

ASX Announcement

11 February 2026

AUDC granted AFSL for non-cash payment facilities

Highlights

- AUDC granted an Australian Financial Services Licence (AFSL)
- This milestone transitions the AUDD stablecoin into a regulatory compliant, institutional grade financial instrument
- Novatti holds a non-controlling interest circa 45% in AUDC valued at \$16m in December 2025

Novatti Group Limited (ASX:NOV) (Novatti or the Company), a payments leader bridging traditional payments and regulated digital finance, is pleased to advise that AUDC Pty Ltd (“AUDC”) has been granted an Australian Financial Services Licence (AFSL) by the Australian Securities and Investments Commission (ASIC) to provide non-cash payment facilities.

Novatti holds a non-controlling interest of approximately 45% in AUDC, the issuer of AUDD stablecoin.

The AFSL licence authorises AUDC to issue and operate regulated non-cash payment facilities in Australia, reflecting AUDC’s established governance, compliance, and risk management frameworks. The license removes any potential regulatory risk barrier for Tier-1 domestic banks and asset managers to hold or trade AUD-backed digital assets. Future interoperability with Novatti’s Payments business will drive innovation across cross-border payments, complex B2B settlements, tokenised real-world asset transactions and many other complex payment processes.

AUDD is the most advanced stablecoin in the Australian market, available on multiple networks, including Ethereum, Stellar, XRP Ledger, Solana, Hedera, XDC Network, Base, and Redbelly Network. Recent momentum includes the first Australia Dollar-backed stablecoin to be listed on Coinbase’s global retail platform in September 2025 and surpassing \$1.4b in payments volume on Stellar in January 2026.

In 2025 AUDC completed a successful Pre-Series A round, raising \$5 million at \$0.80 per share, lifting the valuation of Novatti’s interest (20m shares) to \$16m in December 2025.

Novatti CEO, Mark Healy, said: “ASIC granting this AFSL continues to highlight the value created by Novatti’s incubation of AUDC, provides regulatory clarity and positions the business for scalable growth. Novatti continues to retain exposure to AUDC’s upside potential, at a time when we are seeing rapid global momentum in digital finance and the adoption of stablecoins.”

Ends

Novatti invites investors to keep up-to-date with company news, events and industry research by joining the Novatti mailing list at <https://www.novatti.com/subscribe>

Investors can view all Novatti announcements at: www.novatti.com/asx-announcements

This announcement has been approved for release by Mark Healy, CEO and the Board.

For further information, contact:

Mark Healy
CEO
Novatti Group Limited
investorrelations@novatti.com

About Novatti Group Limited (ASX:NOV)

Novatti is a payments leader bridging traditional payments and regulated digital finance. Established in 1995, Novatti provides a single destination for all payment needs in a fast-changing, digital world. From fintechs to corporates, Novatti simplifies and supports our customer payment needs through tailored online, in person, international and card solutions

About AUDC

AUDC Pty Ltd is an Australian fintech company advancing trusted stablecoin infrastructure for the digital economy. AUDC is the issuer of AUDD, an Australian dollar stablecoin fully backed 1:1 by Australian dollar reserves, supporting payments, settlement, and cross-border use cases and purpose-built for institutional, retail, and regulated market adoption. AUDC holds an Australian Financial Services Licence (AFSL) authorising the provision of non-cash payment facilities and operates within Australia's financial regulatory framework, enabling secure, transparent, and efficient digital value transfer. For more information, visit <https://www.audd.digital>

Important Notices

Some of the statements appearing in this announcement may be in the nature of forward looking statements. You should be aware that such statements are only predictions and are subject to inherent risks and uncertainties. Those risks and uncertainties include factors and risks specific to the industries in which Novatti operates and proposes to operate as well as general economic conditions, prevailing exchange rates and interest rates and conditions in the financial markets, among other things. Actual events or results may differ materially from the events or results expressed or implied in any forward looking statement. No forward looking statement is a guarantee or representation as to future performance or any other future matters, which will be influenced by a number of factors and subject to various uncertainties and contingencies, many of which will be outside of Novatti's control. Novatti does not undertake any obligation to update publicly or release any revisions to these forward looking statements to reflect events or circumstances after today's date or to reflect the occurrence of unanticipated events. No representation or warranty, express or implied, is made as to the fairness, accuracy, completeness or correctness of the information, opinions or conclusions contained in this announcement. To the maximum extent permitted by law, none of Novatti, its directors, employees, advisors or agents, nor any other person, accepts any liability for any loss arising from the use of the information contained in this announcement. You are cautioned not to place undue reliance on any forward looking statement. The forward looking statements in this announcement reflect views held only as at the date of this announcement. This announcement is not an offer, invitation or recommendation to subscribe for, or purchase,

securities by Novatti. Nor does this announcement constitute investment or financial product advice (nor tax, accounting or legal advice) and is not intended to be used for the basis of making an investment decision. Investors should obtain their own advice before making any investment decision. By reviewing or retaining this announcement, you acknowledge and represent that you have read, understood and accepted the terms of this important notice.