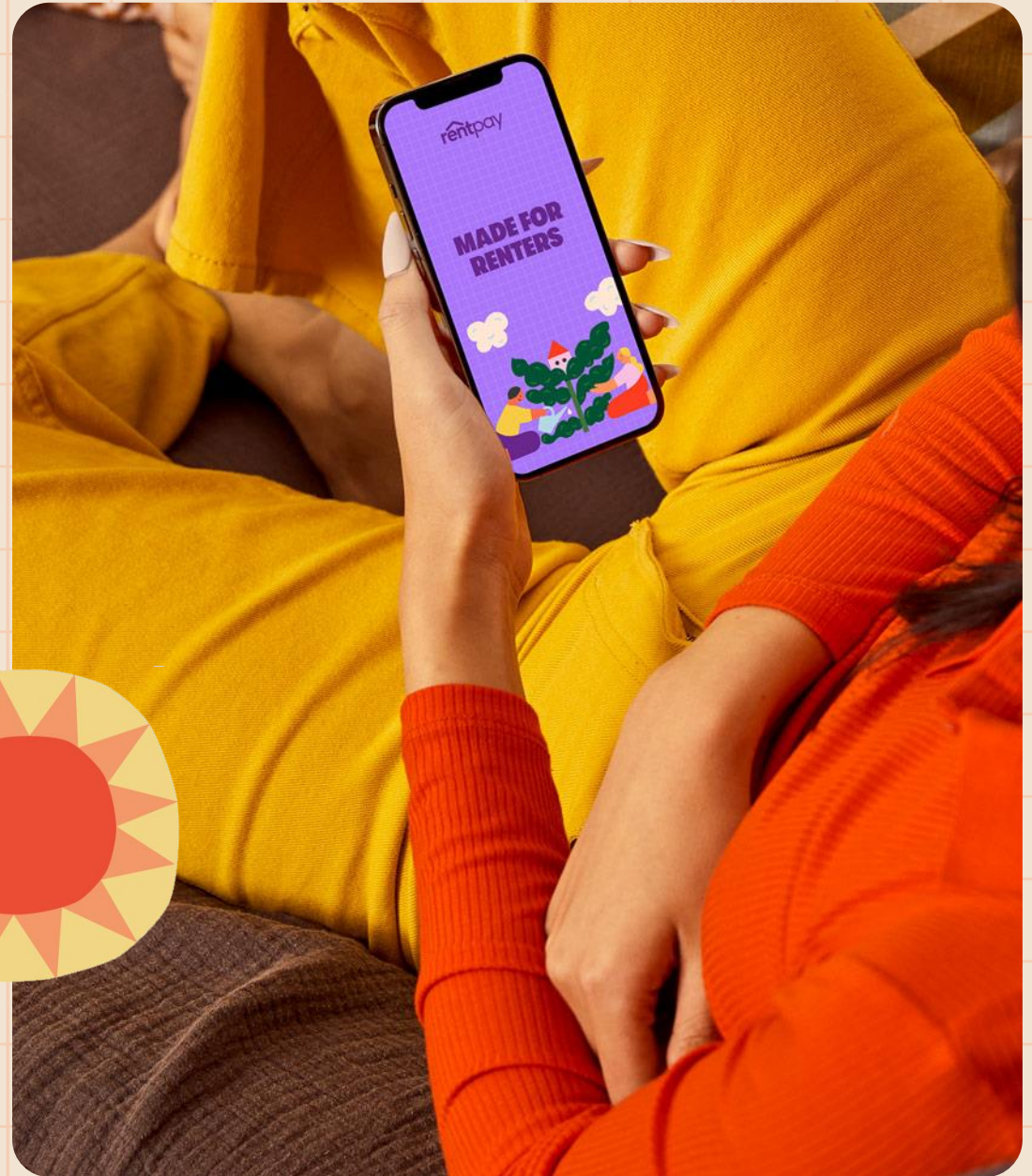
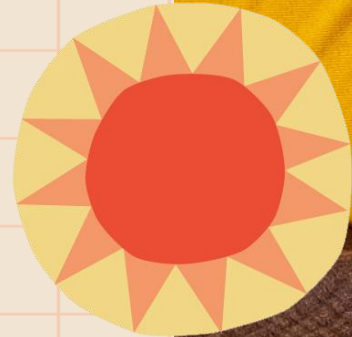


rent.com.au

ANNUAL GENERAL MEETING 2023

29 NOVEMBER 2023

ASX: RNT



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

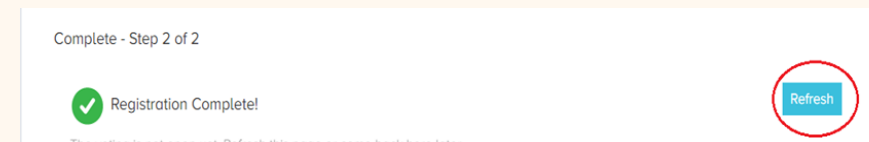
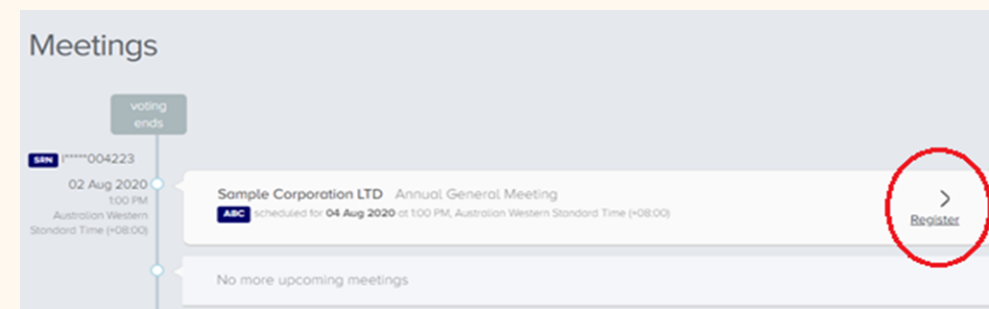
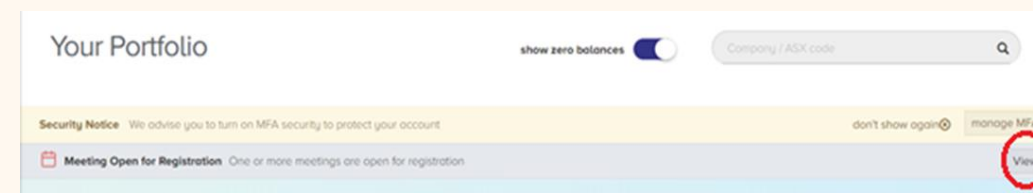
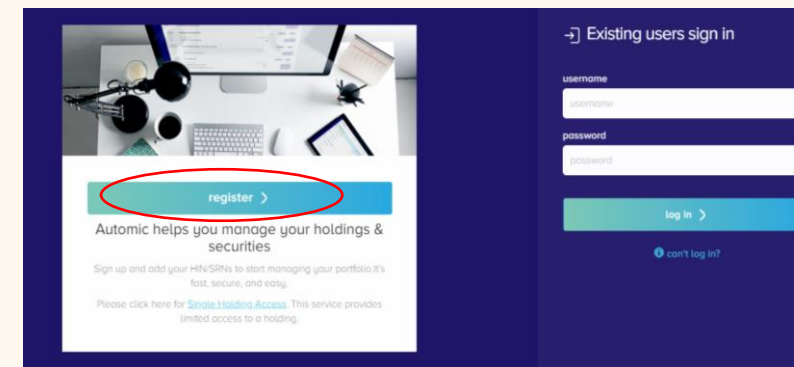
VOTING INSTRUCTIONS



For support call: 1300 288 664

To vote at the virtual meeting:

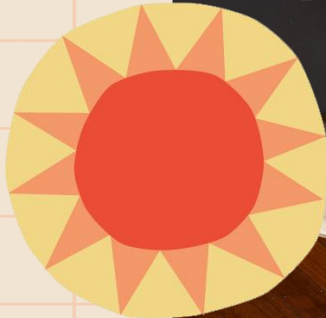
1. Open your internet browser and go to investor.automic.com.au
2. Login with your username and password or click “register” if you haven’t already created an account. **Shareholders are encouraged to create an account prior to the start of the meeting to ensure there is no delay in attending the virtual meeting.**
3. After logging in, a banner will be displayed at the top once the meeting is open for registration, click on “**View**” when this appears.
4. Click on “**Register**” and follow the steps.
5. Once the Chair of the Meeting has declared the poll open for voting click on “**Refresh**” to be taken to the voting screen.
6. To vote simply select the button for which you would like to cast your vote (“**For**”, “**Against**” or “**Abstain**”), the selected option will change colour.
7. Click “**next**” and then “**confirm**” to submit your vote. **Note that you cannot amend your vote after it has been submitted.**



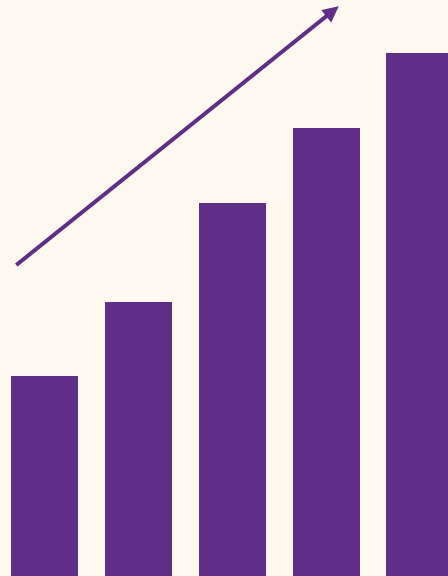
RESULTS OF PROXY VOTING

RESOLUTION	FOR	AGAINST	DISCRETIONARY (VOTED FOR)	ABSTAINED	EXCLUDED	TOTAL FOR (% OF ELIGIBLE PROXY VOTES)	TOTAL AGAINST
1. Adoption of Remuneration Report	45,735,713	20,827,287	153,835	70,000	52,227,961	68.8%	31.2%
2. Re-election of Dr Garry Garside as a Director	85,265,490	22,705,995	178,835	442,097	10,422,379	79.0%	21.0%
3. Re-election of Mr Sam McDonagh as a Director	93,710,172	22,682,970	178,835	122,097	2,320,722	80.5%	19.5%
4. Approval of 10% Placement Facility	116,659,517	1,862,444	178,835	314,000	0	98.4%	1.6%

CEO PRESENTATION



STRONG RENTPAY CUSTOMER GROWTH



- FY23 102% growth vs FY22
- Already 37% growth in just 5 months of FY24
- Currently approximately 8,450 active customers

ADDING REVENUE LINES TO SEARCH PORTAL



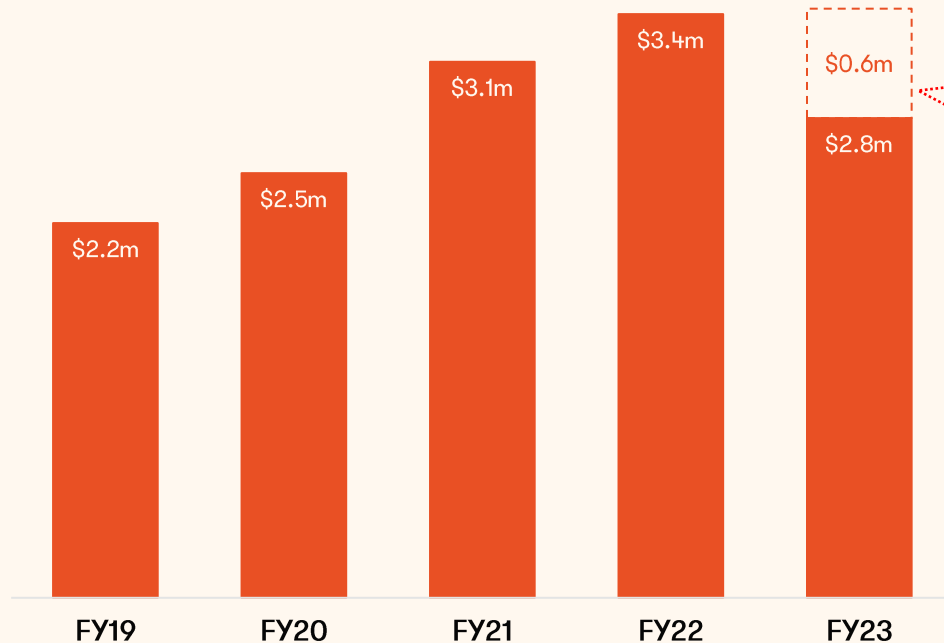
- Our RentBond product has been released to referral partners, lifting volumes by 40%
- Diversification of our Advertising revenue continues to be a focus, now over 60% from non-property segments

ADDING NEW PARTNERSHIPS



- Responding to customer demand for card payments, we have lowered our fees to .99% (industry leading)
- Integrations with leading CRMs in train
- Scale is allowing new payment options to launch

GROUP REVENUE



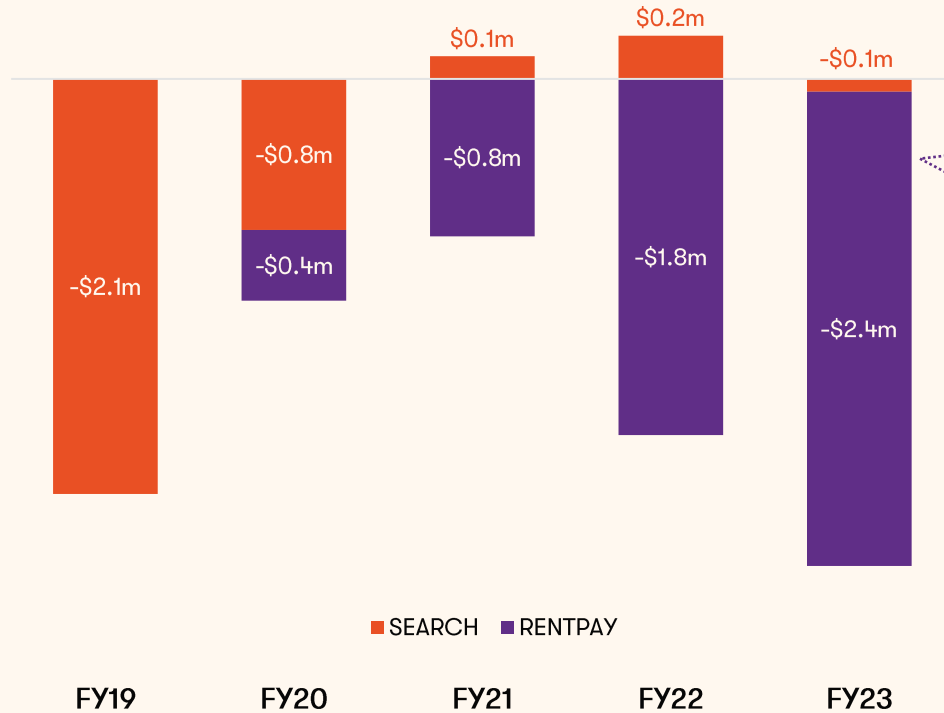
Advertising Sales shortfall Year over Year.

With the ability to target advertising down to narrow geographic and demographic bands and a high volume of new visitors each month, www.rent.com.au has benefited from building sector advertisers looking to advertise to our audience, many of whom (+24%) are actively working towards home-ownership.

The well-documented issues faced within the home constructions sector (labour and materials shortages, high interest rates etc.) have also impacted advertising publishers such as Rent.com.au as builders have pulled back on marketing budgets via both direct bookings and programmatic buys.

- Search Portal (and Group) revenue impacted by Advertising Sales shortfall.
- Addressing this shortfall by trying to diversify sources to reduce reliance on home builder segment which has been under significant pressure.
- Good RentPay revenue growth (+68%) albeit off low base.
- Revenue growth is returning as Advertising Sales improve and RentPay growth makes a more meaningful contribution on a Group basis.

GROUP EBITDA

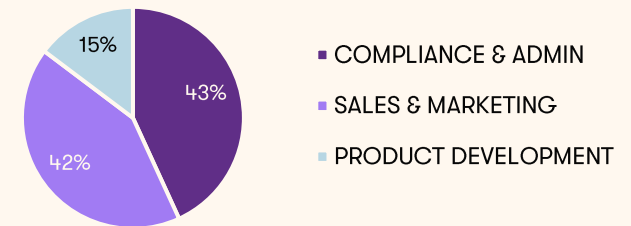


RentPay EBITDA Loss for FY23 = \$2.4m.

RentPay is a regulated product because it handles renter's money. More than \$150m in payments have been processed by RentPay since its relaunch (currently more than \$3m per week).

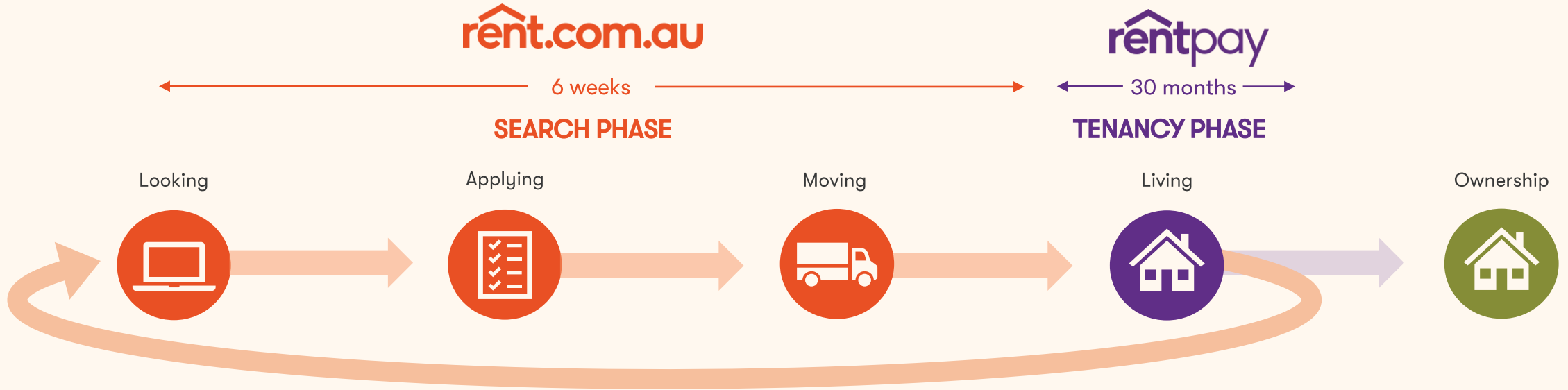
This has required RentPay to establish a cost base that can deal with the complexity. We do not expect the cost base to grow in line with customer numbers therefore incremental customers will scale profitability.

RENTPAY EBITDA FY23



- Search Portal has consistently achieved positive EBITDA. Advertising Sales shortfall affected this in FY23, but the portal was EBITDA positive again in Q1 FY24.
- RentPay costs reflect the marketing and product spend, much of which related to building the RentPay brand (i.e. awareness, functionality).
- From FY24 this marketing spend has reduced with a balanced approach to consumer via owned channels and agent sales driven acquisition via real estate agencies and industry partnerships/alliances.

IMPROVING THE ENTIRE RENTING JOURNEY



FOR RENTERS

- Walkability,
- Transit scores,
- Suburb Reviews,
- Lifestyle search,
- Internet coverage etc

FOR AGENTS

- Brand exposure to ~700k renters and landlords
- Enquiries

FOR RENTERS

- Renter Resume,
- RentCheck etc

FOR AGENTS

- Well prepared tenants
- Renter Resume applications
- RentCheck
- Renter endorsements

FOR RENTERS

- RentBond
- RentConnect
- Home internet
- Additional services in development

FOR AGENTS

- RentBond referrals

FOR RENTERS

- Payment flexibility,
- Bill smoothing cashbacks,
- Credit score builder
- Safety net

FOR AGENTS

- Fast easy reconciliations
- Lower arrears
- Less chasing tenants
- Reduced costs

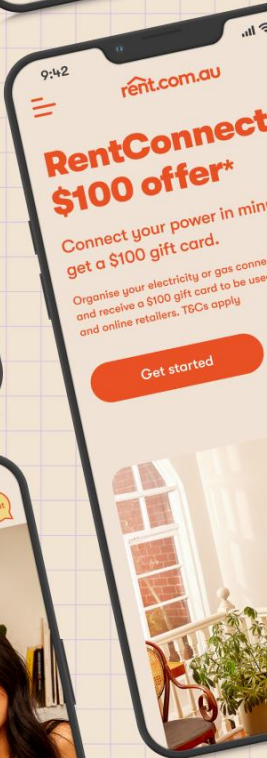
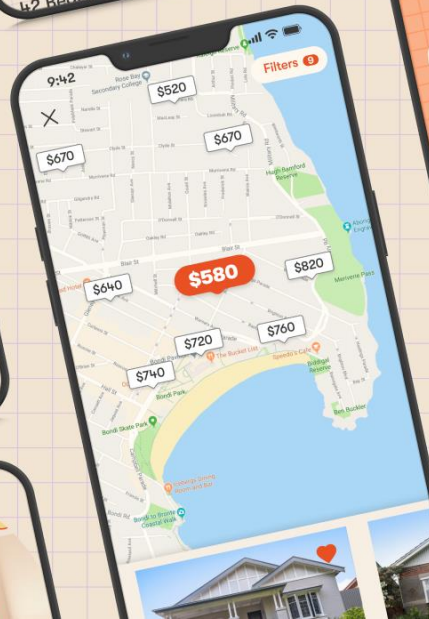
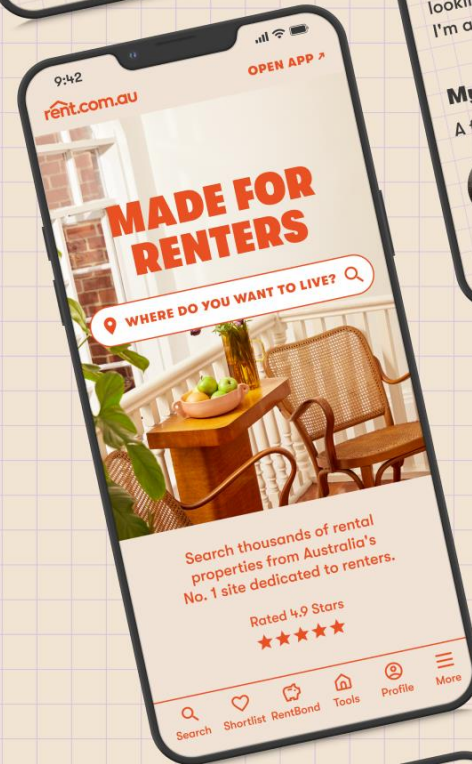
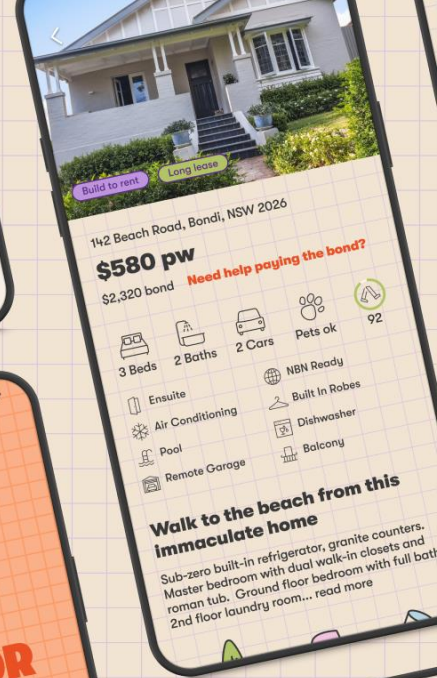
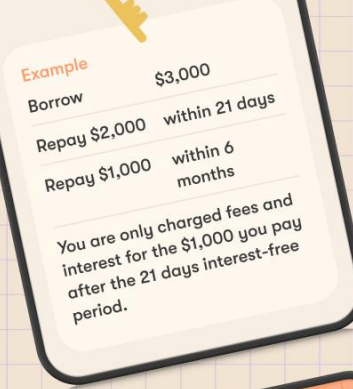
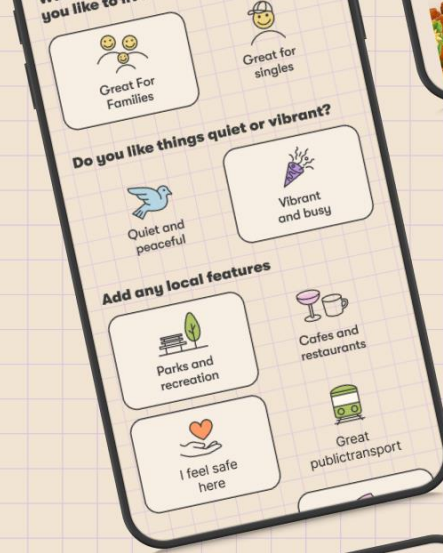
FOR RENTERS

- Under development:
- Deposit builder
 - Mortgage simulator

FOR AGENTS

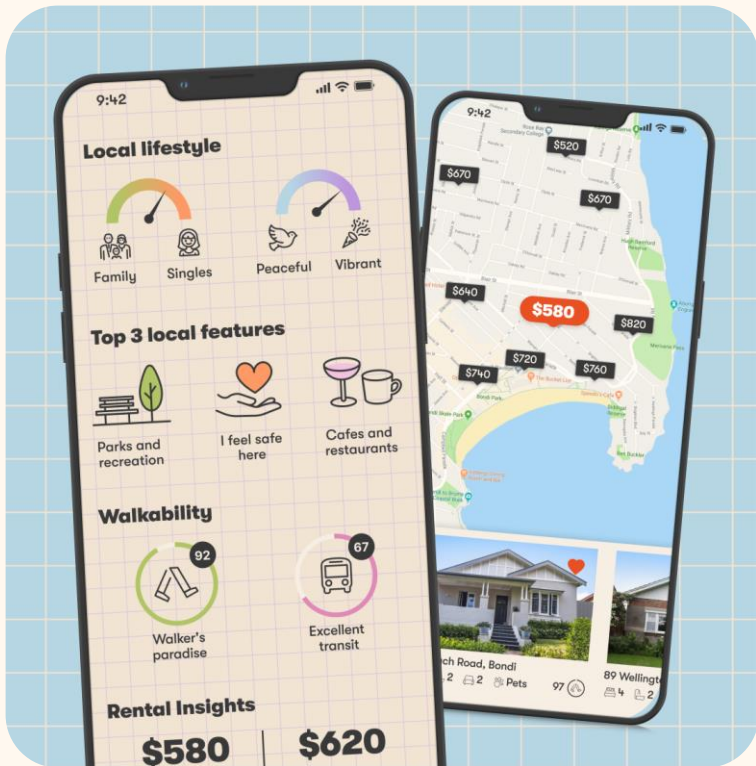
- Under development:
- home sales leads
 - rent to own

SEARCH PORTAL



SUBSTANTIAL WELL-REGARDED MARKETPLACE

We have built Australia's largest dedicated renting community, providing properties, process and advice to thousands of people every day



TOP RATED
#1 rated app in Apple
and Google stores

~ 700,000
Average monthly
Unique Visitors

+1,750,000
Renter Resumes have
been created

\$8.7 million
in loans facilitated
to renters in FY23

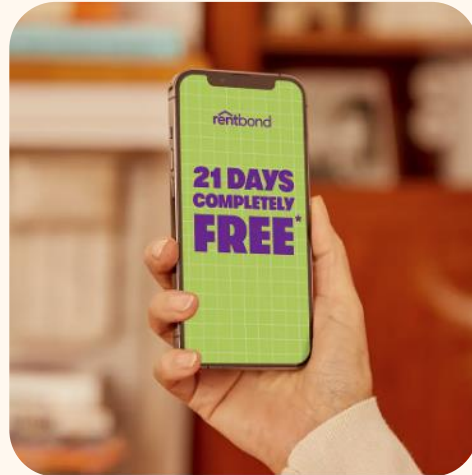
~ 1.7 million
Applications & Enquiries
on rental properties

+35,900
Renter Products sold
to help renters move

SHOW YOU'RE A GREAT TENANT



BOND NOW, PAY LATER

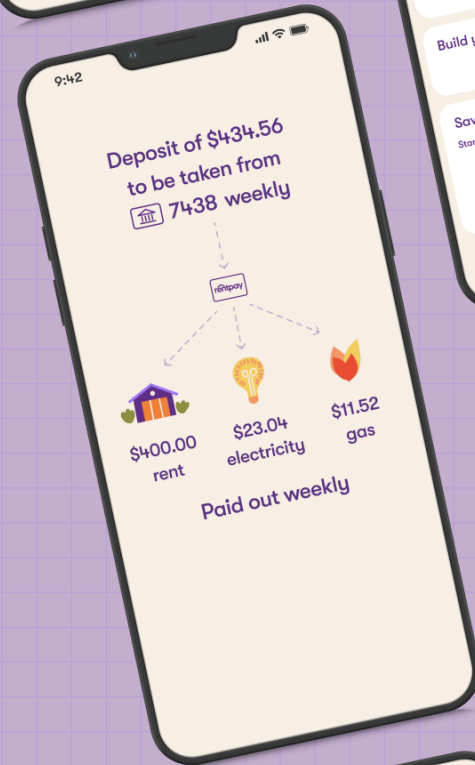
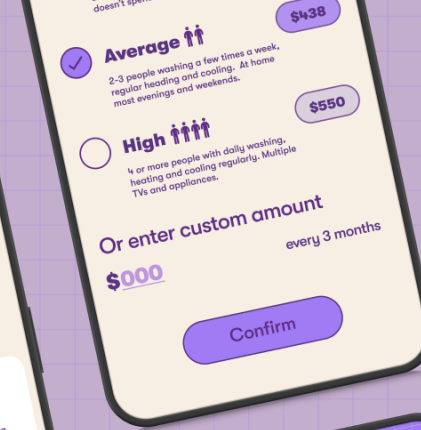
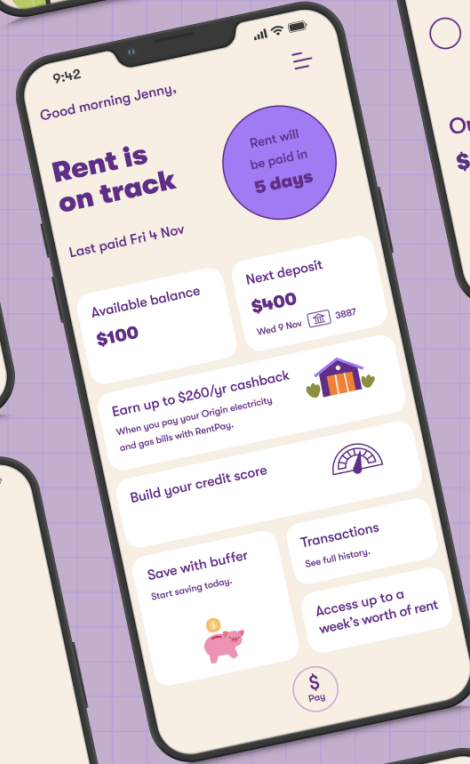
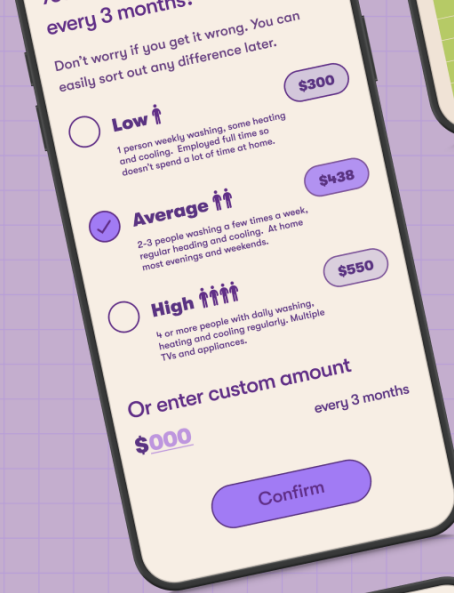


RENTER DEALS ON ENERGY BILLS



- Renter Products revenue holding up despite historically tight rental market.
- RentCheck continues to perform well as renters use the product to prepare for their rental applications.
- RentBond opened up to referral partners, adding further scale to the marketing leading bond and moving loan product.
- Broader cost of living pressures mean renters searching for rewards and value – creating an opportunity to broaden RentConnect’s product appeal.
- Advertising Sales slowly recovering through impact of industry partnerships outside of the home building sector.
- Returned to EBITDA profitability in Q1 FY24.

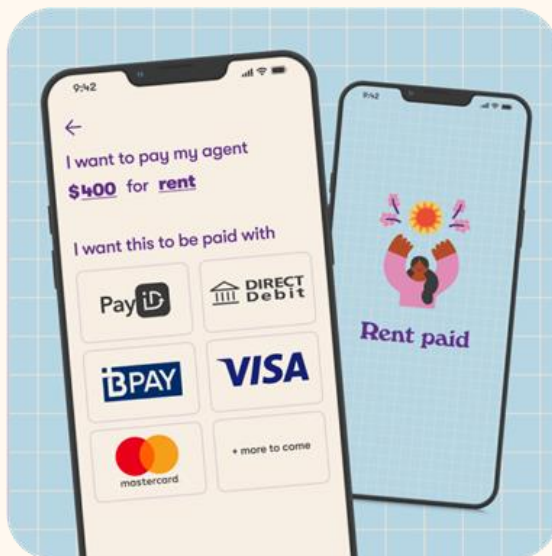
RENTPAY



WHAT WE ARE SOLVING – FOR TENANTS

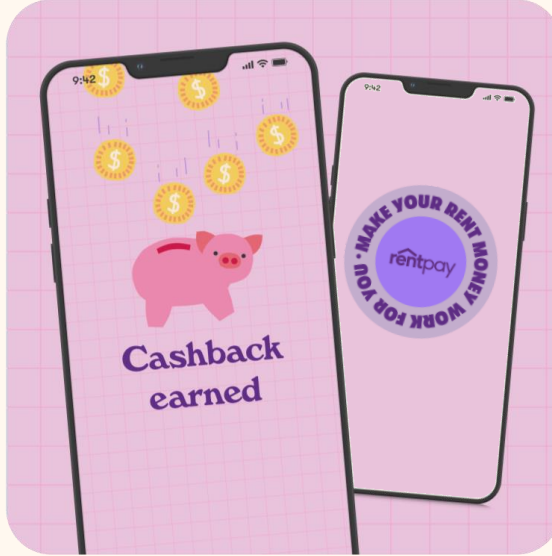
PAY MORE WAYS AND WHEN THEY WANT

- Choice in payment methods and timing to suit the tenant (but agent gets paid on time in right format).
- Allows tenants manage budgets, build a buffer or even hack credit card points for a holiday!



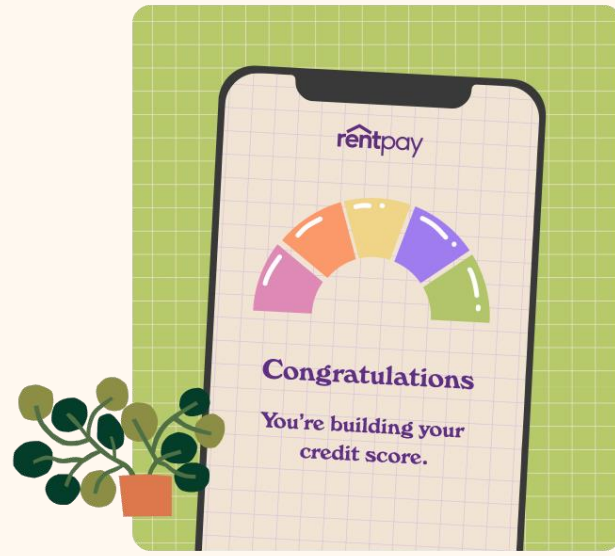
EARN CASHBACK ON UTILITY BILLS

- Paying regular smaller payments towards electricity and gas bills makes it easier to manage budgets and reduce bill stress.
- Renters doing this get up to \$5 cashback per week into their wallet.



BUILD CREDIT WITH SCOREBUILDER

- Customers opting in to Scorebuilder have their account status reported to Equifax plus because it's a Line of Credit, they have access to emergencies to handle life's little dramas.



WHAT WE ARE SOLVING – FOR AGENTS

FAST RECEIPTING AND NO DISHONOURS

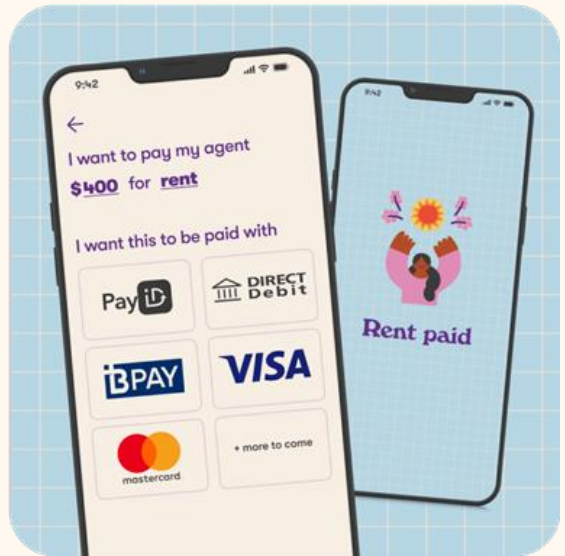
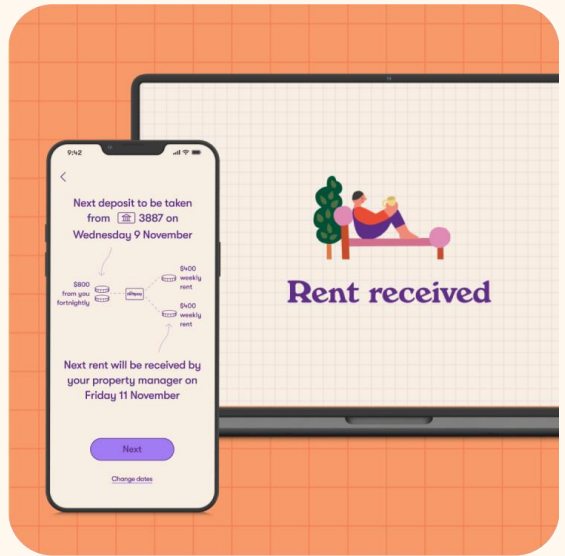
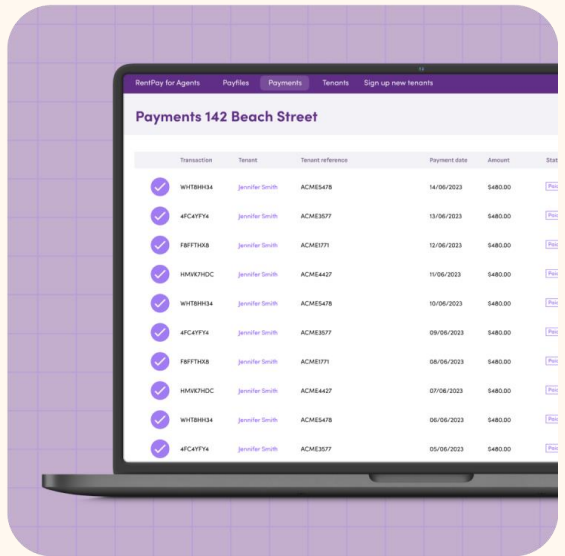
- Cleared funds are deposited straight into agent’s trust account in single batch payment
- Accurate receipting and full compatibility with all trust accounting systems

AUTOMATED PAYMENTS AND ALERTS

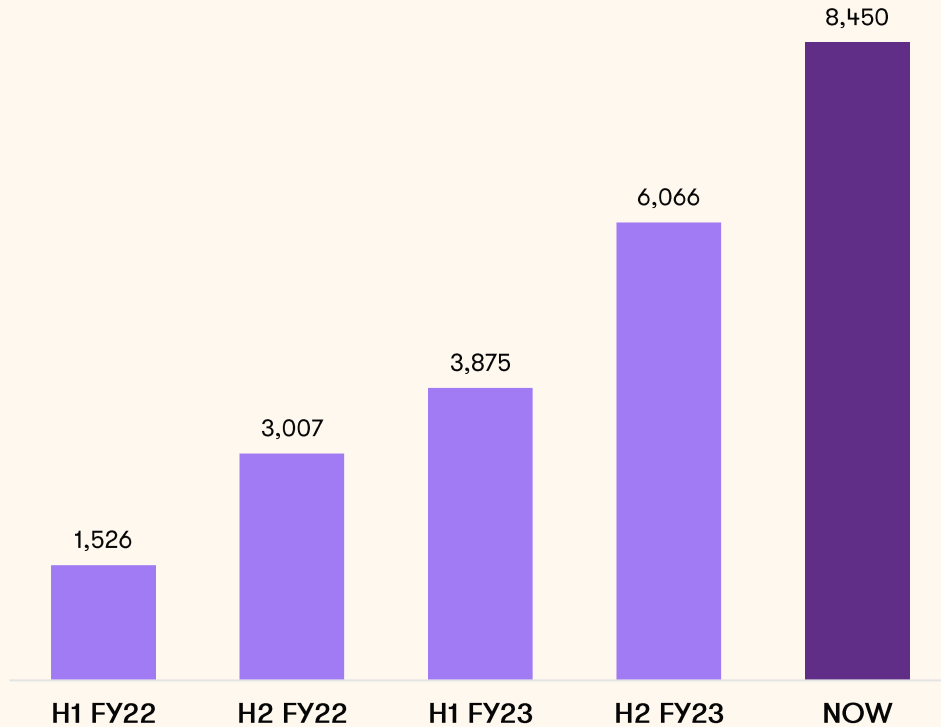
- Auto-scheduling, built in alerts and notifications to make sure renters never miss a payment.
- Live view of upcoming and missed payments means less time chasing and more time growing their business

MORE WAYS TO PAY AND AGENT REWARDS

- More payment options equals less arrears, so more rent paid on time.
- With RentPay leading the arms race on payments, it’s one less thing for an agent to worry about

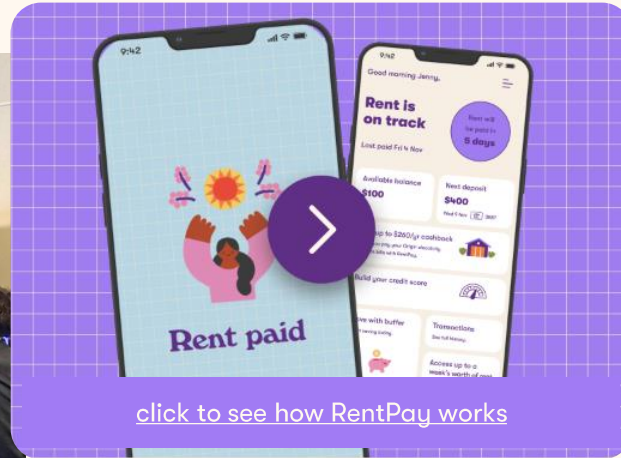


ACTIVE RENTPAY CUSTOMERS



- Strong adoption by real estate agencies.
- Active customer numbers do not include strong pipeline of future customers (tenants not yet onboarded by agents who have signed on to RentPay).
- Working on distribution/referral arrangements with key industry partners.
- Consumer marketing activity scaled back on external platforms but www.rent.com.au remains as a key, ready-made channel.
- Joint marketing initiative with partner to promote industry first payments functionality (Q2 FY24).

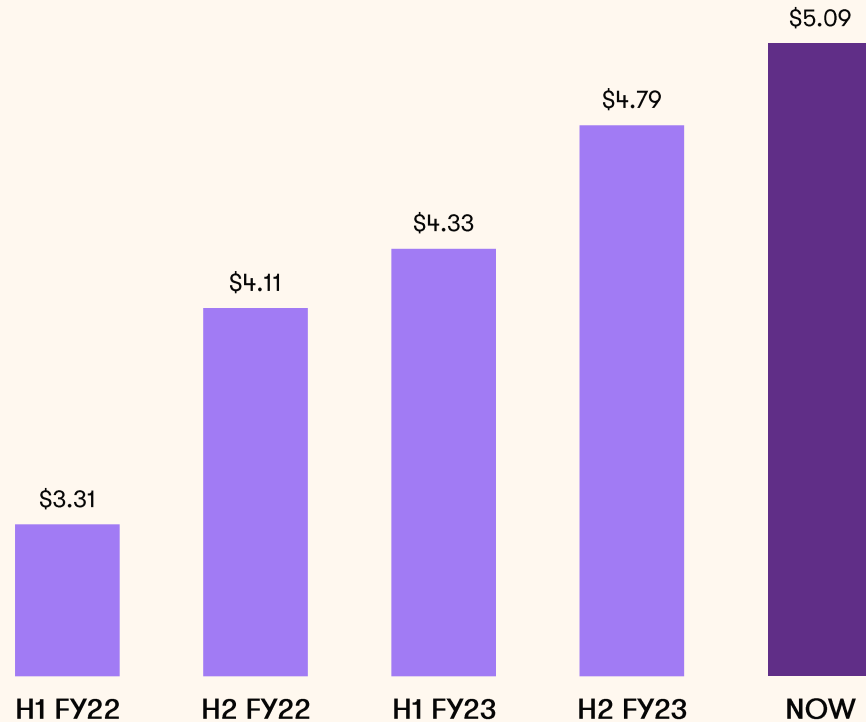
DRIVING GROWTH VIA PROPERTY MANAGERS



- With significant productivity benefits for property managers to go alongside the tenant-friendly core product features – there has been strong interest from agents.
- Exhibiting at industry conferences, sponsoring or participating in industry events and podcasts etc have contributed to a growth in awareness amongst real estate agents which opens up the opportunity for sales communication.
- Broadening take up amongst consumers has also driven agent adoption – once 3 or more tenants are paying the same agency, a sales call is made (good success rates being achieved).
- Further growth being targeted via industry partnerships and referral arrangements.



RENTPAY ARPU



Base fee of \$2/month covers cost of bank transactions – in many cases this is covered by the agent rather than tenant

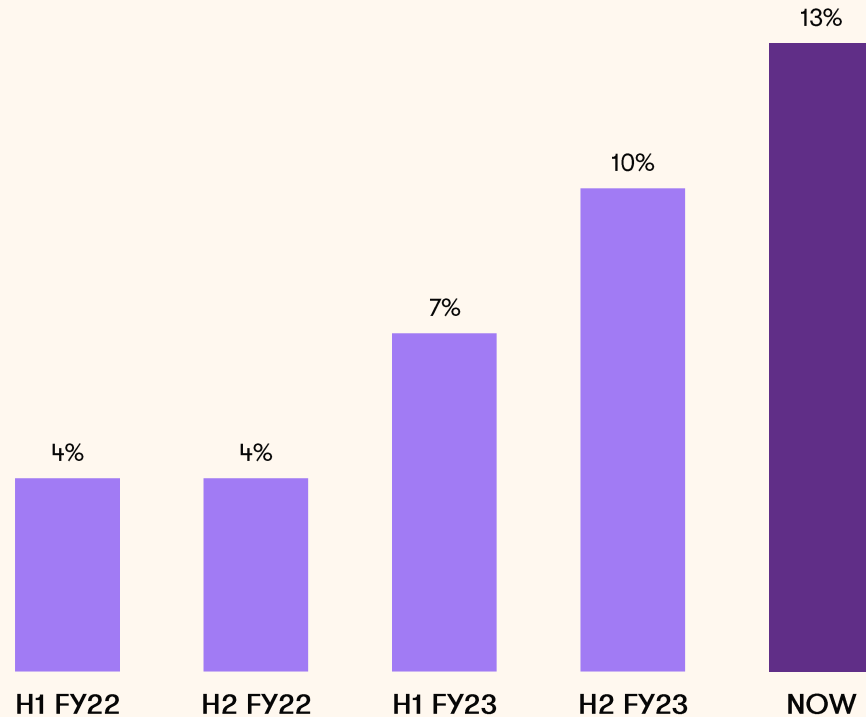
Add on products:

- Scorebuilder – line of credit, helps build credit score and provides funds for life’s emergencies (\$1/month fee)
- Bill Smoothing – free to use, renters paying their Origin gas and electricity bills via RentPay can earn up to \$5/week cashback (+ RentPay earns a fee)

Further ARPU driving services under development including:

- mortgage builder (helping renters transition into ownership)
- new payment options
- broadening bill payments
- share functionality

ANNUITY REVENUE AS % OF TOTAL



Prior to the introduction of RentPay, revenue streams were:

- focussed on a single, short point in the customer lifecycle
- highly transactional (one-off) in nature
- very susceptible to seasonality, let alone market movements

This meant highly variable results and limits on growth.

We're still transitioning, but 13% (and growing) of the Group's revenue now comes from RentPay's annuity income streams. Transforming the Group into a more sustainable and consistent business:

- compounding growth effect of adding annuity customers and building ARPU
- less susceptible to seasonal fluctuations
- greater exposure / relevance throughout customer lifecycle

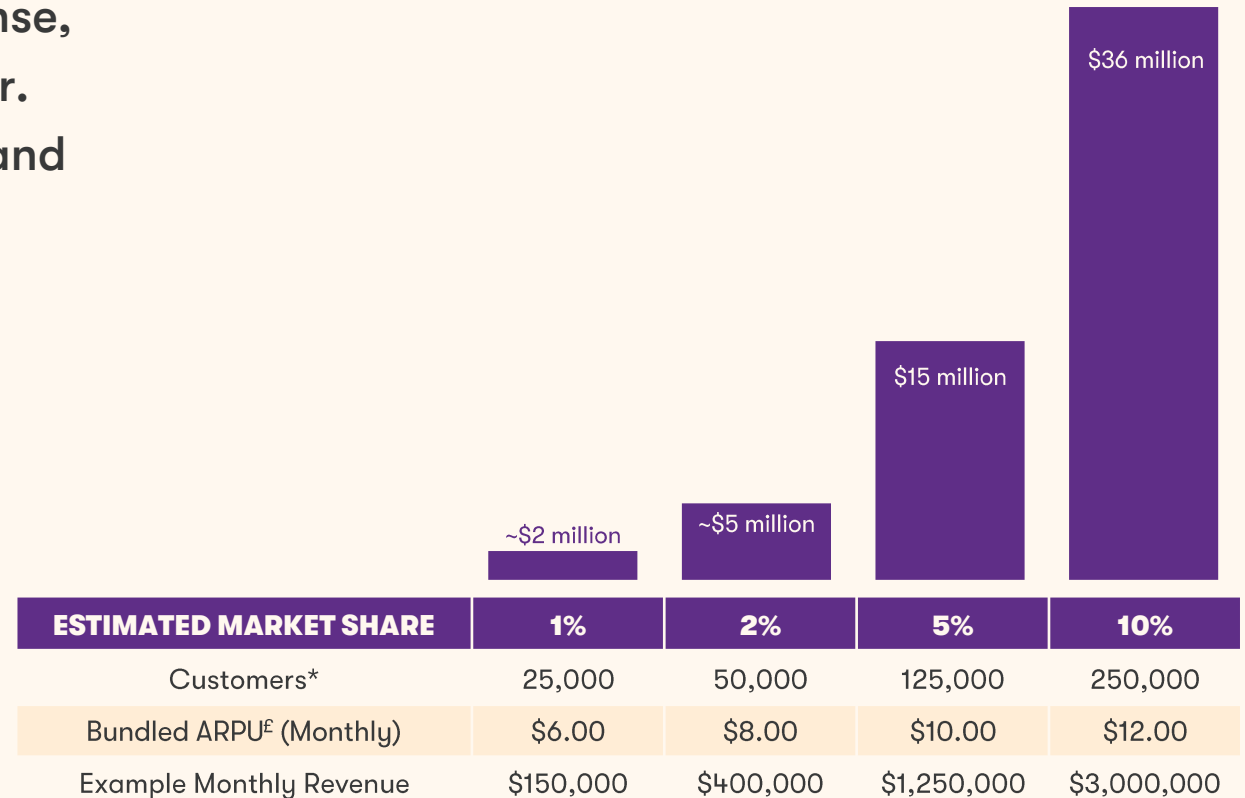
SIGNIFICANT ADDRESSABLE MARKET

The size of the opportunity with RentPay is immense, all renters pay rent – over \$60 billion worth a year. With RentPay they can now get value, flexibility and control - making their rent money work for them.

- Recurring / annuity streams – compounding growth.
- Platform to add additional products / services.
- Addresses the 95% of renters not moving house.
- Natural marketing channel in rent.com.au.

POTENTIAL ANNUAL RENTPAY REVENUES

(VARIOUS ARPU'S & MARKET SHARES†)



† Not a forecast. Rent.com.au indicative estimates based different Average Revenue Per User (ARPU) per month @ different market shares. Market share estimated as target customer number divided by 2.5m rental households.

£ ARPU = Average Revenue per User per month.

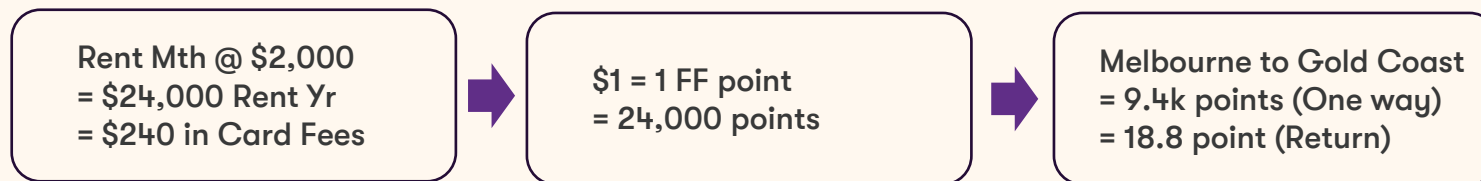
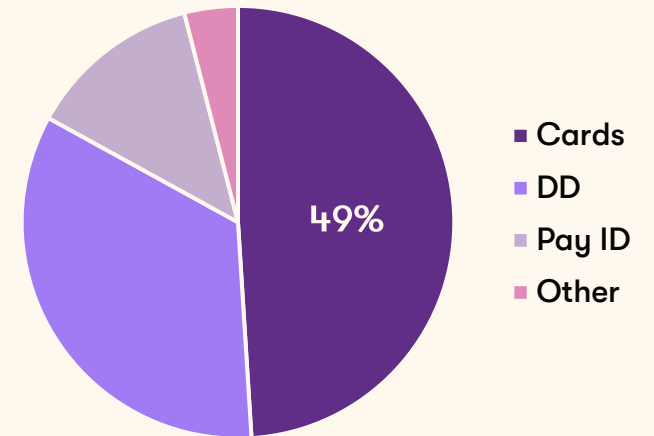
* As at 29 November 2023 RentPay has 8,450 active customers

Whilst a key component of the value proposition for RentPay is its features, it is also one of the most cost-effective platforms in market to pay your rent. That positions us well to benefit from changing consumer behaviors.

EXAMPLE – CARD USAGE

RentPay is a dual sided marketplace, around 20% of our customers are direct consumers, using RentPay through choice rather than via and agent partner. 49% of this group have selected cards as their preferred payment method.

We recently reduced our card rates to 0.99% which is market leading and will be supported by a joint campaign over the Christmas period.

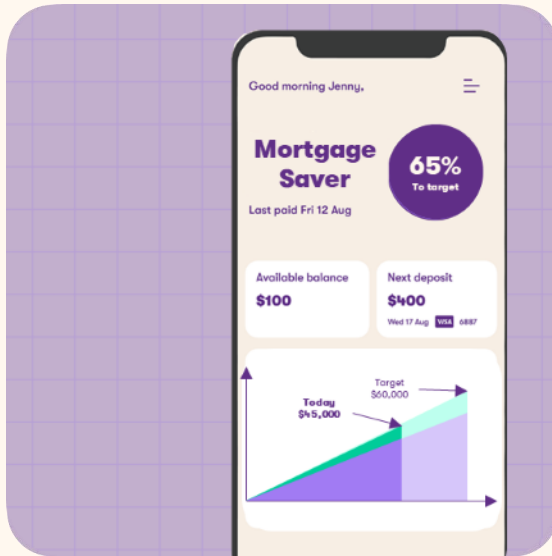


Example only, points earned (\$) and point cost (to fly) varies between providers. Does not include bonus points or special offers.

WHERE WE ARE HEADING

DEPOSIT BUILDER

- Expansion of our buffer product, high interest savings to build a mortgage deposit
- Linked into RentBond, lowers the cost of funding and provide a return
- Partnership opportunities within banking, lending



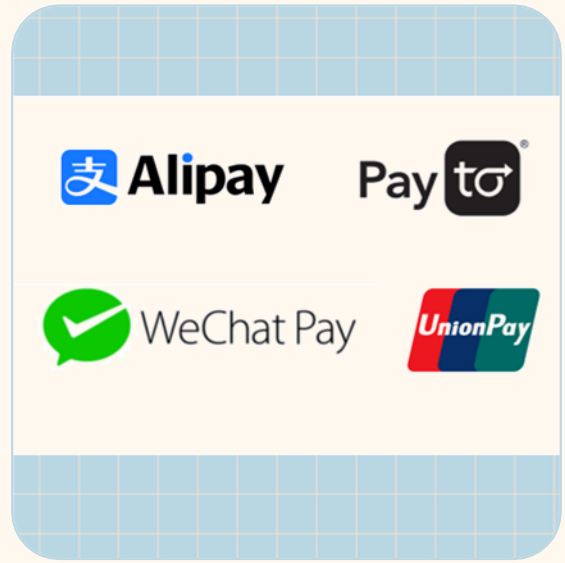
REWARDS

- Integration into existing platforms, allowing a customers everyday spend to lower their rental costs
- Status and recognition for longer term customers
- Moving incentives to reinforce RentPay portability

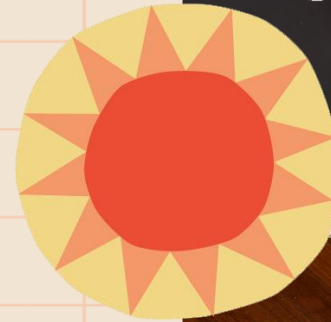


MORE WAYS TO PAY

- Opening us new payment options for consumers (Alipay, WeChat Pay, Union Pay, PayTo)
- Unregulated payment choices provide pricing and margin flexibility
- Maintains our promise to agents that we will lead in payment choices



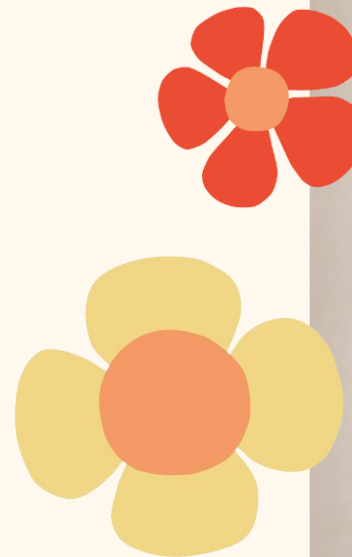
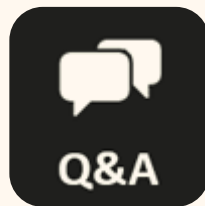
OUTLOOK



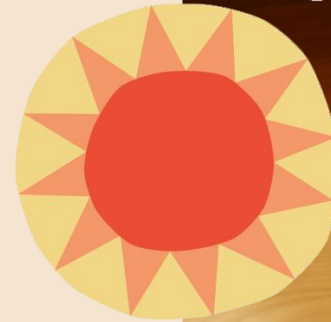
- RentPay customer growth has continued to be strong with real estate agent groups bringing their rent rolls onto RentPay following B2B sales activity.
- Further strong growth expected from industry partnerships and via completion of real estate agent onboarding during the Q3 FY24 renting peak.
- Maintain the focus on rebuilding Advertising Sales pipeline, bringing on new advertisers and extending existing relationships.
- Continue to explore accretive partnerships across both Rent.com.au and RentPay – several discussions ongoing
- Cash burn has slowed, with reductions in discretionary spend and our fully-underwritten entitlement issue to raise \$1.95m (before costs) closes soon, providing cash reserves to continue growing RentPay.

QUESTIONS?

Click on the Q&A icon
to ask a question



CORPORATE INFORMATION



Ordinary Shares ⁽¹⁾

Share price (Rights Issue Offer Price)	\$0.017
Ordinary Shares on issue (following Rights Issue)	629,651,444

MARKET CAPITALISATION **\$10.7m**

Cash on hand ⁽¹⁾ \$3.1m

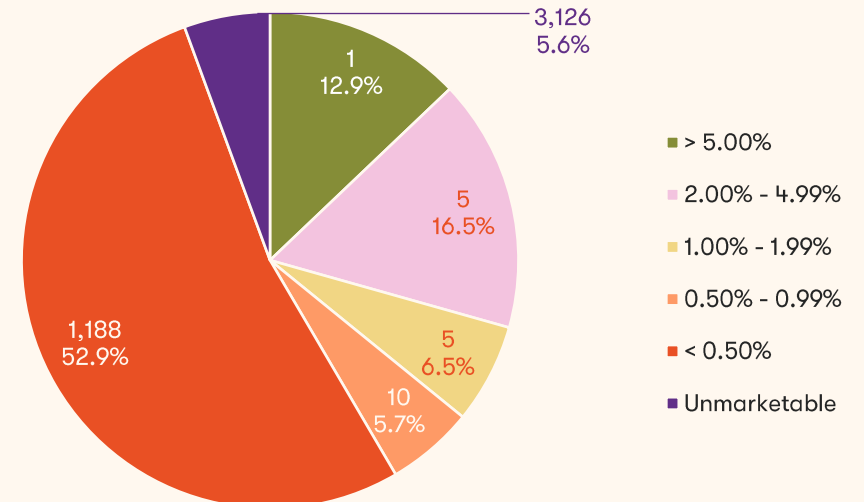
ENTERPRISE VALUE **\$7.6m**

Other ⁽²⁾	Exercise	Vest	Expiry	Number
Remuneration Rights (CEO, COO)		Jun-24	Jul-24	2,500,000
Performance Rights (LTI)		Jun-24	Jul-24	5,737,500
Performance Rights (LTI)		Jun-25	Aug-25	17,386,364
Performance Rights (LTI)		Jun-26	Aug-26	23,625,000
Options (Directors)	\$0.10 - \$0.15	Nov-23	Nov-25	7,200,000
Options (listed)	\$0.04	n/a	Dec-25	67,241,040

Top shareholders ⁽³⁾

	%
Bevan Slattery (HNW – holder since 2021)	12.9%
Greg Bader (CEO – holder since 2016)	4.6%
Jason Carroll (HNW – holder since 2016)	3.9%
John Wood (Director – holder pre-IPO)	3.1%
Garry Garside (Director – holder pre-IPO)	2.0%

SHAREHOLDING DISTRIBUTION ⁽³⁾



(1) Refer Prospectus dated on or around 1 November 2023 (i.e. cash at 30 September 2023 + R&D refund + Rights Issue (less costs))

(2) Following completion of Rights Issue

(3) As at 29 November 2023

GARRY GARSIDE



NON-EXECUTIVE CHAIRMAN

- Experienced property developer and investor
- Founded Prime Health Group before merging it with Westpoint Healthcare to form Endeavour Healthcare
- MBA (University of WA)

SAM MCDONAGH



NON-EXECUTIVE DIRECTOR

- 20+ years of experience in senior management roles including Airbnb, eBay, and iiNet
- Non-Executive Director of Tic Toc Homeloans
- Chartered Accountant and experienced marketer

PHIL WARREN



NON-EXECUTIVE DIRECTOR

- 20+ years in corporate/advisory roles with ASX listed companies
- Managing Director of corporate advisory firm Grange Consulting, Chartered Accountant
- Non-Executive Director of Family Zone Cyber Safety Ltd, Narryer Metals Limited, Anax Metals Ltd and Killi Resources Ltd

JOHN WOOD



NON-EXECUTIVE DIRECTOR

- Extensive experience in retail, property, sales and marketing, business management and tourism
- Founder & National Acquisitions Manager of National Lifestyle Villages
- Former Rothwell's Young Entrepreneur Award winner

GREG BADER



CHIEF EXECUTIVE OFFICER

- 20+ years proven success as a senior executive in rapidly growing technology businesses
- Former senior executive at iiNet, Chief Technology Officer and then Chief Business Officer
- MSc/MBA (Murdoch University)

JAN FERREIRA



CHIEF OPERATING OFFICER / CHIEF FINANCIAL OFFICER

- 20+ years in senior roles across rapidly growing ASX-listed finance and technology businesses
- Operational experience in leading consumer lending, sales and customer care teams
- GAICD, CPA (Australia), Chartered Management Accountant (UK)

LEE SWANSON



GENERAL MANAGER - TECHNOLOGY

- 20+ years of experience in software development, across several industries including marketing and finance.
- While with Commonwealth Bank, led design and development of financial systems including loan application processing, internet banking and mobile banking applications.

SANDRA ANTIPAS



HEAD OF CUSTOMER SERVICE

- 20+ years of experience leading customer facing teams in technology and finance businesses
- Previously an Operations Manager with ASX-listed businesses ThinkSmart and Flexigroup (now Humm ASX.HUM)
- Sandra is committed to providing amazing Customer Service experiences to the renting community

THANK YOU

Contact:
investors@rent.com.au
08 6145 2609