

ASX / MEDIA RELEASE
27 October 2026

QUARTERLY ACTIVITIES REPORT FOR THE PERIOD ENDED 30 SEPT 2026

Operational Highlights:

- Year-to-date cash receipts up 6% on pcp
- Year-to-date revenue⁽¹⁾ from tax products up 5% on pcp
- Registered users surpassed 300,000 during the Quarter
- Increased investment in lending, including appointment of Shane Lavanga-Slater
- Strong positive operating cash flow of \$1.15 million for the Quarter
- Cash balance of approximately \$0.8 million at 30 September 2026

Outlook and Key Objectives:

- October trading remains strong and lending revenue is expected to grow in the December quarter
- Release new, revenue-generating products, on the One Click Life Platform during the December quarter
- Estimated R&D rebate of \$0.55 million expected to be receipted during the December quarter

One Click Group Limited (ASX: 1CG) ("Company"), a fast-growing finance and life admin technology platform, is pleased to provide shareholders with an overview of its activities for the period ended 30 September 2026 ("Quarter").

Management commentary:

Managing Director, Mark Waller said: *"The September quarter was another important period for One Click Group. Tax product revenue⁽¹⁾ is up 5% year-to-date and cash receipts are up 6%, while the One Click Life platform has now grown beyond 300,000 registered users.*

We are increasingly focused on converting that scale into greater customer lifetime value. During the quarter we continued to improve our core tax product and increased our investment in lending, including strengthening the team as we move into the next phase of scaling those products.

October trading remains strong. Lending revenue has increased and we expect to add further revenue-generating products to One Click Life during the December quarter. Our

¹ Revenue numbers referenced are unaudited
PCP 'Prior Comparative quarterly period'

focus is on building a broader financial services platform that can generate revenue from our customer base throughout the year."

Operational overview:

Tax remained the Company's primary revenue contributor during the Quarter. Year-to-date revenue⁽¹⁾ from tax products increased 5% on the prior corresponding period. Demand for the Company's Next Day Refund product was lower this year than last year with fewer customer's opting to receive an upfront portion of their refund.

Year-to-date cash receipts increased 6% compared with the prior corresponding period, reflecting continued positive cash generation from the Company's core products and the larger One Click Life user base.

During the Quarter the Company implemented improvements to its tax product and customer dashboard. The changes are focused on improving the customer experience, simplifying completion of tax returns and supporting greater engagement across the One Click Life platform.

The Company also continued to grow its registered user base, surpassing 300,000 registered users during the Quarter. The expanding user base provides a larger audience through which the Company can offer existing and new financial products with a focus on building customer lifetime value.

The Company increased its investment in lending during the Quarter, including through the appointment of Shane Lavanga-Slater to lead the next phase of growth in the lending business. The increased capability supports the scaling of the Company's existing lending products and development of further lending opportunities.

The Company's cash balance was approximately \$0.8 million at 30 September 2026. The Company also expects to receive an estimated research and development tax incentive rebate of approximately \$0.55 million during the December quarter.

The Company remains focused on expanding the number of revenue-generating products available through One Click Life. A broader product suite is intended to increase engagement with the Company's growing user base and provide additional revenue opportunities beyond the core tax season.

Outlook:

Trading during October has remained strong following the end of the Quarter. The October to December period is traditionally a continuation of the Company's stronger tax trading period and provides an opportunity to build on the year-to-date growth achieved in tax product revenue and cash receipts.

The Company has also seen an increase in lending revenue in October. The Company will continue to scale its lending products and benefits from the increased capability added during the September quarter.

The Company has increased the pace of product and feature development across the One Click Life platform. During the December quarter, management expects to increase the number of revenue-generating products available to customers. The broader product offering is intended to increase customer engagement, improve customer lifetime value and diversify revenue generation beyond the traditional tax season.

Appendix 4C Quarterly Cash Flow:

The Company's Appendix 4C Quarterly Cash Flow Report for the quarter ended 30 September 2026 accompanies this announcement.

The Company experiences seasonality of both its revenue and marketing expenditure, with the One Click Tax suite of products being its main source of income presently and marketing efforts tied to acquiring new registered users to complete their tax returns.

During the Quarter the Company generated a positive cash flow of \$1,156,000 from operations. This was comprised of advertising and marketing expenses (\$1,443,000), staff costs (\$1,126,000), administrative and corporate costs (\$530,000), Leased Assets (\$20,000), net interest costs of (\$127,000) and receipts from customers \$4,403,000.

The payments included at section 6.1 of the attached Appendix 4C relate to Executive and Non-Executive Director remuneration (\$145,731), and Company Secretarial and corporate services fees (\$19,800).

This ASX Announcement has been authorised for release by the Board.

For further information please contact:

One Click Group Limited

T: + 61 8 9389 3160

E: mark@oneclicklife.com.au

W: www.oneclickgroup.com.au
www.oneclicklife.com.au

About One Click Group

[One Click Life](#) is a fast-growing Australian based financial technology platform positioned to disrupt and capitalise on the increasing market demand for online self-directed digital financial and life admin services.



The platform's primary competency and revenue stream at the moment is online tax. The One Click Life platform now contains a lending competency and a number of other products for users, with online wills and private health insurance already available with more new products to come in the future. One Click Life aims to be the go-to platform where Australian's can manage all of their financial life in a simple, low-cost, mobile first platform.

Appendix 4C

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

Name of entity

One Click Group Limited

ABN

52 616 062 072

Quarter ended ("current quarter")

30 September 2026

Consolidated statement of cash flows	Current quarter \$A'000	Year to date (9 months) \$A'000
1. Cash flows from operating activities		
1.1 Receipts from customers	4,384	5,066
1.2 Payments for		
(a) research and development	0	0
(b) product manufacturing and operating costs	0	0
(c) advertising and marketing	(1,443)	(1,671)
(d) leased assets	(20)	(51)
(e) staff costs	(1,126)	(1,950)
(f) administration and corporate costs	(530)	(1,145)
1.3 Dividends received (see note 3)	0	0
1.4 Interest received	1	2
1.5 Interest and other costs of finance paid	(128)	(132)
1.6 Income taxes paid	0	0
1.7 Government grants and tax incentives	0	(50)
1.8 Other operating cash flows	19	(98)
1.9 Net cash from / (used in) operating activities	1,156	(29)
2. Cash flows from investing activities		
2.1 Payments to acquire or for:		
(a) entities	0	0
(b) businesses	0	(59)
(c) property, plant and equipment	0	(27)
(d) investments	0	0
(e) intellectual property	(211)	(668)
(f) other non-current assets	0	0

Consolidated statement of cash flows		Current quarter \$A'000	Year to date (9 months) \$A'000
2.2	Proceeds from disposal of:		
	(a) entities	0	0
	(b) businesses	0	0
	(c) property, plant and equipment	0	0
	(d) investments	0	0
	(e) intellectual property	0	0
	(f) other non-current assets	0	0
2.3	Cash flows from loans to other entities	528	(85)
2.4	Dividends received (see note 3)	0	0
2.5	Other investing cash flows	0	0
2.6	Net cash from / (used in) investing activities	317	(839)

3.	Cash flows from financing activities		
3.1	Proceeds from issues of equity securities (excluding convertible debt securities)	0	0
3.2	Proceeds from issue of convertible debt securities	0	0
3.3	Proceeds from exercise of options	0	0
3.4	Transaction costs related to issues of equity securities or convertible debt securities	0	0
3.5	Proceeds from borrowings	44	3,242
3.6	Repayment of borrowings	(3,100)	(3,150)
3.7	Transaction costs related to loans and borrowings	(2)	1
3.8	Dividends paid	0	0
3.9	Other financing cash flows	0	0
3.10	Net cash from / (used in) financing activities	(3,058)	93

4.	Net increase / (decrease) in cash and cash equivalents for the period		
4.1	Cash and cash equivalents at beginning of period	2,365	1,555
4.2	Net cash from / (used in) operating activities (item 1.9 above)	1,156	(29)
4.3	Net cash from / (used in) investing activities (item 2.6 above)	317	(839)

Consolidated statement of cash flows		Current quarter \$A'000	Year to date (9 months) \$A'000
4.4	Net cash from / (used in) financing activities (item 3.10 above)	(3,058)	93
4.5	Effect of movement in exchange rates on cash held	0	0
4.6	Cash and cash equivalents at end of period	780	780

5.	Reconciliation of cash and cash equivalents at the end of the quarter (as shown in the consolidated statement of cash flows) to the related items in the accounts	Current quarter \$A'000	Previous quarter \$A'000
5.1	Bank balances	751	2,401
5.2	Call deposits	85	85
5.3	Bank overdrafts	0	0
5.4	Other (credit card)	(56)	(121)
5.5	Cash and cash equivalents at end of quarter (should equal item 4.6 above)	780	2,365

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	165
6.2	Aggregate amount of payments to related parties and their associates included in item 2	0

7.	Financing facilities <i>Note: the term "facility" includes all forms of financing arrangements available to the entity.</i> <i>Add notes as necessary for an understanding of the sources of finance available to the entity.</i>	Total facility amount at quarter end \$A'000	Amount drawn at quarter end \$A'000
7.1	Loan facilities	250	250
7.2	Credit standby arrangements	0	0
7.3	Other (please specify)	0	0
7.4	Total financing facilities	250	250
7.5	Unused financing facilities available at quarter end		0
7.6	Include in the box below a description of each facility above, 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.		
	The Company has a facility for its next day tax refund product with \$250,000 available and drawn at the end of Quarter.		

8.	Estimated cash available for future operating activities	\$A'000
8.1	Net cash from / (used in) operating activities (item 1.9)	1156
8.2	Cash and cash equivalents at quarter end (item 4.6)	780
8.3	Unused finance facilities available at quarter end (item 7.5)	0
8.4	Total available funding (item 8.2 + item 8.3)	780
8.5	Estimated quarters of funding available (item 8.4 divided by item 8.1)	N/A
	<i>Note: 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.</i>	
8.6	If item 8.5 is less than 2 quarters, please provide answers to the following questions:	
	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?	
	Answer: N/A	
	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?	
	Answer: N/A	
	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?	
	Answer: N/A	
	<i>Note: 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.</i>	

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: 27 October 2026
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Authorised by: *By the Board*
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(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.