

30 October 2025

Strategic acquisition of Dream Giveaway (USA) Investor Presentation

Attached is the investor presentation that sets out further details for the acquisition of Dream Giveaway (USA).

- Ends -

Authorised for release by the Board of Directors.

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About Jumbo Interactive

Jumbo is a digital lottery specialist, providing our proprietary lottery software platforms and lottery management expertise to the charity and government lottery sectors in Australia and globally. Our mission is to *create positive social impact through making lotteries easier* and our vision is to become the *number one choice in digital lottery and services* around the world.

Jumbo was founded by Managing Director and CEO Mike Veverka in 1995 with a single computer. Since then, it has matured into a leading digital lottery retailer and lottery software provider with over 250 employees across Australasia, the United Kingdom (UK) and Canada. In FY25, Jumbo helped raise over \$290m for good causes for our charity partners. Jumbo was listed on the ASX in 1999.

About Dream Giveaway

Dream Giveaway develops and manages impactful promotional campaigns centred around desirable prizes, primarily in the automotive sector. These campaigns have raised significant funds for charitable organisations, making Dream Giveaway a trusted partner in the non-profit fundraising sector. Dream Giveaway leverages targeted marketing strategies to reach millions of households nationwide through digital platforms, direct mail and media partnerships. Dream Giveaway was founded in 2007 and was acquired by AAVIN Private Equity in 2019. For more information, visit www.dreamgiveaway.com.



Jumbo Interactive Limited

Strategic acquisition of Dream Giveaway (USA)

30 October 2025



Disclaimer

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All dollar values are in Australian dollars (A\$) unless otherwise stated.

Acquisition Overview

Jumbo, through its newly-incorporated US subsidiary Jumbo Interactive USA, Inc., has acquired DG Acquisition, Inc. – the holding company of the three companies (FN Funding, Inc., DG Motors, Inc. and RYNO.CO, Inc.) that collectively comprise the Dream Giveaway business.

The Seller of DG Acquisition, Inc. is DG FN Holdings, LLC, an entity owned 89% by private equity firm, AAVIN, and 11% by three members of the current and former senior management team.

The proposed acquisition of the Dream Giveaway business has been subject to comprehensive due diligence in accordance with Jumbo's established acquisition review process. This process includes detailed legal, regulatory, financial and tax assessments to ensure compliance and alignment with Jumbo's strategic and governance standards.



Jumbo Presenters



Mike Veverka

Managing Director,
CEO and Founder



Brad Board

Chief Operating Officer



Jatin Khosla

Chief Financial Officer

Transaction highlights and strategic rationale



Transaction Highlights



B2C Strategy

- Acquisition of Dream Giveaway (**DG (USA)**) provides Jumbo with a B2C entry point into the US prize draw market

Attractive B2C brand

- Established (17+ years) B2C brand and digital proposition with a loyal player base, specialising in high-value automotive-themed giveaways

Scale

- Operating under a long-standing charitable donation model, DG (USA) is trusted digital prize draw proposition, operating at scale and profitable

Building on Oz Lotteries success

- Significant opportunity to drive future growth by leveraging Jumbo's proven IP (technology, marketing and operational capabilities)

Enterprise Value

- Enterprise value of A\$55.4m¹ (US\$36.0m)
- Based on adjusted EBITDA² of US\$4.6 million for the trailing 12 months to 31 July 2025, the enterprise value represents an acquisition multiple of approximately 7.8x adjusted EBITDA²

Consistent track record

- Proven business model – delivered consistent revenue growth and stable EBITDA over the last five years and expect to deliver low-to-mid single digit EPS accretion in the 12 months post completion

Leadership

- The current DG (USA) management team will remain in place with the CEO reporting directly to Jumbo's Managing Director, CEO and Founder Mike Veverka
- Retention arrangements for key management implemented to ensure operational continuity and business momentum

1. Exchange rate of US\$0.65 = A\$1.

2. EBITDA from management accounts (unaudited) adjusted for management fees and non-recurring expense (US\$0.6m in aggregate).

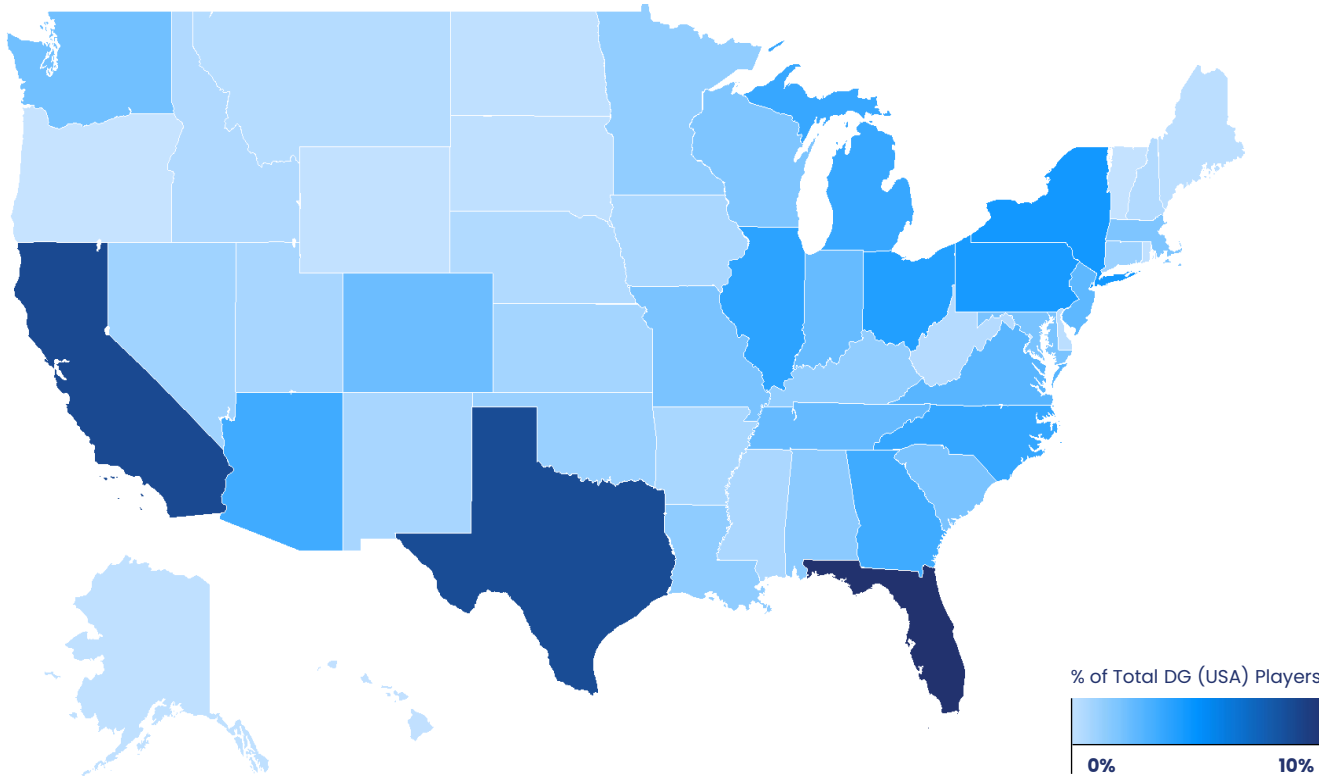


US B2C entry unlocked through prize draws

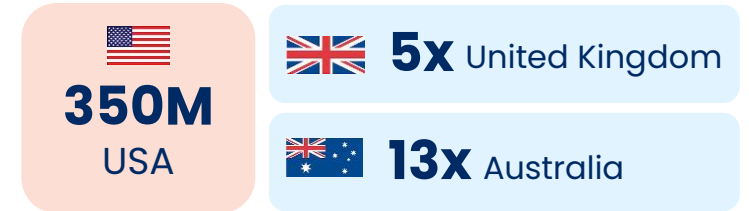


Emergence of prize draw category reflects a shift in consumer preferences towards more seamless digital, fun and engaging experiences

DG (USA) customers distribution by state



Population¹



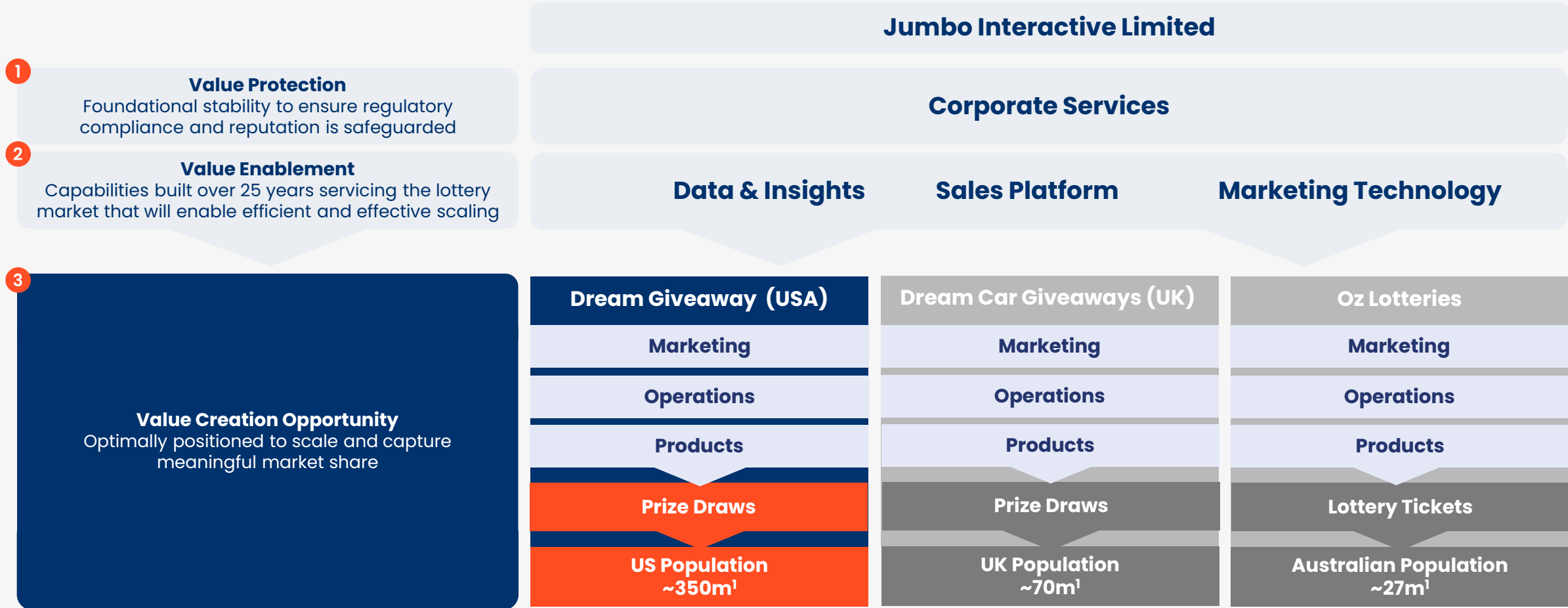
- Well established state-based regulatory environment
- Emerging category with significant growth runway
- Potential to drive growth by targeting a younger demographic and more digitally savvy customers

1. Source: United States, United Kingdom and Australia Population (2025) Worldometer.

How Jumbo will create value



Jumbo’s proprietary platform built for Oz Lotteries and servicing its SaaS customers can be deployed across **DG (USA)**. Jumbo’s data-driven and best-practice approach refined in lottery markets will **drive further growth**



1. Source: Worldometer

Strategic rationale



1

Alignment with Strategy

- The acquisition of DG (USA) is strongly aligned with Jumbo's strategy to accelerate growth, enhance revenue and earnings diversification, and establish a B2C presence in a new international market

2

Established platform with scale

- DG (USA) is a well-recognised and trusted B2C brand (17+ years), operating at scale with a loyal customer base and digital operating model

3

Proven Performance

- DG (USA) has a proven business model with a consistent track record of financial and operational delivery, reflected in a long history of profitable performance

4

Significant value creation opportunity

- The acquisition provides a solid foundation to drive future growth by leveraging Jumbo's technology, marketing and operational capabilities



Overview of Dream Giveaway (USA) and Integration approach



Dream Giveaway (USA) at a glance



18
Giveaways
in 2025



178k
Active customers
as at Jul-25



110
Winners
since 2017



650k
Total customers
since 2017



20+
Celebrity
Collaborators



A\$18M¹
Total Prize Value
since 2017



Charitable
model



Established
17+
years

1. Exchange rate of US\$0.65 = A\$1.

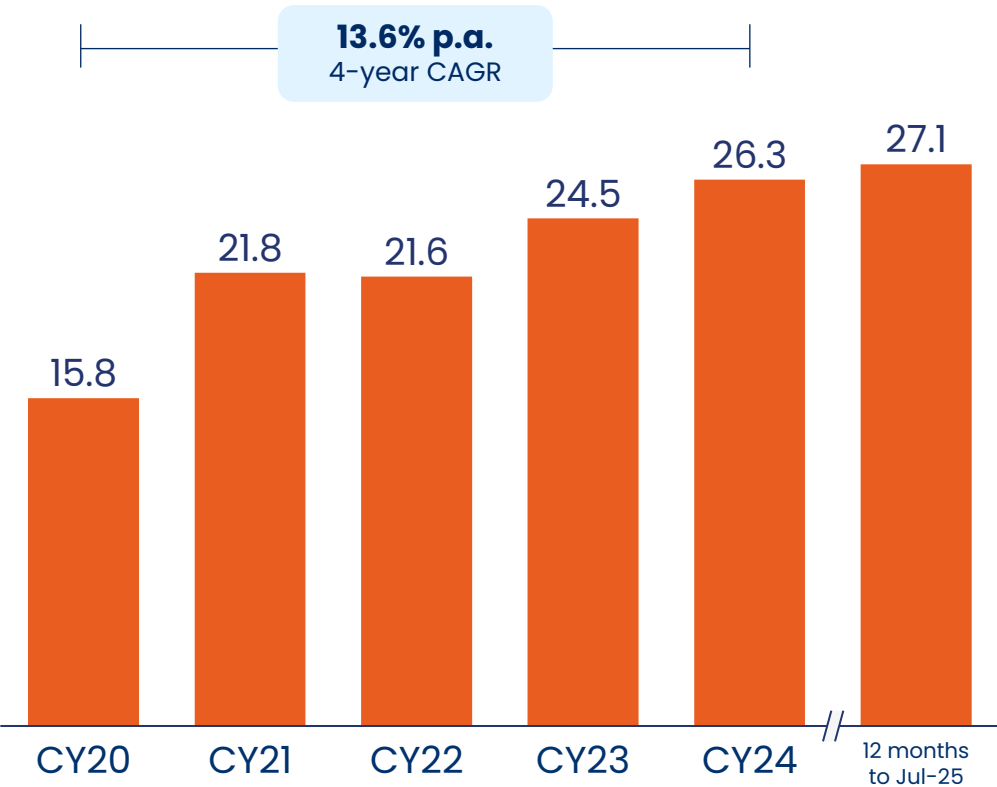


DG (USA) Business Overview

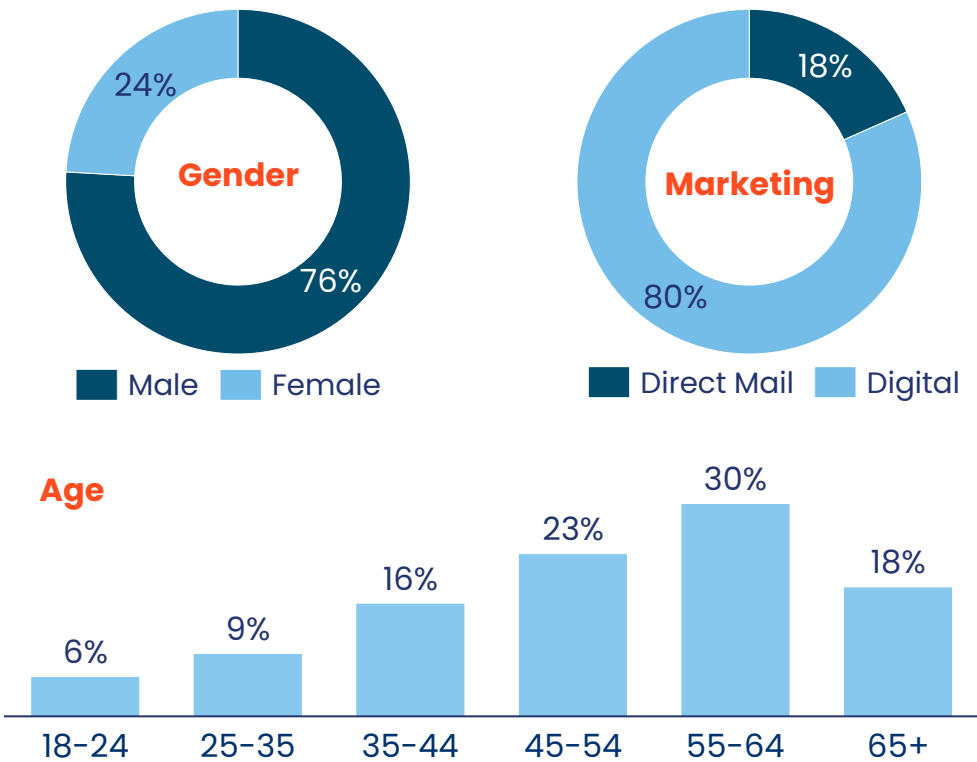


An established online prize draw provider

TTV¹ (A\$M)



Key Customer Statistics



1. Exchange rate of US\$0.65 = A\$1.



Integration Approach



Our integration approach has been designed in three core phases to **optimise value** and set the foundations **to drive future growth**

Integration Principles

1. Preserve momentum through a balanced approach
2. Drive DG (USA) growth through strategic collaboration
3. Clear succession planning for sustained growth

Operational Governance Model

1. Full integration of core support functions
2. Operational autonomy with Jumbo support and oversight:
 - Direction and business plan setting
 - Growth enablement
 - Day-to-day performance management

First 90 days

FY26

FY27+

Phase 1: Set up for Success

Phase 2: Value Enablement

Phase 3: Growth, Scale and Value Capture

Corporate Services Integration

- Embed Jumbo culture
- Jumbo oversight and governance
- Integrate core support functions

Value Enablement Planning

- Dedicated support (PMO) for value enablement
- Foundational technology gap assessment

- Finalise tech/JLP enablement implementation
- Marketing strategic investment
- Finalisation of Growth plan
- Establish leadership/support structure with clear accountabilities

- Growth Execution
- Target Operating Model
- Sustained governance and risk management
- Robust continuous improvement framework



Jumbo's B2C Portfolio



DG (USA) represents significant upside by deploying Jumbo capabilities proven in Oz Lotteries and best practices across the Jumbo B2C portfolio

Brand	 OZ LOTTERIES	 DREAM CAR GIVEAWAYS	 DG DREAM GIVEAWAY
Market Opportunity (Total Population ¹)	27 million	70 million	350 million
Products (draws per year)	Reseller 1,000+	Product Owner 3,000+	Product Owner 18
Technology	Best in Class 	Bespoke 	Bespoke 
Marketing	Developed 	Scaling 	Constrained 
Scale (Active Customers)	~1.0M 	~0.7M 	~0.2M 

1. Source: United States, United Kingdom and Australia Population (2025) Worldometer.



Transaction Summary and Funding, Financials and FY26 Outlook



Transaction Summary and Funding



Enterprise Value

- Jumbo Interactive USA, Inc. has completed the acquisition of DG (USA) for an enterprise value of A\$55.4m¹ (US\$36.0m) in upfront cash
- Based on adjusted EBITDA² of US\$4.6m for the trailing 12 months ended 31 July 2025, the enterprise value represents an acquisition multiple of approximately 7.8x reported EBITDA²

Total Consideration

- Customary completion adjustments including working capital and available cash adjustments totalled A\$2.5m¹ (US\$1.6m) and were paid on completion
- This brings the total upfront cash consideration to A\$57.8m¹ (US\$37.6m)

Funding Sources

- Funded through a combination of existing cash of A\$20.9m¹ (US\$13.6m) and a debt drawdown of A\$36.9m¹ (US\$24.0m)
- Debt funding was drawn in USD

Upsized Debt Facility

- Prior to the completion of Dream Car Giveaways (DCG (UK)) acquisition on 15 October, Jumbo successfully upsized and amended its debt facility with its existing banking partner ANZ
- Under the amended financing arrangements, Jumbo has access to a A\$120m committed facility, compared to the previous structure comprising a A\$50m committed facility and a A\$30m uncommitted accordion
- The enhanced facility provides greater funding capacity and increased flexibility to support Jumbo's growth strategy, including the funding of the DCG (UK) and DG (USA) acquisitions

Financials³

- For the trailing 12 months ended 31 July 2025, DG (USA) generated A\$27.1m¹ (US\$17.6m) in TTV, A\$21.6m¹ (US\$14.0m) in revenue³ and adjusted EBITDA² of ~A\$7.1m¹ (US\$4.6m)
- The acquisition is expected to deliver low-to-mid single digit EPS accretion in the first 12 months post completion

1. Exchange rate of US\$0.65 = A\$1

2. EBITDA from management accounts (unaudited) management fees and non-recurring expenses (US\$0.6m in aggregate).

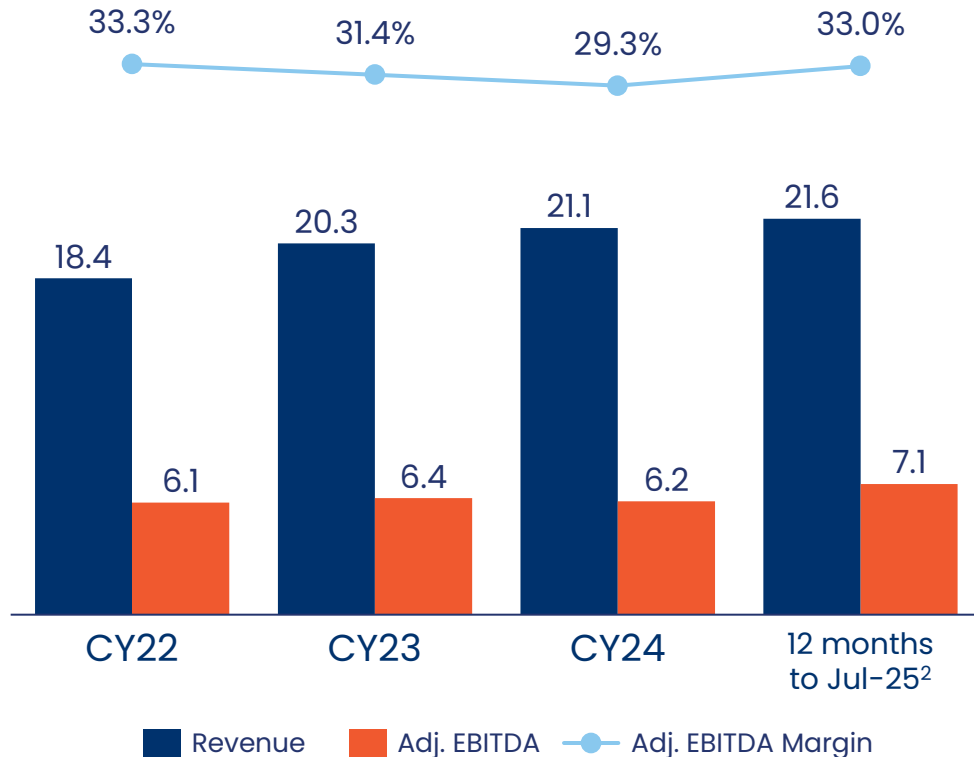
3. Ticket sales net of prizes (prizes are considered as a consideration paid to the customer under IFRS 15). Revenue recognition is subject to external audit review.



Key Financials and FY26 Outlook



Consistent track record of Revenue³ growth with stable EBITDA (A\$m)¹



FY26 Outlook^{1,2}

Underlying EBITDA Contribution (8 months)

A\$4.2m – A\$4.6m

US\$2.7m – US\$3.0m

- Continued growth in active players offset by reinvestment in marketing and people
- Underlying EBITDA excludes an initial strategic investment of A\$0.6m to A\$0.9m, aimed at accelerating future growth which includes enhanced digital marketing initiatives and preparatory activities to support transition to the Jumbo Lottery Platform (JLP)⁴
- Total one-off costs transactions costs are expected to be ~A\$1.0m, which will be recognised in FY26 and excluded from underlying EBITDA
- DG (USA) business performance will be reported separately in the Group's financial results

1. Exchange rate of US\$0.65 = A\$1.

2. EBITDA from management accounts (unaudited) adjusted for management fees and non-recurring expense (US\$0.6m in aggregate).

3. Ticket sales net of prizes (prizes are considered as a consideration paid to the customer under IFRS 15). Revenue recognition is subject to external audit.

4. In FY25, the Powered by Jumbo (PBJ) platform was rebranded to the JLP to more clearly articulate the product offering. The new branding reinforces that the platform is a full-service, purpose-built solution for running charitable and government lottery programs, giving partners a clearer view of what they're adopting and greater confidence in its scope.

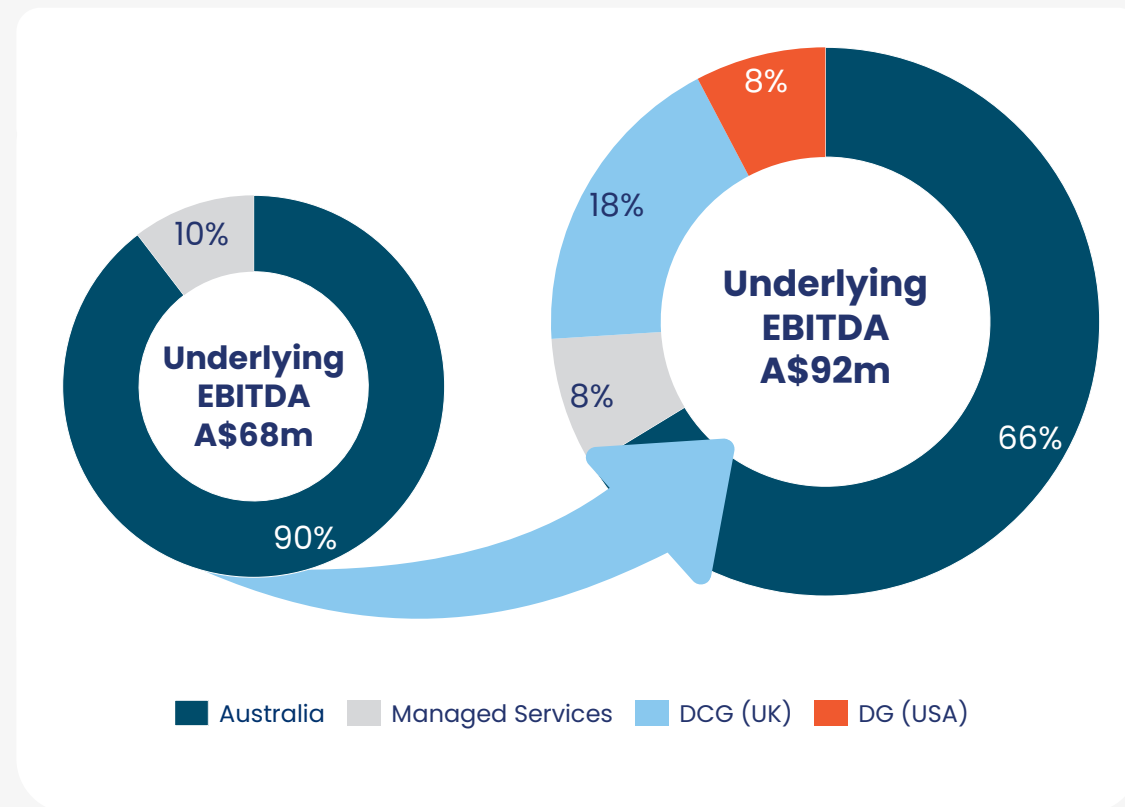


Financial snapshot **post DG (USA)**



A\$m	Group FY25	DCG (UK) ¹	DG (USA) ¹	Proforma FY25
TTV	996.1	118.2	27.1	1,141.1
Revenue²	145.3	36.5	21.6	203.4
COGS	(23.1)	(3.2)	(1.7)	(28.0)
Gross Profit	122.2	33.3	19.9	175.4
Opex	(54.4)	(17.6)	(12.7)	(84.6)
Other	0.5	1.1	(0.1)	1.5
Underlying EBITDA	68.3	16.9	7.1	92.3
<i>Revenue Margin</i>	14.6%	30.9%	79.9%	17.8%
<i>EBITDA Margin</i>	47.0%	46.2%	33.0%	45.6%
<i>Contribution</i>	74.0%	18.3%	7.7%	100.0%

FY25 Proforma Contribution



1. Exchange rates of £0.49 = A\$1; US\$0.65 = A\$1; Based on unaudited management accounts.

2. Ticket sales net of prizes (prizes are considered as a consideration paid to the customer under IFRS 15). Revenue recognition is subject to external audit review.

FY26 Group Outlook **Updated for DG (USA) | Dividend flexibility**



Australia

(Lottery Retailing + SaaS + Corporate)

Underlying EBITDA Margin

46% – 50%

TTV

- Lottery Retailing TTV driven by large jackpot frequency and size
- Strong charity and proprietary products momentum to deliver a growing share of total Lottery Retailing TTV supported by promotions
- SaaS momentum sustained, supported by strong organic growth and enhanced service model

Revenue

- Lottery Retailing revenue margin to rise slightly, supported by favourable product mix across TLC and non-TLC products
- SaaS revenue margin to remain stable, with revenue growth aligned to TTV

Marketing costs

- Supporting player engagement and retention across jackpot cycles:
 - Lottery Retailing marketing costs 2.5% – 3.0% of Lottery Retailing TTV
 - Promotion costs including Daily Winners: 0.5% – 1.0% of Lottery Retailing TTV

Managed Services

UK

- Driven by new business wins, pricing initiatives and continued operating model traction

Underlying EBITDA Growth

10% – 15%

Canada

- Supported by contract momentum and modest investment to drive future growth

Underlying EBITDA Growth

5% – 10%

DCG (UK)¹

- Continued momentum driven by growth in existing competitions and further investment in brand and marketing

Underlying EBITDA Contribution (8½ months)
£7.0m – £7.3m

DG (USA)¹

- Excludes US\$0.4m – US\$0.6m initial strategic investment to accelerate future growth

Underlying EBITDA Contribution (8 months)
US\$2.7m – US\$3.0m

Group | Capital Management

- Target dividend payout ratio will be reviewed by the Board. A further update will be provided at the AGM on 11 November 2025, with any changes to take effect from 1H26
- On-market share buy-back remains disciplined and opportunistic, balancing share price and alternative uses of capital²
- Total M&A transaction costs of ~A\$3.0M

1. Based on unaudited management accounts.

2. Conducted on an opportunistic basis and commenced in September 2022. The timing and number of shares to be purchased continues to depend on the prevailing share price and alternative capital deployment opportunities. Jumbo reserves the right to vary, suspend or terminate the program at any time. As at 30 June 2025, \$11.0m of shares had been purchased at an average price of \$12.30.



Conclusion



Transaction Highlights



B2C Strategy

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Attractive B2C brand

- Established (17+ years) B2C brand and digital proposition with a loyal player base, specialising in high-value automotive-themed giveaways

Scale

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Leadership

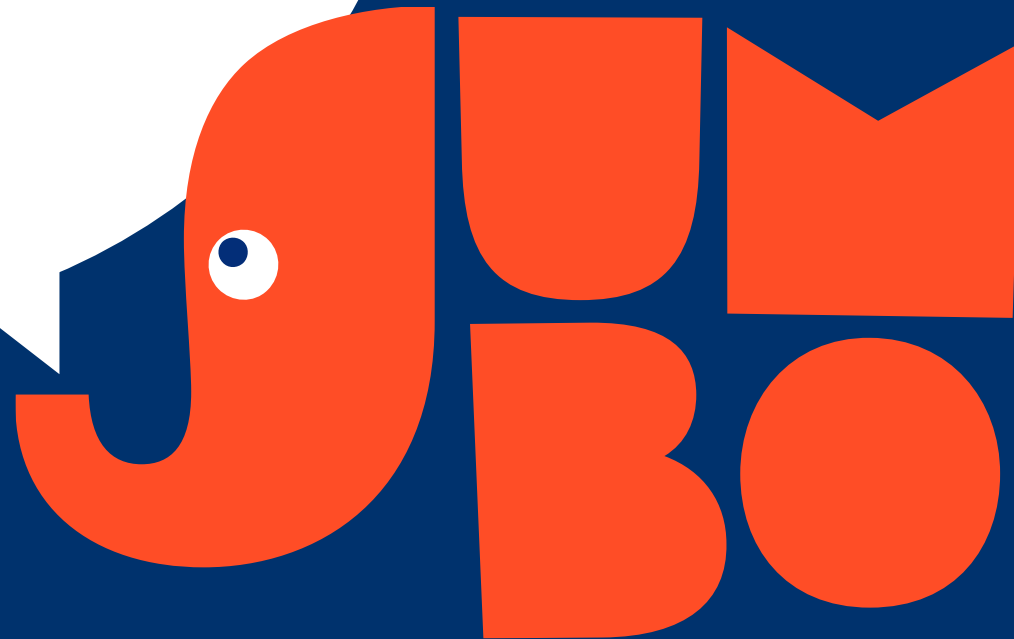
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Q&A



Appendix A

Market overview and regulatory environment



Market Overview

- Prize draws (commonly known in the US as promotional contests or sweepstakes) are products where participants may enter via either a paid entry route or a free entry route and have the chance to win prizes.
- Typically, industry participants operate either a:
 - Donation-based model (DG (USA) approach): Customer secures entries into the giveaway through making a donation to the charity partner. The greater the donation, the more entries secured.
 - Merchandise sales model: Customers secure entries into the giveaway through making a merchandise purchase. The greater the spend the more entries secured.
- For donation-model prize draws, a participant makes a tax-deductible donation to a 501(c)(3) charitable organisation in exchange for entries into the prize draw.

Regulatory Environment

- Prize draws are regulated by the promotional contest provisions of state-based gambling laws and by federal regulations governing advertising practices, illegal lotteries and postal solicitation.
- Under state-based gaming legislation, if a genuine free entry route (known as an Alternative Method of Entry or AMOE) is offered to participants (meaning that they do not need to make a donation to receive an entry in the prize draw), the prize draw will not be classified as a lottery.
- Certain state regulators (such as NY, California and Connecticut) have increased their scrutiny into sweepstakes offerings, however the regulatory focus is on online sweepstakes that have casino-style characteristics of monetising play (paid coins/tokens), converting credits into cash, or adopt casino-like interfaces.
- Whilst online sweepstakes casinos currently carry a high risk of regulatory scrutiny and reform, prize draws that operate within the promotional contest regulations are not the subject of, and are clearly distinguishable from, such scrutiny.
- DG (USA) donation model with its AMOE has no “casino-style” characteristics and is clearly and legally distinguishable from “sweepstakes casinos”.

Key takeaways

- 1** Prize draws are not subject to the same regulatory oversight as lotteries, but must comply with consumer protection laws and advertising codes applicable to the sector.
- 2** Prize draws operate in a clearly defined regulatory segment, distinct from casino style sweepstakes.
- 3** Jumbo is committed to ongoing monitoring of industry best practice and legislative developments to ensure success.

