

Axiom Properties Limited (ASX: AXI)

Automating Real Estate Payments and Processes Investor Presentation – October 2025

(to be renamed Axtec Limited, name change subject to shareholder approval on 27th November 2025)

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About Axiom

We collaborate with industry partners and clients to provide cutting-edge automated processes to drive growth and efficiencies across a partner's operations.

Partner-Driven Evolution: Axiom's evolution into PropTech has been built on years of collaboration with leading industry partners responding to the growing need for automated payments, compliance, and digital workflows via a single platform.

Industry Context: Real estate manages over \$100B in transactions annually but remains fragmented and manual due to legacy systems and platforms.

The Response: Axiom is embedding automation across the real estate lifecycle:

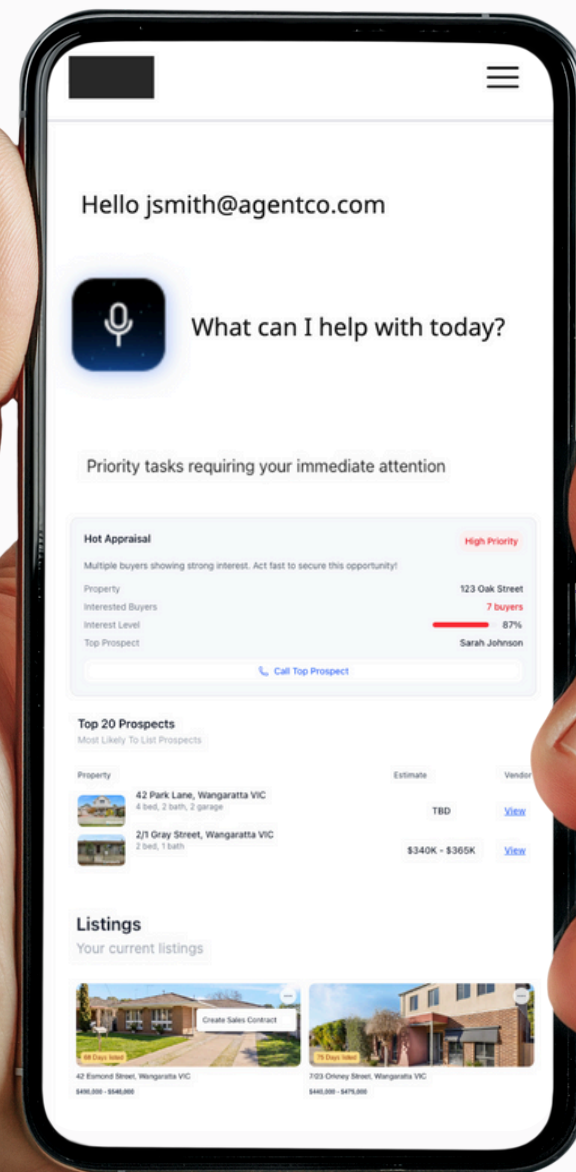
- Payments & Lending – funding solutions for vendors, buyers, landlords and agents/SME's.
- AI & Data – valuations, propensity and risk models and buyer-vendor matching.
- Consumer Solutions – recurring referral income and lifecycle engagement.

Competitive Edge:

Built on enterprise-grade tech stack, strengthened by AI-driven data analytics and supported by a \$30M debt warehouse facility, creating a scalable and defensible platform.

What do we do?

We build customisable automation for clients and ecosystem partners with embedded payments and lending.



1 Prospecting

Axiom uses AI to identify and qualify high-intent buyers and sellers, creating early opportunities to originate payment and finance products tied to lead generation.

2 Appraisal & Listing

Each appraisal and listing triggers automated valuation, documentation, and vendor-funding workflows that convert agency activity directly into transaction-linked revenue.

3 Contracting & Settlement

Through embedded contracts, payments, and flexible funding, Axiom monetises every transaction event via deposit handling, commission advances, and settlement finance yield.

4 Ownership & Property Management

Post-settlement, Axiom sustains recurring engagement with owners and tenants, generating ongoing payments and lending opportunities across the property lifecycle.

Core Revenue Streams

Revenue Stream	What is it?	How we earn
Lending Products (PaySure)	• Pay Later, Pay on Success and Settlement Advance products for Vendors. • Rental Advance and Pay in Instalment products for Investors. • Commission Advance products for Agents.	Interest, origination and service fees via Axiom's \$30M warehouse.
Automation	• White-label workflow, payments & compliance automation for networks/platforms.	Upfront integration fees + recurring SaaS + usage-based transaction revenue
Consumer and Referral Services	• Post-settlement offers (finance, insurance, utilities) via consumer apps & payment workflows.	Commission share per transaction

Data and Analytics



PointData (AXI 33.3% ownership) delivers proprietary AI models that assess property value, and market dynamics at scale.

Its automated valuation, forecasting, and risk-profiling capabilities enable Axiom to embed real-time property intelligence directly into partner workflows

Payments & Lending



PaySure is the embedded payments and lending engine powering Axiom's financial automation layer.

It enables vendor, commission, settlement, and rental advances through Axiom's \$30M funding warehouse, generating recurring interest and fee income.

Consumer Services



MyHomeVault extends Axiom's automation beyond the transaction to deliver ongoing consumer engagement and referral monetisation.

It provides property owners and tenants with a secure digital vault for managing documents, reminders, and connected services, creating a persistent post-settlement channel for finance, insurance, utilities, and maintenance offers that drive recurring referral revenue.

Axiom Properties Limited

Axiom's Automation Platform delivers end-to-end digital infrastructure that streamlines how the real estate industry operates. It embeds automated payments, lending, compliance, and data-driven workflows directly into existing systems enabling partners to scale faster, convert more listings, and retain clients throughout the property lifecycle.

Lead Generation



Proffer is Axiom's off-market and appraisal marketplace that connects property owners, buyers, and agents through verified data and AI-driven insights.

It delivers qualified, high-intent prospects directly to agency clients driving new listings, faster appraisals conversion and increased transaction volume. By integrating seamlessly into existing CRM and marketing systems, Proffer expands the top of the funnel and fuels downstream growth for Axiom's payments and lending products.

The Power of Data

Axiom's competitive advantage is underpinned by proprietary data assets and long-term model training across its platform.

Through PaySure and PointData, Axiom has amassed years of property, valuation, and transaction data that have been continuously refined by machine learning models trained and validated on real-world property outcomes.

This deep dataset gives Axiom a structural moat in applying AI to real estate, enabling highly accurate valuations, sellability forecasts and risk scoring that competitors cannot easily replicate.

When combined with live transaction and behavioural data from PaySure, Proffer, and MyHomeVault, the models become increasingly predictive, creating compounding network effects that enhance partner automation, improve credit and marketing precision and strengthen Axiom's defensible position in the PropTech AI landscape.

Growth Trajectory

- Massive addressable market: \$100B+ annual real estate payment flows, still largely manual.
- Contracted access: integrations underway with settlement, network and property-management platforms.
- Capital-ready for growth: \$30M wholesale debt facility to fund loan origination growth from contracted distribution partnerships.

Company Highlights

- Leading automation & payments platform for the real estate industry
- Multiple revenue streams — lending, SaaS automation, referrals
- \$30M wholesale debt warehouse
- \$70M+ revenue pipeline with embedded transaction access
- Name change to Axtec Limited (subject to shareholder approval) aligns with technology focus and re-rating opportunity
- Executive and Advisor team with 20+ years experience spanning Domain Group, Ray White, LJ Hooker and Harcourts

Management

Board

James Service AM – Chairman

Ben Laurance – Managing Director

Liu Ying Chun – Director

Executive

Rob Towey – Chief Executive Officer

Brad Melman – Chief Operating Officer

Capital Structure

524,613,658 Fully Paid Ordinary Shares

(post recent capital raising and shareholder approval)

\$1,275,000 Convertible Notes

(subject to shareholder approval)

Rob Towey: Chief Executive Officer

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