

Form 605
Corporations Act 2001
Section 671B

Notice of ceasing to be a substantial holder

To Company Name/Scheme Pepper Money Limited (PPM)

ACN/ARSN 094 317 665

1. Details of substantial holder (1)

Name PPM (and the persons named in Annexure A) (Pepper Money Group)
ACN/ARSN (if applicable) See Annexure A

The holder ceased to be a substantial holder on 25/02/2022
The previous notice was given to the company on 25/05/2021
The previous notice was dated 25/05/2021

2. Changes in relevant interests

Particulars of each change in, or change in the nature of, a relevant interest (2) of the substantial holder or an associate (3) 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 (4)	Consideration given in relation to change (5)	Class (6) and number of securities affected	Person's votes affected
25/02/2022	Pepper Money Group	The Pepper Money Group ceased to have a deemed relevant interest in the fully paid ordinary PPM shares upon the expiry of the relevant escrow deeds between PPM and Pepper Group ANZ HoldCo Limited (Company No. 06548576 and the shareholders identified in Annexure B (respectively)	Nil	270,934,105 ordinary shares	270,934,105

3. Changes in association

The persons who have become associates (3) of, ceased to be associates of, or have changed the nature of their association (7) 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	N/A

4. Addresses

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

Name	Address
Pepper Money Limited	Level 27, 177 Pacific Highway, North Sydney NSW 2060
Pepper Group ANZ HoldCo Limited (Company No. 06548576)	4th Floor Reading Bridge House, George Street, Reading, Berkshire, United Kingdom, RG1 8LS
See Annexure A for list of associates	See Annexure A
See Annexure B for list of escrowed shareholders	See Annexure B

Signature

print name John Williams

capacity Company Secretary


sign here



date 01/03/2022

ANNEXURE A – LIST OF ASSOCIATES

This is Annexure A of 4 page referred to in the Form 605 (Notice of change of interests of substantial holder).


Signature of John Williams

Position: Company secretary

Date: 01/03/2022

Name and ACN/ARSN (if applicable)	Address	Place of incorporation
Pepper Group UK Lending Holdco Limited	22 Grenville Street, St Helier, Jersey, JE4 8PX	Jersey
Pepper Global EU Lending Holdco Limited	22 Grenville Street, St Helier, Jersey, JE4 8PX	Jersey
Pepper Global Treasury SLP	22 Grenville Street, St Helier, Jersey, JE4 8PX	Jersey
Pepper Global Korea Holdco Limited	4th Floor Reading Bridge House, George Street, Reading, Berkshire, United Kingdom, RG1 8LS	United Kingdom
Pepper Global Asian Holdco Ltd	4th Floor Reading Bridge House, George Street, Reading, Berkshire, United Kingdom, RG1 8LS	United Kingdom
Pepper Global EU Holdco Limited	4th Floor Reading Bridge House, George Street, Reading, Berkshire, United Kingdom, RG1 8LS	United Kingdom
Pepper European Servicing Limited	4th Floor Reading Bridge House, George Street, Reading, Berkshire, United Kingdom, RG1 8LS	United Kingdom
Pepper Europe Investments UK Ltd	4th Floor Reading Bridge House, George Street, Reading, Berkshire, United Kingdom, RG1 8LS	United Kingdom
Pepper Europe (UK) Limited	4th Floor Reading Bridge House, George Street, Reading, Berkshire, United Kingdom, RG1 8LS	United Kingdom
Pepper Italian Investments Limited	4th Floor Reading Bridge House, George Street, Reading, Berkshire, United Kingdom, RG1 8LS	United Kingdom
Pepper Portuguese Holdings Limited	4th Floor Reading Bridge House, George Street, Reading, Berkshire, United Kingdom, RG1 8LS	United Kingdom
Pepper Spanish Holdings Limited	4th Floor Reading Bridge House, George Street, Reading, Berkshire, United Kingdom, RG1 8LS	United Kingdom
Pepper Indonesia Holdings Limited	4th Floor Reading Bridge House, George Street, Reading, Berkshire, United Kingdom, RG1 8LS	United Kingdom
Pepper Money Group Limited	4th Floor Reading Bridge House, George Street, Reading, Berkshire, United Kingdom, RG1 8LS	United Kingdom
Pepper Money Limited (11279253)	4th Floor Reading Bridge House, George Street, Reading, Berkshire, United Kingdom, RG1 8LS	United Kingdom
Pepper (UK) Limited	4th Floor Reading Bridge House, George Street, Reading, Berkshire, United Kingdom, RG1 8LS	United Kingdom
Pepper Cyprus Holdings Limited	4th Floor Reading Bridge House, George Street, Reading, Berkshire, United Kingdom, RG1 8LS	United Kingdom
Pepper Money (PMB) Limited	4th Floor Reading Bridge House, George Street, Reading, Berkshire, United Kingdom, RG1 8LS	United Kingdom
Optimum Credit Limited	4th Floor Reading Bridge House, George Street, Reading, Berkshire, United Kingdom, RG1 8LS	United Kingdom
Oakwood Global Finance LLP	4th Floor Reading Bridge House, George Street, Reading, Berkshire, United Kingdom, RG1 8LS	United Kingdom
Red Hot Australia Holdco Pty Limited (ACN 620 321 351)	Level 28, 177 Pacific Highway, North Sydney, NSW 2060	Australia
Red Hot Australia Bidco Pty Limited (ACN 620 321 600)	Level 28, 177 Pacific Highway, North Sydney, NSW 2060	Australia

Pepper Australia Investments Pty Ltd (ACN 149 167 359)	Level 28, 177 Pacific Highway, North Sydney, NSW 2060	Australia
Pepper Asset Management Pty Ltd (ACN 150 051 031)	Level 28, 177 Pacific Highway, North Sydney, NSW 2060	Australia
Pepper Group Assets (Australia) Pty Limited (ACN 630 648 547)	Level 28, 177 Pacific Highway, North Sydney, NSW 2060	Australia
Pepper Group Services (Australia) Pty Limited (ACN 630 647 031)	Level 28, 177 Pacific Highway, North Sydney, NSW 2060	Australia
Pepper Property (WA) Pty Limited (ACN 003 905 002)	Level 28, 177 Pacific Highway, North Sydney, NSW 2060	Australia
Pepper Finance (H62) Limited	c/-Level 28, 177 Pacific Highway, North Sydney, NSW 2060	Ireland
Pepper Ireland Finance Holdings Limited	c/-Level 28, 177 Pacific Highway, North Sydney, NSW 2060	Ireland
Pepper Finance Corporation (Ireland) DAC	c/-Level 28, 177 Pacific Highway, North Sydney, NSW 2060	Ireland
Pepper Finance (H73) Limited	c/-Level 28, 177 Pacific Highway, North Sydney, NSW 2060	Ireland
Pepper Group (Hong Kong) Limited	c/-Level 28, 177 Pacific Highway, North Sydney, NSW 2060	Hong Kong
JAMC Management (Hong Kong) Company Limited	c/-Level 28, 177 Pacific Highway, North Sydney, NSW 2060	Hong Kong
Pepper Global Assets (Singapore) Pte. Ltd.	c/-Level 28, 177 Pacific Highway, North Sydney, NSW 2060	Singapore
Pepper Global (Singapore) Pte Limited	c/-Level 28, 177 Pacific Highway, North Sydney, NSW 2060	Singapore
Pepper Group (Hong Kong) Limited Singapore branch	c/-Level 28, 177 Pacific Highway, North Sydney, NSW 2060	Singapore
Pepper China Asset Management Co. Ltd	c/-Level 28, 177 Pacific Highway, North Sydney, NSW 2060	China
Pepper Asset Services SL	c/-Level 28, 177 Pacific Highway, North Sydney, NSW 2060	Spain
Pepper Finance Corporation SL	c/-Level 28, 177 Pacific Highway, North Sydney, NSW 2060	Spain
Pepper International Business Development SL	c/-Level 28, 177 Pacific Highway, North Sydney, NSW 2060	Spain
Pepper Spanish Servicing SLU	c/-Level 28, 177 Pacific Highway, North Sydney, NSW 2060	Spain
Pepper Colombia SAS	c/-Level 28, 177 Pacific Highway, North Sydney, NSW 2060	Columbia
Dental Consumer Finance Services SAS	c/-Level 28, 177 Pacific Highway, North Sydney, NSW 2060	Columbia
Pepper India Resolution Private Ltd	c/-Level 28, 177 Pacific Highway, North Sydney, NSW 2060	India
Pepper India Advisors Private Ltd	c/-Level 28, 177 Pacific Highway, North Sydney, NSW 2060	India
Millennium Holdings K.K.	c/-Level 28, 177 Pacific Highway, North Sydney, NSW 2060	Japan
Millennium Corporation K.K.	c/-Level 28, 177 Pacific Highway, North Sydney, NSW 2060	Japan
Millennium Asset Consulting K.K.	c/-Level 28, 177 Pacific Highway, North Sydney, NSW 2060	Japan
Millennium Capital Management K.K.	c/-Level 28, 177 Pacific Highway, North Sydney, NSW 2060	Japan
K.K. Tokyo Kigyo Saisei	c/-Level 28, 177 Pacific Highway, North Sydney, NSW 2060	Japan
Pepper Japan GK	c/-Level 28, 177 Pacific Highway, North Sydney, NSW 2060	Japan
G.K. Parrot Capital	c/-Level 28, 177 Pacific Highway, North Sydney, NSW 2060	Japan
G.K. MC Asset 7	c/-Level 28, 177 Pacific Highway, North Sydney, NSW 2060	Japan
G.K. MC Capital 7	c/-Level 28, 177 Pacific Highway, North Sydney, NSW 2060	Japan
G.K. MC Capital 8	c/-Level 28, 177 Pacific Highway, North Sydney, NSW 2060	Japan
G.K. Swan Capital	c/-Level 28, 177 Pacific Highway, North Sydney, NSW 2060	Japan
G.K. Egret Capital	c/-Level 28, 177 Pacific Highway, North Sydney, NSW 2060	Japan
G.K. Kingfisher Capital	c/-Level 28, 177 Pacific Highway, North Sydney, NSW 2060	Japan
G.K. MC Capital 9	c/-Level 28, 177 Pacific Highway, North Sydney, NSW 2060	Japan

G.K. MC Asset 10	c/-Level 28, 177 Pacific Highway, North Sydney, NSW 2060	Japan
Pepper Savings Bank Co. Ltd	c/-Level 28, 177 Pacific Highway, North Sydney, NSW 2060	South Korea
Pepper Korea Holdings Co. Ltd	c/-Level 28, 177 Pacific Highway, North Sydney, NSW 2060	South Korea
W Solution Co. Ltd	c/-Level 28, 177 Pacific Highway, North Sydney, NSW 2060	South Korea
Pepper Cyprus Limited	c/-Level 28, 177 Pacific Highway, North Sydney, NSW 2060	Cyprus
Pepper Greece SA	c/-Level 28, 177 Pacific Highway, North Sydney, NSW 2060	Greece
Pepper Hellas SA	c/-Level 28, 177 Pacific Highway, North Sydney, NSW 2060	Greece
Pepper Chipotle Investments Pty Limited (ACN 606 177 020)	Level 27, 177 Pacific Highway, North Sydney, NSW 2060	Australia
Pepper Chipotle Investments No. 2 Pty Limited (ACN 610 974 331)	Level 27, 177 Pacific Highway, North Sydney, NSW 2060	Australia
Pepper Chipotle Investments No. 3 Pty Ltd (ACN 630 052 238)	Level 27, 177 Pacific Highway, North Sydney, NSW 2060	Australia
Pepper Chipotle Investments No. 4 Pty Limited (ACN 638 492 412)	Level 27, 177 Pacific Highway, North Sydney, NSW 2060	Australia
Pepper Jalapeno Investments Pty Limited (ACN 606 177 799)	Level 27, 177 Pacific Highway, North Sydney, NSW 2060	Australia
Pepper Jalapeno Investments No. 2 Pty Limited (ACN 610 974 573)	Level 27, 177 Pacific Highway, North Sydney, NSW 2060	Australia
Pepper Asset Finance Pty Ltd (ACN 165 183 317)	Level 27, 177 Pacific Highway, North Sydney, NSW 2060	Australia
Habanero Asset Finance Pty Limited (ACN 166 287 967)	Level 27, 177 Pacific Highway, North Sydney, NSW 2060	Australia
PEPL Holdings Pty Ltd (ACN 160 430 179)	Level 27, 177 Pacific Highway, North Sydney, NSW 2060	Australia
Pepper ES Holdings Pty Limited (ACN 165 459 325)	Level 27, 177 Pacific Highway, North Sydney, NSW 2060	Australia
Pepper Europe Holdings Pty Ltd (ACN 160 125 646)	Level 27, 177 Pacific Highway, North Sydney, NSW 2060	Australia
PSB Investment Holdings Pty Limited (ACN 164 144 969)	Level 27, 177 Pacific Highway, North Sydney, NSW 2060	Australia
Pepper Capital Corporation Limited (ACN 106 677 301)	Level 27, 177 Pacific Highway, North Sydney, NSW 2060	Australia
Pepper Homeloans Pty Limited (ACN 092 110 079)	Level 27, 177 Pacific Highway, North Sydney, NSW 2060	Australia
Pepper Finance Corporation Limited (ACN 094 317 647)	Level 27, 177 Pacific Highway, North Sydney, NSW 2060	Australia
Well Nigh Capital No. 1 Pty Ltd (ACN 163 549 380)	Level 27, 177 Pacific Highway, North Sydney, NSW 2060	Australia
Pepper SW1 Pty Limited (ACN 149 166 683)	Level 27, 177 Pacific Highway, North Sydney, NSW 2060	Australia
Pepper New Zealand Limited (3416551)	Level 2, Building 10, Central Park, 66 Great South Road, Penrose, Auckland 1051, New Zealand	New Zealand
Pepper New Zealand (Beneficiary) Limited (3416673)	Level 2, Building 10, Central Park, 66 Great South Road, Penrose, Auckland 1051, New Zealand	New Zealand
Pepper New Zealand (Settlor) Limited (3416791)	Level 2, Building 10, Central Park, 66 Great South Road, Penrose, Auckland 1051, New Zealand	New Zealand
PSO (Manila) Limited (10689921)	4th Floor Reading Bridge House, George Street, Reading, Berkshire, United Kingdom, RG1 8LS	United Kingdom
Philippines Branch (FS201727148)	Level 25 Uptown Plaza, Bonifacio Global City, Taguig City, Philippines	Philippines
Pepper Group ANZ HoldCo Limited (Company No. 06548576)	4th Floor Reading Bridge House, George Street, Reading, Berkshire, United Kingdom, RG1 8LS	United Kingdom
Pepper Global MidCo Limited (129995)	22 Grenville Street, St Helier, Jersey, JE4 8PX, Channel Islands	Jersey
Pepper Global TopCo Limited (129993)	22 Grenville Street, St Helier, Jersey, JE4 8PX, Channel Islands	Jersey

ANNEXURE B – LIST OF ESCROWED SHAREHOLDERS

This is Annexure B of 1 page referred to in the Form 605 (Notice of change of interests of substantial holder).



Signature of John Williams

Position: Company secretary

Date: 1/03/2022

Registered Holder of Securities	Address
Denise Aoun	31 Paris Avenue, Earlwood, NSW, 2031
Sally Jane Thompson	30 Grandview Grove, Seaforth, NSW, 2092
Sue Kent	50 Monash Road, Gladesville, 2111
John Williams	211 Evans Street, Rozelle, NSW, 2039
Kirrilly Stewart	35 Lloyd George Avenue Concord, 2137
Melinda Hoffman	44 Lewisham Street, Dulwich Hill, NSW, 2203
Jo Whittaker	10 Sheba Cres, South Penrith, NSW, 2750