

ASX Announcement
2 April 2025

Pepper Money announces further on-market share buy-back as part of ongoing capital management strategy

Pepper Money Limited (ASX: PPM) advises that, as part of the Company' ongoing capital management strategy, the Company will undertake an on-market buy-back of up to 10% of the ordinary shares currently on issue ("Share Buy-Back"). The Company intends to commence the Share Buy-Back from 8 May 2025 for up to a 12-month period.

The Share Buy-Back will be conducted in the ordinary course of trading over the 12-month buy back period. The timing and the number of shares purchased under the Share Buy-Back will depend on market conditions, the prevailing share price and other capital considerations of the business. The Company will only buy back shares at such times and in such circumstances as it considers beneficial to the capital management of the Company and gives no assurances that the Company will buy back any or all of the 44,402,017 shares contemplated. The Company reserves the right to suspend or terminate the Share Buy-Back at any time.

ENDS

This announcement was authorised for release by the Board.

About Pepper Money

Pepper Money is one of Australia and New Zealand's leading non-bank lenders. It was established in 2000 as a specialist residential home loan lender in Australia with a focus on providing innovative home loan solutions to customers. Today, Pepper Money has a broad product offering of residential home loans, asset finance, commercial real estate and novated leases in Australia and residential home loans in New Zealand. For more information visit www.peppermoney.com.au

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