

QUARTERLY FOR THE PERIOD ENDING 30TH JUNE 2025

Rent.com.au Limited (ASX: RNT) ('RNT' or 'the Group'), Australia's leading platform for renters, presents its quarterly activities report for the quarter that ended 30 June 2025. Rent.com.au has made significant progress toward its vision of becoming the platform of choice for Australian renters, with a clear pathway to revenue growth, product scalability, and long-term shareholder value.

KEY POINTS

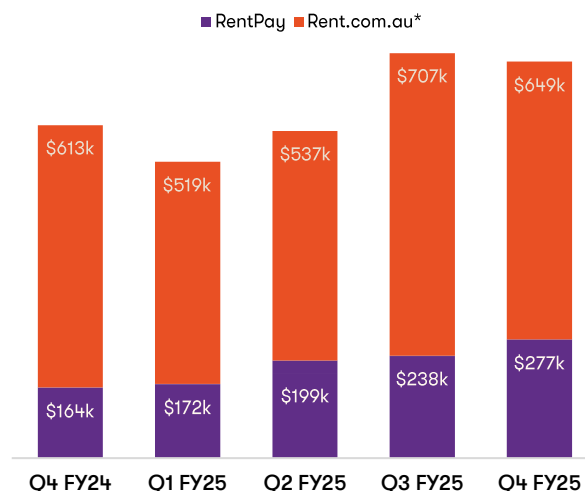
- › Record Half-Year Performance: Revenue exceeded \$900k for a second straight quarter, up +19% year-on-year, marking the strongest half-year in Rent.com.au's history.
- › Strategic Growth from Core Products: Both RentPay and RentBond delivered strong growth, validating the platform strategy and recurring revenue potential.
- › Strengthened Balance Sheet to Accelerate Growth: A fully underwritten rights issue was completed, providing capital to scale RentBond and accelerate profitability.
- › Lending Capability Launching: First self-funded RentBond loans to commence imminently, a transformative step toward margin expansion and scalable growth.

Jan Ferreira - CEO, commented:

"This has been a transformational quarter for Rent.com.au. The team has completed the integration of our lending systems and worked with our funders to complete the remaining conditions to allow us to start drawing on the \$10 million debt facility, which represents a major milestone that would enable scalable, self-funded RentBond growth.

"Importantly, we achieved this while delivering \$912k in group revenue, our second-best quarter ever, driven by strong growth in both RentBond and RentPay. These results reflect the strength of our platform strategy and move us closer to long-term profitability through sustainable, recurring revenue streams and an enduring relationship with a large, underserved population group".

QUARTERLY REVENUE



* includes intercompany Advertising Revenue.

RENTBOND

During the quarter, Rent.com.au completed the development and integration of its loan assessment capability, enabling full control of the RentBond experience within the platform. This represents a key milestone in the Company's transition to a self-funded lending model. Final conditions precedent for drawdown on the \$10 million senior debt facility are expected to be completed shortly, with the first self-funded RentBond loans anticipated in the coming days.

To support a seamless and responsible lending experience, the Company is finalising its integration with Experian. This collaboration brings industry-leading data and credit capabilities to RentBond, ensuring applications are processed efficiently while maintaining high compliance and credit standards. The integration also underpins Rent.com.au's broader ambition to deliver best-in-class fintech experiences for renters.

Demand for RentBond loans comes both from renters using the rent.com.au website and an expanding referral network. Rent.com.au added further to this network of referral partners by signing a trial agreement with another property portal, with referrals set to commence in late August 2025. In addition, a new agreement with Fair Go Finance has been secured to provide additional lending capacity, although the Group expects to self-fund most applications via its own senior debt facility.

With scalable systems in place, growing distribution, and enhanced credit capability, Rent.com.au is well-positioned to expand RentBond as a high-margin, recurring revenue stream and a core pillar of its platform strategy.

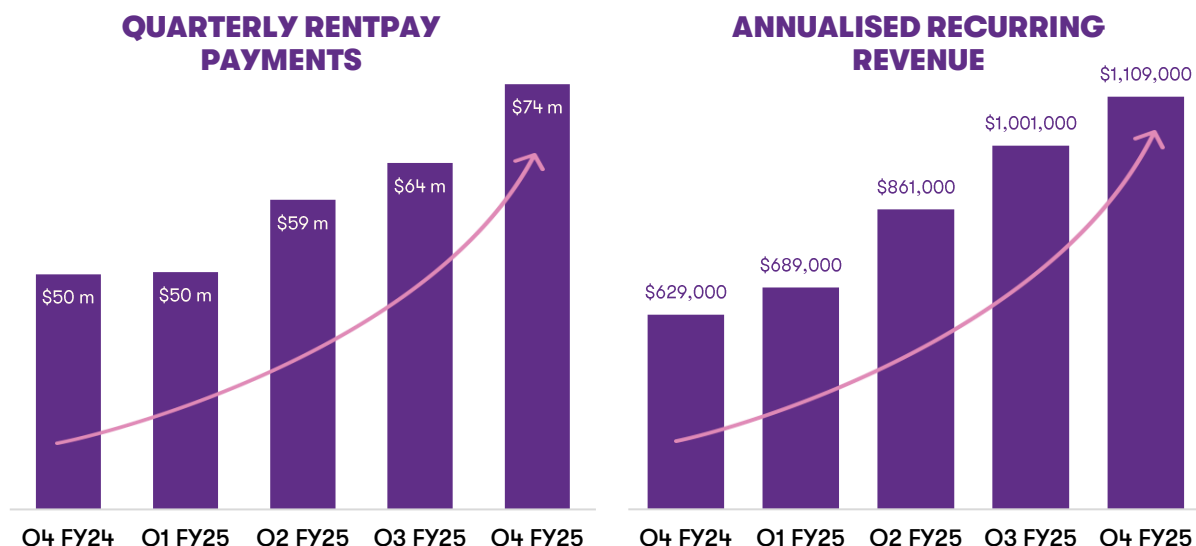
RENTPAY

RentPay continued to deliver strong growth in the June quarter, with revenue up 68% compared to the same quarter in 2024 and 16% higher than the March 2025 quarter. Recurring revenue from RentPay now accounts for 30% of total Group revenue, underscoring the increasing value of this annuity-based product within the Rent.com.au platform.

Active customer numbers grew by approximately 800 over the quarter, representing a 58% increase compared to June 2024. While growth was softer than expected following a strong March quarter, impacted by the sale of a rent roll (~600 tenants) and slower-than-anticipated uptake from a returning rent roll, overall momentum in the business remains positive.

Revenue growth was supported by a continued increase in average revenue per user (ARPU), driven by greater adoption of non-traditional payment methods such as credit cards and PayPal. This shift in payment preference highlights both the flexibility RentPay offers renters and the margin opportunities for the platform.

With a growing customer base, rising ARPU, and a clear contribution to group-level recurring revenue, RentPay remains a core pillar of Rent.com.au's strategy to deliver scalable, predictable income and long-term value creation.



OUTLOOK

Rent.com.au is entering a new phase of growth, underpinned by scalable infrastructure, strong product-market fit, and a platform model purpose-built for the unique needs of Australian renters. With RentBond and RentPay both delivering strong momentum, the Group is well-positioned to grow recurring revenue and accelerate its path to profitability.

RentBond, in particular, represents a transformative opportunity. With over a decade of proven demand and the transition to self-funded lending well underway, the Group expects to earn up to six times more revenue per loan compared to the previous referral model. This shift not only improves unit economics but also creates a high-margin, recurring revenue stream that is tightly integrated into the renter journey.

Importantly, Rent.com.au engages renters at a critical moment — when they've secured a new home and are actively seeking support. This positions the platform to deliver not just immediate value through RentBond, but also to cross-sell complementary services like RentPay, RentConnect, and future offerings. No other platform in Australia operates with this level of focus or integration across the rental lifecycle.

With recurring revenues now contributing meaningfully to the Group, Rent.com.au is uniquely positioned to scale as Australia's leading renter platform — delivering long-term value for both customers and shareholders.

Approved for release to the ASX by the Board of Directors.

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Disclosures required under ASX Listing Rules:

Payments to related parties of the entity during the quarter totalled \$221k, comprising directors' fees of \$68k and office rent and outgoings paid to entities associated with Dr Garside of \$153k.

During the quarter, the Group invested a total of \$210k into establishing the senior debt facility and the responsible lending tools to enable self-funding of RentBond loans.

RentPay's EBITDA loss for the quarter was \$537k, and investment in software development was \$98k, 32% lower than the previous quarter and 43% lower than the same quarter last year.

ABOUT RENT.COM.AU

Rent.com.au Limited (ASX: RNT) is Australia's leading renter-focussed technology platform, purpose-built to meet the financial and digital needs of the country's 8 million renters.

The platform combines search, services, and smart financial tools to support renters through every step of the rental journey. Key products include:

- RentBond® – a nationally available move-now-pay-later loan designed to cover rental costs such as bond payments, rent in advance, and moving expenses.
- RentPay – a digital rent payment and money management app that offers renters greater control and flexibility while streamlining workflows for agents.

With national reach, strong brand equity, and a growing base of recurring product users, Rent.com.au is well-positioned to scale its integrated platform and deliver long-term, margin-accretive growth.

For more information, visit: www.investors.rent.com.au

Appendix 4C

Quarterly cash flow report for entities subject to Listing Rule 4.7B

Name of entity

RENT.COM.AU LIMITED

ABN

25 062 063 692

Quarter ended ("current quarter")

30 June 2025

Consolidated statement of cash flows	Current quarter \$A'000	Year to date (12 months) \$A'000
1. Cash flows from operating activities		
1.1 Receipts from customers	1,228	3,924
1.2 Payments for		
(a) research and development	-	-
(b) product manufacturing and operating costs	(735)	(2,245)
(c) advertising and marketing	(137)	(633)
(d) leased assets	(27)	(83)
(e) staff costs	(664)	(2,355)
(f) administration and corporate costs	(119)	(694)
1.3 Dividends received (see note 3)	-	-
1.4 Interest received	19	78
1.5 Interest and other costs of finance paid	(3)	(15)
1.6 Income taxes paid	-	-
1.7 Government grants and tax incentives	-	589
1.8 Other (provide details if material)		
1.9 Net cash from / (used in) operating activities	(438)	(1,434)
2. Cash flows from investing activities		
2.1 Payments to acquire or for:		
(a) entities	-	-
(b) businesses	-	-
(c) property, plant and equipment	(74)	(75)
(d) investments	-	-
(e) intellectual property	-	-
(f) other non-current assets (software development)	(449)	(1,680)

Consolidated statement of cash flows		Current quarter \$A'000	Year to date (12 months) \$A'000
2.2	Proceeds from disposal of:		
	(a) entities		
	(b) businesses		
	(c) property, plant and equipment		
	(d) investments		
	(e) intellectual property		
	(f) other non-current assets		
2.3	Cash flows from loans to other entities		
2.4	Dividends received (see note 3)		
2.5	Other (provide details if material)		
2.6	Net cash from / (used in) investing activities	(523)	(1,755)
3.	Cash flows from financing activities		
3.1	Proceeds from issues of equity securities (excluding convertible debt securities)	1,707	4,064
3.2	Proceeds from issue of convertible debt securities	-	-
3.3	Proceeds from exercise of options	-	-
3.4	Transaction costs related to issues of equity securities or convertible debt securities	(109)	(275)
3.5	Proceeds from borrowings	-	138
3.6	Repayment of borrowings	(227)	(336)
3.7	Transaction costs related to loans and borrowings	-	-
3.8	Dividends paid	-	-
3.9	Other (provide details if material)		
3.10	Net cash from / (used in) financing activities	1,371	3,591
4.	Net increase / (decrease) in cash and cash equivalents for the period		
4.1	Cash and cash equivalents at beginning of period	205	213
4.2	Net cash from / (used in) operating activities (item 1.9 above)	(438)	(1,434)
4.3	Net cash from / (used in) investing activities (item 2.6 above)	(523)	(1,755)
4.4	Net cash from / (used in) financing activities (item 3.10 above)	1,371	3,591

Consolidated statement of cash flows		Current quarter \$A'000	Year to date (12 months) \$A'000
4.5	Effect of movement in exchange rates on cash held	-	-
4.6	Cash and cash equivalents at end of period	615	615

5.	Reconciliation of cash and cash equivalents at the end of the quarter (as shown in the consolidated statement of cash flows) to the related items in the accounts	Current quarter \$A'000	Previous quarter \$A'000
5.1	Bank balances	595	185
5.2	Call deposits	20	20
5.3	Bank overdrafts		
5.4	Other (provide details)		
5.5	Cash and cash equivalents at end of quarter (should equal item 4.6 above)	615	205

6.	Payments to related parties of the entity and their associates	Current quarter \$A'000
6.1	Aggregate amount of payments to related parties and their associates included in item 1	221
6.2	Aggregate amount of payments to related parties and their associates included in item 2	
<i>Note: if any amounts are shown in items 6.1 or 6.2, your quarterly activity report must include a description of, and an explanation for, such payments.</i> NB: The amount at item 6.1 includes director fees paid to each of the directors, as well as office rental and outgoings paid to an entity related to Dr. Garry Garside		

7.	Financing facilities <i>Note: the term "facility" includes all forms of financing arrangements available to the entity.</i> <i>Add notes as necessary for an understanding of the sources of finance available to the entity.</i>	Total facility amount at quarter end \$A'000	Amount drawn at quarter end \$A'000
7.1	Loan facilities	\$10,000,000	-
7.2	Credit standby arrangements	-	-
7.3	Other (please specify)	-	-
7.4	Total financing facilities	\$10,000,000	-
7.5	Unused financing facilities available at quarter end		\$10,000,000
7.6	Include in the box below a description of each facility above, including the lender, interest rate, maturity date and whether it is secured or unsecured. If any additional financing facilities have been entered into or are proposed to be entered into after quarter end, include a note providing details of those facilities as well. Refer announcement of 28 May 2025 for full details. Senior secured credit facility entered into on 27 June 2025 (but subject to conditions precedent to drawdown) for the funding of RentBond loans. Interest payable on the outstanding balance at 15% per annum, maturity date of 31 January 2027. Security charge over the RNT Groups assets including \$1.5 million cash security.		

8.	Estimated cash available for future operating activities	\$A'000
8.1	Net cash from / (used in) operating activities (item 1.9)	(438)
8.2	Cash and cash equivalents at quarter end (item 4.6)	615
8.3	Unused finance facilities available at quarter end (item 7.5)	-
8.4	Total available funding (item 8.2 + item 8.3)	615
8.5	Estimated quarters of funding available (item 8.4 divided by item 8.1)	1.40
	<i>Note: if the entity has reported positive net operating cash flows in item 1.9, answer item 8.5 as "N/A". Otherwise, a figure for the estimated quarters of funding available must be included in item 8.5.</i>	
8.6	If item 8.5 is less than 2 quarters, please provide answers to the following questions: 8.6.1 Does the entity expect that it will continue to have the current level of net operating cash flows for the time being and, if not, why not? Answer: No. The Company's performance is improving as outlined in the accompanying Quarterly Activity Report. 8.6.2 Has the entity taken any steps, or does it propose to take any steps, to raise further cash to fund its operations and, if so, what are those steps and how likely does it believe that they will be successful? Answer: Yes. On 30 July 2025 the Company completed a fully-underwritten Entitlement Issue to raise \$2.67m (before costs). In addition, the Company expects to achieve financial close on a \$10 million senior debt facility as initially announced on 28 May 2025.	

8.6.3 Does the entity expect to be able to continue its operations and to meet its business objectives and, if so, on what basis?

Answer: Yes, the Company expects to be able to continue its operations and to meet its business objectives on the basis of the improving operating cash outlook, the new debt facility and with the Entitlement Issue to raise \$2.67m (before costs) that settled after the end of the quarter.

Note: where item 8.5 is less than 2 quarters, all of questions 8.6.1, 8.6.2 and 8.6.3 above must be answered.

Compliance statement

- 1 This statement has been prepared in accordance with accounting standards and policies which comply with Listing Rule 19.11A.
- 2 This statement gives a true and fair view of the matters disclosed.

Date: 30 July 2025

By the Board

Authorised by:
(Name of body or officer authorising release – see note 4)

Notes

1. This quarterly cash flow report and the accompanying activity report provide a basis for informing the market about the entity's activities for the past quarter, how they have been financed and the effect this has had on its cash position. An entity that wishes to disclose additional information over and above the minimum required under the Listing Rules is encouraged to do so.
2. If this quarterly cash flow report has been prepared in accordance with Australian Accounting Standards, the definitions in, and provisions of, *AASB 107: Statement of Cash Flows* apply to this report. If this quarterly cash flow report has been prepared in accordance with other accounting standards agreed by ASX pursuant to Listing Rule 19.11A, the corresponding equivalent standard applies to this report.
3. Dividends received may be classified either as cash flows from operating activities or cash flows from investing activities, depending on the accounting policy of the entity.
4. If this report has been authorised for release to the market by your board of directors, you can insert here: "By the board". If it has been authorised for release to the market by a committee of your board of directors, you can insert here: "By the [name of board committee – eg Audit and Risk Committee]". If it has been authorised for release to the market by a disclosure committee, you can insert here: "By the Disclosure Committee".
5. If this report has been authorised for release to the market by your board of directors and you wish to hold yourself out as complying with recommendation 4.2 of the ASX Corporate Governance Council's *Corporate Governance Principles and Recommendations*, the board should have received a declaration from its CEO and CFO that, in their opinion, the financial records of the entity have been properly maintained, that this report complies with the appropriate accounting standards and gives a true and fair view of the cash flows of the entity, and that their opinion has been formed on the basis of a sound system of risk management and internal control which is operating effectively.