

AGM FY25 Investor Presentation

21 November 2025



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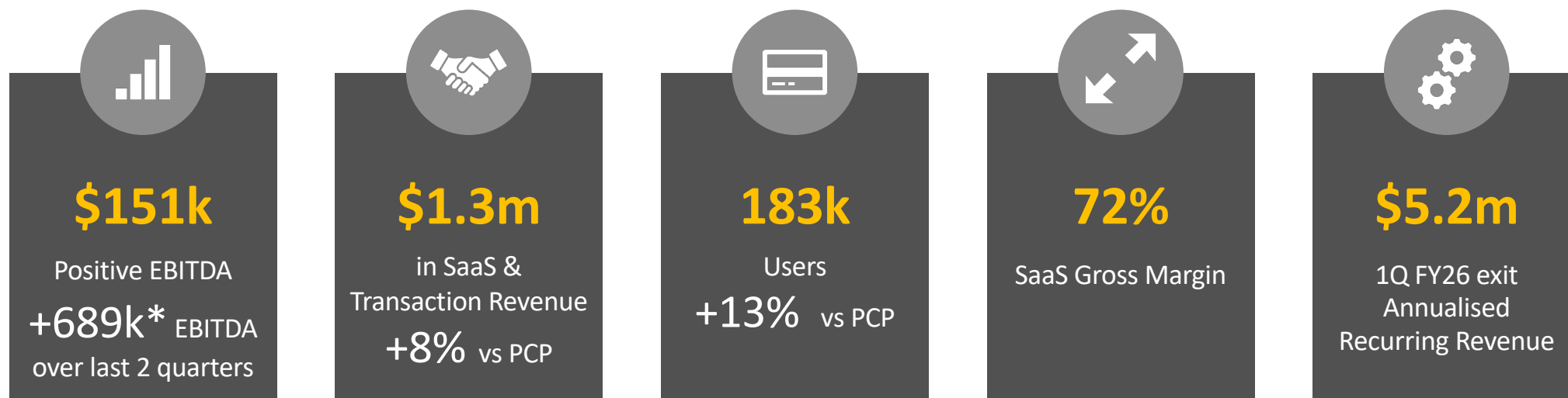
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14% increase in users drove SaaS Revenue in 1QFY26 + EBITDA Profitability

The growing scale of our business was reflected in a record \$1.3m in SaaS revenue delivered in the quarter



* Q4FY25 included one-off SaaS revenue of \$220k

Q1FY26 started well. Maintained EBITDA positive momentum from the previous quarter

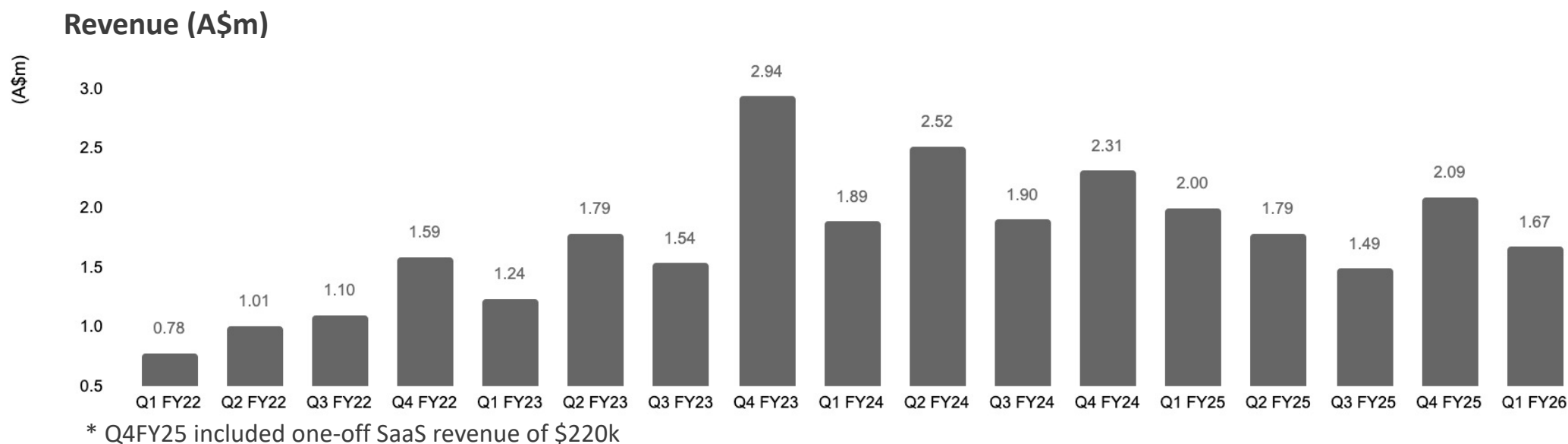
- Quarterly transaction and recurring SaaS revenue of \$1.3 million, up 8% on the previous corresponding period (PCP). Total revenue was \$1.7m
- Annualised Recurring transaction and SaaS Revenue (ARR) of c.\$5.2 million
- SaaS Gross margins continued to improve to 72% for Q1FY26
- EBITDA positive for 2 quarters in a row, well positioned to continue towards profitability

	1QFY25	2QFY25	3QFY25	4QFY25*	1QFY26
Total Revenue (A\$k)	1,978	1,766	1,493	2,048	1,667
SaaS & Transaction Revenue (A\$k)	1,202	1,228	1,119	1,580	1,290
SaaS Gross Margin	52%	66%	57%	65%	72%
Total Expenses	1,360	1,357	1,168	981	1,020
EBITDA (A\$k)	(215)	(130)	(212)	538	151
Nett Profit/Loss (A\$k)	(406)	(320)	(381)	313	(52)

* Q4FY25 included one-off SaaS revenue of \$220k

Total Revenue

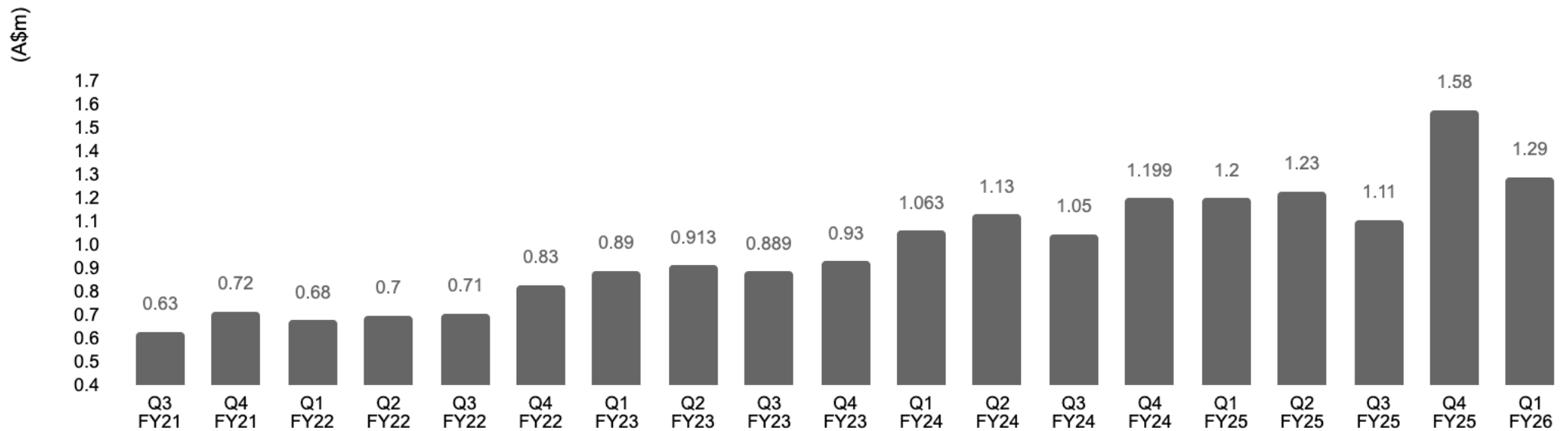
- Total revenue for 1Q FY26 of \$1.7 million down 16% on the PCP as implementation activity is just beginning post election
- Additional implementation partnerships have been established to both increase implementation capacity and expands customer base
- Strong pipeline of new business through FY26



Recurring & Transaction SaaS Revenue

- Strong quarterly transaction and recurring SaaS revenue of \$1.3 million, up 8% on the pcp
- Growth driven by growing user numbers as ARPU remained stable
- 1Q FY26 with Annualised Recurring SaaS and transaction Revenue (ARR) of c.\$5.2 million
- 1Q FY26 saw a 53% increase in customer travel trips (component of SaaS revenue)

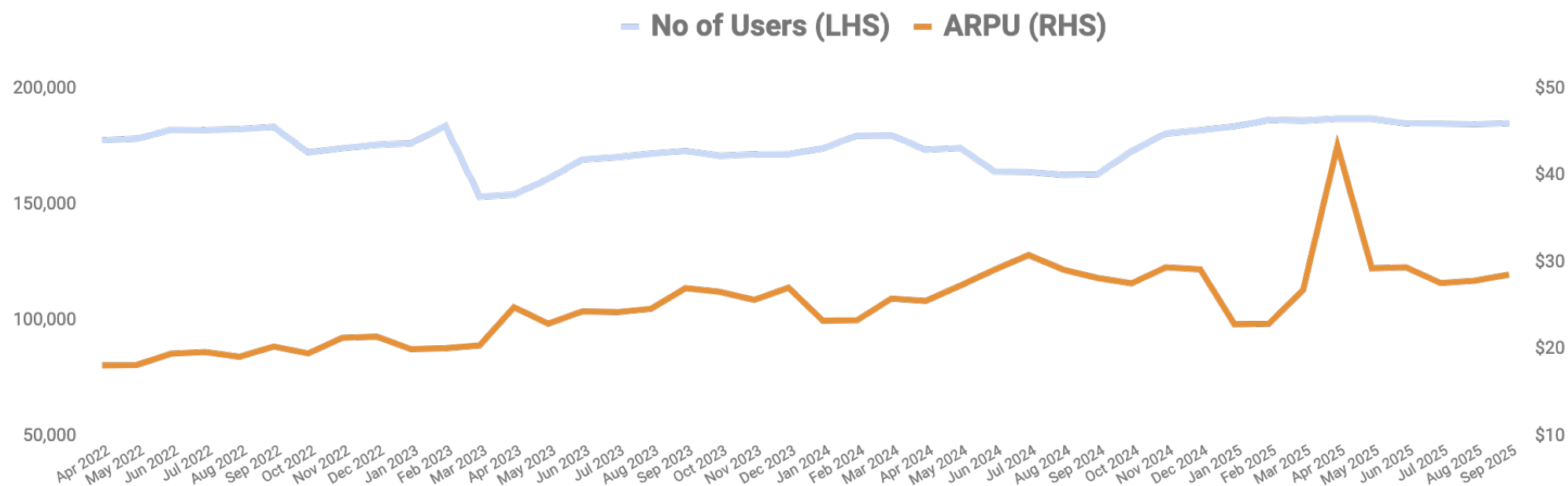
Quarterly Recurring & Transaction SaaS Revenue (A\$m)



* Q4FY25 included one-off SaaS revenue of \$220k

User Growth and ARPU

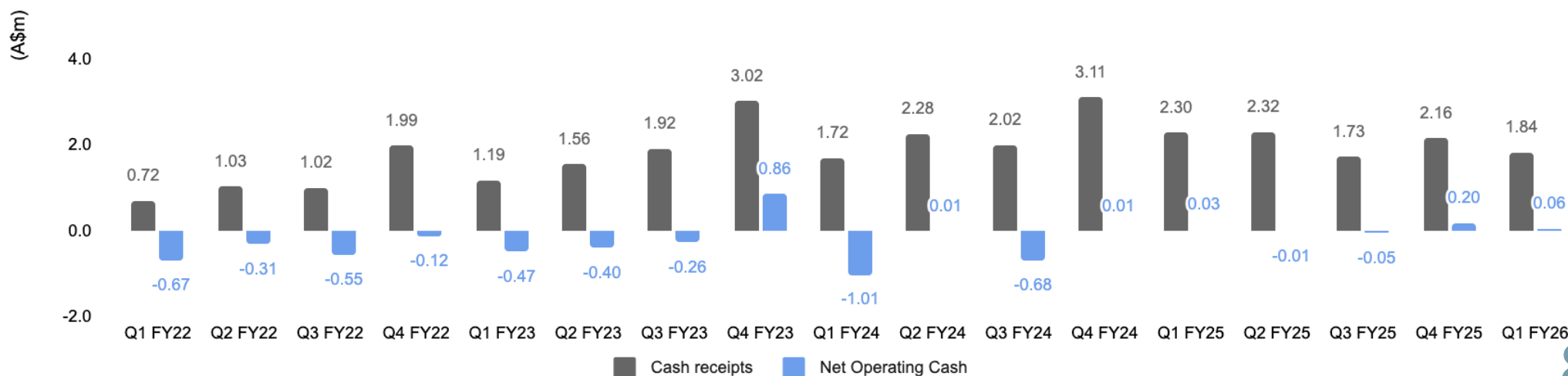
- The number of users on our platforms of over 183k
- 1Q FY26 ARPU of \$28.52 was stable
- Increasing Federal Government users and high ARPU bodes well for future revenue growth



2nd Quarter of Positive EBITDA

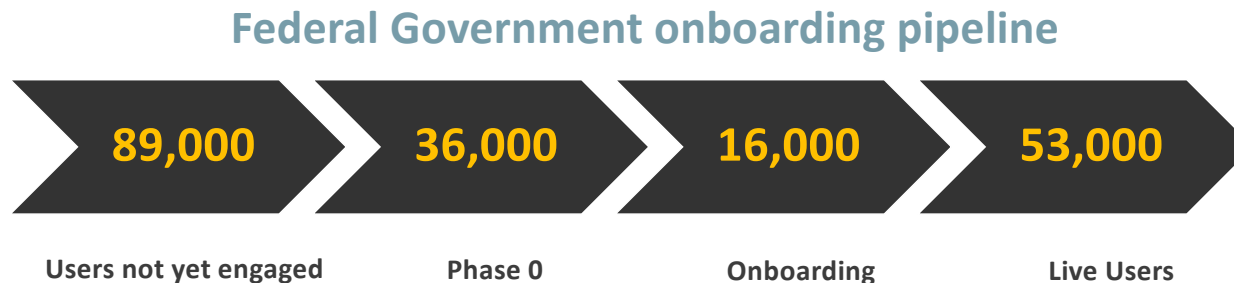
- Operational cash inflow of \$55k million
- Positive \$151k EBITDA (unaudited management accounts) bringing trailing 6 months to Positive \$689k EBITDA (Q4FY25 includes \$220k of one-off revenue)
- Total cost down 38% vs PCP, driven by a 45% decrease in Admin and Corporate costs
- Cash available at \$1.6 million at 30 September 2025 supported by a \$1.5 million loan facility. \$450k had been drawn down during the quarter with \$50k repaid by 30 September

Cashflow performance



Federal Government opportunity

- 53k live users which account for ~29% of total user base
- Total Addressable Market (TAM) of ~194k users in total (excluding the Department of Defence)
- FedGov ARPU of \$43 as at September 2025
- Good number of non-client departments engaging in market for solutions
- On-boarded additional implementation partners



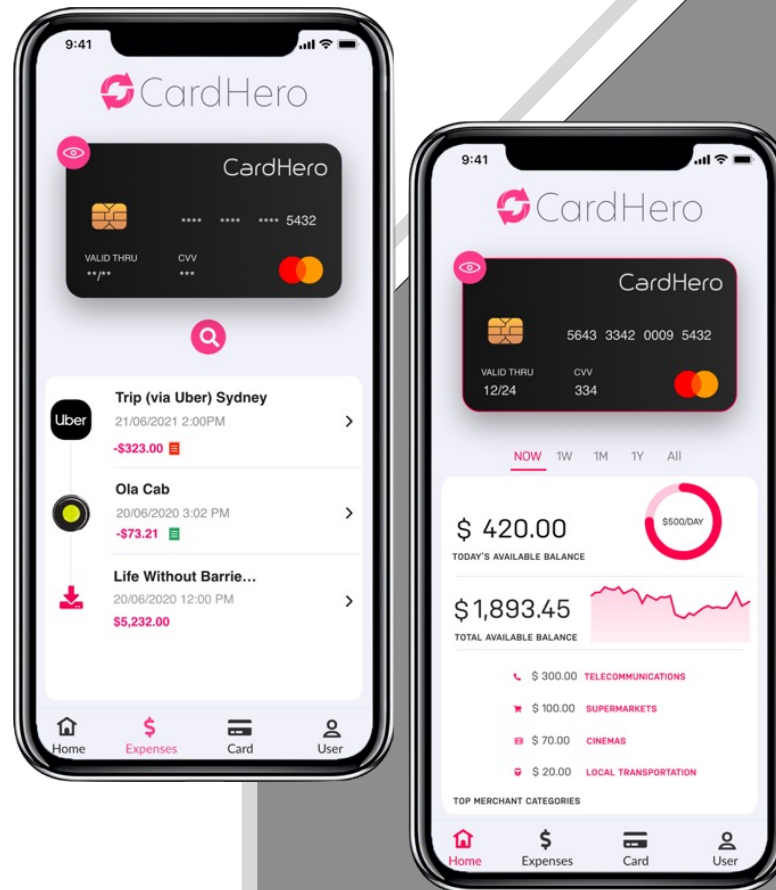
Source: https://budget.gov.au/content/bp4/download/bp4_10_staffing_of_agencies.pdf.

Employee Purchasing

Interesting Features:

- Administrators can view available funds, past transactions and recent top-ups
- Merchant type, geographical and currency configuration
- Pre-approval process and post transaction reporting

Clients On-Boarded



Fund Disbursement

Core Target Market:

- Large volume of transactions
- Pre-approval capabilities
- Post transaction reporting tools

Pipeline Value:

\$3,000,000

Clients On-Boarded



LIFE
WITHOUT
BARRIERS

Fund Disbursement Purposes



The outlook

8CO will consolidate and secure its position in **large enterprise financial payments and transaction management**

A clear focus on:



Grow organic revenue through new agency wins, uplift in users and increase of ARPU



Identify new opportunities with clients to deliver payments and transaction management



Focus on strategy to deliver CardHero existing clients and clearly defined opportunities



Grow positive operating cash flow and drive profitability



Develop partner ecosystem to scale distribution to new markets



Investor Relations

Nic Lim

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