Impact Report 2026

For the year ended 30 June 2026

Jumbo Interactive Limited
ABN 66 009 189 128

Acknowledgement of Country

Jumbo Interactive Limited (Jumbo) and its subsidiaries (Group) would like to acknowledge the Turrbal and Yuggera People, the traditional custodians of the land on which our global business was founded. We pay our respects to Elders past and present, the keepers and storytellers of First Nations customs and culture. We would also like to extend our respect to any Aboriginal and Torres Strait Islander peoples engaging with this report.

Across the seas, we acknowledge the Traditional Stewards of the lands where our global business operates. We recognise the Blackfoot Confederacy, including the Siksika, Piikani and Kainai Nations; the Stoney-Nakoda Nation; and the Tsuut’ina Nation, upon whose land our subsidiary, Stride, operates. We also acknowledge the Seminole Tribe of Florida as the traditional caretakers of the lands on which Dream Giveaways operates in Largo, Florida. We honour their enduring connection to this land, and pay our respects to their Elders past, present and emerging.

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Introduction

About this report

The 2026 Impact Report for Jumbo explains our approach and progress towards creating a socially and environmentally responsible and sustainable business that benefits our people, customers and communities. This report has been renamed Impact Report in FY26, to highlight our voluntary disclosures in sustainability.

We published this report on 27 August 2026 as part of our annual reporting suite of documents. It covers the period 1 July 2025 to 30 June 2026 and is focused on Jumbo's Australian business operations, unless otherwise stated. When selecting content for inclusion, including material topics relevant to Jumbo, we used resources such as the Sustainable Accounting Standards Board (SASB) Foundation, the UN Sustainable Development Goals (UN SDGs) and industry-specific standards.

On 14 October 2025, the Group acquired 100% of the Dream Car Giveaways group of companies (Dream UK) via its fully controlled subsidiary Jumbo Interactive UK Limited. Dream UK is a leading B2C brand and digital market proposition in the UK prize draw market, where customers can participate to win prizes such as cars, cash, property and lifestyle products.

On 30 October 2025, the Group through its newly-incorporated US subsidiary Jumbo Interactive USA, Inc., acquired DG Acquisition, Inc. – the holding company of three companies (FN Funding, Inc., DG Motors, Inc. and RYNO.CO, Inc.) that collectively comprise the Dream Giveaway business (Dream US). Dream US develops and manages promotional campaigns centred around prizes, primarily in the automotive sector.

All dollar values are in Australian dollars (A$), unless otherwise stated. The information enclosed in this report has not been subject to review by our external auditor. Please direct any questions on this report or topics related to sustainability to sustainability@jumbointeractive.com.

Forward-looking information

This report contains forward-looking statements, including, but not limited to Jumbo's intentions and objectives in relation to sustainability, and statements regarding potential regulatory and policy developments. Where this report contains forward-looking statements, these statements are not statements of fact and there can be no certainty in relation to the outcome. Forward-looking statements involve known and unknown risks, uncertainties, assumptions and other factors that could cause materially different outcomes from the results implied in this report, not all within Jumbo's control.

The forward-looking statements in this report are based on management's current expectations and reflect judgements, assumptions, estimates and information available as at the date of this report. Except as required by law or regulation, Jumbo has no obligation to update or review any forward-looking statements in this report. Forward-looking statements can only be considered as at the date of the report. Past performance cannot be relied on as a guide for future performance.

Our reporting suite

To understand the Group's total performance, this report can be read alongside the reports referred to in the below table. These documents can be viewed on our website by clicking on the links below or on our website – www.jumbointeractive.com

Key area	Annual Report	Corporate Governance Statement	Modern Slavery Statement	Impact Report
Financial performance	✓			
Governance	✓	✓	✓	✓
Risk	✓	✓	✓	✓
Strategy	✓			✓
Sustainability	✓			✓

Letter from our Chair and CEO

Welcome to the 2026 edition of our Impact Report.

During the financial year, we matured our sustainability approach by enhancing our responsible gambling protocols, preparing our operations for mandatory sustainability reporting, and investing in our community partnerships. As Jumbo expands its international footprint, maintaining robust corporate governance policies and operating responsibly remain core priorities. Our focus is on delivering sustainable, long-term value for our shareholders while driving positive outcomes for our employees, customers, and communities.

Following the Dream acquisitions in October 2025, we have refined our mission and vision to reflect the more diversified nature of the Group: to be the heart of the world's best winning experiences, creating premium digital entertainment experiences that people love. As our global operations expand, we remain committed to balancing growth with our social and environmental responsibilities. This report details the performance, strategic initiatives, and governance practices that have shaped Jumbo's sustainability journey over the past 12 months.

Our highlights

In tandem with our financial performance, Jumbo progressed several key sustainability initiatives during FY26:

- We integrated structured case management capabilities into our proprietary software platforms, improving response times and visibility for players requiring review. Additionally, we implemented proactive monitoring of player interaction data for responsible gambling indicators, enabling timely, targeted support.
- To support our expanding international operations, we initiated a comprehensive review of our Enterprise Risk Management (ERM) framework. This process standardises risk methodologies and establishes clear risk ownership across our operating regions to enhance organisational resilience.
- In response to the evolving regulatory landscape surrounding automation and artificial intelligence, we aligned our software development practices with the Australian Government's Voluntary AI Safety Standard. This ensures rigorous data security, system integrity, and consistent human oversight across our proprietary technology.
- Amid an increasingly sophisticated global cyber threat landscape, our security teams focused on reinforcing our data security frameworks and safeguarding proprietary and customer data.
- We continued to invest in community initiatives aligned with our corporate values. Notably, our engineering teams partnered with Deadly Coders to deliver hardware and coding education to First Nations students. In total, Jumbo contributed approximately $80,000 in sponsorships and donations, with employees contributing 243 hours of corporate volunteering.
- Following the integration of new teams in the UK and the US, we maintained our focus on a continuous learning culture and psychosocial wellbeing. Consequently, Jumbo retained its Great Place to Work® certification across Australia, Canada, and the United Kingdom.
- We advanced our preparation for the Australian Sustainability Reporting Standards (ASRS) framework, specifically targeting future compliance with AASB S2- Climate-related Disclosures.

Looking ahead

As Jumbo navigates technological advancements and an expanding international footprint, our strategic core focus remains unchanged. We acknowledge the dedication of our global workforce in achieving these milestones and thank our shareholders and partners for their continued support.

Susan Forrester AM
Chair and Non-Executive Director

Mike Veverka
Managing Director, CEO and Founder

Who we are

Business mix

Jumbo Interactive (ASX: JIN) is a diversified, technology-enabled lottery and prize draw company operating across Australia, the United Kingdom, and North America.

Founded in 1995 with a single computer, we have grown into an ASX-listed global group that brings together technology, creativity, and purpose to deliver on that promise at scale.

Our B2B SaaS platforms and Managed Services power government and charity lottery programs - helping raise funds for good causes. On the B2C side, our brands – Oz Lotteries, Dream Car Giveaways, and Dream Giveaway - connect millions of customers to life-changing prizes.

With over 300 employees and three decades of digital innovation, we are reimagining how people engage with lotteries and prize draws - making the experience simpler, more engaging, and more impactful for everyone involved.

1. Jumbo, through certain of its subsidiaries, has been appointed as an authorised reseller by the relevant licensed subsidiaries of TLC (TLC Reseller Agreements).

Our strategy

Protecting the Core, Scaling for Growth

Jumbo's strategy is centred on creating long-term shareholder value by extending the strengths that have made us Australia's leading digital lottery retailer into adjacent lottery, prize draw and technology opportunities. Following the Dream acquisitions, we have refined our mission and vision to reflect the more diversified nature of the Group: to be the heart of the world's best winning experiences, creating premium digital entertainment experiences that people love.

Oz Lotteries remains the foundation of the Group, providing the scale, customer reach and cash generation that underpin our business. Building on this foundation, we apply these strengths across adjacent opportunities where we believe they provide a sustainable competitive advantage.

Today, Jumbo operates B2C businesses in Lottery Retailing and Dream Giveaways segments, and B2B businesses in SaaS and Managed Services across Australia, the United Kingdom, and North America. Together, these businesses provide multiple, complementary pathways for growth and have created a broader platform for long-term value creation.

As our portfolio has evolved, so too has the focus of our strategy: from building new growth platforms to scaling, integrating and optimising those businesses to maximise their long-term potential.

To execute this strategy, Jumbo has identified four strategic priorities that balance protecting the strength of our core business with scaling new growth opportunities and creating sustainable long-term shareholder value, namely:

- Protect and Grow Oz Lotteries
- Optimise SaaS and Managed Services
- Execute Dream Giveaways Transformation
- Accelerate Growth through M&A

Vision	To be the heart of the world's best winning experiences			
Mission	We create premium digital entertainment experiences that people love			
Strategic Pillars	Protect & Grow Oz Lotteries	Execute Dream Transformation	Optimise Software & Managed Services	Accelerate Growth through M&A
Enablers	People	Technology	Governance	

Our Competitive Advantage

Jumbo's competitive advantage has been built over more than two decades of operating and growing lottery businesses. The Group has developed a combination of technology, customer and operating capabilities that are difficult to replicate and can be leveraged across multiple businesses and markets.

These capabilities enable Jumbo to acquire and retain customers efficiently, deploy best-in-class technology, develop compelling products and customer experiences, and drive continuous product innovation, all while operating in regulated markets, and deploying proven operating practices across multiple businesses and geographies. Together with the Group's scale, financial strength and international experience, they provide a strong foundation to support organic growth, enhance acquired businesses, and pursue adjacent growth opportunities where Jumbo can create long-term value.

Lottery & Digital Platforms	Proprietary technology purpose-built for lottery and lottery-adjacent markets, supporting digital operations, customer engagement, data analytics and product innovation.
Customer Acquisition & CRM	Proven capability to acquire, engage and retain customers, increasing customer lifetime value.
Product & Customer Experience	Expertise in developing compelling customer propositions that drive engagement and loyalty.
Regulatory & Lottery Expertise	More than 20 years of experience operating and growing regulated lottery businesses.
Scale & Financial Strength	Capacity to invest in innovation, growth and strategic opportunities.
International Experience	Ability to transfer proven operating practices and innovation across markets and businesses.

Our highlights for FY26

MSCI AAA
rating retained

243 volunteering hours
contributed to our local community

Responsible Gambling (RG) training
Mandatory RG training for all Oz Lotteries customer-facing employees

National Finalist, Queensland Winner
Fundraising Institute of Australia - Service Partner of the Year

>$80,000 funds donated
to our community through sponsorships and donations

82%
Group engagement score

'Employer of Choice'
Excellence Awardee - Australian HR Awards

Great Place To Work
retained in all regions*

Released
our FY27-30 DEIB Commitment

>85%
satisfaction across all elements of our Learning & Development programs

*Excludes the USA (newly acquired business)

Sustainability at Jumbo

Our approach

Jumbo continues to embed sustainability considerations within its broader operations and governance processes. This report reflects our progress across governance, environment and responsible business practices, and our commitment to transparency with our stakeholders.

FY26 was a year of meaningful progress in building our readiness for mandatory climate-related financial reporting. In collaboration with external advisors, we advanced our climate disclosure roadmap ahead of the AASB S2 Climate-related Financial Disclosures standard, which comes into effect for Jumbo from FY27. We are investing in the data, processes and governance foundations needed to meet these requirements, and to support informed decision-making by our investors and other stakeholders. We continue to monitor the evolving global standards landscape, including guidance from the International Sustainability Standards Board (ISSB), as international sustainability requirements mature.

Sustainability governance

Sustainability is integrated across Jumbo's corporate governance framework. The Board of Directors maintains strategic oversight of the Group's sustainability initiatives, with the Chief Financial Officer serving as the executive sponsor.

The Finance team leads strategic direction and compliance across environmental management, governance, cybersecurity, regulatory compliance, risk management and audit. The Sustainability Council provides cross-functional input and supports implementation of key initiatives. The People and Culture Committee maintains governance over remuneration, diversity and inclusion, employee experience, learning and development, and culture, whilst the Audit and Risk Committee leads governance on risk management, regulatory compliance and data governance, privacy and cybersecurity.

Materiality

Our material topics are under continuous review through peer benchmarking, emerging issues, monitoring and stakeholder feedback. In FY26, following assessment of investor expectations through our ongoing engagement program, including sustainability-focused investor dialogue, we maintained our existing material topics. This reflects a considered view that the issues identified remain the most significant to our business and our stakeholders.

Given our recent business acquisitions, in FY27, we will conduct an assessment to update our material issues.

Overall survey top ranking

1. Data Protection, Privacy and Cybersecurity
2. Governance, Ethics and Culture
3. Responsible Play, Marketing and Player Experience
4. Employee Health, Safety and Wellbeing
5. Reporting Transparency
6. Fostering Talent
7. New Technologies, Artificial Intelligence and Innovation
8. Environmental Sustainability
9. Diversity, Equity, Inclusion and Belonging*
9. Community Engagement, Donations and Sponsorships*
10. Responsible Procurement

- Environment
- Social
- Governance

*Diversity, Equity, Inclusion and Belonging and Community Engagement attained the same score/ranking.

Material topics of Jumbo

Stakeholder engagement

Meaningful stakeholder engagement shapes how we think about sustainability at Jumbo. We engage regularly with our investors, employees, peers, industry forums and the communities we operate in to gain valuable insight that helps shape our priorities and how we report.

An overview of our stakeholder engagement activities from this year can be found in the Reporting section on page 35.

Our business

8 DECENT WORK AND ECONOMIC GROWTH

Governance, ethics and reporting

Embedding cross-border governance

Following the recent acquisitions of Dream US and Dream UK, Jumbo's key Group level policies such as the Code of Conduct, Whistleblower Policy, Securities Trading Policy, Conflict of Interest Policy, Anti-bribery and Corruption Policy and Continuous Disclosure Policy, are being embedded across the enlarged Group in stages as part of the integration process. Dream UK has been brought within this framework, with Dream US to follow. This ensures that, despite international differences, all staff within the Group will work within a robust governance framework and there remains a consistency of approach across each business.

Policies and procedures

Maintaining an effective and up-to-date policy framework is fundamental to Jumbo's governance obligations and our culture of accountability. Policies are reviewed periodically, in line with their designated review cycle, to ensure they remain aligned with regulatory requirements, reflect current best practice, and continue to foster honest and ethical behaviour across our operations.

Risk and internal audit

Effective risk management and independent internal audit are central to Jumbo's governance framework. In 2026, in light of the Dream US and Dream UK acquisitions, we have undertaken a review of our risk management framework with the objective of maturing the framework to adopt an enterprise-wide view underpinned by a revised risk governance architecture which includes a Board approved risk appetite statement, risk management policy outlining key accountability for risk across the Group and a risk management framework which introduces a consistent risk assessment methodology, escalation, reporting and assurance processes. The changes are designed to strengthen the identification and treatment of risk at an operational level and increase transparency at the Board level in relation to key risks impacting the Group, the adequacy of internal controls and management improvement actions.

This year, our internal audit program delivered by our external partner, PwC, targeted areas of highest priority identified by the risk assurance mapping process undertaken in FY25 including data and information privacy. We continue to address the findings of these internal audits in order to identify opportunities to improve our existing processes and enhance our capabilities, with regular reporting to the Audit and Risk Management Committee throughout the year on progress against open findings.

Regulatory landscape

In November 2025, the UK Government's Department for Culture, Media and Sport published the Voluntary Code of Good Practice for Prize Draw Operators. The Voluntary Code outlines the key measures that prize draw operators should implement to strengthen consumer protections and encourage safer engagement. The Voluntary Code supplements, but does not replace, the legal requirements that operators have under existing advertising codes, consumer protection laws, and data protection laws.

The Voluntary Code came into force on 20 May 2026. Our Dream UK business was a founding signatory of the Voluntary Code, and has made improvements to its operational procedures to improve consumer protections and transparency, in line with the requirements of the Voluntary Code. In addition, Jumbo has continually engaged with other industry operators to share best practices. Industry engagement culminated in the founding of the Prize Competition Council (PCC), the first trade body representing the UK prize draw industry. Jumbo is one of the founding members of the PCC and will play an active part in the professionalisation and raising of standards throughout the industry.

In addition, the Group is continuing to monitor proposed changes to the Interactive Gambling Act (Cth) in Australia, particularly in relation to the operation of trade promotion lotteries. When introduced to Parliament, the Bill was referred to the Senate Environment and Communications Legislation Committee for inquiry and their report is expected to be released in mid to late August 2026. If passed by Parliament, the majority of the reforms are scheduled to come into effect on 1 January 2027.

Data protection, privacy and cybersecurity

Protecting the personal information of our players, clients and employees remains one of Jumbo's most critical governance responsibilities. Data protection, privacy and cybersecurity has been ranked the number one material issue by Jumbo's stakeholders in our most recent materiality review, reflecting the high expectations placed on digital-first businesses to safeguard data against an increasingly sophisticated threat environment.

The Board and Executive Leadership Team (ELT) continue to monitor current and developing patterns within the cybersecurity threat environment and undertake assessments of existing protections to ensure that Jumbo business and infrastructure is best placed to deal with the evolving landscape. This includes simulation testing Jumbo's cyber incident readiness, ensuring that the Group is in a position to respond to threats to its infrastructure by assessing the application of documented procedures against real world scenarios. Results from scenario testing, coupled with regular Board reporting, has meant that we are constantly working on expanding and improving our cyber security practices to ensure that the risks to our infrastructure are mitigated wherever possible. Jumbo's technology platforms continued to meet or exceed industry expectations in FY26, maintaining certification against the ISO 27001:2022 international standard for information security management.

Across all jurisdictions, Jumbo's approach to privacy is grounded in the principle that personal information belongs to the individual and that our obligation is to use it only in ways that are lawful, transparent, and consistent with the expectations of our players and other stakeholders. We are acutely aware that our players entrust us with their personal information as part of the products we provide and we strive to ensure that information is not compromised as part of the experience. Recent audits of our privacy framework and practices in Australia has provided the opportunity to refresh our existing practices to ensure that access to, and use of, personal information aligns with our obligations and industry best practice.

New technologies, artificial intelligence and innovation

Jumbo is implementing artificial intelligence (AI) responsibly, with safety, transparency and accountability at the centre of how we work. Our focus is practical, deploying AI in ways that genuinely benefit our employees and our players, while managing risk with care.

How we are using AI

Artificial intelligence is embedded across our business, from how we build software to how we serve players and manage risk. In FY26, we have continued to deepen this investment in a deliberate and governed way.

End-to-end software development

AI is now part of how our engineers work every day, embedded across the full Software Development Life Cycle (SDLC), from feature definition and coding through to testing and continuous integration and delivery. Our teams have access to AI-powered tools including Copilot and Cursor, with early results showing improved developer satisfaction, faster delivery cycles and higher-quality output, freeing our engineers to focus on creative, high-value work.

Front office optimisation

AI-enabled support workflows and analytics are helping our teams resolve player enquiries more quickly, make smarter operational decisions and deliver a better overall player experience.

Advanced analytics on proprietary player data

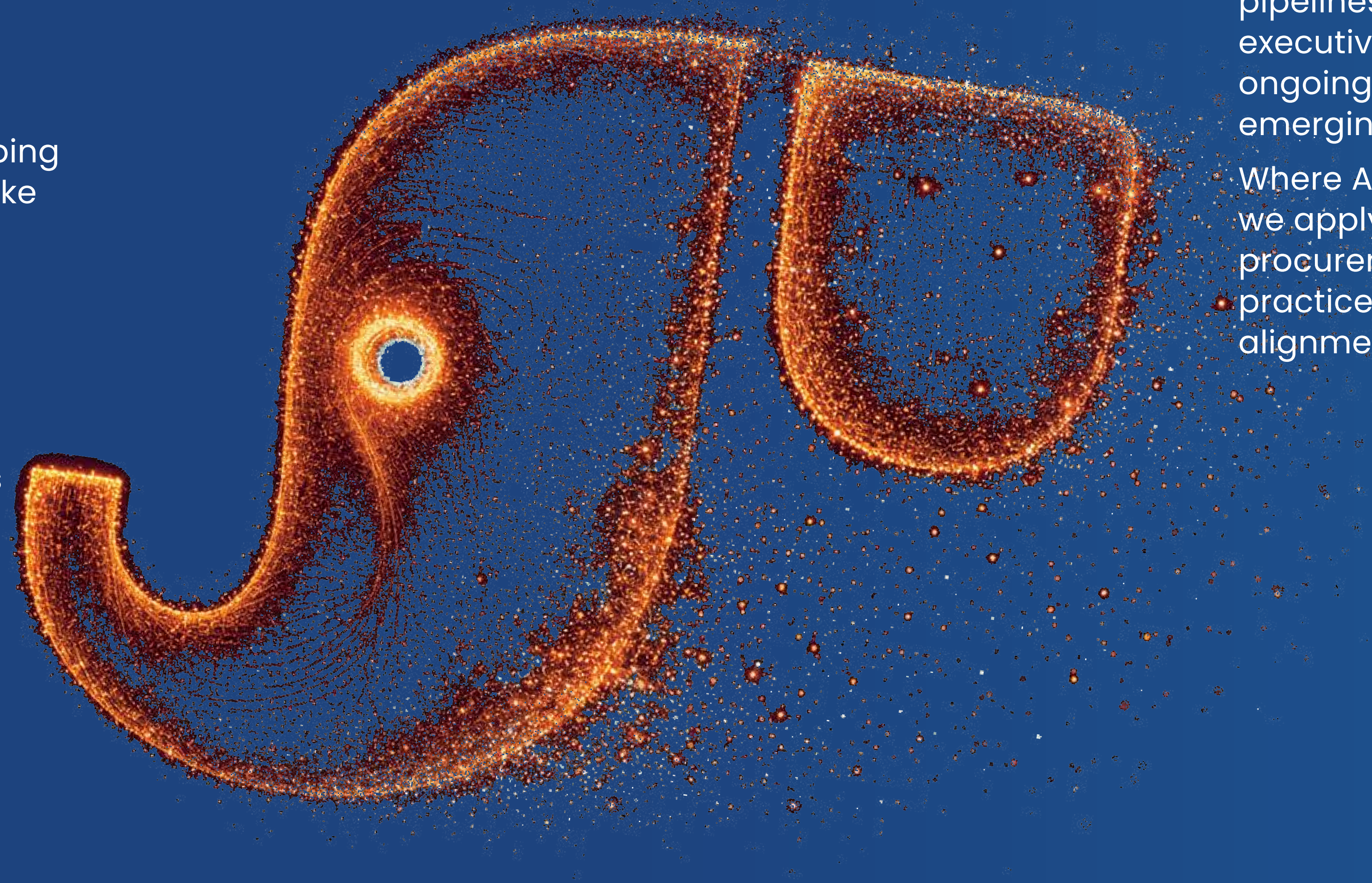
We are applying AI to our proprietary player data to generate behavioural insights, optimise product mix and increase player lifetime value. This operates within our responsible gambling framework and in accordance with applicable privacy obligations.

Security and platform protection

AI-assisted anomaly detection supports real-time risk oversight, helping us identify unusual patterns and protect the integrity of the lotteries we operate and support.

Workforce enablement at scale

In response to growing employee demand for generative AI tools, we launched Joe, our own secure, company-managed generative AI assistant. Joe gives staff access to several of the latest models from multiple providers, alongside strong integrations with the tools they use every day. Staff are actively using Joe to find efficiencies in their roles, including task automation, faster drafting, research and analysis. In addition, staff have access to leading external tools including Claude and ChatGPT, which they are using to augment their workflows, improve how they work with information, and tailor AI capability to their specific needs. Together, these tools are helping reduce time spent on routine tasks and freeing capacity for higher-value work.



Leading with governance and safety

As our use of AI grows, so does our responsibility to deploy it carefully. We use the Australian Government's Voluntary AI Safety Standard as a reference point for our internal practices, building responsible design, transparency and privacy into our processes. Every AI initiative requires meaningful human oversight at each stage. AI supports human judgement in decision-making; it does not replace it. That keeps safety, fairness and accountability at the centre of how we work.

We hold certification to ISO 27001:2022, the international standard covering the information security management systems behind all our AI tools, data pipelines and model deployments. Our Board and executive leadership monitor AI-related risks on an ongoing basis, and undertake regular education on emerging technology.

Where AI capabilities come from third-party vendors, we apply the same rigour as our broader responsible procurement process, reviewing data handling practices, model transparency commitments and alignment with our ethical standards.

Where AI enhances our value

Build & Enable

- End-to-end software development
- Internal MCP tools and connected AI
- Team-level AI skills and automation
- Workforce enablement at scale

Operate, Protect & Optimise

- Front office optimisation
- Advanced analytics on proprietary player data
- Security and platform protection
- Safe experimentation within governance guardrails

Our customers and community

4 QUALITY EDUCATION

10 REDUCED INEQUALITIES

Responsible play, marketing & player experience

Lotteries are a form of gaming that generally present lower levels of risk compared to other gaming types. Charity lotteries, where participants may be motivated by supporting causes and where draws and payouts occur less frequently than in commercial lotteries, are associated with even lower measured risk.

Jumbo's approach to responsible play is grounded in compliance, collaboration and continuous improvement. We are proud to be a Gold contributor to the World Lottery Association (WLA), and our partners have achieved Level 4 certification against the WLA Responsible Gambling Framework.

In FY26, Oz Lotteries (OZL) has contributed to Jumbo's commitment to improve its internal RG framework in line with the WLA Responsible Gambling Principles and strengthen reporting systems to better identify and support players at risk, including:

- **Principle 5 – Promote only legal and responsible gaming:** OZL maintains a structured marketing compliance program covering responsible gambling requirements across all operating jurisdictions. Marketing materials are subject to a defined review and approval process prior to publication.
- **Principle 7 – Monitor, test, revise, publicly report:** OZL conducts regular operational monitoring to identify customers whose activity may indicate a need for review, including indicators relevant to RG controls. Monitoring outputs are reviewed on a regular cadence and inform operational responses where required.

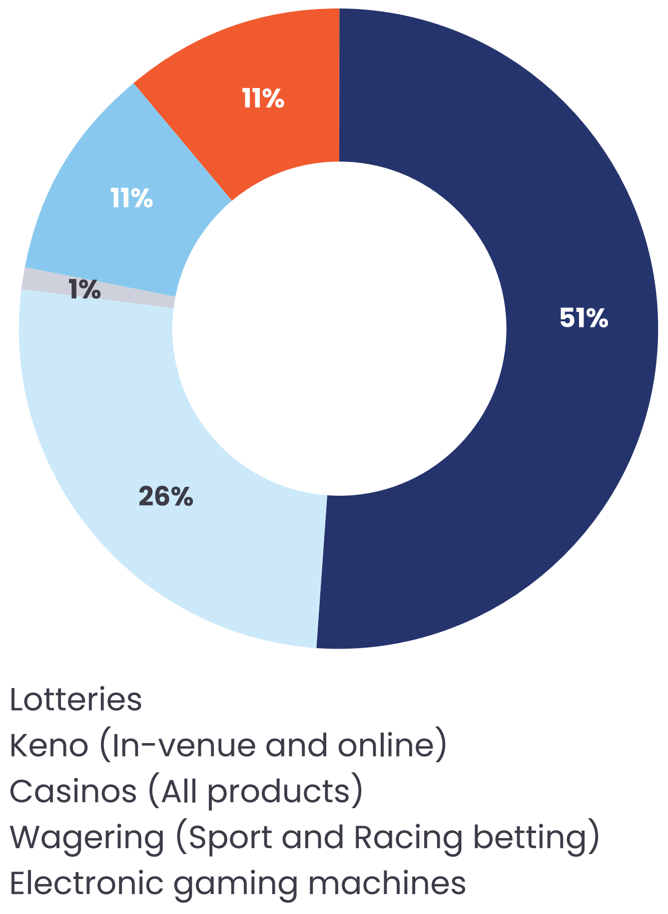
In FY26, OZL continued to strengthen its responsible gambling practices. This included continued mandatory responsible gambling training for all customer-facing employees as part of onboarding, and the introduction of structured case management for responsible gambling (RG) investigations, improving visibility and reporting capability for players referred for review. Proactive monitoring for RG trigger words in player feedback has resulted in increased RG investigations compared to the prior period. OZL also maintains ongoing compliance with state-based Responsible Gambling Codes of Practice across NSW, VIC, SA, NT, and WA, as required under its Reseller Agreements with TLC.

Spectrum of gambling activities[1]

How 'hard' the game is

Australian gambling market[2]

Customer expenditure and share by type



Charity lotteries

- Even softer than other lotteries
- Draws are infrequent, and payouts are often lower than standard lotteries
- Almost zero risk: players are less likely to gamble at all
- Motivated by charity and community, not winning
- Players are "about normal"; may even be more agreeable than average

Lotteries

- Typically very 'soft' gambling, e.g., the UK National Lottery
- Slow pace and not stimulating; players believe it's (mostly) luck
- Low relative risk of problematic gambling
- Motivated by money and the community fantasy of winning
- Far less pathological than other gamblers; external locus of control

Betting

- Mid-to-high level of "hardness', e.g., sports betting, bingo
- Somewhat stimulating and fast-paced; players believe skill is involved
- Mid-to-high relative risk of problematic gambling
- Motivated by thrill
- Somewhat sensation-seeking, disagreeable, disorganised

Dissociative state

- The 'hardest' form of gambling, e.g., EGMs, online casinos
- Stimulating and fast- paced, with many near misses
- Higher relative risk of problematic gambling
- Motivated by escaping negative emotions
- More sensation-seeking, disagreeable, disorganised

1. Source: Capuchin Behavioural Science, March 2021. Typically, two types of gambling are considered from a structural perspective: 'hard' gambling, which is considered to carry greater potential risks than others, usually because of the high or rapid staking associated with it (e.g., roulette, blackjack, fruit machines, instant scratchcards); and 'soft' gambling, such as lotteries (Griffiths, 1997; Home Office, 1996).
2. Source: Australian Gambling Statistics 2023–24, 39th edition

Community impact

Our community engagement highlights

Jumbo is on a mission to create premium digital entertainment experiences that people love.

Our non-profit fundraising lotteries have helped more than 18,000 non-profit organisations in Australia, the UK and Canada to raise more than $290 million in FY26.

Jumbo partnered with local organisations and invested over $80,000 in sponsorships and donations last year, in line with our sponsorship framework, core values and sustainability ambition.

Australia

11
Charity and Government partners (SaaS)

243
Volunteering hours in FY26

7
Charities engaged through volunteering

Software-as-a-Service

In FY26, Jumbo Lottery Platform (JLP) helped eleven charity and government partners - including LifeFlight, RSPCA, Mater and Guide Dogs Queensland - raise funds for their causes, with 1.9 million people across Australia buying a ticket in support and 723,000 of them new to the platform. Well over half of all tickets sold are now recurring, turning one-off purchases into dependable, long-term funding for the causes our partners serve.

FY26 also saw the platform gain Professional Fundraiser status in Western Australia, letting partner charities fundraise there for the first time, with Western Australia quickly becoming the second-largest state for sales. FY27 will extend this reach further still, with RSL Queensland's Dream Home Art Union and Dream Giveaway set to bring JLP's model - helping charities maximise the return to their cause - to new audiences, including in the United States for the first time.

Mater lotteries
Record after record, led by the Mater Prize Home, with consistent double-digit growth year-on-year.

RSPCA Lottery
Sell-outs and record months; nearly doubled year-on-year in May (up 98%); Pet Supporter VIP passed 10,000 members

LifeFlight Lotteries
Its biggest month ever, and a new Cars Lottery format away to a flying start (up 59% year-on-year in May)

Endeavour Foundation | Endeavour Lotteries
Following the launch of a bold new brand strategy and identity for Endeavour Lotteries, a Pay Day draw achieved a 97.5% ticket sell-through rate.

deaf connect
Its strongest draw on record, including a first $1 million prize

Guide Dogs.
Jumbo was delighted to welcome another incredible household name, relaunching its much-loved Golden Paws Lottery in December 2025 to ongoing success

Deadly Coders

Deadly Coders is an Indigenous-owned and managed not-for-profit on a mission to ignite learning and career pathways in STEM for Indigenous Australian students across the country. Jumbo has continued its partnership with Deadly Coders in FY26, deepening our engagement beyond financial sponsorship to actively involve our own people.

In March 2026, Jumbo hosted a two-day Robotics workshop for 20 students from Deception Bay State High School. Working alongside Deadly Coders facilitators, students built Arduino GamePals from scratch and coded them to play songs, putting both hardware skills and programming into practice in a hands-on, collaborative environment.

The workshop gave students a direct connection to applied STEM, with members of Jumbo's Engineering teams on hand to share their career journeys and guide students through the build. For our engineers, it was equally meaningful and an opportunity to give back to their community and show young people what a career in technology can look like.

RSPCA

In January 2026, Jumbo employees spent the day volunteering at the RSPCA facility in Wacol, Brisbane as part of Jumbo's commitment to local community engagement and corporate responsibility.

Throughout the day, the team rolled up their sleeves across a range of hands-on activities: providing operational support with shelter cleaning, preparing enrichment toys and treats for the animals in care, and participating in educational sessions on RSPCA's broader programs and the work they do beyond the facility walls.

Oz Harvest

In FY26, Jumbo employees volunteered with OzHarvest, Australia's leading food rescue organisation, which collects quality surplus food from businesses, create meals and distributes them to local charities that feed people in need. Our team helped prepare and package rescued food for distribution to local charities, making a hands-on contribution to reducing food waste while supporting food security in our community.

Nourish Street

Jumbo also supported Nourish Street, a local Brisbane community organisation providing food and connection to people experiencing hardship. We donated much needed food and provisions to the organisation during their Christmas appeal.

United Kingdom

£89.6m
Charity funds raised

18,000+
Charities engaged

StarVale

StarVale sponsored four seats at a Betrayers charity fundraising event in aid of CancerCare, helping raise £6,404 alongside local organisations and Jumbo UK team members. The team marked the occasion with a fancy dress event back at the office.

This year, StarVale connected its team to communities in need through Toilet Twinning. At the annual summer party, the winning team chose Nepal and the Democratic Republic of Congo as the countries to receive new sanitation facilities, supporting hygiene projects in two of the world's most underserved communities.

StarVale also chose to source employee Christmas gifts from Barnardo's, supporting the children's charity while celebrating the festive season with their people

Gatherwell

In December 2025, the Gatherwell team volunteered at the Oxfam Superstore in Manchester, contributing across sorting, steaming and displaying items in one of the charity's largest shops. By pitching in behind the scenes, the team saw first-hand how everyday donations are turned into funding for good causes.

The Power of the Lottery Model

Jumbo's operations in the UK support a diverse portfolio of lottery programs that collectively raised £89.6 million in FY26 for good causes. Behind the numbers are real communities including older people living with less loneliness, LGBTQ+ organisations with sustainable income for the first time, and school children benefiting from better facilities. These stories reflect what Jumbo's technology and expertise make possible.

From £180 million raised for one of the UK's largest charities, to £3,636 raised by volunteers for their local school, Jumbo's UK operations demonstrate that the lottery model creates value at every scale.

What connects these stories is not just technology or operational capability, but the trusted partnerships Gatherwell and StarVale build with the organisations they support. When causes have the right platform behind them, communities benefit, and that is the measure of impact that matters most.

23+ years
in lottery partnership

£180 million
raised since launch

15,000+
weekly entries in second draw

"It's amazing to have won this award. It's very humbling for me because it shows recognition of how our work within society and the sector as a whole has enabled revenue to be generated for the fantastic work that Age UK does. It's also a reflection of all the support from our external lottery manager, StarVale, and all the hard work from colleagues over the years."

William Floyd
Product Manager Lotteries and Raffle, Age UK – after winning the prestigious 'Unsung Hero' award at The Lotteries Council Annual Conference and Awards 2026

£180m and counting

Age UK exists so that older people facing loneliness, poverty and health challenges have someone to turn to. Its work funds warm homes, friendship calls and fall prevention services for people across the country.

The Age UK Weekly Charity Lottery, operated in partnership with StarVale, stands as one of the most successful charity lottery programs in the UK, raising £180 million over two decades. StarVale's partnership has helped the program evolve from a direct mail-dependent operation into a modern, multi-channel fundraising platform.

- Online entries have grown from 20 sales per month to up to 450 per week.
- The introduction of a second weekly draw now generates 15,000+ entries every week, creating a significant new revenue stream at a time when many charities were under pressure.
- Age UK has shared its model openly with the wider sector, helping hospices, housing charities, and disability organisations run stronger, more sustainable lotteries of their own.

That kind of multiplier effect is what long-term, trusted partnership enables.

The Rainbow LOTTERY

5 years
since launch

£645,000
raised for good causes

~200
LBGTQ+organisations supported

Before 2021, there was no lottery in the UK dedicated entirely to LGBTQ+ good causes. Nearly five years on, The Rainbow Lottery has raised close to £645,000 for around 200 LGBTQ+ organisations, from national charities like Stonewall and Terrence Higgins Trust to local Pride groups.

Gatherwell's platform and operational support made it possible for two individuals to launch, scale, and sustain a program that fills a genuine gap in charitable funding.

"The Rainbow Lottery is a new life for me, and it's a life that I'm loving. After all, what could be better than helping people – especially when those people are part of your own community."

Tom Gattos,
Founder, The Rainbow Lottery

YOUR SCHOOL LOTTERY

280+ tickets
sold every week

£3,636
raised in year one

Winner
Local Parents and Teachers Association of the year

"The school lottery has been quick and easy to set up and we have marketed by setting termly targets for us to try and achieve for our school - our first one was 250 weekly tickets by Easter (and we managed that by the end of the Easter holidays.) Joint working and support from our head teacher and school leadership team has been really key to our success with regular pushes and updates going out via school social media channels (and our own PTA page) to regularly remind and encourage supporters to join, along with regular reminders of what we are trying to raise funds for!"

Clare,
PTA contact, PTA Woodhey High School

Impact at a Local Level

When the Parents and Teachers Association at Woodhey High School in Bury signed up to Your School Lottery, Gatherwell's school fundraising platform, they were a team of three or four volunteers with a clear goal: fund a full library refurbishment.

Within weeks, they were selling 280+ tickets a week. By the end of their first year, they're on track to raise £3,636, also winning local Parents and Teachers Association of the Year along the way.

Your School Lottery gave a small, time-poor team a simple, recurring mechanism to convert community goodwill into real money for their school, without the administrative burden of traditional models. Multiply that across the hundreds of schools using the platform, and the cumulative impact on local communities is significant.

Responsible procurement

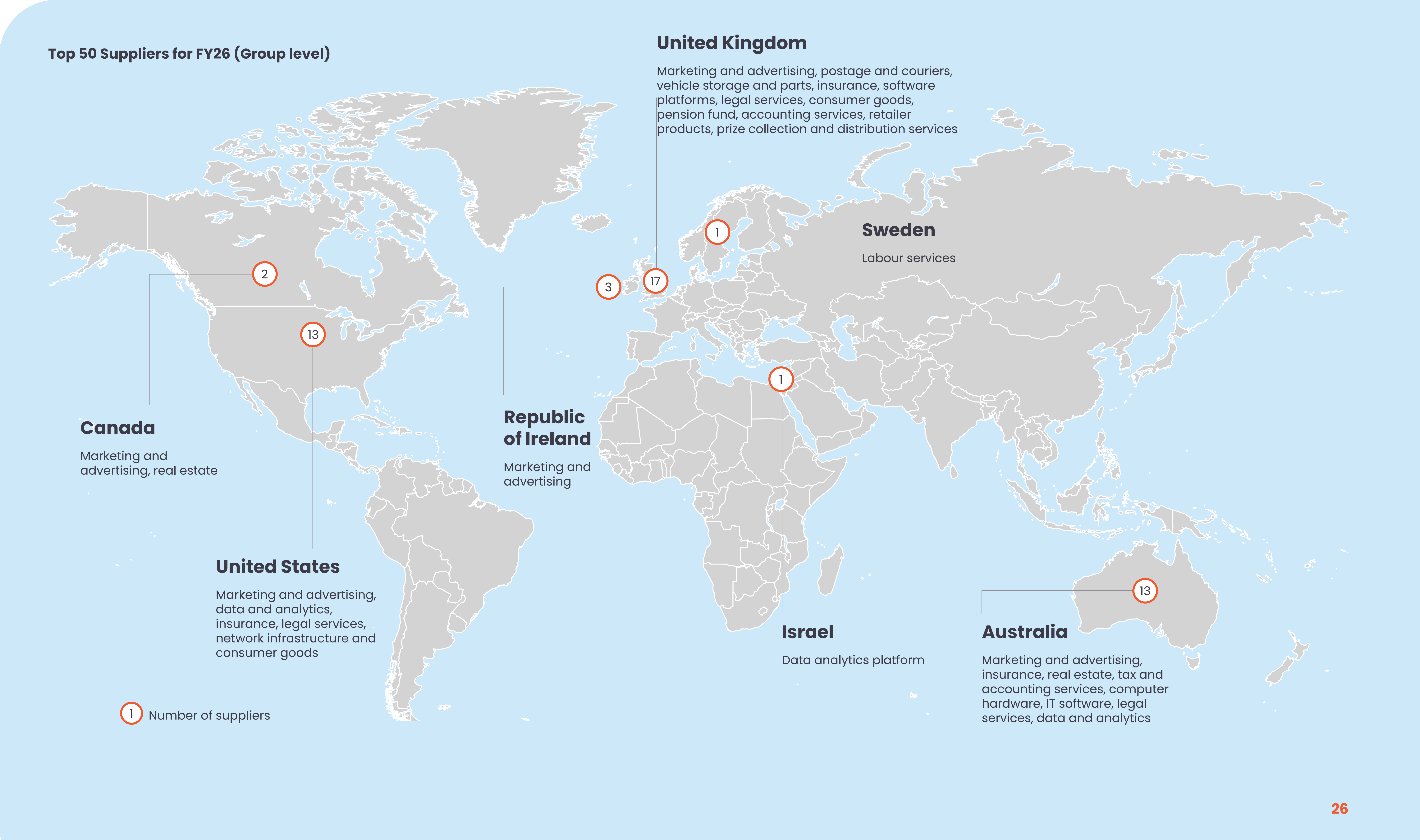
Supplier engagement and screening

In FY26, Jumbo monitored sustainability risk across Group entities meeting our supplier spend threshold. We continued to use Sedex as a platform to gain insight into our supply chain at a high level.

This year, we undertook a comprehensive review of our Supplier Protocol to improve process efficiency and strengthen ESG data capture across the Group, including our new international subsidiaries. We gathered feedback from internal stakeholders to identify gaps in the existing process, and designed an updated supplier protocol workflow that incorporates revised criteria across supplier onboarding, periodic reviews and data reporting requirements.

To support the rollout of this updated protocol, our AI team developed a semi-automated solution, with an approval layer, for supplier data collection and monitoring. A feasibility test of the updated protocol is planned, following which the workflow will be refined and progressively implemented across the Group in FY27.

The Australian Government continues to progress reforms to the Modern Slavery Act 2018. Jumbo will continue to monitor the progress of these reforms and review its policies, due diligence processes, and reporting practices to ensure ongoing compliance as the legislative landscape evolves.



Our people

4 QUALITY EDUCATION
5 GENDER EQUALITY
8 DECENT WORK AND ECONOMIC GROWTH

Workforce strategy

In FY26, Jumbo evolved its workforce strategy to support our growth, integration and long-term scalability across Australia, the UK, Canada and the USA. As the Group's operating model continues to evolve, including the expansion of B2C capability and integration of acquired businesses, workforce planning centred on ensuring Jumbo has the leadership, technical and operational capability required to deliver sustainable growth and execution.

Key priorities included building capability in areas critical to future growth, including technology, digital, data and emerging AI-enabled ways of working, increasing leadership and organisational scalability across regions, and strengthening connectivity across a growing global workforce. Alongside external hiring, Jumbo invested in leadership development, succession planning and internal mobility to build organisational resilience and support long-term capability development.

Global integration and organisational scalability

Jumbo progressed the integration of the Dream UK and Dream US businesses, with a focus on strengthening alignment across leadership, workforce practices and ways of working. As we expand internationally, management is focused on building greater consistency and collaboration across regions while maintaining the flexibility required to support local market and operational needs. Our approach balances scalability and alignment with the agility needed to respond to regional business priorities and workforce requirements.

Talent acquisition and workforce planning

Talent acquisition activity throughout FY26 prioritised attracting high-quality talent in strategically important and highly competitive disciplines, particularly across technology, digital marketing and growth functions. Recruitment activity emphasised long-term organisational fit, leadership capability and scalable workforce design to support Jumbo's evolving operating model and future growth requirements.

Alongside external hiring, workforce planning and succession practices were further strengthened to enhance organisational resilience, reduce dependency risk in critical roles and support sustainable workforce growth. Workforce planning also considered evolving capability requirements associated with digital transformation and AI-enabled technologies. This helps ensure Jumbo is better positioned to support future workforce requirements as the organisation continues to grow.

Safe & responsible workplace

Jumbo recognises that safe, respectful and accountable workplaces are fundamental to sustainable organisational performance and positive employee experience. As we continue to grow across regions and operating models, our approach focuses on supporting physical and psychological safety, promoting ethical behaviour and maintaining clear governance and accountability frameworks across the business.

Throughout FY26, this included initiatives aligned to psychosocial hazard management, workplace health and safety governance, workplace conduct and employee awareness programs designed to reinforce expected standards of behaviour and ethical conduct. Employees have access to reporting mechanisms, including the Speak Up program, which supports the safe and confidential reporting of concerns. These initiatives contribute to a workplace culture grounded in safety, respect, accountability and responsible decision-making.

Our approach to workplace safety extends across both physical and psychological wellbeing, recognising the important role safe and respectful workplaces play in supporting sustainable performance and positive employee experience. Focus during the year was placed on psychosocial risk management, workplace health and safety governance, leadership accountability and initiatives designed to encourage healthy and respectful ways of working.

This included ongoing review of workplace risks, employee education initiatives and governance practices aligned to Jumbo's broader approach to wellbeing, safety and organisational responsibility. Leadership accountability remains an important component of Jumbo's approach to workplace safety, psychosocial wellbeing and responsible workplace conduct beyond FY26.

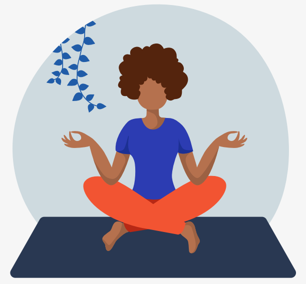
Training completed by our employees in
Mental Health First Aid

Ethics, conduct & accountability

Jumbo maintains policies, governance practices and training programs designed to support ethical behaviour, responsible decision-making and clear standards of workplace conduct across all regions. In FY26, employees completed training and awareness initiatives aligned to the Code of Conduct, Respect@Work principles and broader workplace responsibilities, reinforcing organisational expectations and behavioural standards across the business, with an average completion rate of 78% across mandatory compliance modules. Jumbo also continued promoting a culture where employees feel comfortable raising concerns and where matters are managed appropriately, fairly and in line with organisational policies and governance processes.

Jumbo core values

We are open and respectful



We are adaptable

We take ownership

We create possibilities

We exist for our customers

Building organisational capability

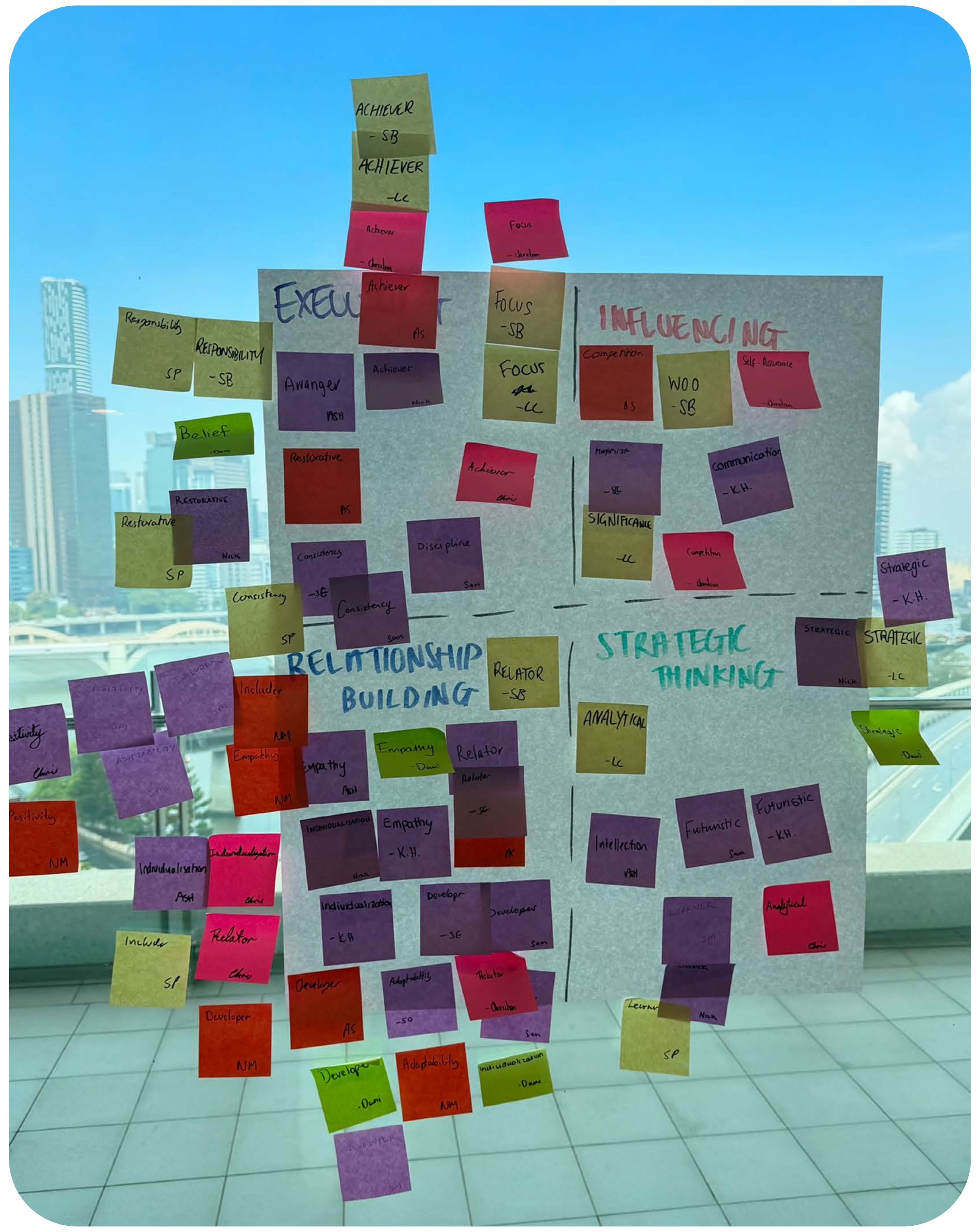
As Jumbo continues to scale globally and evolve its operating model, organisational and leadership capability remain critical to supporting sustainable growth, operational effectiveness and long-term organisational success. Our approach focuses on building practical capability aligned to business priorities, while equipping leaders and teams to operate effectively in a growing and increasingly connected organisation.

Jumbo University

Jumbo Uni (JU), our internal learning platform, provides practical, business-relevant learning aligned to Jumbo's evolving organisational needs. In FY26, JU placed greater emphasis on targeted capability uplift, with team-based learning designed in partnership with leaders to address priority skill areas and business requirements across the organisation.

Online learning was also refined, streamlining internally developed content while enabling employees to access external learning solutions best suited to their role and development priorities. This also included supporting employees and leaders to adapt to evolving technologies and AI-enabled ways of working across the organisation.

Alongside this, we increased focus on development conversations and further embedding coaching capability through both formal programs and on-the-job application. This approach supports practical learning and development as part of day-to-day work, strengthening both individual performance and broader organisational effectiveness.



Leadership development

Leadership development remained an important priority throughout the year as we continued building leadership effectiveness across a growing and increasingly global workforce.

Through our Level Up and Next Level programs, emerging and experienced leaders developed skills across leading self, others and the business, including communication, stakeholder influence and strategic thinking. Delivered over an eight-month period, the programs included seven facilitated workshops, one executive panel discussion, 20 peer coaching sessions and eight executive coaching sessions, providing leaders with multiple opportunities to learn, reflect and apply new skills.

The programs concluded with a business case capstone project where participants identified practical opportunities and presented commercially grounded solutions aligned to organisational priorities. They also encouraged enterprise thinking and cross-functional collaboration, helping leaders navigate growth, change and increasing organisational complexity more effectively.

Participant feedback remained exceptionally strong, with 95–100% satisfaction across program management, learning outcomes and workshop delivery, alongside 86% satisfaction with the overall program structure, providing valuable insights to inform future program enhancements.

Employee experience & culture

Jumbo recognises that a connected, engaged and high-performing workforce plays an important role in supporting organisational performance, collaboration and long-term growth. Our approach focuses on strengthening employee connection, supporting flexible ways of working and creating an environment where employees feel informed, supported and able to contribute effectively across a growing and increasingly distributed organisation.

Employee engagement

Jumbo achieved strong employee engagement outcomes in FY26, supported by high participation across the annual engagement survey and positive results across key engagement measures. Following the survey, enterprise-wide action and team-level action plans were developed to address priority themes and support meaningful improvements across the employee experience. This approach enables accountability at both organisational and team levels, while ensuring actions remain aligned to local business and workforce needs.

Throughout the year, we invested in initiatives that strengthen connection, recognition and organisational culture, including company-wide updates, employee-led activities and the Kudos recognition program, which recognises contributions and reinforces positive behaviours across the business. In FY26 we received notification that Jumbo were Excellence Awardees at the upcoming Australian HR Awards. The event will be held in September 2026, where the overall winner will be announced. Additionally, Jumbo was Great Place to Work certified for 12 months from May 2025-2026 reflecting the continued focus on employee experience, culture and connection.

82%
overall engagement
▲ 13% YoY

89%
survey participation rate

Diversity, equity, inclusion & belonging

Jumbo is committed to fostering a diverse, equitable and inclusive workplace where all employees feel a genuine sense of belonging. During FY26, Jumbo revised its Diversity, Equity, Inclusion & Belonging Commitment, setting refreshed priorities and goals for FY27-FY30. The updated commitment reflects Jumbo's continued focus on building an inclusive culture as the organisation grows, and will guide the Group's approach to diversity, equity, inclusion and belonging initiatives over the coming years.

Flexible work, wellbeing & connection

Jumbo's approach to employee experience recognises the important role flexibility, wellbeing and workplace culture play in supporting sustainable performance across a growing and geographically dispersed workforce. Our hybrid working model is designed to balance collaboration and team engagement with flexibility in how employees work, supporting organisational effectiveness across regions and teams.

Alongside flexible ways of working, we continued to invest in initiatives that support employees' physical, mental and financial wellbeing. Throughout the year, employees had access to wellbeing education sessions, financial wellbeing workshops, onsite flu vaccinations and employee support services, helping to build healthy, sustainable ways of working while encouraging people to proactively manage their wellbeing.

Creating opportunities for connection also remained an important focus. Through company-wide celebrations, team events, volunteering opportunities and culture-building initiatives, we brought employees together to strengthen relationships, celebrate success and foster a sense of belonging across our workforce. Together, these initiatives help create an environment where employees feel supported, connected and empowered to perform at their best.

Our planet

Environmental sustainability

Year in review

In FY26, Jumbo began transitioning its climate governance to manage the transition from a voluntary reporting model to a structured framework designed to meet upcoming mandatory AASB S2 standards. Following the update to our emissions calculation methodology in FY25, our focus in FY26 focused on expanding data boundaries and refining operational footprint calculations across the Group.

Progressing towards AASB S2

During the financial year, Jumbo made progress in preparing for mandatory climate-related financial disclosures under the Australian Sustainability Reporting Standards (ASRS). Ahead of our first reporting obligations in FY27, work centered on building the internal capability and governance foundations required for compliance.

Key areas of progress this year include:

- Advancing report readiness across the business, specifically focusing on clarifying governance and strengthening emissions data reporting.
- Conducting a Group-level value chain analysis to inform our understanding of relevant climate-related risks and opportunities.
- Completing Scope 1 and 2 emissions data mapping and calculations across all operating entities.
- Expanding climate reporting and general disclosure training to senior leaders and our international subsidiary management teams.
- Engaging external advisors to support our ongoing preparation for AASB S2.

We will continue to progress this work through FY27 and further detail will be provided on our climate-related disclosures in line with our reporting obligations.

Manage our impact

Our Emissions

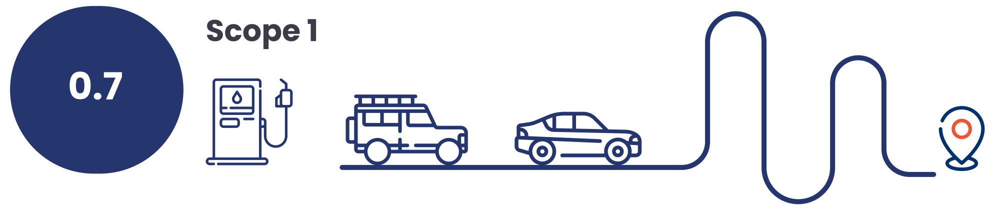
Following the alignment of our FY25 emissions measurement with the Greenhouse Gas Protocol, FY26 marks our first full year of reporting our Scope 1 and 2 Group emissions, which includes our Australia, Canada, UK and USA operations.

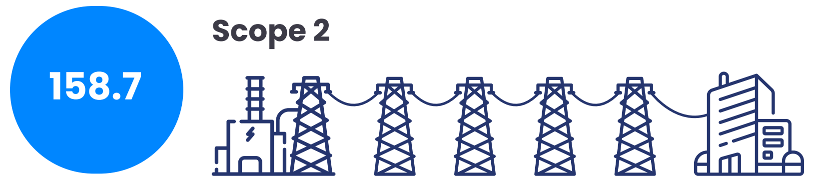
Our total FY26 emissions were 3,409 tCO_2e, inclusive of Scope 3 emissions for our Australian operations only. Scope 3 continues to represent most of our footprint at 89.8%, consistent with our profile as a technology and services business with a comparatively small direct operating footprint, with Scope 1 and 2 combined accounting for 10.2%.

Understanding our full footprint is the first step towards meaningful emissions management. Over FY26, we've continued to build out our international measurement across the UK, US and Canada, and this work is ongoing. We're taking a considered approach, prioritising a complete and credible baseline over an early plan, to ensure we reflect our whole business.

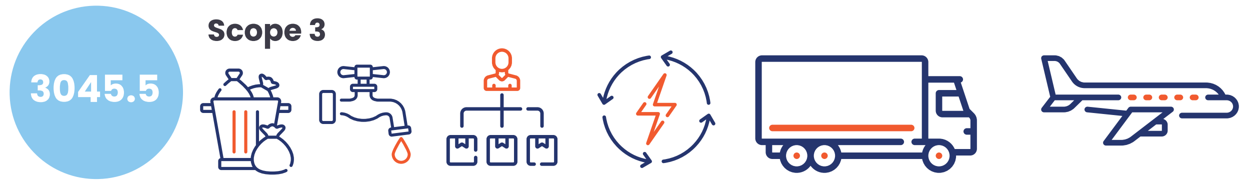
Our Australian emissions

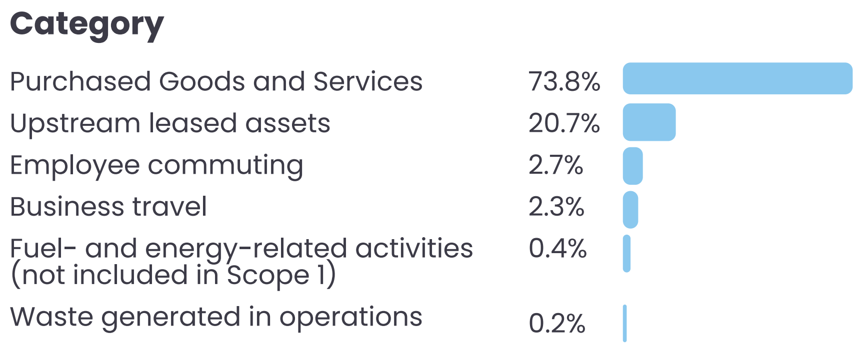
Our Scope 1 and 2 emissions are those directly under Jumbo Australia's operational control. Scope 1 emissions arise from the use of our company vehicle, while Scope 2 emissions result from the electricity consumed at our Australian offices.



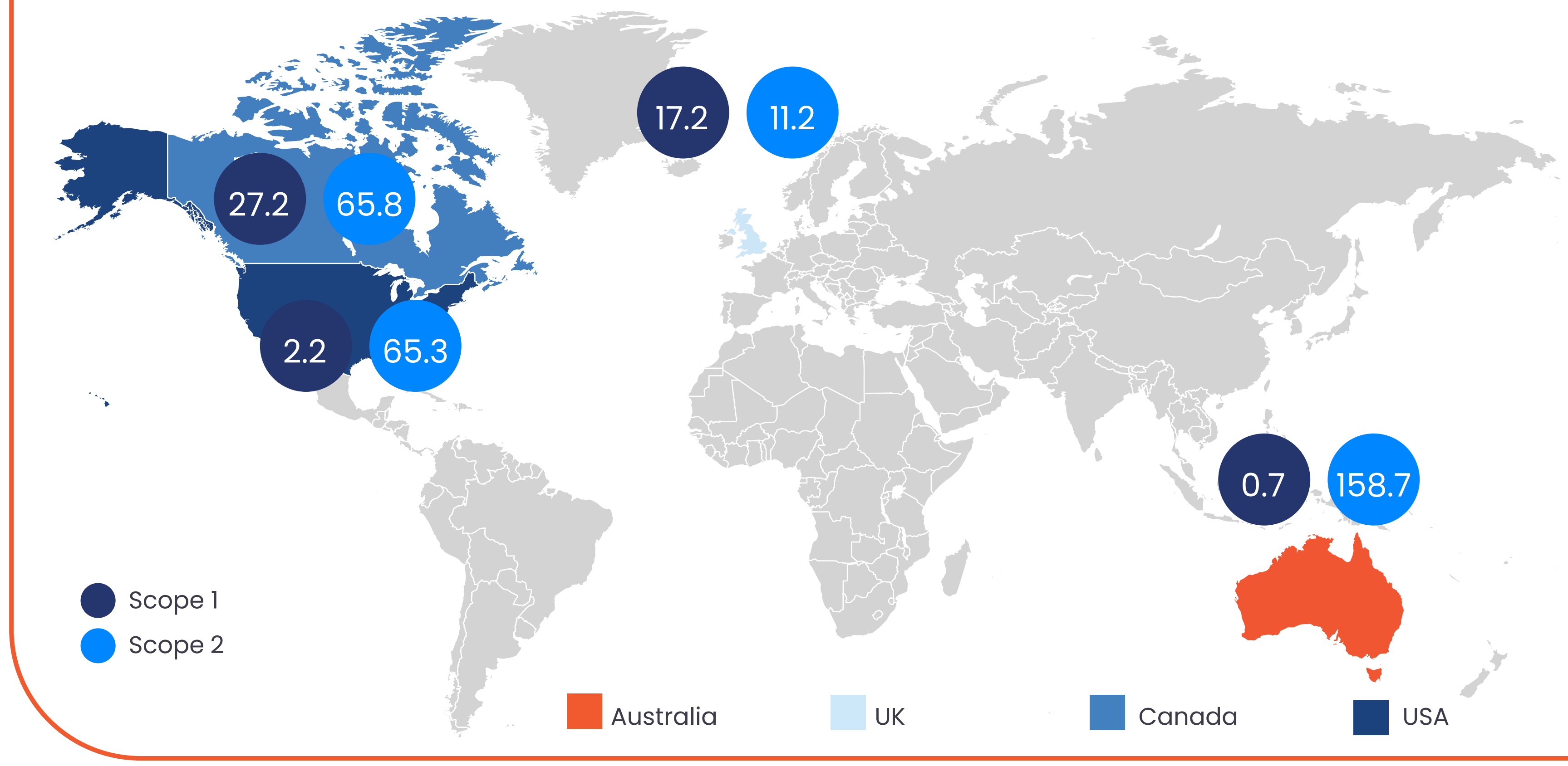


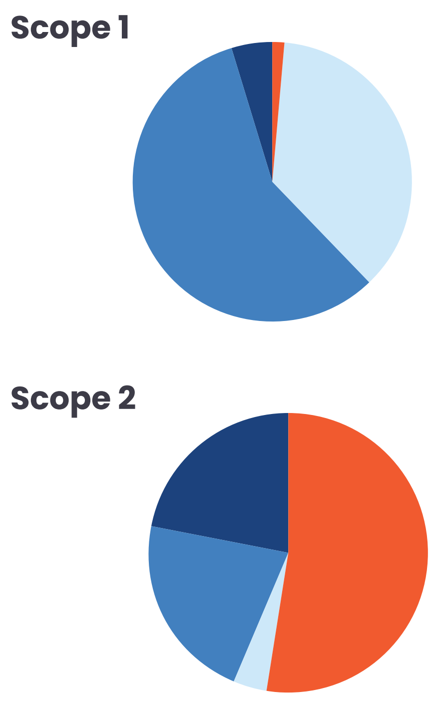
Scope 3 emissions are indirect emissions that occur across our value chain, largely associated with the goods and services we procure. A significant portion of these emissions are linked to our expenditure on professional services and software subscriptions.





Our Group emissions





Our Waste

In FY26, we made meaningful progress in the way we collect and report on waste generated from our operations. Working with building management, we have established a granular approach to waste data that tracks performance across multiple streams on a monthly basis.

To support data utility, an internal dashboard was created to visualise our waste performance on a monthly basis across waste streams. This infrastructure establishes a baseline intended to support monitoring and identify future waste diversion opportunities.

Operational waste is classified in five distinct categories:

- General waste
- Cans and bottles
- Paper and cardboard
- Commingled recycling
- Organics

ReSmart

We are focused on improving diversion from general waste through better on-site segregation and employee awareness.

Beyond our standard waste streams, Jumbo utilises ReSmart to divert hard-to-recycle materials that would otherwise end up in general waste. The service collects items including soft plastics, e-waste and other materials not captured by conventional recycling streams, providing a responsible disposal pathway for the items most likely to end up in landfill.

To date in FY26, Jumbo has diverted 30kg of resources through ReSmart, saving an estimated 77kg of CO_2. Of the 30kg collected, soft plastics accounted for 59%; e-waste for 30%% and 11% other materials by weight.

Across our UK and Canada offices, our teams continue to look for practical ways to reduce waste and recycle where they can. In Canada, our office runs a can and bottle recycling programme, with proceeds donated directly to the Calgary Distress Centre. In FY26, this initiative diverted 2,698 cans and bottles (21 bags) from landfill and raised $239.22 in support of the Centre's work in the community.

Reporting

Our detailed sustainability data disclosures, including our SASB Index, activity metrics, sustainability data tables, stakeholder engagement overview and UN Sustainable Development Goals alignment, are published separately in our FY26 Sustainability Data Pack, available on our website.

Stakeholder engagement

	Focus areas	Unit of measure
Customers (including our players)	• Player experience and satisfaction • Product design and features • Responsiveness and issue resolution • Data privacy and security	• Customer Support interactions including surveys • Electronic direct mail (EDMs), push notifications, and in-app messages • Focus groups and player interviews • App store reviews (Apple and Google Play)
Clients	• Regulatory and legal compliance • Platform performance and service reliability • Cybersecurity and data protection • Governance and responsible business practices • Lottery expertise	• Formal client proposals and contracting • Regular performance reviews • Ad-hoc meetings and surveys • Collaboration on enhancements, marketing, and product planning
Employees	• Diversity, equity, inclusion and belonging • Talent attraction and development • Safety and wellbeing • Work-life balance	• Internal communications and collaboration platforms • Employee surveys • Company events and online training
Investors and analysts	• Financial performance • Strategy execution • Governance and board matters • Sustainability strategy and ESG performance • Mergers and acquisitions • Transparency and risk (including cyber)	• Results briefings • Investor roadshows and individual meetings • Participation in investor conferences • Annual and Impact Reports • Annual General Meeting (AGM)
Government and regulators	• Responsible play • Regulatory compliance • ISO certifications • Anti-fraud controls • Corporate governance	• Industry events and conferences • Permits and licences • Development consultations • Virtual correspondence
Suppliers	• Regulatory and ethical compliance • Cybersecurity and data handling • ESG data	• Regular operational and service level meetings • Contract management and renewals • Supplier information channels
Communities	• Community impact • Sponsorships and partnerships	• Meetings, events, and conferences • Volunteering • Engagement through the Sustainability Council
ESG Rating Agencies	• ESG strategy, data and disclosures • Governance and risk management	• Targeted ESG submissions and engagement

Glossary

AASB S2	Australian Accounting Standards Board S2 - Climate-related Disclosures
CO_2	Carbon dioxide
CO_2-e	Carbon dioxide equivalent. Used to measure the global warming potential (GWP) of all greenhouse gases, such as methane, using carbon dioxide as the reference.
EV	Electric Vehicle - a vehicle whose motor is powered by electricity.
FY26	Financial Year 2026
GHG emissions	Greenhouse gas emissions such as carbon dioxide, methane and nitrous oxide.
GJ	Gigajoule (1 GJ = 10^9 joules). Usually used to measure gas.
kL	Kilolitres (1 kL = 1000L). Usually used to measure water.
kWh	Kilowatt hour (1 kWh = 1000 W). Usually used to measure electricity.
SASB	Sustainability Accounting Standards Board
Scope 1 emissions	Emissions released into the atmosphere as a direct result of operations.
Scope 2 emissions	Indirect emissions released into the atmosphere outside of operations to produce electricity used in operations.
Scope 3 emissions	All other indirect emissions not included in Scope 2 emissions that occur in the company's value chain.
t CO_2-e	Tonnes of CO_2-e
UN SDGs	United Nations Sustainable Development Goals

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