

Announcement Summary

Name of entity PEPPER MONEY LIMITED

Announcement type

Update announcement

Type of update Daily buy-back notification Date of this announcement

21/11/2024

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

1,501,210

Total number of +securities bought back on previous day

40,665

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 | Registration number |
| ACN | 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 | |
| 18/11/2024 | |
| 1.5 Date of this announcement | |
| 21/11/2024 | |
| | |

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

21/11/2024

4.2 Previous day on which +securities were bought back

20/11/2024

| | Before previous day | On previous day |
|---|--|------------------|
| 4.3 Total number of +securities bought back, or in relation to which acceptances have been received | 1,501,210 | 40,665 |
| 4.4 Total consideration paid or payable for the +securities | AUD 2,051,298.80000 | AUD 55,030.36000 |
| 4.5 Highest price paid | AUD 1.48500000 | AUD 1.38000000 |
| 4.6 Lowest price paid | Date highest price was paid: 25/10/2024 AUD 1.28500000 | AUD 1.33000000 |
| | Date lowest price was paid: | |

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

AUD 1.44100000

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

42,437,176