



# Transforming the debt collection industry

22 August 2025

FY25 Results Presentation

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# Transforming the debt collections industry

With a mission to be the world's most advanced customer engagement and re-payments platform, Credit Clear challenges the traditional way corporations interact with their customers in collecting re-payments.



Early-stage, white-labelled commercially proven AI-driven technology platform that improves debt resolution

**AI delivers a 22% uplift in performance**



Trusted by hundreds of companies in highly regulated and diverse industries to engage millions of end customers

**Working with Australia's largest companies**



Strong trading conditions with rising cost of living, consolidation in the collection industry and less debt being sold

**Growing market share as need for services expands**



Leading the rapid digitisation of customer engagement and enhancing the customer experience

**NPS<sup>1</sup> +40 from +550k responses**

1. Net promoter score (NPS) is a market research metric that is based on a single survey question asking respondents to rate the likelihood that they would recommend a company, product, or a service to a friend or colleague

# Growth driven by innovative and scalable technology

Underlying EBITDA<sup>1</sup> outperformance supported by ongoing cost efficiencies and focus on digital transition

**\$46.9m**

FY25 Revenue  
+12% on PCP

**\$7.4m**

Underlying EBITDA<sup>1</sup>  
+76% on PCP

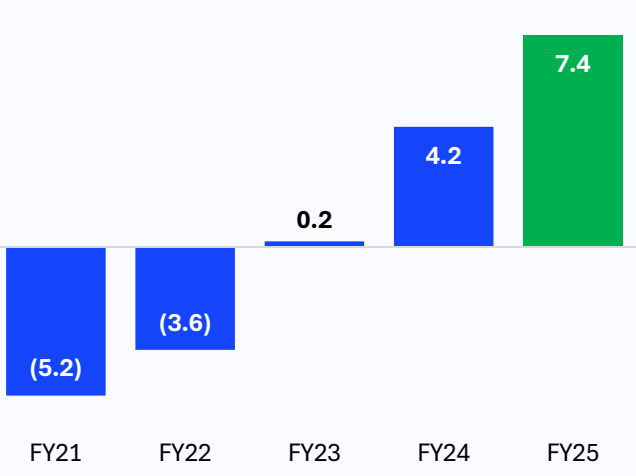
**\$15.6m**

Cash at bank  
Funded for growth opportunities

Revenue (\$m)



Underlying EBITDA (\$m)



Cash from Operations (\$m)



1. Underlying EBITDA excludes share-based expenses and non-core business items, but includes tech dev opex

# Significant improvement in Underlying EBITDA margin



~16%

Underlying EBITDA<sup>1</sup> Margin to revenue improves from 10% in FY24



\$5.8m

Cash GENERATED from operations up 57% from \$3.7m in FY24



53%

Gross Margin flat (FY24: 53%) due to significant onboarding & resourcing of new clients



# An Integrated & End-to-End Debt Resolution Provider

Diversified revenue streams across three key areas



- Proprietary, AI-powered customer engagement and digital payments engine transforming traditional receivable collections.
- Streamlined, **high-margin, scalable technology** platform used by 1,000+ businesses.

**DIGITAL**



- Market-leading provider of traditional, contingent debt recovery, accounts receivable management, and litigation.
- Services **400+ corporate clients** and providing a turnkey base to help scale tech platform.

**HYBRID**



- In-house legal escalation and litigation, **complementing recovery services** with legal expertise and credibility.
- Provides complex debt recovery and insolvency services to clients requiring deeper intervention.

**LEGAL SERVICES**

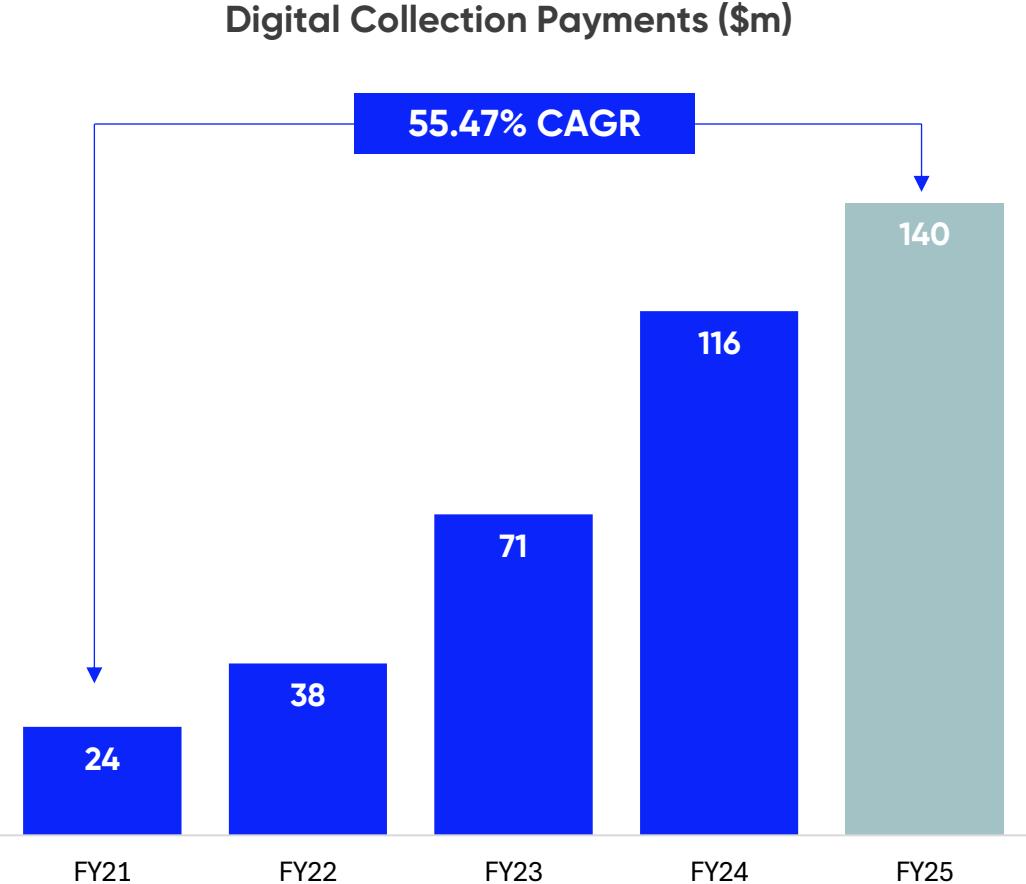
← *SHORT – TERM DEBT* →

← *LONGER – TERM DEBT* →

# Harnessing digital engagement

## Demonstrating a high growth rate in digital collections

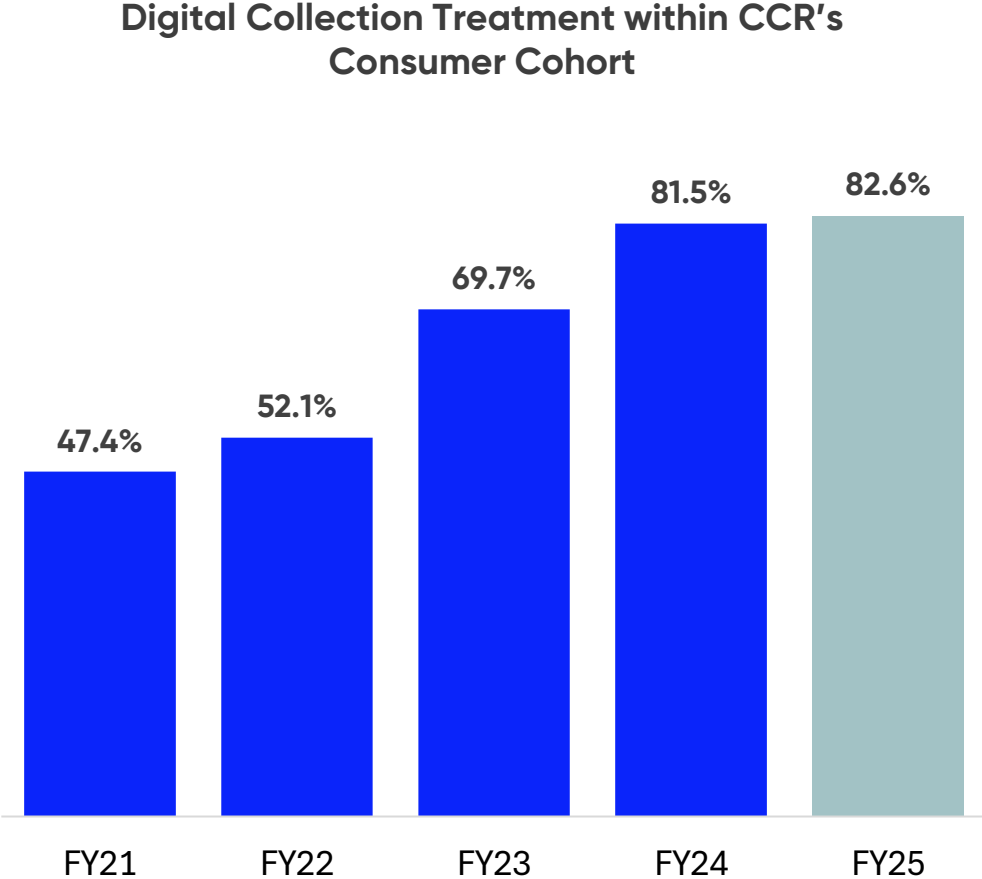
- A leading digital provider in the collections process with a white label solution that:
  - Enhances recovery rate
  - Improves collection time
  - Frictionless interaction for both client & consumer
- FY25 growth supported by increasing adoption of digital collections
- 20% increase in FY25 direct digital payments to \$140m (FY24: \$116m)
- 11% increase in FY25 number of active debt files referred to 5.2m (FY24: 4.7m)



# Demonstrated increase in digital uptake

## Case study - highlights the growth in digital debt collection

- Digital interactions is the growing approach for customer contact & repayments
- Growing market opportunity - ability to target higher volume, smaller, early-stage debt
- Digital Collections are when interactions that have resulted in a collection were made via:
  - SMS, Email, WhatsApp
  - Customer used self-service to pay
- Credit Clear's consumer cohort has seen a 75% increase in digital assistance by using its proprietary technology platform



# Significant number of new clients onboarded

Growing sales pipeline with upfront investment in winning and onboarding clients completed in FY25

182



New clients onboarded in FY25

- Onboarding of large corporations including:



19



Tier-1 clients<sup>1</sup> in FY25  
Down from 20 in FY24

- \$1.3m – average annualised revenue from tier-1 clients in FY25
- \$2.2m – annualised revenue from largest client in FY25

52



Tier-2 clients<sup>2</sup> in FY25  
Up from 44 in FY24

- \$219k – average revenue from tier-2 clients in FY25
- \$494k – revenue from largest tier-2 client in FY25

Once Integrated & Onboarded, Revenue From These Larger Clients is Consistent & Recurring

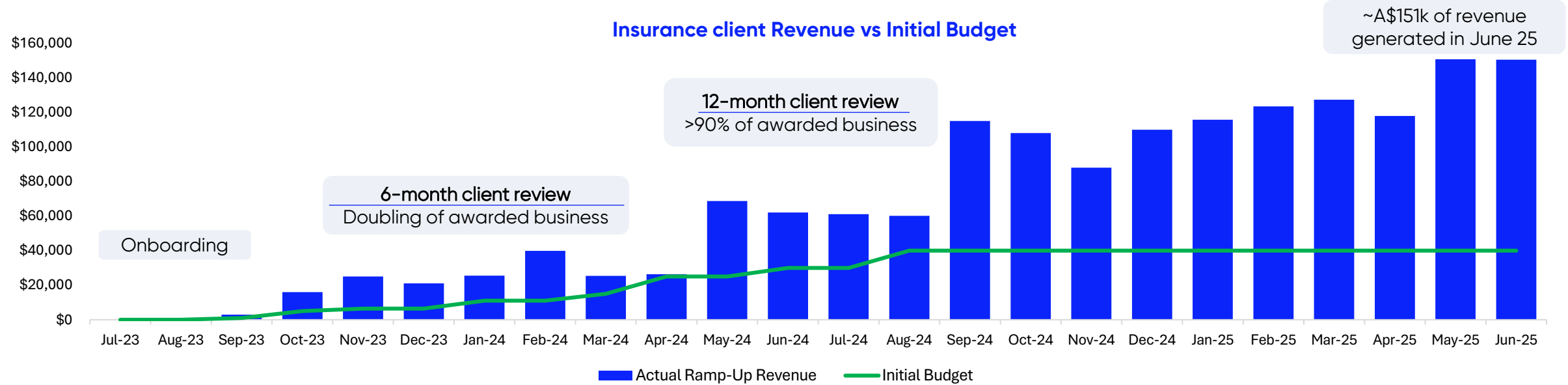
1. Tier 1 clients = revenue of >\$500k per annum  
2. Tier 2 clients = revenue of >\$100k and <\$500k per annum

# Increasing share of customer wallet

Strong growth in winning new clients and growing share of wallet underpinned by speed and ease

## Case Study | Insurance client

- Awarded new business in August 2023, initial onboarding completed within one month
- Initial budget estimated at \$40k revenue per month, following completion of ramp-up
- Revenue quickly surpassed initial budget. Client backlog files saw CCR realise 70% of the total fully ramped-up forecast by the 3rd month post initial onboarding
- At the 6-month review, received a greater allocation of clients work which, increasing initial collections forecast by 25%
- Estimated revenue of ~A\$1.4m for FY2026 (versus initial budget of ~A\$480k)



**Financials**

# FY25 Underlying vs Statutory result

	FY25	FY24	Commentary
	\$000's	\$000's	
<b>EBITDA - Underlying Business</b>			
<b>Revenue</b>	<b>46,922</b>	<b>42,001</b>	Up 12%
<b>Expenses</b>			
Employee Benefits	(23,607)	(21,769)	Employee benefits up 8%
Tech Development - OPEX	(1,382)	(2,196)	Continued investment in Digital collections with reduced headcount
Other	(14,470)	(13,807)	Other expenses up 5%
<b>EBITDA - Underlying Result</b>	<b>7,463</b>	<b>4,229</b>	<b>Up 76% (65% of additional revenue flowed to Underlying EBITDA - prior year 57%)</b>
<i>EBITDA margin %</i>	<i>16%</i>	<i>10%</i>	<i>Underlying EBITDA profit margin continues to improve</i>
<b>Other Items</b>			
Revenue	29	241	Government employee training grants
Expenses (non BAU)	(2,092)	(1,052)	System consolidation, redundancies, risk management & compliance enhancements
Share Based Expenses	(1,295)	(1,493)	Employee and KMP share based payments
<b>EBITDA (per Statutory Accounts)</b>	<b>4,105</b>	<b>1,925</b>	
Depreciation & Amortisation	(2,941)	(2,727)	Tech Development and ROU office assets
Interest - Net	133	140	
Tax	5,544	67	Recognition of carried forward tax losses. Expected utilisation within three years
<b>NPATA</b>	<b>6,841</b>	<b>(595)</b>	
Amortisation - Acquisitions	(3,296)	(3,902)	Mainly ARMA acquisition which continues until January 2027
<b>Net P/(L) - (per Statutory Accounts)</b>	<b>3,545</b>	<b>(4,497)</b>	

# FY26 Outlook

# FY26 Outlook

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## Macroeconomic Tailwinds

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- Trading conditions are supportive, debt contingent market continues to grow
- Average amount of personal debt in Australia is on the rise, recent rate cuts provide opportunity for individuals to service outstanding debt
- Australian companies are focused on strengthening their debt resolutions and reducing costs by utilising AI digital driven capability replacing offshore BPO<sup>1</sup> or internal human resources

## Growth

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- Organic growth supported by strong sales pipeline with significant onboarding of new clients in FY25, and continuing to win share of wallet expected to drive revenue growth
- Continued integration and deployment of AI technology and SaaS platform across the Company's debt resolution teams is driving performance and Underlying EBITDA margin uplift
- Potential for margin growth on a controlled cost base
- Strong cash position provides flexibility for acquisition opportunities (albeit only if materially earnings accretive) without being reliant on raising capital at current share price

## FY26 Guidance

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- Revenue guidance of \$50 to \$52 million & Underlying EBITDA<sup>2</sup> guidance of \$9 to \$10 million
- On-market share buy-back for up to 10% of the Company's issued capital, as part of the Company's capital management strategy

# Appendix



# CCR Overview – Who We Are

## Credit Clear Limited (ASX: CCR)

- One of Australia's leading account receivables and debt resolution groups
- Delivering an integrated and end-to-end recovery solution to many of Australia's largest companies

## Emerging As A Provider To Australia's Largest Organisations

- Sustainable competitive performance advantage through technology and long-term client relationships
- Upfront investment into winning and onboarding large clients

## The Credit Clear Approach

- Committed to delivering positive outcomes to our clients and their customers
- Disciplined execution of long-term profitable growth with strong cash generation supporting ongoing investment in client acquisition and technology development
- Owner-operator mindset and alignment drives performance and accountability culture
- Focused on expanding operating leverage from ~20% organic revenue growth, with 40-50% of incremental revenue falling through to Underlying EBITDA

## Disciplined Operating & Capital Allocation Model

- Focused on execution and accountability
- Delivery of long-term value creation

## Establishing A Track Record Of Delivery

- Consistent outperformance against competitors leading to greater share of wallet
- Winning and onboarding new large clients

## Teams Set Up To Service Strategic Industry Sectors



Insurance



Water



Energy



Transport



Telecommunications



Banking and Finance



Education

# CCR Overview – Operating Model



## Note

- 01** We do NOT buy debt, we work with our clients to resolve their customers' overdue accounts
- 02** Our clients include banks, insurers, utility providers and government entities
- 03** We engage our clients' customers through digital, traditional and legal channels

# CCR Overview – Purpose, Objective, Values

## Our Values



### Performance

Caring about our performance to have a positive impact on our teams, clients, customers and community



### Integrity

Doing the right thing every time



### Progressive

Always challenging the status quo



### Empathy

Walk in their shoes



### People

Empowering people with the environment, pathway and tools for success



### Care

For our clients' customers to make life easier through providing sensible solutions



# Illustrative Client Profit/Loss Timeline



# creditclear.

digital payment technology

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