

INVESTOR PRESENTATION

FEBRUARY 2026

ASX: RNT



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- ✓ Rent.com.au has a strong advocacy position in the rental market from which to grow its customer base and product suite.
- ✓ Huge, under-served market providing significant growth opportunity.
- ✓ Record revenues being achieved since the business accelerated its transition towards solutions that provide recurring revenue.
- ✓ \$8.5 million in cash and \$3.5 million in undrawn debt to pursue profitable growth.

rent.com.au

A PLATFORM MADE FOR RENTERS

A customer-driven platform, empowering renters through simple, smart and secure ways to pay (bond, rent, bills and more) and take control of their finances to turn renting into a rewarding step towards independence.

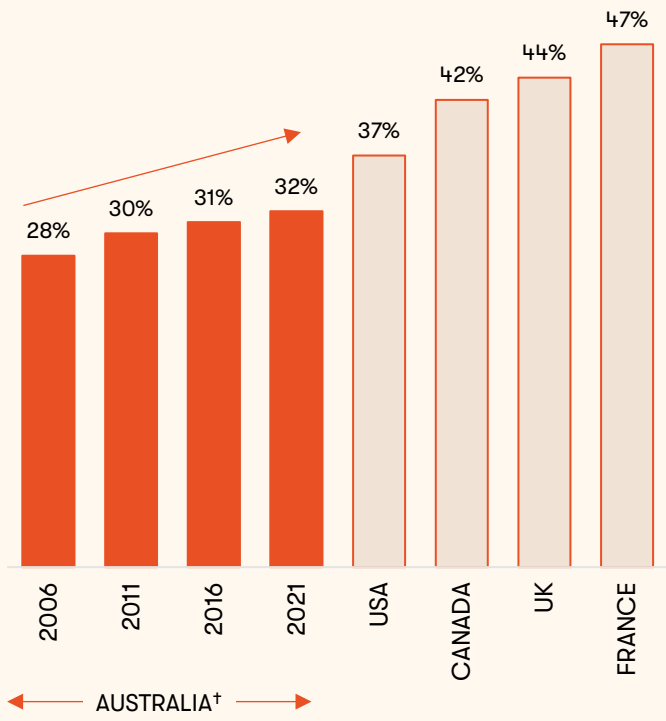


**ONE THIRD OF
AUSTRALIANS
RENT**

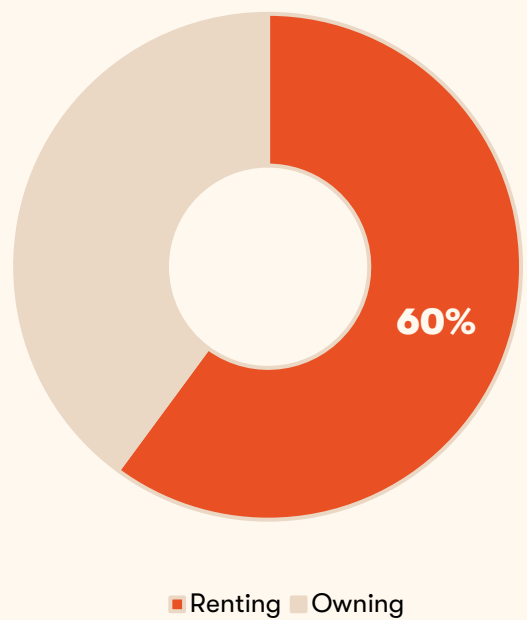
AUSTRALIA'S \$85B RENTAL ECONOMY

Renting is a fast-growing segment, skewed towards younger, digitally native Australians.

% of POPULATION RENTING



60% of UNDER-35s RENT†



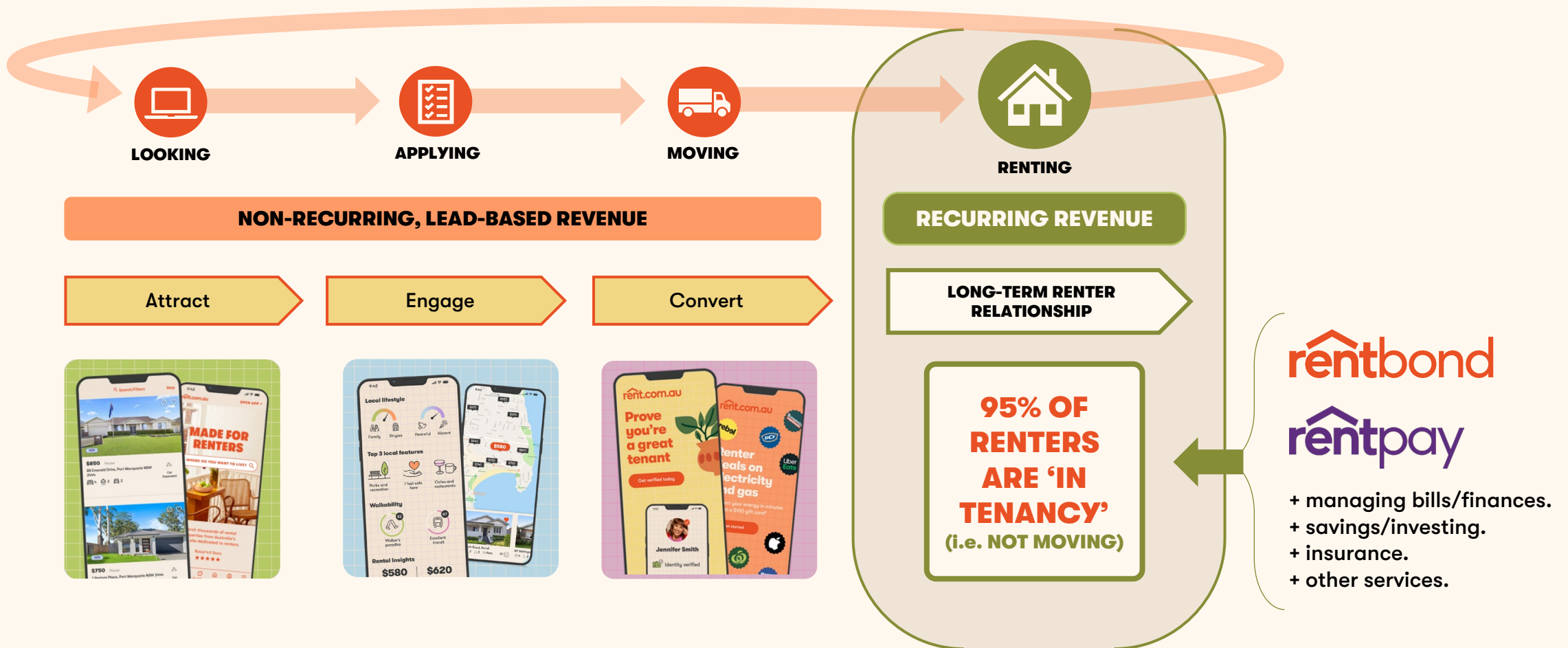
MASSIVE ADDRESSABLE MARKET



WITH \$85B* IN ANNUAL RENT AND \$200M* IN MONTHLY BONDS, RENTERS ARE NOT WELL SERVED AND PRESENT A HUGE RECURRING PAYMENTS OPPORTUNITY.

* Source: Rent.com.au estimates. \$85B based on 2.5 million households renting from private landlords (ABS) x \$680 per week (Rent.com.au) x 52 weeks. \$200M based on 4 x \$680 x ~80,000 homes rented per month.
† Source: ABS data. Overseas renting population data from various sources, Rent.com.au research.

Building a **financially strong**, **customer-centric** and **highly capable** business by prioritising renting solutions that generate strong recurring revenue streams.



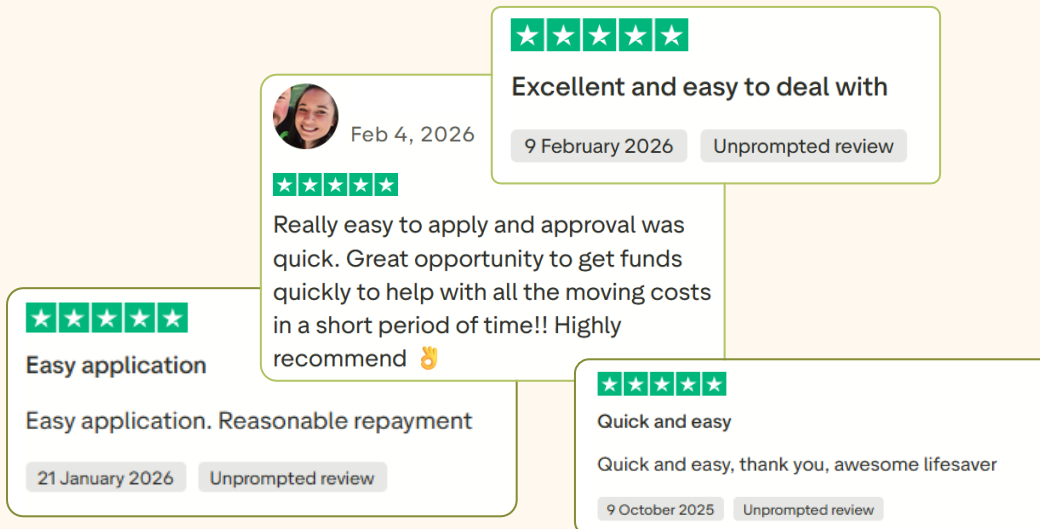
rent.com.au

RENTBOND®

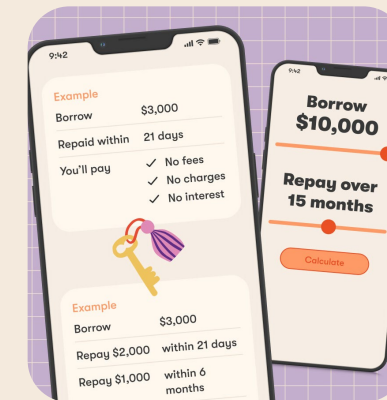


RentBond® is an award winning, renter-first product solving a universal pain point

→ creating sticky engagement, repeat usage and recurring revenue.



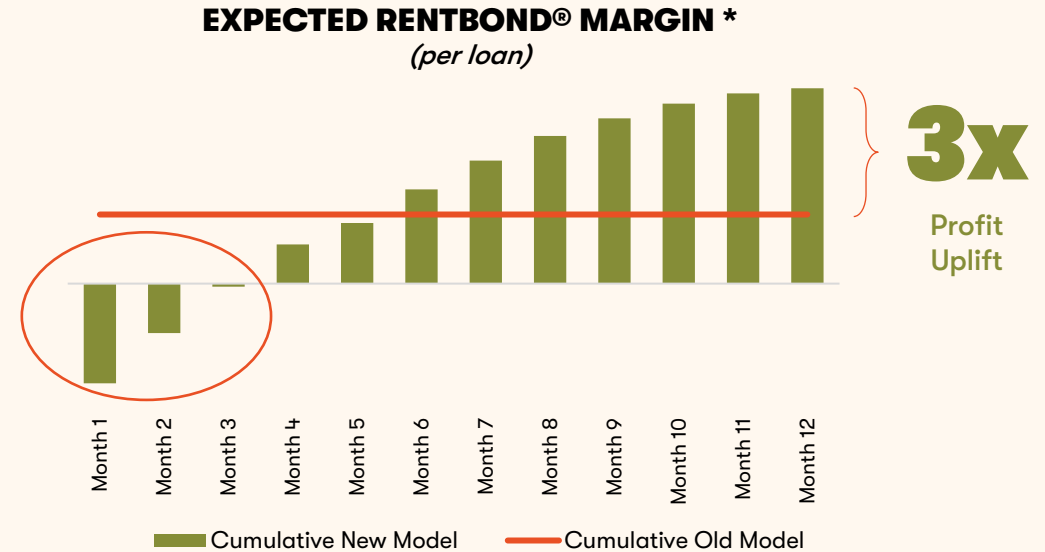
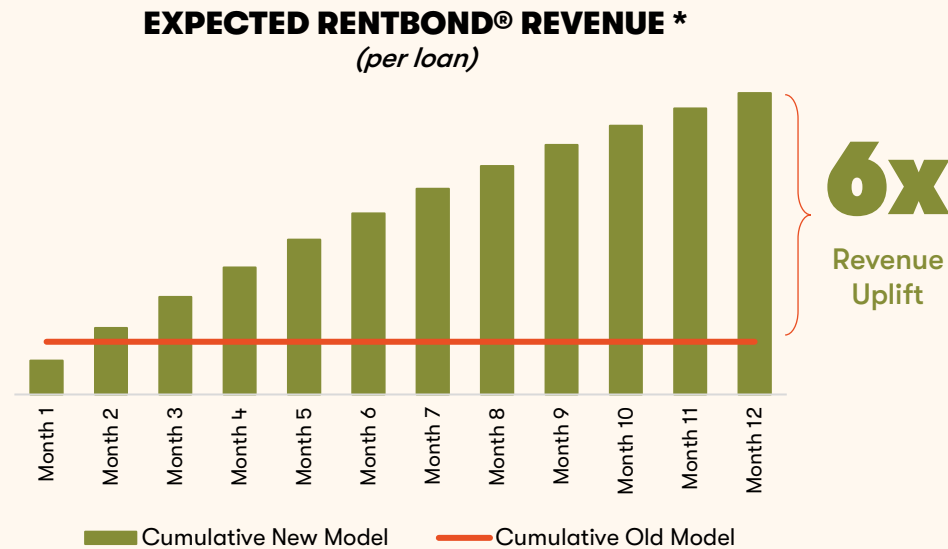
- ✓ **Solves the 'bond gap'**
Help renters smooth the cost of moving.
- ✓ **Cover all moving costs**
Bond, removalists, cleaning, rent-in-advance.
- ✓ **No security required**
Bond stays safe with state governments, doesn't disrupt PM processes.
- ✓ **21 days interest-free**
Repay within 21 days = \$0 fees, \$0 charges.



RENTBOND®: A Different Accounting Model

NOW RECOGNISING A BIGGER SHARE OF REVENUE & PROFIT, BUT OVER THE LIFE OF THE LOAN VS ON DAY ONE

- When RentBond® was purely a referred lead model, all revenue and costs were recognised when customer got a loan.
- Now all revenue is recognised over the life of the loan (effective interest method).
- BUT provision for Expected Credit Losses, some loan costs and the cost of the credit assessment and collections team is recognised upfront.
- This means it takes a few months for the greater revenue and profit share to drive positive EBITDA.

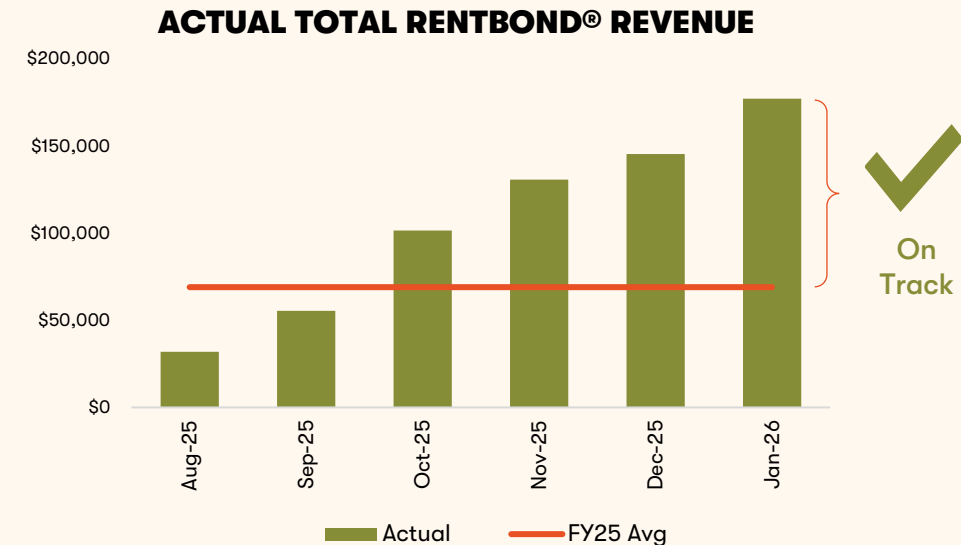
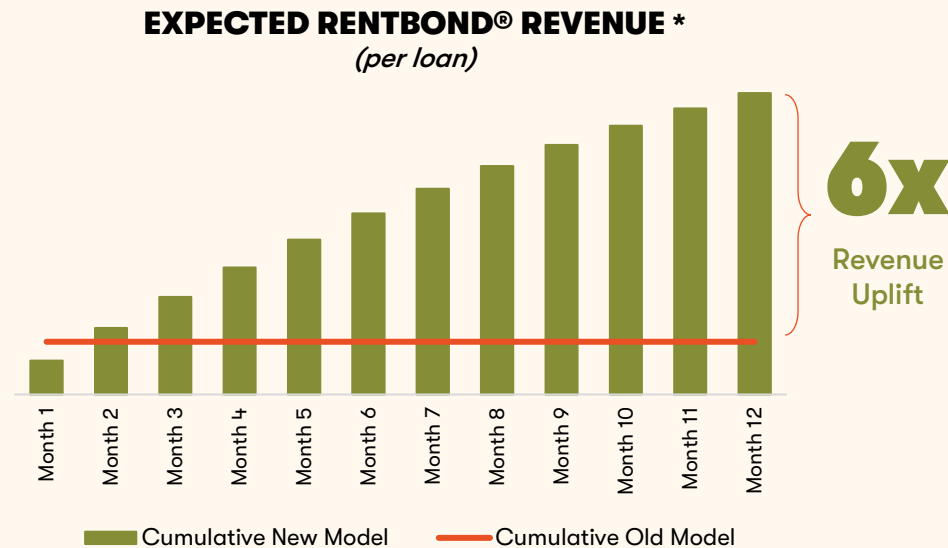


* Illustrative example only. Does not consider fixed costs of servicing. Modelled outcomes based on a RentBond loan of \$3,400 over a 12-month term. RentBond loans vary between \$500 and \$10,000 over terms ranging from 3 months to 24 months. 54% of RentBond loans are between \$2,500 and \$4,000 and 69% for terms between 9 and 15 months. The average amount financed is \$3,892, and the average term is 13 months.

RENTBOND®: On Track to Realise Expected Gains

THE EXPECTED GAINS FROM BRINGING RENTBOND® 'IN HOUSE' ARE BEING VALIDATED BY ACTUAL RESULTS

- In addition to the revenue already recognised, more than **\$1 million in future revenue** is expected from existing loans.
- Actual average loan amounts are 15% higher and average term is 14% longer. **Customers borrowing more money for longer = more overall revenue and profit.**
- Consistently lending \$1 million in new loans per month. Further optimisations targeting 50%-60% volume uplift.
- In addition, RNT still earns valuable upfront commissions for leads it generates but that don't meet its criteria.



* Illustrative example only. Modelled outcomes based on a RentBond loan of \$3,400 over a 12-month term. RentBond loans vary between \$500 and \$10,000 over terms ranging from 3 months to 24 months. 54% of RentBond loans are between \$2,500 and \$4,000 and 69% for terms between 9 and 15 months. The average amount financed is \$3,892, and the average term is 13 months.

Further growth is driven by scale, further improving conversion and seizing adjacent monetisation opportunities.

\$200m of bonds are lodged monthly in Australia. RentBond lending is currently ~\$1m per month.

Partnership Channels

Expanding via partnerships with classifieds portals & real estate agency partners.

Early-stage discussions with several portals, and rent-tech businesses.

External/direct marketing being evaluated.

Optimise Funding

Current \$10 million funding facility from Eldium Income Fund (\$6.5m drawn). Opportunity to extend limit and review funding mix etc.

RNT's strong cash position has allowed us to start self-funding a portion of loans = reduces costs, improves profit margins.

Growing Our Base

Optimising user experience and exploring AI-led decisioning, rental application information to maximise conversion and to re-engage 100k+ past applicants.

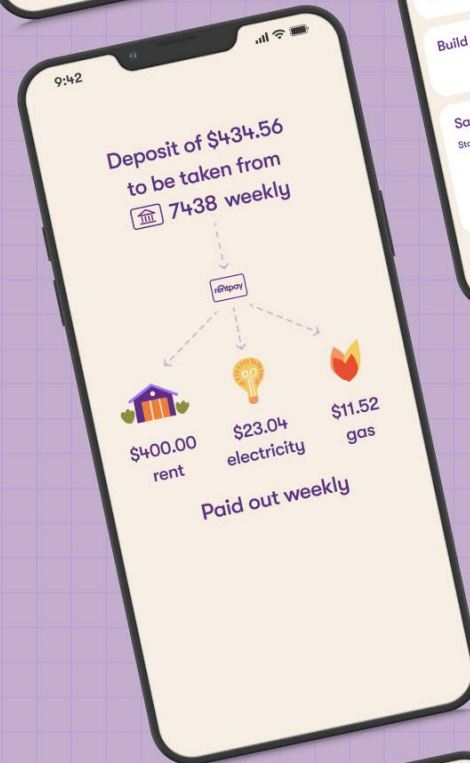
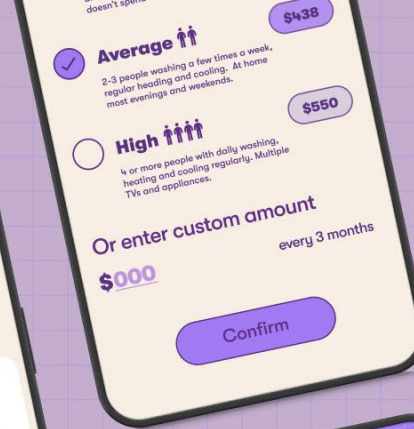
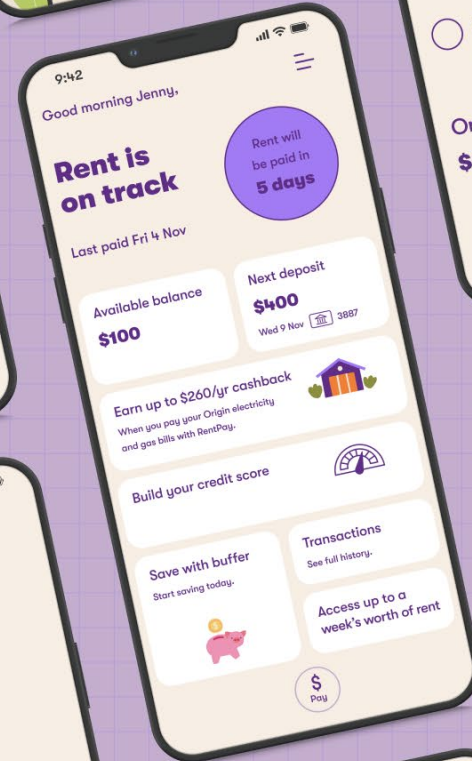
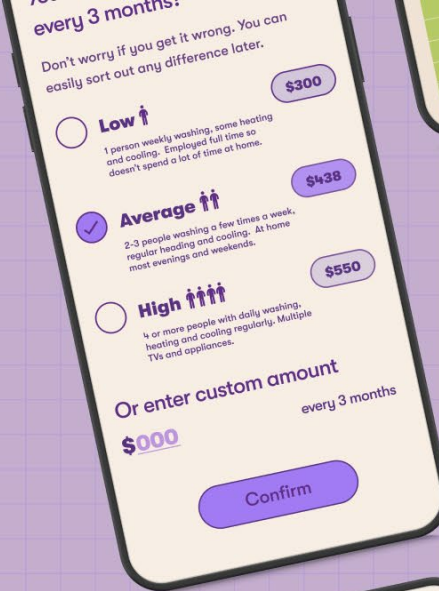
Anticipate 50%-60% volume uplift from current base as capability matures.

Product Extensions

Develop additional renter credit products and determine how and when to offer them so we don't cannibalise RentBond®. BNPL, Line of Credit and Credit Cards.

High volume of renters would consider and use "non-loan" type products.

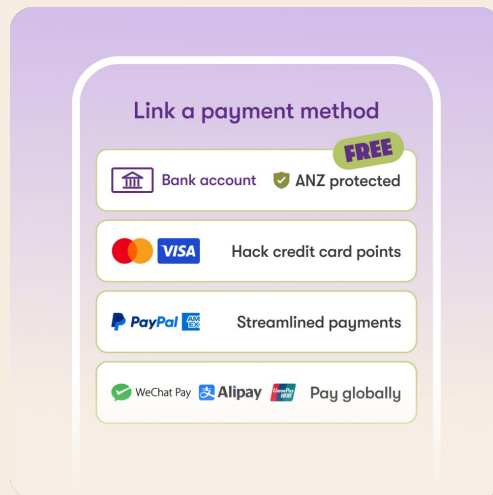
RENTPAY



FLEXIBLE, HIGH FREQUENCY PAYMENTS

Flexible payment options to suit renters

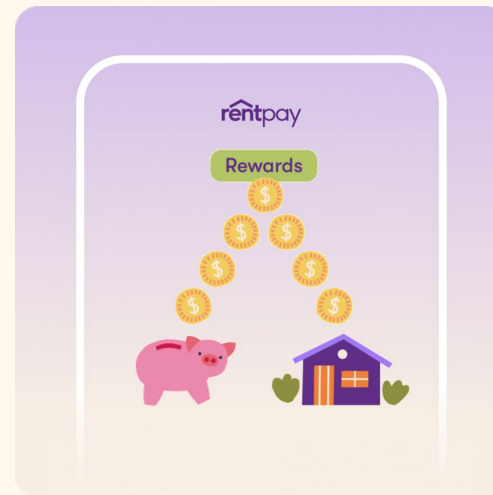
- ✓ Multiple payment methods drives adoption and payment frequency.
- ✓ Agents paid on time; renters retain flexibility.
- ✓ Freemium model – pay only for added value.
- ✓ Higher margins from premium payment methods.



REWARDS DRIVEN ENGAGEMENT

Everyday savings for renters

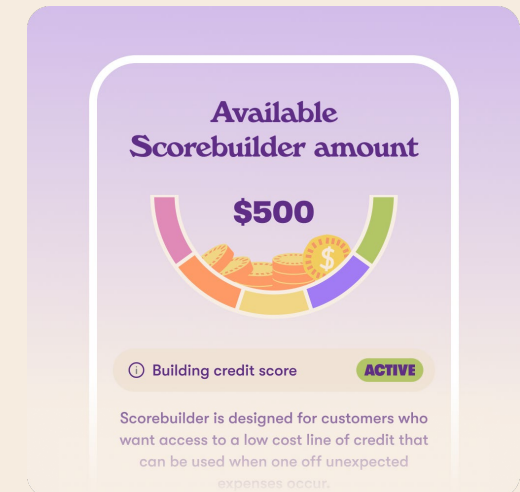
- ✓ Cashback from 140+ national retailers.
- ✓ Incentivises repeat use and higher engagement.
- ✓ Helps reduce bill stress & build savings.
- ✓ Higher engagement with rewards offers drives additional revenue/margin opportunities.



BUILDING FINANCIAL RESILIENCE & CAPABILITY

Improves financial health

- ✓ Rent payments reported to credit bureaus.
- ✓ Access to emergency funds when needed.
- ✓ Lays the platform for product expansion across credit and savings/investments.
- ✓ Now funded directly by RentPay = higher margins.



RentPay Drives Renter-led Adoption, Repeat Usage and Margin Expansion

With a platform that already processes a significant volume of payments every day, we know it works and we can focus on adding margin accretive products.

\$85 billion in rent is paid annually in Australia. ~\$260m per annum is currently paid via RentPay.

Customer Growth Channels

Referral partnerships (CPA model).

Real estate agencies (SaaS model).

Consumer marketing (brand and performance).

Real estate agent repricing live February 2026
(fixed pricing = more certainty over cost, free for tenants).

Optimise the RNT platform

With strong RentBond® customer growth and a longer, enduring relationship with those customers well into tenancy, RNT is bringing its products into a single platform to maximise cross-sell opportunities.

BUT near-term profitability is the priority.

Growing Our Base

Freemium revenue model → aligning price with perceived value.

Improve payment margins, reduce cost to serve

Rewards and gamification.

Freemium model and payments repricing live from 23 February 2026.

Product Extensions

Tools for managing bills/finances.

Savings/investing plans.

Insurance.

Other credit products.

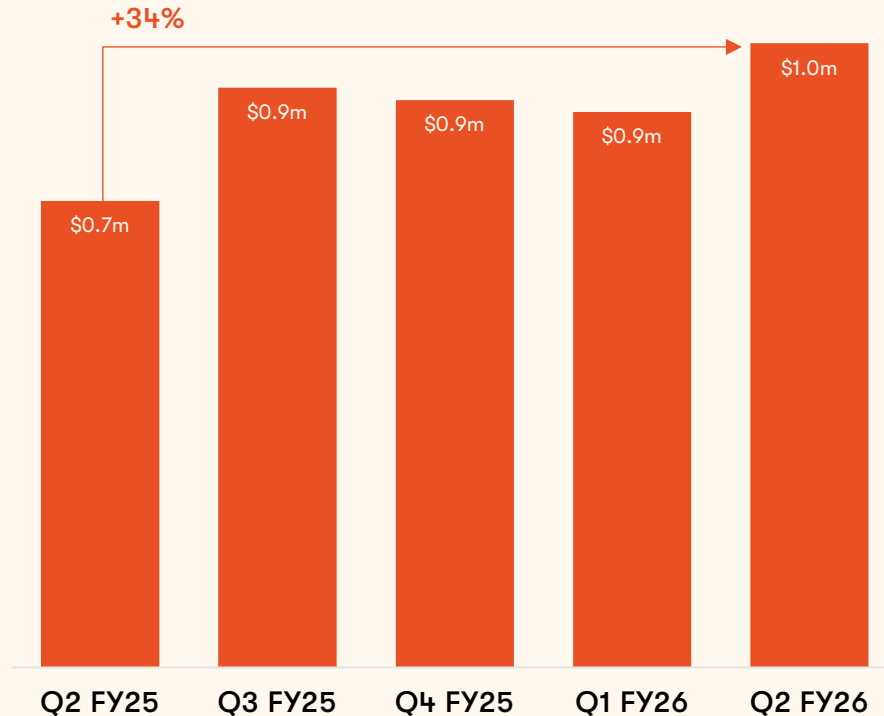
Strong focus on products that are margin accretive from the start.

OUTLOOK

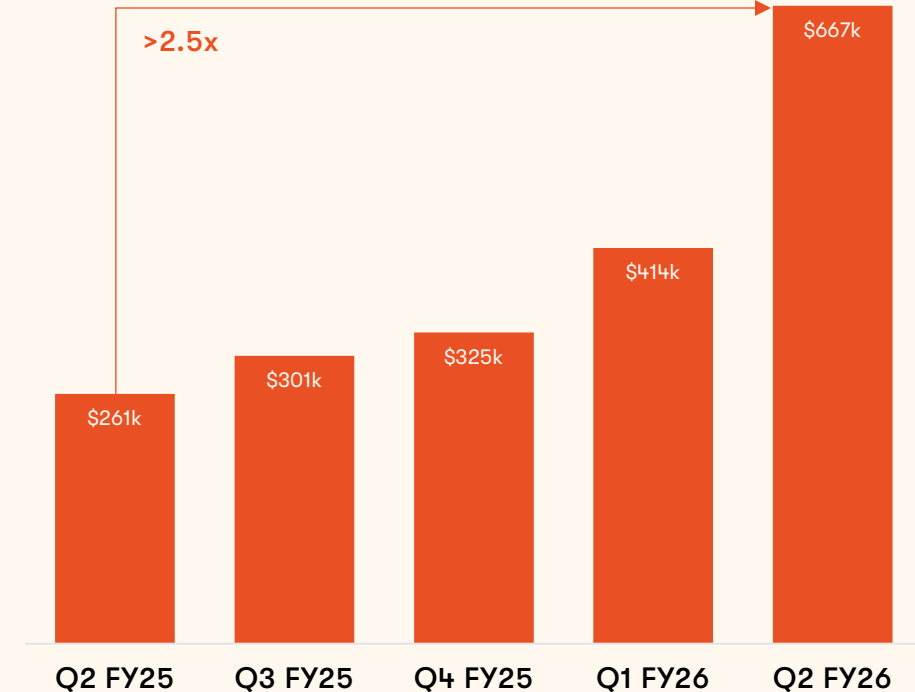
RECURRING REVENUE DRIVING GROWTH

Clear benefit of recurring revenue model evident in Group results, with another step change driven by RentBond®.

QUARTERLY TOTAL REVENUE



QUARTERLY RECURRING REVENUE



+155% RECURRING REVENUE GROWTH YoY AND STILL GROWING.
ON TRACK FOR FURTHER SUCCESSIVE REVENUE GROWTH QUARTERS AS WE TARGET \$1.8M Q2 FY27 REVENUE.

REVENUE GROWTH

*Double monthly Revenue
by Q2 FY27**

PROFITABILITY

*Positive Group EBITDA
by Q2 FY27*

RECURRING REVENUE

*>70% Recurring Revenue
by Q4 FY26*

- **+30% year on year revenue growth driven by RentBond® and RentPay.**
- Record revenue month for January 2026 (over \$400k). On track for another ~20% quarter on quarter revenue growth.
- Recurring revenues 58% of total for H1 FY26 (67% for Q2 FY26) and more than double H1 FY25.
- EBITDA improving in line with expectations. Last 3 months Group EBITDA was 25% better than prior 3 months and **we expect to achieve positive EBITDA and cashflow before the end of 2026.**
- With ~\$8.5m in cash as at 24 February, RNT is using this cash to reduce the amount of debt used to fund RentBond®, further improving the profitability outlook.

* Target = \$1.8m or better for Q2 FY27. Average monthly revenue January to June 2025 (i.e. prior to transition) averaged ~\$300k.

CORPORATE INFORMATION

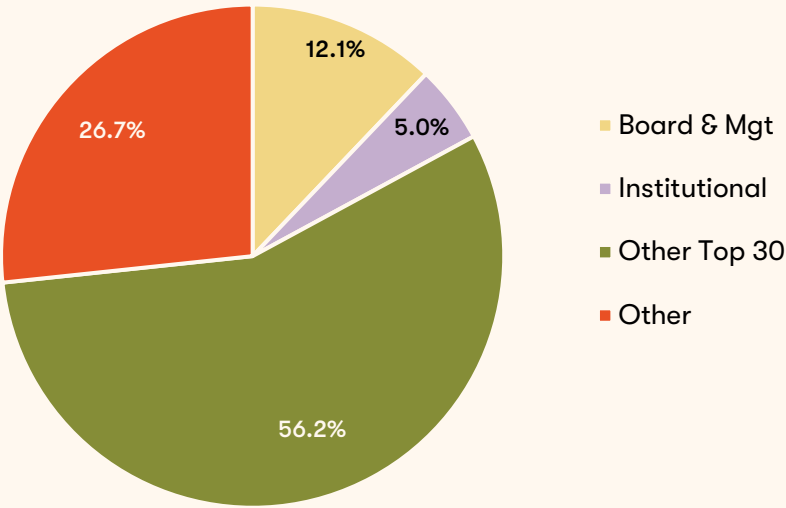
Ordinary Shares	
Share price	\$0.050
Ordinary Shares on issue	1,159.7m
MARKET CAPITALISATION	\$58.0m
Cash on hand	\$8.5m
Senior Secured Debt Facility (net balance owing) ⁽¹⁾	(\$5.0m)
ENTERPRISE VALUE	\$54.5m

Top shareholders	%
Valerie Frazer	16.8%
Andrew Frazer	15.6%
John Wood (Director)	6.6%
Ajava Holdings	5.8%
SG Hiscock (Fund)	~5.0%

SHARE PRICE LAST 12 MONTHS



SHAREHOLDING DISTRIBUTION



(1) A total of \$6.5 million has been drawn on the facility, leaving \$3.5 million available to be drawn. A \$1.5 million interest bearing security deposit has been lodged with Eldium Income Fund, meaning net debt is \$5 million (\$6.5m - \$1.5m)

EXPERIENCED BOARD & MANAGEMENT

EXECUTIVE CHAIRMAN



SAM MCDONAGH

Former Airbnb, Ebay, iiNet executive.
CA(ANZ), MAICD
NED at Tiimely Homeloans.

NON-EXECUTIVE DIRECTOR



PHIL WARREN

Former corporate advisor and principal at Automic.
CA(ANZ)
NED at Qoria (ASX:QOR) & others.

NON-EXECUTIVE DIRECTOR



GARRY GARSIDE

Experienced property developer and investor.
MBA (UWA), AICD.

NON-EXECUTIVE DIRECTOR



JOHN WOOD

Experienced property developer and was previously an entrepreneur of the year.

CHIEF EXECUTIVE OFFICER



JAN FERREIRA

20+ years ASX experience
CIMA, GAICD, ex-EY
10+ years consumer finance.

CHIEF OPERATING OFFICER



SYE HUGHES

20+ years product, sales and marketing experience.
REA, Domain, Health Engine.

CHIEF FINANCIAL OFFICER & CO SEC



ADAM WEBB WARE

25+ years banking and finance CA(ANZ), Grad Dip in Applied Corporate Governance.

GM FINANCIAL PRODUCTS



SHANE LAVAGNA-SLATER

20+ years banking and lending including Cash Converters
PhD, GAICD.

HEAD OF DEVELOPMENT



EDUARDO PACHECO

20+ years delivering software solutions across finance, property, media, and gaming.

THANK YOU

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