

Form 604

Corporations Act 2001
Section 671B

Notice of change of interests of substantial holder

Company Name/Scheme Pepper Money Ltd

ACN/ARSN 094 317 665

1. Details of Substantial Holder (1)

Name AustralianSuper Pty Ltd

ACN/ARSN (if applicable) 006 457 987

There was a change in the interests of the substantial holder on 26 / 09 / 2023

The previous notice was given to the company on 09 / 07 / 2021

The previous notice was dated 09 / 07 / 2021

2. Previous and present voting power

The total number of votes attached to all the voting shares in the company or voting interests in the scheme that the substantial holder or an associate (2) had a relevant interest (3) in when last required, and when now required, to give a substantial holding notice to the company or scheme, are as follows:

Class of securities (4)	Previous notice		Present notice	
	Person's votes	Voting power (5)	Person's votes	Voting power (5)
ORDINARY	40,630,247	9.24%	45,102,591	10.25%

3. Changes in relevant interests

Particulars of each change in, or change in the nature of, a relevant interest of the substantial holder or an associate 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	Nature of change (6)	Consideration given in relation to change (7)	Class and number of securities affected	Person's votes affected
REFER ATTACHED					

4. Present relevant interests

Particulars of each relevant interest of the substantial holder in voting securities after the change are as follows:

Holder of relevant interest	Registered holder of securities	Person entitled to be registered as holder (8)	Nature of relevant interest (6)	Class and number of securities	Person's votes
AustralianSuper Pty Ltd	JPMorgan Nominees Australia Ltd	JPMorgan Nominees Australia Ltd	Shareholder	ORD 40,630,247	40,630,247

5. Changes in association

The persons who have become associates (2) of, ceased to be associates of, or have changed the nature of their association (9) 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
N/A	

6. Addresses

The addresses of persons named in this form are as follows:

Name	Address
AustralianSuper Pty Ltd	Level 30, 130 Lonsdale Street Melbourne VIC 3000

Signature

print name Andrew Lazar capacity Head of Compliance, Investments &
Fund Services

sign here _____ date 02/10/2023

Security Name	Security Code	Trade Description	Trade Date	Settlement Date	Units	Price
PEPPER MONEY	BMBPP68	OS-PUR	13-Jul-2021	15-Jul-2021	24769	2.57
PEPPER MONEY	BMBPP68	OS-PUR	14-Jul-2021	16-Jul-2021	5425	2.55
PEPPER MONEY	BMBPP68	OS-PUR	22-Jul-2021	26-Jul-2021	2200000	2.41
PEPPER MONEY	BMBPP68	OS-PUR	07-Jun-2022	07-Jun-2022	16672	1.83
PEPPER MONEY	BMBPP68	OS-PUR	05-Sep-2023	07-Sep-2023	1200000	1.38
PEPPER MONEY	BMBPP68	OS-PUR	06-Sep-2023	08-Sep-2023	21555	1.36
PEPPER MONEY	BMBPP68	OS-PUR	08-Sep-2023	12-Sep-2023	93608	1.33
PEPPER MONEY	BMBPP68	OS-PUR	11-Sep-2023	13-Sep-2023	201067	1.26
PEPPER MONEY	BMBPP68	OS-PUR	12-Sep-2023	14-Sep-2023	16814	1.28
PEPPER MONEY	BMBPP68	OS-PUR	13-Sep-2023	15-Sep-2023	76971	1.29
PEPPER MONEY	BMBPP68	OS-PUR	14-Sep-2023	18-Sep-2023	159706	1.30
PEPPER MONEY	BMBPP68	OS-PUR	15-Sep-2023	19-Sep-2023	75035	1.30
PEPPER MONEY	BMBPP68	OS-PUR	18-Sep-2023	20-Sep-2023	78398	1.31
PEPPER MONEY	BMBPP68	OS-PUR	19-Sep-2023	21-Sep-2023	16296	1.31
PEPPER MONEY	BMBPP68	OS-PUR	20-Sep-2023	22-Sep-2023	35366	1.31
PEPPER MONEY	BMBPP68	OS-PUR	21-Sep-2023	25-Sep-2023	35904	1.31
PEPPER MONEY	BMBPP68	OS-PUR	22-Sep-2023	26-Sep-2023	21151	1.30
PEPPER MONEY	BMBPP68	OS-PUR	25-Sep-2023	27-Sep-2023	50549	1.32
PEPPER MONEY	BMBPP68	OS-PUR	25-Sep-2023	27-Sep-2023	2268	1.32
PEPPER MONEY	BMBPP68	OS-PUR	26-Sep-2023	28-Sep-2023	108044	1.32
PEPPER MONEY	BMBPP68	OS-PUR	26-Sep-2023	28-Sep-2023	4	1.30