

Appendix 3Y

Change of Director's Interest Notice

Information or documents not available now must be given to ASX as soon as available. Information and documents given to ASX become ASX's property and may be made public.

Introduced 30/09/01 Amended 01/01/11

Name of entity	EML PAYMENTS LIMITED
ABN	93 104 757 904

We (the entity) give ASX the following information under listing rule 3.19A.2 and as agent for the director for the purposes of section 205G of the Corporations Act.

Name of Director	David Liddy
Date of last notice	23 November 2017

Part 1 - Change of director's relevant interests in securities

In the case of a trust, this includes interests in the trust made available by the responsible entity of the trust

Note: In the case of a company, interests which come within paragraph (i) of the definition of "notifiable interest of a director" should be disclosed in this part.

Direct or indirect interest	Indirect
Nature of indirect interest (including registered holder) Note: Provide details of the circumstances giving rise to the relevant interest.	<ol style="list-style-type: none"> 1. Invia Custodian Pty Ltd <Liddy Family Super Fund A/C> 2. Invia Custodian Pty Ltd <Mr David Paul Liddy>
Date of change	6 December 2019
No. of securities held prior to change	800,000 fully paid Ordinary Shares, as follows: <ol style="list-style-type: none"> 1. 399,690 fully paid Ordinary Shares 2. 400,310 fully paid Ordinary Shares
Class	Fully paid Ordinary Shares
Number acquired	160,000 fully paid Ordinary Shares On exercise of entitlements under non-renounceable pro rata retail entitlement offer announced on 11 November 2019 and closed on 29 November 2019 ("Retail Entitlement Offer").

+ See chapter 19 for defined terms.

Appendix 3Y Change of Director's Interest Notice

Number disposed	Nil
Value/Consideration Note: If consideration is non-cash, provide details and estimated valuation	\$568,000
No. of securities held after change	960,000 fully paid Ordinary Shares, as follows: 1. 479,628 fully paid Ordinary Shares 2. 480,372 fully paid Ordinary Shares
Nature of change Example: on-market trade, off-market trade, exercise of options, issue of securities under dividend reinvestment plan, participation in buy-back	Participation in 1 for 5 Retail Entitlement Offer at \$3.55 per share.

Part 2 – Change of director's interests in contracts

Note: In the case of a company, interests which come within paragraph (ii) of the definition of "notifiable interest of a director" should be disclosed in this part.

Detail of contract	N/A
Nature of interest	N/A
Name of registered holder (if issued securities)	N/A
Date of change	N/A
No. and class of securities to which interest related prior to change Note: Details are only required for a contract in relation to which the interest has changed	N/A
Interest acquired	N/A
Interest disposed	N/A
Value/Consideration Note: If consideration is non-cash, provide details and an estimated valuation	N/A
Interest after change	N/A

+ See chapter 19 for defined terms.

Part 3 – ⁺Closed period

Were the interests in the securities or contracts detailed above traded during a ⁺closed period where prior written clearance was required?	No
If so, was prior written clearance provided to allow the trade to proceed during this period?	N/A
If prior written clearance was provided, on what date was this provided?	N/A

⁺ See chapter 19 for defined terms.

Appendix 3Y

Change of Director's Interest Notice

Information or documents not available now must be given to ASX as soon as available. Information and documents given to ASX become ASX's property and may be made public.

Introduced 30/09/01 Amended 01/01/11

Name of entity	EML PAYMENTS LIMITED
ABN	93 104 757 904

We (the entity) give ASX the following information under listing rule 3.19A.2 and as agent for the director for the purposes of section 205G of the Corporations Act.

Name of Director	Melanie Wilson
Date of last notice	27 August 2018

Part 1 - Change of director's relevant interests in securities

In the case of a trust, this includes interests in the trust made available by the responsible entity of the trust

Note: In the case of a company, interests which come within paragraph (i) of the definition of "notifiable interest of a director" should be disclosed in this part.

Direct or indirect interest	Indirect
Nature of indirect interest (including registered holder) Note: Provide details of the circumstances giving rise to the relevant interest.	Mr Paul Robert Wilson + Mrs Melanie Jane Wilson <PR &MJ Wilson SF A/C>
Date of change	6 December 2019
No. of securities held prior to change	40,000 fully paid Ordinary Shares
Class	Fully paid Ordinary Shares
Number acquired	8,000 fully paid Ordinary Shares
Number disposed	Nil
Value/Consideration Note: If consideration is non-cash, provide details and estimated valuation	\$28,400
No. of securities held after change	48,000 fully paid Ordinary Shares

+ See chapter 19 for defined terms.

Appendix 3Y Change of Director's Interest Notice

Nature of change Example: on-market trade, off-market trade, exercise of options, issue of securities under dividend reinvestment plan, participation in buy-back	Participation in 1 for 5 non-renounceable pro rata entitlement offer (Retail Entitlement Offer), at \$3.55 per share.
---	---

Part 2 – Change of director's interests in contracts

Note: In the case of a company, interests which come within paragraph (ii) of the definition of "notifiable interest of a director" should be disclosed in this part.

Detail of contract	N/A
Nature of interest	N/A
Name of registered holder (if issued securities)	N/A
Date of change	N/A
No. and class of securities to which interest related prior to change Note: Details are only required for a contract in relation to which the interest has changed	N/A
Interest acquired	N/A
Interest disposed	N/A
Value/Consideration Note: If consideration is non-cash, provide details and an estimated valuation	N/A
Interest after change	N/A

Part 3 – ⁺Closed period

Were the interests in the securities or contracts detailed above traded during a ⁺closed period where prior written clearance was required?	No
If so, was prior written clearance provided to allow the trade to proceed during this period?	N/A
If prior written clearance was provided, on what date was this provided?	N/A

⁺ See chapter 19 for defined terms.

Appendix 3Y

Change of Director's Interest Notice

Information or documents not available now must be given to ASX as soon as available. Information and documents given to ASX become ASX's property and may be made public.

Introduced 30/09/01 Amended 01/01/11

Name of entity	EML PAYMENTS LIMITED
ABN	93 104 757 904

We (the entity) give ASX the following information under listing rule 3.19A.2 and as agent for the director for the purposes of section 205G of the Corporations Act.

Name of Director	Thomas Cregan
Date of last notice	12 December 2018

Part 1 - Change of director's relevant interests in securities

In the case of a trust, this includes interests in the trust made available by the responsible entity of the trust

Note: In the case of a company, interests which come within paragraph (i) of the definition of "notifiable interest of a director" should be disclosed in this part.

Direct or indirect interest	Direct and indirect
Nature of indirect interest (including registered holder) Note: Provide details of the circumstances giving rise to the relevant interest.	<ol style="list-style-type: none">1. Diana Barton Cregan (spouse)2. TACDBM Pty Ltd atf the Cregan Family Trust3. Tom Cregan and Associates Pty Ltd4. Cregan Holdings Pty Ltd <T & D Cregan Super A/C>
Date of change	6 December 2019

+ See chapter 19 for defined terms.

Appendix 3Y
Change of Director's Interest Notice

<p>No. of securities held prior to change</p>	<p>Total fully paid Ordinary Shares 16,474,723</p> <p><u>Direct shares:</u></p> <ul style="list-style-type: none"> • 5,276,009 fully paid Ordinary Shares <p><u>Indirect shares:</u></p> <ol style="list-style-type: none"> 1. 1,555,555 fully paid Ordinary Shares 2. 2,450,698 fully paid Ordinary Shares 3. 7,094,156 fully paid Ordinary Shares 4. 98,305 fully paid Ordinary Shares <p><u>Direct Options & Rights:</u></p> <ul style="list-style-type: none"> • 376,712 Unlisted Options • 391,566 Unlisted Rights
<p>Class</p>	<p>Ordinary Shares</p>
<p>Number acquired</p>	<p>1,461,223 fully paid Ordinary Shares</p> <p>On exercise of entitlements under non-renounceable pro rata retail entitlement offer announced on 11 November 2019 and closed on 29 November 2019 ("Retail Entitlement Offer").</p>
<p>Number disposed</p>	<p>N/A</p>
<p>Value/Consideration <small>Note: If consideration is non-cash, provide details and estimated valuation</small></p>	<p>\$5,187,341.65</p>
<p>No. of securities held after change</p>	<p>Total fully paid Ordinary Shares 17,935,946</p> <p><u>Direct shares:</u></p> <ul style="list-style-type: none"> • 6,088,787 fully paid Ordinary Shares <p><u>Indirect shares:</u></p> <ol style="list-style-type: none"> 1. 1,866,666 fully paid Ordinary Shares 2. 2,600,698 fully paid Ordinary Shares 3. 7,267,490 fully paid Ordinary Shares 4. 112,305 fully paid Ordinary Shares <p><u>Direct Options & Rights:</u></p> <ul style="list-style-type: none"> • 376,712 Unlisted Options • 391,566 Unlisted Rights
<p>Nature of change <small>Example: on-market trade, off-market trade, exercise of options, issue of securities under dividend reinvestment plan, participation in buy-back</small></p>	<p>Participation in 1 for 5 Retail Entitlement Offer at \$3.55 per share.</p>

+ See chapter 19 for defined terms.

Part 2 – Change of director's interests in contracts

Note: In the case of a company, interests which come within paragraph (ii) of the definition of "notifiable interest of a director" should be disclosed in this part.

Detail of contract	<p>Structured financing facility with UBS AG.</p> <p>The facility, which received prior Board approval, is not a margin loan. The Company does not permit entry into margin loans over Company shares by Directors or Senior Executives.</p>
Nature of interest	<p>Mr Cregan entered into the facility in the context of the Company's Retail Entitlement Offer, pursuant to which he acquired 1,461,223 fully paid Ordinary Shares in the Company at a cost of \$5,187,341.65.</p> <p>Under its terms, Mr Cregan is entitled to repay all or part of the facility at any time using funds from whatever source. Mr Cregan has economic exposure for repayment of the loan, and may at a future point in time sell shares to fund part or all of the loan repayment, assuming it is not re-financed.</p> <p>Mr Cregan can only sell shares in the Company in accordance with the Company's share trading policy, including with respect to approved trading windows, continuous disclosure obligations and Board approval.</p> <p>Mr Cregan does not intend to sell any part of his holding in the Company for at least the next 12 months.</p>
Name of registered holder (if issued securities)	Thomas Anthony Cregan

+ See chapter 19 for defined terms.

Appendix 3Y
Change of Director's Interest Notice

Date of change	<p>Mr Cregan exercised entitlements under the Retail Entitlement Offer on 27 November 2019 and 29 November 2019.</p> <p>The Retail Entitlement Offer closed on 29 November 2019.</p> <p>Ordinary Shares in the Company under the Retail Entitlement Offer were not issued until 6 December 2019 and commenced trading on the ASX on 9 December 2019.</p> <p>As set out above, Mr Cregan does not intend to sell any part of his holding in the Company for at least the next 12 months.</p>
<p>No. and class of securities to which interest related prior to change</p> <p><small>Note: Details are only required for a contract in relation to which the interest has changed</small></p>	<p>As detailed above:</p> <ul style="list-style-type: none"> • Direct & Indirect Ordinary Shares: 16,474,723 • Direct Unlisted Options: 376,712 • Direct Unlisted Rights: 391,566
Interest acquired	N/A
Interest disposed	N/A
<p>Value/Consideration</p> <p><small>Note: If consideration is non-cash, provide details and an estimated valuation</small></p>	N/A
Interest after change	<p>As detailed above:</p> <ul style="list-style-type: none"> • Direct & Indirect Ordinary Shares: 17,935,946 • Direct Unlisted Options: 376,712 • Direct Unlisted Rights: 391,566

Part 3 – ⁺Closed period

Were the interests in the securities or contracts detailed above traded during a ⁺closed period where prior written clearance was required?	No.
If so, was prior written clearance provided to allow the trade to proceed during this period?	
If prior written clearance was provided, on what date was this provided?	

⁺ See chapter 19 for defined terms.

Appendix 3Y

Change of Director's Interest Notice

Information or documents not available now must be given to ASX as soon as available. Information and documents given to ASX become ASX's property and may be made public.

Introduced 30/09/01 Amended 01/01/11

Name of entity	EML PAYMENTS LIMITED
ABN	93 104 757 904

We (the entity) give ASX the following information under listing rule 3.19A.2 and as agent for the director for the purposes of section 205G of the Corporations Act.

Name of Director	Peter Martin
Date of last notice	8 March 2019

Part 1 - Change of director's relevant interests in securities

In the case of a trust, this includes interests in the trust made available by the responsible entity of the trust

Note: In the case of a company, interests which come within paragraph (i) of the definition of "notifiable interest of a director" should be disclosed in this part.

Direct or indirect interest	Direct
Nature of indirect interest (including registered holder) Note: Provide details of the circumstances giving rise to the relevant interest.	BT Portfolio Services Limited (Martin Superannuation Fund A/C) Martin and Associates Pty Ltd atf Martin Superannuation Fund
Date of change	6 December 2019
No. of securities held prior to change	7,655,213 fully paid Ordinary Shares, as follows: <ul style="list-style-type: none"> • Direct: 318,893 • Indirect: 7,336,320
Class	Fully paid Ordinary Shares
Number acquired	63,779 Fully paid Ordinary Shares
Number disposed	Nil
Value/Consideration Note: If consideration is non-cash, provide details and estimated valuation	\$226,415.45

+ See chapter 19 for defined terms.

Appendix 3Y

Change of Director's Interest Notice

No. of securities held after change	7,718,992 fully paid Ordinary Shares, as follows: <ul style="list-style-type: none"> • Direct: 382,672 • Indirect: 7,336,320
Nature of change Example: on-market trade, off-market trade, exercise of options, issue of securities under dividend reinvestment plan, participation in buy-back	Participation in 1 for 5 non-renounceable pro rata retail entitlement offer (Retail Entitlement Offer), at \$3.55 per share

Part 2 – Change of director's interests in contracts

Note: In the case of a company, interests which come within paragraph (ii) of the definition of "notifiable interest of a director" should be disclosed in this part.

Detail of contract	Structured finance facility with UBS AG. The facility, which received prior Board approval, is not a margin loan. The Company does not permit entry into margin loans over Company shares by Directors or Senior Executives.
Nature of interest	Mr Martin entered into the facility in the context of the Company's Retail Entitlement Offer, pursuant to which he acquired 63,779 fully paid Ordinary Shares in the Company at a cost of \$226,415.45. Under its terms, Mr Martin is entitled to repay all or part of the facility at any time using funds from whatever source. Mr Martin has economic exposure for repayment of the loan and may refinance the loan or repay it within the next 12 months, including by selling some part of his holding in the Company to do so. Shares in the Company can only be sold in accordance with the Company's share trading policies, including with respect to approved trading windows, continuous disclosure obligations and Board approval.
Name of registered holder (if issued securities)	Peter Martin

+ See chapter 19 for defined terms.

Appendix 3Y
Change of Director's Interest Notice

Date of change	<p>Mr Martin exercised his entitlement under the Retail Entitlement Offer on 22 November 2019.</p> <p>The Retail Entitlement Offer closed on 29 November 2019.</p> <p>Ordinary Shares in the Company under the Retail Entitlement Offer were not issued until 6 December 2019.</p> <p>The Ordinary Shares issued under the Retail Entitlement Offer commenced trading on a normal settlement basis on 9 December 2019.</p>
No. and class of securities to which interest related prior to change <small>Note: Details are only required for a contract in relation to which the interest has changed</small>	<p>As detailed above, 7,655,213 fully paid Ordinary Shares, as follows:</p> <ul style="list-style-type: none"> • Direct: 318,893 • Indirect: 7,336,320
Interest acquired	N/A
Interest disposed	N/A
Value/Consideration <small>Note: If consideration is non-cash, provide details and an estimated valuation</small>	N/A
Interest after change	<p>As detailed above, 7,718,992 fully paid Ordinary Shares, as follows:</p> <ul style="list-style-type: none"> • Direct: 382,672 • Indirect: 7,336,320

Part 3 – ⁺Closed period

Were the interests in the securities or contracts detailed above traded during a ⁺closed period where prior written clearance was required?	No.
If so, was prior written clearance provided to allow the trade to proceed during this period?	
If prior written clearance was provided, on what date was this provided?	

⁺ See chapter 19 for defined terms.