ASX Release | 17 November 2026

QuickFee Limited 2026 Annual General Meeting Address and Presentation

QuickFee Limited (ASX: QFE) ("QuickFee", "Company") attaches a presentation containing the following documents to be presented at its 2026 Annual General Meeting ("AGM") today:

- Chair's Address;
- Management presentation slides; and
- Resolutions to be put to shareholders including the respective final proxy votes received.

The results of the AGM will be communicated to the ASX shortly after its conclusion.

This announcement has been authorised for release by the Directors of the Company.

— END —

For further information please contact:

Corporate: Bruce Coombes, CEO
p : +61 2 8090 7700
e : bruce.coombes@quickfee.com

Investors: Katie Mackenzie
p : +61 455 502 197
e : kmackenzie@belleviewir.com.au

ABOUT QUICKFEE

QuickFee (ASX: QFE) is a market leader in the high-margin, B2B fee-funding industry for accounting and legal profession across Australia and the United States. Our mission is to help professional service firms get paid faster.

Since 2009, QuickFee has been transforming how accounting and legal firms manage cash flow by offering flexible financing options that meet the needs of our firms and their clients. QuickFee ensures firms are paid on time while giving their clients the flexibility to access our firms' services. Through the QuickFee platform, firms can offer clients multiple secure online payment options - including payment plans over 3-12 months - allowing clients to pay at their own pace while firms receive payment upfront and in full.

QuickFee operates a mature, profitable business in Australia exhibiting steady growth and an expanding loan book in legal disbursement funding for personal injury firms. In the United States, QuickFee has an established business with significant opportunity to accelerate its proven growth and strengthen its leadership in lending to accounting firms, supported by a new reseller agreement with a major payments provider.

QuickFee's scalable business model requires minimal ongoing product development and capital expenditure. Backed by an experienced Board and management team with strong investor alignment, QuickFee is well positioned for continued growth and long-term value creation.

For more information, please visit www.quickfee.com or the QuickFee investor hub at www.investorhub.quickfee.com

QuickFee Limited 2026 Annual General Meeting

17 November 2026

QuickFee.

AGENDA

Chair’s address

Management presentation

Fiscal Year 2026 review

Fiscal Year 2027 progress and outlook

Meeting formalities

QuickFee.

Your Board & senior leadership team



Dale Smorgon
Non-Executive
Chairman



Michael McConnell
Non-Executive
Director



Bruce Coombes
Executive Director and
Chief Executive Officer



David Hwang
Company Secretary

CHAIR'S ADDRESS

QuickFee.

Chair's Address

Dear shareholders,

Dear Shareholders,

On behalf of the Board, I am pleased to welcome you today as the Chair of QuickFee Limited.

I extend a warm welcome to shareholders who are attending in person and online, and to my fellow Directors, Bruce Coombes, who is also our CEO, and Mike McConnell, Non-Executive Director. I also welcome members of the QuickFee team that are joining us today.

I am pleased to report that QuickFee delivered outstanding results for shareholders in FY26, with the sale of our US Pay Now products generating a profit of A$35.6 million, the majority of which was returned to shareholders via a capital return in late 2025. In addition, the underlying business delivered a positive NPAT in FY26 for the first time, thus enabling dividends to be declared, in another first for the Company.

Following the sale of our US Pay Now business in September 2025, we have a simplified, streamlined business model. QuickFee continues to be the market leader in the high-margin, B2B fee funding industry for accounting and legal professions, and importantly operate at an attractive 14%+ net interest margin (NIM).

The FY26 results show a significant improvement in profitability on a stable revenue base. Group revenue of A$16.8 million from ongoing operations, was down 1% on normalised pcp (excluding US Pay Now). Revenue from Australian operations was up 10% on pcp to A$13.6 million, however this was offset by weaker US Finance volumes and the delayed integration of QuickFee's Finance solution into the Aiwyn payments portal.

The group delivered over A$100 million in Finance Total Transaction Value (TTV) across both Australia and the US. Underlying profitability improved significantly year-on year, and we delivered our first positive NPAT year, a major operating milestone.

Towards the end of the financial year, we further strengthened our balance sheet and expanded our funding capacity. Our Australian receivables-backed credit facility with Viola increased from A$45 million to A$60 million, providing an additional A$15 million in headroom to grow our Australian Fee Funding and Disbursement Funding loan books.

In FY26, we started paying dividends, another major milestone for the company. An interim dividend of 0.5cps and a final dividend of 0.5cps were paid. In addition, we announce today a special dividend of 0.5cps, following the receipt of escrow funds resulting from our US business sale to Aiwyn.

We enter FY27 with a far simpler, streamlined business- one which is mature, still growing, and profitable. We have ample headroom in our debt facility and a stable cost base. We expect continued growth in the Australian market, albeit with some economic headwinds in the Australian economy and we remain optimistic in the growth potential in the US market as we deepen engagement with our existing customers and add new reseller channels in the US, as the exclusive element of the agreement with Aiwyn has now ceased.



I would like to thank my fellow Non-Executive Board Member, Michael McConnell, and the entire QuickFee team, led by Bruce Coombes, for their focus and dedication through the significant operational changes during the year.

I would also like to acknowledge Simon Yeandle, who recently departed as CFO and Company Secretary and I thank him for his valuable contribution to QuickFee throughout a period of significant change and we wish him well in his retirement.

And lastly, I would like to acknowledge the continued support of our shareholders as we build a sustainable, profitable business.

Yours sincerely,

Dale Smorgon
Non-executive Chairman

MANAGEMENT PRESENTATION

QuickFee.

QuickFee helps professional services firms

accelerate collection of accounts receivable, get paid faster and grow their business.

TRUSTED FOR PAYMENTS AND FINANCING SOLUTIONS SINCE 2009:

700+ PROFESSIONAL SERVICES FIRMS CURRENTLY FINANCED WORLDWIDE

OVER $800M LOANS ORIGINATED SINCE INCEPTION

TARGET MARKET: PROFESSIONAL SERVICES FIRMS OVER $1M IN ANNUAL REVENUE

WE HELP FIRMS

Reduce A/R
A/R typically runs high for firms, and we can help turn that A/R into cash

Grow the Business
There are many priorities competing for cash, and we help find more of it for firms and their clients

OUR SOLUTIONS

Pay Now | EFT + Card (AU only)
Secure digital payments platform for accounting and professional service firms

Pay Over Time | QuickFee Finance
Exclusive invoice and fee financing for clients to pay over 3,6,9 or 12-months

Disbursement funding
Helping law firms pay disbursements related to personal injury and disputed estates matters

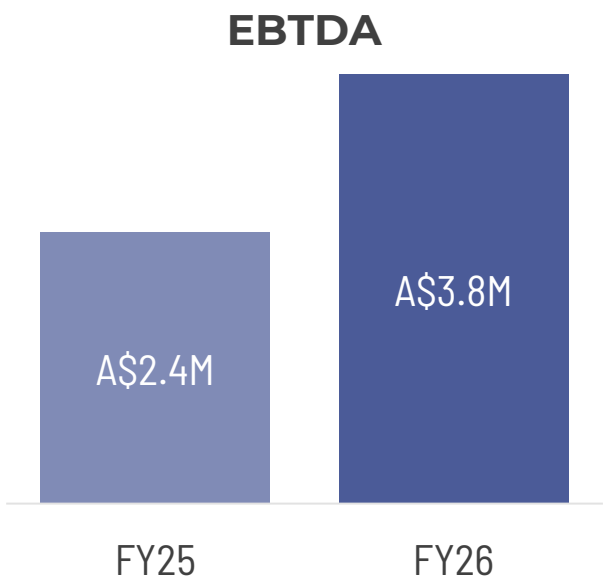
B2B FINANCE

+ Designed specifically for professional service firms
+ No invoice maximum for QuickFee Finance
+ Finance product is B2B only, no consumer credit regulations

QuickFee.

FY26 Performance Overview
NPAT positive and attractive dividend yield

+ **EBTDA* UP 58% ON PCP**
+ **FY26 GUIDANCE ACHIEVED**



+ **NPAT POSITIVE IN FY26**

FY PERFORMANCE (A$M)	FY26	FY25	MOVEMENT
REVENUE – AUSTRALIA	**13.6**	12.4	UP 10%
REVENUE – USA	**4.8**	12.9	DOWN 63%
TOTAL REVENUE	**18.4**	**25.3**	**DOWN 27%**
GROSS PROFIT	**10.6**	16.3	DOWN 35%
EBTDA BEFORE SIGNIFICANT ITEMS	**3.8**	**2.4**	**UP 58%**
PROFIT/(LOSS) BEFORE TAX & SIGNIFICANT ITEMS	**1.2**	(0.9)	UP $2.1M
PROFIT ON SALE OF US PAY NOW BUSINESS	**35.6**	-	UP $35.6 M
PROVISION FOR EXPECTED CREDIT LOSS	**-**	(3.4)	-
PROFIT/(LOSS) BEFORE TAX FOR THE PERIOD	**36.8**	(4.3)	UP $41.1M
PROFIT/(LOSS) FOR THE PERIOD	**39.3**	(4.3)	UP $43.6
DILUTED EPS (CENTS)	**10.4**	(1.3)	UP 11.7 cps
FINAL DIVIDEND (CENTS)	**0.5**	-	UP 0.5 cps

FY27 EARNINGS GUIDANCE
Expected FY27 EBTDA in the range of $4.5 – $5.0 million

*EBTDA shown before profit on sale of US Pay Now business in FY26 and non-recurring credit loss provision in FY25.

FY26 Highlights
Simplified, low-risk, high-margin business model

- **Sale of US Pay Now business** for US$26.35 million (A$40 million) completed on 9 September 2025
- **Stable top-line** with underlying revenue down 1% on pcp
- **Sustainably profitable operations** in both US and AU with low product development requirements
- **Strong growth in disbursement funding loan book in AU**, up 51% on pcp
- **Attractive net interest margin of 15.3%** reflects low-risk business model
- **Expanded funding facilities** up to A$82 million
- **Capital return of 7.5 c per share**
- **Started paying dividends** with interim and final dividend of 0.5c per share each

AU: FY26 Finance revenue up 11% on pcp

+ **Continued revenue growth:** AU revenue up 10% to $13.6 million, driven by strong growth in Finance revenue to $12.1 million

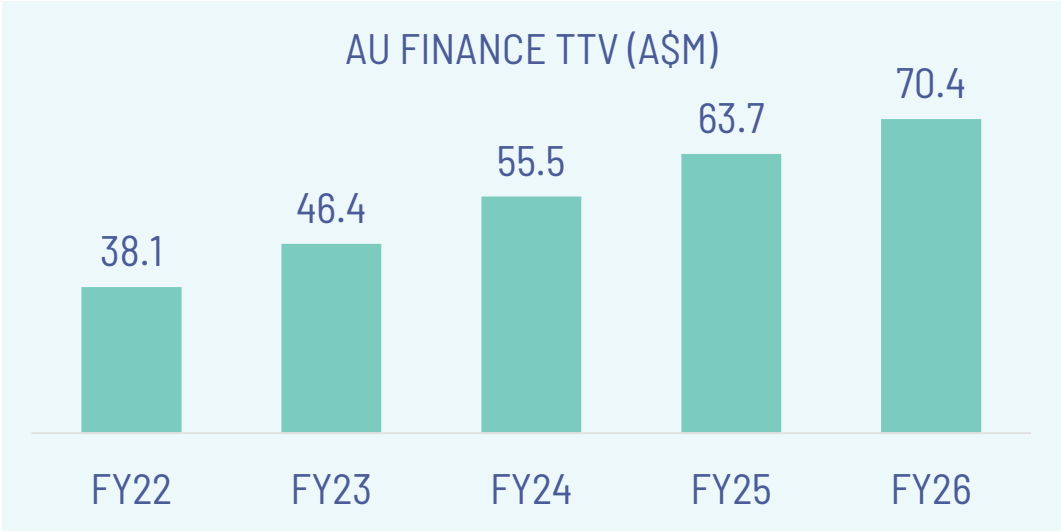
+ **Gross margin of 53%:** down by 500bps on pcp due to higher interest expense as larger proportion of AUD denominated borrowings post refinancing in June 2025

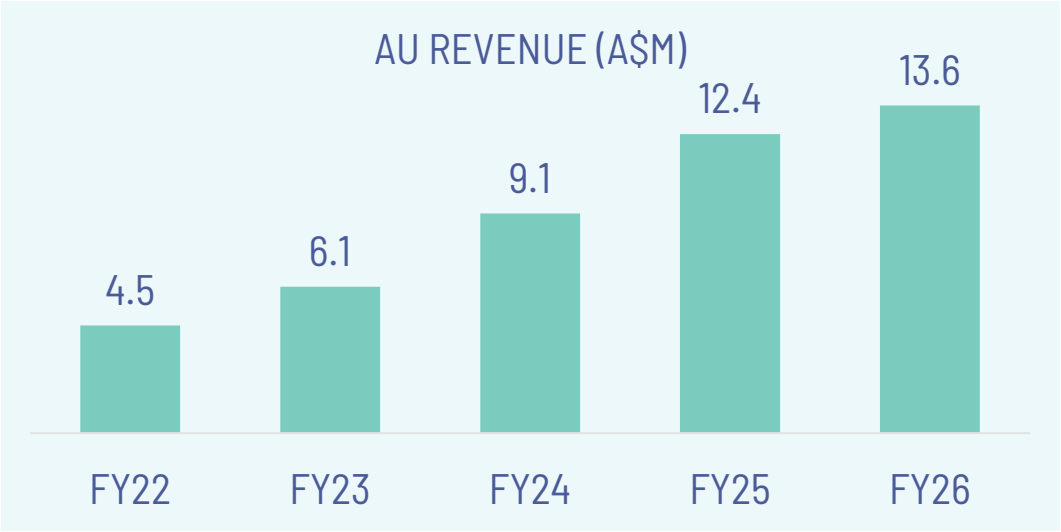
+ **EBTDA of $3.9 million** down 5% on pcp due to 6% increase in operating expenses

+ Negligible credit losses

AU Financial Performance

A$'M	FY26	FY25	%+/-
Finance (Pay Over Time) revenue	12.1	10.9	+11%
Pay Now (EFT + Card) revenue	1.0	1.0	-%
BNPL revenue (product ceased)	0.5	0.5	-%
TOTAL REVENUE	**13.6**	**12.4**	**+10%**
Interest on loan book borrowings	*(4.2)*	*(3.3)*	*+27%*
Other cost of sales	*(2.2)*	*(1.9)*	*+16%*
GROSS PROFIT	**7.2**	**7.2**	**-**
Gross margin %	*53%*	*58%*	*-500 bps*
Operating expenses	(3.3)	(3.1)	+6%
EBTDA*	**3.9**	**4.1**	**-5%**





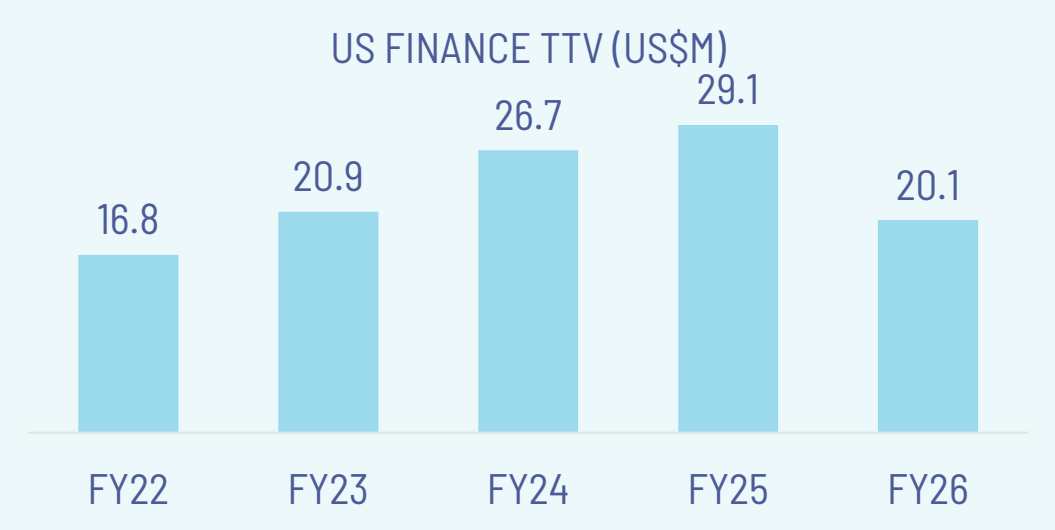
*EBTDA = statutory EBITDA less interest expense on loan book borrowings
Unallocated expenses are not included in the above segment results.

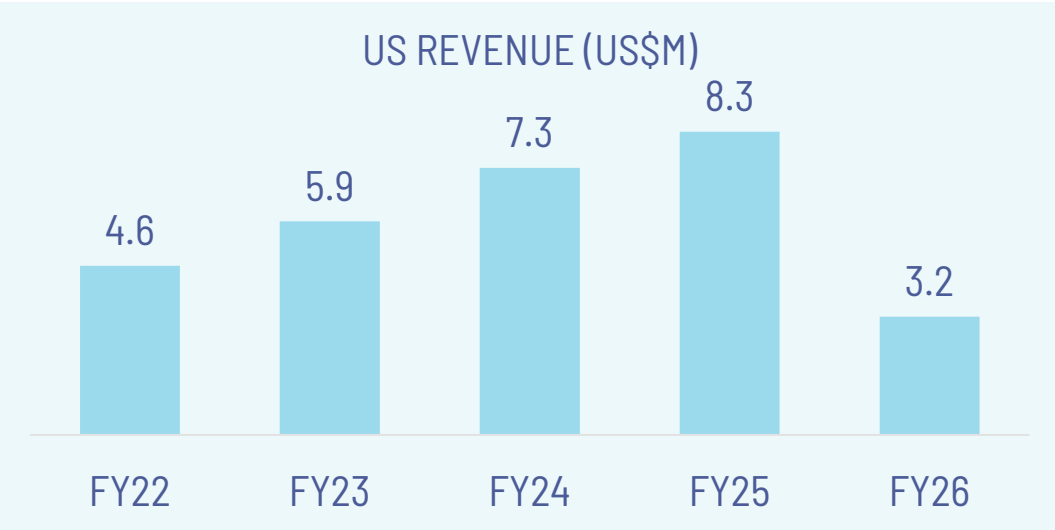
US: 69% reduction in opex

+ **Finance revenue down 30% on pcp:** reflects departure of firms prior to sale of US Pay Now business and termination of a defaulting US firm, with US Finance TTV down 31% on pcp.
+ **Improved gross profit margin to 71%:** Reflects a lower net interest expense due to a lower proportion of USD denominated debt post refinancing in June 2025, and a 64% reduction in other costs of sales to A$0.4m.
+ **Positive underlying EBTDA of A$2.2m** (before profit on sale of US Pay Now business), with 69% reduction in opex.
+ **Sustainably profitable business into the future**

US Financial Performance

A$'M	FY26	FY25	%+/-
Finance (Pay Over Time) revenue	3.2	4.6	-30%
Pay Now (ACH + Card) revenue	1.4	8.1	-83%
Connect (software) revenue	0.2	0.1	+100%
TOTAL US REVENUE	**4.8**	**12.8**	**-63%**
Interest on loan book borrowings	*(1.0)*	*(2.6)*	*-62%*
Other cost of sales	*(0.4)*	*(1.1)*	*-64%*
GROSS PROFIT	**3.4**	**9.1**	**-63%**
Gross margin %	*71%*	*65%*	*+600bps*
Other income	0.6	-	-
Operating expenses	(1.8)	(5.8)	-69%
EBTDA* BEFORE SIGNIFICANT ITEMS	**2.2**	**3.3**	**-33%**



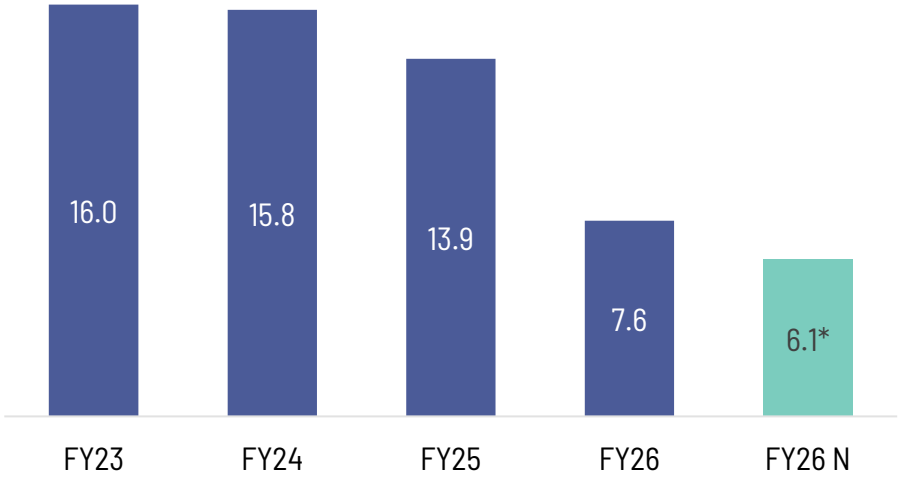


* Excluding profit on sale of US Pay Now business in FY26; and one-off credit loss provision expense of US$2.2 million (A$3.4 million) in FY25
**EBTDA = statutory EBITDA less interest expense on loan book borrowings. Unallocated expenses are not included in the above segment results.

Structural reduction in operating expenses

+ Reported operating expenses decreased 45% on pcp to A$7.6 million (FY25: A$13.9 million)
+ **Normalised operating expenses (excluding eliminated US costs) decreased 56% to A$6.1 million**
+ Decrease across all line items, with the largest impact on ongoing product development costs, down from $1.8m in H2 FY25 to $0.1m in H1 FY26.
+ Expected opex to remain broadly in line with normalised* FY26 levels moving forward

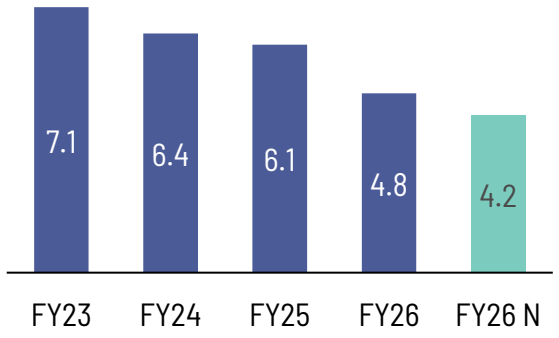
OPERATING EXPENSES BY YEAR (A$M)



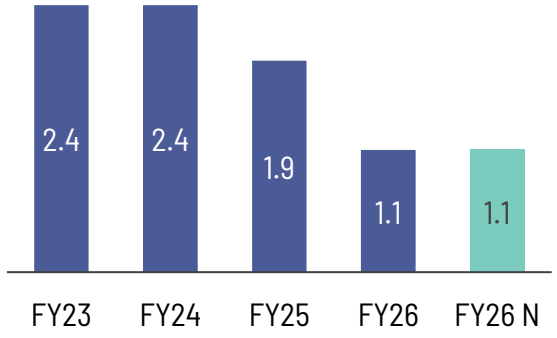
*EXCLUDING $1.3M US PAY NOW COSTS AND $0.2M NON-RECURRING G&A COSTS

OPERATING EXPENSES BY CATEGORY (A$M)

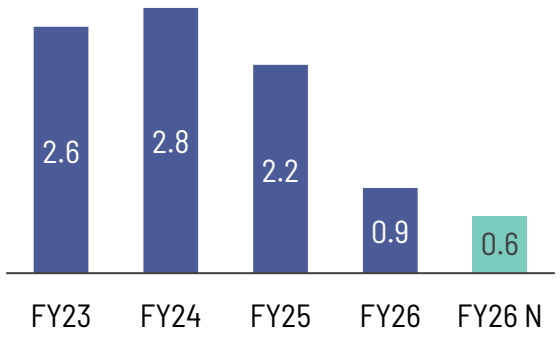
GENERAL & ADMINISTRATIVE



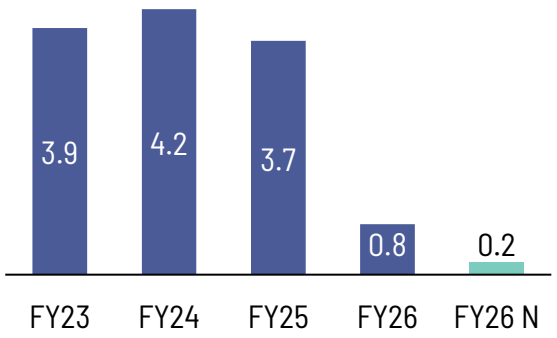
SELLING & MARKETING



CUSTOMER ACQUISITION



PRODUCT DEVELOPMENT



Expanded debt facility to fund future loan book

Viola credit facility

+ A$82 million committed facility (AUD 60 million + USD 15 million)
+ Optional expansion of USD to USD 15 million (total to A$103million) subject to approval
+ Drawn to A$56.3million at 31 October 2026
+ Interest margin of 6.5% plus BBSW
+ Secured against US & AU loan receivables
+ Advance rate 94% (average)
+ Maturity June 2028

Fancourt term loan

+ A$10 million facility: $7.5m drawn
+ Interest margin of 8.1% plus BBSW
+ Secured against parent company
+ Maturity May 2030



FY27 PROGRESS AND OUTLOOK

QuickFee.

Q1 FY27 performance

KEY HIGHLIGHTS

+ Group Revenue A$4.2m in line with normalised pcp

- AU Finance revenue up 6% on pcp to A$3.2 million
- US Finance revenue down 10% on pcp to US$0.5 million

+ US Total loan origination (TTV) up 15% on pcp to US$5.5m

- Strong transaction volumes from existing customers through QuickFee's relationship management team in US

+ Low-risk lending business model maintained in softer AU market

- AU TTV down 4% on pcp to A$ 15 million
- Low lending default rate maintained
- Significant available credit facilities
- Maintaining strong NIM

Q1 FY PERFORMANCE (A$M)	Q1 FY27	Q1 FY26	MOVEMENT
REVENUE			
US FINANCE (PAY OVER TIME)	**US$ 0.5 M**	US$ 0.6 M	-10%
US PAY NOW (ACH & CARD) (disposed of on 9 September 2025) vs reported pcp	**-**	US% 1.0 M	-
AU FINANCE (PAY OVER TIME)	**A$ 3.2 M**	A$ 3.0 M	+6%
REPORTED GROUP REVENUE vs REPORTED PCP	**A$ 4.2 M**	**A$ 5.9 M**	-29%
REPORTED GROUP REVENUE vs NORMALISED PCP^	**A$ 4.2 M**	**A$ 4.2 M**	0%
TOTAL TRANSACTION VALUES			
US FINANCE (PAY OVER TIME)	**US$ 5.5 M**	US$ 4.8 M	+15%
AU FINANCE (PAY OVER TIME)	**A$ 15.0 M**	A$ 15.6 M	-4%

^ 'Normalised PCP' (Q1 FY26) and 'Normalised Revenue' for Q1 FY26 have been restated/normalised to remove revenue from US Pay Now (US ACH, Card and Connect products) business which was sold in September 2026

Outlook

Why QuickFee, Why Now

+ Simple, scalable low credit risk, B2B lending model with focus on core accounting and law verticals
+ AU economy presents challenges
+ US showing growth and further integration opportunities
+ Stable cost base
+ Ample debt facility headroom
+ Positive NPAT and paying dividends at 12.5% yield*

Dividends

+ Interim and final FY26 dividend each of 0.5c per share
+ Special dividend of 0.5c per share in Q4 CY26

Continue to consider other potential inorganic opportunities

Expected FY27 EBTDA in the range of $4.5 - $5.0 million

MEETING FORMALITIES:

RESOLUTIONS

QuickFee.

Resolution 1
Adoption of remuneration report

"That, for the purposes of section 250R(2) of the Corporations Act and for all other purposes, approval is given for the adoption of the remuneration report as contained in the Company's annual financial report for the financial year ended 30 June 2026."

Proxy results

For	Against	Proxy's Discretion	Total	Abstain
131,381,780	1,876,449	1,958,827	**135,217,056**	110,000
97.16%	1.39%	1.45%	-	-

Resolution 2
Re-election of director – Dale Smorgon

"That for the purpose of 14.2 of the Company's Constitution, ASX Listing Rule 14.4 and all other purposes, Dale Smorgon, a Director, retires by rotation, and being eligible for election, is re-elected as a Director of the Company."

Proxy results

For	Against	Proxy's Discretion	Total	Abstain
205,231,069	32,430	1,958,827	**207,222,326**	10,000
99.03%	0.02%	0.95%	-	-

Resolution 3
Approval to issue Performance Rights to Bruce Coombes

"That, for the purposes of ASX Listing Rule 10.14 and for all other purposes, approval is given for the issue of up to 750,000 Performance Rights to Bruce Coombes under the QuickFee Performance Rights and Option Plan (PROP) on the terms and conditions described in the Explanatory Statement accompanying this Notice."

Proxy results

For	Against	Proxy's Discretion	Total	Abstain
173,764,993	2,864,356	1,958,827	**178,588,176**	0
97.30%	1.60%	1.10%	-	-

Resolution 4
Approval of additional share issue capacity under ASX Listing Rule 7.1A

"That, pursuant to and in accordance with ASX Listing Rule 7.1A and for all other purposes, the Shareholders of the Company approve the issue up to that number of Equity Securities equal to 10% of the issued capital of the Company at the time of the issue, calculated in accordance with the formula prescribed in ASX Listing Rule 7.1A.2 and otherwise on the terms and conditions set out in the Explanatory Statement accompanying this Notice."

Proxy results

For	Against	Proxy's Discretion	Total	Abstain
115,237,344	2,834,596	1,958,827	**120,030,767**	87,201,559
96.01%	2.36%	1.63%	-	-

QuickFee.

Disclaimer

The material contained in this document has been prepared by QuickFee Limited ACN 624 448 693 ('company') and contains general information about the company's activities current as at the date of this presentation (17 November 2026). By accepting this document, you agree to be bound by the below terms and conditions.

This presentation is provided in summary and does not purport to be complete and is intended to be read in conjunction with the company's other announcements to ASX. The information contained in this presentation is not intended to be relied upon as advice to current shareholders or investors as it does not take into account the investment objectives, financial position or needs of any particular shareholder or investor. Shareholders and investors should assess their own individual financial circumstances and consider talking to a financial adviser or consultant before making any investment decision.

This presentation may contain forward looking statements including statements regarding our intent, belief or current expectations with respect to the company's businesses and operations, market conditions, results of operation and financial condition, capital adequacy, specific provisions and risk management practices. Such statements involve known and unknown risks, uncertainties, assumptions, and readers are cautioned not to place undue reliance on these forward-looking statements. No representation is made as to the accuracy, completeness or reliability of the presentation

QuickFee does not undertake any obligation to publicly release the result of any revisions to these forward-looking statements to reflect events or circumstances after the date hereof to reflect the occurrence of unanticipated events. None of the company, its subsidiaries, nor their respective directors, officers, employees, contractors or agents accepts responsibility for any loss or damage resulting from the use of or reliance on this presentation by any person. While due care has been used in the preparation of forecast information, actual results, performance or achievements may vary in a materially positive or negative manner from those expressed or implied by such statements. Forecasts and hypothetical examples are subject to uncertainty and contingencies outside QuickFee's control.

Past performance is not a reliable indication of future performance and no guarantee of future returns is implied or given. Some of the information in this presentation is based on unaudited financial data which may be subject to change.

QuickFee.

Glossary

ACH	Automated Clearing House	A type of electronic bank-to-bank payment in the US, equivalent to EFT in Australia
ACTIVE FIRM	Any firm that has had a transaction with QuickFee in the relevant period	
APR	Annual percentage rate	The annual rate of interest on payment plans or loans
AVERAGE LOAN BOOK	Calculated as the average of the gross loan receivables owing, less future unearned interest, less expected credit loss provision, at the start and end of any period	
BNPL OR Q PAY PLAN	BNPL powered by QuickFee	QuickFee's 'Buy Now, Pay Later' product to enable a customer to pay their invoice in 3-12 instalments using the unused balance of their credit card
CARD / CC	Credit card	
CUSTOMER / CLIENT	The customer of a merchant, who will use one of QuickFee's payment options to pay their invoice	
DF / LDF	Legal Disbursement Funding; a product offered by QuickFee to fund disbursements (usually medico-legal expenses) incurred by law firms on behalf of their clients for personal injury claims. These loans accrue interest daily, interest compounds and the principal and all accrued interest is repaid on the earlier of when each matter concludes and after 36 months from funding. The law firm is the borrower.	
EFT	Electronic funds transfer	An Australian domestic payments network that facilitates the transfer of funds electronically
FIRM	Typically used to describe a professional services firm (e.g. an accounting or law firm)	
INTEREST REVENUE YIELD (APR)	Interest revenue recognised in the relevant period, divided by the average loan book balance for the same period, expressed as a percentage	
INTEREST EXPENSE / AVERAGE LOAN BOOK	Interest expense payable on borrowings supporting the loan books recognised in the relevant period, divided by the average loan book balance for the same period, expressed as a percentage	
NET INTEREST MARGIN (NIM)	[Interest revenue yield (APR)] less [Interest expense / average loan book], expressed as a percentage	
QUICKFEE / FINANCE/ LENDING/ PAY OVER TIME	QuickFee's traditional merchant-guaranteed fee funding product that enable customers to take out a payment plan to pay their invoice, while QuickFee settle to the merchant immediately	
QUICKFEE PAY NOW	QuickFee's payment gateway that enables customers to pay their invoice in full to the merchant with or without taking out a payment plan	
REVENUE YIELD	Revenue recognised in accordance with QuickFee's accounting standards, divided by TTV, for the relevant product(s)	
TOTAL LIQUIDITY	Cash and cash equivalents held, plus undrawn borrowings that are available to be drawn from QuickFee's asset-backed credit facility based on the quantum of eligible loan receivables.	
TRANSACTIONS IN QUARTER	The aggregate number of completed Pay Now transactions and new Finance loans (payment plans) originated in the relevant quarter.	
TTV	Total transaction value	The total value of all transactions for the relevant product(s)
PCP	Previous corresponding period	For example, the pcp for the December 2026 quarter is the December 2025 quarter

CONTACT DETAILS

David Hwang, Company Secretary

p: +61 2 8090 7700
e: investors@quickfee.com

Katie Mackenzie, Investor Relations

p: +61 455 502 197
e: kmackenzie@belleviewir.com.au