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**Form 605**

Corporations Act 2001  
Section 671B

**Notice of ceasing to be a substantial holder**

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To: **Company Name/Scheme:** **EML PAYMENTS LIMITED**

ACN/ARSN: **104 757 904**

**1. Details of substantial holder**

Name: Commonwealth Bank of Australia ACN 123 123 124 (CBA) and its related bodies corporate listed in annexure A

The holder ceased to be a substantial holder on: **01/12/2023**

The previous notice was given to the company on: **14/11/2023**

The previous notice was dated: **13/11/2023**

**2. 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:

<b>Date of change</b>	<b>Person whose relevant interest changed</b>	<b>Nature of change</b>	<b>Consideration given in relation to change</b>	<b>Class and number of securities affected</b>	<b>Person's votes affected</b>
<b>See annexure B to this notice</b>					

### 3. Changes in association

The persons who have become associates of, ceased to be associates of, or have changed the nature of their association 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

#### 4. Addresses

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

Name	Address
Avanteos Investments Limited ACN 096 259 979	Level 15, 400 George Street, Sydney, NSW, 2000, Australia
Colonial First State Investments Limited ACN 002 348 352	Level 15, 400 George Street, Sydney, NSW, 2000, Australia

**5. Signature**

A handwritten signature in blue ink, appearing to be 'Vicki Clarkson', written over a light blue horizontal line.

Dated the 04 day of December 2023

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Vicki Clarkson - Company Secretary

## Annexure A

This is annexure A referred to in Form 605, Notice of ceasing to be a substantial holder



Vicki Clarkson

Company Secretary

Dated the 04/12/2023

### SCHEDULE

ASB BANK LIMITED  
ASB GROUP INVESTMENTS LIMITED  
ASB HOLDINGS LIMITED  
ASB MANAGEMENT SERVICES LIMITED  
ASB NOMINEES LIMITED  
ASB SECURITIES LIMITED  
ASKLEPIOS LIMITED  
BW FINANCIAL ADVICE LIMITED  
BWA GROUP SERVICES PTY LTD  
BWA INTELLECTUAL PROPERTY HOLDINGS LIMITED  
CAPITAL 121 PTY LIMITED  
CBA A319 4635 PTY LIMITED  
CBA A320 5289 PTY LTD  
CBA A320 5638 PTY LTD  
CBA A320 6749 PTY LIMITED  
CBA A320 AIRCRAFT NO1 PTY LTD  
CBA A330 1561 PTY LTD  
CBA AIRCRAFT LEASING 2 PTY LTD  
CBA B377 37091 PTY LTD  
CBA B738 39822 PTY LIMITED  
CBA B773 60333 PTY LIMITED  
CBA CAPTIVE INSURANCE PTE. LTD  
CBA CORPORATE SERVICES (NSW) PTY LIMITED  
CBA CORPORATE SERVICES (VIC) PTY LIMITED  
CBA ES BUSINESS SERVICES PTY LTD  
CBA EUROPE LIMITED  
CBA FUNDING (NZ) LIMITED  
CBA GROUP PTY LIMITED  
CBA INTERNATIONAL FINANCE PTY. LIMITED  
CBA INVESTMENTS (NO.4) LIMITED  
CBA IT LEASING NO 3 PTY LTD  
CBA NEW DIGITAL BUSINESSES PTY LTD  
CBA SAF HOLDING PTY LIMITED  
CBA SAF UK LIMITED  
CBA SERVICES INTERNATIONAL LIMITED  
CBA SERVICES PRIVATE LIMITED  
CBA SPECIALISED FINANCING PTY LIMITED  
CBFC LEASING PTY. LIMITED  
CBFC PTY LIMITED  
CMG ASIA LIFE HOLDINGS LIMITED  
CMG ASIA PTY LTD  
COLONIAL HOLDING COMPANY LIMITED  
COLONIAL SERVICES PTY LIMITED  
COMMBANK STAFF FOUNDATION LIMITED  
COMMONWEALTH AUSTRALIA SECURITIES LLC  
COMMONWEALTH BANK OF AUSTRALIA  
COMMONWEALTH BANK OF AUSTRALIA (EUROPE) N.V.  
COMMONWEALTH BANK OFFICERS SUPERANNUATION CORPORATION PTY LIMITED  
COMMONWEALTH CUSTODIAL SERVICES PTY LTD  
COMMONWEALTH FINANCIAL PLANNING LIMITED  
COMMONWEALTH INSURANCE HOLDINGS LIMITED  
COMMONWEALTH INVESTMENTS PTY LIMITED  
COMMONWEALTH PRIVATE LIMITED  
COMMONWEALTH SECURITIES LIMITED  
COMMSEC CUSTODIAL NOMINEES PTY LIMITED  
COMMONWEALTH INTERNATIONAL HOLDINGS PTY LIMITED  
COMSEC NOMINEES PTY LIMITED  
CPM TRANSFORM HOLDCO PTY LIMITED  
CTB AUSTRALIA LIMITED  
DOSHII CONNECT PTY LTD

FINANCIAL WISDOM LIMITED  
FINCONNECT (AUSTRALIA) PTY LTD  
FUNDING NO.1 PTY LIMITED  
HOMEPATH PTY LIMITED  
INVERLOCH LEASING PTY LIMITED  
IWL BROKING SOLUTIONS PTY LIMITED  
PREMIUM CUSTODY SERVICES PTY LTD  
PT BANK COMMONWEALTH  
RESIDENTIAL MORTGAGE GROUP PTY LTD  
SAF CORPORATE SERVICES PTY LTD  
Safe No 27 Pty Ltd  
SAFE NO23 PTY LTD  
SAFE NO24 PTY LTD  
SAFE NO4 PTY LIMITED  
SAFE USD HOLDINGS PTY LTD  
SECURITISATION ADVISORY SERVICES PTY. LIMITED  
SECURITISATION MANAGEMENT SERVICES LIMITED  
SHARE DIRECT NOMINEES PTY LIMITED  
SHARE INVESTMENTS PTY LIMITED  
STATE NOMINEES LTD  
T.W. CUSTODIANS LIMITED  
THE COLONIAL MUTUAL LIFE ASSURANCE SOCIETY LIMITED  
VH-VZF PTY LTD  
VH-VZG PTY LTD  
VH-VZH PTY LTD  
WADDLE (AUSTRALIA) HOLDINGS PTY LIMITED  
WADDLE HOLDINGS PTY LTD  
WADDLE IP PTY LTD  
WADDLE SERVICING PTY LTD  
WHITECOAT HOLDINGS PTY LTD  
WHITECOAT OPERATING PTY LTD

**Annexure B**

This is annexure B referred to in Form 605, Notice of ceasing to be a substantial holder



Vicki Clarkson

Company Secretary

Dated the 04/12/2023

Date of change	Person whose relevant interest changed	Nature of change	Consideration given in relation to change	Class and number of securities affected	Person's votes affected
Friday, 01 December 2023	Avanteos Investments Limited ACN 096 259 979	Sale	214.83	279 Ordinary shares	279
Tuesday, 14 November 2023	Colonial First State Investments Limited ACN 002 348 352	Purchase	193.80	170 Ordinary shares	170
Tuesday, 14 November 2023	Colonial First State Investments Limited ACN 002 348 352	Sale	65.24	56 Ordinary shares	56
Tuesday, 14 November 2023	Colonial First State Investments Limited ACN 002 348 352	Sale	19.81	17 Ordinary shares	17
Tuesday, 14 November 2023	Colonial First State Investments Limited ACN 002 348 352	Sale	5.83	5 Ordinary shares	5
Tuesday, 14 November 2023	Colonial First State Investments Limited ACN 002 348 352	Sale	23.30	20 Ordinary shares	20
Tuesday, 14 November 2023	Colonial First State Investments Limited ACN 002 348 352	Sale	44.27	38 Ordinary shares	38
Tuesday, 14 November 2023	Colonial First State Investments Limited ACN 002 348 352	Sale	44.27	38 Ordinary shares	38
Tuesday, 14 November 2023	Colonial First State Investments Limited ACN 002 348 352	Sale	19.81	17 Ordinary shares	17
Tuesday, 14 November 2023	Colonial First State Investments Limited ACN 002 348 352	Sale	29.13	25 Ordinary shares	25
Tuesday, 14 November 2023	Colonial First State Investments Limited ACN 002 348 352	Sale	58.25	50 Ordinary shares	50
Tuesday, 14 November 2023	Colonial First State Investments Limited ACN 002 348 352	Sale	106.02	91 Ordinary shares	91
Tuesday, 14 November 2023	Colonial First State Investments Limited ACN 002 348 352	Sale	18.64	16 Ordinary shares	16
Tuesday, 14 November 2023	Colonial First State Investments Limited ACN 002 348 352	Sale	23.30	20 Ordinary shares	20
Tuesday, 14 November 2023	Colonial First State Investments Limited ACN 002 348 352	Sale	12.82	11 Ordinary shares	11
Tuesday, 14 November 2023	Colonial First State Investments Limited ACN 002 348 352	Sale	27.96	24 Ordinary shares	24
Tuesday, 14 November 2023	Colonial First State Investments Limited ACN 002 348 352	Sale	73.40	63 Ordinary shares	63
Tuesday, 14 November 2023	Colonial First State Investments Limited ACN 002 348 352	Sale	23.30	20 Ordinary shares	20
Tuesday, 14 November 2023	Colonial First State Investments Limited ACN 002 348 352	Sale	8.16	7 Ordinary shares	7
Tuesday, 14 November 2023	Colonial First State Investments Limited ACN 002 348 352	Sale	32.62	28 Ordinary shares	28
Tuesday, 14 November 2023	Colonial First State Investments Limited ACN 002 348 352	Sale	5.83	5 Ordinary shares	5
Tuesday, 14 November 2023	Colonial First State Investments Limited ACN 002 348 352	Sale	27.96	24 Ordinary shares	24
Tuesday, 14 November 2023	Colonial First State Investments Limited ACN 002 348 352	Sale	26.80	23 Ordinary shares	23
Tuesday, 14 November 2023	Colonial First State Investments Limited ACN 002 348 352	Sale	8.16	7 Ordinary shares	7
Tuesday, 14 November 2023	Colonial First State Investments Limited ACN 002 348 352	Sale	25.63	22 Ordinary shares	22
Tuesday, 14 November 2023	Colonial First State Investments Limited ACN 002 348 352	Sale	4.66	4 Ordinary shares	4
Tuesday, 14 November 2023	Colonial First State Investments Limited ACN 002 348 352	Sale	100.19	86 Ordinary shares	86
Tuesday, 14 November 2023	Colonial First State Investments Limited ACN 002 348 352	Sale	212.04	182 Ordinary shares	182
Tuesday, 14 November 2023	Colonial First State Investments Limited ACN 002 348 352	Sale	13.98	12 Ordinary shares	12
Tuesday, 14 November 2023	Colonial First State Investments Limited ACN 002 348 352	Sale	53.59	46 Ordinary shares	46
Tuesday, 14 November 2023	Colonial First State Investments Limited ACN 002 348 352	Sale	32.62	28 Ordinary shares	28
Tuesday, 14 November 2023	Colonial First State Investments Limited ACN 002 348 352	Sale	5.83	5 Ordinary shares	5
Tuesday, 14 November 2023	Colonial First State Investments Limited ACN 002 348 352	Sale	2.33	2 Ordinary shares	2















Thursday, 16 November 2023	Colonial First State Investments Limited (Note 1) ACN 002 348 352	Sale	35,921.19	31,814 Ordinary shares	31,814
Friday, 17 November 2023	Colonial First State Investments Limited (Note 1) ACN 002 348 352	Sale	5,978.84	5,277 Ordinary shares	5,277
Friday, 17 November 2023	Colonial First State Investments Limited (Note 1) ACN 002 348 352	Sale	5,711.45	5,041 Ordinary shares	5,041
Friday, 17 November 2023	Colonial First State Investments Limited (Note 1) ACN 002 348 352	Sale	7,288.59	6,433 Ordinary shares	6,433
Friday, 17 November 2023	Colonial First State Investments Limited (Note 1) ACN 002 348 352	Sale	41,771.44	36,868 Ordinary shares	36,868
Monday, 20 November 2023	Colonial First State Investments Limited (Note 1) ACN 002 348 352	Sale	6,048.89	5,508 Ordinary shares	5,508
Monday, 20 November 2023	Colonial First State Investments Limited (Note 1) ACN 002 348 352	Sale	5,777.63	5,261 Ordinary shares	5,261
Monday, 20 November 2023	Colonial First State Investments Limited (Note 1) ACN 002 348 352	Sale	42,063.26	38,302 Ordinary shares	38,302
Tuesday, 21 November 2023	Colonial First State Investments Limited (Note 1) ACN 002 348 352	Sale	2,915.73	2,698 Ordinary shares	2,698
Tuesday, 21 November 2023	Colonial First State Investments Limited (Note 1) ACN 002 348 352	Sale	9,037.95	8,384 Ordinary shares	8,384
Tuesday, 21 November 2023	Colonial First State Investments Limited (Note 1) ACN 002 348 352	Sale	2,787.13	2,579 Ordinary shares	2,579
Tuesday, 21 November 2023	Colonial First State Investments Limited (Note 1) ACN 002 348 352	Sale	8,635.86	8,011 Ordinary shares	8,011
Tuesday, 21 November 2023	Colonial First State Investments Limited (Note 1) ACN 002 348 352	Sale	10,153.18	9,395 Ordinary shares	9,395
Tuesday, 21 November 2023	Colonial First State Investments Limited (Note 1) ACN 002 348 352	Sale	31,465.74	29,189 Ordinary shares	29,189
Monday, 27 November 2023	Colonial First State Investments Limited (Note 1) ACN 002 348 352	Sale	5,948.08	5,437 Ordinary shares	5,437
Monday, 27 November 2023	Colonial First State Investments Limited (Note 1) ACN 002 348 352	Sale	5,682.24	5,194 Ordinary shares	5,194
Monday, 27 November 2023	Colonial First State Investments Limited (Note 1) ACN 002 348 352	Sale	41,437.44	37,877 Ordinary shares	37,877
Friday, 01 December 2023	Colonial First State Investments Limited (Note 1) ACN 002 348 352	Sale	63,029.14	80,037 Ordinary shares	80,037
Friday, 01 December 2023	Colonial First State Investments Limited (Note 1) ACN 002 348 352	Sale	386.32	439 Ordinary shares	439
Friday, 01 December 2023	Colonial First State Investments Limited (Note 1) ACN 002 348 352	Sale	60,233.51	76,487 Ordinary shares	76,487
Friday, 01 December 2023	Colonial First State Investments Limited (Note 1) ACN 002 348 352	Sale	369.60	420 Ordinary shares	420
Friday, 01 December 2023	Colonial First State Investments Limited (Note 1) ACN 002 348 352	Sale	445,980.15	566,324 Ordinary shares	566,324
Friday, 01 December 2023	Colonial First State Investments Limited (Note 1) ACN 002 348 352	Sale	2,735.04	3,108 Ordinary shares	3,108