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

NA

1. Details of substantial holder (1)

Name

JPMorgan Chase & Co. and its affiliates

ACN/ARSN (if applicable)

The holder ceased to be a substantial holder on

29/03/2022

The previous notice was given to the company on

29/03/2022

The previous notice was dated

25/03/2022

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) | Considerati on 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 | 774,634 (Ordinary) | 774,634 (Ordinary) |
| See Appendix | J.P. MORGAN SECURITIES AUSTRALIA LIMITED | Purchase and sales of securities in its capacity as Principal/Proprietary | See Appendix | 109,887 (Ordinary) | 109,887 (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 |
| 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 |
| JPMORGAN CHASE BANK, N.A. | 1111 Polaris Parkway, Columbus, Delaware, OH, 43240, United States |

Signature

| print name | Vasim Pathan | capacity | Compliance Officer |
|------------|--------------|----------|--------------------|
| sign here | . Jesto | date | 31/03/2022 |

DIRECTIONS

- 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 (1) 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.
- See the definition of "relevant interest" in sections 608 and 671B(7) of the Corporations Act 2001.
- See the definition of "associate" in section 9 of the Corporations Act 2001.
- 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) (6) (7) (5) D aetails 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, obecome entitled to receive in relation to that acquisition. Details must be included even if the benefit is conditional n the happening or not of a contingency. a 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.
 - The voting shares of a company constitute one class unless divided into separate classes.
 - Give details, if appropriate, of the present association and any change in that association since the last substantial holding notice.

| | | | | | Appendix |
|--|--|--|--|--|--|
| Entity | Product Type | Type of Transaction | Quantity | Price (AUD) | Consideration |
| | | | 18,932,156 | | |
| J.P. MORGAN SECURITIES AUSTRALIA LIMITED | Equity | Sell | (400) | 2.80 | \$ 1,120.0 |
| J.P. MORGAN SECURITIES AUSTRALIA LIMITED | Equity | Sell | (53,916) | 2.83 | \$ 152,348. |
| J.P. MORGAN SECURITIES AUSTRALIA LIMITED | Equity | Sell | (1,600) | 2.81 | \$ 4,496. |
| J.P. MORGAN SECURITIES AUSTRALIA LIMITED | Equity | Buy | 20,622 | 2.78 | \$ 57,329. |
| J.P. MORGAN SECURITIES AUSTRALIA LIMITED | Equity | Buy | 131,201 | 2.78 | \$ 364,738. |
| J.P. MORGAN SECURITIES AUSTRALIA LIMITED | Equity | Buy | 14,330 | 2.78 | \$ 39,837. |
| JPMORGAN CHASE BANK, N.A. | Equity | Borrow | 105,000 | - ! | <u>.</u> |
| JPMORGAN CHASE BANK, N.A. | Equity | Borrow | 132,000 | - ! | \$ |
| J.P. MORGAN SECURITIES AUSTRALIA LIMITED | Equity | Sell | (3,083) | 2.87 | \$ 8,841 |
| J.P. MORGAN SECURITIES AUSTRALIA LIMITED | Equity | Buv | 9,656 | 2.86 | \$ 27,582 |
| J.P. MORGAN SECURITIES AUSTRALIA LIMITED | Equity | Buy | 6,495 | 2.88 | \$ 18,675 |
| J.P. MORGAN SECURITIES AUSTRALIA LIMITED | Equity | Sell | (13,418) | 2.85 | \$ 38,211 |
| JPMORGAN CHASE BANK, N.A. | Equity | Borrow Return | (9,925) | - ! | \$ |
| JPMORGAN CHASE BANK, N.A. | Equity | Borrow Return | (7,000) | - ! | \$ |
| JPMORGAN CHASE BANK, N.A. | Equity | Borrow Return | (13,000) | - ! | \$ |
| JPMORGAN CHASE BANK, N.A. | Equity | Borrow | 12,484 | - ! | \$ |
| JPMORGAN CHASE BANK, N.A. | Equity | Borrow | 3,000 | - ! | \$ |
| JPMORGAN CHASE BANK, N.A. | Equity | Borrow | 67,000 | - 1 | 5 |
| JPMORGAN CHASE BANK, N.A. | Equity | Borrow Return | (149,867) | - ! | \$ |
| IPMORGAN CHASE BANK, N.A. | Fauity | Borrow Return | (289.326) | - ! | \$ |
| JPMORGAN CHASE BANK, N.A. | Equity | Borrow Return | (500,000) | - 1 | \$ |
| JPMORGAN CHASE BANK, N.A. | Equity | Borrow Return | (125,000) | - 1 | \$ |
| | | | | | |
| | J.P. MORGAN SECURITIES AUSTRALIA LIMITED J.P. MORGAN CHASE BANK, N.A. J.PMORGAN CHASE BANK, N.A. | J.P. MORGAN SECURITES AUSTRALIA LIMITED J.P. MORGAN CHASE BANK, N.A. EQUITY J.P. MORGAN SECURITES AUSTRALIA LIMITED J.P. MORGAN CHASE BANK, N.A. EQUITY J.P. MORGAN CHASE BANK MORGAN CHASE BANK N.A. EQUITY | J.P. MORGAN SECURITES AUSTRALIA LIMITED J.P. MORGAN CHASE BANK, N.A. EQUITY J.P. MORGAN CHASE BANK, N.A. J.P. MORGAN SECURITES AUSTRALIA LIMITED J.P. MORGAN CHASE BANK, N.A. EQUITY BOTTON RETURN J.P. MORGAN CHASE BANK, N.A. EQUITY J.P | J.P. MORGAN SECURITIES AUSTRALIA LIMITED | 3.P. MORGAN SECURITIES AUSTRALIA LIMITED |

| . . | 31-Mar-22 |
|---|--|
| Date: | |
| Company's name: | EML Payments Ltd |
| ISIN: | AU000000EML7 |
| Date of change of relevant interests: | 29-Mar-22 |
| Schedule | |
| Type of agreement | Overseas Securities Lending Agreement ("OSLA") |
| Parties to agreement | JPMorgan Chase Bank, N.A. (acting as agent) ("lender") and Barclays Capital Securities Limited ("Borrower") |
| Transfer date | Settlement date 10-Dec-21 |
| Holder of voting rights | Borrower |
| Are there any restriction on voting rights | 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. |
| Scheduled return date (if any) | None |
| Does the borrower have the right to return early? | 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. |
| Does the lender have the right to recall early? | 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. |
| Will the securities be returned on settlement? | Yes |
| If yes, detail any exceptions | No exceptions |
| Statement | 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. |

| Date: | 31-Mar-22 |
|---|--|
| Company's name: | EML Payments Ltd |
| ISIN: | AU000000EML7 |
| Date of change of relevant interests: | 29-Mar-22 |
| Schedule | |
| Type of agreement | Global Master Securities Lending Agreement ("GMSLA") |
| Parties to agreement | JPMorgan Chase Bank, N.A. (acting as agent) ("lender") and BNP Paribas Arbitrage Snc (Borrower) |
| Transfer date | Settlement Date 01-Nov-21 07-Dec-21 09-Feb-22 14-Mar-22 |
| Holder of voting rights | Borrower |
| Are there any restriction on voting rights | 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. |
| Scheduled return date (if any) | None |
| Does the borrower have the right to return early? | 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. |
| Does the lender have the right to recall early? | 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. |
| Will the securities be returned on settlement? | Yes |
| If yes, detail any exceptions | No exceptions |
| Statement | 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. |

| Date: | 31-Mar-22 |
|---|--|
| | |
| Company's name: | EML Payments Ltd |
| ISIN: | AU000000EML7 |
| Date of change of relevant interests: | 29-Mar-22 |
| Schedule | |
| Type of agreement | Master Securities Lending Agreement ("MSLA") |
| Parties to agreement | JPMorgan Chase Bank, N.A. (acting as agent) ("lender") and BOFA SECURITIES, INC. ("Borrower") |
| Transfer date | Settlement date 16-Feb-22 |
| Holder of voting rights | Borrower |
| Are there any restriction on voting rights | 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. |
| Scheduled return date (if any) | None |
| Does the borrower have the right to return early? | 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. |
| Does the lender have the right to recall early? | 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. |
| Will the securities be returned on settlement? | Yes |
| If yes, detail any exceptions | No exceptions |
| Statement | 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. |

| Date: | 31-Mar-22 |
|-------------------------------|--|
| Company's name: | EML Payments Ltd |
| ISIN: | AU000000EML7 |
| Date of change of | 29-Mar-22 |
| relevant interests: | |
| Schedule | |
| Type of agreement | Australian Master Securities Lending Agreement ("AMSLA") |
| Parties to | PMorgan Chase Bank, N.A. (acting as agent) ("lender") and Citigroup Global Markets Australia Pty Limited |
| agreement | (Borrower) |
| Transfer date | <u>Settlement Date</u> 24-Mar-22 |
| Holder of voting rights | Borrower |
| Are there any | |
| restriction on | Yes |
| voting rights | |
| 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 4.3 of the standard form AMSLA. |
| Scheduled return | None |
| date (if any) | |
| Does the borrower | |
| have the right to | Yes |
| return early? | |
| If yes, detail | Borrower has right to return all and any equivalent securities early at any time in accordance with the lender's instructions. |
| Does the lender | |
| have the right to | Yes |
| recall early? | |
| 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. |
| Will the securities | |
| be returned on | Yes |
| settlement? | |
| If yes, detail any exceptions | No exceptions |
| Statement | 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. |

| | T |
|---|--|
| Date: | 31-Mar-22 |
| Company's name: | EML Payments Ltd |
| ISIN: | AU000000EML7 |
| Date of change of relevant interests: | 29-Mar-22 |
| Schedule | |
| Type of agreement | Global Master Securities Lending Agreement ("GMSLA") |
| Parties to agreement | JPMorgan Chase Bank, N.A. (acting as agent) ("lender") and Credit Suisse International (Borrower) |
| Transfer date | Settlement Date 30-Mar-22 |
| Holder of voting rights | Borrower |
| Are there any restriction on voting rights | 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. |
| Scheduled return date (if any) | None |
| Does the borrower have the right to return early? | 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. |
| Does the lender have the right to recall early? | 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. |
| Will the securities be returned on settlement? | Yes |
| If yes, detail any exceptions | No exceptions |
| Statement | 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. |

| Date: | 31-Mar-22 |
|--|--|
| Company's name: | EML Payments Ltd |
| ISIN: | AU00000EML7 |
| Date of change of relevant interests: | 29-Mar-22 |
| Schedule | |
| Type of agreement | Overseas Securities Lending Agreement ("OSLA") |
| Parties to agreement | JPMorgan Chase Bank, N.A. (acting as agent) ("lender") and Credit Suisse AG, Singapore Branch ("Borrower") |
| Transfer date | Settlement date 10-Jan-22 21-Mar-22 24-Mar-22 25-Mar-22 |
| Holder of voting rights | Borrower |
| Are there any restriction on voting rights | 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. |
| Scheduled return date (if any) | None |
| Does the borrower have the right to return early? | 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. |
| Does the lender have the right to recall early? | 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. |
| If yes, detail Will the securities be returned on settlement? | 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 |
| Will the securities be returned on | 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. |

| Date: | 31-Mar-22 |
|--|--|
| Company's name: | EML Payments Ltd |
| ISIN: | AU000000EML7 |
| Date of change of | 29-Mar-22 |
| relevant interests: | |
| Schedule | |
| Type of agreement | Australian Master Securities Lending Agreement ("AMSLA") |
| Parties to | JPMorgan Chase Bank, N.A. (acting as agent) ("lender") and Credit Suisse Equities (Australia) |
| agreement | Limited(Borrower) |
| Transfer date | Settlement Date 22-Nov-21 23-Nov-21 26-Nov-21 29-Nov-21 17-Dec-21 07-Jan-22 14-Jan-22 25-Jan-22 10-Feb-22 15-Feb-22 15-Feb-22 20-Feb-22 |
| Holder of voting | 22-Feb-22 02-Mar-22 14-Mar-22 25-Mar-22 |
| rights | Borrower |
| Are there any | |
| restriction on | Yes |
| voting rights | |
| 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 4.3 of the standard form AMSLA. |
| Scheduled return date (if any) | None |
| Does the borrower have the right to return early? | 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. |
| Does the lender have the right to recall early? | 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. |
| Will the securities be returned on settlement? | Yes |
| If yes, detail any exceptions | No exceptions |
| Statement | 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. |

| | L |
|---|--|
| Date: | 31-Mar-22 |
| Company's name: | EML Payments Ltd |
| ISIN: | AU000000EML7 |
| Date of change of | 29-Mar-22 |
| relevant interests: | |
| Schedule | |
| Type of agreement | Australian Master Securities Lending Agreement ("AMSLA") |
| Parties to | DM-was Chara Bard, N.A. (astina as asset) (Was day)) and Massacria Bard, Limited (Barrayan) |
| agreement | JPMorgan Chase Bank, N.A. (acting as agent) ("lender") and Macquarie Bank Limited (Borrower) |
| Transfer date | Settlement Date 30-Mar-22 |
| Holder of voting rights | Borrower |
| Are there any | |
| restriction on | Yes |
| voting rights | |
| 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 4.3 of the standard form AMSLA. |
| Scheduled return date (if any) | None |
| Does the borrower | |
| have the right to | Yes |
| return early? | |
| If yes, detail | Borrower has right to return all and any equivalent securities early at any time in accordance with the lender's instructions. |
| Does the lender have the right to recall early? | 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. |
| Will the securities be returned on settlement? | Yes |
| If yes, detail any exceptions | No exceptions |
| Statement | 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. |

| Date: | 31-Mar-22 |
|---|---|
| Company's name: | EML Payments Ltd |
| ISIN: | AU00000EML7 |
| Date of change of | 29-Mar-22 |
| relevant interests: | 25-1101-22 |
| Schedule | |
| Type of agreement | Global Master Securities Lending Agreement ("GMSLA") |
| Parties to | |
| agreement | JPMorgan Chase Bank, N.A. (acting as agent) ("lender") and Merrill Lynch International (Borrower) |
| Transfer date | Settlement Date 07-Dec-20 24-Peb-21 19-Mar-21 19-Mar-21 19-Apr-21 10-Apr-21 19-Apr-21 20-Apr-21 21-Jul-21 01-Nov-21 23-Jun-21 21-Jul-21 01-Nov-21 23-Nov-21 24-Nov-21 25-Nov-21 25-Nov-21 26-Nov-21 29-Nov-21 30-Nov-21 31-Dec-21 31-Dec-21 31-Dec-21 10-Jan-22 19-Jan-22 19-Jan-22 19-Jan-22 19-Jan-22 19-Jen-22 16-Feb-22 16-Feb-22 16-Feb-22 16-Feb-22 16-Feb-22 10-Mar-22 10-Mar-22 10-Mar-22 10-Mar-22 10-Mar-22 10-Mar-22 10-Mar-22 10-Mar-22 |
| Holder of voting rights | Borrower |
| Are there any restriction on voting rights | 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. |
| Scheduled return date (if any) | None |
| Does the borrower have the right to return early? | 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. |
|---|--|
| Does the lender have the right to recall early? | 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. |
| Will the securities be returned on settlement? | Yes |
| If yes, detail any exceptions | No exceptions |
| Statement | 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. |

| L . | ht May 22 |
|--------------------------------|---|
| Date: | 31-Mar-22 |
| Company's name: | EML Payments Ltd |
| ISIN: | AU000000EML7 |
| Date of change of | 29-Mar-22 |
| relevant interests: | |
| Schedule | |
| Type of agreement | Australian Master Securities Lending Agreement ("AMSLA") |
| Parties to | PMorgan Chase Bank, N.A. (acting as agent) ("lender") and Merrill Lynch Equities (Australia) Limited |
| agreement | (Borrower) |
| | Settlement Date |
| | 22-Nov-21 |
| | 26-Nov-21 |
| | 20-Dec-21 |
| T | 04-Jan-22 |
| Transfer date | 05-Jan-22 06-Jan-22 |
| | 07-Jan-22 |
| | 11-Jan-22 |
| | 13-Jan-22 |
| | 28-Feb-22 |
| Holder of voting | |
| rights | Borrower |
| Are there any | |
| restriction on | Yes |
| voting rights | |
| | 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 |
| If yes, detail | 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 |
| Calcadadaataa | standard form AMSLA. |
| Scheduled return date (if any) | None |
| Does the borrower | |
| have the right to | Yes |
| return early? | |
| - | Borrower has right to return all and any equivalent securities early at any time in accordance with the lender's |
| If yes, detail | instructions. |
| Does the lender | |
| have the right to | Yes |
| recall early? | |
| | 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 |
| If yes, detail | organisation through which the relevant borrowed securities were originally delivered (and where there is a |
| <i>100</i> / dotain | difference between the settlement time for sales and purchases on the relevant exchange or clearing |
| | brganisation, 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. |
| Will the securities | |
| be returned on | Yes |
| settlement? | |
| If yes, detail any | No exceptions |
| exceptions | |
| Statement | 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. |

| Date: | 31-Mar-22 |
|---|---|
| | EML Payments Ltd |
| Company's name: | AU000000EML7 |
| ISIN: | |
| Date of change of relevant interests: | 29-Mar-22 |
| Schedule | |
| Type of agreement | Global Master Securities Lending Agreement ("GMSLA") |
| Parties to | JPMorgan Chase Bank, N.A. (acting as agent) ("lender") and Morgan Stanley & Co. International Plc |
| agreement | (Borrower) |
| Transfer date | Settlement Date 01-Nov-21 19-Nov-21 23-Nov-21 24-Nov-21 24-Nov-21 25-Nov-21 29-Nov-21 29-Nov-21 30-Nov-21 01-Dec-21 02-Dec-21 03-Dec-21 07-Dec-21 08-Dec-21 09-Dec-21 09-Dec-21 15-Dec-21 15-Dec-21 15-Dec-21 15-Dec-21 15-Dec-21 15-Dec-21 22-Dec-21 23-Dec-21 25-Mar-22 25-Mar-22 |
| Holder of voting rights | Borrower |
| Are there any restriction on voting rights | 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. |
| Scheduled return date (if any) | None |
| Does the borrower have the right to return early? | 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. |
| Does the lender have the right to recall early? | 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. |
|--|--|
| Will the securities be returned on settlement? | Yes |
| If yes, detail any exceptions | No exceptions |
| Statement | 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. |

| Date: | 31-Mar-22 |
|---|--|
| Company's name: | EML Payments Ltd |
| ISIN: | AU000000EML7 |
| Date of change of | 29-Mar-22 |
| relevant interests: | 25-1101-22 |
| Schedule | |
| Type of agreement | Master Securities Lending Agreement ("MSLA") |
| Parties to agreement | JPMorgan Chase Bank, N.A. (acting as agent) ("lender") and SCOTIA CAPITAL (USA) INC.("Borrower") |
| Transfer date | Settlement date 03-Mar-22 |
| Holder of voting rights | Borrower |
| Are there any restriction on voting rights | 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. |
| Scheduled return date (if any) | None |
| Does the borrower have the right to return early? | 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. |
| Does the lender have the right to recall early? | 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. |
| Will the securities be returned on settlement? | Yes |
| If yes, detail any exceptions | No exceptions |
| Statement | 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. |

| Data | B1-Mar-22 |
|---|--|
| Date: | |
| Company's name: | EML Payments Ltd |
| ISIN: | AU000000EML7 |
| Date of change of | 29-Mar-22 |
| relevant interests: | |
| Schedule | |
| Type of agreement | Australian Master Securities Lending Agreement ("AMSLA") |
| Parties to | JPMorgan Chase Bank, N.A. (acting as agent) ("lender") and UBS Securities Australia Ltd (Borrower) |
| agreement | principali Chase Bank, N.A. (acting as agent) (lender) and OBS Securities Australia Eta (Borrower) |
| Transfer date | Settlement Date 05-Jan-22 11-Jan-22 21-Feb-22 23-Feb-22 04-Mar-22 07-Mar-22 11-Mar-22 24-Mar-22 |
| Holder of voting rights | Borrower |
| Are there any | |
| restriction on | Yes |
| voting rights | |
| 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 4.3 of the standard form AMSLA. |
| Scheduled return date (if any) | None |
| Does the borrower | |
| have the right to | Yes |
| return early? | |
| If yes, detail | Borrower has right to return all and any equivalent securities early at any time in accordance with the lender's instructions. |
| Does the lender have the right to recall early? | 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. |
| Will the securities be returned on settlement? | Yes |
| If yes, detail any exceptions | No exceptions |
| Statement | 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. |

| Date: | 31-Mar-22 |
|---|--|
| Company's name: | EML Payments Ltd |
| ISIN: | AU000000EML7 |
| Date of change of | 29-Mar-22 |
| relevant interests: | |
| Schedule | |
| Type of agreement | Global Master Securities Lending Agreement ("GMSLA") |
| Parties to agreement | JPMorgan Chase Bank, N.A. (acting as agent) ("lender") and HSBC Bank PLC (Borrower) |
| Transfer date | <u>Settlement Date</u> 19-Oct-21 |
| Holder of voting rights | Borrower |
| Are there any | |
| restriction on | Yes |
| voting rights | |
| 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. |
| Scheduled return date (if any) | None |
| Does the borrower have the right to return early? | 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. |
| Does the lender have the right to recall early? | 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. |
| Will the securities be returned on settlement? | Yes |
| If yes, detail any exceptions | No exceptions |
| Statement | 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. |

| Date: | 31-Mar-22 |
|---|--|
| Company's name: | EML Payments Ltd |
| ISIN: | AU000000EML7 |
| Date of change of relevant interests: | 29-Mar-22 |
| Schedule | |
| | Global Master Securities Lending Agreement ("GMSLA") |
| Type of agreement Parties to | Global Master Securities Lending Agreement (GMSLA) |
| agreement | JPMorgan Chase Bank, N.A. (acting as agent) ("lender") and UBS AG London Branch (Borrower) |
| Transfer date | Settlement Date 11-Mar-22 29-Mar-22 |
| Holder of voting rights | Borrower |
| Are there any restriction on voting rights | 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. |
| Scheduled return date (if any) | None |
| Does the borrower have the right to return early? | 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. |
| Does the lender have the right to recall early? | 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. |
| Will the securities be returned on settlement? | Yes |
| If yes, detail any exceptions | No exceptions |
| Statement | 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. |

| shareholding notice in | |
|---|--|
| Date: | 31-Mar-22 |
| Company's name: | EML Payments Ltd |
| ISIN: | AU000000EML7 |
| Date of change of relevant interests: | 29-Mar-22 |
| Schedule | |
| Type of agreement | Exclusive Securities Lending Agreement dated November 17, 2020 to the Global Master Securities Lending Agreement |
| Parties to | SFT ("lending agent") - CALIFORNIA STATE TEACHERS' RETIREMENT SYSTEM ("lender") and J.P. Morgan |
| agreement | Securities Plc ("borrower") |
| Transfer date | <u>Settlement Date</u> 23-Apr-21 26-Apr-21 24-Sep-21 |
| Holder of voting rights | Borrower |
| Are there any | |
| restriction on voting rights | Yes |
| If yes, detail | 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. |
| Scheduled return date (if any) | None |
| Does the borrower have the right to return early? | Yes |
| If yes, detail | 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. |
| Does the lender have the right to recall early? | 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. The borrower must return the securities not later than the expiry of such notice in accordance with the lender's instructions. |
| Will the securities | |
| be returned on settlement? | Yes |
| If yes, detail any exceptions | No exceptions |
| Statement | 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. |

| snareholding notice med | With ASA. |
|---|--|
| Date: | 31-Mar-22 |
| Company's name: | EML Payments Ltd |
| ISIN: | AU000000EML7 |
| Date of change of relevant interests: | 29-Mar-22 |
| Schedule | |
| Type of agreement | Overseas Securities Lender's Agreement ("OSLA") |
| Parties to agreement | J.P. Morgan Securities Plc ("borrower") and Citibank N.A. acting as Agent ("lender") |
| Transfer date | Settlement Date 18-Nov-21 25-Jan-22 15-Feb-22 11-Mar-22 |
| Holder of voting rights | Borrower |
| Are there any restriction on voting rights | 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(B)(vi) of the standard form OSLA. |
| Scheduled return date (if any) | None |
| Does the borrower have the right to return early? | 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. |
| Does the lender have the right to recall early? | 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. The borrower must return the securities not later than the expiry of such notice in accordance with the lender's instructions. |
| Will the securities be returned on settlement? | Yes |
| If yes, detail any exceptions | No exceptions |
| Statement | 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. |

| shareholding notice in | |
|---|--|
| Date: | 31-Mar-22 |
| Company's name: | EML Payments Ltd |
| ISIN: | AU000000EML7 |
| Date of change of relevant interests: | 29-Mar-22 |
| Schedule | |
| Type of agreement | Global Master Securities Lending Agreement ("GMSLA") |
| Parties to agreement | RBC Investor Services Trust ("lender") and J.P. Morgan Securities Plc ("borrower") |
| Transfer date | Settlement Date 18-Feb-22 |
| Holder of voting rights | Borrower |
| Are there any restriction on voting rights | Yes |
| If yes, detail | 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. |
| Scheduled return date (if any) | None |
| Does the borrower have the right to return early? | Yes |
| If yes, detail | 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. |
| Does the lender have the right to recall early? | 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 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. |
| Will the securities be returned on settlement? | Yes |
| If yes, detail any exceptions | No exceptions |
| Statement | 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. |

| snareholding notice in | |
|---|--|
| Date: | 31-Mar-22 |
| Company's name: | EML Payments Ltd |
| ISIN: | AU000000EML7 |
| Date of change of relevant interests: | 29-Mar-22 |
| Schedule | |
| Type of agreement | Global Master Securities Lending Agreement ("GMSLA") |
| Parties to agreement | J.P. Morgan Securities plc ("borrower") and State St Bank and Trust Company as agent ("lender") |
| Transfer date | Settlement Date 3-Nov-21 4-Nov-21 12-Nov-21 |
| Holder of voting rights | Borrower |
| Are there any restriction on voting rights | Yes |
| If yes, detail | 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. |
| Scheduled return date (if any) | None |
| Does the borrower have the right to return early? | Yes |
| If yes, detail | 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. |
| Does the lender have the right to recall early? | 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. The borrower must return the securities not later than the expiry of such notice in accordance with the lender's instructions. |
| Will the securities be returned on settlement? | Yes |
| If yes, detail any exceptions | No exceptions |
| Statement | 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. |

| Date: | 31-Mar-22 |
|---|--|
| Company's name: | EML Payments Ltd |
| ISIN: | AU00000EML7 |
| Date of change of | 29-Mar-22 |
| relevant interests: | 23 1 lui 22 |
| Schedule | |
| Type of agreement | Overseas Securities Lender's Agreement ("OSLA") |
| Parties to | JPMorgan Chase Bank, N.A. (acting as agent) ("lender") J.P. Morgan Securities plc ("borrower") |
| agreement | |
| Transfer date | Settlement date 11-Oct-21 24-Jan-22 18-Feb-22 21-Feb-22 22-Feb-22 25-Feb-22 03-Mar-22 07-Mar-22 |
| rights | Borrower |
| Are there any | |
| restriction on voting | Yes |
| rights | |
| | 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. |
| Scheduled return date (if any) | None |
| Does the borrower have the right to return early? | 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. |
| Does the lender | |
| have the right to | Yes |
| recall early? | |
| 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. |
| Will the securities | |
| be returned on | Yes |
| settlement? | |
| If yes, detail any exceptions | No exceptions |
| Statement | 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. |

| Date: | 31-Mar-22 |
|--|---|
| Company's name: | EML Payments Ltd |
| ISIN: | AU000000EML7 |
| Date of change of | 29-Mar-22 |
| relevant interests: | |
| Schedule | |
| Type of agreement | Australian Master Securities Lending Agreement ("AMSLA") |
| Parties to | Citibank N.A. as agent ("lender"), J.P. Morgan Securities Australia Limited ("borrower") |
| agreement | Citibalik N.A. as agent (lender), J.P. Morgan Securities Australia Limited (borrower) |
| Tue wefer date | Settlement Date |
| Transfer date | 17-Mar-22 |
| Holder of voting | Damasura. |
| rights | Borrower |
| Are there any | |
| restriction on | Yes |
| voting rights | |
| | 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 |
| If yes, detail | 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 |
| Scheduled return | None |
| date (if any) | None |
| Does the borrower | |
| have the right to | Yes |
| | |
| return early? | |
| - | Borrower has right to return all and any securities or equivalent securities early at any time in |
| 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. |
| - | |
| If yes, detail | |
| If yes, detail Does the lender | accordance with the lender's instructions. |
| If yes, detail Does the lender have the right to | accordance with the lender's instructions. Yes |
| If yes, detail Does the lender have the right to recall early? | accordance with the lender's instructions. Yes Lender has right to recall all or any equivalent securities on any business day by giving such |
| If yes, detail Does the lender have the right to | Accordance with the lender's instructions. Yes 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 |
| If yes, detail Does the lender have the right to recall early? | accordance with the lender's instructions. Yes Lender has right to recall all or any equivalent securities on any business day by giving such |
| If yes, detail Does the lender have the right to recall early? If yes, detail | Accordance with the lender's instructions. Yes 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 |
| If yes, detail Does the lender have the right to recall early? If yes, detail Will the securities | Accordance with the lender's instructions. Yes 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. |
| If yes, detail Does the lender have the right to recall early? If yes, detail Will the securities be returned on | Accordance with the lender's instructions. Yes 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 |
| If yes, detail Does the lender have the right to recall early? If yes, detail Will the securities be returned on settlement? | Accordance with the lender's instructions. Yes 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. Yes |
| If yes, detail Does the lender have the right to recall early? If yes, detail Will the securities be returned on settlement? If yes, detail any | Accordance with the lender's instructions. Yes 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. |
| If yes, detail Does the lender have the right to recall early? If yes, detail Will the securities be returned on settlement? If yes, detail any exceptions | Accordance with the lender's instructions. Yes 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. Yes No exceptions |
| If yes, detail Does the lender have the right to recall early? If yes, detail Will the securities be returned on settlement? If yes, detail any | Accordance with the lender's instructions. Yes 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. Yes |

| | filed with ASX. |
|---|--|
| Date: | β1-Mar-22 |
| Company's name: | EML Payments Ltd |
| ISIN: | AU000000EML7 |
| | 29-Mar-22 |
| relevant interests: | |
| Schedule | |
| Type of agreement | Australian Master Securities Lending Agreement ("AMSLA") |
| Parties to | JPMorgan Chase Bank, N.A. (acting as agent) ("lender"), J.P. Morgan Securities Australia |
| agreement | Limited ('borrower') |
| Transfer date | Settlement Date |
| i ransier date | 28-Mar-22 |
| Holder of voting | Dawayyay |
| rights | Borrower |
| Are there any | |
| restriction on | Yes |
| voting rights | |
| 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. |
| Scheduled return date (if any) | None |
| return early? | 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. |
| Does the lender have the right to recall early? | 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. |
| Will the securities | |
| be returned on settlement? | Yes |
| If yes, detail any exceptions | No exception |
| STATEMENT | 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. |

| STIM: AU00000EML7 29-Mar-22 29-Mar-22 | | filed with ASX. |
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| AU00000EML7 29-Mar-22 | Date: | 31-Mar-22 |
| Date of change of relevant interests: Schedule Type of agreement Australian Master Securities Lending Agreement ("AMSLA") National Australia Bank Limited ('lender'), J.P. Morgan Securities Australia Limited ('borrower) Settlement Date 18-Nov-2021 7-Dec-2021 Holder of voting rights Are there any restriction on voting rights If yes, detail Scheduled return date (if any) Does the borrower have the right to return all and any equivalent securities early at any time in accordance with the lender's instructions. Sones the lender with the lender's instructions. Will the securities Will the securities Frequested by the company to whom the prescribed form must be given, or if requested by Statement If equested by the company to whom the prescribed form must be given, or if requested by Statement If requested by the company to whom the prescribed form must be given, or if requested by Statement If requested by the company to whom the prescribed form must be given, or if requested by Statement If requested by the company to whom the prescribed form must be given, or if requested by Statement If requested by the company to whom the prescribed form must be given, or if requested by Statement If requested by the company to whom the prescribed form must be given, or if requested by Statement If requested by the company to whom the prescribed form must be given, or if requested by Statement If requested by the company to whom the prescribed form must be given, or if requested by Statement If requested by the company to whom the prescribed form must be given, or if requested by Statement If requested by the company to whom the prescribed form must be given, or if requested by Statement If requested by the company to whom the prescribed form must be given, or if requested by Statement If requested by the company to whom the prescribed form must be given, or if requested by Statement If requested by the company to whom the prescribed form must be given to if requested by Statement If requested by the | Company's name: | EML Payments Ltd |
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| Date: | 31-Mar-22 |
| Company's name: | EML Payments Ltd |
| ISIN: | AU000000EML7 |
| Date of change of relevant interests: | 29-Mar-22 |
| Schedule | |
| Type of agreement | Global Master Securities Lending Agreement ("GMSLA") |
| Parties to agreement | State Street Bank and Trust Company ("lender") and J.P. Morgan Securities Australia Limited ("borrower") |
| Transfer date | <u>Settlement Date</u> 7-Mar-22 |
| Holder of voting rights | Borrower |
| Are there any restriction on voting rights | Yes |
| If yes, detail | 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. |
| Scheduled return date (if any) | None |
| Does the borrower have the right to return early? | Yes |
| If yes, detail | 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. |
| Does the lender have the right to recall early? | 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. |
| Will the securities be returned on settlement? | Yes |
| If yes, detail any exceptions | No exceptions |
| Statement | 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. |