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 L	td	
ACN/ARSN (if applicable) 006 457 987			
There was a change in the interests of the substantial holder on		/ 07 / 2021	
The previous notice was given to the company on		/ 07 / 2021	
The previous notice was dated		/ 07 / 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	34,630,247	7.88%	40,630,247	9.24%

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	JPMorgan	JPMorgan	Shareholder	ORD	40,630,247
Pty Ltd	Nominees	Nominees		40,630,247	
	Australia Ltd	Australia Ltd			

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	
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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	09/07/2021

Security NameSecurity CodeTrade DescriptionTrade DateSettlement DateUnitsPricePEPPER MONEYBMBPP68OS-PUR6/07/20218/07/202160000002.58