ANNUAL GENERAL MEETING

27 NOVEMBER 2026

ASX: RNT

rent.com.au

MADE FOR RENTERS

AGENDA

- CHAIRMAN'S WELCOME
- VOTING INSTRUCTIONS
- VOTING OPENS
- RESOLUTIONS & RESULTS OF PROXY VOTING
- VOTING CLOSES
- CEO PRESENTATION
- Q & A

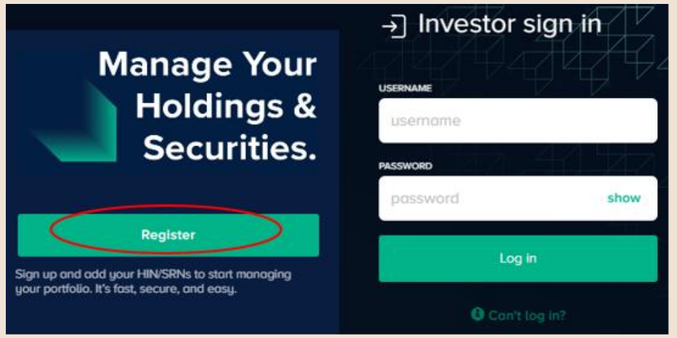
VOTING INSTRUCTIONS

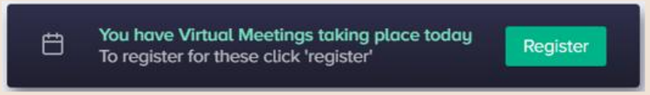
AUTOMIC GROUP

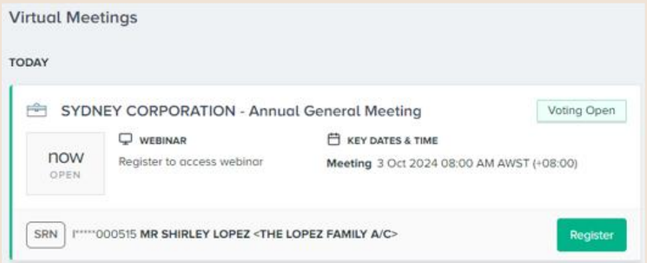
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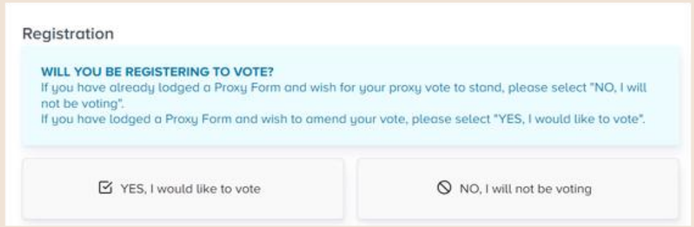
To vote at the virtual meeting:

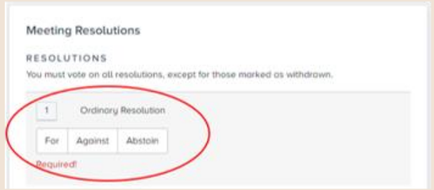
1. Open your internet browser and go to investor.automic.com.au
2. Login with your username and password or click "**register**" if you haven't already created an account. **Shareholders are encouraged to create an account prior to the start of the meeting to ensure there is no delay in attending the virtual meeting.**
3. After logging in, a banner will be displayed at the bottom of your screen.
4. Click on "**Register**" and follow the steps
5. Click on the URL to join the webcast where you can view and listen to the Meeting.
6. Once the Chair of the Meeting has declared the poll open for voting click on "**Refresh**" and click on the "**Vote**" button.
7. Select your voting direction and click "**save**" to submit your vote. Note that you cannot amend your **vote after it has been submitted.**













PROXIES LODGED

RESOLUTION	FOR	AGAINST	DISCRETIONARY (VOTED FOR)	ABSTAINED	EXCLUDED	TOTAL FOR (% OF ELIGIBLE PROXY VOTES)	TOTAL AGAINST (% OF ELIGIBLE PROXY VOTES)
1. Adoption of Remuneration Report	439,854,333	440,187	161,449	950,000	141,440,670	99.90%	0.10%
2. Re-election of Mr Sam McDonagh as Director	568,656,453	546,679	213,546	-	13,429,961	99.90%	0.10%
3. Re-election of Dr Garry Garside as Director	549,918,277	546,679	213,546	-	32,168,137	99.90%	0.10%
4. Approval of 10% Placement Facility	581,071,930	1,539,163	223,546	12,000	-	99.74%	0.26%

50% of the Company's total shareholder voting rights (582,846,639) have lodged proxies

CEO PRESENTATION

27 NOVEMBER 2026

ASX: RNT

rent.com.au

MADE FOR RENTERS

OVERVIEW

Rent.com.au is a financial platform for renters.

Renting is the biggest and most constant cost in a renter's life, and often it can feel like they have no control. We exist to make renting a more rewarding experience by giving them back control through choice, flexibility and ways to get ahead.

ONE CONNECTED PLATFORM FOR ALL RENTERS FINANCIAL NEEDS.

Payments	Savings	Loans	Insurance	Tools & Advice
Live	New	Live	Planned	Live

A single, easy to use platform that better showcases our solutions so we can capitalise on our large renter user base†.

† 600,787 active subscribers at 18 November and FY26 average of 444,127 monthly unique visitors to www.rent.com.au Source: Rent.com.au data

OVERVIEW

One renter audience. Multiple revenue streams.

We attract renters through rent.com.au, then earn as they use our payments, lending and savings products.

SOLUTION	WHAT IT DOES FOR RENTERS	HOW WE EARN TODAY	RECURRING?
Payments	Pay rent and bills how and when they choose, split bills with housemates	Payment platform fees and subscriptions for other services	Recurring
Loans	Spreads the cost of moving, provides rainy day funding	Interest and fees on loans	Recurring
Savings	Save and earn alongside renting	Ongoing referral fees from Earnr	Recurring
Tools & advice	Find a home, get advice and connect services	Partner fees and commissions	Mostly one-off, Some recurring

78%

of Group revenue was recurring* in Q1 FY27

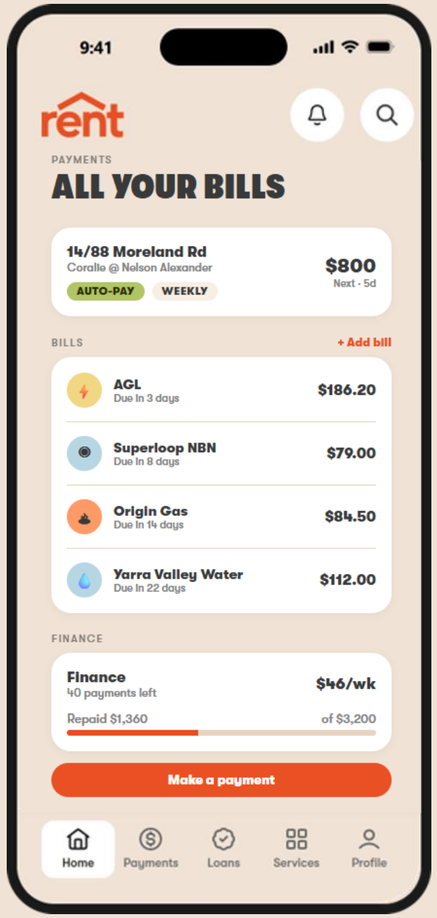
+600k

active subscribers*,
444k monthly unique visitors*

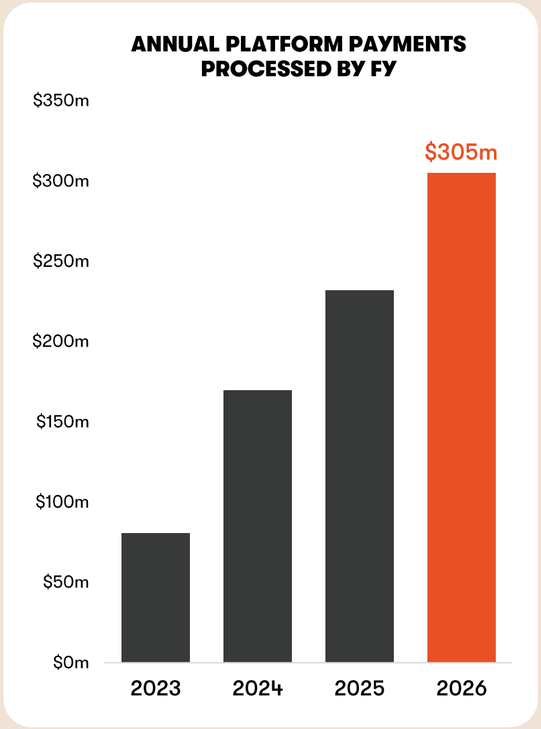
More renters using more products = more recurring revenue.

** 78% recurring revenue for quarter ended 30 September 2026 (unaudited). 600,787 active subscribers at 18 November 2026; FY26 average of 444,127 monthly unique visitors to www.rent.com.au.*
Source: Rent.com.au data.

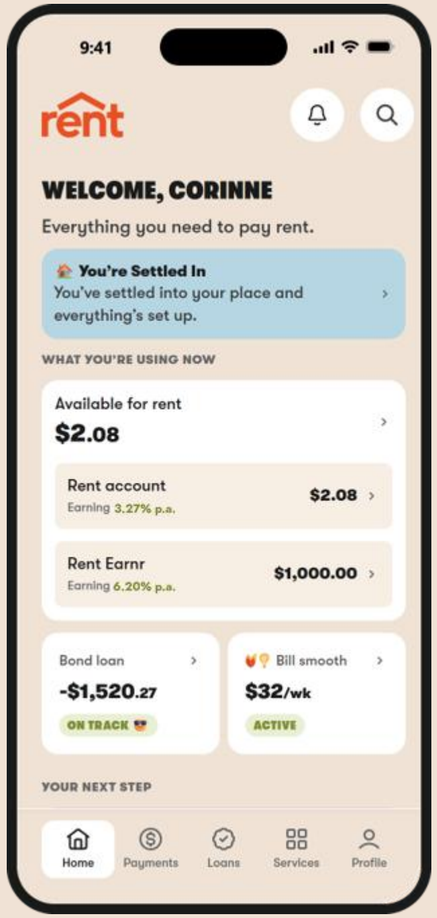
Payments and bills



- Key to helping renters gain control over their finances.
- Providing **choice** (what payment method you use and what bills you pay) and **flexibility** (allowing the renters to set schedules aligned to their needs).
- We've added additional bill types and are now adding share house functionality (bill splitting, record keeping, tasks/reminders...).
- Monetised via payments platform fee (current) with future additional revenue to be generated through channel partnerships and feature subscriptions.



Savings and investments



- Helping renters build financial capacity to beat cost of living pressures.
- Launched the Rent Earnr account with Earnr.com.au in early November 2026. Allows renters to save at 6.20% and add or withdraw funds same/next business day.
- Additional savings/investments products planned, starting from late FY27.
- Monetised via referral fee (current) with future products anticipated to help lower overall platform funding costs and diversify funding sources.

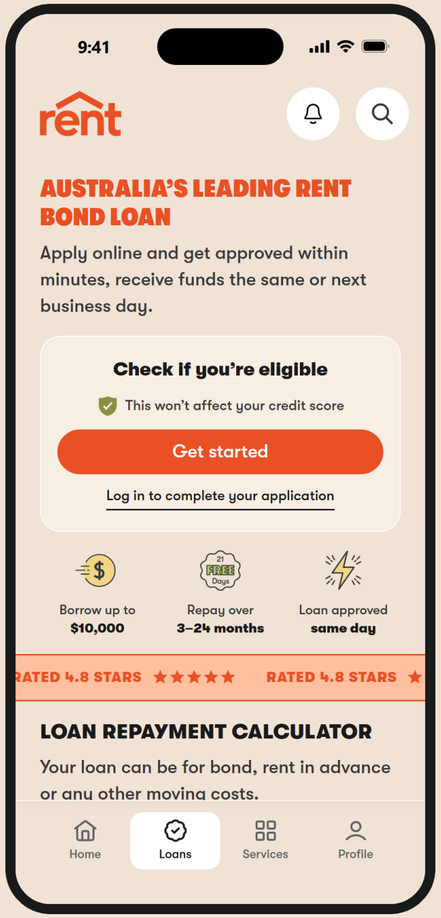
$1.5k

average balance built up in first 3 weeks

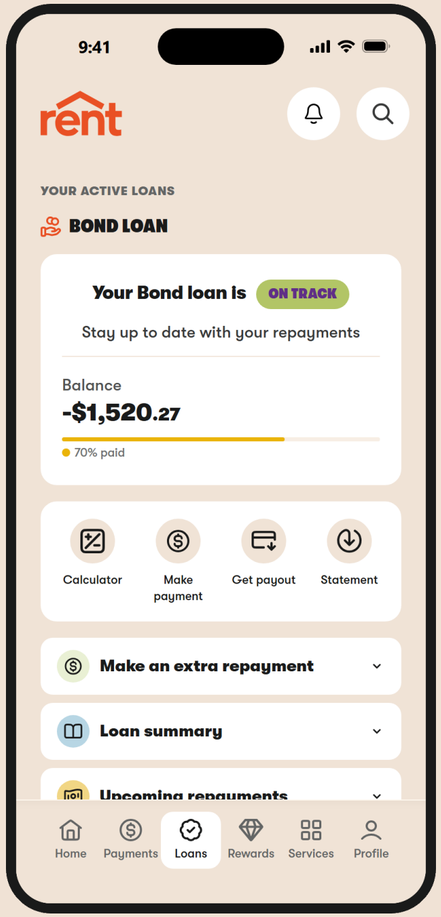
33%

of savers have made multiple deposits in first 3 weeks

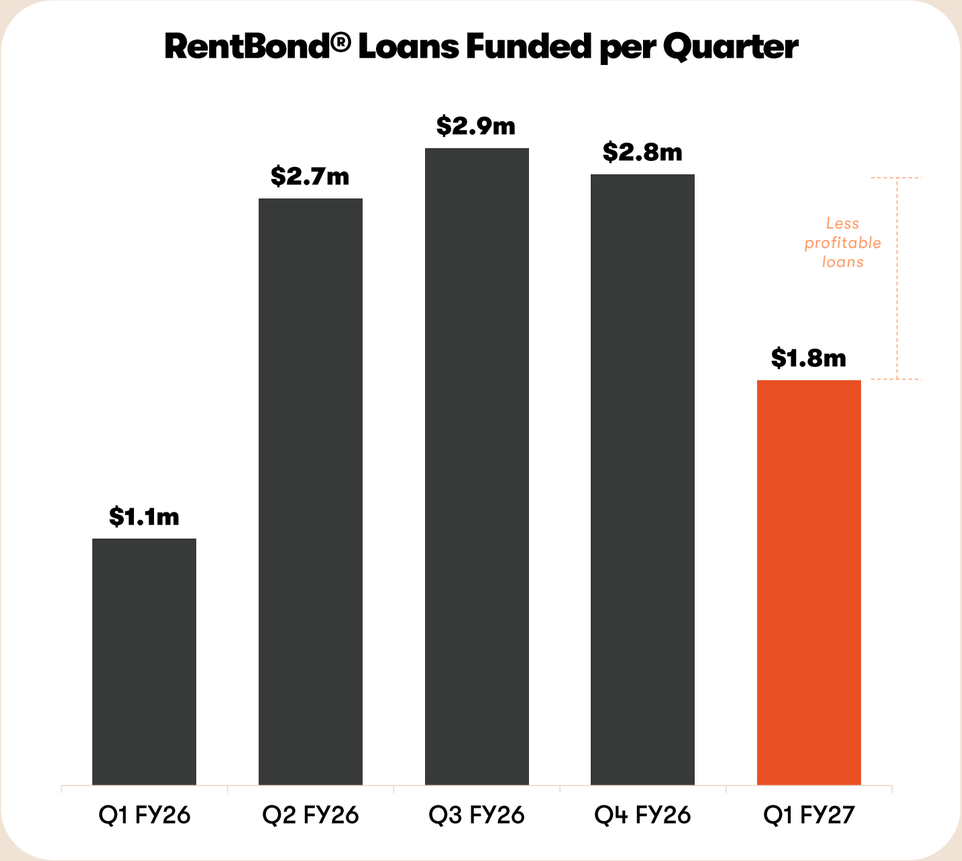
Loans



- Helping renters secure a rental, build their credit score and smooth the cashflow associated with moving home.
- RentBond® loans have been the key driver of the Group's FY26 revenue, EBITDA improvement and cashflow, contributing around half of Group revenue.
- The additional savings products planned for late FY27 are expected to enable new credit products targeting higher scoring applicants and open new segments, as well as contribute to higher net margins.
- Demand remains consistent and strong, and Rent's lending capability is improving, with analysis identifying opportunities for further improving profitability.



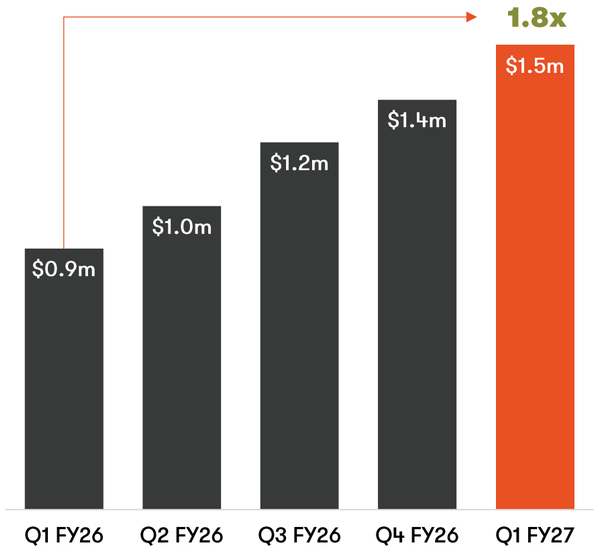
Lending tightened to prioritise credit quality



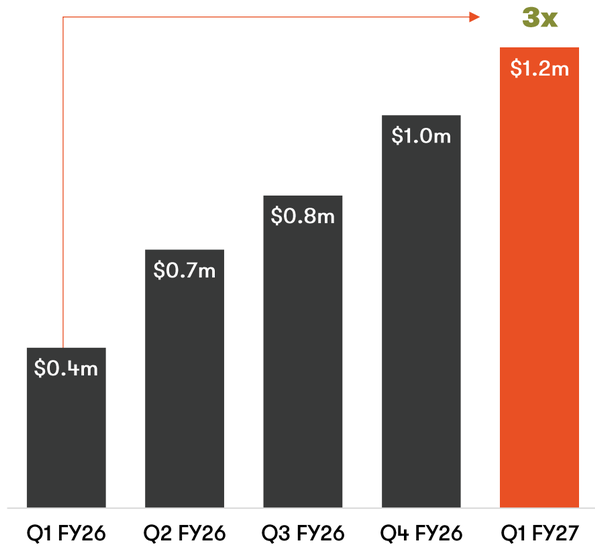
- While application volumes remained strong, because of cost-of-living pressures and weaker consumer confidence across all states, we proactively changed our assessment process and tightened lending criteria.
- Customers now have a greater buffer over their required repayments. New lending is lower while this flows through, but we expect it to ultimately boost profitability.
- More customers are taking a second loan after repaying their first. This is great validation of the product and delivers on our goal of building deeper customer relationships.

Our focus on quality, recurring revenue is delivering results and helping us to better execute our strategy

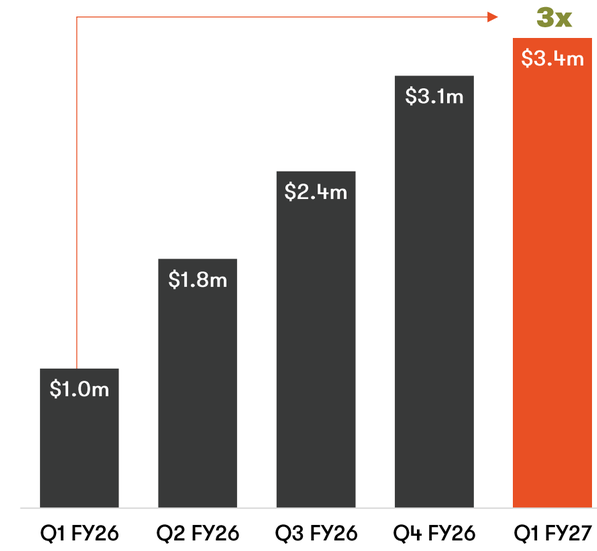
GROUP REVENUE*



RECURRING REVENUE*



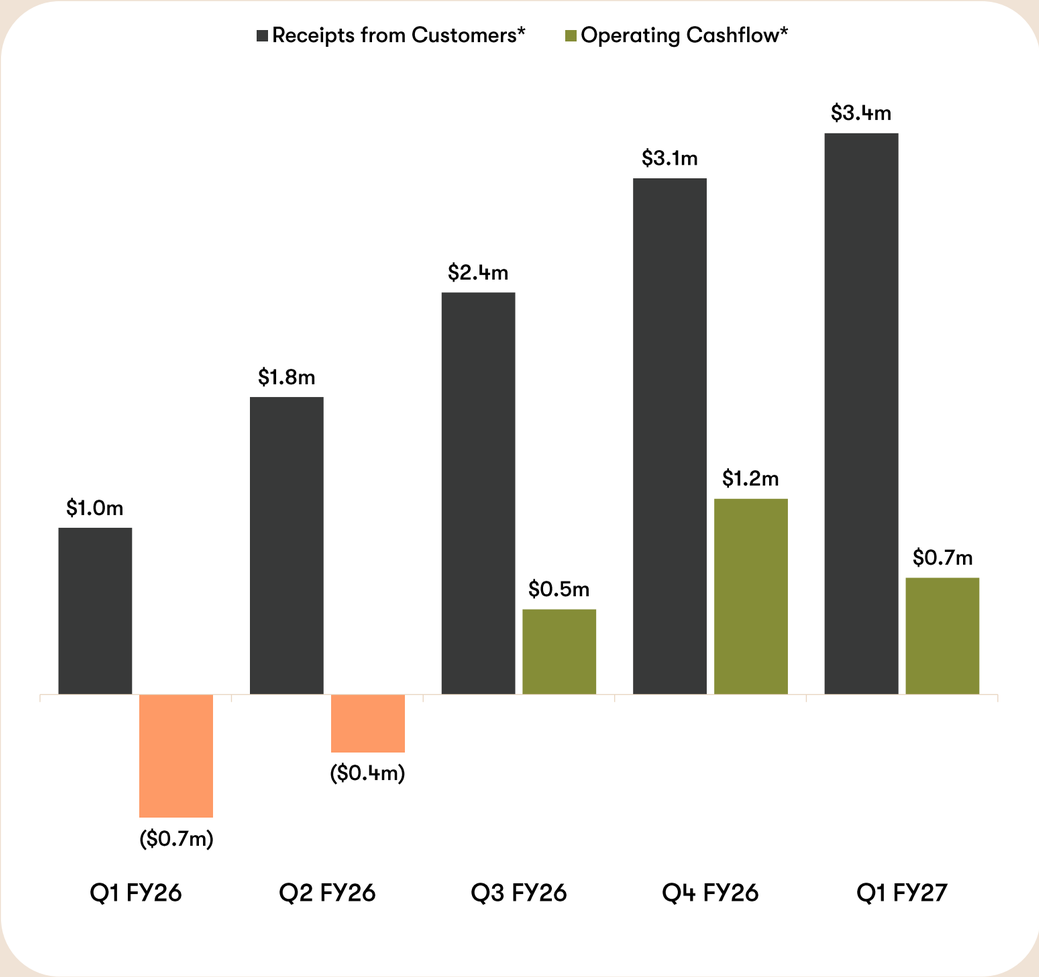
CUSTOMER CASH RECEIPTS*



- Group revenue has grown consistently, and recurring sources now drive this growth.
- Less reliance on debt: using available cash to fund loans reduces interest costs, improving profitability.
- Strong customer receipts driving a third successive quarter of positive operating cashflow.

** Source: correct as at 30 September 2026*

Consistent positive operating cashflow allows us to focus on our strategy and deliver sustainable long term growth.



- RentBond® has been the catalyst for Rent's transformation, but with a +$90 billion addressable market in Australia via the Rent financial platform, there is considerable opportunity for growth.
- The consistent cashflows have also allowed Rent to make financing decisions geared towards improving profitability, including funding the majority of RentBond® loans via cash rather than increasing debt.
- As we move closer to profitability, we maintain cost discipline and AI is increasingly driving efficiency across the business, with more to come.

** Receipts from customers and Operating Cashflow both include cash receipts from RentBond® customers which include principal from past loans. There is no obligation on RNT to reinvest those funds into new loans.*

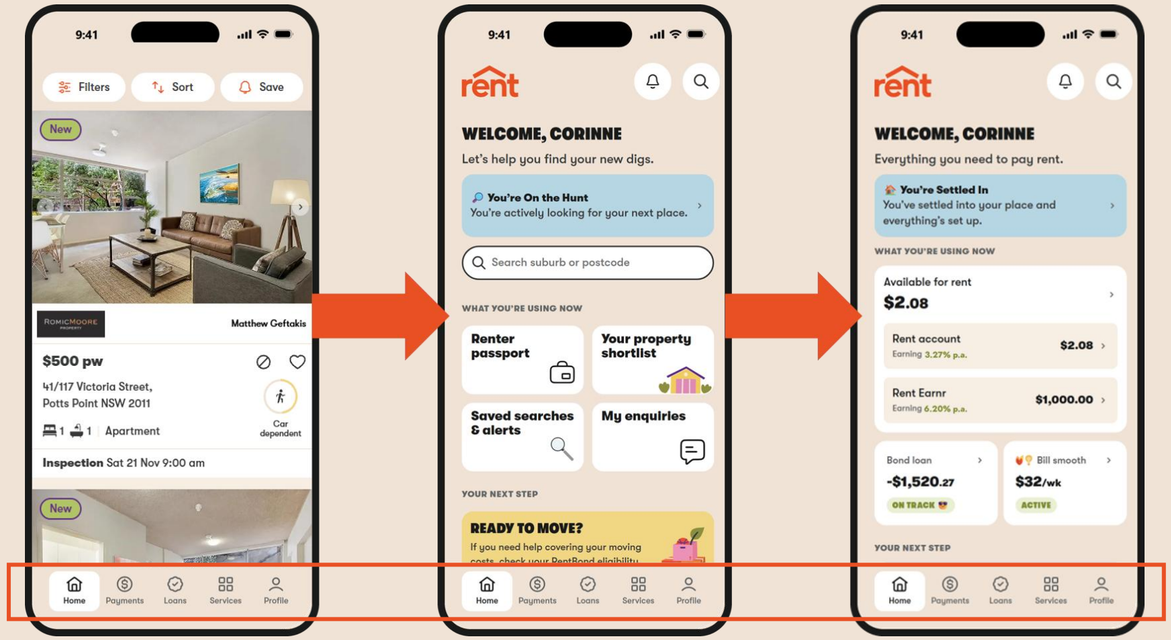
Connecting our existing renter audience to more products

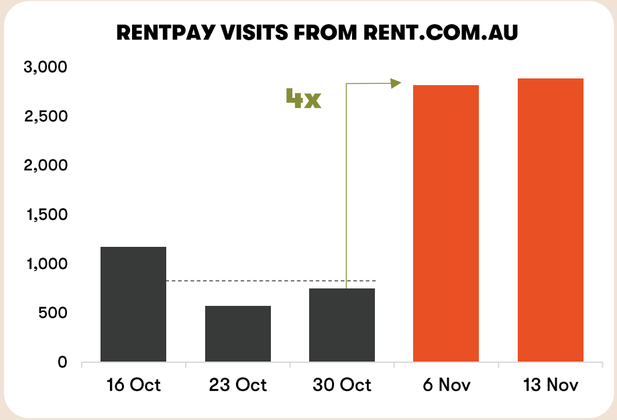
- With an active subscriber base of more than 600,000* renters and a monthly audience of another 400,000* unique visitors, Rent has a significant share of Australia's 8 million† renters using its sites and apps.

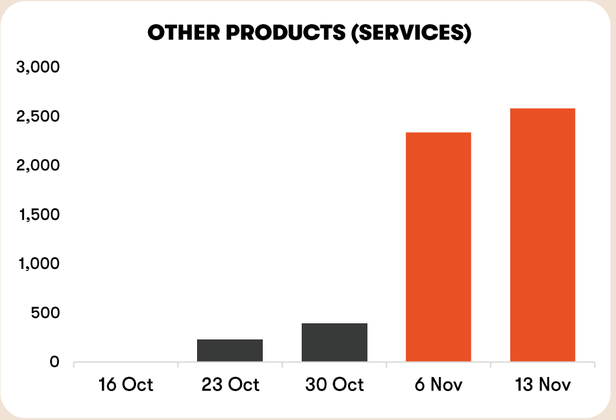
- Combining our product suite into a single intuitive user experience better showcases our products to renters, driving engagement and adoption which in turn drive revenue and profit.

- We're delivering this in stages, releasing functionality and learning from our customers as we progress. We expect this will be completed during Q3 of FY27.

- Early results from the first small improvements are very encouraging with almost 4x as many visits and new payments (RentPay) accounts signed up per week since.







** 600,787 active subscribers at 18 November and FY26 average of 444,127 monthly unique visitors to www.rent.com.au Source: Rent.com.au data † Source: ABS data.*

OUTLOOK

Our single platform strategy is delivering

- ✓ Accelerating revenue in Q1 FY27 – up 78% year over year.
- ✓ The single user experience is progressing well and expected to accelerate growth – early phase one results prove step change product adoption available.
- ✓ $5.35 million in cash* and $5.75 million in undrawn debt* to pursue profitable growth.
- ✓ There continues to be strong demand for RentBond®, and increasing repeat customers are helping drive improvements to loan book quality and profitability.

** Source: correct as at 30 September 2026*

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