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# FY26 Results Presentation

27 August 2026

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# Integrated End-to-End Debt Resolution Provider Across Australia and UK

## Assisting large enterprise clients turn outstanding debt into recovered revenue. One ecosystem, every path to payment: human, digital and legal

### DIGITAL

- Proprietary, white labelled, AI-powered digital and SaaS platform.
- Leveraging automation to transform customer engagement and payments.
- Streamlined, **high-margin, scalable technology** platform
- FY26 Acquisition of DTS expands offering to include voice-enabled offering & early-stage collection solutions that deeply integrate with client systems
- Revenue derived from fixed SaaS and collection fees.

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### HYBRID

- Market-leading provider of modern, digital-first, customer-centric, contingent debt recovery and accounts receivable management.
- Services **500+ corporate clients,** providing a pre-built, fully configured tech platform to help scale.
- Offering expanded to the UK via FY26 acquisition of ARC Europe. A trusted debt collection agency with a long-standing customer base and access to European markets.
- Revenue derived from fees on successful collection of debt.

arma
debt resolution

arceurope
a credit clear company

### LEGAL SERVICES

- In-house legal escalation and litigation, **complementing recovery services** with legal expertise and credibility and full-lifecycle coverage.
- Provides complex debt recovery and insolvency services to clients requiring deeper intervention.
- Revenue derived from professional legal fees.

oakbridge
commercial • insolvency • litigation

*SHORT – TERM DEBT* → *LONGER – TERM DEBT*

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# Strong Financial Performance; Ahead of Guidance

Good organic revenue growth, strong initial contributions from acquisitions and operating leverage via CCR's digital, AI-enabled collections platform

**$60.0m**

FY26 Revenue

+28% on PCP

**$10.5m**

Underlying EBITDA[1]

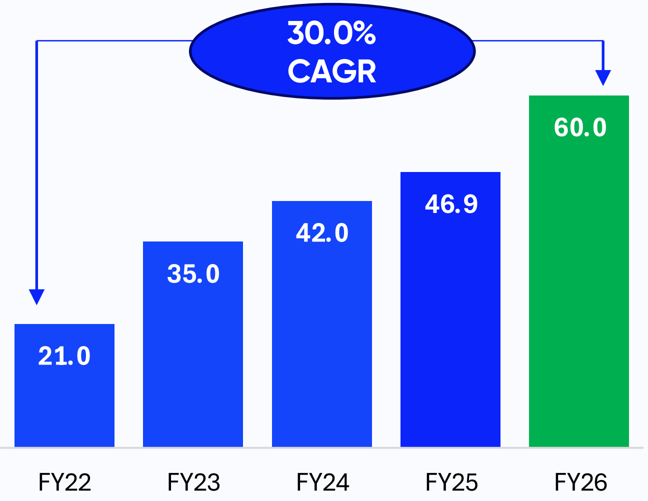
+41% on PCP

**$6.7m**

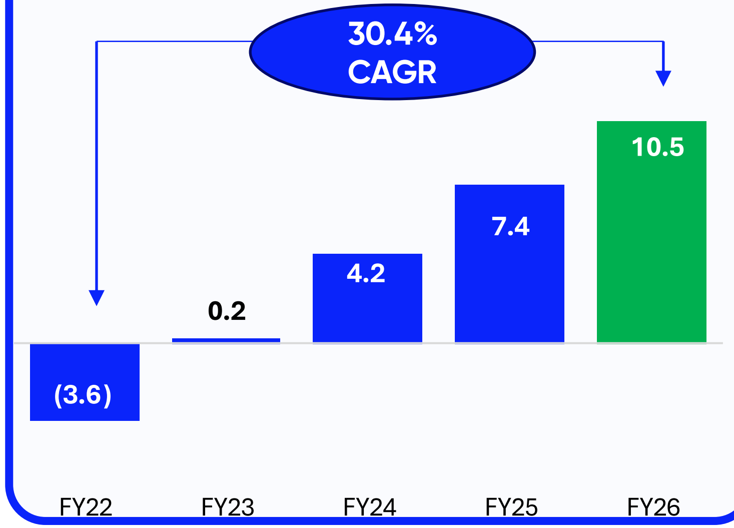
Underlying NPATA

+65% on PCP

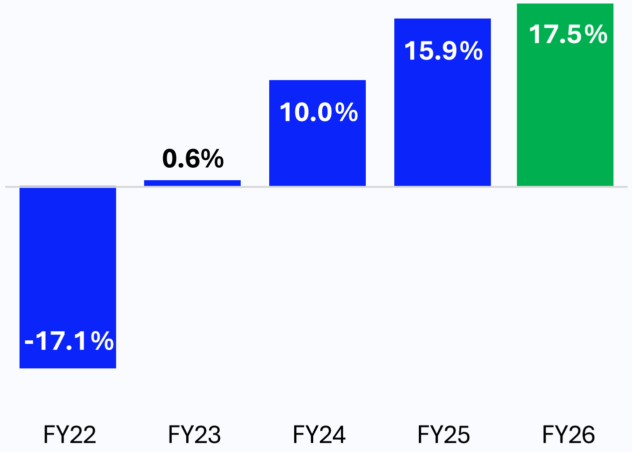
**Revenue ($m)**




**Underlying EBITDA[1] ($m)**




**Underlying EBITDA Margin**

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1. Underlying EBITDA excludes share-based expenses and non-core business items

 

# Financial year highlights

Continuation of organic revenue growth with operating leverage at home & strategic acquisitions abroad

**$60.0m**
Revenue
+28% on PCP

**1.4 cps**
Underlying EPS[1]
+45% on PCP

**$6.7m**
Underlying NPATA
+65% on PCP

**17.5%**
Underlying EBITDA[2] Margin
15.9% in FY25

**$8.3m**
Underlying Operating Cash Flow
+25% on PCP

**$16.9m**
Net Cash
Sound Balance Sheet

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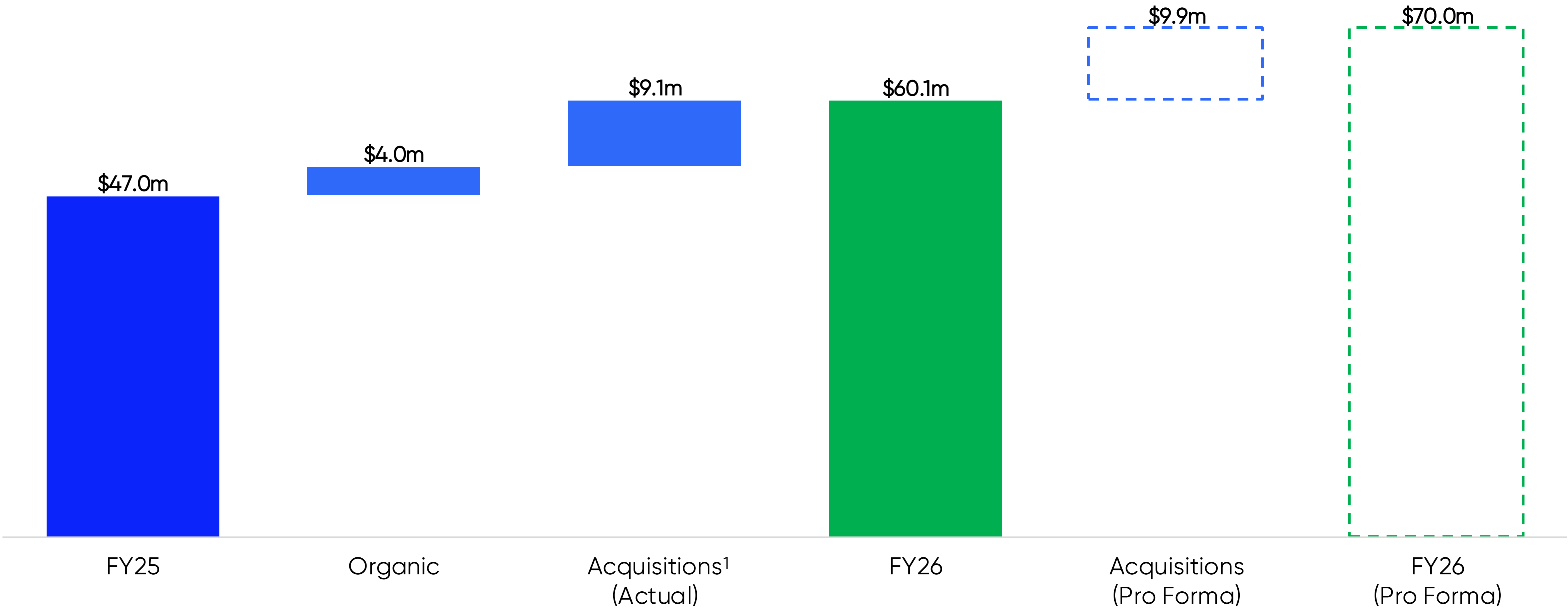
1. Underlying Earnings Per Share (EPS) adjusts for the dilution impact of executive incentives
2.Underlying EBITDA excludes share-based expenses and non-core business items

# FY26 Revenue Bridge

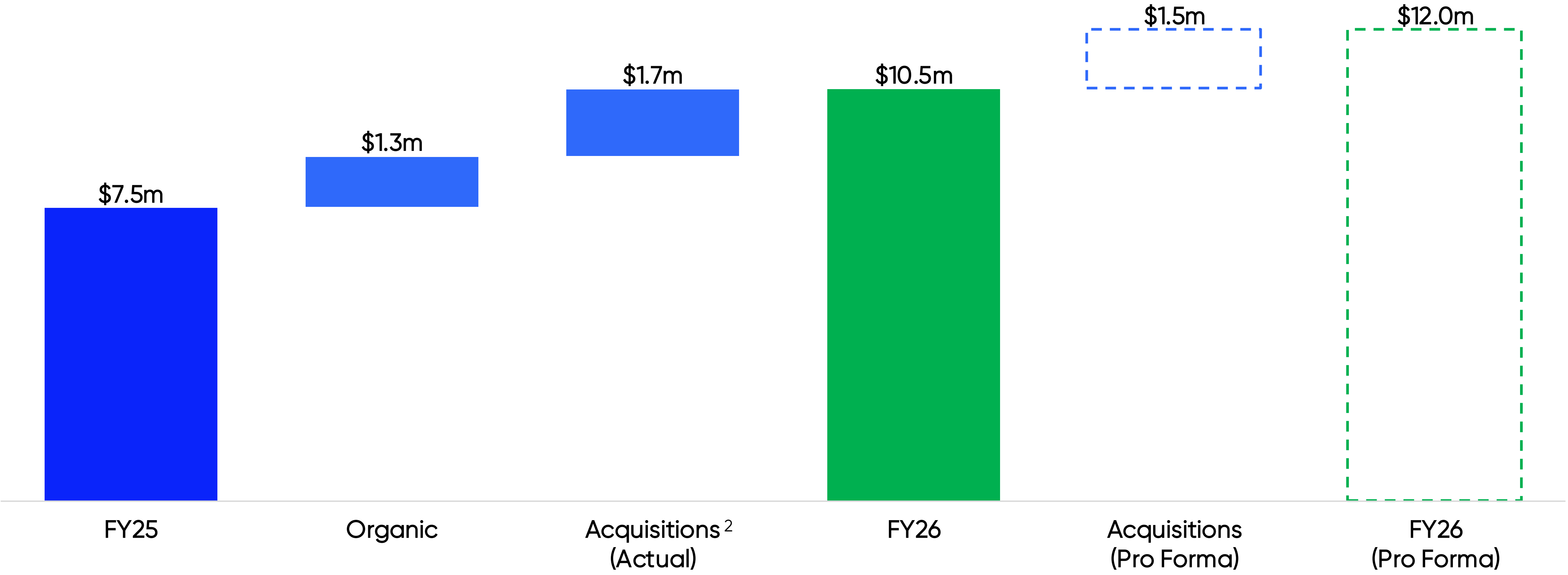
Organic revenue growth of 9%; initial contribution from ARC Europe and DTS acquisitions




1. Includes 6-months contribution from ARC Europe and 5-months contribution from DTS

# FY26 Underlying EBITDA Bridge

Organic Underlying EBITDA growth of 17%; initial contribution from ARC Europe and DTS acquisitions




1. Underlying EBITDA excludes share-based expenses and non-core business items
2. Includes 6-months contribution from ARC Europe and 5-months contribution from DTS

# FY26 Underlying EBITDA vs Statutory result

| | FY26 | FY25 | Commentary |
|---|---|---|---|
| | $000's | $000's | |
| **EBITDA - Underlying Business** | | | |
| **Revenue** | **60,118** | **46,922** | Increase of 28% |
| **Expenses** | | | |
| Employee Benefits | (32,326) | (23,607) | |
| Other | (17,301) | (15,852) | |
| | | | |
| **EBITDA - Underlying Result** | **10,491** | **7,463** | Increase of 41% |
| *EBITDA margin %* | *17.5%* | *15.9%* | |
| | | | |
| Revenue | 2,791 | 29 | Acquisition contingent consideration adjustment |
| Expenses (non BAU) | (2,392) | (2,092) | Mainly acquisition related expenses |
| Share Based Expenses | (1,695) | (1,295) | |
| | | | |
| **EBITDA (per Statutory Accounts)** | **9,195** | **4,105** | |
| Depreciation & Amortisation | (3,419) | (2,941) | |
| Interest - Net | 191 | 133 | |
| Tax | 1,219 | 5,544 | Tax benefit - impact of tax rate increase from 25% to 30% on tax loss DTA. |
| | | | |
| **NPATA** | **7,186** | **6,841** | |
| | | | |
| Amortisation - Acquisitions | (2,840) | (3,296) | Largely related to ARMA acquisition which fully amortises in Feb'27 |
| | | | |
| **Net P/(L) - (per Statutory Accounts)** | **4,346** | **3,545** | |

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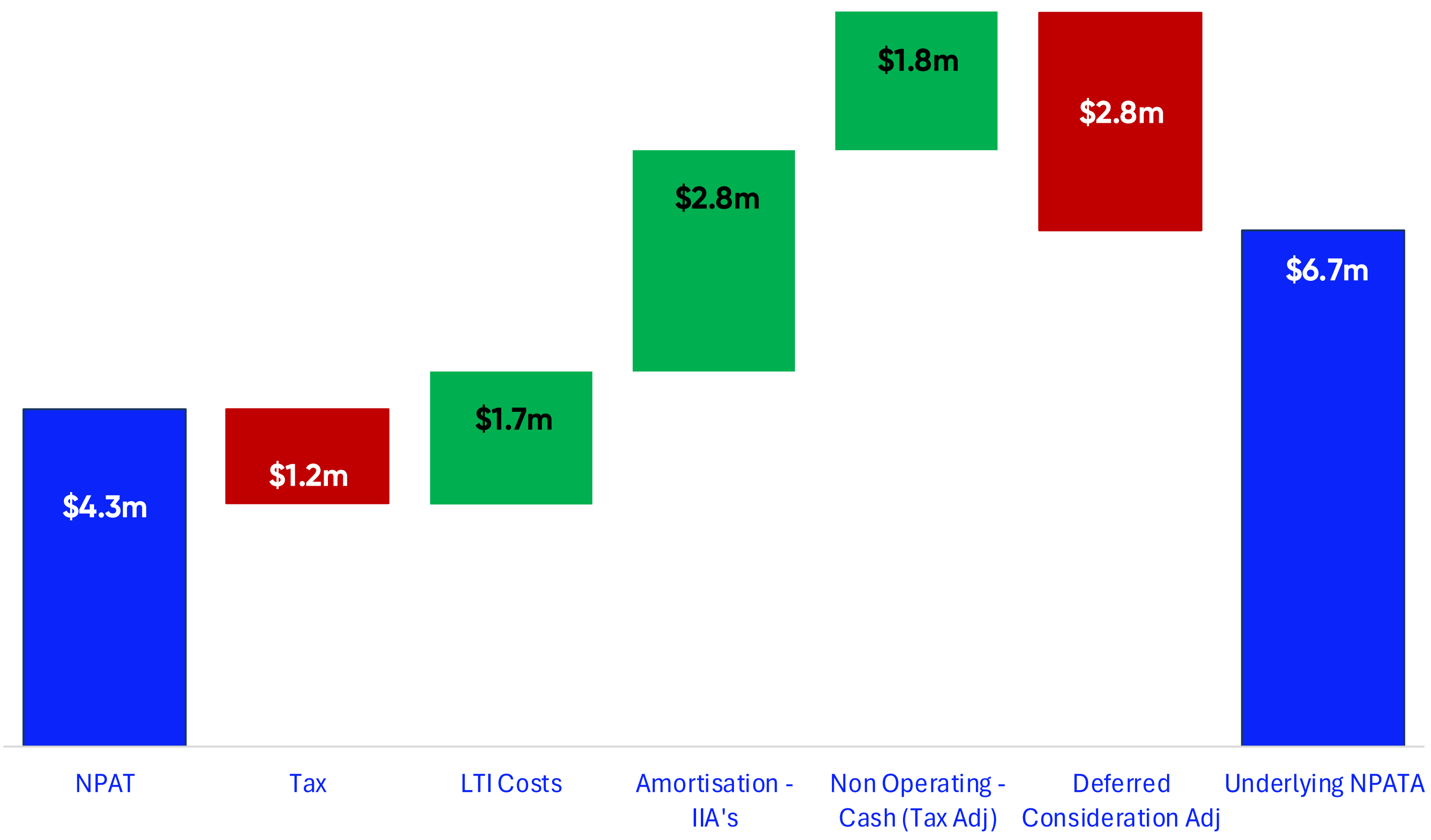
# FY26 Underlying NPATA and EPS

Growth of 65% in Underlying NPATA and 45% for Underlying EPS

**Underlying NPATA Bridge**




- Underlying NPATA of $6.7m, up 65%
- Underlying EPS of 1.4 cents per share (cps), up 45%:
  - Adjusts for the dilution impact of executive incentives (share rights).
- Reported NPAT up 23% to $4.3m. The bridge between reported and underlying picks up the following:
  - Tax adjusted impact of non-operating costs, largely from the acquisitions in the period.
  - Fair value of the ARC Europe deferred consideration.
  - The use of the Group deferred tax asset (ie: no tax payable).
  - Amortisation of intangibles.

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1. Underlying EBITDA excludes share-based expenses and non-core business items
2. Includes 6-months contribution from ARC Europe and 5-months contribution from DTS

 

# Strong and Improved Balance sheet

| | FY2026 | FY2025 |
|---|---|---|
| Cash | 22.4 | 15.7 |
| Working Capital | 1.7 | -1.1 |
| ***Total Liquidity*** | ***24.1*** | ***14.6*** |
| Intangible Assets | 61.8 | 43.7 |
| Fixed Assets, Net | 4.8 | 4.0 |
| Deferred Tax Asset | 7.4 | 5.6 |
| Other Assets | 1.0 | 0.9 |
| Debt | -5.5 | 0.0 |
| Other Liabilities | -9.0 | -4.4 |
| ***Net Assets*** | ***84.6*** | ***64.3*** |
| ***Equity*** | | |
| Share Capital | 119.2 | 102.7 |
| Reserves | 5.5 | 5.2 |
| Retained Profits | -40.1 | -43.7 |
| | **84.6** | **64.3** |
| | | |
| **Net Cash** | **16.9** | **15.7** |

- Cash and liquidity position strong and improved. Net cash $16.9m.
- Intangible assets increased as a result of ARC Europe and DTS.
- New ANZ facility provides basis for funding flexibility for future growth plans.
- Share capital increased by a net $17m – raising of $21m for acquisitions, share consideration and $8m in share-buybacks

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# Increasing Operating Cashflows

| | FY2026 | FY2025 | Growth |
|---|---|---|---|
| | | | |
| **Underlying Operating Cash** | **8.3** | **6.6** | **25%** |
| | | | |
| Operating Cash | 6.6 | 5.8 | 14% |
| Investing Cash | (16.1) | (1.9) | |
| Financing Cash | 16.2 | (1.4) | |
| **Net Cash** | **6.7** | **2.5** | |
| Opening | 15.7 | 13.1 | |
| Closing | **22.4** | **15.7** | |

- Underlying operating cash up 25% to $8.3m. Adjusts for non-operating costs.
- Reported Operating cash up 14% to $6.6m. Good cash conversion.
- Investing cash was $14m acquisitions and $2m across capitalised IT costs and PPE.
- Financing cash captures net equity and debt capital raising ($25m), offset by share buybacks ($8m) and leases.

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# A leading debt resolution provider **with world-class clients**

## A trusted partner in highly regulated and diverse industries, engaging millions of end customers

### UK & EUROPE

Gymbox, EDF, M&S Bank, Havering, David Lloyd Clubs, Vodafone, Cambridge Water Company, HSBC, Virgin Media, O2, My Community Bank, John Lewis Finance, Klarna, NHS, Metro Bank, South Staffs Water, Serco, Third Space, Amplifi, Santander, first direct, nationwide, Harvest energy, plend, Curve, Hastings Direct, Village Gym, Freedom Brokers, Bannatyne

### AUSTRALIA & NEW ZEALAND

alinta energy, ENGIE, red energy, Lumo Energy, Blue NRG, Water, Urban Utilities, origin, synergy, GloBird, sumo, genesis, Gippsland Water, Horizon Power, Greater Western Water, Optus, iag, Vocus, Auckland Council, vodafone, Transurban, EnergyAustralia, ANZ, Bendigo and Adelaide Bank, Angle Finance, TPG, GreenLight Auto Finance, Suncorp, one NZ, zip, SA Water, foxtel, Taurus Motor Finance, RAA, money3, Ambulance Victoria, Toyota, prospa, healius, seek, Hume Bank, TAFE NSW, auto & general, Beyond Bank Australia, Hollard, Queensland Government, Government of Western Australia Department of Finance, humm, Salt & Lime, 1st Energy, wisr

### U.S & CANADA

Queens Public Library, Los Angeles Public Library, tpl: toronto public library

**A strong foothold in Australia & NZ, with growing international presence via recent acquisitions**

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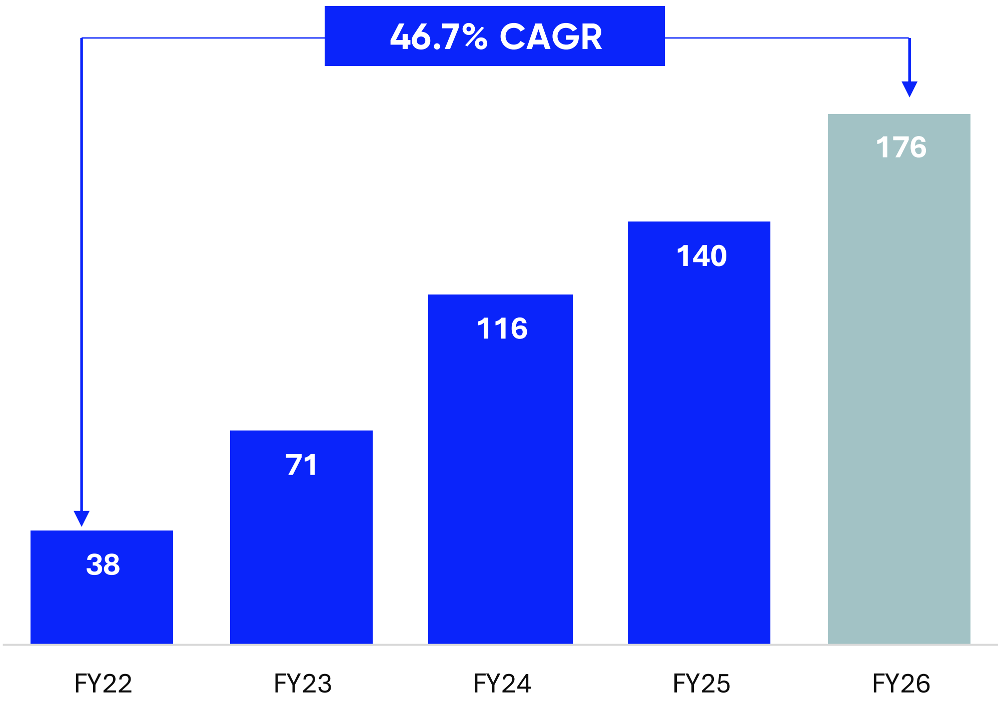
# Movement to higher margin digital channels

## Growth in digital payments continues to outperform other channels

- 26% increase in FY26 direct digital payments to $176m (FY25: $140m)
- 23% increase in FY26 number of active debt files referred for digital treatment, to 6.4m (FY25: 5.2m)
- The transition to high-margin digital payments supports the growth of 41% in Underlying EBITDA and 17.5% Underlying EBITDA margin.
- Software (SaaS) revenue now accounts for 18% of company revenue after the acquisitions of ARC Europe & DTS.
- The ability to sweep out lower value debts with self-service digital enhances margin and increases competitiveness on client panels.

CCR's Digital Collection Payments[1] ($m)



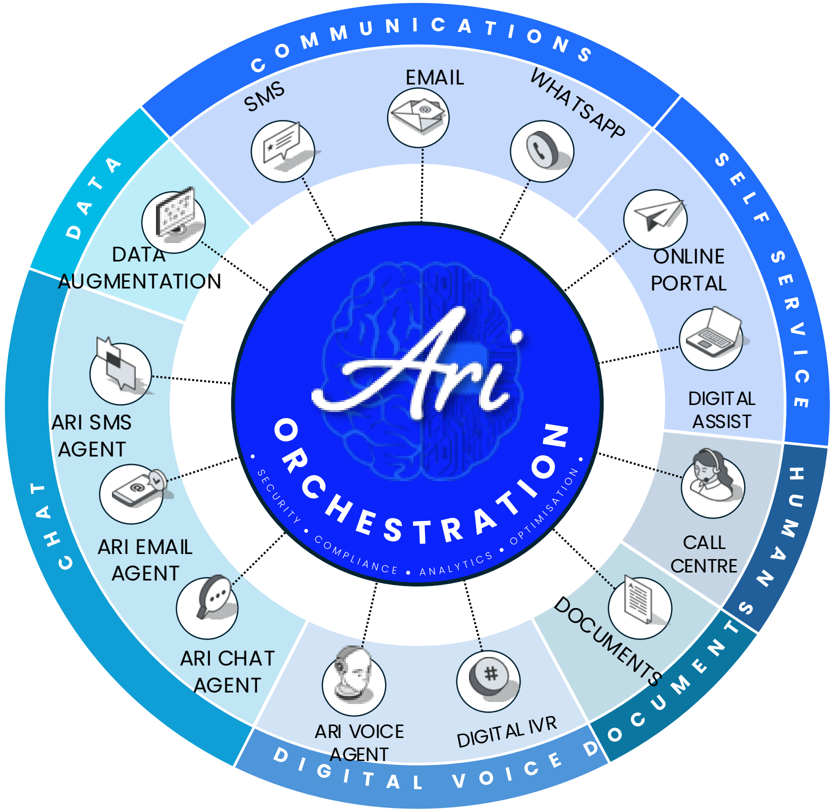

1. Does not include Digital Collection Payments from FY26 acquisitions of ARC Europe or DTS

# AI and automation now adding to operational leverage

Automation and AI allowing the business to scale without significant increase in headcount

## The opportunity

- AI tools automate and add value to administrative tasks (e.g. reporting call assessments) so teams can focus on collections.
- Significant operator time is spent drafting emails and writing notes – this will now meaningfully reduce.
- Improvements in accessibility and customer experience.
- AI voice technology being explored – could reduce associated call and compliance costs further.




## ARI (Adaptive Resolution Intelligence)

- Enables the deployment of modern technologies without the need to replatform.
- An AI digital assistant building and continually optimising recovery strategies to drive efficiencies and increased profitability.
- AI chooses best channel by both customer conversion and cost.
- ARI AI Optimisation could deliver reduction in calls and SMS costs by reducing waste.

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# ARC Europe update

Represents Credit Clear's entry into the UK and European collections markets

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(Acquired January 2026)

| $m | As Announced | 2026 Annualised |
|---|---|---|
| **Revenue** | 8.8 | 9.6 |
| **EBITDA** | 1.2 | 1.6 |
| **EBITDA Margin** | 13.6% | 16.7% |

- Well-established, UK-based debt collection agency, with 25-year track record.
- Tech roadmap agreed for ARC enhancements including DTS solutions and advanced analytics to boost productivity & collection rates.
- Financial integration complete.
- ARC was awarded 'Collections & Recoveries service provider of the Year' at Credit Week June 2026.

## Outlook

Currently onboarding a new Tier 1 client, go live in September.

Discussions ongoing to cross sell Credit Clear digital solutions to existing ARC clients.

Sales pipeline opportunities are significant with number of blue-chip, corporate clients.

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# DTS update

Global SaaS provider of collections platform for blue chip client base

dts digital tech solutions (Acquired February 2026)

| $m | As Announced | 2026 Annualised |
| --- | --- | --- |
| **Revenue** | 10.0 | 9.5 |
| **EBITDA** | 1.2 | 1.7 |
| **EBITDA Margin** | 12.0% | 17.9% |

- Specialist in early-stage digital collections.
- Allowing interaction through voice-enabled, self-service digital payments and collections.
- First party, fee for service model. Embedded platform leads to strong recurring income.
- Blue chip customer base in UK & ANZ.

## Outlook

- Stronger sales and growth focus under new management.
- Develop cross sell opportunities via group companies.
- Integration with CCR platform for voice capabilities.
- Simplification of infrastructure to improve EBITDA.



 

# ACCC update

As announced on 24th June 2026, the ACCC commenced proceedings against ARMA Group Holdings Pty Ltd (ARMA) and Force Legal Pty Ltd (Force Legal), wholly owned subsidiaries of Credit Clear.

Credit Clear continues to deny the allegations of contraventions of the Australian Consumer Law and intend to defend the proceedings.

The initial Federal Court case management hearing occurred on 31st July. Various procedural orders were made as follows by the Court:

- ACCC to provide further and better particulars and make any necessary amendments to the Concise Statement by 14th August.
- ARMA and Force Legal to file and serve their Concise Statements in response by 18th September.
- Further case management hearing on 16th October 2026.
- The matter has not impacted our financial results in a material manner at this time.

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# FY27 Market Outlook

## FY27 Guidance

- Revenue expected in a range between $73.0m-77.0m.
- Underlying EBITDA is expected in a range between $12.0m-14.0m.
- In line with prior periods, CCR expects seasonality of both revenue and earnings, weighted toward the second half.
- The above guidance assumes no material operational impact from the ACCC proceeding.

## Growth

- Expanded AU/UK sales capability to drive SaaS and BPO growth, and disciplined acquisition integration to fuel geographic expansion
- Continued integration and deployment of AI technology and SaaS platform across the Company's debt resolution teams
- Growth supported by sales pipeline and growing share of wallet with cross-selling opportunities specifically in the UK

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# Investment summary

Key attributes underpinning future growth

### Blue-Chip Customer Base

A large, growing and diverse blue-chip customer base

### Repeatable Organic Growth

Enhancing financial & customer outcomes drives loyalty and leads to repeatable revenue growth

### Geographic Expansion

Entry into UK market, estimated to be 4x domestic debt collection market

### Operating Leverage Momentum

Increasing digital collections, AI based tools and operational enhancements supporting EBITDA growth at a faster rate than revenue

### Domestic market opportunity

Continued growth opportunities across digital and traditional channels, particularly in banking, insurance and utilities

### Strengthened Capital Position

Operating cash flow improvements and a strong balance sheet support future expansion

### Experienced Team

A dedicated and talented executive and senior leadership team that are committed to driving the business forward

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