



ONE CLICK GROUP

ONE CLICK GROUP LIMITED

Investor Presentation – Sharewise Webinar

12 June 2024

This presentation has been authorised for release by the Managing Director, Mr Mark Waller and the Board of Directors

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ONE CLICK GROUP

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
Current shares on issue	760m	\$0.009*	~\$7m*



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

*As at 7 June 2024

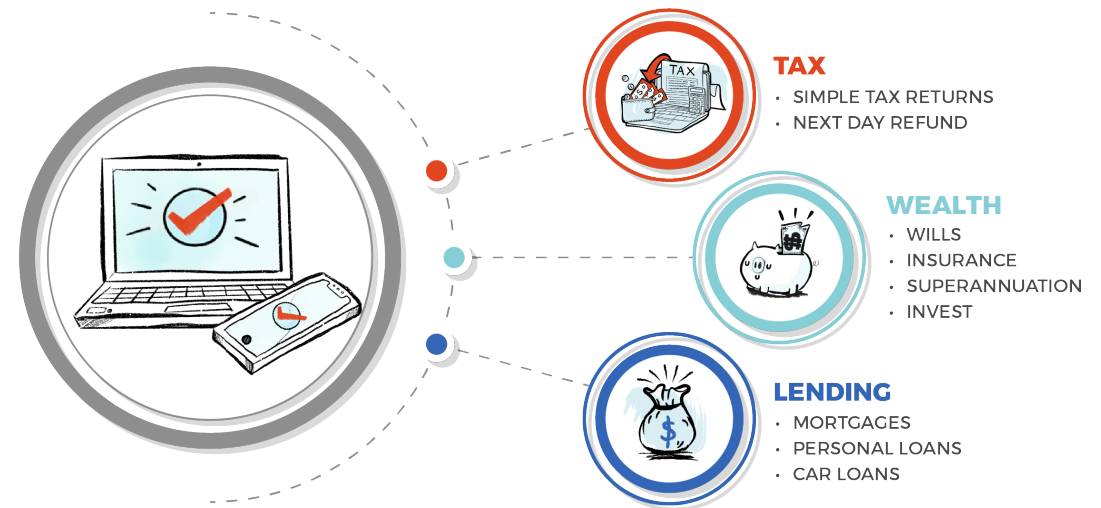
One Click Life is a fintech platform scaling fast

One Click Life allows Aussies to manage their financial life in a **simple**, low cost, mobile first platform.

Our **Tax** products, integrated with the ATO allowing [simple tax returns](#) to be completed from a mobile phone in under 10 minutes.

One Click Life **Lending** acts as a mortgage broker with simple online lending applications to allow for simple applications and quick responses.

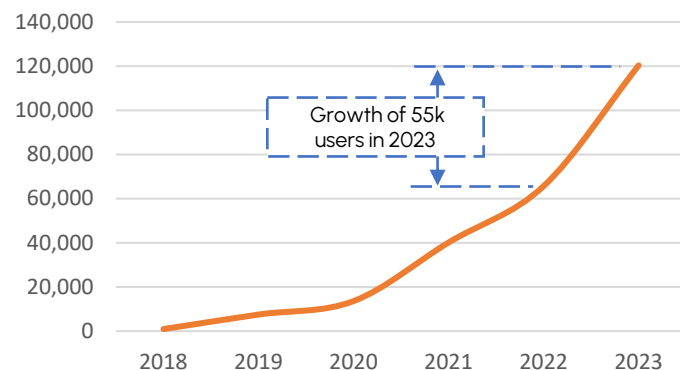
One Click Life **Wealth** products are presently in development and will allow a simple format for managing retirement wealth benefiting the future you.



COMPELLING GROWTH IN KEY METRICS

Setting a foundation

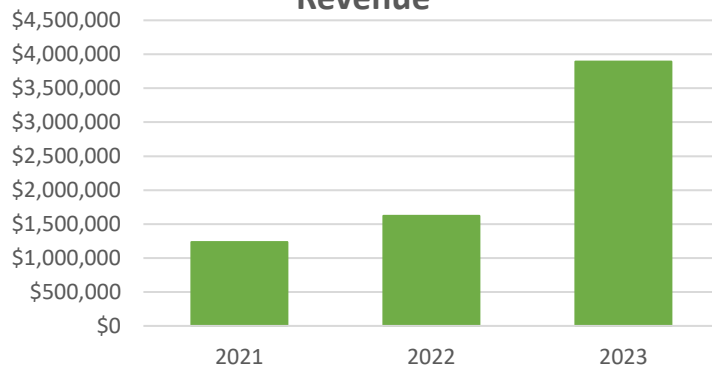
Total Registered Users



Growing Users

- CY23 user growth 83% to 120,000 registered users.
- Strong user growth delivers compelling value proposition for launch of additional online financial services products at very low cost of acquisition of users.
- Continued growth anticipated with increase in marketing spend in 2024.

Revenue



Translating into Strong Revenue Growth

- Revenue grew 140% in FY23 following excellent user growth.
- Launched a range of new tax services all achieving significant revenue contribution.
- Launched lending products with revenue traction achieved in first year.
- 2024 revenue anticipated to grow with growing user base.

COMPELLING GROWTH IN KEY METRICS

Setting a foundation

Growing Average Revenue Per User (ARPU)

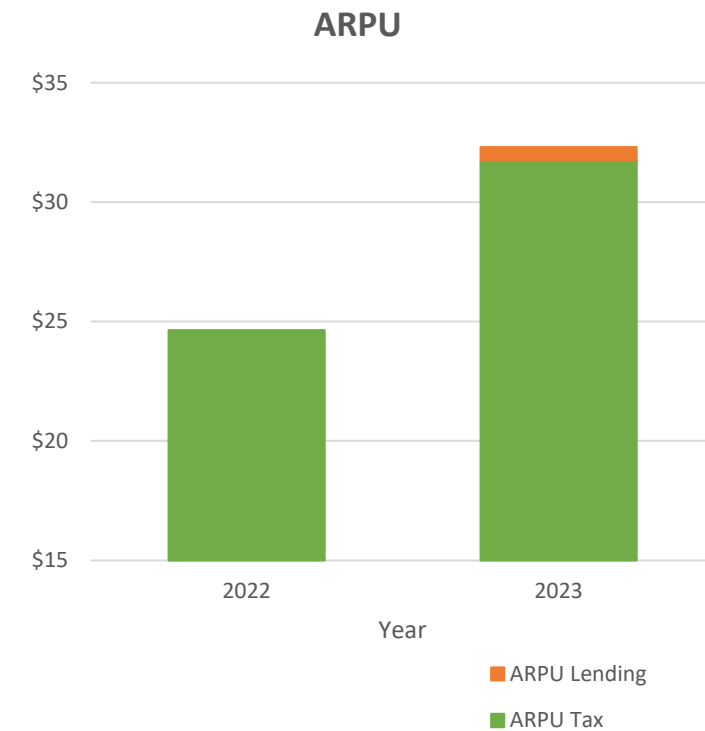
- ARPU growth of over 30% in 2023.
- Growth in new products to lead to growth in ARPU.

Tax

- Introduced Next Day Refund product in June 2023.
- Option for customers to pay their One Click Life fee from their tax refund for an additional charge introduced in June 2023.

Lending

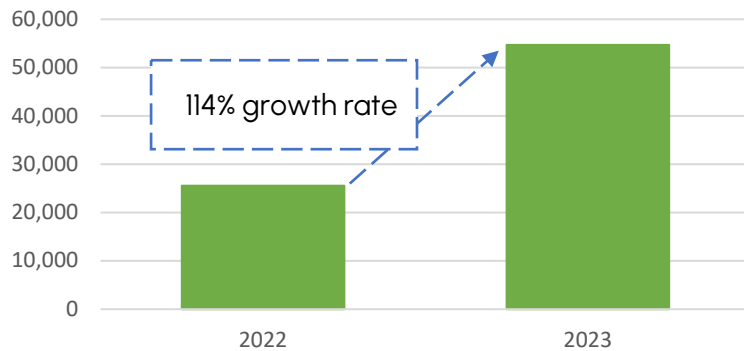
- Introduction of mortgage brokering services in March 2023.
- Personal loans and car loans introduced in November 2023.



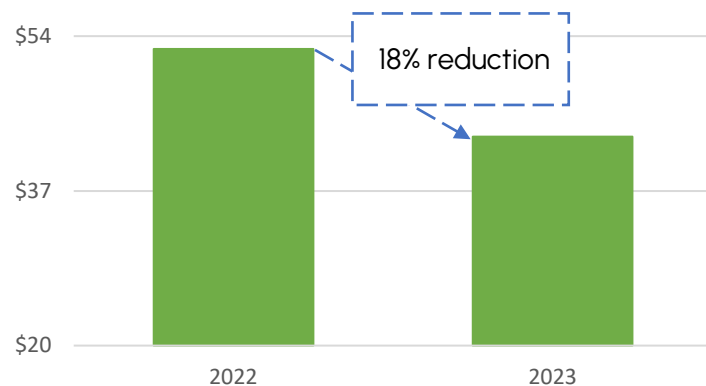
STRONG GROWTH IN USER ACQUISITION

Digital marketing strategy reducing acquisition cost per user

Growth in Annual User Acquisition



Cost of Acquisition per New User



Growing User Acquisition Rates & Reducing Unit Cost

- Expansion of digital marketing strategy in 2023 created 114% growth in user acquisition rates.
- Reduced cost of acquisition of a new user by 18% in 2023.
- Further expansion of digital marketing strategy in 2024.
- Increase in total quantum of marketing spend planned for 2024.
- Expected growth in rate of acquisition in 2024.

2023 FINANCIAL REVIEW

Setting a foundation

- 2023 Revenue exceeding fixed operating expenses to run the business which is an important inflection point.
- Marketing expenses for 2023 totalled \$2.3m contributed to enable revenue growth of \$2.3m when compared to full year 2022 revenue of \$1.6m.
- Increased marketing spend in FY24 will benefit the generation of new revenue in FY24 and beyond.

31 December 2023	\$(‘000)
Revenue	3,853
Operating Expenses (fixed)	3,401
Margin After Opex	452
Marketing Expenses (variable)	2,347
EBITDA/(Loss)	(1,895)



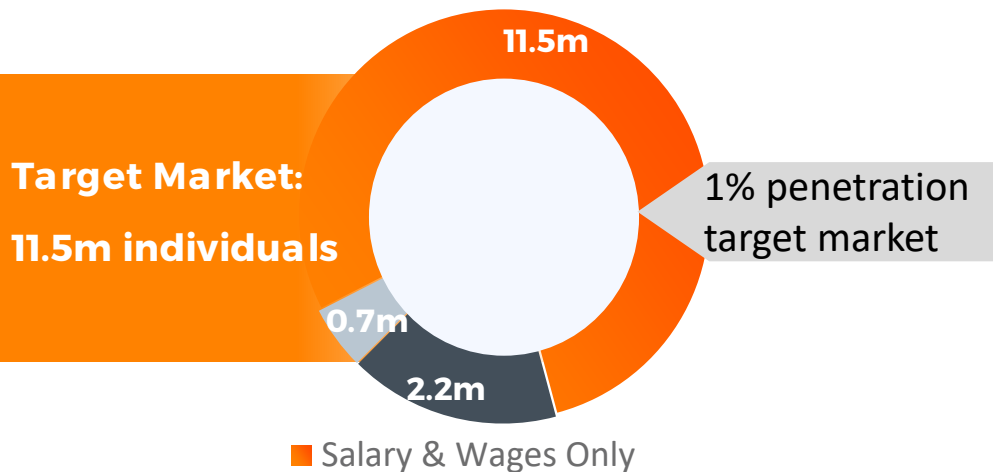
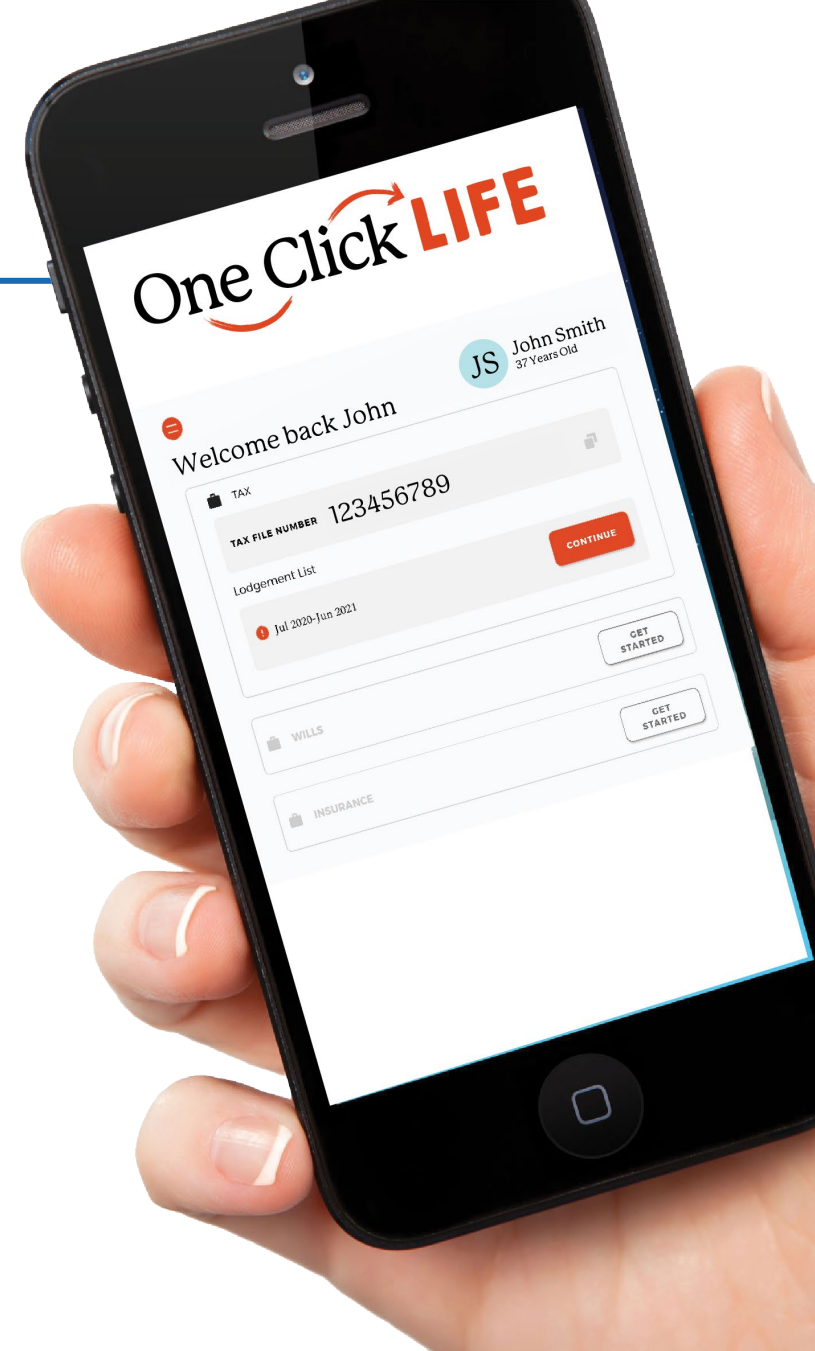
Managing Director Mark Waller commented “2023 was an outstanding year of growth for One Click Group. 144% growth to \$3.9m revenue combined with over 120,000 users on the One Click Life platform puts the company in an excellent position to continue to expand into 2024.

2024 will be a pivotal year for the company as new marketing spend continues to grow our registered user base and creates new revenue to add to our existing revenue base.”

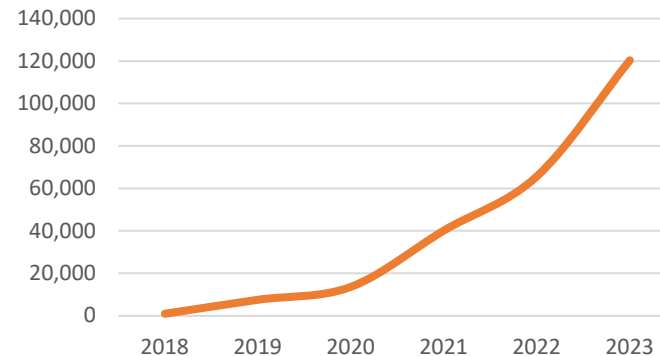
MARKET OPPORTUNITY

One Click Life has a proven scalable business model

- **One Click Life** finished 2023 with over **120,000 users** on the [One Click Life](#) platform.
- 55,000 new users registered in 2023.
- Average age of a One Click Life user is 31. The age bracket 20-40 provides maximum value for One Click Life platform, providing a high potential lifetime value of a customer.
- 11.5 million people in our target market in Australia. This is the market identified as having simple tax needs, lending needs and wealth needs.



Growing Registered User Numbers



ONE CLICK GROUP

Summary & Outlook

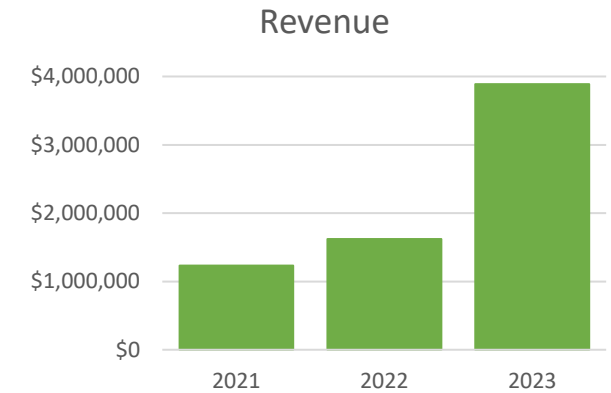
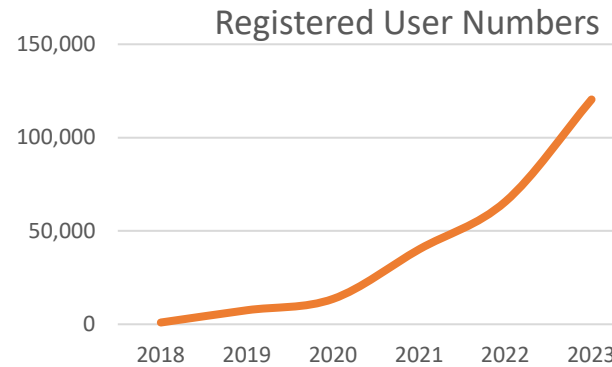
Fast growing fintech business

Scalable business model

Rapidly approaching breakeven

Strong growth in users and revenue expected in 2024

Launching new financial services products materially expanding market opportunity



Proven and experienced team

Managing Director – Mark Waller

Chairman – Russell Baskerville

Your Financial Life **MADE SIMPLE**



**DO IT
BETTER**



**HAVE
FUN**



NO BULL



**FOR THE
PEOPLE**





ONE CLICK
GROUP

ONE CLICK GROUP LIMITED

Thank you