

# 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

<b>Name of entity</b>	<b>EML PAYMENTS LIMITED</b>
<b>ABN</b>	<b>93 104 757 904</b>

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.

<b>Name of Director</b>	Thomas Cregan
<b>Date of last notice</b>	01 April 2021

### 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.

<b>Direct or indirect interest</b>	Direct and Indirect
<b>Nature of indirect interest (including registered holder)</b> Note: Provide details of the circumstances giving rise to the relevant interest.	<ol style="list-style-type: none"><li>1. Diana Barton Cregan (spouse)</li><li>2. TACDBM Pty Ltd atf the Cregan Family Trust</li><li>3. Tom Cregan and Associates Pty Ltd</li><li>4. Cregan Holdings Pty Ltd &lt;T&amp;D Cregan Super A/C&gt;</li></ol>
<b>Date of change</b>	<ol style="list-style-type: none"><li>a) 19 July 2021</li><li>b) 20 July 2021</li></ol>

+ See chapter 19 for defined terms.

**Appendix 3Y**  
**Change of Director's Interest Notice**

<p><b>No. of securities held prior to change</b></p>	<p><b>Total fully paid ordinary shares</b>  <b>15,270,257</b></p> <p><u>Direct shares:</u></p> <ul style="list-style-type: none"> <li>• 3,423,098 fully paid ordinary shares</li> </ul> <p><u>Indirect shares:</u></p> <ol style="list-style-type: none"> <li>1. 1,866,666 fully paid ordinary shares</li> <li>2. 2,600,698 fully paid ordinary shares</li> <li>3. 7,267,490 fully paid ordinary shares</li> <li>4. 112,305 fully paid ordinary shares</li> </ol> <p><u>Direct Options &amp; Rights</u></p> <ul style="list-style-type: none"> <li>• 538,337 Unlisted Options</li> <li>• 391,566 Unlisted Rights</li> </ul>
<p><b>Class</b></p>	<p>a) unlisted rights  b) fully paid ordinary shares</p>
<p><b>Number acquired</b></p>	<p>b) 56,620 fully paid ordinary shares</p>
<p><b>Number disposed</b></p>	<p>a) 195,783 unlisted rights</p>
<p><b>Value/Consideration</b>  Note: If consideration is non-cash, provide details and estimated valuation</p>	<p>a) Nil  b) Nil exercise price per ordinary share</p>

+ See chapter 19 for defined terms.

**Appendix 3Y**  
**Change of Director's Interest Notice**

<b>No. of securities held after change</b>	<b>Total fully paid ordinary shares</b> <b>15,326,877</b>  <u>Direct shares:</u> <ul style="list-style-type: none"> <li>• 3,479,718 fully paid Ordinary Shares</li> </ul> <u>Indirect shares:</u> <ol style="list-style-type: none"> <li>5. 1,866,666 fully paid Ordinary Shares</li> <li>6. 2,600,698 fully paid Ordinary Shares</li> <li>7. 7,267,490 fully paid Ordinary Shares</li> <li>8. 112,305 fully paid Ordinary Shares</li> </ol> <u>Direct Options &amp; Rights</u> <ul style="list-style-type: none"> <li>• 481,717 unlisted options</li> <li>• 195,783 unlisted rights</li> </ul>
<b>Nature of change</b> <small>Example: on-market trade, off-market trade, exercise of options, issue of securities under dividend reinvestment plan, participation in buy-back</small>	<ol style="list-style-type: none"> <li>a) Lapse of conditional right to 195,783 unlisted rights issued under the Employee Equity Incentive Program because the conditions have not been met, or have become incapable of being satisfied</li> <li>b) Exercise of 56,620 unlisted options granted under the Employee Equity Incentive Program</li> </ol>

**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.

<b>Detail of contract</b>	N/A
<b>Nature of interest</b>	
<b>Name of registered holder (if issued securities)</b>	
<b>Date of change</b>	
<b>No. and class of securities to which interest related prior to change</b> <small>Note: Details are only required for a contract in relation to which the interest has changed</small>	
<b>Interest acquired</b>	
<b>Interest disposed</b>	

+ See chapter 19 for defined terms.

**Appendix 3Y**  
**Change of Director's Interest Notice**

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<b>Value/Consideration</b> Note: If consideration is non-cash, provide details and an estimated valuation	
<b>Interest after change</b>	

**Part 3 – +Closed period**

<b>Were the interests in the securities or contracts detailed above traded during a +closed period where prior written clearance was required?</b>	N
<b>If so, was prior written clearance provided to allow the trade to proceed during this period?</b>	N/A
<b>If prior written clearance was provided, on what date was this provided?</b>	N/A

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