ASX Release **16 November 2026**

Spenda Appoints Fintech Founder Andy Taylor as Non-Executive Director

Spenda Limited (ASX: SPX) ("Spenda" or "the Company") is pleased to announce the appointment of Mr Andrew (Andy) Taylor as a Non-Executive and Independent Director, effective 16 November 2026. Mr Taylor joins to support the Board as it leads the Company's transformation.

Key points

Andy is a serial fintech founder with more than 15 years' experience building and scaling businesses across lending digital banking, payments and AI.

Andy is one of Australia's most experienced fintech founders, with a track record of building category-first businesses, taking companies to the ASX and leading transformational acquisitions.

He co-founded SocietyOne, Australia's first peer-to-peer lending platform, and served as co-CEO, pioneering marketplace lending in Australia. SocietyOne grew into one of the country's best-known consumer lenders and was acquired by MoneyMe Limited (ASX: MME) in 2022 for approximately A$132 million.

In 2016 Andy founded Douugh, an AI-powered banking app, which he listed on the ASX in October 2020. As Founder and CEO he led its strategic transformation from a consumer app into a B2B provider of AI-native digital trust infrastructure for regulated industries, including the acquisition of R-DBX, which repositioned the company in the US market. The business was renamed Stakk Limited (ASX: SKK) and in July 2026 signed a definitive agreement to acquire US document intelligence company ParaScript for US$63 million.

Commenting on his appointment, Andy remarked: "I'm delighted to join the Spenda board as a Non-Executive Director to support the Board through the Company's transformation. Over recent months I've taken a close look at the platform, the technology and the team, and I'm very positive about the business and the opportunity ahead. Having built and scaled several fintechs over the past 15 years, I look forward to bringing my experience in payments, lending, AI and capital markets, along with my network in Australia and overseas, to help Spenda deliver its next phase of growth."

Chairman of Spenda, Niv Dagan stated: "Attracting Andy to the board is a pivotal moment for Spenda. He brings deep fintech expertise, a proven record of building and listing technology businesses, and real strength in capital markets and strategic transactions. His experience will be invaluable as the Board leads the Company's transformation."

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About Spenda

Spenda Limited (ASX:SPX) is an integrated business platform that enables businesses across the supply chain to sell better and get paid faster. Spenda is both a software solutions provider and a payment processor, delivering the essential infrastructure to streamline processes before, during and after the payment event.

Spenda's payments solution has three components – Software, Payments & Lending – and enables end-to-end e-invoicing integration, rapid ordering, digital trust and automated reconciliation. Spenda creates an industry standard operating environment (SOE) that enables the effective and seamless transfer of data from multiple, disparate software systems in one standardised technology solution. Spenda combines five vendors into one solution with end-to-end software integration as well as ledger-to-ledger integration to improve operational efficiency for all trading parties in the supply chain.

Spenda captures transactions and payments through the value chain, generating layered revenue streams from SaaS, both B2B and B2C payments and B2B supply chain finance. Spenda's ability to analyse and understand payment flows throughout these networks enables the Company to offer customised financing solutions to clients, in order to improve their working capital efficiency and cash utilisation throughout their operations.

For more information, see www.spenda.co

This announcement has been authorised by the Board.

Investor Enquiries

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