

Form 604

Corporations Act 2001

Section 671B

Notice of change of interests of substantial holderCompany Name/Scheme Pepper Money LtdACN/ARSN 094 317 665**1. Details of Substantial Holder (1)**Name AustralianSuper Pty LtdACN/ARSN (if applicable) 006 457 987There was a change in the interests of the substantial holder on 30 / 03 / 2026The previous notice was given to the company on 02 / 11 / 2023The previous notice was dated 27 / 10 / 2023**2. Previous and present voting power**

The total number of votes attached to all the voting shares in the company or voting interests in the scheme that the substantial holder or an associate (2) had a relevant interest (3) in when last required, and when now required, to give a substantial holding notice to the company or scheme, are as follows:

Class of securities (4)	Previous notice		Present notice	
	Person's votes	Voting power (5)	Person's votes	Voting power (5)
ORDINARY	50,289,929	11.43%	59,889,855	13.33%

3. 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:

Date of change	Person whose relevant interest	Nature of change (6)	Consideration given in relation to change (7)	Class and number of securities affected	Person's votes affected
See Annexure 'A'					

4. Present relevant interests

Particulars of each relevant interest of the substantial holder in voting securities after the change are as follows:

Holder of relevant interest	Registered holder of securities	Person entitled to be registered as holder (8)	Nature of relevant interest (6)	Class and number of securities	Person's votes
AustralianSuper Pty Ltd	JPMorgan Nominees Australia Ltd	JPMorgan Nominees Australia Ltd	Shareholder	ORD 59,889,855	59,889,855

5. Changes in association

The persons who have become associates (2) of, ceased to be associates of, or have changed the nature of their association (9) 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
N/A	

6. Addresses

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

Name	Address
AustralianSuper Pty Ltd	Level 30, 130 Lonsdale Street Melbourne VIC 3000

Signature

print name	Amar Rashid	capacity	Principal, Portfolio Compliance Investments
sign here		date	01/04/2026

Annexure A

This is Annexure A of 1 page referred to in form 604 Notice of change of interests of substantial shareholder.

Authorised Signatory: Amar Rashid **Date:** 01/04/2026

Date of change	Person whose relevant interest changed	Nature of change (6)	Consideration given in relation to change (7)	Class and number of securities affected	Person's votes affected
30/05/2025	JPMorgan Nominees Australia Ltd	BUY	3,141,456.73	ORD 1,925,121	1,925,121
2/06/2025	JPMorgan Nominees Australia Ltd	BUY	24,295.70	ORD 14,638	14,638
3/06/2025	JPMorgan Nominees Australia Ltd	BUY	1,013,626.15	ORD 560,241	560,241
25/03/2026	JPMorgan Nominees Australia Ltd	BUY	2,141,275.55	ORD 1,333,760	1,333,760
26/03/2026	JPMorgan Nominees Australia Ltd	BUY	1,557,236.06	ORD 886,846	886,846
27/03/2026	JPMorgan Nominees Australia Ltd	BUY	20,402.85	ORD 11,685	11,685
30/03/2026	JPMorgan Nominees Australia Ltd	BUY	8,349,071.57	ORD 4,867,635	4,867,635