All figures now in Australian dollars

Q1 FY27 Investor Presentation

30 October 2026

Delivering Innovative & Scalable Payments Solutions

Payment solutions provider driving innovation in the banking ecosystem

- Change provides tailored payment solutions, card issuing & testing to 150+ banks & fintechs across 40+ countries
- Two core proprietary technology platforms owned & developed in-house

Payments as a Service

vertexon

Processing (Global)

Processing & Issuing (Australia & NZ)

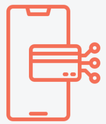
- Supports Prepaid, Debit & Credit



Physical & digital cards (inc. Apple & Google Pay)



Transaction processing – all major schemes



Treasury, Fraud & Compliance



Mastercard & regulatory licences (AFSL & FSP)

Platform offers innovative capabilities to rival the major banks in a capital efficient manner

Processing capabilities/services plus client leverages Change's licences & issuing capabilities

mastercard VISA UnionPay JCB Diners Club International AMERICAN EXPRESS

mastercard

Payment testing

paysim

Deployed Software & APIs

- Core based on global messaging standard ISO 8583 & ISO 20022



Full payment simulation



All major scheme validation



Embedded into core processes



ATM & POS emulation

- Default standard for EFTPOS testing in Australia
- Global customer base incl. 5 of top 10 global digital payment companies

mastercard VISA AMERICAN EXPRESS Diners Club International eftpos JCB DISCOVER UnionPay

Payment Schemes & Standards

85%
of Q1 FY27 Revenue

15%
of Q1 FY27 Revenue

Change in Currency

All figures in AUD

- Change now reporting in **Australian dollars** from 1 July 2026
  - FY26 comparatives restated at prevailing FY26 FX rates in AUD (unaudited)

Increasing Focus on ANZ



- Continued growth in ANZ client base and revenue – now accounts for more than 50% of revenue
- Large Australian card issuing market is the key growth focus

US Operations Exited



- Exit from US operations removes significant USD costs

Cash Holdings



- Majority of cash reserves held in AUD
- Reported results match how the business is funded & managed

ASX Investor Base



- Results reported in the currency of share price and investor base
- Consistent with ASX-listed peers

Easier Comparison



- No need for investors to convert USD results into AUD
- Constant currency figures isolate FX movements (slide 15)

Refer to slide 15 for constant currency methodology and AUD/USD exchange rates

Key Highlights

All figures in AUD

Achieved a 3-year revenue Compound Annual Growth Rate (CAGR) of 28% to FY26 – PaaS revenue growth the key driver

- Continued strong momentum and growth in core PaaS business
  - Record quarter – PaaS revenue, active cards, number of transactions and GTV
  - Two new PaaS clients signed, four PaaS clients in final contracting phase (including two added in the quarter)

A$6.3m

Q1 FY27 REVENUE[1]

81%

OF REVENUE FROM RECURRING INCOME STREAMS[2] IN Q1 FY27

A$0.7m

Q1 FY27 UNDERLYING EBITDA[1]

172k+

92% PCP

NO. OF ACTIVE PaaS CARDS AT END OF Q1 FY27

6.5m

33% PCP

NO. OF PaaS TRANSACTIONS IN Q1 FY27

A$272m

34% PCP (CCY)

GTV[3] IN Q1 FY27

1. *Revenue and Underlying EBITDA are Unaudited. Underlying EBITDA excludes interest included as revenue and share-based payments included as an expense in statutory accounts*
2. *Includes Support & Maintenance and PaaS transaction fee revenue*
3. *Transactions are denominated in local currencies and have been converted to AUD, Change's reporting currency. Gross transaction value (GTV) growth percentage is shown at constant currency (ccy)*

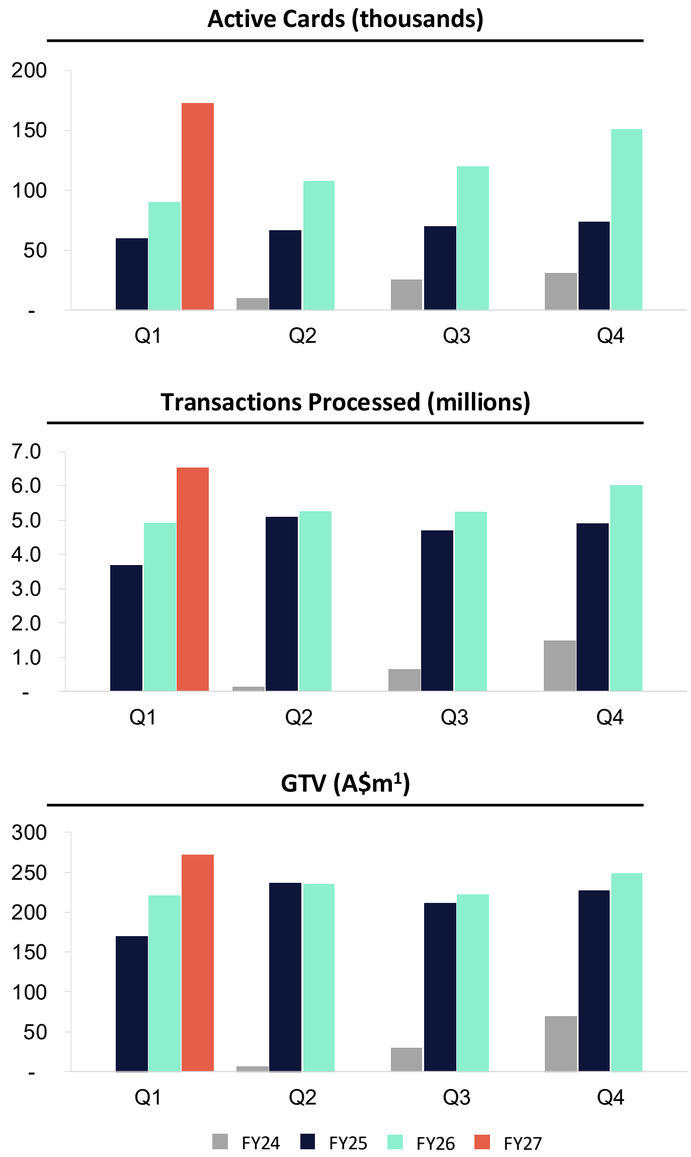
Vertexon PaaS Metrics & Revenue Model

All figures in AUD

PaaS platform scaling with volume increasing as card numbers continue to grow

- 172k+ cards active in AU & NZ
  - Up 15% quarter on quarter (QoQ) and 92% on prior corresponding period (pcp)
  - Growth in existing client base – particularly fintech clients – Hnry AU & NZ program card migrations completed during Q1
- Q1 FY27 transactions up 33% and GTV up 34% on pcp (ccy)
  - September was a **record month** for active cards, number of transactions and GTV
- Currently onboarding six contracted clients due to launch in FY27 that will drive future growth

PaaS – Revenue Types	Description
Platform Fees	Recurring platform fees (e.g. access & feature 'flag fall' fees) & recurring monthly minimums
Fixed Transaction Fees	Flat fee per transaction
Variable Transaction Fees	Depending on transaction type, an additional variable fee may be applied
Value-Added Services	Additional fees for fraud protection, digital capability, analytics, chargeback handling, etc.
Interchange	Fee paid by the merchant acquirer to the issuer to compensate the issuer for the value & benefits merchants receive when they accept electronic payments



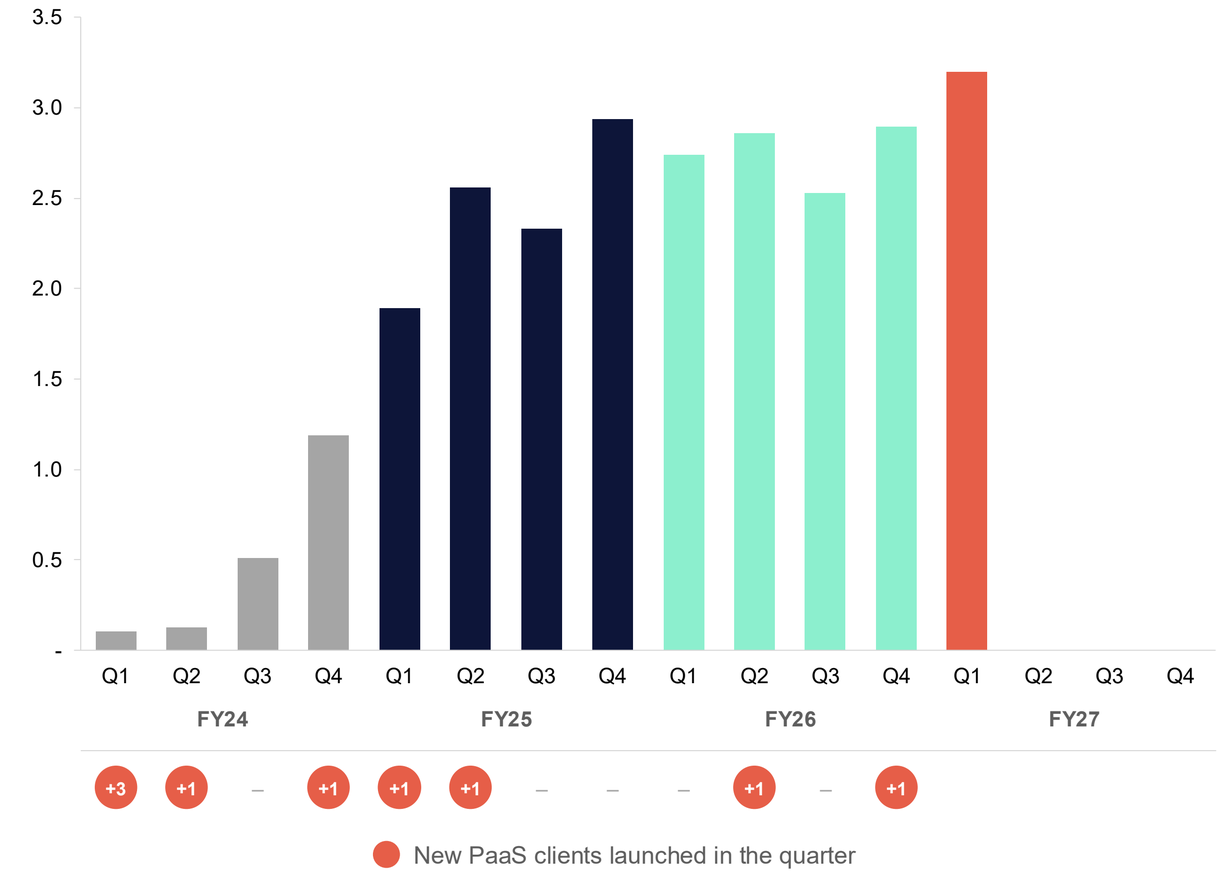
1.Transactions are denominated in local currencies and have been converted to AUD, Change's reporting currency

Accelerating PaaS Growth

All figures in AUD

- Q1 FY27 PaaS revenue up **26% on pcp (ccy)**

Quarterly PaaS Revenue[1] (A$m)



PaaS Client Pipeline

4 **Contracting**
Final contracting stage
+2 added in Q1 FY27

6 **Onboarding**
In implementation
+2 signed in Q1 FY27

Processing & Issuing
Personal Credit Provider (NZ) · **signed Q1**
Kids Banking Fintech (AU)
Casual Wages Payment Fintech (AU)

Issuing
Global Digital Asset Wealth Platform (AU) · **signed Q1**
Global Fintech (AU)

Processing
South Pacific Fintech

9 **Live Clients**
Generating recurring revenue

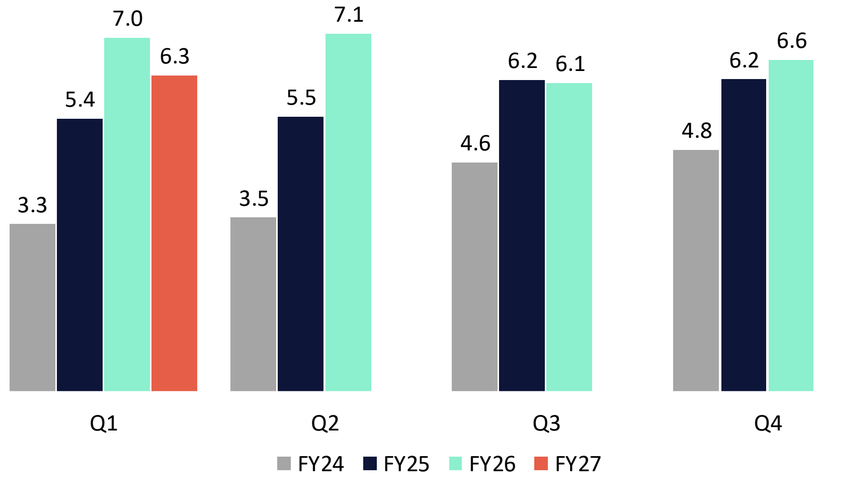
1.All numbers have been converted to AUD, with the change to AUD reporting, FY26 and FY27 numbers are currently unaudited

Financial Update – Q1 FY27

All figures in AUD

- Q1 FY27 revenue of A$6.3m, down 3% on pcp (ccy)
  - Increasing PaaS revenue, up 26% on pcp (ccy) & expanding gross profit margin
  - Licence & Professional Services revenue of A$1.2m, down 38% on pcp (ccy), reflecting delivery timing; A$3.9m pipeline of fully scoped projects expected to convert in coming quarters
  - New PaaS clients recently onboarded driving short & long-term growth
- Building an increasing base of recurring revenue

Revenue[1] by Quarter (A$m)



Revenue Contribution (A$m)	Q1 FY26	Q2 FY26	Q3 FY26	Q4 FY26	Q1 FY27 Reported	Q1 FY27 At CC[1]	Change %[2]
PaaS (Recurring)	2.7	2.9	2.5	2.9	3.2	3.5	26%
Support & Maintenance (Recurring)	2.2	2.1	2.0	2.1	1.9	2.0	(6%)
Licence & Professional Services	2.1	2.1	1.6	1.6	1.2	1.3	(38%)
Other	0.0	0.0	0.0	0.0	0.0	0.0	-
Total	**7.0**	**7.1**	**6.1**	**6.6**	**6.3**	**6.8**	**(3%)**
% Recurring Revenue	*70%*	*70%*	*74%*	*76%*	*81%*	*81%*	

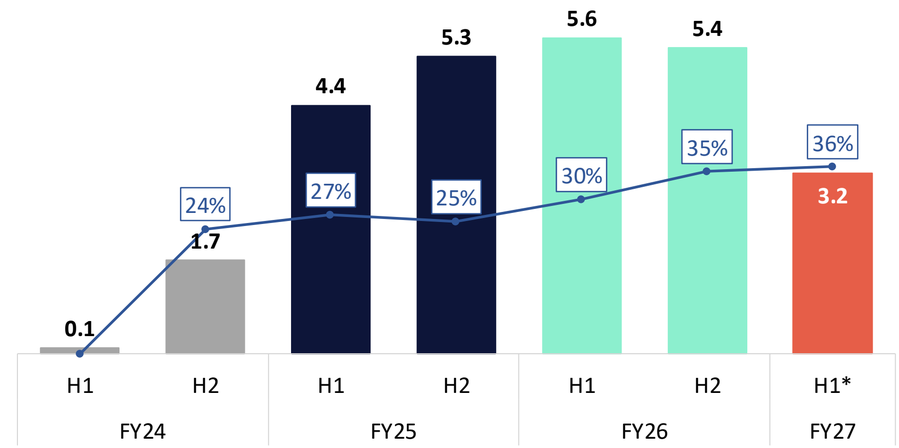
1. *All numbers have been converted to AUD, with the change to AUD reporting, FY26 and FY27 numbers are currently unaudited*
2. *Percentages shown at constant currency to remove the impact of exchange rate movements, facilitating comparability of operational performance*

Financial Update – Q1 FY27 (cont.)

All figures in AUD

- Improving operating leverage – recurring revenue growing, GP margin improving, fixed cost base stable
  - PaaS platform scaling – material GP margin expansion to 36% in Q1 FY27
- Expect continued expansion in GP margin with further PaaS growth
  - Medium term target of 40% – 45%
- Progressive rollout of new features (e.g. digital pays) positively impacting revenue and margin composition

PaaS Revenue[1] and GP Margin by Half (A$m)



- Q1 FY27 Underlying EBITDA[2] of A$0.7m, down 38% on pcp (ccy)
  - Impacts from FX movements, reduced software capitalisation and one-off revenue timing detailed on slide 9
- Underlying EBITDA impacted by the timing of one-off Licence & Professional Services revenue, which is delivered with no incremental costs (i.e. no COGS)
  - A$3.9m pipeline of fully scoped projects expected to convert in coming quarters
- Q1 cash receipts of A$6.5m up 18% on pcp, leading to positive net operating cashflows of A$0.3m
- Cash payments for operating activities[3] of A$6.3m up 21% on pcp due to increased creditor payments, timing of reimbursements and prepayment of payroll for Q2
- Q1 staff costs (approx. 33% of cash payments for operating activities) up 4% on pcp, primarily due to reduced capitalised development time. Payroll is broadly flat in local currency
- Capitalised software development costs of A$0.5m, down 28% on pcp
- Cash holdings of A$4.2m
  - Additional A$2.1m held in cash-backed security guarantees relating to card issuing activities

1. *All numbers have been converted to AUD, with the change to AUD reporting, FY26 and FY27 numbers are currently unaudited*
2. *Underlying EBITDA is Unaudited. Underlying EBITDA excludes interest included as revenue and share-based payments included as an expense in statutory accounts*
3. *Excluding income tax and interest*

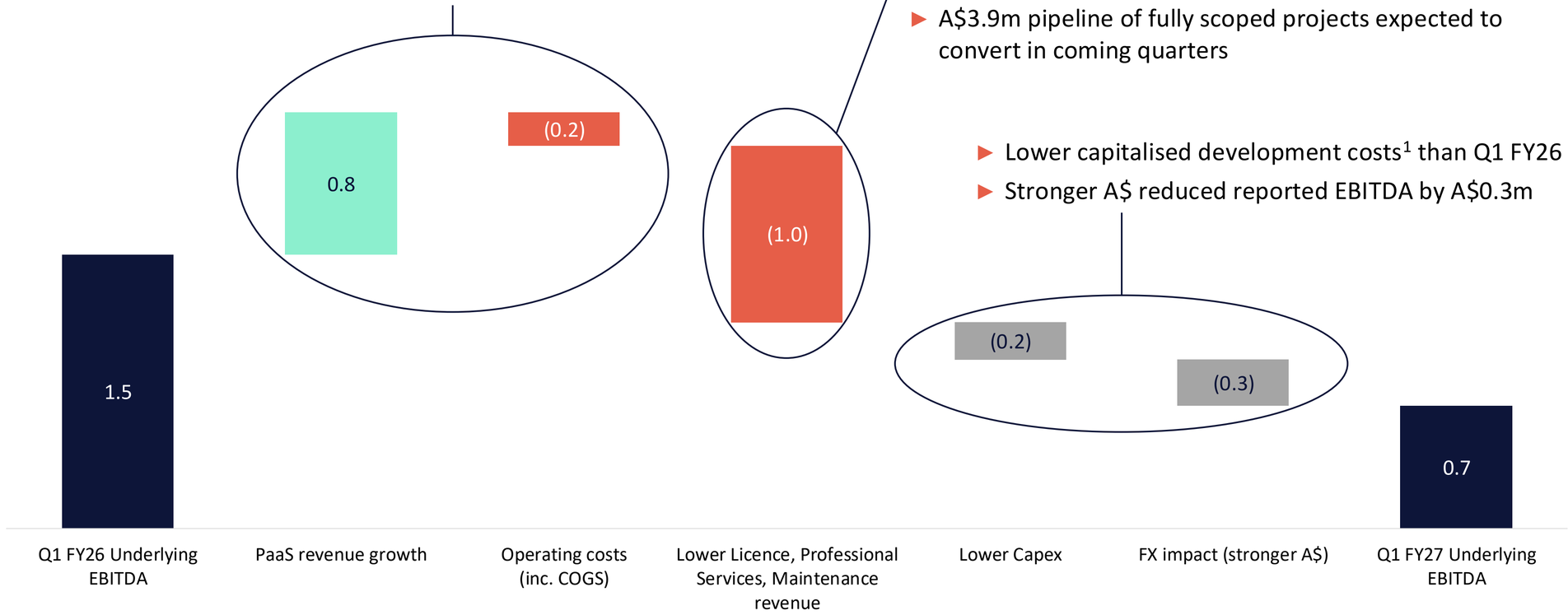
Financial Update – Q1 FY27 (cont.)

All figures in AUD

- Underlying EBITDA down A$0.8m on pcp, driven by higher than typical one-off Licence & Professional Services revenue in Q1 FY26, lower capitalised development costs and a stronger AUD in current quarter

Underlying EBITDA Bridge Q1 FY26 to Q1 FY27 (A$m)

- PaaS revenue up 26% on pcp (ccy), with operating costs up A$0.2m
- Licence & Professional Services revenue down 38% on pcp (ccy), reflecting delivery timing
- A$3.9m pipeline of fully scoped projects expected to convert in coming quarters
- Lower capitalised development costs[1] than Q1 FY26
- Stronger A$ reduced reported EBITDA by A$0.3m



1. *Capitalised costs relate to staff development costs, a reduction in capex keeps a higher portion of costs in operating expenses*

Increasing Sales Momentum

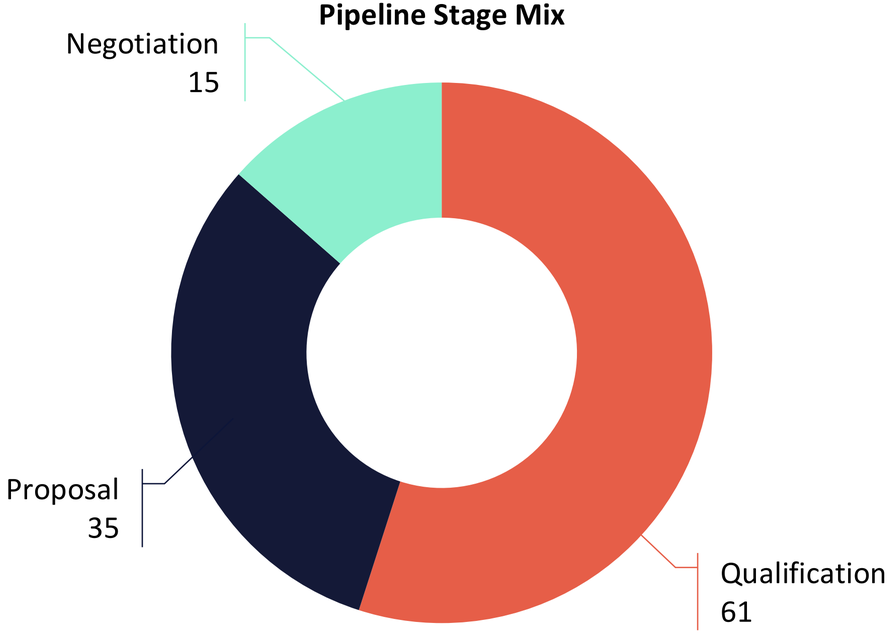
All figures in AUD

Expanding pipeline depth across both product lines while building a higher-quality revenue pipeline

- Current pipeline of fully scoped professional services work totalling A$3.9m under consideration by clients
  - Once signed, will deliver significant revenue in future quarters

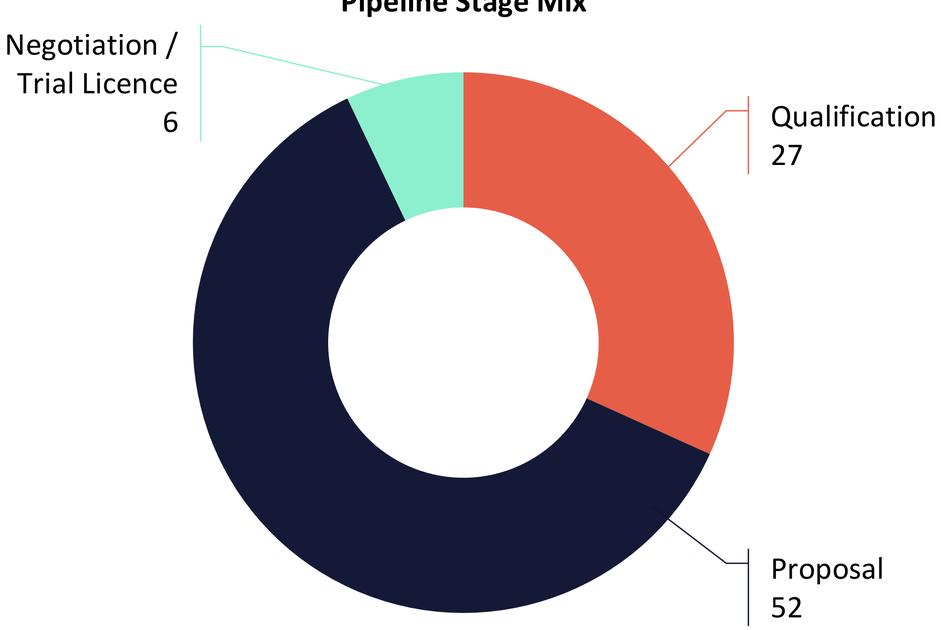
vertexon

Pipeline Stage Mix



paysim

Pipeline Stage Mix



- Product-led & sales momentum supporting new conversions
  - Increasing commercial traction
- Key focus on product modernization & new features to drive new sales & increase existing client adoption
  - Growing opportunity base

New Paysim Now Available

Upgraded Paysim makes a feature-rich product easier to use for a broader buyer base

Modernisation project progress

Phase 1 & 2
New UI/UX and unified testing capabilities
Released to existing clients in Q1

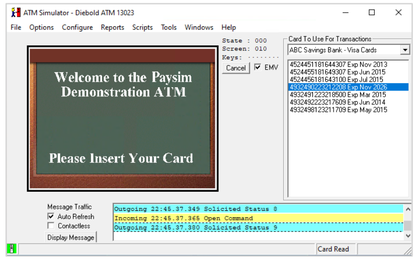
October 2026
‘New’ Paysim is now available for sale globally

Agentic AI
Accelerated upgrade of a feature-rich technical product and rollout of new product roadmap

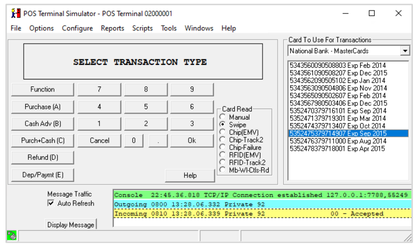
Built for less technical users
Key to drive growth in new Paysim licence sales globally

Legacy Paysim

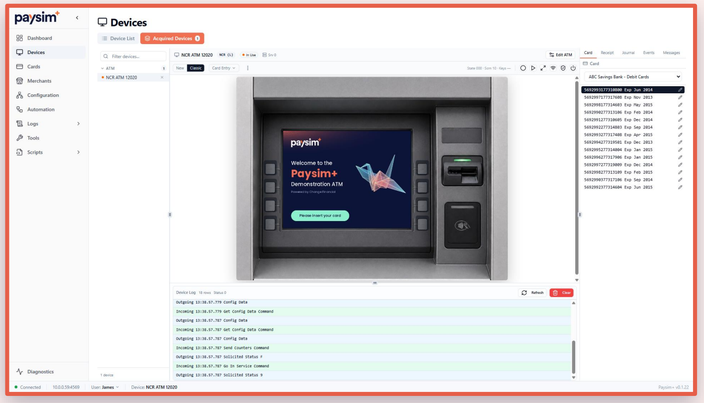
ATM simulation

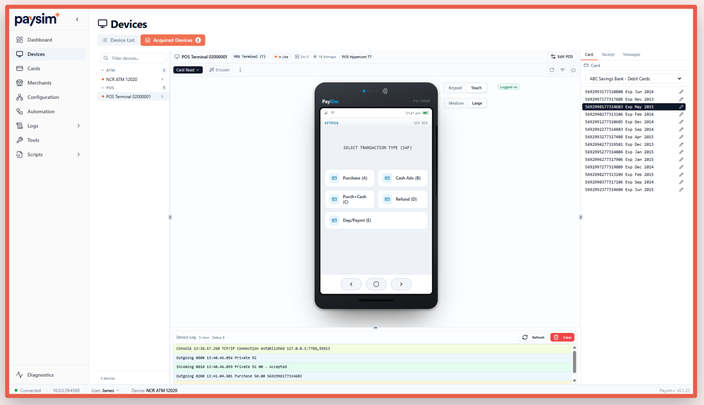


POS terminal simulation



New Paysim





Key Growth Focus & Outlook

Business focus on securing client wins in core target markets

1 Client Acquisition & Retention

- Refreshed sales enablement to increase lead generation
  - New website in progress
- PaaS: new clients in ANZ with a primary focus on penetrating large AU market opportunity
  - Two new clients signed in Q1, four in final contracting phase
- Vertexon On-Premises: continue to work closely with two key strategic SE Asia clients – professional services work and upgrade to Vertexon cloud
  - A$3.9m sales pipeline of fully scoped projects expected to convert in coming quarters
- Paysim: new licence sales globally
  - New UI/UX and unified testing capabilities released to market
- Leverage partner ecosystem to expand opportunity pool
  - Commercialise extensive PaaS and Paysim partner network

2 Outlook

- Change expects to be **net cash flow positive in FY27**[1]

1. *Excludes any of the Company's funds that may be required to be held for security deposits relating to its PaaS business or for any future strategic initiatives the Company may decide to undertake*

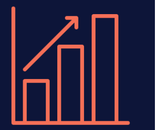
Investment Highlights

Strong Foundations



- All regulatory & licensing requirements for card issuing in AU & NZ in place
- Australian Financial Services Licence in AU & Financial Service Provider in NZ
- Strong relationship with Mastercard

Growth & Scale Focus



- 70%+ of revenue from recurring revenue streams
- PaaS revenue scaling – driving material gross margin expansion
- Engaged and active existing client base
- Increasing sales momentum

Marquee Customers



- Strong validation of PaaS platform with financial institution & fintech clients in Oceania
- Long-term relationship with two of the largest banks in the Philippines
- 5 of the top 10 digital payment companies globally use Paysim for payments testing[1]

Product Offering



- Proprietary payments technology platforms
- Vertexon: leading card management system for processing & issuing
- Paysim: default standard for eftpos testing in Australia. All participants must use Paysim to validate their technology & systems

Long-term Contracts



- Longer term client relationships with initial contract terms typically 3-5 years
- Given critical nature of service provided, challenging to switch from Vertexon

Market Opportunity



- Continued move towards digital payments as cash usage declines
- Vertexon: significant card issuing market opportunity in AU & NZ
- Paysim: <0.5% share of an estimated multi billion-dollar global market opportunity

1. *https://www.emergenresearch.com/blog/top-10-leading-digital-payment-companies-in-the-world*

Appendix

Notes – Constant Currency & FX

- Constant currency removes the impact of exchange rate movements so operating performance can be compared between periods
- Constant currency figures are calculated by converting current period results denominated in US dollars and New Zealand dollars at the monthly AUD/USD and AUD/NZD exchange rates that applied in the prior corresponding period. These are then compared with prior period reported results. The difference between reported and constant currency results is the currency effect
- Average exchange rates for the quarters ended 30 September 2026 and 2025 were AUD/USD 0.706 and 0.654 (USD/AUD 1.42/1.53) and AUD/NZD 1.214 and 1.114 (NZD/AUD 0.82/0.90)
- Constant currency figures have not been audited or reviewed in accordance with Australian Auditing Standards

Summary Revenue	A$m
Q1 FY27 reported revenue	6.3
Currency effect	0.5
Q1 FY27 constant currency revenue	**6.8**
Q1 FY26 reported revenue	7.0
Change on pcp (constant currency)	**(3%)**

Summary Licence & Professional Services	A$m
Q1 FY27 reported revenue	1.2
Currency effect	0.1
Q1 FY27 constant currency revenue	**1.3**
Q1 FY26 reported revenue	2.1
Change on pcp (constant currency)	**(38%)**

Summary Underlying EBITDA	A$m
Q1 FY27 reported Underlying EBITDA	0.7
Currency effect	0.3
Q1 FY27 constant currency Underlying EBITDA	**0.9**
Q1 FY26 reported Underlying EBITDA	1.5
Change on pcp (constant currency)	**(38%)**

Summary PaaS Revenue	A$m
Q1 FY27 reported PaaS revenue	3.2
Currency effect	0.3
Q1 FY27 constant currency PaaS revenue	**3.5**
Q1 FY26 reported PaaS revenue	2.7
Change on pcp (constant currency)	**26%**

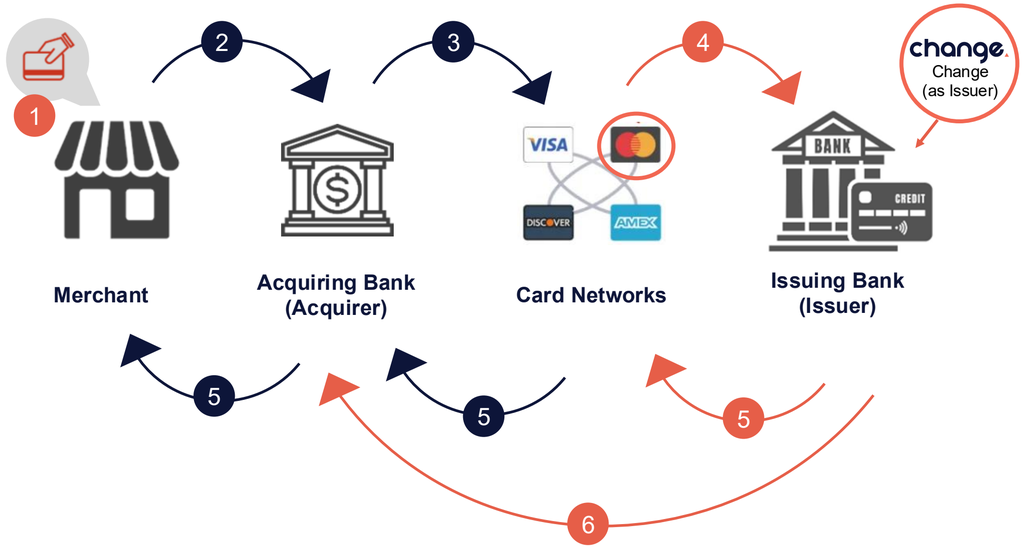
Summary Support & Maintenance	A$m
Q1 FY27 reported revenue	1.9
Currency effect	0.1
Q1 FY27 constant currency revenue	**2.0**
Q1 FY26 reported revenue	2.2
Change on pcp (constant currency)	**(6%)**

Summary Gross Transaction Value (GTV)	A$m
Q1 FY27 reported GTV	272
Currency effect	24
Q1 FY27 constant currency GTV	**296**
Q1 FY26 reported GTV	221
Change on pcp (constant currency)	**34%**

Vertexon in the Payments Process

Change's role in the payments process depends on the region, client type & services provided

- **Processing:** An Issuer (Change's client) using the Vertexon Platform (technology only) to manage their cards – client is the Issuer & cards can be issued on any card network supported by Vertexon
- **Processing & Issuing (P&I):** A client using the Vertexon Platform (technology) to manage their cards with Change as Issuer (regulatory & licence) – **Change** is the Issuer & cards are issued on the **Mastercard Network**



1. **Processing:** Customer pays with card (all card networks supported) & purchases goods/services from merchant

   P&I: Customer pays with a **Change** issued **Mastercard** & purchases goods/services from a merchant
2. Payment authenticated – the merchant point-of-sale system captures the customer's account information & securely sends it to the acquirer (i.e. merchant's bank)
3. Transaction submitted – merchant acquirer asks card network to get authorisation from the issuer (i.e. customer's bank)
4. **Processing:** Authorisation requested – card network submits transaction to issuer for authorisation

   P&I: Authorisation requested – card network submits transaction to **Change** (as Issuer) for authorisation
5. **Processing:** Authorisation response – using Vertexon Platform issuer authorises the transaction & routes the response back via the card network & acquirer

   P&I: Authorisation response - using the Vertexon Platform **Change** (as Issuer) authorises the transaction & routes the response back via the card network & acquirer
6. **Processing:** Settlement – card network debits the issuer & pays the acquirer who in turn makes payment to the merchant

   P&I: Settlement – card network (**Mastercard**) debits the issuer (**Change**) & pays the acquirer who in turn makes payment to the merchant

Cards can be physical & virtual cards (inc. Apple Pay, Google Pay, etc.) available via Vertexon

Vertexon Product Offering

Vertexon offering can be tailored by client to offer services that best suit client & end customer needs

	Processing	Processing & Issuing

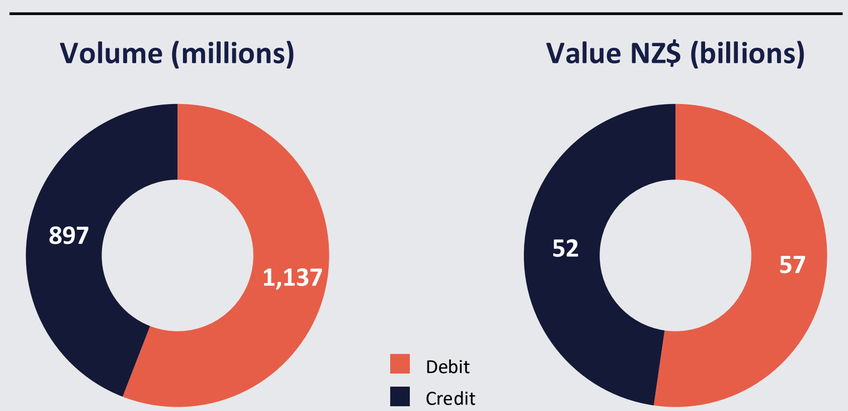
Overview	• Provide core technology to enable card issuing & management including:
	  ○ Transaction processing
	  ○ Card management
	  ○ Fraud monitoring
	  ○ Digital & virtual cards
	  ○ BNPL functionality
	• Platform offers innovative processing capabilities to rival the major banks in a capital efficient manager (Change responsible for PCI DSS compliance, hosting etc)
	• **Client** responsible for card issuing – client holds the necessary scheme & regulatory licences
		• Provide Processing capability **+** the following key card Issuing capabilities:
		  ○ Card design & production
		  ○ Card issuing
		  ○ AML / CTF
		  ○ Settlement & reconciliation
		  ○ KYC & Onboarding
		• **Change** responsible for card issuing – Change holds the necessary scheme (Mastercard) & regulatory licences (i.e. AFSL in Australia, FSP in NZ)

Cards Supported	• Prepaid, Debit & Credit	• Prepaid & Debit
Target Clients	• Banks & financial institutions • Large entities with direct issuing capability • Migration of key existing Vertexon On-Premises clients	• Mid / Small banks & financial institutions incl. credit unions • Fintechs & corporates • BIN sponsorship
Regions	• Global - processing does not require scheme or regulatory licences	• Australia & New Zealand
Supported Schemes	mastercard, VISA, UnionPay, JCB, American Express, Diners Club International	mastercard

Market Overview – New Zealand

- Banking in New Zealand is dominated by the Big 4 banks
  - 27 registered banks plus several credit unions & building societies
  - No payment aggregation services providers for smaller players & historically limited innovation outside the Big 4 Banks
  - Estimated that small financial institutions make up just less than 10% of the market[1]
- In addition to continuing to target the financial institution market segment, there are further opportunities in:
  - **Prepaid cards** – current clients include employee benefits provider & a prepaid gift card client signed in Q1 FY25
    - Further opportunities in insurance, gaming, government & healthcare sectors
  - **Debit card** – current client includes personal wealth management client with >500k members signed in Q2 FY25
    - Further opportunities include non-bank corporate lenders, embedded finance & other non-financial institutions

New Zealand Card Payments[1]



Total Card Payment Transactions
2 billion+

Total Card Payment Spend
NZ$109 billion

change.

	Annualised Run Rate	Market Share
Transaction Volume	c.19.4m	<1%
Transaction Value	c.NZ$1.0b	<1%

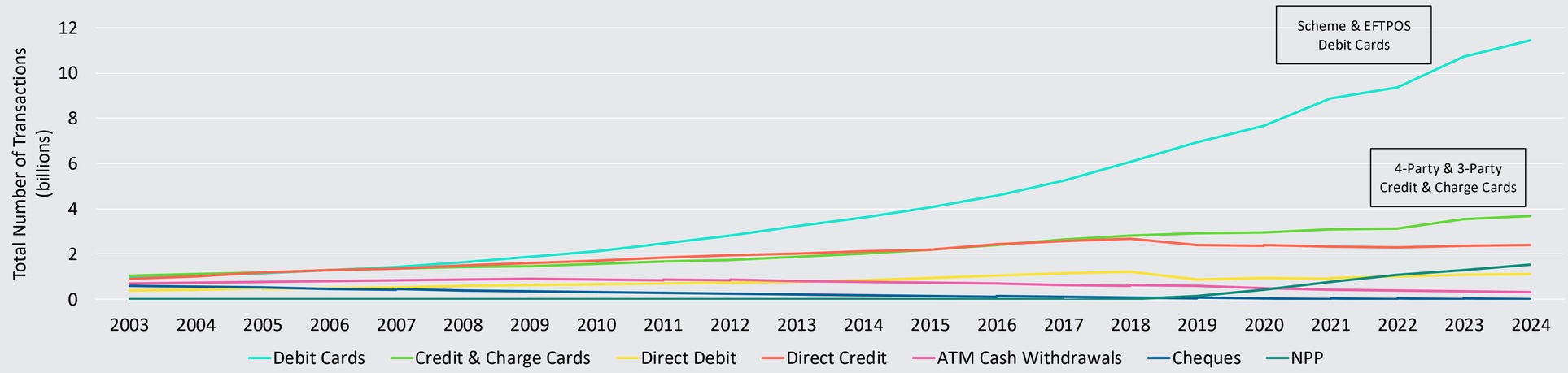
- Change estimated debit market share[2] of small financial institutions is approx.15%

1. *Sourced from The Initiatives Group, Market Sizing for Vertexon – Australia & New Zealand Report*
2. *Excludes ATM transactions processed by Change*

Market Overview – Australia

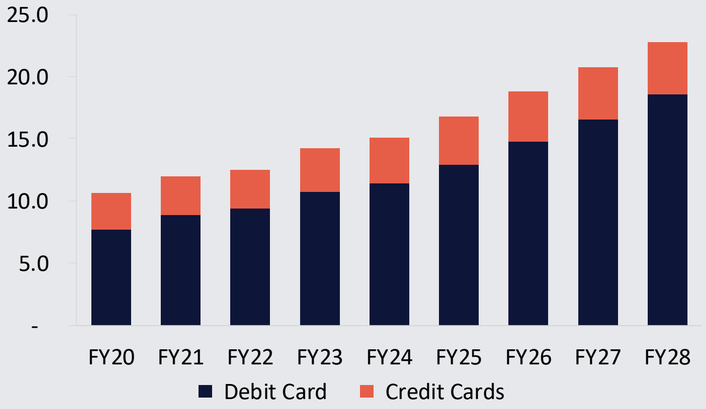
Card based payments now dominate transaction volume in Australia

Australian Annual Transaction Volume by Type of Retail Payment[1]



Australian Card Payments[1]

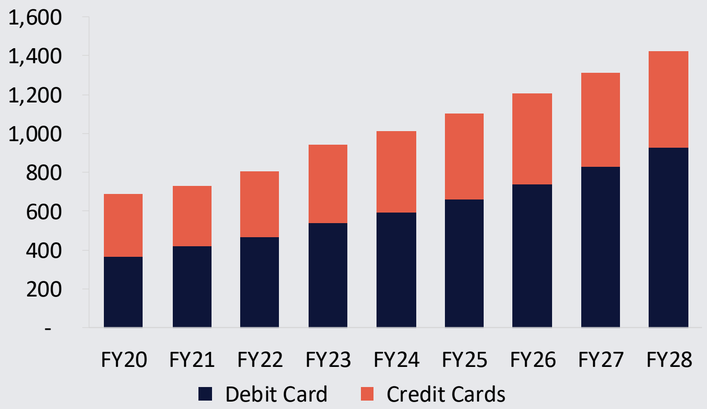
Volume (billions)



FY20–FY24 CAGR	
Debit Cards	10.5%
Credit Cards	5.8%

FY24–FY28 CAGR(F)	
Debit Cards	12.9%
Credit Cards	3.5%

Value A$ (billions)



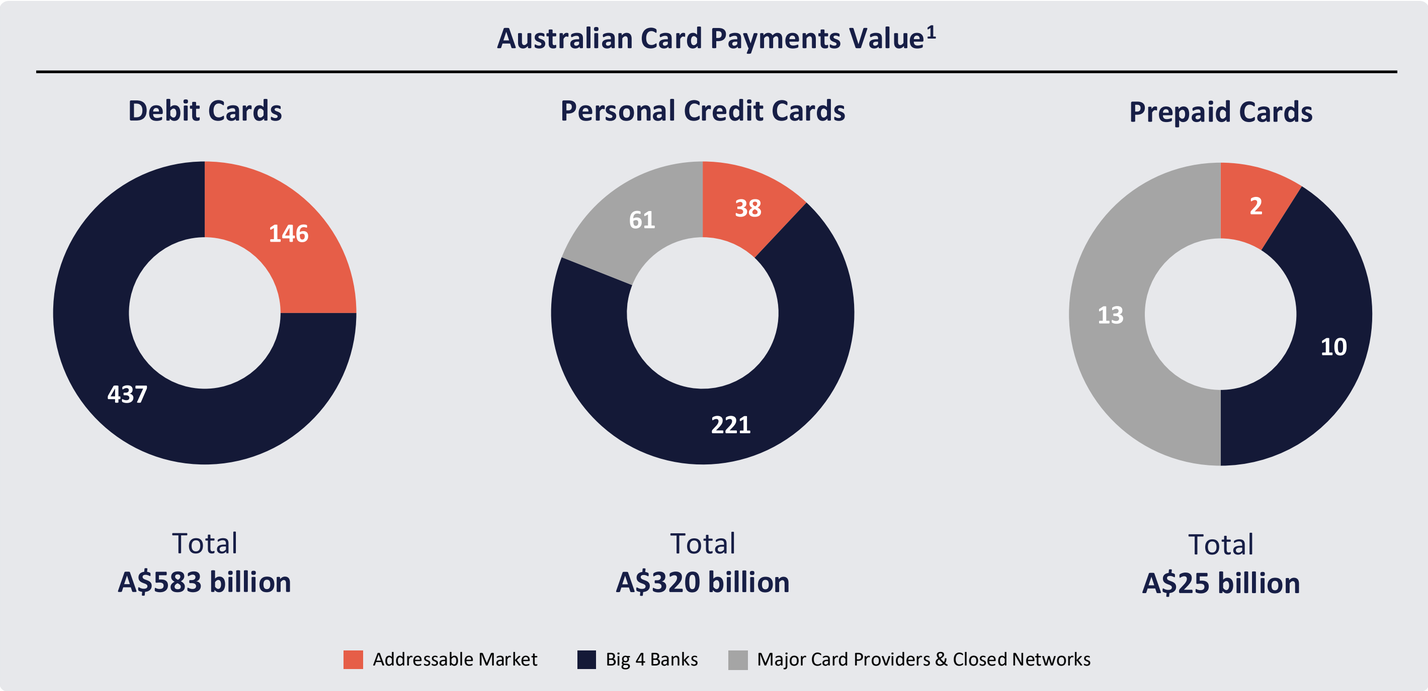
FY20–FY24 CAGR	
Debit Cards	12.8%
Credit Cards	6.8%

FY24–FY28 CAGR(F)	
Debit Cards	11.8%
Credit Cards	4.2%

1. Sourced from RBA Data & The Initiatives Group, Market Sizing for Vertexon – Australia & New Zealand Report. FY25-FY28 Forecasts

Market Overview – Australia (cont.)

- Whilst the Big 4 banks have a significant position in the Australian card issuing market, there is a materially larger opportunity than in New Zealand
- Change is seeking to leverage the recent success in the NZ market to target the sizeable AU market
  - Small to medium sized financial institutions (e.g. credit unions, small banks & digital banks)
  - Non-bank lenders seeking to add card functionality, non-financial institutions & embedded finance opportunities
  - Credit cards (but not underwriting or providing credit)
  - White label prepaid card brands / issuers

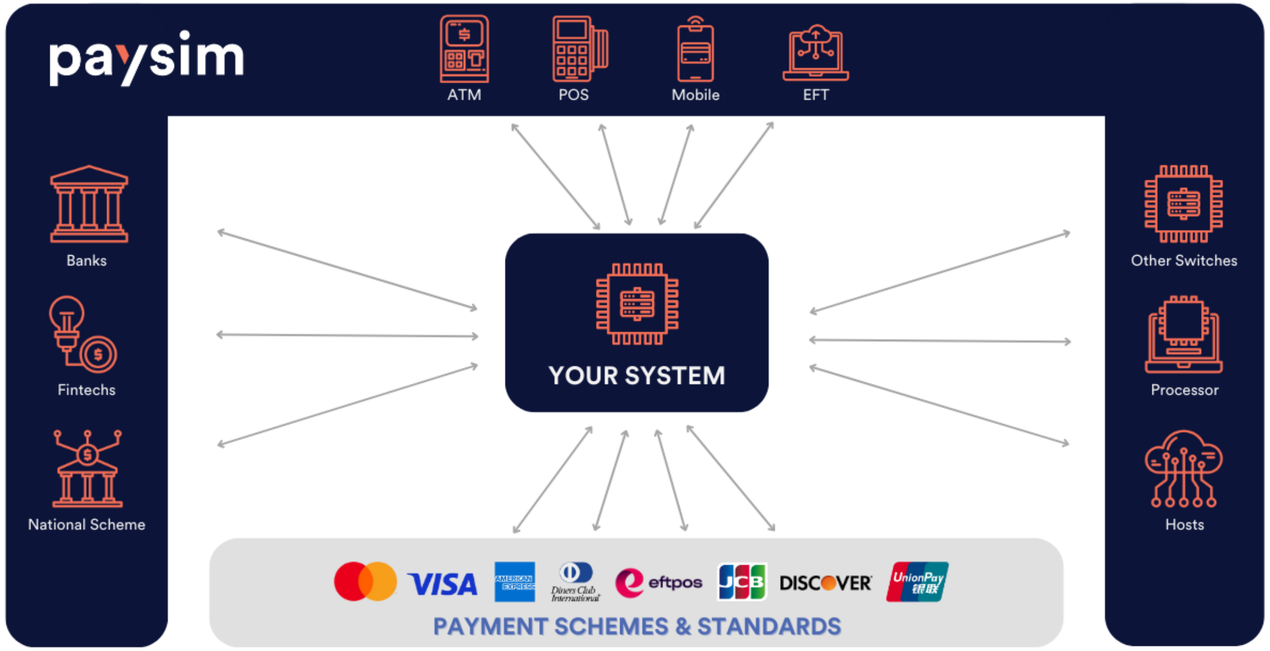


1. Sourced from RBA Data & The Initiatives Group, Market Sizing for Vertexon – Australia & New Zealand Report. FY25-FY28 Forecasts

Paysim – Critical Payments Infrastructure Testing Tool

Paysim enhances speed to market for clients by delivering automated, repeatable & scalable testing capabilities

- **Simulates the full transaction lifecycle**, enabling banks & fintechs to complete end-to-end testing of their payment platforms, processes & scheme rule compliance
- Enables financial institutions to **test their payment systems** to meet the reliability & performance expectations of their customers



PAYSIM EMULATION

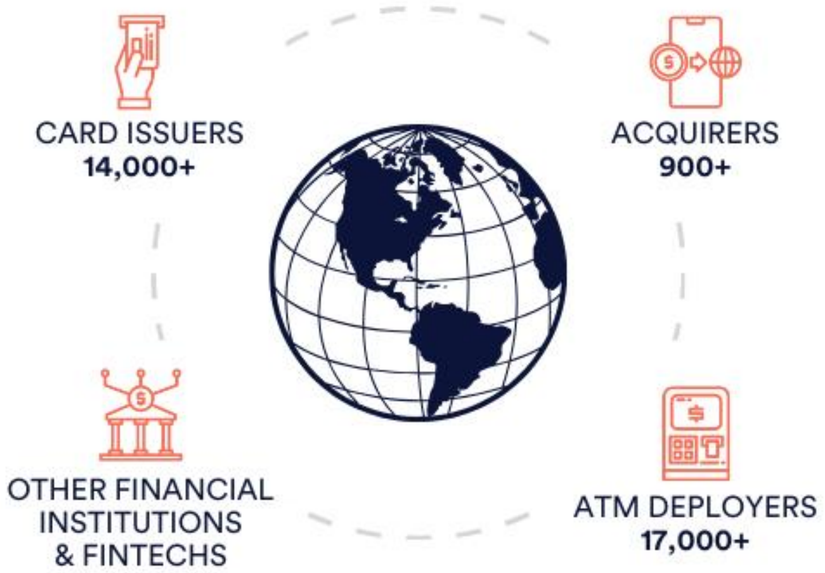
Paysim is an all-in-one modular payments testing solution that enables:

- Payment Simulation & Device Emulation
- Stress Testing
- Regression Testing
- Certification
- Scheme Settlement



Paysim Market Overview – Global

- Extremely powerful modular end-to-end payments testing & certification solution embedded into tier 1 banking & payments institutions globally
  - Core based on global messaging standard ISO 8583 & ISO 20022
  - Default standard & benchmark for EFTPOS testing in Australia
- Global payment testing market is estimated to be extensive[1]
  - More than 32,000 potential clients (inc. card issuers, acquirers, ATM deployers, financial institutions & fintechs)
  - New license sales are typically in the low six-figure range
  - Multi billion-dollar global market opportunity
- Key focus & opportunities for growth:
  - **Partner / reseller network** – leverage existing partner network to drive sales & secure new partners / resellers
  - **Direct sales** – outbound direct client sales supported by marketing activities
  - **Cross sell / upsell** – upgrade existing clients to adopt more modules & deepen integration into clients' systems
  - **Product development** – new products & features to meet additional payments testing requirements



Number of Paysim Clients	Market Share
140+	<0.5%

- Paysim is a powerful payments testing tool, ensuring seamless transactions before they go live, can be sold globally & supported from Change's existing office locations

1. Sourced from The Initiatives Group, Paysim Market Review Report

Disclaimer

Change Financial Limited

ASX: CCA

Important Notice
This presentation has been prepared by Change Financial Limited (Change Financial) in good faith. No express or implied warranty is given as to the accuracy or completeness of the information in this document or the accompanying presentation. All statutory representations and warranties are excluded, and any liability in negligence is excluded, in both cases to the fullest extent permitted by law. No responsibility is assumed for any reliance by any person on this document or the accompanying presentation.

Summary information
The information contained in this presentation is a summary overview of the current activities of Change Financial. This presentation does not purport to be all inclusive or to contain all the information that a prospective investor may require in evaluating a possible investment. This presentation is for general information purposes and is not intended to be and does not constitute an offer to sell or a solicitation of an offer to buy or sell securities, a prospectus, product disclosure statement, pathfinder document or other disclosure document for the purposes of the Corporations Act and has not been, and is not required to be, lodged with the Australian Securities & Investments Commission. This presentation should be read in conjunction with all other periodic and continuous disclosure announcements lodged by Change Financial with the Australian Securities Exchange, available at www.asx.com.au.

Not financial product advice
The material contained in this presentation is not, and should not be considered as, financial product or investment advice. This presentation is not an offer, invitation or recommendation to acquire New Shares, and does not take into account the investment objectives, financial situation or particular needs of any particular investor. You must make your own independent assessment and review of Change Financial, and the information contained, or referred to, in this presentation, including its financial condition, assets and liabilities, financial position, profits and losses, prospects and business affairs, including the merits and risks involved. Nothing in this presentation constitutes investment, legal, tax or other advice. You should seek legal, financial, tax and other advice appropriate for your jurisdiction.

Past and future performance
This presentation contains information as to past performance of Change Financial. Such information is given for illustrative purposes only, and is not – and should not be relied upon as – an indication of future performance of Change Financial. The historical information in this presentation is, or is based upon, information contained in previous announcements made by Change Financial to the market. These announcements are available at www.asx.com.au.

This presentation contains certain “forward looking statements”. Forward looking words such as “expect”, “should”, “could”, “may”, “will”, “believe”, “forecast”, “estimate” and other similar expressions are intended to identify forward-looking statements. Such statements are subject to various known and unknown risks, uncertainties and other factors that are in some cases beyond Change Financial’s control. These risks, uncertainties and factors may cause actual results, performance or achievements to differ materially from those expressed or implied by the forward-looking statements and from past results, performance or achievements. Change Financial cannot give any assurance or guarantee that the assumptions upon which management based its forward-looking statements will prove to be correct or exhaustive beyond the date of its making, or that Change Financial’s business and operations will not be affected by other factors not currently foreseeable by management or beyond its control. Such forward-looking statements only speak as at the date of this announcement and Change Financial assumes no obligation to update such information.

Thank you.

Engage directly with us by posting your questions on our latest announcements via our Investor Hub.

You can view and comment on this announcement here.

Stay Connected

Receive ASX announcements and company updates directly to your inbox, access video summaries, join our webinars and ask questions directly to the team.

Sign up to the Change Investor Hub at investors.changefinancial.com

Get in touch via email

investors@changefinancial.com