



Announcement Summary

Name of entity

PEPPER MONEY LIMITED

Announcement type

Update announcement

Type of update

Daily buy-back notification

Date of this announcement

15/11/2024

Reason for update

Daily buy-back notification

ASX Security code and description of the class of +securities the subject of the buy-back

PPM : ORDINARY FULLY PAID

The type of buy-back is:

On market buy-back

Total number of +securities bought back before previous day

1,431,610

Total number of +securities bought back on previous day

37,512

Refer to next page for full details of the announcement



Part 1 - Entity and announcement details

1.1 Name of entity

PEPPER MONEY LIMITED

We (the entity named above) provide the following information about our buy-back.

1.2 Registration number type

ACN

Registration number

094317665

1.3 ASX issuer code

PPM

1.4 The announcement is

Update/amendment to previous announcement

1.4a Type of update

Daily buy-back notification

1.4b Reason for update

Daily buy-back notification

1.4c Date of initial notification of buy-back

29/2/2024

1.4d Date of previous announcement to this update

14/11/2024

1.5 Date of this announcement

15/11/2024

1.6 ASX Security code and description of the class of +securities the subject of the buy-back

PPM : ORDINARY FULLY PAID



Part 2 - Type of buy-back

2.1 The type of buy-back is:
On market buy-back



Part 3 - Buy-back details

Part 3A - Details of +securities, price and reason

3A.1 Total number of +securities on issue in the class of +securities to be bought back

439,790,514

3A.4 Does the entity intend to buy back a minimum number of +securities

No

3A.5 Does the entity intend to buy back a maximum number of securities

Yes

3A.5a Maximum number of securities proposed to be bought back

43,979,051

3A.6 Name of broker or brokers who will offer to buy back +securities on the entity's behalf

Broker name:

Citigroup Global Markets Australia Pty Limited (ABN 64 003 114 832)

3A.9 Are the +securities being bought back for a cash consideration?

Yes

3A.9a Is the price to be paid for +securities bought back known?

No

3A.9a.1 In what currency will the buy-back consideration be paid?

AUD - Australian Dollar

Part 3B - Buy-back restrictions and conditions

3B.1 Does the buy-back require security holder approval?

No



Part 3C - Key dates

On-market buy-back

3C.2 Proposed buy-back start date

2/4/2024

3C.3 Proposed buy-back end date

1/4/2025

Part 3D - Other Information

3D.1 Any other information the entity wishes to notify to ASX about the buy-back



Part 4 - Daily buy-back notification

A daily buy-back notification must be submitted for Employee share scheme, On-market, Equal access share scheme and Other buy-backs at least half an hour before the commencement of trading on the +business day after any day on which +securities are bought back (per listing rule 3.8A)

Please verify if the pre-populated values are accurate as they are only indicative based on previous online submissions. The pre-populated values may not be accurate if previous online submissions are still in-flight or in case of announcements made via a MS Word form.

Whilst you may over-ride a pre-populated value, once over-ridden it will not be possible to retrieve the previously pre-populated value.

4.1 Date of this notification

15/11/2024

4.2 Previous day on which +securities were bought back

14/11/2024

| | Before previous day | On previous day |
|---|-------------------------------------|------------------|
| 4.3 Total number of +securities bought back, or in relation to which acceptances have been received | 1,431,610 | 37,512 |
| 4.4 Total consideration paid or payable for the +securities | AUD 1,955,722.08000 | AUD 51,436.47000 |
| 4.5 Highest price paid | AUD 1.48500000 | AUD 1.37500000 |
| | Date highest price was paid: | |
| | 25/10/2024 | |
| 4.6 Lowest price paid | AUD 1.28500000 | AUD 1.37000000 |
| | Date lowest price was paid: | |
| | 11/9/2024 | |

4.7 Highest price allowed to be paid by entity on the previous day under listing rule 7.33:

AUD 1.46500000

4.8 If the entity has disclosed an intention to buy back a maximum number of +securities, the remaining number of +securities to be bought back as at the end of the previous day

42,509,929