



ONE CLICK GROUP

ONE CLICK GROUP LIMITED

INVESTOR UPDATE 13 OCTOBER 2023

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BOARD AND CAPITAL STRUCTURE



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	Cash
Current shares on issue	686m*	\$0.017*	~\$11.6m*	\$1.5m***
Rights issue shares	114m	\$0.015		~\$1.7m
Total post rights issue	801m		~\$13.6m**	\$3.2m

*As at 10 October 2023.
** Based on the closing Share price on 10 October 2023, being \$0.017.
*** Cash on hand as at 30 June 2023 (last audited period)

As announced on ASX today, the Company is undertaking a 1:6 entitlement issue to existing shareholders at an issue price of \$0.015 per Share, together with one free-attaching 3c option for every two Shares subscribed for and issued with a three year expiry. Funds raised from the entitlement issue are to be used for the purposes set out in the ASX announcement. Please refer to the ASX announcement released today and Prospectus expected to be released today, for further information.

FINANCIAL REVIEW

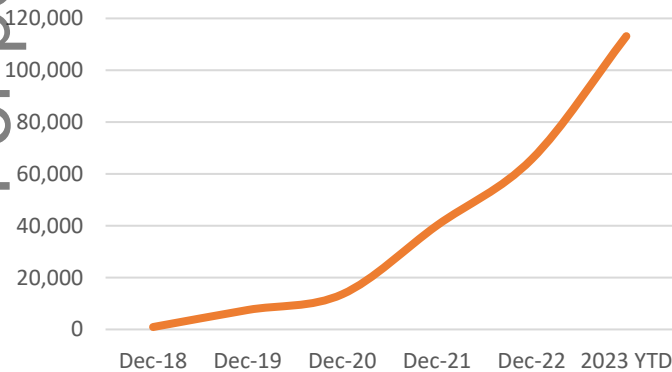
Setting a foundation

User numbers growing:

Mature marketing function generating significant growth in both user numbers and revenue.

72% growth in users
since 31 Dec 2022

Total Registered Users

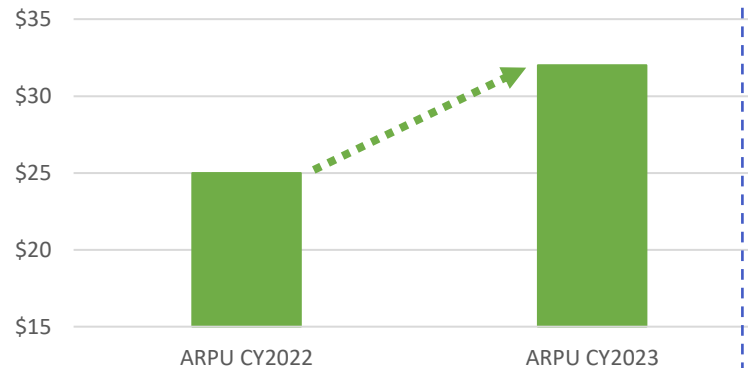


Growing ARPU:

Additional products and platforms generating revenue in CY2023 and contributing to growth in Average Revenue Per User (ARPU)

33% growth in ARPU
since 31 Dec 2022

Average Revenue Per User

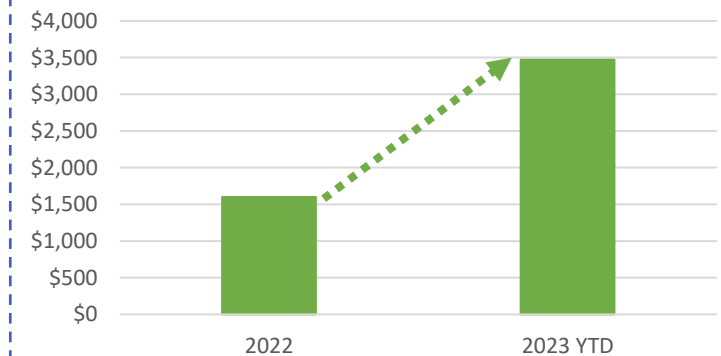


Significant growth in revenue:

Combination of the growth in user numbers and ARPU has resulted in a significant growth in revenue with year to date (YTD) Revenue \$3.5m.

2.2x growth in
revenue YTD since
31 Dec 2022

Revenue⁽¹⁾ (\$'000)



(1) 2023 Unaudited to 30 Sept 2023

ONE CLICK GROUP (ASX:1CG)

One Click Group has developed and is commercialising two fintech platforms.



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



Digital identity verification platform that makes it easy for businesses to verify their clients' identity.

www.oneclickverify.com.au

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ONE CLICK LIFE

FINTECH PLATFORM

One Click Life is a fintech platform scaling fast

One Click Life is a fintech platform containing simple financial products capable of being easily consumed via a mobile phone.

One Click Life has the ability to continue to monetise its growing user base through its existing products and **new products**.

User Numbers >
115,000



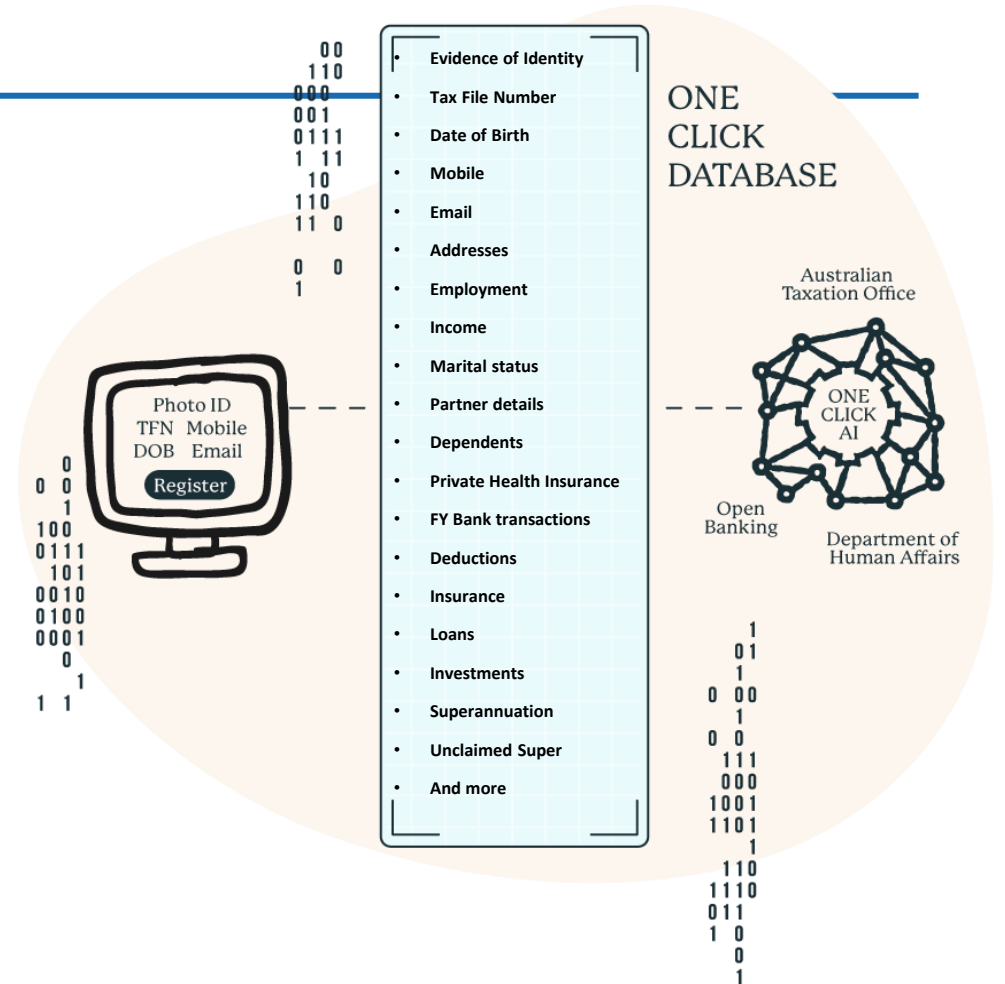
ARPU >
\$32



YTD Revenue*
\$3.5m

(\$1.6m - 12m revenue to
31 December 2022)

* Unaudited, to 30 September 2023.



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MATURE MARKETING FUNCTION

One Click Life is expanding it's footprint

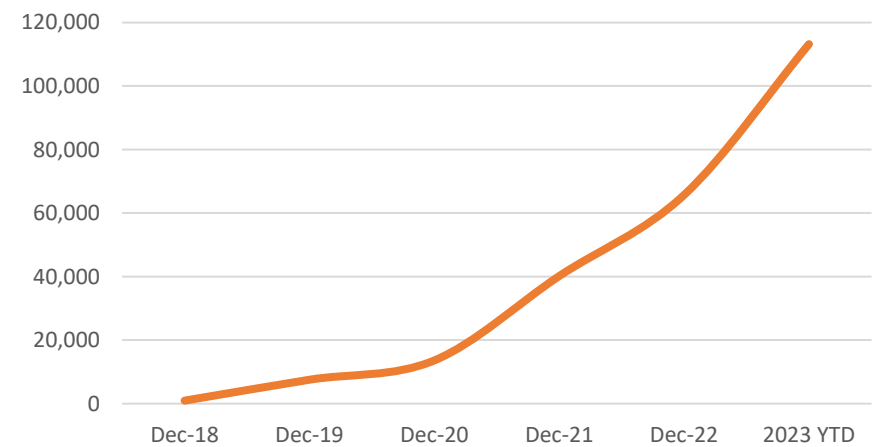
One Click Life has surpassed **115,000 users** on the [One Click Life](#) platform.

The average age of a One Click Life user is 31.

Age bracket 25-35 provides maximum value for the core competencies the One Click Life platform will offer, providing a good opportunity for a high lifetime value when compared to the acquisition costs of a user.

We provide **simple products**, that are **low cost** consumed **when you want, where you want** with the choice of a self-directed experience, or a human support at the end of the phone or chat.

Growth in User Numbers



Mature multi-channel marketing strategy growing user numbers rapidly whilst reducing cost of acquisition (CPA) of a new user.

**20% reduction
in CPA YTD⁽²⁾**

⁽²⁾ 2023 Unaudited



ONE CLICK LIFE PLATFORM

One Click Life is a fintech platform allowing users to manage their Finance and Life Admin



One Click Life’s current core competency is Individual **Tax** returns. In CY2023 we expect to see an increase in average revenue per user via new products and add-ons to the Tax product.

The One Click Life **Lending** competency commenced generating revenue in the June quarter. The product is now receiving regular mortgage applications from the platform’s existing user base. One Click Life acts as a mortgage broker and earns approximately 0.6% upfront and 0.15% per annum ongoing thereafter on the amount being financed.

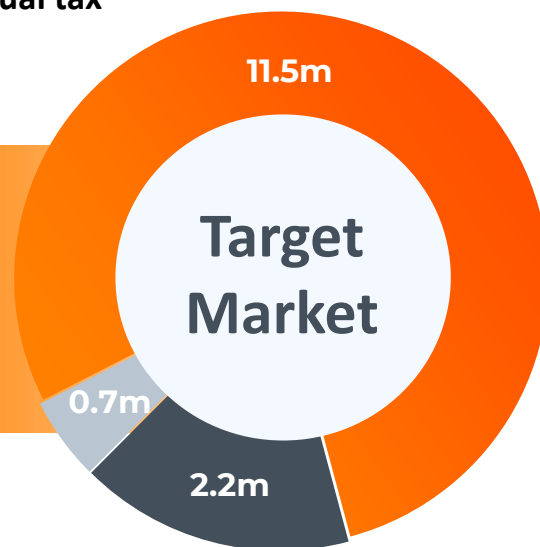
Financial Services is set to be the third core competency of the One Click Life platform, encompassing superannuation, investing and associated products and services. Work has commenced to create this competency.

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Total Market: 11.5m individuals

New User Costs

- Salary & Wages Only
- Rental Properties
- Foreign Income



Revenue from the tax product is cyclical with circa two thirds of annual revenue historically generated in the July to September quarter.

1. Personal Details

TAX YEAR-END: 2020 - 2021
CHECK FOR NEW INFO PRE-FILL DATA

What is your current Marital Status?
Single

Current Home Address
#7 Forrest St Suburb WA 6008

Current Postal Address
#7 Forrest St Suburb WA 6008

How many dependent(s) did you have?
0

Did you have any other Private Health Insurance? Please select the tax claim code that applies to you.
Add

Are you an Australian Resident?

YOUR PROGRESS: 1 2 3 4 Next

2. Income

TAX YEAR-END: 2020 - 2021
CHECK FOR NEW INFO PRE-FILL DATA

What was your main occupation during the Financial Year?
Accountant

Did you have any other PAYG Payment Summaries - In Non-Business?
ACREINC Add

Do you have any other PAYG Payment Summaries - In and Personal Services income?
Add

Did you receive a Superannuation Lump-Sum Payment Financial Hardship?
Add

YOUR PROGRESS: 1 2 3 4 Back

3. Deductions

TAX YEAR-END: 2020 - 2021
CHECK FOR NEW INFO PRE-FILL DATA
SEARCH SPAN TRANSACTIONS

Do you have Work Uniform or Protective Clothing deductibles?
Steel Cap Boots 150 Add

Do you have to wash your own work uniform?
Add

Did you use your iPhone or Internet for work?
Add

Do you ever work from home?
Add

Did you donate to an eligible charity?
Add

YOUR PROGRESS: 1 2 3 4 Back

4. Results

TAX YEAR-END: 2020 - 2021

Tax Payable for Individual		
Taxable Income	\$2622.00	
Tax-Free Tax	\$2622.50	
Tax Payable on Taxable Income		\$2622.50
Less Offsets:		
Offset		
Metric Payment	\$0.00	
Bereavement Offset	\$0.00	
Low Income Offset	\$22.56	
Low Income Tax Offset	\$2622.50	
Zorg Offset	\$0.00	
Lump Sum	\$0.00	
Super Lump Sum		
Total Offsets	\$2622.56	
Sale Total		\$0.00
Medicare Levy Surcharge	\$262.50	
Private Health Insurance Rebates / Tax offset (PHRO)	\$0.00	
Total Other Taxes	\$262.50	
Sale Total		\$262.50
Less Credits:		
Tax Withheld - Salary & Wage Type Income		
Tax Withheld - Recurring Service Income		
Tax Withheld - Bank Interest		
Tax Withheld - Investment Payments		
Tax Withheld - EFT		
Pending Credits		
Sale Total		\$0.00

YOUR ESTIMATED REFUND: \$500.00

Back Lodge

LENDING - MORTGAGES

One Click Life has experienced a growing number of mortgage applications from its customer base.

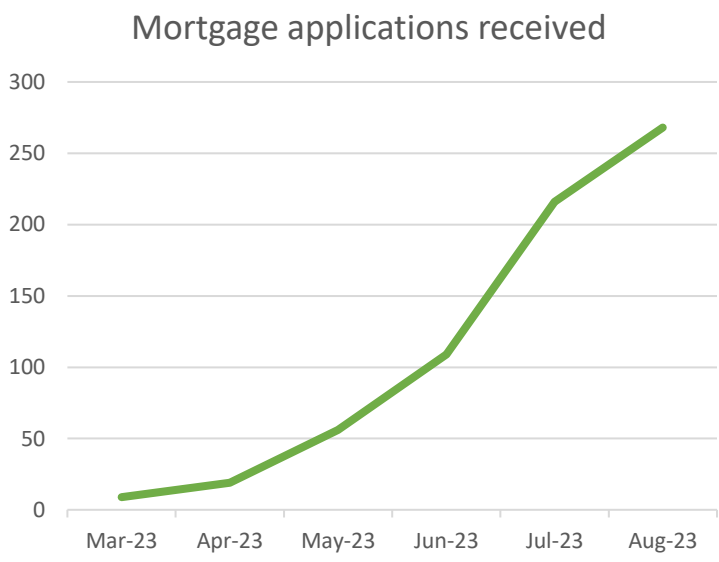
The One Click Mortgages product went live in March 2023 and has been slowly building and gaining momentum in the first 6 months, generating first revenue from April 2023.

One Click Life acts as a mortgage broker and earns approximately 0.6% upfront and 0.15% per annum ongoing thereafter on the amount being financed.

There is adequate demand for this product that we will look to increase mortgage broker numbers in One Click Life.

Expect this product to deliver an increase to ARPU of c \$1 in 2023.

Reduces the current cyclical nature of revenue streams.



* Anticipated increase to 2023 ARPU compared to not having the product available in 2023

PLATFORM ROADMAP

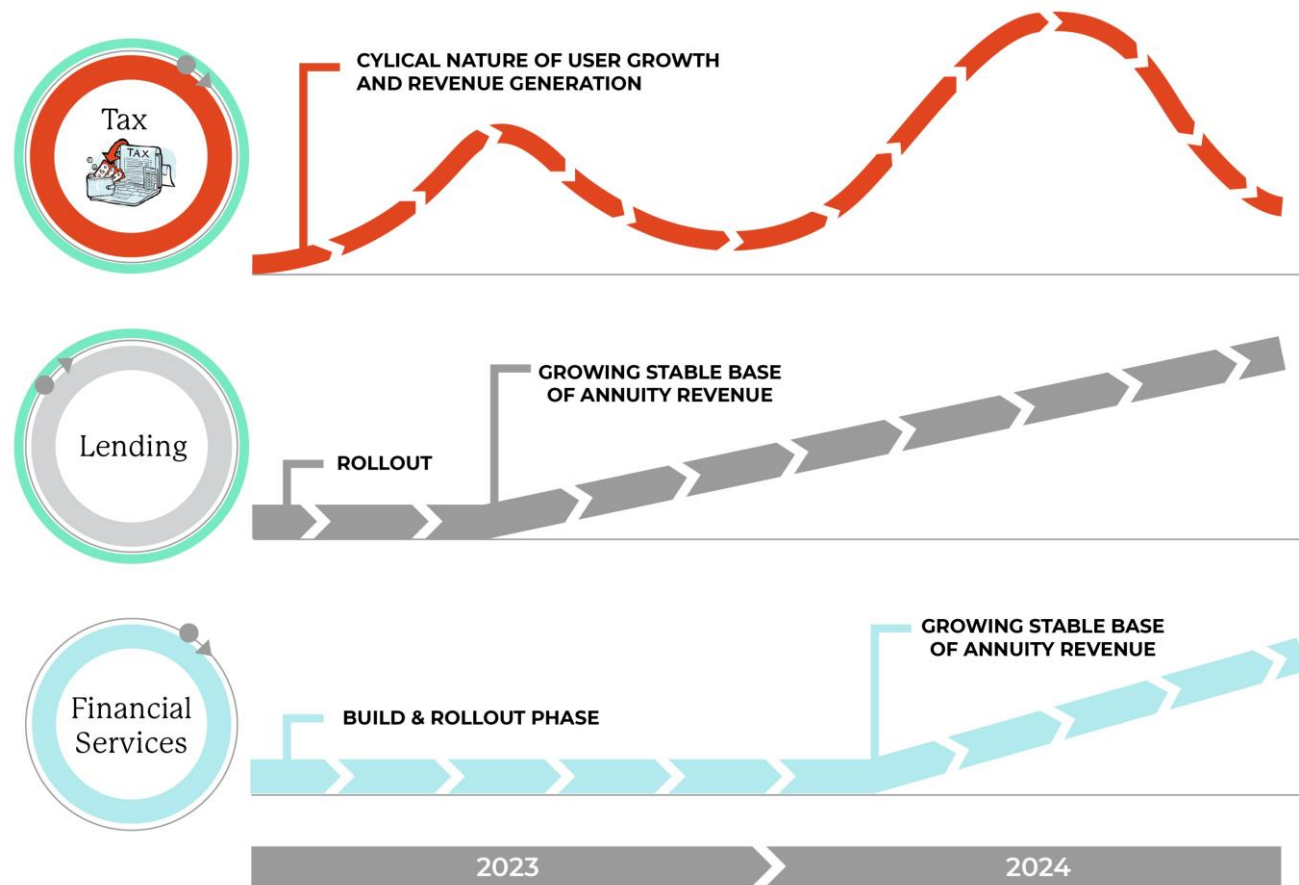
One Click Life is adding new competencies to grow and dampen cyclical nature of revenues

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The Lending and Financial Services competencies aim to reduce the cyclical nature of the revenue generation from our tax products. These competencies are anticipated to provide both an increase to average revenue per user and a smoothing of annualised revenues across the quarters.

The Lending competency has commenced generating revenue in the June quarter and will contribute to 2023 revenue.

Financial Services build commences in 2023 with an expectation of opportunity for revenue generation in 2024.



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ONE CLICK VERIFY

DIGITAL IDENTITY VERIFICATION PLATFORM

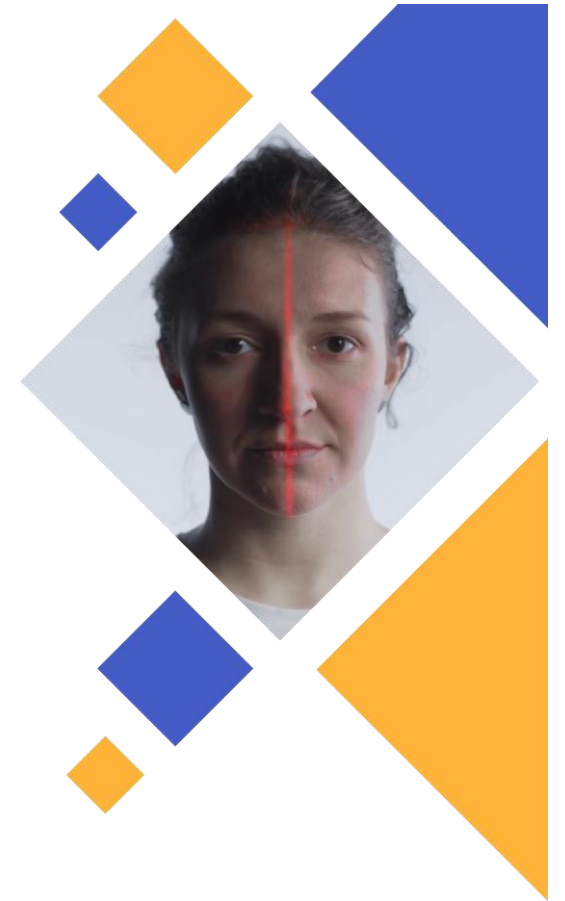


One Click Verify, digital identity verification for your clients

[One Click Verify](#) makes it easy for businesses to verify their customers' identity, without the risks associated with retention and transmission of identity documents and details.

The identity platform has been developed for the financial services industry, allowing for compliance with Know Your Customer (KYC) and Anti Money Laundering (AML) regulations, and has an integration with Iress to allow for seamless movement of customer details into One Click Verify.

Near term growth in this platform will come from increasing transactions (identifications) through the platform by entering into additional agreements with businesses who will verify their customers on the platform.





One Click Verify, the platform

Born out of the Australian Government's Operational Security Framework Requirements for ATO Digital Services, One Click Verify is a Multi-factor Identification platform that utilises several points for verification.



Security

Encrypted and secure portal



Auditing

Full audit logging



Tracking

IP address/
user and user agent



Verification

Mobile, email & photo ID verification, personal detail cross-referenced with ATO, biometrics



Identification

Supports non-traditional methods of identification, captures and stores original document signatures



AML Check

PEPs and sanctions check against global database of records



Custom API

Less integration in place and easily add via API



Additional Features

Secure messaging service & storage and income verification

One Click Verify provides an end to end workflow for verifying and maintaining identities.

Verification happens through a number of data points during which the system runs an AML check in the background.

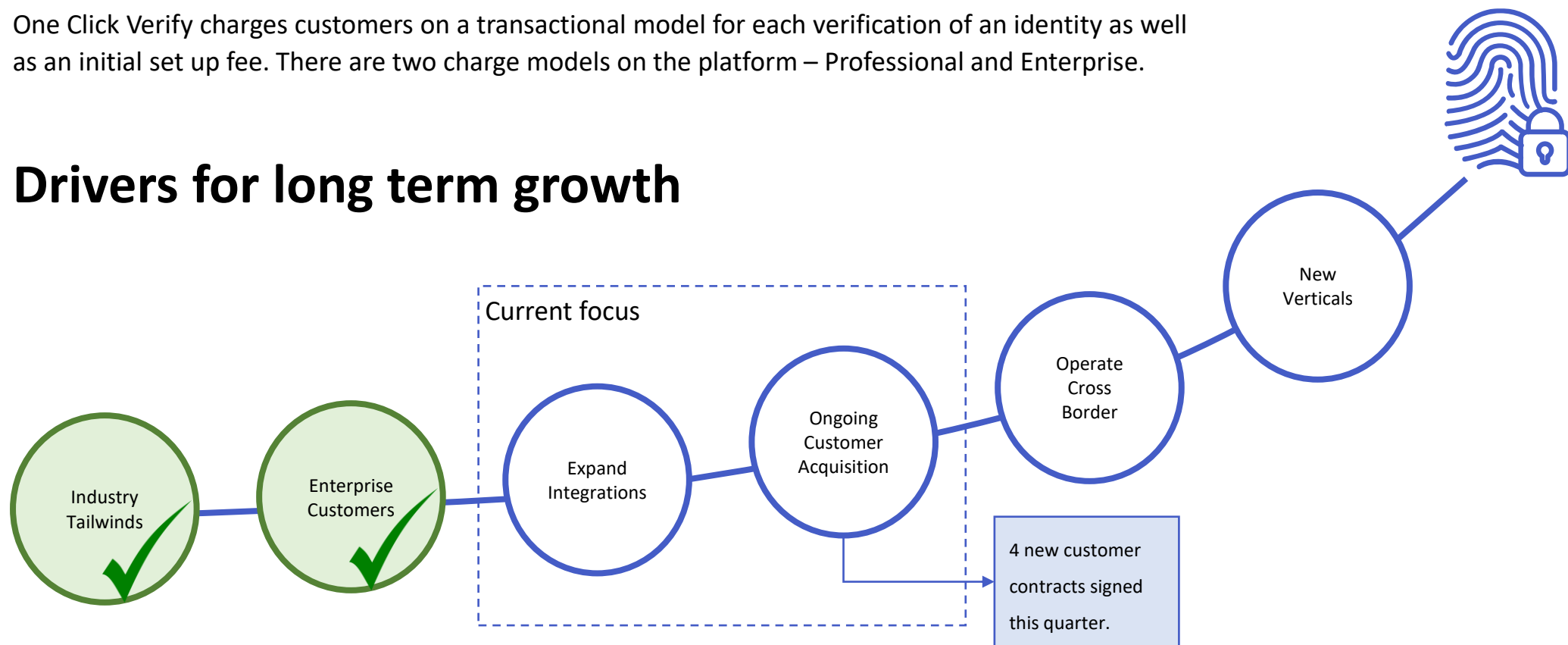
AML reporting can be tailored to suit and our custom API can be connected to the user's CRM or website for a seamless process through their business without risking their business by holding onto identity data.



One Click Verify, business model

One Click Verify charges customers on a transactional model for each verification of an identity as well as an initial set up fee. There are two charge models on the platform – Professional and Enterprise.

Drivers for long term growth



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INVESTOR UPDATE



We believe in challenging and improving the industry with everything we do.
We do this by creating simple, beautiful, self-directed financial solutions.
In short, **Financial Products MADE SIMPLE**

Our Culture is summarised in our Values:

- Do it better
- Have fun
- No bull
- Humanise technology
- Make an impact



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Thank you