

## 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>	<b>EML PAYMENTS LIMITED</b>
<b>ABN</b>	<b>93 104 757 904</b>

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>	Thomas Cregan
<b>Date of last notice</b>	5 April 2018

#### 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 and indirect
<b>Nature of indirect interest (including registered holder)</b> Note: Provide details of the circumstances giving rise to the relevant interest.	(1) Diana Barton Cregan (spouse) (2) TACDBM Pty Ltd atf the Cregan Family Trust (3) Tom Cregan and Associates Pty Ltd (director) (4) Cregan Holdings Pty Ltd <T & D Cregan Super A/C>
<b>Date of change</b>	12 December 2018
<b>No. of securities held prior to change</b>	<u>Direct:</u> 5,276,009 fully paid ordinary shares 376,712 unlisted options (Nil exercise price, Expires on 30/09/2020)  <u>Indirect:</u> (1) 1,555,555 fully paid ordinary shares (2) 2,450,698 fully paid ordinary shares (3) 7,094,156 fully paid ordinary shares (4) 98,305 fully paid ordinary shares

+ See chapter 19 for defined terms.

For personal use only

**Appendix 3Y**  
**Change of Director's Interest Notice**

<b>Class</b>	Unlisted Rights
<b>Number acquired</b>	391,566 Unlisted Rights
<b>Number disposed</b>	Nil
<b>Value/Consideration</b> Note: If consideration is non-cash, provide details and estimated valuation	Nil
<b>No. of securities held after change</b>	<p><b>Direct:</b>                      5,276,009 fully paid ordinary shares                      376,712 unlisted options (Nil exercise price, Expires on 30/09/2020)                      391,566 Unlisted Rights (Nil consideration, Expires on 30/11/21)</p> <p><b>Indirect:</b>                      (1) 1,555,555 fully paid ordinary shares                      (2) 2,450,698 fully paid ordinary shares                      (3) 7,094,156 fully paid ordinary shares                      (4) 98,305 fully paid ordinary shares</p>
<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	<p>Issued under the EML Equity Incentive Plan and in accordance with Resolution 7, as approved by shareholders at the AGM held on 14 November 2018.</p> <p>Refer to Notice of Meeting dated 10 October 2018 for further details.</p>

**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>	
<b>Name of registered holder (if issued securities)</b>	
<b>Date of change</b>	
<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	

+ See chapter 19 for defined terms.

For personal use only

**Appendix 3Y**  
**Change of Director's Interest Notice**

---

<b>Interest acquired</b>	
<b>Interest disposed</b>	
<b>Value/Consideration</b> <small>Note: If consideration is non-cash, provide details and an estimated valuation</small>	
<b>Interest after change</b>	

**Part 3 – +Closed period**

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

---

+ See chapter 19 for defined terms.

For personal use only