Form 605

Corporations Act 2001

Section 671B

Notice of ceasing to be a substantial holder

To Company Name/Scheme	EML Payments Ltd	
ACN/ARSN/ ABN	93 104 757 904	
1. Details of substantial holder (1)		
Name	JPMorgan Chase & Co. and its affiliat	es
ACN/ARSN (if applicable)	NA	
he holder ceased to be a substantial holder on		26/05/2022
The previous notice was given to the company on		20/05/2022
The previous notice was dated		18/05/2022

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	1,040,911 (Ordinary)	1,040,911 (Ordinary)
See Appendix	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Purchase and sales of securities in its capacity as Principal/Proprietary	See Appendix	114,871 (Ordinary)	114,871 (Ordinary)
See Appendix	J.P. MORGAN SECURITIES PLC	Purchase and sales of securities in its capacity as Principal/Proprietary	See Appendix	123 (Ordinary)	123 (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	- leste	date	30/05/2022

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.

Name I Image Imag	Transaction Date	Entity	Product Type	Type of Transaction	Quantity	Price (AUD)	Consideration
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22-Hay-22 3.P. DORGAN SEQURITES AUSTRALA LIMITED Equity Bay 129 1.4.2 \$ 23-Hay-22 PMORGAN CHSE BANK, NA. Equity Borrow Return (3)-H101 - \$ 23-Hay-22 PMORGAN CHSE BANK, NA. Equity Borrow Return (3)-H101 - \$ 23-Hay-22 PMORGAN CHSE BANK, NA. Equity Borrow Return (12)-720 - \$ 23-Hay-22 PMORGAN CHSE BANK, NA. Equity Borrow Return (12)-701 - \$ 23-Hay-22 PMORGAN CHSE BANK, NA. Equity Borrow (13)-701 - \$ 23-Hay-22 PMORGAN CHSE BANK, NA. Equity Borrow (14)-709 - \$ 23-Hay-22 PMORGAN CHSE BANK, NA. Equity Borrow (14)-709 - \$ 23-Hay-22 PMORGAN CHSE BANK, NA. Equity Borrow (15)-701 - \$ 23-Hay-22 PMORGAN CHSE BANK, NA. Equity Borrow (15)-701 - \$ 24-							
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23-May-22 JPMORGAN LOKE BANK, N.A. Eguly Borrow Return (17,27) - \$ 23-May-22 JPMORGAN CMASE BANK, N.A. Eguly Borrow Return (17,27) - \$ 23-May-22 JPMORGAN CMASE BANK, N.A. Eguly Borrow Return (17,27) - \$ 23-May-22 JPMORGAN CMASE BANK, N.A. Eguly Borrow (17,27) - \$ 23-May-22 JPMORGAN CMASE BANK, N.A. Eguly Borrow (17,27) - \$ 23-May-22 JPMORGAN CMASE BANK, N.A. Eguly Borrow (17,27) - \$ 23-May-22 JPMORGAN CMASE BANK, N.A. Eguly Borrow (28,79) - \$ 23-May-22 JP.MORGAN SCONTTES ANSTRALLA LIMITED Eguly Borrow (28,170) 1.45 \$ 24-May-22 JP.MORGAN SCONTTES ANSTRALLA LIMITED Eguly Sel (68,76) 1.43 \$ 24-May-22 JP.MORGAN SCONTTES ANSTRALLA LIMITED Eguly Sel (169,10) - \$		JPMORGAN CHASE BANK, N.A.					
23-May-22 JPMORGAN CHASE BANK, N.A. Egulty Borrow Return (132,720) - s 23-May-22 JPMORGAN CHASE BANK, N.A. Egulty Borrow Return (1,633) - s 23-May-22 JPMORGAN CHASE BANK, N.A. Egulty Borrow (1,633) - s 23-May-22 JPMORGAN CHASE BANK, N.A. Egulty Borrow 141,799 - s 23-May-22 JPMORGAN CHASE BANK, N.A. Egulty Borrow 20,799 - s 23-May-22 JPMORGAN CHASE BANK, N.A. Egulty Borrow 623,6901 - s 23-May-22 JPMORGAN CHASE BANK, N.A. Egulty Borrow 623,6901 - s 24-May-22 JP.MORGAN SECURITIES AUSTRALIA UNITED Egulty Borrow 623,6901 - s 24-May-22 JP.MORGAN SECURITIES AUSTRALIA UNITED Egulty Sell (16,61) 1.43 s 24-May-22 JP.MORGAN SECURITIES AUSTRALIA UNITED Egulty Borrow Return (16,75)1 - <t< td=""><td>23-May-22 23-May-22</td><td></td><td></td><td></td><td></td><td>φ</td><td></td></t<>	23-May-22 23-May-22					φ	
23-May:22 JPMORGAN CHASE BANK, N.A. Eguly Borrow Refurm (12,727) - 5 23-May:22 JPMORGAN CHASE BANK, N.A. Eguly Borrow 660 - 5 23-May:22 JPMORGAN CHASE BANK, N.A. Eguly Borrow 1600 - 5 23-May:22 JPMORGAN CHASE BANK, N.A. Eguly Borrow 141, 790 - 5 23-May:22 JPMORGAN CHASE BANK, N.A. Eguly Borrow 25, 781 - 5 23-May:22 JPMORGAN CHASE BANK, N.A. Eguly Borrow 22, 789 - 5 24-May:22 JP.MORGAN SECURTIES ALSTRALA LUNTED Eguly Borrow (65, 14, 15 5 24-May:22 JP.MORGAN SECURTIES ALSTRALA LUNTED Eguly Boly 65 1.4. 15 5 24-May:22 JP.MORGAN SECURTIES ALSTRALIA LUNTED Eguly Boly 65 1.4. 15 5 24-May:22 JP.MORGAN SECURTIES ALSTRALIA LUNTED Eguly Borrow Refurm (126, 507) - 5							
22-May-22 JPMOKGAN CHASE BANK, N.A. Equity Borrow 660 - \$ 23-May-22 JPMOKGAN CHASE BANK, N.A. Equity Borrow 11,799 - \$ 23-May-22 JPMOKGAN CHASE BANK, N.A. Equity Borrow 11,799 - \$ 23-May-22 JPMOKGAN CHASE BANK, N.A. Equity Borrow 11,799 - \$ 23-May-22 JP. MOKGAN SCURITES ANSTRALLA IMITED Equity Borrow Churn (68,761) 1.43 \$ 24-May-22 JP. MOKGAN SCURITES ANSTRALIA IMITED Equity Sell (65) 1.43 \$ 24-May-22 JP. MOKGAN SCURITES ANSTRALIA IMITED Equity Sell (66) 1.43 \$ 24-May-22 JP. MOKGAN SCURITES ANSTRALIA IMITED Equity Sell (66) 1.43 \$ 24-May-22 JP. MOKGAN CHASE BANK, N.A. Equity Borrow Return (16) 1.43 \$ 24-May-22 JP.MOKGAN CHASE BANK, N.A. Equity Borrow Return (16) \$ \$	23-May-22		Equity		(17,727)		
23-Map-22 JPMORGAN CHASE BANK, N.A. Eguly Borrow 17,722 \$ 23-Map-22 JPMORGAN CHASE BANK, N.A. Eguly Borrow 29,799 \$ 23-Map-22 JPMORGAN CHASE BANK, N.A. Eguly Borrow 29,799 \$ 24-Map-22 JP.MORGAN CHASE BANK, N.A. Eguly Borrow 21,399 \$ 24-Map-22 JP.MORGAN SCURITES ALSTRALIA LIMITED Eguly Boy 22,860 1.4.5 \$ 24-Map-22 JP.MORGAN SCURITES ALSTRALIA LIMITED Eguly Sell (65) 1.4.3 \$ 24-Map-22 JP.MORGAN SCURITES ALSTRALIA LIMITED Eguly Sell (166) 1.50 \$ 24-Map-22 JP.MORGAN CHASE BANK, N.A. Eguly Borrow Return (167,716) \$ \$ 24-Map-22 JPMORGAN CHASE BANK, N.A. Eguly Borrow Return (166,925) \$ 24-Map-22 JPMORGAN CHASE BANK, N.A. Eguly Borrow Return (162,925) \$ </td <td></td> <td></td> <td></td> <td></td> <td></td> <td>4</td> <td></td>						4	
23 May-22 JPMORGAN CHASE BANK, N.A. Equity Borrow 141,799 . \$ 23 May-22 JPMORGAN CHASE BANK, N.A. Equity Borrow 23,789 . \$ 23 May-22 JP, MORGAN CHASE BANK, N.A. Equity Borrow (683,490) . \$ 24 May-22 JP, MORGAN SCURTTES AUSTRALIA LIMITED Equity Borrow (68,761) 1.43 \$ 24 May-22 JP, MORGAN SCURTTES AUSTRALIA LIMITED Equity Sell (16,701) 1.43 \$ 24 May-22 JP, MORGAN SCURTTES AUSTRALIA LIMITED Equity Sell (16,61) 1.59 \$ 24 May-22 JPMORGAN CHASE BANK, N.A. Equity Borrow Return (18,7416) - \$ 24 May-22 JPMORGAN CHASE BANK, N.A. Equity Borrow Return (16,2557) - \$ 24 May-22 JPMORGAN CHASE BANK, N.A. Equity Borrow Return (16,257) - \$ 24 May-22 JPMORGAN CHASE BANK, N.A. Equity Borrow Return (16,251)						Ψ	
22-Map-22 JPMORGAN CHASE BANK, N.A. Equity Borow Returm (683,490) · § 24-May-22 J.P. MORGAN SECURITIES AUSTRALIA LIMITED Equity But (15,701) 1.45 § 24-May-22 J.P. MORGAN SECURITIES AUSTRALIA LIMITED Equity Sell (16,87,11) 1.43 § 24-May-22 J.P. MORGAN SECURITIES AUSTRALIA LIMITED Equity Sell (16,55) 1.43 § 24-May-22 J.P. MORGAN SECURITIES AUSTRALIA LIMITED Equity Bord (15,51) 1.43 § 24-May-22 J.P. MORGAN SECURITIES AUSTRALIA LIMITED Equity Borrow Returm (12,547) - § 24-May-22 J.P. MORGAN CHASE BANK, N.A. Equity Borrow Returm (150,257) - § 24-May-22 J.P. MORGAN CHASE BANK, N.A. Equity Borrow Returm (150,257) - § 24-May-22 J.P. MORGAN CHASE BANK, N.A. Equity Borrow Returm (150,257) - § 24-May-22 J.P. MORGAN CHASE BANK, N.A. Equity	23-May-22	JPMORGAN CHASE BANK, N.A.			141,799	- \$	
24-May-22 J.P. MORGAN SEQUITTES AUSTRALA LIMITED Equity Buy 22,080 1.45 \$ 24-May-22 J.P. MORGAN SEQUITTES AUSTRALA LIMITED Equity Sell (15,701) 1.45 \$ 24-May-22 J.P. MORGAN SEQUITTES AUSTRALA LIMITED Equity Sell (65, 1.13) \$ 24-May-22 J.P. MORGAN SEQUITTES AUSTRALA LIMITED Equity Bey 65 1.43 \$ 24-May-22 J.P. MORGAN SEQUITTES AUSTRALA LIMITED Equity Bey 65 1.43 \$ 24-May-22 J.P. MORGAN CHASE BARK, N.A. Equity Borrow Return (167,416) - \$ 24-May-22 J.P.MORGAN CHASE BARK, N.A. Equity Borrow Return (160,250) - \$ 24-May-22 J.P.MORGAN CHASE BARK, N.A. Equity Borrow Return (160,250) - \$ 24-May-22 J.P.MORGAN CHASE BARK, N.A. Equity Borrow Return (160,250) - \$ 24-May-22 J.P.MORGAN CHASE BARK, N.A. Equity Borrow Return (163,250) <td></td> <td></td> <td></td> <td></td> <td></td> <td>4</td> <td></td>						4	
2+May-22 J.P. MORGAN SEQURTIES AUSTRALIA LIMITED Equity Sell (15,701) 1.45 \$ 2+May-22 J.P. MORGAN SECURTIES AUSTRALIA LIMITED Equity Sell (65) 1.43 \$ 2+May-22 J.P. MORGAN SECURTIES AUSTRALIA LIMITED Equity Buy 65 1.43 \$ 2+May-22 J.P. MORGAN SECURTIES AUSTRALIA LIMITED Equity Borrow Return (166) 1.50 \$ 2+May-22 J.P. MORGAN CASE BANK, N.A. Equity Borrow Return (167,65) - \$ 2+May-22 J.P. MORGAN CHASE BANK, N.A. Equity Borrow Return (162,547) - \$ 2+May-22 J.P. MORGAN CHASE BANK, N.A. Equity Borrow Return (160,000) - \$ 2+May-22 J.P. MORGAN CHASE BANK, N.A. Equity Borrow Return (160,000) - \$ 2+May-22 J.P. MORGAN CHASE BANK, N.A. Equity Borrow Return (100,000) - \$ 2+May-22 J.P. MORGAN CHASE BANK, N.A. Equity Borrow Return						φ	31,9
2+May-22 J.P. MORGAM SCURTTES AUSTRALIA LIMITED Equity Sell (65) 1.43 \$ 2+May-22 J.P. MORGAM SCURTTES AUSTRALIA LIMITED Equity Sell (166) 1.50 \$ 2+May-22 J.P. MORGAM CHASE BANK, N.A. Equity Borrow Return (187,16) - \$ 2+May-22 JPMORGAM CHASE BANK, N.A. Equity Borrow Return (162,571) - \$ 2+May-22 JPMORGAM CHASE BANK, N.A. Equity Borrow Return (160,295) - \$ 2+May-22 JPMORGAM CHASE BANK, N.A. Equity Borrow Return (100,000) - \$ 2+May-22 JPMORGAM CHASE BANK, N.A. Equity Borrow Return (100,000) - \$ 2+May-22 J.P. MORGAM SCURTTES AUSTRALIA LIMITED Equity Borrow 8,03 1,41 \$ 2-May-22 J.P. MORGAM CHASE BANK, N.A. Equity Borrow 4,726 1,41 \$ 2-May-22 J.P. MORGAM CHASE BANK, N.A. Equity Borrow 4,331 -<							22,8
24-May-22 J.P. MORGAN SECURTIES AUSTRALIA LIMITED Equity Buy 65 1.43 \$ 24-May-22 J.P. MORGAN CHASE BANK, NA. Equity Borrow Return (167,416) - \$ 24-May-22 JPMORGAN CHASE BANK, NA. Equity Borrow Return (162,547) - \$ 24-May-22 JPMORGAN CHASE BANK, NA. Equity Borrow Return (160,255) - \$ 24-May-22 JPMORGAN CHASE BANK, NA. Equity Borrow Return (36,352) - \$ 24-May-22 JPMORGAN CHASE BANK, NA. Equity Borrow Return (36,352) - \$ 24-May-22 JP.MORGAN CHASE BANK, NA. Equity Borrow Return (36,352) - \$ 25-May-22 JP. MORGAN CHASE BANK, NA. Equity Borrow Return (36,352) - \$ 25-May-22 JP. MORGAN CHASE BANK, NA. Equity Borrow Return (30,058) 1.41 \$ 25-May-22 JP.MORGAN CHASE BANK, NA. Equity Borrow Return (43,31)							98,5
3-P. MORGAN SECURITES AUSTRALIA LIMITED Equity Sell (166) 1.50 \$ 24-May-22 JPMORGAN CHASE BANK, N.A. Equity Borrow Return (26,57) - \$ 24-May-22 JPMORGAN CHASE BANK, N.A. Equity Borrow Return (160,255) - \$ 24-May-22 JPMORGAN CHASE BANK, N.A. Equity Borrow Return (56,352) - \$ 24-May-22 JPMORGAN CHASE BANK, N.A. Equity Borrow Return (160,000) - \$ 24-May-22 JP.MORGAN CHASE BANK, N.A. Equity Borrow Return (160,000) - \$ 25-May-22 J.P. MORGAN SECURTIES AUSTRALIA LIMITED Equity Borrow Return (160,000) - \$ 25-May-22 J.P. MORGAN SECURTIES AUSTRALIA LIMITED Equity Borrow Return (16,000) - \$ 25-May-22 J.P. MORGAN SECURTIES AUSTRALIA LIMITED Equity Borrow Return (16,000) - \$ 25-May-22 J.P. MORGAN CHASE BANK, N.A. Equity Borrow Return <td< td=""><td></td><td>J.P. MORGAN SECURITIES AUSTRALIA LIMITED</td><td></td><td></td><td></td><td></td><td></td></td<>		J.P. MORGAN SECURITIES AUSTRALIA LIMITED					
2+Hay-22 JPMORGAN CHASE BANK, N.A. Equity Borrow Return (187,416) - \$ 2+Hay-22 JPMORGAN CHASE BANK, N.A. Equity Borrow Return (160,295) - \$ 2+Hay-22 JPMORGAN CHASE BANK, N.A. Equity Borrow Return (165,352) - \$ 2+Hay-22 JPMORGAN CHASE BANK, N.A. Equity Borrow Return (26,552) - \$ 2+Hay-22 JPMORGAN CHASE BANK, N.A. Equity Borrow Return (26,552) - \$ 25-May-22 J.P. MORGAN SECURITES AUSTRALIA LIMITED Equity Buy 4,726 1.41 \$ 25-May-22 J.P. MORGAN SECURITES AUSTRALIA LIMITED Equity Borrow Return (4,331) - \$ 25-May-22 JPMORGAN CHASE BANK, N.A. Equity Borrow Return (28,856) - \$ 25-May-22 JPMORGAN CHASE BANK, N.A. Equity Borrow Return (21,539) - \$ 25-May-22 JPMORGAN CHASE BANK, N.A. Equity Borrow Return							
24-May-22 JPMORGAN CHASE BANK, N.A. Equity Borrow Return (160,255) - \$ 24-May-22 JPMORGAN CHASE BANK, N.A. Equity Borrow Return (35,352) - \$ 24-May-22 JPMORGAN CHASE BANK, N.A. Equity Borrow Return (100,000) - \$ 25-May-22 J.P. MORGAN SCURITIES AUSTRALIA LIMITED Equity Buy 8,909 1.42 \$ 25-May-22 J.P. MORGAN SCURITIES AUSTRALIA LIMITED Equity Buy 4,726 1.41 \$ 25-May-22 J.P. MORGAN CHASE BANK, N.A. Equity Borrow 17,000 - \$ 25-May-22 JPMORGAN CHASE BANK, N.A. Equity Borrow Return (43,31) - \$ 25-May-22 JPMORGAN CHASE BANK, N.A. Equity Borrow 9,231 - \$ 25-May-22 JPMORGAN CHASE BANK, N.A. Equity Borrow 9,231 - \$ 25-May-22 JPMORGAN CHASE BANK, N.A. Equity Borrow 9,231 - \$	24-May-22	JPMORGAN CHASE BANK, N.A.			(187,416)		
24-May-22 JPMORGAN CHASE BANK, N.A. Equity Borrow Return (58,1328) . \$ 24-May-22 JPMORGAN CHASE BANK, N.A. Equity Borrow Return (100,000) . \$ 25-May-22 J.P. MORGAN SCURTTES ALISTRAJA LIMITED Equity Buy 8,999 1.42 \$ 25-May-22 J.P. MORGAN SCURTTES ALISTRAJA LIMITED Equity Buy 4,726 1.41 \$ 25-May-22 J.P. MORGAN SCURTTES ALISTRAJA LIMITED Equity Sell (30,058) 1.41 \$ 25-May-22 JPMORGAN CHASE BANK, N.A. Equity Borrow Return (4,331) - \$ 25-May-22 JPMORGAN CHASE BANK, N.A. Equity Borrow Return (215,939) - \$ 25-May-22 JPMORGAN CHASE BANK, N.A. Equity Borrow Return (215,939) - \$ 25-May-22 JPMORGAN CHASE BANK, N.A. Equity Borrow Return (215,939) - \$ 25-May-22 JPMORGAN CHASE BANK, N.A. Equity Borrow Return (53,40) </td <td>24-May-22</td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td>	24-May-22						
24-May-22 JPMORGAN CHASE BANK, N.A. Equity Borrow Return (36,32) . \$ 24-May-22 JPMORGAN CHASE BANK, N.A. Equity Borrow Return (100,000) . \$ 25-May-22 J.P. MORGAN SECURTIES AUSTRALIA LIMITED Equity Buy 4,726 1.41 \$ 25-May-22 J.P. MORGAN SECURTIES AUSTRALIA LIMITED Equity Sell (30,058) 1.41 \$ 25-May-22 JPMORGAN CHASE BANK, N.A. Equity Borrow Return (4,331) - \$ 25-May-22 JPMORGAN CHASE BANK, N.A. Equity Borrow Return (215,939) - \$ 25-May-22 JPMORGAN CHASE BANK, N.A. Equity Borrow Return (215,939) - \$ 25-May-22 JPMORGAN CHASE BANK, N.A. Equity Borrow Return (30,350) - \$ 25-May-22 JPMORGAN CHASE BANK, N.A. Equity Borrow 4,311 - \$ 25-May-22 JPMORGAN CHASE BANK, N.A. Equity Borrow 3,264 -							
24-May-22 JPMORGAN CHASE BANK, N.A. Equity Borrow Return (100,000) - \$ 25-May-22 J.P. MORGAN SECURITIES AUSTRALIA LIMITED Equity Buy 8,909 1.42 \$ 25-May-22 J.P. MORGAN SECURITIES AUSTRALIA LIMITED Equity Buy 9,000 - \$ 25-May-22 J.P. MORGAN CHASE BANK, N.A. Equity Borrow (20,058) 1.41 \$ 25-May-22 J.PMORGAN CHASE BANK, N.A. Equity Borrow Return (4,331) - \$ 25-May-22 J.PMORGAN CHASE BANK, N.A. Equity Borrow Return (215,939) - \$ 25-May-22 J.PMORGAN CHASE BANK, N.A. Equity Borrow 90,752 - \$ 25-May-22 J.PMORGAN CHASE BANK, N.A. Equity Borrow 90,752 - \$ 25-May-22 J.PMORGAN CHASE BANK, N.A. Equity Borrow 90,752 - \$ 25-May-22 J.PMORGAN CHASE BANK, N.A. Equity Borrow 3,594 - \$ <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td>							
25-May-22 J.P. MORGAN SECURITIES AUSTRALIA LIMITED Equity Buy 4,726 1.41 \$ 25-May-22 J.P. MORGAN SECURITIES AUSTRALIA LIMITED Equity Borrow (30.058) 1.41 \$ 25-May-22 JPMORGAN CHASE BANK, N.A. Equity Borrow Return (4,331) - \$ 25-May-22 JPMORGAN CHASE BANK, N.A. Equity Borrow Return (38,616) - \$ 25-May-22 JPMORGAN CHASE BANK, N.A. Equity Borrow Return (215,939) - \$ 25-May-22 JPMORGAN CHASE BANK, N.A. Equity Borrow 4,331 - \$ 25-May-22 JPMORGAN CHASE BANK, N.A. Equity Borrow 90,752 - \$ 25-May-22 JPMORGAN CHASE BANK, N.A. Equity Borrow 3,594 - \$ 25-May-22 JPMORGAN CHASE BANK, N.A. Equity Borrow 3,594 - \$ 25-May-22 J.P. MORGAN SECURITIES AUSTRALIA LIMITED Equity Buy 1.43 \$ <	24-May-22	JPMORGAN CHASE BANK, N.A.	Equity	Borrow Return	(100,000)	Ψ	
25-May-22 J.P. MORGAN SECURTIES AUSTRALIA LIMITED Equity Sell (30.058) 1.41 \$ 25-May-22 JPMORGAN CHASE BANK, N.A. Equity Borrow Return (4,331) - \$ 25-May-22 JPMORGAN CHASE BANK, N.A. Equity Borrow Return (4,331) - \$ 25-May-22 JPMORGAN CHASE BANK, N.A. Equity Borrow Return (215.939) - \$ 25-May-22 JPMORGAN CHASE BANK, N.A. Equity Borrow Return (215.939) - \$ 25-May-22 JPMORGAN CHASE BANK, N.A. Equity Borrow 4,331 - \$ 25-May-22 JPMORGAN CHASE BANK, N.A. Equity Borrow 90.752 - \$ 25-May-22 JPMORGAN SECURITIES AUSTRALIA LIMITED Equity Borrow 3.594 - \$ 26-May-22 J.P. MORGAN SECURITIES AUSTRALIA LIMITED Equity Buy 123 1.43 \$ 26-May-22 J.P. MORGAN SECURITIES AUSTRALIA LIMITED Equity Buy 149 1.42 </td <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td>							
25-May-22 JPMORGAN CHASE BANK, N.A. Equity Borrow 17.000 - \$ 25-May-22 JPMORGAN CHASE BANK, N.A. Equity Borrow Return (4,331) - \$ 25-May-22 JPMORGAN CHASE BANK, N.A. Equity Borrow Return (38,816) - \$ 25-May-22 JPMORGAN CHASE BANK, N.A. Equity Borrow Return (215,939) - \$ 25-May-22 JPMORGAN CHASE BANK, N.A. Equity Borrow 4,331 - \$ 25-May-22 JPMORGAN CHASE BANK, N.A. Equity Borrow 90,752 - \$ 25-May-22 JPMORGAN CHASE BANK, N.A. Equity Borrow 3,594 - \$ 25-May-22 JPMORGAN CHASE BANK, N.A. Equity Buy 123 1.43 \$ 26-May-22 JP.MORGAN CHASE BANK, N.A. Equity Buy 123 1.43 \$ 26-May-22 JP.MORGAN SECURITIES PLC Equity Buy 123 1.43 \$ 26-May-22							-/-
25-May-22 JPMORGAN CHASE BANK, N.A. Equity Borrow Return (38,816) - \$ 25-May-22 JPMORGAN CHASE BANK, N.A. Equity Borrow Return (215,939) - \$ 25-May-22 JPMORGAN CHASE BANK, N.A. Equity Borrow 90,752 - \$ 25-May-22 JPMORGAN CHASE BANK, N.A. Equity Borrow 90,752 - \$ 25-May-22 JPMORGAN CHASE BANK, N.A. Equity Borrow 90,752 - \$ 25-May-22 JPMORGAN CHASE BANK, N.A. Equity Borrow 90,752 - \$ 25-May-22 JPMORGAN CHASE BANK, N.A. Equity Borrow 3,594 - \$ 26-May-22 J.P. MORGAN SECURTITES AUSTRALIA LIMITED Equity Buy 123 1.43 \$ 26-May-22 J.P. MORGAN SECURTITES AUSTRALIA LIMITED Equity Buy 149 1.42 \$ 26-May-22 J.P. MORGAN SECURTITES AUSTRALIA LIMITED Equity Buy 149 1.42 \$	25-May-22	JPMORGAN CHASE BANK, N.A.	Equity	Borrow	17,000	- \$	
25-May-22 JPMORGAN CHASE BANK, N.A. Equity Borrow Return (215,939) - \$ 25-May-22 JPMORGAN CHASE BANK, N.A. Equity Borrow 4,331 - \$ 25-May-22 JPMORGAN CHASE BANK, N.A. Equity Borrow 90,752 - \$ 25-May-22 JPMORGAN CHASE BANK, N.A. Equity Borrow 6(3,340) - \$ 25-May-22 JPMORGAN CHASE BANK, N.A. Equity Borrow 80,752 - \$ 26-May-22 J.P. MORGAN SECURTIES AUSTRALIA LIMITED Equity Buy 123 1.43 \$ 26-May-22 J.P. MORGAN SECURTIES AUSTRALIA LIMITED Equity Buy 104 1.42 \$ 26-May-22 J.P. MORGAN SECURTIES AUSTRALIA LIMITED Equity Buy 149 1.42 \$ 26-May-22 J.P. MORGAN SECURTIES AUSTRALIA LIMITED Equity Buy 149 1.42 \$ 26-May-22 J.P. MORGAN SECURTIES AUSTRALIA LIMITED Equity Buy 24,342 1.46 \$<			Equity			Ψ	
25-May-22 JPMORGAN CHASE BANK, N.A. Equity Borrow 4,311 \$ 25-May-22 JPMORGAN CHASE BANK, N.A. Equity Borrow 90,752 \$ 25-May-22 JPMORGAN CHASE BANK, N.A. Equity Borrow 90,752 \$ 25-May-22 JPMORGAN CHASE BANK, N.A. Equity Borrow 3,594 \$ 26-May-22 JPMORGAN SECURTITES AUSTRALIA LIMITED Equity Buy 123 1.43 \$ 26-May-22 J.P. MORGAN SECURTITES AUSTRALIA LIMITED Equity Buy 504 1.43 \$ 26-May-22 J.P. MORGAN SECURTITES AUSTRALIA LIMITED Equity Buy 149 1.42 \$ 26-May-22 J.P. MORGAN SECURTITES AUSTRALIA LIMITED Equity Buy 149 1.42 \$ 26-May-22 J.P. MORGAN SECURTITES AUSTRALIA LIMITED Equity Buy 24,342 1.46 \$ 26-May-22 J.P. MORGAN SECURTITES AUSTRALIA LIMITED Equity Buy 34.883 1.45							
25-May-22 JPMORGAN CHASE BANK, N.A. Equity Borrow 90,752 - \$ 25-May-22 JPMORGAN CHASE BANK, N.A. Equity Borrow Return (5,340) - \$ 25-May-22 JPMORGAN CHASE BANK, N.A. Equity Borrow 3,594 - \$ 26-May-22 J.P. MORGAN SECURTITES PLC Equity Buy 123 1.43 \$ 26-May-22 J.P. MORGAN SECURTITES AUSTRALIA LIMITED Equity Sell (504) 1.43 \$ 26-May-22 J.P. MORGAN SECURTITES AUSTRALIA LIMITED Equity Sell (169) 1.42 \$ 26-May-22 J.P. MORGAN SECURTITES AUSTRALIA LIMITED Equity Buy 149 1.42 \$ 26-May-22 J.P. MORGAN SECURTITES AUSTRALIA LIMITED Equity Buy 26.342 1.46 \$ 26-May-22 J.P. MORGAN SECURTITES AUSTRALIA LIMITED Equity Buy 26.3483 1.45 \$ 26-May-22 J.P. MORGAN SECURTITES AUSTRALIA LIMITED Equity Buy 34.883							
25-May-22 JPMORGAN CHASE BANK, N.A. Equity Borrow 3,594 - \$ 26-May-22 J.P. MORGAN SECURITIES PLC Equity Buy 123 1.43 \$ 26-May-22 J.P. MORGAN SECURITIES AUSTRALIA LIMITED Equity Buy 504 1.43 \$ 26-May-22 J.P. MORGAN SECURITIES AUSTRALIA LIMITED Equity Sell (504) 1.43 \$ 26-May-22 J.P. MORGAN SECURITIES AUSTRALIA LIMITED Equity Sell (149) 1.42 \$ 26-May-22 J.P. MORGAN SECURITIES AUSTRALIA LIMITED Equity Sell (149) 1.42 \$ 26-May-22 J.P. MORGAN SECURITIES AUSTRALIA LIMITED Equity Buy 24,342 1.46 \$ 26-May-22 J.P. MORGAN SECURITIES AUSTRALIA LIMITED Equity Buy 34,883 1.45 \$ 26-May-22 J.P. MORGAN SECURITIES AUSTRALIA LIMITED Equity Sell (2,903) 1.44 \$ 26-May-22 J.P. MORGAN SECURITIES AUSTRALIA LIMITED Equity Sell	25-May-22	JPMORGAN CHASE BANK, N.A.	Equity	Borrow	90,752		
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26-May-22 J.P. MORGAN SECURITIES AUSTRALIA LIMITED Equity Sell (2,903) 1.44 \$ 26-May-22 J.P. MORGAN SECURITIES AUSTRALIA LIMITED Equity Sell (22,727) 1.44 \$ 26-May-22 J.P. MORGAN SECURITIES AUSTRALIA LIMITED Equity Sell (22,727) 1.44 \$ 26-May-22 J.P. MORGAN CASE BANK, N.A. Equity Sell (84) 1.44 \$ 26-May-22 JPMORGAN CHASE BANK, N.A. Equity Borrow Return (793) - \$ 26-May-22 JPMORGAN CHASE BANK, N.A. Equity Borrow 43,000 - \$ 26-May-22 JPMORGAN CHASE BANK, N.A. Equity Borrow 43,000 - \$ 26-May-22 JPMORGAN CHASE BANK, N.A. Equity Borrow 43,000 - \$ 26-May-22 JPMORGAN CHASE BANK, N.A. Equity Borrow 4,560 - \$ 26-May-22 JPMORGAN CHASE BANK, N.A. Equity Borrow 780 - \$ <td>26-May-22</td> <td>J.P. MORGAN SECURITIES AUSTRALIA LIMITED</td> <td>Equity</td> <td>Buy</td> <td>57,316</td> <td>1.45 \$</td> <td>83,2</td>	26-May-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Buy	57,316	1.45 \$	83,2
26-May-22 J.P. MORGAN SECURITIES AUSTRALIA LIMITED Equity Sell (22,727) 1.44 \$ 26-May-22 J.P. MORGAN SECURITIES AUSTRALIA LIMITED Equity Sell (84) 1.44 \$ 26-May-22 J.P. MORGAN SECURITIES AUSTRALIA LIMITED Equity Borrow Return (793) - \$ 26-May-22 J.PMORGAN CHASE BANK, N.A. Equity Borrow 43,000 - \$ 26-May-22 J.PMORGAN CHASE BANK, N.A. Equity Borrow 43,000 - \$ 26-May-22 J.PMORGAN CHASE BANK, N.A. Equity Borrow 43,000 - \$ 26-May-22 J.PMORGAN CHASE BANK, N.A. Equity Borrow 4,560 - \$ 26-May-22 J.PMORGAN CHASE BANK, N.A. Equity Borrow 4,560 - \$ 26-May-22 J.PMORGAN CHASE BANK, N.A. Equity Borrow 362 - \$ 26-May-22 J.PMORGAN CHASE BANK, N.A. Equity Borrow 362 - \$	26-May-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED			34,883		
26-May-22 J.P. MORGAN SECURITIES AUSTRALIA LIMITED Equity Sell (84) 1.44 \$ 26-May-22 JPMORGAN CHASE BANK, N.A. Equity Borrow Return (793) - \$ 26-May-22 JPMORGAN CHASE BANK, N.A. Equity Borrow 43,000 - \$ 26-May-22 JPMORGAN CHASE BANK, N.A. Equity Borrow 82,000 - \$ 26-May-22 JPMORGAN CHASE BANK, N.A. Equity Borrow 82,000 - \$ 26-May-22 JPMORGAN CHASE BANK, N.A. Equity Borrow 4,560 - \$ 26-May-22 JPMORGAN CHASE BANK, N.A. Equity Borrow 780 - \$ 26-May-22 JPMORGAN CHASE BANK, N.A. Equity Borrow 780 - \$ 26-May-22 JPMORGAN CHASE BANK, N.A. Equity Borrow 362 - \$ 26-May-22 JPMORGAN CHASE BANK, N.A. Equity Borrow 362 - \$ 26-May-22 <td< td=""><td>26-May-22</td><td></td><td></td><td></td><td>(2,903)</td><td></td><td></td></td<>	26-May-22				(2,903)		
26-May-22 JPMORGAN CHASE BANK, N.A. Equity Borrow Return (793) - \$ 26-May-22 JPMORGAN CHASE BANK, N.A. Equity Borrow 43,000 - \$ 26-May-22 JPMORGAN CHASE BANK, N.A. Equity Borrow 43,000 - \$ 26-May-22 JPMORGAN CHASE BANK, N.A. Equity Borrow 42,600 - \$ 26-May-22 JPMORGAN CHASE BANK, N.A. Equity Borrow 4,560 - \$ 26-May-22 JPMORGAN CHASE BANK, N.A. Equity Borrow 362 - \$ 26-May-22 JPMORGAN CHASE BANK, N.A. Equity Borrow 362 - \$ 26-May-22 JPMORGAN CHASE BANK, N.A. Equity Borrow 362 - \$ 26-May-22 JPMORGAN CHASE BANK, N.A. Equity Borrow Return (362) - \$	26-May-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED			(84)		
26-May-22 JPMORGAN CHASE BANK, N.A. Equity Borrow 82,000 - \$ 26-May-22 JPMORGAN CHASE BANK, N.A. Equity Borrow 4,560 - \$ 26-May-22 JPMORGAN CHASE BANK, N.A. Equity Borrow 780 - \$ 26-May-22 JPMORGAN CHASE BANK, N.A. Equity Borrow 780 - \$ 26-May-22 JPMORGAN CHASE BANK, N.A. Equity Borrow 362 - \$ 26-May-22 JPMORGAN CHASE BANK, N.A. Equity Borrow 362 - \$ 26-May-22 JPMORGAN CHASE BANK, N.A. Equity Borrow 362 - \$	26-May-22	JPMORGAN CHASE BANK, N.A.	Equity	Borrow Return	(793)	- \$;
26-May-22 JPMORGAN CHASE BANK, N.A. Equity Borrow 4,560 - \$ 26-May-22 JPMORGAN CHASE BANK, N.A. Equity Borrow 780 - \$ 26-May-22 JPMORGAN CHASE BANK, N.A. Equity Borrow 360 - \$ 26-May-22 JPMORGAN CHASE BANK, N.A. Equity Borrow 362 - \$ 26-May-22 JPMORGAN CHASE BANK, N.A. Equity Borrow Return (362) - \$							
26-May-22 JPMORGAN CHASE BANK, N.A. Equity Borrow 780 - \$ 26-May-22 JPMORGAN CHASE BANK, N.A. Equity Borrow 362 - \$ 26-May-22 JPMORGAN CHASE BANK, N.A. Equity Borrow 362 - \$ 26-May-22 JPMORGAN CHASE BANK, N.A. Equity Borrow Return (362) - \$,	
26-May-22 JPMORGAN CHASE BANK, N.A. Equity Borrow Return (362) - \$	26-May-22	JPMORGAN CHASE BANK, N.A.	Equity	Borrow	780	- \$	i
		JPMORGAN CHASE BANK, N.A.					
26-May-22 JPMORGAN CHASE BANK, N.A. Equity Borrow Return (349,515) - \$	26-May-22 26-May-22	JPMORGAN CHASE BANK, N.A. JPMORGAN CHASE BANK, N.A.	Equity Equity	Borrow Return Borrow Return	(362) (349,515)		
26-May-22 JPMORGAN CHASE BANK, N.A. Equity Borrow 6.000 - \$			Equity			Ψ	

Date:	30-May-2022
Company's name:	EML Payments Ltd
ISIN:	AU000000EML7
Date of change of	26-May-2022
relevant interests:	20-may-2022
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-2021
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:	30-May-2022
Company's name:	EML Payments Ltd
ISIN:	AU00000EML7
Date of change of relevant interests:	26-May-2022
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-2021 07-Dec-2021 09-Feb-2022 14-Mar-2022 12-Apr-2022 26-May-2022
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:	30-May-2022
Company's name:	EML Payments Ltd
ISIN:	AU00000EML7
Date of change of	26-May-2022
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 Citigroup Global Markets Limited (Borrower)
Transfer date	Settlement Date 3-May-2022
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	30-May-2022
Date:	
Company's name:	EML Payments Ltd
ISIN:	AU000000EML7
-	26-May-2022
relevant interests:	
Schedule	
Type of agreement	Australian Master Securities Lending Agreement ("AMSLA")
Parties to agreement	JPMorgan Chase Bank, N.A. (acting as agent) (``lender") and Credit Suisse Equities (Australia) Limited(Borrower)
	Settlement Date
	17-Dec-2021
	14-Jan-2022
	10-Feb-2022
Transfer date	02-Mar-2022
	25-Mar-2022
	02-May-2022
	27-May-2022
Holder of voting rights	Borrower
Are there any	
restriction on voting	Yes
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
If yes, detail	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	None
(if any)	
Does the borrower	
have the right to	Yes
return early?	n la tha a dhala tha an
If yes, detail	Borrower has right to return all and any equivalent securities early at any time in accordance with the
Does the lender have	ender's instructions.
the right to recall	Yes
early?	
	l andar bas right to recall all ar any equivalent esservities at any time by siving nation on any business day of
	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
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.
	recent are securices not later than the expiry of such notice in accordance with the render S instructions.
Will the securities be returned on	Voc
settlement?	Yes
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
	in requested by the company to whom the prescribed form must be given, or it requested by ASIC, a COPY
Statement	of the agreement will be given to that company or ASIC.

Date:	30-May-2022
Company's name:	EML Payments Ltd
ISIN:	AU000000EML7
Date of change of relevant interests:	26-May-2022
Schedule	
Type of agreement	Global Master Securities Lending Agreement ("GMSLA")
Parties to agreement	JPMorgan Chase Bank, N.A. (acting as agent) ("lender") and Merrill Lynch International (Borrower)
Transfer date Holder of voting	Settlement Date 07-bec-2020 24-bec-2020 24-bec-2020 24-feb-2021 19-Mar-2021 19-Apr-2021 20-Apr-2021 20-Apr-2021 20-Apr-2021 21-Apr-2021 20-Apr-2021 21-Apr-2021 23-Jun-2021 21-Jul-2021 21-Jul-2021 23-Jun-2021 23-Jun-2021 24-Mov-2021 25-Nov-2021 26-Nov-2021 25-Nov-2021 26-Nov-2021 26-Nov-2021 20-Dec-2021 20-Dec-2021 20-Dec-2021 20-Dec-2021 20-Dec-2021 20-Dec-2021 20-Dec-2021 20-Jan-2022 07-Jan-2022 07-Jan-2022 07-Jan-2022 09-Feb-2022 16-Feb-2022 28-Feb-2022 07-Mar-2022 09-Mar-2022 09-Mar-2022 09-Apr-2022 09-
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
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.

Company's name: EML Payments Ltd ISTN: AU000000EML7 Date of change of 26-May-2022 Performance of 26-May-2022 Prelevant interests: Schedule Schedule Destination (Change Same, N.A. (acting as agent) ("lender") and Merrill Lynch Equities (Australia) Limited ggreement Bartise to ggreement: Destination (Change Same, N.A. (acting as agent) ("lender") and Merrill Lynch Equities (Australia) Limited 22-Nov-2021 22-Nov-2021 22-Nov-2021 23-Jan-2022 3-Jan-2022 3-Jan-	Г	
ISIN: AU00000EML7 Date of change of televant interests: 26-May-2022 Parties to agreement Australian Master Securities Lending Agreement ("AMSLA") Parties to agreement DPMorgan Chase Bank, N.A. (acting as agent) ("lender") and Merrill Lynch Equities (Australia) Limited (Dorrower) Settlement Date 22-Nov-2021 Settlement Date 22-Nov-2021 D6-bar-2022 D6-bar-2022	Date:	30-May-2022
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exceptions If requested by the company to whom the prescribed form must be given, or if requested by ASIC, a copy of	settlement?	
	If yes, detail any exceptions	No exceptions
the agreement will be given to that company or ASIC.	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:	30-May-2022
Company's name:	EML Payments Ltd
ISIN:	AU00000EML7
Date of change of	26-May-2022
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-2021 19-Nov-2021 23-Nov-2021 24-Nov-2021 25-Nov-2021 29-Nov-2021 01-Dec-2021 02-Dec-2021 03-Dec-2021 03-Dec-2021 09-Dec-2021 09-Dec-2021 14-Dec-2021 15-Dec-2021 15-Dec-2021 14-Dec-2021 15-Dec-2021 23-Dec-2021 14-Dec-2021 15-Dec-2021 23-Dec-2021 24-Jan-2022 24-Jan-2022 24-Jan-2022 22-Feb-2022 23-May-2022 23-May-2022 23-May-2022
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	30-May-2022
Date:	EML Payments Ltd
Company's name:	
ISIN:	AU000000EML7
Date of change of relevant interests:	26-May-2022
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-2022
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.

	b0 May 2022
Date:	30-May-2022
Company's name:	EML Payments Ltd
ISIN:	AU000000EML7
Date of change of	26-May-2022
relevant interests:	
Schedule	
Type of agreement	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-2022 11-Jan-2022 23-Feb-2022 04-Mar-2022 12-May-2022 24-May-2022 27-May-2022
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.

Date:	30-May-2022
Company's name:	EML Payments Ltd
ISIN:	AU00000EML7
Date of change of	26-May-2022
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	<u>Settlement Date</u> 19-Oct-2021
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
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:	30-May-2022
Company's name:	EML Payments Ltd
ISIN:	AU000000EML7
Date of change of	26-May-2022
relevant interests:	
Schedule	
Type of agreement	Institutional Account Agreement
	JP Morgan Securities LLC for itself and as agent and trustee for the other J.P. Morgan Entities and Brown Brothers Harriman & Co(As Agent) and Blackrock (herein referred to as "JPMS"). " J.P. Morgan Entities" means, as the context may require or permit, any and all of JPMSL, JPMorgan Chase Bank, N.A., J.P. Morgan Securities LLC., J.P. Morgan Markets Limited, J.P. Morgan Securities Australia Limited, J.P. Morgan Securities (Asia Pacific) Limited, J.P. Morgan Securities Japan Co., Ltd and J.P. Morgan Prime Nominees Limited and any additional entity notified to the Company from time to time.
	<u>Settlement Date</u> 18-May-2022
Holder of voting rights	JPMS is the holder of the voting rights from the time at which it exercises its right to borrow. Notwithstanding this, please note that the Company has the right to recall equivalent securities if it wishes to exercise its voting rights in respect of the securities.
Are there any restriction on voting rights	Yes
If yes, detail	JPMS will not be able to exercise voting rights in circumstances where the Company has recalled equivalent securities from JPMS before the voting rights have been exercised. In these circumstances, JPMS must return the securities to the Company and the Company holds the voting rights.
Scheduled return date (if any)	N/A. There is no term to the loan of securities.
Does the borrower have the right to return early?	Yes.
If yes, detail	JPMS has the right to return all and any securities or equivalent securities early at any time.
Does the lender have the right to recall early?	Yes.
If yes, detail	The Company has the right to recall all or any equivalent securities on demand.
Will the securities be returned on settlement?	Yes. Settlement of the loan will occur when JPMS returns equivalent securities to the Company. There is no term to the loan of securities.
If yes, detail any 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:	30-May-2022
Company's name:	EML Payments Ltd
ISIN:	AU000000EML7
Date of change of relevant interests:	26-May-2022
Schedule	
Type of agreement	Exclusive Securities Lending Agreement dated November 17, 2020 to the Global Master Securities Lending Agreement
Parties to agreement	SFT ("lending agent") - CALIFORNIA STATE TEACHERS' RETIREMENT SYSTEM ("lender") and J.P. Morgan Securities Plc ("borrower")
Transfer date	<u>Settlement Date</u> 23-Apr-2021 26-Apr-2021 24-Sep-2021
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.

shareholding notice filed w	
Date:	30-May-2022
Company's name:	EML Payments Ltd
ISIN:	AU000000EML7
Date of change of relevant interests:	26-May-2022
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	Settlement Date 18-Nov-2021 25-Jan-2022 15-Feb-2022 11-Mar-2022 4-Apr-2022 13-Apr-2022
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
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:	30-May-2022
Company's name:	EML Payments Ltd
ISIN:	AU000000EML7
Date of change of relevant interests:	26-May-2022
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-2022
Holder of voting rights	Borrower
Are there any restriction on voting rights	Yes
	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
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.

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30-May-2022
EML Payments Ltd
AU000000EML7
26-May-2022
Global Master Securities Lending Agreement ("GMSLA")
J.P. Morgan Securities plc ("borrower") and State St Bank and Trust Company as agent ("lender")
Settlement Date 3-Nov-2021 4-Nov-2021
12-Nov-2021 1-Apr-2022 28-Apr-2022
Borrower
Yes
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.
Nore
None
Yes
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.
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. The borrower must return the securities not later than the expiry of such notice in accordance with the lender's instructions.
Yes
No exceptions
If requested by the company to whom the prescribed form must be given, or if requested by ASIC, a copy

	filed with ASX.
Date:	30-May-2022
Company's name:	EML Payments Ltd
ISIN:	AU00000EML7
Date of change of relevant interests:	26-May-2022
Schedule	
Type of agreement	Overseas Securities Lender's Agreement ("OSLA")
Parties to agreement	JPMorgan Chase Bank, N.A. (acting as agent) ("lender") J.P. Morgan Securities plc ("borrower")
Transfer date	Settlement date 11-Oct-2021 24-Jan-2022 18-Feb-2022 21-Feb-2022 22-Feb-2022 25-Feb-2022 3-Mar-2022 7-Mar-2022 9-May-2022
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	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.

shareholding notice	
Date:	30-May-2022
Company's name:	EML Payments Ltd
ISIN:	AU000000EML7
Date of change of	26-May-2022
relevant interests:	
Schedule	
Type of agreement	Australian Master Securities Lending Agreement ("AMSLA")
Parties to	Citibank N.A. as agent ("lender"), J.P. Morgan Securities Australia Limited ("borrower")
agreement	
Transfer date	Settlement Date 17-Mar-2022
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 exercised between the parties. This undertaking is set out in clours 4.2 of the
Scheduled return	are exercisable or as otherwise agreed between the parties. This undertaking is set out in clause 4.3 of the standard form AMSLA
date (if any)	None
Does the borrower	
have the right to return early?	Yes
return early:	Borrower has right to return all and any securities or equivalent securities early at any time in accordance with
If yes, detail	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 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.

	filed with ASX.
Date:	30-May-2022
Company's name:	EML Payments Ltd
ISIN:	AU000000EML7
Date of change of	26-May-2022
relevant interests:	
Schedule	
Type of agreement	Australian Master Securities Lending Agreement ("AMSLA")
agreement	JPMorgan Chase Bank, N.A. (acting as agent) ("lender"), J.P. Morgan Securities Australia Limited ('borrower')
Transfer date	Settlement Date 28-Mar-2022 03-May-2022
rights	Borrower
Are there any	
	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 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 securities or equivalent securities early at any time in accordance with the lender's instructions.
Does the lender have the right to recall early?	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.
settlement?	Yes
exceptions	No exception
	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.

<u> </u>	filed with ASX.
Date:	30-May-2022
Company's name:	EML Payments Ltd
ISIN:	AU000000EML7
Date of change of	26-May-2022
relevant interests:	
Schedule	
Type of agreement	Australian Master Securities Lending Agreement ("AMSLA")
Parties to agreement	National Australia Bank Limited ('lender'), J.P. Morgan Securities Australia Limited ('borrower)
Transfer date	<u>Settlement Date</u> 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 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 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.
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:	30-May-2022
Company's name:	EML Payments Ltd
ISIN:	AU000000EML7
Date of change of relevant interests:	26-May-2022
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-2022
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.
,	