



Shareholder & Investor Briefing

ASX: CCR

November 2021



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



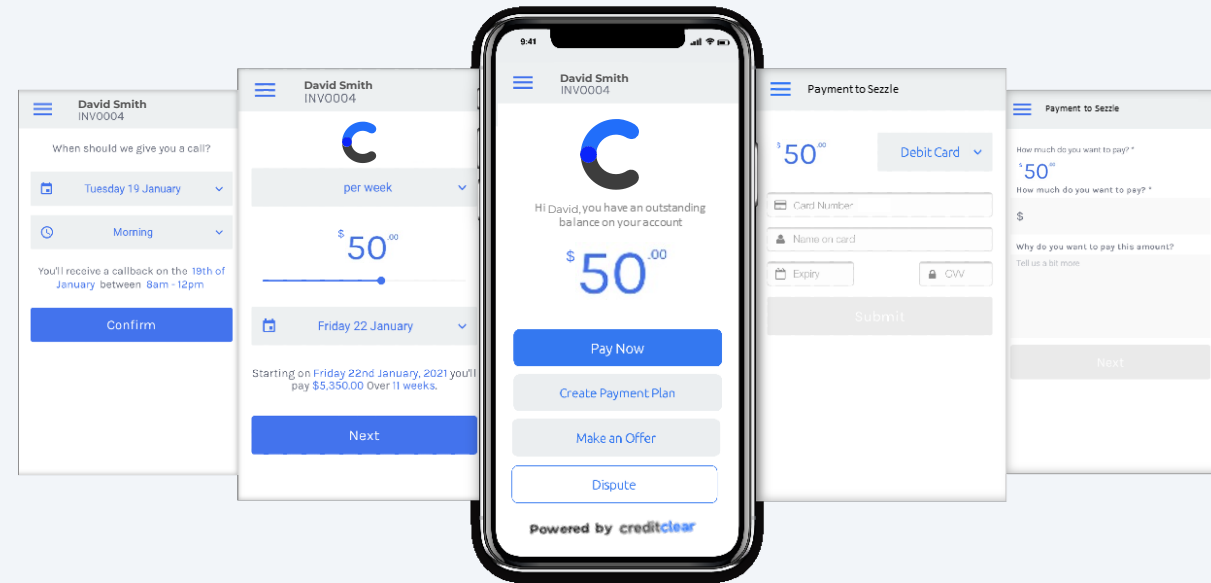
Agenda

- Introduction
- Q1FY22 Results
- Techub Agreement
- Case Study



Credit Clear – the market leader in digital, actionable communications for optimising account receivables

- **Digital technology solutions that enable businesses to:**
 - Improve collections and cashflows;
 - Lower operating costs; and
 - Enhance customer engagement
- **Proprietary digital platform uses AI, machine learning, dynamic data and predictive analytics to optimise outcomes**
- **Low technology adoption by industry participants provides significant first mover advantage**



Credit Clear – Strategic initiatives for long-term growth



Accelerate Core Growth

- ❑ **Increase client base** by targeting a broad range of sectors and increasing penetration within existing sectors
- ❑ **Transform into a digital focused** company to accelerate top-line growth
- ❑ **Optimise onboarding** onto our digital platform and customer success



Enhance Digital Capabilities

Planned **technology investment** targeting 4 categories (more details on next slide):

- ❑ **Artificial intelligence and machine learning**
- ❑ **Core product suite**
- ❑ **Strategy manager module**
- ❑ **Insurance-specific platform functionality**



Transformational Growth

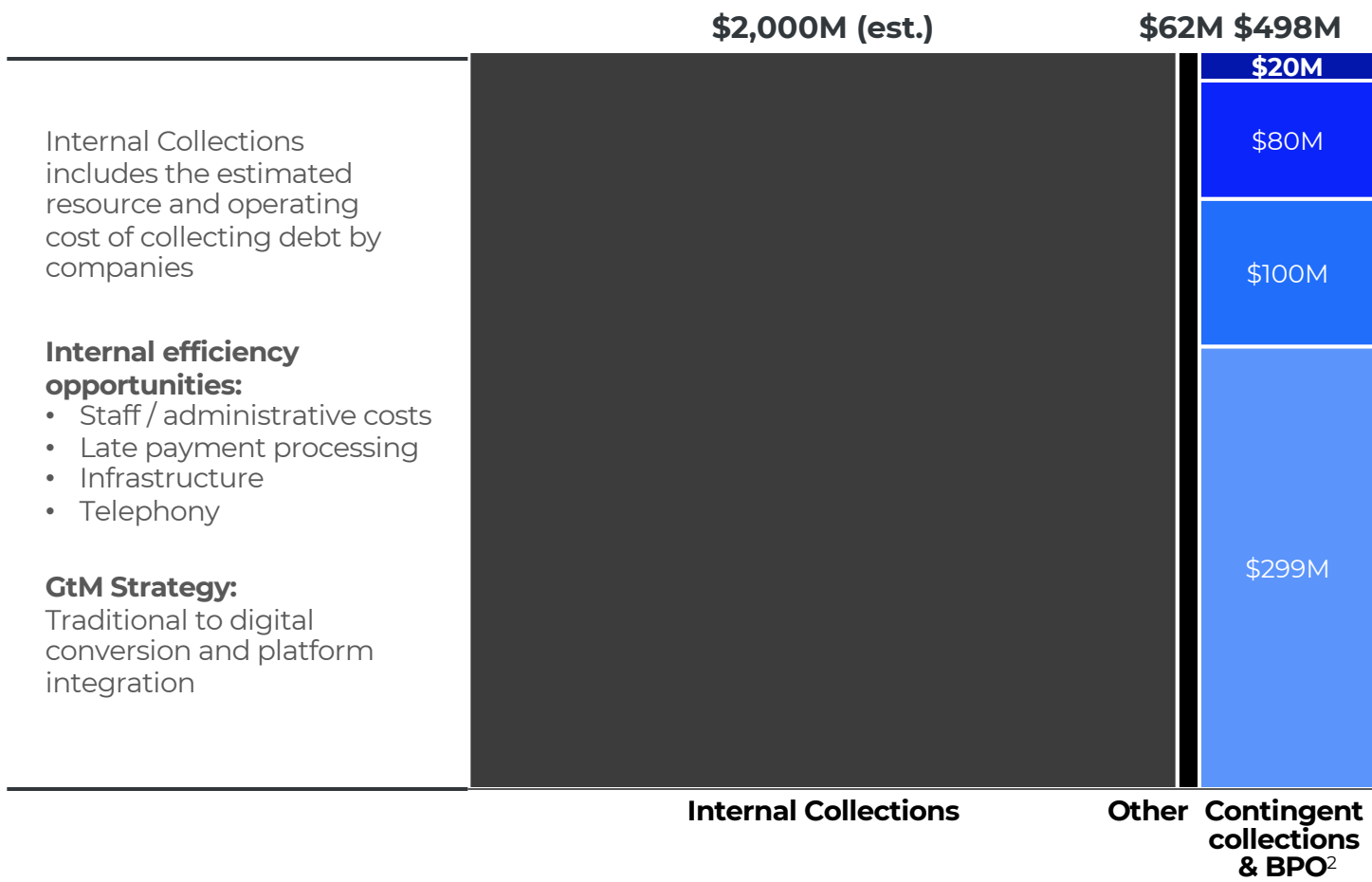
Continue to explore and assess local customer acquisition opportunities

Targeting international expansion:

- ❑ **Exploring the UK** market, with resources on the ground assessing potential clients and value accretive opportunities
- ❑ **Assess the US** market in 2022 for potential opportunities
- ❑ **Progressing partnership opportunities** in other jurisdictions

Credit Clear is transforming the \$2.5 billion debt collections market

Australian Debt Collection Indicative Market size¹ (2020)



The opportunity

Almost 1.9m Australians have some problem in making repayments

Total personal debt of \$2.9 trillion, including \$27 billion in credit card debt

Strong growth of BNPL not reflected in the numbers

Personal budgets difficult to manage with so many installment and subscriptions repayments

- Low digital penetration:
- DCAs not technology focused
 - Inefficient and expensive
 - Poor customer experience
 - Businesses choose to do it themselves

Rising interest rate environment will create more demand for services

This is a global issue and hence, a global opportunity



Q1FY22



Quarterly highlights

Strong growth in total and digital revenue¹, **record quarterly performance**

Financial

Record high

\$3.4m

Total quarterly revenue

Up 22% on pcp

Record high

\$1.3m

Quarterly digital revenue

Up 77% on pcp

>90%

Digital GP margin

+117%

Increase in traditional to digital conversion on pcp

Customer

Record high

58

New clients signed

Up 152% on prior quarter

Record high

68,950

Payment transactions through CCR's digital platform

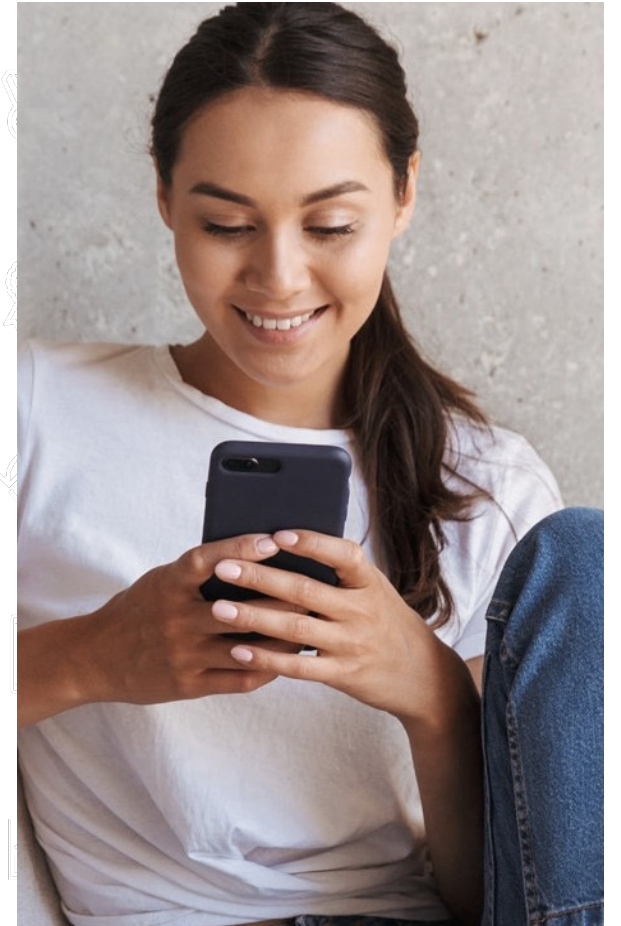
Up 34% on prior quarter

>99%

Client retention rate

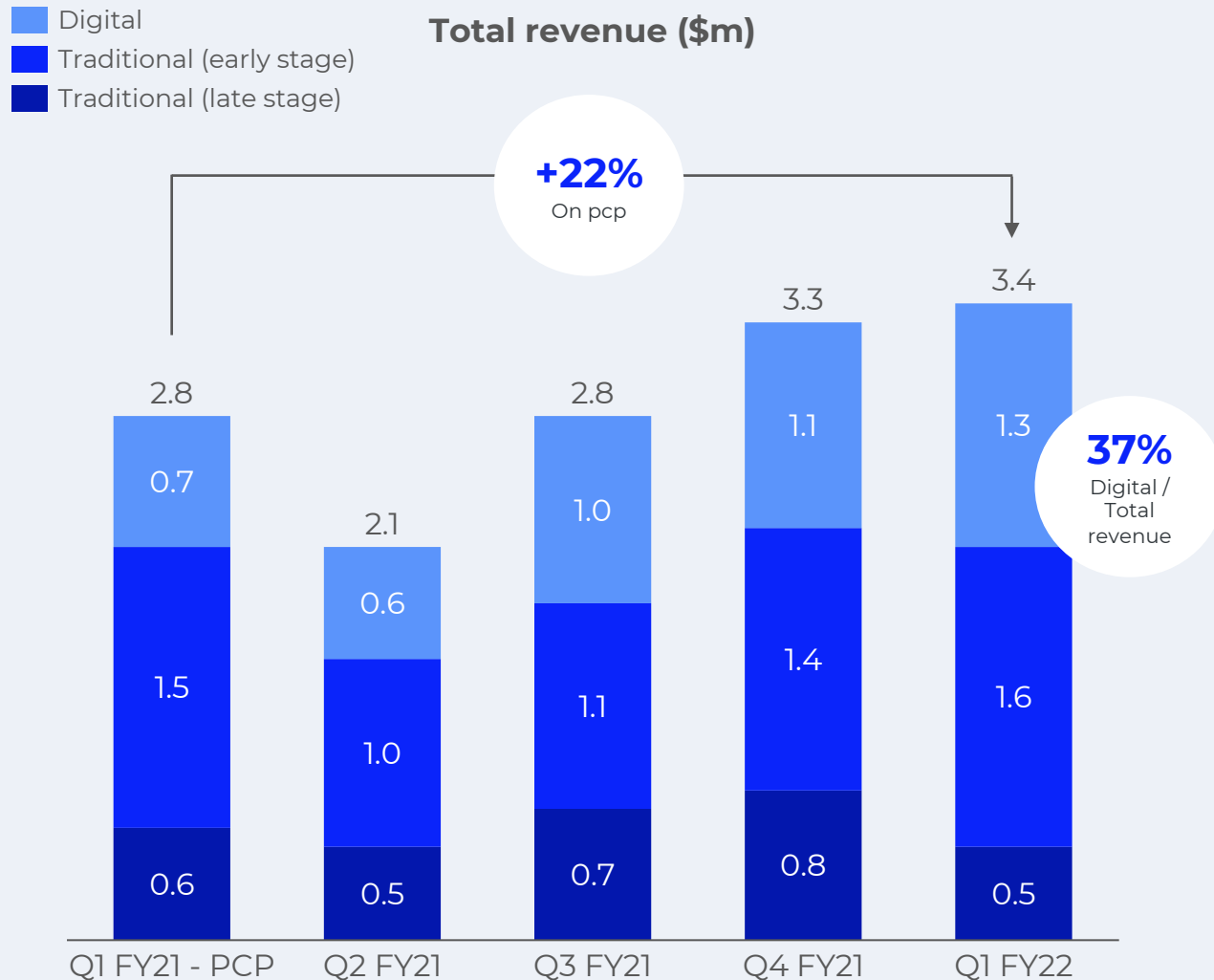
+43

NPS² across >19k respondents



Record quarterly total revenue of \$3.4m

Total revenue increased 22% on pcp, with Digital revenue now comprising 37% of total revenue

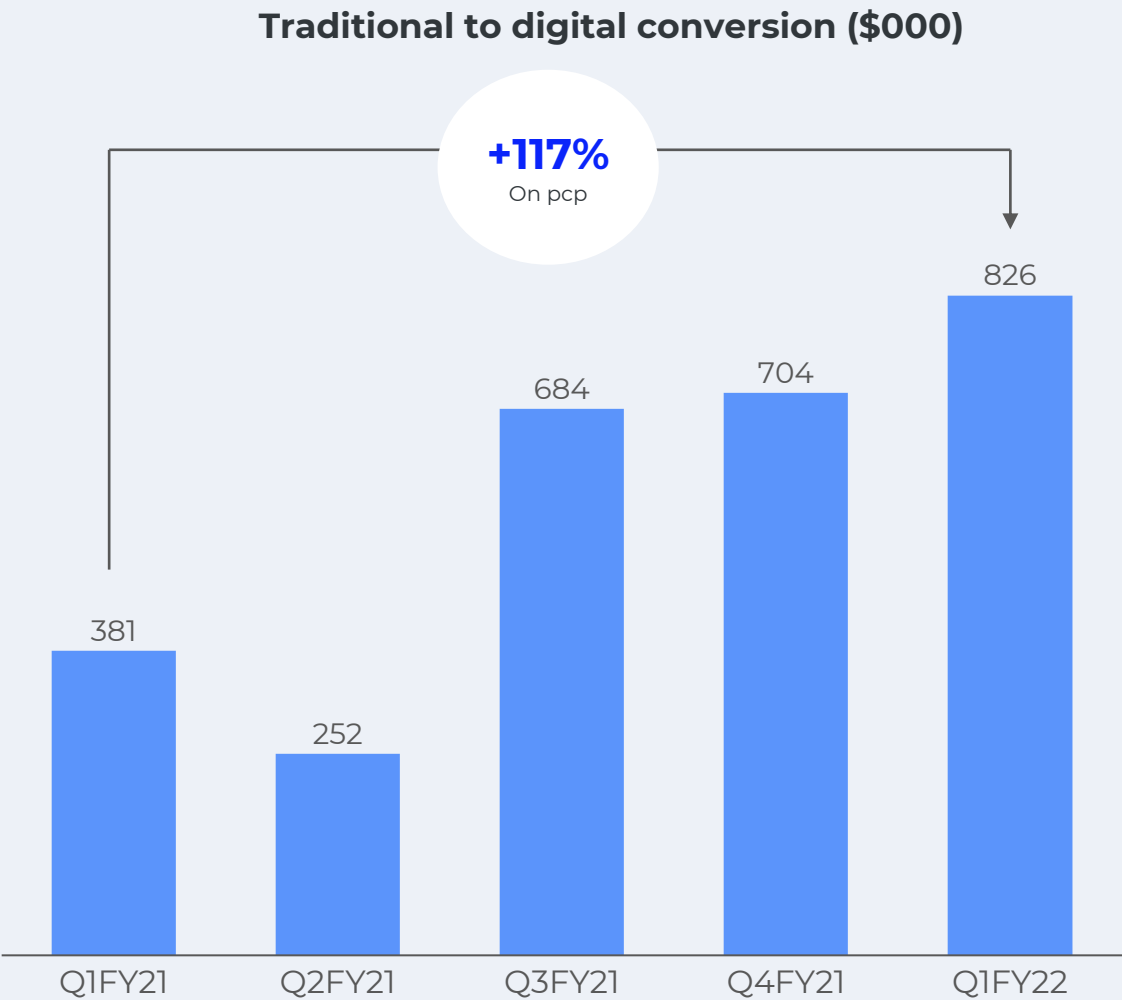
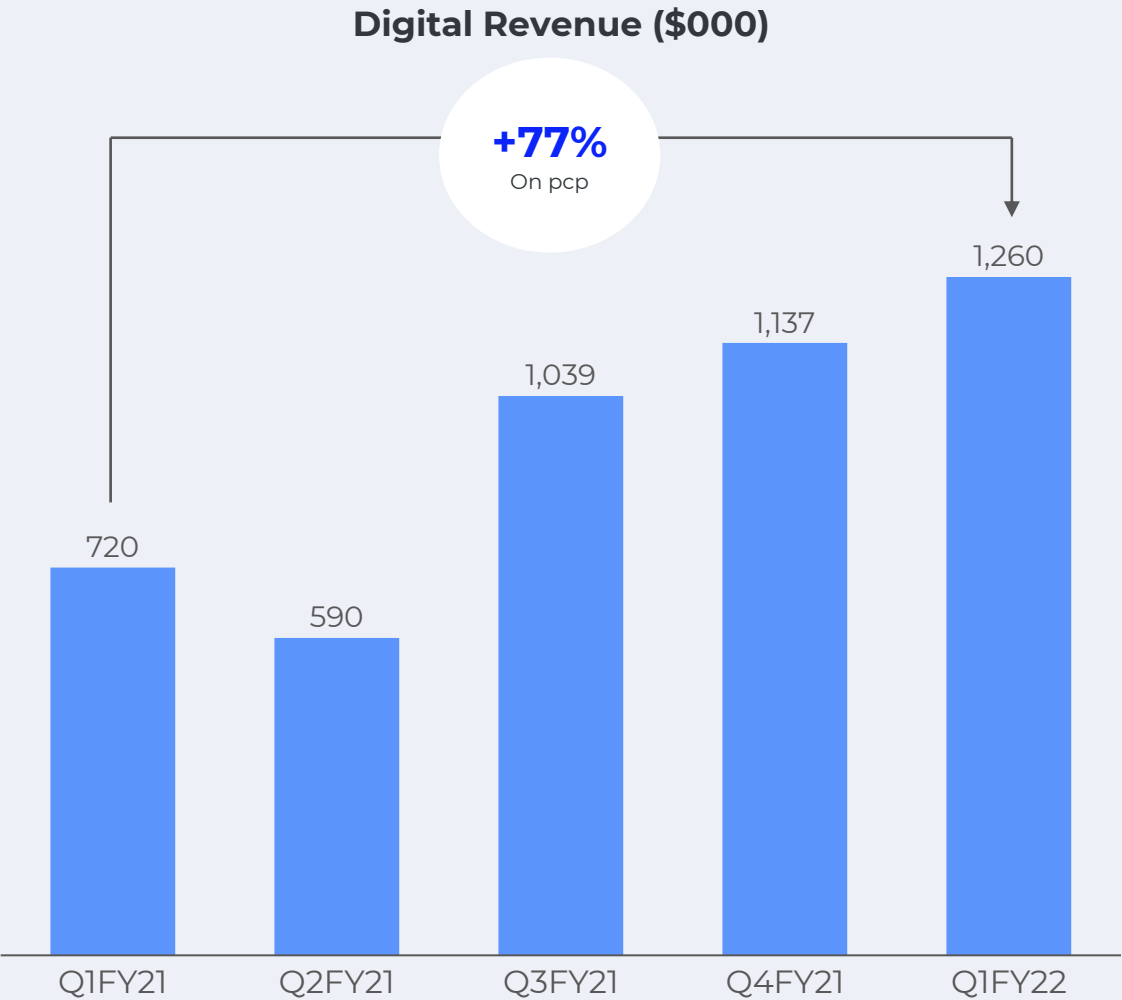


Key commentary

- Despite achieving another quarter of record revenue performance, there was significant pent-up demand for CCR's digital solutions from a broad range of clients as a result of COVID-19 driving a hold on collection activity throughout Australia.
- Many of Credit Clear's utility clients, for example, were impacted by the Australian Energy Regulator's directive to hold all collections in states where active lockdowns were in effect – significantly impacting collections in VIC and NSW.
- Credit Clear's largest tolling client also advised a hold on all collections for the majority of its receivables throughout Q1 with expectations of significant collections in Q2. Collection activity resumed in October.
- With COVID-19-related restrictions easing in NSW and VIC, Credit Clear expects the above latent demand to flow into collection activity in Q2.

Record quarterly performance in digital

Record digital revenue of \$1.3m, up 77% on pcp, supported by strong growth in traditional to digital conversions



Record number of new client wins

58 new clients signed across new and existing target industries, with a strong and growing pipeline of opportunities

Client wins



Signed the largest toll road operator in Victoria, bringing thousands of end-user accounts to CCR's digital platform



Deepened presence in construction sector signing various new construction service provider clients



Significantly progressed commercial retail coverage, with 6 new clients signed



Enhanced presence in Government sectors with multiple new significant local council wins

Pipeline

Progressing dialogue with several significant prospective insurance and banking clients, with tender discussions well-progressed with leading tier 1 provider

Discussions progressed with leading fintech / payments operator, with onboarding commenced in Q2

Contract discussions ongoing with leading multi-national BNPL operator

Continuing to develop client opportunities across multiple key sectors, including tier 1 banks and insurance agencies

Credit Clear has appointed a Chief Growth Officer with extensive enterprise level experience to drive customer acquisition in globally significant Australian and International organisations



Techub Agreement



Partnership with Techub

Global partnering and teaming agreement with Techub



Overview of Techub:

- Techub is a leading contact service provider based in Johannesburg, South Africa, servicing a global client base.
- The company provides global enterprise clients with contact centre solutions for sales, claims management, IT support and other shared corporate services.
- Techub boasts a global client base with particularly strong representation in the UK and US
- Techub indicates the total value of outstanding receivables across all of its client portfolios to be ~AUD\$1bn, providing significant opportunity for Credit Clear
- Strong representation in key industry sectors such as banking, insurance, utilities, retail and telecommunications

Integration with Techub:

- Credit Clear plan to have the platform ready for deployment in Q1 2022
- The digital platform will be deployed from Melbourne, Australia – no local presence or office required

Details of arrangement:

Partnership provides opportunity for Techub to deploy Credit Clear's digital platform across a multi-billion dollar base of account receivables

Enhanced access:

Initial 3-month period: provides access for Credit Clear to roll out solutions to a subset of Techub's client base equalling total outstanding receivables of \$50m - \$100m.

After initial period: Access to be expanded to Techub's total pool of ~AUD\$1bn in outstanding receivables

Target regions: Partnership provides enhanced access to target regions – UK and US – noting Techub's significant coverage in these regions

Pricing:

- Partnering on existing clients: Commission fee on all payments received from identified portfolios
- 50/50 revenue share arrangement where Credit Clear successfully partners with Techub to tender for, and win, new clients



Case studies



Case study (Water Utility) – digital vs non-digital

Customers are **31% more likely** to make a repayment using our digital solution

Digital vs non-digital debate put to bed (statistically significant, with 95% confidence)

- Using Clear Clear's digital solution the client was able to collect from more customers with a **31% higher conversion rate**
- This resulted in a **23% increase in total collections**
- The customer experience is significantly improved, with digital channels returning a **NPS score of +43**
- Payments made in the first seven days **increased by 36%**

Results (Water Utility)



The uplift in collections between our digital solution and a non-digital collections process would equate to a **\$26m annual** benefit on an equivalent sized portfolio.

Credit Clear's first "Optimiser" campaign achieves 17% uplift

Deployment of strategy manager module demonstrates material performance uplift for water utility client

Overview of strategy manager module "Optimiser"

- Optimiser is a campaign strategy management module that empowers clients to rapidly test and adjust their collections strategies.
- The module employs a Champion / Challenger testing methodology, whereby key metrics from the client's existing strategy (Champion) are compared to CCR's Optimiser strategy (Challenger).
- The different strategies are applied to equal portfolios of receivables, using the same channels (i.e. same digital channels).

Results (Water Utility 2)

A range of performance metrics, including collection rate, customer conversion and NPS were measured in the test.

21 days into the campaign:

+17%

Uplift in collection rate, statistically material given the digital-to-digital comparison portfolios

+\$800k

Uplift extrapolated from volumes over the 21 day experiment to 12 months across the water utility's entire account receivables portfolio



Significant uplift in customer conversion



Q&A



Corporate Overview

Financial Information

ASX Code	CCR
Shares on issue	225.7m
Share price ¹	\$0.55
Market capitalisation	~\$124.1m
Cash at bank (30 Sep 2021)	\$9.4m
Options & Rights	30.4m

Shareholder Information

Casey Consulting Services	13.67%
Thorney	9.11%
Board and Management ²	7.21%

Share Price Performance (since IPO)



Hugh Robertson appointed Non-Executive Director

Hugh Robertson joins the CCR Board, bringing 35 years' experience in financial services and equity capital markets

Credit Clear's Board of Directors



Gerd Schenkel
Chairman



Lewis Romano
Executive Director & Co-Founder



Marcus Price
Non-Executive Director



Mark Casey
Non-Executive Director
& Co-Founder

Hugh Robertson
Non-Executive Director



Hugh Robertson

Newly appointed Non-Executive Director

Experience:

- Over 35 years' experience in financial services and equity markets
- Current Director Equity Capital Markets at Bell Potter Securities

Current board positions:

- Maggie Beer Holdings (ASX: MBH)
- Envirosuite Limited (ASX: EVS)
- Touch Ventures Limited (ASX: TVL)



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12 November 2021
ASX Announcement

Investor Briefing and Presentation

Credit Clear Limited (ASX: CCR) (“**Credit Clear**” or the “**Company**”), the market leading digital technology platform for optimising account receivables and customer relationships, is pleased to invite shareholder and investors to a briefing today.

Date: Tuesday, 16 November.

Time: 12 - 1pm AEDT

Registration: Please click [here](#) to pre-register for the briefing.

The briefing will be hosted by **David Hentschke (Chief Executive Officer)** and **Lewis Romano (Executive Director and Co-Founder)**, who will provide an update on Credit Clear's latest news regarding its Agreement with Techub (announced 12 November). There will also be an opportunity to ask questions during a live Q&A.

The investor presentation is attached as an addendum to this ASX release.

ENDS

This ASX announcement was approved and authorised for release by the Board of Credit Clear.

Investor and Media Enquiries

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About Credit Clear

Founded in 2015, Credit Clear Limited is an Australian receivables management solution provider that has developed a proprietary digital billing and communication technology platform that helps businesses drive smarter, faster and more innovative financial outcomes by changing the way customers manage their payments through a user experience that the market demands in a digital age.

Credit Clear manages more than 350,000 active customer accounts across a range of industries including transport, financial services, insurance, government and utilities. The Company is based in Australia with headquarters in Melbourne and offices in Sydney, Brisbane, Adelaide and Perth.

www.creditclear.com.au