Form 604

Corporations Act 2001 Section 671B

Notice of change of interests of substantial holder

Company Name/Scheme	Pepper Money	Pepper Money Ltd			
ACN/ARSN	094 317 665				
1. Details of Substantial Holder (1)					
Name Australian		r Pty Ltd			
ACN/ARSN (if applicable) 006 457 98					
There was a change in the interests of the substantial holder on		27 / 10 / 2023			
The previous notice was given to the company on		02 / 10 / 2023			
The previous notice was dated		02 / 10 / 2023			

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	45,102,591	10.25%	50,289,929	11.43%	

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	JPMorgan	JPMorgan	Shareholder	ORD	50,289,929
Pty Ltd	Nominees	Nominees		50,289,929	
	Australia Ltd	Australia Ltd			

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

Signature

print name	Andrew Lazar		Head of Compliance, Investments & Fund Services
sign here		date	02/11/2023

Security Name	Security Code	Trade Description	Trade Date	Settlement Date	Units	Price
PEPPER MONEY	BMBPP68	OS-PUR	27/09/2023	29/09/2023	35547	1.29
PEPPER MONEY	BMBPP68	OS-PUR	28/09/2023	2/10/2023	50840	1.29
PEPPER MONEY	BMBPP68	OS-PUR	29/09/2023	3/10/2023	16939	1.30
PEPPER MONEY	BMBPP68	OS-PUR	2/10/2023	4/10/2023	38001	1.29
PEPPER MONEY	BMBPP68	OS-PUR	3/10/2023	5/10/2023	43253	1.29
PEPPER MONEY	BMBPP68	OS-PUR	4/10/2023	6/10/2023	28375	1.29
PEPPER MONEY	BMBPP68	OS-PUR	5/10/2023	9/10/2023	29212	1.31
PEPPER MONEY	BMBPP68	OS-PUR	6/10/2023	10/10/2023	142657	1.29
PEPPER MONEY	BMBPP68	OS-PUR	9/10/2023	11/10/2023	35376	1.30
PEPPER MONEY	BMBPP68	OS-PUR	10/10/2023	12/10/2023	44000	1.30
PEPPER MONEY	BMBPP68	OS-PUR	11/10/2023	13/10/2023	234182	1.29
PEPPER MONEY	BMBPP68	OS-PUR	12/10/2023	16/10/2023	76180	1.30
PEPPER MONEY	BMBPP68	OS-PUR	17/10/2023	19/10/2023	11746	1.31
PEPPER MONEY	BMBPP68	OS-PUR	19/10/2023	23/10/2023	40491	1.29
PEPPER MONEY	BMBPP68	OS-PUR	20/10/2023	24/10/2023	240655	1.29
PEPPER MONEY	BMBPP68	OS-PUR	23/10/2023	25/10/2023	56978	1.28
PEPPER MONEY	BMBPP68	OS-PUR	24/10/2023	26/10/2023	8929	1.28
PEPPER MONEY	BMBPP68	OS-PUR	25/10/2023	27/10/2023	48532	1.27
PEPPER MONEY	BMBPP68	OS-PUR	26/10/2023	30/10/2023	87924	1.25
PEPPER MONEY	BMBPP68	OS-PUR	27/10/2023	31/10/2023	317521	1.26
PEPPER MONEY	BMBPP68	OS-PUR	27/10/2023	31/10/2023	3600000	1.26