QuickFee.

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QuickFee Limited H1 FY26 results and proposed interim dividend

Return to core operations delivers underlying revenue growth, positive NPAT and interim dividend

QuickFee Limited (ASX: QFE) ("QuickFee", "Company") today announces its financial results for the half-year ended 31 December 2025 ("H1 FY26").

H1 FY26 HIGHLIGHTS

Underlying revenue growth of 4% on pcp

- Reported revenue was down 14% on pcp to A$10.1 million
- Underlying revenue (excluding US Pay Now business) was up 4% on pcp

Positive EBTDA of $2.0 million and positive NPAT of $0.8 million (before profit on sale)

- Core operations deliver attractive net interest margin of 15%
- Structurally profitable operations with low product development and capex requirements

Sale of US Pay Now business for US$26.35 million (A$40 million) completed on 9 September 2025

- Retained US Finance business and loan book
- New reseller agreement with Aiwyn for the US Finance product

New capital management strategy and capital return of 7.5c per share completed

- Capital return of 7.5c per share and total capital return to shareholders of A$28.5 million
- Proposed interim dividend of 0.5c per share, partially franked at 27%
- Expect further dividends to include a 0.5 cent final FY26 dividend and a further special dividend of approximately 1c per share in the last quarter of 2026 following the receipt of escrowed funds and free cash flow generation from the business

Confirmed FY26 earnings guidance

- Growth potential in Aiwyn reseller volumes in the US in 2026
- Expected FY26 EBTDA in the range of A$3.75 million - A$4.25 million.

H1 FY26 PERFORMANCE (A$M)	H1 FY26	H1 FY25	MOVEMENT
REVENUE – AUSTRALIA	6.7	6.1	+10%
REVENUE – USA	3.4	5.6	-39%
TOTAL REVENUE	**10.1**	11.7	**-14%**
GROSS PROFIT	6.2	7.6	-18%
EBTDA BEFORE PROFIT ON SALE	**2.0**	0.3	**567%**
PROFIT/(LOSS) BEFORE PROFIT ON SALE	0.8	(1.2)	UP $2.0M
PROFIT ON SALE OF US PAY NOW BUSINESS	35.6	-	
PROFIT/(LOSS) FOR THE PERIOD	**36.4**	(1.2)	**UP $37.6M**
DILUTED EPS (CENTS)	9.6	(0.4)	UP 10.0cps
INTERIM DIVIDEND (CENTS)	0.5	-	+0.5cps

Commenting on the financial year results, QuickFee CEO Bruce Coombes, said:

"The return to our core operations, through the sale of our US Pay Now business in H1 FY26, has delivered underlying revenue growth on a like-for-like basis, a significant improvement in EBTDA and positive NPAT. Furthermore we are paying a maiden dividend of 0.5 cents, which calculated on an annualised basis of 1 cent per share represents an approximate 14% yield on the current share price.

Our operations have been simplified, and our ongoing product development and capex expenses are minimal, thus improving the profitability of the business. We have a proven, robust business model, which generates attractive net interest margins, and we also have a strong balance sheet to support future growth.

Our focus is now on embedding our US Finance solution into Aiwyn's payments solutions and we remain confident in the growth potential of this new reseller channel."

RESULTS CALL

QuickFee management will be conducting a briefing session for investors and analysts today (Tuesday 24 February 2026) at 10:00am AEDT.

To pre-register for the briefing, please follow the link below:
QFE H1 FY26 Financial Results Webinar registration

This announcement has been authorised for release by the directors.

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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 with 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 quickfee.com or the QuickFee investor hub at investorhub.quickfee.com
https://investorhub.quickfee.com/link/rAO61y