QuickFee Limited
FY21 results presentation

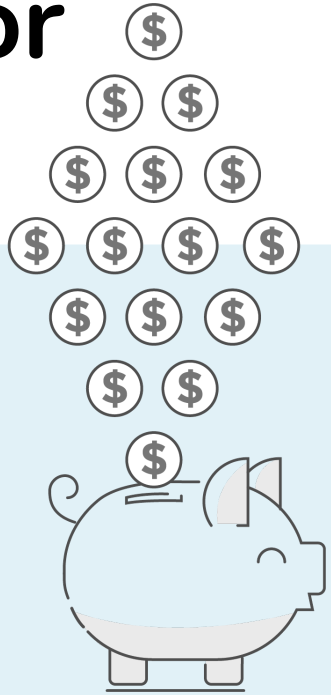
26 August 2021

Eric Lookhoff, MD & CEO
Simon Yeandle, CFO

“A merchant acquirer and loan originator for service businesses”

For the commercial and professional service provider who demands flexible payment options for their customers, QuickFee delivers a personalised payment experience that enables your business to grow and stay competitive.

As your trusted payments partner, we empower your customers to pay how and when they want, so you can focus on what you do best.



FY21 highlights

Major progress achieved across technology and products

Record results in key US market

Lending volumes impacted by government stimulus measures

US$0.7bn Growth in US PayNow transactions ↑ 119%	**A$8.8m** Continued revenue growth ↑ 4%	**A$6.3m** Gross profit growth ↑ 10%	**QuickFee Instalments launched** 811 firms signed
Strengthened team Key appointments to drive future growth	**US$15.6m** Continued growth in US lending ↑ 20%	**Strong US merchant growth** ↑ 51%	**Strong US customer growth** ↑ 114%

Executing against our strategy

1. Execute a robust and effective go-to-market strategy underpinned by clear brand positioning, precision demand generation, and high-velocity sales conversion

- Our traditional direct sales model expands to allow for a greater integration-heavy focus
- We have developed additional channels including independent sales organisations (ISOs), strategic partnerships, independent software vendors (ISVs), and value-added resellers (VARs)
- Supported by our improved technology, new demand generation architectures and brand strategy

2. Build a highly scalable and user-friendly processing platform

- Connect is just one example of the many integrations we are bringing to market, all necessary to deepen our merchant relationships and create greater lifetime value
- We completed our proprietary payment and processing platform (‘QUBE’)
- Through the BlueSnap partnership, QUBE will expand to support our ACH/EFT product creating greater processing capacity

Executing against our strategy

3. Develop an improved economic model which is expected to deliver greater transactional margin and higher processing yields across lending and payments

Additional integrations that further expand existing card, ACH/EFT, and merchant processing capabilities:

- Increased ACH processing functionality
- Personalised merchant settlement options
- Enhanced fraud monitoring, risk management, underwriting and onboarding automation
- Expanded credit card and ‘buy now, pay later’ offerings

4. Attract a highly engaged, experienced, motivated and high-performing team of payments and lending professionals

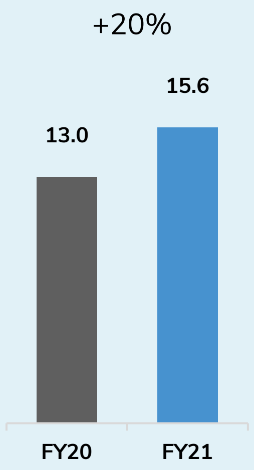
- We have invested in attracting highly skilled and deeply experienced professionals from some of the largest and most successful financial technology, payments, and lending businesses in the US
- Key additions were made across the enterprise in product, sales, operations, risk management, and technology all bringing substantial experience to QuickFee

FY21 financial highlights

FY21 overview – QuickFee US

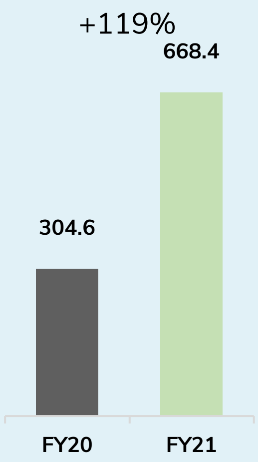
US business continues to benefit from structural shifts to online payments

US lending (US$M)



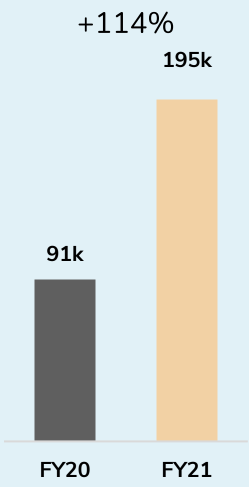
FY21 lending up 20% to US$15.6m, despite government stimulus measures suppressing demand for lending

US PayNow (US$M)



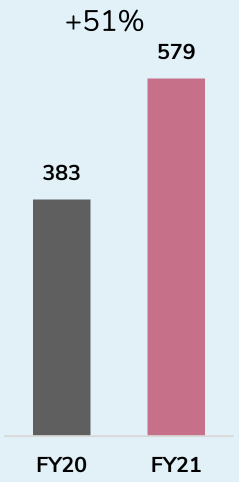
US ACH and credit card pay in full (PayNow) transaction volumes were up 119% to US$668.4m

US active customers



195,000 active customers have used a QuickFee US product this financial year, up 114%

US active merchants

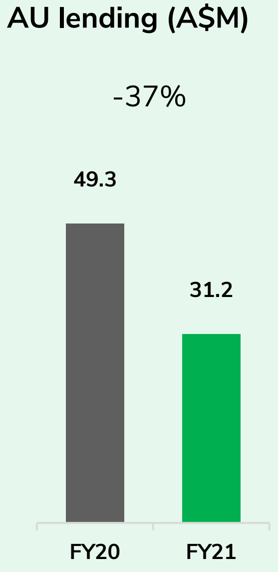


579 active merchants used QuickFee's US platform this financial year, up 51%

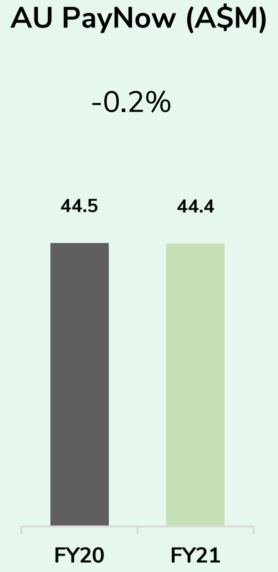
- We anticipate steady growth in US PayNow volumes, as we expand our go-to-market strategy with an emphasis on more scalable channels.
- Deeper integrations such as the launch of Connect, our e-invoicing and payment solution to enterprise professional service firms, will drive greater volume and scale.

FY21 overview – QuickFee Australia

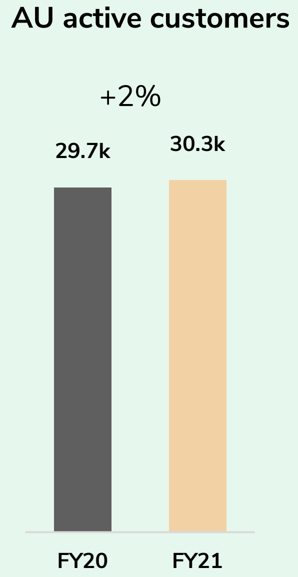
Lending impacted by government stimulus; positive signs for FY22



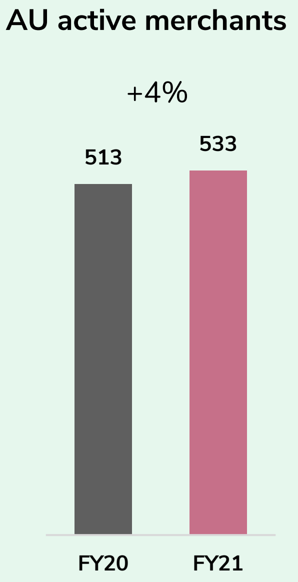
Lending in Australia was impacted by government stimulus measures, down 37% to A$31.2m



Volumes through the payment gateway were broadly flat



30,300 active customers have used a QuickFee AU product this financial year, up 2%



533 active merchants in FY21, up 4% (FY20: 513)

- There was a notable improvement in Q4 FY21, with the last three months of FY21 being the three highest of the financial year in terms of lending volume following the cessation of JobKeeper.
- We continued to expand our customer base despite a decrease in lending demand, including several new major law and professional service associations.
- Bruce Coombes has now transitioned to focus more closely on the Australian market; a new Head of Sales and additional sales and marketing talent hired.

Group profit & loss

Results reflect commitment to invest in future growth

- Total revenue (interest revenue + revenue from contracts) up 4% to A$8.8 million; driven by growth in the US across lending and PayNow transactions, partially offset by lower lending in AU
- Gross profit up 11% to A$6.3 million, emphasising the sustainability and profitable nature of the QuickFee business model. Surplus cash was used to reduce interest on loan borrowings in AU
- Continued investment in future growth saw increased costs, specifically for customer acquisition and product development
  - Cost of acquiring customers includes all activities and overheads in securing new merchants and clients
- Adjusted EBITDA* down 126% to A$(7.9) million
- Net loss after tax of A$(8.5) million
- Continued robust credit risk management:
  - Provision for expected credit losses A$131k (0.26%) of lending. FY17 – FY21 five-year average 0.31% of lending
  - FY17 – FY21 bad debt write-offs averaging 0.21%% of lending

A$M	FY21	FY20	$+/-	%+/-
Interest revenue	**4.7**	5.7	(1.0)	(18)%
Interest expense	**(1.0)**	(1.6)	0.6	38%
Net interest revenue	**3.7**	4.1	(0.4)	(10)%
Revenue from contracts with customers	**4.1**	2.8	1.3	46%
Net income	**7.8**	6.9	**0.9**	**13%**
Less: cost of sales	**(1.5)**	(1.2)	(0.3)	(25)%
Gross profit	**6.3**	5.7	**0.6**	**11%**
General and administrative expenses	**(5.0)**	(4.1)	(0.9)	(21)%
Selling and marketing expenses	**(1.2)**	(0.8)	(0.4)	(50)%
Adjusted EBITDA* before growth expenses and significant items	**0.1**	0.8	**(0.7)**	**(88)%**
Customer acquisition costs	**(4.0)**	(2.5)	(1.5)	(60)%
Product development expenses	**(3.7)**	(0.7)	(3.0)	(429)%
Share-based payments expense	**(0.3)**	(0.5)	0.2	40%
Net foreign exchange gains/(losses)	**-**	(0.3)	0.3	100%
IPO expenses	**-**	(0.3)	0.3	100%
Adjusted EBITDA*	**(7.9)**	(3.5)	**(4.4)**	**(126)%**
NPAT	**(8.5)**	(3.8)	**(4.7)**	**(124)%**

*** Adjusted EBITDA = statutory EBITDA less interest expense on loan book borrowings**

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Balance sheet

Balance sheet remains strong

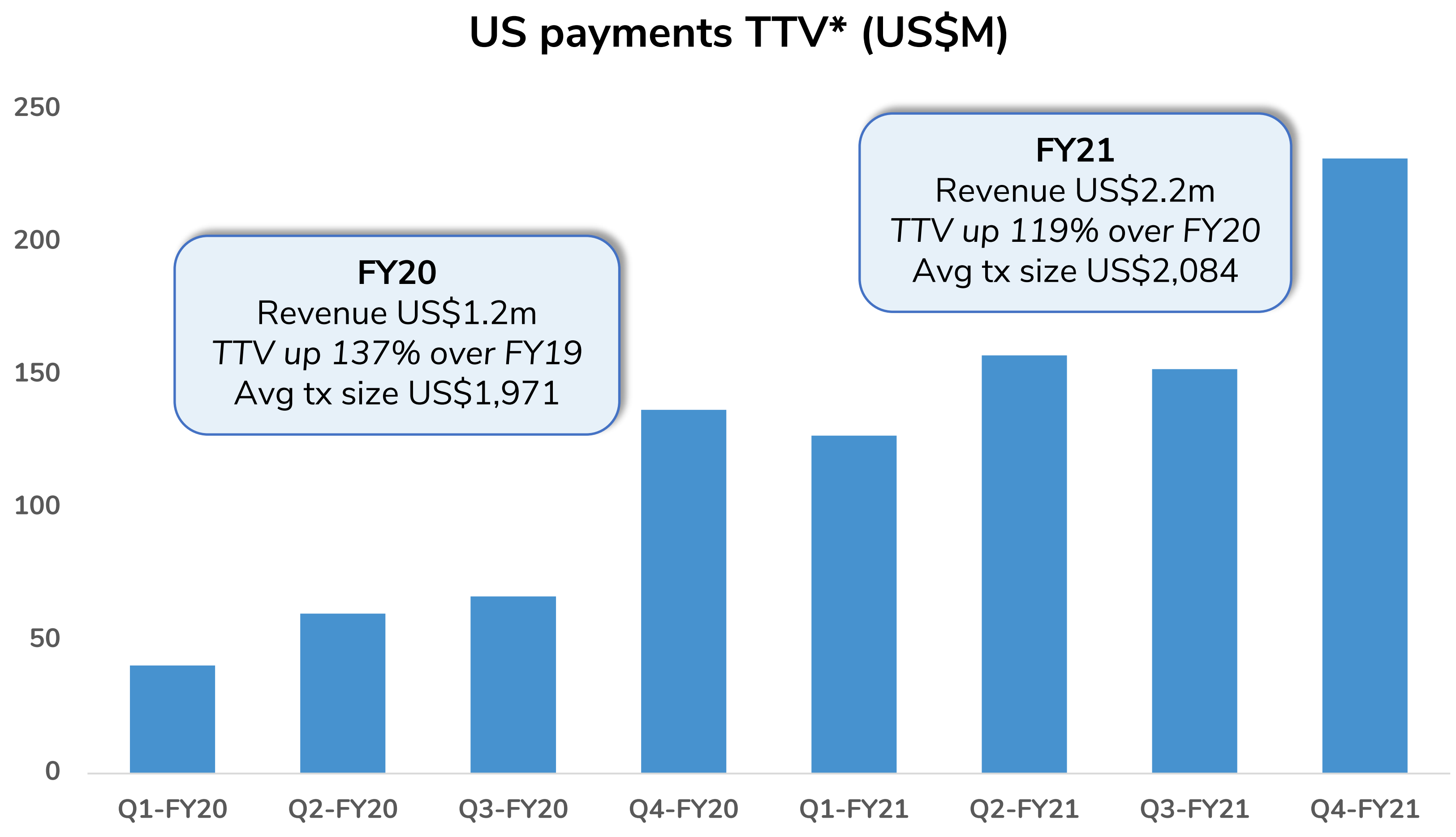
- Successful completion of A$17.5 million share placement and purchase plan has strengthened cash position
- Total liquidity plus growth capacity now at A$33.0 million (see appendix)
- The loan book decrease reflects the effect of government stimulus measures in both the US and AU suppressing the demand for loans

A$M	FY21	FY20	$+/-	%+/-
Cash and cash equivalents	**21.3**	15.0	6.3	42%
Loan receivables	**25.8**	35.3	(9.5)	(27)%
Payment processing receivables	**0.9**	1.0	(0.1)	(10)%
Trade and other current assets	**1.1**	0.6	0.5	83%
Total current assets	**49.1**	51.9	**(2.8)**	**(5)%**
Total non-current assets	**1.2**	1.6	(0.4)	(25)%
Total assets	**50.3**	53.5	**(3.2)**	**(6)%**
Borrowings	**13.3**	25.3	(12.0)	(47)%
Merchant settlements outstanding	**10.0**	9.6	0.4	4%
Trade and other payables	**2.1**	1.6	0.5	31%
Total current liabilities	**25.4**	36.5	**(11.1)**	**(30)%**
Total non-current liabilities	**0.5**	0.8	(0.3)	(38)%
Total liabilities	**25.9**	37.3	**(11.4)**	**(31)%**
Net assets	**24.4**	16.2	**8.2**	**51%**
Contributed equity	**42.6**	25.2	17.4	69%
Other reserves	**(3.6)**	(3.0)	(0.6)	(20)%
Accumulated losses	**(14.6)**	(6.0)	(8.6)	(143)%
Total equity	**24.4**	16.2	**8.2**	**51%**

*** Loan book from lending only , excludes payment processing receivables**

FY21 operational overview

US payments platform delivering growth

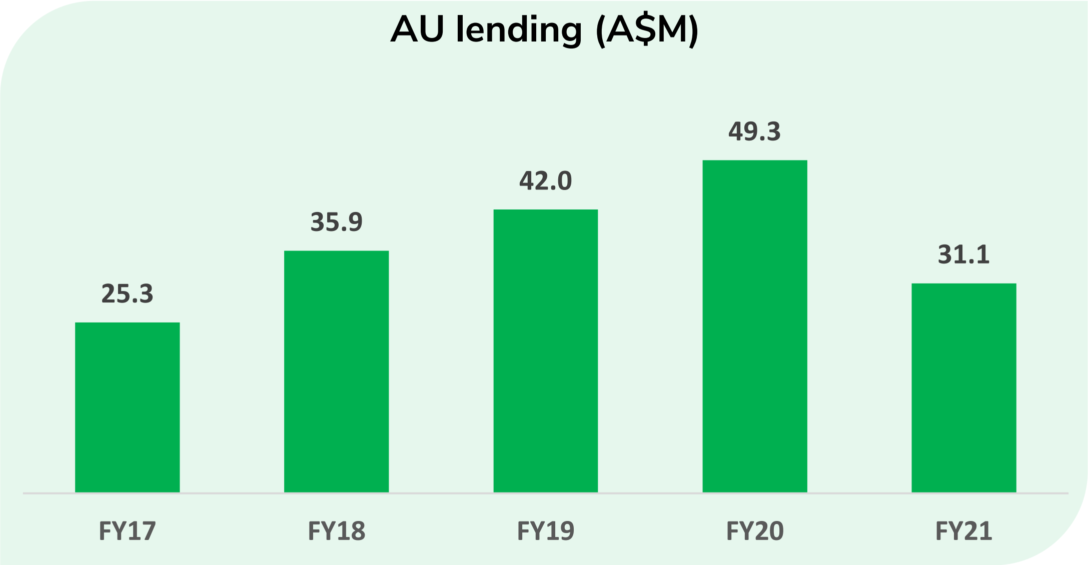


- Scalable platform and upside opportunity
- ACH and card are profitable
- High, and increasing, operating margins due to low operational fixed cost base and volume discounts on processing costs
- Integrating pay-in-full options into all lending platforms is expected to drive increased TTV
- Increasing usage per merchant have driven TTV increases
- Connect and other integrations are expected to drive further increased TTV

* Revenue is ACH and card only, TTV = total transaction value of ACH and card transactions

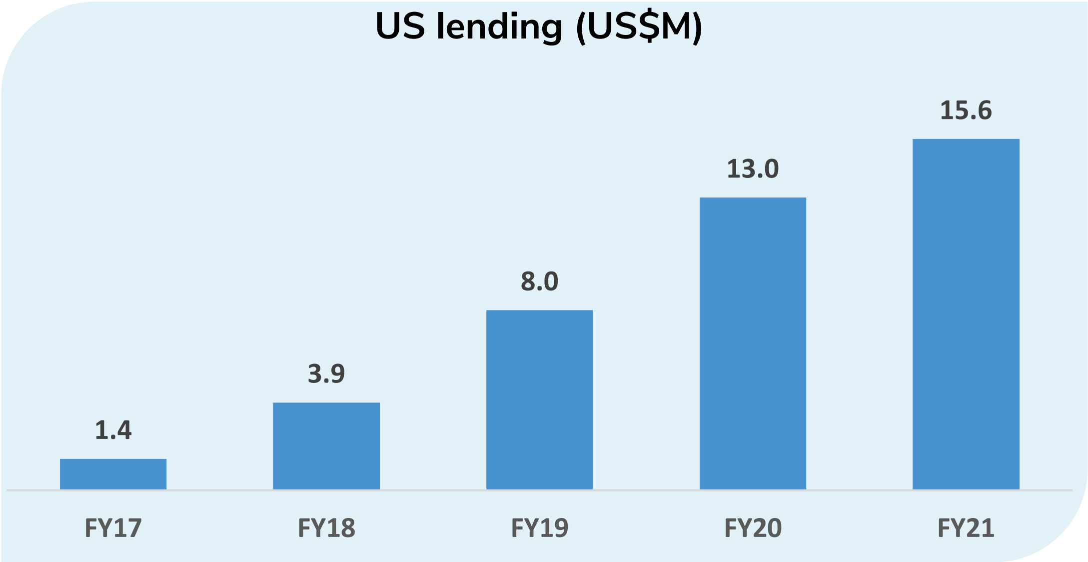
Lending

Australia impacted by effect of government stimulus measures, suppressing the demand for loans



AU, traditional lending	FY17	FY18	FY19	FY20	FY21
Average* loan term (months)	10.6	10.9	10.7	10.7	10.4
Average* flat interest on new loans	9.2%	9.2%	9.1%	8.4%	8.6%
Average* APR** on new loans	20.2%	19.3%	19.6%	18.1%	18.8%
Average transaction size (A$)	13,669	16,466	15,156	14,993	13,695

US generated growth in lending despite government stimulus measures



US, traditional lending	FY17	FY18	FY19	FY20	FY21
Average* loan term (months)	12.5	11.1	10.9	9.8	8.9
Average* flat interest on new loans	9.2%	7.5%	8.3%	8.0%	6.4%
Average* APR** on new loans	16.9%	15.6%	17.8%	18.2%	16.6%
Average transaction size (US$)	15,907	11,530	10,604	10,181	9,538

* Volume weighted average. ** See glossary.

QuickFee Instalments gaining momentum

QuickFee.

No credit application process required

Leverages the available credit on credit cards

Prevents consumers taking out credit over their existing card limits

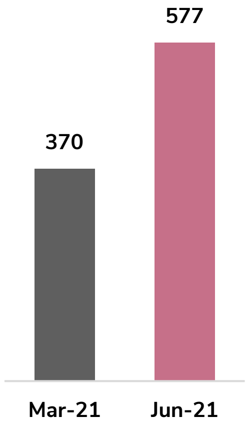
No late fees

Does not impact the consumer's credit score

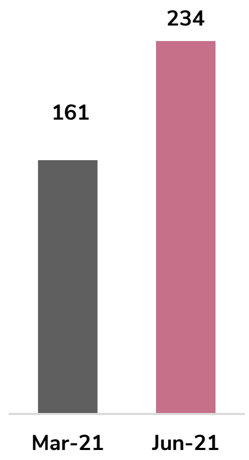
- Substantially increases the addressable market available
- Low risk 'buy now, pay later' (BNPL) payment plans for service businesses
- Focusing on more expensive and necessary purchases: the average ticket size for QFI in the US was US$2,800, vs US$2,430 in Q3 FY21
- 827 merchants have signed up to the product by 30 June 2021: 590 in US and 237 in Australia
- Lending volumes and transaction numbers are growing in consecutive quarters in both regions; in the US lending grew to US$0.4m in Q4 FY21, growth of 300% vs US$0.1m in Q3 FY21
- We have expanded beyond the accounting and law verticals to other commercial services which drove 60% of US QFI volume in Q4 FY21
- The shorter three-month duration of QFI payment plans recycles capital at a greater velocity, delivering lower loan book growth but more efficient use of capital
- Revenue / lending: 4.99%+
- IRR: 53%*, APR: 29.5%*

QFI merchants

US



AU



* Based on 4 instalments: 1 upfront and 1, 2, and 3 months thereafter @ 4.99% fee to merchant

Integration

We are bringing many integrations to market, all necessary to deepen our merchant relationships and create greater lifetime value

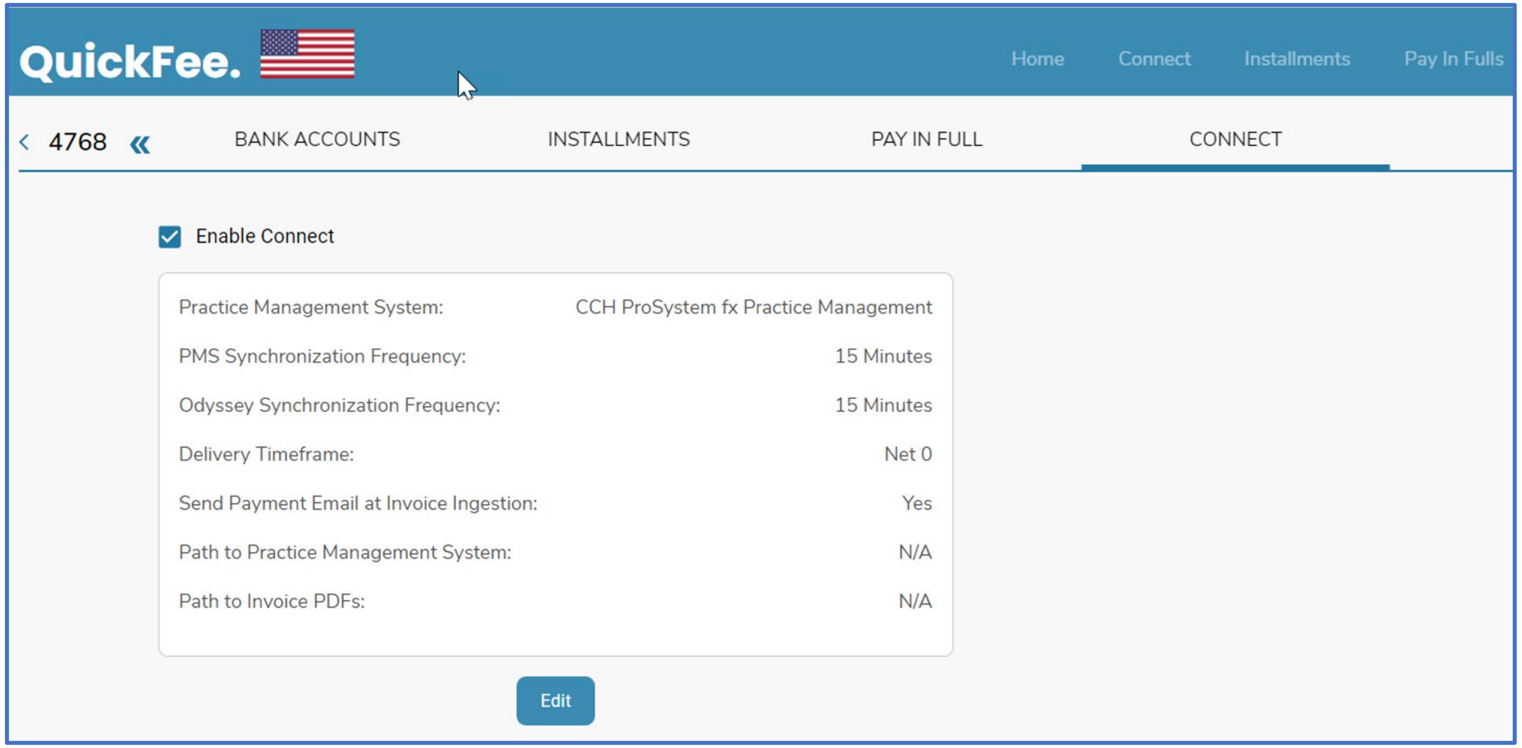
- Integrations with third party software and merchants:
    - Cements relationships; connects to the systems our customers already use
    - Provides higher processing volumes of existing customers
    - Gives us a strong proposition against competition
    - Demonstrates product innovation
    - Delivers an additional offering to lending prospects
    - Is a ready-made platform to enable merchants to allow their customers to pay how and when they want

- We now have integrations with: CCH Practice Manager, Practice Evolve, Xero, Greatsoft (part of MYOB)
- We have a substantial pipeline of deals with independent sales organisations (ISOs), strategic partnerships, independent software vendors (ISVs), and value-added resellers (VARs)

Integration – Connect

Connect is just one example

- Connect begins with the CCH Practice Manager integration, the most widely used practice management system (PMS) for US enterprise grade accounting firms
- No third party cost for CCH accounting integration
- CCH Axcess (entire CCH suite in the cloud) – coming next
- Gives us access to 65% of the accounting market in the US



Significant progress with technology development

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Major technology and processing platform development across all four revenue streams

- Connect – beta has launched
- We completed development of our proprietary processing services ('QUBE') for ACH and credit card (PayNow), augmenting our current third-party model
- We have implemented merchant fraud monitoring solutions as part of the QuickFee Instalments product
- We have also built and launched a new merchant portal, which centralises all our independent back-office platforms
- Other upcoming product and tech development includes:
  - 'Kepler': our new 'merchant direct' application platform, which enables fully automated merchant underwriting and onboarding, is expected to be live in Q1 FY22
  - Further Connect integrations to more software platforms
  - APIs to ISVs and other merchant groups

Significant investment in building the team

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Key roles filled across sales and marketing, payments, and technology

We have the right talent to execute on our strategy

Barry Lewin

Non-Executive Chairman

Eric Lookhoff

Managing Director and Chief Executive Officer

Bruce Coombes

Executive Director and Managing Director, Australia

Dale Smorgon

Non-Executive Director

Simon Yeandle

Chief Financial Officer

James Drummond

Chief Operating Officer

Jay Alsup

Chief Marketing Officer

Francesco Fabbrocino

Chief Technology Officer

QuickFee’s core shared values

Who we are on our best days and how we choose to support our customers every day

Foundational and distinctive behaviours underpin our diversity, inclusion, and community give-back programs

Humanity – we bring our humanity to every conversation with an open heart and an open mind

Care – we care for our people and the communities in which we serve

Serve – we are in service to our customers, stakeholders, and to each other

Solve – we solve before we sell because persistent curiosity delivers stronger outcomes

Evolve – we rise, fall, fix, and learn together

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Strategy and outlook

Strategy and outlook

Becoming a leading player in online payments for the services industry

FY21 was another year of significant progress for QuickFee

- We have achieved substantial evolution of our technology and products
- We have delivered record results in the key US market

We have strong foundations in place to drive future growth

- Ongoing adoption of online payments and invoices will drive more payments on the QuickFee platform
- The strengthened technology and sales and marketing team will drive further merchant growth
- There is an expectation to see improved lending conditions

We expect a sharp focus on industry consolidation, and we are open to assessing opportunities as they arise

Questions

Glossary

ACH	Automated Clearing House	A type of electronic bank-to-bank payment in the US, equivalent to EFT in Australia
APR	Annual percentage rate	The annual rate of interest on payment plans or loans
EFT	Electronic funds transfer	An Australian domestic payments network that facilitates the transfer of funds electronically
Connect	QuickFee's internal product name for its point-of-payment integration, e-invoicing and receivables management product strategy	
CC	Credit card	
QuickFee Financing	QuickFee's traditional fee funding product that enable customers to take out a payment plan to pay their invoice, while QuickFee settle to the merchant immediately	
QuickFee PayNow	QuickFee's payment gateway that enables customers to pay their invoice in full to the merchant without taking out a payment plan	
Merchant	Term to describe QuickFee's primary customer who is the service provider, who signs up to use QuickFee's platforms and issues invoices	
Active merchant	Any merchant that has had a transaction with QuickFee in the period referred to	
Firm	A merchant. Typically used to describe a professional services firm (e.g. an accounting or law firm)	
Customer	The customer of a merchant, who will use one of QuickFee's payment options to pay their invoice	
Active customer	Any customer who has transacted with QuickFee in the period referred to	
QFI	QuickFee Instalments	QuickFee's 'buy bow, pay later' product using Splitit's technology to enable a customer to pay their invoice in four instalments using the unused balance of their credit card
NTM	Net transaction margin	Revenue, less cost of sales, less receivables impairment expense
TEC	Total employment cost	Cost of employing all employees, including variable remuneration and share-based payments expense
TTV	Total transaction value	The total value of all ACH / EFT and credit card PayNow transactions (plus payment plans except where stated)
pcp	Previous corresponding period	For example, the pcp for the June 2021 quarter is the June 2020 quarter

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Appendix

USA P&L

- Interest revenue up 13%
- Revenue from contracts up 62% reflecting strong growth in payments business
- Cost of sales up US$428k due to investment in merchant onboarding platforms and underwriting capability
- Expenses reflect increasing headcount and capability across all areas of the US operation
- Staff numbers @ 30 June:
  - FTEs located in US: 48 (FY20: 19)
  - FTEs charged to US business unit: 37 (FY20: 16)

US$ 000s	FY21	FY20	$+/-	%+/-
Interest revenue	**1,424**	1,259	165	13%
Interest expense	**(521)**	(518)	(3)	(1)%
Net interest revenue	**903**	741	**162**	**22%**
Revenue from contracts with customers	**3,061**	1,894	1,167	62%
Net income	**3,964**	2,635	**1,329**	**50%**
Less: cost of sales	**(614)**	(186)	(428)	(230)%
Gross profit	**3,350**	2,449	**901**	**37%**
Other income	**3**	3	0	-
Operating expenses	**(3,278)**	(2,013)	(1,265)	(63)%
Adjusted EBITDA before customer acquisition costs and significant items	**75**	439	**(364)**	**(83)%**
Customer acquisition costs	**(3,180)**	(1,871)	(1,309)	(70)%
Segment adjusted EBITDA before significant items	**(3,105)**	(1,432)	**(1,673)**	**(117)%**
Unrealised foreign exchange differences	**-**	(259)	259	100%
EBITDA	**(3,105)**	(1,691)	**(1,414)**	**(84)%**

*** Adjusted EBITDA = Statutory EBITDA less interest expense on loan book borrowings**

Australia P&L

- Interest income down 26% reflecting lending decrease of 37%
- Interest expense savings of A$662k (59%) due to lower borrowing and surplus cash offset
- Revenue from contracts increased which shows resilience of the AU business despite low lending demand
- Expenses reflect increased focus on account management to strengthen relationships with firms in readiness for improvement in lending demand and investment in new business and marketing
- AU remains a profitable business
- Staff numbers @ 30 June:
  - FTEs located in AU: 22 (FY20: 12)
  - FTEs charged to AU business unit: 17 (FY20: 9)
  - FTEs charged to corporate, including product development: 16 (FY20: 6)

US$ 000s	FY21	FY20	$+/-	%+/-
Interest revenue	**3,324**	4,469	(1,145)	(26)%
Interest expense	**(455)**	(1,117)	662	59%
Net interest revenue	**2,869**	3,352	**(483)**	**(14)%**
Revenue from contracts with customers	**981**	865	116	13%
Net income	**3,850**	4,217	**(367)**	**(9)%**
Less: cost of sales	**(866)**	(859)	(7)	(1)%
Gross profit	**2,984**	3,358	**(374)**	**(11)%**
Other income	70	75	(5)	(7)%
Operating expenses	(1,639)	(1,862)	223	12%
Adjusted EBITDA before customer acquisition costs and significant items	**1,415**	**1,571**	**(156)**	**(10)%**
Customer acquisition costs	**(833)**	(607)	(226)	(37)%
Segment adjusted EBITDA before significant items	**582**	964	**(382)**	**(40)%**
Unrealised foreign exchange differences	**-**	2	(2)	(100)%
EBITDA	**582**	966	**(384)**	**(40)%**

*** Adjusted EBITDA = Statutory EBITDA less interest expense on loan book borrowings**

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Cash flow

Improved cash position

- Negative net operating cashflow is reflective of increased operating loss
- Increase in operating assets and liabilities reflects the decrease in loan book due to suppressed lending demand, offset by the repayment of borrowings funding the loan book.

A$M	FY21	FY20	$+/-	%+/-
Interest, fees and charges from customers (inclusive of GST)	**8.7**	8.5	0.2	2%
Payments to suppliers and employees (inclusive of GST)	**(15.7)**	(8.7)	(7.0)	(80)%
Interest paid	**(1.0)**	(1.6)	0.6	38%
Income taxes paid	**0.0**	(0.2)	0.2	100%
Net cash (outflow) from operating activities before changes in operating assets and liabilities	**(8.0)**	(2.0)	**(6.0)**	**(300)%**
Payments to merchants to settle loans	**(50.2)**	(63.3)	13.1	21%
Receipts from merchants' customers in respect of loan repayments	**60.3**	61.5	(1.2)	(2)%
Changes in operating assets and liabilities	**10.1**	(1.8)	**11.9**	**661%**
Net cash inflow/(outflow) from operating activities	**2.1**	(3.8)	**5.9**	**155%**
Net cash (outflow) from investing activities	**(0.2)**	(0.2)	**0.0**	**-**
Proceeds from issues of shares, net of transaction costs	**17.5**	22.0	(4.5)	(20)%
Legal acquisition of QuickFee AU	**-**	(3.2)	3.2	100%
Repayment of receivables facility borrowings, net of proceeds	**(11.4)**	(0.3)	(11.1)	(3700)%
Loan receivables borrowings facility transaction costs	**(0.2)**	-	(0.2)	-
Repayment of related party borrowings	**-**	(2.0)	2.0	100%
Principal elements of lease payments	**(0.3)**	(0.1)	(0.2)	(200)%
Net cash inflow from financing activities	**5.6**	16.4	**(10.8)**	**(66)%**
Net increase in cash and cash equivalents	**7.5**	12.4	**(4.9)**	**(40)%**

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Liquidity

Well funded with adequate liquidity and growth capacity

- Liquidity + growth capacity has increased A$5.3 million to A$33.0 million
- Discussions are well advanced with a leading global finance company to secure expanded funding lines to support the expected growth in QuickFee's loan book.

A$M	FY21	FY20	$+/-	%+/-
Cash and cash equivalents	**21.3**	15.0	6.3	42%
Undrawn available facilities	**1.3**	(5.5)	6.8	123%
Liquidity	**22.6**	9.5	**13.1**	**138%**
Growth capacity	10.4	18.1	(7.6)	(42)%
Total liquidity plus growth capacity	**33.0**	27.7	**5.3**	**19%**
Borrowings on loan book facility	13.3	25.3	(12.0)	(47)%
Net cash / (debt) position	**8.0**	(10.3)	**18.3**	**178%**

Larger margin expansion opportunities

- Highly scalable payments platform and operating infrastructure
- Payment processing fees are expected to reduce proportionately with volumes
- Low risk products are expected to keep bad debts/charge-offs at industry-leading rates; only six merchants have defaulted in 10 years
- Investment in underwriting and onboarding automation drives operating leverage
- B2B payments opportunity in the US is expected to continue to improve TTV / TEC

	FY19	FY20	FY21
Interest income	4.5	5.7	4.7
Revenue from contracts with customers	1.2	2.8	4.1
Total revenue	**5.7**	**8.5**	**8.8**
Less: interest, cost of sales + receivables impairment	(1.8)	(3.4)	(2.7)
Net transaction margin	**3.9**	**5.1**	**6.1**
NTM / revenue %	**68%**	**60%**	**69%**
Full Time Equivalent employees at end of period	**20**	**34**	**70**
Total transaction values (TTV) A$M	261.1	566.9	991.5
Total employment costs (TEC) A$M	2.7	4.8	9.9
TTV / TEC	**98x**	**119x**	**100x**

Reconciliation from adjusted EBITDA to operating loss

A$	FY21	FY20
Adjusted EBITDA* per slide 9	**(7,916,672)**	(3,496,974)
Depreciation and amortisation included in general and administrative expenses in Appendix 4E	**(451,414)**	(297,263)
FY20 IPO expenses in Appendix 4E, below operating loss line	**-**	812,885
Operating loss per Appendix 4E	**(8,368,086)**	**(2,981,352)**

* Adjusted EBITDA = statutory EBITDA less interest expense on loan book borrowings

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