#### Form 605

### **Corporations Act 2001**

### Section 671B

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

To Company Name/Scheme ACN/ARSN/ <b>ABN</b>	EML Payments Ltd 93 104 757 904	
1. Details of substantial holder (1)	1	
Name	JPMorgan Chase & Co. and its affiliat	es
ACN/ARSN (if applicable)	NA	
The holder ceased to be a substantial holder on		01/04/2022
The previous notice was given to the company on		01/04/2022
The previous notice was dated		30/03/2022

#### 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 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	70,315 (Ordinary)	70,315 (Ordinary)
See Appendix	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Purchase and sales of securities in its capacity as Principal/Proprietary	See Appendix	34,836 (Ordinary)	34,836 (Ordinary)
See Appendix	J.P. MORGAN SECURITIES PLC	Purchase and sales of securities in its capacity as Principal/Proprietary	See Appendix	5,698 (Ordinary)	5,698 (Ordinary)
See Appendix	J.P. MORGAN SECURITIES PLC	Holder of securities subject to an obligation to return under a securities lending agreement	See Appendix	67,419 (Ordinary)	67,419 (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
J.P. MORGAN SECURITIES PLC	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
J.P. MORGAN SECURITIES PLC	25 Bank Street, Canary Wharf, London, E14 5JP, England

### Signature

print name	Vasim Pathan	capacity	Compliance Officer
sign here	1) Pate	date	04/05/2022

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#### 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.

RADES FOR RELEVANT PERIOD						Appendix
Transaction Date	Entity	Product Type	Type of Transaction	Ouantity	Price (AUD)	Consideration
alance at start of relevant period				18,763,243		constactactori
31-Mar-22	J.P. MORGAN SECURITIES PLC	Equity	Borrow Return	(55,271)	-	\$-
31-Mar-22	J.P. MORGAN SECURITIES PLC	Equity	Borrow Return	(25,751)	-	\$ -
31-Mar-22	J.P. MORGAN SECURITIES PLC	Equity	Borrow Return	(40,354)	-	\$ -
31-Mar-22	J.P. MORGAN SECURITIES PLC	Equity	Borrow	53,957	-	<u> </u>
31-Mar-22	J.P. MORGAN SECURITIES PLC	Equity	Sell	(241)	3.01	\$ 725.
31-Mar-22	J.P. MORGAN SECURITIES PLC	Equity	Buy	241	3.01	\$ 725.
31-Mar-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Buy	687	3.00	
31-Mar-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Sell	(503)	2.99	\$ 1,503.
31-Mar-22	J.P. MORGAN SECURITIES PLC	Equity	Buy	5,698		\$ 17.150.
31-Mar-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Buy	215	2.93	
31-Mar-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Sell	(1,654)		\$ 4,916
31-Mar-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Sell	(21,759)	2.92	
31-Mar-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Buy	22,135		\$ 66,626
31-Mar-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Buy	5,602		\$ 16.862
31-Mar-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Sell	(2,977)	2.95	
31-Mar-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Sell	(817)	2.91	
31-Mar-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Sell	(839)	2.91	
31-Mar-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Buy	64	3.01	
31-Mar-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Buy	2,213	3.01	
31-Mar-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Sell	(2,672)	3.01	
31-Mar-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Buy	13.921		\$ 41,902
31-Mar-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Buy	15,811		\$ 47,274
31-Mar-22	JPMORGAN CHASE BANK, N.A.	Equity	Borrow Return	(12,484)		\$ 77,274
31-Mar-22	JPMORGAN CHASE BANK, N.A.	Equity	Borrow	5,000		\$
31-Mar-22	JPMORGAN CHASE BANK, N.A.	Equity	Borrow	85,783		\$
1-Apr-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Sell	(891)		\$ 2,681
1-Apr-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Sell	(687)		\$ 2,061
1-Apr-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Buy	239	2.92	
1-Apr-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Sell	(2,212)	2.92	
1-Apr-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Sell	(10,222)		\$ 30,012
1-Apr-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Sell	(10,222)		\$ 30,012
1-Apr-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Sell	(1,409)		\$ 4.168
1-Apr-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED		Sell			\$ 4,702
		Equity		(1,585)		
1-Apr-22 1-Apr-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Sell	(170)		\$ 494 \$ 4,600
		Equity		( ) /		
1-Apr-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Sell	(30,422)		\$ 88,528
1-Apr-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Adjustment	170		Ψ
1-Apr-22	JPMORGAN CHASE BANK, N.A.	Equity	Borrow Return	(89,818)		\$
1-Apr-22	JPMORGAN CHASE BANK, N.A.	Equity	Borrow Return	(258,796)		\$
1-Apr-22	JPMORGAN CHASE BANK, N.A.	Equity	Borrow	200,000	-	\$
alance at End of relevant period				18,596,371		

Date:	05-Apr-22
Company's name:	EML Payments Ltd
ISIN:	AU00000EML7
Date of change of relevant interests:	01-Apr-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:	05-Apr-22
Company's name:	EML Payments Ltd
ISIN:	AU000000EML7
Date of change of relevant interests:	01-Apr-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
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:	05-Apr-22
Company's name:	EML Payments Ltd
ISIN:	AU00000EML7
Date of change of relevant interests:	01-Apr-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.

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Date:	05-Apr-22
Company's name:	EML Payments Ltd
ISIN:	AU00000EML7
Date of change of	01-Apr-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)
Transfer date	<u>Settlement Date</u> 24-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 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:	05-Apr-22
Company's name:	EML Payments Ltd
ISIN:	AU00000EML7
Date of change of relevant interests:	01-Apr-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:	05-Apr-22
Company's name:	EML Payments Ltd
ISIN:	AU000000EML7
-	01-Apr-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	
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
Tf.voc. dotail	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	
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
	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	Vas
be returned on	Yes
settlement? If was, datail any	
If yes, detail any	No exceptions
exceptions	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.
	are agreement will be given to that company of ASIC.

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Date:	05-Apr-22
Company's name:	EML Payments Ltd
ISIN:	AU000000EML7
Date of change of	01-Apr-22
relevant interests:	
Schedule	
Type of agreement	Australian Master Securities Lending Agreement ("AMSLA")
Parties to	DManage Chara Dank N.A. (artige as earth (Wander() and Manageria Dank Limited (Demoury))
agreement	JPMorgan Chase Bank, N.A. (acting as agent) ("lender") and Macquarie Bank Limited (Borrower)
	Settlement Date
Transfer date	30-Mar-22
	01-Apr-2022
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	
date (if any)	None
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 accordance with the lender's
If yes, detail	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
Tf	organisation through which the relevant borrowed securities were originally delivered (and where there is a
If yes, detail	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
Statement	the agreement will be given to that company or ASIC.

Date:	05-Apr-22
Company's name:	EML Payments Ltd
ISIN:	AU000000EML7
Date of change of	01-Apr-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	Settlement Date
Transfer date	07-Dec-20         24-Pec-20         24-Feb-21         19-Mar-21         24-Mar-21         01-Apr-21         19-Apr-21         20-Apr-21         21-Apr-21         23-Jun-21         23-Jun-21         23-Jun-21         21-Apr-21         23-Jun-21         23-Jun-21         23-Jun-21         23-Jun-21         24-Nov-21         25-Nov-21         26-Nov-21         29-Nov-21         29-Nov-21         20-Dec-21         31-Dec-21         04-Jan-22         05-Jan-22         05-Jan-22         09-Tan-22         19-Jan-22         24-Jan-22         31-Jan-22         29-Nov-21         20-Dec-21         21         20-Dec-21         21         21-Dan-22         22         23-Jan-22         23-Mar-22         29-Feb-22         28-Feb-22         29-Mar-22         29-Mar-22         29-Mar-22         29-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 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.

Data	05-Apr-22
Date:	
Company's name:	EML Payments Ltd
ISIN:	AU000000EML7
-	01-Apr-22
relevant interests:	
Schedule	
	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)
	Settlement Date
	22-Nov-21
	26-Nov-21
	20-Dec-21
Transfer date	04-Jan-22 05-Jan-22
	06-Jan-22
	07-Jan-22
	11-Jan-22
	13-Jan-22
	28-Feb-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
Scheduled return	standard form AMSLA.
date (if any)	None
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 accordance with the lender's
If yes, detail	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
	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 exceptions
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:	05-Apr-22
Company's name:	EML Payments Ltd
ISIN:	AU00000EML7
Date of change of relevant interests:	01-Apr-22
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) Settlement Date
Transfer date	Settlement Date           101-Nov-21           19-Nov-21           23-Nov-21           24-Nov-21           25-Nov-21           29-Nov-21           30-Nov-21           01-Dec-21           02-Dec-21           03-Dec-21           07-Dec-21           09-Dec-21           09-Dec-21           14-Dec-21           15-Dec-21           22-Dec-21           23-Dec-21           23-Dec-21           23-Dec-21           24-Dan-22           21-Jan-22           24-Jan-22           23-Jan-22           24-Jan-22           25-Feb-22           15-Mar-22           26-Mar-22           27-Feb-22           28-Jan-22           23-Mar-22           23-Mar-22
Holder of voting rights	Borrower
Are there any	
restriction on	Yes
<b>voting rights</b> 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:	05-Apr-22
Company's name:	EML Payments Ltd
ISIN:	AU000000EML7
Date of change of relevant interests:	01-Apr-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.

<b>_</b>	
Date:	05-Apr-22
Company's name:	EML Payments Ltd
ISIN:	AU000000EML7
-	01-Apr-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 UBS Securities Australia Ltd (Borrower)
agreement	
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         5-Apr-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 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.

r	
Date:	05-Apr-22
Company's name:	EML Payments Ltd
ISIN:	AU000000EML7
Date of change of	01-Apr-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 HSBC Bank PLC (Borrower)
agreement	privigan chase bank, N.A. (acting as agent) ( lender ) and risbe bank ree (borrower)
Transfer date	<u>Settlement Date</u> 19-Oct-21
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 6.6 of the standard form GMSLA.
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 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
	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:	05-Apr-22
Company's name:	EML Payments Ltd
ISIN:	AU000000EML7
Date of change of	01-Apr-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 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	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.

shareholding notice fil	
Date:	05-Apr-22
Company's name:	EML Payments Ltd
ISIN:	AU00000EML7
Date of change of relevant interests:	01-Apr-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	Settlement Date 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	Yes
return early?	
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.

shareholding notice filed	
Date:	05-Apr-22
Company's name:	EML Payments Ltd
ISIN:	AU00000EML7
Date of change of relevant interests:	01-Apr-22
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")
Transfer date	<u>Settlement Date</u> 18-Nov-21 25-Jan-22 15-Feb-22 11-Mar-22 4-Apr-22
Holder of voting rights	Borrower
Are there any restriction on voting rights	Yes
If yes, detail	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(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. 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

Chatamant	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.

shareholding notice fil	
Date:	05-Apr-22
Company's name:	EML Payments Ltd
ISIN:	AU00000EML7
Date of change of	01-Apr-22
relevant	
interests:	
Schedule	
77	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	Yes
rights	
	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	Yes
return early?	
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
Statomont	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.

shareholding notice fi	
Date:	05-Apr-22
Company's name:	EML Payments Ltd
ISIN:	AU00000EML7
Date of change of relevant interests:	01-Apr-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")
	Settlement Date
Transfer date	3-Nov-21 4-Nov-21 12-Nov-21
Holdon of woting	1-Apr-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 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:	05-Apr-22
Company's name:	EML Payments Ltd
ISIN:	AU00000EML7
Date of change of relevant interests:	01-Apr-22
Schedule	
Type of agreement	Overseas Securities Lender's Agreement ("OSLA")
Parties to	JPMorgan Chase Bank, N.A. (acting as agent) ("lender") J.P. Morgan Securities plc ("borrower")
agreement	
Transfer date	Settlement date 11-Oct-21 24-Jan-22 18-Feb-22 21-Feb-22 22-Feb-22 25-Feb-22 3-Mar-22 7-Mar-22
Holder of voting rights	Borrower
Are there any	
restriction on voting	Yes
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(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.

Parties to agreementCitibank N.Parties to agreementCitibank N.Transfer dateSettlemen 17-Mar-22Holder of voting rightsBorrowerAre there any restriction on voting rightsBorrowerAre there any restriction on voting rightsThe borrow exercised in best endea days prior in the partiesScheduled return date (if any)NoneDoes the borrower have the right to return early?Borrower h accordanceIf yes, detailBorrower h accordanceJoes the lender have the right to recall early?Lender has notice as a	
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I ransfer date17-Mar-22Holder of voting rightsBorrowerAre there any restriction onYesVoting rightsThe borrow exercised in best endea days prior if the partiesIf yes, detailDoes the borrower have the right to return early?If yes, detailBorrower have the right to recall early?If yes, detailBorrower h accordanceDoes the lender have the right to recall early?Lender has notice as a expiry of suWill the securities be returned on settlement?Lender has yes	nt Date
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If yes, detail       best endea         days prior is the parties         Scheduled return date (if any)       None         Does the borrower have the right to return early?       Yes         If yes, detail       Borrower haccordance         Does the lender have the right to recall early?       Yes         If yes, detail       Lender has notice as a expiry of su         Will the securities be returned on settlement?       Yes	n accordance with the instructions of the lender, provided that the lender uses its
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Scheduled return date (if any)       None         Does the borrower have the right to return early?       Yes         If yes, detail       Borrower h accordance         Does the lender have the right to recall early?       Borrower h accordance         If yes, detail       Lender has notice as a expiry of su         Will the securities be returned on settlement?       Yes	. This undertaking is set out in clause 4.3 of the standard form AMSLA
date (if any)       None         Does the borrower       Yes         have the right to       Yes         return early?       Borrower haccordance         If yes, detail       Borrower haccordance         Does the lender       Yes         have the right to       Yes         recall early?       Lender has         If yes, detail       Lender has         notice as a expiry of su       Notice as a         will the securities       Yes         settlement?       If yes, detail any	
Does the borrower have the right to return early?       Yes         If yes, detail       Borrower h accordance         Does the lender have the right to recall early?       Yes         If yes, detail       Lender has notice as a expiry of su         Will the securities be returned on settlement?       Yes	
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If yes, detail     Borrower haccordance       Does the lender     have the right to       have the right to     Yes       recall early?     Lender has       If yes, detail     notice as a expiry of su       Will the securities     Yes       settlement?     Yes	
If yes, detail       accordance         Does the lender       Accordance         have the right to       Yes         recall early?       Lender has         If yes, detail       notice as a expiry of st         Will the securities       Yes         settlement?       If yes, detail any	as right to return all and any securities or equivalent securities early at any time in
Does the lender         have the right to         recall early?         If yes, detail       Lender has         notice as a expiry of su         Will the securities         be returned on settlement?         If yes, detail any	with the lender's instructions.
have the right to recall early?YesIf yes, detailLender has notice as a expiry of suWill the securities 	
recall early?         If yes, detail       Lender has notice as a expiry of su         Will the securities be returned on settlement?       Yes         If yes, detail any       No exception	
If yes, detail Lender has notice as a expiry of su Will the securities be returned on Yes settlement? If yes, detail any No exception	
If yes, detail notice as a expiry of su will the securities be returned on settlement? If yes, detail any No exception of the securities o	
If yes, detail notice as a expiry of su will the securities be returned on settlement? If yes, detail any No exception of the securities o	right to recall all or any equivalent securities on any business day by giving such
expiry of su Will the securities be returned on settlement? If yes, detail any	greed by the parties. The borrower must return the securities not later than the
Will the securities be returned on Yes settlement? If yes, detail any	uch notice in accordance with the lender's instructions.
be returned on Yes settlement? If yes, detail any No exception	
settlement? If yes, detail any	
If yes, detail any	
exceptions	
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If requeste	d by the company to whom the prescribed form must be given, or if requested by
STATAMANT	by of the agreement will be given to that company or ASIC.
Statomont	d by the company to whom the prescribed form must be given, or if requested by

shareholding houce	-
Date:	05-Apr-22
Company's name:	EML Payments Ltd
ISIN:	AU00000EML7
Date of change of	01-Apr-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')
Transfer date	Settlement Date
	28-Mar-22
Holder of voting	Borrowor
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	
date (if any)	None
Does the borrower	
have the right to	Yes
return early?	
-	Borrower has right to return all and any securities or equivalent securities early at any time in
If yes, detail	accordance with the lender's instructions.
Does the lender	
have the right to	Yes
recall early?	
Tf	Lender has right to recall all or any equivalent securities on any business day by giving such
If yes, detail	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	Yes
settlement?	
If yes, detail any	
exceptions	No exception
Statomont	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.

snarenolding notice	
Date:	05-Apr-22
Company's name:	EML Payments Ltd
ISIN:	AU000000EML7
Date of change of	01-Apr-22
relevant interests:	
Schedule	
Type of agreement	Australian Master Securities Lending Agreement ("AMSLA")
Parties to	National Australia Bank Limited (llandar), J.D. Margan Cogunities Australia Limited (lharmours)
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 rights	Borrower
Are there any	
restriction on	Yes
voting rights	
If yes, detail	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
Cabadulad vatuum	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?	
return early?	Devenues has vight to yok we all and any sourcedent sourcities source at any time in assaudance.
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 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
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.

shareholding notice filed	
Date:	05-Apr-22
Company's name:	EML Payments Ltd
ISIN:	AU00000EML7
Date of change of relevant interests:	01-Apr-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.