

Form 603Corporations Act 2001
Section 671B**Notice of initial substantial holder**To Company Name/Scheme Pepper Money LtdACN/ARSN 094 317 665**1. Details of substantial holder (1)**Name AustralianSuper Pty LtdACN/ARSN (if applicable) 006 457 987The holder became a substantial holder on 27 / 05 / 2021**2. Details of 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 on the date the substantial holder became a substantial holder are as follows:

Class of securities (4)	Number of securities	Person's votes (5)	Voting power (6)
ORDINARY	29,252,523	29,252,523	6.66%

3. Details of relevant interests

The nature of the relevant interest the substantial holder or an associate had in the following voting securities on the date the substantial holder became a substantial holder are as follows:

Holder of relevant interest	Nature of relevant interest (7)	Class and number of securities
AustralianSuper Pty Ltd	SHAREHOLDER	ORD 29,252,523

4. Details of present registered holders

The persons registered as holders of the securities referred to in paragraph 3 above are as follows:

Holder of relevant interest	Registered holder of securities	Person entitled to be registered as holder (8)	Class and number of securities
AustralianSuper Pty Ltd.	JPMorgan Nominees Australia Ltd.	JPMorgan Nominees Australia Ltd.	ORD 29,252,523

5. Consideration

The consideration paid for each relevant interest referred to in paragraph 3 above, and acquired in the four months prior to the day that the substantial holder became a substantial holder is as follows:

Holder of relevant interest	Date of acquisition	Consideration (9)		Class and number of securities
		Cash	Non-cash	
See Attached Schedule				

Security Name	Security Code	Trade Description	Trade Date	Settlement Date	Units	Price
PEPPER MONEY LTD/AU	BMBPP68	OS-PUR	25/05/2021	31/05/2021	1,073,089	2.62
PEPPER MONEY LTD/AU	BMBPP68	OS-PUR	27/05/2021	31/05/2021	340,758	2.43
PEPPER MONEY LTD/AU	BMBPP68	OS-PUR	26/05/2021	31/05/2021	109,493	2.55
PEPPER MONEY LTD/AU	BMBPP68	OS-PUR	26/05/2021	31/05/2021	286,437	2.55
PEPPER MONEY LTD/AU	BMBPP68	OS-PUR	25/05/2021	31/05/2021	991,189	2.63
PEPPER MONEY LTD/AU	BMBPP68	OS-PUR	26/05/2021	31/05/2021	500,000	2.55
PEPPER MONEY LTD/AU	BMBPP68	CONVER	27/05/2021	27/05/2021	25,951,557	0.00
