



ONE CLICK GROUP

ONE CLICK GROUP LIMITED

INVESTOR UPDATE FEB 2023

This presentation has been authorised for release by the Managing Director, Mr Mark Waller

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BOARD AND CAPITAL STRUCTURE

One Click Group has the right blend of experience in finance and technology.

Non-Executive Chairman: Russell Baskerville

Managing Director: Mark Waller

Executive Director and CTO: Nathan Kerr

Non-Executive Director: Winton Willesee



| Shares on issue* | Share Price* | Market Cap* | Cash on hand (31 Dec 22) |
|------------------|--------------|-------------|--------------------------|
| ~686m | \$0.012 | \$8.2m | \$2.8m |

*As at 23 February 2023

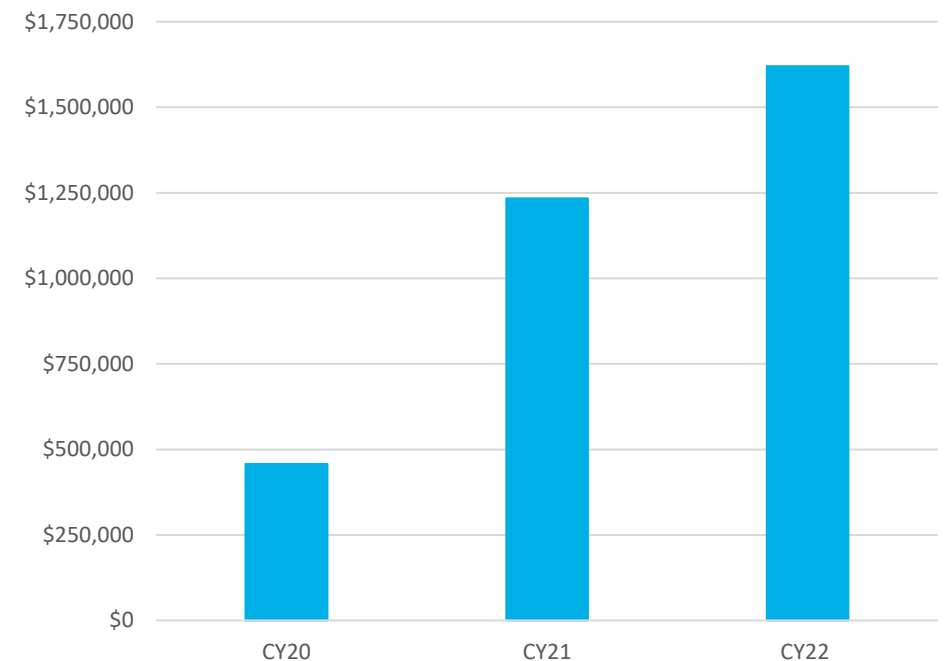
Date of relisting: 27 September 2022

CALENDAR YEAR 2022 IN REVIEW

A lot achieved setting a good foundation.

During Calendar Year 2022 we focused on:

- Continuing to improve the One Click Life Platform.
- Added a further 25,000 users to the One Click Life platform.
- Commenced developing our Lending competency with One Click Mortgages the first product to go live in 2023.
- Separated our digital identity verification product into its own platform capable of generating revenue www.oneclickverify.com.au
- Completed a reverse listing on ASX (1CG) raising \$5.5m
- Expanded the Board adding capability



ONE CLICK GROUP (ASX:1CG)

One Click Group has developed and is commercialising two fintech platforms.



Consumer fintech platform providing users the ability to complete an online tax return and various other finance and life admin products.

www.oneclicklife.com.au



Digital identity verification platform that makes it easy for businesses to verify their clients' identity.

www.oneclickverify.com.au



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ONE CLICK LIFE

FINTECH PLATFORM



One Click Life is a fintech platform scaling fast

With over 65,000 Users (and growing!) and the proven ability to acquire new users through its mature marketing function.

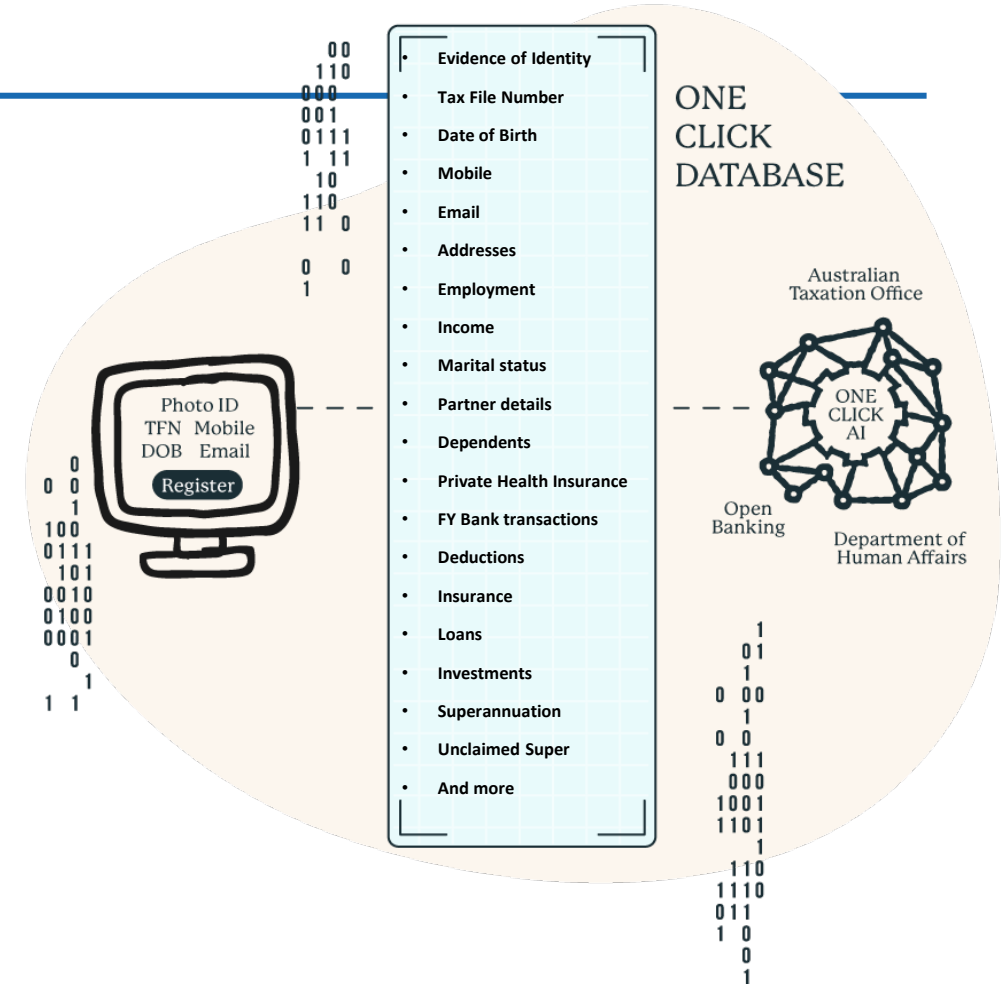
Average Revenue per user **\$25**

Currently predominate revenue generating product is online tax.

Tax return lodgement creates a cyclical revenue profile.

One Click Life has the ability to continue to monetise its growing user base through its existing products and **new competencies**.

Information provided at registration and through the connection to the ATO allows One Click Life to identify complementary financial products to promote to users.



INDIVIDUAL TAX RETURNS

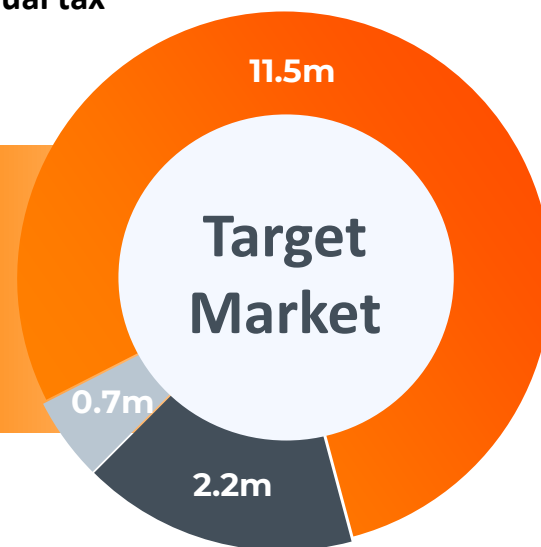
One Click Life's Tax product has been developed to process what is identified as **simple individual tax returns** which **represents over 79% of all individual tax returns lodged.**

Total Market: 11.5m individuals

Potential Annual Tax Return Market

New User Costs

A new user on One Click Life costs approximately the same amount as the average new user revenue generated by the Tax product in year one. Users then have an ongoing lifetime value.



- Salary & Wages Only
- Rental Properties
- Foreign Income

Current average revenue per user \$25

Revenue from this product alone is cyclical with over two thirds of annual revenue generated in the July to September quarter.

Focus for 2023 is increasing average revenue per user on this product.

1. Personal Details

TAX LOCKDOWN 2020 - 2021

CHECK FOR NEW ATO PREFILL DATA

What is your current Marital Status?

Single

Current Home Address

87 Forrest St Subbase WA 6008

Edit

Current Postal Address

87 Forrest St Subbase WA 6008

Edit

How many dependent(s) do you have?

0

Did you have any other Private Health Insurance? Please select the tax claim code that applies to you.

+Add

Are you an Australian Resident?

Yes

YOUR PROGRESS

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2. Income

TAX LOCKDOWN 2020 - 2021

CHECK FOR NEW ATO PREFILL DATA

What was your main occupation during the financial year?

Accountant

Did you have any other PAYG Payment Summaries - in Non Business?

ACME INC

+Add

Do you have any other PAYG Payment Summaries - Bx and Personal Services Income?

+Add

Did you receive a Superannuation Lump Sum Payment Financial Hardship?

+Add

YOUR PROGRESS

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3. Deductions

TAX LOCKDOWN 2020 - 2021

CHECK FOR NEW ATO PREFILL DATA

SEARCH BANK TRANSACTIONS

Do you have Work Uniform or Protective Clothing deduct?

Steel Cap Boots 150

+Add

Do you have to wash your own work uniforms?

+Add

Did you use your Phone or Internet for work?

+Add

Do you ever work from home?

+Add

Did you donate to an eligible charity?

+Add

YOUR PROGRESS

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4. Results

TAX LOCKDOWN 2020 - 2021

Tax Payable for Individual

| | |
|-------------------------------|------------|
| Taxable Income | \$1082,430 |
| Tax Free Rata | \$840.30 |
| Tax Payable on Taxable Income | \$9422.30 |
| Tax Total | \$9422.30 |

Less Offsets

| | |
|------------------------------|----------|
| Offset | |
| Service / Pension | \$0.00 |
| Beneficiary Offset | \$0.00 |
| Low Income Offset | \$253.16 |
| Low Middle Income Tax Offset | \$248.00 |
| Zone Offset | \$0.00 |
| Lump Sum | \$0.00 |
| Super Lump Sum | \$0.00 |
| Total Offsets | \$503.16 |

Plus

| | |
|---|-----------|
| Medicare Levy | \$168.48 |
| Medicare Levy Surcharge | \$0.00 |
| Private Health Insurance Rebate / Tax Rebate (PHIR) | \$0.00 |
| SPR | \$0.00 |
| Total Other Taxes | \$168.48 |
| Gst Total | \$9276.76 |

Less Credits

| | |
|---|----------|
| Tax Withheld - Salary & Wages before income | \$0.00 |
| Tax Withheld - Personal Services Income | \$0.00 |
| Tax Withheld - Bank Interest | \$948.00 |
| Tax Withheld - Government Payments | \$0.00 |
| Tax Withheld - Other | \$0.00 |
| Forwarding Credits | \$0.00 |
| Gst Total | \$948.00 |

Net Income

| | |
|--------------|-----------|
| Gst Total | \$9276.76 |
| Less Offsets | \$503.16 |
| Plus | \$168.48 |
| Less Credits | \$948.00 |
| Net Income | \$8000.00 |

Your estimated refund

\$500.00

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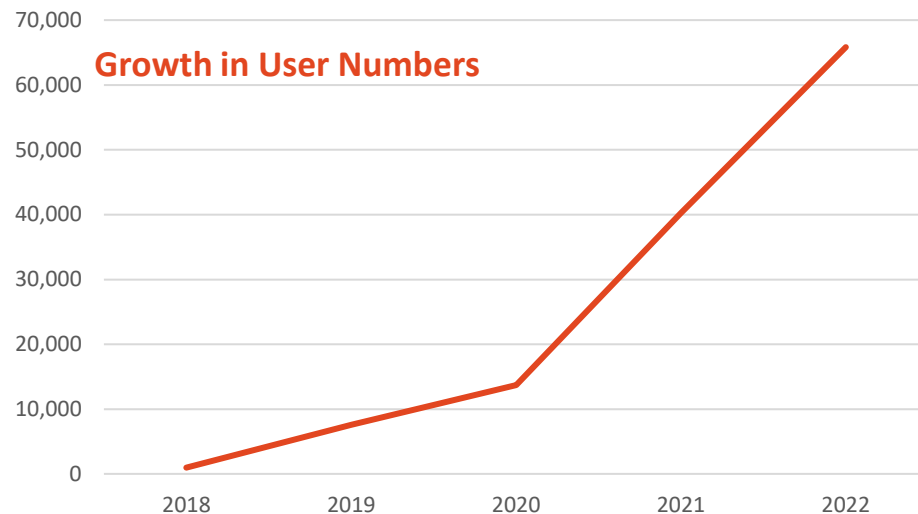
MATURE MARKETING FUNCTION

One Click Life is expanding it's footprint

User growth was significant in 2022 **growing over 60% to 65,000 users.**

The average age of a One Click Life user is 31. Age bracket 25-35 provides maximum value for the core competencies the platform will offer providing a good opportunity for a high lifetime value when compared to the acquisition costs of a user.

The brand resonates with millennials looking for the ability to manage their own life admin with **simple products**, that are **low cost** that they can use **when they want, where they want** with the choice of self guided, or a human support at the end of the phone or chat.



ONE CLICK LIFE PLATFORM

One Click Life is a fintech platform allowing users to manage their Finance and Life Admin



One Click Life currently consists of one core competency **Tax**

2023 will see a focus on increasing average revenue per user via pricing updates and add-ons to the Tax product.

Next core competency to bring to market is **Lending** through the One Click Life mortgage product offering. Revenue is expected to commence being generated from this core competency this financial year with the product live in the March 2023 quarter.

Financial Services is set to be the third core competency of the One Click Life platform encompassing superannuation and investing. Work will commence during this financial year to create this competency commencing with an advice engine and then superannuation and investing.

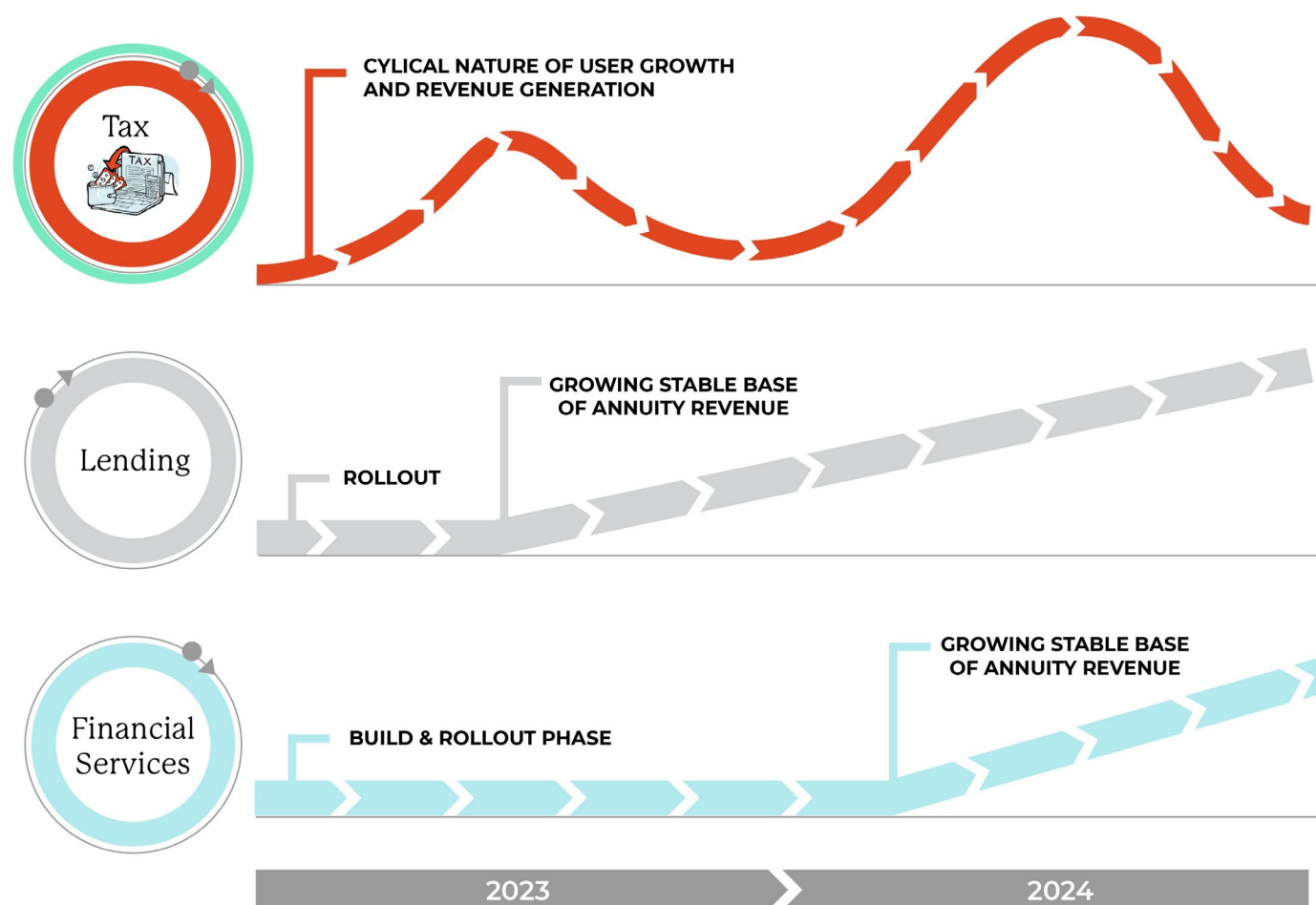
PLATFORM ROADMAP

One Click Life is adding new competencies to grow and dampen cyclical nature of revenues

The Lending and Financial Services competencies will reduce the cyclical nature of the revenue generation. These competencies will provide both an increase to revenue per user and a smoothing of annualised revenues across the quarters.

The Lending competency is expected to commence generating revenue in 2023.

Financial Services build commences in 2023 with an expectation of opportunity for revenue generation in 2024.





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ONE CLICK VERIFY

DIGITAL IDENTITY VERIFICATION PLATFORM

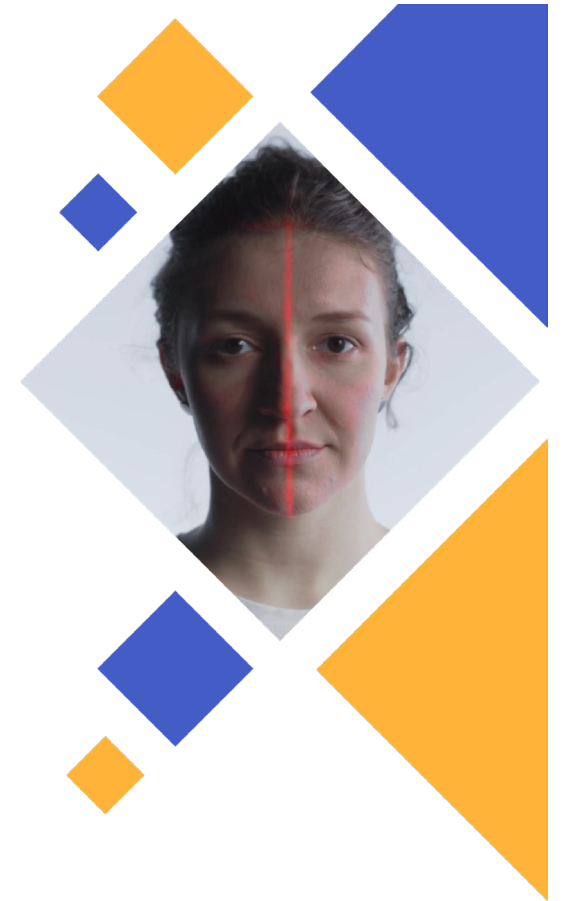


One Click Verify, digital identity verification for your clients

One Click Verify makes it easy for businesses to verify their customers' identity, without the risks associated with retention and transmission of identity documents and details.

The identity platform has been developed for the financial services industry, allowing for compliance with Know Your Customer (KYC) and Anti Money Laundering (AML) regulations, and has an integration with Iress to allow for seamless movement of customer details into One Click Verify.

Privacy Legislation Amendment Bill received royal ascent on December 12 2022 with an increase in penalties from \$2.2m to \$50m.





One Click Verify, the platform

Born out of the Australian Government's Operational Security Framework Requirements for ATO Digital Services, One Click Verify is a Multi-factor Identification platform that utilises several points for verification.



Security

Encrypted and secure portal



Auditing

Full audit logging



Tracking

IP address/
user and user agent



Verification

Mobile, email & photo ID verification, personal detail cross-referenced with ATO, biometrics



Identification

Supports non-traditional methods of identification, captures and stores original document signatures



AML Check

PEPs and sanctions check against global database of records



Custom API

Less integration in place and easily add via API



Additional Features

Secure messaging service & storage and income verification

One Click Verify provides an end to end workflow for verifying and maintaining identities.

Verification happens through a number of data points during which the systems runs an AML check in the background.

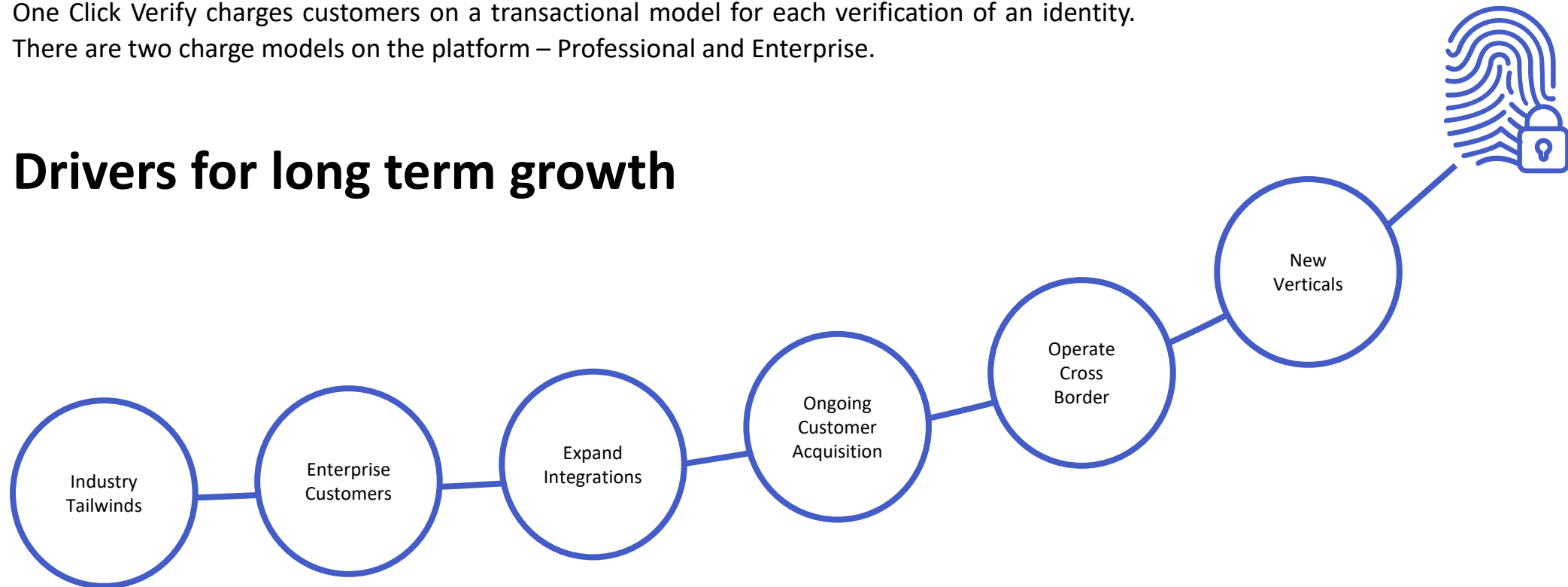
AML reporting can be tailored to suit and our custom API can be connected to the user's CRM or website for a seamless process through their business without risking their business by holding onto identity data.



One Click Verify, business model

One Click Verify charges customers on a transactional model for each verification of an identity. There are two charge models on the platform – Professional and Enterprise.

Drivers for long term growth





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We believe in challenging and improving the industry with everything we do.
We do this by creating simple, beautiful, self-directed financial solutions.
In short, **Financial Products MADE SIMPLE**

Our Culture is summarised in our Values:

- Do it better
- Have fun
- No bull
- Humanise technology
- Make an impact





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Thank you