



4/100 Havelock Street  
West Perth WA 6005

PO Box 710  
West Perth WA 6872

13 December 2022

Market Announcements Office  
ASX Limited  
Exchange Centre  
20 Bridge Street  
SYDNEY NSW 2000

Dear Sir/Madam

**CHANGE OF DIRECTOR'S INTEREST NOTICES**

Please find attached Appendix 3Y – Change of Director's Interest Notice for Mr Malcolm Watkins.

Authorised for disclosure by:

A handwritten signature in black ink, appearing to read 'Lisa Bevan'.

**Lisa Bevan**  
Company Secretary

**CONTACT DETAILS**

**Alison Clarke**, AFG Head of Corporate Communications  
**David Bailey**, CEO

Mob 0402 781 367  
Tel (08) 9420 7888

*Rule 3.19A.2*

# Appendix 3Y

## Change of Director's Interest Notice

*Information or documents not available now must be given to ASX as soon as available. Information and documents given to ASX become ASX's property and may be made public.*

Introduced 30/09/01 Amended 01/01/11

<b>Name of entity</b>	<b>Australian Finance Group Ltd</b>
<b>ABN</b>	<b>11 066 385 822</b>

We (the entity) give ASX the following information under listing rule 3.19A.2 and as agent for the director for the purposes of section 205G of the Corporations Act.

<b>Name of Director</b>	Malcolm Stephen Watkins
<b>Date of last notice</b>	29 August 2022

### Part 1 - Change of director's relevant interests in securities

*In the case of a trust, this includes interests in the trust made available by the responsible entity of the trust*

Note: In the case of a company, interests which come within paragraph (i) of the definition of "notifiable interest of a director" should be disclosed in this part.

<b>Direct or indirect interest</b>	Direct and Indirect
<b>Nature of indirect interest (including registered holder)</b> <small>Note: Provide details of the circumstances giving rise to the relevant interest.</small>	MSW Investments Pty Ltd as trustee for The Malcolm Stephen Watkins Family Trust. Malcolm Watkins is a beneficiary of the trust and a director and shareholder of the trustee.
<b>Date of change</b>	13 December 2022
<b>No. of securities held prior to change</b>	Indirect interest in 16,414,195 ordinary shares held by MSW Investments Pty Ltd as trustee for the Malcolm Stephen Watkins Family Trust.  Direct interest in 116,629 ordinary shares allocated under the Australian Finance Group Ltd Long Term Incentive Plan.  Direct interest in the following Performance Rights granted under the Australian Finance Group Ltd Long Term Incentive Plan: 2021 grant Performance Rights: 17,140 2022 grant Performance Rights: 11,017
<b>Class</b>	ORD
<b>Number acquired</b>	Not applicable

+ See chapter 19 for defined terms.

**Appendix 3Y**  
**Change of Director's Interest Notice**

<b>Number disposed</b>	400,000
<b>Value/Consideration</b> <small>Note: If consideration is non-cash, provide details and estimated valuation</small>	\$608,157
<b>No. of securities held after change</b>	<p>Indirect interest in 16,014,195 ordinary shares held by MSW Investments Pty Ltd as trustee for the Malcolm Stephen Watkins Family Trust.</p> <p>Direct interest in 116,629 ordinary shares allocated under the Australian Finance Group Ltd Long Term Incentive Plan.</p> <p>Direct interest in the following Performance Rights granted under the Australian Finance Group Ltd Long Term Incentive Plan:  2021 grant Performance Rights: 17,140  2022 grant Performance Rights: 11,017</p>
<b>Nature of change</b> <small>Example: on-market trade, off-market trade, exercise of options, issue of securities under dividend reinvestment plan, participation in buy-back</small>	On-Market Trade

**Part 2 – Change of director's interests in contracts**

Note: In the case of a company, interests which come within paragraph (ii) of the definition of "notifiable interest of a director" should be disclosed in this part.

<b>Detail of contract</b>	
<b>Nature of interest</b>	
<b>Name of registered holder (if issued securities)</b>	
<b>Date of change</b>	
<b>No. and class of securities to which interest related prior to change</b> <small>Note: Details are only required for a contract in relation to which the interest has changed</small>	
<b>Interest acquired</b>	
<b>Interest disposed</b>	
<b>Value/Consideration</b> <small>Note: If consideration is non-cash, provide details and an estimated valuation</small>	

+ See chapter 19 for defined terms.

<b>Interest after change</b>	
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**Part 3 – <sup>+</sup>Closed period**

<b>Were the interests in the securities or contracts detailed above traded during a <sup>+</sup>closed period where prior written clearance was required?</b>	No
<b>If so, was prior written clearance provided to allow the trade to proceed during this period?</b>	
<b>If prior written clearance was provided, on what date was this provided?</b>	

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<sup>+</sup> See chapter 19 for defined terms.