

Form 604

Corporations Act 2001

Section 671B

Notice of change of interests of substantial holder

Company Name/Scheme Pepper Money Ltd

ACN/ARSN 094 317 665

1. Details of Substantial Holder (1)

Name AustralianSuper Pty Ltd

ACN/ARSN (if applicable) 006 457 987

There was a change in the interests of the substantial holder on 02 / 07 / 2021

The previous notice was given to the company on 01 / 06 / 2021

The previous notice was dated 01 / 06 / 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	29,252,523	6.66%	34,630,247	7.88%

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	Nature of change (6)	Consideration given in relation to change (7)	Class and number of securities affected	Person's votes affected
REFER ATTACHED					

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
AustralianSuper Pty Ltd	JPMorgan Nominees Australia Ltd	JPMorgan Nominees Australia Ltd	Shareholder	ORD 34,630,247	34,630,247

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	

6. Addresses

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

Name	Address
AustralianSuper Pty Ltd	Level 30, 130 Lonsdale Street Melbourne VIC 3000

Signature

print name Janine Cooper capacity Compliance Senior Manager

sign here _____ date 07/07/2021

Security Name	Security Code	Trade Description	Trade Date	Settlement Date	Units	Price
PEPPER MONEY	BMBPP68	OS-PUR	28/05/2021	1/06/2021	415941	2.40
PEPPER MONEY	BMBPP68	OS-PUR	28/05/2021	1/06/2021	125000	2.41
PEPPER MONEY	BMBPP68	OS-PUR	28/05/2021	1/06/2021	802540	2.42
PEPPER MONEY	BMBPP68	OS-PUR	31/05/2021	2/06/2021	479941	2.40
PEPPER MONEY	BMBPP68	OS-PUR	1/06/2021	3/06/2021	123769	2.42
PEPPER MONEY	BMBPP68	OS-PUR	2/06/2021	4/06/2021	3257	2.55
PEPPER MONEY	BMBPP68	OS-PUR	2/06/2021	4/06/2021	54553	2.63
PEPPER MONEY	BMBPP68	OS-PUR	3/06/2021	7/06/2021	615283	2.63
PEPPER MONEY	BMBPP68	OS-PUR	3/06/2021	7/06/2021	500000	2.63
PEPPER MONEY	BMBPP68	OS-PUR	7/06/2021	9/06/2021	1087	2.64
PEPPER MONEY	BMBPP68	OS-PUR	8/06/2021	10/06/2021	2939	2.65
PEPPER MONEY	BMBPP68	OS-PUR	8/06/2021	10/06/2021	250318	2.67
PEPPER MONEY	BMBPP68	OS-PUR	10/06/2021	15/06/2021	274383	2.66
PEPPER MONEY	BMBPP68	OS-PUR	11/06/2021	16/06/2021	142786	2.57
PEPPER MONEY	BMBPP68	OS-PUR	11/06/2021	16/06/2021	305496	2.58
PEPPER MONEY	BMBPP68	OS-PUR	15/06/2021	17/06/2021	159000	2.60
PEPPER MONEY	BMBPP68	OS-PUR	15/06/2021	17/06/2021	10585	2.56
PEPPER MONEY	BMBPP68	OS-PUR	16/06/2021	18/06/2021	55084	2.55
PEPPER MONEY	BMBPP68	OS-PUR	17/06/2021	21/06/2021	46179	2.60
PEPPER MONEY	BMBPP68	OS-PUR	17/06/2021	21/06/2021	7511	2.63
PEPPER MONEY	BMBPP68	OS-PUR	29/06/2021	1/07/2021	2072	2.56
PEPPER MONEY	BMBPP68	OS-PUR	2/07/2021	6/07/2021	1000000	2.56