

# 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>Pepper Money Limited</b>
<b>ABN</b>	<b>55 094 317 665</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>	Justine Turnbull
<b>Date of last notice</b>	25 May 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>	Indirect
<b>Nature of indirect interest (including registered holder)</b> Note: Provide details of the circumstances giving rise to the relevant interest.	The registered holder of the shares is ST & JT Pty Limited (ACN 161 857 843) as trustee for the Turnbull Super Fund (Turnbull Super Fund)  Justine Turnbull is a director and shareholder of ST & JT Pty Limited (ACN 161 857 843) and beneficiary of the Turnbull Super Fund.
<b>Date of change</b>	24 August 2021
<b>No. of securities held prior to change</b>	8,651 ordinary shares
<b>Class</b>	Ordinary
<b>Number acquired</b>	1,349
<b>Number disposed</b>	Nil
<b>Value/Consideration</b> Note: If consideration is non-cash, provide details and estimated valuation	\$2.68

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<b>No. of securities held after change</b>	10,000
<b>Nature of change</b> Example: on-market trade, off-market trade, exercise of options, issue of securities under dividend reinvestment plan, participation in buy-back	On-market trade

### 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>	N/A
<b>Name of registered holder (if issued securities)</b>	N/A
<b>Date of change</b>	N/A
<b>No. and class of securities to which interest related prior to change</b> Note: Details are only required for a contract in relation to which the interest has changed	N/A
<b>Interest acquired</b>	N/A
<b>Interest disposed</b>	N/A
<b>Value/Consideration</b> Note: If consideration is non-cash, provide details and an estimated valuation	N/A
<b>Interest after change</b>	N/A

### Part 3 – <sup>+</sup>Closed period

<b>Were the interests in the securities or contracts detailed above traded during a <sup>+</sup>closed period where prior written clearance was required?</b>	Yes
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<b>If so, was prior written clearance provided to allow the trade to proceed during this period?</b>	No.  The trade was made after the release of the Company's Half-Year Results but was technically still within the Company's closed period which, under the Company's Policy, ends at 10am the day following release.  The trade was initiated by the director's spouse (on behalf of their self-managed super fund) as he believed that the closed period had ended when the Company's results were released.  Upon discovery by the director, the matter was immediately reported to the Company's Chair
<b>If prior written clearance was provided, on what date was this provided?</b>	N/A

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