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ASX RELEASE

Wisr Placement, SPP and FY26 guidance upgrade

Capital raise accelerates the pathway to positive Cash NPAT,
with profitability expected for H2FY26

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Sydney, 7 November 2025 - Wisr Limited (**ASX: WZR**) ("**Wisr**", or the "**Company**") is pleased to announce an equity capital raise of up to $11.4M, an upgrade to its FY26 guidance, and the entry into a non-binding Term Sheet to refinance the Company's corporate debt facility on a materially lower interest margin. These capital management initiatives will be EPS accretive for Wisr shareholders.

Capital raise highlights

- Capital raise of up to $11.4M through a combination of a Placement and Share Purchase Plan (**"SPP"**) at $0.031 per share
- Strongly supported $9.4M institutional Placement to sophisticated and professional investors under ASX Listing Rules 7.1 and 7.1A
- Following the Placement, Wisr will offer eligible shareholders the opportunity to participate in a non-underwritten SPP to raise up to $2.0M, offering eligible existing shareholders the opportunity to participate on the same terms as the Placement
- Proceeds to be applied primarily to repay $7.5M of the Company's corporate debt facility, reducing the drawn balance from $35.0M to $27.5M, and provide additional working capital and liquidity to support loan origination growth and product development initiatives

FY26 guidance upgrade

As a result of the capital raise and impending refinancing of the Company's corporate debt facility, Wisr is upgrading its FY26 guidance and expects to achieve Cash NPAT profitability in H2FY26.

Wisr also reaffirms its current guidance for FY26:

- Loan origination growth: 40%+ (FY25: $422m)
- Revenue Growth: 15%+ (FY25: $91.6m)
- Cost-to-income ratio improvement: <29% (FY25: 31%)

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Execution of non-binding Term Sheet for refinance of corporate debt facility

Wisr is also pleased to announce that it has executed a non-binding Term Sheet with an Australia-based institutional private credit fund to refinance the Company's existing corporate debt facility. The refinancing (once completed) will replace the existing facility and result in a material reduction in the Company's interest margin on the corporate debt facility. The facility limit will remain $50.0M and the tenor three years. Completion of the refinancing is not guaranteed and remains subject to the execution of market-standard long-form documentation. A further announcement will be made upon execution of the final agreement.

Leadership Commentary

Mr Andrew Goodwin, Wisr's Chief Executive Officer, said, "*This capital raise is a strategically important step that supports the next phase of Wisr's growth towards scale and profitability. We are very encouraged by the strong support received from existing and new institutional investors, which reflects confidence in Wisr's strategy and long-term outlook.*

As a result of the capital raise and impending refinancing of our corporate debt facility, we are pleased to upgrade our FY26 guidance, with Cash NPAT profitability expected in H2FY26," concluded Mr Goodwin.

Use of proceeds

Sources of funds	$M	Uses of funds	$M
Placement proceeds	9.4	Corporate facility debt repayment	7.5
SPP proceeds (maximum)	2.0	Growth and working capital	3.9
Total sources	**11.4**	**Total uses**	**11.4**

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Offer structure

Component	Details
Offer Type	Placement and SPP
Offer Price	The Offer Price of $0.031 per New Share represents a 5.8% discount to the 15-day volume weighted average price of $0.0329, calculated to 4 November 2025
Placement Size	$9.4M to institutional and sophisticated investors representing 301.9M shares (161.5M under Listing Rule 7.1 and 140.4M under Listing Rule 7.1A)
SPP Size	The Company is conducting a SPP for eligible shareholders in Australia and New Zealand, which will be non-underwritten and capped at $2.0M (representing 64.5M shares) at the Offer Price
Lead Manager and Bookrunner	Shaw and Partners Limited

Details of Placement

The placement shares will rank equally with existing fully paid ordinary shares on issue and will be quoted on the ASX from the date of the Placement allotment.

Settlement of the Placement is expected to occur on Thursday, 13 November 2025, with allotment and trading of the new shares anticipated to commence on Friday, 14 November 2025.

Details of Share Purchase Plan

Wisr is offering eligible shareholders the opportunity to participate in a non-underwritten Share Purchase Plan (SPP) to raise up to $2.0M.

Shareholders who are registered holders of Wisr shares as at Thursday, 6 November, will be eligible to participate in the SPP and have the opportunity to apply for up to a maximum of $30,000 of new shares, subject to the terms and conditions of the offer. New shares issued under the SPP will rank equally with the existing fully paid ordinary shares.

The Company's Directors, who are eligible shareholders, intend to participate in the SPP.

If the SPP is oversubscribed, Wisr reserves the right to scale back applications at its discretion.

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Full details of the SPP will be provided in the SPP offer document, which will be released to the ASX on Monday, 17 November 2025.

Timetable

SPP record date	Thursday, 6 November 2025
Announcement of the Placement	Friday, 7 November 2025
Settlement of New Shares under the Placement	Thursday, 13 November 2025
Allotment of New Shares under the Placement	Friday, 14 November 2025
SPP offer opens SPP booklet dispatched to shareholders	Monday, 17 November 2025
SPP offer closes	Friday, 28 November 2025
Announce results of SPP Allotment of New Shares under the SPP	Friday, 5 December 2025

Investors

The Wisr Investor Hub is a dedicated platform for investors to learn more about Wisr and contains Wisr's Annual Reports, announcements, share price data as well as other updates. Sign up here.

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This announcement has been approved for release by the Board of Directors.

For further investor enquiries, please contact:
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About Wisr Limited
Wisr (ASX: WZR) is a purpose-built Australian fintech lender. The proprietary Wisr platform combines digital lending along with financial tools and features to help Australians pay down debt, access credit, better understand their financial standing and make smarter money decisions. For more information, visit www.wisr.com.au

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Forward-looking statements

This announcement contains certain "forward-looking statements". Forward-looking statements can generally be identified by the use of forward-looking words such as 'expect', 'anticipate', 'likely', 'intend', 'should', 'could', 'may', 'predict', 'plan', 'propose', 'will', 'believe', 'forecast', 'estimate', 'target', 'outlook', 'guidance', 'potential' and other similar expressions within the meaning of securities laws of applicable jurisdictions and include, but are not limited to, statements relating to estimates, the timing and outcome of the Placement and SPP and the use of the proceeds from the Placement and SPP.

The forward-looking statements contained in this announcement are not guarantees or predictions of future performance and involve known and unknown risks and uncertainties and other factors, many of which are beyond the control of WZR, its directors and management, and may involve significant elements of subjective judgment and assumptions as to future events which may or may not be correct. There can be no assurance that actual outcomes will not differ materially from these forward-looking statements. No representation or warranty, express or implied, is made as to the accuracy, likelihood of achievement or reasonableness of any forecasts, prospects, returns or statements in relation to future matters contained in this announcement. The forward-looking statements are based on information available to WZR as at the date of this announcement. To the maximum extent permitted by law, WZR and its directors, officers, employees, advisers, agents and intermediaries disclaim any obligations or undertakings to release any updates or revisions to the information to reflect any changes in expectations or assumptions.

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