Form 604

Corporations Act 2001 Section 671B

Notice of Change of Interests of Substantial Holder

To Company Name/Scheme	ZIPMONEY LTD		
ACN/ARSN	139 546 428		
Details of substantial hol	der (1)		
Name	PETER GRAY		
ACN/ARSN (if applicable)			
There was a change in the inter substantial holder on	ests of the	13/10/2015	
The previous notice was given t	n the company on	18/09/2015	
The previous notice was dated	o the company on	18/09/2015	

2. Previous and present voting power

The total number of votes attached to all the voting shares in the company or voting interests in the scheme that the substantial holder or an associate (2) had a relevant interest (3) in when last required, and when now required, to give a substantial holding notice to the company or scheme, are as follows:

Class of securities (4)	Previous Notice		Present Notice	
	Person's votes	Voting power (5)	Person's votes	Voting power (5)
Ordinary Shares	9,431,180	7.98%	14,719,500	9.72%

3. Changes in relevant interests

Particulars of each change in, or change in the nature of, a relevant interest of the substantial holder or an associate in voting securities of the company or scheme, since the substantial holder was last required to give a substantial holding notice to the company or scheme, are as follows:

Date of Change	Person whose relevant interest changed	Nature of change (6)	Consideration given in relation to change (7)	Class and number of securities affected	Person's votes affected
13/10/2015	Peter Gray	Conversion of performance shares to ordinary shares	Milestone achieved	5,288,320 ORD	1.74%

4. Present relevant interests

Particulars of each relevant interest of the substantial holder in voting securities after the change are as follows:

Holder of relevant interest	Registered holder of securities	Person entitled to be registered as holder (8)	Nature of relevant interest (6)	Class and number of securities	Person's votes
Peter Gray	Peter Gray	Peter Gray	Direct	14,719,500	9.72%

5. Changes in association

The persons who have become associates (2) of, ceased to be associates of, or have changed the nature of their association (9) with, the substantial holder in relation to voting interests in the company or scheme are as follows:

Name and ACN/ARSN (if applicable)	Nature of association

6. Addresses

The addresses of persons named in this form are as follows:

Signature

print name Peter Gray capacity

sign here () \ \ date 14/10/2015