDED 30 JUNE 2025

	Contributed Equity ($)	Accumulated Losses ($)	Option Reserve ($)	Performance Right Reserve ($)	Total ($)
HALF YEAR ENDED 30 JUNE 2025					
Balance at 1 January 2025	**15,761,430**	**(14,770,593)**	**637,823**	**1,309,531**	**2,938,191**
Loss for the half year	-	(1,285,405)	-	-	(1,285,405)
	15,761,430	**(16,055,998)**	**637,823**	**1,309,531**	**1,652,786**
Transactions with equity holders in their capacity as equity holders:					
Conversion of performance right (Note 10)	39,656	-	-	(39,656)	-
Share based payments (Note 4)	-	-	-	223,787	223,787
Balance at 30 June 2025	**15,801,086**	**(16,055,998)**	**637,823**	**1,493,662**	**1,876,573**

The Consolidated Statement of Changes in Equity is to be read in conjunction with the accompanying notes.

CONSOLIDATED STATEMENT OF CASH FLOWS
FOR HALF YEAR ENDED 30 JUNE 2026

	Notes	CONSOLIDATED 30 June 2026 ($)	30 June 2025 ($)
CASH FLOWS FROM OPERATING ACTIVITIES			
Receipts from customers (inclusive of GST)		716,183	593,375
Payments to suppliers and employees (inclusive of GST)		(1,794,208)	(2,031,060)
Interest received		1,685	5,093
Interest paid		(97,287)	(90,530)
NET CASH USED IN OPERATING ACTIVITIES		**(1,173,627)**	**(1,523,122)**
CASH FLOWS FROM INVESTING ACTIVITIES			
Payments for intangible assets		(519,667)	(614,027)
Payments for plant and equipment		(27,078)	(21,921)
NET CASH USED IN INVESTING ACTIVITIES		**(546,745)**	**(635,948)**
CASH FLOWS FROM FINANCING ACTIVITIES			
Repayment of lease liability		(11,259)	-
Net proceeds from borrowings		2,584,991	2,019,621
NET CASH PROVIDED BY FINANCING ACTIVITIES		**2,573,732**	**2,019,621**
Net increase/(decrease) in cash held		**853,360**	**(139,449)**
Cash held at beginning of the financial half-year		1,558,590	1,982,569
Cash held at end of the financial half-year	6	**2,411,950**	**1,843,120**

The Consolidated Statement of Cash Flows is to be read in conjunction with the accompanying notes.

1. MATERIAL ACCOUNTING POLICY INFORMATION

(a) Basis of preparation of half-year financial statements

The consolidated interim financial report is a general-purpose financial report, which has been prepared in accordance with the requirements of the Corporations Act 2001 and applicable accounting standards including Australian Accounting Standard AASB 134 'Interim Financial Reporting', as appropriate for for-profit oriented entities. Compliance with AASB 134 ensures compliance with International Financial Reporting Standard IAS 34 'Interim Financial Reporting'.

These general purpose financial statements do not include all the notes of the type normally included in annual financial statements. It is recommended that this financial report be read in conjunction with the annual financial statements of the Group for the year ended 31 December 2025, together with any public announcements made during the half-year ended 30 June 2026 in accordance with the continuous disclosure requirements arising under Corporations Act 2001.

The accounting policies adopted are consistent with those of the previous financial year and corresponding interim reporting period, unless otherwise stated.

All amounts are presented in Australian dollars, unless otherwise noted.

(b) Material accounting policy information

Right-of-use assets

A right-of-use asset is recognised at the commencement date of a lease. The right-of-use asset is measured at cost, which comprises the initial amount of the lease liability, adjusted for, as applicable, any lease payments made at or before the commencement date net of any lease incentives received, any initial direct costs incurred, and, except where included in the cost of inventories, an estimate of costs expected to be incurred for dismantling and removing the underlying asset, and restoring the site or asset.

Right-of-use assets are depreciated on a straight-line basis over the unexpired period of the lease or the estimated useful life of the asset, whichever is the shorter. Where the consolidated entity expects to obtain ownership of the leased asset at the end of the lease term, the depreciation is over its estimated useful life. Right-of use assets are subject to impairment or adjusted for any remeasurement of lease liabilities.

Lease liabilities

A lease liability is recognised at the commencement date of a lease. The lease liability is initially recognised at the present value of the lease payments to be made over the term of the lease, discounted using the interest rate implicit in the lease or, if that rate cannot be readily determined, the consolidated entity's incremental borrowing rate. Lease payments comprise of fixed payments less any lease incentives receivable, variable lease payments that depend on an index or a rate, amounts expected to be paid under residual value guarantees, exercise price of a purchase option when the exercise of the option is reasonably certain to occur, and any anticipated termination penalties. The variable lease payments that do not depend on an index or a rate are expensed in the period in which they are incurred.

Lease liabilities are measured at amortised cost using the effective interest method. The carrying amounts are remeasured if there is a change in the following: future lease payments arising from a change in an index or a rate used; residual guarantee; lease term; certainty of a purchase option and termination penalties. When a lease liability is remeasured, an adjustment is made to the corresponding right-of use asset, or to profit or loss if the carrying amount of the right-of-use asset is fully written down.

1. MATERIAL ACCOUNTING POLICY INFORMATION (CONTINUED)

(c) Going concern

The financial statements have been prepared on the going concern basis, which contemplates continuity of normal business activities and the realisation of assets and discharge of liabilities in the normal course of business.

The Group incurred a loss of $1,265,974 and net cash outflows from operating activities of $1,173,627 for the half year ended 30 June 2026.

The Board believes that it is reasonably foreseeable that the Group will be able to continue as a going concern and that it is appropriate for it to adopt the going concern basis in the preparation of the financial report after consideration of following factors:

- The Group has the ability to repay its borrowings when its due;
- The Group has the ability to obtain loan facility for the next financial year, when required;
- The Group anticipates its revenue to increase from its product and services;
- The Group expects to receive a R&D tax incentive related to its R&D activities for the year ended 31 December 2025 upon lodgment of its claim;
- The Company has the ability to issue additional equity securities under the Corporations Act 2001 to raise further working capital; and
- The Group has the ability to curtail administrative, discretionary research expenses and overhead cash outflows as and when required.

(d) New or amended Accounting Standards and interpretations adopted

The Group has adopted all of the new or amended Accounting Standards and interpretations issued by the Australian Accounting Standards Board that are mandatory for the current reporting period.

Any new or amended Accounting Standards or Interpretations that are not yet mandatory have not been early adopted.

2. SEGMENT INFORMATION

Primary Reporting Format – Business Segments

The Group has one geographical location which is Australia. The Group operates a financial technology platform to handle financial administration tasks such as lodging tax returns, wills and private health insurance.

Identification of reportable operating segments

The operating segment identified is based on the internal reports that are reviewed and used by the Directors (who are identified as the Chief Operating Decision Makers ('CODM')) in assessing performance and in determining the allocation of resources. There is no aggregation of operating segments. The CODM reviews EBITDA (Earnings Before Interest, Tax, Depreciation and Amortisation). The accounting policies adopted for internal reporting to the CODM are consistent with those adopted in the financial statements. The information reported to the CODM is on at least a quarterly basis.

The Group has only one operating segment based on the information provided to the CODM. Therefore, as the results are the same as the Group, they have not been repeated.

3. REVENUE FROM CONTRACTS WITH CUSTOMERS

Revenue represents the value of professional services provided by the Group measured on a point in time basis.

	CONSOLIDATED	
	30 June 2026 ($)	**30 June 2025 ($)**
Revenue from professional services		
- Tax Return Service	1,381,548	1,101,214
- Lending Services	98,426	134,471
- Other services	42,958	92,797
	1,522,932	**1,328,482**
Revenue recognised at a point in time	1,444,124	1,328,482
Revenue recognised over time	78,808	-
	1,522,932	**1,328,482**

No single customer contributed 10% or more to the Group's external revenue during the half-year ended 30 June 2026 and 30 June 2025.

4. SHARE BASED PAYMENTS EXPENSE

The primary purpose of share-based payments is to remunerate Directors, other Key Management Personnel and Service providers for the services rendered to the Group.

	CONSOLIDATED	
	30 June 2026 ($)	30 June 2025 ($)
Performance rights issued to directors – Class E,F,G,H	4,770	(2,085)
Performance rights issued to directors – Class L	-	202,000
Performance rights issued to employees – Class I, J, K	-	23,872
Performance rights issued to directors – Class M	72,428	-
Performance rights issued to employees – Class N	2,547	-
	79,745	**223,787**

Right issued to directors – Class M

On 10 June 2026, the Company has granted 10,000,000 performance rights to the Mark Waller.

The performance rights vest upon the Company achieving a volume weighted average price equal to or greater than $0.02 per share over 30 consecutive trading days.

The assessed fair value of Class M performance rights was determined using trinomial valuation model with the following inputs:

	Class M
Number of performance rights	10,000,000
Grant date	10/06/2026
Grant date share price	$0.009
Exercise price	$nil
Vesting date	-
Expiry date	10/06/2029
Risk free rate	4.73%
Expected future volatility	100%
Value per performance right	$0.007
Total value of performance rights	$72,428
Expensed in the half-year ended 30 June 2026	$72,428

4. SHARE BASED PAYMENTS EXPENSE (CONTINUED)

Right issued to Employees – Class N

During this half-year period, the Company has granted 5,600,002 performance rights to the Employees.

The performance rights issued to employees are issued in multiple tranches with multiple performance obligations.

Tranche 1: The Company achieving minimum revenue for the financial year ending 31 December 2026 of:

1. $7.5 million, in-which case 100% of the Performance Rights will be eligible to vest; or
2. $6.5 million, in which case 80% of the Performance Rights will be eligible to vest.

The achievement of Performance Condition 1 will be determined by the Board in its sole discretion by 31 March 2027. Employees are required to remain as an eligible participant until 30 November 2026.

Tranche 2: The Company achieving minimum revenue for the financial year ending 31 December 2027 of:

1. $9.5 million, in-which case 100% of the Performance Rights will be eligible to vest; or
2. $8.5 million, in which case 80% of the Performance Rights will be eligible to vest.

The achievement of Performance Condition 2 will be determined by the Board in its sole discretion by 31 March 2028. Employees are required to remain as an eligible participant until 30 November 2027.

Tranche 3: The Board shall apply its discretion to determine the portion of Performance Rights that are eligible to vest based on employee's individual performance to 31 December 2026. Employee are required to remain as an eligible participant until 30 November 2026.

The assessed fair value of Class N performance rights was determined using trinomial valuation model with the following inputs:

	Tranche 1	Tranche 2	Tranche 3
Number of performance rights	2,000,001	2,000,001	1,600,000
Grant date	19/06/2026	19/06/2026	19/06/2026
Grant date share price	$0.009	$0.009	$0.009
Exercise price	$nil	$nil	$nil
Vesting date	-	-	-
Expiry date	30/06/2029	30/06/2029	30/06/2029
Risk free rate	4.46%	4.46%	4.46%
Expected future volatility	99%	99%	99%
Value per performance right	$0.009	$0.009	$0.009
Total value of performance rights	$18,000	$18,000	$14,400
Expensed in the half-year ended 30 June 2026	$1,207	$374	$966

5. CASH AND CASH EQUIVALENTS

	CONSOLIDATED	
	30 June 2026 ($)	31 December 2025 ($)
Cash at bank and on hand	2,401,821	1,518,515
Total cash and cash equivalents	**2,401,821**	**1,518,515**

Reconciliation to cash and cash equivalents at the end of the financial period

The above figures are reconciled to cash and cash equivalent at the end of the financial period as shown in the consolidated statement of cash flows as follows:

	CONSOLIDATED	
	30 June 2026 ($)	31 December 2025 ($)
Balance as above	2,401,821	1,518,515
Restricted purpose cash held on hand (recognised as other current asset on the consolidated statement of financial position)	10,129	40,075
Balance as per Consolidated Statement of Cash Flows	**2,411,950**	**1,558,590**

6. TRADE AND OTHER RECEIVABLES

	CONSOLIDATED	
	30 June 2026 ($)	31 December 2025 ($)
Trade receivables	4,362,998	2,302,693
Allowance for credit losses	(1,082,927)	(897,254)
R&D tax refund	565,735	278,734
GST receivable	-	17,515
Other receivable	-	391,070
	3,845,806	**2,092,758**

7. RIGHT OF USE ASSET

	CONSOLIDATED	
	30 June 2026 ($)	31 December 2025 ($)
Opening Balance	-	-
Additions[1]	523,129	-
Depreciation	(43,594)	-
Closing Balance	**479,535**	**-**

[1]During the period, the Group entered into a new lease agreement for its office premises. In accordance with AASB 16 Leases, the Group recognised a right-of-use asset and corresponding lease liability at the commencement date of the lease. The lease has a three-year term, with option to further renew for another three years.

The right-of-use asset is subsequently measured at cost less accumulated depreciation and impairment losses and is depreciated over the lease term.

At 30 June 2026, the carrying amount of the right-of-use asset was $479,535 (31 December 2025: $Nil).

8. INTANGIBLE ASSETS

	CONSOLIDATED	
	30 June 2026 ($)	31 December 2025 ($)
Software Assets - at cost	3,783,998	3,551,333
Less: Accumulated Amortisation	(3,165,649)	(3,037,263)
	618,359	**514,070**
Customer Contracts - at cost	391,263	391,263
Less: Accumulated Amortisation	(108,160)	(69,034)
	283,103	**322,229**
License - at cost	20,000	20,000
Less: Accumulated Amortisation	-	-
	20,000	**20,000**
Total intangible assets	**921,452**	**856,299**

Reconciliations

Reconciliations of the written down values at the beginning and end of the current financial year period are set out below:

	CONSOLIDATED 30 June 2026 ($)
Software assets	
Balance at the beginning of financial period	514,070
Capitalised Addition	469,578
R&D Refund	(236,912)
Amortisation expense	(128,386)
Balance at the end of financial year	**618,350**
Customer contracts	
Balance at the beginning of financial year	322,229
Additions	-
Amortisation expense	(39,126)
Balance at the end of financial year	**283,103**
License Cost	
Balance at the beginning of financial year	20,000
Addition	-
Balance at the end of financial year	**20,000**

9. BORROWINGS

	CONSOLIDATED	
	30 June 2026 ($)	31 December 2025 ($)
Loan facility[1]	3,000,000	-
Director Loan (a)	350,000	-
Total loan payables	**3,350,000**	**-**

[1] In June 2026, Mobile Business Devices Pty Ltd (MBD), a subsidiary of the Company has extended the loan facility agreement entered with an external party in order to secure funding for the Next Day Refund product.

Total available facility amount is $6,000,000 for the period up to 31 August 2026. The unused facility amount as at 30 June 2026 is $3,000,000.

The loan repayment date is 31 October 2026, carrying an annual interest rate of 12%. It is secured over the collection accounts and receivable balance of MBD. $2,000,000 has been repaid on 15 July 2026.

a. RELATED PARTY TRANSACTIONS

During this half-year, following transaction has been entered with key management personnel. The loan bear interest rate of 12% per annum and has a repayable term of 30 days.

	CONSOLIDATED	
	30 June 2026 ($)	31 December 2025 ($)
Loan from director, Mark Waller	350,000	-
	-	-
Total	**350,000**	**-**

10. EMPLOYEE BENEFITS

	CONSOLIDATED	
	30 June 2026 ($)	31 December 2025 ($)
Current		
Annual leave	202,780	212,792
Long service leave	171,458	136,127
Total employee benefits	**374,238**	**348,919**

11. CONTRIBUTED EQUITY

	30 June 2026 (Shares)	31 December 2025 (Shares)	30 June 2026 ($)	31 December 2025 ($)
Ordinary Shares	1,307,286,148	1,307,286,148	16,991,086	16,991,086
Total Share Capital	**1,307,286,148**	**1,307,286,148**	**16,991,086**	**16,991,086**

Movements of share capital during the half year

Date	Details	No of shares	Issue price ($)	Total Paid ($)
Opening Balance at 1 January 2026		**1,307,286,148**		**16,991,086**
Closing Balance at 30 June 2026		**1,307,286,148**		**16,991,086**

Dividends

There were no dividends proposed or paid during the half year (2025: $nil).

12. RESERVES

	CONSOLIDATED	
	30 June 2026 ($)	31 December 2025 ($)
Options reserve (a)	290,001	361,169
Performance rights reserve (b)	1,535,123	1,455,378
	1,825,124	**1,816,547**

(a) *Movements in Options rights reserve*

	No. of Performance Rights	$
Balance as at 1 January 2026	**505,626,768**	**361,169**
Expiry of Directors and Co-sec Options (1CGOPT1 OPTIONS)	(16,000,002)	(71,168)
Balance as at 30 June 2026	**489,626,766**	**290,001**

(b) *Movements in Performance rights reserve*

	No. of Performance Rights	$
Balance as at 1 January 2026	**45,400,000**	**1,455,378**
Vesting expenses for performance rights issued in prior year	-	4,770
Performance rights issued to director (Class M)	10,000,000	72,428
Performance rights issued to employees (Class N)*	6,600,002	2,547
Balance as at 30 June 2026	**62,000,002**	**1,535,123**

*Included 1,000,000 performance rights issued to employee who commencing of employment with the Group in August 2026.

13. MATTERS SUBSEQUENT TO THE END OF THE PERIOD

Subsequent to the half-year ended 30 June 2026, on 15 July 2026, the Group repaid $2,000,000 of the loan facility and $350,000 of the Director Loan.

Other than the above, no matter or circumstance has arisen since the end of the half-year that has significantly affected, or may significantly affect, the Group's operations, the results of those operations, or the Group's state of affairs in future financial years.

14. COMMITMENTS

The Group confirms it has no commitments as at 30 June 2026 and 31 December 2025.

15. LOSS PER SHARE

	CONSOLIDATED	
	30 June 2026	30 June 2025
Basic loss per share (cents per share)	0.10	0.11
Loss used in the calculation of Earnings Loss Per Share	**$1,265,974**	**$1,285,405**
Weighted average number of ordinary shares	1,307,286,148	1,178,074,649

Effect of dilutive securities: Share options are not considered dilutive as the conversion of options to ordinary shares will result in a decrease in the net loss per share.

16. FAIR VALUES OF FINANCIAL ASSETS AND LIABILITIES

At 30 June 2026 and 31 December 2025, the carrying amounts of financial assets and financial liabilities classified with current assets and current liabilities respectively approximated their fair values due to the short-term maturities of these assets and liabilities. The fair values of non-current financial assets and non-current financial liabilities are not materially different from their carrying amounts.

17. CONTINGENT LIABILITIES

The Board is not aware of any circumstances or information, which leads them to believe there are any material contingent liabilities outstanding as at 30 June 2026 and 31 December 2025.

DIRECTORS’ DECLARATION

In the opinion of the Directors of One Click Group Limited (**Group**):

(a) the attached financial statements and notes comply with the Corporations Act 2001, Australian Accounting Standard AASB 134 'Interim Financial Reporting', the Corporations Regulations 2001 and other mandatory professional reporting requirements;

(b) the attached financial statements and notes give a true and fair view of the Group’s financial position as at 30 June 2026 and of its performance for the financial half-year ended on that date; and

(c) there are reasonable grounds to believe that the Company will be able to pay its debts as and when they become due and payable.

Signed in accordance with a resolution of the Directors made pursuant to section 303(5)(a) of the Corporations Act 2001.

Mark Waller
Managing Director
Dated at Perth, Western Australia, 26 August 2026

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INDEPENDENT AUDITOR'S REVIEW REPORT
TO THE MEMBERS OF ONE CLICK GROUP LIMITED

Report on the Half-Year Financial Report

Conclusion

We have reviewed the accompanying half-year financial report of One Click Group Limited (the Company) and its subsidiaries (the Group), which comprises the consolidated statement of financial position as at 30 June 2026, the consolidated statement of profit or loss and other comprehensive income, consolidated statement of changes in equity and consolidated statement of cash flows for the half-year ended on that date, notes to the financial statements comprising material accounting policy information and other explanatory information, and the directors' declaration of the Group comprising the Company and the entities it controlled at the half-year end or from time to time during the half-year.

Based on our review, which is not an audit, we have not become aware of any matter that makes us believe that the half-year financial report of One Click Group Limited is not in accordance with the *Corporations Act 2001* including:

(a) giving a true and fair view of the Group's financial position as at 30 June 2026 and of its performance for the half-year ended on that date; and

(b) complying with Accounting Standard AASB 134 *Interim Financial Reporting* and *Corporations Regulations 2001*.

Basis for Conclusion

We conducted our review in accordance with ASRE 2410 *Review of a Financial Report Performed by the Independent Auditor of the Entity*. Our responsibilities are further described in the *Auditor's Responsibility for the Review of the Half-Year Financial Report* section of our report. We are independent of the Company in accordance with the auditor independence requirements of the *Corporations Act 2001* and the ethical requirements of the APES 110 *Code of Ethics for Professional Accountants (including Independence Standards*) issued by the Accounting Professional & Ethical Standards Board Limited (the Code) that are relevant to audits of the financial report of public interest entities in Australia. We have also fulfilled our other ethical responsibilities in accordance with the Code.

We confirm that the independence declaration required by the *Corporations Act 2001*, which has been given to the directors of One Click Group Limited, would be in the same terms if given to the directors as at the time of this auditor's review report.

Directors' Responsibility for the Half-Year Financial Report

The directors of One Click Group Limited are responsible for the preparation of the half-year financial report that gives a true and fair view in accordance with Australian Accounting Standards and the *Corporations Act 2001* and for such internal control as the directors determine is necessary to enable the preparation of the half-year financial report that is free from material misstatement, whether due to fraud or error.

Auditor's Responsibility for the Review of the Half-Year Financial Report

Our responsibility is to express a conclusion on the half-year financial report based on our review. ASRE 2410 requires us to conclude whether we have become aware of any matter that makes us believe that the half-year financial report is not in accordance with the *Corporations Act 2001* including giving a true and fair view of the Group's financial position as at 30 June 2026 and its performance for the half-year ended on that date, and complying with Accounting Standard AASB 134 *Interim Financial Reporting* and the *Corporations Regulations 2001*.

A review of a half-year financial report consists of making enquiries, primarily of persons responsible for financial and accounting matters, and applying analytical and other review procedures. A review is substantially less in scope than an audit conducted in accordance with Australian Auditing Standards and consequently does not enable us to obtain assurance that we would become aware of all significant matters that might be identified in an audit. Accordingly, we do not express an audit opinion.

RSM

RSM AUSTRALIA

Perth, WA
Dated: 26 August 2026

AIK KONG TING
Partner