

# 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> | Pepper Money Limited ( <b>Pepper Money</b> ) |
| <b>ABN</b>            | 55 094 317 665                               |

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>    | Akiko Jackson   |
| <b>Date of last notice</b> | 18 October 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><br>Note: Provide details of the circumstances giving rise to the relevant interest. | Talaj Pty Ltd (ACN 608 866 940) ( <b>Talaj</b> ) is the registered holder of 34,603 ordinary shares in Pepper Money. Akiko Jackson is a director and shareholder of Talaj.   |
| <b>Date of change</b>  | 11 March 2022  |
| <b>No. of securities held prior to change</b>  | 34,603 ordinary shares, held indirectly<br>39,792 Restricted Rights (NED Rights) issued in accordance with the Pepper Money non-executive director equity plan (NED Equity Plan), as outlined in the prospectus lodged by Pepper Money with the Australian Securities and Investment Commission on 7 May 2021 (Prospectus).  |
| <b>Class</b>   | Ordinary Shares subject to disposal restrictions ( <b>NED Shares</b> ) in accordance with the Pepper Money non-executive director equity plan ( <b>NED Equity Plan</b> ), as outlined in the prospectus lodged by Pepper Money with the Australian Securities and Investment Commission on 7 May 2021 ( <b>Prospectus</b> ). |

+ See chapter 19 for defined terms.

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|   |   |
|---|---|
| <b>Number acquired</b>  | 39,792 NED Shares.  |
| <b>Number disposed</b>  | Nil   |
| <b>Value/Consideration</b><br>Note: If consideration is non-cash, provide details and estimated valuation   | No amount is payable by a non-executive director for the exercise of NED Rights into NED Shares under the NED Equity Plan.<br>The value of the NED Shares is \$72,222.50, based on the opening price of Pepper Money shares on 11 March 2022. |
| <b>No. of securities held after change</b>  | 34,603 ordinary shares<br>39,792 NED Shares   |
| <b>Nature of change</b><br>Example: on-market trade, off-market trade, exercise of options, issue of securities under dividend reinvestment plan, participation in buy-back | Issue of NED Shares in accordance with the NED Equity Plan, following exercise of NED Rights, as outlined in the Prospectus.  |

### 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><br>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 |

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| <b>Value/Consideration</b><br>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> | No  |
| <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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