



ACCELERATING GROWTH

ASX: CCR
Q3 FY22
Investor Presentation

Pathway to profitability

Disclaimer

This presentation has been prepared by, and is the sole responsibility Credit Clear Limited ACN 604 797 033 (Company). The information contained in this presentation was prepared as at 26 April 2022, and remains subject to change without notice. The information in this presentation is of a general nature provided solely for the purpose of giving you background information about the Company.

The provision of this presentation is not a representation to you or any other person that an offer of securities will be made. Any prospective transaction would be undertaken solely on the basis of disclosure documentation prepared in accordance with applicable laws (to the extent required). The information in this presentation may differ materially in both content and presentation from that presented in any disclosure document prepared in connection with any proposed transaction (to the extent required).

This presentation does not constitute an offer to issue, or arrange to issue, securities or other financial products. The information contained in this presentation is not investment or financial product advice and is not intended to be used as the basis for making an investment decision. The information has been prepared without taking into account the investment objectives, financial situation or particular need of any particular person. Before making an investment decision, you should consider, with or without the assistance of a financial adviser, whether an investment is appropriate in light of your particular investment needs, objectives and financial circumstances.

This presentation is intended for those persons to whom it is delivered personally by or on behalf of the Company. By attending this presentation, you represent and warrant that (i) if you are in Australia, you are a person to whom an offer of securities may be made without a disclosure document (as defined in the Corporations Act 2001 (Cth) (Corporations Act)) on the basis that you are exempt from the disclosure requirements of Part 6D.2 in accordance with s 708(8) or 708(11) of the Corporations Act; if you are outside Australia, you are a person to whom an offer and issue of securities can be made outside Australia without registration, lodgement or approval of a formal disclosure document or other filing in accordance with the laws of that foreign jurisdiction.

No representation or warranty, express or implied, is made by any person as to the fairness, accuracy, completeness or correctness of the information, opinions and conclusions contained in this presentation. To the maximum extent permitted by law, none of the Company, its directors, employees or agents, nor any other person accepts any liability, including, without limitation, any liability for any loss, claim, damages, costs or expenses of whatever nature (whether or not

foreseeable), including, without limitation, any liability arising from fault or negligence on the part of any of them or any other person, for any loss arising from the use of this presentation or its contents or otherwise arising in connection with it or any errors or omission in it.

The Company has not independently verified any of the contents of this presentation (including, without limitation, any of the information attributed to third parties). No person is under any obligation to update this presentation at any time after its release to you. This presentation is strictly confidential and is intended for the exclusive benefit of the person to which it is presented. It may not be reproduced, disseminated, quoted or referred to, in whole or in part, without the express consent of the Company.

This presentation contains certain forward-looking statements with respect to the financial condition, operations and business of the Company and certain plans and objectives of the Company. Forward-looking statements can be identified by the use of forward-looking terminology, including, without limitation, the terms “believes”, “estimates”, “anticipates”, “expects”, “predicts”, “intends”, “plans”, “targets”, “aims”, “outlook”, “guidance”, “forecasts”, “may”, “will”, “would”, “could” or “should” or, in each case, their negative or other variations or comparable terminology.. Such forward looking statements are subject to internal and external risks and uncertainties that may have a material effect on the Company. As such, undue reliance should not be placed on any forward looking statement. Past performance is no guarantee of future performance. Nothing contained in this presentation should be relied on as a promise, representation, warranty or guarantee whether as to the past, present or future.

All references to dollars, cents or \$ are a reference to Australian currency, unless otherwise stated.

Investment highlights: Q3 FY22



RECORD QUARTERLY REVENUE

- 117% PCP and 88% QoQ to \$6.1 million
- Record monthly revenue in March of \$2.9m
- Revenue run rate climbs to >\$35 million p.a.¹



PATHWAY TO PROFITABILITY

- The material increase in revenue growth, continued fiscal discipline and operational synergies from the ARMA acquisition mean that based on the current trajectory, the business will be cashflow positive from July 2022



INTERNATIONAL EXPANSION

- Platform live in South Africa with Techub five months after signing the agreement, Techub plans to accelerate rollout to entire multi-billion-dollar debt portfolio
- Similar opportunities being explored in multiple international markets



ARMA INTEGRATION

- Exceeding expectations with 292k accounts loaded to the digital platform and significant uplift in all business performance metrics
- Combined CCR Group presents a sustainable competitive advantage and significant new business opportunity with a unique end-to-end offering boasting award-winning technology and digital capabilities, supported by industry-leading traditional operations

A hybrid collections offering

Scan here for a
product demo



Modern Approach

Fundamental transformation in the collections industry is accelerating the need for a **hybrid collection service** offering (digital supported by traditional), with an increasing focus on technology, digital solutions and customer experience

AI Powered

Credit Clear's modern approach to collections is about more than a digital message, it requires deep integration with our clients backed by **artificial intelligence, machine learning and our messaging and collection experience**

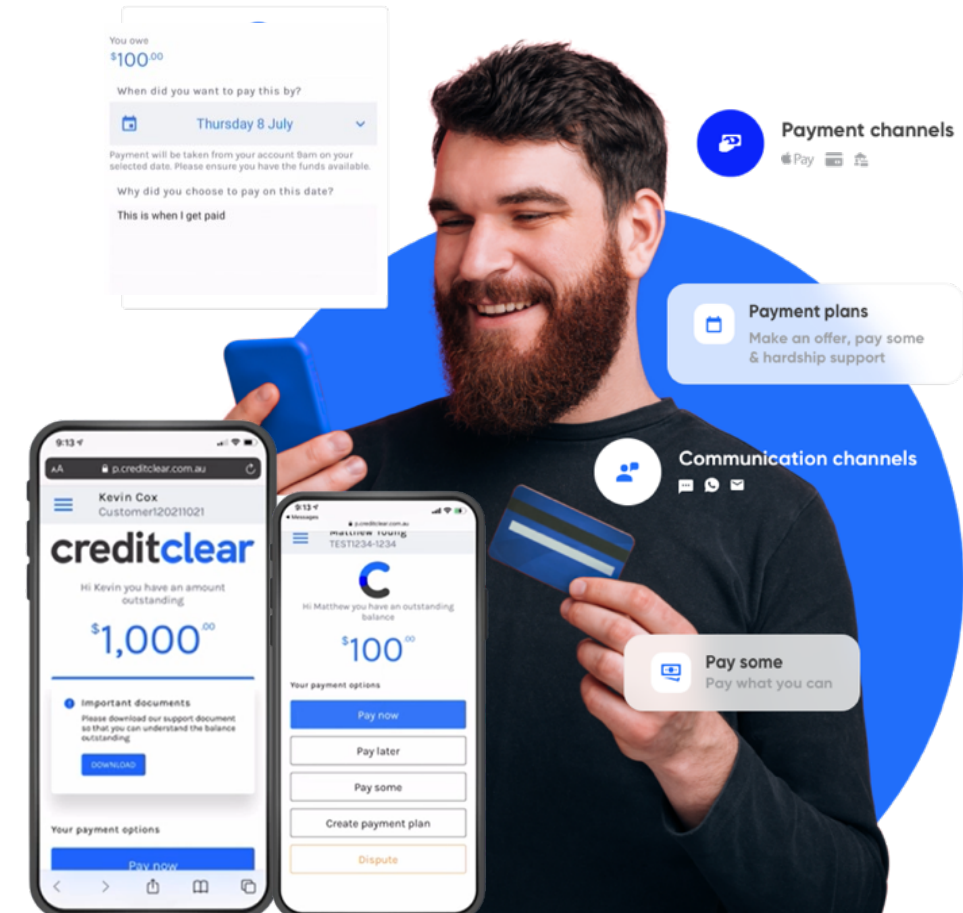
Customer Experience

Treatment of customers is a key performance metric for Credit Clear. Our Net Promoter Scores are significantly higher than other financial service providers. Customers love the freedom, flexibility and options that Credit Clear provide

Significant Market

Industry tailwinds are significantly supporting Credit Clear to **disrupt the market and gain market share**, noting a **total addressable market of \$2.5bn¹** in Australia and New Zealand

Empowering customers to take control of their own financial well-being



Global tailwinds transforming the receivables industry



Rapid adoption of technology

There is a marked increased in demand for a modern and digitally enabled solution. Credit Clear's first-mover advantage with digital collections (at scale) uniquely positions Credit Clear as a beneficiary of this trend



Growing consumer debt

Credit Clear's unique offering is positioned to capitalise on the significant increase in the amount of customer debt that companies are carrying on their books. As the global economy is emerging from COVID corporates are paying more attention to their account receivables



Less debt being sold

Recent reduction in amount of companies choosing not to sell customer debt to 3rd parties, presenting significant opportunity for CCR to capitalise on a larger addressable market



Heightened social responsibility

Organisations want to engage their customers in a socially responsible way and present them with choice and flexibility. Credit Clear is receiving heightened inbound demand for its digitally enabled and modern solutions to support the internal operations of organisations globally



Q3 FY22 Revenue

Record high

\$6.1m

Revenue for Quarter

↑

117%

PCP

↑

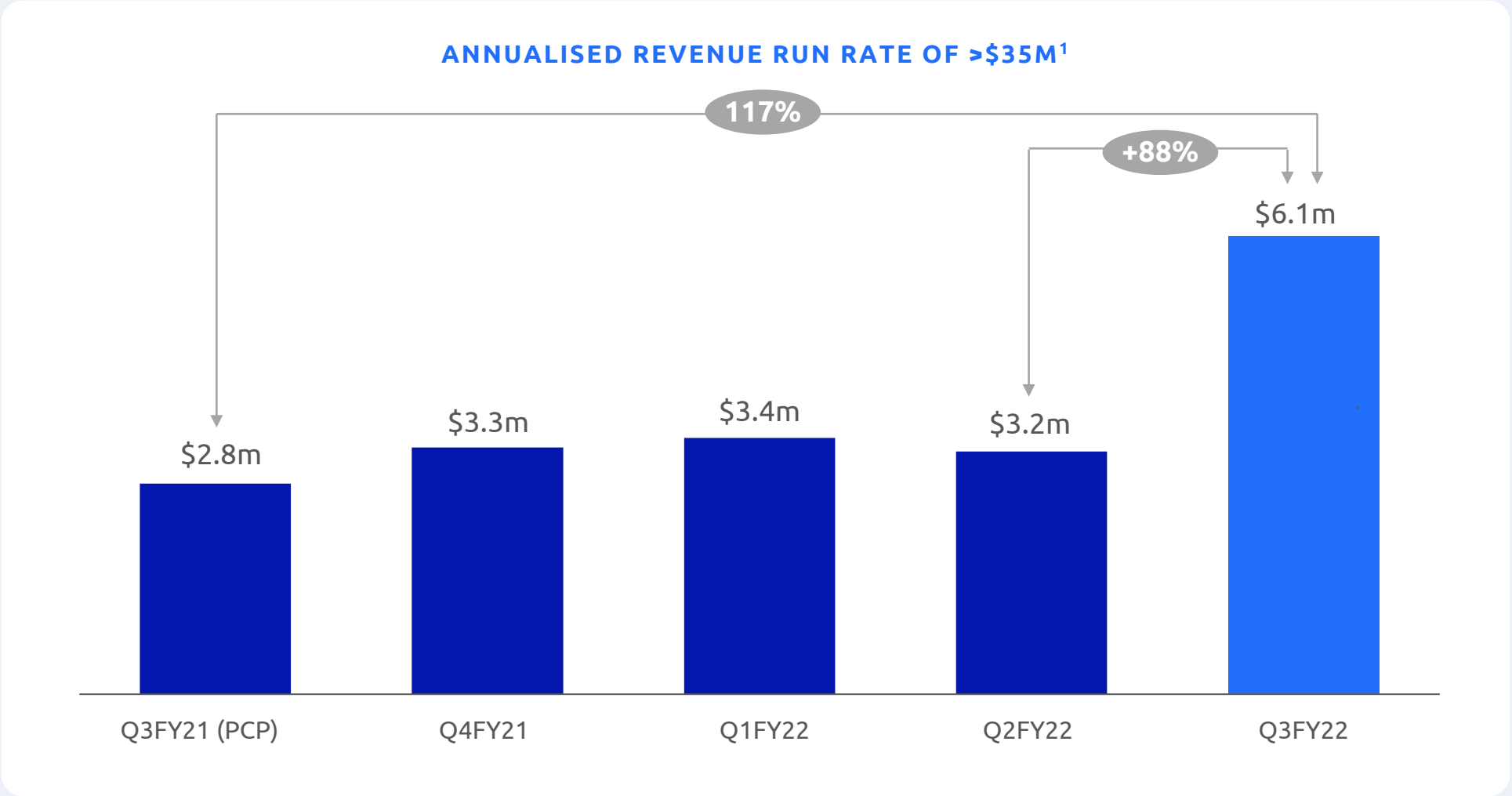
88%

QoQ

Record high

\$2.9m

Revenue for March



1. Based on annualised March 2022 revenue, does not include expected revenue from new clients currently being onboarded or revenue from Techub deployment in South Africa
*Credit Clear Limited acquired ARMA Group Holdings in February 2022

Q3 FY2022 Operational Highlights



695

Total Active
Clients



734k

Total Active
Customer Accounts



242k

Transactions
for the Quarter



65

New Client
Wins



97% QoQ
45% PCP

4.1m

Digital
Communications for
the Quarter



\$55m

Total Committed
Payment Plans

Pathway to profitability **by July 2022**



Cash flow positive

The business will be cashflow positive from July 2022



Revenue growth

Revenues have materially improved this quarter with all parts of the business achieving strong growth. March was particularly strong with a record \$2.9 million in revenue



Cost base

Management has introduced operational efficiencies, reducing the ongoing cost base without comprising investment in technology or services to clients



Acquisition uplift

The ARMA acquisition significantly increased operational scale, adding material digital volume through the platform

Rapid scaling of digital in ARMA

ARMA's rapid digitisation progress (since 10 February 2022)

292k+

Accounts have been integrated into the Credit Clear Platform

47

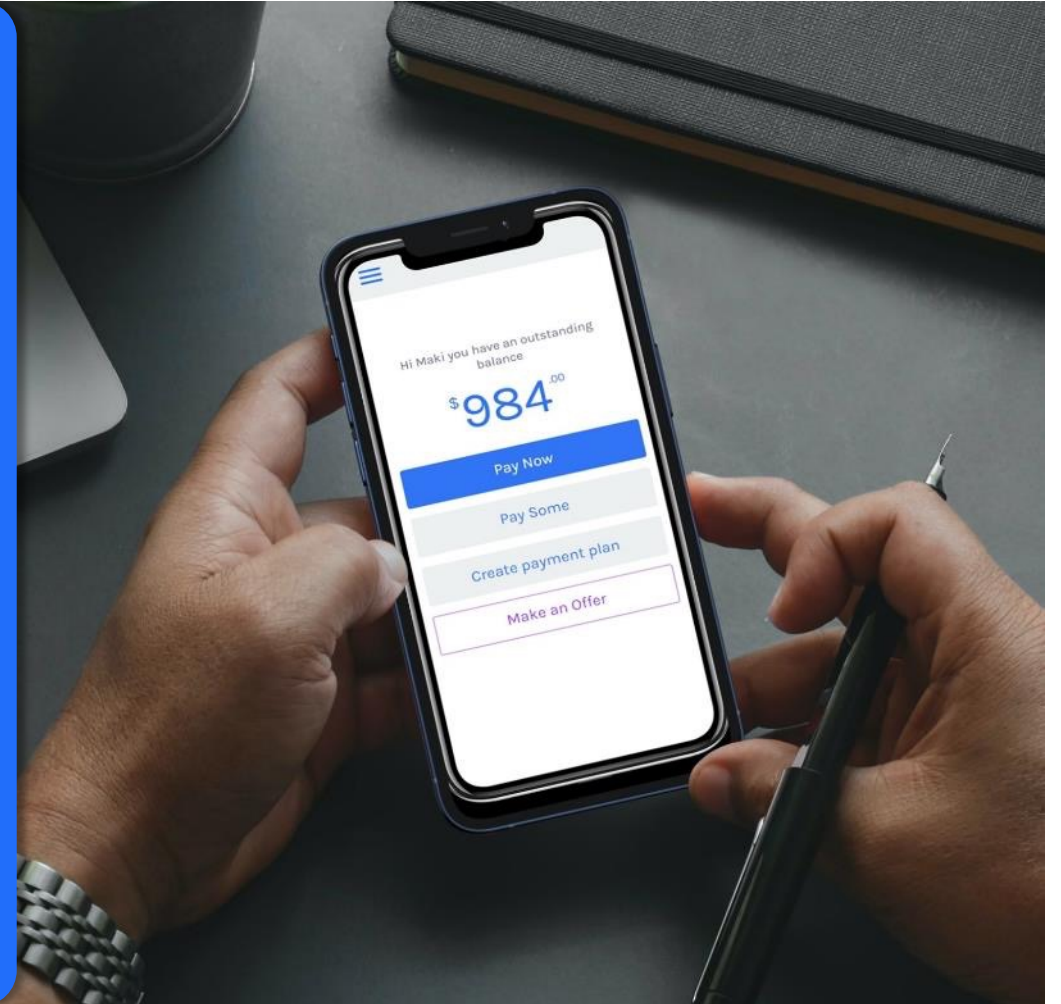
Clients added to the digital platform

\$3m

Value of payment plans already committed to CCR's digital solutions since 10 February

\$1.6m

Digital payments from ARMA customers in the first 60 days



Platform deployed in South Africa with Techub

CCR has successfully deployed its digital platform in an international market for the first time following the partnering and teaming agreement signed with Techub in South Africa



Deployment occurred in 5 months and the highly automated service offering demonstrates CCR's ability to rapidly scale the digital business into new global markets



TECHUB
INVESTING IN TECHNOLOGY

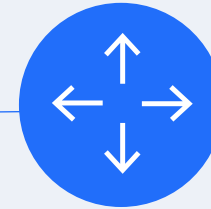


Techub has notified CCR that it will fast-track the rollout to its entire US\$1bn debt portfolio, dispensing with the planned three-month pilot on a US\$100m debt portfolio

Techub has also announced that iSON Xperiences, Africa's largest BPO service provider has taken a strategic shareholding in its holding company CSS Group.



The iSON investment opens significant new markets to Techub across 18 countries including multiple African nations, India and the United Arab Emirates



Sustainable competitive advantage

CCR has been able to yield an average 19% uplift for all Optimiser experiments so far



Data

59k various digital treatments across multiple industry sectors have been deployed since inception.



Collections experience

our combination of collections knowledge and technology expertise cannot be easily or quickly replicated



Market leading technology

CCR has everything needed to transform collections in a modern, cloud SaaS platform, whereas many of our competitors and their clients are sitting on old legacy systems.



Access to clients and data

cannot be easily replicated and allows us to move quickly with new digital techniques

Genuine validation of our performance

OPTIMISER TEST FOR ARMA – MARCH TO APRIL 2022

Demonstrates the power of the Optimiser module and also the depth of knowledge Credit Clear has in optimising digital strategies.

Improvements to the initial ARMA digital messages and workflow has delivered:

22% uplift in collections,

32% uplift in engagement,

16% uplift in NPS

20% Reduction in time to recover

TOYOTA CASE STUDY – JANUARY TO MARCH 2022

- Digital first hybrid approach outperformed phone calls for first contact engagement by 200% over the three-month period
- NPS scores collected through the 3-month Toyota Finance digital first hybrid case study has delivered a record result of +64

WATER UTILITY OPTIMISER CASE STUDY

- Improved templates and workflow delivered uplift of 24% collections and 20% NPS for email & mobile cohort

FERRATUM OPTIMISER CASE STUDY

- Improved conversion by 26% at the second step in the workflow and increased customers average NPS scores by 46%. The case study clearly demonstrated the power of data driven decision making, giving clients the ability to quickly test and compare strategies or messaging and rapidly implement the next best action.

PROSPA LAUNCH IN NEW ZEALAND

- Live in New Zealand since February 2022

SUNCORP

- Deep integration with Suncorp's core systems

Clients by industry sector



FINANCIAL

- *Global Tier 1 Organisation*
- Humm
- Propsa
- Money3
- Bendigo and Adelaide



CONSUMER

- Transurban
- Foxtel
- Fitness and Lifestyle Group
- Healius
- Invocare



INSURANCE

- Suncorp
- Hollard
- Gallagher Bassett
- InsurX
- RAA



UTILITY

- Origin
- Water Corp
- Synergy
- South East Water
- Sumo



GOVERNMENT

- NSW Tafe
- *Statutory Health Body*
- Parks Victoria
- City of Sterling
- Public Transport Victoria



TRADE CREDIT

- Orora
- InfraBuild
- Hilti
- Coates Hire
- Toll



AUTOMOTIVE

- Toyota
- Nissan
- Bridgestone

Renewed executive team



Andrew Smith

Chief Executive Officer and
Executive Director



Lewis Romano

Executive Director &
Co-Founder



Jason Serafino

Chief Product and
Technology Officer



Shane Ashton

Chief Operating officer



Veronica Johns

Chief Customer Officer



Greg Houston

Chief Risk and
Security Officer



Victor Peplow

Chief Financial Officer



Eddie Smith

Group Head of Sales



Brenton Glaister

MD – Credit Solutions

Credit Clear outlook

Current revenue run rate of over >\$35¹ million per annum

- Based on annualised revenue from March 2022
- Does not include expected Revenue from Techub
- Does not include expected revenue from new clients currently being onboarded

Pathway towards profitability

- On track to be cashflow positive from July 2022
- Focus on fiscal discipline and expenditure into areas that maximise growth

International expansion

- First international platform deployed in South Africa with Techub
- Five month time to deploy can be reduced
- Cost efficient and highly automated nature of the platform demonstrates CCR's ability to scale quickly
- In discussions with potential partners in multiple international markets on similar "partnering and teaming" basis

ARMA acquisition

- 292k accounts already integrated into the Credit Clear platform
- Significant margin uplift opportunity from digital conversion
- \$3 million committed to payment plans and \$1.6m digital payments already received since integration on 10 February



Contact Us

Company

Andrew Smith

Credit Clear

E: andrew@creditclear.com.au

Investors

Warrick Lace

Credit Clear

m: +61 404 656 408

e: warrick.lace@creditclear.com.au

