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24 October 2022

Dear Shareholder,

2022 EML Annual General Meeting

On behalf of the Board, I am pleased to invite shareholders to our 2022 Annual General Meeting (AGM). I am delighted that we will once again have the opportunity to meet face to face, after two years of virtual AGMs due to COVID-19.

Directors and management, including our new Chief Executive Officer (CEO), Emma Shand, look forward to meeting those of you who can attend in person. Your directors encourage you to attend this year's AGM, especially as our CEO will be updating you on the results of the Strategic Review of our business announced at EML's 2022 Full Year Results presentation in August.

The AGM will be held at the offices of:

Herbert Smith Freehills
ANZ Tower,
Level 34, 161 Castlereagh Street,
Sydney, New South Wales, 2000

on **Friday 25 November, commencing at 10:00am (Sydney time).**

Important shareholder dates

Notice of Meeting and AGM information available at
www.emlpayments.com/company/investor-centre/agm/

Monday 24 October 2022

Direct Voting, lodgement of proxy forms and submitting questions in advance of the meeting closes at 10:00am (Sydney time)

Wednesday 23 November 2022

2022 Annual General Meeting commences at 10:00am (Sydney time)
Registration will open at 9:30am

Friday 25 November 2022

AGM information available on the EML website

In line with our commitment to environmentally sustainable practices, EML does not automatically send shareholders hard copies of the Notice of Meeting and related documents. Shareholders have a choice on how they receive communications.

Further information is available on our website at www.emlpayments.com/company/investor-centre/.

The Notice of Meeting can be accessed online from 24 October 2022. To vote directly or appoint a proxy prior to the AGM please download a hard copy voting form from our website or vote online at <https://investorcentre.linkgroup.com>. Shareholders wishing to submit a question in advance of the AGM can do so by downloading a question form from our website and sending it to Link Market Services Limited.


Shareholder communication: provide your email address to stay up to date

We encourage shareholders to receive and access the Company's communications electronically. This is the best way to stay informed and reduces the environmental cost of hard copy materials. If you have not already done so, you can opt to receive shareholder materials electronically by writing to us or by switching online at <https://investorcentre.linkgroup.com>.

We also encourage you to follow us on www.linkedin.com/company/emlpayments. In addition to the ASX platform, LinkedIn is a great platform to stay up to date with all EML related developments.

On behalf of the Board, we look forward to welcoming you to our 2022 AGM.

Yours faithfully,

A handwritten signature in black ink that reads "Peter Martin". The signature is written in a cursive style with a horizontal line underneath the name.

Peter Martin

Chairman
EML Payments Limited