ASX CODE
AXI

CONTACT

Suite 2007, Level 20
Australia Square
264-278 George Street
Sydney NSW 2000

GPO Box 1153
Sydney NSW 2001

Phone: (02) 8318 4700
Email: admin@axtec.com.au

30 October 2026

ASX ANNOUNCEMENT

QUARTER ENDED 30 SEPTEMBER 2026

Sydney, Australia: Axtec Limited (ASX:AXI) (Axtec or the **Company**) lodges the attached Appendix 4C Quarterly report for entities admitted on the basis of commitments for the quarter ended 30 September 2026.

Details of the Company's business activities for the quarter are as follows:

PROPTECH DIVISION

MRI Software partnership

In July Axtec signed a three-year Master Partnership Agreement with MRI Software, one of Australia's largest providers of real estate software (announced 24 July 2026). The agreement allows Axtec's four products, PaySure, Axtec IQ, Proffer and MyHomeVault, to be built into the MRI platforms that real estate agencies and property managers use every day.

Onboarding with MRI and joint go-to-market planning are underway and integration work has started, within MRI's sales and property management platforms. The Company will update the market as integration milestones are reached.

For Axtec, the agreement means a single integration can reach every agency on MRI's platforms rather than winning those agencies one at a time.

InfoTrack partnership expanded

The Securexchange deposit payments gateway continued to process deposit payments and Settlement Advance transactions during the quarter.

On 24 September 2026 PaySure and InfoTrack signed a variation to their agreement adding a Verification of Account service. Before a payment is made, the service checks that the account name, BSB and account number entered belong to the same account holder, helping protect property buyers and sellers from payment redirection fraud. The service went live in September and is provided for a fee under an initial two-year term, adding a new recurring revenue line to the InfoTrack relationship.

Discussions with InfoTrack continue on further expansion, including extending PaySure's payment and finance services more broadly across InfoTrack's client base and distributing MyHomeVault to buyers, sellers and conveyancers in the InfoTrack ecosystem. These discussions are non-binding and there is no certainty they will result in further agreements.

PaySure finance to be offered through a payments platform partner

During the quarter Axtec and PaySure signed a binding Term Sheet with a licensed payments and settlement platform that is expanding into Australian real estate sales. PaySure's finance products, including vendor paid advertising finance, settlement

advances and commission advances, will be built into the partner's platform and offered to its agency customers, with revenue shared between the parties and no fixed fees payable by either side. Loans are funded by PaySure's funding partners so Axtec carries no credit risk. The parties are targeting a first launch in Victoria in November 2026, with wider rollout to follow.

Real Flow distribution partnership

As previously reported, the transition of PaySure's clients and referral partners to Real Flow was completed successfully, achieving the transition rate required under the agreement for Axtec to earn 100% of the available equity consideration, being $360,000 in Real Flow shares.

Under the partnership, Axtec continues to offer Settlement Advance, Commission Advance and Rental Advance loans through PaySure, with Real Flow funding the loans and Axtec earning a distribution fee on each one without holding loans on its balance sheet. The Company has started to earn distribution revenue under this partnership and several new referral partners were signed during the quarter, mostly generating vendor paid advertising loans.

Platform and product

- **PaySure.** A bank account verification service went live in September (supporting the InfoTrack service above) and the payment gateway moved to bank-to-bank payment methods (PayID, PayTo, NPP and BPAY) ahead of the 1 October card surcharge ban, lowering the cost of each payment.
- **Axtec IQ**, the AI assistant for agencies, was deployed to pilot users and connected to more of the forms and CRM systems agencies use.
- **MyHomeVault** added Muval as a moving services partner, with more service partnerships expected this quarter, and the new consumer website was prepared for launch.
- **Proffer.** Pilot discussions with major and mid-tier lenders and broker groups progressed, aimed at matching pre-approved buyers with unlisted properties.

Authorised for release by the Board.

About Axtec Ltd

Axtec is a real estate-focused, AI-enabled technology platform addressing the manual and fragmented nature of property transactions through automated payments, compliance tools, and digital workflows. Axtec's core services include a range of payment and lending solutions for vendors, purchasers, agents, and property owners.

Forward-Looking Information

This announcement contains forward-looking information that is based on Axtec's expectations, estimates and projections as of the date on which the statements were made. This forward-looking information includes, among other things, statements with respect to Axtec's business strategy, plans, development, objectives, performance, outlook, growth, cash flow, projections, targets and expectations, negotiations, and product/service development. Generally, this forward-looking information can be identified by the use of terminology such as 'outlook', 'anticipate', 'project', 'target', 'potential', 'likely', 'believe', 'estimate', 'expect', 'intend', 'may', 'would', 'could', 'should', 'scheduled', 'will', 'plan', 'forecast', 'evolve' and similar expressions. Persons reading this announcement are cautioned that such statements are only predictions, and that Axtec's actual future results or performance may be materially different. Forward-looking information is subject to known and unknown risks, uncertainties and other factors that may cause Axtec's actual results, level of activity, performance or achievements to be materially different from those expressed or implied by such forward-looking information.

For more information please contact:

Ben Laurance
Managing Director
admin@axtec.com.au

Appendix 4C

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

Name of entity	
Axtec Limited	
ABN	**Quarter ended ("current quarter")**
40 009 063 834	30-September-2026

Consolidated statement of cash flows		**Current quarter $A'000**	**Year to date (3 months) $A'000**
1.	**Cash flows from operating activities**		
1.1	Receipts from customers	636	636
1.2	Payments for		
	(a) research and development	-	-
	(b) product manufacturing and operating costs	-	-
	(c) advertising and marketing	-	-
	(d) leased assets	-	-
	(e) staff costs	(271)	(271)
	(f) administration and corporate costs	(1,091)	(1,091)
1.3	Dividends received (see note 3)	-	-
1.4	Interest received	6	6
1.5	Interest and other costs of finance paid	(38)	(38)
1.6	Income taxes paid	-	-
1.7	Government grants and tax incentives	76	76
1.8	Other (provide details if material)	-	-
1.9	**Net cash from / (used in) operating activities**	**(682)**	**(682)**

2.	**Cash flows from investing activities**		
2.1	Payments to acquire or for:		
	(a) entities	-	-
	(b) businesses	-	-
	(c) property, plant and equipment	-	-
	(d) investments	-	-
	(e) intellectual property	-	-
	(f) other non-current assets	(55)	(55)

Consolidated statement of cash flows		Current quarter $A'000	Year to date (3 months) $A'000
2.2	Proceeds from disposal of:		
	(a) entities	-	-
	(b) businesses	-	-
	(c) property, plant and equipment	-	-
	(d) investments	-	-
	(e) intellectual property	-	-
	(f) other non-current assets	-	-
2.3	Cash flows from loans to other entities	6	6
2.4	Dividends received (see note 3)	-	-
2.5	Other (security deposit)	-	-
2.6	**Net cash from / (used in) investing activities**	**(49)**	**(49)**

3.	**Cash flows from financing activities**		
3.1	Proceeds from issues of equity securities (excluding convertible debt securities)	-	-
3.2	Proceeds from issue of convertible debt securities	600	600
3.3	Proceeds from exercise of options	-	-
3.4	Transaction costs related to issues of equity securities or convertible debt securities	-	-
3.5	Proceeds from borrowings	140	140
3.6	Repayment of borrowings	(166)	(166)
3.7	Transaction costs related to loans and borrowings	-	-
3.8	Dividends paid	-	-
3.9	Other Right of Use Lease Liability / Debt from Securitisation Trust)	-	-
3.10	**Net cash from / (used in) financing activities**	**574**	**574**

4.	**Net increase / (decrease) in cash and cash equivalents for the period**		
4.1	Cash and cash equivalents at beginning of period	354	354
4.2	Net cash from / (used in) operating activities (item 1.9 above)	(682)	(682)

Consolidated statement of cash flows		Current quarter $A'000	Year to date (3 months) $A'000
4.3	Net cash from / (used in) investing activities (item 2.6 above)	(49)	(49)
4.4	Net cash from / (used in) financing activities (item 3.10 above)	574	574
4.5	Effect of movement in exchange rates on cash held	-	-
4.6	**Cash and cash equivalents at end of period**	**197**	**197**

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	113	270
5.2	Call deposits	-	-
5.3	Bank overdrafts	-	-
5.4	Other (provide details)	84	84
5.5	**Cash and cash equivalents at end of quarter (should equal item 4.6 above)**	**197**	**354**

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[1]	147
6.2	Aggregate amount of payments to related parties and their associates included in item 2	-

Note 1: Amounts paid to related parties includes Non-Executive Director salaries & superannuation, and related party consulting fees.

7.	**Financing facilities** *Note: the term "facility' includes all forms of financing arrangements available to the entity.* *Add notes as necessary for an understanding of the sources of finance available to the entity.*	**Total facility amount at quarter end $A'000**	**Amount drawn at quarter end $A'000**
7.1	Loan facilities	1,000	800
7.2	Credit standby arrangements	-	-
7.3	Other (please specify)	-	-
7.4	**Total financing facilities**	1,000	800

7.5	**Unused financing facilities available at quarter end**	200

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.

Sophisticated and Professional Investors (unsecured):

The material terms of the loan facilities are:

Loan from Oriental University City Holdings (H.K.) Limited (OUC)

- Amount: $1,000,000
- Interest: 10% interest per annum payable quarterly in arrears
- Security: Unsecured
- Repayment: 30 June 2031

8.	**Estimated cash available for future operating activities**	**$A'000**
8.1	Net cash from / (used in) operating activities (item 1.9)	(682)
8.2	Cash and cash equivalents at quarter end (item 4.6)	197
8.3	Unused finance facilities available at quarter end (item 7.5)	200
8.4	Total available funding (item 8.2 + item 8.3)	397
8.5	**Estimated quarters of funding available (item 8.4 divided by item 8.1)**	0.58

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.

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: Yes, the Company is in advanced discussions with multiple strategic investors regarding a capital investment into the Company to provide additional working capital facilities. Further, the Company expects to receive a significant R & D rebate during this current quarter to further strengthen the Company's capital position.

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: As per above response, the Company expects these initiatives will provide sufficient working capital to strengthen the current facilities.

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: Yes, on the basis as described above.	
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.	

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: .....30 October 2026.....

Authorised by: .....The Board of Directors
.....(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.