#### Form 605

#### Corporations Act 2001 Section 671B

#### Notice of ceasing to be a substantial holder

To Company Name/Scheme	EML Payments Ltd	
ACN/ARSN/ <b>ABN</b>	93 104 757 904	
1. Details of substantial holder (1)		
1. Details of Substantial Holder (1)		
Name	JPMorgan Chase & Co. and its affiliates	
ACN/ARSN (if applicable)	NA	
The holder ceased to be a substantial holder on		29/03/2022
The previous notice was given to the company on		29/03/2022

#### 2. Changes in relevant interests

The previous notice was dated

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:

25/03/2022

Date of change	Person whose relevant interest changed	Nature of change (4)	Considerati on given in relation to change (5)	Class (6) and number of securities affected	Person's votes affected
See Appendix	JPMORGAN CHASE BANK, N.A.	Securities on Loan as Agent Lender	See Appendix	774,634 (Ordinary)	774,634 (Ordinary)
See Appendix	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Purchase and sales of securities in its capacity as Principal/Proprietary	See Appendix	109,887 (Ordinary)	109,887 (Ordinary)

#### 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
J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Subsidiary of JPMorgan Chase & Co
JPMORGAN CHASE BANK, N. A	Subsidiary of JPMorgan Chase & Co

#### 4. Addresses

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

Name	Address
JPMORGAN CHASE & CO	383 Madison Avenue, New York, New York, NY, 10179, United States
J.P. MORGAN SECURITIES AUSTRALIA LIMITED	LEVEL 18, 83-85 CASTLEREAGH STREET, SYDNEY, NS, NSW 2000, Australia
JPMORGAN CHASE BANK, N.A.	1111 Polaris Parkway, Columbus, Delaware, OH, 43240, United States

#### Signature

print name Vasim Pathan		capacity	Compliance Officer
sign here	, Jesto	date	31/03/2022

#### **DIRECTIONS**

- (1) If there are a number of substantial holders with similar or related relevant interests (eg. a corporation and its related corporations, or the manager and trustee of an equity trust), the names could be included in an annexure to the form. If the relevant interests of a group of persons are essentially similar, they may be referred to throughout the form as a specifically named group if the membership of each group, with the names and addresses of members is clearly set out in paragraph 4 of the form.
- (2) See the definition of "relevant interest" in sections 608 and 671B(7) of the Corporations Act 2001.
- (3) See the definition of "associate" in section 9 of the Corporations Act 2001.
- (4) Include details of:
  - (a) any relevant agreement or other circumstances because of which the change in relevant interest occurred. If subsection 671B(4) applies, a copy of any document setting out the terms of any relevant agreement, and a statement by the person giving full and accurate details of any contract, scheme or arrangement, must accompany this form, together with a written statement certifying this contract, scheme or arrangement; and
  - (b) any qualification of the power of a person to exercise, control the exercise of, or influence the exercise of, the voting powers or disposal of the securities to which the relevant interest relates (indicating clearly the particular securities to which the qualification applies).

See the definition of "relevant agreement" in section 9 of the Corporations Act 2001.

- (5) D aetails of the consideration must include any and all benefits, money and other, that any person from whom a relevant interest was acquired has, or may, obecome entitled to receive in relation to that acquisition. Details must be included even if the benefit is conditional n the happening or not of a contingency. a Details must be included of any benefit paid on behalf of the substantial holder or its associate in relation to the acquisitions, even if they are not paid directly to the person from whom the relevant interest was acquired.
- (6) The voting shares of a company constitute one class unless divided into separate classes.
- (7) Give details, if appropriate, of the present association and any change in that association since the last substantial holding notice.

TRADES FOR RELEVANT PERIOD						Appendix
Transaction Date	Entity	Product Type	Type of Transaction	Ouantity	Price (AUD)	Consideration
Balance at start of relevant period	Linux	Froduct Type	Type of Transaction	18.932.156	Frice (AOD)	Consideration
28-Mar-22	1.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Sell	(400)	2.80	\$ 1,120.00
28-Mar-22	1.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Sell	(53,916)	2.83	
28-Mar-22	1.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Sell	(1,600)	2.81	
28-Mar-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Buv	20,622	2,78	
28-Mar-22	1.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Buv	131,201	2,78	\$ 364,738.78
28-Mar-22	1.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Buv	14,330	2,78	
28-Mar-22	1PMORGAN CHASE BANK, N.A.	Equity	Borrow	105,000	-	\$ -
28-Mar-22	JPMORGAN CHASE BANK, N.A.	Equity	Borrow	132,000	-	\$ -
29-Mar-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Sell	(3,083)	2.87	\$ 8,841,78
29-Mar-22	1.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Buv	9,656	2.86	\$ 27,582.62
29-Mar-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Buv	6,495	2.88	
29-Mar-22	1.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Sell	(13,418)	2.85	\$ 38,211,30
29-Mar-22	JPMORGAN CHASE BANK, N.A.	Equity	Borrow Return	(9,925)	-	\$ -
29-Mar-22	JPMORGAN CHASE BANK, N.A.	Equity	Borrow Return	(7,000)		\$ -
29-Mar-22	JPMORGAN CHASE BANK, N.A.	Equity	Borrow Return	(13,000)	-	\$ -
29-Mar-22	JPMORGAN CHASE BANK, N.A.	Equity	Borrow	12,484	-	\$ -
29-Mar-22	JPMORGAN CHASE BANK, N.A.	Equity	Borrow	3,000	-	\$ -
29-Mar-22	JPMORGAN CHASE BANK, N.A.	Equity	Borrow	67,000	-	\$ -
29-Mar-22	JPMORGAN CHASE BANK, N.A.	Equity	Borrow Return	(149,867)	-	\$ -
29-Mar-22	JPMORGAN CHASE BANK, N.A.	Equity	Borrow Return	(289,326)	-	\$ -
29-Mar-22	JPMORGAN CHASE BANK, N.A.	Equity	Borrow Return	(500,000)	-	\$ -
29-Mar-22	JPMORGAN CHASE BANK, N.A.	Equity	Borrow Return	(125,000)	-	\$ -
Balance at end of relevant period				18,267,409		

Date:	31-Mar-22
Company's name:	EML Payments Ltd
ISIN:	AU000000EML7
Date of change of relevant interests:	29-Mar-22
Schedule	
Type of agreement	Overseas Securities Lending Agreement ("OSLA")
Parties to agreement	JPMorgan Chase Bank, N.A. (acting as agent) ("lender") and Barclays Capital Securities Limited ("Borrower")
Transfer date	Settlement date 10-Dec-21
Holder of voting rights	Borrower
Are there any restriction on voting rights	Yes
If yes, detail	The borrower undertakes to use its best endeavors to arrange for the voting rights to be exercised in accordance with the instructions of the lender, provided that the lender uses its best endeavors to notify the borrower of its instructions in writing no later than 7 business days prior to the date upon which such votes are exercisable or as otherwise agreed between the parties. This undertaking is set out in clause 4(B)(vi) of the standard form OSLA.
Scheduled return date (if any)	None
Does the borrower have the right to return early?	Yes
If yes, detail	Borrower has right to return all and any equivalent securities early at any time in accordance with the lender's instructions.
Does the lender have the right to recall early?	Yes
If yes, detail	Lender has right to recall all or any equivalent securities at any time by giving notice on any business day of not less than the standard settlement time for such equivalent securities on the exchange or in the clearing organisation through which the relevant borrowed securities were originally delivered (and where there is a difference between the settlement time for sales and purchases on the relevant exchange or clearing organisation, the standard settlement time shall be the shorter of the two times). The borrower must return the securities not later than the expiry of such notice in accordance with the lender's instructions.
Will the securities be returned on settlement?	Yes
If yes, detail any exceptions	No exceptions
Statement	If requested by the company to whom the prescribed form must be given, or if requested by ASIC, a copy of the agreement will be given to that company or ASIC.

Date:	31-Mar-22
Company's name:	EML Payments Ltd
ISIN:	AU00000EML7
Date of change of relevant interests:	29-Mar-22
Schedule	
Type of agreement	Global Master Securities Lending Agreement ("GMSLA")
Parties to agreement	JPMorgan Chase Bank, N.A. (acting as agent) ("lender") and BNP Paribas Arbitrage Snc (Borrower)
Transfer date	Settlement Date         01-Nov-21       07-Dec-21         09-Feb-22       14-Mar-22
Holder of voting rights	Borrower
Are there any restriction on voting rights	Yes
If yes, detail	The borrower undertakes to use its best endeavors to arrange for the voting rights to be exercised in accordance with the instructions of the lender, provided that the lender uses its best endeavors to notify the borrower of its instructions in writing no later than 7 business days prior to the date upon which such votes are exercisable or as otherwise agreed between the parties. This undertaking is set out in clause 6.6 of the standard form GMSLA.
Scheduled return date (if any)	None
Does the borrower have the right to return early?	Yes
If yes, detail	Borrower has right to return all and any equivalent securities early at any time in accordance with the lender's instructions.
Does the lender have the right to recall early?	Yes
If yes, detail	Lender has right to recall all or any equivalent securities at any time by giving notice on any business day of not less than the standard settlement time for such equivalent securities on the exchange or in the clearing organisation through which the relevant borrowed securities were originally delivered (and where there is a difference between the settlement time for sales and purchases on the relevant exchange or clearing organisation, the standard settlement time shall be the shorter of the two times). The borrower must return the securities not later than the expiry of such notice in accordance with the lender's instructions.
Will the securities be returned on settlement?	Yes
If yes, detail any	
exceptions	No exceptions

Date:	31-Mar-22
Company's name:	EML Payments Ltd
ISIN:	AU00000EML7
Date of change of relevant interests:	29-Mar-22
Schedule	
Type of agreement	Master Securities Lending Agreement ("MSLA")
Parties to agreement	JPMorgan Chase Bank, N.A. (acting as agent) ("lender") and BOFA SECURITIES, INC. ( "Borrower")
Transfer date	Settlement date 16-Feb-22
Holder of voting rights	Borrower
Are there any restriction on voting rights	Yes
If yes, detail	The borrower undertakes to use its best endeavors to arrange for the voting rights to be exercised in accordance with the instructions of the lender, provided that the lender uses its best endeavors to notify the borrower of its instructions in writing no later than 7 business days prior to the date upon which such votes are exercisable or as otherwise agreed between the parties. This undertaking is set out as per the rights of the borrower as stated in the MSLA.
Scheduled return date (if any)	None
Does the borrower have the right to return early?	Yes
If yes, detail	Borrower has right to return all and any equivalent securities early at any time in accordance with the lender's instructions.
Does the lender have the right to recall early?	Yes
If yes, detail	Lender has right to recall all or any equivalent securities at any time by giving notice on any business day of not less than the standard settlement time for such equivalent securities on the exchange or in the clearing organisation through which the relevant borrowed securities were originally delivered (and where there is a difference between the settlement time for sales and purchases on the relevant exchange or clearing organisation, the standard settlement time shall be the shorter of the two times). The borrower must return the securities not later than the expiry of such notice in accordance with the lender's instructions.
Will the securities be returned on settlement?	Yes
If yes, detail any exceptions	No exceptions
Statement	If requested by the company to whom the prescribed form must be given, or if requested by ASIC, a copy of the agreement will be given to that company or ASIC.

	h
<b>-</b> 400.	31-Mar-22
Company's name:	EML Payments Ltd
ISIN:	AU000000EML7
Date of change of	29-Mar-22
relevant interests:	
Schedule	
Type of agreement	Australian Master Securities Lending Agreement ("AMSLA")
Parties to	JPMorgan Chase Bank, N.A. (acting as agent) ("lender") and Citigroup Global Markets Australia Pty Limited
agreement	(Borrower)
	Settlement Date
Transfer date	24-Mar-22
Holder of voting	
rights	Borrower
Are there any	
restriction on	Yes
voting rights	
	The borrower undertakes to use its best endeavors to arrange for the voting rights to be exercised in
	accordance with the instructions of the lender, provided that the lender uses its best endeavors to notify the
If yes, detail	borrower of its instructions in writing no later than 7 business days prior to the date upon which such votes are
	exercisable or as otherwise agreed between the parties. This undertaking is set out in clause 4.3 of the
	standard form AMSLA.
Scheduled return	Nama
date (if any)	None
Does the borrower	
have the right to	Yes
return early?	
If yes, detail	Borrower has right to return all and any equivalent securities early at any time in accordance with the lender's
• •	instructions.
Does the lender	
have the right to	Yes
recall early?	
	Lender has right to recall all or any equivalent securities at any time by giving notice on any business day of
	not less than the standard settlement time for such equivalent securities on the exchange or in the clearing
If yes, detail	organisation through which the relevant borrowed securities were originally delivered (and where there is a
ii yes, detaii	difference between the settlement time for sales and purchases on the relevant exchange or clearing
	organisation, the standard settlement time shall be the shorter of the two times). The borrower must return
	the securities not later than the expiry of such notice in accordance with the lender's instructions.
Will the securities	
be returned on	Yes
settlement?	
If yes, detail any	No averations
exceptions	No exceptions
Statement	If requested by the company to whom the prescribed form must be given, or if requested by ASIC, a copy of
Statement	the agreement will be given to that company or ASIC.
	ine agreement will be given to that company of 7.52c.

Date:	31-Mar-22
Company's name:	EML Payments Ltd
ISIN:	AU00000EML7
Date of change of relevant interests:	29-Mar-22
Schedule	
Type of agreement	Global Master Securities Lending Agreement ("GMSLA")
Parties to agreement	JPMorgan Chase Bank, N.A. (acting as agent) ("lender") and Credit Suisse International (Borrower)
Transfer date	Settlement Date 30-Mar-22
Holder of voting rights	Borrower
Are there any restriction on voting rights	Yes
If yes, detail	The borrower undertakes to use its best endeavors to arrange for the voting rights to be exercised in accordance with the instructions of the lender, provided that the lender uses its best endeavors to notify the borrower of its instructions in writing no later than 7 business days prior to the date upon which such votes are exercisable or as otherwise agreed between the parties. This undertaking is set out in clause 6.6 of the standard form GMSLA.
Scheduled return date (if any)	None
Does the borrower have the right to return early?	Yes
If yes, detail	Borrower has right to return all and any equivalent securities early at any time in accordance with the lender's instructions.
Does the lender have the right to recall early?	Yes
If yes, detail	Lender has right to recall all or any equivalent securities at any time by giving notice on any business day of not less than the standard settlement time for such equivalent securities on the exchange or in the clearing organisation through which the relevant borrowed securities were originally delivered (and where there is a difference between the settlement time for sales and purchases on the relevant exchange or clearing organisation, the standard settlement time shall be the shorter of the two times). The borrower must return the securities not later than the expiry of such notice in accordance with the lender's instructions.
Will the securities be returned on settlement?	Yes
If yes, detail any exceptions	No exceptions
Statement	If requested by the company to whom the prescribed form must be given, or if requested by ASIC, a copy of the agreement will be given to that company or ASIC.

Date:	31-Mar-22
Company's name:	EML Payments Ltd
ISIN:	AU000000EML7
Date of change of relevant interests:	29-Mar-22
Schedule	
Type of agreement	Overseas Securities Lending Agreement ("OSLA")
Parties to agreement	JPMorgan Chase Bank, N.A. (acting as agent) ("lender") and Credit Suisse AG, Singapore Branch ("Borrower")
Transfer date	Settlement date 10-Jan-22 21-Mar-22 24-Mar-22 25-Mar-22
Holder of voting rights	Borrower
Are there any restriction on voting rights	Yes
If yes, detail	The borrower undertakes to use its best endeavors to arrange for the voting rights to be exercised in accordance with the instructions of the lender, provided that the lender uses its best endeavors to notify the borrower of its instructions in writing no later than 7 business days prior to the date upon which such votes are exercisable or as otherwise agreed between the parties. This undertaking is set out in clause 4(B)(vi) of the standard form OSLA.
Scheduled return date (if any)	None
Does the borrower have the right to return early?	Yes
If yes, detail	Borrower has right to return all and any equivalent securities early at any time in accordance with the lender's instructions.
Does the lender have the right to recall early?	Yes
If yes, detail	Lender has right to recall all or any equivalent securities at any time by giving notice on any business day of not less than the standard settlement time for such equivalent securities on the exchange or in the clearing organisation through which the relevant borrowed securities were originally delivered (and where there is a difference between the settlement time for sales and purchases on the relevant exchange or clearing organisation, the standard settlement time shall be the shorter of the two times). The borrower must return the securities not later than the expiry of such notice in accordance with the lender's instructions.
Will the securities be returned on settlement?	Yes
If yes, detail any exceptions	No exceptions
Statement	If requested by the company to whom the prescribed form must be given, or if requested by ASIC, a copy of the agreement will be given to that company or ASIC.

Date:	31-Mar-22
	EML Payments Ltd
	AU000000EML7
ISIN:	
Date of change of	29-Mar-22
relevant interests:	
Schedule	
Type of agreement	Australian Master Securities Lending Agreement ("AMSLA")
Parties to	JPMorgan Chase Bank, N.A. (acting as agent) ("lender") and Credit Suisse Equities (Australia)
agreement	Limited(Borrower)
	Settlement Date
	22-Nov-21
	23-Nov-21
	26-Nov-21
	29-Nov-21
	17-Dec-21
	07-Jan-22
Transfer date	14-Jan-22
	25-Jan-22
	10-Feb-22
	15-Feb-22
	22-Feb-22
	02-Mar-22
	14-Mar-22
	25-Mar-22
Holder of voting	Borrower
rights	portower
Are there any	
restriction on	Yes
voting rights	
If yes, detail	The borrower undertakes to use its best endeavors to arrange for the voting rights to be exercised in accordance with the instructions of the lender, provided that the lender uses its best endeavors to notify the borrower of its instructions in writing no later than 7 business days prior to the date upon which such votes are exercisable or as otherwise agreed between the parties. This undertaking is set out in clause 4.3 of the standard form AMSLA.
Scheduled return date (if any)	None
Does the borrower	
have the right to	Yes
return early?	
If yes, detail	Borrower has right to return all and any equivalent securities early at any time in accordance with the lender's instructions.
Does the lender	
have the right to	Yes
recall early?	
If yes, detail	Lender has right to recall all or any equivalent securities at any time by giving notice on any business day of not less than the standard settlement time for such equivalent securities on the exchange or in the clearing organisation through which the relevant borrowed securities were originally delivered (and where there is a difference between the settlement time for sales and purchases on the relevant exchange or clearing organisation, the standard settlement time shall be the shorter of the two times). The borrower must return the securities not later than the expiry of such notice in accordance with the lender's instructions.
Will the securities	
be returned on	Yes
settlement?	
If yes, detail any exceptions	No exceptions
Statement	If requested by the company to whom the prescribed form must be given, or if requested by ASIC, a copy of the agreement will be given to that company or ASIC.
	5

Date:	B1-Mar-22
	EML Payments Ltd
ISIN:	AU000000EML7
	29-Mar-22
relevant interests:	
Schedule	
Type of agreement	Australian Master Securities Lending Agreement ("AMSLA")
Parties to	JPMorgan Chase Bank, N.A. (acting as agent) ("lender") and Macquarie Bank Limited (Borrower)
agreement	bi Prorgan Chase Bank, N.A. (acting as agenc) ( icriaci ) and Pracquarie Bank Emited (Borrower)
Transfer date	Settlement Date 30-Mar-22
Holder of voting rights	Borrower
Are there any	
restriction on	Yes
voting rights	
If yes, detail	The borrower undertakes to use its best endeavors to arrange for the voting rights to be exercised in accordance with the instructions of the lender, provided that the lender uses its best endeavors to notify the borrower of its instructions in writing no later than 7 business days prior to the date upon which such votes are exercisable or as otherwise agreed between the parties. This undertaking is set out in clause 4.3 of the standard form AMSLA.
Scheduled return date (if any)	None
Does the borrower	
have the right to	Yes
return early?	
If yes, detail	Borrower has right to return all and any equivalent securities early at any time in accordance with the lender's instructions.
Does the lender	
have the right to	Yes
recall early?	
If yes, detail	Lender has right to recall all or any equivalent securities at any time by giving notice on any business day of not less than the standard settlement time for such equivalent securities on the exchange or in the clearing organisation through which the relevant borrowed securities were originally delivered (and where there is a difference between the settlement time for sales and purchases on the relevant exchange or clearing organisation, the standard settlement time shall be the shorter of the two times). The borrower must return the securities not later than the expiry of such notice in accordance with the lender's instructions.
Will the securities be returned on settlement?	Yes
If yes, detail any exceptions	No exceptions
Statement	If requested by the company to whom the prescribed form must be given, or if requested by ASIC, a copy of the agreement will be given to that company or ASIC.

Date:	31-Mar-22
Company's name:	EML Payments Ltd
ISIN:	AU00000EML7
Date of change of	29-Mar-22
relevant interests:	
Schedule	
Type of agreement	Global Master Securities Lending Agreement ("GMSLA")
Parties to	JPMorgan Chase Bank, N.A. (acting as agent) ("lender") and Merrill Lynch International (Borrower)
agreement	
Transfer date	Settlement Date  07-Dec-20  24-Pec-20  24-Peb-21  19-Mar-21  19-Mar-21  19-Apr-21  119-Apr-21  119-Apr-21  20-Apr-21  21-Apr-21  07-May-21  21-Jul-21  01-Nov-21  23-Jun-21  21-Jul-21  01-Nov-21  23-Nov-21  24-Nov-21  25-Nov-21  25-Nov-21  26-Nov-21  29-Nov-21  30-Nov-21  30-Nov-21  31-Dec-21  31-Dec-21  31-Dec-21  10-Jan-22  19-Jan-22  19-Jan-22  19-Jan-22  19-Jan-22  19-Jan-22  19-Feb-22  16-Feb-22  16-Feb-22  16-Feb-22  16-Feb-22  10-Mar-22  10-Mar-22  10-Mar-22  10-Mar-22  10-Mar-22  10-Mar-22
Holder of voting rights	Borrower
Are there any restriction on voting rights	Yes
If yes, detail	The borrower undertakes to use its best endeavors to arrange for the voting rights to be exercised in accordance with the instructions of the lender, provided that the lender uses its best endeavors to notify the borrower of its instructions in writing no later than 7 business days prior to the date upon which such votes are exercisable or as otherwise agreed between the parties. This undertaking is set out in clause 6.6 of the standard form GMSLA.
Scheduled return date (if any)	None
Does the borrower have the right to return early?	Yes
	<u>.</u>

If yes, detail	Borrower has right to return all and any equivalent securities early at any time in accordance with the lender's instructions.
Does the lender have the right to recall early?	Yes
If yes, detail	Lender has right to recall all or any equivalent securities at any time by giving notice on any business day of not less than the standard settlement time for such equivalent securities on the exchange or in the clearing organisation through which the relevant borrowed securities were originally delivered (an where there is a difference between the settlement time for sales and purchases on the relevant exchange or clearing organisation, the standard settlement time shall be the shorter of the two times. The borrower must return the securities not later than the expiry of such notice in accordance with the lender's instructions.
Will the securities be returned on settlement?	Yes
If yes, detail any exceptions	No exceptions
Statement	If requested by the company to whom the prescribed form must be given, or if requested by ASIC, a copy of the agreement will be given to that company or ASIC.

Date:	B1-Mar-22
Company's name:	EML Payments Ltd
ISIN:	AU000000EML7
Date of change of	29-Mar-22
relevant interests:	
Schedule	
Type of agreement	Australian Master Securities Lending Agreement ("AMSLA")
Parties to	JPMorgan Chase Bank, N.A. (acting as agent) ("lender") and Merrill Lynch Equities (Australia) Limited
agreement	(Borrower)
Holder of voting rights Are there any restriction on voting rights	Settlement Date  22-Nov-21  26-Nov-21  20-Dec-21  04-Jan-22  05-Jan-22  06-Jan-22  11-Jan-22  11-Jan-22  13-Jan-22  28-Feb-22  Borrower  The borrower undertakes to use its best endeavors to arrange for the voting rights to be exercised in accordance with the instructions of the lender, provided that the lender uses its best endeavors to notify the borrower of its instructions in writing no later than 7 business days prior to the date upon which such votes are
If yes, detail	exercisable or as otherwise agreed between the parties. This undertaking is set out in clause 4.3 of the standard form AMSLA.
Scheduled return	None
date (if any) Does the borrower	
have the right to	Yes
return early?	165
If yes, detail	Borrower has right to return all and any equivalent securities early at any time in accordance with the lender's instructions.
Does the lender have the right to recall early?	Yes
If yes, detail	Lender has right to recall all or any equivalent securities at any time by giving notice on any business day of not less than the standard settlement time for such equivalent securities on the exchange or in the clearing organisation through which the relevant borrowed securities were originally delivered (and where there is a difference between the settlement time for sales and purchases on the relevant exchange or clearing organisation, the standard settlement time shall be the shorter of the two times). The borrower must return the securities not later than the expiry of such notice in accordance with the lender's instructions.
Will the securities	
be returned on settlement?	Yes
exceptions	No exceptions
Statement	If requested by the company to whom the prescribed form must be given, or if requested by ASIC, a copy of the agreement will be given to that company or ASIC.

Date:	31-Mar-22
Company's name:	EML Payments Ltd
ISIN:	AU00000EML7
Date of change of	29-Mar-22
relevant interests:	
Schedule	
Type of agreement	Global Master Securities Lending Agreement ("GMSLA")
Parties to	JPMorgan Chase Bank, N.A. (acting as agent) ("lender") and Morgan Stanley & Co. International Plc
agreement	(Borrower)
Transfer date	Settlement Date   01-Nov-21   19-Nov-21   23-Nov-21   24-Nov-21   25-Nov-21   25-Nov-21   25-Nov-21   29-Nov-21   30-Nov-21   30-Nov-21   01-Dec-21   02-Dec-21   03-Dec-21   03-Dec-21   07-Dec-21   08-Dec-21   09-Dec-21   14-Dec-21   15-Dec-21   12-Dec-21   12-Dec-21
Holder of voting rights Are there any	Borrower
restriction on voting rights	Yes
If yes, detail	The borrower undertakes to use its best endeavors to arrange for the voting rights to be exercised in accordance with the instructions of the lender, provided that the lender uses its best endeavors to notify the borrower of its instructions in writing no later than 7 business days prior to the date upon which such votes are exercisable or as otherwise agreed between the parties. This undertaking is set out in clause 6.6 of the standard form GMSLA.
Scheduled return date (if any)	None
Does the borrower have the right to return early?	Yes
If yes, detail	Borrower has right to return all and any equivalent securities early at any time in accordance with the lender's instructions.
Does the lender have the right to recall early?	Yes

Will the securities be returned on settlement?  If yes, detail any exceptions	Yes No exceptions
, ,	No exceptions  If requested by the company to whom the prescribed form must be given, or if requested by ASIC, a copy of the agreement will be given to that company or ASIC.

Date:	31-Mar-22
Company's name:	EML Payments Ltd
ISIN:	AU000000EML7
Date of change of relevant interests:	29-Mar-22
Schedule	
Type of agreement	Master Securities Lending Agreement ("MSLA")
Parties to agreement	JPMorgan Chase Bank, N.A. (acting as agent) ("lender") and SCOTIA CAPITAL (USA) INC.( "Borrower")
Transfer date	Settlement date 03-Mar-22
Holder of voting rights	Borrower
Are there any restriction on voting rights	Yes
If yes, detail	The borrower undertakes to use its best endeavors to arrange for the voting rights to be exercised in accordance with the instructions of the lender, provided that the lender uses its best endeavors to notify the borrower of its instructions in writing no later than 7 business days prior to the date upon which such votes are exercisable or as otherwise agreed between the parties. This undertaking is set out as per the rights of the borrower as stated in the MSLA.
Scheduled return date (if any)	None
Does the borrower have the right to return early?	Yes
If yes, detail	Borrower has right to return all and any equivalent securities early at any time in accordance with the lender's instructions.
Does the lender have the right to recall early?	Yes
If yes, detail	Lender has right to recall all or any equivalent securities at any time by giving notice on any business day of not less than the standard settlement time for such equivalent securities on the exchange or in the clearing organisation through which the relevant borrowed securities were originally delivered (and where there is a difference between the settlement time for sales and purchases on the relevant exchange or clearing organisation, the standard settlement time shall be the shorter of the two times). The borrower must return the securities not later than the expiry of such notice in accordance with the lender's instructions.
Will the securities be returned on settlement?	Yes
If yes, detail any exceptions	No exceptions
Statement	If requested by the company to whom the prescribed form must be given, or if requested by ASIC, a copy of the agreement will be given to that company or ASIC.

Date:	B1-Mar-22
Company's name:	EML Payments Ltd
ISIN:	AU000000EML7
Date of change of	29-Mar-22
relevant interests:	
Schedule	
	Australian Master Securities Lending Agreement ("AMSLA")
Parties to agreement	JPMorgan Chase Bank, N.A. (acting as agent) ("lender") and UBS Securities Australia Ltd (Borrower)
Transfer date	Settlement Date         05-Jan-22         11-Jan-22         21-Feb-22         23-Feb-22         04-Mar-22         07-Mar-22         11-Mar-22         24-Mar-22
Holder of voting rights	Borrower
Are there any	
restriction on voting rights	Yes
If yes, detail	The borrower undertakes to use its best endeavors to arrange for the voting rights to be exercised in accordance with the instructions of the lender, provided that the lender uses its best endeavors to notify the borrower of its instructions in writing no later than 7 business days prior to the date upon which such votes are exercisable or as otherwise agreed between the parties. This undertaking is set out in clause 4.3 of the standard form AMSLA.
Scheduled return date (if any)	None
Does the borrower	
have the right to	Yes
return early?	
If yes, detail	Borrower has right to return all and any equivalent securities early at any time in accordance with the lender's instructions.
Does the lender	
have the right to	Yes
recall early?	
If yes, detail	Lender has right to recall all or any equivalent securities at any time by giving notice on any business day of not less than the standard settlement time for such equivalent securities on the exchange or in the clearing organisation through which the relevant borrowed securities were originally delivered (and where there is a difference between the settlement time for sales and purchases on the relevant exchange or clearing organisation, the standard settlement time shall be the shorter of the two times). The borrower must return the securities not later than the expiry of such notice in accordance with the lender's instructions.
Will the securities be returned on settlement?	Yes
exceptions	No exceptions
Statement	If requested by the company to whom the prescribed form must be given, or if requested by ASIC, a copy of the agreement will be given to that company or ASIC.

Date:	31-Mar-22
Company's name:	EML Payments Ltd
ISIN:	AU000000EML7
Date of change of	29-Mar-22
relevant interests:	
Schedule	
Type of agreement	Global Master Securities Lending Agreement ("GMSLA")
Parties to agreement	JPMorgan Chase Bank, N.A. (acting as agent) ("lender") and HSBC Bank PLC (Borrower)
Transfer date	Settlement Date 19-Oct-21
Holder of voting rights	Borrower
Are there any restriction on voting rights	Yes
If yes, detail	The borrower undertakes to use its best endeavors to arrange for the voting rights to be exercised in accordance with the instructions of the lender, provided that the lender uses its best endeavors to notify the borrower of its instructions in writing no later than 7 business days prior to the date upon which such votes are exercisable or as otherwise agreed between the parties. This undertaking is set out in clause 6.6 of the standard form GMSLA.
Scheduled return date (if any)	None
Does the borrower	
have the right to	Yes
return early?	Develope has visible to vature all and any actividant acquities and at any time in accordance with the
If yes, detail	Borrower has right to return all and any equivalent securities early at any time in accordance with the lender's instructions.
Does the lender have the right to recall early?	Yes
If yes, detail	Lender has right to recall all or any equivalent securities at any time by giving notice on any business day of not less than the standard settlement time for such equivalent securities on the exchange or in the clearing organisation through which the relevant borrowed securities were originally delivered (and where there is a difference between the settlement time for sales and purchases on the relevant exchange or clearing organisation, the standard settlement time shall be the shorter of the two times). The borrower must return the securities not later than the expiry of such notice in accordance with the lender's instructions.
Will the securities be returned on settlement?	Yes
If yes, detail any exceptions	No exceptions
Statement	If requested by the company to whom the prescribed form must be given, or if requested by ASIC, a copy of the agreement will be given to that company or ASIC.

Date:	31-Mar-22
Company's name:	EML Payments Ltd
ISIN:	AU000000EML7
Date of change of relevant interests:	29-Mar-22
Schedule	
Type of agreement	Global Master Securities Lending Agreement ("GMSLA")
Parties to	
agreement	JPMorgan Chase Bank, N.A. (acting as agent) ("lender") and UBS AG London Branch (Borrower)
Transfer date	Settlement Date 11-Mar-22 29-Mar-22
Holder of voting rights	Borrower
Are there any restriction on voting rights	Yes
If yes, detail	The borrower undertakes to use its best endeavors to arrange for the voting rights to be exercised in accordance with the instructions of the lender, provided that the lender uses its best endeavors to notify the borrower of its instructions in writing no later than 7 business days prior to the date upon which such votes are exercisable or as otherwise agreed between the parties. This undertaking is set out in clause 6.6 of the standard form GMSLA.
Scheduled return date (if any)	None
Does the borrower have the right to return early?	Yes
If yes, detail	Borrower has right to return all and any equivalent securities early at any time in accordance with the
ii yes, actaii	lender's instructions.
Does the lender have the right to recall early?	, , , ,
Does the lender have the right to	lender's instructions.
Does the lender have the right to recall early?	lender's instructions.  Yes  Lender has right to recall all or any equivalent securities at any time by giving notice on any business day of not less than the standard settlement time for such equivalent securities on the exchange or in the clearing organisation through which the relevant borrowed securities were originally delivered (and where there is a difference between the settlement time for sales and purchases on the relevant exchange or clearing organisation, the standard settlement time shall be the shorter of the two times). The borrower must return
Does the lender have the right to recall early?  If yes, detail  Will the securities be returned on	lender's instructions.  Yes  Lender has right to recall all or any equivalent securities at any time by giving notice on any business day of not less than the standard settlement time for such equivalent securities on the exchange or in the clearing organisation through which the relevant borrowed securities were originally delivered (and where there is a difference between the settlement time for sales and purchases on the relevant exchange or clearing organisation, the standard settlement time shall be the shorter of the two times). The borrower must return the securities not later than the expiry of such notice in accordance with the lender's instructions.

Date:	31-Mar-22
Company's name:	EML Payments Ltd
ISIN:	AU000000EML7
Date of change of relevant interests:	29-Mar-22
Schedule	
Type of agreement	Exclusive Securities Lending Agreement dated November 17, 2020 to the Global Master Securities Lending Agreement
Parties to	SFT ("lending agent") - CALIFORNIA STATE TEACHERS' RETIREMENT SYSTEM ("lender") and J.P. Morgan
agreement	Securities Plc ("borrower")
Transfer date	<u>Settlement Date</u> 23-Apr-21 26-Apr-21 24-Sep-21
Holder of voting rights	Borrower
Are there any	
restriction on voting rights	Yes
If yes, detail	The borrower shall have no obligation to arrange for voting rights to be exercised in accordance with the instructions of the other party, unless otherwise agreed between the parties.
Scheduled return date (if any)	None
Does the borrower have the right to return early?	Yes
If yes, detail	Borrower has the right to terminate a loan and redeliver all and any equivalent securities due and outstanding to the lender in accordance with lender's instructions and lender shall accept such redelivery.
Does the lender have the right to recall early?	Yes
If yes, detail	Lender has right to recall all or any equivalent securities at any time by giving notice on any business day of not less than the standard settlement time for such equivalent securities on the exchange or in the clearing organisation through which the relevant borrowed securities were originally delivered. The borrower must return the securities not later than the expiry of such notice in accordance with the lender's instructions.
Will the securities be returned on settlement?	Yes
If yes, detail any exceptions	No exceptions
Statement	If requested by the company to whom the prescribed form must be given, or if requested by ASIC, a copy of the agreement will be given to that company or ASIC.

Date:	31-Mar-22
Company's name:	EML Payments Ltd
ISIN:	AU000000EML7
Date of change of	29-Mar-22
relevant interests:	
Schedule	
Type of agreement	Overseas Securities Lender's Agreement ("OSLA")
Parties to agreement	J.P. Morgan Securities Plc ("borrower") and Citibank N.A. acting as Agent ("lender")
	Settlement Date
	18-Nov-21
Transfer date	25-Jan-22
	15-Feb-22
	11-Mar-22
Holder of voting rights	Borrower
Are there any	
restriction on voting	Yes
rights	
	The borrower undertakes to use its best endeavours to arrange for the voting rights to be
	exercised in accordance with the instructions of the lender, provided that the lender uses
TC	its best endeavours to notify the borrower of its instructions in writing no later than 7
If yes, detail	business days prior to the date upon which such votes are exercisable or as otherwise
	agreed between the parties. This undertaking is set out in clause 4(B)(vi) of the standard
	form OSLA.
Scheduled return date	None
(if any)	INOTIC
Does the borrower	
have the right to	Yes
return early?	
	Borrower has right to return all and any equivalent securities early at any time in
If yes, detail	accordance with the lender's instructions.
	accordance with the lender 5 mod decions.
Does the lender have	
the right to recall	Yes
early?	
	Lender has right to recall all or any equivalent securities at any time by giving notice on any
	business day of not less than the standard settlement time for such equivalent securities on
If yes, detail	the exchange or in the clearing organisation through which the relevant borrowed securities
	were originally delivered. The borrower must return the securities not later than the expiry
	of such notice in accordance with the lender's instructions.
Will the securities be	
returned on	Yes
settlement?	
If yes, detail any	
exceptions	No exceptions
<b>P</b>	
Statement	If requested by the company to whom the prescribed form must be given, or if requested
Statement	by ASIC, a copy of the agreement will be given to that company or ASIC.
1	·

shareholding notice in	
Date:	31-Mar-22
Company's name:	EML Payments Ltd
ISIN:	AU00000EML7
Date of change of relevant interests:	29-Mar-22
Schedule	
Type of agreement	Global Master Securities Lending Agreement ("GMSLA")
Parties to agreement	RBC Investor Services Trust ("lender") and J.P. Morgan Securities Plc ("borrower")
Transfer date	Settlement Date 18-Feb-22
Holder of voting rights	Borrower
Are there any restriction on voting rights	Yes
If yes, detail	The borrower shall have no obligation to arrange for voting rights to be exercised in accordance with the instructions of the other party, unless otherwise agreed between the parties.
Scheduled return date (if any)	None
Does the borrower have the right to return early?	Yes
If yes, detail	Borrower has the right to terminate a loan and redeliver all and any equivalent securities due and outstanding to the lender in accordance with lender's instructions and lender shall accept such redelivery on a business day if notice of redelivery has been given within the standard market settlement period.
Does the lender have the right to recall early?	Yes
If yes, detail	Lender has right to recall all or any equivalent securities at any time by giving notice on any business day of not less than the standard settlement time provided notification is given by the lender within standard market settlement period for such equivalent securities on the exchange or in the clearing organisation through which the relevant borrowed securities were originally delivered. The borrower must return the securities not later than the expiry of such notice in accordance with the lender's instructions.
Will the securities be returned on settlement?	Yes
If yes, detail any exceptions	No exceptions
Statement	If requested by the company to whom the prescribed form must be given, or if requested by ASIC, a copy of the agreement will be given to that company or ASIC.

snarenoiding notice fil	
Date:	31-Mar-22
Company's name:	EML Payments Ltd
ISIN:	AU000000EML7
Date of change of relevant interests:	29-Mar-22
Schedule	
Type of agreement	Global Master Securities Lending Agreement ("GMSLA")
Parties to agreement	J.P. Morgan Securities plc ("borrower") and State St Bank and Trust Company as agent ("lender")
Transfer date	Settlement Date 3-Nov-21 4-Nov-21 12-Nov-21
Holder of voting rights	Borrower
Are there any restriction on voting rights	Yes
If yes, detail	The borrower shall have no obligation to arrange for voting rights to be exercised in accordance with the instructions of the other party, unless otherwise agreed between the parties.
Scheduled return date (if any)	None
Does the borrower have the right to return early?	Yes
If yes, detail	Borrower has the right to terminate a loan and redeliver all and any equivalent securities due and outstanding to the lender in accordance with lender's instructions and lender shall accept such redelivery.
Does the lender have the right to recall early?	Yes
If yes, detail	Lender has right to recall all or any equivalent securities at any time by giving notice on any business day of not less than the standard settlement time for such equivalent securities on the exchange or in the clearing organisation through which the relevant borrowed securities were originally delivered. The borrower must return the securities not later than the expiry of such notice in accordance with the lender's instructions.
Will the securities	
be returned on settlement?	Yes
If yes, detail any exceptions	No exceptions
Statement	If requested by the company to whom the prescribed form must be given, or if requested by ASIC, a copy of the agreement will be given to that company or ASIC.

Company's name: EISIN: A Date of change of 29	B1-Mar-22 EML Payments Ltd
ISIN: A Date of change of 2	<u> </u>
Date of change of 29	N 1000000FM 7
	AU000000EML7
relevant interests:	29-Mar-22
Schedule	
	verseas Securities Lender's Agreement ("OSLA")
Parties to agreement	Morgan Chase Bank, N.A. (acting as agent) ("lender") J.P. Morgan Securities plc ("borrower")
11- 24- 18- Transfer date 21- 22- 25- 03-	ettlement date 1-Oct-21 4-Jan-22 3-Feb-22 1-Feb-22 2-Feb-22 5-Feb-22 8-Mar-22 7-Mar-22
Holder of voting rights	prrower
Are there any restriction on voting Yes	25
If yes, detail bor are	ne borrower undertakes to use its best endeavors to arrange for the voting rights to be exercised in accordance with the instructions of the lender, provided that the lender uses its best endeavors to notify the porrower of its instructions in writing no later than 7 business days prior to the date upon which such votes be exercisable or as otherwise agreed between the parties. This undertaking is set out in clause 4(B)(vi) of the estandard form OSLA.
Scheduled return date (if any)	one
Does the borrower have the right to return early?	25
IT VAC MATSII	orrower has right to return all and any equivalent securities early at any time in accordance with the nder's instructions.
Does the lender have the right to recall early?	25
If yes, detail not org diff org	ender has right to recall all or any equivalent securities at any time by giving notice on any business day of obt less than the standard settlement time for such equivalent securities on the exchange or in the clearing ganisation through which the relevant borrowed securities were originally delivered (and where there is a fference between the settlement time for sales and purchases on the relevant exchange or clearing ganisation, the standard settlement time shall be the shorter of the two times). The borrower must return e securities not later than the expiry of such notice in accordance with the lender's instructions.
Will the securities be returned on settlement?	25
If yes, detail any exceptions	o exceptions
Statement	requested by the company to whom the prescribed form must be given, or if requested by ASIC, a copy of e agreement will be given to that company or ASIC.

med with ASA.
31-Mar-22
EML Payments Ltd
AU000000EML7
29-Mar-22
Australian Master Securities Lending Agreement ("AMSLA")
Citita al NIA de accept (Nicolay) al D. Marcon Constitut A saturità d'Albanda (Nicolay)
Citibank N.A. as agent ("lender"), J.P. Morgan Securities Australia Limited ("borrower")
Settlement Date
17-Mar-22
Borrower
Yes
The borrower undertakes to use its best endeavours to arrange for the voting rights to be exercised in accordance with the instructions of the lender, provided that the lender uses its
best endeavours to notify the borrower of its instructions in writing no later than 7 business
days prior to the date upon which such votes are exercisable or as otherwise agreed between
the parties. This undertaking is set out in clause 4.3 of the standard form AMSLA
None
Yes
Borrower has right to return all and any securities or equivalent securities early at any time in accordance with the lender's instructions.
Yes
Lender has right to recall all or any equivalent securities on any business day by giving such notice as agreed by the parties. The borrower must return the securities not later than the expiry of such notice in accordance with the lender's instructions.
Yes
Yes
No exceptions

	nied with ASX.
Date:	31-Mar-22
Company's name:	EML Payments Ltd
ISIN:	AU000000EML7
Date of change of	29-Mar-22
relevant interests:	
Schedule	
Type of agreement	Australian Master Securities Lending Agreement ("AMSLA")
Parties to	JPMorgan Chase Bank, N.A. (acting as agent) ("lender"), J.P. Morgan Securities Australia
agreement	Limited ('borrower')
T	Settlement Date
Transfer date	28-Mar-22
Holder of voting	
rights	Borrower
Are there any	
restriction on	Yes
voting rights	
	The borrower undertakes to use its best endeavours to arrange for the voting rights to be
	exercised in accordance with the instructions of the lender, provided that the lender uses its
If yes, detail	best endeavours to notify the borrower of its instructions in writing no later than 7 business
	days prior to the date upon which such votes are exercisable or as otherwise agreed between
	the parties. This undertaking is set out in clause 4.3 of the standard form AMSLA.
Cala a deel a deeda water was	
Scheduled return	None
date (if any)	None
	None
date (if any)	None Yes
date (if any) Does the borrower	
date (if any) Does the borrower have the right to return early?	
date (if any) Does the borrower have the right to	Yes
date (if any) Does the borrower have the right to return early?	Yes  Borrower has right to return all and any securities or equivalent securities early at any time in
date (if any)  Does the borrower have the right to return early?  If yes, detail	Yes  Borrower has right to return all and any securities or equivalent securities early at any time in
date (if any)  Does the borrower have the right to return early?  If yes, detail  Does the lender	Yes  Borrower has right to return all and any securities or equivalent securities early at any time in accordance with the lender's instructions.
date (if any)  Does the borrower have the right to return early?  If yes, detail  Does the lender have the right to	Yes  Borrower has right to return all and any securities or equivalent securities early at any time in accordance with the lender's instructions.  Yes
date (if any)  Does the borrower have the right to return early?  If yes, detail  Does the lender have the right to recall early?	Yes  Borrower has right to return all and any securities or equivalent securities early at any time in accordance with the lender's instructions.  Yes  Lender has right to recall all or any equivalent securities on any business day by giving such
date (if any)  Does the borrower have the right to return early?  If yes, detail  Does the lender have the right to	Yes  Borrower has right to return all and any securities or equivalent securities early at any time in accordance with the lender's instructions.  Yes  Lender has right to recall all or any equivalent securities on any business day by giving such notice as agreed by the parties. The borrower must return the securities not later than the
date (if any)  Does the borrower have the right to return early?  If yes, detail  Does the lender have the right to recall early?	Yes  Borrower has right to return all and any securities or equivalent securities early at any time in accordance with the lender's instructions.  Yes  Lender has right to recall all or any equivalent securities on any business day by giving such
date (if any)  Does the borrower have the right to return early?  If yes, detail  Does the lender have the right to recall early?  If yes, detail	Yes  Borrower has right to return all and any securities or equivalent securities early at any time in accordance with the lender's instructions.  Yes  Lender has right to recall all or any equivalent securities on any business day by giving such notice as agreed by the parties. The borrower must return the securities not later than the
date (if any) Does the borrower have the right to return early?  If yes, detail  Does the lender have the right to recall early?  If yes, detail  Will the securities	Yes  Borrower has right to return all and any securities or equivalent securities early at any time in accordance with the lender's instructions.  Yes  Lender has right to recall all or any equivalent securities on any business day by giving such notice as agreed by the parties. The borrower must return the securities not later than the expiry of such notice in accordance with the lender's instructions.
date (if any) Does the borrower have the right to return early?  If yes, detail  Does the lender have the right to recall early?  If yes, detail  Will the securities be returned on	Yes  Borrower has right to return all and any securities or equivalent securities early at any time in accordance with the lender's instructions.  Yes  Lender has right to recall all or any equivalent securities on any business day by giving such notice as agreed by the parties. The borrower must return the securities not later than the
date (if any) Does the borrower have the right to return early?  If yes, detail Does the lender have the right to recall early?  If yes, detail  Will the securities be returned on settlement?	Yes  Borrower has right to return all and any securities or equivalent securities early at any time in accordance with the lender's instructions.  Yes  Lender has right to recall all or any equivalent securities on any business day by giving such notice as agreed by the parties. The borrower must return the securities not later than the expiry of such notice in accordance with the lender's instructions.  Yes
date (if any) Does the borrower have the right to return early?  If yes, detail Does the lender have the right to recall early?  If yes, detail  Will the securities be returned on settlement?  If yes, detail any	Yes  Borrower has right to return all and any securities or equivalent securities early at any time in accordance with the lender's instructions.  Yes  Lender has right to recall all or any equivalent securities on any business day by giving such notice as agreed by the parties. The borrower must return the securities not later than the expiry of such notice in accordance with the lender's instructions.
date (if any) Does the borrower have the right to return early?  If yes, detail Does the lender have the right to recall early?  If yes, detail  Will the securities be returned on settlement?  If yes, detail any exceptions	Yes  Borrower has right to return all and any securities or equivalent securities early at any time in accordance with the lender's instructions.  Yes  Lender has right to recall all or any equivalent securities on any business day by giving such notice as agreed by the parties. The borrower must return the securities not later than the expiry of such notice in accordance with the lender's instructions.  Yes  No exception
date (if any) Does the borrower have the right to return early?  If yes, detail Does the lender have the right to recall early?  If yes, detail  Will the securities be returned on settlement?  If yes, detail any	Yes  Borrower has right to return all and any securities or equivalent securities early at any time in accordance with the lender's instructions.  Yes  Lender has right to recall all or any equivalent securities on any business day by giving such notice as agreed by the parties. The borrower must return the securities not later than the expiry of such notice in accordance with the lender's instructions.  Yes

snarenolding notice	nica Will AbAi
Date:	β1-Mar-22
Company's name:	EML Payments Ltd
ISIN:	AU000000EML7
Date of change of	29-Mar-22
relevant interests:	
Schedule	
Type of agreement	Australian Master Securities Lending Agreement ("AMSLA")
Parties to	National Australia Bank Limited (Handarl) 1 D. Margan Cognitios Australia Limited (Hannaugu)
agreement	National Australia Bank Limited ('lender'), J.P. Morgan Securities Australia Limited ('borrower)
	Settlement Date
Transfer date	18-Nov-2021
	7-Dec-2021
Holder of voting	Dawayyay
rights	Borrower
Are there any	
restriction on	Yes
voting rights	
	The borrower undertakes to use its best endeavours to arrange for the voting rights to be
	exercised in accordance with the instructions of the lender, provided that the lender uses its
If yes, detail	best endeavours to notify the borrower of its instructions in writing no later than 7 business
	days prior to the date upon which such votes are exercisable or as otherwise agreed between
	the parties. This undertaking is set out in clause 4.3 of the standard form AMSLA.
Scheduled return	None
date (if any)	Notice
Does the borrower	
have the right to	Yes
return early?	
If yes, detail	Borrower has right to return all and any equivalent securities early at any time in accordance
	with the lender's instructions.
Does the lender	
have the right to	Yes
recall early?	
Tf data:1	Lender has right to recall all or any equivalent securities at any time by giving notice on any
If yes, detail	business day as agreed by the parties. The borrower must return the securities not later than
	the expiry of such notice in accordance with the lender's instructions.
Will the securities	
be returned on	Yes
settlement?	
If yes, detail any	
exceptions	No exceptions
	If requested by the company to whom the prescribed form must be given, or if requested by
Statement	ASIC, a copy of the agreement will be given to that company or ASIC.
	1 229, 2 cop, 3. the agreement tim be given to that company of hotel

snarenoiding notice filed	
Date:	31-Mar-22
Company's name:	EML Payments Ltd
ISIN:	AU000000EML7
Date of change of relevant interests:	29-Mar-22
Schedule	
Type of agreement	Global Master Securities Lending Agreement ("GMSLA")
Parties to agreement	State Street Bank and Trust Company ("lender") and J.P. Morgan Securities Australia Limited ("borrower")
Transfer date	<u>Settlement Date</u> 7-Mar-22
Holder of voting rights	Borrower
Are there any restriction on voting rights	Yes
If yes, detail	The borrower shall have no obligation to arrange for voting rights to be exercised in accordance with the instructions of the other party, unless otherwise agreed between the parties.
Scheduled return date (if any)	None
Does the borrower have the right to return early?	Yes
If yes, detail	Borrower has the right to terminate a loan and redeliver all and any equivalent securities due and outstanding to the lender in accordance with lender's instructions and lender shall accept such redelivery.
Does the lender have the right to recall early?	Yes
If yes, detail	Lender has right to recall all or any equivalent securities on any business day by giving such notice as agreed by the parties. The borrower must return the securities not later than the expiry of such notice in accordance with the lender's instructions.
Will the securities be returned on settlement?	Yes
If yes, detail any exceptions	No exceptions
Statement	If requested by the company to whom the prescribed form must be given, or if requested by ASIC, a copy of the agreement will be given to that company or ASIC.