Jumbo Interactive Limited

2026 Annual General Meeting

6 November 2026

Acknowledgement of Country



Jumbo Interactive Limited (Jumbo) and its controlled subsidiaries (Group) would like to acknowledge the Turrbal and Yuggera People, the traditional custodians of the land on which our global business was founded.

We pay our respects to elders past and present, the keepers and storytellers of First Nations customs and culture. We would also like to extend our respect to any Aboriginal or Torres Strait Islander people engaging with this presentation.

Across the seas, we would also like to acknowledge the Blackfoot Confederacy, including the Siksika, Piikani and Kainai Nations; the Stoney-Nakoda Nation; and the Tsuut'ina Nation, upon whose land our subsidiary, Stride Management Corp, operates.

Artist acknowledgement

Chad Briggs, local Yugambeh artist

Depicted in the art, you can see the Rainbow Serpent across the page representative of life and creation. Visible beneath is the Brisbane River, paying homage to our beginnings in Brisbane.

The Boras (circle images) depict threads of Jumbo's history, clockwise from the centre:

- All of our people at Jumbo;
- Our stakeholders and the lives of each person we impact through our services;
- A green shoot, symbolic of our reconciliation journey;
- Our Australian region in blue, with trails connecting to our growing businesses in the UK, Canada and US; and
- The kangaroo and emu, always moving forward.

Board of Directors

Susan Forrester AM



Chair of the Board, Independent Non-Executive Director

Appointed September 2020

Mike Veverka



Managing Director, Chief Executive Officer and Founder

Sharon Christensen



Independent Non-Executive Director

Appointed September 2019

Giovanni Rizzo



Independent Non-Executive Director

Appointed January 2019

Michael Malone



Independent Non-Executive Director

Appointed September 2024

Chair's address



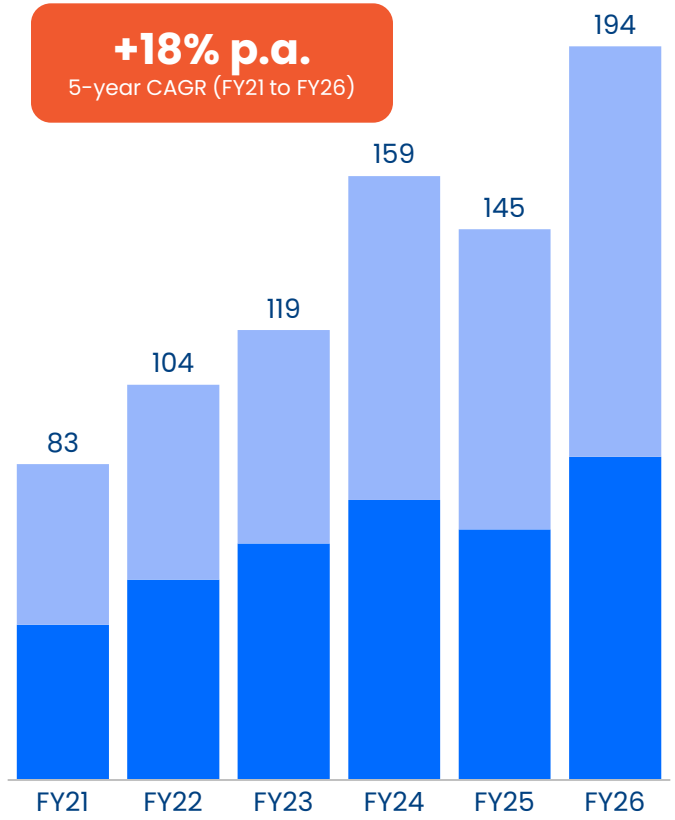
Susan Forrester AM



Proven track record of growing earnings and cash

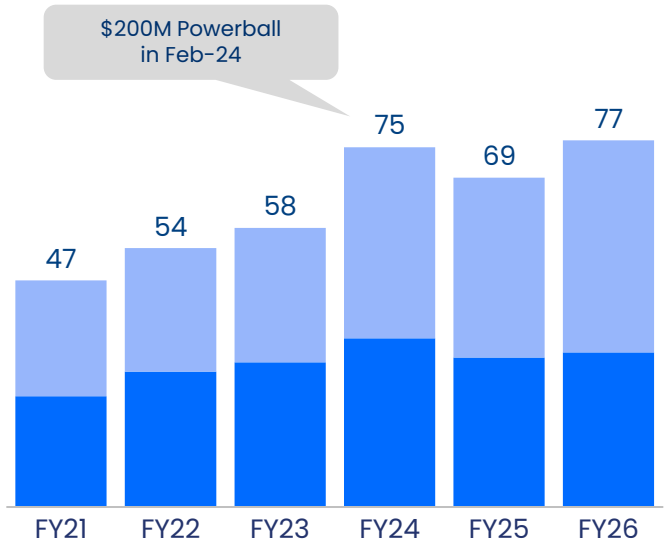
Revenue ($M)

+18% p.a.
5-year CAGR (FY21 to FY26)



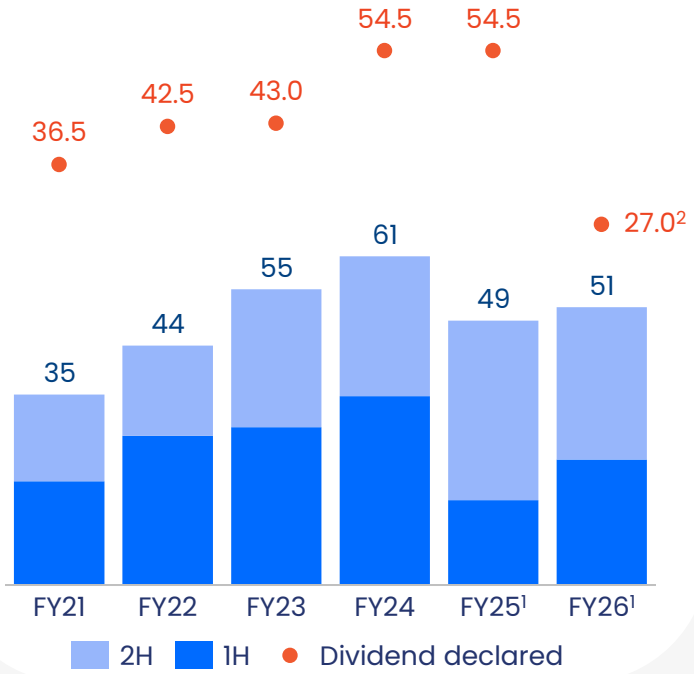
EBITDA ($M)

+10% p.a.
5-year CAGR (FY21 to FY26)



Operating Cash Flow ($M)

+8% p.a.
5-year CAGR (FY21 to FY26)



1. FY25 and FY26 were impacted by a subdued jackpot environment – no jackpots >$100m.
2. The Board revised Jumbo's dividend payout ratio to a range of 30% to 50% of statutory Group NPAT. The revised payout ratio is intended to maintain balance sheet strength, support debt reduction and ensure Jumbo remains well positioned to deliver sustainable long-term shareholder returns.

Our Strategy

Protecting the Core, Scaling for Growth

Vision	To be the heart of the world's best winnings experiences
Mission	We create premium digital entertainment experiences that people love
Strategic Pillars	**Protect & Grow Oz Lotteries** · **Execute Dream Transformation** · **Optimise Software & Managed Services** · **Accelerate Growth through M&A**
Enablers	**People** · **Technology** · **Governance**

Our People

Great Place to Work

Certified in all regions





Jumbo's L&D programs





FY26 Sustainability Highlights

Great Place To Work
retained in all regions

'Employer of Choice'
Excellence Awardee, Australian HR Awards

National Finalist, Queensland Winner
Fundraising Institute of Australia, Service Partner of the Year

MSCI AAA
rating retained

82%
Group engagement score

>85%
satisfaction across all elements of our Learning & Development programs

Released
our FY27-30 DEIB Commitment

>$80,000 funds donated
to our community through sponsorships and donations

243 volunteering hours
contributed to our local community

Responsible Gambling (RG) training
Mandatory RG training for all Oz Lotteries customer-facing employees

Managing Director, CEO and Founder's address



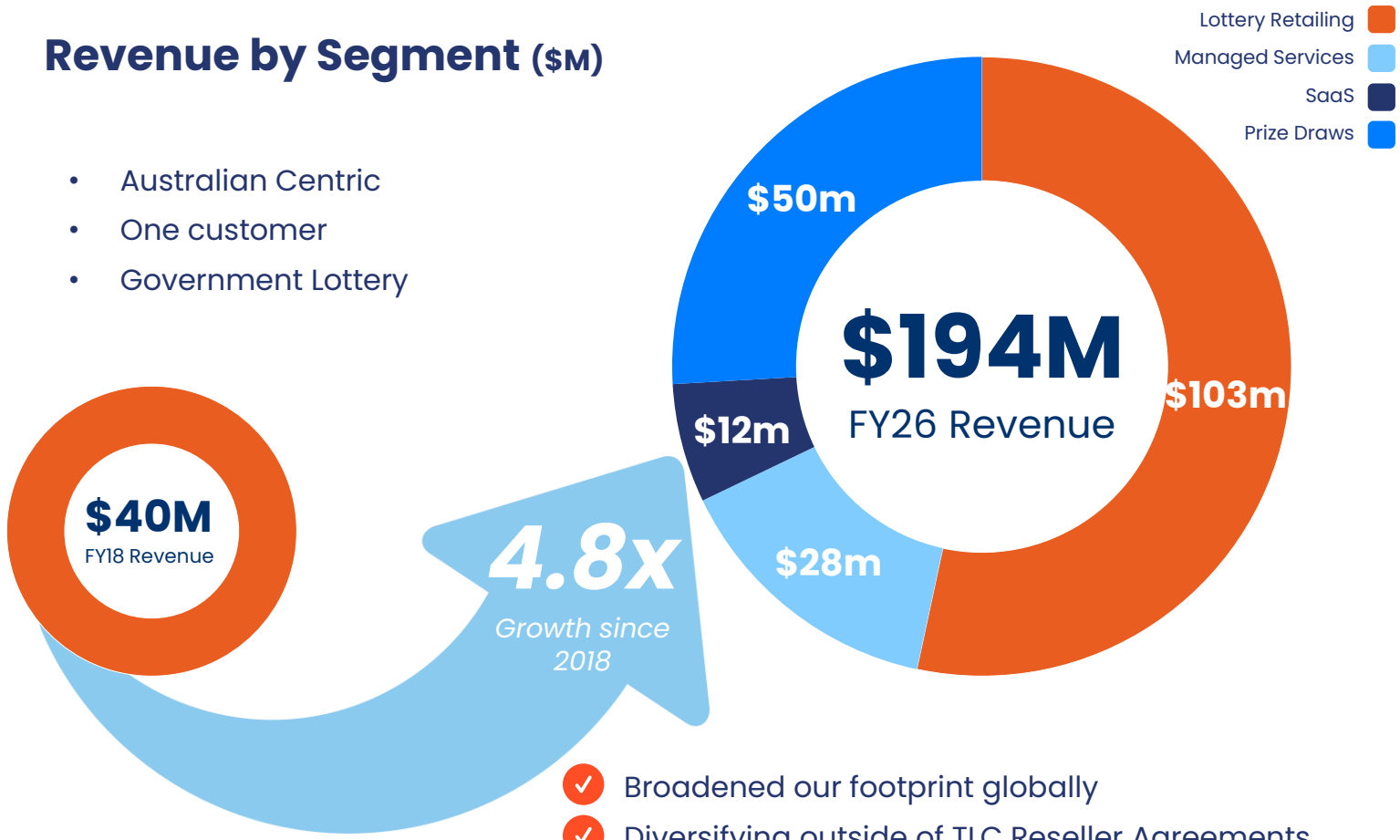
Mike Veverka



Growth and Diversification over time

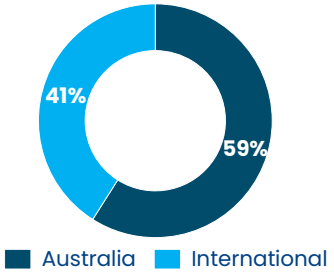
Revenue by Segment ($M)

- Australian Centric
- One customer
- Government Lottery

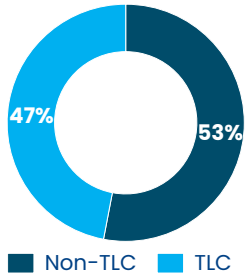


- ✓ Broadened our footprint globally
- ✓ Diversifying outside of TLC Reseller Agreements
- ✓ Focus on B2C and B2B lotteries

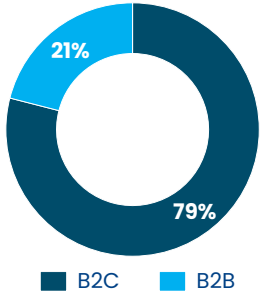
Geographical mix



Partner mix



Customer mix



A larger business

B2C

Lottery Retailing

OZ LOTTERIES

Lottery Retailing

We are an authorised reseller of Australian digital lottery tickets through Oz Lotteries.

Dream Giveaways

Prize Draws

We operate direct-to-consumer digital prize draw propositions where customers can participate to win prizes such as cars, cash, property and lifestyle products.

DREAM CAR GIVEAWAYS

DREAM GIVEAWAY

B2B

SaaS

LOTTERY PLATFORM

Software-as-a-Service

We license our Jumbo Lottery Platform as a solution to government and charity lottery operators.

Managed Services

Managed Services

We provide our lottery platform and lottery management services to charities and worthwhile causes that are looking to establish a lottery program or enhance an existing program.

gatherwell
A JUMBO COMPANY

StarVale
A JUMBO COMPANY

STRIDE
A JUMBO COMPANY

FY26 Overview

Record Group EBITDA, built on resilient Australia performance and new international B2C growth engine

Australia

Resilient performance, improved mix, new partnerships

- Market share performance reflects subdued jackpots
- Charity & proprietary products driving improvement in revenue margin
- SaaS momentum with external revenue up 10%[1]
- SaaS partnership with RSL Queensland to power Australia's largest prize home lottery

$100m Powerball in Oct-26

RSLQ live on JLP

Dream Giveaways

International B2C growth engine established

- Dream UK +23% annualised underlying EBITDA growth on the £8.3m[2] for the 12 months to 30 April 2025
- Dream US delivered highest underlying EBITDA in 5 years
- First 90-day integration phase complete, Phase 2 execution underway



Dream US App live in App Store

Managed Services

Solid performance, operating leverage emerging

- $8.4m underlying EBITDA contribution
- UK delivered in line with expectations
- Stride performed ahead of expectations

Acquisition of RMG Canada

Capital Management

Balance sheet strength supporting shareholder returns and debt reduction

- $77 million in available cash[3] and undrawn debt
- $34 million of debt repaid in FY26
- FY26 dividend of 27.0 cps (top end of revised payout range)
- On-market buyback continuing on a disciplined basis

$4.3m bought back in FY27[4]

1. Excluding Lotterywest which was impacted by softer domestic jackpots.
2. Unaudited management accounts.
3. Excluding customer account cash balances.
4. As at 6 November 2026

Canada Expansion

Stride enters conditional agreement to acquire Raffle Management Group (RMG)

Transaction

- Acquire 100% of RMG for up to **A$6.45 million**[1] (C$6.45m).
- Implied adjusted EBITDA multiple of **4.4x**[2,3] for the year ended 31 May 2026.
- Completion subject to customary conditions precedent, expected around **January 2027**.

About RMG

- Provides charity lottery management services to high-profile clients across Canada, which includes hospital foundations and elite sports teams.
- Founded by Karen Baker over 20 years ago.

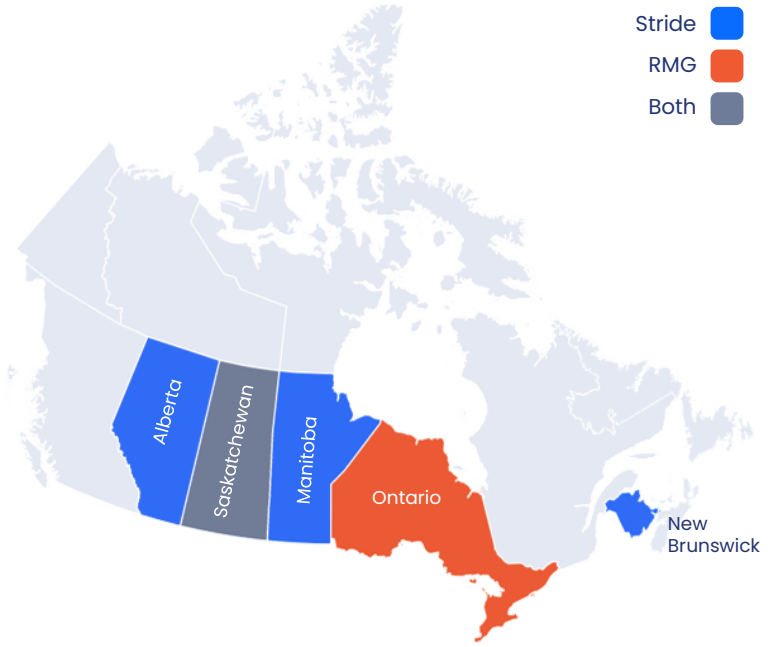
Funding Sources

- Funded from existing cash reserves.
- Upfront cash of **A$3.95 million**[1] (C$3.95 million).
- Earnout payment of up to **A$2.5 million**[1] (C$2.5 million) payable after 31 December 2027.

Management

- RMG team, leadership and founders retained post-close
- To be reported within the Stride
- Integration and operational oversight led by Marina Avisar, Stride President

Unlocks Ontario, establishes market leadership



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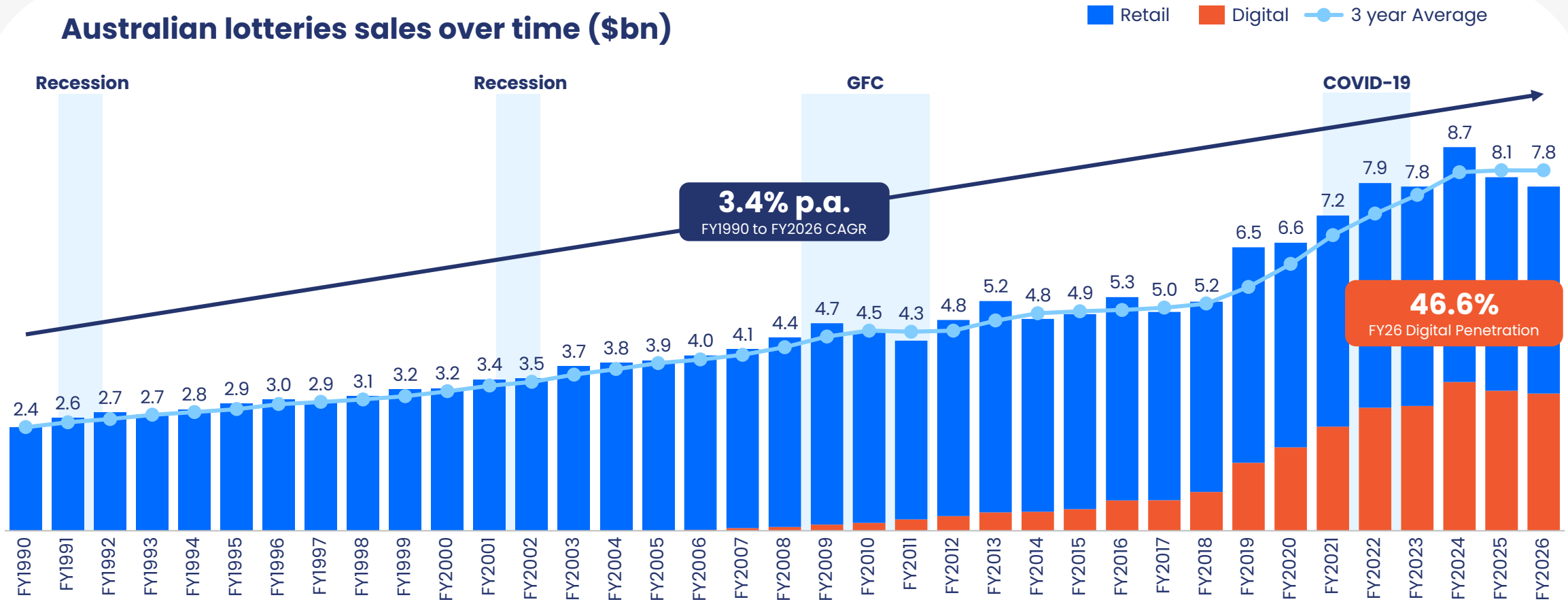
RAFFLE
MANAGEMENT GROUP

1. Indicative exchange rate of C$1.00 = A$1.00.
2. C$0.9m EBITDA from unaudited management accounts and excludes non-recurring revenue / expenses.
3. Implied enterprise multiple calculated as upfront consideration of C$3.95 million divided by RMG's adjusted EBITDA of C$0.9 million for the year ended 31 May 2026. Excludes the earnout payment of up to C$2.5 million, which is payable subject to RMG achieving performance targets.

Australian lotteries

Consistent and resilient growth over the long term

Australian lotteries sales over time ($bn)

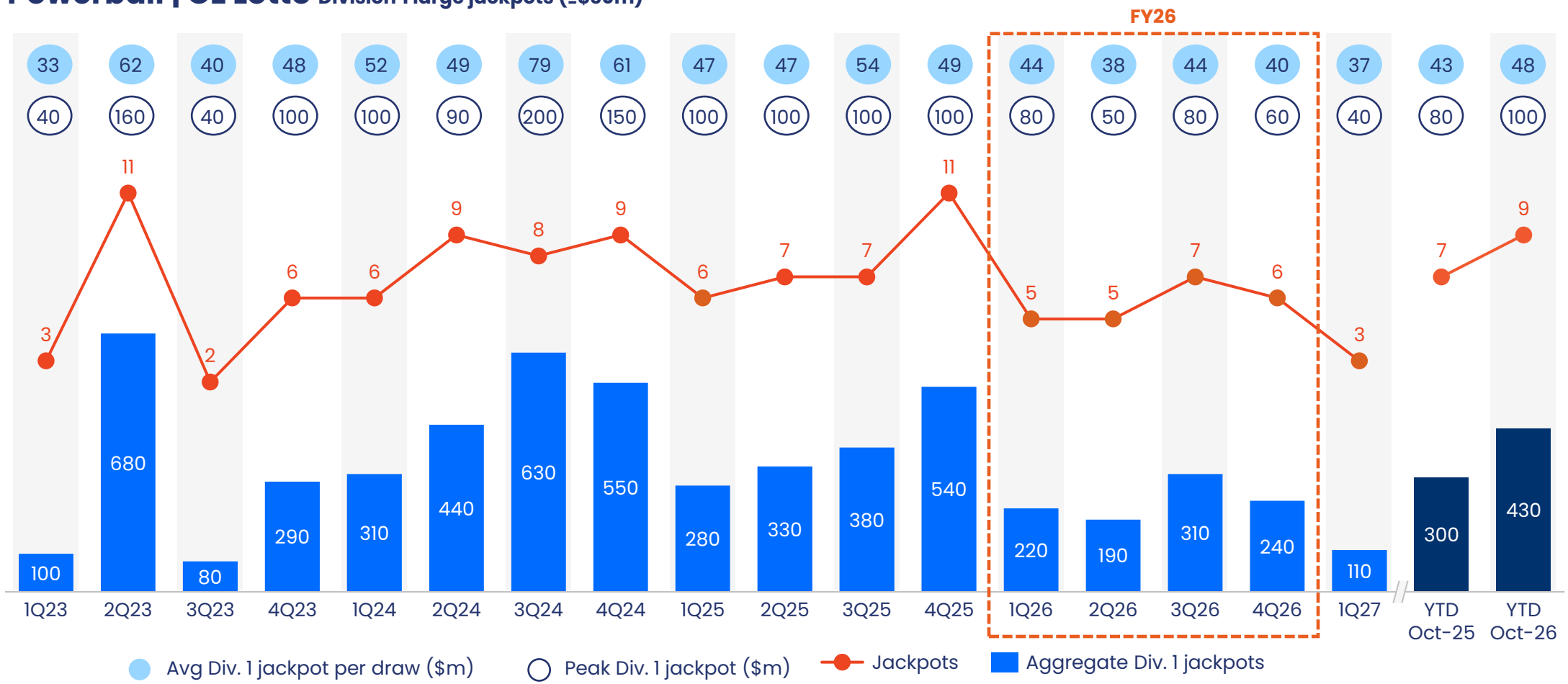


Source: Australian Gambling Statistics, Tabcorp, TLC, Lotterywest.

Australian lotteries

Jackpots are starting to pick up

Powerball | Oz Lotto Division 1 large jackpots (≥$30m)



FY27 Group Outlook

Australia
(Lottery Retailing + SaaS + Corporate)

Underlying EBITDA Margin
46% - 50%
FY26: 47.7%

Key Assumptions

Lottery Retailing

- TTV driven by large jackpot frequency and size
- Charity and proprietary products to deliver a 3 - 5% share of Lottery Retailing TTV
- Revenue margin to decline slightly, reflecting a more normalised jackpot environment and associated shift in product mix
- Marketing spend to support player engagement and retention across jackpot cycles
  - Lottery Retailing marketing costs of 2.5% - 3.0% of Lottery Retailing TTV
  - Promotion costs of 0.50% - 0.75% of Lottery Retailing TTV

SaaS

- TTV momentum sustained with incremental TTV from RSL Queensland
- External revenue margin between 3.25% and 3.50% (client mix)
- US$0.8m-$1.0m intersegment platform fee[1] from Dream US (~3.2% of TTV)

International
(Managed Services + Dream Giveaways)

Underlying EBITDA[2]
$36m - $40m
FY26: $30.3m

Key Assumptions

Dream Giveaways

- **UK:** Underlying EBITDA contribution of £11.3m – £11.8m, reflecting profitable growth and increased investment as the business transitions from its founders to Jumbo
  - Represents 10% - 15% growth on the annualised FY26 performance
- **US[3]:** Underlying EBITDA contribution of US$5.6m – US$6.2m, reflecting strong TTV growth under the new shorter-duration draw model
  - Includes US$0.8m-$1.0m Dream US intersegment platform fee[1] (~3.2% of TTV)

Managed Services

- **UK:** Mid-single digit underlying EBITDA growth, driven by a return to normalised prize payouts and continued cost discipline
- **Canada:** Mid-single digit underlying EBITDA growth, supported by new business wins and cost discipline, partly offset by renewal risk on some key contracts where retention pricing outcomes are uncertain

Guidance provided in line with the key assumptions above.
Key sensitivities include jackpot frequency/size and FX movements. Dream UK assumes existing VAT treatment continues to apply.

Capital Management

- Target dividend payout ratio of 30% to 50% of statutory NPAT
- On-market share buyback remains disciplined and opportunistic
- Continued net debt reduction following FY26 acquisition funding, supporting balance sheet flexibility

1. Internal transfer-pricing allocation between segments only: increases reported SaaS segment EBITDA and reduces Dream US segment EBITDA by a corresponding amount, with no impact on Group underlying EBITDA.
2. Assumes average FY27 exchange rates of GBP/AUD $0.52, USD/AUD $0.72 and CAD/AUD $0.99.
3. FY26 benefited from a transitional overlap of legacy long-duration and new short-duration draws; FY27 reflects a full year under the new short-duration model, so headline period-on-period comparisons are not directly comparable.

Jumbo's Evolution

Jumbo is a diversified, international, technology-enabled lottery and prize draw company

Proven track record in lotteries	Decades of experience delivering consistent growth through jackpot cycles and changing economic conditions
Technology-led competitive advantage	Underpinned by best-in-class proprietary lottery software, deep digital marketing capability and continuous product innovation
Expanding international growth platform	B2B and new B2C opportunities in the UK and North America, broadening our addressable market and diversifying our earnings base
Scaled and engaged customer ecosystem	Over 5 million active players[1] across our platforms providing valuable data insights to optimise the customer experience
Capital-light business model	Scalable financial model generating strong financial returns and cash generation
Prudent and balanced capital management	Focused on maintaining financial strength, supporting growth investment and delivering sustainable shareholder returns
High-performing team	Nimble and innovative workplace culture combined with deep expertise that enables disciplined execution and long-term value creation

FY18



OZ LOTTERIES

FY25



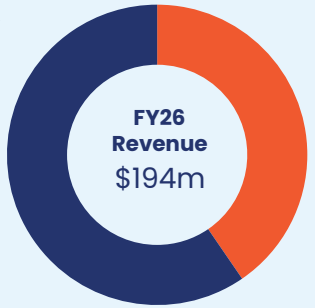
LOTTERY PLATFORM JUMBO

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Now



DREAM CAR GIVEAWAYS

DREAM GIVEAWAY

International Australia

1. Over a 12-month period.

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