rent.com.au

ASX ANNOUNCEMENT

30 October 2026

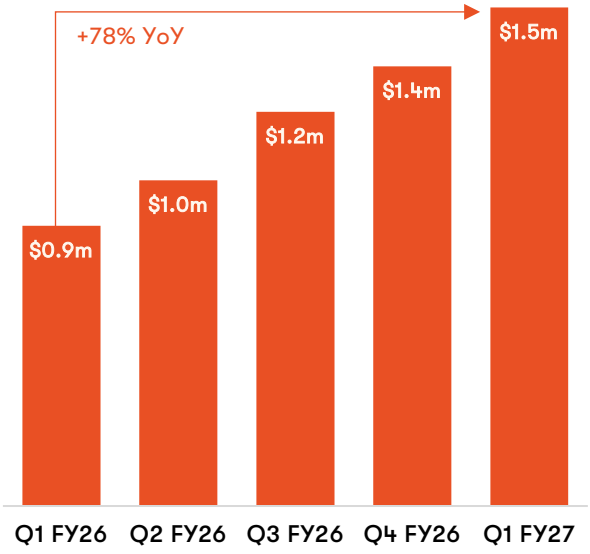
September 2026 Quarterly – Record Revenue as Renter's Financial Platform Gains Momentum

Rent.com.au Limited (ASX: RNT) ('Rent.com.au' or 'the Group'), Australia's leading platform for renters, presents its report for the quarter ended 30 September 2026, characterised by further strong revenue growth and continued positive operating cashflow.

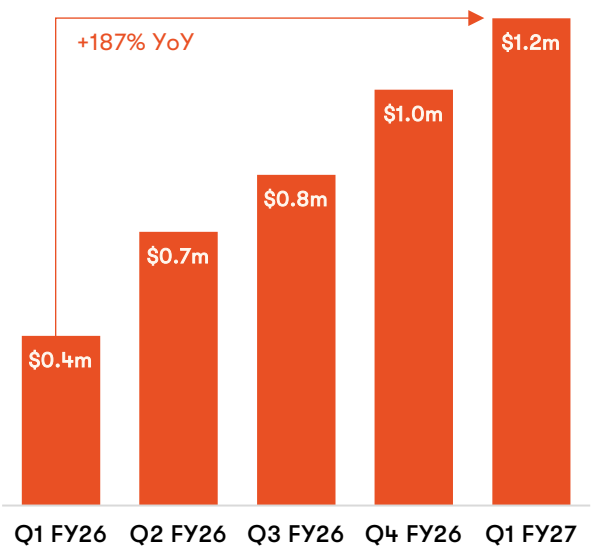
KEY POINTS

- **Accelerating Revenue Growth:** A new record quarterly total Group revenue of $1.53 million was up 78% vs the PCP (September 2025 quarter) and 13% higher than the June 2026 quarter (the previous record).
- **Recurring Revenue Driving Growth:** Recurring revenue of $1.2m for the quarter delivered 78% of total Group revenue and increased 187% vs the PCP (+17% vs Q4 FY26).
- **Platform Strategy Taking Shape:** Additional bill-payment options and new shared-household payment functionality broadened RentPay's offering, alongside progress integrating payments, lending and other services into a single renter platform.
- **New Savings Product Adds Revenue Opportunity:** Collaboration with Earnr will give renters access to an Everyday Account earning up to 6.15% per annum from within our platform, expanding the Group's financial offering and providing an additional source of margin.
- **Positive Operating Cashflow:** For a third successive quarter the Group recorded positive operating cashflow driven by record customer receipts of $3.4m. During the quarter less debt was drawn as the Group prioritised using its own cash reserves to accelerate profitability. AI is increasingly driving efficiency across the business too.
- **Well-Funded for Growth:** With $5.35 million in cash on 30 September 2026, and $5.75 million in undrawn debt, RNT retains significant available funding to deliver long-term growth.

QUARTERLY GROUP REVENUE



QUARTERLY RECURRING REVENUE



Rent.com.au Limited
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Jan Ferreira - CEO, commented:

"We're continuing our operational momentum, delivering further top line growth and record recurring revenue as we bring more of our platform strategy to life.

"With household budgets under pressure, renters have never needed practical tools to manage their money more. Through our existing products, we're giving renters greater choice and flexibility to manage everyday payments and cover the costs of moving. Adding savings products broadens that offering, helping renters build towards their financial goals within the same platform.

"Our focus is on making the platform more useful to more renters, growing its use and translating continued revenue growth into improved profitability".

PLATFORM PROGRESS

The Group is aligning its platform across five categories aimed at meeting the needs of renters at various stages of their renting journey. Not all renters want or need a loan, just like not all renters are searching for a rental property. With average rent over the past year growing by more than twice the rate of inflation, a platform dedicated to renters financial needs has never been more needed.

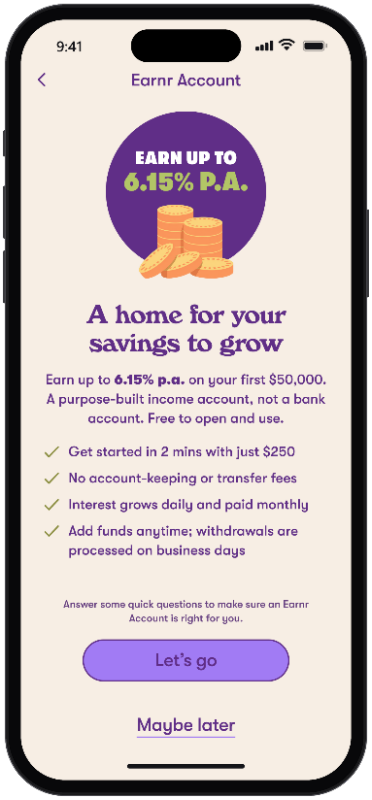
Payments & Bills	Savings & Investments (Nov-2026)	Loan Products	Insurance Products (Planned)	Listings, Advice & Support

Payments and Bills

Our priority for the September quarter was to start expanding the range of bills that renters can use our platform for. This was achieved, with customers now able to access a range of billers across electricity, gas, internet, insurance and others. If their biller is not available, they can request the biller be added.

In addition to the expanded range of billers who can be paid, we introduced the ability for those renters who live in share houses to request payment for rent or other bills from their flatmates. This is the first step towards delivering more features to make renting easier for the significant proportion of our customer base who live in share houses.

On 1 October 2026 the RBA's ban on credit and debit card surcharging started. This is expected to be a benefit for the Group because several platforms including Macquarie Bank's DEFT have stopped accepting payment by card – providing an opportunity for Rent.com.au to provide the solution to those renters. The Rent.com.au platform is accredited as a Consumer Bill Payments Service. It delivers choice and flexibility to help renters manage their payments. As such, the platform fee it charges customers fall outside the scope of the ban.



Savings and Investments

The Group has developed its first savings account by collaborating with Earnr Holdings Pty Ltd to provide customers access to Earnr's Everyday Account natively in the RentPay app. Once live at the start of November 2026, customers can either add funds or request withdrawals daily and earn up to 6.15% per annum – more than a third above the RBA cash rate – helping Rent.com.au renters to reach their financial goals faster while at the same time achieving improved margins for Rent.com.au. Further savings products are planned, for example a 30-day investment account at a higher rate (from RentBond® loans) to help renters save for bigger expenses such as a car, holiday or house deposit.

Loan Products

With higher cost of living pressures and reduced consumer confidence across all states and territories, Rent.com.au took the decision to make changes to its assessment process and to proactively tighten its lending criteria thereby effectively providing customers with a greater buffer over their required loan repayments. This has meant a lower rate of new lending during the September quarter while these changes flow through but is expected to boost profitability. Partly offsetting this impact has been the increase in the number of customers seeking a second loan after repaying the first.

Both New South Wales and Victoria introduced bond portability schemes during the quarter, which the Group has carefully monitored, however there has been no observable impact from the introduction of those schemes with the proportion of applications from those states remaining consistent. RentBond®'s 21-day free period effectively provides the portability option for renter and covers a greater proportion of the upfront moving costs since it can be used not only for the bond but also advance rent, removalists etc.

December 2026 Platform Priorities

Seasonally, the January to March quarter each year is a peak period for renters moving. While much of the Group's revenue is now recurring and therefore no longer subject to seasonal fluctuations, average visitor numbers to the Rent.com.au site and app are typically 25% higher than normal during that period. This provides a great opportunity to present the single platform user experience to as large a group of customers as possible ahead of any platform specific marketing. The Group is ahead of schedule in uniting the renter experience across its platform.

Alongside the broader platform experience, our focus in the December 2026 quarter is the launch and optimisation of the savings product and further optimisation of RentBond® referral channels.

The Group is also focussed on achieving its near-term goal of being EBITDA positive. To that end several cost saving measures have been implemented during the September 2026 quarter to support top line revenue growth in driving us towards a positive result.

FUNDING

During the September 2026 quarter, the Group prioritised use of its own cash to fund RentBond® loans, only drawing a $500,000 under the Eldium Income Fund ('Eldium') facility, with the balance of the funding requirement being met from Group cash.

The Group also acquired the 2.5% outside interest in its RentPay platform that had been owned by Novatti Ltd, returning it to a wholly owned subsidiary and facilitating its inclusion into the single Rent.com.au platform.

At 30 September 2026 the Group had $5.35 million in cash and $5.75 million in undrawn debt, providing a strong balance sheet to support the business as it delivers new growth initiatives.

Approved for release to the ASX by the Board of Directors.

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APPENDICES

1. Disclosures required under ASX Listing Rules:

Payments to related parties of the entity during the quarter totalled $106k, comprising directors' fees of $68k and office rent and outgoings of $38k paid to entities associated with Dr Garside (per lease approved by shareholders at November 2024 AGM).

2. Operating Cashflow Reconciliation:

USE & SOURCE OF FUNDS	Q1 FY26 $'000	Q2 FY26 $'000	Q3 FY26 $'000	Q4 FY26 $'000	Q1 FY27 $'000
Receipts from Customers[1]	1,009	1,801	2,434	3,125	3,398
Payments to Staff & Suppliers[2]	(1,720)	(2,064)	(1,743)	(1,718)	(2,464)
Net interest paid on debt[3]	(36)	(87)	(175)	(222)	(227)
Operating cashflow	**(747)**	**(350)**	**516**	**1,185**	**707**
Funds used to generate assets:					
Software development costs	(560)	(450)	(547)	(528)	(505)
New Loans to Customers	(1,122)	(2,670)	(2,899)	(2,781)	(1,844)
Investments[4]	-	-	-	-	(100)
Total Funds Used	**(2,429)**	**(3,470)**	**(2,930)**	**(2,124)**	**(1,742)**
Funded By:					
Equity	3,080	5,656	1,408	-	-
Debt (net of costs & cash security)[5]	488	2,800	1,500	1,250	500
R&D Offset	-	750	-	-	-
	3,568	**9,206**	**2,908**	**1,250**	**500**
Increase/(Decrease) in Cash	**1,139**	**5,736**	**(22)**	**(874)**	**(1,242)**
Opening Cash Balance	616	1,755	7,491	7,469	6,595
Closing Cash Balance	**1,755**	**7,491**	**7,469**	**6,595**	**5,353**

1. *Includes both principal and interest repayments from loans previously advanced to customers. There is no requirement to reinvest the principal portion into new loans, however this is shown as an investing cashflow in the financial statements.*
2. *Includes $20k lease accounting related "interest" cashflows shown as financing cashflow per the financial statements.*
3. *Interest paid to the Eldium Income Fund ('Eldium') net of interest earned from both Eldium and the Group's bank accounts.*
4. *The acquisition of Novatti's 2.5% interest in RentPay completed in August 2026.*
5. *Investment into the Eldium Income Fund ($1.5m in Q1 FY26 and a further $1.0m in Q4 FY26) bears interest at 9% per annum but is shown in the table above as a reduction in Debt.*

ABOUT RENT.COM.AU

Rent.com.au Limited (ASX: RNT) is Australia's leading renter-focused technology platform, purpose-built to meet the financial and digital needs of the country's 8 million renters.

The platform combines search, services, and smart financial tools to support renters through every step of the rental journey. Key products include:

- **RentBond® – a nationally available move-now-pay-later loan designed to cover rental costs such as bond payments, rent in advance, and moving expenses.**
- **RentPay – a digital rent payment and money management app that offers renters greater control and flexibility while streamlining workflows for agents.**

With national reach, strong brand equity, and a growing base of recurring product users, Rent.com.au is well-positioned to scale its integrated platform and deliver long-term, margin-accretive growth.

For more information, visit: www.investors.rent.com.au

Appendix 4C

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

Name of entity	
RENT.COM.AU LIMITED	
ABN	**Quarter ended ("current quarter")**
25 062 063 692	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	3,398	3,398
1.2	Payments for		
	(a) research and development	-	-
	(b) product manufacturing and operating costs	(870)	(870)
	(c) advertising and marketing	(169)	(169)
	(d) leased assets	(23)	(23)
	(e) staff costs	(936)	(936)
	(f) administration and corporate costs	(446)	(446)
1.3	Dividends received (see note 3)	-	-
1.4	Interest received	115	115
1.5	Interest and other costs of finance paid	(342)	(342)
1.6	Income taxes paid	-	-
1.7	Government grants and tax incentives	-	-
1.8	Other (provide details if material)	-	-
1.9	**Net cash from / (used in) operating activities**	**727**	**727**

2.	**Cash flows from investing activities**		
2.1	Payments to acquire or for:		
	(a) entities	-	-
	(b) businesses	-	-
	(c) property, plant and equipment	2	2
	(d) investments	-	-
	(e) intellectual property	-	-
	(f) other non-current assets (software development)	(507)	(507)

Consolidated statement of cash flows		Current quarter $A'000	Year to date (3 months) $A'000
	(g) other non-current assets (loan book generation)	(1,844)	(1,844)
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	-	-
2.4	Dividends received (see note 3)	-	-
2.5	Other (acquisition of NOV 2.5% of RentPay)	(100)	(100)
2.6	**Net cash from / (used in) investing activities**	**(2,449)**	**(2,449)**

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	-	-
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	500	500
3.6	Repayment of borrowings	(20)	(20)
3.7	Transaction costs related to loans and borrowings	-	-
3.8	Dividends paid	-	-
3.9	Other (provide details if material)	-	-
3.10	**Net cash from / (used in) financing activities**	**480**	**480**

4.	**Net increase / (decrease) in cash and cash equivalents for the period**		
4.1	Cash and cash equivalents at beginning of period	6,595	6,595
4.2	Net cash from / (used in) operating activities (item 1.9 above)	727	727
4.3	Net cash from / (used in) investing activities (item 2.6 above)	(2,449)	(2,449)

Consolidated statement of cash flows		Current quarter $A'000	Year to date (3 months) $A'000
4.4	Net cash from / (used in) financing activities (item 3.10 above)	480	480
4.5	Effect of movement in exchange rates on cash held	-	-
4.6	**Cash and cash equivalents at end of period**	**5,353**	**5,353**

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	3,813	4,575
5.2	Call deposits	1,540	2,020
5.3	Bank overdrafts	-	-
5.4	Other (provide details)	-	-
5.5	**Cash and cash equivalents at end of quarter (should equal item 4.6 above)**	**5,353**	**6,595**

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	(106)
6.2	Aggregate amount of payments to related parties and their associates included in item 2	-

Note: if any amounts are shown in items 6.1 or 6.2, your quarterly activity report must include a description of, and an explanation for, such payments.

NB: The amount at item 6.1 includes individual director fees paid, and office rental and outgoings paid to an entity related to Dr. Garry Garside.

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	$15,000	$9,250
7.2	Credit standby arrangements	-	-
7.3	Other (please specify)	-	-
7.4	**Total financing facilities**	$15,000	$9,250

7.5	**Unused financing facilities available at quarter end**	$5,750

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.

$15 million senior secured credit facility from the Eldium Income Fund for the funding of RentBond loans. Interest is payable on the outstanding balance at 15% per annum to the maturity date of 31 July 2027. Security charge in place over RNT Group assets including a $2.5 million deposit in the Eldium Income Fund, bearing interest at 9% per annum. This deposit is excluded from 8.3 below as it is restricted to use as funds for lending.

8.	**Estimated cash available for future operating activities**	**$A'000**
8.1	Net cash from / (used in) operating activities (item 1.9)	727
8.2	Cash and cash equivalents at quarter end (item 4.6)	5,353
8.3	Unused finance facilities available at quarter end (item 7.5)	5,750
8.4	Total available funding (item 8.2 + item 8.3)	11,103
8.5	**Estimated quarters of funding available (item 8.4 divided by item 8.1)**	N/A

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: 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

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 Oct 2026 .....

By the Board

Authorised by: .....
(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.