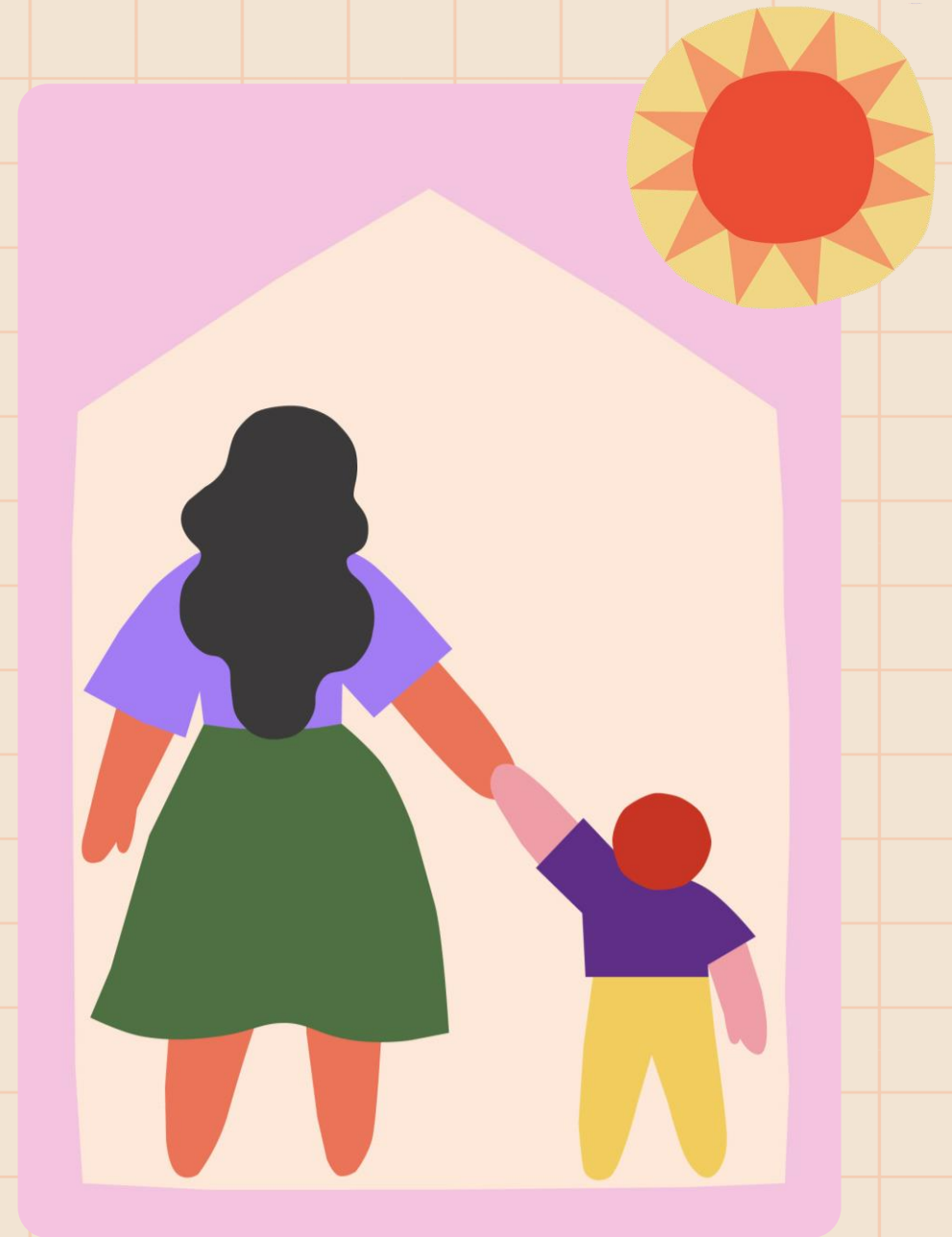


# SHAREHOLDER UPDATE

**5 JUNE 2025**

**ASX: RNT**



**IMPORTANT INFORMATION AND DISCLAIMERS**

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While reasonable care has been taken concerning the preparation of the Presentation Materials, none of the Company or its directors, officers, employees, contractors, agents, or advisers nor any other person (**Limited Party**) guarantees or makes any representations or warranties, express or implied, as to or takes responsibility for, the accuracy, reliability, completeness or fairness of the information, opinions, forecasts, reports, estimates and conclusions contained in this document. No Limited Party represents or warrants that this document is complete or that it contains all information about the Company that a prospective investor or purchaser may require in evaluating a possible investment in the Company or acquisition of shares in the Company. To the maximum extent permitted by law, each Limited Party expressly disclaims any and all liability, including, without limitation, any liability arising out of fault or negligence, for any loss arising from the use of or reliance on information contained in this document including representations or warranties or concerning the accuracy or completeness of the information, statements, opinions, forecasts, reports or other matters, express or implied, contained in, arising out of or derived from, or for omissions from, this document including, without limitation, any financial information, any estimates or projections and any other financial information derived therefrom.

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Certain statements contained in the Presentation Materials, including information as to the future financial or operating performance of the Company and its projects, are forward-looking statements. Such forward-looking statements involve known and unknown risks, uncertainties, assumptions, and other important factors, many of which are beyond the control of the Company and may cause actual results, performance, or achievements to differ materially from those expressed or implied by such statements. Forward-looking statements are provided as a general guide only and should not be relied on as an indication or guarantee of future performance. Given these uncertainties, recipients are cautioned not to place undue reliance on any forward-looking statement. Subject to any continuing obligations under applicable law, the Company disclaims any obligation or undertaking to disseminate any updates or revisions to any forward-looking statements in this document to reflect any change in expectations concerning any forward-looking statements or any change in events, conditions or circumstances on which any such statement is based.

On 28 May 2025, Rent.com.au ('RNT') announced that it had signed a credit-approved mandate for a loan facility of up to \$10 million to fund its RentBond product.

- RentBond is a loan that helps renters manage the cash outlays of moving, such as the bond, rent in advance, removalists, etc.
- Rent.com.au has offered RentBond (via funding partners) for more than 10 years, helping more than **37,000** families secure their homes through **~\$84 million** of RentBond loans.
- To improve the product and RNT's share of the financial benefits, RNT is bringing the product "in-house" – in other words, the loans will be an asset on our balance sheet.
- The RNT management team have significant consumer lending and banking experience, both at an executive level and within the broader team.
- Leveraging existing RentPay ACL, compliance infrastructure and payments experience to accelerate the path to profitability.

# RENTBOND



## PURPOSE

- Helping renters manage cash flow over the expensive moving period.
- Can cover removalists and other moving costs as well as the bond.
- The loan is not secured against the bond, which is held by state governments.
- Focus is on convenience, with a 21-day free period. i.e. if repaid within 21 days, there is no cost, otherwise, costs are charged on the unpaid amount from day 1.



### Cover bond and moving costs

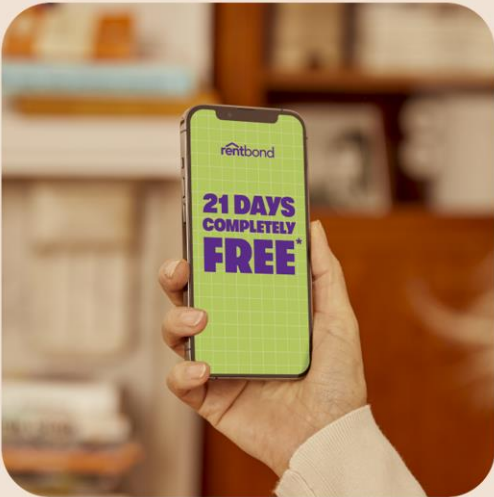
- ✓ A convenient way to cover the cost of your bond, removalists, cleaning and anything else related to your move!
- ✓ Apply online, and get funds the next business day.
- ✓ Enjoy totally free when you repay within 21 days.
- ✓ Help your cash flow with manageable repayments.



### Move now, pay later

Have you ever moved into a new rental and needed to pay the bond before you received your old bond back?

RentBond solves the 'bond gap' by giving renters access to a totally FREE personal loan for 21 days\*. Cover your bond, 2 weeks rent in advance, and any moving costs, and take the hassle out of moving between rentals.



### FREE for 21 days\*

RentBond is ideal for renters waiting on their bond refund from a previous property. Simply pay back the full loan amount within 21 days and you won't pay any interest, fees or charges on the repaid portion. Nada!

#### Example

Borrow	\$3,000
Repaid within	21 days
You'll pay	<ul style="list-style-type: none"><li>✓ No fees</li><li>✓ No charges</li><li>✓ No interest</li></ul>

# DEMAND FOR THE PRODUCT IS ALREADY WELL ESTABLISHED

Since launch RentBond has helped >37,000 customers secure their home by funding ~\$84 million in bond loans



**2014**

RentBond first to market  
May 2014

RentBond trademarks granted

**2015**

\$1 million in bonds funded since launch  
September 2015

Rent.com.au lists on the ASX June 2015

**2016**

First \$1 million month  
June 2017

New funding partner  
December 2016

\$4 million in loans had been funded since launch

**2017**

**2018**

**2019**

Fair Go Finance  
March 2019

Fair Go Finance commences funding RentBonds

\$29 million in loans had been funded since launch

**2020**

COVID

Continued funding RentBonds throughout COVID period

**2021**

RentPay  
June 2021

Added line of credit tailored to renters, using rental payment history as qualifier

**2022**

**2023**

RentBond referrer model launched  
March 2023

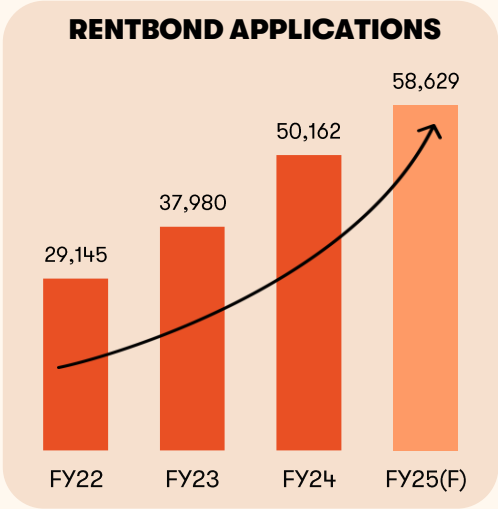
Proptech and various real estate agency referrers

**2024**

RentBond brought 'in-house'  
Q1 FY2026

A more complete end-to-end customer solution

**2025**





# CUSTOMER INSIGHTS – WHO USES RENTBOND?

The largest group of RentBond users are the 'Whistlestop Warren' persona group. This group typically comprises couples or young families in their mid/late 20's to mid-30's living in outer metro suburbs (typically new developments).

This group are good with money and saving towards home ownership or are renting while building their new home (house and land package).

They use RentBond because they value the convenience of RentBond and are comfortable with taking out relatively short-term debt and repaying it so that they do not have to compromise on their longer-term financial goals.

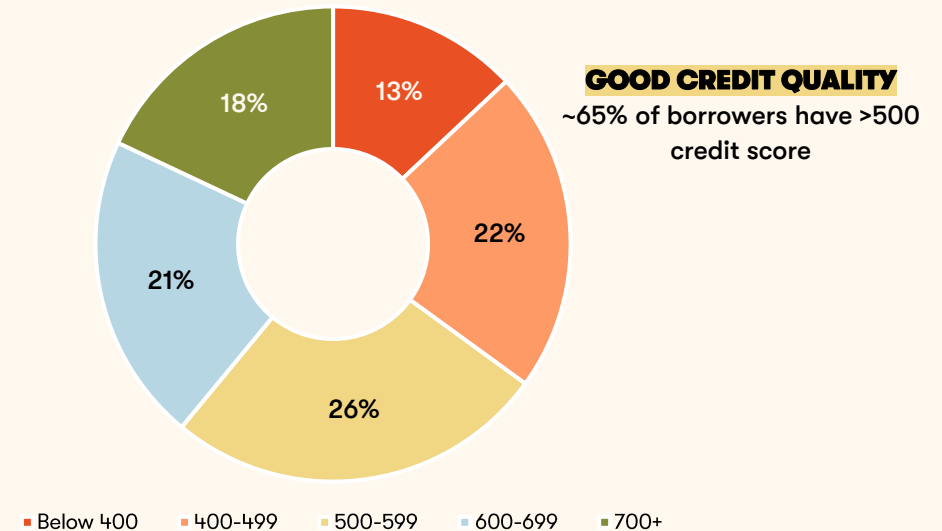


**"I'm saving, saving, saving, for that house deposit. Property gives you financial security".**

## SEE THEMSELVES AS:

- Working towards long range goals
- Responsible, focussed on family
- Diligent and hardworking
- Good with money
- Enterprising and handy

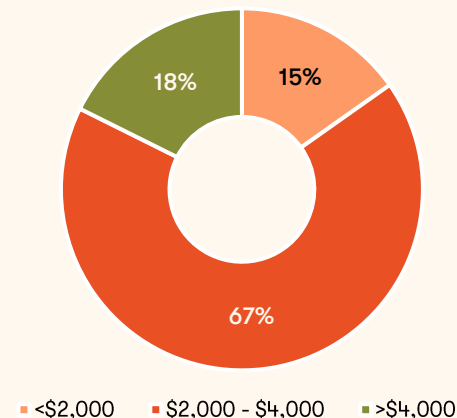
## CREDIT SCORES



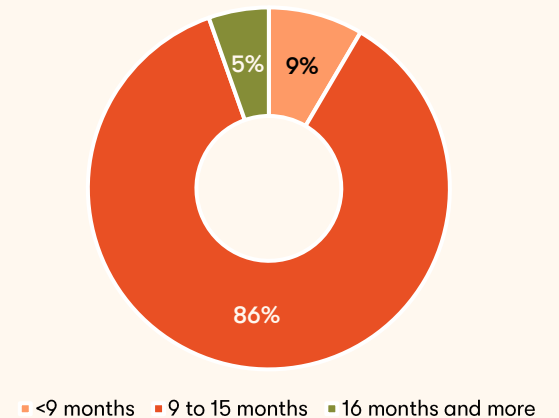
## SHORT TERM, MEDIUM VALUE LOANS = GOOD FOR CASHFLOW

(high concentration around 12 months and ~\$3,000)

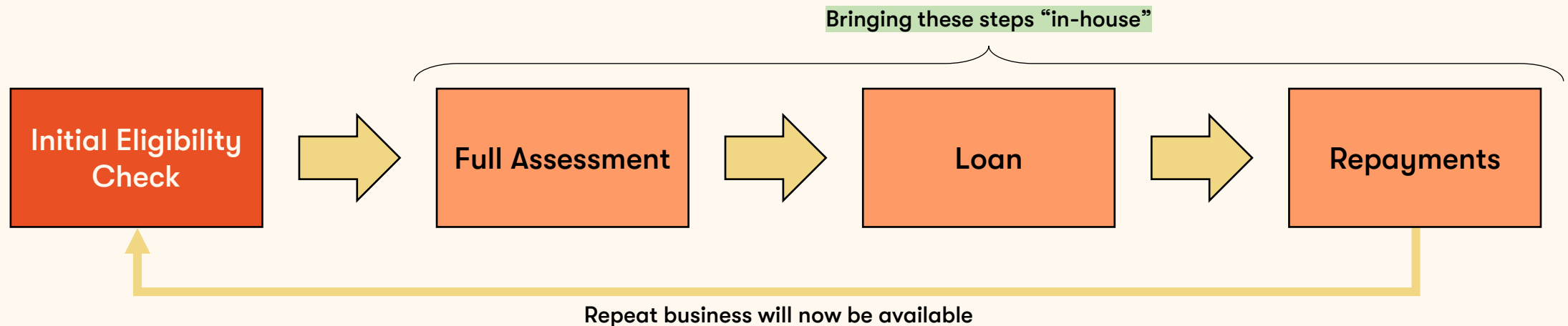
## LOAN VALUES



## LOAN DURATION



- Good lending decisions are key and depend on a strong credit policy, consistent decisions and upholding responsible lending practices – RentBond is not for everyone.
- The full customer flow will occur within the RNT platform to streamline the application process to get more renters through to where we can make a loan decision (i.e. lower abandonments).
- Data-driven credit decisions powered by Experian's PowerCurve decisioning platform, using advanced analytics and Experian's bureau and bank transaction data, along with integrated identity verification via greenID.





## JAN FERREIRA



### CHIEF EXECUTIVE OFFICER

- 20+ years in senior roles across rapidly growing ASX-listed financial services and technology businesses.
- Helped launch RentBond in 2014. Implemented credit engine and managed >35,000 consumer loans (ThinkSmart).
- GAICD, CPA (Australia), Chartered Management Accountant (UK).

## SHANE LAVAGNA-SLATER



### GENERAL MANAGER – FINANCIAL PRODUCTS

- 20+ years financial services experience across banking and other finance providers including Cash Converters.
- Has lectured in finance for UWA's MBA Program.
- PhD in Business Management, MCom, GAICD and has an executive education certificate from Harvard Business School.

## LEE SWANSON



### CHIEF TECHNOLOGY OFFICER

- 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.

## KAREN KOH



### GROUP FINANCIAL CONTROLLER

- 15+ years experience across ASX-listed financial services and technology businesses.
- Has led fund accounting, treasury management and accounting teams including for a \$100m securitisation SPV.
- Ernst & Young audit background. CPA (Australia) and Governance Certificate from Governance Institute of Australia.

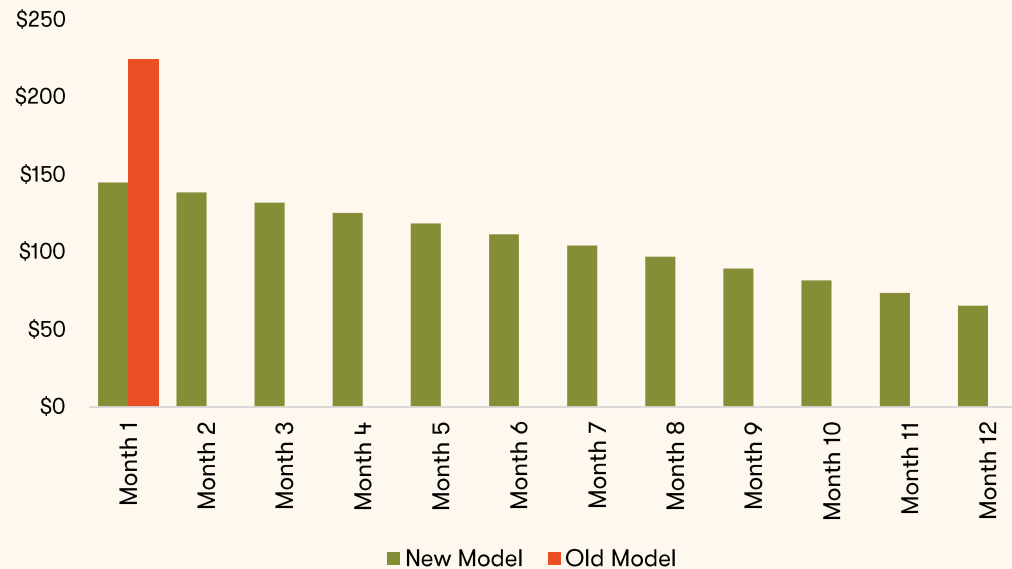
## SANDRA ANTIPAS



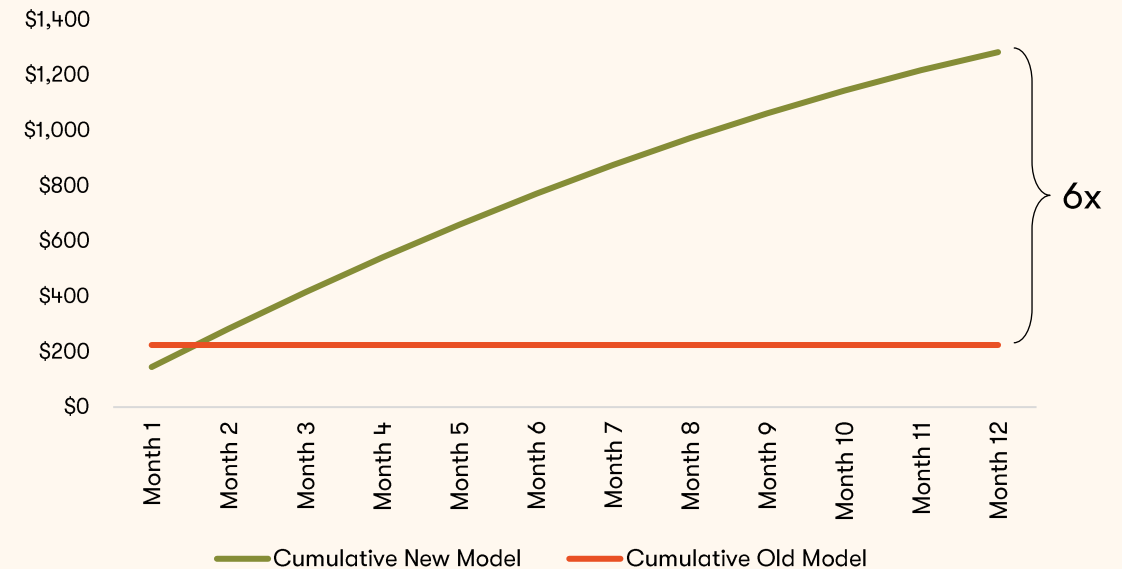
### CUSTOMER SERVICE MANAGER

- 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).
- Has led Customer Service, Credit Assessment and Collections teams in the Consumer Lending and Payments sectors.
- Sandra's team members are all experienced in either Customer Service, Credit Assessment or Collections.

## RENTBOND REVENUE RECOGNITION\*



## RENTBOND REVENUE RECOGNITION\*



By funding the RentBond loans itself, RNT will no longer receive a one-off referral fee when a loan is funded.

Instead, income will be received (and recognised) across the life of the loan. Initially this reduces income, but has several key benefits:

- Smoother, annuity-style revenue income – e.g. a customer that has a loan funded in January is still providing income in December.
- **~6 times** the overall revenue over the loan term compared with the old model.
- The RentBond loan becomes an asset which can be sold, or which can be borrowed against (e.g. the loan facility).
- RentBond is at the heart of the moving process – we will have a much better chance of attaching other products.

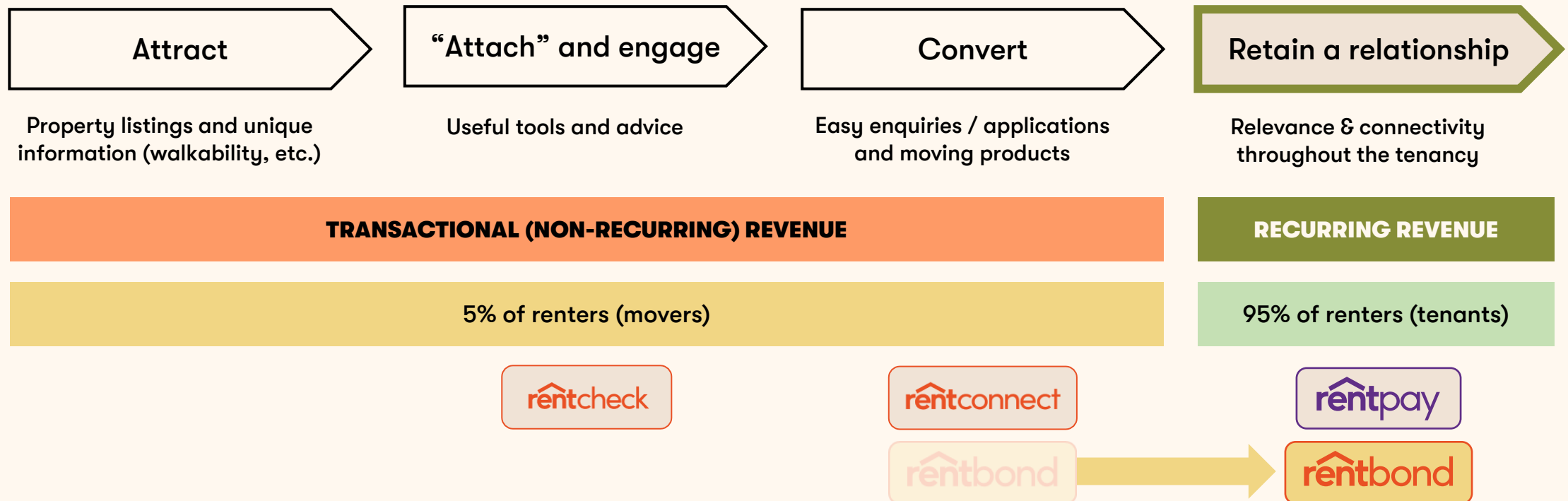
\* Illustrative examples only. Modelled outcomes based on a RentBond loan of \$3,400 over a 12-month term. RentBond loans vary between \$500 and \$10,000 over terms ranging from 3 months to 24 months. 59% of RentBond loans during 1H FY25 were between \$2,500 and \$4,000 and for terms between 9 and 15 months. The average loan value was \$3,314, and the average term was 12 months.

# OUTLOOK

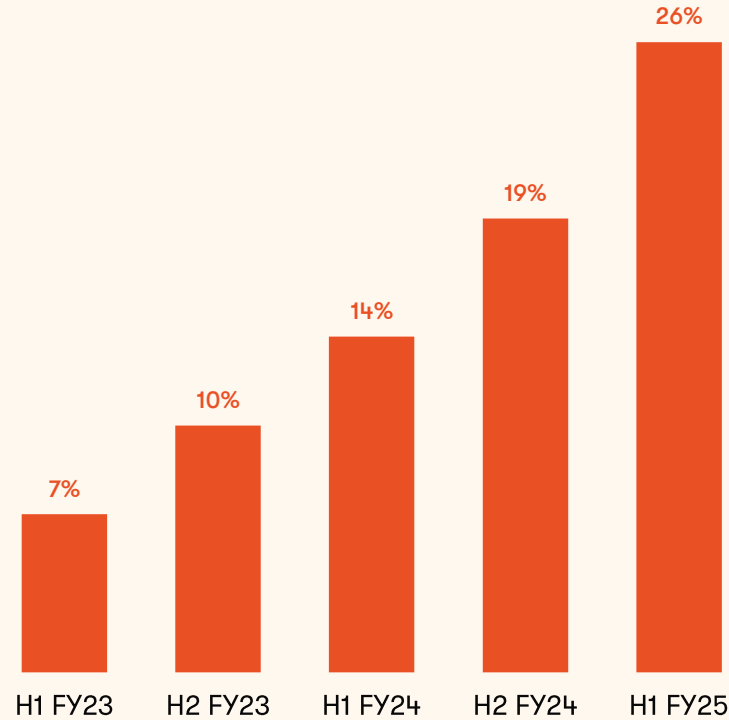


Our vision is to reimagine the renting experience to create Australia's most empowered rental community. We aim to do so with innovative technology solutions to common renting problems.

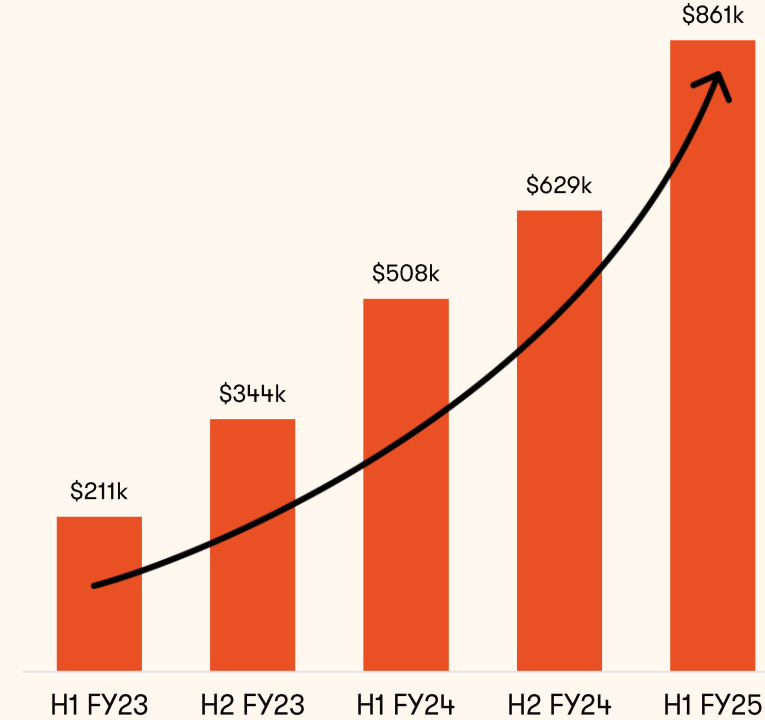
The renting sector is both seasonal (fluctuates throughout the year) and cyclical (fluctuates from year to year). As we accelerate our business on the path to profitability, we're seeking more consistent, recurring revenue streams rather than the 'one-off' or 'transactional' revenue we have traditionally earned.



ANNUITY REVENUE AS % OF TOTAL



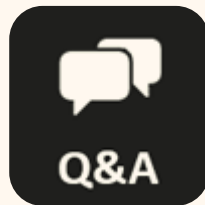
RENTPAY ARR\*



- Annuity (subscription/recurring) income streams have created some of the most valuable businesses globally.
- More than 26% of RNT Group revenue is already coming from the recurring revenue streams of RentPay (more to come).
- Bringing RentBond in-house is expected to accelerate this shift so that **most of the Group's revenue is recurrent.**
- Other new revenue streams, such as the Core Logic data agreement, are also subscription / recurrent in nature.
- **Through growth in recurring revenues and ongoing discipline towards costs, RNT is well on the path to profitability.**

# QUESTIONS?

Click on the Q&A icon  
within the Zoom webinar  
to ask a question





# CORPORATE INFORMATION



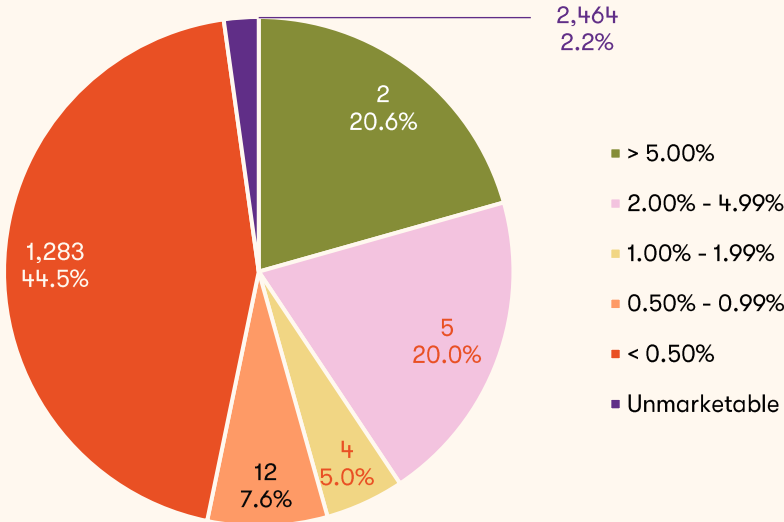
Ordinary Shares	
Share price as at 31 May 2025	\$0.032
Ordinary Shares on issue	852,940,569
<b>MARKET CAPITALISATION</b>	
	<b>\$27.3M</b>
Cash on hand <sup>(1)</sup>	\$1.7M
<b>ENTERPRISE VALUE</b>	
	<b>\$25.6M</b>

Other <sup>(2)</sup>	Exercise	Vest	Expiry	Number
Remuneration Rights (CEO/former CEO)		Jun-25	Aug-25	2,750,000
Performance Rights (LTI) (target >\$0.08)		Jun-25	Aug-25	17,386,364
Performance Rights (LTI) (target >\$0.06)		Jun-26	Aug-26	20,081,250
Performance Rights (LTI) <sup>(3)</sup>		Jun-28	Aug-28	27,750,000
Options (Directors)	\$0.10 - \$0.15	Nov-23	Nov-25	7,200,000
Options (RNT0 listed)	\$0.04	n/a	Dec-25	197,583,732
Options (Unlisted) <sup>(4)</sup>	\$0.04	pending	Dec-26	30,000,000

(1) \$0.2M as at 31 Mar 2025 plus \$1.5M Entitlement Issue (after costs) settling post quarter end.  
(2) As at 31 May 2025 except for (3) and (4)  
(3) As at 5 June 2025 – refer next page for details  
(4) Will be issued upon completion of Senior Secured Financing Facility (expected early July 2025)

Top shareholders <sup>(2)</sup>	%
Bevan Slattery (HNW – holder since 2021)	14.7%
John Wood (Director – holder pre-IPO)	6.0%
Ajava Holdings (HNW – holder since 2019)	4.7%
Greg Bader (former CEO – holder since 2016)	3.8%
SG Hiscock (Fund – holder since 2015)	< 5%

SHAREHOLDING DISTRIBUTION<sup>(2)</sup>



## Executive Long Term Incentive Plan – FY2026 Performance Rights.

Achieve \$0.060 share price (20-day VWAP at 30 June 2028) – 300% TSR	15,725,000
--	------------

Achieve \$0.080 share price (20-day VWAP at 30 June 2028) – 400% TSR	3,931,250
--	-----------

Achieve \$0.100 share price (20-day VWAP at 30 June 2028) – 500% TSR	3,931,250
--	-----------

Achieve 2 <u>consecutive</u> quarters EBITDA+ by 31 March 2027	2,775,000
--	-----------

Achieve 2 <u>consecutive</u> quarters EBITDA+ by 31 December 2026	693,750
---	---------

Achieve 2 <u>consecutive</u> quarters EBITDA+ by 31 September 2026	693,750
--	---------

New Performance Rights Issued under Shareholder-Approved LTIP	27,750,000
---	------------

*Staff need to be employed by RNT at 30 June 2028 for these to convert to shares.*

## **SAM MCDONAGH**



### **EXECUTIVE CHAIRMAN**

- 20+ years of experience in senior management roles including Airbnb, eBay, Swimply and iiNet.
- Non-Executive Director of Tiimely Homeloans.
- MAICD, Chartered Accountant and experienced marketer with extensive experience in scaling online and tech businesses.

## **GARRY GARSIDE**



### **NON-EXECUTIVE DIRECTOR**

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

## **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 Qoria Ltd, Narryer Metals Ltd, 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.

## JAN FERREIRA



### CHIEF EXECUTIVE OFFICER

- 20+ years in senior roles across rapidly growing ASX-listed financial services and technology businesses.
- Helped launch RentBond in 2014. Implemented \$100m securitisation facility and retail POS credit engine (ThinkSmart).
- GAICD, CPA (Australia), Chartered Management Accountant (UK).

## SYE HUGHES



### CHIEF OPERATING OFFICER

- 20+ years of experience across product, sales and marketing, including at Domain, REA and Health Engine.
- Has a proven track record in crafting data-driven and scalable growth strategies, achieving impactful results.
- Bachelor of Business degree from Edith Cowan University with majors in Marketing and E-Commerce.

## SHANE LAVAGNA-SLATER



### GENERAL MANAGER – FINANCIAL PRODUCTS

- 20+ years financial services experience across banking and other finance providers including Cash Converters.
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# THANK YOU

Contact:  
[investors@rent.com.au](mailto:investors@rent.com.au)  
08 6145 2609