



# Frequently Asked Questions

## 2020 Virtual AGM

### **1. When is EML's virtual AGM?**

EML Payments Limited's (EML) Virtual Annual General Meeting (AGM) will be held on Friday 30 October 2020, commencing at 10:00am (Sydney time) at <https://agmlive.link/EML20>

You can access the virtual AGM using a desktop or laptop computer, tablet or a mobile device.

### **2. Why is EML not holding a physical meeting for its AGM this year?**

Due to concerns around Covid-19, this year's AGM will be fully virtual. EML takes the health and safety of our shareholders, our people and the broader community seriously. The decision to hold a virtual meeting was made given concerns about Covid-19, together with restrictions on travel, public gatherings and social distancing requirements.

EML's AGM will seek to provide equal opportunity for all of our shareholders and other stakeholders to participate in the 2020 AGM regardless of their location.

### **3. Restrictions are easing, why are you not holding your AGM at a venue?**

Restrictions are easing in some locations, but not in others. Travel is also still heavily restricted, particularly international travel. The unprecedented nature of the coronavirus pandemic also means that things can quickly change – including Government advice and restrictions that may be in place at the time of our AGM.

To ensure the safety of our shareholders, our people and the community, and in line with current Government advice, we made the decision to proceed with a virtual AGM this year.

### **4. What is the website to access EML's virtual AGM?**

The website to access EML's virtual AGM is <https://agmlive.link/EML20>.

To access the virtual AGM you do not have to be a shareholder, but you do have to register for the meeting – which can be done as you 'log in' to the virtual AGM.

We recommend you log in and register 30 minutes prior to commencement of the meeting. The meeting will commence at 10:00am (Sydney time).

## **5. Will I be able to ask questions?**

Yes. There are a number of ways you can ask a question:

In advance of the AGM:

- Anyone can contact EML directly and ask a question at: [cosec@emlpayments.com](mailto:cosec@emlpayments.com)
- Anyone can ask a question in advance online via the share registry at [www.linkmarketservices.com.au](http://www.linkmarketservices.com.au) or downloading and submitting a Question form available on our AGM website from 25 September 2020 at [emlpayments.com/investors/annual-general-meeting/](http://emlpayments.com/investors/annual-general-meeting/)
- Shareholders can contact EML via our share registry: Link Market Services Limited at [www.linkmarketservices.com.au](http://www.linkmarketservices.com.au). Remember to have your SRN or HRN available in order to ask your question.
- Shareholders can also contact us by email via Link Market Services at [registrars@linkmarketservices.com.au](mailto:registrars@linkmarketservices.com.au) or via telephone on 1300 554 474

During the AGM:

- Only Shareholders are able to ask questions during the AGM.
- This can be done via the virtual AGM website. You will need to have your SRN or HRN available.

Questions received by 26 October 2020 will be compiled and addressed at the AGM by either the Chairman, the CEO, other Directors, or EML's Auditors, Deloitte during the main presentations.

## **6. How can I vote at the virtual AGM online?**

Only Shareholders (as at 7.00pm on Wednesday, 28 October 2020) or their proxies are able to vote at the AGM.

Shareholders who have elected to receive our shareholder communications electronically, will receive an email when the Notice of Meeting is released on Friday 25 September 2020. This email will include a personalised shareholder link to vote.

Other Shareholders will receive a hardcopy Voting Form in the mail. This will allow for voting to be carried out in advance of the AGM.

For Shareholders who wish to vote at the AGM, you can also vote online. You must have your SRN/HIN.

If you are intending to vote or ask questions using a desktop computer, please ensure your browser is compatible with our voting platform. To check what your current browser is, visit [www.whatismybrowser.com](http://www.whatismybrowser.com). Compatible browsers on a desktop computer are:

- Chrome – Version 44 & 45 and after;
- Firefox – 40.0.2 and after;
- Safari – OS X v10.9 & OS X v10.10 and after; and
- Internet Explorer – version 9 and up.

**Proxyholders:**

If you are an appointed proxy, you will need your Proxy Number which will be issued by Link Market Services 24 hours prior to the start of the meeting.

For further information, please refer to the Virtual Meeting Online Guide available from Friday 25 September 2020 at [emlpayments.com/investors/annual-general-meeting/](http://emlpayments.com/investors/annual-general-meeting/)

**7. What resolutions will be considered at the AGM?**

Details of the resolutions to be considered at the 2020 Virtual AGM are disclosed in the Notice of Meeting available on our AGM website. You can download the Notice of Meeting [emlpayments.com/investors/annual-general-meeting/](http://emlpayments.com/investors/annual-general-meeting/) Although we will not be mailing hard copies of our Notice of Meeting ahead of our AGM this year, it will be accessible online from Friday 25 September 2020.

**8. What is the deadline for lodging direct votes and questions prior to the virtual AGM?**

Right to vote	Website to lodge your vote and submit questions before the virtual AGM	Deadline for lodging your direct vote before the virtual AGM	Deadline for submitting your questions before the virtual AGM
Shareholders registered as at 7:00pm (Sydney time) on Wednesday 28 October 2020.	<a href="http://www.linkmarketservices.com.au">www.linkmarketservices.com.au</a> If you signed up to electronic communications before 13 September 2020, we will send you an email on Friday 25 September 2020 that will include your voting link(s).	10:00am, (Sydney time) on Wednesday 28 October 2020.  Your vote must be lodged no later than this date and time.	Monday 26 October 2020.

Please refer to the 2020 Notice of Meeting for more information.

## 9. I can't attend the virtual AGM, can I view it later?

A recording of the virtual AGM will be available to view at [emlpayments.com/investors/annual-general-meeting/](https://emlpayments.com/investors/annual-general-meeting/) after the conclusion of the AGM.

## 10. I don't know my SRN/HIN – do I need this for attending the virtual AGM?

No, you do not need your SRN/HIN to attend the virtual AGM, however **you will need your SRN/HIN if you wish to vote or ask a question** at the virtual AGM.

You can find your SRN/HIN on:

- the letter dated 25 September 2020 from our Chairman, Mr Peter Martin about our virtual AGM, and the electronic communications form and/or voting form attached to this letter; or
- a Welcome letter or other documentation you received when you first became an EML shareholder.
- Or, contact our share registry Link Market Services – contact details are set out in question 5 above.

## 11. How do I attend the virtual AGM?

- a) On the day of the AGM, open your web browser and go to [emlpayments.com/investors/annual-general-meeting/](https://emlpayments.com/investors/annual-general-meeting/)
- b) Click on the '**Join the 2020 AGM**' link; and
- c) Register your name and email address to view the meeting.  
Once you have registered and the AGM commences, you will see a live video webcast of the virtual AGM and the presentation slides.

Below the live webcast and presentation slides, you will see buttons for '**Information**', '**Speakers**', '**Related Documents**' and '**Shareholder Voting/Questions**'.

For further information, please refer to the Virtual Meeting Online Guide available from Friday 25 September 2020 at [emlpayments.com/investors/annual-general-meeting/](https://emlpayments.com/investors/annual-general-meeting/)

## 12. How do I vote and ask a question at the virtual AGM?

- a) On the day of the AGM we recommend you log in and register 30 minutes prior to the commencement, from 9:30 am (Sydney time). Open your web browser and go to [emlpayments.com/investors/annual-general-meeting/](https://emlpayments.com/investors/annual-general-meeting/)
- b) Click on the "**Join the 2020 AGM**" link.
- c) Register your name and email address to view the meeting.

- d) Once you have registered, and the meeting commences, you will see a live video webcast of the virtual AGM and the presentation slides. Below the presentation slides under **'information'** there will be a button **'Shareholder Voting/Questions'**.
- e) Shareholders and appointed proxyholders who wish to vote will need to click the **'Shareholder Voting/Questions'** button.
- f) A separate tab will open in your browser and you will be directed to the Link Market Services shareholder portal, where you will be asked to register your details, and accept the Terms and Conditions.
- g) If you are a shareholder, and you wish to ask a question or vote, you will need to enter your SRN/HIN.
- h) If you are an appointed Proxy, you will need to enter the Proxy Number issued to you by Link Market Services in the **'Proxy Details'** section.
- i) Click **'Submit Details'** button.
- j) To vote, click on the **'Get a voting card'** box located in the bottom left side of your screen;
  - i. Your voting card with all the resolutions to be voted on at the Meeting. You may need to use the scroll bar on the right-hand side of the voting card to view all the resolutions.
  - ii. Place your vote by clicking on the **'For'**, **'Against'**, or **'Abstain'** voting buttons.
  - iii. Once you have finished voting on the resolutions scroll down to the bottom of the box and click the **'Submit Vote'** button.

### **13. If I vote prior to the AGM, can I still attend the AGM?**

Yes, you may login to the virtual AGM from 9:30am (Sydney time) on Friday 30 October 2020 by visiting [emlpayments.com/investors/annual-general-meeting/](http://emlpayments.com/investors/annual-general-meeting/) and clicking **'Join the 2020 AGM'** link.

Shareholders do not need to register a voting card if you have previously voted. However, any Shareholder wishing to ask a question will need to register with your SRN/HIN (see Question 11 for steps to follow).

**14. If I am a few minutes late logging into the virtual AGM site, am I still allowed entry? What is the latest time I can login to vote at the virtual AGM if I miss registration?**

Yes, you can join the meeting and register at any time up until the conclusion of the meeting by following the steps outlined in Questions 11 and 12. Only Shareholders may vote. Voting will close 5 minutes after the conclusion of the meeting.

A recording of the virtual AGM will also be available to view after the conclusion of the meeting at [emlpayments.com/investors/annual-general-meeting/](https://emlpayments.com/investors/annual-general-meeting/)

**15. How do I watch the AGM as a non-voting shareholder or member of the public?**

Members of the public can register to view the virtual AGM by visiting our website [emlpayments.com/investors/annual-general-meeting/](https://emlpayments.com/investors/annual-general-meeting/) and clicking 'Join the 2020 AGM' link. You will be directed to the registration page. Please note, only Shareholders (as at 7.00pm on Wednesday 28 October 2020) are entitled to vote or ask a question.

A recording of the virtual AGM will also be available to view after the conclusion of the event at [emlpayments.com/investors/annual-general-meeting/](https://emlpayments.com/investors/annual-general-meeting/)

**16. Will EML have a virtual AGM next year?**

The Board is yet to decide in respect of the 2021 AGM.

**17. Where do I get help if needed during the virtual AGM?**

Please refer to the Virtual Meeting Online Guide available Friday, 25 September 2020 at [emlpayments.com/investors/annual-general-meeting/](https://emlpayments.com/investors/annual-general-meeting/) or contact Link Market Services on 1300 554 474.