

Form 604
Corporations Act 2001
Section 671B

Notice of change of interests of substantial holder

To Company Name/Scheme Pepper Money Limited (PPM)

ACN/ARSN 094 317 665

1. Details of substantial holder (1)

Name Pepper Group ANZ Holdco Limited, Pepper Global Midco Limited, Pepper Global Topco Limited and each of the entities listed in Annexure "B" (each a **Pepper Affiliate** and together the **Pepper Affiliates**)

Red Hot Singapore I Pte. Ltd., PCOP II Investors B Designated Activity Company and PCOP II Investors B (EURO) 2018 Designated Activity Company (each a **KKR Investor** and together the **KKR Investors**)

Each of the entities listed in Annexure "A" (each a **KKR Affiliate** and together the **KKR Affiliates**)

Floralpina Pty Limited (ACN 631 535 594)

Rose Capital Pty Limited (ACN 154 753 054) and Seumas Dawes

ACN/ARSN (if applicable)

There was a change in the interests of the substantial holder on 27/05/2021

The previous notice was given to the company on 25/05/2021

The previous notice was dated 25/05/2021

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	251,929,460	100%	270,934,105	61.60%

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
27/05/2021	Pepper Group ANZ Holdco Limited (ANZ Holdco)	Subscription for shares in PPM by ANZ Holdco as consideration for repayment of the Shareholder Loan as described in Section 9.5.2 of the Prospectus lodged by PPM with ASIC on and dated 7 May 2021 (Prospectus).	\$2.89 per ordinary share.	14,380,391 ordinary shares	14,380,391
27/05/2021	ANZ Holdco	PPM acquired a power of disposal over shares which it issued to certain members of PPM management (or their nominees) (Management Shareholders) under the Management Offer (as described in Section 7.7 of the Prospectus). This power of disposal was acquired under the voluntary escrow deeds entered between PPM and the Management Shareholders, which gives rise to a relevant interest under section 608(1)(c) of the <i>Corporations Act 2001</i> (Cth) (Corporations Act). Copies of the escrow deeds are attached to the Form 604 lodged by PPM on 27 May 2021. ANZ Holdco has a deemed relevant interest in these shares pursuant to section 608(3) of the Corporations Act. However, ANZ Holdco has no right to acquire these shares or to exercise, or control the exercise of, a right to vote attached to these shares.	N/A	4,624,254 ordinary shares	4,624,254

27/05/2021	Pepper Global Midco Limited, Pepper Global Topco Limited, each Pepper Affiliate, each KKR Investor, each KKR Affiliate, Floralpina Pty Limited, Rose Capital Pty Limited and Seumas Dawes	Relevant interest under section 608(3) of the Corporations Act, being a relevant interest in the securities in which ANZ Holdco has a relevant interest.	N/A	19,004,645 ordinary shares	19,004,645
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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
ANZ Holdco	ANZ Holdco	ANZ Holdco	Relevant interest under section 608(1) of the Corporations Act as the registered holder of the securities.	266,309,851 ordinary shares	266,309,851
Pepper Global Midco Limited, Pepper Global Topco Limited, each Pepper Affiliate, each KKR Investor, each KKR Affiliate, Floralpina Pty Limited, Rose Capital Pty Limited and Seumas Dawes	ANZ Holdco	ANZ Holdco	Relevant interest under section 608(3) of the Corporations Act, being a relevant interest in the securities in which ANZ Holdco has a relevant interest. The KKR Investors also have a relevant interest under section 608(1)(c) of the Corporations Act pursuant to the shareholders deed dated 29 March 2021 relating to Pepper Global Topco Limited (Shareholders Deed), a copy of which was attached to the Form 603 lodged by ANZ Holdco and on behalf of the KKR Investors on 25 May 2021.	266,309,851 ordinary shares	266,309,851
ANZ Holdco	Management Shareholders	Management Shareholders	Relevant interest under section 608(3) of the Corporations Act, being a relevant interest in the securities in which Pepper Group ANZ Holdco Limited has a relevant interest. However, ANZ Holdco has no right to acquire these shares or to exercise, or control the exercise of, a right to vote attached to these shares.	4,624,645 ordinary shares	4,624,645
Pepper Global Midco Limited, Pepper Global Topco Limited, each Pepper Affiliate, each KKR Investor, each KKR Affiliate, Floralpina Pty Limited, Rose Capital Pty Limited and Seumas Dawes	Management Shareholders	Management Shareholders	Relevant interest under section 608(3) of the Corporations Act, being a relevant interest in the securities in which ANZ Holdco has a relevant interest. The KKR Investors also have a relevant interest under section 608(1)(c) of the Corporations Act pursuant to the Shareholders Deed.	4,624,645 ordinary shares	4,624,645

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
N/A	N/A

6. Addresses

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

Name	Address
Pepper Group ANZ Holdco Limited	4th Floor, Reading Bridge House, George Street, Reading, Berkshire, United Kingdom, RG1 8LS
Pepper Global Midco Limited and Pepper Global Topco Limited	22 Grenville Street, St Helier, Jersey, JE4 8PX
The Pepper Affiliates	See Annexure B
Red Hot Singapore I Pte. Ltd.	10 Changi Business Park Central 2, #05-01 Hansapoint@CBP, Singapore (486030)
PCOP II Investors B Designated Activity Company and PCOP II Investors B (EURO) 2018 Designated Activity	PO Box 309, Uglan House Grand Cayman KY1-1104 Cayman Islands
The KKR Affiliates	See Annexure A
Floralpina Pty Limited, Rose Capital Pty Limited and Seumas Dawes	Suite 01, Level 32, 1 Farrer Place, Sydney NSW 2000

Signature

print name Simon Hotchkin

capacity Authorised Signatory

sign here



date 27/05/2021


DIRECTIONS

- (1) If there are a number of substantial holders with similar or related relevant interests (eg. a corporation and its related corporations, or the manager and trustee of an equity trust), the names could be included in an annexure to the form. If the relevant interests of a group of persons are essentially similar, they may be referred to throughout the form as a specifically named group if the membership of each group, with the names and addresses of members is clearly set out in paragraph 6 of the form.
- (2) See the definition of "associate" in section 9 of the Corporations Act 2001.
- (3) See the definition of "relevant interest" in sections 608 and 671B(7) of the Corporations Act 2001.
- (4) The voting shares of a company constitute one class unless divided into separate classes.
- (5) The person's votes divided by the total votes in the body corporate or scheme multiplied by 100.
- (6) Include details of:
 - (a) any relevant agreement or other circumstances because of which the change in relevant interest occurred. If subsection 671B(4) applies, a copy of any document setting out the terms of any relevant agreement, and a statement by the person giving full and accurate details of any contract, scheme or arrangement, must accompany this form, together with a written statement certifying this contract, scheme or arrangement; and
 - (b) any qualification of the power of a person to exercise, control the exercise of, or influence the exercise of, the voting powers or disposal of the securities to which the relevant interest relates (indicating clearly the particular securities to which the qualification applies).See the definition of "relevant agreement" in section 9 of the Corporations Act 2001.
- (7) Details of the consideration must include any and all benefits, money and other, that any person from whom a relevant interest was acquired has, or may, become entitled to receive in relation to that acquisition. Details must be included even if the benefit is conditional on the happening or not of a contingency. Details must be included on any benefit paid on behalf of the substantial holder or its associate in relation to the acquisitions, even if they are not paid directly to the person from whom the relevant interest was acquired.
- (8) If the substantial holder is unable to determine the identity of the person (eg. if the relevant interest arises because of an option) write "unknown".
- (9) Give details, if appropriate, of the present association and any change in that association since the last substantial holding notice.

Annexure A

This is Annexure "A" of 1 page referred to in Form 604, "Notice of change of interests of substantial holder".

Company name: Pepper Money Limited
ACN: 094 317 665

Signature: 
Name: Simon Hutchkin
Capacity: Authorised Signatory
Date: 27 May 2021

Name and ACN/ARSN (if applicable)	Nature of relevant interest	Address
Spruce Investors II (Singapore) Pte. Ltd.	Relevant interest under section 608(3) of the Corporations Act, being a relevant interest in the securities in which Pepper Group ANZ Holdco Limited has a relevant interest.	10 Changi Business Park Central 2, #05-01, Hansapoint@CBP, 486030, Singapore
Spruce Investors II Limited Partnership	Relevant interest under section 608(3) of the Corporations Act, being a relevant interest in the securities in which Pepper Group ANZ Holdco Limited has a relevant interest.	PO Box 309, Ugland House, Grand Cayman, KY1-1104, Cayman Islands
Spruce Holdings II Limited Partnership	Relevant interest under section 608(3) of the Corporations Act, being a relevant interest in the securities in which Pepper Group ANZ Holdco Limited has a relevant interest.	PO Box 309, Ugland House, Grand Cayman, KY1-1104, Cayman Islands
KKR Special Situations Fund II Limited	Relevant interest under section 608(3) of the Corporations Act, being a relevant interest in the securities in which Pepper Group ANZ Holdco Limited has a relevant interest.	PO Box 309, Ugland House, Grand Cayman, KY1-1104, Cayman Islands
KKR Special Situations (EEA) Fund II L.P.	Relevant interest under section 608(3) of the Corporations Act, being a relevant interest in the securities in which Pepper Group ANZ Holdco Limited has a relevant interest.	Stirling Square 7 Carlton Gardens, London, SW1Y 5AD, England
KKR Associates Special Situations (EEA) II Limited	Relevant interest under section 608(3) of the Corporations Act, being a relevant interest in the securities in which Pepper Group ANZ Holdco Limited has a relevant interest.	PO Box 309, Ugland House, Grand Cayman, KY1-1104, Cayman Islands
KKR Associates Special Situations (Offshore) II L.P.	Relevant interest under section 608(3) of the Corporations Act, being a relevant interest in the securities in which Pepper Group ANZ Holdco Limited has a relevant interest.	PO Box 309, Ugland House, Grand Cayman, KY1-1104, Cayman Islands
KKR Special Situations (Domestic) Fund II L.P.	Relevant interest under section 608(3) of the Corporations Act, being a relevant interest in the securities in which Pepper Group ANZ Holdco Limited has a relevant interest.	PO Box 309, Ugland House, Grand Cayman, KY1-1104, Cayman Islands
KKR Associates Special Situations (Domestic) II L.P.	Relevant interest under section 608(3) of the Corporations Act, being a relevant interest in the securities in which Pepper Group ANZ Holdco Limited has a relevant interest.	PO Box 309, Ugland House, Grand Cayman, KY1-1104, Cayman Islands
KKR Special Situations (Domestic) II Limited	Relevant interest under section 608(3) of the Corporations Act, being a relevant interest in the securities in which Pepper Group ANZ Holdco Limited has a relevant interest.	PO Box 309, Ugland House, Grand Cayman, KY1-1104, Cayman Islands
KKR Special Situations (Offshore) II Limited	Relevant interest under section 608(3) of the Corporations Act, being a relevant interest in the securities in which Pepper Group ANZ Holdco Limited has a relevant interest.	PO Box 309, Ugland House, Grand Cayman, KY1-1104, Cayman Islands
KKR Financial Holdings LLC	Relevant interest under section 608(3) of the Corporations Act, being a relevant interest in the securities in which Pepper Group ANZ Holdco Limited has a relevant interest.	Suite 302, 4001 Kennett Pike, Wilmington, New Castle County, DE, 19807
PCOP II Intermediate B Sarl	Relevant interest under section 608(3) of the Corporations Act, being a relevant interest in the securities in which Pepper Group ANZ Holdco Limited has a relevant interest.	2, rue Edward Steichen, L-2540, Luxembourg
PCOP II Topco Intermediate B L.P.	Relevant interest under section 608(3) of the Corporations Act, being a relevant interest in the securities in which Pepper Group ANZ Holdco Limited has a relevant interest.	PO Box 309, Ugland House, Grand Cayman, KY1-1104, Cayman Islands
KKR Private Credit Opportunities Partners II L.P.	Relevant interest under section 608(3) of the Corporations Act, being a relevant interest in the securities in which Pepper Group ANZ Holdco Limited has a relevant interest.	Suite 302, 4001 Kennett Pike, Wilmington, New Castle County, DE, 19807
PCOP II Holdings B Limited Partnership	Relevant interest under section 608(3) of the Corporations Act, being a relevant interest in the securities in which Pepper Group ANZ Holdco Limited has a relevant interest.	PO Box 309, Ugland House, Grand Cayman, KY1-1104, Cayman Islands
PCOP II Limited	Relevant interest under section 608(3) of the Corporations Act, being a relevant interest in the securities in which Pepper Group ANZ Holdco Limited has a relevant interest.	PO Box 309, Ugland House, Grand Cayman, KY1-1104, Cayman Islands
KKR Private Credit Opportunities Partners II (EEA) L.P.	Relevant interest under section 608(3) of the Corporations Act, being a relevant interest in the securities in which Pepper Group ANZ Holdco Limited has a relevant interest.	Stirling Square 7 Carlton Gardens, London, SW1Y 5AD, England
KKR PCOP II (EEA) Limited	Relevant interest under section 608(3) of the Corporations Act, being a relevant interest in the securities in which Pepper Group ANZ Holdco Limited has a relevant interest.	PO Box 309, Ugland House, Grand Cayman, KY1-1104, Cayman Islands
KKR PCOP II (EEA) LLC	Relevant interest under section 608(3) of the Corporations Act, being a relevant interest in the securities in which Pepper Group ANZ Holdco Limited has a relevant interest.	Suite 302, 4001 Kennett Pike, Wilmington, New Castle County, DE, 19807
KKR Associates PCOP II (Offshore) L.P.	Relevant interest under section 608(3) of the Corporations Act, being a relevant interest in the securities in which Pepper Group ANZ Holdco Limited has a relevant interest.	PO Box 309, Ugland House, Grand Cayman, KY1-1104, Cayman Islands
KKR PCOP II (Offshore) Limited	Relevant interest under section 608(3) of the Corporations Act, being a relevant interest in the securities in which Pepper Group ANZ Holdco Limited has a relevant interest.	PO Box 309, Ugland House, Grand Cayman, KY1-1104, Cayman Islands
KKR Group Partnership L.P.	Relevant interest under section 608(3) of the Corporations Act, being a relevant interest in the securities in which Pepper Group ANZ Holdco Limited has a relevant interest.	PO Box 309, Ugland House, Grand Cayman, KY1-1104, Cayman Islands
KKR Group Holdings Corp.	Relevant interest under section 608(3) of the Corporations Act, being a relevant interest in the securities in which Pepper Group ANZ Holdco Limited has a relevant interest.	Suite 302, 4001 Kennett Pike, Wilmington, New Castle County, DE, 19807
KKR & Co. Inc.	Relevant interest under section 608(3) of the Corporations Act, being a relevant interest in the securities in which Pepper Group ANZ Holdco Limited has a relevant interest.	Suite 302, 4001 Kennett Pike, Wilmington, New Castle County, DE, 19807

Annexure B

This is Annexure "B" of 2 pages referred to in Form 604, "Notice of change of interests of substantial holder".

Company name: Pepper Money Limited

ACN: 094 317 665

Signature: 
 Name: Simon Hotchkin
 Capacity: Authorised Signatory
 Date: 27 May 2021

Name and ACN/ARSN (if applicable)	Address	Place of incorporation
Pepper Group UK Lending Holdco Limited	22 Grenville Street, St Helier, Jersey, JE4 8PX	Jersey
Pepper Global EU Lending Holdco Limited	22 Grenville Street, St Helier, Jersey, JE4 8PX	Jersey
Pepper Global Treasury SLP	22 Grenville Street, St Helier, Jersey, JE4 8PX	Jersey
Pepper Global Korea Holdco Limited	4th Floor Reading Bridge House, George Street, Reading, Berkshire, United Kingdom, RG1 8LS	United Kingdom
Pepper Global Asian Holdco Ltd	4th Floor Reading Bridge House, George Street, Reading, Berkshire, United Kingdom, RG1 8LS	United Kingdom
Pepper Global EU Holdco Limited	4th Floor Reading Bridge House, George Street, Reading, Berkshire, United Kingdom, RG1 8LS	United Kingdom
Pepper European Servicing Limited	4th Floor Reading Bridge House, George Street, Reading, Berkshire, United Kingdom, RG1 8LS	United Kingdom
Pepper Europe Investments UK Ltd	4th Floor Reading Bridge House, George Street, Reading, Berkshire, United Kingdom, RG1 8LS	United Kingdom
Pepper Europe (UK) Limited	4th Floor Reading Bridge House, George Street, Reading, Berkshire, United Kingdom, RG1 8LS	United Kingdom
Pepper Italian Investments Limited	4th Floor Reading Bridge House, George Street, Reading, Berkshire, United Kingdom, RG1 8LS	United Kingdom
Pepper Portuguese Holdings Limited	4th Floor Reading Bridge House, George Street, Reading, Berkshire, United Kingdom, RG1 8LS	United Kingdom
Pepper Spanish Holdings Limited	4th Floor Reading Bridge House, George Street, Reading, Berkshire, United Kingdom, RG1 8LS	United Kingdom
Pepper Indonesia Holdings Limited	4th Floor Reading Bridge House, George Street, Reading, Berkshire, United Kingdom, RG1 8LS	United Kingdom
Pepper Money Group Limited	4th Floor Reading Bridge House, George Street, Reading, Berkshire, United Kingdom, RG1 8LS	United Kingdom
Pepper Money Limited (11279253)	4th Floor Reading Bridge House, George Street, Reading, Berkshire, United Kingdom, RG1 8LS	United Kingdom
Pepper (UK) Limited	4th Floor Reading Bridge House, George Street, Reading, Berkshire, United Kingdom, RG1 8LS	United Kingdom
Pepper Cyprus Holdings Limited	4th Floor Reading Bridge House, George Street, Reading, Berkshire, United Kingdom, RG1 8LS	United Kingdom
Pepper Money (PMB) Limited	4th Floor Reading Bridge House, George Street, Reading, Berkshire, United Kingdom, RG1 8LS	United Kingdom
Optimum Credit Limited	4th Floor Reading Bridge House, George Street, Reading, Berkshire, United Kingdom, RG1 8LS	United Kingdom
Oakwood Global Finance LLP	4th Floor Reading Bridge House, George Street, Reading, Berkshire, United Kingdom, RG1 8LS	United Kingdom
Red Hot Australia Holdco Pty Limited (ACN 620 321 351)	Level 28, 177 Pacific Highway, North Sydney, NSW 2060	Australia
Red Hot Australia Bidco Pty Limited (ACN 620 321 600)	Level 28, 177 Pacific Highway, North Sydney, NSW 2060	Australia
Pepper Australia Investments Pty Ltd (ACN 149 167 359)	Level 28, 177 Pacific Highway, North Sydney, NSW 2060	Australia
Pepper Asset Management Pty Ltd (ACN 150 051 031)	Level 28, 177 Pacific Highway, North Sydney, NSW 2060	Australia
Pepper Group Assets (Australia) Pty Limited (ACN 630 648 547)	Level 28, 177 Pacific Highway, North Sydney, NSW 2060	Australia
Pepper Group Services (Australia) Pty Limited (ACN 630 647 031)	Level 28, 177 Pacific Highway, North Sydney, NSW 2060	Australia
Pepper Property (WA) Pty Limited (ACN 003 905 002)	Level 28, 177 Pacific Highway, North Sydney, NSW 2060	Australia
Pepper Finance (H62) Limited	c/-Level 28, 177 Pacific Highway, North Sydney, NSW 2060	Ireland
Pepper Ireland Finance Holdings Limited	c/-Level 28, 177 Pacific Highway, North Sydney, NSW 2060	Ireland
Pepper Finance Corporation (Ireland) DAC	c/-Level 28, 177 Pacific Highway, North Sydney, NSW 2060	Ireland
Pepper Finance (H73) Limited	c/-Level 28, 177 Pacific Highway, North Sydney, NSW 2060	Ireland
Pepper Group (Hong Kong) Limited	c/-Level 28, 177 Pacific Highway, North Sydney, NSW 2060	Hong Kong
JAMC Management (Hong Kong) Company Limited	c/-Level 28, 177 Pacific Highway, North Sydney, NSW 2060	Hong Kong
Pepper Global Assets (Singapore) Pte. Ltd.	c/-Level 28, 177 Pacific Highway, North Sydney, NSW 2060	Singapore
Pepper Global (Singapore) Pte Limited	c/-Level 28, 177 Pacific Highway, North Sydney, NSW 2060	Singapore
Pepper Group (Hong Kong) Limited Singapore branch	c/-Level 28, 177 Pacific Highway, North Sydney, NSW 2060	Singapore
Pepper China Asset Management Co. Ltd	c/-Level 28, 177 Pacific Highway, North Sydney, NSW 2060	China
Pepper Asset Services SL	c/-Level 28, 177 Pacific Highway, North Sydney, NSW 2060	Spain
Pepper Finance Corporation SL	c/-Level 28, 177 Pacific Highway, North Sydney, NSW 2060	Spain
Pepper International Business Development SL	c/-Level 28, 177 Pacific Highway, North Sydney, NSW 2060	Spain
Pepper Spanish Servicing SLU	c/-Level 28, 177 Pacific Highway, North Sydney, NSW 2060	Spain
Pepper Colombia SAS	c/-Level 28, 177 Pacific Highway, North Sydney, NSW 2060	Columbia
Dental Consumer Finance Services SAS	c/-Level 28, 177 Pacific Highway, North Sydney, NSW 2060	Columbia
Pepper India Resolution Private Ltd	c/-Level 28, 177 Pacific Highway, North Sydney, NSW 2060	India
Pepper India Advisors Private Ltd	c/-Level 28, 177 Pacific Highway, North Sydney, NSW 2060	India

Millennium Holdings K.K.	c/-Level 28, 177 Pacific Highway, North Sydney, NSW 2060	Japan
Millennium Corporation K.K.	c/-Level 28, 177 Pacific Highway, North Sydney, NSW 2060	Japan
Millennium Asset Consulting K.K.	c/-Level 28, 177 Pacific Highway, North Sydney, NSW 2060	Japan
Millennium Capital Management K.K.	c/-Level 28, 177 Pacific Highway, North Sydney, NSW 2060	Japan
K.K. Tokyo Kigyō Saisei	c/-Level 28, 177 Pacific Highway, North Sydney, NSW 2060	Japan
Pepper Japan GK	c/-Level 28, 177 Pacific Highway, North Sydney, NSW 2060	Japan
G.K. Parrot Capital	c/-Level 28, 177 Pacific Highway, North Sydney, NSW 2060	Japan
G.K. MC Asset 7	c/-Level 28, 177 Pacific Highway, North Sydney, NSW 2060	Japan
G.K. MC Capital 7	c/-Level 28, 177 Pacific Highway, North Sydney, NSW 2060	Japan
G.K. MC Capital 8	c/-Level 28, 177 Pacific Highway, North Sydney, NSW 2060	Japan
G.K. Swan Capital	c/-Level 28, 177 Pacific Highway, North Sydney, NSW 2060	Japan
G.K. Egret Capital	c/-Level 28, 177 Pacific Highway, North Sydney, NSW 2060	Japan
G.K. Kingfisher Capital	c/-Level 28, 177 Pacific Highway, North Sydney, NSW 2060	Japan
G.K. MC Capital 9	c/-Level 28, 177 Pacific Highway, North Sydney, NSW 2060	Japan
G.K. MC Asset 10	c/-Level 28, 177 Pacific Highway, North Sydney, NSW 2060	Japan
Pepper Savings Bank Co. Ltd	c/-Level 28, 177 Pacific Highway, North Sydney, NSW 2060	South Korea
Pepper Korea Holdings Co. Ltd	c/-Level 28, 177 Pacific Highway, North Sydney, NSW 2060	South Korea
W Solution Co. Ltd	c/-Level 28, 177 Pacific Highway, North Sydney, NSW 2060	South Korea
Pepper Cyprus Limited	c/-Level 28, 177 Pacific Highway, North Sydney, NSW 2060	Cyprus
Pepper Greece SA	c/-Level 28, 177 Pacific Highway, North Sydney, NSW 2060	Greece
Pepper Hellas SA	c/-Level 28, 177 Pacific Highway, North Sydney, NSW 2060	Greece
Pepper Chipotle Investments Pty Limited (ACN 606 177 020)	Level 27, 177 Pacific Highway, North Sydney, NSW 2060	Australia
Pepper Chipotle Investments No. 2 Pty Limited (ACN 610 974 331)	Level 27, 177 Pacific Highway, North Sydney, NSW 2060	Australia
Pepper Chipotle Investments No. 3 Pty Ltd (ACN 630 052 238)	Level 27, 177 Pacific Highway, North Sydney, NSW 2060	Australia
Pepper Chipotle Investments No. 4 Pty Limited (ACN 638 492 412)	Level 27, 177 Pacific Highway, North Sydney, NSW 2060	Australia
Pepper Jalapeno Investments Pty Limited (ACN 606 177 799)	Level 27, 177 Pacific Highway, North Sydney, NSW 2060	Australia
Pepper Jalapeno Investments No. 2 Pty Limited (ACN 610 974 573)	Level 27, 177 Pacific Highway, North Sydney, NSW 2060	Australia
Pepper Asset Finance Pty Ltd (ACN 165 183 317)	Level 27, 177 Pacific Highway, North Sydney, NSW 2060	Australia
Habanero Asset Finance Pty Limited (ACN 166 287 967)	Level 27, 177 Pacific Highway, North Sydney, NSW 2060	Australia
PEPL Holdings Pty Ltd (ACN 160 430 179)	Level 27, 177 Pacific Highway, North Sydney, NSW 2060	Australia
Pepper ES Holdings Pty Limited (ACN 165 459 325)	Level 27, 177 Pacific Highway, North Sydney, NSW 2060	Australia
Pepper Europe Holdings Pty Ltd (ACN 160 125 646)	Level 27, 177 Pacific Highway, North Sydney, NSW 2060	Australia
PSB Investment Holdings Pty Limited (ACN 164 144 969)	Level 27, 177 Pacific Highway, North Sydney, NSW 2060	Australia
Pepper Capital Corporation Limited (ACN 106 677 301)	Level 27, 177 Pacific Highway, North Sydney, NSW 2060	Australia
Pepper Homeloans Pty Limited (ACN 092 110 079)	Level 27, 177 Pacific Highway, North Sydney, NSW 2060	Australia
Pepper Finance Corporation Limited (ACN 094 317 647)	Level 27, 177 Pacific Highway, North Sydney, NSW 2060	Australia
Well Nigh Capital No. 1 Pty Ltd (ACN 163 549 380)	Level 27, 177 Pacific Highway, North Sydney, NSW 2060	Australia
Pepper SW1 Pty Limited (ACN 149 166 683)	Level 27, 177 Pacific Highway, North Sydney, NSW 2060	Australia
Pepper New Zealand Limited (3416551)	Oxford Edge Limited, 3a / 335 Lincoln Road, Addington, Christchurch, 8024, New Zealand	New Zealand
Pepper New Zealand (Beneficiary) Limited (3416673)	Oxford Edge Limited, 3a / 335 Lincoln Road, Addington, Christchurch, 8024, New Zealand	New Zealand
Pepper New Zealand (Settlor) Limited (3416791)	Oxford Edge Limited, 3a / 335 Lincoln Road, Addington, Christchurch, 8024, New Zealand	New Zealand
PSO (Manila) Limited (10689921)	4th Floor Reading Bridge House, George Street, Reading, Berkshire, United Kingdom, RG1 8LS	United Kingdom
Philippines Branch (FS201727148)	Level 25 Uptown Plaza, Bonifacio Global City, Taguig City, Philippines	Philippines