One Click Group Limited
Appendix 4D
Half-year report

1. Company details

Name of entity:	One Click Group Limited ('Company')
ABN:	52 616 062 072
Reporting period:	For the half-year ended 30 June 2025
Previous period:	For the half-year ended 30 June 2024

2. Results for announcement to the market

				$
Revenues from ordinary activities	up	27.63%	to	1,328,482
Loss from ordinary activities after tax attributable to the owners of One Click Group Limited	up	4.31%	to	1,285,405
Loss for the half-year attributable to the owners of One Click Group Limited	down	4.31%	to	1,285,405

Dividends
There were no dividends paid, recommended or declared during the current financial period.

Comments
The loss for the Company after providing for income tax amounted to $1,285,405 (30 June 2024: $1,232,336).

Please refer to the Directors' report in the attached financial statements for further commentary.

3. Net tangible assets

	Reporting period	Previous period
Net tangible assets per ordinary security (cents)	0.09	0.01

4. Control gained over entities

On 16 January 2025, Mobile Business Devices Pty Ltd, a subsidiary of One Click Group Limited, acquired 100% of the ordinary shares of Mortgage Procurement Services Pty Ltd.

5. Dividends

Current period
There were no dividends paid, recommended or declared during the current financial period.

Previous period
There were no dividends paid, recommended or declared during the previous financial period.

For personal use only

6. Audit qualification or review

The financial statements were subject to a review by the auditors and the auditor's review report is attached as part of the Interim Financial Report.

---

7. Attachments

The Interim Financial Report of One Click Group Limited for the half-year ended 30 June 2025 is attached.

Signed

Signed _____ Date: 27 August 2025

Winton Willesee
Non-Executive Director

For personal use only

For personal use only

ONE CLICK GROUP LIMITED

ACN 616 062 072

CONSOLIDATED INTERIM FINANCIAL REPORT FOR THE HALF-YEAR ENDED 30 JUNE 2025

CONTENTS

	PAGE
CORPORATE DIRECTORY	3
DIRECTORS' REPORT	4
AUDITOR'S INDEPENDENCE DECLARATION	8
CONSOLIDATED STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME	9
CONSOLIDATED STATEMENT OF FINANCIAL POSITION	10
CONSOLIDATED STATEMENT OF CHANGES IN EQUITY	11
CONSOLIDATED STATEMENT OF CASH FLOWS	13
NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS	14
DIRECTORS' DECLARATION	22
INDEPENDENT AUDITOR'S REVIEW REPORT	23

For personal use only

CORPORATE DIRECTORY

DIRECTORS	Russell Baskerville (Non-Executive Chairman) Mark Waller (Managing Director) Winton Willesee (Non-Executive Director) Nathan Kerr (Executive Director)
COMPANY SECRETARIES	Winton Willesee Timothy Baker
REGISTERED OFFICE	Suite 5 CPC, 145 Stirling Highway NEDLANDS WA 6009 Telephone: (08) 9389 3160 Website: https://oneclickgroup.com.au/ Email: hello@oneclicklife.com.au
PRINCIPAL PLACE OF BUSINESS	57 Forrest Street Subiaco WA 6008
AUDITORS	RSM Australia Partners Level 32 Exchange Tower 2 The Esplanade PERTH WA 6000
SOLICITORS	Steinepreis Paganin Level 4, 16 Milligan Steet Perth WA 6000
SHARE REGISTRY	Computershare Investor Services Pty Limited Level 11, 172 St Georges Terrace PERTH WA 6000 Telephone: 1300 850 505
HOME EXCHANGE	Australian Securities Exchange Ltd Level 40, Central Park 152-158 St Georges Terrace PERTH WA 6000 ASX Code: 1CG and ICGOA

For personal use only

For personal use only

DIRECTORS' REPORT

The Directors present their report together with the financial report of One Click Group Limited (**Company**) and its controlled entities (**Group**) for the half year ended 30 June 2025 and the Auditor's Report thereon.

BOARD OF DIRECTORS

The names and details of the Directors in office during the financial period and until the date of this report are set out below. Each of these Directors were in office for the entire financial period.

- Russell Baskerville Non-Executive Chairman
- Mark Waller Managing Director
- Winton Willesee Non-Executive Director
- Nathan Kerr Executive Director

PRINCIPAL ACTIVITIES

The principal activities of the Group during the financial period were providing online taxation preparation (and other life administration) software and services in Australia, offering a range of other financial services.

DIVIDENDS PAID OR RECOMMENDED

There were no dividends paid during the financial period, and the Directors of the Company do not recommend the payment of a dividend in respect of the half year ended 30 June 2025 (2024: Nil).

OPERATING RESULTS

The Group's net loss after providing for income tax for the half year ended 30 June 2025 amounted to $1,285,405 (30 Jun 2024: $1,232,336).

REVIEW OF OPERATIONS

The Company operates its main fintech platform, One Click Life. The Group owns the intellectual property and is focused on the ongoing commercialisation and expansion of the platform.

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 financial and life admin services.

The platform's primary competency and revenue stream at present is online tax. The One Click Life platform also contains a lending competency and a number of other products for users, with online wills and private health insurance already available, and more new products under development and consideration. The One Click Life platform aims to be the one stop shop for Australians who want to manage their financial life admin across, tax, wills, insurance, mortgages, investing and more.

The Company also owns and runs a digital identity verification platform allowing businesses to digitally identify their customers as part of an onboarding or transaction process.

Financial Results

For the period 1 January 2025 to 30 June 2025, One Click Group's revenue was $1,328,482 (2024: $1,040,915). As a Company in its growth phase, the Company's operations for the half year are loss-making as it deploys capital to marketing and development and seeks to grow its user base and expand its product offering. The Company generated a loss of $1,285,405 (2024: $1,232,336).

For personal use only

Operational Review

The Company is focused on continuing to grow revenue, user numbers and the product ecosystem available on the One Click Life platform.

The ongoing growth in scale of the platform is reflected in the growth in revenue and user numbers. Importantly as more users create accounts on the One Click Life platform, the revenue has been steadily growing.

The Group's 12 month rolling revenue is consistently increasing since listing growing from $1.6 million to over $5 million as at the end of June with further growth in this number expected in the second half of the 2025 calendar year.

As the scale and revenue of the Group grows, we anticipate moving from the current loss-making position into a profitable business. The business model and structure of the business lend it to be a very scalable business with the ability to access high profit margins with scale over time.

It is an exciting juncture in the growth and commercialisation of the Company's business model.

One Click Life

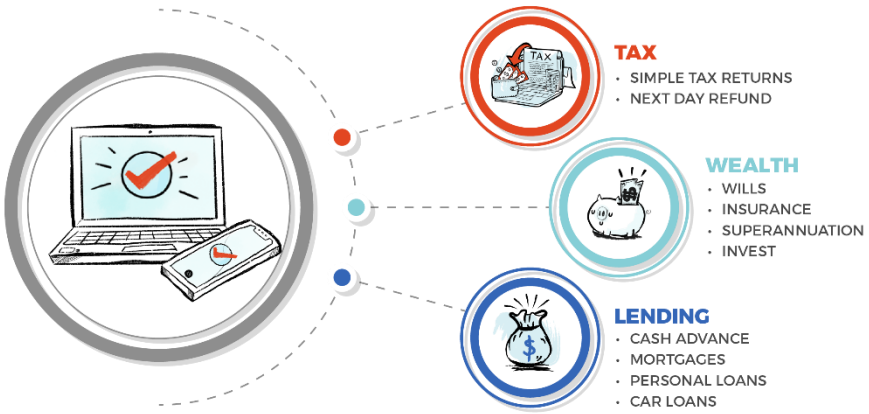
The One Click Life platform aims to make a customer's financial life simple by providing a connected ecosystem of financial products and services allowing them to manage their whole financial life from their mobile phone.

The platform commenced as an online tax product and is expanding across all financial products and services.

We have broken up a customer's financial life into three core categories;

- Tax
- Wealth
- Lending

Our product ecosystem covers each of these categories and we continue to expand the products and services in each.



For personal use only

Our **Tax** products are integrated with the ATO allowing simple tax returns to be completed from a mobile phone in under 10 minutes. This is currently the first touch point a customer has with the One Click Life platform and serves as our acquisition tool for new users.

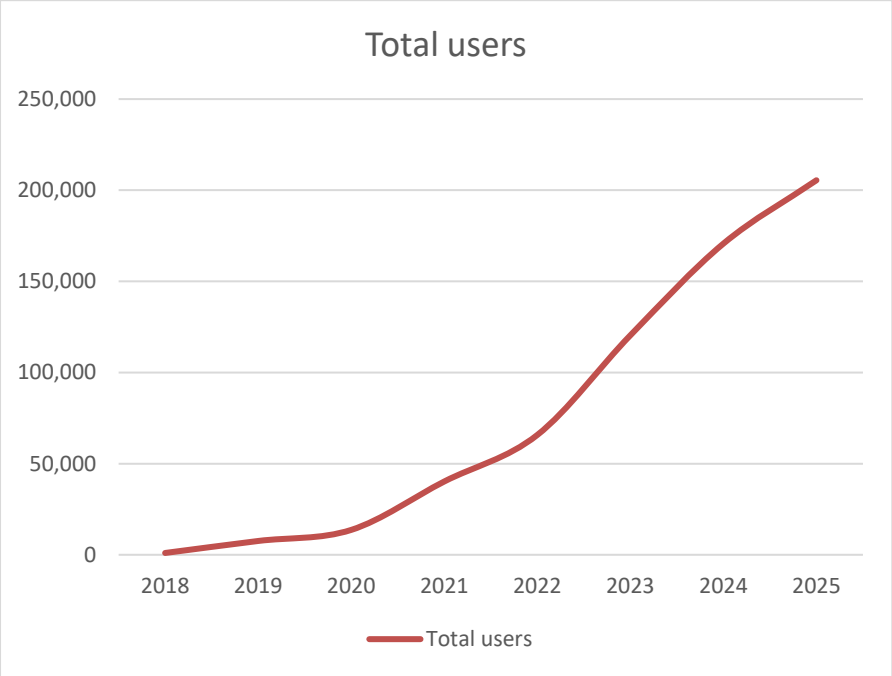
One Click Life **Lending** has multiple products from obtaining quick access to a small cash advance, to using our traditional mortgage brokering services to buy a new home, or refinance your existing home. Whilst this category of products is relatively new to the One Click Life platform, we are building a strong annuity revenue stream in this category.

One Click Life **Wealth** products are presently in development and will allow a simple format for managing retirement wealth benefiting the post working life of our customers. Presently customers are able to complete an online Will generating a small amount of transaction-based revenue for the company. As the Wealth module expands the Group expects to build an annuity revenue stream through superannuation and investment products and services.

User Growth

Since listing in late 2022 the Company has focused on growing the user numbers on the One Click Life platform. This has resulted in a significant increase in user numbers, which in turn has significantly increased revenue on the One Click Life platform.

There are currently over 200,000 users registered on the One Click Life platform. The platform's user list is a very valuable asset for the business. Each user that has created an account has done so with the desire to complete their tax return online. It is our expectation that based on a good experience in lodging their tax return through One Click Life, a customer will engage with our other financial products and services over time increasing our revenue share for that customer.



Revenues associated with the platforms individual Tax products is cyclical, weighted towards the second half of each year (being the peak tax return lodgement period). To reduce the cyclical nature of the platform's revenue generation, the Lending and Wealth capabilities aim to provide annuity revenue streams.

For personal use only

One Click Verify

In response to the regulatory requirement for the One Click Life platform to identify its tax customers, during its development phase, One Click Life established a digital identity verification product within the One Click Life platform. Upon developing a very succinct customer onboarding process, the Company decided to replicate this part of the One Click Life onboarding experience into its own platform, One Click Verify, capable of being commercialised. The Company also has an API version called One Click Services.

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.

The Company has continued to sign up new customers through direct sales and marketing efforts on a regular basis. Sales efforts are now focused on integration with distribution platforms where the platform can access many customers though one distribution partner.

SIGNIFICANT CHANGES IN THE STATE OF AFFAIRS

On 16 January 2025, Mobile Business Devices Pty Ltd, a subsidiary of One Click Group Limited, acquired 100% of the ordinary shares of Mortgage Procurement Services Pty Ltd for the total consideration of $20,000.

On 13 May 2025, Data Intermediary Pty Ltd, a subsidiary of One Click Group Limited, changes its name to One Click Super Pty Ltd.

There were no other significant changes in the state of affairs of the Group during the financial half-year.

MATTERS SUBSEQUENT TO THE END OF THE PERIOD

No matter or circumstances have arisen since the half -year ended 30 June 2025 that has significantly affected, or may significantly affect the Group's operations, the results of those operations, or the Group's state of affairs in future financial years.

AUDITOR'S INDEPENDENCE DECLARATION

The Auditor's Independence Declaration as required under section 307C of the *Corporations Act 2001* for the half year ended 30 June 2025 has been received and can be found on page 10.

This report is made in accordance with a resolution of Directors, pursuant to section 306(3)(a) of the Corporations Act 2001.

Signed on behalf of the Board of Directors.

Mark Waller
Managing Director
Dated 27 August 2025 at Perth, Western Australia

RSM Australia Partners

Level 32 Exchange Tower, 2 The Esplanade Perth WA 6000
GPO Box R1253 Perth WA 6844

T +61 (0) 8 9261 9100

www.rsm.com.au

For personal use only

AUDITOR'S INDEPENDENCE DECLARATION

As lead auditor for the review of the financial report of One Click Group Limited for the half-year ended 30 June 2025, I declare that, to the best of my knowledge and belief, there have been no contraventions of:

(i) the auditor independence requirements of the *Corporations Act 2001* in relation to the review; and

(ii) any applicable code of professional conduct in relation to the review.

RSM

RSM AUSTRALIA

Perth, WA
Dated: 27 August 2025

TUTU PHONG
Partner

THE POWER OF BEING UNDERSTOOD
ASSURANCE | TAX | CONSULTING

RSM Australia Partners is a member of the RSM network and trades as RSM. RSM is the trading name used by the members of the RSM network. Each member of the RSM network is an independent accounting and consulting firm which practices in its own right. The RSM network is not itself a separate legal entity in any jurisdiction.
RSM Australia Partners ABN 36 965 185 036
Liability limited by a scheme approved under Professional Standards Legislation

CONSOLIDATED STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME

FOR THE HALF YEAR ENDED 30 JUNE 2025

	Notes	CONSOLIDATED 30 June 2025 $	30 June 2024 $
Revenue			
Revenue from contracts with customers	3	1,328,482	1,040,915
Interest income		5,093	2,147
Expenses			
Employee expenses		(747,506)	(742,376)
Amortisation and depreciation expense		(110,327)	(73,033)
Selling and distribution expenses		(167,010)	(119,999)
Advertising and marketing expenses		(373,591)	(471,183)
Allowance for expected credit losses		(239,007)	(59,900)
General and administrative expenses		(667,222)	(637,193)
Finance costs		(90,530)	(118,287)
Share based payments expense	4	(223,787)	(53,427)
LOSS BEFORE INCOME TAX		**(1,285,405)**	**(1,232,336)**
Income tax expense		-	-
LOSS AFTER INCOME TAX		**(1,285,405)**	**(1,232,336)**
Items that may be reclassified subsequently to profit or loss:			
Other comprehensive income		-	-
Total comprehensive loss for the period		**(1,285,405)**	**(1,232,336)**
Loss per share			
Basic loss per share (cents per share)	14	**(0.11)**	**(0.16)**
Diluted loss per share (cents per share)	14	**(0.11)**	**(0.16)**

The Consolidated Statement of Profit or Loss and Other Comprehensive Income are to be read in conjunction with the accompanying notes.

For personal use only

For personal use only

CONSOLIDATED STATEMENT OF FINANCIAL POSITION

AS AT 30 JUNE 2025

	Notes	CONSOLIDATED 30 June 2025 $	CONSOLIDATED 31 December 2024 $
CURRENT ASSETS			
Cash and cash equivalents	5	216,277	1,982,569
Trade and other receivables	6	2,942,818	1,361,002
Other current assets		1,655,432	715,379
TOTAL CURRENT ASSETS		**4,814,527**	**4,058,950**
NON-CURRENT ASSETS			
Plant and equipment		21,980	4,602
Intangible assets	7	815,576	466,396
TOTAL NON-CURRENT ASSETS		**837,556**	**470,998**
TOTAL ASSETS		**5,652,083**	**4,529,948**
CURRENT LIABILITIES			
Trade and other payables		953,347	1,017,029
Loan payables	8	2,500,000	274,728
Employee benefits	9	322,163	300,000
TOTAL CURRENT LIABILITIES		**3,775,510**	**1,591,757**
TOTAL LIABILITIES		**3,775,510**	**1,591,757**
NET ASSETS		**1,876,573**	**2,938,191**
EQUITY			
Contributed equity	10	15,801,086	15,761,430
Reserves	11	2,131,485	1,947,354
Accumulated losses		(16,055,998)	(14,770,593)
TOTAL EQUITY		**1,876,573**	**2,938,191**

The Consolidated Statement of Financial Position is to be read in conjunction with the accompanying notes.

CONSOLIDATED STATEMENT OF CHANGES IN EQUITY FOR HALF YEAR ENDED 30 JUNE 2025

	Contributed Equity ($)	Accumulated Losses ($)	Option Reserve ($)	Share-based Payment Reserve ($)	Total ($)
HALF YEAR ENDED 30 JUNE 2025					
Balance at 1 January 2025	**15,761,430**	**(14,770,593)**	**637,823**	**1,309,531**	**2,938,191**
Loss for the half year	-	(1,285,405)	-	-	(1,285,405)
	15,761,430	**(16,055,998)**	**637,823**	**1,309,531**	**1,652,786**
Transactions with equity holders in their capacity as equity holders:					
Conversion of performance right (Note 10)	39,656	-	-	(39,656)	-
Share based payments (Note 4)	-	-	-	223,787	223,787
Balance at 30 June 2025	**15,801,086**	**(16,055,998)**	**637,823**	**1,493,662**	**1,876,573**

The Consolidated Statement of Changes in Equity is to be read in conjunction with the accompanying notes.

For personal use only

CONSOLIDATED STATEMENT OF CHANGES IN EQUITY FOR HALF YEAR ENDED 30 JUNE 2024

	Contributed Equity ($)	Accumulated Losses ($)	Option Reserve ($)	Share-based Payment Reserve ($)	Total ($)
HALF YEAR ENDED 30 JUNE 2024					
Balance at 1 January 2024	**12,817,198**	**(12,793,935)**	**347,823**	**1,237,840**	**1,608,926**
Loss for the half year	-	(1,232,336)	-	-	(1,232,336)
	12,817,198	**(14,026,271)**	**347,823**	**1,237,840**	**376,590**
Transactions with equity holders in their capacity as equity holders:					
Share based payments	135,000	-		53,427	188,427
Balance at 30 June 2024	**12,952,198**	**(14,026,271)**	**347,823**	**1,291,267**	**565,017**

The Consolidated Statement of Changes in Equity is to be read in conjunction with the accompanying notes.

For personal use only

CONSOLIDATED STATEMENT OF CASH FLOWS
FOR HALF YEAR ENDED 30 JUNE 2025

	Notes	CONSOLIDATED 30 June 2025 ($)	CONSOLIDATED 30 June 2024 ($)
CASH FLOWS FROM OPERATING ACTIVITIES			
Receipts from customers (inclusive of GST)		593,375	636,279
Payments to suppliers and employees (inclusive of GST)		(2,031,060)	(1,637,054)
Interest received		5,093	2,147
Interest paid		(90,530)	(22,137)
NET CASH USED IN OPERATING ACTIVITIES		**(1,523,122)**	**(1,020,765)**
CASH FLOWS FROM INVESTING ACTIVITIES			
Payments for intangible assets		(614,027)	(333,641)
Payments for plant and equipment		(21,921)	-
NET CASH USED IN INVESTING ACTIVITIES		**(635,948)**	**(333,641)**
CASH FLOWS FROM FINANCING ACTIVITIES			
Net proceeds from borrowings		2,019,621	2,921,309
NET CASH PROVIDED BY FINANCING ACTIVITIES		**2,019,621**	**2,921,309**
Net (decrease)/increase in cash held		**(139,449)**	**1,566,903**
Cash held at beginning of the financial half-year		1,982,569	1,096,263
Cash held at end of the financial half-year	5	**1,843,120**	**2,663,166**

The Consolidated Statement of Cash Flows is to be read in conjunction with the accompanying notes.

For personal use only

For personal use only

1. MATERIAL ACCOUNTING POLICY INFORMATION

(a) Basis of preparation of half-year financial statements

The consolidated interim financial report is a general-purpose financial report, which has been prepared in accordance with the requirements of the Corporations Act 2001 and applicable accounting standards including Australian Accounting Standard AASB 134 'Interim Financial Reporting', as appropriate for for-profit oriented entities. Compliance with AASB 134 ensures compliance with International Financial Reporting Standard IAS 34 'Interim Financial Reporting'.

These general purpose financial statements do not include all the notes of the type normally included in annual financial statements. It is recommended that this financial report be read in conjunction with the annual financial statements of the Group for the year ended 31 December 2024, together with any public announcements made during the half-year ended 30 June 2025 in accordance with the continuous disclosure requirements arising under Corporations Act 2001.

The accounting policies adopted are consistent with those of the previous financial year and corresponding interim reporting period, unless otherwise stated.

All amounts are presented in Australian dollars, unless otherwise noted.

(b) Going concern

The financial statements have been prepared on the going concern basis, which contemplates continuity of normal business activities and the realisation of assets and discharge of liabilities in the normal course of business.

The Group incurred a loss of $1,285,405 and net cash outflows from operating activities of $1,523,122 for the half year ended 30 June 2025.

The Board believes that there are reasonable grounds to believe that the Group will be able to continue as a going concern and that it is appropriate for it to adopt the going concern basis in the preparation of the financial report after consideration of following factors:

- The Group has the ability to repay loan payable amount when its due. The loan payable amount as at 30 June 2025 was fully repaid on 1 August 2025. The Group has further drawn down $1,000,000 subsequent to the reporting date and at the date of this report, the loan payable is $500,000;
- The Group has the ability to obtain loan facility for the next financial year, when required;
- The Group anticipates its revenue to increase from its product and services;
- The Group expects to receive a R&D tax incentive related to its R&D activities for the year ended 30 June 2025 upon lodgment of its claim;
- The Company has the ability to issue additional equity securities under the Corporations Act 2001 to raise further working capital; and
- The Group has the ability to curtail administrative, discretionary research expenses and overhead cash outflows as and when required.

(c) New or amended Accounting Standards and interpretations adopted

The Group has adopted all of the new or amended Accounting Standards and interpretations issued by the Australian Accounting Standards Board that are mandatory for the current reporting period.

Any new or amended Accounting Standards or Interpretations that are not yet mandatory have not been early adopted.

2. SEGMENT INFORMATION

Primary Reporting Format – Business Segments

The Group has one geographical location which is Australia. The Group operates a financial technology platform to handle financial administration tasks such as lodging tax returns, wills and private health insurance.

Identification of reportable operating segments

The operating segment identified is based on the internal reports that are reviewed and used by the Directors (who are identified as the Chief Operating Decision Makers ('CODM')) in assessing performance and in determining the allocation of resources. There is no aggregation of operating segments. The CODM reviews EBITDA (Earnings Before Interest, Tax, Depreciation and Amortisation). The accounting policies adopted for internal reporting to the CODM are consistent with those adopted in the financial statements. The information reported to the CODM is on at least a quarterly basis.

The Group has only one operating segment based on the information provided to the CODM. Therefore, as the results are the same as the Group, they have not been repeated.

3. REVENUE FROM CONTRACTS WITH CUSTOMERS

Revenue represents the value of professional services provided by the Group measured on a point in time basis.

	CONSOLIDATED	
	30 June 2025 ($)	30 June 2024 ($)
Revenue from professional services		
- Tax Return Service	1,101,214	916,152
- Lending Services	134,471	71,202
- Other services	92,797	53,561
	1,328,482	**1,040,915**
Revenue recognised at a point in time	1,328,482	1,040,915
Revenue recognised over time	-	-
	1,328,482	**1,040,915**

No single customer contributed 10% or more to the Group's external revenue during the half-year ended 30 June 2025 and 30 June 2024.

For personal use only

4. SHARE BASED PAYMENTS EXPENSE

The primary purpose of share-based payments is to remunerate Directors, other Key Management Personnel and Service providers for the services rendered to the Group.

	CONSOLIDATED	
	30 June 2025 ($)	30 June 2024 ($)
Performance rights issued to directors – Class E,F,G,H	(2,085)	49,257
Performance rights issued to directors – Class L	202,000	-
Performance rights issued to company secretary	-	547
Performance rights issued to employees – Class I, J, K	23,872	3,623
	223,787	**53,427**

Right issued to directors

On 30 May 2025, the Company has granted 40,000,000 performance rights to the Directors.

The performance rights vest upon the Company achieving a volume weighted average price equal to or greater than $0.02 per share over 30 consecutive trading days.

The allocation of performance rights to directors as follows:

(i) 13,000,000 Performance Rights to Mark Waller
(ii) 13,000,000 Performance Rights to Nathan Kerr
(iii) 7,000,000 Performance Rights to Russell Baskerville
(iv) 7,000,000 Performance Rights to Winton Willesee

The assessed fair value of Performance Rights Class L was determined using the Parisian Barrier & Barrier 1 option valuation model with the following inputs:

	Class L
Number of performance rights	40,000,000
Grant date	30/05/2025
Grant date share price	$0.007
Exercise price	$nil
Vesting date	-
Expiry date	11/06/2028
Risk free rate	3.32%
Expected future volatility	100%
Value per performance right	$0.0051
Total value of performance rights	$202,000
Expensed in the half-year ended 30 June 2025	$202,000

For personal use only

5. CASH AND CASH EQUIVALENTS

	CONSOLIDATED	
	30 June 2025 ($)	31 December 2024 ($)
Cash at bank and on hand	211,277	1,977,569
Term deposit	5,000	5,000
Total cash and cash equivalents	**216,277**	**1,982,569**

Reconciliation to cash and cash equivalents at the end of the financial period

The above figures are reconciled to cash and cash equivalent at the end of the financial period as shown in the consolidated statement of cash flows as follows:

	CONSOLIDATED 30 June 2025 ($)
Balance as above	216,277
Restricted purpose cash held on hand (recognised as an other current asset on the consolidated statement of financial position)	1,626,843
Balance as per Consolidated Statement of Cash Flows	**1,843,120**

6. TRADE AND OTHER RECEIVABLES

	CONSOLIDATED	
	30 June 2025 ($)	31 December 2024 ($)
Trade receivables	2,356,244	1,548,938
Allowance for credit losses	(932,804)	(669,896)
R&D tax refund	444,498	211,981
GST receivable	4,331	49,788
Other receivable	1,070,549	220,191
	2,942,818	**1,361,002**

For personal use only

7. INTANGIBLE ASSETS

	CONSOLIDATED	
	30 June 2025 ($)	31 December 2024 ($)
Software assets at cost		
Balance at the beginning of the period	3,141,136	2,988,819
Additions	400,217	649,589
R&D tax refund	(231,517)	(497,272)
	3,309,836	**3,141,136**
Customer contracts		
Balance at the beginning of the period	124,000	-
Additions	287,263	124,000
	411,263	124,000
Balance at the end of the period	**3,721,099**	**3,265,136**

	CONSOLIDATED	
	30 June 2025 ($)	31 December 2024 ($)
Depreciation and impairment		
Balance at the beginning of the period	(2,799,740)	(2,564,271)
Amortisation expense	(105,783)	(235,469)
Balance at the end of the period	**(2,905,523)**	**(2,799,740)**
Carrying amount the end of the period	**815,576**	**466,396**

8. LOAN PAYABLES

	CONSOLIDATED	
	30 June 2025 ($)	31 December 2024 ($)
Loan facility[1]	2,500,000	-
Next Day Refund loan	-	300,000
Total loan payables	**2,500,000**	**300,000**

[1] In June 2025, Mobile Business Devices Pty Ltd (MBD), a subsidiary of the Company has entered into a loan facility agreement with an external party in order to secure funding for the Next Day Refund product.

Total available facility amount is $5,000,000 for the period up to 23 August 2025. The unused facility amount as at 30 June 2025 is $2,500,000.

The loan repayment date is 31 October 2025, carrying an annual interest rate of 12%. It is secured over the collection accounts and receivable balance of MBD. This was repaid on 1 August 2025.

For personal use only

9. EMPLOYEE BENEFITS

	CONSOLIDATED	
	30 June 2025 ($)	31 December 2024 ($)
Current		
Annual leave	169,948	148,207
Long service leave	152,215	126,521
Total employee benefits	**322,163**	**274,728**

10. CONTRIBUTED EQUITY

	30 June 2025 (Shares)	31 December 2024 (Shares)	30 June 2025 ($)	31 December 2024 ($)
Ordinary Shares	1,182,286,148	1,177,879,898	15,801,086	15,761,430
Total Share Capital	**1,182,286,148**	**1,177,879,898**	**15,801,086**	**15,761,430**

Movements of share capital during the half year

Date	Details	No of shares	Issue price ($)	$
Opening Balance at 1 January 2025		**1,177,879,898**		**15,761,430**
23/06/2025	Conversion of performance rights	4,406,250	$0.009	39,656
Closing Balance at 30 June 2025		**1,182,286,148**		**15,801,086**

Dividends

There were no dividends proposed or paid during the half year (2024: $nil).

For personal use only

11. RESERVES

	30 June 2025 ($)	31 December 2024 ($)
Options reserve	637,823	637,823
Performance rights reserve (a)	1,493,662	1,309,531
	2,131,485	**1,947,354**

(a) *Movements in performance rights reserve*

	No. of Performance Rights	$
Balance as at 1 January 2025	**25,192,500**	**1,309,531**
Performance rights issued to directors	40,000,000	202,000
Conversion of 4,406,250 Class K Performance Rights to employee	(4,406,250)	(39,656)
Lapsed of F,G & H Class Performance Rights issued to Company Secretary	(180,000)	-
Performance rights issued to directors - Class E,F,G,H	-	(2,085)
Performance rights issued to employees	-	23,872
Balance as at 30 June 2025	**60,606,250**	**1,493,662**

12. MATTERS SUBSEQUENT TO THE END OF THE PERIOD

No matter or circumstances have arisen since the half-year ended 30 June 2025 that has significantly affected, or may significantly affect the Group's operations, the results of those operations, or the Group's state of affairs in future financial years.

13. COMMITMENTS

The Group has no commitments not recognised as liabilities as at 30 June 2025 and 31 December 2024.

14. LOSS PER SHARE

	CONSOLIDATED	
	30 June 2025	30 June 2024
Basic loss per share (cents per share)	0.11	0.16
Loss used in the calculation of Earnings Loss Per Share	**$1,285,405**	**$1,232,336**
Weighted average number of ordinary shares	1,178,074,649	760,535,236

Effect of dilutive securities: Share options are not considered dilutive as the conversion of options to ordinary shares will result in a decrease in the net loss per share.

For personal use only

15. FAIR VALUES OF FINANCIAL ASSETS AND LIABILITIES

At 30 June 2025 and 31 December 2024, the carrying amounts of financial assets and financial liabilities classified with current assets and current liabilities respectively approximated their fair values due to the short-term maturities of these assets and liabilities. The fair values of non-current financial assets and non-current financial liabilities are not materially different from their carrying amounts.

16. CONTINGENT LIABILITIES

The Board is not aware of any circumstances or information, which leads them to believe there are any material contingent liabilities outstanding as at 30 June 2025 and 31 December 2024.

For personal use only

DIRECTORS' DECLARATION

In the opinion of the Directors of One Click Group Limited (**Group**):

(a) the attached financial statements and notes comply with the Corporations Act 2001, Australian Accounting Standard AASB 134 'Interim Financial Reporting', the Corporations Regulations 2001 and other mandatory professional reporting requirements;

(b) the attached financial statements and notes give a true and fair view of the Group's financial position as at 30 June 2025 and of its performance for the financial half-year ended on that date; and

(c) there are reasonable grounds to believe that the Company will be able to pay its debts as and when they become due and payable.

Signed in accordance with a resolution of the Directors made pursuant to section 303(5)(a) of the Corporations Act 2001.

Mark Waller
Managing Director
Dated at Perth, Western Australia, 27 August 2025

For personal use only

RSM

RSM Australia Partners

Level 32 Exchange Tower, 2 The Esplanade Perth WA 6000
GPO Box R1253 Perth WA 6844

T +61 (0) 8 9261 9100

www.rsm.com.au

For personal use only

INDEPENDENT AUDITOR'S REVIEW REPORT
TO THE MEMBERS OF ONE CLICK GROUP LIMITED

Report on the Half-Year Financial Report

Conclusion

We have reviewed the accompanying half-year financial report of One Click Group Limited (the Company) and its subsidiaries (the Group), which comprises the consolidated statement of financial position as at 30 June 2025, the consolidated statement of profit or loss and other comprehensive income, consolidated statement of changes in equity and consolidated statement of cash flows for the half-year ended on that date, notes to the financial statements comprising material accounting policy information and other explanatory information, and the directors' declaration.

Based on our review, which is not an audit, we have not become aware of any matter that makes us believe that the half-year financial report of One Click Group Limited is not in accordance with the *Corporations Act 2001* including:

(a) giving a true and fair view of the Group's financial position as at 30 June 2025 and of its performance for the half-year ended on that date; and

(b) complying with Accounting Standard AASB 134 *Interim Financial Reporting* and *Corporations Regulations 2001*.

Basis for Conclusion

We conducted our review in accordance with ASRE 2410 *Review of a Financial Report Performed by the Independent Auditor of the Entity*. Our responsibilities are further described in the Auditor's Responsibilities for the Review of the Financial Report section of our report. We are independent of the Company in accordance with the auditor independence requirements of the *Corporations Act 2001* and the ethical requirements of the Accounting Professional and Ethical Standards Board's APES 110 *Code of Ethics for Professional Accountants (including Independence Standards)* (the Code) that are relevant to our audit of the annual financial report in Australia. We have also fulfilled our other ethical responsibilities in accordance with the Code.

We confirm that the independence declaration required by the *Corporations Act 2001*, which has been given to the directors of One Click Group Limited, would be in the same terms if given to the directors as at the time of this auditor's review report.

THE POWER OF BEING UNDERSTOOD
ASSURANCE | TAX | CONSULTING

RSM Australia Partner is a member of the RSM network and trades as RSM. RSM is the trading name used by the members of the RSM network. Each member of the RSM network is an independent accounting and consulting firm which practices in its own right. The RSM network is not itself a separate legal entity in any jurisdiction.
RSM Australia Partners ABN 36 965 185 036
Liability limited by a scheme approved under Professional Standards Legislation

RSM

Directors' Responsibility for the Half-Year Financial Report

The directors of One Click Group Limited are responsible for the preparation of the half-year financial report that gives a true and fair view in accordance with Australian Accounting Standards and the *Corporations Act 2001* and for such internal control as the directors determine is necessary to enable the preparation of the half-year financial report that is free from material misstatement, whether due to fraud or error.

Auditor's Responsibility for the Review of the Half-Year Financial Report

Our responsibility is to express a conclusion on the half-year financial report based on our review. We conducted our review in accordance with Auditing Standard on Review Engagements ASRE 2410 *Review of a Financial Report Performed by the Independent Auditor of the Entity*, in order to state whether, on the basis of the procedures described, we have become aware of any matter that makes us believe that the half-year financial report is not in accordance with the *Corporations Act 2001* including: giving a true and fair view of the Group's financial position as at 30 June 2025 and its performance for the half-year ended on that date; and complying with Accounting Standard AASB 134 *Interim Financial Reporting* and the *Corporations Regulations 2001*.

A review of a half-year financial report consists of making enquiries, primarily of persons responsible for financial and accounting matters, and applying analytical and other review procedures. A review is substantially less in scope than an audit conducted in accordance with Australian Auditing Standards and consequently does not enable us to obtain assurance that we would become aware of all significant matters that might be identified in an audit. Accordingly, we do not express an audit opinion.

RSM

RSM AUSTRALIA

Perth, WA
Dated: 27 August 2025

TUTU PHONG
Partner

For personal use only