

## 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 affiliates

ACN/ARSN (if applicable) NA

The 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)	Consideration 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            date      30/05/2022

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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) Details 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, become entitled to receive in relation to that acquisition. Details must be included even if the benefit is conditional on the happening or not of a contingency. 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.
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TRADES FOR RELEVANT PERIOD							Appendix
Transaction Date	Entity	Product Type	Type of Transaction	Quantity	Price (AUD)	Consideration	
<b>Balance at start of relevant period</b>				<b>19,527,434</b>			
19-May-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Sell	(231)	1.46	\$ 337.26	
19-May-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Sell	(1,274)	1.39	\$ 1,770.86	
19-May-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Buy	2,954	1.42	\$ 4,196.75	
19-May-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Sell	(4,303)	1.40	\$ 6,007.86	
19-May-22	JPMORGAN CHASE BANK, N.A.	Equity	Borrow Return	(13,207)	-	\$ -	
19-May-22	JPMORGAN CHASE BANK, N.A.	Equity	Borrow Return	(129,159)	-	\$ -	
19-May-22	JPMORGAN CHASE BANK, N.A.	Equity	Borrow	100,000	-	\$ -	
20-May-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Sell	(1,555)	1.46	\$ 2,262.53	
20-May-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Buy	1,555	1.46	\$ 2,262.53	
20-May-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Buy	48,064	1.43	\$ 68,858.26	
20-May-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Buy	1,264	1.42	\$ 1,794.88	
20-May-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Buy	9,288	1.43	\$ 13,273.44	
20-May-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Sell	(255)	1.41	\$ 358.28	
20-May-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Sell	(15,282)	1.44	\$ 22,059.22	
20-May-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Sell	(249)	1.46	\$ 362.30	
20-May-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Sell	(8,651)	1.46	\$ 12,587.21	
20-May-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Buy	8,651	1.46	\$ 12,587.21	
20-May-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Sell	(291)	1.39	\$ 404.49	
20-May-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Buy	7,252	1.46	\$ 10,551.66	
20-May-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Buy	283	1.41	\$ 399.03	
20-May-22	JPMORGAN CHASE BANK, N.A.	Equity	Borrow Return	(6,572)	-	\$ -	
20-May-22	JPMORGAN CHASE BANK, N.A.	Equity	Borrow Return	(17,273)	-	\$ -	
20-May-22	JPMORGAN CHASE BANK, N.A.	Equity	Borrow Return	(3,000)	-	\$ -	
20-May-22	JPMORGAN CHASE BANK, N.A.	Equity	Borrow Return	(8,019)	-	\$ -	
20-May-22	JPMORGAN CHASE BANK, N.A.	Equity	Borrow Return	(25,381)	-	\$ -	
20-May-22	JPMORGAN CHASE BANK, N.A.	Equity	Borrow	181,364	-	\$ -	
20-May-22	JPMORGAN CHASE BANK, N.A.	Equity	Borrow	1,040,000	-	\$ -	
23-May-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Buy	31	1.47	\$ 45.57	
23-May-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Sell	(31)	1.47	\$ 45.57	
23-May-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Buy	64	1.47	\$ 94.08	
23-May-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Sell	(64)	1.47	\$ 94.08	
23-May-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Sell	(4,400)	1.45	\$ 6,358.00	
23-May-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Buy	17,281	1.44	\$ 24,884.64	
23-May-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Sell	(2,589)	1.43	\$ 3,711.54	
23-May-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Buy	42,300	1.44	\$ 60,862.68	
23-May-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Buy	71	1.47	\$ 104.37	
23-May-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Sell	(71)	1.47	\$ 104.37	
23-May-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Buy	3,074	1.43	\$ 4,401.29	
23-May-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Buy	129	1.42	\$ 183.18	
23-May-22	JPMORGAN CHASE BANK, N.A.	Equity	Borrow Return	(5,180)	-	\$ -	
23-May-22	JPMORGAN CHASE BANK, N.A.	Equity	Borrow Return	(35,441)	-	\$ -	
23-May-22	JPMORGAN CHASE BANK, N.A.	Equity	Borrow Return	(17,727)	-	\$ -	
23-May-22	JPMORGAN CHASE BANK, N.A.	Equity	Borrow Return	(133,780)	-	\$ -	
23-May-22	JPMORGAN CHASE BANK, N.A.	Equity	Borrow Return	(17,727)	-	\$ -	
23-May-22	JPMORGAN CHASE BANK, N.A.	Equity	Borrow Return	(1,639)	-	\$ -	
23-May-22	JPMORGAN CHASE BANK, N.A.	Equity	Borrow	660	-	\$ -	
23-May-22	JPMORGAN CHASE BANK, N.A.	Equity	Borrow	17,727	-	\$ -	
23-May-22	JPMORGAN CHASE BANK, N.A.	Equity	Borrow	141,799	-	\$ -	
23-May-22	JPMORGAN CHASE BANK, N.A.	Equity	Borrow	29,789	-	\$ -	
23-May-22	JPMORGAN CHASE BANK, N.A.	Equity	Borrow Return	(683,490)	-	\$ -	
24-May-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Buy	22,080	1.45	\$ 31,992.07	
24-May-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Sell	(15,701)	1.45	\$ 22,828.78	
24-May-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Sell	(68,761)	1.43	\$ 98,545.10	
24-May-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Sell	(65)	1.43	\$ 92.95	
24-May-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Buy	65	1.43	\$ 92.95	
24-May-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Sell	(166)	1.50	\$ 248.17	
24-May-22	JPMORGAN CHASE BANK, N.A.	Equity	Borrow Return	(187,416)	-	\$ -	
24-May-22	JPMORGAN CHASE BANK, N.A.	Equity	Borrow Return	(26,547)	-	\$ -	
24-May-22	JPMORGAN CHASE BANK, N.A.	Equity	Borrow Return	(160,295)	-	\$ -	
24-May-22	JPMORGAN CHASE BANK, N.A.	Equity	Borrow Return	(581,328)	-	\$ -	
24-May-22	JPMORGAN CHASE BANK, N.A.	Equity	Borrow Return	(36,352)	-	\$ -	
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	\$ 12,618.53	
25-May-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Buy	4,726	1.41	\$ 6,678.79	
25-May-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Sell	(30,058)	1.41	\$ 42,516.14	
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 Return	(5,340)	-	\$ -	
25-May-22	JPMORGAN CHASE BANK, N.A.	Equity	Borrow	3,594	-	\$ -	
26-May-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Buy	123	1.43	\$ 175.28	
26-May-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Buy	504	1.43	\$ 718.20	
26-May-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Sell	(504)	1.43	\$ 718.20	
26-May-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Buy	149	1.42	\$ 211.58	
26-May-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Sell	(149)	1.42	\$ 211.58	
26-May-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Buy	24,342	1.46	\$ 35,563.54	
26-May-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Buy	57,316	1.45	\$ 83,268.17	
26-May-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Buy	34,883	1.45	\$ 50,407.85	
26-May-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Sell	(2,903)	1.44	\$ 4,193.12	
26-May-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Sell	(22,727)	1.44	\$ 32,634.74	
26-May-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Sell	(84)	1.44	\$ 120.54	
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	4,560	-	\$ -	
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 Return	(362)	-	\$ -	
26-May-22	JPMORGAN CHASE BANK, N.A.	Equity	Borrow Return	(349,515)	-	\$ -	
26-May-22	JPMORGAN CHASE BANK, N.A.	Equity	Borrow	6,000	-	\$ -	
<b>Balance at end of relevant period</b>				<b>18,601,517</b>			

**Appendix: Prescribed information pursuant to securities lending arrangement disclosed under the substantial shareholding notice filed with ASX.**

<b>Date:</b>	30-May-2022
<b>Company's name:</b>	EML Payments Ltd
<b>ISIN:</b>	AU000000EML7
<b>Date of change of relevant interests:</b>	26-May-2022
<b>Schedule</b>	
<b>Type of agreement</b>	Overseas Securities Lending Agreement ("OSLA")
<b>Parties to agreement</b>	JPMorgan Chase Bank, N.A. (acting as agent) ("lender") and Barclays Capital Securities Limited ("Borrower")
<b>Transfer date</b>	<b>Settlement date</b> 10-Dec-2021
<b>Holder of voting rights</b>	Borrower
<b>Are there any restriction on voting rights</b>	Yes
<b>If yes, detail</b>	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.
<b>Scheduled return date (if any)</b>	None
<b>Does the borrower have the right to return early?</b>	Yes
<b>If yes, detail</b>	Borrower has right to return all and any equivalent securities early at any time in accordance with the lender's instructions.
<b>Does the lender have the right to recall early?</b>	Yes
<b>If yes, detail</b>	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.
<b>Will the securities be returned on settlement?</b>	Yes
<b>If yes, detail any exceptions</b>	No exceptions
<b>Statement</b>	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.

**Appendix: Prescribed information pursuant to securities lending arrangement disclosed under the substantial shareholding notice filed with ASX.**

<b>Date:</b>	30-May-2022
<b>Company's name:</b>	EML Payments Ltd
<b>ISIN:</b>	AU000000EML7
<b>Date of change of relevant interests:</b>	26-May-2022
<b>Schedule</b>	
<b>Type of agreement</b>	Global Master Securities Lending Agreement ("GMSLA")
<b>Parties to agreement</b>	JPMorgan Chase Bank, N.A. (acting as agent) ("lender") and BNP Paribas Arbitrage SNC (Borrower)
<b>Transfer date</b>	<b>Settlement Date</b> 01-Nov-2021 07-Dec-2021 09-Feb-2022 14-Mar-2022 12-Apr-2022 26-May-2022
<b>Holder of voting rights</b>	Borrower
<b>Are there any restriction on voting rights</b>	Yes
<b>If yes, detail</b>	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.
<b>Scheduled return date (if any)</b>	None
<b>Does the borrower have the right to return early?</b>	Yes
<b>If yes, detail</b>	Borrower has right to return all and any equivalent securities early at any time in accordance with the lender's instructions.
<b>Does the lender have the right to recall early?</b>	Yes
<b>If yes, detail</b>	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.
<b>Will the securities be returned on settlement?</b>	Yes
<b>If yes, detail any exceptions</b>	No exceptions
<b>Statement</b>	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.

**Appendix: Prescribed information pursuant to securities lending arrangement disclosed under the substantial shareholding notice filed with ASX.**

<b>Date:</b>	30-May-2022
<b>Company's name:</b>	EML Payments Ltd
<b>ISIN:</b>	AU000000EML7
<b>Date of change of relevant interests:</b>	26-May-2022
<b>Schedule</b>	
<b>Type of agreement</b>	Global Master Securities Lending Agreement ("GMSLA")
<b>Parties to agreement</b>	JPMorgan Chase Bank, N.A. (acting as agent) ("lender") and Citigroup Global Markets Limited (Borrower)
<b>Transfer date</b>	<b>Settlement Date</b> 3-May-2022
<b>Holder of voting rights</b>	Borrower
<b>Are there any restriction on voting rights</b>	Yes
<b>If yes, detail</b>	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.
<b>Scheduled return date (if any)</b>	None
<b>Does the borrower have the right to return early?</b>	Yes
<b>If yes, detail</b>	Borrower has right to return all and any equivalent securities early at any time in accordance with the lender's instructions.
<b>Does the lender have the right to recall early?</b>	Yes
<b>If yes, detail</b>	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.
<b>Will the securities be returned on settlement?</b>	Yes
<b>If yes, detail any exceptions</b>	No exceptions
<b>Statement</b>	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.

**Appendix: Prescribed information pursuant to securities lending arrangement disclosed under the substantial shareholding notice filed with ASX.**

<b>Date:</b>	30-May-2022
<b>Company's name:</b>	EML Payments Ltd
<b>ISIN:</b>	AU000000EML7
<b>Date of change of relevant interests:</b>	26-May-2022
<b>Schedule</b>	
<b>Type of agreement</b>	Australian Master Securities Lending Agreement ("AMSLA")
<b>Parties to agreement</b>	JPMorgan Chase Bank, N.A. (acting as agent) ("lender") and Credit Suisse Equities (Australia) Limited(Borrower)
<b>Transfer date</b>	<b>Settlement Date</b> 17-Dec-2021 14-Jan-2022 10-Feb-2022 02-Mar-2022 25-Mar-2022 02-May-2022 27-May-2022
<b>Holder of voting rights</b>	Borrower
<b>Are there any restriction on voting rights</b>	Yes
<b>If yes, detail</b>	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.
<b>Scheduled return date (if any)</b>	None
<b>Does the borrower have the right to return early?</b>	Yes
<b>If yes, detail</b>	Borrower has right to return all and any equivalent securities early at any time in accordance with the lender's instructions.
<b>Does the lender have the right to recall early?</b>	Yes
<b>If yes, detail</b>	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.
<b>Will the securities be returned on settlement?</b>	Yes
<b>If yes, detail any exceptions</b>	No exceptions
<b>Statement</b>	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.



**Appendix: Prescribed information pursuant to securities lending arrangement disclosed under the substantial shareholding notice filed with ASX.**

<b>Date:</b>	30-May-2022
<b>Company's name:</b>	EML Payments Ltd
<b>ISIN:</b>	AU000000EML7
<b>Date of change of relevant interests:</b>	26-May-2022
<b>Schedule</b>	
<b>Type of agreement</b>	Global Master Securities Lending Agreement ("GMSLA")
<b>Parties to agreement</b>	JPMorgan Chase Bank, N.A. (acting as agent) ("lender") and Merrill Lynch International (Borrower)
<b>Transfer date</b>	<p><b>Settlement Date</b></p> <p>07-Dec-2020  24-Dec-2020  24-Feb-2021  19-Mar-2021  24-Mar-2021  01-Apr-2021  19-Apr-2021  20-Apr-2021  21-Apr-2021  07-May-2021  23-Jun-2021  21-Jul-2021  01-Nov-2021  04-Nov-2021  23-Nov-2021  24-Nov-2021  25-Nov-2021  26-Nov-2021  29-Nov-2021  30-Nov-2021  03-Dec-2021  20-Dec-2021  31-Dec-2021  04-Jan-2022  05-Jan-2022  07-Jan-2022  10-Jan-2022  09-Feb-2022  16-Feb-2022  28-Feb-2022  07-Mar-2022  09-Mar-2022  29-Mar-2022  01-Apr-2022  04-Apr-2022  05-Apr-2022  08-Apr-2022  13-Apr-2022  28-Apr-2022  10-May-2022  11-May-2022  18-May-2022  19-May-2022  26-May-2022  27-May-2022</p>
<b>Holder of voting rights</b>	Borrower
<b>Are there any restriction on voting rights</b>	Yes
<b>If yes, detail</b>	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.

<b>Scheduled return date (if any)</b>	None
<b>Does the borrower have the right to return early?</b>	Yes
<b>If yes, detail</b>	Borrower has right to return all and any equivalent securities early at any time in accordance with the lender's instructions.
<b>Does the lender have the right to recall early?</b>	Yes
<b>If yes, detail</b>	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.
<b>Will the securities be returned on settlement?</b>	Yes
<b>If yes, detail any exceptions</b>	No exceptions
<b>Statement</b>	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.

**Appendix: Prescribed information pursuant to securities lending arrangement disclosed under the substantial shareholding notice filed with ASX.**

<b>Date:</b>	30-May-2022
<b>Company's name:</b>	EML Payments Ltd
<b>ISIN:</b>	AU000000EML7
<b>Date of change of relevant interests:</b>	26-May-2022
<b>Schedule</b>	
<b>Type of agreement</b>	Australian Master Securities Lending Agreement ("AMSLA")
<b>Parties to agreement</b>	JPMorgan Chase Bank, N.A. (acting as agent) ("lender") and Merrill Lynch Equities (Australia) Limited (Borrower)
<b>Transfer date</b>	<p><b>Settlement Date</b></p> <p>22-Nov-2021</p> <p>26-Nov-2021</p> <p>20-Dec-2021</p> <p>04-Jan-2022</p> <p>05-Jan-2022</p> <p>06-Jan-2022</p> <p>07-Jan-2022</p> <p>11-Jan-2022</p> <p>13-Jan-2022</p> <p>28-Feb-2022</p> <p>16-May-2022</p> <p>26-May-2022</p>
<b>Holder of voting rights</b>	Borrower
<b>Are there any restriction on voting rights</b>	Yes
<b>If yes, detail</b>	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.
<b>Scheduled return date (if any)</b>	None
<b>Does the borrower have the right to return early?</b>	Yes
<b>If yes, detail</b>	Borrower has right to return all and any equivalent securities early at any time in accordance with the lender's instructions.
<b>Does the lender have the right to recall early?</b>	Yes
<b>If yes, detail</b>	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.
<b>Will the securities be returned on settlement?</b>	Yes
<b>If yes, detail any exceptions</b>	No exceptions
<b>Statement</b>	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.

**Appendix: Prescribed information pursuant to securities lending arrangement disclosed under the substantial shareholding notice filed with ASX.**

<b>Date:</b>	30-May-2022
<b>Company's name:</b>	EML Payments Ltd
<b>ISIN:</b>	AU000000EML7
<b>Date of change of relevant interests:</b>	26-May-2022
<b>Schedule</b>	
<b>Type of agreement</b>	Global Master Securities Lending Agreement ("GMSLA")
<b>Parties to agreement</b>	JPMorgan Chase Bank, N.A. (acting as agent) ("lender") and Morgan Stanley & Co. International Plc (Borrower)
<b>Transfer date</b>	<p><b>Settlement Date</b></p> <p>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  07-Dec-2021  08-Dec-2021  09-Dec-2021  14-Dec-2021  15-Dec-2021  22-Dec-2021  23-Dec-2021  10-Jan-2022  11-Jan-2022  18-Jan-2022  20-Jan-2022  21-Jan-2022  24-Jan-2022  28-Jan-2022  22-Feb-2022  02-May-2022  23-May-2022  25-May-2022</p>
<b>Holder of voting rights</b>	Borrower
<b>Are there any restriction on voting rights</b>	Yes
<b>If yes, detail</b>	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.
<b>Scheduled return date (if any)</b>	None
<b>Does the borrower have the right to return early?</b>	Yes
<b>If yes, detail</b>	Borrower has right to return all and any equivalent securities early at any time in accordance with the lender's instructions.
<b>Does the lender have the right to recall early?</b>	Yes

<b>If yes, detail</b>	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.
<b>Will the securities be returned on settlement?</b>	Yes
<b>If yes, detail any exceptions</b>	No exceptions
<b>Statement</b>	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.

**Appendix: Prescribed information pursuant to securities lending arrangement disclosed under the substantial shareholding notice filed with ASX.**

<b>Date:</b>	30-May-2022
<b>Company's name:</b>	EML Payments Ltd
<b>ISIN:</b>	AU000000EML7
<b>Date of change of relevant interests:</b>	26-May-2022
<b>Schedule</b>	
<b>Type of agreement</b>	Master Securities Lending Agreement ("MSLA")
<b>Parties to agreement</b>	JPMorgan Chase Bank, N.A. (acting as agent) ("lender") and SCOTIA CAPITAL (USA) INC.( "Borrower")
<b>Transfer date</b>	<b>Settlement date</b> 03-Mar-2022
<b>Holder of voting rights</b>	Borrower
<b>Are there any restriction on voting rights</b>	Yes
<b>If yes, detail</b>	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.
<b>Scheduled return date (if any)</b>	None
<b>Does the borrower have the right to return early?</b>	Yes
<b>If yes, detail</b>	Borrower has right to return all and any equivalent securities early at any time in accordance with the lender's instructions.
<b>Does the lender have the right to recall early?</b>	Yes
<b>If yes, detail</b>	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.
<b>Will the securities be returned on settlement?</b>	Yes
<b>If yes, detail any exceptions</b>	No exceptions
<b>Statement</b>	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.

**Appendix: Prescribed information pursuant to securities lending arrangement disclosed under the substantial shareholding notice filed with ASX.**

<b>Date:</b>	30-May-2022
<b>Company's name:</b>	EML Payments Ltd
<b>ISIN:</b>	AU000000EML7
<b>Date of change of relevant interests:</b>	26-May-2022
<b>Schedule</b>	
<b>Type of agreement</b>	Australian Master Securities Lending Agreement ("AMSLA")
<b>Parties to agreement</b>	JPMorgan Chase Bank, N.A. (acting as agent) ("lender") and UBS Securities Australia Ltd (Borrower)
<b>Transfer date</b>	<b>Settlement Date</b> 05-Jan-2022 11-Jan-2022 23-Feb-2022 04-Mar-2022 12-May-2022 24-May-2022 27-May-2022
<b>Holder of voting rights</b>	Borrower
<b>Are there any restriction on voting rights</b>	Yes
<b>If yes, detail</b>	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.
<b>Scheduled return date (if any)</b>	None
<b>Does the borrower have the right to return early?</b>	Yes
<b>If yes, detail</b>	Borrower has right to return all and any equivalent securities early at any time in accordance with the lender's instructions.
<b>Does the lender have the right to recall early?</b>	Yes
<b>If yes, detail</b>	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.
<b>Will the securities be returned on settlement?</b>	Yes
<b>If yes, detail any exceptions</b>	No exceptions
<b>Statement</b>	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.

**Appendix: Prescribed information pursuant to securities lending arrangement disclosed under the substantial shareholding notice filed with ASX.**

<b>Date:</b>	30-May-2022
<b>Company's name:</b>	EML Payments Ltd
<b>ISIN:</b>	AU000000EML7
<b>Date of change of relevant interests:</b>	26-May-2022
<b>Schedule</b>	
<b>Type of agreement</b>	Global Master Securities Lending Agreement ("GMSLA")
<b>Parties to agreement</b>	JPMorgan Chase Bank, N.A. (acting as agent) ("lender") and HSBC Bank PLC (Borrower)
<b>Transfer date</b>	<b>Settlement Date</b> 19-Oct-2021
<b>Holder of voting rights</b>	Borrower
<b>Are there any restriction on voting rights</b>	Yes
<b>If yes, detail</b>	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.
<b>Scheduled return date (if any)</b>	None
<b>Does the borrower have the right to return early?</b>	Yes
<b>If yes, detail</b>	Borrower has right to return all and any equivalent securities early at any time in accordance with the lender's instructions.
<b>Does the lender have the right to recall early?</b>	Yes
<b>If yes, detail</b>	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.
<b>Will the securities be returned on settlement?</b>	Yes
<b>If yes, detail any exceptions</b>	No exceptions
<b>Statement</b>	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.



**Appendix: Prescribed information pursuant to securities lending transaction disclosed under the substantial shareholding notice filed with ASX.**

<b>Date:</b>	30-May-2022
<b>Company's name:</b>	EML Payments Ltd
<b>ISIN:</b>	AU000000EML7
<b>Date of change of relevant interests:</b>	26-May-2022
<b>Schedule</b>	
<b>Type of agreement</b>	Institutional Account Agreement
<b>Parties to agreement</b>	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 " <b>JPMS</b> "). " 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.
<b>Transfer date</b>	<b>Settlement Date</b> 18-May-2022
<b>Holder of voting rights</b>	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.
<b>Are there any restriction on voting rights</b>	Yes
<b>If yes, detail</b>	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.
<b>Scheduled return date (if any)</b>	N/A. There is no term to the loan of securities.
<b>Does the borrower have the right to return early?</b>	Yes.
<b>If yes, detail</b>	JPMS has the right to return all and any securities or equivalent securities early at any time.
<b>Does the lender have the right to recall early?</b>	Yes.
<b>If yes, detail</b>	The Company has the right to recall all or any equivalent securities on demand.
<b>Will the securities be returned on settlement?</b>	Yes. Settlement of the loan will occur when JPMS returns equivalent securities to the Company. There is no term to the loan of securities.
<b>If yes, detail any exceptions</b>	
<b>Statement</b>	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.

**Appendix: Prescribed information pursuant to securities lending transaction disclosed under the substantial shareholding notice filed with ASX.**

<b>Date:</b>	30-May-2022
<b>Company's name:</b>	EML Payments Ltd
<b>ISIN:</b>	AU000000EML7
<b>Date of change of relevant interests:</b>	26-May-2022
<b>Schedule</b>	
<b>Type of agreement</b>	Exclusive Securities Lending Agreement dated November 17, 2020 to the Global Master Securities Lending Agreement
<b>Parties to agreement</b>	SFT ("lending agent") - CALIFORNIA STATE TEACHERS' RETIREMENT SYSTEM ("lender") and J.P. Morgan Securities Plc ("borrower")
<b>Transfer date</b>	<b>Settlement Date</b> 23-Apr-2021 26-Apr-2021 24-Sep-2021
<b>Holder of voting rights</b>	Borrower
<b>Are there any restriction on voting rights</b>	Yes
<b>If yes, detail</b>	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.
<b>Scheduled return date (if any)</b>	None
<b>Does the borrower have the right to return early?</b>	Yes
<b>If yes, detail</b>	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.
<b>Does the lender have the right to recall early?</b>	Yes
<b>If yes, detail</b>	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.
<b>Will the securities be returned on settlement?</b>	Yes
<b>If yes, detail any exceptions</b>	No exceptions
<b>Statement</b>	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.

**Appendix: Prescribed information pursuant to securities lending transaction disclosed under the substantial shareholding notice filed with ASX.**

<b>Date:</b>	30-May-2022
<b>Company's name:</b>	EML Payments Ltd
<b>ISIN:</b>	AU000000EML7
<b>Date of change of relevant interests:</b>	26-May-2022
<b>Schedule</b>	
<b>Type of agreement</b>	Overseas Securities Lender's Agreement ("OSLA")
<b>Parties to agreement</b>	J.P. Morgan Securities Plc ("borrower") and Citibank N.A. acting as Agent ("lender")
<b>Transfer date</b>	<b>Settlement Date</b> 18-Nov-2021 25-Jan-2022 15-Feb-2022 11-Mar-2022 4-Apr-2022 13-Apr-2022
<b>Holder of voting rights</b>	Borrower
<b>Are there any restriction on voting rights</b>	Yes
<b>If yes, detail</b>	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.
<b>Scheduled return date (if any)</b>	None
<b>Does the borrower have the right to return early?</b>	Yes
<b>If yes, detail</b>	Borrower has right to return all and any equivalent securities early at any time in accordance with the lender's instructions.
<b>Does the lender have the right to recall early?</b>	Yes
<b>If yes, detail</b>	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.
<b>Will the securities be returned on settlement?</b>	Yes
<b>If yes, detail any exceptions</b>	No exceptions
<b>Statement</b>	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.

**Appendix: Prescribed information pursuant to securities lending transaction disclosed under the substantial shareholding notice filed with ASX.**

<b>Date:</b>	30-May-2022
<b>Company's name:</b>	EML Payments Ltd
<b>ISIN:</b>	AU000000EML7
<b>Date of change of relevant interests:</b>	26-May-2022
<b>Schedule</b>	
<b>Type of agreement</b>	Global Master Securities Lending Agreement ("GMSLA")
<b>Parties to agreement</b>	RBC Investor Services Trust ("lender") and J.P. Morgan Securities Plc ("borrower")
<b>Transfer date</b>	<b>Settlement Date</b> 18-Feb-2022
<b>Holder of voting rights</b>	Borrower
<b>Are there any restriction on voting rights</b>	Yes
<b>If yes, detail</b>	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.
<b>Scheduled return date (if any)</b>	None
<b>Does the borrower have the right to return early?</b>	Yes
<b>If yes, detail</b>	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.
<b>Does the lender have the right to recall early?</b>	Yes
<b>If yes, detail</b>	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.
<b>Will the securities be returned on settlement?</b>	Yes
<b>If yes, detail any exceptions</b>	No exceptions
<b>Statement</b>	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.

**Appendix: Prescribed information pursuant to securities lending transaction disclosed under the substantial shareholding notice filed with ASX.**

<b>Date:</b>	30-May-2022
<b>Company's name:</b>	EML Payments Ltd
<b>ISIN:</b>	AU000000EML7
<b>Date of change of relevant interests:</b>	26-May-2022
<b>Schedule</b>	
<b>Type of agreement</b>	Global Master Securities Lending Agreement ("GMSLA")
<b>Parties to agreement</b>	J.P. Morgan Securities plc ("borrower") and State St Bank and Trust Company as agent ("lender")
<b>Transfer date</b>	<u>Settlement Date</u> 3-Nov-2021 4-Nov-2021 12-Nov-2021 1-Apr-2022 28-Apr-2022
<b>Holder of voting rights</b>	Borrower
<b>Are there any restriction on voting rights</b>	Yes
<b>If yes, detail</b>	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.
<b>Scheduled return date (if any)</b>	None
<b>Does the borrower have the right to return early?</b>	Yes
<b>If yes, detail</b>	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.
<b>Does the lender have the right to recall early?</b>	Yes
<b>If yes, detail</b>	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.
<b>Will the securities be returned on settlement?</b>	Yes
<b>If yes, detail any exceptions</b>	No exceptions
<b>Statement</b>	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.

**Appendix: Prescribed information pursuant to securities lending transaction disclosed under the substantial shareholding notice filed with ASX.**

<b>Date:</b>	30-May-2022
<b>Company's name:</b>	EML Payments Ltd
<b>ISIN:</b>	AU000000EML7
<b>Date of change of relevant interests:</b>	26-May-2022
<b>Schedule</b>	
<b>Type of agreement</b>	Overseas Securities Lender's Agreement ("OSLA")
<b>Parties to agreement</b>	JPMorgan Chase Bank, N.A. (acting as agent) ("lender") J.P. Morgan Securities plc ("borrower")
<b>Transfer date</b>	<b>Settlement date</b> 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
<b>Holder of voting rights</b>	Borrower
<b>Are there any restriction on voting rights</b>	Yes
<b>If yes, detail</b>	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.
<b>Scheduled return date (if any)</b>	None
<b>Does the borrower have the right to return early?</b>	Yes
<b>If yes, detail</b>	Borrower has right to return all and any equivalent securities early at any time in accordance with the lender's instructions.
<b>Does the lender have the right to recall early?</b>	Yes
<b>If yes, detail</b>	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.
<b>Will the securities be returned on settlement?</b>	Yes
<b>If yes, detail any exceptions</b>	No exceptions
<b>Statement</b>	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.

**Appendix: Prescribed information pursuant to securities lending transaction disclosed under the substantial shareholding notice filed with ASX.**

<b>Date:</b>	30-May-2022
<b>Company's name:</b>	EML Payments Ltd
<b>ISIN:</b>	AU000000EML7
<b>Date of change of relevant interests:</b>	26-May-2022
<b>Schedule</b>	
<b>Type of agreement</b>	Australian Master Securities Lending Agreement ("AMSLA")
<b>Parties to agreement</b>	Citibank N.A. as agent ("lender"), J.P. Morgan Securities Australia Limited ("borrower")
<b>Transfer date</b>	<b>Settlement Date</b> 17-Mar-2022
<b>Holder of voting rights</b>	Borrower
<b>Are there any restriction on voting rights</b>	Yes
<b>If yes, detail</b>	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
<b>Scheduled return date (if any)</b>	None
<b>Does the borrower have the right to return early?</b>	Yes
<b>If yes, detail</b>	Borrower has right to return all and any securities or equivalent securities early at any time in accordance with the lender's instructions.
<b>Does the lender have the right to recall early?</b>	Yes
<b>If yes, detail</b>	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.
<b>Will the securities be returned on settlement?</b>	Yes
<b>If yes, detail any exceptions</b>	No exceptions
<b>Statement</b>	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.

**Appendix: Prescribed information pursuant to securities lending transaction disclosed under the substantial shareholding notice filed with ASX.**

<b>Date:</b>	30-May-2022
<b>Company's name:</b>	EML Payments Ltd
<b>ISIN:</b>	AU000000EML7
<b>Date of change of relevant interests:</b>	26-May-2022
<b>Schedule</b>	
<b>Type of agreement</b>	Australian Master Securities Lending Agreement ("AMSLA")
<b>Parties to agreement</b>	JPMorgan Chase Bank, N.A. (acting as agent) ("lender"), J.P. Morgan Securities Australia Limited ('borrower')
<b>Transfer date</b>	<b>Settlement Date</b> 28-Mar-2022 03-May-2022
<b>Holder of voting rights</b>	Borrower
<b>Are there any restriction on voting rights</b>	Yes
<b>If yes, detail</b>	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.
<b>Scheduled return date (if any)</b>	None
<b>Does the borrower have the right to return early?</b>	Yes
<b>If yes, detail</b>	Borrower has right to return all and any securities or equivalent securities early at any time in accordance with the lender's instructions.
<b>Does the lender have the right to recall early?</b>	Yes
<b>If yes, detail</b>	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.
<b>Will the securities be returned on settlement?</b>	Yes
<b>If yes, detail any exceptions</b>	No exception
<b>Statement</b>	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.



**Appendix: Prescribed information pursuant to securities lending transaction disclosed under the substantial shareholding notice filed with ASX.**

<b>Date:</b>	30-May-2022
<b>Company's name:</b>	EML Payments Ltd
<b>ISIN:</b>	AU000000EML7
<b>Date of change of relevant interests:</b>	26-May-2022
<b>Schedule</b>	
<b>Type of agreement</b>	Australian Master Securities Lending Agreement ("AMSLA")
<b>Parties to agreement</b>	National Australia Bank Limited ('lender'), J.P. Morgan Securities Australia Limited ('borrower')
<b>Transfer date</b>	<b>Settlement Date</b> 18-Nov-2021 7-Dec-2021
<b>Holder of voting rights</b>	Borrower
<b>Are there any restriction on voting rights</b>	Yes
<b>If yes, detail</b>	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.
<b>Scheduled return date (if any)</b>	None
<b>Does the borrower have the right to return early?</b>	Yes
<b>If yes, detail</b>	Borrower has right to return all and any equivalent securities early at any time in accordance with the lender's instructions.
<b>Does the lender have the right to recall early?</b>	Yes
<b>If yes, detail</b>	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.
<b>Will the securities be returned on settlement?</b>	Yes
<b>If yes, detail any exceptions</b>	No exceptions
<b>Statement</b>	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.

**Appendix: Prescribed information pursuant to securities lending transaction disclosed under the substantial shareholding notice filed with ASX.**

<b>Date:</b>	30-May-2022
<b>Company's name:</b>	EML Payments Ltd
<b>ISIN:</b>	AU000000EML7
<b>Date of change of relevant interests:</b>	26-May-2022
<b>Schedule</b>	
<b>Type of agreement</b>	Global Master Securities Lending Agreement ("GMSLA")
<b>Parties to agreement</b>	State Street Bank and Trust Company ("lender") and J.P. Morgan Securities Australia Limited ("borrower")
<b>Transfer date</b>	<b>Settlement Date</b> 7-Mar-2022
<b>Holder of voting rights</b>	Borrower
<b>Are there any restriction on voting rights</b>	Yes
<b>If yes, detail</b>	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.
<b>Scheduled return date (if any)</b>	None
<b>Does the borrower have the right to return early?</b>	Yes
<b>If yes, detail</b>	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.
<b>Does the lender have the right to recall early?</b>	Yes
<b>If yes, detail</b>	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.
<b>Will the securities be returned on settlement?</b>	Yes
<b>If yes, detail any exceptions</b>	No exceptions
<b>Statement</b>	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.