27 October 2026

Dear Shareholder,

MONEYME Limited's 2026 Annual General Meeting

On behalf of the Board of Directors of MONEYME Limited (**Company**), I am pleased to invite you to attend MONEYME's 2026 Annual General Meeting (**AGM** or **Meeting**) to be held at Sheraton Grand Sydney Hyde Park, 161 Elizabeth Street, Sydney, New South Wales on **Thursday, 26 November 2026** starting at **11.00 am AEDT**.

For those shareholders who are unable to attend the AGM in person, we will also provide an audio webcast of the AGM. Shareholders who join the webcast will be able to listen to the proceedings of the Meeting and view slides accompanying the presentations to be given at the Meeting. Please note that shareholders will not be able to vote or ask questions via the webcast.

How to Access the Notice of Meeting

The formal Notice of Meeting has been released to the ASX. Shareholders can access and download the Notice of Meeting from our website at https://investors.moneyme.com.au/meetings.

Voting Forms

Your personalised Voting Form is enclosed with this letter along with a reply paid envelope. I encourage you to read the Notice of Meeting, including the Explanatory Notes which form part of the Notice of Meeting, and to lodge your vote in advance of the Meeting by following the instructions in the Voting Form.

Participating in the Meeting

Further details on how shareholders may participate at the AGM (including how shareholders who are not attending in person can vote and ask questions before the AGM), are set out in the Notice of Meeting, the Explanatory Notes and your Voting Form. Details of how shareholders may listen to the AGM webcast are also set out in the Notice of Meeting.

Thank you for your continued support of MONEYME and I look forward to your attendance at the AGM.

Yours sincerely,

Jamie McPhee
Chair

MONEYME Limited ACN 636 747 414

Notice of Annual General Meeting

Notice is given that the 2026 Annual General Meeting (**AGM** or the **Meeting**) of the shareholders of MONEYME Limited ACN 636 747 414 (**MONEYME** or the **Company**) will be held as follows:

Date:	**Thursday, 26 November 2026**
Time:	**11.00am AEDT**
Venue:	**Sheraton Grand Sydney Hyde Park, 161 Elizabeth Street, Sydney, New South Wales**

A webcast of the AGM will be available at https://meetings.openbriefing.com/MME26 (**Webcast**) for shareholders to listen to the proceedings of the Meeting and view the slides accompanying the presentations to be given to the meeting.

Note: shareholders will not be able to vote or ask questions via the Webcast.

Registration for shareholders attending the Meeting in person will start at 10.30am at the meeting venue noted above. Shareholders attending the Meeting in person are encouraged to bring their Voting Form to assist in registration. Your Voting Form was enclosed with the letter from the Company dated the same date as this Notice of Meeting advising you of the arrangements for the AGM and how to view this Notice of Meeting electronically.

For shareholders wishing to view the Webcast, please log in using a computer or mobile device with internet access and a supported web browser, at least 15 minutes prior to the scheduled start time for the Meeting. To log in to the Webcast, shareholders will need their Shareholder Reference Number (**SRN**) or Holder Identification Number (**HIN**) and their postcode. Your SRN or HIN is printed at the top of your Voting Form.

The Explanatory Notes and the Voting Form are incorporated in, and comprise part of, this Notice of Meeting.

The business of the Meeting is to consider the Company's financial statements and reports for the financial year ended 30 June 2026 and then to consider 6 resolutions for which shareholder approval is sought. Details of each of these items are set out below.

Consideration of financial statements and reports

To receive and consider the Financial Report, the Directors' Report and the Independent Auditor's Report of the Company for the financial year ended 30 June 2026.

MONEYME's FY26 Annual Report, which contains the Financial Report, the Directors' Report, and the Independent Auditor's Report for the year ended 30 June 2026, is available on the Company's website at https://investors.moneyme.com.au under the Reports section of the Announcements & Reports tab.

As part of the consideration of the financial statements and reports, shareholders will be given a reasonable opportunity to ask questions about or comment on the management of the Company.

The Company's Auditor will also attend the AGM and will be available to respond to questions from shareholders relevant to:

- the conduct of the audit;
- the preparation and content of the Independent Auditor's Report;

- the accounting policies adopted by the Company in relation to the preparation of the financial statements; and
- the independence of the Auditor in relation to the conduct of the audit.

The Auditor will also respond to written questions submitted by shareholders that are relevant to the above matters.

This item of business does not require shareholders to vote on a resolution or to formally adopt the received reports.

Resolutions for approval

1. Remuneration Report

To consider and, if thought fit, pass the following as a non-binding ordinary resolution of the Company:

"*That the Remuneration Report of the Company for the financial year ended 30 June 2026 be adopted."*

Note: the Remuneration Report is set out at pages 39 to 50 of MONEYME's FY26 Annual Report, available at https://investors.moneyme.com.au under the Reports section of the Announcements & Reports tab. In accordance with section 250R(3) of the *Corporations Act 2001* (Cth) (**Corporations Act**), the vote on this resolution is advisory only and does not bind the Directors or the Company.

2. Election of Ms Belinda Hogan as a Director

To consider and, if thought fit, pass the following as an ordinary resolution of the Company:

"*That Ms Belinda Hogan, who retires in accordance with Rule 7.1(e) of the Company's Constitution and, being eligible, offers herself for election, is elected as a Director of the Company."*

3. Re-election of Ms Susan Hansen as a Director

To consider and, if thought fit, pass the following as an ordinary resolution of the Company:

"*That Ms Susan Hansen, who retires in accordance with Rule 7.1(f)(i) of the Company's Constitution and, being eligible, offers herself for re-election, is re-elected as a Director of the Company."*

4. Increase to Non-Executive Director Fee Pool

To consider and, if thought fit, pass the following as an ordinary resolution of the Company:

"That for the purposes of ASX Listing Rule 10.17, rule 7.3(b)(ii) of the Company's Constitution and for all other purposes, the maximum aggregate remuneration (inclusive of superannuation contributions) that may be paid by the Company for the services of its Non-Executive Directors be increased by $100,000, from $650,000 to $750,000 per annum, with effect from 1 July 2026."

5. Approval of change to Long Term Incentive for Mr Clayton Howes

To consider and, if thought fit, to pass the following as an ordinary resolution of the Company:

"That, for the purposes of section 200E of the Corporations Act 2001 (Cth) and for all other purposes, shareholders approve the grant to Mr Clayton Howes, the Company's Managing Director and Chief Executive Officer, of a long term incentive under which Mr Howes may

receive up to 78,784,750 fully paid ordinary shares in the Company (or a cash payment of equivalent value) in 10 tranches if the Company's market capitalisation reaches specified hurdles (and the giving to Mr Howes of any benefit under that incentive in connection with a transfer of the whole or any part of the undertaking or property of the Company or a related body corporate), on the terms and conditions described in the Explanatory Notes."

6. Amendment of the Company's Constitution to permit virtual meetings and consequential amendments

To consider and, if thought fit, pass the following as a special resolution of the Company:

"That for the purposes of section 136(2) of the Corporations Act 2001 (Cth) and for all other purposes, the amendments to the Company's Constitution set out in the document tabled at this Annual General Meeting and signed by the Chair for the purposes of identification be approved and adopted with immediate effect."

By order of the Board
27 October 2026

Sarah Prince
Company Secretary

Voting Exclusion Statements

Resolution 1 – Remuneration Report

A vote on Resolution 1 must not be cast (in any capacity) by, or on behalf of, the following persons:

- a member of the Company's Key Management Personnel (**KMP**) whose remuneration details are included in the Remuneration Report for the year ended 30 June 2026; or
- a Closely Related Party of such a member.

However, a person described above may cast a vote on Resolution 1 as a proxy if the vote is not cast on behalf of a person described above and either:

- the proxy appointment is in writing that specifies the way the proxy is to vote on the resolution; or
- the vote is cast by the Chair of the Meeting and the appointment of the Chair as proxy:
    - does not specify the way the proxy is to vote on the resolution; and
    - expressly authorises the Chair to exercise the proxy even if the resolution is connected directly or indirectly with the remuneration of a member of the KMP.

In accordance with section 250BD of the Corporations Act, a vote must not be cast on Resolution 1 as a proxy by a member of the KMP at the date of the AGM, or a Closely Related Party of such a member, unless it is cast as proxy for a person entitled to vote in accordance with their directions. This restriction on voting undirected proxies does not apply to the Chair of the Meeting where the proxy appointment expressly authorises the Chair of the Meeting to exercise undirected proxies even if the resolution is connected, directly or indirectly, with the remuneration of a member of the KMP.

The terms **Key Management Personnel** and **Closely Related Party** have the same meanings as set out in the Corporations Act.

Resolution 4 – Increase to Non-Executive Director Fee Pool

In accordance with ASX Listing Rule 14.11, the Company will disregard any votes cast in favour of Resolution 4 by or on behalf of a Director of the Company or any of their associates.

However, this does not apply to a vote cast in favour of Resolution 4 by:

- a person as proxy or attorney for a person who is entitled to vote on Resolution 4, in accordance with the directions given to the proxy or attorney to vote on Resolution 4 in that way; or
- the Chair of the Meeting as proxy or attorney for a person who is entitled to vote on Resolution 4, in accordance with a direction given to the Chair to vote on Resolution 4 as the Chair of the Meeting decides; or
- a shareholder acting solely in a nominee, trustee, custodial or other fiduciary capacity on behalf of a beneficiary provided the following conditions are met:
    - the beneficiary provides written confirmation to the holder that the beneficiary is not excluded from voting, and is not an associate of a person excluded from voting, on Resolution 4; and
    - the holder votes on Resolution 4 in accordance with directions given by the beneficiary to the holder to vote in that way.

In addition, in accordance with section 250BD(1) of the Corporations Act, a vote on Resolution 4 must not be cast by or on behalf of a member of the Key Management Personnel (**KMP**) or a Closely Related Party of such a member as a proxy, unless it is cast as proxy for a person entitled to vote in accordance with their directions. This restriction on voting undirected proxies does not apply to the

Chair of the Meeting where the proxy appointment expressly authorises the Chair of the Meeting to exercise undirected proxies even if the resolution is connected, directly or indirectly, with the remuneration of a member of the KMP.

Resolution 5 – Approval of change to Long Term Incentive for Mr Clayton Howes

As a matter of good governance, the Company will voluntarily disregard any votes cast in favour of Resolution 5 by or on behalf of Mr Clayton Howes or an associate of Mr Howes. This voluntary exclusion does not prevent the casting of a vote if it is cast by a person as a proxy appointed by writing that specifies how the proxy is to vote on Resolution 5, and it is not cast on behalf of Mr Howes or an associate of Mr Howes.

However, this does not apply to a vote cast in favour of Resolution 5 by:

- a person as proxy or attorney for a person who is entitled to vote on Resolution 5, in accordance with the directions given to the proxy or attorney to vote on Resolution 5 in that way; or
- the Chair of the Meeting as proxy or attorney for a person who is entitled to vote on Resolution 5, in accordance with a direction given to the Chair to vote on Resolution 5 as the Chair of the Meeting decides; or
- a shareholder acting solely in a nominee, trustee, custodial or other fiduciary capacity on behalf of a beneficiary provided the following conditions are met:
    - the beneficiary provides written confirmation to the holder that the beneficiary is not excluded from voting, and is not an associate of a person excluded from voting, on Resolution 5; and
    - the holder votes on Resolution 5 in accordance with directions given by the beneficiary to the holder to vote in that way.

In addition, in accordance with section 250BD(1) of the Corporations Act, a vote on Resolution 5 must not be cast by or on behalf of a member of the Key Management Personnel (**KMP**) or a Closely Related Party of such a member as a proxy, unless it is cast as proxy for a person entitled to vote in accordance with their directions. This restriction on voting undirected proxies does not apply to the Chair of the Meeting where the proxy appointment expressly authorises the Chair of the Meeting to exercise undirected proxies even if the resolution is connected, directly or indirectly, with the remuneration of a member of the KMP.

Participation and voting at the AGM

Entitlement to attend and vote

In accordance with regulation 7.11.37 of the *Corporations Regulations 2001* (Cth), the Board has determined that persons who are registered holders of MONEYME shares as at **7.00pm AEDT on Tuesday, 24 November 2026** will be entitled to attend and vote at the AGM as a shareholder.

If more than one joint holder of shares is present at the AGM (whether personally, by proxy or by attorney or by representative) and tenders a vote, only the vote of the joint holder whose name appears first on the register will be counted.

Format of the Meeting

The Company will hold the Meeting as an in person meeting, in a manner that is consistent with the Corporations Act and the Constitution of MONEYME. Shareholders can attend in person at the Sheraton Grand Sydney Hyde Park, 161 Elizabeth Street, Sydney NSW.

Registration for the AGM will commence from **10.30am AEDT on Thursday, 26 November 2026** (30 minutes before the AGM).

Voting in Person

To vote in person, shareholders must attend the Meeting on the date and at the place set out above.

Direct Voting

Alternatively, a shareholder may cast a direct vote in accordance with the instructions contained on the Voting Form. A direct vote will enable shareholders to vote on the resolutions to be considered at the Meeting by lodging their votes with the Company prior to the Meeting (and by the deadline set out in the 'Submission of Voting Forms' section below). If you cast a direct vote prior to the Meeting you may still attend the Meeting. If you cast a direct vote and then attend the Meeting, the Chair has determined that your direct vote will not be cancelled unless you cast a vote during the Meeting.

Appointment of Proxy

If you are a shareholder entitled to attend and vote, you may appoint a proxy to attend and act on your behalf at the AGM. You can appoint a proxy using the Voting Form. A proxy need not be a shareholder of the Company and can be an individual or a body corporate. If a shareholder who is entitled to vote at the Meeting appoints a proxy, they may specify the way that the proxy is to vote in relation to a resolution.

If a shareholder is entitled to cast two or more votes at the AGM, the shareholder may appoint one or two proxies. If two proxies are appointed, the appointing shareholder may specify the proportion or number of their votes each proxy is appointed to exercise. In accordance with Rule 6.11(f)(i) of the Company's Constitution, if no proportion or number is specified, each proxy may exercise half of the shareholder's votes. If you require an additional Voting Form, please contact the Company's share registry, MUFG Corporate Markets (**Share Registry**), by telephone on 1300 554 474.

Submission of Voting Forms

To be effective as a direct vote or as the appointment of a proxy, your completed Voting Form must be received by the Share Registry no later than **11.00am AEDT on Tuesday, 24 November 2026**, being 48 hours before the start of the AGM. An original or a certified copy of any power of attorney under which the form was signed must also be received by this time unless previously provided to the Share Registry.

Voting Forms must be received before that time by one of the following methods:

Online	By logging onto the MUFG Corporate Markets website at https://au.investorcentre.mpms.mufg.com and following the instructions on the Voting Form, or by scanning the QR code on the back of your Voting Form using a mobile device.
By post	By posting the Voting Form to the following address: *MONEYME Limited* *c/- MUFG Corporate Markets (AU) Limited* *Locked Bag A14, Sydney South NSW 1235*
By hand	By delivering the Voting Form in person to the following address between the hours of 9.00am to 5.00pm Monday to Friday, excluding public holidays: *MONEYME Limited* *c/- MUFG Corporate Markets (AU) Limited* *Parramatta Square, Level 22, Tower 6, 10 Darcy Street, Parramatta, NSW 2150*
By fax	By faxing the Voting Form to +61 2 9287 0309

To be valid, a Voting Form must be received by the Company in the manner stipulated above. The Company reserves the right to declare invalid any Voting Form not received in this manner.

Power of Attorney

If you are a shareholder entitled to attend and vote, you may appoint an attorney to act on your behalf at the AGM. Your appointment must be made by a duly executed power of attorney. The power of attorney (or a certified copy of it) must be received by the Share Registry no later than **11.00am AEDT on Tuesday, 24 November 2026**, being 48 hours before the start of the AGM.

Corporate Representatives

A body corporate which is a shareholder, or which has been appointed as a proxy, is entitled to appoint any person to act as its representative at the AGM. The appointment of the representative must comply with the requirements of section 250D of the Corporations Act. The representative should provide to the Share Registry a properly executed letter or other document confirming its authority to act as the company's representative prior to the AGM. A Certificate of Appointment of Corporate Representative form is available for download from the Share Registry at https://au.investorcentre.mpms.mufg.com.

Voting at the Meeting

Resolution 1, relating to the Remuneration Report, is advisory and does not bind the Directors or the Company. Resolutions 2, 3, 4 and 5 are ordinary resolutions, which will be passed if a simple majority of votes cast by shareholders entitled to vote on the resolution are in favour of the resolution. Resolution 6 is a special resolution, which will be passed if 75% or more of the votes cast by shareholders entitled to vote on the resolution are in favour of the resolution.

Voting on each of the proposed resolutions at this Meeting will be conducted by a poll, rather than on a show of hands. Subject to the voting exclusions set out on pages 4 to 5 above, on a poll every shareholder has one vote for each share held.

Chair's Voting Intentions

If you appoint the Chair of the Meeting as your proxy, or the Chair becomes your proxy by default, and you do not direct your proxy how to vote on the resolutions, then by submitting the Voting Form you will be expressly authorising the Chair to exercise your proxy on the resolutions. Subject to any voting

exclusions or restrictions, the Chair of the Meeting intends to vote all available undirected proxies in favour of all resolutions.

The Chair's decision on the validity of a direct vote, vote cast by a proxy or vote cast by a shareholder (including by attorney or corporate representative) is conclusive.

Shareholder Questions

Shareholders and proxyholders attending the Meeting in person will be given a reasonable opportunity to ask questions or make comments on the management of the Company during the AGM.

Shareholders joining the AGM via the Webcast will not be able to ask questions via the Webcast.

Shareholders who are unable to attend the AGM in person and wish to submit questions before the Meeting may do so by logging onto au.investorcentre.mpms.mufg.com, selecting Voting then clicking Ask a Question.

To allow time to collate questions and prepare answers, please submit any questions by **5.00pm AEDT on Friday, 20 November 2026**. Questions will be collated and, during the AGM, the Chair will seek to address as many of the more frequently raised topics as possible. However, there may not be sufficient time available at the AGM to address all topics raised. Please note that individual responses will not be sent to shareholders.

Conduct of Meeting

MONEYME is committed to ensuring that its shareholder meetings are conducted in a manner which provides shareholders and proxyholders who attend the meeting with the opportunity to participate in the business of the meeting in an orderly fashion and to ask questions about and comment on matters relevant to the business of the meeting.

MONEYME will not allow conduct at any shareholder meeting which is discourteous to those who are present at the meeting, or which in any way disrupts or interferes with the proper conduct of the meeting. The Chair of the Meeting will exercise his powers as Chair to ensure that the AGM is conducted in an orderly and timely fashion, in the interests of all attending shareholders.

Responsibility statement

MUFG Corporate Markets (AU) Limited has had no involvement in the preparation of any part of this Notice of Meeting other than being named as the MONEYME Share Registry. MUFG Corporate Markets (AU) Limited has not authorised or caused the issue of, and expressly disclaims and takes no responsibility for, any part of this Notice of Meeting.

Date

This Notice of Meeting and the accompanying Explanatory Notes are dated [xx] October 2026.

Explanatory Notes

These Explanatory Notes have been prepared in relation to the business to be conducted at MONEYME's 2026 AGM to be held at **11.00am AEDT on Thursday, 26 November 2026**.

The purpose of these Explanatory Notes is to provide information that is reasonably required by shareholders to decide how to vote on the resolutions being put forward at the AGM.

Resolution 1 relating to the Remuneration Report, is advisory and does not bind the Directors or the Company. Resolutions 2, 3, 4 and 5 are ordinary resolutions, which will be passed if a simple majority of votes cast by shareholders entitled to vote on the resolution are in favour of the resolution. Resolution 6 is a special resolution, which will be passed if 75% or more of votes cast by shareholders entitled to vote on the resolution are in favour of the resolution.

As set out earlier in this Notice of Meeting, the Chair of the Meeting intends to vote all available undirected proxies in favour of each resolution.

Resolution 1 – Remuneration Report

Section 250R(2) of the Corporations Act requires that the Company's Remuneration Report for the financial year ended 30 June 2026 be put to the vote of shareholders for adoption by way of a non-binding vote. The Remuneration Report is set out at pages 39 to 50 of MONEYME's FY26 Annual Report, available at https://investors.moneyme.com.au under the Reports section of the Announcements & Reports tab.

The Remuneration Report contains information about the remuneration of MONEYME's Key Management Personnel, or KMP. KMP are those persons having authority and responsibility for planning, directing and controlling the activities of MONEYME and include executive and non-executive Directors of the Company.

Broadly, the Remuneration Report:

- discusses MONEYME's policy in relation to remuneration of the KMP;
- discusses the relationship between the Board's remuneration policy and Company performance;
- details any performance conditions attached to KMP remuneration; and
- sets out remuneration details for each member of the KMP.

Following consideration of the Remuneration Report, the Chair of the Meeting will give shareholders a reasonable opportunity to ask questions about, or make comments on, the Remuneration Report. A resolution that the Remuneration Report be adopted will then be put to the vote. The vote on this resolution is advisory only and does not bind the Directors or the Company. However, the Board will take the outcome of the vote into consideration in setting remuneration policy for future years.

The Remuneration Report forms part of the Directors' Report, which was unanimously approved by a resolution of the Board. Accordingly, the Directors unanimously recommend that shareholders vote in favour of Resolution 1.

Resolution 2 – Election of Ms Belinda Hogan as a Director

Ms Hogan retires in accordance with Rule 7.1(e) of the Company's Constitution and seeks election in accordance with Rule 7.1(i).

Ms Hogan was appointed as a Non-Executive Director of the Company on 1 July 2026 and was appointed as Chair of the Audit and Risk Management Committee on 1 September 2026.

Prior to Ms Hogan's appointment, the Company completed background and screening checks including in relation to Ms Hogan's character experience and qualifications, criminal history, bankruptcy with no adverse findings.

Ms Hogan is a finance executive and non-executive director with deep expertise across financial services, digital lending and regulated financial institutions. She brings more than 10 years of CFO-level experience across APRA-regulated institutions, neobanks and credit unions, combined with significant board and committee chair experience in the health and not-for-profit sectors. Ms Hogan is currently a non-executive director of Peoplecare Health Insurance. She also serves as Deputy Chair and Chair of the Audit & Risk Management Committee of Grand Pacific Health. In addition, Ms Hogan is currently Chief Financial Officer of Liveheats.

The Board has considered whether Ms Hogan has any interest, position or relationship that may interfere with her independence as a Director, having regard to the relevant factors as set out in the ASX Corporate Governance Council's Corporate Governance Principles & Recommendations (4th edition). The Board considers Ms Hogan to be an independent Director.

The Board considers that Ms Hogan's experience in the areas of financial services, governance and risk management has been and continues to be of benefit to the Company. Prior to submitting herself for election, Ms Hogan confirmed that she would continue to have sufficient time to properly fulfil her duties and responsibilities to the Company. The Board unanimously supports Ms Hogan's election as a Non-Executive Director.

For the reasons set out above, the Directors unanimously recommend that Shareholders vote in favour of Resolution 2.

Resolution 3 – Re-election of Ms Susan Hansen as a Director

Ms Hansen retires in accordance with Rule 7.1(f)(i) of the Company's Constitution and seeks re-election in accordance with Rule 7.1(i).

Ms Hansen was appointed as a Non-Executive Director of the Company on 1 December 2023. She is a member of the Board's Audit and Risk Management Committee.

Ms Hansen has over 40 years of experience in finance, risk assessment, and governance. Ms Hansen has served as a non-executive director at listed and non-listed companies in Australia, New Zealand, and the United Kingdom since 2001, including Resimac Group Ltd (ASX: RMC).

The Board has considered whether Ms Hansen has any interest, position or relationship that may interfere with her independence as a Director, having regard to the relevant factors as set out in the ASX Corporate Governance Council's Corporate Governance Principles & Recommendations (4th edition). Due to her position as a non-executive director of Resimac Group Ltd, which is controlled by a substantial shareholder of MONEYME, the Board does not consider Ms Hansen to be an independent Director.

The Board considers that Ms Hansen's experience in the areas of finance, risk assessment, and governance has been and continues to be of great benefit to the Company. Prior to submitting herself for re-election, Ms Hansen confirmed that she would continue to have sufficient time to properly fulfil

her duties and responsibilities to the Company. The Board unanimously supports Ms Hansen's re-election as a Non-Executive Director.

For the reasons set out above, the Directors unanimously recommend that shareholders vote in favour of Resolution 3.

Resolution 4 – Increase to Non-Executive Director Fee Pool

Under ASX Listing Rule 10.17 and Rule 7.3(b)(ii) of the Company's Constitution, the maximum aggregate amount of remuneration that may be paid to all Non-Executive Directors in any financial year is fixed by shareholders in a general meeting.

Shareholder approval is sought to increase the maximum aggregate amount of fees that may be paid to Non-Executive Directors by $100,000, from $650,000 to $750,000 per annum. The total fee pool includes all Board and Committee fees, as well as superannuation contributions.

The current fee pool of $650,000 has not been increased in the time that the Company has been admitted to the ASX, a period of approximately 7 years.

The Board considers that the proposed increase of $100,000 is reasonable and necessary for the following reasons:

- to provide reasonable future capacity: total fees for Non-Executive Directors in FY2027 are expected to be $633,640, which reduces the available capacity in the current pool to only $16,360. This is considered insufficient to provide for future periodic fee reviews or to accommodate any changes to the composition of the Board.
- to ensure market competitiveness: the Board, with the assistance of management, has benchmarked the current fee pool against its industry peers[1]. The range of the fee pools for this peer group was $750,000 to $1,000,000, placing MONEYME's current fee pool of $650,000 below that range. The proposed increase to $750,000 per annum would still position MONEYME's fee pool at the bottom of the range of the peer group. The Board considers the additional capacity is reasonable, and necessary to ensure the Company's remuneration remains competitive to attract and retain appropriately skilled and experienced directors.

Details of the remuneration paid to Non-Executive Directors for FY2026 are set out in the Remuneration Report. For FY2027, the Board approved an increase to the base fees (including superannuation) of 5% such that the Chair's base fee increased from $155,000 to $162,750 and other Non-Executive Director base fees increased from $90,000 to $94,500. No change was made to the fees paid to Non-Executive Directors for chairing Board Committees.

If approved, the increase to the fee pool will be treated as applying to each financial year of the Company commencing on or after 1 July 2026. If the increase is approved, the new fee pool of $750,000 is not expected to be fully utilised in the near term. The actual remuneration paid to Non-Executive Directors will continue to be set by the Board within the approved limit, having regard to market practice, Board performance, and the interests of shareholders.

If Resolution 4 is not approved, the fee pool will remain at $650,000. This would constrain the Board's ability to manage change and succession and may inhibit its capacity to attract and retain appropriately skilled and experienced directors.

No securities have been issued to any Non-Executive Director under ASX Listing Rules 10.11 or 10.14 with shareholder approval at any time.

[1] The industry peer group comprised Plenti Group Limited, Wisr Limited, Solvar Limited and Resimac Group Ltd.

As the Directors have a personal interest in Resolution 4, they make no recommendation to shareholders in relation to this Resolution.

Resolution 5 – Approval of Change to Long Term Incentive for Mr Clayton Howes

Resolution 5 concerns a proposed change to the long term incentive (**LTI**) component of the remuneration package of Mr Clayton Howes, the Company's Managing Director and CEO.

In previous years, Mr Howes has been granted rights to receive shares in the Company at a future date, subject to satisfaction of certain vesting conditions (**Performance Rights**). At the Company's 2025 AGM, shareholders approved a grant of 7,777,778 Performance Rights to Mr Howes, calculated by dividing $1,050,000 (being the dollar value of the award approved by the Board, which represented 150% of Mr Howes' FY26 fixed annual remuneration) by $0.135, being the volume weighted average price (**VWAP**) for MONEYME shares traded on ASX during the 5 day trading period following the release to ASX of the Company's full year financial results for the period ended 30 June 2025.

At the 2024 AGM, shareholders approved a grant of 9,209,091 Performance Rights to Mr Howes, calculated by dividing $1,013,000 (being 150% of Mr Howes' fixed annual remuneration for FY25) by a VWAP of $0.11.

The Board has formed the view that the current price of MONEYME shares means that continuing to provide Mr Howes with the long term incentive component of his remuneration through the issue of Performance Rights has the potential to create an undesirable level of dilution for shareholders.

The Board remains of the view that it is important for the Company to provide a long term incentive to Mr Howes and to align his remuneration arrangements with the long term interests of shareholders.

After a careful review of alternative LTI structures, which included obtaining advice from independent remuneration consultants, the Board has formulated a proposed long term incentive plan for Mr Howes which avoids any dilution to shareholders and which the Board believes provides strong alignment with the interests of shareholders for the reasons set out in more detail below.

The proposed plan (**Founder Plan** or **Plan**) would result in Mr Howes receiving ordinary shares in the Company only if MONEYME's market capitalisation reaches specified levels (**Hurdles**). Up to 78,784,750 ordinary shares (approximately 9.62% of the Company's 819,074,251 shares currently on issue) would be available to Mr Howes, in 10 equal tranches of 7,878,475 shares each (approximately 0.96% each of the Company's 819,074,251 shares currently on issue). Under the terms of the Founder Plan, no new shares would be issued to satisfy Mr Howes' entitlements as tranches vest. Instead, shares would be acquired on market by the trustee of the Company's employee share trust and delivered to Mr Howes, or alternatively a cash payment in an equivalent amount (calculated on the basis set out on page 13 below) would be made to Mr Howes.

The 10 Hurdles, and the number of shares in each tranche, are set out in the table below.

Tranche	Market capitalisation Hurdle	Multiple of current market capitalisation ($53.2 million) [as at 7 Oct – to be updated on date of notice]	Shares in tranche	Indicative share price
1	$150 million	2.8x	7,878,475	$0.18
2	$200 million	3.8x	7,878,475	$0.24
3	$250 million	4.7x	7,878,475	$0.31

Tranche	Market capitalisation Hurdle	Multiple of current market capitalisation ($53.2 million) [as at 7 Oct – to be updated on date of notice]	Shares in tranche	Indicative share price
4	$300 million	5.6x	7,878,475	$0.37
5	$400 million	7.5x	7,878,475	$0.49
6	$500 million	9.4x	7,878,475	$0.61
7	$600 million	11.3x	7,878,475	$0.73
8	$700 million	13.1x	7,878,475	$0.85
9	$850 million	16.0x	7,878,475	$1.04
10	$1,000 million	18.8x	7,878,475	$1.22
All 10 tranches	**$1,000 million**	**18.8x**	**78,784,750**	**$1.22**

The first Hurdle is approximately 2.8 times the current market capitalisation of the Company as at the date of this Notice, and the final Hurdle approximately 18.8 times the Company's current market capitalisation of approximately $53.2m. For illustration only, based on 819,074,251 shares on issue, the Hurdles equate to share prices of between approximately $0.18 and $1.22, against a share price of $0.065 as at the date of this Notice.

A Hurdle is passed the first time MONEYME's market capitalisation is at or above that Hurdle for a sustained period, by reference to the VWAP of the Company's shares over a period of 30 consecutive trading days. The relevant tranche then vests in full; there is no partial vesting between Hurdles. Any tranche in respect of which a Hurdle has not been passed within 7 years of grant will automatically lapse.

As noted above, vested tranches will be satisfied with either (i) shares acquired on market by the trustee of the Company's employee share trust; or (ii) a cash payment equal to the number of shares in the tranche multiplied by the Hurdle price. For example, if tranche 1 vests and is settled in cash based on the number of share currently on issue, the payment would be $1,442,813 (7,878,475 x ($150,000,000 / 819,074,251)).

No new shares will be issued under the Plan, thus avoiding any dilution to shareholders in connection with the Plan.

If a Change of Control Event (as defined in the table appearing on pages 19 - 20 of this Notice) occurs within the 7-year term of the Founder Plan, all unvested tranches with Hurdles at or below the value of the Company upon the change of control, together with the tranche for the next Hurdle above the value of the Company upon the change of control, will vest. For example, a sale at $430 million would vest tranche 6 (a $500 million Hurdle) and any lower Hurdles not already passed. All tranches associated with higher Hurdles would lapse. Customary malus and clawback provisions will apply.

Alternative options and consequences if Resolution 5 is not approved

In formulating the proposed Founder Plan, the Board considered alternative long term incentive structures for Mr Howes, including continuing to grant Performance Rights on an annual basis in the manner approved by shareholders in previous years, and a cash-settled long term incentive. The

Board determined that the proposed Plan is preferable because it avoids any dilution to shareholders, it ties the whole of Mr Howes' long term incentive opportunity to substantial and sustained growth in the Company's market capitalisation, and because Mr Howes will receive no benefit unless and until a Hurdle is passed and value has been created for shareholders.

If Resolution 5 is passed, the Company will implement the Founder Plan on the terms described in these Explanatory Notes. If Resolution 5 is not passed, the Plan will not be implemented and the Board will need to reconsider Mr Howes' long term incentive arrangements. This may include a further grant of Performance Rights (which may be dilutive to shareholders, in which event shareholder approval would be required) or higher cash components of remuneration.

ASX Listing Rules

ASX Listing Rule 10.14 provides that a listed company must not permit a director (or an associate of a director) to acquire equity securities under an employee incentive scheme without shareholder approval. Shareholder approval under Listing Rule 10.14 is not required because the terms of the Founder Plan require that any vested tranche settled in shares be satisfied only with shares acquired on market by the trustee of the Company's employee share trust until delivery, or the Company may instead settle a vested tranche in cash. Accordingly, the conditions of ASX Listing Rule 10.16(b) are satisfied and ASX Listing Rule 10.14 does not apply. In addition, ASX Listing Rule 10.11 does not apply by virtue of ASX Listing Rule 10.12 exception 9, and the Company's placement capacity under Listing Rule 7.1 is not affected by Resolution 5 by virtue of ASX Listing Rule 7.2 exception 15.

Approvals under the Corporations Act

Shareholder approval for the Founder Plan is sought under section 200E of the Corporations Act in respect of section 200C, as described below.

Approval is otherwise sought voluntarily so that shareholders can consider and vote on the Founder Plan as a matter of good governance.

Approval is not required under section 208 of the Corporations Act, because the Board relies on the reasonable remuneration exception in section 211.

Chapter 2E of the Corporations Act prohibits a public company from giving a financial benefit to a related party of the company unless either:

- the giving of the financial benefit falls within one of the exceptions to the provisions; or
- shareholder approval under Chapter 2E of the Corporations Act is obtained prior to the giving of the financial benefit.

The delivery to Mr Howes of shares (or a cash payment) under the Founder Plan constitutes the giving of a financial benefit for the purposes of Chapter 2E of the Corporations Act. A director of a public company is a related party of the company for the purposes of the Corporations Act. As Mr Howes is a current Director of the Company, he is a related party of the Company.

However, the Board (with Mr Howes excluded from consideration of the matter due to his interest) has carefully considered the Founder Plan and is of the view that it constitutes reasonable remuneration for the purposes of section 211 of the Corporations Act, having regard to the circumstances of the Company, the quantum and terms of the Plan and the nature and extent of Mr Howes' responsibilities as Managing Director and CEO. For this reason, the Board will not seek shareholder approval under Chapter 2E of the Corporations Act.

In forming that view, the Board had regard to the following matters:

- Mr Howes' current total remuneration package (excluding any long term incentive component) of $1,460,000 (comprising fixed remuneration of $730,000 and maximum short term incentive of $730,000) and how it compares with chief executive officers of ASX-listed peer companies. The

Board considers Mr Howes' fixed remuneration, and his total remuneration including the Founder Plan, to be broadly in line with the median of those peers;

- that the Founder Plan will replace the current long term incentive component of Mr Howes' remuneration package, which would otherwise be valued at $1,095,000 in FY27 (being 150% of his fixed remuneration);
- that Mr Howes will not be entitled to any other long term incentive during the term of the Founder Plan;
- the fair value of the Founder Plan of approximately $2.8 million as at the date of this Notice, being the fair value of the 10 tranches calculated using a Monte Carlo valuation, which takes into account the probability of each Hurdle being passed within the 7-year term of the Plan. This compares to the potential shareholder value it creates, of up to 18.8 times the Company's market capitalisation at the date of this Notice;
- that all unvested tranches lapse if Mr Howes ceases employment for any reason, providing a strong retention incentive;
- that the Founder Plan will be satisfied by on-market purchases of shares or cash, so no new shares will be issued and existing shareholders will not be diluted;
- Mr Howes' role as founder of the Company and his contribution to the Company's performance as CEO and Managing Director since inception, including building the proprietary Horizon technology platform, scaling a high-quality loan book to over $2 billion and diversifying the Company's products, distribution and funding to support longer-term shareholder value.

The following information, including information of the kind contemplated by ASX Listing Rule 10.15 and section 219 of the Corporations Act, is not required to be provided because ASX Listing Rule 10.14 does not apply, but is nonetheless provided voluntarily to shareholders as a matter of good governance and fulsome disclosure.

The name of the person	Mr Clayton Howes, Managing Director and CEO of MONEYME.
The person's position	Mr Howes is a Director of MONEYME (and is the Company's Managing Director and CEO). Approval would ordinarily be required for a director under ASX Listing Rule 10.14.1, but ASX Listing Rule 10.16(b) applies because the terms of the Founder Plan require shares used to satisfy Mr Howes' entitlements to be purchased on market.
The nature of the financial benefit, being the number and class of securities proposed to be granted to the person under the scheme	The financial benefit is Mr Howes' entitlement under the Founder Plan to receive up to a maximum of 78,784,750 fully paid ordinary shares in the Company (or a cash payment calculated at the relevant Hurdle price for each of 10 tranches, as outlined in the table on pages 12-13 above). A tranche is delivered only if the corresponding market capitalisation Hurdle is passed within the 7-year term of the Founder Plan. Each tranche represents approximately 0.96%, and all 10 tranches together approximately 9.62%, of the Company's 819,074,251 shares on issue as at the date of this Notice. No amount is payable by Mr Howes on grant or on delivery of shares. If a tranche is settled in shares, the shares must be acquired on market by the trustee of the Company's employee share trust

	and held in that trust until delivery. The terms of the Founder Plan prohibit the issue of new shares to satisfy Mr Howes' entitlements under the Plan. A vested tranche may instead be settled by cash payment calculated at the relevant Hurdle price, as outlined on page 13 above. The material terms of the Founder Plan are summarised below.
Value of the financial benefit	The Board considers the value of the financial benefit to be approximately $2.8 million as at the date of this Notice, being the fair value of the 10 tranches calculated using a Monte Carlo valuation, which takes into account the probability of each Hurdle being passed within the 7-year term. The calculation applied the following key inputs and assumptions: a share price of $0.065, expected share price volatility of 70%, a dividend yield of 0% and a risk-free interest rate of 3.8%. **Potential value** The fair value referred to above does not represent a fixed maximum value that Mr Howes may ultimately receive. The value of each tranche at vesting will depend on the market capitalisation at which the relevant Hurdle is passed and the share price at the time of delivery. For illustrative purposes only, if each tranche were to vest at a market capitalisation exactly equal to its Hurdle, the 10 tranches would have an aggregate value at vesting of approximately $47.6 million (being approximately 0.96% of the sum of the 10 Hurdles). If all 10 Hurdles were passed, the 78,784,750 shares would have a value of approximately $96.2 million at a market capitalisation of $1,000 million (equivalent to an illustrative share price of approximately $1.22). The value of a tranche at vesting may be higher than this if the 30 day VWAP exceeds the minimum level required to pass the relevant Hurdle. Shareholders should note that each of these outcomes would require a substantial increase in the value of all shareholders' holdings. By way of example, the final Hurdle of $1,000 million represents approximately 18.8 times the Company's market capitalisation of approximately $53.2 million as at the date of this Notice.
Details of the director's current total remuneration package	Mr Howes' total remuneration package for FY2027 comprises: • fixed annual remuneration of $730,000; • a short term incentive of up to $730,000 (being 100% of fixed annual remuneration); and • absent the Founder Plan, a long term incentive of up to $1,095,000 (being 150% of fixed annual remuneration), which the Founder Plan would replace if this Resolution is passed.

	If Resolution 5 is passed, the Founder Plan will replace Mr Howes' annual long term incentive opportunity for the 7-year term of the Plan. Mr Howes' fixed annual remuneration and short term incentive arrangements are not affected by Resolution 5.
The number of securities held by the person	29,831,028 Performance Rights have previously been issued to Mr Howes under the MONEYME Employee Equity Incentive Plan for nil consideration. Of this number, 3,946,011 Performance Rights have been cancelled and 691,046 have been exercised, 17,416,193 have vested but not been exercised, and 7,777,778 remain unvested, subject to ongoing performance conditions. Mr Howes and his associates currently hold 52,019,777 shares, representing voting power in the Company of approximately 6.4%.
Dilution effect on existing shareholders and Chapter 6 implications	The Founder Plan will not dilute existing shareholders. The terms of the Founder Plan prohibit the issue of new shares to satisfy Mr Howes' entitlements under the Plan. If a vested tranche is settled in shares, the shares will be acquired on market by the trustee of Company's employee share trust, so the number of shares on issue will not change as a result of the Founder Plan. If all 10 tranches vest and are settled in shares, Mr Howes would acquire shares representing approximately 9.62% of the Company's 819,074,251 shares on issue (based on the Company's capital structure as at the date of this Notice), which would increase the voting power of Mr Howes and his associates from approximately 6.4% to approximately 16% (noting that the percentages referred to in this paragraph do not take into account the vested and unvested performance rights held by Mr Howes). Any such acquisition will be subject to Chapter 6 of the Corporations Act and may only occur to the extent permitted by section 606 or an applicable exception in section 611. The Company's ability to settle a vested tranche in cash provides flexibility to manage this issue.
A summary of the material terms of the scheme	**Participant** Mr Clayton Howes, Managing Director and CEO. **Entitlement** An entitlement to receive up to 10 tranches of 7,878,475 fully paid ordinary shares (78,784,750 shares in total), subject to satisfaction of the market capitalisation Hurdles set out below. Nothing is payable by Mr Howes on delivery of shares. **Hurdles** Each tranche is subject to a market capitalisation Hurdle. The Hurdles, the multiple each represents of the Company's market capitalisation of approximately $53.2 million as at the date of this

Notice, and the illustrative share price equivalent (based on 819,074,251 shares on issue) are set out in the table below:

Tranche	Hurdle (market cap)	Multiple of current market cap ($53.2m)	Shares in tranche	Indicative share price
1	$150 million	2.8x	7,878,475	$0.18
2	$200 million	3.8x	7,878,475	$0.24
3	$250 million	4.7x	7,878,475	$0.31
4	$300 million	5.6x	7,878,475	$0.37
5	$400 million	7.5x	7,878,475	$0.49
6	$500 million	9.4x	7,878,475	$0.61
7	$600 million	11.3x	7,878,475	$0.73
8	$700 million	13.1x	7,878,475	$0.85
9	$850 million	16.0x	7,878,475	$1.04
10	$1,000 million	18.8x	7,878,475	$1.22
Total	**$1,000 million**	**18.8x**	**78,784,750**	**$1.22**

Testing and vesting

A Hurdle is passed the first time the Company's market capitalisation is at or above the Hurdle on a sustained basis. For Hurdle testing, market capitalisation is calculated by reference to the VWAP of the Company's shares over a period of 30 consecutive trading days. The Board, acting reasonably, will confirm the date on which a Hurdle is passed. The relevant tranche then vests in full; there is no pro rata or partial vesting between Hurdles. It is possible that more than one Hurdle may be passed at the same time.

The Board, acting reasonably, will make such adjustments to the Hurdles as are reasonable and appropriate to ensure that the Hurdles are neither more nor less difficult to achieve than at the date of grant, including to address any material distortion not otherwise addressed in this Testing and vesting section.

Without limitation, the Board may make residual adjustments to account for material distortions arising from:

- a share split or consolidation, bonus issue, demerger or similar corporate action not otherwise addressed by the fixed share basis or the dividend and distribution adjustment; or
- any other material corporate action or event, including a temporary distortion in the Company's share price, that is not otherwise addressed by the fixed share basis or the dividend and distribution adjustment.

	Term and lapse The Founder Plan will have a term of 7 years from the date of grant. Any tranche in respect of which the applicable Hurdle has not been passed by the end of the term will automatically lapse. **Settlement** A vested tranche will be satisfied with shares acquired on market and held on trust in the Company's employee share trust until delivery. Alternatively, at the Board's discretion a vested tranche may be settled by a cash payment to Mr Howes equal to the number of shares in the tranche multiplied by the Hurdle price (for tranche 1, $1,442,813). The terms of the Founder Plan prohibit the issue of new shares to satisfy Mr Howes' entitlements under the Plan. The Company intends to acquire and hold shares progressively in anticipation of future settlement. The Company expects to fund on-market acquisitions from existing cash resources progressively over the term, with initial acquisitions of approximately $1.5 million (approximately 23 million shares based on the price of the Company's shares as at the date of this Notice), and shares acquired may also be used to satisfy existing performance rights held by Mr Howes and other employees. Any cash settlement and any on-market acquisition are subject to the Board being satisfied that the relevant payment or acquisition will not adversely affect the Company's financial position; if the Board is not satisfied, settlement may be deferred with interest payable at a reasonable commercial rate on the value of the deferred entitlement for the period of the deferral. Shares will be delivered (or cash paid) within 30 days after the Board confirms that a Hurdle has been passed. **Dividend and voting rights** Mr Howes has no entitlement to dividends or voting rights in respect of a tranche until shares are delivered to him. Shares delivered under the Founder Plan will rank equally with all other fully paid ordinary shares on issue at the time. **Change of Control Event** If a Change of Control Event occurs within the 7-year term of the Founder Plan, all unvested tranches with Hurdles at or below the value of the Company upon the Change of Control Event, together with the tranche for the next Hurdle above that value, will vest. For example, a sale of the Company at $430 million would vest the tranche subject to the $500 million Hurdle and any lower Hurdles not already passed. All tranches with Hurdles higher than $500 million would lapse. A ***Change of Control Event*** occurs where: (a) an offer is made (other than by Mr Howes or his controlled entities or any entity in which they have ownership) for Shares

	pursuant to a takeover bid under Chapter 6 of the Corporations Act and is, or is declared, unconditional, and will result in the bidder or acquirer holding greater than 50% of shares on issue; or (b) the Court sanctions under Part 5.1 of the Corporations Act a compromise or arrangement relating to the Company or a compromise or arrangement proposed for the purposes of or in connection with a scheme for the reconstruction of the Company or its amalgamation with any other company or companies (other than a company controlled by Mr Howes or any entity in which he or his controlled entities have ownership), which results in that company or those companies holding greater than 50% of shares on issue; or (c) any other merger, consolidation or amalgamation involving the Company occurs, other than with Mr Howes or a controlled entity of Mr Howes or any entity in which they have ownership, which results in the holders of Shares immediately prior to the merger, consolidation or amalgamation being entitled to 50 per cent or less of the voting shares in the body corporate resulting from the merger, consolidation or amalgamation; or (d) any Group Company enters into agreements to sell in aggregate a majority in value of the businesses or assets (whether or not in the form of shares in a Group Company) of the Group to a person, or a number of persons, none of which are Group Companies, Mr Howes, or a controlled entity of Mr Howes or any entity in which they have ownership. (The exclusion of entities in which Mr Howes or his controlled entities have ownership is not intended to prevent triggers being available in the event of a scrip-based change of control transaction in which they participate.) **Cessation of employment** If Mr Howes ceases employment with MONEYME for any reason before the end of the 7-year term (including on his resignation), all tranches that have not vested by the date he ceases employment will lapse. **Malus and clawback** Customary malus and clawback provisions will apply. The Board may determine that unvested tranches lapse, and may claw back shares delivered or cash paid, in circumstances including fraud, dishonesty, gross misconduct, a material breach of Mr Howes' obligations to the Company or a material misstatement of the Company's financial statements. **Dealing** Mr Howes may not deal in, or grant any security interest over, an unvested tranche. Shares delivered under the Founder Plan are subject to the Company's Securities Trading Policy.

	Plan documentation The Founder Plan will be implemented under a grant letter approved by the Board on terms consistent with this Notice, including terms that any shares used to satisfy Mr Howes' entitlement under the Plan must be acquired on market by the trustee of the Company's employee share trust and that no new shares may be issued in connection with the Plan.
Accounting treatment and cash cost	The Founder Plan will be accounted for as a share-based payment under the applicable accounting standards, with the fair value of the tranches recognised as an employee remuneration expense over the expected vesting period. Because any shares used to satisfy vested tranches will be acquired only on market rather than issued, the Company will incur a cash cost equal to the price paid for shares acquired to satisfy vested tranches (or to be held in anticipation of settlement), and if the Board elects to settle a tranche in cash, the cash payment will be calculated at the relevant Hurdle price. The Founder Plan may also have taxation consequences for the Company, including in relation to the availability and timing of any tax deduction and applicable employee share scheme reporting obligations, which will depend on the circumstances at the relevant time.
Economic and commercial costs and detriments	The Board has considered the potential costs and detriments to the Company of providing the Founder Plan to Mr Howes, including: • the opportunity cost associated with providing the Founder Plan as part of Mr Howes' remuneration rather than applying the relevant economic value for other remuneration, investment, capital management or business purposes; • the cash cost of acquiring shares on market to satisfy vested tranches, at the prevailing market price at the time of acquisition, or of settling vested tranches in cash; • the accounting, taxation and other financial consequences associated with the grant, vesting and settlement of the tranches; and • the fact that the Company will forgo the ability to deploy the relevant remuneration value for other purposes. The Board has weighed those potential costs and detriments against the expected benefits of the Founder Plan, including the alignment of Mr Howes' remuneration with substantial and sustained shareholder value creation, the avoidance of any dilution to shareholders and the importance of appropriately incentivising and retaining Mr Howes in his role as Managing Director and CEO.

The date or dates on or by which the entity will grant the securities to the person under the scheme	The grant letter under the Founder Plan will be issued within 30 days after the AGM. Shares may be delivered on vesting at any time during the 7-year term from grant.
The price at which the entity will grant the securities to the person under the scheme	The Company will grant the securities for nil consideration.
Other information	Details of any entitlements that vest in favour of Mr Howes will be published in the annual report for the relevant period. No other Director or associate will participate in the Founder Plan. Other than the information contained in these Explanatory Notes, the Board does not consider there is any other information reasonably required by shareholders to consider Resolution 5.

Section 200C of the Corporations Act

Section 200C of the Corporations Act provides that a person must not give a benefit to a person who holds, or has held, a managerial or executive office in a company or a related body corporate, or certain related persons, in connection with the transfer of the whole or any part of the undertaking or property of the company, unless member approval is obtained under section 200E of the Corporations Act.

Mr Howes holds a managerial or executive office in the Company.

The Founder Plan provides for accelerated vesting on a Change of Control Event. Limb (d) of the Change of Control Event definition, which concerns the sale of a majority in value of the Group's businesses or assets (including shares in Group Companies), could result in accelerated vesting in connection with a transfer of the undertaking or property of the Company. Potentially, limbs (b) and (c) could also result in accelerated vesting in connection with such a transfer where a reconstruction, amalgamation or merger involves a transfer of the Company's undertaking or property.

Accordingly, Resolution 5 seeks member approval under section 200E for the purposes of section 200C to that extent.

The maximum number of shares to which the approval under section 200E will apply is 78,784,750, being the total number of shares that may be delivered under the Founder Plan (or the cash equivalent). The value cannot be determined at the date of this Notice. The matters, events and circumstances that will, or are likely to, affect the number and value of any such benefit include:

- whether a Change of Control Event occurs within the 7-year term and the nature of that event;
- the number of tranches that remain unvested at the time of the Change of Control Event and the value of the Company at that time, which together determine which tranches vest;
- whether the tranches are settled by the delivery of shares or by a cash payment; and
- the market price of the Company's shares (or the value per share upon a Change of Control Event) at the relevant vesting or settlement date.

No benefit arises under the Founder Plan in connection with Mr Howes ceasing to hold office or employment. All unvested tranches lapse if Mr Howes ceases employment for any reason, and change of control vesting is not conditional on cessation of employment. Accordingly, the Company

does not consider section 200B of the Corporations Act or ASX Listing Rule 10.19 to be engaged, and no approval is sought under those provisions.

The value of any benefit will be calculated by reference to the number of shares in the relevant tranches and the market value of those shares, or the amount of any cash payment, at the relevant time.

Voting exclusion

A voluntary voting exclusion applies to Resolution 5 and is set out in the Voting Exclusion Statements in the Notice of Meeting.

Directors' interests in the outcome of Resolution 5

Mr Howes has an interest in the outcome of Resolution 5 because he is the proposed participant in the Founder Plan. Each other Director has no interest in the outcome of Resolution 5 other than as a holder of shares.

Directors' recommendation

Each non-executive Director recommends that shareholders vote in favour of Resolution 5 because the non-executive Directors consider the Founder Plan to be an appropriate mechanism to remunerate and incentivise Mr Howes for his services, align his interests with those of shareholders and avoid dilution to shareholders. Mr Howes declines to make a recommendation given his interest in the outcome of Resolution 5.

Resolution 6 – Amendment of the Company's Constitution

Resolution 6 concerns the proposed amendment of the Company's Constitution to permit any meeting of shareholders to be held as a virtual meeting only.

Background

The Company's current Constitution was approved by shareholders on 22 November 2022.

Rule 6 of the Constitution governs how meetings of shareholders are convened and conducted. Resolution 6 proposes a number of amendments to rule 6 and to a related interpretation provision in Schedule 1 of the Constitution. The principal amendment would permit the Company to hold a meeting of shareholders using virtual meeting technology only, without a physical venue. The remaining amendments are either consequential on that change, or are minor amendments addressing other matters that the Board considers appropriate.

A copy of the Constitution marked up to show the proposed amendments is available on the Company's website at [www.investors.moneyme.com.au/agm] and will be tabled at the AGM.

Why the amendments are proposed

Under the Corporations Act, as amended by the *Corporations Amendment (Meetings and Documents) Act 2022*, a company may hold a meeting of its shareholders at one or more physical venues, or at one or more physical venues together with virtual meeting technology (a 'hybrid' meeting). However, a company may hold a meeting using virtual meeting technology (a 'virtual' meeting) only if its constitution expressly requires or permits it.

Rule 6.2(a) of the Constitution currently provides that the Company may hold a general meeting at one or more physical venues using any virtual meeting technology that gives shareholders as a whole a reasonable opportunity to participate. This is the hybrid formulation. It presupposes at least one physical venue and does not permit a meeting to be held without one. The Constitution therefore does not currently permit the Company to hold a virtual meeting, and a special resolution of shareholders to amend the Constitution is required to give the Company that option.

The Board considers that the proposed amendments are in the interests of shareholders because they:

- give the Company the flexibility to hold a meeting in the form that is most appropriate in the circumstances at the time, consistent with the Corporations Act and current market practice;
- include express safeguards where virtual meeting technology is used, requiring the technology to be reasonably secure, the identity and entitlement of participants to be verified, and shareholders to have a reasonable opportunity to participate, including to ask questions and to vote in real time; and
- amend a number of provisions of rule 6 to better facilitate meetings using virtual meeting technology, including at the hybrid meetings the Company already holds.

Approval requirements

Under section 136(2) of the Corporations Act, a company may modify its constitution only by special resolution, which requires at least 75% of the votes cast by shareholders entitled to vote on the resolution to be cast in favour of it. If Resolution 6 is passed, the amendments will take effect immediately and the Company will lodge a copy of the special resolution and of the amendments with ASIC within 14 days after the AGM, as required by the Corporations Act. If Resolution 6 is not passed, the Constitution will remain in its current form and the Company will continue to be able to hold only physical or hybrid meetings of shareholders.

Key amendments

The key amendments to the Constitution are summarised in the table below.

Subject	**Summary of proposed amendment**
Power to hold a virtual meeting *See rule 6.2(a)*	Rule 6.2(a) is amended so that the Company may hold a general meeting of shareholders: • at one or more physical venues; • at one or more physical venues and using virtual meeting technology (a hybrid meeting); or • using virtual meeting technology only, with no physical venue at which shareholders may attend (a virtual meeting), in each case provided that the members as a whole are given a reasonable opportunity to participate in the meeting. This is the core amendment. It expressly permits a virtual meeting for the purposes of the Corporations Act while preserving the Company's existing ability to hold physical and hybrid meetings.
Safeguards where virtual meeting technology is used *See new rule 6.2(aa)*	A new rule is inserted which applies whenever a general meeting is held wholly or partly using virtual meeting technology. It requires the Directors to ensure that: • the virtual meeting technology used is reasonably secure and provides reasonable measures for verifying the identity and entitlement of each person seeking to participate; • the members as a whole have a reasonable opportunity to participate in the meeting, including a reasonable opportunity to ask questions of the Directors and of the auditor; and • members entitled to vote on a resolution are able to exercise their voting rights at the meeting in real time or, where the Directors have permitted direct voting under rule 6.9, by direct vote.

Subject	Summary of proposed amendment
	These safeguards reflect the way in which the Company already conducts its hybrid meetings and are consistent with the provisions adopted by other ASX-listed companies whose constitutions permit virtual meetings.
Technology difficulties and the place of a virtual meeting *See new rules 6.2(d) and 6.2(e)*	Rule 6.2(b) of the Constitution already allows the chair of a meeting, where virtual meeting technology fails or becomes inadequate, to continue the meeting if a quorum remains present and able to participate, or to adjourn the meeting so that the technology can be repaired or to another time and location. That rule is not changed. Two new rules are added: • new rule 6.2(d) provides that each person participating in a meeting using virtual meeting technology is responsible for maintaining the facilities and connectivity needed to do so, and that the inability of one or more shareholders to access, or to continue to access, the virtual meeting technology does not invalidate the meeting or anything done at it, provided that a quorum remains present and able to participate; and • new rule 6.2(e) provides that, where a meeting is held using virtual meeting technology only, the place of the meeting is the place at which the meeting is taken to be held under the Corporations Act.
Quorum *See rule 6.5(a)*	Rule 6.5(a) currently requires a quorum to be present when the meeting proceeds to business and to remain present throughout the meeting. That is a higher standard than the Corporations Act requires and, at a meeting with an electronic participation element, a shareholder temporarily losing connectivity could on a literal reading affect the validity of business transacted after that point. The requirement that a quorum remain present throughout the meeting is deleted. Instead, if a quorum is present when the meeting proceeds to consider the first item of business, a quorum is taken to be present when the meeting proceeds to consider each subsequent item of business, unless the chair of the meeting (on the chair's own motion or at the request of a shareholder present) declares otherwise.
Proxy appointments *See rule 6.11(d)(v)*	Rule 6.11(d)(v) currently preserves the authority of a proxy where the meeting is rescheduled or adjourned to another time or changed to another venue, but does not deal with a change in the technology to be used for, or the format of, the meeting. The rule is amended so that a proxy appointment continues to be valid, and the proxy may attend and vote, where the meeting is rescheduled or adjourned to another time, changed to another venue, or is to be held using different virtual meeting technology or in a different format (including as a virtual meeting), even if the appointment refers to a specific time, venue or technology.
Presence at a meeting *See Schedule 1, clause 2(e)*	Clause 2(e) of Schedule 1 determines when a shareholder is taken to be present at a general meeting. A number of other provisions of rule 6, including those dealing with quorum, voting and the right to demand a poll, depend on that clause.

Subject	Summary of proposed amendment
	The clause is amended to refer to the venue or venues for the meeting '(if any)', so that it operates coherently where a meeting has no physical venue, and to confirm that a shareholder who attends a meeting using virtual meeting technology under rule 6.2 is present at the meeting.

Consequential and minor amendments

Consequential and minor amendments to the Constitution are summarised in the table below.

Subject	Summary of proposed amendment
Notice of a change of technology *See rules 6.1(d) and 6.1(e)*	Rule 6.1(c) already allows the Directors to change the technology to be used for a general meeting, but the disclosure requirements in rules 6.1(d) and 6.1(e) apply only to a postponement, cancellation or change of venue. Those rules are amended so that a notice changing the technology to be used for a meeting must also state the reason for the change and specify the date, time and place (if any) of the meeting and, if virtual meeting technology is to be used, sufficient information to allow shareholders to participate using that technology.
Contents of a notice of meeting *See rule 6.3(c)*	Rule 6.3(c) requires a notice of general meeting to specify the date, time and place of the meeting. The rule is amended to refer to the place '(if any)' of the meeting, as a virtual meeting has no physical place. The existing requirement to include sufficient information to allow shareholders to participate using virtual meeting technology is unchanged.
Adjourned meetings *See rule 6.7(k)*	Rule 6.7(k) allows the Directors, by notice to ASX, to postpone, cancel or change the venue of an adjourned meeting. The rule is amended to also allow the Directors to change the technology to be used for an adjourned meeting, consistent with the power the Directors already have under rule 6.1(c) in relation to the original meeting.
Admission to, and recording of, a meeting *See rule 6.4(a)*	Rule 6.4(a) allows the chair of a meeting to refuse admission to, or to remove, a person in specified circumstances, including where the person has a camera, recording device or similar device. As every person participating using virtual meeting technology necessarily uses a device capable of recording, that limb is confined to persons at a physical venue for the meeting. The chair's power is extended to allow a person participating using virtual meeting technology to be disconnected or excluded from that technology, and a new limb is added which applies to a person who records, broadcasts or transmits (or attempts to record, broadcast or transmit) any part of the meeting without the Company's prior written consent.
Direct voting *See rule 6.9(a) and new rule 6.9(e)*	Rule 6.9(a) is amended to remove the reference to a direct vote being delivered by fax. A new rule 6.9(e) provides that, unless the Directors determine otherwise, a direct vote validly cast by a shareholder on a resolution is cancelled if the shareholder votes on that resolution at the meeting (whether in person, by proxy, attorney or Representative, or using virtual meeting technology). Rule 6.9(d) already resolves the position where a

Subject	Summary of proposed amendment
	direct vote conflicts with a vote cast by a proxy, attorney or Representative, but does not address a conflict with the shareholder's own vote at the meeting, which is more likely to arise where shareholders vote online.
Correction of cross-reference *See rule 6.3(f)*	Rule 6.3(f) refers to persons entitled to receive notice of a general meeting 'under this rule 6.2'. Rule 6.3(a), not rule 6.2, sets out who must be given notice of a general meeting. The cross-reference is corrected to rule 6.3.

For the reasons set out above, the Directors unanimously recommend that shareholders vote in favour of Resolution 6.

Attachment 1 – Proposed Amended Constitution

Constitution

MoneyMe Limited
A public company limited by shares

As amended by special resolution of shareholders passed on 26 November 2026

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Contents

			Page
1	Dictionary		1
2	Purpose		1
3	Share capital		1
	3.1	Shares	1
	3.2	Certificates and Holding Statements	1
	3.3	Preference shares	2
	3.4	Joint holders of shares	4
	3.5	Equitable interests in shares	4
	3.6	Restricted securities	5
	3.7	Non-marketable parcels	5
	3.8	Variation of Class Rights	6
4	Calls, forfeiture, indemnities, lien and surrender		7
	4.1	Calls	7
	4.2	Proceedings for recovery of calls	8
	4.3	Payments in advance of calls	8
	4.4	Forfeiture of partly paid shares	8
	4.5	Indemnity for payments by the Company	10
	4.6	Lien on shares	10
	4.7	Surrender of shares	11
	4.8	General provisions applicable to a Disposal of shares under this constitution	12
	4.9	Interest payable by member	13
5	Transfer and transmission of shares		13
	5.1	Transfer of shares	13
	5.2	Power to decline registration of transfers	14
	5.3	Transmission of shares	15
6	General meetings		16
	6.1	Convening of general meetings	16

	6.2	Use of technology at general meetings	17
	6.3	Notice of general meetings	18
	6.4	Admission to general meetings	19
	6.5	Quorum at general meetings	19
	6.6	Chair of general meetings	20
	6.7	Conduct of general meetings	21
	6.8	Decisions at general meetings	22
	6.9	Direct voting	23
	6.10	Voting rights	23
	6.11	Representation at general meetings	24
7	Directors		26
	7.1	Appointment and removal of directors	26
	7.2	Vacation of office	29
	7.3	Remuneration of directors	29
	7.4	Share qualification	30
	7.5	Interested directors	30
	7.6	Powers and duties of directors	32
	7.7	Proceedings of directors	33
	7.8	Convening of meetings of directors	33
	7.9	Notice of meetings of directors	33
	7.10	Quorum at meetings of directors	35
	7.11	Chair and deputy chair of directors	35
	7.12	Decisions of directors	36
	7.13	Written resolutions	36
	7.14	Alternate directors	37
	7.15	Committees of directors	38
	7.16	Delegation to individual directors	38
	7.17	Validity of acts	39
8	Executive officers		39

	8.1	Managing directors	39
	8.2	Deputy managing directors	39
	8.3	Executive directors	39
	8.4	Secretaries	39
	8.5	Provisions applicable to all executive officers	40
9	Seals		40
	9.1	Adoption of common seal	40
	9.2	Use of Seal	41
	9.3	Duplicate seal	41
	9.4	Share seal or certificate seal	41
	9.5	Sealing and signing of certificates	41
10	Dividends and reserves		41
	10.1	Dividends	41
	10.2	Capitalisation of profits	43
	10.3	Ancillary powers	43
	10.4	Reserves	44
	10.5	Dividend reinvestment plans	44
	10.6	Dividend selection plans	45
	10.7	Capital reductions	45
	10.8	Shares in another body corporate	45
11	Winding up		45
	11.1	Distribution of surplus	45
	11.2	Division of property	46
12	Minutes and records		47
	12.1	Minutes	47
	12.2	Proxies	47
	12.3	Polls	47
	12.4	Signing of minutes	47
	12.5	Minutes as evidence	47

12.6 Inspection of records 47

13 Indemnity and insurance 48

13.1 Persons to whom rules 12.2 (Indemnity) and 12.4 (Insurance) apply 48

13.2 Indemnity 48

13.3 Extent of Indemnity 48

13.4 Insurance 48

13.5 Savings 48

13.6 Contracts 49

14 Notices 49

14.1 Notices by the Company to members 49

14.2 Notices by the Company to directors 50

14.3 Notices by members or directors to the Company 50

14.4 Notices to members outside Australia 50

14.5 Time of service 50

14.6 Other communications and documents 51

14.7 Notices in writing 51

15 Approval of Proportional Takeover Bids 51

15.1 Definitions 51

15.2 Transfers not to be registered 52

15.3 Resolution 52

15.4 Sunset 53

16 General 53

16.1 Currency 53

16.2 Submission to jurisdiction 53

16.3 Prohibition and enforceability 53

Schedule 1 Dictionary 54

1 Dictionary

The Dictionary in Schedule 1:

(a) defines some of the terms used in this constitution;

(b) sets out the rules of interpretation which apply to this constitution; and

(c) clarifies the effect of the Corporations Act on this constitution.

2 Purpose

The purpose of the Company is to deliver returns to shareholders whilst having an overall positive impact on society and the environment.

3 Share capital

3.1 Shares

(a) Subject to this constitution, the directors have the right to issue shares or grant options over unissued shares to any person or to settle the manner in which fractions of a share, however arising, are to be dealt with, and they may do so at such times as they think fit and on the conditions they think fit.

(b) Shares referred to in rule 3.1(a) may have preferred, deferred or other special rights or special restrictions about dividends, voting, return of capital, participation in the property of the Company on a winding up or otherwise, as the directors think fit.

(c) This rule 3.1 must not be construed so as to adversely affect any special rights of holders of any shares or class of shares.

(d) This rule 3.1 is subject to the Listing Rules and the ASX Settlement Operating Rules, whilst the Company is a Listed Company, and to any special rights conferred on the holders of any shares or any class of shares.

(e) The directors may exercise the power conferred by the Corporations Act to make payments by way of brokerage or commission in respect of subscriptions for shares.

(f) Payment in accordance with rule 3.1(e) may be made in cash, by the issue and allotment of shares, whether fully paid or partly paid, the issue of debentures, or by combination of any of those methods.

3.2 Certificates and Holding Statements

(a) While the Company is not a Listed Company, it must comply with its obligations under the Corporations Act regarding the issue to members of certificates for shares.

(b) While the Company is a Listed Company:

(i) in relation to Uncertificated Holdings, the Company must comply with its obligations under the Listing Rules and the ASX Settlement Operating Rules regarding the provision to members of holding statements;

(ii) in relation to Certificated Holdings, the Company must comply with its obligations under the Corporations Act, the Listing Rules and the ASX Settlement Operating Rules regarding the issue to members of certificates for shares; and

(iii) subject to the Listing Rules, the Company may elect not to maintain a certificated subregister and that all shares on any class of securities in the Company may only be held as Uncertificated Holdings.

(c) The directors may order lost, damaged or defaced share certificates be cancelled and, if necessary, replaced by new share certificates.

3.3 Preference shares

The Company may issue preference shares from time to time. Preference shares have the following rights and restrictions:

(a) **repayment of capital:** the right in priority to any other class of shares to repayment of the amount paid on the preference share:

(i) in a winding up or reduction of capital; and

(ii) in the case of a redeemable preference share, on redemption;

(b) **dividends:** the right to payment of a cumulative (unless and to the extent that the directors decide otherwise under the terms of issue) preferential dividend in priority to the payment of a dividend on any other class of shares, accruing from day to day and payable on the amount paid on the preference share at the times and at the rate, which may be fixed or variable, specified or determined in the certificate for the preference share or the holding statement referred to in rule 3.2(b)(i), if the preference share is held as an Uncertificated Holding;

(c) **accrued dividends:** the right in priority to any other class of shares to the amount of any dividend accrued but unpaid on the preference share:

(i) in a winding up or reduction of capital; and

(ii) in the case of a redeemable preference share, on redemption;

(d) **participation in surplus assets and profits:** the rights to participate in the profits or property of the Company set out in this rule 3.3 and a further amount out of the surplus assets and profits of the Company on the conditions decided by the directors under the terms of issue:

(i) on a winding up or reduction of capital; and

(ii) in the case of a redeemable preference share, on redemption;

(e) **attending general meetings and receiving documents:** the same right as the holder of an ordinary share to:

(i) receive notice of a general meeting;

(ii) attend the general meeting; and

(iii) receive notices, reports and audited accounts;

(f) **voting:** the right to vote in the following circumstances and in no other circumstances:

(i) on a proposal to wind up the Company or reduce the share capital of the Company or on a proposal for the Disposal of the whole of the Company's property, business and undertaking;

(ii) while a dividend or part of a dividend in respect of the preference share is unpaid;

(iii) on a resolution to approve the terms of a buy-back agreement;

(iv) on a proposal that affects rights attached to the preference share;

(v) during the winding up of the Company;

(vi) as may be required by the Corporations Act; or

(vii) while the Company is a Listed Company, in any other circumstances in which the Listing Rules require holders of preference shares to be entitled to vote;

(g) **numbering votes:** the holder of a preference share who is entitled to vote in respect of that share under rule 3.3(f) is, on a poll, entitled to the number of votes specified in, or determined in accordance with, the terms of issue for the preference share;

(h) **redemption:** in the case of a redeemable preference share the right to require the Company to redeem the preference share at the time and place specified in the certificate for the preference share or the statement required by rule 3.2 (**Certificates and Holding Statements**), if the preference share is held as an Uncertificated Holding;

(i) **conversion:** if the preference share is to have rights of conversion to another class of securities, the following rights are to be specified by the directors as the terms of issue:

(i) the class of security into which the preference share converts;

(ii) whether and in what circumstances, conversion is at the option of the holder or the Company or is fixed to some other date or event;

(iii) the dates on, or circumstances in which the preference share will convert, or may be converted;

(iv) the method of conversion of the preference share, which may include:

(A) the manner in which the number of securities into which the preference share converts is to be calculated; and

(B) any right to be issued with additional securities of the class into which the preference share may be converted and the manner in which that number of securities is to be calculated;

(v) the treatment of the preference share and conversion rights on the occurrence of specified events in respect of the class of securities into which the preference share may convert, which may include, without limitation:

(A) the announcement of any dividend or distribution or other entitlement in respect of those securities;

(B) a new issue of those securities;

(C) a bonus or rights issue of those securities; and

(D) a return or reorganisation of capital in respect of those securities; and

(j) **restrictions:** the restrictions, if any, specified in the certificate for the preference share or the statement required by rule 3.2 (**Certificates and Holding Statements**), if the preference share is held as an Uncertificated Holding.

3.4 Joint holders of shares

Where two or more persons are registered as the holders of a share, they are taken to hold it as joint tenants with rights of survivorship subject to the following provisions:

(a) the Company is not bound to register more than four persons as joint holders of the share, except where otherwise required under the Listing Rules or the ASX Settlement Operating Rules;

(b) each of those persons and their respective legal personal representatives are liable severally as well as jointly for all payments, including calls, which ought to be made in respect of the share;

(c) subject to rule 3.4(b), on the death of any one of them the Company is entitled to recognise the survivor or survivors as the only person or persons who have any title to the share;

(d) any one of those persons may give effective receipts for any dividend, interest or other distribution or payment in respect of the share;

(e) any one of them may appoint a proxy under rule 6.11 (**Representation at general meetings**) in respect of the share;

(f) when the Corporations Act requires the number of members to be counted, they are to be counted as one member; and

(g) if the share is held as a Certificated Holding, the Company is not bound to issue more than one certificate for the share and delivery of a certificate to any one of those persons is sufficient delivery to all of them.

3.5 Equitable interests in shares

(a) The Company may treat the registered holder of a share as the absolute owner of that share.

(b) The Company is not bound by or compelled in any way to recognise an equitable, contingent, future, partial or other right or interest in a share or unit of a share, even if the Company has notice of that right or interest.

3.6 Restricted securities

(a) The holder of Restricted Securities must not Dispose of, or agree or offer to Dispose of, those Restricted Securities during the escrow period relating to those Restricted Securities except as permitted by the Listing Rules or the Exchange.

(b) If the Restricted Securities are in the same class as shares quoted on the Exchange, the holder of the Restricted Securities will be taken to have agreed in writing that the Restricted Securities are to be kept on the Company's issuer sponsored subregister and are to have a holding lock applied for the duration of the escrow period applicable to those Restricted Securities.

(c) The Company must refuse to acknowledge any Disposal (including, without limitation, to register any transfer) of Restricted Securities during the escrow period applicable to those Restricted Securities except as permitted by the Listing Rules or the Exchange.

(d) A member holding Restricted Securities will not be entitled to participate in any return of capital on those Restricted Securities during the escrow period applicable to those Restricted Securities, expect as permitted by the Listing Rules or the Exchange.

(e) If a member holding Restricted Securities breaches a restriction deed or a provision of this constitution restricting a disposal of the Restricted Securities, the member will not be entitled to any dividend, distribution or to exercise any voting rights in respect of those Restricted Securities for as long as the breach continues. However, those Restricted Securities shall not be treated as or taken to be a separate class of share for any purpose.

(f) The Company may issue a restriction notice (in the form of Appendix 9C of the Listing Rules or in such other form as the Exchange requires or permits) to a member holding Restricted Securities.

3.7 Non-marketable parcels

(a) The Company may sell the shares of a holder who has less than a Marketable Parcel of those shares on the following conditions:

(i) The Company may do so only once in any 12 month period.

(ii) The Company must notify the holder in writing of its intention in the manner authorised by rule 14.1 (**Notices by the Company to members**).

(iii) The holder must be given at least six weeks from the date the notice is sent in which to tell the Company that the holder wishes to retain the holding.

(iv) If the holder tells the Company under rule 3.7(a)(iii) that the holder wishes to retain the holding, the Company is not permitted to sell it.

(v) The Company's power to sell lapses following the announcement of a Takeover. The procedure may be started again after the close of the offers made under the Takeover.

(vi) The Company must ensure that it or the purchaser pays the costs of the sale.

(vii) In the case of a Certificated Holding, the Company must not send the proceeds of the sale to the holder until the Company has received any certificate relating to the shares (or it is satisfied that the certificate has been lost or destroyed).

(b) Subject to rule 3.7(a), the Listing Rules and the ASX Settlement Operating Rules, the Company may sell the shares under this rule 3.7 on the terms and in the manner the directors think appropriate.

(c) Where any shares are sold under this rule 3.7, the directors may:

(i) receive the purchase money or consideration given for the shares on the sale;

(ii) effect a transfer of the shares and, if necessary, execute, or appoint a person to execute, on behalf of the former holder an instrument of transfer of the shares or any other instrument for the purpose of giving effect to the sale; and

(iii) register as the holder of the shares the person to whom the shares have been sold.

(d) In the case of shares held as an Uncertificated Holding, the Company must do all things necessary or appropriate for it to do under the ASX Settlement Operating Rules to effect a sale of shares under this rule 3.7.

(e) The title of a person to whom shares are sold under this rule 3.7 is not affected by an irregularity or invalidity in connection with that sale.

(f) The remedy of any person aggrieved by a sale of shares under this rule 3.7 is limited to damages only and is against the Company exclusively.

(g) The Company may deduct from the proceeds of a sale of shares under this rule 3.7, all sums of money presently payable by the former holder to the Company for calls due and payable and apply the amount deducted in or towards satisfaction of the money owing.

(h) A statement in writing signed by a director or secretary of the Company to the effect that a share in the Company has been duly sold under this rule 3.7 on a date stated in the statement, is conclusive evidence of the facts stated in the statement as against all persons claiming to be entitled to the share and of the right of the Company to sell the share.

3.8 Variation of Class Rights

(a) The rights attached to any class of shares may, unless their terms of issue state otherwise, be varied:

(i) with the written consent of the holders of 75% of the shares of the class; or

(ii) by a special resolution passed at a separate meeting of the holders of shares of the class.

(b) Unless the terms on which shares in that class were issued state otherwise, the provisions of this constitution relating to general meetings apply, with necessary changes, to separate class meetings as if they were general meetings except that:

(i) a quorum is two persons holding or representing by proxy, attorney or Representative, at least 25% of the issued shares of the class, or, if there is one holder of shares in a class, that person; and

(ii) any holder of shares in the class present, in person or by proxy, attorney or Representative, may demand a poll.

(c) The rights conferred on the holders of any class of shares are to be taken as not having been varied by the creation or issue of further shares ranking equally with them.

4 Calls, forfeiture, indemnities, lien and surrender

4.1 Calls

(a) Subject to this constitution and to the terms on which any shares may be issued, the directors may make calls on the members for any money unpaid on their shares which is not by the terms of issue of those shares made payable at fixed times.

(b) When the directors issue shares they may differentiate between the holders as to the amount of calls to be paid and the times of payment.

(c) The directors may require a call to be paid by instalments.

(d) If shares are issued on the basis that the shareholder must make payment on fixed dates, the happening of one of those dates is regarded as a call on that date and all the provisions relating to calls apply.

(e) A member on whom a call is made must be given not more than 40 Business Days' notice and at least 30 Business Days' notice specifying:

(i) the name of the member;

(ii) the number of shares held by the member;

(iii) the amount of the call;

(iv) the due date for payment;

(v) the consequences of a failure to pay the call; and

(vi) all matters required to be included in the notice by the Listing Rules.

(f) A member on whom a call is made in accordance with this constitution must pay to the Company the amount called on that member's shares at the time or times and place specified.

(g) A call is to be taken as having been made when the resolution of the directors authorising the call was passed.

(h) The directors may revoke a call or postpone a call or extend the time for payment.

(i) A call is not invalidated by the non-receipt of a notice of a call or the accidental omission to give notice of a call to any member.

(j) If a sum called on a share is not paid in full by the day appointed for payment, the person from whom the sum is due must pay:

(i) interest on the unpaid amount from the date appointed for payment of the sum to the date of actual payment, at a rate determined under rule 4.9 (**Interest payable by member**); and

(ii) any costs, expenses or damages incurred by the Company in relation to the non-payment or late payment of the sum.

(k) The directors may, to the extent permitted by law, waive or compromise all or any part of any payment due to the Company under the terms of issue of a share or under this rule 4.1.

4.2 Proceedings for recovery of calls

(a) In an action or other proceedings for the recovery of a call, or interest or costs or expenses incurred in relation to the non-payment or late payment of a call, proof that:

(i) the name of the defendant is entered in the register as the holder or one of the holders of the share in respect of which the call is claimed;

(ii) the resolution making the call is recorded in the minute book; and

(iii) notice of the call was given to the defendant in accordance with this constitution,

is conclusive evidence of the debt and it is not necessary to prove the appointment of the directors who made the call or any other matter.

(b) In rule 4.2(a), "defendant" includes a person against whom a set-off or counter-claim is alleged by the Company and "proceedings for the recovery of a call" is to be construed accordingly.

4.3 Payments in advance of calls

(a) The directors may accept from a member the whole or a part of the amount unpaid on a share even though no part of that amount has been called.

(b) The directors may authorise payment by the Company of interest upon the whole or any part of an amount accepted under rule 4.3(a), until the amount becomes payable, at a rate agreed between the directors and the member paying the amount.

(c) The directors may repay to a member all or any of the amount accepted under rule 4.3(a).

4.4 Forfeiture of partly paid shares

(a) If a member fails to pay the whole of a call or instalment of a call by the time appointed for payment of the call or instalment, the directors may serve a notice on that member requiring payment of the unpaid amount, together with any interest that has accrued and all costs, expenses or damages that may have been incurred by the Company by reason of the non-payment or late payment of the call or instalment.

(b) A notice under rule 4.4(a) must name a place and a day for payment. The day must be at least 14 days after the date of service of the notice.

(c) The notice must state that the shares on which the call was made are liable to be forfeited if the whole amount payable is not paid by the time and at the place specified in the notice.

(d) The notice must comply with the Listing Rules and the ASX Settlement Operating Rules, as applicable.

(e) If a member does not comply with a notice under rule 4.4(a), the shares to which the notice relates may be forfeited by a resolution of the directors. Forfeiture includes all dividends declared on the forfeited shares and not actually paid before the forfeiture.

(f) Where a share has been forfeited:

(i) notice of the resolution must be given to the member in whose name the share was registered immediately before the forfeiture; and

(ii) an entry of the forfeiture, with the date, must be made in the register of members.

(g) Failure to give the notice or to make the entry required under rule 4.4(f) does not invalidate the forfeiture.

(h) The directors may, in accordance with the Listing Rules and the ASX Settlement Operating Rules:

(i) sell or otherwise Dispose of a share which has been forfeited on the terms and in the manner the directors think appropriate;

(ii) at any time before a sale or Disposal, cancel the forfeiture of a share on the terms the directors think appropriate; and

(iii) reissue a share which has been forfeited, with or without any money paid on the share by any former holder being credited as paid and on the other terms and in the manner the directors think appropriate.

(i) A person whose shares have been forfeited ceases to be a member in respect of the forfeited shares, but remains liable to pay, and must immediately pay, to the Company:

(i) all calls, instalments, interest, costs, expenses and damages owing in respect of the shares at the time of the forfeiture; and

(ii) interest on so much of the amount payable under this rule 4.4(i) as is unpaid from time to time, from the date of the forfeiture to the date of actual payment, at a rate determined under rule 4.9 (**Interest payable by member**).

(j) The forfeiture of a share extinguishes all interest in, and all claims and demands against the Company in respect of, the forfeited share and all other rights incident to the share, subject to this constitution and the Listing Rules.

(k) Subject to the Listing Rules, the directors may:

(i) exempt a share from all or any part of this rule 4.4;

(ii) waive or compromise all or part of any payment due to the Company under this rule 4.4; or

(iii) before a forfeited share has been sold, reissued or otherwise Disposed of, cancel the forfeiture on the conditions they decide.

4.5 Indemnity for payments by the Company

(a) A member or, if the member is dead, the member's legal personal representative, must indemnify the Company against any liability which the Company has under any law to make a payment for or on account of that member including in respect of:

(i) shares held by that member, solely or jointly;

(ii) a transfer or transmission of shares by a member; or

(iii) dividends, bonuses or other money owed to the member.

(b) Rule 4.5(a) includes, without limitation, a payment arising from:

(i) the death of that member;

(ii) the non-payment of any income tax, capital gains tax, wealth tax or other tax by that member or the legal personal representative of that member; or

(iii) the non-payment of any estate, probate, succession, death, stamp or other duty by that member or the legal personal representative of that member.

(c) The member or, if the member is dead, the member's legal personal representative, must pay to the Company immediately on demand:

(i) the amount required to reimburse the Company for a payment described in rule 4.5(a); and

(ii) interest on any part of that amount which is unpaid from the date the Company makes the payment until the date the Company is reimbursed in full for that payment, at a rate determined under rule 4.9 (**Interest payable by member**).

(d) This rule 4.5 is in addition to any right or remedy the Company may have under the law which requires it to make the payment.

(e) The directors may:

(i) exempt a share from all or any part of this rule 4.5; and

(ii) waive or compromise all or any part of any payment due to the Company under this rule 4.5.

4.6 Lien on shares

(a) The Company has a first and paramount lien on:

(i) each partly paid share for all unpaid calls and instalments due but unpaid in respect of that share;

(ii) each share for any amounts the Company may be required by law to pay (and has paid) in respect of that share; and

(iii) each share acquired under an employee incentive scheme, where an amount is owed to the Company for its acquisition.

(b) The Company's lien on a share extends to all dividends payable in respect of the share and to the proceeds of sale of the share and to reasonable interest and expenses incurred because an amount is not paid.

(c) The directors may sell a share on which the Company has a lien in any manner they think fit where:

(i) an amount in respect of which a lien exists under this rule 4.6 is presently payable; and

(ii) the Company has, not less than 14 days before the date of the sale, given to the registered holder of the share a notice in writing demanding payment of that amount.

(d) A notice under rule 4.6(c) must:

(i) set out the amount in respect of which the lien exists that is presently payable; and

(ii) comply with the Listing Rules and the ASX Settlement Operating Rules.

(e) The directors may do all things necessary or desirable under the Listing Rules or the ASX Settlement Operating Rules to protect any lien, charge or other right to which the Company may be entitled under any law or under this constitution.

(f) Registration by the Company of a transfer of shares on which the Company has a lien releases the Company's lien in so far as it relates to sums owing by the transferor or any predecessor in title, without giving notice of its claim to the transferee.

(g) The directors may:

(i) exempt a share from all or any part of this rule 4.6; and

(ii) waive or compromise all or any part of any payment due to the Company under this rule 4.6.

4.7 Surrender of shares

(a) The directors may accept a surrender of a share by way of compromise of any claim as to whether or not that share has been validly issued or in any other case where the surrender is within the powers of the Company.

(b) Any share surrendered under rule 4.7(a) may be sold, reissued or otherwise Disposed of in the same manner as a forfeited share.

4.8 General provisions applicable to a Disposal of shares under this constitution

(a) A reference in this rule 4.8 to a Disposal of shares under this constitution is a reference to:

(i) any sale, reissue or other Disposal of a forfeited share under rule 4.4(h) or a surrendered share under rule 4.7 (**Surrender of shares**) or of less than a Marketable Parcel under rule 3.7 (**Non-marketable parcels**); and

(ii) any sale of a share on which the Company has a lien under rule 4.6(c).

(b) Where any shares are Disposed of under this constitution, the directors may:

(i) receive the purchase money or consideration given for the shares on the Disposal;

(ii) effect a transfer of the shares and, if necessary, execute, or appoint a person to execute, on behalf of the former holder an instrument of transfer of the shares or any other instrument for the purpose of giving effect to the Disposal; and

(iii) register as the holder of the shares the person to whom the shares have been Disposed.

(c) In the case of shares held as an Uncertificated Holding, the Company must do all things necessary or appropriate for it to do under the ASX Settlement Operating Rules to effect a Disposal of shares under this constitution.

(d) The title of a person to whom shares are Disposed under this constitution is not affected by an irregularity or invalidity in connection with that Disposal.

(e) The remedy of any person aggrieved by a Disposal of shares under this constitution is limited to damages only and is against the Company exclusively.

(f) The proceeds of a Disposal of shares under this constitution must be applied in the payment of:

(i) first, the expenses of the Disposal;

(ii) secondly, all money presently payable by the former holder whose shares have been Disposed of; and

(iii) finally, but subject to any lien under rule 4.6 (**Lien on shares**) for money not presently payable, any remaining proceeds must be paid to the former holder as soon as practicable. In the case of a Certificated Holding, the former holder must first deliver to the Company the certificate for the shares that have been Disposed of or any other proof of title as the directors may accept.

(g) Until the proceeds of a Disposal of a share sold by the Company are claimed or otherwise Disposed of according to law, the directors may invest the proceeds in any other way for the benefit of the Company.

(h) The Company is not required to pay interest on money payable to a former holder under this rule 4.8.

(i) A statement in writing signed by a director or secretary of the Company to the effect that a share in the Company has been:

(i) duly sold under rule 3.7 (**Non-marketable parcels**);

(ii) duly forfeited under rule 4.4(e);

(iii) duly sold, reissued or otherwise Disposed of under rules 4.4(h) or 4.7; or

(iv) duly sold under rule 4.6(c),

on a date stated in the statement is conclusive evidence of the facts stated in the statement as against all persons claiming to be entitled to the share and of the right of the Company to forfeit, sell, reissue or otherwise Dispose of the share.

4.9 Interest payable by member

(a) For the purposes of rules 4.1(j)(i), 4.4(i)(ii) and 4.5(c)(ii), the rate of interest payable to the Company is:

(i) if the directors have fixed a rate, the rate so fixed; or

(ii) in any other case, 10% per annum.

(b) Interest payable under rules 4.1(j)(i), 4.4(i)(ii) and 4.5(c)(ii) accrues daily and may be capitalised monthly or at other intervals the directors think fit.

5 Transfer and transmission of shares

5.1 Transfer of shares

(a) Subject to this constitution and to the rights or restrictions attached to any shares or class of shares, a member may transfer all or any of the member's shares by:

(i) a Proper ASTC Transfer; or

(ii) an instrument in writing in any usual form or in any other form that the directors approve.

(b) A transferor of shares remains the holder of the shares transferred until the transfer is:

(i) effected in accordance with the ASX Settlement Operating Rules; or

(ii) registered and the name of the transferee is entered in the register of members in respect of the shares.

(c) The Company must not charge a fee for the registration of a transfer of shares.

(d) An instrument of transfer referred to in rule 5.1(a)(ii) must be signed by or on behalf of both the transferor and the transferee unless the transfer:

(i) relates only to fully paid shares and the directors have determined that the signature by the transferee is not required; or

(ii) is a sufficient transfer of marketable securities for the purposes of the Corporations Act.

(e) An instrument of transfer referred to in rule 5.1(a)(ii) must be duly stamped if required by law to be stamped.

(f) An instrument of transfer referred to in rule 5.1(a)(ii) must be left for registration at the registered office of the Company, or at such other place as the directors determine, accompanied by any evidence which the directors reasonably require to prove the title of the transferor or the transferor's right to the shares including the share certificate, if any, and to prove the right of the transferee to be registered as the owner of the shares.

(g) Subject to the powers vested in the directors under rules 5.2 (**Power to decline registration of transfers**) and 5.3 (**Transmission of shares**), where the Company receives an instrument of transfer complying with rules 5.1(d), 5.1(e) and 5.1(f), the Company must register the transferee named in the instrument as the holder of the shares to which it relates.

(h) The Company may retain any registered instrument of transfer received by the Company under rule 5.1(f) for any period the directors think fit.

(i) Except in the case of fraud, the Company must return any instrument of transfer received under rule 5.1(f) which the directors decline to register to the person who deposited it with the Company.

(j) The directors may do anything that is necessary or desirable for the Company to participate in any computerised, electronic or other system for facilitating the transfer of shares that may be owned, operated or sponsored by the Exchange or a related body corporate of the Exchange.

The directors may, to the extent permitted by law and the Listing Rules, waive all or any of the requirements of this rule 5.1, whether for the purpose of giving effect to rule 5.1(j) or otherwise.

5.2 Power to decline registration of transfers

(a) The Company may ask ASX Settlement to apply a holding lock to prevent a Proper ASTC Transfer or may decline to register an instrument of transfer received under rule 5.1(f):

(i) in the circumstances permitted under the Listing Rules or ASX Settlement Operating Rules, as applicable;

(ii) where the transfer is not in registrable form;

(iii) where the Company has a lien on any of the shares transferred;

(iv) where the registration of the transfer may breach a law of Australia or would be in breach of any order of any Court;

(v) where the transfer is paper-based and registration of the transfer will create a new holding which, at the time the transfer is lodged, is less than a Marketable Parcel;

(vi) where the transfer is not permitted under the terms of an employee incentive scheme; or

(vii) where the Company is otherwise permitted or required to do so under the Listing Rules or, except for a Proper ASTC Transfer, under the terms of issue of the shares.

(b) Subject to rules 5.2(c) and 5.2(d), the Company must give written notice of the refusal, or the request for a holding lock, and the precise reasons for it:

(i) to the holder of the shares, if the Company asks ASX Settlement to apply a holding lock to prevent a Proper ASTC Transfer; or

(ii) to the party lodging the transfer, if the Company declines to register any other transfer.

(c) A notice under rule 5.2(b) must be given within five Business Days after:

(i) the Company requests the holding lock, in the case of a Proper ASTC Transfer; or

(ii) the date the transfer was lodged with the Company, in any other case.

(d) The Company's decision to decline to register the transfer or to apply for a holding lock is not invalidated if the Company fails to give a notice under rule 5.2(b).

(e) Subject to the Listing Rules and the ASX Settlement Operating Rules while the Company is a Listed Company, the directors may suspend the registration of transfer of shares at such time and for such periods, not exceeding in total 30 days in any year, as they think fit.

(f) The directors may delegate their authority under this rule 5.2 to any person.

5.3 Transmission of shares

(a) In the case of the death of a member, the only persons the Company will recognise as having any title to the member's shares or any benefits accruing in respect of those shares are:

(i) the legal personal representative of the deceased where the deceased was a sole holder; and

(ii) the survivor or survivors where the deceased was a joint holder.

(b) Nothing in rule 5.3(a) releases the estate of a deceased member from any liability in respect of a share, whether that share was held by the deceased solely or jointly with other persons.

(c) A person who becomes entitled to a share as a result of a Transmission Event may elect:

(i) to be registered as the holder of the share by signing and serving on the Company a notice in writing stating that election; or

(ii) to nominate some other person to be registered as the transferee of the share by executing or otherwise effecting a transfer of the share to that other person,

after producing any evidence the directors require to prove that person's entitlement to the share, including the certificate for the share in the case of a Certificated Holding;

(d) The provisions of this constitution relating to the right to transfer, and the registration of transfers of, shares apply, so far as they can and with such changes as are necessary, to any transfer under rule 5.3(c)(ii) as if the relevant Transmission Event had not occurred and the transfer were executed or effected by the registered holder of the share.

(e) If two or more persons become jointly entitled to a share under a Transmission Event, on registration as the holders of the share, those persons are taken to hold the share as joint tenants subject to rule 3.4 (**Joint holders of shares**).

(f) Despite rule 5.3(a), the directors may register a transfer of shares signed by a member before a Transmission Event even though the Company has notice of the Transmission Event.

6 General meetings

6.1 Convening of general meetings

(a) A general meeting may be convened by:

(i) a director, while the Company is a Listed Company;

(ii) the directors by resolution of the board; or

(iii) members or the court in accordance with sections 249E, 249F and 249G of the Corporations Act.

(b) A general meeting must be convened by the directors in accordance with section 249D of the Corporations Act.

(c) Subject to rule 6.1(f), the directors may by notice, whenever they think fit, postpone, cancel or change the venue of or technology to be used for a general meeting.

(d) A notice postponing, cancelling or changing the venue of or technology to be used for a general meeting must state the reason for the cancellation, ~~or~~ postponement or change of venue or change of technology and:

(i) be published in a daily newspaper circulating in Australia;

(ii) while the Company is a Listed Company, be given to the Exchange; or

(iii) subject to the Corporations Act and the Listing Rules, be given in any other manner determined by the directors.

(e) A notice postponing or changing the venue of or technology to be used for a general meeting must specify the date, time and place (if any) of the general meeting and, if virtual meeting technology is to be used, sufficient information to allow members entitled to attend to participate using that technology.

(f) A general meeting convened under section 249D of the Corporations Act may not be postponed beyond the date by which section 249D requires it to be held and

may not be cancelled without the consent of the member or members who requested it.

6.2 Use of technology at general meetings

(a) The Company may hold a general meeting of members:

(i) at one or more physical venues;

(ii) at one or more physical venues and using ~~any~~ virtual meeting technology; or

(iii) using virtual meeting technology only, with no physical venue at which shareholders may attend,

provided that ~~gives~~ the ~~shareholders~~ members as a whole are given a reasonable opportunity to participate.

(aa) Where the Company holds a general meeting using virtual meeting technology, whether wholly or in part, the directors must ensure that:

(i) the virtual meeting technology used is reasonably secure and provides reasonable measures for verifying the identity and entitlement of each person seeking to participate;

(ii) the members as a whole have a reasonable opportunity to participate, including a reasonable opportunity to ask questions of the directors and of the auditor; and

(iii) members entitled to vote on a resolution are able to exercise their voting rights at the meeting in real time or, where the directors have made a determination under rule 6.9, by direct vote.

(b) If the technology used in accordance with rule 6.2(a) encounters a technical difficulty, whether before or during the meeting, which results in a ~~shareholder~~ member not being able to participate in the meeting, the chair may:

(i) where a quorum remains present and able to participate, subject to the Corporations Act and this constitution, allow the meeting to continue; or

(ii) may adjourn the meeting either for such reasonable period as may be required to fix the technology or to such other time and location as the chair deems appropriate.

(c) The chair, in his or her discretion, or the directors, in their discretion, may determine that members who do not attend the meeting may participate in the meeting using technology and may require the adoption of any procedures which are in his or her, or their, opinion necessary or desirable for proper and orderly debate or discussion (if such participation is permitted).

(d) Each person seeking to attend or participate in a general meeting using virtual meeting technology is responsible for maintaining the facilities and connectivity necessary to do so. The inability of one or more members to access, or to continue to access, the virtual meeting technology does not invalidate the meeting or any act, matter or thing done or resolution passed at the meeting, provided that a quorum remains present and able to participate.

(e) Where a general meeting is held using virtual meeting technology only, the place of the meeting is the place at which the meeting is taken to be held under the Corporations Act.

6.3 Notice of general meetings

(a) Subject to this constitution and to the rights or restrictions attached to any shares or class of shares, notice of a general meeting must be given within the time limits prescribed by the Corporations Act and in the manner authorised by rule 14.1 (**Notices by the Company to members**) to each person who is at the date of the notice:

(i) a member;

(ii) a director; or

(iii) an auditor of the Company,

and, while the Company is a Listed Company, notice must be given to the Exchange within the time limits prescribed by the Listing Rules.

(b) In calculating the period of notice, both the day on which notice is given or taken to be given and the day of the meeting convened by it are to be disregarded.

(c) A notice of a general meeting must specify the date, time and place (if any) of the meeting (and if virtual meeting technology is proposed to be used, include sufficient information to allow shareholders entitled to attend the meeting to participate using that virtual meeting technology) and, except as provided in rule 6.3(d), state the general nature of the business to be transacted at the meeting and any other matters required under the Corporations Act.

(d) It is not necessary for a notice of an annual general meeting to state that the business to be transacted at the meeting includes the consideration of the annual financial report and the reports of the directors and auditor, the election of directors or the appointment or fixing of the remuneration of the auditor of the Company.

(e) A person may waive notice of any general meeting by notice in writing to the Company.

(f) The non-receipt of notice of a general meeting or proxy form by, or a failure to give notice of a general meeting or a proxy form to, any person entitled to receive notice of a general meeting under this rule ~~6.2~~6.3 does not invalidate any act, matter or thing done or resolution passed at the general meeting if:

(i) the non-receipt or failure occurred by accident or error; or

(ii) before or after the meeting, the person:

(A) has waived or waives notice of that meeting under rule 6.3(e); or

(B) has notified or notifies the Company of the person's agreement to that act, matter, thing or resolution by notice in writing to the Company.

(g) A person's attendance at a general meeting:

(i) waives any objection that person may have to a failure to give notice, or the giving of a defective notice, of the meeting unless the person at the beginning of the meeting objects to the holding of the meeting; and

(ii) waives any objection that person may have to the consideration of a particular matter at the meeting which is not within the business referred to in the notice of the meeting or in rule 6.3(d), unless the person objects to considering the matter when it is presented.

6.4 Admission to general meetings

(a) The chair of a general meeting may refuse admission to a person, or require that person to leave and remain out of the meeting, (including, in the case of a person participating using virtual meeting technology, by disconnecting or excluding that person from that technology) if that person:

(i) at a physical venue for the meeting, has a camera, tape recorder or video camera, or another audio or visual recording device;

(ii) has a placard or banner;

(iii) has an article which the chair considers to be dangerous, offensive or liable to cause disruption;

(iv) refuses to produce or to permit examination of any article, or the contents of any article, in the person's possession;

(v) behaves or threatens to behave in a dangerous, offensive or disruptive manner; ~~or~~

(vi) is not:

(A) a member or a proxy, attorney or Representative of a member;

(B) a director; or

(C) an auditor of the Company~~.~~; or

(vii) records, broadcasts or transmits, or attempts to record, broadcast or transmit, any part of the meeting without the prior written consent of the Company.

(b) A person requested by the directors or the chair to attend a general meeting is entitled to be present, whether the person is a member or not.

(c) Nothing in this rule 6.4 or in rule 6.7 (**Conduct of general meetings**) is taken to limit the powers conferred on the chair by law.

6.5 Quorum at general meetings

(a) No business may be transacted at any general meeting, except the election of a chair and the adjournment of the meeting, unless a quorum of members is present when the meeting proceeds to business ~~and remains present throughout the meeting~~. If a quorum is present when the meeting proceeds to consider the first item of business, a quorum is taken to be present when the meeting proceeds to consider each subsequent item of business, unless the chair of the meeting (on the chair's own motion or at the request of a member present) declares otherwise.

(b) A quorum consists of:

(i) if the number of members entitled to vote is two or more - two of those members; or

(ii) if only one member is entitled to vote - that member,

present at the meeting.

(c) If a quorum is not present within 30 minutes after the time appointed for a general meeting:

(i) where the meeting was convened by, or at the request of, a member or members, the meeting must be dissolved; or

(ii) in any other case:

(A) the meeting stands adjourned to such day, and at such time and place with the means of attendance and participation (including by virtual meeting technologies), as the directors determine or, if no determination is made by the directors, to the same day in the next week at the same time and place (with the same means of attendance and participation (including by virtual meeting technologies)); and

(B) if, at the adjourned meeting, a quorum is not present within 30 minutes after the time appointed for the meeting, the meeting must be dissolved.

6.6 Chair of general meetings

(a) The chair of directors must preside as chair at each general meeting if present within 15 minutes after the time appointed for the meeting and willing to act.

(b) If at a general meeting:

(i) there is no chair of directors;

(ii) the chair of directors is not present within 15 minutes after the time appointed for the meeting; or

(iii) the chair of directors is present within that time but is not willing to act as chair of the meeting,

the directors present may elect a person present to chair the meeting.

(c) Subject to rules 6.6(a) and 6.6(b), if at a general meeting:

(i) a chair has not been previously elected by the directors; or

(ii) a previously elected chair is not available or is not willing to act as a chair of the meeting (or part of the meeting),

the members present must elect as chair of the meeting another person who is present and willing to act.

(d) The chair of a general meeting may, for any item of business or discrete part of the meeting, vacate the chair in favour of another person nominated by him or her.

6.7 Conduct of general meetings

(a) The chair of a general meeting is responsible for the general conduct of the meeting and for the procedures to be adopted at the meeting and may require the adoption of any procedures which are in his or her opinion necessary or desirable for:

(i) proper and orderly debate or discussion, including limiting the time that a person present may speak on a motion or other item of business before the meeting; and

(ii) the proper and orderly casting or recording of votes at the general meeting.

(b) Subject to sections 250S and 250T of the Corporations Act, the chair of a general meeting may at any time he or she considers it necessary or desirable for the proper and orderly conduct of the meeting:

(i) terminate debate or discussion on any business, question, motion or resolution being considered by the meeting and require the business, question, motion or resolution to be put to a vote of the members present; or

(ii) allow debate or discussion on any business, question, motion or resolution being considered by the meeting to continue.

(c) Subject to sections 250S and 250T of the Corporations Act, the chair of a general meeting may:

(i) refuse to allow debate or discussion on any business, question, motion or resolution which is not within the business referred to in the notice of meeting or rule 6.3(d); and

(ii) refuse to allow any amendment to be moved to a resolution of which notice has been given under rule 6.3(a).

(d) A decision by a chair under rules 6.7(a), 6.7(a)(ii) or 6.7(c) is final.

(e) The chair of a general meeting may at any time during the course of the meeting adjourn the meeting or any business, motion, question or resolution being considered or remaining to be considered by the meeting either to a later time at the same meeting or to an adjourned meeting.

(f) If the chair exercises his or her right under rule 6.7(e), it is in the chair's sole discretion whether to seek the approval of the members present to the adjournment.

(g) If the chair does seek the members' approval, the chair must adjourn the meeting if the members present with a majority of votes agree or direct that the chair must do so.

(h) The chair's rights under rule 6.7(e) are exclusive and, unless otherwise required by the chair, no vote may be taken or demanded by the members present in respect of any adjournment.

(i) No business may be transacted at any adjourned meeting other than the business left unfinished at the meeting from which the adjournment took place.

(j) Where a meeting is adjourned, notice of the adjourned meeting must be given to the Exchange, but need not be given to any other person.

(k) Where a meeting is adjourned, the directors may, by notice to the Exchange, postpone, cancel or change the venue of or technology to be used for the adjourned meeting but a general meeting convened under section 249D of the Corporations Act may not be postponed beyond the date by which section 249D requires it to be held and may not be cancelled without the consent of the member or members who requested it.

6.8 Decisions at general meetings

(a) Except in the case of any resolution which as a matter of law or the Listing Rules requires a special majority, questions arising at a general meeting are to be decided by a majority of votes cast by the members present at the meeting and any such decision is for all purposes a decision of the members.

(b) The chair may vote in his or her capacity as a member, but the chair has no casting vote in the case of an equality of votes on a proposed resolution.

(c) Subject to rule 6.8(d), each matter submitted to a general meeting is to be decided in the first instance on a show of hands of the members present and entitled to vote.

(d) While the Company is listed, a resolution put to the vote of a general meeting must be decided on a poll without first being submitted to the meeting to be decided on a show of hands where:

(i) the resolution is set out in the notice of meeting provided to members in accordance with rule 6.3; or

(ii) the Company has given notice of the resolution in accordance with section 249O of the Corporations Act (members' resolutions); or

(iii) a poll is demanded.

(e) A demand for a poll does not prevent the continuance of a general meeting for the transaction of any business other than the question on which the poll has been demanded.

(f) Unless a poll is duly demanded, a declaration by the chair of a general meeting that a resolution has on a show of hands been carried or carried unanimously, or carried by a particular majority, or lost, and an entry to that effect in the book containing the minutes of the proceedings of the Company, is conclusive evidence of the fact without proof of the number or proportion of the votes recorded in favour of or against the resolution.

(g) If a poll is duly demanded at a general meeting, it will be taken when and in the manner the chair of the meeting directs, and the result of the poll will be the resolution of the meeting at which the poll was demanded.

(h) A poll cannot be demanded at a general meeting on the election of a chair of the meeting.

(i) The demand for a poll may be withdrawn.

6.9 Direct voting

(a) Despite anything to the contrary in this constitution, the directors may decide that, at any general meeting, a member who is entitled to attend and vote on a resolution at that meeting is entitled to a direct vote in respect of that resolution. A "direct vote" includes a vote delivered to the Company by post, fax or other electronic means approved by the directors.

(b) The directors may prescribe regulations, rules and procedures in relation to direct voting, including the form, method and timing of giving a direct vote at a meeting in order for the vote to be valid and any such regulations, rules and procedures will have effect as if they were set out in this constitution.

(c) A direct vote on a resolution at a meeting is of no effect and will be disregarded if the direct vote is or was cast otherwise than in accordance with any regulations, rules and procedures prescribed by the directors under rule 6.9(b).

(d) Subject to any regulations, rules and procedures prescribed by the directors, if the Company receives a valid direct vote on a resolution in accordance with any such regulations, rules and procedures and, prior to, after or at the same time as receipt of the direct vote, the Company receives an instrument appointing a proxy, attorney or Representative to vote on behalf of the same member on that resolution, the Company may regard the direct vote as effective in respect of that resolution and disregard any vote cast by the proxy, attorney or representative on the resolution at the meeting.

(e) Unless the directors determine otherwise, a direct vote validly cast by a member on a resolution is cancelled if, at the meeting, the member votes on that resolution in person, by proxy, attorney or Representative, or using virtual meeting technology.

6.10 Voting rights

(a) Subject to this constitution and to any rights or restrictions attached to any shares or class of shares, at a general meeting:

(i) on a show of hands, every member present has one vote;

(ii) on a poll, every member present has:

(A) one vote for each fully paid share held by the member and in respect of which the member is entitled to vote; and

(B) a fraction of a vote for each partly paid share held by the member and in respect of which the member is entitled to vote, equivalent to the proportion which the amount paid (not credited) on the share bears to the total amounts paid and payable (excluding amounts credited) on the share.

(iii) For the purposes of rule 6.10(a)(ii)(B), an amount paid on a share in advance of a call is to be ignored.

(b) Where a person present at a general meeting represents personally or by proxy, attorney or Representative more than one member, the following rules apply to a vote taken on a show of hands:

(i) the person is entitled to one vote only despite the number of members the person represents; and

(ii) the person's vote will be taken as having been cast for all the members the person represents.

(c) A joint holder may vote at any meeting in person or by proxy, attorney or Representative as if that person was the sole holder. If more than one joint holder tenders a vote, the vote of the holder named first in the register must be accepted to the exclusion of the other or others.

(d) The parent or guardian of an infant member may vote at a general meeting on evidence being produced of the relationship or of the appointment of the guardian as the directors may require and any vote so tendered by a parent or guardian of an infant member must be accepted to the exclusion of the vote of the infant member.

(e) A person entitled to a share as a result of a Transmission Event may vote at a general meeting in respect of that share in the same manner as if that person were the registered holder of the share if, not less than 48 hours before the meeting, the directors have:

(i) admitted that person's right to vote at that meeting in respect of the share; or

(ii) been satisfied of that person's right to be registered as the holder of, or to transfer, the share under rule 5.3(c),

and any vote tendered by that person must be accepted to the exclusion of the vote of the registered holder of the share.

(f) Where a member holds any share on which any call due and payable to the Company has not been duly paid:

(i) that member is only entitled to be present at a general meeting and vote if other shares are held by that member on which no call is then due and payable; and

(ii) upon a poll, that member is not entitled to vote in respect of that share but may vote in respect of any other shares held upon which no call is then due and payable.

(g) An objection to the qualification of a person to vote at a general meeting:

(i) must be raised before or immediately after the result of the motion on which the vote objected to is given or tendered; and

(ii) must be referred to the chair of the meeting, whose decision is final.

(h) A vote not disallowed by the chair of a meeting under rule 6.10(g) is valid for all purposes.

6.11 Representation at general meetings

(a) Subject to this constitution, each member entitled to vote at a meeting of members may vote:

(i) in person or, where a member is a body corporate, by its Representative;

(ii) by proxy or, if the member is entitled to cast two or more votes at the meeting, by not more than two proxies; or

(iii) by not more than two attorneys.

(b) A proxy, attorney or Representative may be a member of the Company but does not have to be a member.

(c) A proxy, attorney or Representative may be appointed for all general meetings, or for any number of general meetings, or for a particular general meeting.

(d) Unless otherwise provided in the Corporations Act or in the appointment, an appointment of a proxy, attorney or Representative will be taken to confer authority:

(i) to agree to a meeting being convened by shorter notice than is required by the Corporations Act or by this constitution;

(ii) to speak to any proposed resolution on which the proxy, attorney or Representative may vote;

(iii) to demand or join in demanding a poll on any resolution on which the proxy, attorney or Representative may vote;

(iv) even though the appointment may refer to specific resolutions and may direct the proxy, attorney or Representative how to vote on those resolutions:

(A) to vote on any amendment moved to the proposed resolutions and on any motion that the proposed resolutions not be put or any similar motion;

(B) to vote on any procedural motion, including any motion to elect the chair, to vacate the chair or to adjourn the meeting; and

(C) to act generally at the meeting; and

(v) even though the appointment may refer to a specific meeting to be held at a specified time or venue, or using specified virtual meeting technology, where the meeting is rescheduled or adjourned to another time or changed to another venue, or is to be held using different virtual meeting technology or a different format (including as a meeting held using virtual meeting technology only), to attend and vote at the re-Scheduled or adjourned meeting or at the new venue or using that different technology or different format.

(e) The chair of a meeting may require any person purporting to act as a proxy, attorney or Representative to establish to the satisfaction of the chair that the person has been validly appointed as a proxy, attorney or Representative and is the person named in the relevant instrument of appointment, failing which the person may be excluded from attending or voting at the meeting. The chair may delegate his or her powers under this rule 6.11(e) to any person.

(f) Where a member appoints two proxies or attorneys to vote at the same general meeting and the authority of one is not conditional on the other failing to attend or vote, the following rules apply:

(i) where the appointment does not specify the proportion or number of the member's votes each proxy or attorney may exercise, each proxy or attorney may exercise half of the member's votes;

(ii) on a show of hands, neither proxy or attorney may vote; and

(iii) on a poll, each proxy or attorney may only exercise the voting rights the proxy or attorney represents.

(g) An instrument appointing a proxy or attorney may direct the manner in which the proxy or attorney is to vote in respect of a particular resolution and, where an instrument so provides, the proxy or attorney is not entitled to vote on the proposed resolution except as directed in the instrument.

(h) A proxy or attorney may not vote at a general meeting or adjourned meeting unless the instrument appointing the proxy or attorney, and the original or a certified copy of the power of attorney or other authority (if any) under which the instrument is signed, are received:

(i) at the registered office of the Company, the fax number at its registered office or at another place, fax number or electronic address specified for that purpose in the notice convening the meeting; and

(ii) at least 48 hours before the time of the meeting.

(i) A vote given in accordance with the terms of an instrument appointing a proxy or attorney is valid despite:

(i) a Transmission Event occurring in relation to the appointer; or

(ii) the revocation of the instrument or of the authority under which the instrument was executed,

if no notice in writing of the Transmission Event or revocation has been received by the Company by the time and at one of the places at or in the manner in which the instrument appointing the proxy or attorney is required to be received under rule 6.11(h).

(j) A vote given in accordance with the terms of an instrument appointing a proxy or attorney is valid despite the transfer of the share in respect of which the instrument was given if the transfer is not registered by the time at which the instrument appointing the proxy or attorney is required to be received under rule 6.11(h).

(k) The appointment of a proxy or attorney is not revoked by the appointer attending and taking part in the general meeting but, if the appointer votes on any resolution, the proxy or attorney is not entitled to vote, and must not vote, as the appointer's proxy or attorney on the resolution.

(l) The Company must include with a notice of meeting a proxy form which must provide for the appointer:

(i) to vote for or against each resolution; and

(ii) to appoint proxies of the appointer’s choice, but may specify who is to be appointed as proxy if the appointer does not choose.

7 Directors

7.1 Appointment and removal of directors

(a) The minimum number of directors is three. The maximum number of directors is 7 or such lower number as the directors determine, provided the directors have been

authorised by the Company in general meeting to make such a determination if required under the Corporations Act. The directors must not determine a maximum which is less than the number of directors in office at the time the determination takes effect.

(b) The directors in office on the date that this constitution was adopted by the Company continue in office but on the terms and conditions set out in this constitution.

(c) Subject to rules 7.1(a) and 7.1(m), the Company may by resolution elect any natural person to be a director, either as an addition to the existing directors or as otherwise provided in this constitution.

(d) Subject to rule 7.1(a), the directors may appoint any natural person to be a director, either as an addition to the existing directors or to fill a casual vacancy (including any casual vacancy arising where a director is removed from office under rule 7.1(k) and no person is appointed in place of that director under rule 7.1(k)(ii)).

(e) A director, other than the managing director (or, if there is more than one managing director, the first of them to be appointed), appointed under rule 7.1(d) must retire from office at the next annual general meeting following his or her appointment.

(f) An election of directors must take place each year and at that meeting:

(i) excluding any director who is required to retire at that meeting under rule 7.1(e) and the managing director or, if there is more than one managing director, the first of them to be appointed:

(A) one-third of the remaining directors (rounded down, if necessary, to the nearest whole number); and

(B) any other director who, if he or she does not retire, will at the conclusion of the meeting have been in office for three or more years or for three or more annual general meetings since he or she was last elected to office,

must retire from office as directors; and

(ii) if no director is required to retire under rules 7.1(e) or 7.1(f)(i), at least one director, excluding the managing director (or if there is more than one managing director, the first of them to be appointed), must retire from office as a director.

(g) The director or directors who must retire at a meeting in accordance with rule 7.1(f)(i)(A) or 7.1(f)(ii) (as the case may be) is the director who has, or are the directors who have, been longest in office since their last election but, as between persons who were last elected as directors on the same day, the director or directors to retire must be determined by agreement among themselves or, in the absence of agreement, by lot.

(h) Subject to rule 7.1(m), the Company may by resolution fill the office vacated by a director under rules 7.1(e) or 7.1(f) by electing a person to that office.

(i) A director retiring from office under rules 7.1(e) or 7.1(f) is eligible for re-election and that director may by resolution of the Company be re-elected to that office.

(j) The retirement of a director from office under rules 7.1(e) or 7.1(f) and the re-election of the director or the election of another person to that office (as the case may be) takes effect at the conclusion of the meeting at which the retirement and re-election or election occur.

(k) The Company may:

(i) by resolution in accordance with section 203D of the Corporations Act remove a director from office; and

(ii) subject to rule 7.1(m), by resolution fill the office vacated by a director who is removed under rule 7.1(k)(i) by electing another person to that office.

(l) A person elected as a director under rule 7.1(k)(ii) must retire under rules 7.1(e) or 7.1(f) (as the case may be) on the same day that the director in whose place he or she was appointed would have had to retire under rules 7.1(e) or 7.1(f) if that director had not been removed from office under rule 7.1(k)(i).

(m) A person may be elected to the office of a director at a general meeting only by one of the following ways:

(i) **Retirement and re-election:** that person is a director retiring from office under rules 7.1(e) or 7.1(f) and standing for re-election at that meeting;

(ii) **Directors' nomination:** that person has been nominated by the directors for election at that meeting;

(iii) **Member's own nomination:** that person is a member who nominates themselves under rule 7.1(n); or

(iv) **Member's nomination of another person:** that person is nominated by a member under rule 7.1(o).

(n) A member may nominate themselves as a candidate for election as a director at a general meeting by signing a notice of nomination and serving it on the Company under rule 7.1(p).

(o) A member may nominate another person as a candidate for election at a general meeting, whether or not that person is a member, by serving on the Company under rule 7.1(p):

(i) a notice of nomination signed by the member; and

(ii) a consent to the nomination signed by that person.

(p) A nomination under rules 7.1(n) or 7.1(o) must be served on the Company:

(i) at least 35 Business Days before the general meeting, unless it is a general meeting requisitioned by members;

(ii) at least 30 Business Days before the general meeting, in the case of a general meeting which is requisitioned by members; or

(iii) in either case, a shorter period before the meeting which the directors in their discretion may approve.

7.2 Vacation of office

In addition to the circumstances prescribed by the Corporations Act, this constitution or by the terms of a director's appointment, the office of a director becomes vacant if the director:

(a) becomes of unsound mind or a person who is, or whose estate is, liable to be dealt with in any way under the law relating to mental health;

(b) becomes bankrupt or insolvent or makes any arrangement or composition with his or her creditors generally;

(c) is convicted of an indictable offence and the directors do not within one month of that conviction resolve to confirm the director's appointment or election (as the case may be) to the office of director;

(d) fails to attend meetings of the directors for more than three consecutive months without leave of absence from the directors and a majority of the other directors have resolved that his or her office is vacated; or

(e) resigns by notice in writing to the Company.

7.3 Remuneration of directors

(a) Each director is entitled to the remuneration out of the funds of the Company as the directors determine, but the remuneration of non-executive directors may not exceed in total in any year the amount fixed by the Company in general meeting for that purpose. Remuneration of directors may be provided as a contribution to a superannuation fund.

(b) The remuneration of directors:

(i) may be a stated salary or a fixed sum for attendance at each meeting of directors or both; or

(ii) may be a share of a fixed sum determined by the Company in general meeting to be the remuneration payable to all directors which is to be divided between the directors in the proportions agreed between them or, failing agreement, equally,

and if it is a stated salary under rule 7.3(b)(i) or a share of a fixed sum under rule 7.3(b)(ii), will be taken to accrue from day to day.

(c) Whilst the Company is listed on the Exchange, the remuneration payable by the Company to a director must not include a commission on, or percentage of, operating revenue.

(d) In addition to their remuneration under rule 7.3(a), the directors are entitled to be paid all travelling and other expenses properly incurred by them in connection with the affairs of the Company, including attending and returning from general meetings of the Company or meetings of the directors or of committees of the directors.

(e) If a director renders or is called on to perform extra services or to make any special exertions in connection with the affairs of the Company, the directors may arrange for a special remuneration to be paid to that director, either in addition to or in substitution for that director's remuneration under rule 7.3(a).

(f) Nothing in rule 7.3(a) restricts the remuneration to which a director may be entitled as an officer of the Company or of a related body corporate in a capacity other than director, which may be either in addition to or in substitution for that director's remuneration under rule 7.3(a).

(g) The directors may, subject to the Listing Rules and the Corporations Act:

(i) at any time after a director dies or otherwise ceases to hold office as a director, pay to the director or a legal personal representative, spouse, relative or dependant of the director, in addition to the remuneration of that director under rule 7.3(a), a pension or lump sum payment for past services rendered by that director; and

(ii) cause the Company to enter into a contract with the director for the purpose of providing for or giving effect to that payment.

(h) The directors may establish or support, or assist in the establishment or support of, funds and trusts to provide pension, retirement, superannuation or similar payments or benefits to or in respect of the directors or former directors.

(i) Shares may be provided to non-executive directors as part of their remuneration under this rule 7.3 in accordance with the rules of any share plan for the remuneration of non-executive directors which has been approved by the Company in general meeting. For the purposes of rule 7.3(a), the value of any shares so provided will be determined in accordance with the rules of the share plan.

7.4 Share qualification

(a) A director is not required to hold any shares in the Company to qualify for appointment.

(b) A director who is not a member of the Company is nevertheless entitled to attend and speak at general meetings and at meetings of the holders of a class of shares.

7.5 Interested directors

(a) A director may hold any other office or place of profit, other than auditor, in the Company or a related body corporate in conjunction with his or her directorship. A director may be appointed to that office or place of profit on the terms as to remuneration, tenure of office and otherwise as the directors think fit.

(b) A director of the Company may be a director or other officer of:

(i) a related body corporate;

(ii) a body corporate promoted by the Company; or

(iii) a body corporate in which the Company is interested, as shareholder or otherwise,

or be otherwise interested in any of those bodies corporate. A director is not accountable to the Company for any remuneration or other benefits received by the director as a director or officer of that body corporate or from having an interest in that body corporate.

(c) The directors may exercise the voting rights conferred by shares in any body corporate held or owned by the Company as the directors think fit. This includes

voting in favour of any resolution appointing a director as a director or other officer of that body corporate, or voting for the payment of remuneration to the directors or other officers of that body corporate. A director may, if permitted by law, vote in favour of the exercise of those voting rights even if he or she is, or may be about to be appointed, a director or other officer of that other body corporate.

(d) A director is not disqualified merely because of being a director from contracting with the Company in any respect including, without limitation:

(i) selling any property to, or purchasing any property from, the Company;

(ii) lending any money to, or borrowing any money from, the Company with or without interest and with or without security;

(iii) guaranteeing the repayment of any money borrowed by the Company for a commission or profit;

(iv) underwriting or guaranteeing the subscription for securities in the Company or in a related body corporate or any other body corporate promoted by the Company or in which the Company may be interested as a shareholder or otherwise, for a commission or profit; or

(v) being employed by the Company or acting in any professional capacity, other than auditor, on behalf of the Company.

(e) No contract made by a director with the Company and no contract or arrangement entered into by or on behalf of the Company in which any director may be in any way interested is avoided or rendered voidable merely because the director holds office as a director or because of the fiduciary obligations arising out of that office.

(f) No director contracting with the Company or being interested in any arrangement involving the Company is liable to account to the Company for any profit realised by or under a contract or arrangement of that kind merely because the director holds office as a director or because of the fiduciary obligations arising out of that office provided that the director complies with any disclosure requirements applicable to the director under rule 7.5(i).

(g) Subject to rule 7.5(h), a director who is in any way interested in a contract or arrangement or proposed contract or arrangement may, despite that interest:

(i) be counted in determining whether or not a quorum is present at any meeting of directors considering that contract or arrangement or proposed contract or arrangement;

(ii) sign or countersign any document relating to that contract or arrangement or proposed contract or arrangement to which the Seal is affixed; and

(iii) vote in respect of the contract or arrangement or proposed contract or arrangement or any matter arising out of those things.

(h) Rule 7.5(g) does not apply if, and to the extent that, it would be contrary to the Corporations Act or the Listing Rules.

(i) The directors may make regulations requiring the disclosure of interests that a director, and any person deemed by the directors to be related to or associated with the director, may have in any matter concerning the Company or a related body corporate. Any regulations made under this rule 7.5(i) bind all directors and

apply in addition to any obligations imposed on the directors by the Corporations Act to disclose interests to the Company.

(j) No act, transaction, agreement, instrument, resolution or other thing is invalid or voidable only because a person fails to comply with any regulations made under rule 7.5(i).

7.6 Powers and duties of directors

(a) The directors are responsible for managing the business of the Company and may exercise to the exclusion of the Company in general meeting all the powers of the Company which are not required, by the Corporations Act, this constitution or, while the Company is a Listed Company, the Listing Rules, to be exercised by the Company in general meeting.

(b) In discharging their duties under this constitution, applicable company legislation and the general law, the directors or other officers of the Company:

(i) will include in their consideration the following factors:

(A) the likely consequences of any decision or act of the Company in the long term; and

(B) the interests of the Company's employees; and

(C) the need to foster the Company's business relationships with suppliers, customers and others; and

(D) the impact of the Company's operations on the community and the environment; and

(E) the desirability of the Company maintaining a reputation for high standards of business conduct; and

(F) the interests of the members of the Company; and

(G) the ability of the Company to create an overall positive impact on society and the environment; and

(ii) Need not give priority to a particular factor referred to in paragraph (i) over any other factor (included in paragraph (i) or otherwise).

(c) Without limiting the generality of rule 7.6(a), the directors may exercise all the powers of the Company to borrow or otherwise raise money, to charge any property or business of the Company or all or any of its uncalled capital and to issue debentures, give any indemnities or guarantees, or give any other security for a debt, liability or obligation of the Company or of any other person.

(d) The directors may determine how cheques, promissory notes, bankers drafts, bills of exchange or other negotiable instruments or other documents must be signed, drawn, accepted, endorsed or otherwise executed, as the case may be, by or on behalf of the Company.

(e) The directors may pay out of the Company's funds all expenses of the promotion, formation and registration of the Company and the vesting in it of the assets acquired by it.

(f) The directors may:

(i) appoint or employ any person to be an officer, agent or attorney of the Company for the purposes, the period and on the conditions as they think fit;

(ii) resolve to delegate any of their powers to an officer, agent or attorney and the officer, agent or attorney must exercise the powers delegated in accordance with any directions of the directors;

(iii) authorise an officer, agent or attorney to delegate all or any of the powers, discretions and duties vested in the officer, agent or attorney; and

(iv) subject to any contract between the Company and the relevant officer, agent or attorney, remove or dismiss any officer, agent or attorney of the Company at any time, with or without cause.

(g) A power of attorney may contain such provisions for the protection and convenience of the attorney or persons dealing with the attorney as the directors think fit.

7.7 Proceedings of directors

(a) The directors may hold meetings for the despatch of business and adjourn and otherwise regulate their meetings as they think fit.

(b) Subject to the Corporations Act, the contemporaneous linking together by a form of technology of a number of the directors sufficient to constitute a quorum, constitutes a meeting of the directors and all the provisions in this constitution relating to meetings of the directors apply, so far as they can and with such changes as are necessary, to meetings of the directors held using a form of technology.

(c) A meeting by telephone or other electronic means is taken to be held at the place where the chair of the meeting is or at such other place the chair of the meeting decides on, as long as at least one of the directors involved was at the place for the duration of the meeting.

(d) A director taking part in a meeting by telephone or other electronic means is taken to be present in person at the meeting.

(e) If, before or during the meeting, any technical difficulty occurs whereby one or more director has ceased to participate, the chair may adjourn the meeting until the difficulty is remedied or, provided a quorum of directors remains present, may continue with the meeting.

7.8 Convening of meetings of directors

(a) A director may, whenever the director thinks fit, convene a meeting of the directors.

(b) A secretary must, on the requisition of a director, convene a meeting of the directors.

7.9 Notice of meetings of directors

(a) Subject to this constitution, notice of a meeting of directors must be given to each person who is at the time of giving the notice:

(i) a director, other than a director on leave of absence approved by the directors; or

(ii) an alternate director appointed under rule 7.14 (**Alternate directors**) by a director on leave of absence approved by the directors.

(b) A notice of a meeting of directors:

(i) must specify the time and place of the meeting;

(ii) need not state the nature of the business to be transacted at the meeting;

(iii) may be given in person, by post or, subject to the Corporations Act, by a form of technology; and

(iv) will be taken to have been given to an alternate director if it is given to the director who appointed that alternate director.

(c) A director or alternate director may waive notice of a meeting of directors by notifying the Company to that effect in person, by post or by a form of technology.

(d) The non-receipt of notice of a meeting of directors by, or a failure to give notice of a meeting of directors to, a director does not invalidate any act, matter or thing done or resolution passed at the meeting if:

(i) the non-receipt or failure occurred by accident or error;

(ii) before or after the meeting, the director or an alternate director appointed by the director:

(A) has waived or waives notice of that meeting under rule 7.9(c); or

(B) has notified or notifies the Company of his or her agreement to that act, matter, thing or resolution personally, by post or by a form of technology; or

(iii) the director or an alternate director appointed by the director attended the meeting.

(e) The non-receipt of notice of a meeting of directors by, or a failure to give notice of a meeting of directors to, an alternate director of a director on leave of absence approved by the directors does not invalidate any act, matter or thing done or resolution passed at the meeting if:

(i) the non-receipt or failure occurred by accident or error;

(ii) before or after the meeting, the alternate director or the director who appointed the alternate director:

(A) has waived or waives notice of that meeting under rule 7.9(c); or

(B) has notified or notifies the Company of his or her agreement to that act, matter, thing or resolution personally, by post or by a form of technology; or

(iii) the alternate director or the director who appointed the alternate director attended the meeting.

(f) Attendance by a person at a meeting of directors waives any objection that person and:

(i) if the person is a director, an alternate director appointed by that person; or

(ii) if the person is an alternate director, the director who appointed that person as alternate director,

may have to a failure to give notice of the meeting.

7.10 Quorum at meetings of directors

(a) No business may be transacted at a meeting of directors unless there is a quorum of directors at the time the business is dealt with.

(b) A quorum consists of:

(i) if the directors have fixed a number for the quorum, that number of directors; and

(ii) in any other case, two directors.

(c) If there is a vacancy in the office of a director, the remaining director or directors may act but, if the number of remaining directors is not sufficient to constitute a quorum at a meeting of directors, the remaining director or directors may act only in an emergency or for the purpose of increasing the number of directors to a number sufficient to constitute a quorum or of convening a general meeting of the Company.

7.11 Chair and deputy chair of directors

(a) The directors may elect one of the directors to the office of chair of directors and may determine the period for which that director is to be chair of directors.

(b) The directors may elect one of the directors to the office of deputy chair of directors and may determine the period for which that director is to be deputy chair of directors.

(c) The office of chair of directors or deputy chair of directors may be treated as an extra service or special exertion performed by the director holding that office for the purposes of rule 7.3(e) if:

(i) the directors resolve to do so; and

(ii) the total amount fixed by the Company for remuneration of non-executive directors under rule 7.3(a) will not be exceeded.

(d) The chair of directors must (if present within 10 minutes after the time appointed for the holding of the meeting and willing to act) preside as chair at each meeting of directors.

(e) If at a meeting of directors:

(i) there is no chair of directors;

(ii) the chair of directors is not present within 10 minutes after the time appointed for the holding of the meeting; or

(iii) the chair of directors is present within that time but is not willing to act as chair of the meeting or of part of the meeting,

then if the directors have elected a deputy chair of directors, the deputy chair of directors must (if present within 10 minutes after the time appointed for the holding of the meeting and willing to act) preside as the chair of the meeting or part of it.

(f) Subject to rules 7.11(d) and 7.11(e), if at a meeting of directors:

(i) there is no deputy chair of directors;

(ii) the deputy chair of directors is not present within 10 minutes after the time appointed for the holding of the meeting or of part of the meeting; or

(iii) the deputy chair of directors is present within that time but is not willing to act as chair of the meeting or part of the meeting,

the directors present must elect one of themselves to be chair of the meeting or part of the meeting.

7.12 Decisions of directors

(a) A meeting of directors at which a quorum is present is competent to exercise all or any of the authorities, powers and discretions vested in or exercisable by the directors under this constitution.

(b) Questions arising at a meeting of directors are to be decided by a majority of votes cast by the directors present and entitled to vote on the matter and a decision of that kind is for all purposes a determination of the directors.

(c) Subject to rule 7.12(d), in the case of an equality of votes upon any proposed resolution, the chair of the meeting has a casting vote in addition to any vote the chair has in his or her capacity as a director.

(d) Where only two directors are present or qualified to vote at a meeting of directors and there is an equality of votes upon any proposed resolution:

(i) the chair of the meeting does not have a second or casting vote; and

(ii) the proposed resolution is to be taken as having been lost.

7.13 Written resolutions

(a) An act, matter or thing is taken to have been done or a resolution passed by a meeting of the directors, if a document containing a statement to that effect is assented to by all of the directors other than:

(i) a director on leave of absence approved by the directors;

(ii) a director who disqualifies himself or herself from considering the act, matter or thing in question on the grounds that he or she is not entitled at law to do so or has a conflict of interest; and

(iii) a director who the directors reasonably believe is not entitled to do the act, matter or thing or to vote on the resolution in question,

and the directors who assent to the document would have constituted a quorum at a meeting held to consider that act, matter, thing or resolution.

(b) The act, matter or thing is taken to have been done or the resolution passed when the document is last assented to by a director.

(c) Two or more separate documents in identical terms each of which is assented to by one or more directors are to be taken as constituting one document.

(d) A director may signify assent to a document by signing the document or by notifying the Company of the director's assent in person or by post, fax, telephone or other method of written, audio or audio visual communication or other form of technology.

(e) Where a director signifies assent to a document otherwise than by signing the document, the director must by way of confirmation sign the document at the next meeting of the directors attended by that director, but failure to do so does not invalidate the act, matter, thing or resolution to which the document relates.

(f) Where a document is assented to in accordance with this rule 7.13, the document is to be taken as a minute of a meeting of directors.

7.14 Alternate directors

(a) A director may, with the approval of a majority of the other directors, appoint a person to be the director's alternate director for a period which the director thinks fit, provided that person has consented to act.

(b) An alternate director may be a member or a director of the Company but need not be a member or a director.

(c) One person may act as alternate director to more than one director.

(d) An alternate director is entitled, if the appointer does not attend a meeting of directors, to attend and vote in place of and on behalf of the appointer.

(e) An alternate director is entitled to a separate vote for each director the alternate director represents in addition to any vote the alternate director may have as a director in his or her own right.

(f) In the absence of the appointer, an alternate director may exercise any powers that the appointer may exercise and the exercise of that power by the alternate director is to be taken to be the exercise of the power by the appointer.

(g) The office of an alternate director is vacated if and when the appointer vacates office as a director.

(h) The appointment of an alternate director may be terminated at any time by the appointer even though the period of the appointment of the alternate director has not expired.

(i) An appointment, or the termination of an appointment, of an alternate director must be in writing signed by the director who makes or made the appointment and does not take effect unless and until the Company has received notice in writing of the appointment or termination.

(j) An alternate director is not to be taken into account in determining the minimum or maximum number of directors allowed under this constitution or the rotation of directors under rule 7.1 (**Appointment and removal of directors**).

(k) In determining whether a quorum is present at a meeting of directors, a director or an alternate director who attends the meeting is to be counted once only.

(l) An alternate director is entitled to be paid the remuneration which the directors think fit, either in addition to or in reduction of the remuneration payable to the director for whom the alternate director acts as alternate.

(m) An alternate director is not entitled to be remunerated by the Company for his or her services as alternate director except as provided in rule 7.14(l).

(n) An alternate director, while acting as a director, is responsible to the Company for his or her own acts and defaults and is not to be taken to be the agent of the director by whom he or she was appointed.

7.15 Committees of directors

(a) The directors may resolve to delegate any of their powers to a committee or committees consisting of such number of directors as they think fit.

(b) A committee to which any powers have been so delegated must exercise the powers delegated in accordance with any directions of the directors.

(c) The provisions of this constitution applying to meetings and resolutions of directors apply, so far as they can and with such changes as are necessary, to meetings and resolutions of a committee of directors.

(d) Membership of a committee of directors may be treated as an extra service or special exertion performed by the members of the committee for the purposes of rule 7.3(e) if:

(i) the directors resolve to do so; and

(ii) the total amount fixed by the Company for remuneration of non-executive directors under rule 7.3(a) will not be exceeded.

7.16 Delegation to individual directors

(a) The directors may resolve to delegate any of their powers to one director.

(b) A director to whom any powers have been so delegated must exercise the powers delegated in accordance with any directions of the directors.

(c) Acceptance of such a delegation may be treated as an extra service or special exertion performed by the delegate for the purposes of rule 7.3(e) if:

(i) the directors resolve to do so; and

(ii) the total amount fixed by the Company for remuneration of non-executive directors under rule 7.3(a) will not be exceeded.

7.17 Validity of acts

An act done by a person acting as a director or by a meeting of directors or a committee of directors attended by a person acting as a director is not invalidated by reason only of:

(a) a defect in the appointment of the person as a director;

(b) the person being disqualified to be a director or having vacated office; or

(c) the person not being entitled to vote,

if that circumstance was not known by the person or the directors or committee, as the case may be, when the act was done.

8 Executive officers

8.1 Managing directors

(a) The directors may appoint one or more of the directors to the office of managing director.

(b) A managing director's appointment as managing director automatically terminates if the managing director ceases to be a director.

8.2 Deputy managing directors

(a) The directors may appoint one or more of the directors to the office of deputy managing director.

(b) A deputy managing director's appointment as deputy managing director automatically terminates if the deputy managing director ceases to be a director.

8.3 Executive directors

(a) A reference in this rule 8.3 to an executive director is a reference to a director who is also an officer of the Company or of a related body corporate in a capacity other than director, managing director or deputy managing director.

(b) The directors may confer on an executive director any title they think fit.

(c) Unless the directors decide otherwise, the terms on which an executive director is appointed will provide that the executive director's appointment:

(i) as a director automatically terminates if the executive director ceases to be an officer of the Company or of a related body corporate in a capacity other than director; or

(ii) as an officer of the Company or of a related body corporate in a capacity other than director automatically terminates if the executive director ceases to be a director.

8.4 Secretaries

(a) The directors must appoint at least one secretary and may appoint additional secretaries.

(b) The directors may appoint one or more assistant secretaries.

8.5 Provisions applicable to all executive officers

(a) A reference in this rule 8.5 to an executive officer is a reference to a managing director, deputy managing director, executive director, secretary or assistant secretary appointed under this rule 8.

(b) The appointment of an executive officer may be for the period, at the remuneration and on the conditions the directors think fit.

(c) The remuneration payable by the Company to an executive officer who is also a director must not include a commission on operating revenue or a percentage of operating revenue.

(d) Subject to any contract between the Company and the relevant executive officer, an executive officer of the Company may be removed or dismissed by the directors at any time, with or without cause.

(e) The directors may:

(i) confer on an executive officer the powers, discretions and duties as they think fit, and may resolve to delegate any powers, discretions and duties vested in or exercisable by the directors;

(ii) withdraw, suspend or vary any of the powers, discretions and duties conferred on an executive officer; and

(iii) authorise the executive officer to delegate all or any of the powers, discretions and duties conferred on the executive officer.

(f) An executive officer is not required to hold any shares to qualify for appointment.

(g) An act done by a person acting as an executive officer is not invalidated by reason only of:

(i) a defect in the person's appointment as an executive officer; or

(ii) the person being disqualified to be an executive officer,

if that circumstance was not known by the person when the act was done.

9 Seals

9.1 Adoption of common seal

(a) The directors may provide for the Company to have a seal or for the Company to no longer have a common seal.

(b) Rules 9.2 (**Use of Seal**), 9.3 (**Duplicate seal**), 9.4 (**Share seal or certificate seal**) and 9.5 (**Sealing and signing of certificates**) only apply if the Company has a common seal.

9.2 Use of Seal

(a) The Seal must be used only by the authority of the directors or a committee of the directors authorised by the directors to authorise the use of the Seal.

(b) The authority to use the Seal may be given before or after the Seal is used.

(c) Subject to rules 9.2(b) and 9.5 (**Sealing and signing of certificates**), until the directors otherwise determine, the fixing of the Seal to a document must be witnessed by a director and by another director, a secretary or another person appointed by the directors to witness that document or a class of documents in which that document is included.

9.3 Duplicate seal

(a) The Company may have for use in place of its common seal outside the state or territory where its common seal is kept one or more duplicate seals, each of which must be a facsimile of the common seal of the Company with the addition on its face of the words “duplicate seal” and the name of the place where it is to be used.

(b) A document sealed with a duplicate seal is to be taken as having been sealed with the common seal of the Company.

9.4 Share seal or certificate seal

(a) The Company may have for use on certificates for securities of the Company in place of its common seal one or more duplicate seals, each of which must be a facsimile of the common seal of the Company with the addition on its face of the words "share seal" or "certificate seal".

(b) A certificate for securities of the Company sealed with a share seal or certificate seal is to be taken as having been sealed with the common seal of the Company.

9.5 Sealing and signing of certificates

The directors may determine either generally or in a particular case that the seal and the signature of any director, secretary or other person is to be printed on or affixed to any certificates for securities in the Company by some mechanical or other means.

10 Dividends and reserves

10.1 Dividends

(a) Subject to the Corporations Act and this constitution:

(i) the directors may pay any interim, special or final dividends as, in their judgment, the financial position of the Company justifies;

(ii) the directors may rescind a decision to pay a dividend if they decide, before the payment date, that the Company’s financial position no longer justifies the payment;

(iii) the directors may pay any dividend required to be paid under the terms of issue of a share and;

(iv) the payment of a dividend does not require confirmation by a general meeting.

(b) Subject to any rights or restrictions attached to a share or class of shares:

(i) all dividends in respect of a share must be paid in the proportion which the amount paid (not credited) on the share bears to the total amounts paid and payable (excluding amounts credited) on the share;

(ii) all dividends must be apportioned and paid proportionately to the amount paid during any portion or portions of the period in respect of which the dividend is paid;

(iii) for the purposes of rules 10.1(b)(i) and 10.1(b)(ii), an amount paid on a share in advance of a call is to be ignored; and

(iv) interest is not payable by the Company in respect of any dividend.

(c) Subject to the ASX Settlement Operating Rules, the directors may fix a record date in respect of a dividend.

(d) Subject to the ASX Settlement Operating Rules, a dividend in respect of a share must be paid to the person who is registered, or entitled under rule 5.1(g) to be registered, as the holder of the share:

(i) where the directors have fixed a record date in respect of the dividend, on that date; or

(ii) where the directors have not fixed a record date in respect of that dividend, on the date the dividend is paid,

and a transfer of a share that is not registered, or left with the Company for registration in accordance with rule 5.1(f), on or before that date is not effective, as against the Company, to pass any right to the dividend.

(e) The directors when fixing the amount and time for payment of a dividend may:

(i) direct payment of the dividend wholly or partly by the distribution of specific assets, including fully paid shares or other securities of the Company or of another body corporate, either generally or to specific shareholders; and

(ii) direct that the dividend be paid to particular shareholders wholly or partly out of any particular fund or reserve or out of sums derived from any particular source and to the remaining shareholders wholly or partly out of any other particular fund or reserve or out of sums derived from any other particular source or generally.

(f) The directors may deduct from any dividend payable to a member all sums of money presently payable by the member to the Company for calls due and payable and apply the amount deducted in or towards satisfaction of the money owing.

(g) Where a person is entitled to a share as a result of a Transmission Event, the directors may, but are not obliged to, retain any dividends payable on that share until that person becomes registered as the holder of the share or transfers it.

(h) Any dividend, interest or other money payable in cash in respect of shares may be paid by cheque and sent by post:

(i) to the address of the holder as shown in the register of members, or in the case of joint holders, to the address shown in the register of members as the address of the joint holder first named in that register; or

(ii) to such other address as the holder or joint holders in writing directs or direct.

This rule 10.1(h) does not adversely affect any other method of payment the directors may adopt.

(i) A cheque sent under rule 10.1(h) may be made payable to bearer or to the order of the member to whom it is sent or any other person the member directs and is sent at the member's risk.

10.2 Capitalisation of profits

(a) Subject to any rights or restrictions attached to any shares or class of shares, the directors may capitalise and distribute among such of the members as would be entitled to receive dividends and in the same proportions, any amount:

(i) forming part of the undivided profits of the Company;

(ii) representing profits arising from an ascertained accretion to capital or from a revaluation of the assets of the Company;

(iii) arising from the realisation of any assets of the Company; or

(iv) otherwise available for distribution as a dividend.

(b) The directors may resolve that all or any part of the capitalised amount is to be applied:

(i) in paying up in full any unissued shares in or other securities of the Company;

(ii) in paying up any amounts unpaid on shares or other securities held by the members; or

(iii) partly as specified in rule 10.2(b)(i) and partly as specified in rule 10.2(b)(ii),

and that application must be accepted by the members entitled to share in the distribution in full satisfaction of their interests in the capitalised amount.

(c) Rules 10.1(b), 10.1(c) and 10.1(d) apply, so far as they can and with any necessary changes, to a capitalisation of an amount under this rule 10.2 as if references in those rules to a dividend and to the date a dividend is paid were references to a capitalisation of an amount and to the date the directors resolve to capitalise the amount under this rule 10.2 respectively.

10.3 Ancillary powers

(a) The directors may do any of the following things to give effect to a resolution for the satisfaction of a dividend in the manner set out in rule 10.1(e)(i) or by the capitalisation of an amount under rule 10.2 (**Capitalisation of profits**):

(i) settle as they think expedient any difficulty that may arise in making the distribution or capitalisation and, in particular, where shares or other securities in the Company are or would otherwise be issuable in fractions:

(A) determine that fractions are to be disregarded or are to be rounded down to the nearest whole number;

(B) determine that fractions are to be rounded up to the nearest whole number; or

(C) make cash payments in respect of the fractional entitlement;

(ii) fix the value for distribution of any specific assets;

(iii) pay cash or issue shares or other securities to any members in order to adjust the rights of all parties;

(iv) vest any specific assets, cash, shares or other securities in a trustee on such trusts for the persons entitled to the dividend or capitalised amount as may seem expedient to the directors; and

(v) authorise any person to make, on behalf of all the members entitled to any further shares or other securities as a result of the distribution or capitalisation, an agreement with the Company or another body corporate providing, as appropriate:

(A) for the issue to them of such further shares or other securities as fully paid; or

(B) for the payment by the Company on their behalf of the amounts or any part of the amounts remaining unpaid on their existing shares or other securities by the application of their respective proportions of the sum resolved to be capitalised,

and any agreement made under an authority referred to in this rule 10.3(a)(v) is effective and binding on all members concerned.

(b) If the Company distributes to a member shares or other securities in the Company or another body corporate or a trust, the member appoints the Company as his or her agent to do anything needed to give effect to that distribution, including agreeing to become a member of that other body corporate or trust.

10.4 Reserves

(a) Subject to this constitution, the directors may set aside out of the profits of the Company reserves or provisions for any purpose as they think fit.

(b) The setting aside of an amount as a reserve or provision does not require the directors to keep the amount separate from other assets of the Company or prevent the amount being used in the business of the Company or invested as the directors think fit or subsequently being distributed to members.

10.5 Dividend reinvestment plans

(a) The directors may implement a dividend reinvestment plan on the terms they think fit under which the whole or any part of a dividend due to members who participate

in the plan on their shares or any class of shares may be applied in subscribing for securities of the Company or of a related body corporate.

(b) The directors may amend, suspend or terminate a dividend reinvestment plan implemented by them.

10.6 Dividend selection plans

(a) The directors may implement a dividend selection plan on the terms they think fit under which participants may elect in respect of all, or part, of their shareholdings:

(i) to receive a dividend from the Company paid wholly or partly out of a particular fund or reserve or out of profits derived from a particular source; or

(ii) to forego a dividend from the Company in place of another form of distribution from the Company or another body corporate or a trust.

(b) The directors may amend, suspend or terminate any dividend selection plan implemented by them.

10.7 Capital reductions

The Company may reduce its share capital by any of the means authorised by the Corporations Act, subject to the provisions of that law and, where applicable, the Listing Rules. The Company may reduce its share capital in any way that is not otherwise authorised by law, including by way of an in specie distribution of the assets of the Company (including any shares, options or other securities in another body corporate, if the reduction:

(a) is fair and reasonable to the members of the Company as a whole;

(b) does not materially prejudice the Company's ability to pay its creditors; and

(c) is approved by the members in accordance with section 256C of the Corporations Act.

10.8 Shares in another body corporate

Where the Company, pursuant to a reduction of its share capital in accordance with rule 10.7 (**Capital reductions**), distributes shares, options or other securities in another body corporate to members:

(a) the members of the Company will be deemed to have agreed to become members of that body corporate; and

(b) each of the members appoints the Company or any of the directors as its agent to execute any transfer or other document required to effect the distribution of shares, options or other securities to that member.

11 Winding up

11.1 Distribution of surplus

Subject to this constitution and to the rights or restrictions attached to any shares or class of shares:

(a) if the Company is wound up and the property of the Company is more than sufficient to pay:

(i) all of the debts and liabilities of the Company; and

(ii) the costs, charges and expenses of the winding up,

the excess must be divided among the members in proportion to the shares held by them, irrespective of the amounts paid or credited as paid on the shares;

(b) for the purpose of calculating the excess referred to in rule 11.1(a), any amount unpaid on a share is to be treated as property of the Company;

(c) the amount of the excess that would otherwise be distributed to the holder of a partly paid share under rule 11.1(a) must be reduced by the amount unpaid on that share at the date of the distribution; and

(d) if the effect of the reduction under rule 11.1(c) would be to reduce the distribution to the holder of a partly paid share to a negative amount, the holder must contribute that amount to the Company.

11.2 Division of property

(a) If the Company is wound up, the liquidator may, with the sanction of a special resolution:

(i) divide among the members the whole or any part of the property of the Company; and

(ii) determine how the division is to be carried out as between the members or different classes of members.

(b) A division under rule 11.2(a) may be otherwise than in accordance with the legal rights of the members and, in particular, any class may be given preferential or special rights or may be excluded altogether or in part.

(c) Where a division under rule 11.2(a) is otherwise than in accordance with the legal rights of the members, a member is entitled to dissent and to exercise the same rights as if the special resolution sanctioning that division were a special resolution passed under section 507 of the Corporations Act.

(d) If any of the property to be divided under rule 11.2(a) includes securities with a liability to calls, a person entitled under the division to any of the securities may within 10 days after the passing of the special resolution referred to in that rule, by notice in writing direct the liquidator to sell the person's proportion of the securities and to account for the net proceeds and the liquidator must, if practicable, act accordingly.

(e) Nothing in this rule 11.2 adversely affects any right to exercise any statutory or other power which would have existed if this rule 11.2 were omitted.

(f) Rule 10.3 (**Ancillary powers**) applies, so far as it can and with necessary changes, to a division by a liquidator under rule 11.2(a) as if references in rule 10.3 (**Ancillary powers**) to the directors and to a distribution or capitalisation were references to the liquidator and to the division under rule 11.2(a) respectively.

12 Minutes and records

12.1 Minutes

The directors must cause minutes of:

(a) all proceedings and resolutions of general meetings;

(b) proceedings and resolutions of meetings of the directors and of committees of the directors; and

(c) resolutions passed by directors without a meeting,

to be recorded and entered in books kept for that purpose, within one month after the meeting is held or the resolution is passed.

12.2 Proxies

The directors must ensure that the Company records in the minutes of a meeting in respect of each resolution in the notice of meeting:

(a) the total number of proxy votes exercisable by all validly appointed proxies; and

(b) how many proxy votes were for, against or abstained from the resolution or allowed the proxy to vote at the proxy's discretion.

12.3 Polls

If a poll is taken on a resolution, in addition to the information in rules 12.1 (**Minutes**) and 12.2 (**Proxies**), the minutes must also record the total number of votes cast on the poll, and the number of votes for, against and abstaining from that resolution.

12.4 Signing of minutes

(a) Minutes of a meeting must be signed by the chair of the meeting or the chair of the next meeting within a reasonable time after the meeting.

(b) Minutes of the passing of a resolution without a meeting must be signed by a director within a reasonable time after the resolution is passed.

12.5 Minutes as evidence

A minute that is recorded and signed in accordance with rules 12.1 (**Minutes**), 12.2 (**Proxies**), 12.3 (**Polls**) and 12.4 (**Signing of minutes**) is evidence of the proceeding, resolution or declaration to which it relates, unless the contrary is proved.

12.6 Inspection of records

(a) Subject to the Corporations Act, the directors may determine whether and to what extent, and at what time and places and under what conditions, the minute books, accounting records and other documents of the Company or any of them will be open to the inspection of members other than directors.

(b) A member other than a director does not have the right to inspect any books, records or documents of the Company except as provided by law or authorised by the directors.

13 Indemnity and insurance

13.1 Persons to whom rules 13.2 (Indemnity) and 13.4 (Insurance) apply

Rules 13.2 (**Indemnity**) and 13.4 (**Insurance**) apply:

(a) to each person who is or has been a director, alternate director or executive officer (within the meaning of rule 8.5(a)) of the Company;

(b) to such other officers or former officers of the Company or of its related bodies corporate as the directors in each case determine; and

(c) if the directors so determine, to any auditor or former auditor of the Company or of its related bodies corporate.

13.2 Indemnity

The Company must indemnify, to the extent permitted by law, each person to whom this rule 13.2 applies for all losses or liabilities incurred by the person as an officer or, if the directors so determine, an auditor of the Company or of a related body corporate including, but not limited to, a liability for negligence or for reasonable legal costs on a full indemnity basis.

13.3 Extent of Indemnity

The indemnity in rule 13.2 (**Indemnity**):

(a) is a continuing obligation and is enforceable by a person to whom rule 13.2 (**Indemnity**) applies even though that person may have ceased to be an officer or auditor of the Company or of a related body corporate;

(b) applies to losses and liabilities incurred both before and after the date of adoption of that rule;

(c) operates only to the extent that the loss or liability is not covered by insurance; and

(d) is enforceable without the person to whom this rule 13 applies first having to incur any expense or make any payment.

13.4 Insurance

The Company may, to the extent permitted by law:

(a) purchase and maintain insurance; or

(b) pay or agree to pay a premium for insurance,

for any person to whom this rule 13.4 applies against any liability incurred by the person as an officer or auditor of the Company or of a related body corporate including, but not limited to, a liability for negligence or for legal costs.

13.5 Savings

Nothing in rule 13.2 (**Indemnity**) or 13.4 (**Insurance**):

(a) affects any other right or remedy that a person to whom those rules apply may have in respect of any loss or liability referred to in those rules; or

(b) limits the capacity of the Company to indemnify or provide insurance for any person to whom those rules do not apply.

13.6 Contracts

The Company may enter into an agreement with a person referred to in rule 12.1 with respect to the matters covered by rule 12. An agreement entered into pursuant to this rule may include provisions:

(a) requiring the Company to make payments to that person by way of advance or loan (on an interest-free basis) of amounts of money that are to be applied to meet legal costs; and

(b) relating to rights of access to the books of the Company conferred by the Corporations Act or otherwise by law.

14 Notices

14.1 Notices by the Company to members

(a) A notice may be given by the Company to a member:

(i) by serving it personally;

(ii) by sending it by post in a prepaid envelope to the member's address as shown in the register of members or any other address;

(iii) by fax to such fax number as the member has supplied to the Company for the giving of notices;

(iv) by electronic mail to such electronic address as the member has supplied to the Company for the giving of notices, or by other electronic means (if any) nominated by the member to the Company for the giving of notices;

(v) if the member does not have a registered address and has not supplied another address to the Company for the giving of notices, by exhibiting it at the registered office of the Company; or

(vi) by any other means permitted by this constitution, the Corporations Act, the Listing Rules or any other applicable law.

(b) A notice may be given by the Company to the joint holders of a share by giving the notice in the manner authorised by rule 14.1(a) to the joint holder first named in the register of members in respect of the share.

(c) A notice may be given by the Company to a person entitled to a share as a result of a Transmission Event by serving it or sending it in the manner authorised by rule 14.1(a) addressed to the name or title of the person, at or to the address or fax number or electronic address supplied to the Company for the giving of notices to that person, or if no address, fax number or electronic address has been supplied, at or to the address, fax number or electronic address to which the notice might have been sent if the relevant Transmission Event had not occurred.

(d) The fact that a person has supplied a fax number or electronic address for the giving of notices does not require the Company to give any notice to that person by fax or electronic mail.

(e) A notice given to a member in accordance with rules 14.1(a) or 14.1(b) is, despite the occurrence of a Transmission Event and whether or not the Company has notice of that occurrence:

(i) duly given in respect of any shares registered in that person's name, whether solely or jointly with another person; and

(ii) sufficient service on any person entitled to the shares as a result of the Transmission Event.

(f) A notice given to a person who is entitled to a share as a result of a Transmission Event is sufficient service on the member in whose name the share is registered.

(g) Any person who, because of a transfer of shares, becomes entitled to shares registered in the name of a member is bound by every notice which, before that person's name and address is entered in the register of members in respect of those shares, is given to the member in accordance with this rule 14.1.

(h) A certificate signed by a director or secretary of the Company to the effect that a notice has been given in accordance with this constitution is conclusive evidence of that fact.

14.2 Notices by the Company to directors

Subject to this constitution, a notice may be given by the Company to any director or alternate director either by serving it personally at, or by sending it by post in a prepaid envelope to, the director's or alternate director's usual residential or business address, or such other address, or by fax or electronic mail to such fax number or electronic address as the director or alternate director has supplied to the Company for the giving of notices.

14.3 Notices by members or directors to the Company

Subject to this constitution, a notice may be given by a member, director or alternate director to the Company by serving it on the Company at, or by sending it by post in a prepaid envelope to, the registered office of the Company or by fax or electronic mail to the principal fax number or a nominated electronic address at the registered office of the Company.

14.4 Notices to members outside Australia

(a) A notice to be sent to a member outside Australia and its external territories must be sent by airmail, fax, electronic mail or other electronic means, or in another way that ensures it will be received quickly.

(b) To the extent that the Company does not have the address, fax or electronic address of a member, notice under this rule 14.4 will be given in accordance with rule 14.1(a)(v).

14.5 Time of service

(a) Where a notice is served personally, service of the notice is taken to be effected when delivered.

(b) Where a notice is sent by post, service of the notice is to be taken to be effected if a prepaid envelope containing the notice is properly addressed and placed in the post and to have been effected:

(i) in the case of a notice of a general meeting, on the day after the date of its posting; or

(ii) in any other case, at the time at which the letter would be delivered in the ordinary course of post.

(c) Where a notice is sent by fax, electronic mail or other electronic means, service is taken:

(i) to be effected by correctly sending a fax or electronic version of the notice; and

(ii) to have been effected at the time it is sent.

(d) Where the Company gives a notice under rule 14.1(a)(v) by exhibiting it at the registered office of the Company, service of the notice is to be taken to be effected when the notice was first so exhibited.

(e) Where a notice is sent by notification under clause 14.1(a)(vi), service of the notice is taken:

(i) to be effected by correctly sending the notification; and

(ii) to have been effected at the time that the Company gave the notification that the notice is available

14.6 Other communications and documents

Rules 14.1 (**Notices by the Company to members**) to 14.5 (**Time of service**) (inclusive) apply, so far as they can and with necessary changes, to the service of any communication or document.

14.7 Notices in writing

A reference in this constitution to a notice in writing includes a notice given by fax or another form of written communication.

14.8 Certificate of director or secretary

If a director or secretary signs a certificate that a notice was given in the manner set out in the certificate, that certificate is conclusive evidence of the accuracy of the matters set out in it.

15 Approval of Proportional Takeover Bids

15.1 Definitions

In this rule 15:

(a) **Approving Resolution**, in relation to a Proportional Takeover Bid, means a resolution to approve the Proportional Takeover Bid passed in accordance with rule 15.3 (**Resolution**);

(b) **Proportional Takeover Bid** means an off-market bid that is made or purports to be made under section 618(1)(b) of the Corporations Act in respect of a specified proportion of shares included in a class of shares in the Company; and

(c) **Approving Resolution Deadline**, in relation to a Proportional Takeover Bid, means the day that is 14 days before the last day of the bid period in respect of the Proportional Takeover Bid.

15.2 Transfers not to be registered

Despite rules 5.1(g) and 5.2 (**Power to decline registration of transfers**), a transfer giving effect to a takeover contract resulting from the acceptance of an offer made under a Proportional Takeover Bid must not be registered unless and until an Approving Resolution to approve the Proportional Takeover Bid has been passed or is taken to have been passed in accordance with rule 15.3 (**Resolution**).

15.3 Resolution

(a) Where offers have been made under a Proportional Takeover Bid, the directors must:

(i) convene a meeting of the persons entitled to vote on the Approving Resolution for the purpose of considering and, if thought fit, passing an Approving Resolution to approve the Proportional Takeover Bid; and

(ii) ensure that such a resolution is voted on in accordance with this rule 15.3,

(iii) before the Approving Resolution Deadline in relation to that Proportional Takeover Bid.

(b) The provisions of this constitution that apply to a general meeting of the Company apply:

(i) with any changes that the circumstances require, to a meeting convened under rule 15.3(a); and

(ii) as if the meeting convened under rule 15.3(a) were a general meeting of the Company.

(c) The bidder under a Proportional Takeover Bid and any associates of the bidder are not entitled to vote on the Approving Resolution relating to that Proportional Takeover Bid and, if they do vote, their votes must not be counted.

(d) Subject to rule 15.3(c), a person who, as at the end of the day on which the first offer under the Proportional Takeover Bid was made, held bid class shares is entitled to vote on the Approving Resolution relating to the Proportional Takeover Bid.

(e) An Approving Resolution is to be taken to have been passed if the proportion that the number of votes in favour of the resolution bears to the total number of votes on the resolution is greater than 50%, and otherwise is to be taken to have been rejected.

(f) If an Approving Resolution to approve a Proportional Takeover Bid has not been voted on in accordance with this rule 15.3 as at the end of the day before the Approving Resolution Deadline, an Approving Resolution to approve the

Proportional Takeover Bid will be taken to have been passed in accordance with this rule 15.3.

15.4 Sunset

Rules 15.1 (**Definitions**), 15.2 (**Transfers not to be registered**) and 15.3 (**Resolution**) cease to have effect at the end of three years beginning:

(a) on the date this constitution is adopted by the Company; or

(b) where those rules have been renewed in accordance with the Corporations Act, on the date those rules were last renewed.

16 General

16.1 Currency

An amount payable to the holder of a share, whether by way of or on account of dividend, return of capital, participation in the property of the Company on a winding up or otherwise, may be paid, with the agreement of the holder or pursuant to the terms of issue of the share, in the currency of a country other than Australia and the directors may fix a date up to 30 days before the payment date as the date on which any applicable exchange rate will be determined for that purpose.

16.2 Submission to jurisdiction

Each member submits to the non-exclusive jurisdiction of the courts of the State or Territory in which the registered office of the Company is located.

16.3 Prohibition and enforceability

(a) Any provision of, or the application of any provision of, this constitution which is prohibited in any place is, in that place, ineffective only to the extent of that prohibition.

(b) Any provision of, or the application of any provision of, this constitution which is void, illegal or unenforceable in any place does not affect the validity, legality or enforceability of that provision in any other place or of the remaining provisions in that or any other place.

Schedule 1 Dictionary

1 Dictionary

In this constitution:

ASX Settlement means ASX Settlement Pty Ltd (ABN 49 008 504 532);

ASX Settlement Operating Rules means the operating rules (however described) of ASX Settlement;

Business Day means a day on which banks are open for business excluding Saturdays, Sundays and public holidays in Sydney, New South Wales;

Certificated Holding means a share or shares for which the Company is required to issue a certificate, and for which the certificate has not been subsequently cancelled by the Company;

Company means MoneyMe Limited;

Corporations Act means *Corporations Act 2001* (Cth);

Corporations Regulations means *Corporations Regulations 2001* (Cth);

Dispose has the meaning given to that term in the Listing Rules;

Exchange means ASX Limited;

GST means a goods and services tax, or a similar value added tax, levied or imposed under the GST Law;

GST Law has the meaning given to it in the *A New Tax System (Goods and Services Tax) Act 1999* (Cth);

Listed Company means a company which is admitted to the official list of the Exchange;

Listing Rules means the listing rules of the Exchange and any other rules of the Exchange which are applicable while the Company is admitted to the official list of the Exchange, each as amended or replaced from time to time, except to the extent of any express written waiver by the Exchange;

Marketable Parcel has the meaning given to that term in the Listing Rules;

Proper ASTC Transfer has the meaning given to that term in the Corporations Regulations;

Representative, in relation to a body corporate, means a representative of the body corporate appointed under section 250D of the Corporations Act or a corresponding previous law;

Restricted Securities has the meaning given to that term in the Listing Rules;

Seal means any common seal, duplicate seal, share seal or certificate seal of the Company;

Takeover has the meaning given to that term in the Listing Rules;

Transmission Event means:

in respect of a member of the Company who is an individual:

(a) the death of the member;

(b) the bankruptcy of the member; or

(c) the member becoming of unsound mind or a person who is, or whose estate is, liable to be dealt with in any way under the law relating to mental health; and

in respect of a member of the Company who is a body corporate, the dissolution of the member or the succession by another body corporate to the assets and liabilities of the member; and

Uncertificated Holding means a share or shares for which a certificate has not been issued by the Company, or in respect of which any certificate which was issued by the Company has been cancelled without the issue of a replacement certificate.

2 Interpretation

(a) A reference in a rule to a partly paid share is a reference to a share on which there is an amount unpaid.

(b) Any requirement for writing can be complied with by using an electronic communication.

(c) Any requirement for signature can be complied with by:

(i) using an electronic method to identify the person signing and their intention to sign, provided it is as reliable as is appropriate for the requirement concerned;

(ii) printing on or affixing a signature by some mechanical or other means;

(iii) signing any number of counterparts, each of which:

(A) may be signed electronically or with wet ink;

(B) will be deemed an original whether kept in electronic or paper form, and all of which taken together will constitute on and the same document.

(d) A reference in a rule relating to partly paid shares to a call or an amount called in respect of a share includes a reference to a sum that, by the terms of issue of a share, becomes payable on issue or at a fixed date.

(e) A member is to be taken to be present at a general meeting if the member is present at the venue or venues (if any) for the general meeting listed in the notice of meeting, in person, by proxy, attorney or Representative or who attends the general meeting using virtual meeting technology under rule 6.2.

(f) A director is to be taken to be present at a meeting of directors if the director is present in person or by alternate director.

(g) A reference in a rule in general terms to a person holding or occupying a particular office or position includes a reference to any person who occupies or performs the duties of that office or position for the time being.

(h) In this constitution, headings are for convenience only and do not affect the interpretation of this constitution and, unless the contrary intention appears:

(i) words importing the singular include the plural and vice versa;

(ii) words importing a gender include every other gender;

(iii) words used to denote persons generally or importing a natural person include any company, corporation, body corporate, body politic, partnership, joint venture, association, board, group or other body (whether or not the body is incorporated);

(iv) a reference to a person includes that person's successors and legal personal representatives;

(v) a reference to any statute, regulation, proclamation, ordinance or by-laws includes all statutes, regulations, proclamations, ordinances or by-laws varying, consolidating or replacing them and a reference to a statute includes all regulations, proclamations, ordinances and by-laws issued under that statute;

(vi) a reference to the Listing Rules or the ASX Settlement Operating Rules includes any amendment or replacement of those rules from time to time; and

(vii) where a word or phrase is given a particular meaning, other parts of speech and grammatical forms of that word or phrase have corresponding meanings.

3 Application of the Corporations Act, Listing Rules and ASX Settlement Operating Rules

(a) This constitution is to be interpreted subject to the Corporations Act and (while the Company is a Listed Company) the Listing Rules and the ASX Settlement Operating Rules.

(b) While the Company is a Listed Company, the Company and the directors must comply with the obligations respectively imposed on them under the Listing Rules and the ASX Settlement Operating Rules.

(c) Unless the contrary intention appears, an expression in a rule that deals with a matter dealt with by a provision of the Corporations Act, the Listing Rules or the ASX Settlement Operating Rules has the same meaning as in that provision.

(d) Subject to paragraph (c), unless the contrary intention appears, an expression in a rule that is defined in section 9 of the Corporations Act has the same meaning as in that section.

4 Effect of the Listing Rules

While the Company is a Listed Company, the following provisions apply:

(a) notwithstanding anything contained in this constitution, if the Listing Rules prohibit an act being done, the act must not be done;

(b) nothing contained in this constitution prevents an act being done that the Listing Rules require to be done;

(c) if the Listing Rules require an act to be done or not to be done, authority is given for that act to be done or not to be done (as the case may be);

(d) if the Listing Rules require this constitution to contain a provision and it does not contain such a provision, this constitution is deemed to contain that provision;

(e) if the Listing Rules require this constitution not to contain a provision and it contains such a provision, this constitution is deemed not to contain that provision;

(f) if any provision of this constitution is or becomes inconsistent with the Listing Rules, this constitution is deemed not to contain that provision to the extent of the inconsistency.

5 Exercise of powers

(a) The Company may exercise in any manner permitted by the Corporations Act any power which under the Corporations Act a company limited by shares may exercise.

(b) Where this constitution provides that a person or body may do a particular act or thing and the word "may" is used, the act or thing may be done at the discretion of the person or body.

(c) Where this constitution confers a power to do a particular act or thing, the power is, unless the contrary intention appears, to be taken as including a power exercisable in the like manner and subject to the like conditions (if any) to repeal, rescind, revoke, amend or vary that act or thing.

(d) Where this constitution confers a power to do a particular act or thing with respect to particular matters, the power is, unless the contrary intention appears, to be taken to include a power to do that act or thing with respect to some only of those matters or with respect to a particular class or particular classes of those matters and to make different provision with respect to different matters or different classes of matters.

(e) Where this constitution confers a power to make appointments to any office or position, the power is, unless the contrary intention appears, to be taken to include a power:

(i) to appoint a person to act in the office or position until a person is appointed to the office or position;

(ii) subject to any contract between the Company and the relevant person, to remove or suspend any person appointed, with or without cause; and

(iii) to appoint another person temporarily in the place of any person so removed or suspended or in place of any sick or absent holder of such office or position.

(f) Where this constitution confers a power or imposes a duty then, unless the contrary intention appears, the power may be exercised and the duty must be performed from time to time as the occasion requires.

(g) Where this constitution confers a power or imposes a duty on the holder of an office as such then, unless the contrary intention appears, the power may be exercised and the duty must be performed by the holder for the time being of the office.

(h) Where this constitution confers power on a person or body to delegate a function or power:

(i) the delegation may be concurrent with, or to the exclusion of, the performance or exercise of that function or power by the person or body;

(ii) the delegation may be either general or limited in any manner provided in the terms of delegation;

(iii) the delegation need not be to a specified person but may be to any person from time to time holding, occupying or performing the duties of, a specified office or position;

(iv) the delegation may include the power to delegate;

(v) where the performance or exercise of that function or power is dependent upon the opinion, belief or state of mind of that person or body in relation to a matter, that function or power may be performed or exercised by the delegate upon the opinion, belief or state of mind of the delegate in relation to that matter; and

(vi) the function or power so delegated, when performed or exercised by the delegate, is to be taken to have been performed or exercised by the person or body.

6 Replaceable rules not to apply

The replaceable rules applicable to a public company contained in the Corporations Act from time to time do not apply to the Company.

MONEYME Limited
ABN 29 636 747 414

LODGE YOUR VOTE

ONLINE
https://au.investorcentre.mpms.mufg.com

BY MAIL
MONEYME Limited
C/- MUFG Corporate Markets (AU) Limited
Locked Bag A14
Sydney South NSW 1235 Australia

BY FAX
+61 2 9287 0309

BY HAND
MUFG Corporate Markets (AU) Limited
Parramatta Square, Level 22, Tower 6,
10 Darcy Street, Parramatta NSW 2150

ALL ENQUIRIES TO
Telephone: 1300 554 474 Overseas: +61 1300 554 474

X99999999999

VOTING/PROXY FORM

I/We being a member(s) of MONEYME Limited and entitled to attend and vote hereby appoint:

STEP 1 Please mark either A or B

A VOTE DIRECTLY

☐ **elect to lodge my/our vote(s) directly (mark box)**

in relation to the Annual General Meeting of the Company to be held at **11:00am (AEDT) on Thursday, 26 November 2026,** and at any adjournment or postponement of the Meeting.

You should mark either "for" or "against" for each item. Do not mark the "abstain" box.

OR

B APPOINT A PROXY

☐ **the Chair of the Meeting (mark box)**

OR if you are **NOT** appointing the Chair of the Meeting as your proxy, please write the name and email of the person or body corporate you are appointing as your proxy

Name

Email

or failing the person or body corporate named, or if no person or body corporate is named, the Chair of the Meeting, as my/our proxy to act on my/our behalf (including to vote in accordance with the following directions or, if no directions have been given and to the extent permitted by the law, as the proxy sees fit) at the Annual General Meeting of the Company to be held at **11:00am (AEDT) on Thursday, 26 November 2026 at Sheraton Grand Sydney Hyde Park, 161 Elizabeth Street, Sydney, New South Wales** (the **Meeting**) and at any postponement or adjournment of the Meeting.

You can log in to the live webcast at **https://meetings.openbriefing.com/MME26** (refer to details in the Virtual Annual General Meeting Online Guide).

Important for Resolutions 1, 4 & 5: If the Chair of the Meeting is your proxy, either by appointment or by default, and you have not indicated your voting intention below, you expressly authorise the Chair of the Meeting to exercise the proxy in respect of Resolutions 1, 4 & 5, even though the Resolutions are connected directly or indirectly with the remuneration of a member of the Company's Key Management Personnel (**KMP**).

The Chair of the Meeting intends to vote undirected proxies in favour of each item of business.

STEP 2

VOTING DIRECTIONS

Proxies will only be valid and accepted by the Company if they are signed and received no later than 48 hours before the Meeting.

Please read the voting instructions overleaf before marking any boxes with an ☒

Resolutions	For	Against	Abstain*
1 Remuneration Report	☐	☐	☐
2 Election of Ms Belinda Hogan as a Director	☐	☐	☐
3 Re-election of Ms Susan Hansen as a Director	☐	☐	☐
4 Increase to Non-Executive Director Fee Pool	☐	☐	☐
5 Approval of change to Long Term Incentive for Mr Clayton Howes	☐	☐	☐
6 Amendment of the Company's Constitution to permit virtual meetings and consequential amendments	☐	☐	☐

* If you mark the Abstain box for a particular Item, you are directing your proxy not to vote on your behalf and your votes will not be counted in computing the required majority.

STEP 3

SIGNATURE OF SHAREHOLDERS – THIS MUST BE COMPLETED

Shareholder 1 (Individual)	Joint Shareholder 2 (Individual)	Joint Shareholder 3 (Individual)
Sole Director and Sole Company Secretary	Director/Company Secretary (Delete one)	Director

This form should be signed by the shareholder. If a joint holding, either shareholder may sign. If signed by the shareholder's attorney, the power of attorney must have been previously noted by the registry or a certified copy attached to this form. If executed by a company, the form must be executed in accordance with the company's constitution and the *Corporations Act 2001* (Cth).

SAMPLE

HOW TO COMPLETE THIS SHAREHOLDER VOTING/PROXY FORM

YOUR NAME AND ADDRESS

This is your name and address as it appears on the Company's share register. If this information is incorrect, please make the correction on the form. Shareholders sponsored by a broker should advise their broker of any changes. **Please note: you cannot change ownership of your shares using this form.**

VOTING UNDER BOX A

If you ticked the box under Box A you are indicating that you wish to vote directly. Please only mark either **"for"** or **"against"** for each item. Do not mark the **"abstain"** box. If you mark the **"abstain"** box for an item, your vote for that item will be invalid.

If no direction is given on all of the items, or if you complete both Box A and Box B, your vote may be passed to the Chair of the Meeting as your proxy.

Custodians and nominees may identify on this form the total number of votes in each of the categories and their votes will be valid.

If you have lodged a direct vote, and then you attend the Meeting, your attendance will cancel your direct vote.

The Chair's decision as to whether a direct vote is valid is conclusive.

VOTING UNDER BOX B – APPOINTMENT OF PROXY

If you wish to appoint the Chair of the Meeting as your proxy, mark the box in Step 1. If you wish to appoint someone other than the Chair of the Meeting as your proxy, please write the name and email of that individual or body corporate in Step 1. A proxy need not be a shareholder of the Company.

DEFAULT TO CHAIR OF THE MEETING

Any directed proxies that are not voted on a poll at the Meeting will default to the Chair of the Meeting, who is required to vote those proxies as directed. Any undirected proxies that default to the Chair of the Meeting will be voted according to the instructions set out in this Voting/Proxy Form, including where the Resolutions are connected directly or indirectly with the remuneration of KMP.

VOTES ON RESOLUTIONS OF BUSINESS – PROXY APPOINTMENT

You may direct your proxy how to vote by placing a mark in one of the boxes opposite each item of business. All your shares will be voted in accordance with such a direction unless you indicate only a portion of voting rights are to be voted on any item by inserting the percentage or number of shares you wish to vote in the appropriate box or boxes. If you do not mark any of the boxes on the items of business, your proxy may vote as they choose. If you mark more than one box on an item your vote on that item will be invalid.

APPOINTMENT OF A SECOND PROXY

You are entitled to appoint up to two persons as proxies to attend the Meeting and vote on a poll. If you wish to appoint a second proxy, an additional Voting/Proxy Form may be obtained by telephoning the Company's share registry or you may copy this form and return them both together.

To appoint a second proxy you must:

(a) on each of the first Voting/Proxy Form and the second Voting/Proxy Form state the percentage of your voting rights or number of shares applicable to that form. If the appointments do not specify the percentage or number of votes that each proxy may exercise, each proxy may exercise half your votes. Fractions of votes will be disregarded; and

(b) return both forms together.

SIGNING INSTRUCTIONS

You must sign this form as follows in the spaces provided:

Individual: where the holding is in one name, the holder must sign.

Joint Holding: where the holding is in more than one name, either shareholder may sign.

Power of Attorney: to sign under Power of Attorney, you must lodge the Power of Attorney with the registry. If you have not previously lodged this document for notation, please attach a certified photocopy of the Power of Attorney to this form when you return it.

Companies: where the company has a Sole Director who is also the Sole Company Secretary, this form must be signed by that person. If the company (pursuant to section 204A of the *Corporations Act 2001*) does not have a Company Secretary, a Sole Director can also sign alone. Otherwise this form must be signed by a Director jointly with either another Director or a Company Secretary. Please indicate the office held by signing in the appropriate place.

CORPORATE REPRESENTATIVES

If a representative of the corporation is to attend the Meeting virtually the appropriate "Certificate of Appointment of Corporate Representative" must be received at support@cm.mpms.mufg.com prior to admission in accordance with the Notice of Annual General Meeting. A form of the certificate may be obtained from the Company's share registry or online at www.mpms.mufg.com/en/mufg-corporate-markets.

LODGEMENT OF A VOTING/PROXY FORM

This Voting/Proxy Form (and any Power of Attorney under which it is signed) must be received at an address given below by **11:00am (AEDT) on Tuesday, 24 November 2026,** being not later than 48 hours before the commencement of the Meeting. Any Voting/Proxy Form received after that time will not be valid for the scheduled Meeting.

Voting/Proxy Forms may be lodged using the reply paid envelope or:

ONLINE

https://au.investorcentre.mpms.mufg.com

Login to the Investor Centre using the holding details as shown on the Voting/Proxy Form. Select 'Voting' and follow the prompts to lodge your vote. To use the online lodgement facility, shareholders will need their "Holder Identifier" - Securityholder Reference Number (SRN) or Holder Identification Number (HIN).

BY MOBILE DEVICE **QR Code**

Our voting website is designed specifically for voting online. You can now lodge your vote by scanning the QR code adjacent or enter the voting link **https://au.investorcentre.mpms.mufg.com** into your mobile device. Log in using the Holder Identifier and postcode for your shareholding.

To scan the code you will need a QR code reader application which can be downloaded for free on your mobile device.

BY MAIL

MONEYME Limited
C/- MUFG Corporate Markets (AU) Limited
Locked Bag A14
Sydney South NSW 1235
Australia

BY FAX

+61 2 9287 0309

BY HAND

delivering it to MUFG Corporate Markets (AU) Limited*
Parramatta Square
Level 22, Tower 6
10 Darcy Street
Parramatta NSW 2150

* in business hours (Monday to Friday, 9:00am–5:00pm)

SAMPLE