



Rent.com.au Limited
Coffee Microcaps Presentation
October 2021

Our Purpose

At Rent, we believe Australia's renters deserve better.

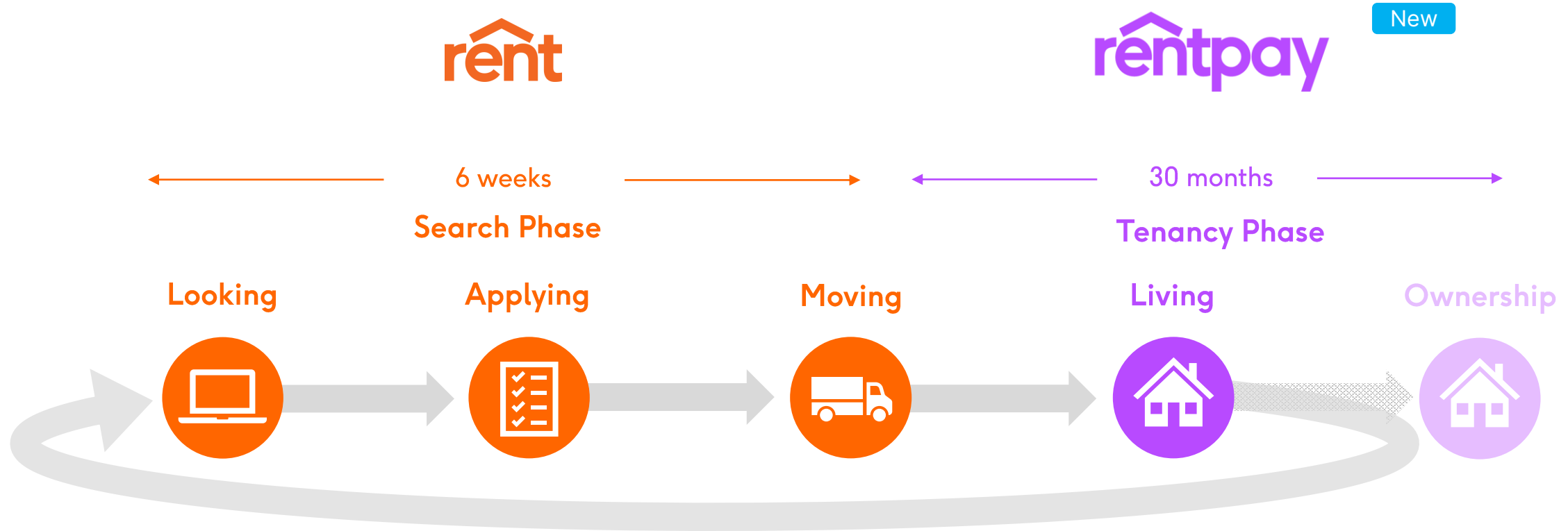
Renting is fast becoming the preferred choice for many people and is a segment without a champion.

That's why we're using technology to reimagine every part of the renting journey from finding a house to paying the rent.

32%
of Aussies rent

65%
are millennials

We serve renters throughout their renting journey



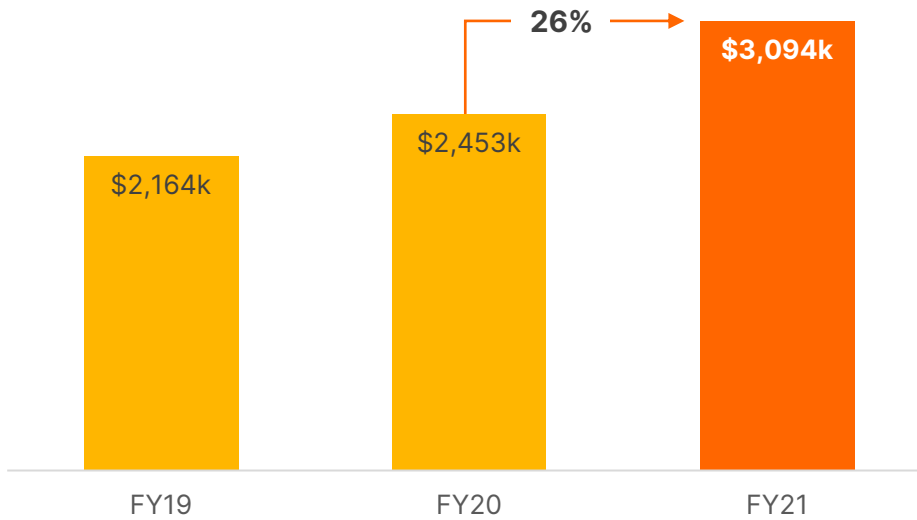
- Established large industry portal (profitable, growing)
- Designed for renters looking for a new home
- Renter focus (tools, products, services)

- New Payments Platform (just released)
- Designed for all renters
- Renter focus (tools, products, services)

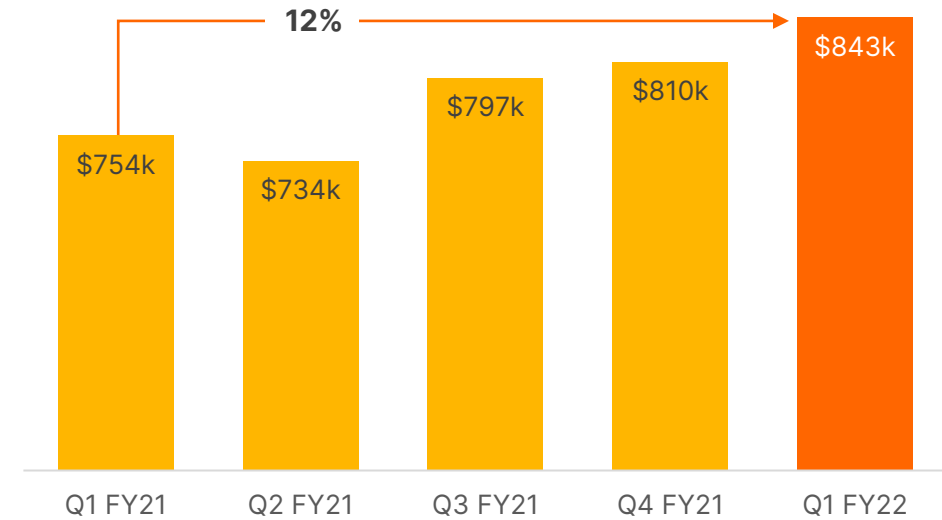
Delivering on our purpose drives strong performance



A strong FY21 result



and momentum into FY22



#1 Rated Real-Estate App



700,000

Unique Visitors each Month

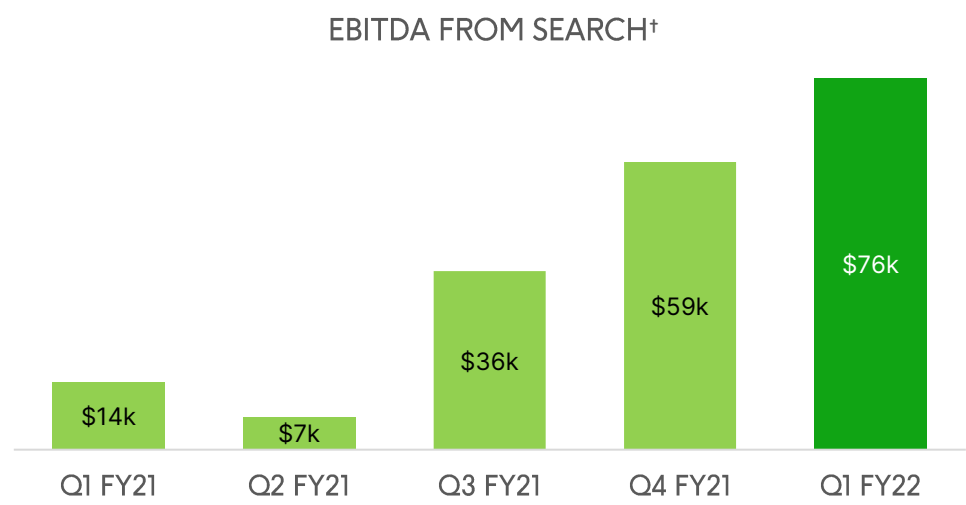
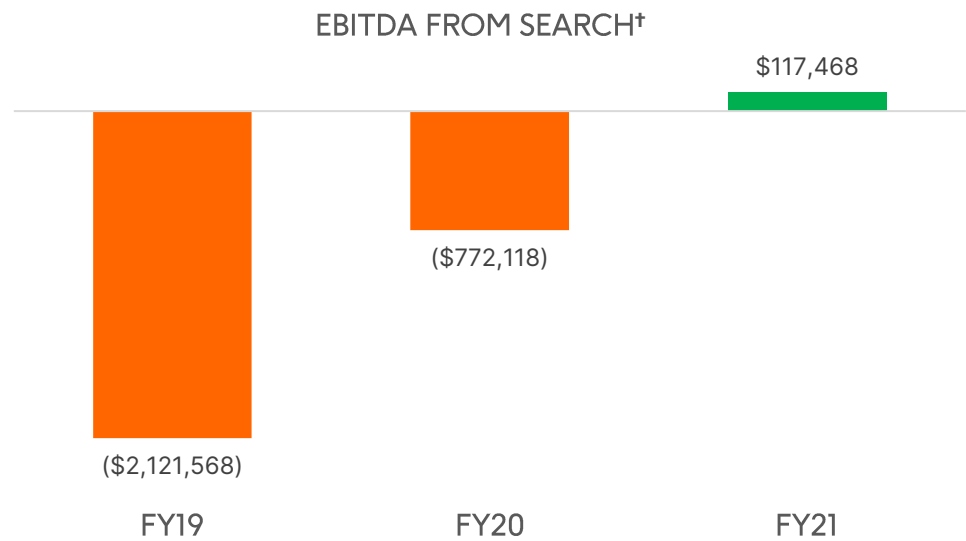


1.18m

Renter Resumes



Our rent.com.au platform is healthy and profitable



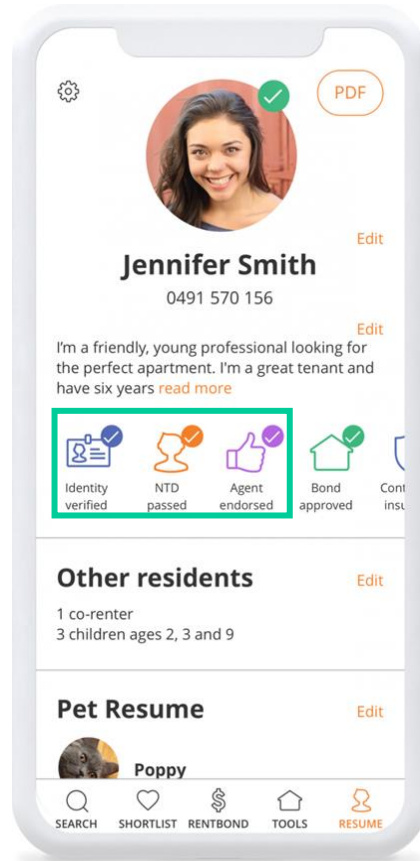
Consistent growth in revenue as more renters purchase products and strong advertising sales pipeline.

Increasing industry profile allows costs to scale efficiently (higher proportions of non-paid visits to the site)

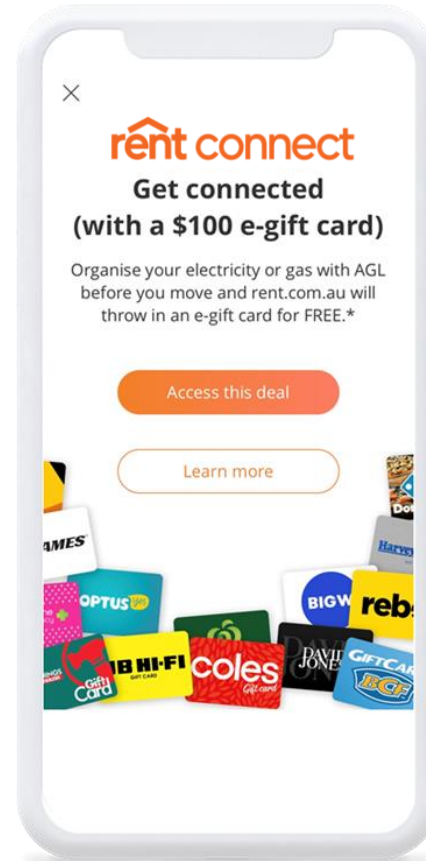
Further site improvements and new products to drive further profit growth

† Group EBITDA excluding RentPay business unit

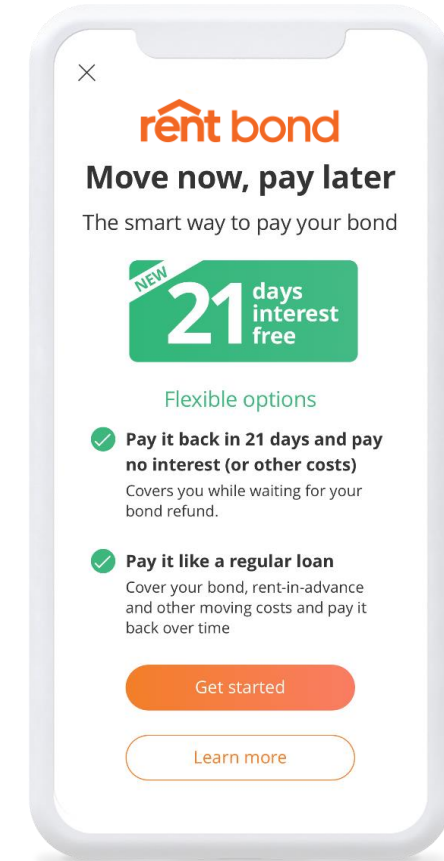
Renter Products Revenue



RentCheck: helping good renters stand out and get ahead of the competition



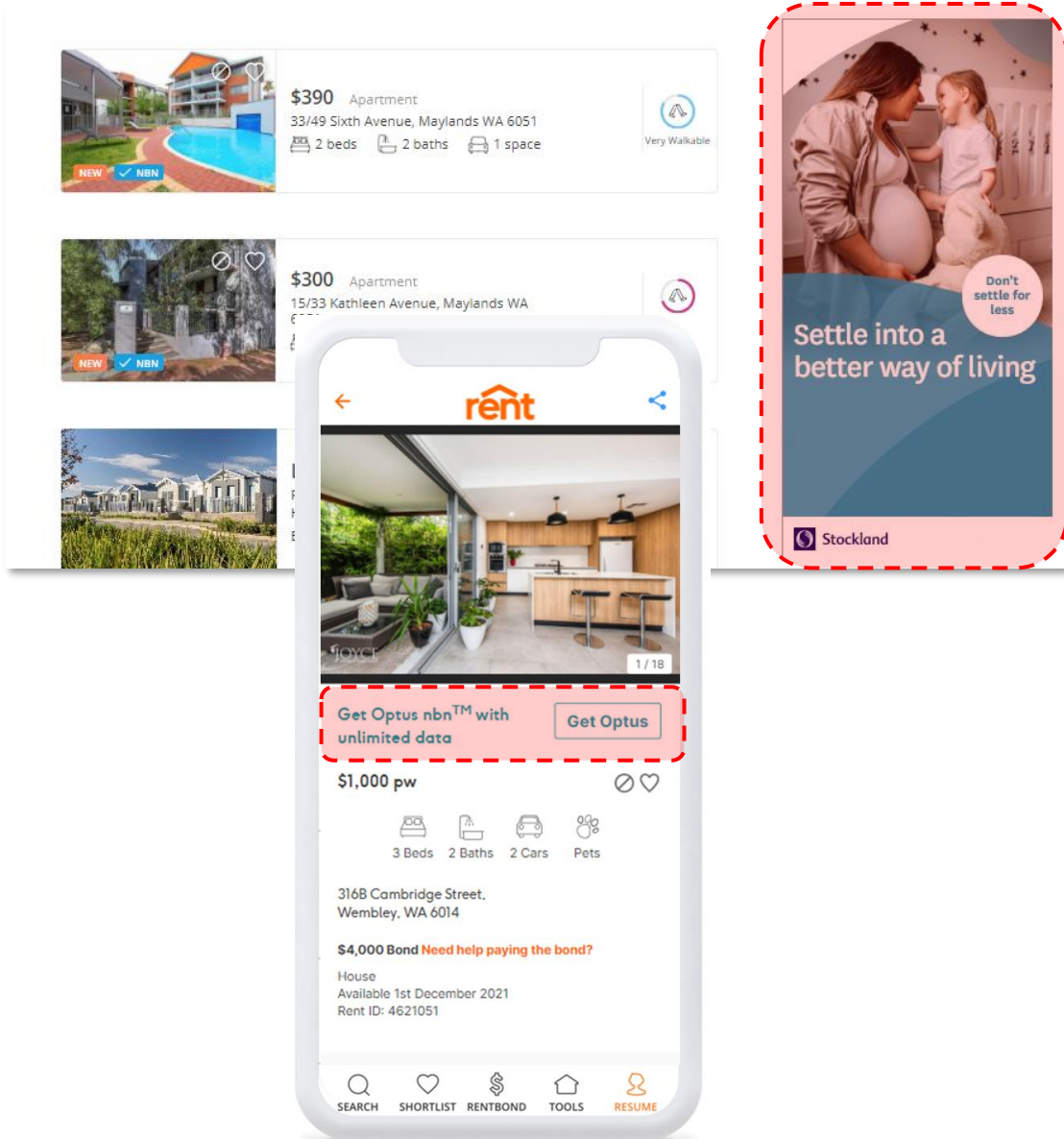
RentConnect: Renter gets best AGL offer PLUS \$100 gift card. Delivering >10% of AGL net national new connections[†]



RentBond: BNPL solution for customers moving home (repay for free within 21 days)

[†] rent.com.au estimates based on AGL investor presentations

Advertising Sales Revenue



Continued strong growth via longer duration contracts with large advertisers have driven growth of 82% over same quarter prior year

Focus on delivering value and innovation to advertisers a key driver

Additional resources to be applied to maximise the revenue opportunity and improve resilience in this key revenue line

The next step is to disrupt the tenancy period



All renters need to pay their rent, making RentPay relevant to over 2.5 million (mainly millennial) households in Australia who collectively pay more than \$1 billion in rent each week – week in, week out.

Yet they aren't catered for by a market oriented towards agent & landlord needs

#1

money is the leading source of millennial stress

70%

of people are anxious about their energy bill

68%

regularly use their smartphone for banking

Starting with rental payments

Renters are able to

- Pay what they want
- Pay when they want
- Be recognised & rewarded
- Be in control

Agents/LLs receive

- The right amount
- At the right time
- New revenue lines
- Reconciliation tools



Take control of your rent

Fund your secure digital wallet and build up your money until rent day.



Plan and manage payments

Choose when and how much, and even match rent day to payday.



Get recognised for being a good renter

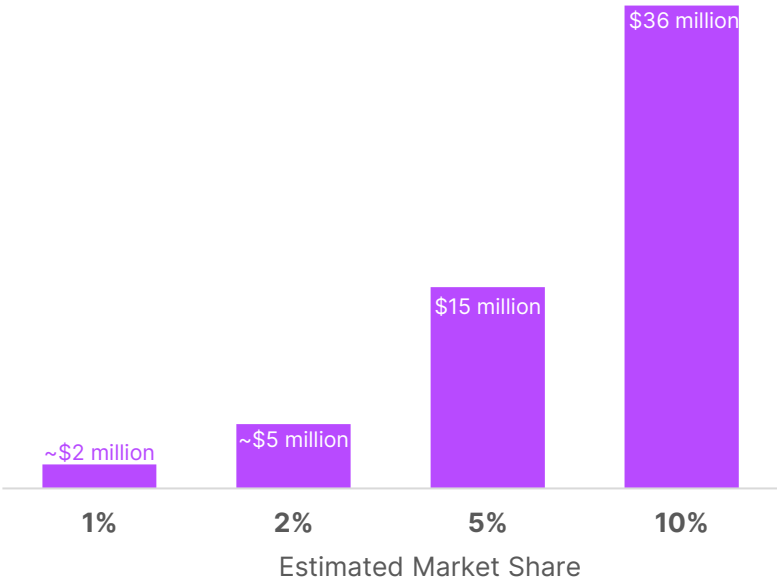
Build your credit score with Scorebuilder and access emergency funds if you need them.

The opportunity is significant



- Market changing payment solution
- Natural marketing channel in rent.com.au
- Purpose-led, making renting more rewarding
- Compounding annuity income streams
- Significant expansion options
- Truly a product that benefits all sides

Potential Annual RentPay Revenues at Various ARPU's & Market Share†



Estimated Market Share	1%	2%	5%	10%
Customers	25,000	50,000	125,000	250,000
Bundled ARPU£ (Monthly)	\$6.00	\$8.00	\$10.00	\$12.00
Monthly Revenue	\$150,000	\$400,000	\$1,250,000	\$3,000,000

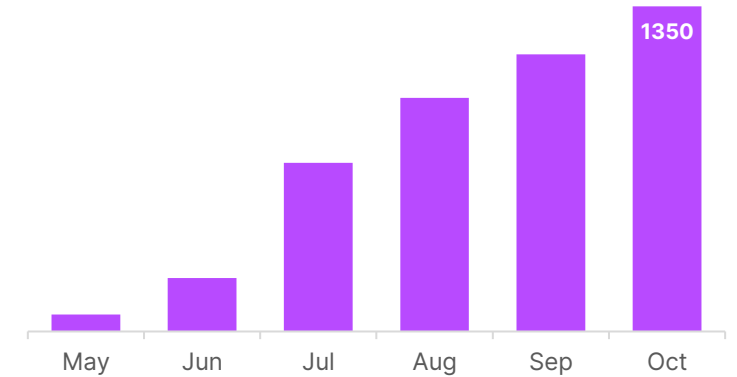
† Not a forecast. Rent.com.au indicative estimates based different Average Revenue Per User (ARPU) per month @ different market shares. Market share estimated as target customer number divided by 2.5m rental households.

We're handling \$millions in rent each month

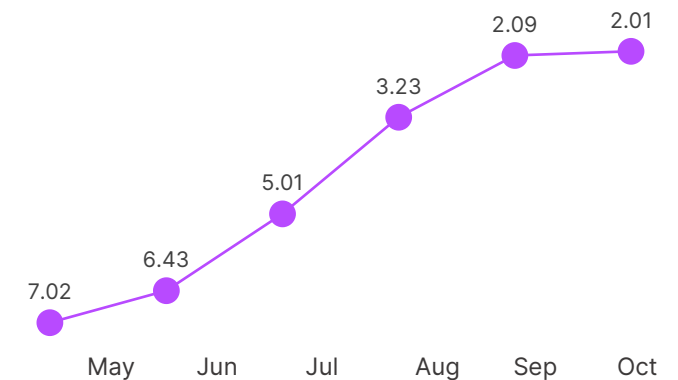


- Over \$4m in rent paid to date
- Significant onboarding improvements completed
- Optimisation Phase ending
 - New functionality released (web version)
 - Awareness (education) efforts are working
 - Solid product development roadmap
- Agent discussions advancing
- Planning well underway for a significant Marketing campaign in H2

RentPay Customers



"Top 10" keywords (Av. Rank)



Platform for services, continuous expansion



Partner discussions are well underway to expand services and benefits to renters and we see this as an integral part of the customer proposition

- Utilities – more than 40% of customers want to align their gas/electric payments with their rent
- Mortgage – building on from our “first in market” Scorebuilder product, have your rent contribute to and provide an advantage for a future mortgage (align the customer to a provider before they start looking)
- BNPL/Retail – rent is a regular core (compulsory) cost for our customers, what if this spend triggered a regular benefit/reward to a particular discretionary payment platform, would it preference usage/adoption?
- Insurances – renters (especially younger renters) are one of the most under-insured segments in the market. Ongoing payment relationship simplifies bundling opportunities.

- Core RENT search business profitable each quarter of FY21, a major achievement
- We continue to invest in the development and growth of RentPay
- Marketing activity expanded ahead of a much larger-scale campaign
- Expecting growth across both Rent.com.au and RentPay businesses
- Increased profile is facilitating partner discussions (utilities, mortgages, insurance)
- Exploring opportunities (M&A) to extend reach or capability



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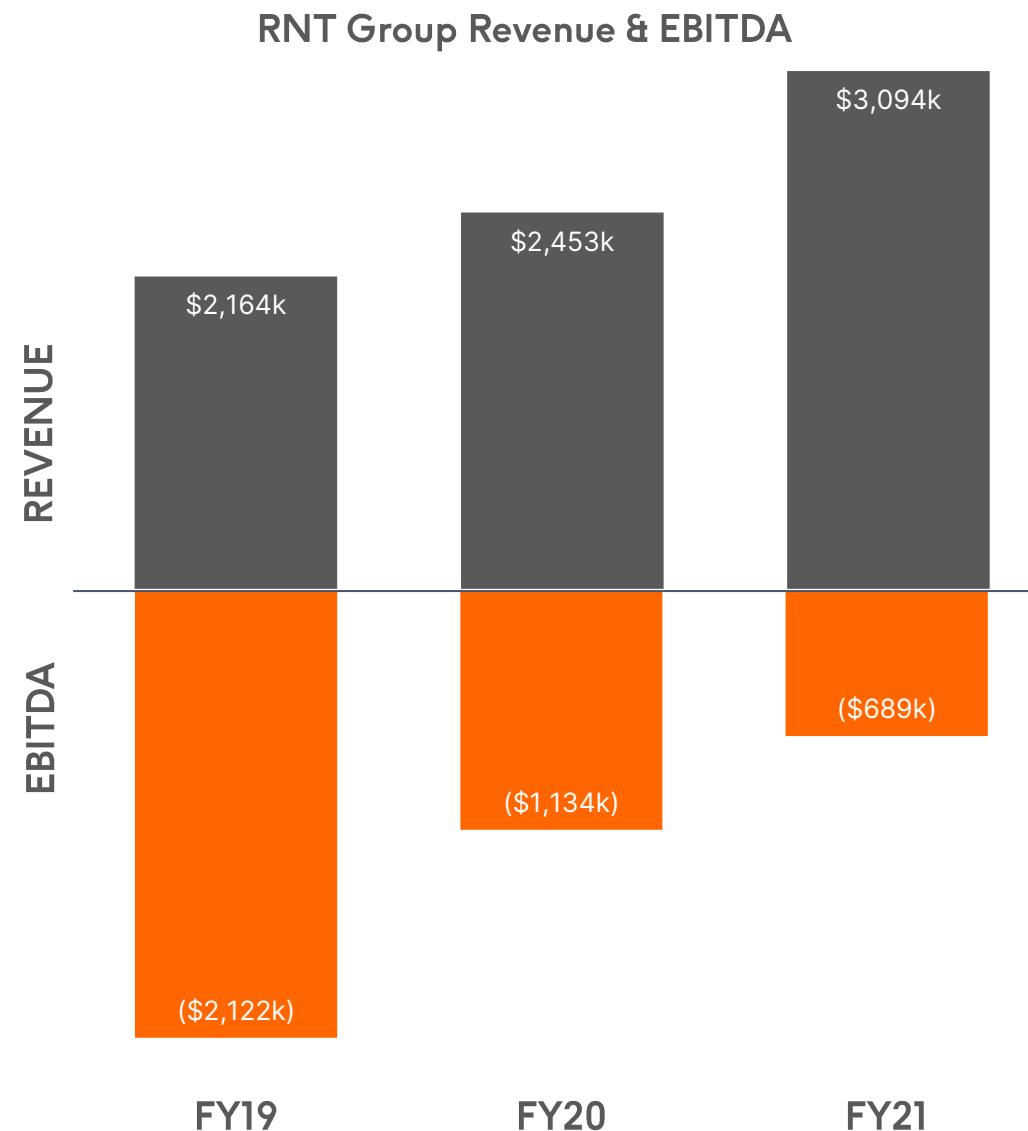


Appendices

Financial Results FY21



RNT Group	FY21 \$'000	FY20 \$'000	% Change
Renter Products [†]	1,552	1,105	+40%
Advertising Sales	1,263	986	+28%
Other Revenue	279	362	(23%)
Total Revenue	3,094	2,453	+26%
Cost of Sales	(1,268)	(933)	+36%
Gross Margin	1,826	1,520	+20%
<i>Gross Margin %</i>	<i>59%</i>	<i>62%</i>	
Operating Costs	(2,515)	(2,653)	(5%)
EBITDA	(689)	(1,134)	(39%)



[†] Source: rental payments revenue was previously included in Renter Products prior to October 2019. Now included in Other. Comparatives restated to reflect LFL.

Corporate Information



Financial information

Share price (30 September 2021) \$0.09

Ordinary shares on issue 398.2m

Market capitalisation \$37.4m

Cash on hand (30 September 2021) \$1.8m

Enterprise Value \$35.6m

Other	Exercise	Vest	Expiry	Number
Remuneration Rights (CEO, COO)		Jun-22	Jul-22	333,333
Options (Directors)	\$0.10 - \$0.15	Nov-23	Nov-25	7,200,000
Option (Novatti)	VWAP	vested	Feb-22	5,982,028*
Performance Rights (LTI)		Jun-23	Jul-23	11,475,000
Performance Rights (LTI)		Jun-23	Jul-23	7,875,000

* option has VWAP exercise price and therefore number of securities cannot be determined until exercise

Top shareholders

%

Bevan Slattery (new holder 2021) 10.1%

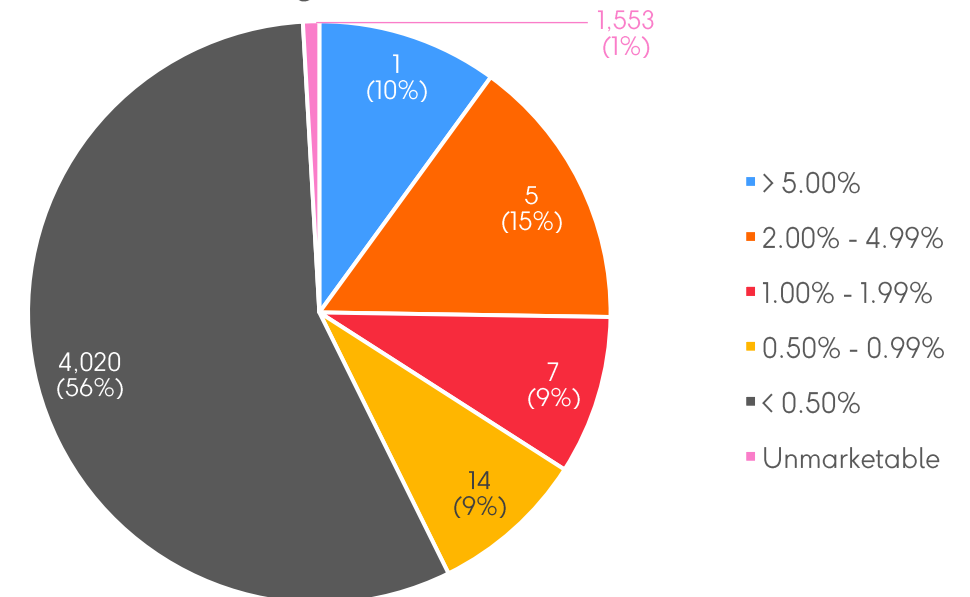
Greg Bader (CEO – holder since 2016) 4.8%

John Wood (Director – holder pre-IPO) 3.9%

Mark Needham (HNW – holder since 2016) 2.5%

Garry Garside (Director – holder pre-IPO) 2.2%

Shareholding Distribution



Experienced Board of Directors

Garry Garside



Non-Executive Chairman

- Experienced property developer and investor
- Founded Prime Health Group before merging it with Westpoint Healthcare to form Endeavour Healthcare
- MBA (University of WA)

Sam McDonagh



Non-Executive Director

- 20+ years experience in senior management roles including Airbnb, eBay and iiNet
- Non-Executive Director of TicToc Homeloans
- Chartered Accountant and experienced marketer

Phil Warren



Non-Executive Director

- 20+ years in corporate/advisory roles with ASX listed companies
- Managing Director of corporate advisory firm Grange Consulting, Chartered Accountant
- Non-Executive Director of Family Zone Cyber Safety Ltd and Anax Metals Ltd

John Wood



Non-Executive Director

- Extensive experience in retail, property, sales and marketing, business management and tourism
- Founder & National Acquisitions Manager of National Lifestyle Villages
- Former Rothwell's Young Entrepreneur Award winner

Skilled Management Team

Greg Bader



Chief Executive Officer

- 20+ years proven success as a senior executive in rapidly growing technology businesses
- Former senior executive at iiNet, where he grew business services revenue to over \$200m
- MSc/MBA (Murdoch University)

Jan Ferreira



Chief Operating Officer / Chief Financial Officer

- 20+ years in senior roles across rapidly growing ASX-listed finance and technology businesses
- Operational experience in leading consumer lending, sales and customer care teams
- CPA (Australia), Chartered Management Accountant (UK)

Hayley Parker



General Manager - Marketing

- Seasoned strategic marketing leader building strong brands including Chase Bank, J.P. Morgan, eToro, NAB and Kmart
- Award winning strategy director at Droga5 in New York
- BCom / BA – Marketing, Management, Psychology (UWA)

Lee Swanson



General Manager - Technology

- 20+ years experience in software development, across number of industries including marketing and finance.
- While with Commonwealth Bank, led design and development of financial systems including loan application processing, internet banking and mobile banking applications.

Sandra Antipas



Head of Customer Service

- 20+ years experience leading customer facing teams in technology and finance businesses
- Previous an Operations Manager with ASX-listed businesses ThinkSmart and Flexigroup (now Humm ASX.HUM)
- Sandra is committed to providing amazing Customer Service experiences to the renting community

