

# ASX Announcement

## APPENDIX 3Y – PAUL RICKARD

**Sydney, 23 November 2023** – Tyro Payments Limited (**Tyro**) has today released an Appendix 3Y relating to a change of Director's Interest by Paul Rickard. The Appendix 3Y is attached to this announcement.

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*Pursuant to Listing Rule 15.5, Tyro confirms this document has been authorised for release to the market by its CEO and Managing Director.*

**About Tyro** - Tyro is a technology-focused and values-driven Group providing Australian businesses with payment solutions and value-adding business banking products. The Group provides simple, flexible and reliable payment solutions as a merchant acquirer, along with complementary business banking products. More than 68,500 Australian merchants chose to partner with Tyro as at 30 June 2023. The Group processed \$42.6 billion in transaction value in FY23 and generated \$193.2 million in normalised gross profit, originated a record \$149.7 million in loans and held merchant deposits totaling \$92.7 million. Tyro is Australia's fifth largest merchant acquiring bank by number of terminals in the market, behind the four major banks.

The business was founded in 2003 with a goal of being the most efficient acquirer of electronic payments in Australia. Tyro has a track record of innovation, creating purpose-built solutions and being first to market. This approach saw the company become the first technology company to receive an Australian specialist credit card institution licence in 2005. In 2015 that licence was replaced by the award of an Australian banking licence, making Tyro the first new domestic banking licensee in over a decade.

Payments are at the core of Tyro's business, using its proprietary core technology platform to enable credit and debit card acquiring. This offering is enhanced by features purpose-designed for those merchants who choose to partner with the company, including Point of Sale systems integrations, least-cost routing (Tap & Save) and alternative payment types such as integrated Alipay. While traditionally focused on in-store payments, Tyro has recently expanded into eCommerce. Further, Tyro provides value-adding solutions to its partners, such as loans in the form of merchant cash advances and fee-free, interest-bearing merchant transaction accounts.

Tyro has a team of approximately 600 employees, with ~80% of team members working in Technology, Solution, Design and Delivery and Growth teams, focused on delivering solutions for our customers.

# 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>	Tyro Payments Limited
<b>ABN</b>	49 103 575 042

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>	Paul Gordon Rickard
<b>Date of last notice</b>	11 July 2023

### 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>	See below.
<b>Date of change</b>	22 November 2023
<b>No. of securities held prior to change</b>	<p><u>Direct interests:</u></p> <ul style="list-style-type: none"> <li>• 2,137,099 fully paid ordinary shares.</li> <li>• 179,726 options to acquire fully paid ordinary shares.</li> </ul> <p><u>Indirect interests:</u></p> <ul style="list-style-type: none"> <li>• 36,364 fully paid ordinary shares held by Rickard Super Fund Pty Ltd (trustee of Rickard Super Fund which is controlled by the Director).</li> </ul>
<b>Class</b>	TYR – Ordinary Shares TYRAA – Performance Rights TYRAB – Options expiring various dates EX various prices.

+ See chapter 19 for defined terms.

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<p><b>Number acquired</b></p>	<ul style="list-style-type: none"> <li>• 170,000 FY23 Director Salary Sacrifice Rights.</li> <li>• 144,783 FY24 Director Salary Sacrifice Rights.</li> <li>• 170,000 fully paid Ordinary Shares on conversion of FY23 Director Salary Sacrifice Rights to Ordinary Shares.</li> </ul>
<p><b>Number disposed</b></p>	<ul style="list-style-type: none"> <li>• 170,000 FY23 Director Salary Sacrifice Rights on conversion to fully paid Ordinary Shares.</li> <li>• 98,300 Options forfeited due to Option grant failing to meet performance conditions under the grant vesting conditions.</li> <li>• 17,140 Options forfeited due to Option grant expiry.</li> </ul>
<p><b>Value/Consideration</b>  Note: If consideration is non-cash, provide details and estimated valuation</p>	<p>N/A</p>
<p><b>No. of securities held after change</b></p>	<p><u>Direct interests:</u></p> <ul style="list-style-type: none"> <li>• 2,307,099 fully paid Ordinary Shares.</li> <li>• 209,069 Options/Rights to acquire fully paid Ordinary Shares.</li> </ul> <p><u>Indirect interests:</u></p> <ul style="list-style-type: none"> <li>• 36,364 fully paid Ordinary Shares held by Rickard Super Fund Pty Ltd (trustee of Rickard Super Fund which is controlled by the Director).</li> </ul>
<p><b>Nature of change</b>  Example: on-market trade, off-market trade, exercise of options, issue of securities under dividend reinvestment plan, participation in buy-back</p>	<ul style="list-style-type: none"> <li>• Rights issued relating to FY23 and FY24 Director Salary Sacrifice Rights Plan.</li> <li>• Conversion of FY23 Director Salary Sacrifice Rights to fully paid Ordinary Shares.</li> <li>• Forfeiture of Options due to Option grant failing to meet performance conditions under the grant vesting conditions.</li> </ul>

**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.

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<b>Detail of contract</b>	N/A
<b>Nature of interest</b>	N/A
<b>Name of registered holder (if issued securities)</b>	N/A
<b>Date of change</b>	N/A
<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>	N/A
<b>Interest acquired</b>	N/A
<b>Interest disposed</b>	N/A
<b>Value/Consideration</b> <small>Note: If consideration is non-cash, provide details and an estimated valuation</small>	N/A
<b>Interest after change</b>	N/A

**Part 3 – +Closed period**

<b>Were the interests in the securities or contracts detailed above traded during a +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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