

ASX / MEDIA RELEASE
31 July 2025

QUARTERLY ACTIVITIES REPORT FOR THE PERIOD ENDED 30 JUNE 2025

Operational Highlights:

- 2025 H1 Revenue⁽¹⁾ up 28% on pcp
- 2025 H1 Revenue⁽¹⁾ \$1.3 million
- Cash at end of Quarter \$1.7 million
- Released new Little Money \$500 cash advance product

Outlook and Key Objectives:

- July 2024 revenue exceeded in first 18 days of July 2025
- Strong returning customer numbers
- Registered user numbers surpassed 200k
- Cost of acquisition of a new user reduced over 10% on pcp
- Continue to work on launch of the One Click Super product
- Strong focus on achieving profitability in 2025 and laying the foundations for continued profitable growth in 2026

One Click Group Limited (ASX: 1CG) ("Company"), a fast-growing finance and life admin technology platform, is pleased to provide shareholders with an overview of its activities for the period ended 30 June 2025 ("Quarter").

Management commentary:

Managing Director, Mark Waller said: "We've had a great first half of 2025 setting us up for a successful year. Our revenue growth was strong for the quietest part of the year at One Click Group. The growth was achieved on a lower marketing spend than the same period last year with a significant part of the growth coming from our existing customer base.

During the last quarter we were able to release a new revenue generating product. Our Little Money \$500 cash advance product went live at the end of the quarter.

The build of our One Click Super product is progressing well and we look forward to releasing this product in the near future."

⁽¹⁾ Unaudited

⁽²⁾ PCP refers to prior comparative period

Operational overview:

During the first half of the year the Company was able to grow revenue 28% on prior corresponding period. This resulted in a revenue for the half of over \$1.3 million.

During the half year there was a significant focus on new product development and existing product improvements. The new products worked on were Little Money \$500 cash advance and One Click Super.

One Click Little Money is a simple cash advance product allowing customers to access a \$500 cash advance from the One Click Life mobile application. This builds on the success of the Company's Next Day Refund product by allowing customers to access cash advances all year round based on a 28-day payback period with the choice of weekly or fortnightly repayments. The cash advance will cost the customer a fixed 5% establishment fee of \$25, with no interest charges. The regular establishment fees from the advances will create a growing revenue stream for the Company. This will assist driving growth in revenue outside of the core tax season.

Development of the One Click Super product has continued throughout the first half of the year. The product go live will be during the second half of 2025.

A number of product improvements to the Company's tax product were implemented during the first half with a focus on improved servicing of our customers, automation and continuing to promote our core focus of making tax simple.

Outlook:

The Company entered 2025 with over 170,000 registered users on the One Click Life platform. During July the Company surpassed 200,000 registered users marking a major milestone.

Revenue's generated during July have been strong with July 2024 revenue surpassed in only 18 days of July 2025. Revenue has remained strong following this date.

Returning customer lodgement rates were very positive in July. The Company achieved a 72% returning customer rate in the period to 18th of July up strongly from 63% in the year prior.

The Company's marketing efforts have been productive with the cost of acquiring a new user reducing by over 10% when compared to the prior corresponding period.

The Company will continue to commercialise the new Little Money cash advance product. There is a staged rollout of the product throughout the customer base occurring through the second half of 2025.

The Company expects full release of the One Click Super product in the second half of 2025. The Board looks forward to updating shareholders as major milestones are met in relation to this product.

Appendix 4C Quarterly Cash Flow:

The Company's Appendix 4C Quarterly Cash Flow Report for the quarter ended 30 June 2025 accompanies this announcement.

The Company experiences seasonality of both its revenue and marketing expenditure, with the One Click Tax suite of products being its main source of income presently and marketing efforts tied to acquiring new registered users to complete their tax returns.

In addition to the Appendix 4C, the Company provides the following supplementary information pursuant to Listing Rule 4.7C.

During the Quarter the Company incurred negative cash flow of \$887,000 from operations. This was comprised of research and development costs (\$218,000), advertising and marketing expenses (\$97,000), staff costs (\$429,000), administrative and corporate costs (\$348,000), Leased Assets (\$25,000) and receipts from customers \$263,000.

The payments included at section 6.1 of the attached Appendix 4C relate to Executive and Non-Executive Director remuneration (\$267,000), lease payment (\$25,000), and Company Secretarial and corporate services fees (\$38,000).

This ASX Announcement has been authorised for release by the Board.

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About One Click Group

[One Click Life](#) is a fast-growing Australian based financial technology platform positioned to disrupt and capitalise on the increasing market demand for online self-directed digital financial and life admin services.



The platform's primary competency and revenue stream at the moment is online tax. The One Click Life platform now contains a lending competency and a number of other products for users, with online wills and private health insurance already available with more new products to come in the future. One Click Life aims to be the go to platform where Australian's can manage all of their financial life in a simple, low-cost, mobile first platform.

[One Click Verify](#) is a digital identity verification platform allowing businesses to digitally identify their customers as part of an onboarding or transaction process.

Appendix 4C

Quarterly cash flow report for entities subject to Listing Rule 4.7B

Name of entity

One Click Group Limited

ABN

52 616 062 072

Quarter ended ("current quarter")

30 June 2025

Consolidated statement of cash flows	Current quarter \$A'000	Year to date (6 months) \$A'000
1. Cash flows from operating activities		
1.1 Receipts from customers	263	565
1.2 Payments for		
(a) research and development	(218)	(357)
(b) product manufacturing and operating costs	0	0
(c) advertising and marketing	(97)	(153)
(d) leased assets	(25)	(59)
(e) staff costs	(429)	(799)
(f) administration and corporate costs	(348)	(658)
1.3 Dividends received (see note 3)	0	0
1.4 Interest received	1	5
1.5 Interest and other costs of finance paid	(1)	(2)
1.6 Income taxes paid	0	0
1.7 Government grants and tax incentives	0	0
1.8 Other (Debtor clearing)	(33)	(36)
1.9 Net cash from / (used in) operating activities	(887)	(1,494)
2. Cash flows from investing activities		
2.1 Payments to acquire or for:		
(a) entities	0	0
(b) businesses	(235)	(235)
(c) property, plant and equipment	0	0
(d) investments	0	0
(e) intellectual property	0	0
(f) other non-current assets	0	0

Consolidated statement of cash flows		Current quarter \$A'000	Year to date (6 months) \$A'000
2.2	Proceeds from disposal of:		
	(a) entities	0	0
	(b) businesses	0	0
	(c) property, plant and equipment	0	0
	(d) investments	0	0
	(e) intellectual property	0	0
	(f) other non-current assets	0	0
2.3	Cash flows from loans to other entities	(872)	(855)
2.4	Dividends received (see note 3)	0	0
2.5	Other (cash acquired on acquisition of subsidiary)	0	0
2.6	Net cash from / (used in) investing activities	(1,107)	(1,090)

3.	Cash flows from financing activities		
3.1	Proceeds from issues of equity securities (excluding convertible debt securities)	0	0
3.2	Proceeds from issue of convertible debt securities	0	0
3.3	Proceeds from exercise of options	0	0
3.4	Transaction costs related to issues of equity securities or convertible debt securities	0	(20)
3.5	Proceeds from borrowings	2,300	2,200
3.6	Repayment of borrowings	0	0
3.7	Transaction costs related to loans and borrowings	(14)	(20)
3.8	Dividends paid	0	0
3.9	Other (provide details if material)	0	0
3.10	Net cash from / (used in) financing activities	2,286	2,160

4.	Net increase / (decrease) in cash and cash equivalents for the period		
4.1	Cash and cash equivalents at beginning of period	1,411	2127
4.2	Net cash from / (used in) operating activities (item 1.9 above)	(887)	(1,494)
4.3	Net cash from / (used in) investing activities (item 2.6 above)	(1,107)	(1,090)

Consolidated statement of cash flows		Current quarter \$A'000	Year to date (6 months) \$A'000
4.4	Net cash from / (used in) financing activities (item 3.10 above)	2,286	2,160
4.5	Effect of movement in exchange rates on cash held	0	0
4.6	Cash and cash equivalents at end of period	1,703	1,703

5.	Reconciliation of cash and cash equivalents at the end of the quarter (as shown in the consolidated statement of cash flows) to the related items in the accounts	Current quarter \$A'000	Previous quarter \$A'000
5.1	Bank balances	1,838	1,516
5.2	Call deposits	5	5
5.3	Bank overdrafts	0	0
5.4	Other (credit card)	(140)	(110)
5.5	Cash and cash equivalents at end of quarter (should equal item 4.6 above)	1,703	1,411

6.	Payments to related parties of the entity and their associates	Current quarter \$A'000
6.1	Aggregate amount of payments to related parties and their associates included in item 1	331
6.2	Aggregate amount of payments to related parties and their associates included in item 2	0
Payments at section 6.1 relate to director fees (\$268,000), corporate services and company secretarial fees (\$38,000), and lease payments (\$25,000).		

7.	Financing facilities <i>Note: the term "facility" includes all forms of financing arrangements available to the entity.</i> <i>Add notes as necessary for an understanding of the sources of finance available to the entity.</i>	Total facility amount at quarter end \$A'000	Amount drawn at quarter end \$A'000
7.1	Loan facilities	0	0
7.2	Credit standby arrangements	0	0
7.3	Other (please specify)	0	0
7.4	Total financing facilities	0	0
7.5	Unused financing facilities available at quarter end		0
7.6	Include in the box below a description of each facility above, including the lender, interest rate, maturity date and whether it is secured or unsecured. If any additional financing facilities have been entered into or are proposed to be entered into after quarter end, include a note providing details of those facilities as well.		

8.	Estimated cash available for future operating activities	\$A'000
8.1	Net cash from / (used in) operating activities (item 1.9)	(887)
8.2	Cash and cash equivalents at quarter end (item 4.6)	1,703
8.3	Unused finance facilities available at quarter end (item 7.5)	0
8.4	Total available funding (item 8.2 + item 8.3)	1,703
8.5	Estimated quarters of funding available (item 8.4 divided by item 8.1) <i>Note: if the entity has reported positive net operating cash flows in item 1.9, answer item 8.5 as "N/A". Otherwise, a figure for the estimated quarters of funding available must be included in item 8.5.</i>	1.92
8.6	If item 8.5 is less than 2 quarters, please provide answers to the following questions:	
8.6.1	Does the entity expect that it will continue to have the current level of net operating cash flows for the time being and, if not, why not?	
	Answer: No. Refer ASX Release of 23 July 2025. Due to the cyclical nature of demand from the Company's main product – Individual tax returns, it is expected that cash receipts will increase in the current quarter and significantly increase the cash position of the Company in the July to September quarter.	
8.6.2	Has the entity taken any steps, or does it propose to take any steps, to raise further cash to fund its operations and, if so, what are those steps and how likely does it believe that they will be successful?	
	Answer: No	
8.6.3	Does the entity expect to be able to continue its operations and to meet its business objectives and, if so, on what basis?	
	Answer: Yes refer above	
	<i>Note: where item 8.5 is less than 2 quarters, all of questions 8.6.1, 8.6.2 and 8.6.3 above must be answered.</i>	

Compliance statement

- 1 This statement has been prepared in accordance with accounting standards and policies which comply with Listing Rule 19.11A.
- 2 This statement gives a true and fair view of the matters disclosed.

Date: 31 July 2025

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Authorised by: The Board of Directors

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(Name of body or officer authorising release – see note 4)

Notes

1. This quarterly cash flow report and the accompanying activity report provide a basis for informing the market about the entity's activities for the past quarter, how they have been financed and the effect this has had on its cash position. An entity that wishes to disclose additional information over and above the minimum required under the Listing Rules is encouraged to do so.
2. If this quarterly cash flow report has been prepared in accordance with Australian Accounting Standards, the definitions in, and provisions of, *AASB 107: Statement of Cash Flows* apply to this report. If this quarterly cash flow report has been prepared in accordance with other accounting standards agreed by ASX pursuant to Listing Rule 19.11A, the corresponding equivalent standard applies to this report.
3. Dividends received may be classified either as cash flows from operating activities or cash flows from investing activities, depending on the accounting policy of the entity.
4. If this report has been authorised for release to the market by your board of directors, you can insert here: "By the board". If it has been authorised for release to the market by a committee of your board of directors, you can insert here: "By the [name of board committee – eg Audit and Risk Committee]". If it has been authorised for release to the market by a disclosure committee, you can insert here: "By the Disclosure Committee".
5. If this report has been authorised for release to the market by your board of directors and you wish to hold yourself out as complying with recommendation 4.2 of the ASX Corporate Governance Council's *Corporate Governance Principles and Recommendations*, the board should have received a declaration from its CEO and CFO that, in their opinion, the financial records of the entity have been properly maintained, that this report complies with the appropriate accounting standards and gives a true and fair view of the cash flows of the entity, and that their opinion has been formed on the basis of a sound system of risk management and internal control which is operating effectively.