

ASX Release

27 October 2026

Annual General Meeting

Credit Corp Group Limited will today hold its Annual General Meeting (AGM).

A transcript of the Chair's AGM Address is attached to this announcement. Also attached is the proxy summary at the close of proxy voting.

A market update to be presented at the AGM has been released to the market concurrently.

This ASX release was authorised by the Company Secretary.

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Credit Corp 2026 AGM Chair's Address

Good morning everyone and thank you for joining us for Credit Corp's 2026 Annual General Meeting. In July this year, I had the privilege of being appointed to the Board of Credit Corp. In August, I officially assumed the role of Chair of the Board following the retirement of our longstanding Chair and Board member, Eric Dodd.

On behalf of the company, I would like to thank Eric for his outstanding leadership, contribution and commitment to Credit Corp over the past 17 years. Since joining, I've worked closely with my fellow Board members and the management team to ensure we maintain our strong momentum and capture the exciting opportunities ahead.

I have also had an early opportunity to meet with many of our larger shareholders. It's clear from those engagements that it is important that we continue to expand our footprint across different business lines and selected geographies to diversify and grow the business but with a discipline around maintaining our expected return on equity. There is a high degree of respect for the operational capabilities and financial discipline of our management team. To this end, along with my fellow Board members, we have also spent some time in the US looking at our important US operations and the growth opportunities there.

As a testament to the diligent work of your Board and our management team over many years, Credit Corp in FY26 has produced another year of strong earnings growth together with record profits and an enhanced platform for continued growth into the future.

These efforts have built a resilient and capable organisation, one that can confidently navigate changing external conditions to deliver for all of our stakeholders. Looking forward, Credit Corp is well-positioned for sustained growth and diversification, driven by leading businesses and an exciting agenda of innovation and expansion.

The Company has long recognised the challenge of sustaining growth while being reliant on one or two closely correlated businesses. Strategic initiatives in consumer lending and US debt buying, developed organically over the past 14 years, have transformed Credit Corp into the diversified financial services group that it is today, with these businesses producing over three-quarters of the Company's earnings in 2026.

While these established businesses will continue to drive growth, in 2026 important steps were taken to build a platform for future expansion. This included achieving key business improvements and entering a new geographic market in the UK, expanding Credit Corp's footprint as a global operator.

A strong group of businesses

The Australian and New Zealand debt buying segment produced a solid result. The effect of the contraction in total market PDL sale volumes over several years had largely run its course by the start of the year.

We are also seeing signs that this market has returned to growth. Aggregate unsecured personal credit continued to increase, and a number of credit providers took active steps towards increasing sale volumes. Credit Corp was able to apply its competitive operating platform to secure larger buying opportunities, achieving our highest level of segment investment in four years.

In the US, significant progress was made towards the goal of establishing Credit Corp as operating one of the most competitive debt purchasing platforms in that market.

Thanks to strong collections over the final quarter, our US business produced a quarterly asset turnover approaching that of the market leaders. While adherence to investment disciplines suppressed purchasing in the face of increased prices, improved operating performance should continue to drive near-term earnings growth and grow purchasing share over the longer term.

Turning to consumer lending, refreshed marketing produced lending growth of 15 per cent and propelled the loan book past the \$500 million milestone. This expanded book provides a sound platform for another strong result in FY2027, even after funding expansion initiatives to sustain growth over the longer term.

The management team, with the support of the Board, continue to look for organic and in-organic opportunities that will generate further long-term earnings growth into the future. While we didn't proceed with the Humm acquisition it demonstrates a willingness to look for bolt on opportunities but tempered with a strong discipline around the price we are willing to pay for those opportunities.

Improvement and expansion

Behind this solid headline business performance there was disciplined execution of a program of improvement and expansion to sustain competitiveness and growth into the future.

The Company devoted considerable resources to the development of enhanced digital and Artificial Intelligence capabilities. The improved application of tools and resources increased the number of collection outcomes produced by digital interactions alone by more than 20 per cent over the prior year.

While the category-leading Wallet Wizard cash loan product continued to drive much of Credit Corp's success in consumer lending, significant milestones were achieved in the development of other products to ensure growth into the longer term.

The Wizit digital credit card paired with the Powerup line of credit was rolled out at the start of the year and accounted for more than 17 per cent of all new customers acquired during the year.

Credit Corp also commenced operations in the UK lending market. The UK credit-impaired consumer segment is considerably larger than Australia's and is presently underserved. Credit Corp has adopted the same responsible positioning it has established in Australia by providing one of the most affordable offerings in its segment of the market.

Positive culture

Strong businesses and capabilities are built by people and a positive culture. The values of transparency, accountability and discipline define the culture at Credit Corp.

It is the day-to-day application of these values by Credit Corp's people that will underpin its success into the future.

It is a great privilege to step into the role of Chair at a time when these values are so deeply embedded and I look forward to working closely with my fellow directors and the management team to steward Credit Corp through its next phase of growth and transformation.

Closing remarks

In closing, I would like to thank my fellow directors, our CEO Thomas Beregi, and his management team for their warm welcome and for continuing to lead with such clear, values-driven focus. On behalf of the Board and our shareholders, I also thank all employees across our global operations for their ongoing commitment, hard work and dedication to Credit Corp.

As I begin my tenure as Chair, I do so with an immense sense of excitement for our future. Credit Corp is supported by a strong and highly experienced management team that is actively responding to the needs and expectations of all stakeholders, and I am confident that the Company is well-positioned to continue creating long-term value.

Thank you.

**Proxy Summary as at Proxy Close
 Annual General Meeting of
 Shareholders Tuesday 27 October 2026**

Resolution	For		Against		Proxy's discretion		Abstain ¹
2. Appointment of Auditor of Credit Corp Group Limited	37,913,575	98.42%	236,906	0.61%	374,214	0.97%	8,256
3(a). To re-Elect Board endorsed candidate Mr. Brad Cooper as a Director of the Company	37,269,677	96.74%	893,580	2.32%	363,299	0.94%	6,395
3(b). To re-Elect Board endorsed candidate Ms. Lyn McGrath as a Director of the Company	37,748,704	97.99%	413,184	1.07%	363,299	0.94%	7,764
3(c). To re-Elect Board endorsed candidate Mr. Greg Cooper as Director of the Company	37,337,769	96.96%	801,865	2.08%	371,399	0.96%	21,918
4. Adoption of Remuneration Report	35,112,778	91.32%	3,004,495	7.81%	335,513	0.87%	76,243
5(a). Short-term incentive grant to Managing Director and Chief Executive Officer	37,719,438	98.00%	439,203	1.14%	329,993	0.86%	40,395
5(b). Long-term incentive grant to Managing Director and Chief Executive Officer	33,233,994	86.34%	4,924,847	12.80%	329,993	0.86%	40,195

(1): Votes by a person who abstains on an item are not counted in calculating the required majority on a poll.