

## Form 605

Corporations Act 2001  
Section 671B

## Notice of ceasing to be a substantial holder

To Company Name/Scheme EML Payments Ltd  
ACN/ARSN/ABN 93 104 757 904

**1. Details of substantial holder (1)**

Name JPMorgan Chase & Co. and its affiliates

ACN/ARSN (if applicable) NA

The holder ceased to be a substantial holder on 22/03/2022

The previous notice was given to the company on 25/02/2022

The previous notice was dated 23/02/2022

**2. Changes in relevant interests**

Particulars of each change in, or change in the nature of, a relevant interest (2) of the substantial holder or an associate (3) 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 changed	Nature of change (4)	Consideration given in relation to change (5)	Class (6) and number of securities affected	Person's votes affected
See Appendix	JPMORGAN CHASE BANK, N.A.	Securities on Loan as Agent Lender	See Appendix	2,470,222 (Ordinary)	2,470,222 (Ordinary)
See Appendix	J.P. MORGAN SECURITIES PLC	Holder of securities subject to an obligation to return under a securities lending agreement	See Appendix	104,089 (Ordinary)	104,089 (Ordinary)
See Appendix	J.P. MORGAN SECURITIES PLC	Purchase and sales of securities in its capacity as Principal/Proprietary	See Appendix	2,719 (Ordinary)	2,719 (Ordinary)
See Appendix	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Holder of securities subject to an obligation to return under a securities lending agreement	See Appendix	1,049,123 (Ordinary)	1,049,123 (Ordinary)
See Appendix	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Purchase and sales of securities in its capacity as Principal/Proprietary	See Appendix	23,950 (Ordinary)	23,950 (Ordinary)

**3. Changes in association**

The persons who have become associates (3) of, ceased to be associates of, or have changed the nature of their association (7) 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
J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Subsidiary of JPMorgan Chase & Co
J.P. MORGAN SECURITIES PLC	Subsidiary of JPMorgan Chase & Co
JPMORGAN CHASE BANK, N. A	Subsidiary of JPMorgan Chase & Co

**4. Addresses**

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

Name	Address
JPMORGAN CHASE & CO	383 Madison Avenue, New York, New York, NY, 10179, United States
J.P. MORGAN SECURITIES AUSTRALIA LIMITED	LEVEL 18, 83-85 CASTLEREAGH STREET, SYDNEY, NS, NSW 2000, Australia
J.P. MORGAN SECURITIES PLC	25 Bank Street, Canary Wharf, London, E14 5JP, England
JPMORGAN CHASE BANK, N.A.	1111 Polaris Parkway, Columbus, Delaware, OH, 43240, United States

**Signature**

print name

Vasim Pathan

capacity

Compliance Officer

sign here



date

24/03/2022

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**DIRECTIONS**

- (1) If there are a number of substantial holders with similar or related relevant interests (eg. a corporation and its related corporations, or the manager and trustee of an equity trust), the names could be included in an annexure to the form. If the relevant interests of a group of persons are essentially similar, they may be referred to throughout the form as a specifically named group if the membership of each group, with the names and addresses of members is clearly set out in paragraph 4 of the form.
  - (2) See the definition of "relevant interest" in sections 608 and 671B(7) of the Corporations Act 2001.
  - (3) See the definition of "associate" in section 9 of the Corporations Act 2001.
  - (4) Include details of:
    - (a) any relevant agreement or other circumstances because of which the change in relevant interest occurred. If subsection 671B(4) applies, a copy of any document setting out the terms of any relevant agreement, and a statement by the person giving full and accurate details of any contract, scheme or arrangement, must accompany this form, together with a written statement certifying this contract, scheme or arrangement; and
    - (b) any qualification of the power of a person to exercise, control the exercise of, or influence the exercise of, the voting powers or disposal of the securities to which the relevant interest relates (indicating clearly the particular securities to which the qualification applies).
- See the definition of "relevant agreement" in section 9 of the Corporations Act 2001.
- (5) Details of the consideration must include any and all benefits, money and other, that any person from whom a relevant interest was acquired has, or may, become entitled to receive in relation to that acquisition. Details must be included even if the benefit is conditional on the happening or not of a contingency. Details must be included of any benefit paid on behalf of the substantial holder or its associate in relation to the acquisitions, even if they are not paid directly to the person from whom the relevant interest was acquired.
  - (6) The voting shares of a company constitute one class unless divided into separate classes.
  - (7) Give details, if appropriate, of the present association and any change in that association since the last substantial holding notice.

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TRADES FOR RELEVANT PERIOD							Appendix
Transaction Date	Entity	Product Type	Type of Transaction	Quantity	Price (AUD)	Consideration	
<b>Balance at start of relevant period</b>				<b>19,990,804</b>			
24-Feb-22	J.P. MORGAN SECURITIES PLC	Equity	Borrow	75,000	-	-	
24-Feb-22	J.P. MORGAN SECURITIES PLC	Equity	Borrow Return	(75,000)	-	-	
24-Feb-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Buy	445	2.35	1,045.75	
24-Feb-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Sell	(445)	2.35	1,045.75	
24-Feb-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Sell	(95)	2.55	242.25	
24-Feb-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Buy	95	2.55	242.25	
24-Feb-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Sell	(63,389)	2.35	148,964.15	
24-Feb-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Sell	(95)	2.45	232.75	
24-Feb-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Buy	31,680	2.55	80,784.00	
24-Feb-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Sell	(444)	2.35	1,043.40	
24-Feb-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Buy	5,607	2.35	13,176.45	
24-Feb-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Buy	40,296	2.35	94,695.60	
24-Feb-22	J.P. MORGAN SECURITIES PLC	Equity	Buy	352	2.35	827.20	
24-Feb-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Sell	(514)	2.38	1,225.29	
24-Feb-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Buy	75	2.43	182.25	
24-Feb-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Sell	(668)	2.55	1,703.40	
24-Feb-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Borrow Return	(88,000)	-	-	
24-Feb-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Borrow Return	(88,000)	-	-	
24-Feb-22	J.P. MORGAN SECURITIES PLC	Equity	Adjustment	(460)	-	-	
24-Feb-22	JPMORGAN CHASE BANK, N.A.	Equity	Borrow	10,000	-	-	
24-Feb-22	JPMORGAN CHASE BANK, N.A.	Equity	Borrow	68,617	-	-	
24-Feb-22	JPMORGAN CHASE BANK, N.A.	Equity	Borrow	255,547	-	-	
24-Feb-22	JPMORGAN CHASE BANK, N.A.	Equity	Borrow	775,836	-	-	
25-Feb-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Sell	(14,080)	2.43	34,214.40	
25-Feb-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Sell	(40,177)	2.43	97,630.11	
25-Feb-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Sell	(4,277)	2.43	10,393.11	
25-Feb-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Buy	4,235	2.43	10,291.05	
25-Feb-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Sell	(4,235)	2.43	10,291.05	
25-Feb-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Sell	(660)	2.44	1,608.14	
25-Feb-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Sell	(190)	2.43	461.70	
25-Feb-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Buy	4,836	2.46	11,873.36	
25-Feb-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Sell	(4,836)	2.35	11,364.60	
25-Feb-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Sell	(855)	2.35	2,009.25	
25-Feb-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Buy	855	2.35	2,009.25	
25-Feb-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Sell	(410)	2.46	1,008.60	
25-Feb-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Buy	45,546	2.41	110,676.78	
25-Feb-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Buy	14,365	2.43	34,906.95	
25-Feb-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Buy	9,087	2.43	22,081.41	
25-Feb-22	JPMORGAN CHASE BANK, N.A.	Equity	Borrow Return	(400)	-	-	
25-Feb-22	JPMORGAN CHASE BANK, N.A.	Equity	Borrow	1,271	-	-	
25-Feb-22	JPMORGAN CHASE BANK, N.A.	Equity	Borrow	48,729	-	-	
28-Feb-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Buy	31	2.43	75.33	
28-Feb-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Sell	(31)	2.43	75.33	
28-Feb-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Sell	(22,674)	2.41	54,644.34	
28-Feb-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Buy	21	2.41	50.61	
28-Feb-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Sell	(21)	2.41	50.61	
28-Feb-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Sell	(5,376)	2.41	12,956.16	
28-Feb-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Buy	3,835	2.46	9,424.70	
28-Feb-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Buy	431	2.46	1,060.26	
28-Feb-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Sell	(13,778)	2.41	33,236.63	
28-Feb-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Sell	(2,695)	2.41	6,494.95	
28-Feb-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Sell	(294)	2.42	710.35	
28-Feb-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Buy	941	2.42	2,277.22	
28-Feb-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Sell	(3,802)	2.42	9,195.76	
28-Feb-22	J.P. MORGAN SECURITIES PLC	Equity	Buy	938	2.41	2,260.58	
28-Feb-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Sell	(32)	2.41	77.12	
28-Feb-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Buy	32	2.41	77.12	
28-Feb-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Buy	1,447	2.41	3,487.27	
28-Feb-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Sell	(1,447)	2.41	3,487.27	
28-Feb-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Sell	(941)	2.43	2,286.63	
28-Feb-22	JPMORGAN CHASE BANK, N.A.	Equity	Borrow	400	-	-	
28-Feb-22	JPMORGAN CHASE BANK, N.A.	Equity	Borrow	47,600	-	-	
28-Feb-22	JPMORGAN CHASE BANK, N.A.	Equity	Borrow Return	(34,903)	-	-	
1-Mar-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Sell	(126)	2.41	303.66	
1-Mar-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Buy	126	2.41	303.66	
1-Mar-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Buy	31	2.41	74.71	
1-Mar-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Sell	(31)	2.41	74.71	
1-Mar-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Sell	(16,136)	2.66	42,921.76	
1-Mar-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Buy	11	2.66	29.26	
1-Mar-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Sell	(11)	2.66	29.26	
1-Mar-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Sell	(1,584)	2.41	3,817.44	
1-Mar-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Buy	1,341	2.49	3,339.09	
1-Mar-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Buy	9,503	2.66	25,277.98	
1-Mar-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Buy	32	2.66	85.12	
1-Mar-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Sell	(32)	2.66	85.12	
1-Mar-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Sell	(475)	2.61	1,238.96	
1-Mar-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Sell	(882)	2.55	2,253.12	
1-Mar-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Sell	(439)	2.58	1,132.59	
1-Mar-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Buy	13,188	2.54	33,542.53	
1-Mar-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Sell	(63)	2.66	167.58	
1-Mar-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Buy	31	2.66	82.46	
1-Mar-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Sell	(31)	2.66	82.46	
1-Mar-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Sell	(2,205)	2.41	5,314.05	
1-Mar-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Sell	(22)	2.41	53.02	
1-Mar-22	J.P. MORGAN SECURITIES PLC	Equity	Borrow	75,000	-	-	
1-Mar-22	JPMORGAN CHASE BANK, N.A.	Equity	Borrow	148,307	-	-	
1-Mar-22	JPMORGAN CHASE BANK, N.A.	Equity	Borrow	239,685	-	-	
1-Mar-22	JPMORGAN CHASE BANK, N.A.	Equity	Borrow	169,291	-	-	
1-Mar-22	JPMORGAN CHASE BANK, N.A.	Equity	Borrow Return	(1,000,494)	-	-	
1-Mar-22	JPMORGAN CHASE BANK, N.A.	Equity	Borrow Return	(891,313)	-	-	
1-Mar-22	JPMORGAN CHASE BANK, N.A.	Equity	Borrow Return	(205,405)	-	-	
1-Mar-22	JPMORGAN CHASE BANK, N.A.	Equity	Borrow Return	(147,594)	-	-	
2-Mar-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Buy	32	2.66	85.12	
2-Mar-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Sell	(32)	2.66	85.12	
2-Mar-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Sell	(11)	2.55	28.05	
2-Mar-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Sell	(44,915)	2.55	114,533.25	
2-Mar-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Buy	119	2.55	303.45	
2-Mar-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Sell	(119)	2.55	303.45	
2-Mar-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Sell	(3,168)	2.55	8,071.56	
2-Mar-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Buy	93	2.52	234.59	
2-Mar-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Buy	520	2.54	1,321.82	
2-Mar-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Buy	507	2.53	1,282.71	
2-Mar-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Sell	(507)	2.53	1,282.71	
2-Mar-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Sell	(32)	2.55	81.60	
2-Mar-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Buy	32	2.55	81.60	
2-Mar-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Sell	(2,440)	2.51	6,222.00	
2-Mar-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Buy	88	2.55	224.40	
2-Mar-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Buy	4,569	2.55	11,650.95	
2-Mar-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Buy	33,360	2.55	85,068.00	
2-Mar-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Sell	(1,071)	2.55	2,735.60	
2-Mar-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Sell	(6,822)	2.54	17,325.01	
2-Mar-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Sell	(1,647)	2.56	4,210.84	
2-Mar-22	J.P. MORGAN SECURITIES PLC	Equity	Borrow	50,000	-	-	
2-Mar-22	J.P. MORGAN SECURITIES PLC	Equity	Borrow	53,339	-	-	
2-Mar-22	J.P. MORGAN SECURITIES PLC	Equity	Borrow	200,000	-	-	
2-Mar-22	JPMORGAN CHASE BANK, N.A.	Equity	Borrow	12,100	-	-	
2-Mar-22	JPMORGAN CHASE BANK, N.A.	Equity	Borrow Return	(102,372)	-	-	
2-Mar-22	JPMORGAN CHASE BANK, N.A.	Equity	Borrow Return	(46,682)	-	-	
2-Mar-22	JPMORGAN CHASE BANK, N.A.	Equity	Borrow Return	(188,068)	-	-	
2-Mar-22	JPMORGAN CHASE BANK, N.A.	Equity	Borrow Return	(51,980)	-	-	
2-Mar-22	JPMORGAN CHASE BANK, N.A.	Equity	Borrow	500,000	-	-	
2-Mar-22	JPMORGAN CHASE BANK, N.A.	Equity	Borrow	200,000	-	-	
3-Mar-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Sell	(65,591)	2.52	165,289.32	

TRADES FOR RELEVANT PERIOD							Appendix
3-Mar-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Sell	(2,217)	2.52	\$	5,586.84
3-Mar-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Sell	(24)	2.52	\$	60.48
3-Mar-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Buy	24	2.52	\$	60.48
3-Mar-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Buy	55	2.52	\$	138.60
3-Mar-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Sell	(55)	2.52	\$	138.60
3-Mar-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Buy	97	2.64	\$	256.08
3-Mar-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Sell	(2,217)	2.64	\$	5,843.40
3-Mar-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Sell	(1)	2.55	\$	2.55
3-Mar-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Buy	1	2.55	\$	2.55
3-Mar-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Buy	63,360	2.55	\$	161,568.00
3-Mar-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Sell	(3,035)	2.52	\$	7,648.20
3-Mar-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Sell	(24)	2.52	\$	60.48
3-Mar-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Buy	24	2.52	\$	60.48
3-Mar-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Sell	(74)	2.57	\$	190.18
3-Mar-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Buy	10,844	2.53	\$	27,435.32
3-Mar-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Sell	(769)	2.53	\$	1,948.56
3-Mar-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Buy	39,599	2.52	\$	99,789.48
3-Mar-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Sell	(16,306)	2.55	\$	41,580.30
3-Mar-22	J.P. MORGAN SECURITIES PLC	Equity	Borrow Return	(50,000)	-	\$	-
3-Mar-22	J.P. MORGAN SECURITIES PLC	Equity	Borrow	46,692	-	\$	-
3-Mar-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Borrow	100,000	-	\$	-
3-Mar-22	J.P. MORGAN SECURITIES PLC	Equity	Borrow	50,000	-	\$	-
3-Mar-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Borrow	500,000	-	\$	-
3-Mar-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Borrow Return	(100,000)	-	\$	-
3-Mar-22	JPMORGAN CHASE BANK, N.A.	Equity	Borrow	1,026	-	\$	-
4-Mar-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Buy	63,360	2.52	\$	159,667.20
4-Mar-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Buy	158	2.52	\$	398.16
4-Mar-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Sell	(158)	2.52	\$	398.16
4-Mar-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Sell	(72,230)	2.37	\$	171,279.90
4-Mar-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Sell	(2,218)	2.37	\$	5,256.66
4-Mar-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Buy	19,894	2.37	\$	47,148.78
4-Mar-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Sell	(151)	2.45	\$	369.95
4-Mar-22	J.P. MORGAN SECURITIES PLC	Equity	Buy	184	2.37	\$	436.08
4-Mar-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Sell	(5,000)	2.46	\$	12,300.00
4-Mar-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Sell	(1,795)	2.37	\$	4,246.89
4-Mar-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Buy	400	2.34	\$	936.00
4-Mar-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Buy	10,859	2.39	\$	25,913.09
4-Mar-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Sell	(10,648)	2.52	\$	26,832.96
4-Mar-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Sell	(26,069)	2.37	\$	61,783.53
4-Mar-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Sell	(75,585)	2.37	\$	179,136.45
4-Mar-22	JPMORGAN CHASE BANK, N.A.	Equity	Borrow	16,983	-	\$	-
4-Mar-22	JPMORGAN CHASE BANK, N.A.	Equity	Borrow	5,017	-	\$	-
4-Mar-22	JPMORGAN CHASE BANK, N.A.	Equity	Borrow Return	(1,600,000)	-	\$	-
7-Mar-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Sell	(211)	2.37	\$	500.07
7-Mar-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Sell	(1,402)	2.25	\$	3,152.33
7-Mar-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Sell	(297)	2.24	\$	665.28
7-Mar-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Buy	297	2.24	\$	665.28
7-Mar-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Sell	(15,840)	2.24	\$	35,481.60
7-Mar-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Sell	(2,935)	2.24	\$	6,574.40
7-Mar-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Sell	(633)	2.36	\$	1,493.88
7-Mar-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Buy	167	2.37	\$	395.79
7-Mar-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Sell	(1,584)	2.24	\$	3,548.16
7-Mar-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Sell	(33,240)	2.24	\$	74,457.60
7-Mar-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Buy	2,883	2.24	\$	6,457.92
7-Mar-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Sell	(2,883)	2.24	\$	6,457.92
7-Mar-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Sell	(167)	2.37	\$	395.79
7-Mar-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Buy	167	2.37	\$	395.79
7-Mar-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Sell	(3,648)	2.24	\$	8,171.52
7-Mar-22	JPMORGAN CHASE BANK, N.A.	Equity	Borrow	6,000	-	\$	-
7-Mar-22	JPMORGAN CHASE BANK, N.A.	Equity	Borrow Return	(11,642)	-	\$	-
7-Mar-22	JPMORGAN CHASE BANK, N.A.	Equity	Borrow Return	(39,335)	-	\$	-
7-Mar-22	JPMORGAN CHASE BANK, N.A.	Equity	Borrow	10,000	-	\$	-
7-Mar-22	JPMORGAN CHASE BANK, N.A.	Equity	Borrow	225,135	-	\$	-
7-Mar-22	JPMORGAN CHASE BANK, N.A.	Equity	Borrow Return	(300,000)	-	\$	-
8-Mar-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Sell	(94,474)	2.24	\$	211,621.76
8-Mar-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Buy	5,929	2.20	\$	13,031.05
8-Mar-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Buy	919	2.20	\$	2,021.80
8-Mar-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Buy	9,251	2.20	\$	20,352.20
8-Mar-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Buy	30	2.19	\$	65.65
8-Mar-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Sell	(1,749)	2.23	\$	3,893.75
8-Mar-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Buy	94,474	2.21	\$	208,607.09
8-Mar-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Sell	(6,589)	2.20	\$	14,495.80
8-Mar-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Buy	6,589	2.20	\$	14,495.80
8-Mar-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Buy	94	2.24	\$	210.56
8-Mar-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Sell	(94)	2.24	\$	210.56
8-Mar-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Sell	(34)	2.20	\$	74.80
8-Mar-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Buy	34	2.20	\$	74.80
8-Mar-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Sell	(40,964)	2.20	\$	90,120.80
8-Mar-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Sell	(1,426)	2.20	\$	3,137.20
8-Mar-22	JPMORGAN CHASE BANK, N.A.	Equity	Borrow Return	(8,627)	-	\$	-
8-Mar-22	JPMORGAN CHASE BANK, N.A.	Equity	Borrow Return	(22,793)	-	\$	-
8-Mar-22	JPMORGAN CHASE BANK, N.A.	Equity	Borrow	200,000	-	\$	-
8-Mar-22	JPMORGAN CHASE BANK, N.A.	Equity	Borrow Return	(21,355)	-	\$	-
8-Mar-22	JPMORGAN CHASE BANK, N.A.	Equity	Borrow	100,000	-	\$	-
9-Mar-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Sell	(3,547)	2.20	\$	7,803.40
9-Mar-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Sell	(971)	2.24	\$	2,170.88
9-Mar-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Buy	9,458	2.25	\$	21,315.66
9-Mar-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Buy	3,547	2.26	\$	8,008.67
9-Mar-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Sell	(4,118)	2.28	\$	10,073.04
9-Mar-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Buy	4,418	2.28	\$	10,073.04
9-Mar-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Sell	(15,785)	2.28	\$	35,989.80
9-Mar-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Buy	12,331	2.28	\$	28,114.68
9-Mar-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Buy	5,811	2.28	\$	13,249.08
9-Mar-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Buy	4,011	2.28	\$	9,145.08
9-Mar-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Buy	90	2.24	\$	201.60
9-Mar-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Sell	(60)	2.20	\$	132.00
9-Mar-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Buy	60	2.20	\$	132.00
9-Mar-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Sell	(17,147)	2.28	\$	39,095.16
9-Mar-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Sell	(1,583)	2.28	\$	3,609.24
9-Mar-22	J.P. MORGAN SECURITIES PLC	Equity	Borrow	74,594	-	\$	-
9-Mar-22	JPMORGAN CHASE BANK, N.A.	Equity	Borrow	122,641	-	\$	-
9-Mar-22	JPMORGAN CHASE BANK, N.A.	Equity	Borrow	29,699	-	\$	-
9-Mar-22	JPMORGAN CHASE BANK, N.A.	Equity	Borrow	228,854	-	\$	-
9-Mar-22	JPMORGAN CHASE BANK, N.A.	Equity	Borrow Return	(465,751)	-	\$	-
9-Mar-22	JPMORGAN CHASE BANK, N.A.	Equity	Borrow	84,557	-	\$	-
9-Mar-22	JPMORGAN CHASE BANK, N.A.	Equity	Borrow	400,000	-	\$	-
9-Mar-22	JPMORGAN CHASE BANK, N.A.	Equity	Borrow	600,000	-	\$	-
10-Mar-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Sell	(9,144)	2.36	\$	21,579.84
10-Mar-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Sell	(33,229)	2.26	\$	78,420.44
10-Mar-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Buy	33,229	2.36	\$	78,420.44
10-Mar-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Buy	15	2.22	\$	33.30
10-Mar-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Sell	(15)	2.22	\$	33.30
10-Mar-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Sell	(49,641)	2.22	\$	110,203.02
10-Mar-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Sell	(2,848)	2.22	\$	6,322.56
10-Mar-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Buy	253	2.36	\$	597.08
10-Mar-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Sell	(253)	2.36	\$	597.08
10-Mar-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Sell	(273)	2.28	\$	622.44
10-Mar-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Sell	(9,458)	2.28	\$	21,564.24
10-Mar-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Buy	37	2.36	\$	87.32
10-Mar-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Sell	(874)	2.36	\$	2,065.49
10-Mar-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Buy	3,804	2.36	\$	8,959.60
10-Mar-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Sell	(1,078)	2.38	\$	2,563.35
10-Mar-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Buy	3,970	2.37	\$	9,426.61
10-Mar-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Sell	(21,130)	2.36	\$	49,866.80
10-Mar-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Sell	(1,024)	2.36	\$	2,416.64
10-Mar-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Buy	12,149	2.36	\$	28,671.64

**TRADES FOR RELEVANT PERIOD**

							<b>Appendix</b>
10-Mar-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Buy	58	2.36	\$	136.88
10-Mar-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Buy	665	2.36	\$	1,569.40
10-Mar-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Sell	(665)	2.36	\$	1,569.40
10-Mar-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Sell	(3,585)	2.36	\$	8,460.60
10-Mar-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Buy	3,585	2.36	\$	8,460.60
10-Mar-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Buy	839	2.36	\$	1,980.04
10-Mar-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Sell	(852)	2.36	\$	2,010.72
10-Mar-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Buy	15,986	2.36	\$	37,726.96
10-Mar-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Sell	(1,077)	2.36	\$	2,541.72
10-Mar-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Buy	1,077	2.36	\$	2,541.72
10-Mar-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Buy	31,394	2.36	\$	74,089.84
10-Mar-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Sell	(31,394)	2.36	\$	74,089.84
10-Mar-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Buy	4,450	2.37	\$	10,538.06
10-Mar-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Sell	(32)	2.28	\$	72.96
10-Mar-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Buy	32	2.28	\$	72.96
10-Mar-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Buy	2,533	2.36	\$	5,971.55
10-Mar-22	JPMORGAN CHASE BANK, N.A.	Equity	Borrow Return	(22,433)	-	\$	-
10-Mar-22	JPMORGAN CHASE BANK, N.A.	Equity	Borrow	1,250,000	-	\$	-
10-Mar-22	JPMORGAN CHASE BANK, N.A.	Equity	Borrow Return	(304,569)	-	\$	-
10-Mar-22	JPMORGAN CHASE BANK, N.A.	Equity	Borrow Return	(510,842)	-	\$	-
11-Mar-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Sell	(7,659)	2.36	\$	18,075.24
11-Mar-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Sell	(3,970)	2.36	\$	9,369.20
11-Mar-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Buy	5,206	2.26	\$	11,783.64
11-Mar-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Buy	31,648	2.36	\$	74,689.28
11-Mar-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Sell	(18,989)	2.22	\$	42,155.58
11-Mar-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Buy	2,263	2.35	\$	5,323.11
11-Mar-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Buy	253	2.37	\$	599.61
11-Mar-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Buy	63,295	2.36	\$	149,376.20
11-Mar-22	J.P. MORGAN SECURITIES PLC	Equity	Borrow	20,000	-	\$	-
11-Mar-22	J.P. MORGAN SECURITIES PLC	Equity	Borrow	200,000	-	\$	-
11-Mar-22	JPMORGAN CHASE BANK, N.A.	Equity	Borrow Return	(2,322)	-	\$	-
11-Mar-22	JPMORGAN CHASE BANK, N.A.	Equity	Borrow	10,792	-	\$	-
11-Mar-22	JPMORGAN CHASE BANK, N.A.	Equity	Borrow Return	(39,475)	-	\$	-
11-Mar-22	JPMORGAN CHASE BANK, N.A.	Equity	Borrow Return	(68,617)	-	\$	-
11-Mar-22	JPMORGAN CHASE BANK, N.A.	Equity	Borrow Return	(255,547)	-	\$	-
11-Mar-22	JPMORGAN CHASE BANK, N.A.	Equity	Borrow Return	(1,325,026)	-	\$	-
11-Mar-22	JPMORGAN CHASE BANK, N.A.	Equity	Borrow Return	(95,431)	-	\$	-
11-Mar-22	JPMORGAN CHASE BANK, N.A.	Equity	Borrow Return	(89,158)	-	\$	-
14-Mar-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Sell	(8,455)	2.22	\$	18,770.10
14-Mar-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Sell	(3,125)	2.22	\$	6,937.50
14-Mar-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Sell	(356)	2.30	\$	818.80
14-Mar-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Buy	356	2.30	\$	818.80
14-Mar-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Buy	9,376	2.30	\$	21,580.32
14-Mar-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Buy	44,782	2.30	\$	102,998.60
14-Mar-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Sell	(15)	2.26	\$	33.90
14-Mar-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Sell	(950)	2.30	\$	2,185.00
14-Mar-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Sell	(2,200)	2.30	\$	5,060.00
14-Mar-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Buy	21,336	2.30	\$	49,072.80
14-Mar-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Sell	(4,268)	2.30	\$	9,816.40
14-Mar-22	JPMORGAN CHASE BANK, N.A.	Equity	Borrow	2,322	-	\$	-
14-Mar-22	JPMORGAN CHASE BANK, N.A.	Equity	Borrow Return	(70,000)	-	\$	-
14-Mar-22	JPMORGAN CHASE BANK, N.A.	Equity	Borrow	210,641	-	\$	-
14-Mar-22	JPMORGAN CHASE BANK, N.A.	Equity	Borrow	126,488	-	\$	-
14-Mar-22	JPMORGAN CHASE BANK, N.A.	Equity	Borrow Return	(76,488)	-	\$	-
15-Mar-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Buy	127	2.29	\$	290.83
15-Mar-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Sell	(127)	2.29	\$	290.83
15-Mar-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Buy	23,178	2.27	\$	52,560.75
15-Mar-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Buy	5,712	2.28	\$	13,033.07
15-Mar-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Buy	10,948	2.28	\$	24,933.08
15-Mar-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Buy	7,642	2.28	\$	17,437.85
15-Mar-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Sell	(190)	2.25	\$	427.03
15-Mar-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Buy	4,549	2.29	\$	10,417.21
15-Mar-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Sell	(4,549)	2.29	\$	10,417.21
15-Mar-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Sell	(4,531)	2.29	\$	10,375.99
15-Mar-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Buy	7,721	2.29	\$	17,681.09
15-Mar-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Buy	386	2.25	\$	868.50
15-Mar-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Sell	(632)	2.25	\$	1,422.00
15-Mar-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Sell	(1,266)	2.29	\$	2,899.14
15-Mar-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Buy	10,948	2.29	\$	10,014.17
15-Mar-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Sell	(158)	2.24	\$	353.92
15-Mar-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Buy	7,405	2.28	\$	16,918.20
15-Mar-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Buy	667	2.28	\$	1,517.57
15-Mar-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Sell	(30)	2.30	\$	69.00
15-Mar-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Buy	30	2.30	\$	69.00
15-Mar-22	J.P. MORGAN SECURITIES PLC	Equity	Buy	177	2.29	\$	405.33
15-Mar-22	J.P. MORGAN SECURITIES PLC	Equity	Sell	(177)	2.29	\$	405.33
15-Mar-22	J.P. MORGAN SECURITIES PLC	Equity	Buy	523	2.29	\$	1,197.67
15-Mar-22	J.P. MORGAN SECURITIES PLC	Equity	Buy	32	2.29	\$	73.28
15-Mar-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Borrow	1,000,000	-	\$	-
15-Mar-22	JPMORGAN CHASE BANK, N.A.	Equity	Borrow	80,423	-	\$	-
15-Mar-22	JPMORGAN CHASE BANK, N.A.	Equity	Borrow	235,069	-	\$	-
16-Mar-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Buy	95	2.35	\$	223.25
16-Mar-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Sell	(95)	2.35	\$	223.25
16-Mar-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Sell	(23,262)	2.35	\$	54,665.70
16-Mar-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Buy	13	2.35	\$	30.55
16-Mar-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Buy	16,115	2.38	\$	38,273.13
16-Mar-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Buy	7	2.35	\$	16.45
16-Mar-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Sell	(7)	2.35	\$	16.45
16-Mar-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Buy	10,544	2.35	\$	24,778.40
16-Mar-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Sell	(317)	2.35	\$	744.95
16-Mar-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Buy	63,295	2.29	\$	144,945.55
16-Mar-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Sell	(1,205)	2.29	\$	2,759.45
16-Mar-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Sell	(1)	2.36	\$	2.36
16-Mar-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Buy	4,729	2.38	\$	11,255.02
16-Mar-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Sell	(4,445)	2.34	\$	10,401.30
16-Mar-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Borrow Return	(49,994)	-	\$	-
16-Mar-22	J.P. MORGAN SECURITIES PLC	Equity	Borrow Return	(75,000)	-	\$	-
16-Mar-22	J.P. MORGAN SECURITIES PLC	Equity	Borrow Return	(75,000)	-	\$	-
16-Mar-22	J.P. MORGAN SECURITIES PLC	Equity	Borrow Return	(74,311)	-	\$	-
16-Mar-22	J.P. MORGAN SECURITIES PLC	Equity	Borrow Return	(200,000)	-	\$	-
16-Mar-22	J.P. MORGAN SECURITIES PLC	Equity	Borrow Return	(200,000)	-	\$	-
16-Mar-22	J.P. MORGAN SECURITIES PLC	Equity	Borrow Return	(326,064)	-	\$	-
16-Mar-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Borrow Return	(11,926)	-	\$	-
16-Mar-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Borrow Return	(88,000)	-	\$	-
16-Mar-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Borrow Return	(124,957)	-	\$	-
16-Mar-22	J.P. MORGAN SECURITIES PLC	Equity	Borrow Return	(53,339)	-	\$	-
16-Mar-22	JPMORGAN CHASE BANK, N.A.	Equity	Borrow	20,000	-	\$	-
16-Mar-22	JPMORGAN CHASE BANK, N.A.	Equity	Borrow	40,879	-	\$	-
16-Mar-22	JPMORGAN CHASE BANK, N.A.	Equity	Borrow Return	(19,983)	-	\$	-
16-Mar-22	JPMORGAN CHASE BANK, N.A.	Equity	Borrow	170,622	-	\$	-
16-Mar-22	JPMORGAN CHASE BANK, N.A.	Equity	Borrow Return	(114,058)	-	\$	-
17-Mar-22	J.P. MORGAN SECURITIES PLC	Equity	Sell	(1,615)	2.52	\$	4,069.80
17-Mar-22	J.P. MORGAN SECURITIES PLC	Equity	Buy	1,615	2.52	\$	4,069.80
17-Mar-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Buy	19,277	2.53	\$	48,676.35
17-Mar-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Sell	(380)	2.52	\$	957.60
17-Mar-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Buy	380	2.52	\$	957.60
17-Mar-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Sell	(31)	2.52	\$	78.12
17-Mar-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Sell	(2,738)	2.49	\$	6,817.62
17-Mar-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Buy	28,076	2.53	\$	71,017.15
17-Mar-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Sell	(628)	2.53	\$	1,588.94
17-Mar-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Buy	5,542	2.53	\$	14,000.39
17-Mar-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Sell	(22,474)	2.52	\$	56,634.79
17-Mar-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Sell	(21,032)	2.52	\$	52,950.18
17-Mar-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Sell	(4,662)	2.52	\$	11,743.63
17-Mar-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Buy	3,945	2.52	\$	9,955.06
17-Mar-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Buy	587	2.52	\$	1,476.31

TRADES FOR RELEVANT PERIOD				Appendix		
17-Mar-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Buy	943	2.53	\$ 2,384.28
17-Mar-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Sell	(2,285)	2.52	\$ 5,758.20
17-Mar-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Buy	2,285	2.52	\$ 5,758.20
17-Mar-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Sell	(1,704)	2.52	\$ 4,294.08
17-Mar-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Sell	(14,131)	2.52	\$ 35,610.12
17-Mar-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Buy	474	2.52	\$ 1,194.48
17-Mar-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Buy	2,040	2.52	\$ 5,140.80
17-Mar-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Sell	(2,624)	2.35	\$ 6,166.40
17-Mar-22	JPMORGAN CHASE BANK, N.A.	Equity	Borrow Return	(24,628)	-	\$ -
17-Mar-22	JPMORGAN CHASE BANK, N.A.	Equity	Borrow Return	(40,879)	-	\$ -
17-Mar-22	JPMORGAN CHASE BANK, N.A.	Equity	Borrow Return	(48,511)	-	\$ -
17-Mar-22	JPMORGAN CHASE BANK, N.A.	Equity	Borrow Return	(612,713)	-	\$ -
18-Mar-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Buy	2,000	2.50	\$ 5,000.00
18-Mar-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Buy	2	2.52	\$ 5.04
18-Mar-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Buy	2,561	2.57	\$ 6,582.35
18-Mar-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Sell	(24)	2.46	\$ 59.04
18-Mar-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Sell	(4,275)	2.52	\$ 10,773.00
18-Mar-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Buy	505	2.48	\$ 1,252.40
18-Mar-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Sell	(21,054)	2.49	\$ 52,454.29
18-Mar-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Sell	(19,601)	2.52	\$ 49,394.52
18-Mar-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Buy	2	2.52	\$ 5.04
18-Mar-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Sell	(2)	2.52	\$ 5.04
18-Mar-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Buy	8,279	2.48	\$ 20,526.62
18-Mar-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Buy	19,601	2.52	\$ 49,394.52
18-Mar-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Sell	(14,805)	2.46	\$ 36,420.30
18-Mar-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Sell	(3,164)	2.46	\$ 7,783.44
18-Mar-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Sell	(14,976)	2.46	\$ 36,840.96
18-Mar-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Sell	(121)	2.46	\$ 297.66
18-Mar-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Sell	(2)	2.52	\$ 5.04
18-Mar-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Sell	(45,205)	2.46	\$ 111,204.30
18-Mar-22	JPMORGAN CHASE BANK, N.A.	Equity	Borrow	13,000	-	\$ -
18-Mar-22	JPMORGAN CHASE BANK, N.A.	Equity	Borrow	11,926	-	\$ -
18-Mar-22	JPMORGAN CHASE BANK, N.A.	Equity	Borrow Return	(16,983)	-	\$ -
18-Mar-22	JPMORGAN CHASE BANK, N.A.	Equity	Borrow Return	(5,017)	-	\$ -
18-Mar-22	JPMORGAN CHASE BANK, N.A.	Equity	Borrow	192,492	-	\$ -
18-Mar-22	JPMORGAN CHASE BANK, N.A.	Equity	Borrow Return	(154,148)	-	\$ -
21-Mar-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Sell	(267)	2.61	\$ 696.87
21-Mar-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Buy	267	2.61	\$ 696.87
21-Mar-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Sell	(1,858)	2.46	\$ 4,570.68
21-Mar-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Buy	126,939	2.61	\$ 331,378.58
21-Mar-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Sell	(103)	2.58	\$ 265.74
21-Mar-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Sell	(400)	2.57	\$ 1,028.00
21-Mar-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Sell	(18,362)	2.61	\$ 48,009.12
21-Mar-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Buy	4,351	2.60	\$ 11,329.90
21-Mar-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Sell	(4,743)	2.61	\$ 12,379.23
21-Mar-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Buy	9	2.54	\$ 22.86
21-Mar-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Buy	14,433	2.61	\$ 37,670.13
21-Mar-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Sell	(167)	2.46	\$ 410.82
21-Mar-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Buy	167	2.46	\$ 410.82
21-Mar-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Sell	(2,232)	2.61	\$ 5,825.52
21-Mar-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Sell	(1,581)	2.61	\$ 4,126.41
21-Mar-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Sell	(4,169)	2.62	\$ 10,922.78
21-Mar-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Buy	4,169	2.62	\$ 10,922.78
21-Mar-22	JPMORGAN CHASE BANK, N.A.	Equity	Borrow Return	(3,265)	-	\$ -
21-Mar-22	JPMORGAN CHASE BANK, N.A.	Equity	Borrow Return	(41,735)	-	\$ -
21-Mar-22	JPMORGAN CHASE BANK, N.A.	Equity	Borrow Return	(33,840)	-	\$ -
21-Mar-22	JPMORGAN CHASE BANK, N.A.	Equity	Borrow	33,840	-	\$ -
21-Mar-22	JPMORGAN CHASE BANK, N.A.	Equity	Borrow	20,000	-	\$ -
21-Mar-22	JPMORGAN CHASE BANK, N.A.	Equity	Borrow Return	(80,423)	-	\$ -
21-Mar-22	JPMORGAN CHASE BANK, N.A.	Equity	Borrow	5,893	-	\$ -
21-Mar-22	JPMORGAN CHASE BANK, N.A.	Equity	Borrow Return	(5,893)	-	\$ -
21-Mar-22	JPMORGAN CHASE BANK, N.A.	Equity	Borrow	689	-	\$ -
21-Mar-22	JPMORGAN CHASE BANK, N.A.	Equity	Borrow Return	(123,973)	-	\$ -
21-Mar-22	JPMORGAN CHASE BANK, N.A.	Equity	Borrow	46,921	-	\$ -
21-Mar-22	JPMORGAN CHASE BANK, N.A.	Equity	Borrow	76,363	-	\$ -
21-Mar-22	JPMORGAN CHASE BANK, N.A.	Equity	Borrow	198,804	-	\$ -
21-Mar-22	JPMORGAN CHASE BANK, N.A.	Equity	Borrow Return	(191,706)	-	\$ -
22-Mar-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Buy	46	2.62	\$ 120.52
22-Mar-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Sell	(46)	2.62	\$ 120.52
22-Mar-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Buy	3,500	2.63	\$ 9,192.58
22-Mar-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Sell	(4,817)	2.60	\$ 12,535.79
22-Mar-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Buy	514	2.60	\$ 1,336.40
22-Mar-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Sell	(9,640)	2.59	\$ 24,969.13
22-Mar-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Sell	(253)	2.62	\$ 662.86
22-Mar-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Buy	3,162	2.62	\$ 8,284.44
22-Mar-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Buy	37	2.61	\$ 96.57
22-Mar-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Buy	230	2.61	\$ 600.30
22-Mar-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Sell	(5,384)	2.62	\$ 14,106.08
22-Mar-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Sell	(1,581)	2.62	\$ 4,142.22
22-Mar-22	J.P. MORGAN SECURITIES PLC	Equity	Adjustment	1,104	-	\$ -
22-Mar-22	J.P. MORGAN SECURITIES PLC	Equity	Adjustment	46	-	\$ -
22-Mar-22	J.P. MORGAN SECURITIES AUSTRALIA LIMITED	Equity	Adjustment	35,613	-	\$ -
22-Mar-22	JPMORGAN CHASE BANK, N.A.	Equity	Borrow Return	(450,304)	-	\$ -
22-Mar-22	JPMORGAN CHASE BANK, N.A.	Equity	Borrow	252,000	-	\$ -
<b>Balance at end of relevant period</b>				<b>18,492,285</b>		

**Appendix: Prescribed information pursuant to securities lending arrangement disclosed under the substantial shareholding notice filed with ASX.**

<b>Date:</b>	24-Mar-22
<b>Company's name:</b>	EML Payments Ltd
<b>ISIN:</b>	AU000000EML7
<b>Date of change of relevant interests:</b>	22-Mar-22
<b>Schedule</b>	
<b>Type of agreement</b>	Overseas Securities Lending Agreement ("OSLA")
<b>Parties to agreement</b>	JPMorgan Chase Bank, N.A. (acting as agent) ("lender") and Barclays Capital Securities Limited ("Borrower")
<b>Transfer date</b>	<b>Settlement date</b> 10-Dec-2021
<b>Holder of voting rights</b>	Borrower
<b>Are there any restriction on voting rights</b>	Yes
If yes, detail	The borrower undertakes to use its best endeavors to arrange for the voting rights to be exercised in accordance with the instructions of the lender, provided that the lender uses its best endeavors to notify the borrower of its instructions in writing no later than 7 business days prior to the date upon which such votes are exercisable or as otherwise agreed between the parties. This undertaking is set out in clause 4(B)(vi) of the standard form OSLA.
<b>Scheduled return date (if any)</b>	None
<b>Does the borrower have the right to return early?</b>	Yes
If yes, detail	Borrower has right to return all and any equivalent securities early at any time in accordance with the lender's instructions.
<b>Does the lender have the right to recall early?</b>	Yes
If yes, detail	Lender has right to recall all or any equivalent securities at any time by giving notice on any business day of not less than the standard settlement time for such equivalent securities on the exchange or in the clearing organisation through which the relevant borrowed securities were originally delivered (and where there is a difference between the settlement time for sales and purchases on the relevant exchange or clearing organisation, the standard settlement time shall be the shorter of the two times). The borrower must return the securities not later than the expiry of such notice in accordance with the lender's instructions.
<b>Will the securities be returned on settlement?</b>	Yes
If yes, detail any exceptions	No exceptions
<b>Statement</b>	If requested by the company to whom the prescribed form must be given, or if requested by ASIC, a copy of the agreement will be given to that company or ASIC.

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**Appendix: Prescribed information pursuant to securities lending arrangement disclosed under the substantial shareholding notice filed with ASX.**

<b>Date:</b>	24-Mar-22
<b>Company's name:</b>	EML Payments Ltd
<b>ISIN:</b>	AU000000EML7
<b>Date of change of relevant interests:</b>	22-Mar-22
<b>Schedule</b>	
<b>Type of agreement</b>	Global Master Securities Lending Agreement ("GMSLA")
<b>Parties to agreement</b>	JPMorgan Chase Bank, N.A. (acting as agent) ("lender") and BNP Paribas Arbitrage Snc (Borrower)
<b>Transfer date</b>	<b>Settlement Date</b> 01-Nov-2021 07-Dec-2021 11-Jan-2022 28-Jan-2022 09-Feb-2022 23-Feb-2022 09-Mar-2022 14-Mar-2022 18-Mar-2022 22-Mar-2022
<b>Holder of voting rights</b>	Borrower
<b>Are there any restriction on voting rights</b>	Yes
If yes, detail	The borrower undertakes to use its best endeavors to arrange for the voting rights to be exercised in accordance with the instructions of the lender, provided that the lender uses its best endeavors to notify the borrower of its instructions in writing no later than 7 business days prior to the date upon which such votes are exercisable or as otherwise agreed between the parties. This undertaking is set out in clause 6.6 of the standard form GMSLA.
<b>Scheduled return date (if any)</b>	None
<b>Does the borrower have the right to return early?</b>	Yes
If yes, detail	Borrower has right to return all and any equivalent securities early at any time in accordance with the lender's instructions.
<b>Does the lender have the right to recall early?</b>	Yes
If yes, detail	Lender has right to recall all or any equivalent securities at any time by giving notice on any business day of not less than the standard settlement time for such equivalent securities on the exchange or in the clearing organisation through which the relevant borrowed securities were originally delivered (and where there is a difference between the settlement time for sales and purchases on the relevant exchange or clearing organisation, the standard settlement time shall be the shorter of the two times). The borrower must return the securities not later than the expiry of such notice in accordance with the lender's instructions.
<b>Will the securities be returned on settlement?</b>	Yes
If yes, detail any exceptions	No exceptions
<b>Statement</b>	If requested by the company to whom the prescribed form must be given, or if requested by ASIC, a copy of the agreement will be given to that company or ASIC.

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**Appendix: Prescribed information pursuant to securities lending arrangement disclosed under the substantial shareholding notice filed with ASX.**

<b>Date:</b>	24-Mar-22
<b>Company's name:</b>	EML Payments Ltd
<b>ISIN:</b>	AU000000EML7
<b>Date of change of relevant interests:</b>	22-Mar-22
<b>Schedule</b>	
<b>Type of agreement</b>	Master Securities Lending Agreement ("MSLA")
<b>Parties to agreement</b>	JPMorgan Chase Bank, N.A. (acting as agent) ("lender") and BOFA SECURITIES, INC. ("Borrower")
<b>Transfer date</b>	<b>Settlement date</b> 16-Feb-2022
<b>Holder of voting rights</b>	Borrower
<b>Are there any restriction on voting rights</b>	Yes
If yes, detail	The borrower undertakes to use its best endeavors to arrange for the voting rights to be exercised in accordance with the instructions of the lender, provided that the lender uses its best endeavors to notify the borrower of its instructions in writing no later than 7 business days prior to the date upon which such votes are exercisable or as otherwise agreed between the parties. This undertaking is set out as per the rights of the borrower as stated in the MSLA.
<b>Scheduled return date (if any)</b>	None
<b>Does the borrower have the right to return early?</b>	Yes
If yes, detail	Borrower has right to return all and any equivalent securities early at any time in accordance with the lender's instructions.
<b>Does the lender have the right to recall early?</b>	Yes
If yes, detail	Lender has right to recall all or any equivalent securities at any time by giving notice on any business day of not less than the standard settlement time for such equivalent securities on the exchange or in the clearing organisation through which the relevant borrowed securities were originally delivered (and where there is a difference between the settlement time for sales and purchases on the relevant exchange or clearing organisation, the standard settlement time shall be the shorter of the two times). The borrower must return the securities not later than the expiry of such notice in accordance with the lender's instructions.
<b>Will the securities be returned on settlement?</b>	Yes
If yes, detail any exceptions	No exceptions
<b>Statement</b>	If requested by the company to whom the prescribed form must be given, or if requested by ASIC, a copy of the agreement will be given to that company or ASIC.

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**Appendix: Prescribed information pursuant to securities lending arrangement disclosed under the substantial shareholding notice filed with ASX.**

<b>Date:</b>	24-Mar-22
<b>Company's name:</b>	EML Payments Ltd
<b>ISIN:</b>	AU000000EML7
<b>Date of change of relevant interests:</b>	22-Mar-22
<b>Schedule</b>	
<b>Type of agreement</b>	Overseas Securities Lending Agreement ("OSLA")
<b>Parties to agreement</b>	JPMorgan Chase Bank, N.A. (acting as agent) ("lender") and CREDIT SUISSE AG, SINGAPORE BRANCH ("Borrower")
<b>Transfer date</b>	<b>Settlement date</b> 10-Jan-2022 21-Mar-2022
<b>Holder of voting rights</b>	Borrower
<b>Are there any restriction on voting rights</b>	Yes
If yes, detail	The borrower undertakes to use its best endeavors to arrange for the voting rights to be exercised in accordance with the instructions of the lender, provided that the lender uses its best endeavors to notify the borrower of its instructions in writing no later than 7 business days prior to the date upon which such votes are exercisable or as otherwise agreed between the parties. This undertaking is set out in clause 4(B)(vi) of the standard form OSLA.
<b>Scheduled return date (if any)</b>	None
<b>Does the borrower have the right to return early?</b>	Yes
If yes, detail	Borrower has right to return all and any equivalent securities early at any time in accordance with the lender's instructions.
<b>Does the lender have the right to recall early?</b>	Yes
If yes, detail	Lender has right to recall all or any equivalent securities at any time by giving notice on any business day of not less than the standard settlement time for such equivalent securities on the exchange or in the clearing organisation through which the relevant borrowed securities were originally delivered (and where there is a difference between the settlement time for sales and purchases on the relevant exchange or clearing organisation, the standard settlement time shall be the shorter of the two times). The borrower must return the securities not later than the expiry of such notice in accordance with the lender's instructions.
<b>Will the securities be returned on settlement?</b>	Yes
If yes, detail any exceptions	No exceptions
<b>Statement</b>	If requested by the company to whom the prescribed form must be given, or if requested by ASIC, a copy of the agreement will be given to that company or ASIC.

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**Appendix: Prescribed information pursuant to securities lending arrangement disclosed under the substantial shareholding notice filed with ASX.**

<b>Date:</b>	24-Mar-22
<b>Company's name:</b>	EML Payments Ltd
<b>ISIN:</b>	AU000000EML7
<b>Date of change of relevant interests:</b>	22-Mar-22
<b>Schedule</b>	
<b>Type of agreement</b>	Australian Master Securities Lending Agreement ("AMSLA")
<b>Parties to agreement</b>	JPMorgan Chase Bank, N.A. (acting as agent) ("lender") and Credit Suisse Equities (Australia) Limited (Borrower)
<b>Transfer date</b>	<p><b>Settlement Date</b></p> 22-Nov-2021 23-Nov-2021 26-Nov-2021 29-Nov-2021 17-Dec-2021 07-Jan-2022 14-Jan-2022 25-Jan-2022 10-Feb-2022 15-Feb-2022 22-Feb-2022 02-Mar-2022 14-Mar-2022
<b>Holder of voting rights</b>	Borrower
<b>Are there any restriction on voting rights</b>	Yes
<b>If yes, detail</b>	The borrower undertakes to use its best endeavors to arrange for the voting rights to be exercised in accordance with the instructions of the lender, provided that the lender uses its best endeavors to notify the borrower of its instructions in writing no later than 7 business days prior to the date upon which such votes are exercisable or as otherwise agreed between the parties. This undertaking is set out in clause 4.3 of the standard form AMSLA.
<b>Scheduled return date (if any)</b>	None
<b>Does the borrower have the right to return early?</b>	Yes
<b>If yes, detail</b>	Borrower has right to return all and any equivalent securities early at any time in accordance with the lender's instructions.
<b>Does the lender have the right to recall early?</b>	Yes
<b>If yes, detail</b>	Lender has right to recall all or any equivalent securities at any time by giving notice on any business day of not less than the standard settlement time for such equivalent securities on the exchange or in the clearing organisation through which the relevant borrowed securities were originally delivered (and where there is a difference between the settlement time for sales and purchases on the relevant exchange or clearing organisation, the standard settlement time shall be the shorter of the two times). The borrower must return the securities not later than the expiry of such notice in accordance with the lender's instructions.
<b>Will the securities be returned on settlement?</b>	Yes
<b>If yes, detail any exceptions</b>	No exceptions
<b>Statement</b>	If requested by the company to whom the prescribed form must be given, or if requested by ASIC, a copy of the agreement will be given to that company or ASIC.

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**Appendix: Prescribed information pursuant to securities lending arrangement disclosed under the substantial shareholding notice filed with ASX.**

<b>Date:</b>	24-Mar-22
<b>Company's name:</b>	EML Payments Ltd
<b>ISIN:</b>	AU000000EML7
<b>Date of change of relevant interests:</b>	22-Mar-22
<b>Schedule</b>	
<b>Type of agreement</b>	Australian Master Securities Lending Agreement ("AMSLA")
<b>Parties to agreement</b>	JPMorgan Chase Bank, N.A. (acting as agent) ("lender") and Macquarie Bank Limited (Borrower)
<b>Transfer date</b>	<b>Settlement Date</b> 22-Mar-2022
<b>Holder of voting rights</b>	Borrower
<b>Are there any restriction on voting rights</b>	Yes
<b>If yes, detail</b>	The borrower undertakes to use its best endeavors to arrange for the voting rights to be exercised in accordance with the instructions of the lender, provided that the lender uses its best endeavors to notify the borrower of its instructions in writing no later than 7 business days prior to the date upon which such votes are exercisable or as otherwise agreed between the parties. This undertaking is set out in clause 4.3 of the standard form AMSLA.
<b>Scheduled return date (if any)</b>	None
<b>Does the borrower have the right to return early?</b>	Yes
<b>If yes, detail</b>	Borrower has right to return all and any equivalent securities early at any time in accordance with the lender's instructions.
<b>Does the lender have the right to recall early?</b>	Yes
<b>If yes, detail</b>	Lender has right to recall all or any equivalent securities at any time by giving notice on any business day of not less than the standard settlement time for such equivalent securities on the exchange or in the clearing organisation through which the relevant borrowed securities were originally delivered (and where there is a difference between the settlement time for sales and purchases on the relevant exchange or clearing organisation, the standard settlement time shall be the shorter of the two times). The borrower must return the securities not later than the expiry of such notice in accordance with the lender's instructions.
<b>Will the securities be returned on settlement?</b>	Yes
<b>If yes, detail any exceptions</b>	No exceptions
<b>Statement</b>	If requested by the company to whom the prescribed form must be given, or if requested by ASIC, a copy of the agreement will be given to that company or ASIC.

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**Appendix: Prescribed information pursuant to securities lending arrangement disclosed under the substantial shareholding notice filed with ASX.**

<b>Date:</b>	24-Mar-22
<b>Company's name:</b>	EML Payments Ltd
<b>ISIN:</b>	AU000000EML7
<b>Date of change of relevant interests:</b>	22-Mar-22
<b>Schedule</b>	
<b>Type of agreement</b>	Global Master Securities Lending Agreement ("GMSLA")
<b>Parties to agreement</b>	JPMorgan Chase Bank, N.A. (acting as agent) ("lender") and Merrill Lynch International (Borrower)
<b>Transfer date</b>	<p><b>Settlement Date</b></p> <p>07-Dec-2020  24-Dec-2020  24-Feb-2021  19-Mar-2021  24-Mar-2021  01-Apr-2021  19-Apr-2021  20-Apr-2021  21-Apr-2021  07-May-2021  23-Jun-2021  21-Jul-2021  01-Nov-2021  04-Nov-2021  23-Nov-2021  24-Nov-2021  25-Nov-2021  26-Nov-2021  29-Nov-2021  30-Nov-2021  03-Dec-2021  20-Dec-2021  31-Dec-2021  04-Jan-2022  05-Jan-2022  07-Jan-2022  10-Jan-2022  19-Jan-2022  24-Jan-2022  31-Jan-2022  09-Feb-2022  16-Feb-2022  28-Feb-2022  07-Mar-2022  09-Mar-2022</p>
<b>Holder of voting rights</b>	Borrower
<b>Are there any restriction on voting rights</b>	Yes
If yes, detail	The borrower undertakes to use its best endeavors to arrange for the voting rights to be exercised in accordance with the instructions of the lender, provided that the lender uses its best endeavors to notify the borrower of its instructions in writing no later than 7 business days prior to the date upon which such votes are exercisable or as otherwise agreed between the parties. This undertaking is set out in clause 6.6 of the standard form GMSLA.
<b>Scheduled return date (if any)</b>	None
<b>Does the borrower have the right to return early?</b>	Yes
If yes, detail	Borrower has right to return all and any equivalent securities early at any time in accordance with the lender's instructions.

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<b>Does the lender have the right to recall early?</b>	Yes
If yes, detail	Lender has right to recall all or any equivalent securities at any time by giving notice on any business day of not less than the standard settlement time for such equivalent securities on the exchange or in the clearing organisation through which the relevant borrowed securities were originally delivered (and where there is a difference between the settlement time for sales and purchases on the relevant exchange or clearing organisation, the standard settlement time shall be the shorter of the two times). The borrower must return the securities not later than the expiry of such notice in accordance with the lender's instructions.
<b>Will the securities be returned on settlement?</b>	Yes
If yes, detail any exceptions	No exceptions
<b>Statement</b>	If requested by the company to whom the prescribed form must be given, or if requested by ASIC, a copy of the agreement will be given to that company or ASIC.

**Appendix: Prescribed information pursuant to securities lending arrangement disclosed under the substantial shareholding notice filed with ASX.**

<b>Date:</b>	24-Mar-22
<b>Company's name:</b>	EML Payments Ltd
<b>ISIN:</b>	AU000000EML7
<b>Date of change of relevant interests:</b>	22-Mar-22
<b>Schedule</b>	
<b>Type of agreement</b>	Australian Master Securities Lending Agreement ("AMSLA")
<b>Parties to agreement</b>	JPMorgan Chase Bank, N.A. (acting as agent) ("lender") and Merrill Lynch Equities (Australia) Limited (Borrower)
<b>Transfer date</b>	<p><b>Settlement Date</b></p> 22-Nov-2021 26-Nov-2021 20-Dec-2021 04-Jan-2022 05-Jan-2022 06-Jan-2022 07-Jan-2022 11-Jan-2022 13-Jan-2022 28-Feb-2022
<b>Holder of voting rights</b>	Borrower
<b>Are there any restriction on voting rights</b>	Yes
<b>If yes, detail</b>	The borrower undertakes to use its best endeavors to arrange for the voting rights to be exercised in accordance with the instructions of the lender, provided that the lender uses its best endeavors to notify the borrower of its instructions in writing no later than 7 business days prior to the date upon which such votes are exercisable or as otherwise agreed between the parties. This undertaking is set out in clause 4.3 of the standard form AMSLA.
<b>Scheduled return date (if any)</b>	None
<b>Does the borrower have the right to return early?</b>	Yes
<b>If yes, detail</b>	Borrower has right to return all and any equivalent securities early at any time in accordance with the lender's instructions.
<b>Does the lender have the right to recall early?</b>	Yes
<b>If yes, detail</b>	Lender has right to recall all or any equivalent securities at any time by giving notice on any business day of not less than the standard settlement time for such equivalent securities on the exchange or in the clearing organisation through which the relevant borrowed securities were originally delivered (and where there is a difference between the settlement time for sales and purchases on the relevant exchange or clearing organisation, the standard settlement time shall be the shorter of the two times). The borrower must return the securities not later than the expiry of such notice in accordance with the lender's instructions.
<b>Will the securities be returned on settlement?</b>	Yes
<b>If yes, detail any exceptions</b>	No exceptions
<b>Statement</b>	If requested by the company to whom the prescribed form must be given, or if requested by ASIC, a copy of the agreement will be given to that company or ASIC.

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**Appendix: Prescribed information pursuant to securities lending arrangement disclosed under the substantial shareholding notice filed with ASX.**

<b>Date:</b>	24-Mar-22
<b>Company's name:</b>	EML Payments Ltd
<b>ISIN:</b>	AU000000EML7
<b>Date of change of relevant interests:</b>	22-Mar-22
<b>Schedule</b>	
<b>Type of agreement</b>	Global Master Securities Lending Agreement ("GMSLA")
<b>Parties to agreement</b>	JPMorgan Chase Bank, N.A. (acting as agent) ("lender") and Morgan Stanley & Co. International Plc (Borrower)
<b>Transfer date</b>	<p><b>Settlement Date</b></p> <p>01-Nov-2021  19-Nov-2021  23-Nov-2021  24-Nov-2021  25-Nov-2021  29-Nov-2021  30-Nov-2021  01-Dec-2021  02-Dec-2021  03-Dec-2021  07-Dec-2021  08-Dec-2021  09-Dec-2021  14-Dec-2021  15-Dec-2021  22-Dec-2021  23-Dec-2021  10-Jan-2022  11-Jan-2022  18-Jan-2022  20-Jan-2022  21-Jan-2022  24-Jan-2022  28-Jan-2022  22-Feb-2022  02-Mar-2022  15-Mar-2022  16-Mar-2022  18-Mar-2022  23-Mar-2022</p>
<b>Holder of voting rights</b>	Borrower
<b>Are there any restriction on voting rights</b>	Yes
If yes, detail	The borrower undertakes to use its best endeavors to arrange for the voting rights to be exercised in accordance with the instructions of the lender, provided that the lender uses its best endeavors to notify the borrower of its instructions in writing no later than 7 business days prior to the date upon which such votes are exercisable or as otherwise agreed between the parties. This undertaking is set out in clause 6.6 of the standard form GMSLA.
<b>Scheduled return date (if any)</b>	None
<b>Does the borrower have the right to return early?</b>	Yes
If yes, detail	Borrower has right to return all and any equivalent securities early at any time in accordance with the lender's instructions.
<b>Does the lender have the right to recall early?</b>	Yes

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If yes, detail	Lender has right to recall all or any equivalent securities at any time by giving notice on any business day of not less than the standard settlement time for such equivalent securities on the exchange or in the clearing organisation through which the relevant borrowed securities were originally delivered (and where there is a difference between the settlement time for sales and purchases on the relevant exchange or clearing organisation, the standard settlement time shall be the shorter of the two times). The borrower must return the securities not later than the expiry of such notice in accordance with the lender's instructions.
<b>Will the securities be returned on settlement?</b>	Yes
If yes, detail any exceptions	No exceptions
<b>Statement</b>	If requested by the company to whom the prescribed form must be given, or if requested by ASIC, a copy of the agreement will be given to that company or ASIC.

**Appendix: Prescribed information pursuant to securities lending arrangement disclosed under the substantial shareholding notice filed with ASX.**

<b>Date:</b>	24-Mar-22
<b>Company's name:</b>	EML Payments Ltd
<b>ISIN:</b>	AU000000EML7
<b>Date of change of relevant interests:</b>	22-Mar-22
<b>Schedule</b>	
<b>Type of agreement</b>	Master Securities Lending Agreement ("MSLA")
<b>Parties to agreement</b>	JPMorgan Chase Bank, N.A. (acting as agent) ("lender") and SCOTIA CAPITAL (USA) INC. ("Borrower")
<b>Transfer date</b>	<b>Settlement date</b> 03-Mar-2022
<b>Holder of voting rights</b>	Borrower
<b>Are there any restriction on voting rights</b>	Yes
If yes, detail	The borrower undertakes to use its best endeavors to arrange for the voting rights to be exercised in accordance with the instructions of the lender, provided that the lender uses its best endeavors to notify the borrower of its instructions in writing no later than 7 business days prior to the date upon which such votes are exercisable or as otherwise agreed between the parties. This undertaking is set out as per the rights of the borrower as stated in the MSLA.
<b>Scheduled return date (if any)</b>	None
<b>Does the borrower have the right to return early?</b>	Yes
If yes, detail	Borrower has right to return all and any equivalent securities early at any time in accordance with the lender's instructions.
<b>Does the lender have the right to recall early?</b>	Yes
If yes, detail	Lender has right to recall all or any equivalent securities at any time by giving notice on any business day of not less than the standard settlement time for such equivalent securities on the exchange or in the clearing organisation through which the relevant borrowed securities were originally delivered (and where there is a difference between the settlement time for sales and purchases on the relevant exchange or clearing organisation, the standard settlement time shall be the shorter of the two times). The borrower must return the securities not later than the expiry of such notice in accordance with the lender's instructions.
<b>Will the securities be returned on settlement?</b>	Yes
If yes, detail any exceptions	No exceptions
<b>Statement</b>	If requested by the company to whom the prescribed form must be given, or if requested by ASIC, a copy of the agreement will be given to that company or ASIC.

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**Appendix: Prescribed information pursuant to securities lending arrangement disclosed under the substantial shareholding notice filed with ASX.**

<b>Date:</b>	24-Mar-22
<b>Company's name:</b>	EML Payments Ltd
<b>ISIN:</b>	AU000000EML7
<b>Date of change of relevant interests:</b>	22-Mar-22
<b>Schedule</b>	
<b>Type of agreement</b>	Australian Master Securities Lending Agreement ("AMSLA")
<b>Parties to agreement</b>	JPMorgan Chase Bank, N.A. (acting as agent) ("lender") and UBS Securities Australia Ltd (Borrower)
<b>Transfer date</b>	<p><b>Settlement Date</b></p> <p>05-Jan-2022  11-Jan-2022  21-Feb-2022  23-Feb-2022  04-Mar-2022  07-Mar-2022  11-Mar-2022  24-Mar-2022</p>
<b>Holder of voting rights</b>	Borrower
<b>Are there any restriction on voting rights</b>	Yes
<b>If yes, detail</b>	The borrower undertakes to use its best endeavors to arrange for the voting rights to be exercised in accordance with the instructions of the lender, provided that the lender uses its best endeavors to notify the borrower of its instructions in writing no later than 7 business days prior to the date upon which such votes are exercisable or as otherwise agreed between the parties. This undertaking is set out in clause 4.3 of the standard form AMSLA.
<b>Scheduled return date (if any)</b>	None
<b>Does the borrower have the right to return early?</b>	Yes
<b>If yes, detail</b>	Borrower has right to return all and any equivalent securities early at any time in accordance with the lender's instructions.
<b>Does the lender have the right to recall early?</b>	Yes
<b>If yes, detail</b>	Lender has right to recall all or any equivalent securities at any time by giving notice on any business day of not less than the standard settlement time for such equivalent securities on the exchange or in the clearing organisation through which the relevant borrowed securities were originally delivered (and where there is a difference between the settlement time for sales and purchases on the relevant exchange or clearing organisation, the standard settlement time shall be the shorter of the two times). The borrower must return the securities not later than the expiry of such notice in accordance with the lender's instructions.
<b>Will the securities be returned on settlement?</b>	Yes
<b>If yes, detail any exceptions</b>	No exceptions
<b>Statement</b>	If requested by the company to whom the prescribed form must be given, or if requested by ASIC, a copy of the agreement will be given to that company or ASIC.

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**Appendix: Prescribed information pursuant to securities lending arrangement disclosed under the substantial shareholding notice filed with ASX.**

<b>Date:</b>	24-Mar-22
<b>Company's name:</b>	EML Payments Ltd
<b>ISIN:</b>	AU000000EML7
<b>Date of change of relevant interests:</b>	22-Mar-22
<b>Schedule</b>	
<b>Type of agreement</b>	Global Master Securities Lending Agreement ("GMSLA")
<b>Parties to agreement</b>	JPMorgan Chase Bank, N.A. (acting as agent) ("lender") and HSBC Bank PLC (Borrower)
<b>Transfer date</b>	<b>Settlement Date</b> 19-Oct-2021
<b>Holder of voting rights</b>	Borrower
<b>Are there any restriction on voting rights</b>	Yes
<b>If yes, detail</b>	The borrower undertakes to use its best endeavors to arrange for the voting rights to be exercised in accordance with the instructions of the lender, provided that the lender uses its best endeavors to notify the borrower of its instructions in writing no later than 7 business days prior to the date upon which such votes are exercisable or as otherwise agreed between the parties. This undertaking is set out in clause 6.6 of the standard form GMSLA.
<b>Scheduled return date (if any)</b>	None
<b>Does the borrower have the right to return early?</b>	Yes
<b>If yes, detail</b>	Borrower has right to return all and any equivalent securities early at any time in accordance with the lender's instructions.
<b>Does the lender have the right to recall early?</b>	Yes
<b>If yes, detail</b>	Lender has right to recall all or any equivalent securities at any time by giving notice on any business day of not less than the standard settlement time for such equivalent securities on the exchange or in the clearing organisation through which the relevant borrowed securities were originally delivered (and where there is a difference between the settlement time for sales and purchases on the relevant exchange or clearing organisation, the standard settlement time shall be the shorter of the two times). The borrower must return the securities not later than the expiry of such notice in accordance with the lender's instructions.
<b>Will the securities be returned on settlement?</b>	Yes
<b>If yes, detail any exceptions</b>	No exceptions
<b>Statement</b>	If requested by the company to whom the prescribed form must be given, or if requested by ASIC, a copy of the agreement will be given to that company or ASIC.

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**Appendix: Prescribed information pursuant to securities lending arrangement disclosed under the substantial shareholding notice filed with ASX.**

<b>Date:</b>	24-Mar-22
<b>Company's name:</b>	EML Payments Ltd
<b>ISIN:</b>	AU000000EML7
<b>Date of change of relevant interests:</b>	22-Mar-22
<b>Schedule</b>	
<b>Type of agreement</b>	Global Master Securities Lending Agreement ("GMSLA")
<b>Parties to agreement</b>	JPMorgan Chase Bank, N.A. (acting as agent) ("lender") and UBS AG London Branch (Borrower)
<b>Transfer date</b>	<b>Settlement Date</b> 11-Mar-2022 22-Mar-2022
<b>Holder of voting rights</b>	Borrower
<b>Are there any restriction on voting rights</b>	Yes
<b>If yes, detail</b>	The borrower undertakes to use its best endeavors to arrange for the voting rights to be exercised in accordance with the instructions of the lender, provided that the lender uses its best endeavors to notify the borrower of its instructions in writing no later than 7 business days prior to the date upon which such votes are exercisable or as otherwise agreed between the parties. This undertaking is set out in clause 6.6 of the standard form GMSLA.
<b>Scheduled return date (if any)</b>	None
<b>Does the borrower have the right to return early?</b>	Yes
<b>If yes, detail</b>	Borrower has right to return all and any equivalent securities early at any time in accordance with the lender's instructions.
<b>Does the lender have the right to recall early?</b>	Yes
<b>If yes, detail</b>	Lender has right to recall all or any equivalent securities at any time by giving notice on any business day of not less than the standard settlement time for such equivalent securities on the exchange or in the clearing organisation through which the relevant borrowed securities were originally delivered (and where there is a difference between the settlement time for sales and purchases on the relevant exchange or clearing organisation, the standard settlement time shall be the shorter of the two times). The borrower must return the securities not later than the expiry of such notice in accordance with the lender's instructions.
<b>Will the securities be returned on settlement?</b>	Yes
<b>If yes, detail any exceptions</b>	No exceptions
<b>Statement</b>	If requested by the company to whom the prescribed form must be given, or if requested by ASIC, a copy of the agreement will be given to that company or ASIC.

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**Appendix: Prescribed information pursuant to securities lending transaction disclosed under the substantial shareholding notice filed with ASX.**

<b>Date:</b>	24-Mar-22
<b>Company's name:</b>	EML Payments Ltd
<b>ISIN:</b>	AU000000EML7
<b>Date of change of relevant interests:</b>	22-Mar-22
<b>Schedule</b>	
<b>Type of agreement</b>	Exclusive Securities Lending Agreement dated November 17, 2020 to the Global Master Securities Lending Agreement
<b>Parties to agreement</b>	SFT ("lending agent") - CALIFORNIA STATE TEACHERS' RETIREMENT SYSTEM ("lender") and J.P. Morgan Securities Plc ("borrower")
<b>Transfer date</b>	<u>Settlement Date</u> 23-Apr-21 26-Apr-21 24-Sep-21
<b>Holder of voting rights</b>	Borrower
<b>Are there any restriction on voting rights</b>	Yes
<b>If yes, detail</b>	The borrower shall have no obligation to arrange for voting rights to be exercised in accordance with the instructions of the other party, unless otherwise agreed between the parties.
<b>Scheduled return date (if any)</b>	None
<b>Does the borrower have the right to return early?</b>	Yes
<b>If yes, detail</b>	Borrower has the right to terminate a loan and redeliver all and any equivalent securities due and outstanding to the lender in accordance with lender's instructions and lender shall accept such redelivery.
<b>Does the lender have the right to recall early?</b>	Yes
<b>If yes, detail</b>	Lender has right to recall all or any equivalent securities at any time by giving notice on any business day of not less than the standard settlement time for such equivalent securities on the exchange or in the clearing organisation through which the relevant borrowed securities were originally delivered. The borrower must return the securities not later than the expiry of such notice in accordance with the lender's instructions.
<b>Will the securities be returned on settlement?</b>	Yes
<b>If yes, detail any exceptions</b>	No exceptions
<b>Statement</b>	If requested by the company to whom the prescribed form must be given, or if requested by ASIC, a copy of the agreement will be given to that company or ASIC.

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**Appendix: Prescribed information pursuant to securities lending transaction disclosed under the substantial shareholding notice filed with ASX.**

<b>Date:</b>	24-Mar-22
<b>Company's name:</b>	EML Payments Ltd
<b>ISIN:</b>	AU000000EML7
<b>Date of change of relevant interests:</b>	22-Mar-22
<b>Schedule</b>	
<b>Type of agreement</b>	Overseas Securities Lender's Agreement ("OSLA")
<b>Parties to agreement</b>	J.P. Morgan Securities Plc ("borrower") and Citibank N.A. acting as Agent ("lender")
<b>Transfer date</b>	<b>Settlement Date</b> 18-Nov-21 25-Jan-22 15-Feb-22 11-Mar-22
<b>Holder of voting rights</b>	Borrower
<b>Are there any restriction on voting rights</b>	Yes
<b>If yes, detail</b>	The borrower undertakes to use its best endeavours to arrange for the voting rights to be exercised in accordance with the instructions of the lender, provided that the lender uses its best endeavours to notify the borrower of its instructions in writing no later than 7 business days prior to the date upon which such votes are exercisable or as otherwise agreed between the parties. This undertaking is set out in clause 4(B)(vi) of the standard form OSLA.
<b>Scheduled return date (if any)</b>	None
<b>Does the borrower have the right to return early?</b>	Yes
<b>If yes, detail</b>	Borrower has right to return all and any equivalent securities early at any time in accordance with the lender's instructions.
<b>Does the lender have the right to recall early?</b>	Yes
<b>If yes, detail</b>	Lender has right to recall all or any equivalent securities at any time by giving notice on any business day of not less than the standard settlement time for such equivalent securities on the exchange or in the clearing organisation through which the relevant borrowed securities were originally delivered. The borrower must return the securities not later than the expiry of such notice in accordance with the lender's instructions.
<b>Will the securities be returned on settlement?</b>	Yes
<b>If yes, detail any exceptions</b>	No exceptions
<b>Statement</b>	If requested by the company to whom the prescribed form must be given, or if requested by ASIC, a copy of the agreement will be given to that company or ASIC.

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**Appendix: Prescribed information pursuant to securities lending transaction disclosed under the substantial shareholding notice filed with ASX.**

<b>Date:</b>	24-Mar-22
<b>Company's name:</b>	EML Payments Ltd
<b>ISIN:</b>	AU000000EML7
<b>Date of change of relevant interests:</b>	22-Mar-22
<b>Schedule</b>	
<b>Type of agreement</b>	Global Master Securities Lending Agreement ("GMSLA")
<b>Parties to agreement</b>	RBC Investor Services Trust ("lender") and J.P. Morgan Securities Plc ("borrower")
<b>Transfer date</b>	<u>Settlement Date</u> 18-Feb-22
<b>Holder of voting rights</b>	Borrower
<b>Are there any restriction on voting rights</b>	Yes
<b>If yes, detail</b>	The borrower shall have no obligation to arrange for voting rights to be exercised in accordance with the instructions of the other party, unless otherwise agreed between the parties.
<b>Scheduled return date (if any)</b>	None
<b>Does the borrower have the right to return early?</b>	Yes
<b>If yes, detail</b>	Borrower has the right to terminate a loan and redeliver all and any equivalent securities due and outstanding to the lender in accordance with lender's instructions and lender shall accept such redelivery on a business day if notice of redelivery has been given within the standard market settlement period.
<b>Does the lender have the right to recall early?</b>	Yes
<b>If yes, detail</b>	Lender has right to recall all or any equivalent securities at any time by giving notice on any business day of not less than the standard settlement time provided notification is given by the lender within standard market settlement period for such equivalent securities on the exchange or in the clearing organisation through which the relevant borrowed securities were originally delivered. The borrower must return the securities not later than the expiry of such notice in accordance with the lender's instructions.
<b>Will the securities be returned on settlement?</b>	Yes
<b>If yes, detail any exceptions</b>	No exceptions
<b>Statement</b>	If requested by the company to whom the prescribed form must be given, or if requested by ASIC, a copy of the agreement will be given to that company or ASIC.

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**Appendix: Prescribed information pursuant to securities lending transaction disclosed under the substantial shareholding notice filed with ASX.**

<b>Date:</b>	24-Mar-22
<b>Company's name:</b>	EML Payments Ltd
<b>ISIN:</b>	AU000000EML7
<b>Date of change of relevant interests:</b>	22-Mar-22
<b>Schedule</b>	
<b>Type of agreement</b>	Global Master Securities Lending Agreement ("GMSLA")
<b>Parties to agreement</b>	J.P. Morgan Securities plc ("borrower") and State St Bank and Trust Company as agent ("lender")
<b>Transfer date</b>	<b>Settlement Date</b> 3-Nov-21 4-Nov-21 12-Nov-21
<b>Holder of voting rights</b>	Borrower
<b>Are there any restriction on voting rights</b>	Yes
<b>If yes, detail</b>	The borrower shall have no obligation to arrange for voting rights to be exercised in accordance with the instructions of the other party, unless otherwise agreed between the parties.
<b>Scheduled return date (if any)</b>	None
<b>Does the borrower have the right to return early?</b>	Yes
<b>If yes, detail</b>	Borrower has the right to terminate a loan and redeliver all and any equivalent securities due and outstanding to the lender in accordance with lender's instructions and lender shall accept such redelivery.
<b>Does the lender have the right to recall early?</b>	Yes
<b>If yes, detail</b>	Lender has right to recall all or any equivalent securities at any time by giving notice on any business day of not less than the standard settlement time for such equivalent securities on the exchange or in the clearing organisation through which the relevant borrowed securities were originally delivered. The borrower must return the securities not later than the expiry of such notice in accordance with the lender's instructions.
<b>Will the securities be returned on settlement?</b>	Yes
<b>If yes, detail any exceptions</b>	No exceptions
<b>Statement</b>	If requested by the company to whom the prescribed form must be given, or if requested by ASIC, a copy of the agreement will be given to that company or ASIC.

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**Appendix: Prescribed information pursuant to securities lending transaction disclosed under the substantial shareholding notice filed with ASX.**

<b>Date:</b>	24-Mar-22
<b>Company's name:</b>	EML Payments Ltd
<b>ISIN:</b>	AU000000EML7
<b>Date of change of relevant interests:</b>	22-Mar-22
<b>Schedule</b>	
<b>Type of agreement</b>	Overseas Securities Lender's Agreement ("OSLA")
<b>Parties to agreement</b>	JPMorgan Chase Bank, N.A. (acting as agent) ("lender") J.P. Morgan Securities plc ("borrower")
<b>Transfer date</b>	<b>Settlement date</b> 11-Oct-21 24-Jan-22 18-Feb-22 21-Feb-22 22-Feb-22 25-Feb-22 03-Mar-22 07-Mar-22
<b>Holder of voting rights</b>	Borrower
<b>Are there any restriction on voting rights</b>	Yes
<b>If yes, detail</b>	The borrower undertakes to use its best endeavors to arrange for the voting rights to be exercised in accordance with the instructions of the lender, provided that the lender uses its best endeavors to notify the borrower of its instructions in writing no later than 7 business days prior to the date upon which such votes are exercisable or as otherwise agreed between the parties. This undertaking is set out in clause 4(B)(vi) of the standard form OSLA.
<b>Scheduled return date (if any)</b>	None
<b>Does the borrower have the right to return early?</b>	Yes
<b>If yes, detail</b>	Borrower has right to return all and any equivalent securities early at any time in accordance with the lender's instructions.
<b>Does the lender have the right to recall early?</b>	Yes
<b>If yes, detail</b>	Lender has right to recall all or any equivalent securities at any time by giving notice on any business day of not less than the standard settlement time for such equivalent securities on the exchange or in the clearing organisation through which the relevant borrowed securities were originally delivered (and where there is a difference between the settlement time for sales and purchases on the relevant exchange or clearing organisation, the standard settlement time shall be the shorter of the two times). The borrower must return the securities not later than the expiry of such notice in accordance with the lender's instructions.
<b>Will the securities be returned on settlement?</b>	Yes
<b>If yes, detail any exceptions</b>	No exceptions
<b>Statement</b>	If requested by the company to whom the prescribed form must be given, or if requested by ASIC, a copy of the agreement will be given to that company or ASIC.

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**Appendix: Prescribed information pursuant to securities lending transaction disclosed under the substantial shareholding notice filed with ASX.**

<b>Date:</b>	24-Mar-22
<b>Company's name:</b>	EML Payments Ltd
<b>ISIN:</b>	AU000000EML7
<b>Date of change of relevant interests:</b>	22-Mar-22
<b>Schedule</b>	
<b>Type of agreement</b>	Australian Master Securities Lending Agreement ("AMSLA")
<b>Parties to agreement</b>	Citibank N.A. as agent ("lender"), J.P. Morgan Securities Australia Limited ("borrower")
<b>Transfer date</b>	<b>Settlement Date</b> 17-Mar-22
<b>Holder of voting rights</b>	Borrower
<b>Are there any restriction on voting rights</b>	Yes
If yes, detail	The borrower undertakes to use its best endeavours to arrange for the voting rights to be exercised in accordance with the instructions of the lender, provided that the lender uses its best endeavours to notify the borrower of its instructions in writing no later than 7 business days prior to the date upon which such votes are exercisable or as otherwise agreed between the parties. This undertaking is set out in clause 4.3 of the standard form AMSLA
<b>Scheduled return date (if any)</b>	None
<b>Does the borrower have the right to return early?</b>	Yes
If yes, detail	Borrower has right to return all and any securities or equivalent securities early at any time in accordance with the lender's instructions.
<b>Does the lender have the right to recall early?</b>	Yes
If yes, detail	Lender has right to recall all or any equivalent securities on any business day by giving such notice as agreed by the parties. The borrower must return the securities not later than the expiry of such notice in accordance with the lender's instructions.
<b>Will the securities be returned on settlement?</b>	Yes
If yes, detail any exceptions	No exceptions
<b>Statement</b>	If requested by the company to whom the prescribed form must be given, or if requested by ASIC, a copy of the agreement will be given to that company or ASIC.

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**Appendix: Prescribed information pursuant to securities lending transaction disclosed under the substantial shareholding notice filed with ASX.**

<b>Date:</b>	24-Mar-22
<b>Company's name:</b>	EML Payments Ltd
<b>ISIN:</b>	AU000000EML7
<b>Date of change of relevant interests:</b>	22-Mar-22
<b>Schedule</b>	
<b>Type of agreement</b>	Australian Master Securities Lending Agreement ("AMSLA")
<b>Parties to agreement</b>	National Australia Bank Limited ('lender'), J.P. Morgan Securities Australia Limited ('borrower')
<b>Transfer date</b>	<b>Settlement Date</b> 18-Nov-21 7-Dec-21
<b>Holder of voting rights</b>	Borrower
<b>Are there any restriction on voting rights</b>	Yes
If yes, detail	The borrower undertakes to use its best endeavours to arrange for the voting rights to be exercised in accordance with the instructions of the lender, provided that the lender uses its best endeavours to notify the borrower of its instructions in writing no later than 7 business days prior to the date upon which such votes are exercisable or as otherwise agreed between the parties. This undertaking is set out in clause 4.3 of the standard form AMSLA.
<b>Scheduled return date (if any)</b>	None
<b>Does the borrower have the right to return early?</b>	Yes
If yes, detail	Borrower has right to return all and any equivalent securities early at any time in accordance with the lender's instructions.
<b>Does the lender have the right to recall early?</b>	Yes
If yes, detail	Lender has right to recall all or any equivalent securities at any time by giving notice on any business day as agreed by the parties. The borrower must return the securities not later than the expiry of such notice in accordance with the lender's instructions.
<b>Will the securities be returned on settlement?</b>	Yes
If yes, detail any exceptions	No exceptions
<b>Statement</b>	If requested by the company to whom the prescribed form must be given, or if requested by ASIC, a copy of the agreement will be given to that company or ASIC.

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**Appendix: Prescribed information pursuant to securities lending transaction disclosed under the substantial shareholding notice filed with ASX.**

<b>Date:</b>	24-Mar-22
<b>Company's name:</b>	EML Payments Ltd
<b>ISIN:</b>	AU000000EML7
<b>Date of change of relevant interests:</b>	22-Mar-22
<b>Schedule</b>	
<b>Type of agreement</b>	Global Master Securities Lending Agreement ("GMSLA")
<b>Parties to agreement</b>	State Street Bank and Trust Company ("lender") and J.P. Morgan Securities Australia Limited ("borrower")
<b>Transfer date</b>	<b>Settlement Date</b> 7-Mar-22
<b>Holder of voting rights</b>	Borrower
<b>Are there any restriction on voting rights</b>	Yes
<b>If yes, detail</b>	The borrower shall have no obligation to arrange for voting rights to be exercised in accordance with the instructions of the other party, unless otherwise agreed between the parties.
<b>Scheduled return date (if any)</b>	None
<b>Does the borrower have the right to return early?</b>	Yes
<b>If yes, detail</b>	Borrower has the right to terminate a loan and redeliver all and any equivalent securities due and outstanding to the lender in accordance with lender's instructions and lender shall accept such redelivery.
<b>Does the lender have the right to recall early?</b>	Yes
<b>If yes, detail</b>	Lender has right to recall all or any equivalent securities on any business day by giving such notice as agreed by the parties. The borrower must return the securities not later than the expiry of such notice in accordance with the lender's instructions.
<b>Will the securities be returned on settlement?</b>	Yes
<b>If yes, detail any exceptions</b>	No exceptions
<b>Statement</b>	If requested by the company to whom the prescribed form must be given, or if requested by ASIC, a copy of the agreement will be given to that company or ASIC.

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