



ONE CLICK GROUP LIMITED (ASX:1CG)

INVESTOR PRESENTATION

29 OCTOBER 2026

This presentation has been authorised for release by the Managing Director,
Mr Mark Waller and the Board of Directors

ICG ONE CLICK GROUP

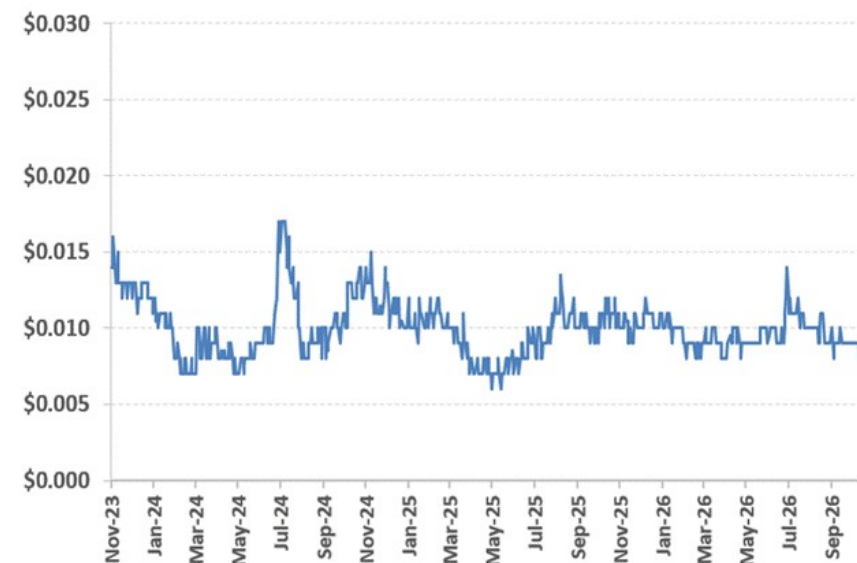
CAPITAL STRUCTURE*

Ordinary shares on issue	1,307 million
Share Price**	\$0.008
Cash*	~\$0.8 million
Enterprise Value	~\$10 million
Listed options \$0.03	37 million
Unlisted options \$0.01	453 million
Performance Rights	66 million
Directors	21%
Institutional holding	26%

*30 Sep 2026

**27 Oct 2026

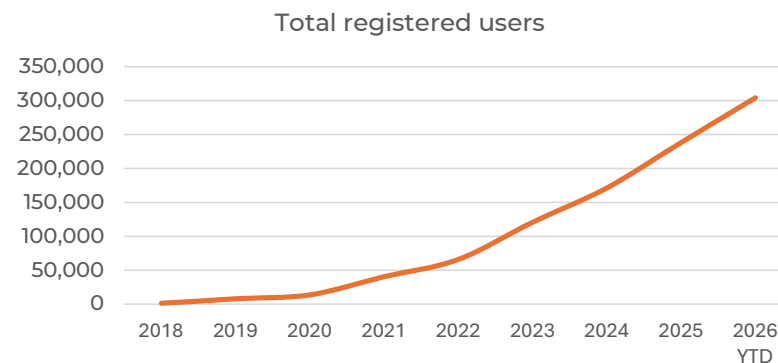
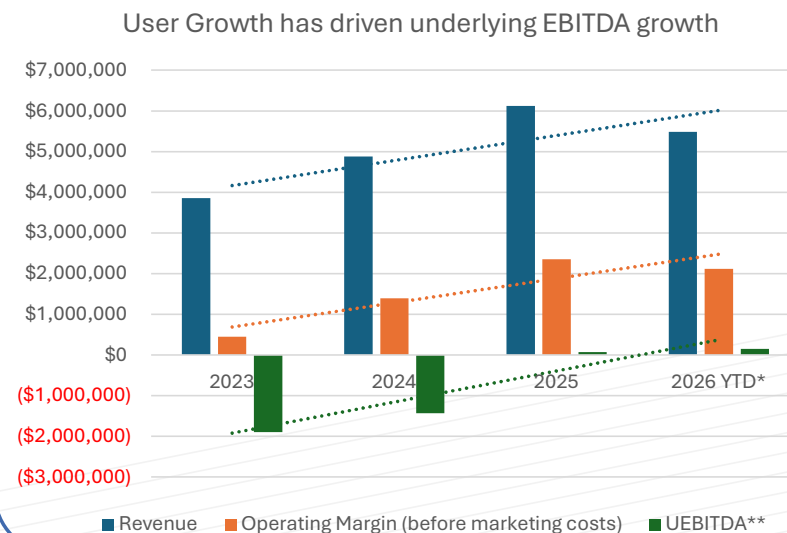
SHARE PRICE CHART - 3 YEARS



WHY INVEST NOW?

- ****PROFITABLE, CASHFLOW POSITIVE & GROWING**
- **300,000 USERS / +70K USERS YTD**
- **ACQUISITION COST PER USER IS FALLING**
- **LENDING BUSINESS IS SCALING NOW**
- **WEALTH BUSINESS LAUNCHING SOON**
- **UNDER THE RADAR**
- **SHARE PRICE NOT REFLECTING RECENT ACHIEVEMENTS**

PROVEN TRACK RECORD OF GROWTH



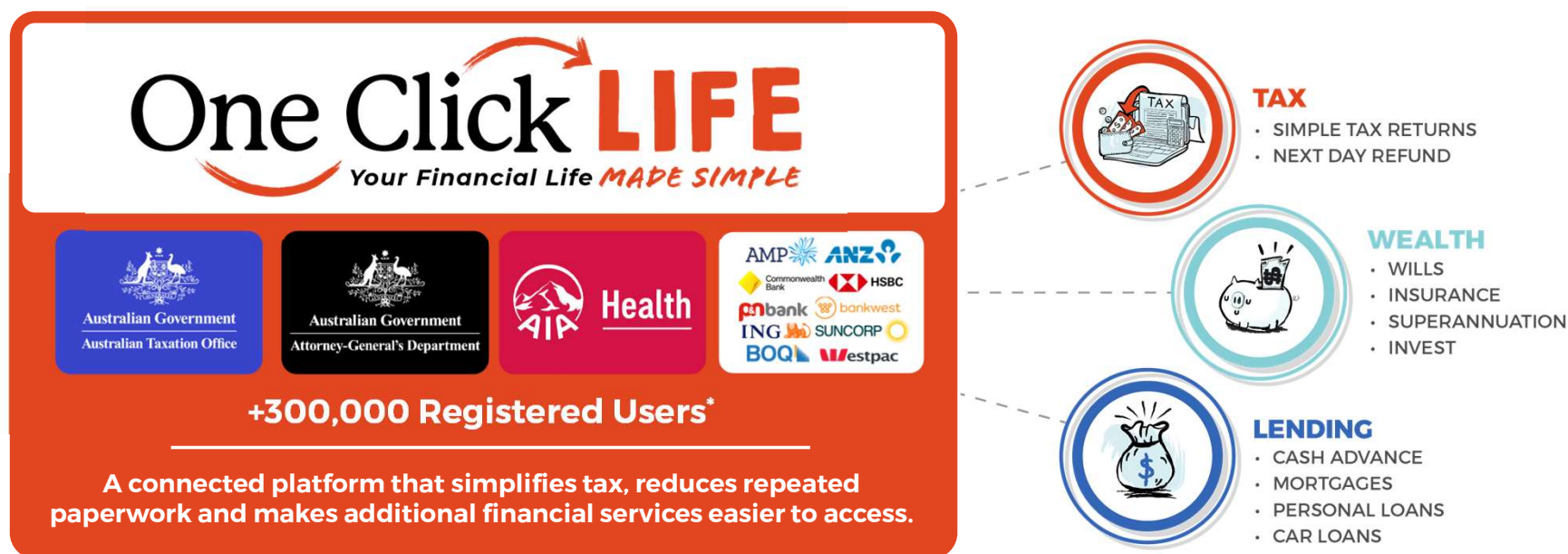
* YTD to 30 September 2026

** Underlying EBITDA excludes share-based payments, profit refers to underlying EBITDA in 2025 and 2026 year to date.

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WHAT PROBLEM DOES ONE CLICK SOLVE?

Everyday finances are fragmented. One Click Life brings them together.

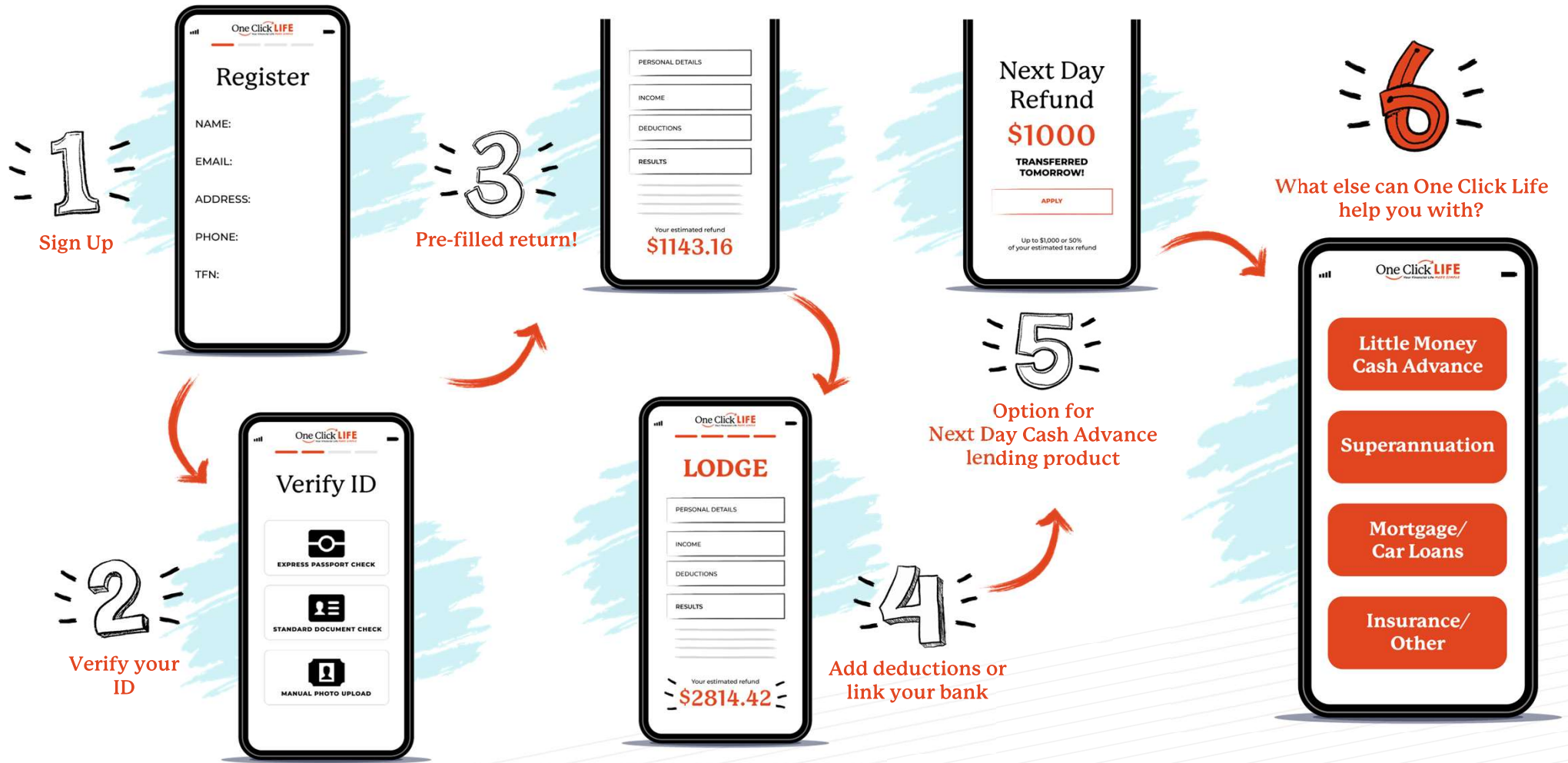


Solving more customer needs creates opportunity to grow product adoption and revenue per user.

* Registered User means the user has onboarded through the One Click Life platform and includes paying and non-paying users. +300,000 users as reported 24th Sept 2026

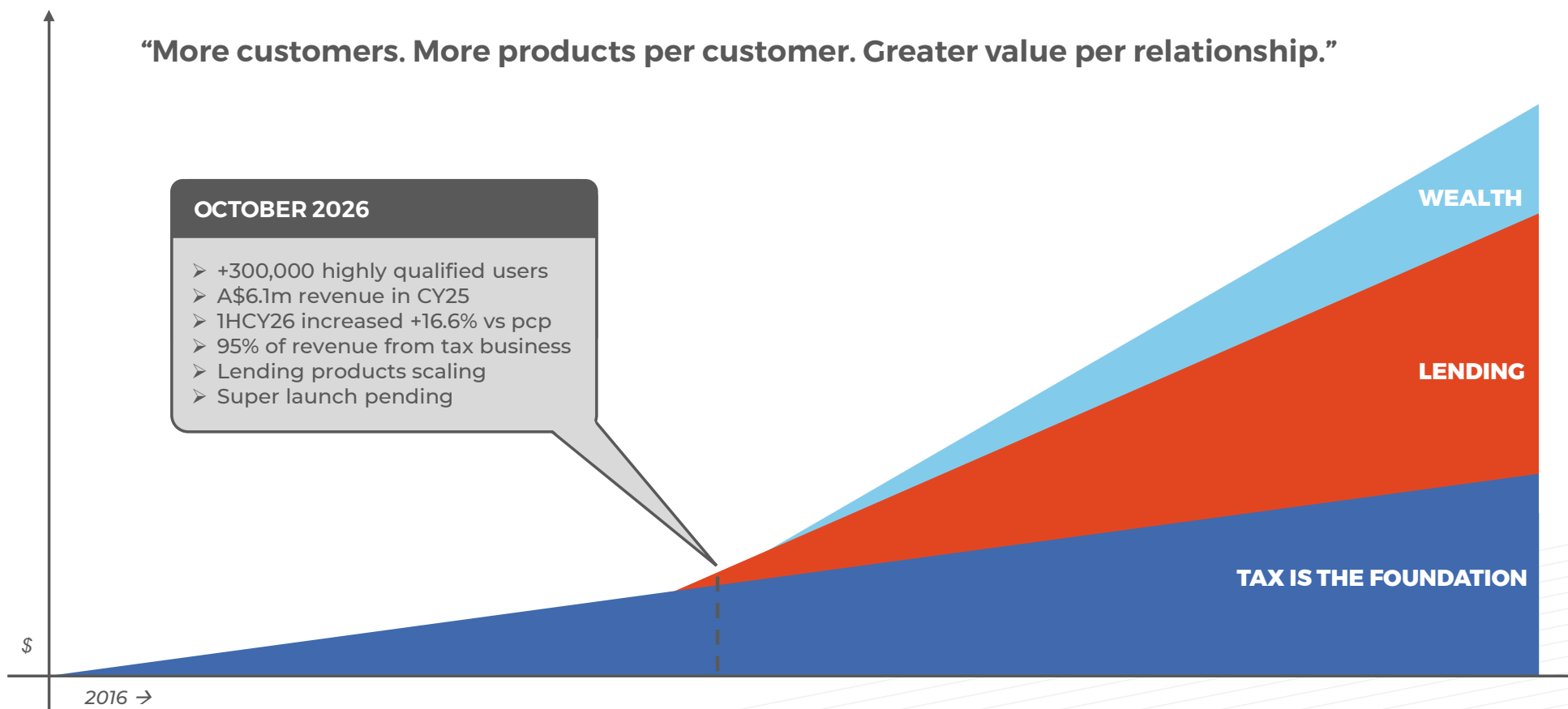
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CUSTOMER JOURNEY – ONBOARDING PATHWAY



HOW OUR USER BASE BECOMES MORE VALUABLE

“More customers. More products per customer. Greater value per relationship.”



Note: this is not to scale and is designed to demonstrate the revenue growth opportunity at One Click Group with the addition and commercialisation of its expanded product suite

TAX GENERATES STRONG REVENUE & CASH FLOW TODAY

TAX - AN ESTABLISHED FOUNDATION FOR GROWTH

- 95% of the revenue generated by One Click over the last 3 years has come from the tax business
- +300,000 strong user base has primarily been built around tax
- One Click has a strong reputation as a trusted financial provider
- The relationship with consumers forms a solid foundation to offer a wide range of complimentary financial products and services
- The majority of the cost base is covered by the tax business, meaning incremental revenue & margin flows efficiently through the P&L

HOW DO WE MAKE MONEY

- Individual tax returns \$99
- Operating Margin for tax return business is approx. ~40%
- Users can “Pay Nothing Upfront” for extra \$19 (high margin revenue)
- Users can receive “Next Day Refund” for extra \$89 (high margin revenue)
- After costs, these extra income streams increase margin significantly
- Currently 8% of lodgements include Next Day Refunds

NO PAPERWORK
NO APPOINTMENTS
NO WORRIES

The easiest Online Tax Return in Australia

Individual Tax Return

\$99

- Account links directly to ATO
- Fast and efficient
- Lodge when you want, on any device
- Safe & secure
- *Reduced to \$29 for nil tax paid returns lodged automatically

Optional Extras

- Get Next Day Refund!
Only \$89 extra (T&Cs Apply)
- Pay nothing up front!
Only \$19 extra (T&Cs Apply)
- See all fees

START MY TAX RETURN

Rental, Investor & Sole Trader

Starting From

\$249

- Simple process & platform
- Lodge with a dedicated accountant
- Tax advisor support over phone or message

START MY TAX RETURN

**ATO integration pre-fills available information,
reducing manual entry and simplifying the process.
Dynamic AI driven support for tax deductions adds
value to customers.**

LITTLE MONEY CASH ADVANCE DRIVES NEXT LEG OF GROWTH

\$500

Short term cash advance

4 weeks

Repaid over four weekly payments

\$25 fee

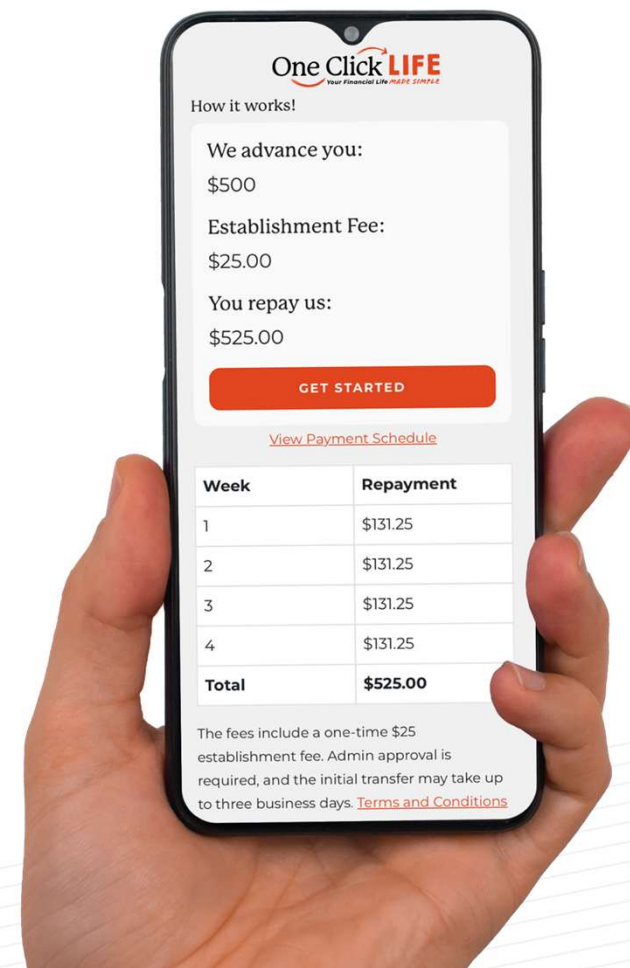
5% establishment fee (no interest rate)

HOW DO WE MAKE MONEY

- One Click provides approved consumer with a short term \$500 cash advance
- A \$25 upfront establishment fee is charged
- Consumers make 4 weekly repayments
- Balance sheet funds can be rotated up to 1.8x per month due to weekly payments
- To limit defaults, One Click provides to tax customers who agree for their next tax return to be used to repay advance (acts as quasi security)

10% OF USER BASE; ILLUSTRATIVE EXAMPLE

- At 10% of user base, taking 4 advances per year = 10,000 advances per month
- Would generate \$250k per month of fee revenues for ICG



WEALTH IS THE NEXT GROWTH DRIVER



CHECK

Understand your Super balances and Funds

FIND

Find any lost or unclaimed Super

CONSOLIDATE

Create a new One Click Super member account and consolidate all your Super

ENGAGE

Manage your Super, track investments, engage with your future

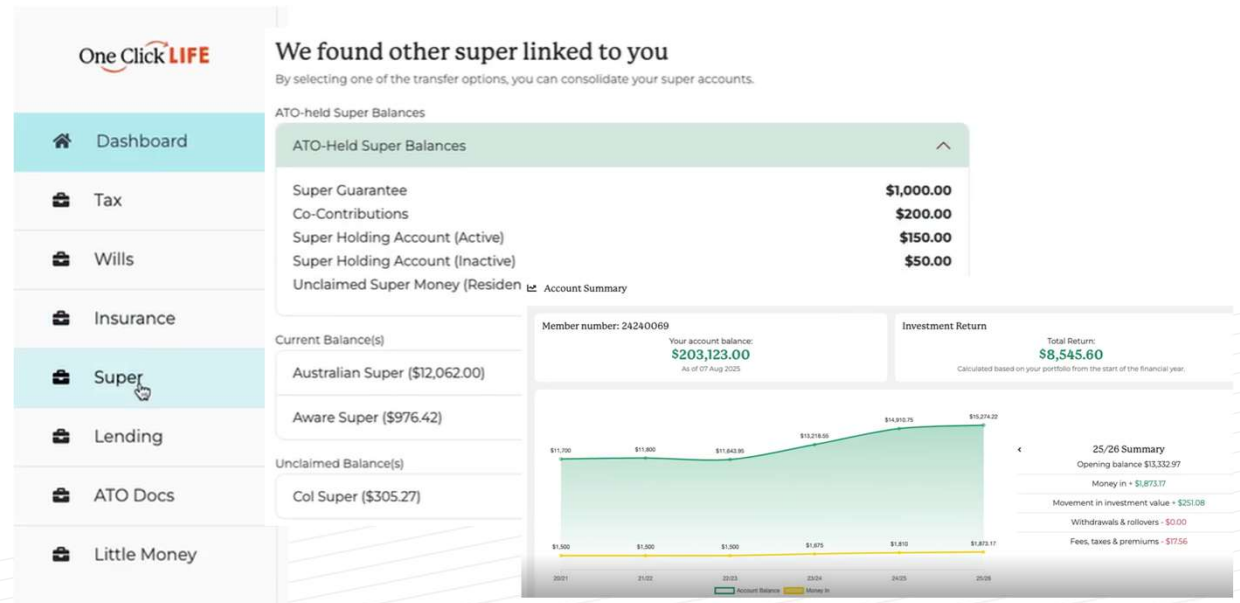
Super product built awaiting approvals.

Additional Wealth product being built.

Approvals expected early next year.

Connection to Supermatch allows customer to digitally combine all super funds including lost / unclaimed super.

One Click revenue will be annuity based as a fee on assets under management.



WE'RE CONFIDENT IN OUR STRATEGY

STRONG FINANCIAL FOUNDATION

- A\$6.1m revenue in CY25
- 1HCY26 increased +16.6% vs pcp
- CY25 & CY26 YTD Underlying Profit
- Self funding current organic growth
- Access warehouse facilities for growth required

300,000 USERS & GROWING

- Passed 300k users in September
- Added ~70k users since January
- +30% growth in users in 10 months
- Targeting tax return customers so far, expanding to wider target markets

ACQUISITION COST PER USER REDUCING

- 1HCY26 CAC reduced by 38% vs pcp
- Continue to invest in both organic and acquisitive user-growth channels
- New products (lending/wealth) bring new cohorts not previously targeted

LENDING BUSINESS STARTING TO SCALE

- +12 months of testing
- +300k user base to offer product
- Cash advances to new users
- Shane Lavagna-Slater appointed to grow lending business
- Strong ROI and profit opportunity

SUPERANNUATION BUSINESS COMING

- Multi-year build nearing launch phase
- +300k user base to offer product
- Major commercial technology partner
- Globally recognised investment manager running specialised funds
- Trailing fee passive profit opportunity

MARKET HAS NOT RECOGNISED SUCCESS

- Share price not reflective of the last 3 years of building users, growing revenue, delivering underlying profit
- Entering major execution phase for lending and superannuation
- Investor focused marketing underway

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THANK YOU