

# 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>	Pepper Money Limited ( <b>Pepper Money</b> )
<b>ABN</b>	55 094 317 665

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>	Mario Rehayem
<b>Date of last notice</b>	17 March 2025

### 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
<b>Nature of indirect interest (including registered holder)</b> <small>Note: Provide details of the circumstances giving rise to the relevant interest.</small>	<p>GIMAR Superfund Pty Ltd (ACN 600 814 471) (<b>GIMAR</b>) is the registered holder of 43,253 ordinary shares in Pepper Money. Mario Rehayem is a director and shareholder of GIMAR.</p> <p>Denise Aoun is the registered holder of 2,387,234 ordinary shares in Pepper Money. Denise Aoun is Mario Rehayem's wife.</p> <p>Denise Aoun is the registered holder of 4,043,857 Class A1 tracker shares in Pepper Global TopCo Limited (registered number 129993) (<b>Pepper TopCo</b>). Pepper TopCo is a related body corporate of Pepper Money and holds a relevant interest in 60.59% in the ordinary shares of Pepper Money through its indirectly wholly-owned subsidiary Pepper Group ANZ HoldCo Limited (registered number 6548576).</p>
<b>Date of change</b>	3 June 2025

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+ See chapter 19 for defined terms.

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<b>No. of securities held prior to change</b>	2,430,487 Fully Paid Ordinary shares held indirectly. 1,539,891 Fully Paid Ordinary shares held directly. 4,043,857 Class A1 tracker shares in Pepper TopCo held indirectly. 172,220 Executive STIP Restricted Rights – Restricted 2,712,514 Executive Performance Rights – Non Vested
<b>Class</b>	Executive Performance Rights Executive STIP Restricted Rights
<b>Number acquired</b>	302,325 Executive STIP Restricted Rights 1,588,369 Executive Performance Rights – Non-Vested
<b>Number disposed</b>	Nil
<b>Value/Consideration</b> Note: If consideration is non-cash, provide details and estimated valuation	Nil

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<b>No. of securities held after change</b>	2,430,487 Fully Paid Ordinary shares held indirectly. 1,539,891 Fully Paid Ordinary shares held directly. 4,043,857 Class A1 tracker shares in Pepper TopCo held indirectly. 474,545 Executive STIP Restricted Rights – Restricted 4,300,883 Executive Performance Rights – Non Vested
<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	Grant of: <ul style="list-style-type: none"> <li>• 302,325 Executive STIP Restricted Rights</li> <li>• 1,588,369 Executive Performance Rights – Non-Vested</li> </ul> Under the Company's employee share scheme.

### 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.

<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> Note: Details are only required for a contract in relation to which the interest has changed	N/A
<b>Interest acquired</b>	N/A
<b>Interest disposed</b>	N/A
<b>Value/Consideration</b> Note: If consideration is non-cash, provide details and an estimated valuation	N/A
<b>Interest after change</b>	N/A

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**Part 3 – <sup>+</sup>Closed period**

<b>Were the interests in the securities or contracts detailed above traded during a <sup>+</sup>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>	N/A
<b>If prior written clearance was provided, on what date was this provided?</b>	N/A

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<sup>+</sup> See chapter 19 for defined terms.