

Disclosure of movement of 1% or more in substantial holding  
or change in nature of relevant interest, or both

*Sections 277 and 278, Financial Markets Conduct Act 2013*

**Note:** This form must be completed in accordance with the instructions at the end of the form.

**To NZX**  
and  
**To Smartpay Holdings Limited**

Relevant event being disclosed: Disclosure of movement of 1% or more in the substantial holding

Date of relevant event: 3 May 2022

Date this disclosure made: 5 May 2022

Date last disclosure made: 24 March 2022

**Substantial product holder(s) giving disclosure**

Full name(s): Anacacia Pty Limited

**Summary of substantial holding**

Class of quoted voting products: **Ordinary Shares**

Summary for **Anacacia Pty Limited [as Trustee for the Wattle Fund]**

For **this** disclosure,—

- (a) total number held in class: **20,321,224**
- (b) total in class: **238,284,963**
- (c) total percentage held in class: **8.53%**

For **last** disclosure,—

- (a) total number held in class: **15,408,508**
- (b) total in class: **238,284,963**
- (c) total percentage held in class: **6.47%**

**Details of transactions and events giving rise to relevant event**

Details of the transactions or other events requiring disclosure: **On market purchase of shares**

**Additional information**

Address(es) of substantial product holder(s): **Level 2, 1 Transvaal Avenue, Double Bay, NSW 2028**

Contact details: **Tom Granger**

**Certification**

I, **Tom Granger**, certify that, to the best of my knowledge and belief, the information contained in this disclosure is correct and that I am duly authorised to make this disclosure by all persons for whom it is made.

A handwritten signature in black ink, appearing to read 'Tom Granger', with a stylized, cursive script.