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Annual General Meeting

24 November 2026

11.00 am AEDT (Melbourne time)
Level 3, 34 Queen Street
Melbourne VIC 3000



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FY26 Financial year highlights

Good organic revenue growth, strong initial contributions from acquisitions and operating leverage via CCR's digital, AI-enabled collections platform



$60.0m

Revenue

+28% on PCP



1.4 cps

Underlying EPS[1]

+45% on PCP



$6.7m

Underlying NPATA

+65% on PCP



$10.5m

Underlying EBITDA[2]

+41% on PCP



$8.3m

Underlying Operating Cash Flow

+25% on PCP



$16.9m

Net Cash

Sound Balance Sheet

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1. Underlying Earnings Per Share (EPS) adjusts for the dilution impact of executive incentives
2. Underlying EBITDA excludes share-based expenses and non-core business items

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Expanding footprint via the UK Collections market

Both acquisitions are tracking ahead of expectations and have a strong growth agenda

arceurope a credit clear company **(Acquired January 2026)**

$m	As Announced	2026 Annualised
Revenue	8.8	9.6
EBITDA	1.2	1.6
EBITDA Margin	13.6%	16.7%

Well-established, UK-based debt collection agency, with 25-year track record.

dts digital tech solutions **(Acquired February 2026)**

$m	As Announced	2026 Annualised
Revenue	10.0	9.5
EBITDA	1.2	1.7
EBITDA Margin	12.0%	17.9%

Early-stage digital collections: voice-enabled, self-service payments, embedded recurring income, with blue-chip clients.

Outlook

- Develop cross sell opportunities via group companies.
- Sales pipeline opportunities are growing with number of blue-chip, corporate clients.
- Integration of DTS voice capabilities with CCR platform.
- Simplification of infrastructure to improve EBITDA.

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Key Focus Areas & Strategy

Relative focus areas are:



- Increased momentum into new SaaS and BPO sales and clients.
- Sticky revenue and strong margin.



- Continued platform enhancements to create efficiencies, better client and customer outcomes and manage risk.
- AI enabled and led.



- New projects:
  - Pilot of voice technology
  - Enhanced telephony platform



- Combined DTS and Credit Clear platform to be delivered in FY27 to generate efficiency and growth in the UK.



- Generating an M&A pipeline in both Australia and the UK to build future growth platforms.



- First earn-out payment of ARC Europe due in Q3 FY2027 – reviewing terms to better align all parties for the long term.

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FY27 Performance Update

YTD October performance is tracking in-line with expectations

43%

Revenue increase vs pcp

FY27 revenue guidance range of $73-77m remains on track.

46%

Underlying EBITDA[1] increase vs pcp

FY27 Underlying EBITDA guidance range of $12-14m remains on track.

$15.8m

Net Cash

Balance sheet remains in a good position.

Liquidity[2] $25m ($24m - 30 June).



1. Underlying EBITDA excludes share-based expenses and non-core business items
2. Liquidity is defined as Cash + Net Working Capital

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ACCC update

The Federal Court heard ARMA's interlocutory application on 23 November 2026. The Court made procedural orders for the future conduct of the proceedings. No findings were made concerning the ACCC's allegations.

The orders were:

- The ACCC is to file an amended originating application, amended Concise Statement and further particulars by 18 December 2026.
- ARMA and Force Legal are to file their concise statements in response by 12 February 2027.
- The ACCC may file a concise statement in reply by 26 February 2027.
- The matter is next listed for a case management hearing on 5 March 2027.

Any material developments will be communicated in accordance with the Company's continuous disclosure obligations.

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Questions

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