

FINDI

GROUP

Strategic Institutional Investment

March 2026



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Findi undertakes \$25 million institutional equity placement

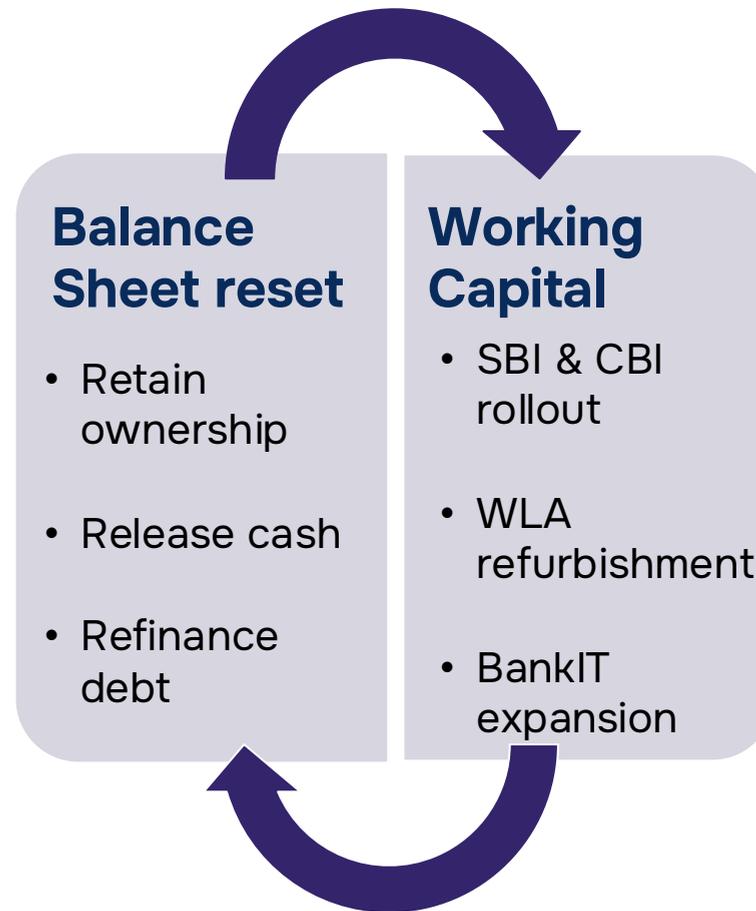
Findi is pleased to announce that it has completed a A\$25 million institutional equity placement providing growth capital to accelerate the delivery of its business plan, refinance debt facilities, and release restricted cash whilst retaining FND majority ownership interest in Transaction Solutions International (India) Pvt Ltd (TSI) in India.

Equity raising rationale

A\$25 million provides Findi with growth capital, the ability to refinance and negotiating power for current and/or future transactions.

Placement summary

Shares on Issue (before)	(#m)	64.24
Issue Price	(A\$)	0.70
Placement	(A\$m)	25.00
Placement Shares	(#m)	35.71
Shares on Issue (after)	(#m)	99.95



Uses for funds raised from Placement :

Capital planning

- A\$25m of private placement.
- Retain Findi’s majority ownership interest in its subsidiary Transaction Solutions International (India) Pvt Ltd (**TSI**).
- Release restricted cash INR 191.2 crore (A\$33.25m) and reduce gross debt in India, reducing interest cost.

Execute on BAU

- Recommence the deployment of capex rollout of the SBI and CBI Brown Label (**BLA**) contracts.
- Accelerate the refurbishment and redeployment of the white label ATMs (**WLAs**).
- Provide growth capital for **Bankit Services** enabling it to capture increased market share as the digital payments sector continues to expand rapidly.

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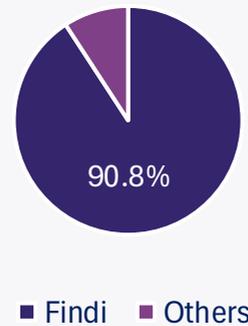
Equity Investment Options

A\$25 million institutional placement avoids dilution and strengthens balance sheet. Provides an ability to negotiate better terms or not proceed on the Nova Strategic investment.

Australian Placement vs Pre-IPO Raise in India

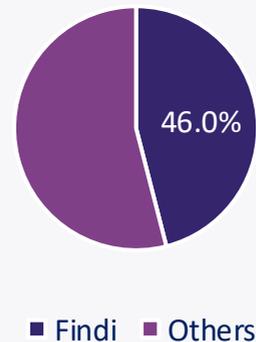
FND A\$25m Institutional Placement

- By raising A\$25m via institutional placement **Findi Ltd increases to 90.8% ownership of TSI.**
- A\$25m enables TSI to restructure its term loan facilities, restart the BLA rollout, and support Findi India and BankiT with growth capital.



Nova Strategic investment

- As announced 12 and 15 January 2026, the alternate INR 418 crore Nova Global strategic investment option in India may result in Findi being diluted down to c.46% ownership interest in TSI.
- The A\$25m placement provides FND with the opportunity to negotiate better terms to proceed/or not proceed with the Nova Strategic investment



Scenario analysis

TSI Target Valuation (Low)¹ A\$m 750

Scenario 1 - A\$25m Placement

FND Interest in TSI	%	90.8%
FND Interest in TSI	A\$m	681
FND Shares on Issue	(m)	99.95
FND Interest in TSI	A\$/Ord Share ¹	6.81

Scenario 2 - Nova Strategic Investment

FND Interest in TSI	%	46.0%
FND Interest in TSI	A\$m	345
FND Shares on Issue	(m)	64.24
FND Interest in TSI	A\$/Ord Share ²	5.37

Difference between Scenario 1 and Scenario 2

Earnings per share	A\$	1.44
Earnings per share	% ³	27%

¹ If TSI is listed on the BSE for A\$750m, FND increases to 90.8% ownership each FND share could be worth c.A\$6.81 per share.

² If TSI is listed on the BSE for A\$750m and FND retains 46% ownership each current FND share could be worth c.A\$5.37 per share.

³ The difference between scenario 1 and 2 is +27% irrespective the final listing valuation.

FND existing shareholders c.27% better off under A\$25 Placement

1) FND own target valuation. Please refer to FND Strategic Investment Update dated 15 January 2026 and FND Responses to ASX Query Letters dated 29 January 2026.

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